APPRAISAL OF



LOCATED AT:

225 Heath St Santa Cruz, CA 95060

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Redwood Holdings LLC

AS OF:

December 7, 2023

BY:

Josef E Teeke

JET Appraisal Services

Exterior-Only Inspection Residential Appraisal Report

55828 File No. **JET231201**

Th	ne purpose of this summary appraisal report is						portou					
	Property Address 225 Heath St				Santa Cruz					Zip Code		
	Borrower Redwood Holdings LLC		vner of Public Re	cord Bra	aga Honisim	o S		Co	ounty Sai	nta Cruz	<u>z</u>	
	Legal Description BOOK 3 PAGE 134 LC	01 49										
	Assessor's Parcel # 003-134-49-000				Year 2023					7,013		
5	Neighborhood Name West Santa Cruz		Map Reference 03/134 Census Tract 1012.00 Special Assessments \$ 0 PUD HOA \$ 0 per year									
SUBJEC										per	yearpe	er month
≘.	Property Rights Appraised X Fee Simple		Other (describe)									
S)	Assignment Type Purchase Transaction	Refinance Transact	ion X Other (describe)	Ascertain m	arket v	value					
	Lender/Client Wedgewood Inc	Ad	Idress 2015 M	anhatta	an Beach Bl	vd Suit	te 100	, Redondo E	Beach,	CA 902	78	
	Is the subject property currently offered for sale or h	as it been offered for s	ale in the twelve i	months pr	rior to the effective	date of t	this appra	aisal? X	Yes 🔲	No		
	Report data source(s) used, offering price(s), and do								89,000	, per ML	SL	
	#ML81947203. The listing is now cla									_		
	I did did not analyze the contract for sale										t performed.	
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CONTRAC	Control Disc f	44	I- H		46	! I		lv DN-	D-4- C	(-)		
꼽.	Contract Price \$ Date of Cor				the owner of publ			Yes No	Data Sou	$\overline{}$)	
8	Is there any financial assistance (loan charges, sale	=	ownpayment assi	stance, et		any party (on benai	t of the borrower	· _	JYes	No	
ပ	If Yes, report the total dollar amount and describe the	ne items to be paid.			\$0;;N/A							
	Note: Race and the racial composition of the ne	ighborhood are not a										
١	Neighborhood Characteristics		One-Ur		ng Trends			One-Unit Hou	using	Pres	ent Land Us	se %
ſ	Location Urban X Suburban Rura	al Property Val	ues Increas	ing [X Stable	Declini	ing	PRICE	AGE	One-Unit		80 %
ľ			oply X Shortag		In Balance	Over S		\$(000)	(yrs)	2-4 Unit		5 %
0	Growth Rapid X Stable Slow		me X Under 3		3-6 mths	Over 6		910 Low		Multi-Fan	nilv	5 %
ð.	Neighborhood Boundaries The neightborho							1,800 High		Commerc		5 %
BORHOOD					יייי, טבומwal	- AVE	10					
ğ.	the South, Natural Bridges Dr to the		una ot to the	∟dSl.			1	1,366 Pred.	00	Other C	oriuu	5 %
핑	Neighborhood Description See attached ac	idendum.										
N N												
	Market Conditions (including support for the above				arket is stabl	e. The	suppl	ly / demand	of hom	es are r	not in bala	ance
	as there is a shortage in supply. Ma	rketing times are	e under 3 m	onths.								
	Dimensions See Plat Map	Area 5	009 sf		Shape i	Rectan	ngular		View N	l;Res;		
	Specific Zoning Classification R	Zoning	Description Sin	gle Fa	mily Resider	ntial						
		conforming (Grandfath		No Zonii		(describe	<i>i</i>)					
	Is the highest and best use of the subject property a						,	Yes No	If No. des	scribe Co	onforming	,
	improvements contributing to land v			nu specini	ications) the prese	till use:		1169 ()110	II INO, UES	SCHIDE. O	211101111111	. I
	improvements contributing to land vi			iono o	Itarations or		alanm				ourront i	1100
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	Utilities Public Other (describe)		Pu	olic O	Other (describe)		elopm	ent. HBU is Off-site Improv	to conti rements—	inue the	Public	use. Private
	Electricity X	Water	Pu	blic O			•	ent. HBU is Off-site Improv Street Aspha	to conti rements—	inue the		
SITE	Electricity X Gas X	Water Sanitary	Pul Sewer Sewer	blic O	Other (describe)	redeve		ent. HBU is Off-site Improv Street Aspha Alley None	to contrements— ault	inue the	Public X	
SITE	Electricity X Gas X Special Flood Hazard Area Yes X	Water Sanitary No FEMA Flood Z	Sewer Sone X	olic O	Other (describe) FEMA Map #			ent. HBU is Off-site Improv Street Aspha Alley None	to contrements— ault	inue the	Public X	
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Exterior-Only Inspection Residential Appraisal Report File No. JET231201

