Internal File# 2137Barclay_SantaAna

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APPRAISAL REPORT OF



2137 Barclay Ct Santa Ana, CA 92701-3106

PREPARED FOR

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

AS OF

12/01/2023

PREPARED BY

Elite Appraisal Service 14071 Peyton Dr #1226 Chino Hills, CA 91709

Internal File# 2137Barclay_SantaAna

Exterior-Only Inspection Residential Appraisal Report

	The purpose of this summary appraisal report is to p	orovide the lender/client with an a	accurate, and adequately suppo	<u>orted, opinio</u>	n of the market va	alue of the subject prope	erty.
	Property Address 2137 Barclay Ct	C	ity Santa Ana		State CA	Zip Code 92701-3	106
	Borrower Redwood Holdings LLC	Owner of Public Record	Beecher Ronald	d D	County	Orange	
	Legal Description TR 8704 LOT 22 TOGETHER WITH	AN UND 1/52 INT IN LOTS 53, A, C	C TO H INC				
L	Assessor's Parcel # 400-132-22		Tax Year	20	22 R.E.	Taxes \$ 6,705	
ပ	Neighborhood Name Shady Lane		Map Reference	Google Maps	s Cens	sus Tract 0754.0)3
SUBJECT	Occupant X Owner Tenant Vacant	Special Assessments \$	0 X PUD	HOA\$	150	per year X pe	er month
3	Property Rights Appraised X Fee Simple	Leasehold Other (describe)					
S	Assignment Type Purchase Transaction	Refinance Transaction X C	ther (describe) Servicing				
	Lender/Client Wedgewood Inc	Address 20	15 Manhattan Beach Blvd, Suite #	100, Redondo	Beach, CA 90278		
	Is the subject property currently offered for sale or	has it been offered for sale in the	twelve months prior to the effe	ective date of	f this appraisal?	Yes X No	
	Report data source(s) used, offerings price(s), and	date(s). CRMLS/CoreLogic					
	I did did not analyze the contract for sa	ale for the subject purchase trans	action. Explain the results of th	ne analysis o	f the contract for	sale or why the analysis	was not
H	performed.						
AC							
12	Contract Price \$ Date of Contract	ct Is the property	seller the owner of public recor	d? Yes	s No Data	Source(s)	
CONTRACT	Is there any financial assistance (loan charges, sal	e concessions, gift or downpaym	ent assistance, etc.) to be paid	by any party	y on behalf of the	borrower? Yes	No
ၓ	If Yes, report the total dollar amount and describe t	the items to be paid.					
	Note: Race and the racial composition of the ne						
	Neighborhood Characteristics		nit Housing Trends		One-Unit Hous		
	Location Urban X Suburban Rural					AGE One-Unit	80 %
ō	Built-Up X Over 75% 25-75% Under 2			OverSupply		(yrs) 2-4 Unit	5 %
呈	Growth Rapid X Stable Slow	Marketing Time X Und		Over6mths	500 Low	35 Multi-Family	5 %
O. N.	Neighborhood Boundaries Include: E 17th St to the r	north, 55 Freeway to the east, E 4th	St to the south, and Cabeillo Park	Dr to the	920 High	95 Commercial	5 %
4	west				800 Pred.	75 Other Vcnt	5 %
NEIGHBORHOOD	Neighborhood Description The subject property is lo						
岁	Subject area consists primarily of detached single family	nomes and some condominiums alor	ng with some multi family dwellings	s and is conve	enient to schools an	d most consumer services.	
	Market Canditions (including a compart for the above	annelysians). The foreign wanted					
	Market Conditions (including support for the above	conclusions) The typical marketing	ig/exposure time for properties in t	ine subjects ne	eignbornood is estii	mated at 1-3 months.	
	Dimensions Rectangular (See Plat Ma	ap) Area	4,050 sf Shape	Rectangul	lar View	N;Res;	
	Specific Zoning Classification R1		otion Single Family Residential	Neciangui	iai view	N,Nes,	
		nforming (Grandfathered Use)	No Zoning Illegal (des	·criba)			
	Is the highest and best use of subject property as in						
	is the highest and best use of subject property as if			antilica / I)		lt No deccribe Raced or	n tha 4 📘
				ent use?)	K Yes No I	f No, describe. Based or	n the 4
	tests of highest and best use, the current use is the subje	ect's current highest and best use bas	sed on the zoning allowed				
벁	tests of highest and best use, the current use is the subject Utilities Public Other (describe)		sed on the zoning allowed (describe) O	ff-site Impro	ovementsType		rivate
SITE	tests of highest and best use, the current use is the subject Utilities Public Other (describe) Electricity X	ect's current highest and best use base	sed on the zoning allowed (describe) O			Public Pr	
SITE	tests of highest and best use, the current use is the subject Utilities Public Other (describe) Electricity X Gas X	ect's current highest and best use base Public Other Water X	describe) O Street	ff-site Impro t Asphalt None	ovementsType	Public Pr	
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Internal File# 2137Barclay_SantaAna

