Exterior-Only Inspection Residential Appraisal Report File No. 4PP003CC

he purpose of this summary appraisal report	t is to prov	ide the lender/cl	lient with an a	ccurate, and adequately	supported,	, opinion of the m	narket val	ue of the sub	oject property.
Property Address 4646 Katherine PI				City La Mesa		Stat	te CA	Zip Code 91 9	942
Borrower Redwood Holdings LLC		Owner	of Public Record	d Milner Claire Living Tr	rust (12-17	7-12) Cou	unty San	Diego	
Legal Description Lot 48 of Map 2734				· ·	,	,		J	
Assessor's Parcel # 469-342-11-00				Tax Year 2023		R F	. Taxes \$ 2	2 563	
Neighborhood Name South La Mesa				Map Reference 1270-F	3			0147.01	
Occupant Owner Tenant X Vac	ant	Cnoolal	Assessments \$			PUD HOA\$ 0	isus maci i		nor month
			-	0		TOD HOA D		per year	per month
Property Rights Appraised X Fee Simple	Lease		r (describe)						
Assignment Type Purchase Transaction	Refina			cribe) Servicing					
Lender/Client Wedgewood Inc				hattan Beach Blvd S				A 90278	
Is the subject property currently offered for sale of									
Report data source(s) used, offering price(s), and	d date(s).	DOM 19;Sub	ject propert	ty was offered for sa	ale.;Lates	st Price \$849,	000;Late	est Date	
01/03/2024;Original Price \$849,00	0;Origin	al Date 11/04	4/2023;CRN	MLS# 230021759SD). This clo	osed 01/03/20	04 for \$	745,000.	
I did did not analyze the contract for s	sale for the s	subject purchase tra	ansaction. Expla	in the results of the analysis	of the contra	act for sale or why	the analysis	s was not perfo	ormed.
						,	, , , , ,		
Contract Drice C Date of C	Contract		la tha proporty	coller the aumor of public re-	oord?	Dvaa DNa I	Data Caura	٥/٥)	
Contract Price \$ Date of C				seller the owner of public red			Data Source	 	
Is there any financial assistance (loan charges, s			ayment assistar	ice, etc.) to be paid by any p	arty on bena	iii oi ine borrower?		Yes \No	
If Yes, report the total dollar amount and describe	e the items t	o be paid.							
Note: Race and the racial composition of the	neighborh	ood are not appra	aisal factors.						
Neighborhood Characteristics			One-Unit H	lousing Trends		One-Unit Hous	sing	Present L	and Use %
	ural	Property Values	Increasing		eclining		-	One-Unit	75 %
		Demand/Supply	\equiv		ver Supply			2-4 Unit	10 %
		Marketing Time			ver 6 mths	585 Low		Multi-Family	5 %
Neighborhood Boundaries North: El Cajo	nı Biva, E	zast. Parks A	eve, South:	University AVE, & V	vest:	1,235 High		Commercial	10 %
68th St.						790 Pred.	70	Other	%
Neighborhood Description The subject is	located	ın La Mesa, a	approx. 8 m	niles Northeast of Do	owntown	San Diego.			
Market Conditions (including support for the above	ve conclusio	ns) Loan Dis	scounts, Inte	erest Buydowns, and	d Conces	ssions are kn	own to	occur in th	is market.
The Real estate market in this are				•					
	J. 10 J. 11			<u> </u>					
Dimensions 60x119.29		Area 715 7	7 cf	Shape Rec	rtangular		View N;F	Pac:	
				e Family Residentia			view in,i	100.	
Specific Zoning Classification R1 Zoning Compliance X Legal Legal N		Zoning Desc	cribilon Silicile					,	
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		ng (Grandfathered	l Use) No	Zoning Illegal (desc	cribe)				
Is the highest and best use of the subject propert		ng (Grandfathered	l Use) No	Zoning Illegal (desc	cribe)	Yes No	If No, descr		
		ng (Grandfathered	l Use) No	Zoning Illegal (desc	cribe)	Yes No	If No, descr		
		ng (Grandfathered	l Use) No	o Zoning Illegal (desc specifications) the present us	cribe)	Yes No		ribe.	ıblic Private
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Exterior-Only Inspection Residential Appraisal Report File No. 4PP003CC