There are 15 compa								to \$ 1,049,888			
	ble sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,028,000						to \$ 1,305,000 .				
FEATURE	SUBJECT	COMPARABL			PARABLE S	ALE NO. 2	COMPARABLE SALE NO. 3				
225 Heath St		1532 Escalona I	Dr	144 Averit	t St		426	Swift St			
Address Santa Cruz,	CA 95060	Santa Cruz, CA	95060	Santa Cru	z, CA 9	5060	Sant	a Cruz, CA 95	5060		
Proximity to Subject		0.53 miles NW		0.57 miles				miles NW			
Sale Price	\$		\$ 1,200,000		\$	1,150,000		\$	1,238,000		
	'	\$1,009.25 sq. ft.	ψ 1,200,000	\$1,346.60		1,100,000	611	46.30 sq. ft.	1,200,000		
Sale Price/Gross Liv. Area	\$ 0.00 Sq. II.		SL #ML81934164;DOM 7 MLSL #ML81945191;DOM 3			04 0014 0			00 00110		
Data Source(s)			4164;DOM 7		L819451	91;DOM 3		L #ML819324	22;DOM 6		
Verification Source(s)		Doc#15112		Doc#				#12533			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DE	ESCRIPTION	+(-) \$ Adjustment		
Sale or Financing		ArmLth		ArmLth			ArmLth				
Concessions				Conv;0			Conv	v:0			
Date of Sale/Time		s08/23;c07/23		s11/23;c1	1/23		s07/23;c06/23				
	N;Res;	N;Res;		N;Res;	1/20		N;Re				
Location	<u> </u>										
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl	е			Simple			
Site	5009 sf	5532 sf	-5,000			-2,000			500		
View	N;Res;	N;Res;		N;Res;			N;Re	es;			
Design (Style)	DT1;Ranch	DT1;Trdtnl	0	DT1;Cotta	ige	0	DT1;	Ranch			
Quality of Construction	Q4	Q4		Q4	.5 -		Q4				
	50	74	3,500	102		8,000	50				
Actual Age		C3	3,500			8,000	C3				
Condition	C3			C3							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1	Total Bdrms.	Baths		Total B				
Room Count	5 3 1.1	4 2 1.0	10,000	4 2	1.0	10,000		3 1.1			
Gross Living Area 125	1,080 sq. ft.	1,189 sq.	ft13,500	8	54 sq. ft.	28,500		1,080 sq. ft.			
Basement & Finished	0sf	0sf		0sf		·	0sf	·			
Rooms Below Grade	_										
	Avorago	Avorage		Avorage			Λ	200			
Functional Utility	Average	Average	-	Average			Aver				
Heating/Cooling	FWA/NoAC	WallFrnc/NoAC	0			0		/NoAC			
Energy Efficient Items	dual pane win	dual pane win		dual pane	win		dual	pane win			
Garage/Carport	2ga2dw	1ga1dw	5,000	1gd1dw		5,000	2ga2	2dw			
Porch/Patio/Deck	Patio	Patio		Patio			Patic)			
Additions	None noted	Det. Studio	-45,000	1	ndate	-35,000		ent Update	-35,000		
7 taaitiono	Tione noted	Bot. Otaalo	10,000	Troopin op	Juuto	00,000	11000	one opaato	00,000		
Net Adjustment (Total)			\$ 45,000	X +	\$	14,500	+	· (2.2) +	34,500		
Adjusted Sale Price		Net Adj3.8%		Net Adj. 1	1.3%		Net Ad	lj. -2.8 %			
of Comparables		Gross Adj. 6.8%	\$ 1,155,000	Gross Adj. 7	7.7% \$	1,164,500	Gross A	Adj. 2.9% \$	1,203,500		
I X did did not res	search the sale or transfer h	istory of the subject prop	perty and comparable s	ales. If not, expl	ain The	e subject has	no oth	ner sales histo	ry in past 36		
months except as r									•		
monute except de l					0,100	pr do motod.					
Marana Dalla V] 414 4 1	l	h!1 1h 1h				_!!				
	did not reveal any prior sa	ies or transfers of the su	bject property for the th	ree years prior i	o the effect	ive date of this appra	aisai.				
Data source(s) Realist	1										
My research X did	did not reveal any prior sa	les or transfers of the co	mparable sales for the	year prior to the	date of sale	e of the comparable	sale.				
Data source(s) Realist	data										
Report the results of the res	search and analysis of the p	rior sale or transfer histo	ory of the subject proper	rty and compara	able sales (r	eport additional prio	r sales o	on page 3).			
ITEM		BJECT	COMPARABLE SA			ARABLE SALE NO.			E SALE NO. 3		
	10/08/1985		3/25/2019		12/22/19			10/17/1975	LE GALLETTOTO		
■ Date of Drier Sale/Transfer	10/00/1903										
Date of Prior Sale/Transfer			5779,000	\$23,000			\$34,000				
Price of Prior Sale/Transfer			Realist data		-: -			• •			
Price of Prior Sale/Transfer Data Source(s)	Realist data	F			Realist o	data		Realist data			
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	Realist data ce(s) 12/05/2023	F 1	2/05/2023		12/05/20	data 023		Realist data 12/05/2023			
Price of Prior Sale/Transfer Data Source(s)	Realist data ce(s) 12/05/2023	F 1	2/05/2023		12/05/20	data		Realist data 12/05/2023	r \$64,500		
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	Realist data ce(s) 12/05/2023 asfer history of the subject p	For and comparable	2/05/2023 sales Per publ	lic records,	12/05/20 the Sub	data 023 ject transferre	d on 1	Realist data 12/05/2023 10/08/1985 fo			
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Analysis of prior sale or tran (Deed (Reg) - Doc	Realist data 12/05/2023 12/05/2023 nsfer history of the subject p #3892-107). 426 St	F 1 property and comparable wift St transferred	2/05/2023 sales <u>Per publ</u> I on 10/17/1975	lic records, for \$34,000	12/05/20 the Sub (Deed	data 023 ject transferre (Reg) - Doc#	d on 1 2550-	Realist data 12/05/2023 10/08/1985 fo 10). 132 Grar	ndview St		
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55828 File No. **JET231201**

