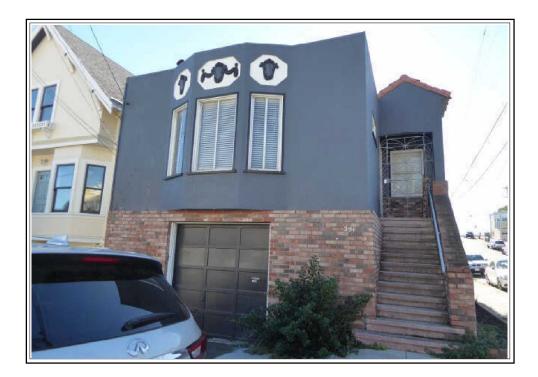
APPRAISAL OF



Single Family Residence

LOCATED AT:

251 Harkness Ave San Francisco, CA 94134

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

November 17, 2023

BY:

Irina Kurtsevaya

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

File Number: 34806856

In accordance with your request, I have appraised the real property at:

251 Harkness Ave San Francisco, CA 94134

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of November 17, 2023

is:

\$1,020,000 One Million Twenty Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Storgy Irina Kurtsevaya

55855 Exterior-Only Inspection Residential Appraisal Report File No. 34806856

I h	e purpos	e of	unis summ	iary appraisai	l repor	t is to prov	vide the lender	/client with an a	accu	rate, and adequa	ately sup	ported	, opinion of the	market va	alue of th	e subject p	property.
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55855 Exterior-Only Inspection Residential Appraisal Report File No. 34806856