	rable properties currently of						799		
	rable sales in the subject ne	eighborhood within the p	ast twelve months rang			630,000	to \$	1,235,000	
FEATURE	SUBJECT	COMPARABL			IPARABLE S			COMPARABLE	SALE NO. 3
4646 Katherine Pl		7340 Santa Mar		7273 Princeton Ave La Mesa, CA 91942				B Dana Dr	
Address La Mesa, Ca	A 91942	La Mesa, CA 91	1942			42		lesa, CA 919	942
Proximity to Subject		0.04 miles NE		0.22 mile			0.22	miles SW	
Sale Price	\$		\$ 790,000		\$	750,000		\$	950,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 572.46 sq. ft.		\$ 582.30				60.80 sq. ft.	
Data Source(s)		CRMLS#PTP23	804609;DOM 8	CRMLS#	Sw23147	7807;DOM 14	CRN	1LS#230003	718SD;DOM 9
Verification Source(s)		Doc#300558 10	/31/2023	Doc#2613	368 09/2	7/2023	Doca	4 95550 04/	12/2023
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRII	PTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			Arm	Lth	
Concessions		Conv;0		Cash;0			Con	v;0	
Date of Sale/Time		s10/23;c10/23		s09/23;c0	08/23		s04/	23;c03/23	
Location	N;Res;	N;Res;		N;Res;			N;Re	es:	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	ole			Simple	
Site	7157 sf	7200 sf	0	7000 sf		1,500		•	0
View	N;Res;	N;Res;		N;Res;		.,000	N;Re		
Design (Style)	DT1.0;Contemp	DT1.0;Contemp	,	DT2.0;Co	ntemn	0		.0;Contemp	
Quality of Construction	Q4	Q4		Q4	жи		Q4	.o,oomomp	
Actual Age	59	66	0			0			0
Condition	C4	C4	0	C4		0	C3		-30,000
•			5,000		D-th-		1 1	Name - Dette	-30,000
Above Grade	Total Bdrms. Baths 5 2 2.0	Total Bdrms. Baths 6 3 1.1	-10,000		Baths 2.0	-10,000	Total E	3 2.0	10.000
Room Count							ן ט		-10,000
Gross Living Area 125	1,530 sq. ft.	1,380 sq.	ft. 19,000		288 sq. ft.	30,000	0-1	1,694 sq. f	t20,500
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade							<u> </u>		
Functional Utility	Average	Average		Average			Aver		
Heating/Cooling	Fau,Central	Fau,Central		Fau,None	9	2,000		Central	
Energy Efficient Items	None	None		None			Non		
Garage/Carport	1ga1dw	1ga1dw		1ga1dw			1ga1		
Porch/Patio/Deck	Patio	Enclsd Patio Rn	n -3,000	Patio			Patio)	
Pool/Spa	None	None		None			Non	е	
Fireplace(s)	1 Fireplace	1 Fireplace		None		1,500	1 Fir	eplace	
Net Adjustment (Total)		X + -	\$ 11,000	X +	- \$	25,000		+ X- \$	60,500
Adjusted Sale Price		Net Adj. 1.4%		Net Adj.	3.3%		Net Ad	ij6.4%	
of Comparables		Gross Adj. 4.7%	\$ 801,000	Gross Adj.	6.0% \$	775,000	Gross	Adj. 6.4 % \$	889,500
I X did did not res	search the sale or transfer h	nistory of the subject prop	perty and comparable s	ales. If not, exp	olain				
I X did did not res	search the sale or transfer h	nistory of the subject prop	perty and comparable s	ales. If not, exp	plain				
I X did did not res	search the sale or transfer h	nistory of the subject prop	perty and comparable s	ales. If not, exp	plain				
I X did did not res						tive date of this appr	aisal.		
My research X did	did not reveal any prior sa					tive date of this appr	aisal.		
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My research X did Data source(s) Corelor My research did X	did not reveal any prior sa gic did not reveal any prior sa	les or transfers of the su	bject property for the th	ree years prior	to the effec				
My research X did Data source(s) Corelo	did not reveal any prior sa gic did not reveal any prior sa gic	les or transfers of the su	bject property for the th	ree years prior	to the effected to the date of sale	le of the comparable	sale.	on page 3).	
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Exterior-Only Inspection Residential Appraisal Report