Exterior-Only Inspection Residential Appraisal Report

* Sales Comparison Analysis:									
Adjustments were applied to Lot size +/- 1,000 sq. ft. and GLA size +/- 100 sq. ft.									
Differences in the upgrading and / or remodeling are made from Local MLS descriptions/Photos and Exterior inspection.									
ggg									
* I have performed no services, as an appraiser or in any other cap	acity, regarding the property that is the subject of this report within								
the three-year period immediately preceding acceptance of this ass									
the three-year period infinediately preceding acceptance of this ass	ignment.								
* Exposure time was identified as a time period preceding the effect	ive date of value and linked to an opinion of market value, and								
marketing time was redefined as a technical term to describe an es	timate of a period time following an effective date of value. A								
reasonable exposure time for the subject property is 30 days.									
* Predominant value versus the subject value									
The final value of the subject property is below the predominant val	us however this value falls within the neighborhoods typical value								
range, and it does not affect the marketability of the subject propert	у.								
* Adjustments made for differences in condition, location, and view									
differences in average sale price in the market area according to pa	ired sales analysis, historical data and appraiser house files. Site								
size adjustments of \$10 per sq ft have been made to account for di	ferences in marketability as measured by historical paired sales								
analysis. Actual age adjusted at \$150 a year (with 10 years or mor									
bathrooms @10000. Personal property was not included in the value									
batilioonis & 10000. I ersonal property was not included in the value	e of the subject.								
	E (not required by Fannie Mae)								
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculate	· · · · · · · · · · · · · · · · · · ·								
	ions.								
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.								
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Exterior-Only Inspection Residential Appraisal Report

File No. **JET231201**

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report File No. JET231201

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Exterior-Only Inspection Residential Appraisal Report File No. JET231201

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)					
Simon A A LA	Circostore					
Signature	Signature					
Name Josef & Tecke	Name					
Company Name <u>JET Appraisal Services LLC</u>	Company Name					
Company Address 2280 Menzel Place	Company Address					
Santa Clara, CA 95050						
Telephone Number 408-799-5404	Telephone Number					
Email Address teekejosef@gmail.com	Email Address					
Date of Signature and Report 12/07/2023	Date of Signature					
Effective Date of Appraisal 12/07/2023	State Certification #					
State Certification # 3004701	or State License #					
or State License #	State Expiration Date of Certification or License					
or State License # or Other (describe) State #	Expiration Date of Certification or License					
State CA						
Expiration Date of Certification or License 12/04/2024						
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY					
225 Heath St	Did not inspect exterior subject property					
Santa Cruz, CA 95060	☐ Did inspect exterior of subject property from street					
	Date of Inspection					
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,160,000						
LENDER/CLIENT	COMPARABLE SALES					
Name ClearCapitol	Did not inspect exterior of comparable sales from street					
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street					
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection					
Redondo Beach, CA 90278	· ————————————————————————————————————					
Email Address						