There are 2 comp	oroblo pro	nortico ourrontly of	fored for cale in the cu	biggt poighborhood rong	ing in price fre		0.000 to t	1.00	00.000	
				bject neighborhood rang					99,000	
	arable sale	es in the subject ne	eighborhood within the	past twelve months rang	ing in sale pric	ce from \$	850,000	to \$	1,100,000	
FEATURE		SUBJECT		LE SALE NO. 1	CON	<u>//PARABLE</u>	E SALE NO. 2		COMPARABLE S	
251 Harkness Ave			1051 Goettinge		245 Talb			100	Campbell Ave	e
Address San Francis		0/12/	San Francisco				CA 94134		Francisco, CA	
	500, CF	4 94 1 54					GA 94134			4 94134
Proximity to Subject			0.13 miles NW		0.64 mile	es SW		-	miles SE	
Sale Price	\$			\$ 1,033,000		\$	1,050,000		\$	1,060,000
Sale Price/Gross Liv. Area	\$	0 00 sa ft	\$ 737.86 sq. ft.		\$ 766.4	2 sq ft		\$ 7	88.10 sq. ft.	
	+			04371;DOM 21			39289;DOM 49		1LS #4103183	2.DOM 10
Data Source(s)				,						
Verification Source(s)			Doc#87122; LF	2\$888,000	1		\$995,000	Doci	#61373; LP\$1	1098,000
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			Arm	Lth	
Concessions			Conv;0		Conv;0			Con		
						44/00				
Date of Sale/Time			s11/23;c11/23		s11/23;c	11/23			23;c08/23	
Location	N;Re	,	N;Res;		N;Res;			N;Re	es;	
Leasehold/Fee Simple	Fee S	Simple	Fee Simple		Fee Sim	ple		Fee	Simple	
Site	2495		3000 sf	0	1899 sf		0			0
View	N;Re		B;CtySky;	-30,000			0		ySky;	-30,000
		,								-30,000
Design (Style)		Contemp	AT2;Contemp	50,000	AT2;Con	itemp	50,000		;Contemp	
Quality of Construction	Q3		Q3		Q3			Q3		
Actual Age	93		69	0	81		0	64		0
Condition	C4		C4	Ŭ	C4			C4		0
-				-				<u>t r</u>		
Above Grade		drms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		-	Bdrms. Baths	
Room Count	6 4	4 2.0	6 2 1.0	10,000	6 3	2.0	0		4 3.0	-10,000
Gross Living Area 100.00)	1,021 sq. ft.	1,400 so	q. ft. -38,000	1.	,370 sq. t	ft35,000		1,345 sq. ft.	-32,000
Basement & Finished	0sf		0sf	,	0sf		,	0sf		, -
Rooms Below Grade	+		l					<u> </u>		
Functional Utility	Avera		Average		Average			Aver		
Heating/Cooling	FWA	none	FWA none		FWA nor	ne		FWA	A none	
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Fireplace	None		None		None			None		
	1gbi1		2gbi1dw	10.000	1gbi1dw			None		10,000
Garage/Carport				-10,000	- U			-		10,000
Porch/Patio/Deck	Patio	/Deck	Patio/deck		Patio/dec			Patio	o/deck	
Fireplace	1 Fire	eplace	None	5,000	1 Firepla	ce		1 Fir	replace	
AR										
			+ X-	12 000	X +		15.000		+ X- \$	62,000
Net Adjustment (Total)				\$ 13,000			\$ 15,000			62,000
Adjusted Sale Price			Net Adj. -1.3 %		Net Adj.	1.4%		Net Ac	dj. -5.8 %	
of Comparables			Gross Adj. 13.8%	\$ 1,020,000	Gross Adj.	8.1% \$	1,065,000	Gross	Adj. 7.7% \$	998,000
I X did did not re	esearch th	e sale or transfer h	istory of the subject pro	operty and comparable s	ales If not, ex	plain				
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		Exterio	or-Only Ins	ner	tion Resid	dential	Δnnrai	isal Renor	t i	55855 ile No. 348068	56
FEATURE			<u> </u>	•				•			
FEATURE		SUBJECT	COMPARAE		ALE NO. 4		IPARABLE S	SALE NO. 5	400	COMPARABLE S	SALE NO. 6
251 Harkness Ave	~	04404	280 Arleta Ave		04404	226 Arlet			1	3 Brussels St	
Address San Francis	co, CA	94134	San Francisco		94134	San Fran	,	A 94134		Francisco, C	A 94134
Proximity to Subject			0.38 miles SW			0.34 mile		4 000 000	0.17	' miles SE	4 000 000
Sale Price	\$	0.00 %	A 1000 01 0	\$	900,000	• • • • • • • • • • • • • • • • • • •	\$	1,030,000		\$	1,080,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 1363.64 sq. ft.		422-004.0	\$ 824.0				00.00 sq. ft.	
Data Source(s)			MatrixMLS#81					21;DOM 20		ALS #4237574	
Verification Source(s)			Doc#65874; L			Doc#560				#65853; LP\$9	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			Arm		
Concessions			Conv;0			Conv;0	07/00		Con	,	
Date of Sale/Time			s09/23;c09/23	5		s07/23;c	07/23			/23;c09/23	
Location	N;Res	,	N;Res;			N;Res;	- -		N;R		
Leasehold/Fee Simple	Fee S		Fee Simple			Fee Sim	DIE			Simple	
Site	2495		2500 sf		0	2495 sf			175		0
View	N;Res	,	N;Res;		05.000	N;Res;		50.000		tySky;	-30,000
Design (Style)		Contemp	SD2;Contemp)	25,000	AT2;Con	temp	50,000		2;Contemp	25,000
Quality of Construction	Q3		Q3			Q3			Q3		
Actual Age	93		123		0	64		0	79		0
Condition	C4		C4			C4			C3		-10,000
Above Grade	Total Bdr		Total Bdrms. Baths			Total Bdrms.	Baths			Bdrms. Baths	
Room Count	6 4	.	4 2 1.0		10,000	6 4	2.0		5	3 2.0	0
Gross Living Area 100.00		1,021 sq. ft.	660 s	sq. ft.	36,000		250 sq. ft.	-23,000		1,200 sq. ft.	-18,000
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
Functional Utility	Avera		Average			Average				rage	
Heating/Cooling	FWA	none	FWA none			FWA nor	ne			A none	
Energy Efficient Items	None		None			None			Non		
Garage/Carport	1gbi1		1gbi1dw			2gbi2dw		-10,000	1gb		
Porch/Patio/Deck	Patio/		Patio/deck			Patio/dec			Pati	o/Deck	
Fireplace	1 Fire	place	None		5,000	1 Firepla	се		Non	е	5,000
Net Adjustment (Total)			X + -	\$	76,000	X + (_ \$	17,000		+ X- \$	28,000
Adjusted Sale Price			Net Adj. 8.4%	5		Net Adj.	1.7%		Net A	dj. -2.6 %	
Net Adjustment (Total) Adjusted Sale Price of Comparables ITEM			Gross Adj. 8.4%	5 \$	976,000	Gross Adj.	8.1% \$	1,047,000	Gross	Adj. 8.1% \$	1,052,000
AP ITEW		SU	BJECT		COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO	. 5	COMPARAB	LE SALE NO. 6
		10/06/2023									
Date of Prior Sale/Transfer		10/00/2023									
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$698,185									
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)				SFA	ARMLS; Reali	st	SFARM	LS; Realist		SFARMLS; F	Realist
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		\$698,185			ARMLS; Reali 17/2023	st	SFARM 11/17/20			SFARMLS; F 11/17/2023	Realist
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File No. 34806856 Exterior-Only Inspection Residential Appraisal Report The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser Sources of Information: The appraisal is based on the information gathered from public records; MLS and visual observation of subject, neighborhood and comparable properties, and any other sources identified in the report. If conflicting information is discovered, the sources deemed most reliable are given most weight. COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) OPINION OF SITE VALUE = \$ ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Dwelling 0 1.021 Sa. Ft. @ \$ Source of cost data = \$ Quality rating from cost service Sq. Ft. @ \$ Effective date of cost data = \$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) Garage/Carport Sq. Ft. @ \$ = \$ 0 Total Estimate of Cost-New = \$ Functional Less 50 Physical External = \$ (0) Depreciation Depreciated Cost of Improvements 0 ...= \$ "As-is" Value of Site Improvements = \$ 35 Years | INDICATED VALUE BY COST APPROACH . Estimated Remaining Economic Life (HUD and VA only) = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) Indicated Value by Income Approach Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Data source(s) Was the project created by the conversion of an existing building(s) into a PUD? Yes No If Yes, date of conversion. Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Yes No If Yes, describe the rental terms and options. Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities. Fannie Mae Form 2055 March 2005 2055_05UAD 12182015 Mac Form 2055 March 2005 UAD Version 9/2011 Produced using ACI software, 800.234.8727 www.aciweb.com Page 3 of 6

Exterior-Only Inspection Residential Appraisal Report

55855 File No. 34806856

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 concessions 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