Exterior-Only Inspection Residential Appraisal Report

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		nparable T								months rangin	-			715,00			992,0	
	FEATURE	<u> </u>	SUBJE	<u>CT</u>			RABLE			COMP	ARABLE S		#2		COMPARA			3
		7 Barclay					E Wellin	•			1939 E Fi					919 E Fr		.,
	Santa Ana	a, CA 92	701-3106	<u> </u>			Ana, C		01	S	anta Ana, C		01			a Ana, C)1
	Proximity to Subject	I .				C	0.19 mile				0.29 mile					0.32 mile		
	Sale Price	\$			_		\$	_	820,000		\$		785,000			\$		823,000
	Sale Price/Gross Liv. Area	\$	0.00	sq. ft.		35.60		q. ft.		\$ 566		sq. ft.		\$	537.21		q. ft.	
	Data Source(s)				CRM		PW2315				6 #OC2308				CRMLS #			
	Verification Source(s)		000107	1011	5500		#240429				oc #16717			+ -		#131739		
	VALUE ADJUSTMENTS	DE	SCRIPT	ION	DESC		ION	+(-);	\$ Adjustmen			+(-)	\$ Adjustme	nt L	DESCRIPT		+(-) \$	Adjustment
	Sale or Financing					mLth				Arml					ArmLth			
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	Location	١.,	N;Res;			Res;	_	-		N;Re					N;Res;BxTr			+10,000
	Leasehold/Fee Simple		ee Simp			Simple	<u>e</u>			Fee Si					Fee Simp			
	Site		4,050 sf N;Res;	Í		'37 sf Res;				0 3,360 N;Re				U	4,275 st N;Res;			
	View Design (Style)	DI	1;Traditio	onal	DT1;T		nol			DT1;Trac					DT1;Tradition	anal		
	Quality of Construction	01	Q4	Ullai		Q4	IIai			Q ₂					Q4	Jilai		
	Actual Age		46			46				47					47			0
	Condition		C4			40 C4				C3			-30,00	20	C4			
	Above Grade	Total		Baths	Total Bdr		Baths		-15.00	Total Bdrm			-50,00	Tota		Baths		-15,000
	Room Count	6	2	2.0		3	2.0		-10,00	0 6 2	2.0			7		2.0		-10,000
	Gross Living Area		,531	sq. ft.			sq. ft.			1,385	sq. ft.		+8,76	- '	1,532	sq. ft.		0
	Basement & Finished	<u> </u>	0sf	υ γ . π.		Osf	Jy. 11.			0s	•		. 0,71		0sf	υ γ . π.		
ဟ	Rooms Below Grade		501												001			
YSIS	Functional Utility		Average		Av	erage				Avera	age				Average)		
Ļ	Heating/Cooling		Fau/Cac			u/Cac				Fau/0					Fau/Cad			
ANAL	Energy Efficient Items		None			one				Nor					None			
	Garage/Carport		2ga2dw	ı		d2dw				0 2ga2					1ga1dw	,		+3,000
Ó	Porch/Patio/Deck	F	Porch/Pat			h/Patio	0			Porch/					Porch/Pat			,
SIS.	Pool/Spa	No	Pool/No	Spa	No Poo	ol/No S	Spa			No Pool/	No Spa				No Pool/No	Spa		
¥	WIthin a PUD		Yes		,	/es				Ye	S				Yes			
COMPARISON																		
ပ္ပ	Net Adjustment (Total)				+	Χ -	-	\$	-17,000	+ X	-	\$	-25,240		+ X -		\$	-2,000
S	Adjusted Sale Price				Net Adj:					Net Adj: -3					Adj: 0%			
	of Comparables				Gross A	dj : 2	2%	\$	803,000	Gross Adj:	5%	\$	759,760	Gro	ss Adj: 3	%	\$	821,000
	I X did did not re	coarch	the cale	or trans	fer history o	f tha	suhier				10 1	nloin						
SA		Search	li le sale	or trains	ioi illotory c	אוווט	Subjec	t prope	erty and con	nparable sales	. If not, ex	piairi						
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∕S		,			•				•									
∕S	My research did X	,			•				•	parable sales			e effective d	ate of t	this apprais	al.		
/S	My research did X Data source(s) Realist	did no	t reveal	any pric	or sales or to	ansfe	ers of th	ne sub	ject property	for the three	ears prior	to the						
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Internal File# 2137Barclay_SantaAna

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	OOOT ARRESON TO VALUE	/	. 1				
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate your cost figures and cal		e.)				
	Support for the opinion of site value (summary of comparable land sales or other meth		ee Below				
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	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE	0 5 0 6	500.00	=\$	220,000	
	Source of cost data Building-Cost.Net Quality rating from cost service Good Effective date of cost data 09/01/2023	<u> </u>	Sq. Ft. @ \$ Sq. Ft. @ \$	530.00	=\$ =\$	811,430 0	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Porch/Patio/Pool	3y. Ft. W \$		_φ		
-	Remaining Economic Life est 40-50 yrs. Building cost estimates are from Building-cost.net.		Sq. Ft. @ \$				
Ś	Physical depreciation is from Building-cost.net and the depreciation table is based on age and	J		150.00	=\$	30,000	
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	condition of the subject. Land value ratio for the subject is 28% which is normal for the area. Land value is via the extraction method	LessPhysical36Depreciation324,515	Functional 0		=\$ =\$ (30,000 60,000 901,430 324,515	
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SALES COMPARISON ANALYSIS