Exterior-Only Inspection Residential Appraisal Report File No. JET231201

FEATURE							SALE NO. 5	COMPARABLE SALE NO. 6 863 Gharkey St				
225 Heath St												
Address Santa Cruz,	CA 95	060	Santa C	ruz, C	A 9	5060	Santa Cı	ruz, CA 9	5060		Cruz, CA 9	5060
Proximity to Subject			0.56 mile	es NW	/		0.71 mile	es NE		0.77 n	niles NE	
Sale Price	\$				\$	1,230,000		\$	1,030,000		\$	1,049,888
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$1.054.8	39 sa.ft	_		\$1,182.5	55 sa. ft.		\$1.087	7.97 sq. ft.	
Data Source(s)	Ť	0.00 sq				180;DOM 15			096;DOM 27			677:DOM 30
Verification Source(s)			Doc#966				Doc#226		, 111 -1	Active		,= 0101 00
VALUE ADJUSTMENTS	DE	CCDIDTION										
	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment		APTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth			Listing		
Concessions			,			Conv;0						
Date of Sale/Time			s06/23;c	05/23			s11/23;c	:11/23		Active		
Location	N;Res	3;	N;Res;		N;Res;		N;Res	,				
Leasehold/Fee Simple	Fee S	Simple	Fee Sim	ple			Fee Sim	ple		Fee S	imple	
Site	5009		3615 sf	•		14.000			29,000			18,000
View	N;Res		N;Res;			,000	N;Res;		20,000	N;Res		.0,000
	DT1;F		DT1;Cor	ntomn		0	AT2;Con	tomn	65,000		ontemp	0
Design (Style)		Kanch		петтр		U		петтр	65,000		ontemp	U
Quality of Construction	Q4		Q4				Q4			Q4		
Actual Age	50		61			1,500			0	46		0
Condition	C3		C3				C3			C4		45,000
Above Grade	Total Bdr	rms. Baths	Total Bdrms.	Baths	<u> </u>		Total Bdrms.	Baths		Total Bdrr	ns. Baths	
Room Count		3 1.1	5 3	1.0		5,000	4 2	1.0	10,000			10,000
Gross Living Area 125	·	1,080 sq. ft.		,166 s		-11,000		871 sq. ft.	26,000		965 sq. ft.	14,500
Basement & Finished	0sf	.,000 3q. II.	0sf	, 3	.y. 11.	11,000	0sf	J. 1 34.16.	20,000	0sf	300 34. II.	17,000
	USI		USI				USI			031		
Rooms Below Grade										_		
Functional Utility	Avera		Average				Average			Avera		
Heating/Cooling		NoAC	WallFrn			0	WallFrnd	:/NoAC	0		nc/NoAC	0
Energy Efficient Items	dual	ane win	dual pan	ne win	_		dual pan	e win			ane win	
Garage/Carport	2ga2d		2ga2dw				1ga1dw		5,000	1ga1d		5,000
Porch/Patio/Deck	Patio		Patio				Patio		2,220	Patio		-,
Additions	1	noted	Recent l	Indata	_	-35 000	None no	tad		None	noted	
AUUIIIUIIS	INOHE	TIOLEU	INCOURTE !	opuale	<i>-</i>	-35,000	INOTIC TIO	ı c u		INOHE	เบเซน	
Net Adjustment (Total)			+	X -	\$	25,500	X +	\$	135,000	X +		92,500
Adjusted Sale Price			Net Adj.	-2.1%			Net Adj.	13.1%		Net Adj.	8.8%	
of Comparables			Gross Adj.			1,204,500			1,165,000		8.8% \$	1,142,388
Net Adjustment (Total) Adjusted Sale Price of Comparables ITEM		SII	BJECT						PARABLE SALE NO.			LE SALE NO. 6
							. COIVII					
						COMPARABLE SA	LL NO. T					
Date of Prior Sale/Transfer		10/08/1985			08/	23/2011		07/09/20	018	0	9/15/2023	
Date of Prior Sale/Transfer		10/08/1985 \$64,500			08/ \$5	23/2011 10,000		07/09/20 \$780,00	018 00	0 \$	9/15/2023 305,304	
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55828 File No. JFT231201