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

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

AV	
Signature /Kuntstway	Sigr
Name Irina Kurtsevaya	Nan
Company Name Real Estate Appraisal Services	Con
Company Address 2020 Clement St Apt 2	Con
San Francisco, CA 94121	
Telephone Number 415-387-3230	Tele
Email Address irina.appraiser@yahoo.com	Ema
Date of Signature and Report 11/20/2023	Date
Effective Date of Appraisal 11/17/2023	Stat
State Certification # AR029969	or S
or State License #	Stat
or Other (describe) State #	Exp
State CA	
Expiration Date of Certification or License 01/16/2025	
ADDRESS OF PROPERTY APPRAISED	SUE
251 Harkness Ave	
San Francisco, CA 94134	
	[
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,020,000	
LENDER/CLIENT	CO
Name ClearCapital.com, Inc California #1256	
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	[
Redondo Beach, CA 90278	
Email Address	

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street Date of Inspection

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

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.

C4 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.

O2 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.

O3 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.

Uniform Appraisal Dataset Definitions

55855 File No. 34806856

Abbrev.	Full Name	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
ас	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
A	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
С	Contracted Date	Date of Sale/Time	rr	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
e	Expiration Date	Date of Sale/Time	Short	Short Sale	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	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
		Version 9/2011 Produced using ACI software, Uniform Appraisal			

Borrower: Redwood Holdings LLC		File No.: 34806856
Property Address: 251 Harkness Ave		Case No.: 55855
City: San Francisco	State: CA	Zip: 94134
Lender: Wedgewood Inc		

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Subject Property Identification:

The appraiser has viewed all readily accessible areas of the dwelling. This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process.

Neighborhood Description

Subject is located within residential pocket in the Visitation Valley neighborhood of San Francisco. Subject area is composed primary of wood frame 2 story single family homes on rolling terrain. Public schools, transportation and recreation areas are located within 1 mile. Freeway 101 access is a few blocks to the northeast. Silicon Valley employment is withing a 40 minute drive. No incompatible land uses noted.

Sources of Information:

The appraisal is based on the information gathered from public records, MLS, exterior visual inspection of the subject property, neighborhood, comparable properties and other sources specifically identified in this report. If conflicting information is discovered the sources deemed most reliable are used.

Prior Sales Comments

Listing history in the 12 months preceding the effective date of the appraisal report, and the prior sale history, if any, of the subject for a minimum of three years prior to the effective date of the appraisal, unless otherwise noted in this report. I have researched, analyzed and reported on the sale/transfer history in each comparable, within one year from the date of the latest sale of the comparable. Any findings pertaining to listing and sale history of subject and comparables are reported in the report. MLS data and public records were used as sources of information.

Comments on Sales Comparison

The appraiser's comparable search parameters began with MLS search for SFRs sold within the prior 3 months, located in the subject's neighborhood, within 1 mile from subject. Due to lack of recent activities, the comparable search parameters were extended to include sales within prior 6 months within 1 mile from subject. Those comparables utilized in this report are considered the best available at the time of inspection and most representative of the subject property.

There is a wide range of values for similar sized properties in the area reflecting differences in curb appeal, extent of remodeling, and particular location. Extremes on both sides of value range were avoided. Adjustments are based on market data, matched pair analysis and/or appraiser experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution. Adjustments are made as follow.

G.L.A. difference over 50sq.ft. is adjusted at \$100/sq.ft.; bathroom \$10,000 per full bathroom. Site adjustments are not warranted in homes with similar street frontage in this area. Age adjustments are not needed in homes of similar effective age. Parking space is adjusted at \$10,000. Fireplace \$5,000. View amenity is adjusted at \$30,000.

No adjustments required for variances in bedroom count as this has been accounted for in the over all square footage adjustment per matched pair analysis and historical market data. It should be noted the total room count is derived from adding the bedroom count to the three main living areas (as recognized by Fannie Mae: living, dining and kitchen) to the bedroom count. This is to allow for consistency in this item of comparison. Other areas that may be noted in the MLS or public records such as offices, dens, nooks, etc. may or may not have four walls and are not generally recognized by market participants in monetary terms. Therefore, the total room count will be derived by the Fannie Mae standard.

Detached and semidetached properties, in this locale, tend to command a higher prices than attached properties. Attached comparables are adjusted at \$50,000; semidetached at \$25,000.

Comparable 1 is the most recent sale located in the immediate subject area and sold in similar to the subject condition. It offers superior panoramic area view.

Comparable 2 is the most recent sale located in the subject market area and sold in similar to the subject condition.

Comparable 3 is a fully detached 4 bedroom home similar to the subject. Fully detached homes are scarce in this area. 2 car garage has been converted into the bedroom. Comparable 3 was provided to bracket the subject's bedroom count.

Comparable 4 is a smaller home provided to bracket the subject's age and GLA.

Comparable 5 is a 4 bedroom 2 bathroom home in similar condition located in the subject market area.

ADD	ENDUM

Borrower: Redwood Holdings LLC		File No.: 34806856
Property Address: 251 Harkness Ave		Case No.: 55855
City: San Francisco	State: CA	Zip: 94134
Lender: Wedgewood Inc		

Comparable 6 has updated kitchen. Condition difference is adjusted at \$10,000.