FEATURE

SUBJECT

Elite Appraisal Service EXTRA COMPARABLES 4-5-6

File No. 34843055

Internal File# 2137Barclay_SantaAna

COMPARABLE SALE #

Borrower Redwood Holdings LLC

Property Address 2137 Barclay Ct

City Santa Ana County Orange State CA Zip Code 92701-3106

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

4

COMPARABLE SALE #

COMPARABLE SALE #

PLATURE	SUBJECT	COMPARABLE	COMPA			2005 E Fruit St			
Address 213	7 Barclay Ct	2011 E Fruit St 2052 E Wellington A			ngton Ave	2005	5 E Fruit St		
Santa Ana	a, CA 92701-3106	Santa Ana,	CA 92701	Sa	nta Ana, C	A 92701	Santa A	na, CA 92701	
Proximity to Subject		0.29 m	iles S		0.17 mile	es S	0.3	2 miles S	
Sale Price	\$	\$			\$	840,000		\$ 747,000	
Sale Price/Gross Liv. Area				¢ coc (eq. ft.	ф гэо эг		
	\$ 0.00 sq. ft.		sq. ft.				\$ 539.35	sq. ft.	
Data Source(s)		CRMLS #OC230	076353;DOM 2	CRMLS	#PW2304	2661;DOM 15	CRMLS #PW	/22209648;DOM 53	
Verification Source(s)		Doc #1376	84/Realist	Doc #88423/Realist DESCRIPTION +(-) \$ Adjustment		Doc #40	09939/Realist		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment			+(-) \$ Adjustment	DESCRIPTION	N +(-) \$ Adjust	
Sale or Financing	22001 11011	ArmLth	() \$ 7 tajasa	ArmLt		() \$ 7 tajasansin	ArmLth	() \$ 7 (0)	
						5 000			
Concessions		Conv;0		Conv;50		-5,000	,	-	
Date of Sale/Time		s06/23;c05/23		s04/23;c0	04/23		s12/22;c11/22	!	
Location	N;Res;	N;Res;		N;Res	s;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Sim	nple		Fee Simple		
Site	4,050 sf	5,008 sf	(3,700	•	0	4,352 sf		
	· · · · · · · · · · · · · · · · · · ·	,		t '		1			
View	N;Res;	N;Res;		N;Res			N;Res;		
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Tradi	itional		DT1;Traditiona	ıl	
Quality of Construction	Q4	Q4		Q4			Q4		
Actual Age	46	47		46			45		
Condition	C4	C3	-30,000			-30,000			
			<u> </u>		Б."	-30,000		- 41	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths				-		aths	
Room Count	6 2 2.0	7 3 3.0	-10,000		2.0		6 2 2	2.0	
Gross Living Area	1,531 sq. ft.	1,872 sq. f	t20,460	1,386	sq. ft.	+8,700	1,385 s	sq. ft. +	
Basement & Finished	Osf	0sf		0sf		,	0sf		
		001					331		
Rooms Below Grade			+						
Functional Utility	Average	Average		Averag			Average		
Heating/Cooling	Fau/Cac	Fau/Cac		Fau/C	ac		Fau/Cac		
Energy Efficient Items	None	None		None			None		
Garage/Carport	2ga2dw	2ga2dw		2ga2d			2ga2dw		
Porch/Patio/Deck	Porch/Patio	Porch/Patio	+	Porch/P			Porch/Patio		
Pool/Spa	No Pool/No Spa	No Pool/No Spa	1	No Pool/N	o Spa	-	No Pool/No Spa	a	
WIthin a PUD	Yes	Yes		Yes			Yes		
Not Adjustment /Tetel		+ X -	\$ -75,460	+ X	_	\$ -26,300	X + -	\$ 7,140	
		+ A -	ψ -13,400	+ ^		ψ -20,300		ψ 7,140	
Net Adjustment (Total)		Not Adia O0/		Not Adia 20)/		Nict Adi: 10/		
Adjusted Sale Price		Net Adj: -9%		Net Adj: -39			Net Adj: 1%	•	
		Net Adj: -9% Gross Adj : 9%	\$ 754,540	Net Adj: -39 Gross Adj:		\$ 813,700	Net Adj: 1% Gross Adj: 1%	\$ 754,14	
Adjusted Sale Price			\$ 754,540			\$ 813,700		\$ 754,14	
Adjusted Sale Price of Comparables	esearch and analysis of	Gross Adj : 9%		Gross Adj:	5%			\$ 754,14	
Adjusted Sale Price of Comparables Report the results of the r		Gross Adj : 9% the prior sale or transf	er history of the sub	Gross Adj:	5% nd compa	arable sales	Gross Adj: 1%		
Adjusted Sale Price of Comparables Report the results of the r	SUE	Gross Adj : 9%		Gross Adj:	5% nd compa		Gross Adj: 1%	RABLE SALE#	
Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe	SUE	Gross Adj : 9% the prior sale or transf	er history of the sub	Gross Adj:	5% nd compa	arable sales	Gross Adj: 1%	RABLE SALE # 02/23/2022	
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SALES COMPARISON ANALYSIS

Elite Appraisal Service EXTRA COMPARABLES 7-8-9

File No. 34843055

Internal File# 2137Barclay_SantaAna

Borrower Redwo	ood Holdings LLC						
Property Addres	s 2137 Barclay C	t					
City	Santa Ana	County	Orange	State	CA	Zip Code	92701-3106
Lender/Client		Wedgewood Inc	Address	2015 Manhattan Beach	Blvd, Suite #100, F	Redondo Beach, CA 90	278

FEATURE	SU	BJECT	COMF	PARABLE	SAL	_E# 7	COMPARABLE SALE # 8		COMPARABLE SALE #			9			
	7 Barclay Ct	- 		02 E Well											
	a, CA 92701		1	anta Ana,	-		L				L				
Proximity to Subject				0.17 m											
Sale Price	\$			\$		790,000			\$				\$		
Sale Price/Gross Liv. Area	\$ 0.0	00 sq. ft	. \$ 569	99	sq. fl	t.	\$			q. ft.	\$		s	q. ft.	
Data Source(s)				8 #PW231	8001	4;DOM 59									
Verification Source(s)			A	ctive Unde	r Cor	ntract									
VALUE ADJUSTMENTS	DESC	RIPTION	DESCR	PTION	+(-) \$ Adjustment	DE	SCRIP1	ΓΙΟΝ	+(-) \$ Adjustment	. D	ESCRIP	TION	+(-) \$ Ad	djustment
Sale or Financing			Listi	ng											
Concessions			None	e;0											
Date of Sale/Time			c11/	23											
Location	N	;Res;	N;Re	es;											
Leasehold/Fee Simple		Simple	Fee Si	mple											
Site		050 sf	4,500			0									
View		;Res;	N;Re		+										
Design (Style)		raditional	DT1;Tra		+										
Quality of Construction		Q4	Q4												
Actual Age		46	46		+										
Condition		C4	C/		+		-	D :	Б.:			- ·	5 "		
Above Grade		rms. Baths			-		Lotal	Bdrms.	Baths		l ⁻ otal	Bdrms	. Baths		
Room Count	<u> </u>	2 2.0	6 2	2.0		0 ====									
Gross Living Area	1,53			sq. f	t.	+8,700			sq. ft.				sq. ft.		
Basement & Finished		0sf	0s	Ī											
Rooms Below Grade			A		+										
Functional Utility		rerage	Avera		+										
Heating/Cooling		u/Cac Ione	Fau/0		+										
Energy Efficient Items															
Garage/Carport Porch/Patio/Deck		ja2dw ch/Patio	2ga2 Porch/		+										
Pool/Spa		ol/No Spa	No Pool/												
WIthin a PUD		Yes	Ye												
WILLIIII a FOD		169	16	•	+										
Net Adjustment (Total)			X +	٦_	\$	8,700		+		\$		+	_	\$	
Adjusted Sale Price			Net Adj: 1		Ψ.		Net A	dj: 0%		Ψ	Net	Adj: 0%		Ψ	
of Comparables			Gross Adj		\$	798,700		s Adj: (\$		s Adj:		\$	
or comparables	ı		_ Cross / taj	, , ,	Ψ	700,700	0.000	z z taj. t	3 70	ĮΨ	10.00	o rtaj.	0 70	Ψ	
Report the results of the r	esearch ar	d analysis o	f the prior sale	or transf	er his	story of the sub	iect pro	pertv ar	nd compa	arable sales					
ITEM			JBJECT			MPARABLE SA				ARABLE SALE#	8	COI	MPARABI	E SALE	# 9
Date of Prior Sale/Transfe	er														
Price of Prior Sale/Transfe	er														
Data Source(s)			Realist			Realist									
Effective Date of Data Sou	urce(s)	12	/01/2023			12/01/2023	3								
Analysis of prior sale or tr				and comp	arab			gton Ave	e-No trans	fer history.					
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Summary of Sales Compa	arıson Appr	oach													

Exterior-Only Inspection Residential Appraisal Report

File No. 34843055
Internal File# 2137Barclay SantaAna

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 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. 34843055
Internal File# 2137Barclay SantaAna

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.