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy: however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

55828 File No. **JET231201**

Uniform Appraisal Dataset Definitions

Abbreviati	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Auji Wi	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	-
	=				Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
				·	
C	Contracted Date	Date of Sale/Time	m 	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
		Date of Sale/Time	Short	Short Sale	
e E	Expiration Date				Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR		Design(Style)		Withdrawn Date	Date of Sale/Time
	High Rise Structure	3 . 3 .	W		
Ind	Industrial	Location & View	Woods	Woods View	View
• •	oraiser-Defined Abbre				Annropriate Fields
Other App Abbrev.	oraiser-Defined Abbre Full Name	viations Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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ADDENDUM

Borrower: Redwood Holdings LLC	File No.: JET231201					
Property Address: 225 Heath St	Case No.: 55828					
City: Santa Cruz Lender: Wedgewood Inc	State: CA Zip: 95060					
London. Wougomood into						
Neighborhood Description						
The subject is located in area known as , where is a predomir	antly single-family residential neighborhood. The area enjoys					
good proximity to schools, shopping, and freeways. Employment	ent is available throughout the subject market area. No					
unfavorable neighborhood factors were observed or are know	n to the appraiser.					
A -1-11	Page 1 of 1					

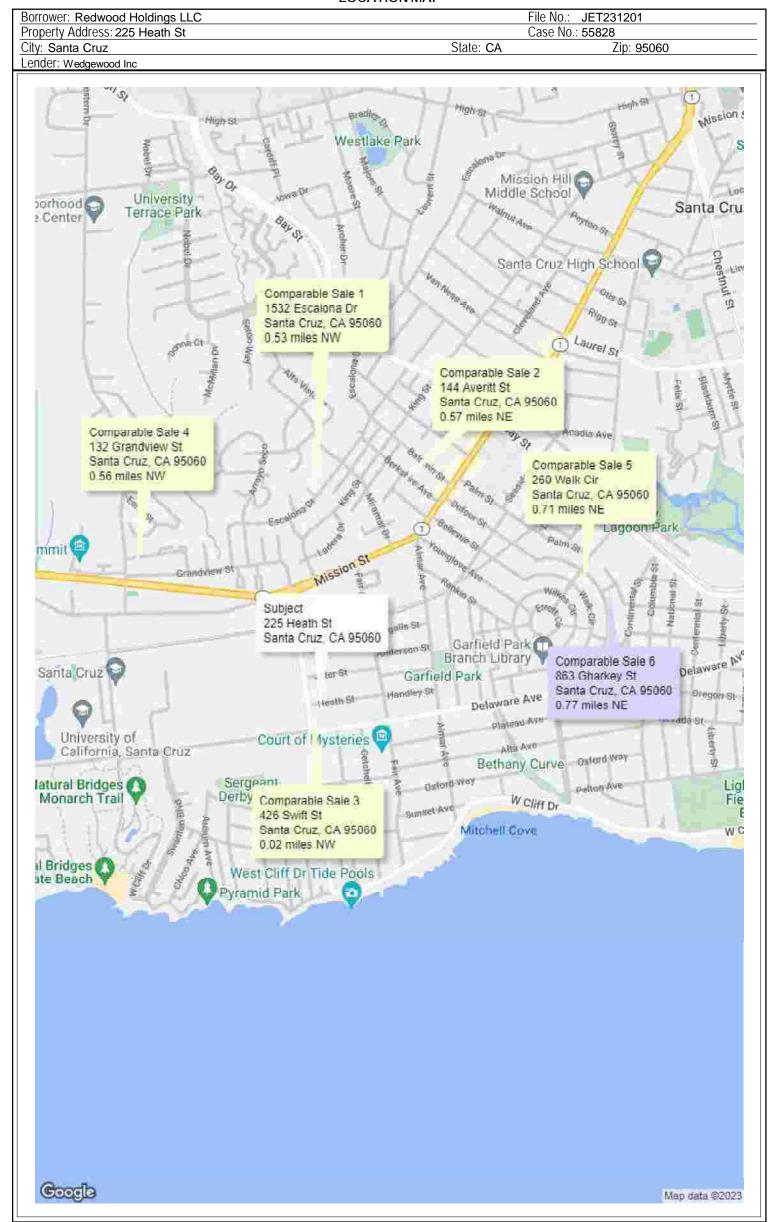
JET Appraisal Services

Market Conditions Addendum to the Appraisal Report

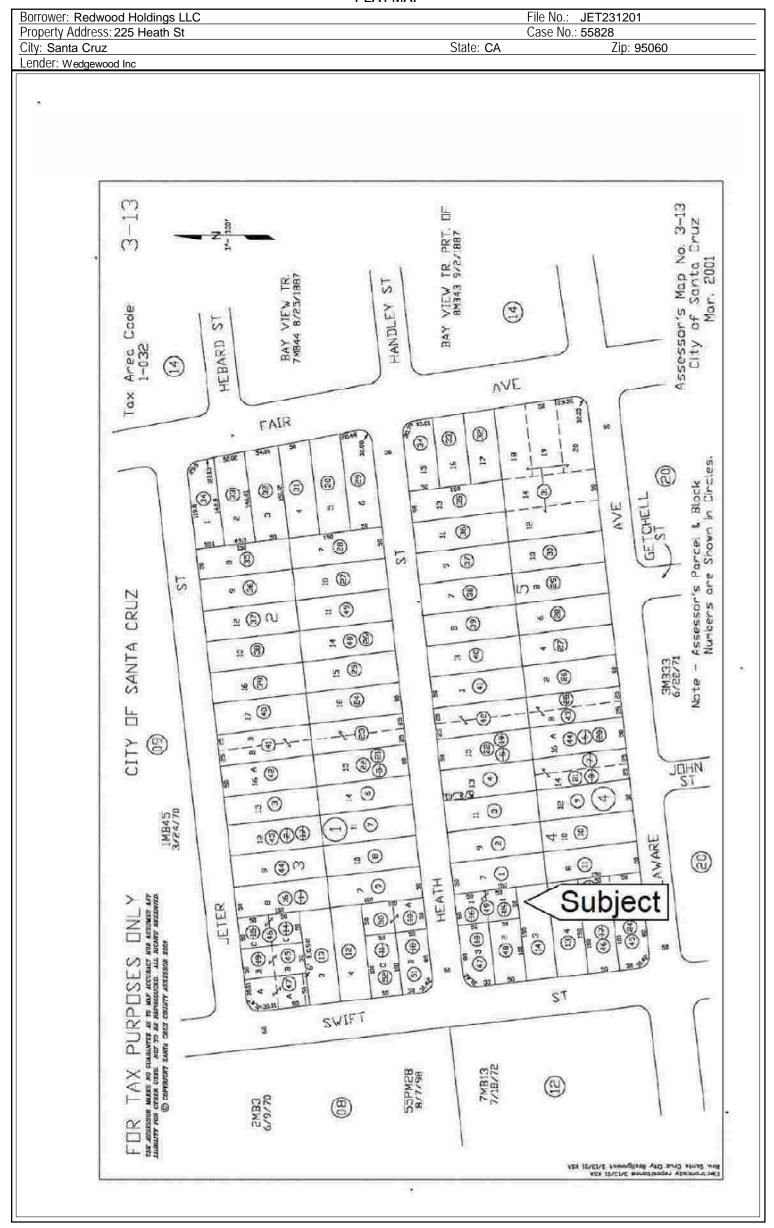
55828 File No. **JET231201**