Final Reconciliation

Sales comparison analysis was used in this valuation. An accurate cost approach could not be developed without an interior inspection. Income approach is not applicable in valuation of single family dwellings in the neighborhood, which are not purchased based on potential rental income.

Appraiser Independence Statement:

The appraiser has prepared the appraisal in full compliance with with the Appraiser Independence Requirements and the Truth in Lending Act, Regulation Z, Section 226.42 as set by FNMA on 10/15/2010 and has not performed, participated in, or been associated with any activity in violation of these requirements. The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

This appraisal report has been completed utilizing digital transfer of information including signatures and photographs. The digitally transferred signature is protected and controlled by the appraiser through electronic password.

55855

The purpose of this addendum is to provide the lender/client with addendum for all appraisal reports with an effective date on or a				al Report	Fil	le No. 34806	856	
addendum for all appraisal reports with an effective date on or a	h a clear and accurate	e understanding of the	market trends and cor	nditions prevalent in	the sub	oject neighborho	od. T	his is a require
	fter April 1, 2009.	^				-	~ ·	40.4
Property Address 251 Harkness Ave Borrower Redwood Holdings LLC		City San	Francisco		State C	CA Zip Code	94	134
Instructions: The appraiser must use the information require	ed on this form as the	hasis for his/her conc	usions and must prov	ide sunnort for thos	e conclu	usions regardin	na hoi	ising trends an
overall market conditions as reported in the Neighborhood section						•	•	•
analysis as indicated below. If any required data is unavailable								
provide data for the shaded areas below; if it is available, however				-				
, median, the appraiser should report the available figure and iden			-					-
that would be used by a prospective buyer of the subject prope		-				-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)	11	4	6	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	1.83	1	2	Increasing		Stable		Declining
Total # of Comparable Active Listings	N/A*	N/A*	2	Declining		Stable	┞	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A*	N/A*	1	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend Stable		Declining
Median Comparable Sales Days on Market	1,020,000 57	1,000,000 49	1,020,000 63	Increasing Declining		Stable	╠═	Declining Increasing
Median Comparable Sales Days on Market	57 N/A*	49 N/A*	1,019,000			Stable	╠═	Declining
Median Comparable List Price	N/A N/A*	N/A N/A*	53			Stable	┢─	Increasing
Median Sale Price as % of List Price	N/A*	N/A*	100%			Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	10070			Stable	┢──	Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increa				0 fee	, ,
REO sales are not a major factor in this resid area. Cite data sources for above information. NDC/public reco Summarize the above information as support for your conclus	ords, Realist/pu	blic records, SF	FAR MLS were u	used as sourc	es in	collecting in	nfor	mation.
Reasonable periods of market exposure, typi appeal of somewhat depreciated pricing to lo months are typically overpriced.								
If the subject is a unit in a condominium or cooperativ	e project comple	te the following:		Proje	ct Nam			
If the subject is a unit in a condominium or cooperativ	<u></u>	-	Current - 3 Months	Proje	ct Nam			
Subject Project Data	e project , comple Prior 7-12 Months	te the following: Prior 4-6 Months	Current - 3 Months		C	Overall Trend		Declinina
· · · · ·	<u></u>	-	Current - 3 Months	Proje				Declining Declining
Subject Project Data Total # of Comparable Sales (Settled)	<u></u>	-	Current - 3 Months	Increasing		Overall Trend Stable		<u> </u>
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	<u></u>	-	Current - 3 Months	Increasing		Dverall Trend Stable Stable		Declining
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
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Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months Yes No If	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7-12 Months Yes No If	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7-12 Months Yes No If	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7-12 Months Yes No If	Prior 4-6 Months		Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable		Declining Increasing Increasing
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	Redwood Holdings LLC Address: 251 Harkness Ave			
City: Lender:	San Francisco Wedgewood Inc	County: San Francisco	State: CA	Zip Code: <u>94134</u>
PPRAI	SAL AND REPORT IDEN	ITIFICATION		
This rep	ort was prepared under th	he following USPAP reporting op	tion:	
🗙 Ар	praisal Report	A written report prepared under Standar	ds Rule 2-2(a).	
Re	stricted Appraisal Report	A written report prepared under Standar	ds Rule 2-2(b).	
	nable Exposure Time In of a reasonable exposure time	for the subject property at the market value	e stated in this report is:	
The reas	onable exposure time for the	e subject is currently under 3 month	S.	
	onal Certifications			
	ve performed NO services, as an od immediately preceding accepta	n appraiser or in any other capacity, regardi ance of this assignment.	ng the property that is the subj	ect of this report within the three-year
		ppraiser or in another capacity, regarding the		
perio	od immediately preceding accept	ance of this assignment. Those services ar	e described in the comments b	pelow.
\dditio	nal Comments			
40004				
APPRA		SU	PERVISORY APPRAISER (c	oniy ii requirea):
Signatu	The term	7(/ <	ianature [.]	
Name:	Irina Kurtsevaya			
Date Sig	gned: <u>11/20/2023</u>	D	ate Signed:	
or State	ertification #: <u>AR029969</u>	0		
or Other	r (describe):	State #: S	tate:	
State:	CA on Date of Certification or License	E	xpiration Date of Certification of upervisory Appraiser inspection	n of Subject Property:
Effective	e Date of Appraisal: <u>11/17/2023</u>	<u>5. 5. 10,2020</u> 5		ly from street I Interior and Exterior
		Produced using ACI software, 800.234	.8727 www.aciweb.com	USPAP_14 042720