Exterior-Only Inspection Residential Appraisal Report Internal File# 2137Barclay_SantaAna

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).
- 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)
Signature	Signature
Name Javier Galicia	Name
Company Name Elite Appraisal Service	Company Name
Company Address14071 Peyton Dr #1226	Company Address
Chino Hills, CA 91709	
Telephone Number 323-314-5701	Telephone Number
Email Address galicia429@gmail.com	Email Address
Date of Signature and Report 12/04/2023	Date of Signature
Effective Date of Appraisal 12/01/2023	State Certification #
State Certification #	or State License #
or State License # AL041780	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License12/14/2024	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
2137 Barclay Ct	Did not inspect exterior of subject property
Santa Ana, CA 92701-3106	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$800,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd, Suite #100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
15 M E 0055 M 1 0005	F : M F 0055 M 1 0005

Elite Appraisal Service COMMENT ADDENDUM

Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

File No. 34843055 Internal File# 2137Barclay_SantaAna

Borrower Redwood Holdings LLC

Property Address 2137 Barclay Ct

City Santa Ana County Orange State CA Zip Code 92701-3106

Discrepancies / Alterations

Wedgewood Inc

Lender/Client

County Records show subject's GLA to be 1,531 Sqft with 2 bedrooms and 2 baths. The information was obtained from tax records. Due the being an exterior analysis only of the subject property, the data obtained from tax records will be used for the property characteristics of the subject property.

Subjects HOA Information

Based on review of tax records and the CRMLS, the subject property is located within a PUD called Shady Lane. The amount per month for the HOA dues are \$150 and include the use and maintenance of the common areas and amenities.

Subject Description

The subject is a detached, single family residence of average quality construction and overall average condition throughout. The subject is located in the City of Santa Ana, CA. The subject shows an average level of physical depreciation for its age and appears to have been adequately to well maintained.

Please note, the appraisal was completed on the form (2055) and is based on the exterior analysis of the subject property only. Information with regards to the subject property were obtained from tax records and from the exterior analysis only. Due to being an exterior analysis only, the subject property is being valued as being in average condition.

Subject: Site Information

The subject site is a predominant level, interior lot and is located on a quiet residential street. The size, shape, landscaping,& topography of the subject's site are typical of other sites in the subject's surrounding neighborhood. There were no adverse encroachments, easements, or slide areas affecting the subjects marketability. The subject is located in close proximity to most consumer, employment and recreational needs.

Subject: Neighborhood Description

The subject's neighborhood is composed primarily of older and some newer, average to good quality, detached single family residences with some attached and detached condominiums, as well as some multi family dwellings. No new construction was noted in the subjects neighborhood at the time of inspection. Most homes in the area are adequately to well maintained. Many properties in the area have undergone some degree of remodeling and/or additions.

Positive/Negative Time Adjustments

No positive/negative time adjustments are applied to the comparable sales used within the appraisal report. This is based on the data obtained from the market conditions addendum (1004MC) as well as websites such as RedFin.com and Zillow.com and is supported by the appraisers use of paired sales analysis and review of relevant listings/ pendings in the subjects neighborhood.

Comments on the Sales Comparison Approach

All comparables included are located in the subjects general and immediate neighborhood and are considered similar in age, design appeal, and quality.

All comparables used are located within a PUD similar to or exact to the subject property based on review of the MLS.

Comparables #1 and #2 were adjusted for their superior condition based on the upgrades completed per review of the MLS and the appraisers observations.

Comparable #3 was adjusted for its inferior location as it backs a traffic street.

Comparable #7 is an AUC (active Under Contract) listing and was included to support the estimate of market value for the subject property.

Elite Appraisal Service COMMENT ADDENDUM

File No. 34843055 Internal File# 2137Barclay_SantaAna

Borrower Redwood Holdings LLC

Property Address 2137 Barclay Ct						
City Santa Ana	County	Orange	State	CA	Zip Code	92701-3106
Lender/Client Wedgewood Inc	•	Address 2015 M	anhattan Beach Blvd, Su	ite #100, Redondo	Beach, CA 90278	

The closed sales indicate a reconciled value range for the subject of \$754,540-\$821,000. A final value estimate of **\$800,000** is deemed to be most appropriate for the subject, based on overall condition and other characteristics. All sales are considered good indicators of value however comparable #6 required the least amount of adjustments and with most weight given to comparables #1, #2, #3, and #4 as they are the most recent.

The sales included in this report bracket all major characteristics of the subject. All sales were selected and weighted based on their varying similarities to the subject property and adjusted for differences where applicable. The sale price and adjusted sale price of the comparable sales utilized bracket the final estimate of market value derived in this report and is well supported.

Adjustments were made for differences in gross livable area of 100 sqft or more at \$60 per square foot, lot size difference of 1,000 sqft or more at \$2.00 per square foot, bathroom count differences at \$10,000 per full bathroom, and age difference of 31 years at \$1,000 per year if applicable within the market approach to value. Value given for additional property improvements: I Car Garage: \$3,000; Bedroom Count: \$15,000; if applicable.

Please note, adjustments to the comparable sales were based off the data obtained by the appraisers use of paired sales analysis and review of relevant listings/ pendings in the subjects neighborhood.

Condition ratings of the comparables were based on field observations and information supplied by the data sources reviewed; Realist, MLS; adjustments for condition ratings where applicable, are based on effective ages of each property and the degree of improvements and/or refurbishing and upon the appraisers knowledge of the local market as well as discussions with local area real estate agents.

Final Reconciliation

The Sales Comparison Approach was given the most weight in determining the final value estimate, as it best represents the actions of typical buyers and sellers in the market. The Income Approach was not considered applicable because SFR's within the subject's market area are typically purchased by owner/users and not for income generation.