File No. 4PP003CC

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appraisal for a mortgage finance transaction, subject to the stated Sthis appraisal report form, and Definition of Market Value. No addit							
Market value magne the most probable price which a property should	ld bring in a competitive and ones market under all conditions						
Market value means 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 and 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:							
buyer and seller are typically motivated;							
2. both parties are well informed or well advised and acting in what	they consider their own best interests;						
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 fi							
the price represents the normal consideration for the property sold u	unaffected by special or creative financing or sales concessions						
granted by anyone associated with the sale. 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.							
I have considered relevant competitive listings/contract offerings in supported by the listing/offering information included in this report.	performing this appriasal, and any trend indicated by that data is						
I have performed no Appraisal services, as an appraiser or in any of within the three-year period immediately preceding acceptance of the	ther capacity, regarding the property that is the subject of this report nis assignment.						
This appraisal was prepared in accordance with the requirements o	f the Uniform Standards of Professional Appraisal Practice.						
The appraisal was prepared in accordance with the requirements of Enforcement Act of 1989, as amended (12 U.S.C. 331 es seq.) and							
This is an Appraisal Report. The Highest and Best Use of the subje	ct is "as is". No other use would be financially feasible, legally						
permissible, or legally Possible.							
ESTIMATED EXPOSURE TIME: is 3 Months.							
SEARCH PARAMETERS:							
The search parameters include all homes in the subject's defined no	eighborhood in the past year, 900-2000sf						
COST ADDDOACH TO WALL	E (not required by Eannia Maa)						
	E (not required by Fannie Mae)						
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Exterior-Only Inspection Residential Appraisal Report

File No. 4PP003CC

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

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

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report File No. 4PP003CC

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

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

Exterior-Only Inspection Residential Appraisal Report

File No. 4PP003CC

- 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 Todd Lackner	Name
Company Name The Lackner Group	Company Name
Company Address PO Box 5005 Pmb #193	Company Address
Rancho Santa Fe, CA 92067-5005	
Telephone Number <u>619-316-9088</u>	Telephone Number
Email Address TheLacknergrp@Gmail.com	Email Address
Date of Signature and Report 01/07/2024	Date of Signature
Effective Date of Appraisal 01/04/2024	State Certification #
State Certification # AR005697	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 06/25/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
4646 Katherine PI	Did not inspect exterior subject property
La Mesa, CA 91942	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 785,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Exterior-Only Inspection Residential Appraisal Report File No. 4PP003CC