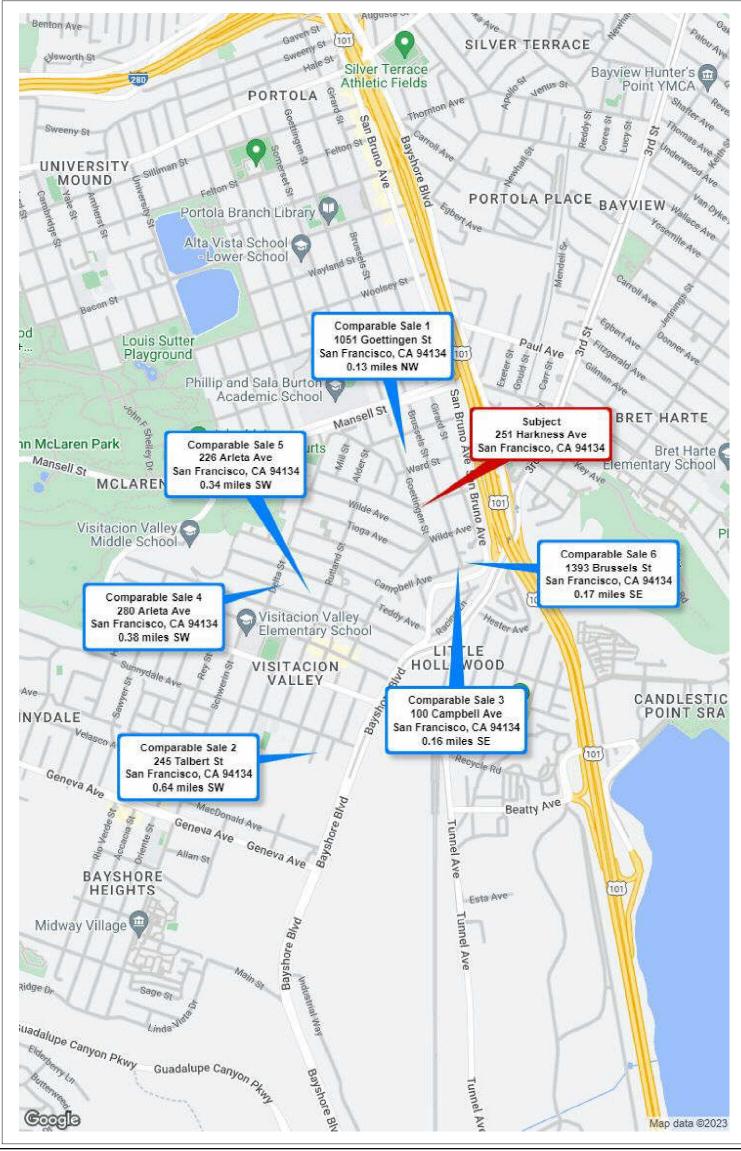
LOCATION MAP

 Borrower: Redwood Holdings LLC
 File No.: 34806856

 Property Address: 251 Harkness Ave
 Case No.: 55855

 City: San Francisco
 State: CA
 Zip: 94134

 Lender: Wedgewood Inc
 Case No.: 55855
 Case No.: 55855



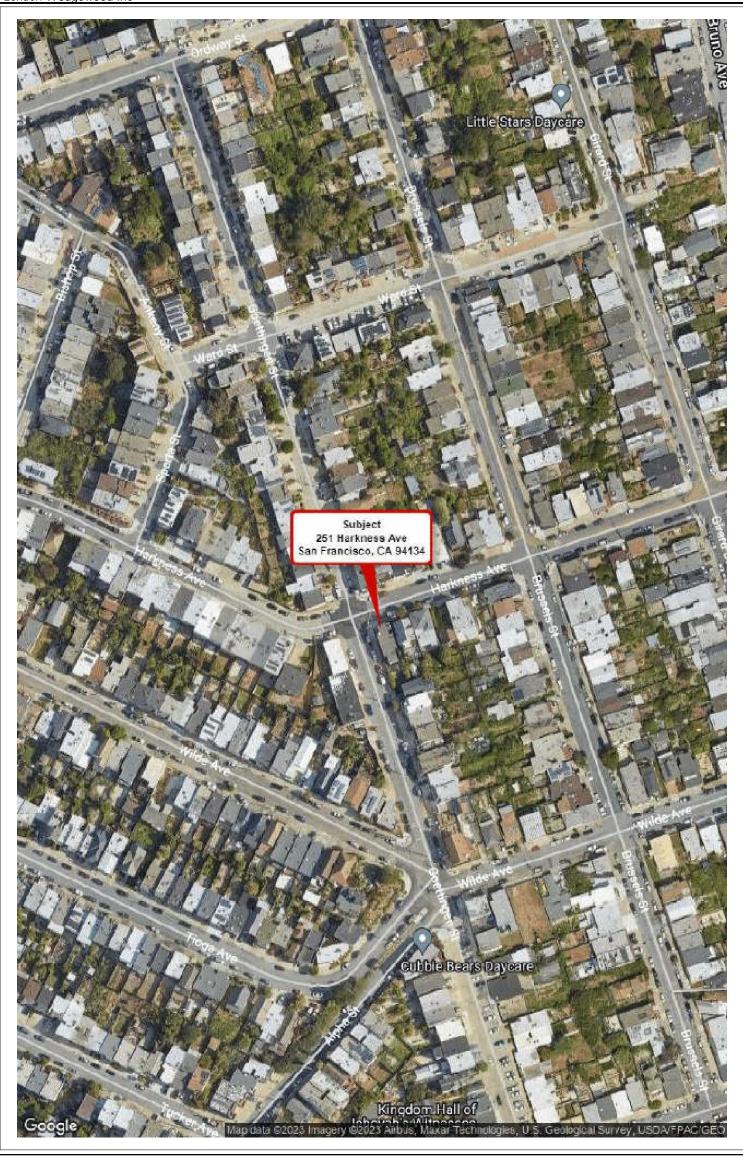
AERIAL MAP

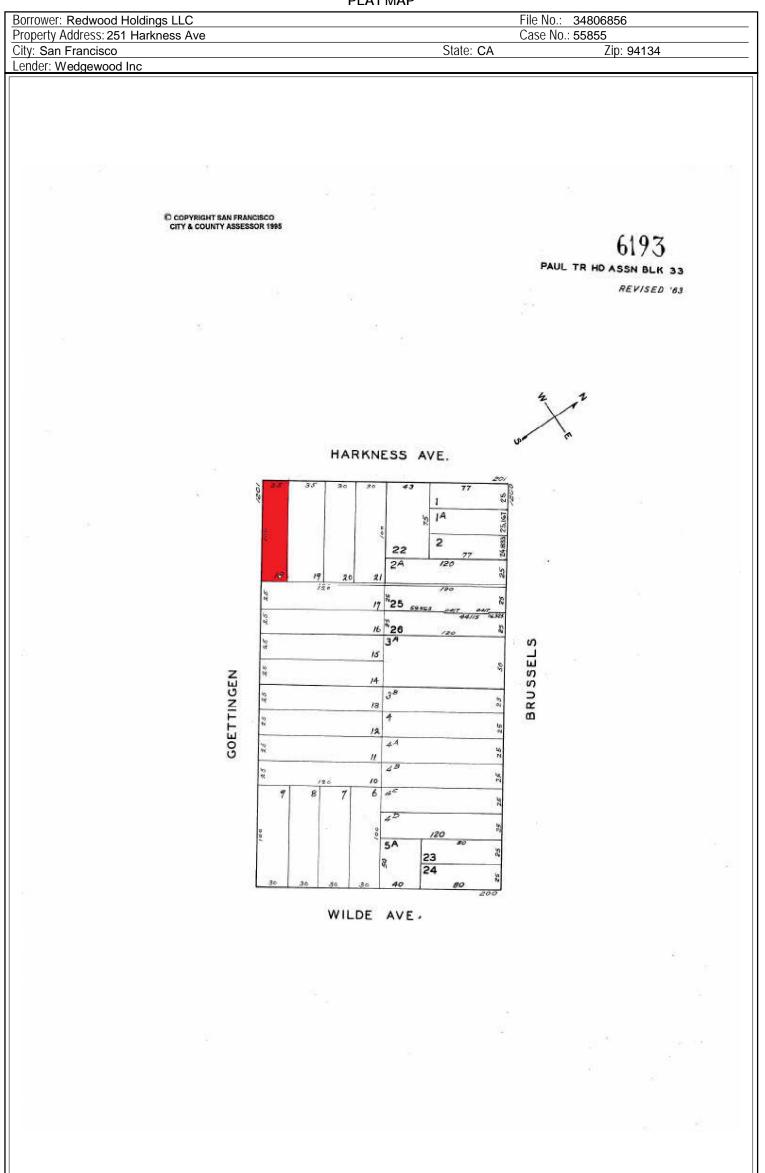
 Borrower: Redwood Holdings LLC
 File No.: 34806856

 Property Address: 251 Harkness Ave