File No. Market Conditions Addendum to the Appraisal Report Internal File# 2137Barclay SantaAna 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. ZIP Code Property Address 2137 Barclay Ct City Santa Ana State 92701-3106 Redwood Holdings LLC Borrower 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 that data in the analysis. If data sources provide all 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** Total # of Comparable Sales (Settled) Increasing X Stable Declining 5 1.33 1.67 Increasing X Absorption Rate (Total Sales/Months) 0.67 Stable Declining X Total # of Comparable Active Listings 2 2 1 Declining Stable Increasing Months of Housing Supply (Total Listings/Ab. Rate) 1.50 Declining | X Stable Increasing Median Sales & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sales Price \$748,500 \$830,000 \$795,000 Increasing X Stable Declining Declining Median Comparable Sales Days on Market 17 || X 36 9 Stable Increasing Median Comparable List Price \$773.000 \$790.000 \$862,500 Ιx Increasing Stable Declining Χ Stable Median Comparable Listings Days on Market 11 21 59 Declining Increasing 100% 103% Increasing X Stable Median Sale Price as % of List Price 101% Declining Seller-(developer, builder, etc,) paid financial assistance prevalent? Stable Yes No Declining | X Increasing Explain in detail 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 60.0% were reported to have seller concessions. This analysis shows a change of -3.4% per month. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). 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. Information reported in the CRMLS system (using an effective date of 12/01/2023) 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 \$785,000. This analysis shows a change of +1.3% per month. Based on all sales in this same group, there is a 0.8 month supply. This analysis shows a change of -5.5% per month. These sales had a median DOM of 18. This analysis shows a change of -9.1% per month If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Increasing Total # of Comparable Sales (Settled) Stable Declining Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Declining Stable Increasing Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Yes Are foreclosures 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 Signature Signature Appraiser Name Javier Galicia Supervisor Name Elite Appraisal Service Company Name Company Name