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 225 Heath St City Santa Cruz State CA Zip Code 95060 Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) Increasing Declining 7 3 5 1.00 Absorption Rate (Total Sales/Months) <u>1.1</u>7 1.67 Increasing X Stable Declining Declining X Stable Increasing Total # of Comparable Active Listings 1 1 1 Months of Housing Supply (Total Listings/Ab.Rate) 0.90 1.00 0.60 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price \$1,152,000 \$1,238,000 \$1,150,000 Increasing X Stable Increasing Median Comparable Sales Days on Market 27 Declining X Stable 8 Median Comparable List Price \$1,239,000 \$1,399,800 \$1,049,888 Increasing X Stable Declining Median Comparable Listings Days on Market Declining Stable X Increasing 19 30 8 Median Sale Price as % of List Price Increasing Declining 100% 102% 96% X Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes Declining X No X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). An analysis was performed on 15 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to have seller concessions. X No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? Yes An analysis was performed on 15 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO. Cite data sources for above information. Information reported in the MLSListings system (using an effective date of 12/07/2023) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. An analysis was performed on 15 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,165,000. This analysis shows a change of +0.3% per month. The median sale price per sqft was \$1,051.71. Based on all sales in this same group, there is a 0.8 month supply. This analysis shows a change of +4% per month. These sales had a median DOM of 8. This analysis shows a change of +1% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months | Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Josef / Teeke Name Company Name JET Appraisal Services LLC Company Name Company Address 2280 Menzel Place Company Address _ Santa Clara, CA 95050 State License/Certification # State License/Certification #3004701 State CA State Email Address teekejosef@gmail.com Email Address