 Case No.: 55855

 City: San Francisco
 State: CA
 Zip: 94134

 Lender: Wedgewood Inc
 Ender: Wedgewood Inc
 Ender: Wedgewood Inc





PLAT MAP

Borrower: Redwood Holdings LLC	File No.: 34806856		
Property Address: 251 Harkness Ave	Case No.: 55855		
City: San Francisco	State: CA	Zip: 94134	
Lender: Wedgewood Inc			

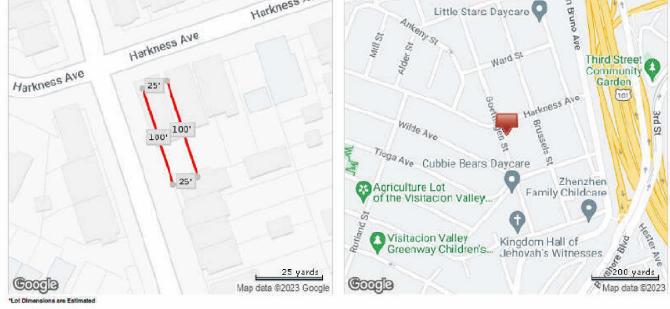
249 Harkness Ave, San Francisco, CA 94134, San Francisco County Auction APN: 6193-018 CLIP: 5827709810