Company Address
State License/Certification #

Email Address

14071 Peyton Dr #1226, Chino Hills, CA 91709

State

AL041780

RESEARCH & ANALYSIS

MARKET

CONDO/CO.OP PROJECTS

Company Address

Email Address

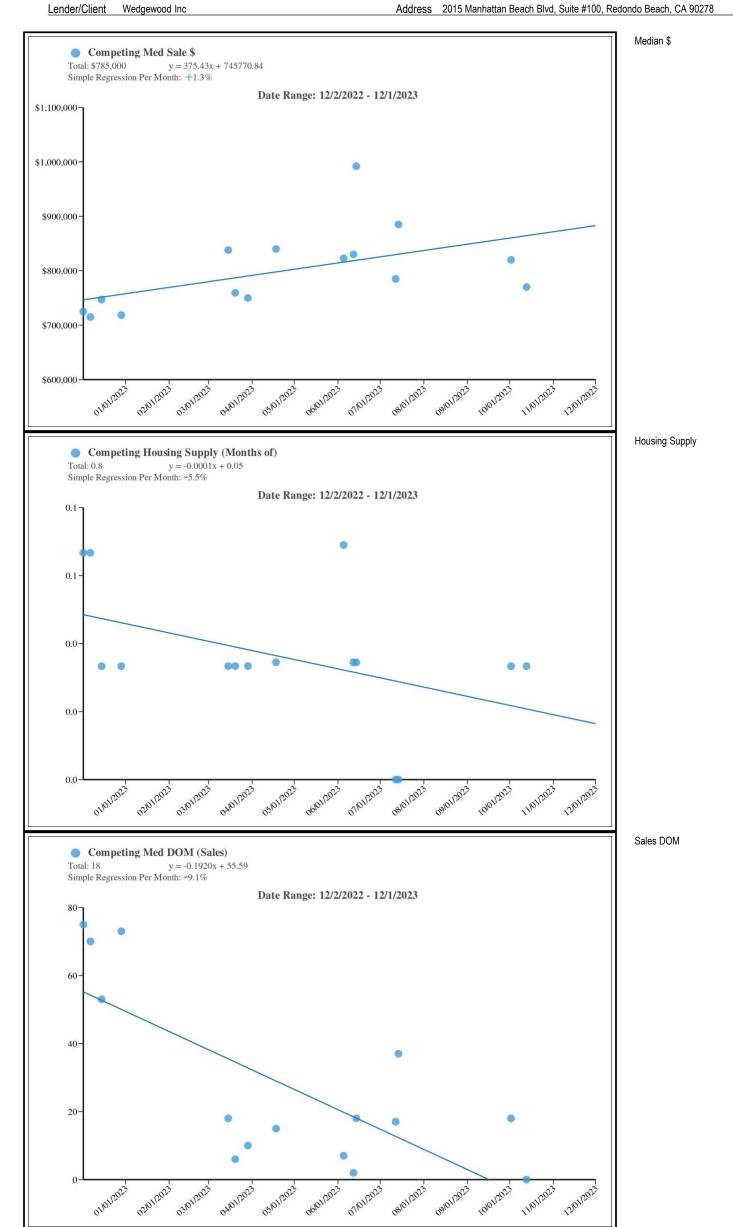
State License/Certification #

Internal File# 2137Barclay_SantaAna

 Borrower
 Redwood Holdings LLC

 Property Address
 2137 Barclay Ct

 City
 Santa Ana
 County
 Orange
 State
 CA
 Zip Code
 92701-3106

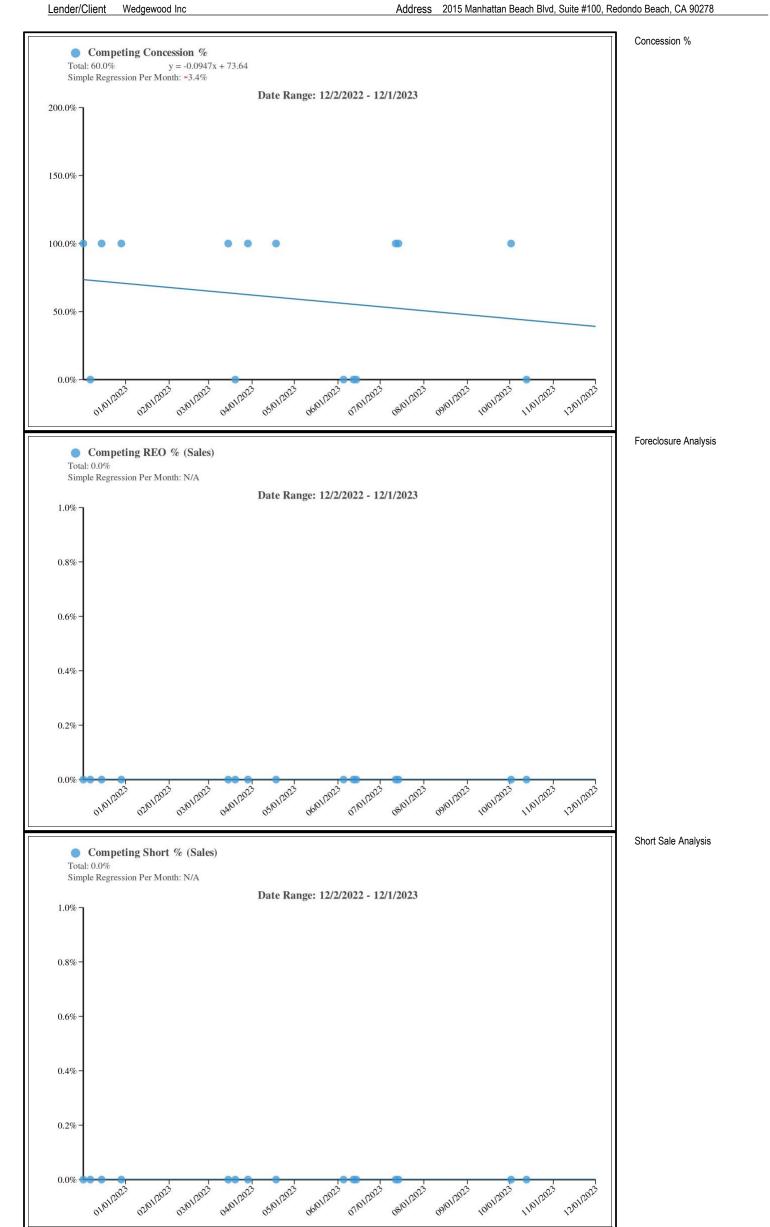


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 Borrower
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 2137 Barclay Ct

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 State
 CA
 Zip Code
 92701-3106



Elite Appraisal Service SUBJECT PHOTO ADDENDUM

File No. 34843055

Internal File# 2137Barclay_SantaAna

Borrower Redwood Holding	s LLC					
Property Address 2137 Ba	arclay Ct					
City Santa Ana	County	Orange	State	CA	Zip Code	92701-3106
Lender/Client Wedgewood	d Inc	Address	2015 Manhattan Be	each Blvd, Suite #10	00, Redondo Beach, 0	CA 90278



FRONT OF SUBJECT PROPERTY

2137 Barclay Ct Santa Ana, CA 92701-3106



REAR OF SUBJECT PROPERTY

Address to Subject Property



STREET SCENE

Internal File# 2137Barclay_SantaAna



ABOVE: Alternate Street View

BELOW: Alternate View of Subject Property



Internal File# 2137Barclay_SantaAna

Borrower Redwood Holdings LLC						
Property Address 2137 Barclay Ct						
City Santa Ana	County	Orange	State	CA	Zip Code	92701-3106
Lender/Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd. Suite #100). Redondo Beach, CA	A 90278