LOCATION MAP



PLAT MAP



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: JET231201					
Property Address: 225 Heath St	Cas	e No.: 55828				
City: Santa Cruz	State: CA	Zip: 95060				
Lender: Wedgewood Inc						



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: December 7, 2023 Appraised Value: \$ 1,160,000



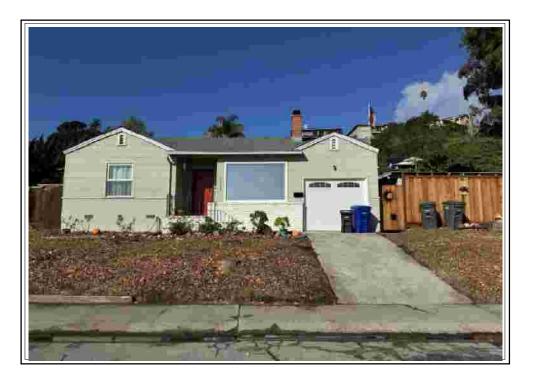
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 225 Heath St
City: Santa Cruz
Lender: Wedgewood Inc



COMPARABLE SALE #1

1532 Escalona Dr Santa Cruz, CA 95060 Sale Date: s08/23;c07/23 Sale Price: \$ 1,200,000



COMPARABLE SALE #2

144 Averitt St Santa Cruz, CA 95060 Sale Date: s11/23;c11/23 Sale Price: \$ 1,150,000

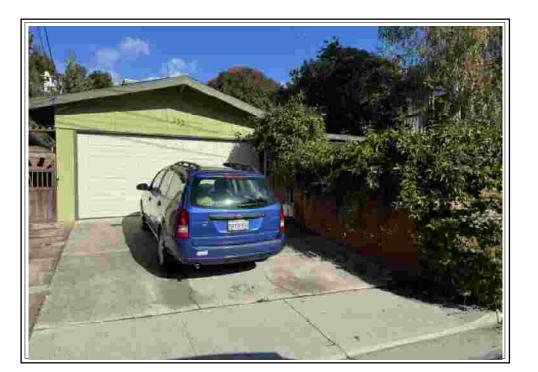


COMPARABLE SALE #3

426 Swift St Santa Cruz, CA 95060 Sale Date: s07/23;c06/23 Sale Price: \$ 1,238,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 225 Heath St
City: Santa Cruz
Lender: Wedgewood Inc