FEATURE	SI	JBJECT	COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6		
4646 Katherine PI] 30	DBJECT	COMPARABLE SALE NO. 4 6845 Alamo Way			6862 Rosefield Dr			COMPARABLE SALE NO. 0		
				•		I					
Address La Mesa, CA	<u>A 91942</u>		La Mesa, C		42	La Mesa		42			
Proximity to Subject			0.66 miles	SW		0.58 mile	es NW				
Sale Price	\$			\$	765,000		\$	799,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sa ft	\$ 831.52			\$ 581.9			\$	sq. ft.	
	4	0.00 sq. n.			96SD;DOM 6			0524:DOM 15	Ψ	34.11.	
Data Source(s)								9334,DOM 13			
Verification Source(s)			Doc#34673	30 12/1	8/2023	Doc# n/a		I			ı
VALUE ADJUSTMENTS	DES	CRIPTION	DESCRIPT	ΓΙΟΝ	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			Listing					
Concessions			VA;0			;0					
			s12/23;c11	/22		Active					
Date of Sale/Time				123		.					
Location	N;Res;		N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Sir	mple	Fee Simple	Э		Fee Sim	ole				
Site	7157 st	f	6338 sf		8 000	6718 sf		4.000			
	N;Res;		N;Res;		0,000	N;Res;		1,000			
View			 								
Design (Style)	DT1.0;	Contemp	DT1.0;Con	temp		DT1.0;C	ontemp				
Quality of Construction	Q4		Q4			Q4					
Actual Age	59		74		0	65		0			
			C3					0			
Condition	C4	1			-30,000						
Above Grade	Total Bdrm:		Total Bdrms.	Baths	10,000	 	Baths		Total Bo	drms. Baths	
Room Count	5 2	2.0	5 2	1.0		6 3	2.0	-10,000			
Gross Living Area 125		1,530 sq. ft.		20 sq. ft.	76,000		373 sq. ft.	19,500		sq. ft.	
		.,000 sq. it.		_ U 34.11.	7 0,000		34. IL.	10,000		3y. II.	
Basement & Finished	0sf		0sf			0sf					
Rooms Below Grade											
Functional Utility	Averag	e	Average			Average					
Heating/Cooling	Fau,Ce		Fau,Centra	al		Fau,Cen	tral				
		, i i i a i		A1			uuı				
Energy Efficient Items	None		None			None					
Garage/Carport	1ga1dv	N	1ga1dw			2ga2dw		-20,000			
Porch/Patio/Deck	Patio		Cov Patio		-2,000						
Pool/Spa	None		None		_,000	None					
	1	la a a			0.000						
Fireplace(s)	1 Firep	iace	None		2,000	1 Firepla	ce				
Net Adjustment (Total)			X +]- \$	64,000	+	X - \$	6,500	1	- \$	
				3.4%	0 1,000		-0.8%	0,000			
Adjusted Sale Price			,		202 222			700 500	Net Adj		
of Comparables			Gross Adj. 16	5.7% \$	829,000	Gross Adj.	6.7% \$	792,500	Gross A	.dj. % \$	
ITEM		SU	BJECT		COMPARABLE SA	LE NO. 4	COMP	PARABLE SALE NO.	5	COMPARAB	LE SALE NO. 6
		24/00/0004									
Date of Prior Sale/Transfer	[11/03/2024									
Date of Prior Sale/Transfer		01/03/2024									
Price of Prior Sale/Transfer		\$745,000		-			DI 116				
Data Source(s)	· §	\$745,000 BlackKnight			ackKnight		BlackKn				
Data Source(s) Effective Date of Data Sour	Ecce(s)	\$745,000 BlackKnight 01/04/2024		01	/04/2024		01/04/20	024			
Data Source(s) Effective Date of Data Sour	Ecce(s)	\$745,000 BlackKnight 01/04/2024		01	/04/2024	an update	01/04/20	024	used o	lue to being	the best two
Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being	the best two
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Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
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Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
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Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two
Data Source(s) Effective Date of Data Sour Summary of Sales Compar	Ece(s) (\$745,000 BlackKnight 01/04/2024 ach Comp	#4 is a mucl	01. h small	/04/2024 er home, has a		01/04/20	024	used o	lue to being t	the best two

Uniform Appraisal Dataset Definitions

File No. 4PP003CC

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

File No. 4PP003CC

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
С	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Gr
ıdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
djPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
rmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
T	Attached Structure	Design(Style)	Mtn	Mountain View	View
B	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
	• • •				
•	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
	Beneficial	Location & View	ор	Open	Garage/Carport
syRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Gr
)	Carport	Garage/Carport	0	Other	Design(Style)
ash	Cash	Sale or Financing Concessions	Prk	Park View	View
ySky	City View Skyline View	View	Pstrl	Pastoral View	View
yStr	City Street View	View	PwrLn	Power Lines	View
omm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Gr
nv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
tOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
		-			
OM -	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
1	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
tate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
IA	•				
М	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
i	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below G
?	Garden Structure	Design(Style)	-		Basement & Finished Rooms Below G
			wu	Walk Up Basement	
Cse	Golf Course	Location	WtrFr	Water Frontage	Location
fvw	Golf Course View	View	Wtr	Water View	View
R	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
d	Industrial	Location & View	Woods	Woods View	View
bbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
bbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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ADDENDUM