	Beds	Full Baths	Half Baths	Sale Price	Sale Date
	N/A	1	N/A	\$850,000	09/07/2018
		5 2 0	C. 2007-07-0		
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Туре	
	1,021	2,495	1930	SFR	
OWNER INFORMATION					
Owner Name	Mcclain Curtis		Tax Billing Zip+4		2123
Tax Billing Address	251 Harkness	Ave	Owner Occupied		No
Tax Billing City & State	San Francisco	CA	Owner Name 2		Mcclain Tamara
Tax Billing Zip	94134				
LOCATION INFORMATION					
School District	San Francisco		Zoning		RH1
Community College District	San Francisco	City	Parcel Comments		40-X
Census Tract	264.02		Within 250 Feet of one	Multiple Flood Z	No
Property Carrier Route	C021				
TAX INFORMATION					
APN	6193-018		Tax Area		1000
Alt APN	6193018		Block ID		6193
% Improved	30%		Lot Number		18
ASSESSMENT & TAX					
Assessment Year	2023		2022		2021
Assessed Value - Total	\$911,368		\$893,499		\$875,981
Assessed Value - Land	\$637,959		\$625,450		\$613,187
Assessed Value - Improved	\$273,409		\$268,049		\$262,794
YOY Assessed Change (\$)	\$17,869		\$17,518		
YOY Assessed Change (%)	2%		2%		
Contraction oneninge (26)	2.70				
Tax Year	Total Tax		Change (\$)		Change (%)
2020	\$12,065				
2021	\$12,231		\$165		1.37%
2022	\$11,274		-\$957		-7.82%
Special Assessment			Tax Amount		
Sf Bay Rs Parcel Tax			\$12.00		****
Sfusd Facilities District			\$40.52		
Sfood Parcel Tax			\$99.00		
SI-Teacher Support			\$283.86		
Total Of Special Assessments			\$732.62		
CHARACTERISTICS					
Land Use - CoreLogic	SFR		Stories		1
Land Use - County	1 Dwelling Unit	L	Total Rooms		5
Lot Acres	0.0573	Congeneration of the star	Total Baths		1
Lot Area	2,495		Full Baths		1
Year Built	1930		Construction		Wood
Gross Area	1,021		Total Units		1
Building Sq Ft	1,021				
LAST MARKET SALE & SALES HI	STORY				
Recording Date	09/12/2018		Deed Type		Grant Deed
Settle Date	09/07/2018		Owner Name		Mcclain Curtis
Sale Price	\$850,000		Owner Name 2		Mcclain Tamara
Price Per Square Feet	\$832.52		Seller		Mcclain Olean Living Trust
Document Number	<u>K672005</u>				
Recording Date 09/1	2/2018	09/12/2018	06/24/2014	07/24/2006	05/23/1995
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Property information from public records (Realist)

Borrower: Redwood Holdings LLC	File No.: 34806856	
Property Address: 251 Harkness Ave	Case	e No.: 55855
City: San Francisco	State: CA	Zip: 94134
Lender: Wedgewood Inc		

- KO - 10		Y	Y	Y	
Buyer Name	Mcclain Curtis & Tamar a	Mcclain Rene C	Mcclain Rene C	Mcclain Rene C	Mcclain Curtis
Buyer Name 2	Mcclain Tamara		Mcclain Charles L		Mcclain Olean The
Seller Name	Mcclain Olean Living T rust	Mcclain Doris	Mcclain Curtis	Mcclain Olean	
Document Number	K672005	K672004	J900652	J188-397	G0387-352
Document Type	Grant Deed	Interspousal Deed Tran sfer	Administrator's Deed	Affidavit	Deed (Reg)
MORTGAGE HISTORY					
Mortgage Date			09/12/2018		
Mortgage Amount			\$676,750		
Mortgage Lender			Quicken Loans Inc		
Mortgage Code			Conventional		
Mortgage Type			Resale		
FORECLOSURE HISTORY	Y				
Document Type		Notice Of Trustee's Sale		Notice Of Default	
Default Date	tend a tend a tenden a tend a tend a tend a tend a tend a			06/28/2023	
Foreclosure Filing Date		10/05/2023		06/28/2023	
Recording Date		10/06/2023		06/29/2023	
Document Number		72745		46454	
Default Amount				\$67,943	
Final Judgment Amount		\$698,185		23032510000000000	
Original Doc Date		09/12/2018		09/12/2018	
Original Document Num	ber	K672006		K672006	
PROPERTY MAP					



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	bod Holdings LLC File No.: 34806856		
Property Address: 251 Harkness Ave	Case	No.: 55855	
City: San Francisco	State: CA	Zip: 94134	
Lender: Wedgewood Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: November 17, 2023 Appraised Value: \$ 1,020,000



STREET SCENE

Borrower: Redwood Holdings LLC	File N	0.: 34806856	
Property Address: 251 Harkness Ave	Case	No.: 55855	
City: San Francisco	State: CA	Zip: 94134	
Lender: Wedgewood Inc			

Left side



Right side



View in front of subject property (across the street)

Borrower: Redwood Holdings LLC	File I	No.: 34806856	
Property Address: 251 Harkness Ave	Case	e No.: 55855	
City: San Francisco	State: CA	Zip: 94134	
Lender: Wedgewood Inc			



Street scene (opposite side)