COMPARABLE SALE #

2112 E Wellington Ave Santa Ana, CA 92701



COMPARABLE SALE

1939 E Fruit St Santa Ana, CA 92701



COMPARABLE SALE # 1919 E Fruit St

Santa Ana, CA 92701

Internal File# 2137Barclay_SantaAna

 Borrower
 Redwood Holdings LLC

 Property Address
 2137 Barclay Ct

 City
 Santa Ana
 County
 Orange
 State
 CA
 Zip Code
 92701-3106

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



COMPARABLE SALE # 2011 E Fruit St

Santa Ana, CA 92701



COMPARABLE SALE # 2052 E Wellington Ave Santa Ana, CA 92701



COMPARABLE SALE # 6 2005 E Fruit St Santa Ana, CA 92701

Internal File# 2137Barclay_SantaAna

 Borrower
 Redwood Holdings LLC

 Property Address
 2137 Barclay Ct

 City
 Santa Ana
 County
 Orange
 State
 CA
 Zip Code
 92701-3106

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



COMPARABLE SALE # 2102 E Wellington Ave Santa Ana, CA 92701

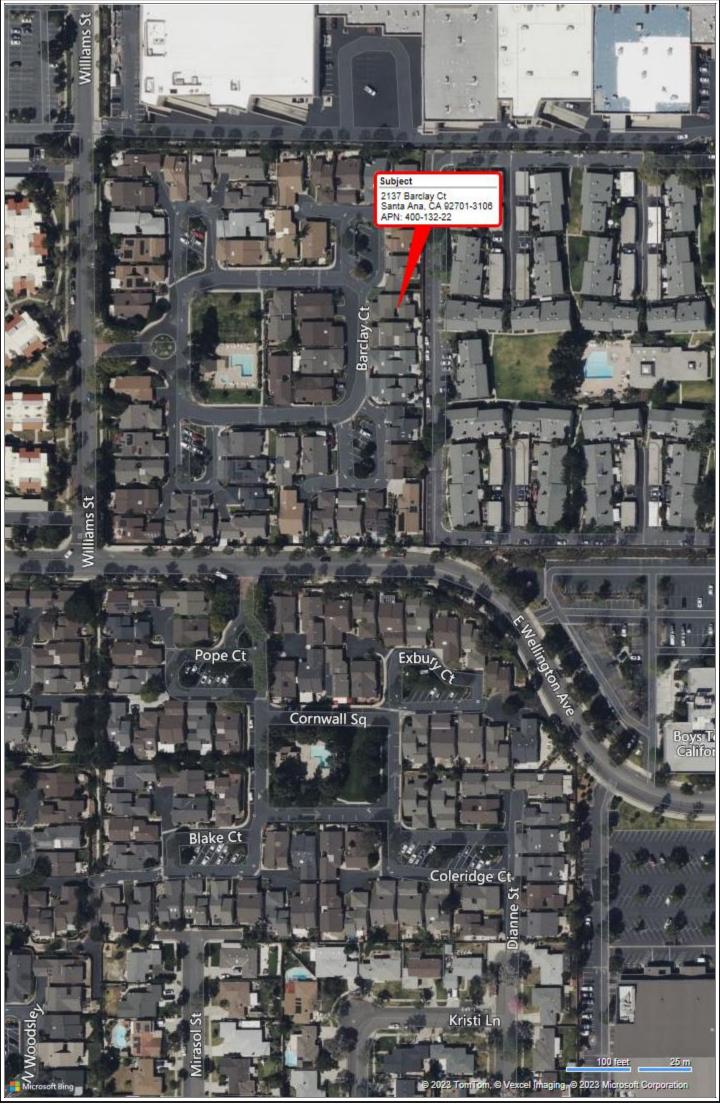
COMPARABLE SALE

COMPARABLE SALE #

File No. 34843055 Internal File# 2137Barclay_SantaAna

Beecher Ronald D Owner Property Address 2137 Barclay Ct County Orange State CA Zip Code 92701-3106

City Santa Ana Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



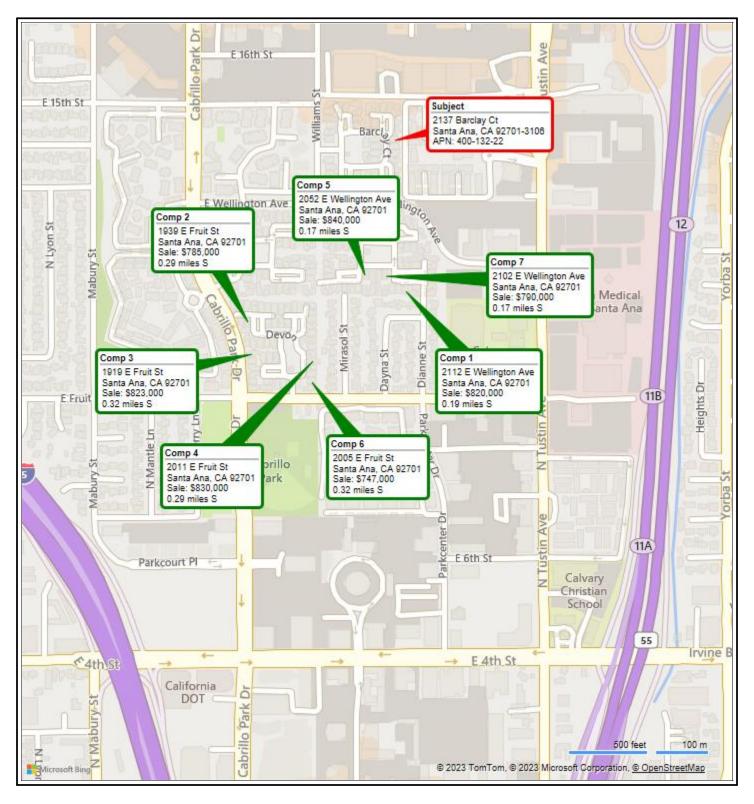
Elite Appraisal Service Subject and Comparable Location Map

File No. 34843055

Internal File# 2137Barclay_SantaAna

Owner Beecher Ronald D

Property Address 2137 Barclay Ct						
City Santa Ana	County	Orange	State	CA	Zip Code	92701-3106
Client Wedgewood Inc	•	Address	2015 Manhattan Beac	ch Blvd. Suite #100) Redondo Beach CA	N 90278



Elite Appraisal Service

FLOOD MAP ADDENDUM

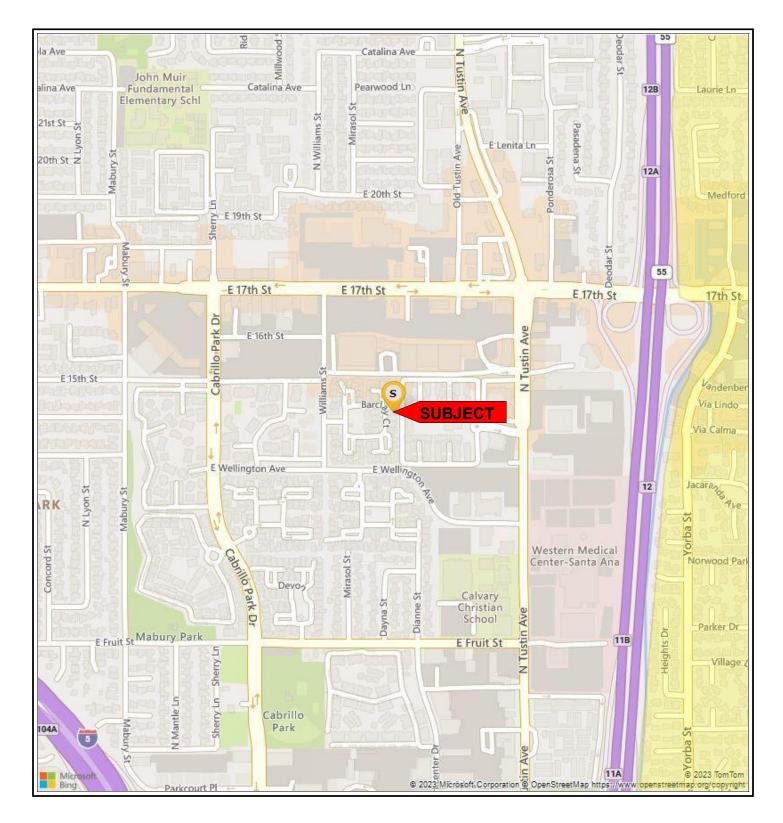
File No. 34843055 Internal File# 2137Barclay_SantaAna

 Borrower
 Redwood Holdings LLC

 Property Address
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 Zip Code
 92701-3106

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



Flood Map Legends Flood Zones Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards Floodway areas with velocity hazard Floodway areas COBRA zone

Flood Zone Determination						
In Special Flood Hazard Area (Flood Zone):			lood Zone):	Out		
Within 250 ft. of multiple flood zones?			ones?	Not within 250 feet		
Community:				060232		
Commun	ity Name:	me:		SANTA ANA, CITY OF		
Map Num	nber:	06059C0164J				
Zone:	Χ	Panel:	0164J	Panel Date:	12/03/2009	
FIPS Cod	de:	06059	Census	Tract:	0754.03	