COMPARABLE SALE #4

132 Grandview St Santa Cruz, CA 95060 Sale Date: s06/23;c05/23 Sale Price: \$ 1,230,000



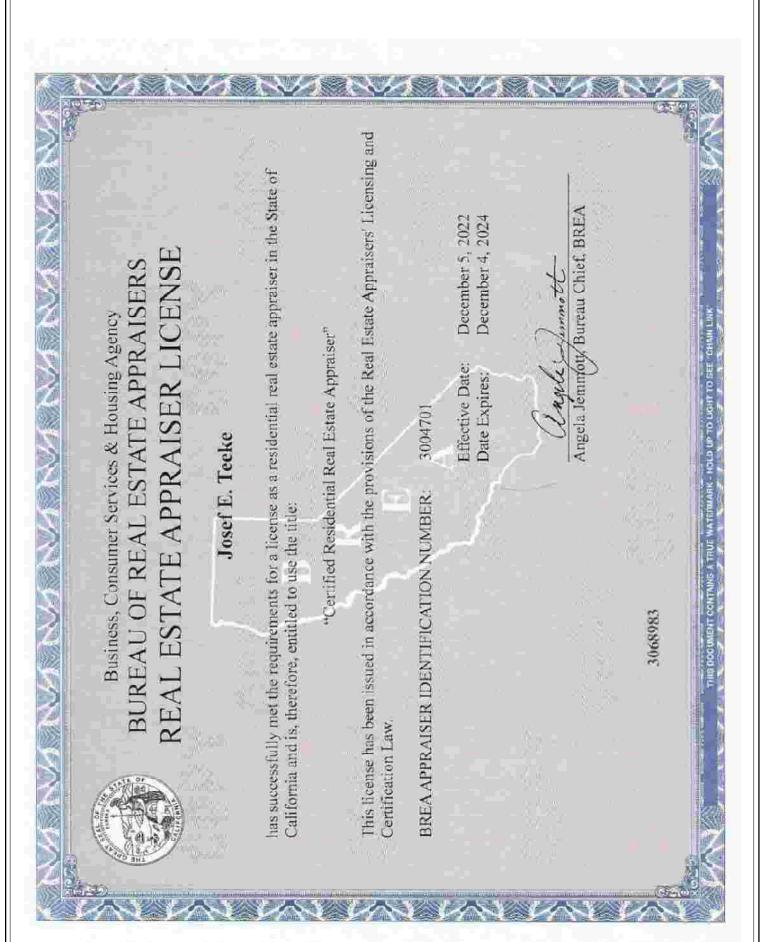
COMPARABLE SALE #5

260 Walk Cir Santa Cruz, CA 95060 Sale Date: s11/23;c11/23 Sale Price: \$ 1,030,000



COMPARABLE SALE #6

863 Gharkey St Santa Cruz, CA 95060 Sale Date: Active Sale Price: \$ 1,049,888 Borrower: Redwood Holdings LLC
Property Address: 225 Heath St
City: Santa Cruz
Lender: Wedgewood Inc



E&O Insurance

Borrower: Redwood Holdings LLC		File No.: JET231201
Property Address: 225 Heath St		Case No.: 55828
City: Santa Cruz	State: CA	Zip: 95060
Landonist		

Lender: Wedgewood Inc



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

Renewal of: RAP3186841-22

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

□ Great American Assurance Company

Policy Number: RAP3186841-23

Note: The Insurance Company selected above shall herein be referred to as the Company.

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Josef Teeke

Item 2. Address: 2280 MENZEL PLACE

> SANTA CLARA, CA 95050 City, State, Zip Code:

03/09/2024

Item 3, Policy Period: From 03/09/2023 To 03/09/2024

(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

A. S 500,000 Damages Limit of Liability - Each Claim

500,000 Claim Expenses Limit of Liability - Each Claim

1,000,000 Damages Limit of Liability - Policy Aggregate

1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. 5 500 Each Claim

1,000 Aggregate

Item 6. Premium: \$ 875.00

Item 7. Retroactive Date (if applicable): 03/09/2021

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)

D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Keeke, a trepuoni Authorized Representative

D42101 (03/15)

Page 1 of 1

Appraisal Analytics Addendum Sales & Listings Farm List

55828 File # **JET231201**

Comments:

	Address	Prox.	Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Sub	225 Heath St				5,009sf	1,080	3	1.1	50	2	
1	225 Heath St		1,125,000	12/01/23	5,009sf	1,080	3	1.1	50	2	
2	144 Averitt St		1,150,000	11/30/23	5,227sf	854	2	1	102	1	
3	260 Walk Cir		1,030,000	11/22/23	2,134sf	871	2	1	47	1	
4	1123 King St		1,305,000	11/08/23	7,449sf	1,054	2	2	60	1	
5	720 Gharkey St		1,300,000	10/30/23	5,009sf	1,238	2	1	49	1	
6	1532 Escalona Dr		1,200,000	08/11/23	5,532sf	1,189	2	1	74	1	
7	426 Swift St		1,238,000	07/11/23	4,966sf	1,080	3	1.1	50	2	
8	116 Averitt St		1,265,000	06/29/23	5,140sf	994	3	1	103	0	
9	132 Grandview St		1,230,000	06/01/23	3,615sf	1,166	3	1	61	2	
10	201 Miramar Dr		1,165,000	05/30/23	4,225sf	1,353	4	2	98	1	
11	205 Ladera Ct		1,028,000	05/09/23	6,882sf	810	2	1	74	1	
12	126 Crespi Ct		1,080,000	03/21/23	3,485sf	1,242	3	2	46	1	
13	241 Walk Cir		1,150,000	03/16/23	4,225sf	1,200	3	2	49	2	
14	221 Wilkes Cir		1,200,000	01/27/23	4,008sf	1,141	3	2	123	1	
15	128 Grandview Ter		1,152,000	12/08/22	3,485sf	1,254	2	2.1	18	1	

Appraisal Analytics Addendum

Sales & Listings Farm List

55828 File # **JET231201**

		Address	Prox.	Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Sub	225 Heath	St				5,009sf	1 080	3	11	50	2	
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AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 225 Heath St
City: Santa Cruz
Lender: Wedgewood Inc File No.: JET231201 Case No.: 55828 State: CA Zip: 95060