New wood fence

Back of the house

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 34806856

 Property Address: 251 Harkness Ave
 Case No.:
 55855

 City: San Francisco
 State: CA
 Zip:
 94134

 Lender: Wedgewood Inc
 Ender
 State: CA
 Zip:
 94134



COMPARABLE SALE #1

1051 Goettingen St San Francisco, CA 94134 Sale Date: s11/23;c11/23 Sale Price: \$ 1,033,000



COMPARABLE SALE #2

245 Talbert St San Francisco, CA 94134 Sale Date: s11/23;c11/23 Sale Price: \$ 1,050,000



COMPARABLE SALE #3

100 Campbell Ave San Francisco, CA 94134 Sale Date: s08/23;c08/23 Sale Price: \$ 1,060,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	er: Redwood Holdings LLC File No.: 34806856	
Property Address: 251 Harkness Ave	Case	No.: 55855
City: San Francisco	State: CA	Zip: 94134
Lender: Wedgewood Inc		



COMPARABLE SALE #4

280 Arleta Ave San Francisco, CA 94134 Sale Date: s09/23;c09/23 Sale Price: \$ 900,000



COMPARABLE SALE #5

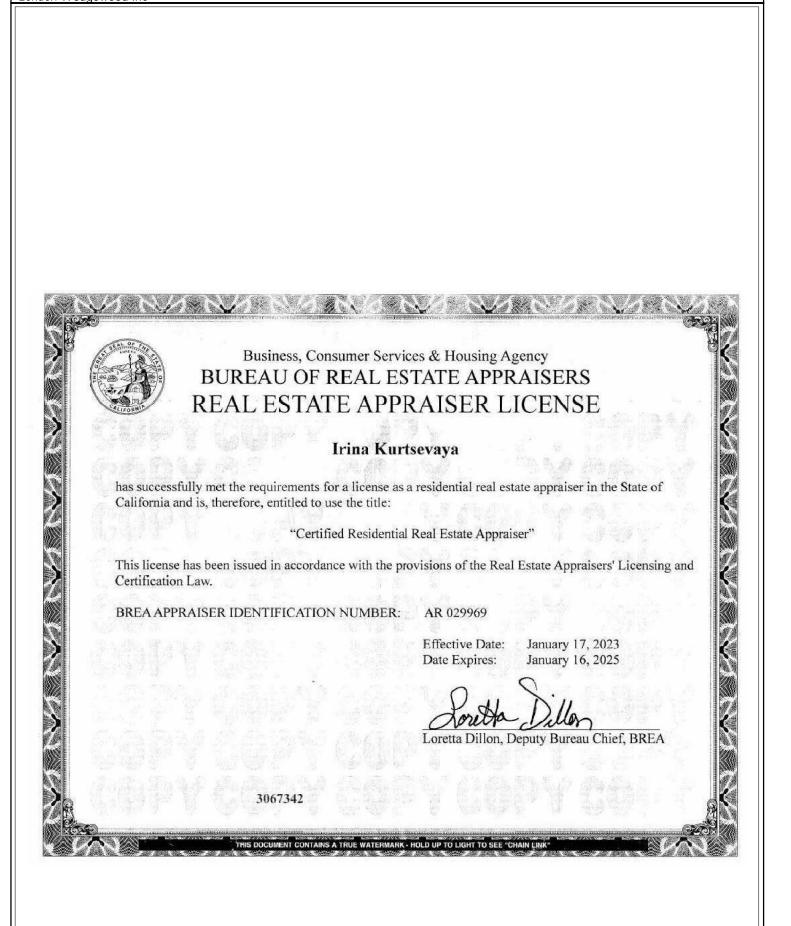
226 Arleta Ave San Francisco, CA 94134 Sale Date: s07/23;c07/23 Sale Price: \$ 1,030,000



COMPARABLE SALE #6

1393 Brussels St San Francisco, CA 94134 Sale Date: s09/23;c09/23 Sale Price: \$ 1,080,000

Borrower: Redwood Holdings LLC	File No	.: 34806856
Property Address: 251 Harkness Ave	Case N	0.: 55855
City: San Francisco	State: CA	Zip: 94134
Lender: Wedgewood Inc		



Real Estate Appraisers Errors & Omissions Insurance Policy

Borrower: Redwood Holdings LLC		File No.: 34806856
Property Address: 251 Harkness Ave		Case No.: 55855
City: San Francisco	State: CA	Zip: 94134
Lender: Wedgewood Inc		

Accelerant National Insurance Company (A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Renewal of: New

Policy Number: NAX40PL105934-00

1. Named Insured: Irina Kurtsevaya

- 2. Address: 2020 Clement St Apt 2 San Francisco, CA 94121
- 3. Policy Period: From: November 5, 2023 To: November 5, 2024 12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
- 4. Limit of Liability: Each Claim Damages Limit of Liability4A. \$ 1,000,000Claim Expenses Limit of Liability4B. \$ 1,000,000

Policy Aggregate 4C.\$1,000,000 4D.\$ 1,000,000

Aggregate

5B. \$1,000

5. Deductible (Inclusive of Claims Expenses): Each Claim 5A. \$500

6. Policy Premium: \$ 716

- 7. Retroactive Date: November 5, 2010
- 8. Notice to Company: Notice of a Claim or Potential Claim should be sentto: OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115
- 9. Program Administrator: OREP Insurance Services, LLC appraisers@orep.org
- 10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

By:

Date: October 25, 2023

Asaac Peck

Authorized Representative

N DEC 40000 04 22

Page 1 of 1