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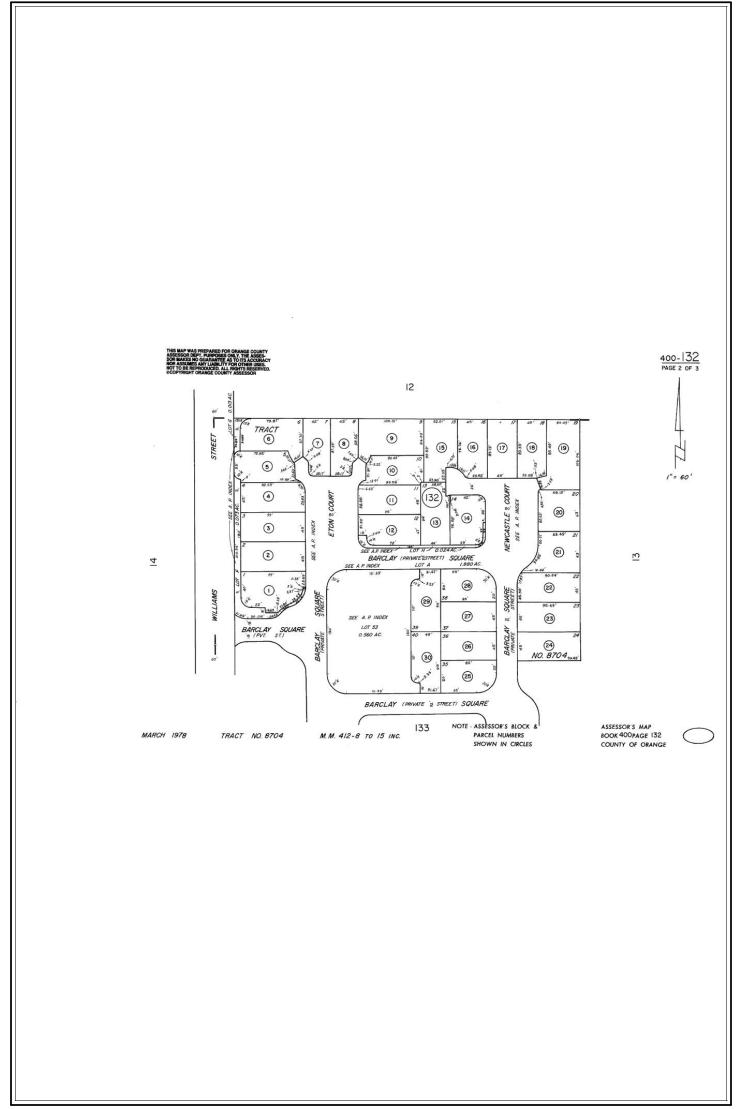
Internal File# 2137Barclay_SantaAna

Owner Beecher Ronald D

Property Address 2137 Barclay Ct

City Santa Ana County Orange State CA Zip Code 92701-3106

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



APPRAISAL COMPLIANCE

File No. 34843055

	AI I NAIGHE GOINI EIANGE	Internal File# 2	13/Barciay_SantaAna
Borrower/Client Redwood Holdings LLC			
Address 2137 Barclay Ct		Unit	No.
City Santa Ana	County Orange	State CA Zip C	ode 92701-3106
Lender/Client Wedgewood Inc	· —		

ADDDAIGAL AND DEPORT IDENTIFICATION					
APPRAISAL AND REPORT IDENTIFICATION This Appraisal Report is one of the following types:					
This Appraisal Report is one of the Appraisal Report Restricted Appraisal Report	This report was prepared in accordance with the requ This report was prepared in accordance with the requ intended user of this report is limited to the identified	irements of the Appraisal Report option of USPAP Standards Rule 2-2(a). uirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived may not be understood properly without the additional information in the appraiser's workfile			
ADDITIONAL CERTIFICAT					
I certify that, to the best of my kno	owledge and belief: sined in this report are true and correct.				
		assumptions and are my personal, impartial, and unbiased professional analyses,			
 Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-yea period immediately preceding acceptance of this assignment. 					
I have no bias with respect t	to the property that is the subject of this report or the pa				
My compensation for comple	 My engagement in this assignment was not contingent upon developing or reporting predetermined results. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of 				
	this appraisal. My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that				
 Unless otherwise indicated, Unless otherwise indicated, 	were in effect at the time this report was prepared. Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).				
This report has been prepar	ed in accordance with Title XI of FIRREA as amended,	• ,			
PRIOR SERVICES X I have NOT performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.					
IHAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.					
PROPERTY INSPECTION	and the second to the second the second to t				
I X HAVE made a personal inspection of the property that is the subject of this report. I have NOT made a personal inspection of the property that is the subject of this report.					
APPRAISAL ASSISTANCE					
Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report. N/A					
ADDITIONAL COMMENTS					
	requiring disclosure and/or any state mandated require	ments: N/A			
	XPOSURE TIME FOR THE SUBJECT PRO				
X A reasonable marketing time for the subject property is 30-90 day(s) utilizing market conditions pertinent to the appraisal assignment. X A reasonable exposure time for the subject property is 30-90 day(s).					
APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)			
Jannsl					
Signature		Signature			
Name Javier Galicia		Name			
Date of Signature 12/04/2023 State Certification #		Date of Signature State Certification #			
or State License # AL041780		or State License #			
State CA		State			
Expiration Date of Certification o	r License 12/14/2024	Expiration Date of Certification or License Supervisory Appraiser Inspection of Subject Property:			
Effective Date of Appraisal 12/01/2023 Supervisory Appraiser Inspection of Subject Property: Did Not Exterior Only from street Interior and Exterior					

APPRAISER'S E&O INSURANCE

File No. 34843055 Internal File# 2137Barclay_SantaAna

Borrower Redwood Holdings LLC

Property Address 2137 Barclay Ct

City Santa Ana County Orange State CA Zip Code 92701-3106

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

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.

Policy Number: NAX40PL103025-00 Renewal of: New

1. Named Insured: Javier R Galicia

 Address: 14071 Peyton Dr, #1226 Chino Hills, CA 91709

3. Policy Period: From: July 13, 2023 To: July 13, 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 Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

6. Policy Premium: \$ 680

7. Retroactive Date: July 13, 2016

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

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.

Date: June 16, 2023

By:

Asaac Peck

Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Internal File# 2137Barclay_SantaAna