Borrower: Redwood Holdings LLC	File No.	: 4PP003CC
Property Address: 4646 Katherine Pl	Case N	
City: La Mesa	State: CA	Zip: 91942
Lender: Wedgewood Inc		
The highest and best use of the subject property is "as is". No other use	would be legical. No	other use is permitted or
feasible.	would be logical. No	other use is permitted of
icasible.		
The state of California has recently experienced catastrophic wildfires. Th	e subject and surrour	nding area has not been
physically affected. The wildfires were nowhere near the subject.		
Clear Capital AMC #1256		
Neighborhood Boundaries		
The subject is located in of San Diego, approx. miles of Downtown	San Di	
,		

$\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. 4PP003CC}$

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cond	ditions prevalent in	the subject height	01110001							
addendum for all appraisal reports with an effective date on or af Property Address 4646 Katherine PI	ter April 1, 2009.	City La M	esa		State CA Zip (Code 91	942						
Borrower Redwood Holdings LLC				,									
Instructions: The appraiser must use the information require	d on this form as the I	pasis for his/her conc	usions, and must provi	de support for those	e conclusions, rega	rding ho	using trends and						
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 ident that would be used by a prospective buyer of the subject proper	-	-		-									
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonai markets	Overall Tren		sures, etc.						
Total # of Comparable Sales (Settled)	17	13	5	Increasing	X Stable		Declining						
Absorption Rate (Total Sales/Months)	2.83	4.33	1.67	Increasing	X Stable		Declining						
Total # of Comparable Active Listings	0	2	1	Declining	X Stable		Increasing						
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.46	0.60	Declining	X Stable		Increasing						
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Increasing	Overall Tren X Stable		Doclining						
Median Comparable Sales Days on Market	800,000 5	790,000 9	790,000 19	Increasing Declining	Stable	X	Declining Increasing						
Median Comparable List Price	0	794.950	799,000	Increasing	X Stable		Declining						
Median Comparable Listings Days on Market	0	25	18	Declining	X Stable		Increasing						
Median Sale Price as % of List Price	106.67%	102.60%	96.94%	Increasing	Stable	X	Declining						
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	X Stable		Increasing						
Explain in detail the seller concessions trends for the past 12 m													
Few sales above include some form of seller	concession. N	lo trend is noted	d due to the lack	of recent data	a and any tre	nd not	ed would						
be "Statistically Insignificant".													
	v V		H - L - L - M - M - M										
, ,	Yes X No If	yes, explain (including	the trends in listings ar	nd sales of foreclose	ed properties).								
Foreclosures are Not a factor in this market.													
Cite data sources for above information CRMLS. Profes.	sional appraisal	experience.											
one data sources for above information.	oloriai appraidai	одрононоот				Cite data sources for above information. CRMLS, Professional appraisal experience.							
Summarize the above information as support for your conclus	sions in the Neighborl	hood section of the a	ppraisal report form. I	f you used any add	ditional informatio	n, such a	as an analysis of						
Summarize the above information as support for your conclust pending sales and/or expired and withdrawn listings, to formulate	-				ditional informatio	n, such a	as an analysis of						
	your conclusions, pro	ovide both an explana			ditional informatio	ո, such ն	as an analysis of						
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	ovide both an explana			ditional informatio	າ, such ຄ	as an analysis of						
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 4646 Katherine PI
City: La Mesa
Lender: Wedgewood Inc

File No.: 4PP003CC
Case No.:

City: La Mesa
State: CA
Zip: 91942



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 4, 2024 Appraised Value: \$ 785,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 4646 Katherine PI
City: La Mesa
Lender: Wedgewood Inc



COMPARABLE SALE #1

7340 SANTA MARIA DR La Mesa, CA 91942 Sale Date: s10/23;c10/23 Sale Price: \$ 790,000



COMPARABLE SALE #2

7273 PRINCETON AVE La Mesa, CA 91942 Sale Date: s09/23;c08/23 Sale Price: \$ 750,000



COMPARABLE SALE #3

4553 Dana Dr La Mesa, CA 91942 Sale Date: s04/23;c03/23 Sale Price: \$ 950,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 4PP003CC

 Property Address: 4646 Katherine PI
 Case No.:

 City: La Mesa
 State: CA
 Zip: 91942

 Lender: Wedgewood Inc
 State: CA
 Zip: 91942



COMPARABLE SALE #4

6845 Alamo Way La Mesa, CA 91942 Sale Date: s12/23;c11/23 Sale Price: \$ 765,000



COMPARABLE SALE #5

6862 Rosefield Dr La Mesa, CA 91942 Sale Date: Active Sale Price: \$ 799,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: Redwood Holdings LLC
Property Address: 4646 Katherine PI
City: La Mesa
Lender: Wedgewood Inc

File No.: 4PP003CC
Case No.:

Zip: 91942



Living Rm



Kitchen



Family Rm

Borrower: Redwood Holdings LLC	File N	0.: 4PP003CC
Property Address: 4646 Katherine PI	Case	No.:
City: La Mesa	State: CA	Zip: 91942
Lender: Wedgewood Inc		•



Bath



Bath

PLAT MAP

Borrower: Redwood Holdings LLC Property Address: 4646 Katherine Pl	File No.: 4PP003CC Case No.:
City: La Mesa	State: CA Zip: 91942
Lender: Wedgewood Inc	MAP 2734 - HOMELAND TERRACE NO. 2 MAP 2674 - HOMELAND TERRACE NO. 1
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LOCATION MAP

Borrower: Redwood Holdings LLC File No.: 4PP003CC Property Address: 4646 Katherine PI Case No.: City: La Mesa State: CA Zip: 91942 Lender: Wedgewood Inc Ivarado Rd 70th U Manchester Masjid Al-Ribat 👊 Harriet Tubman Village Charter School Mohawk St Mohawk St Mohawk St El Cajon Blvd El Cajon Blvd El Cajon Blvd Freeway Insurance 73rd St 68th St 38 Comparable Sale 5 Normandie 6862 Rosefield Dr Benton Way La Mesa, CA 91942 D 0.58 miles NW Comparable Sale 1 Eberhart St 7340 Santa Maria Dr La Mesa, CA 91942 Colony Rd Colony Rd 0.04 miles NE Harbinson Ave Century St Comparable Sale 3 Adams Ave 4553 Dana Dr La Mesa, CA 91942 Santa Maria Dr 0.22 miles SW Rolando Cealyp Tower St Elementary School 68th St Ca hellia Dr Seneca Pl 0 Vassar Ave Comparable Sale 4 San Diego Taiwanese Presbyterian Church Subject 6845 Alamo Way 4646 Katherine Pl La Mesa, CA 91942 La Mesa, CA 91942 0.66 miles SW Presbyterian Church Princeton Ave Drum Lesson San Diego (Mobile Pro) Alamo Way W Point Ave no Way Stanford Ave 68th Stanford Ave Rolando Knolls D University Comparable Sale 2 Berkele **IPT Fitness** 7273 Princeton Ave La Mesa, CA 91942 Annapolis / 0.22 miles SW Neri Dr PeopleReady @ 70th St Purdue Ave iversity Ave White Dragon Martial Helix Char University Ave Arts - La Mesa Boulevard Dr High Sch larvala St Hybeth Dr Th Missy Ct **Coopela** Map data ©2024 INEGI

Borrower: Redwood Holdings LLC File No.: 4PP003CC Property Address: 4646 Katherine Pl City: La Mesa Case No.: State: CA Zip: 91942 Lender: Wedgewood Inc This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and has successfully met the requirements for a license as a residential real estate appraiser in the State of Angela Jemmott, Bureau Chief, BREA June 26, 2023 June 25, 2025 REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" Effective Date: Date Expires: AR 005697 Todd R. Lackner BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: Certification Law.

E&O Insurance

Borrower: Redwood Holdings LLC	File No.: 4PP003CC		
Property Address: 4646 Katherine PI	Case	e No.:	
City: La Mesa	State: CA	Zip: 91942	
Londor: Wadaawaad Ina			

.ender: Wedgewood Ind



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

☑ Great American Assurance Company

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

Policy Number: RAP4117936-23

Renewal of: RAP4117936-22

Program Administrator:

Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Todd Lackner Item 1. Named Insured:

Item 2. Address:

P.O. Box 5005

City, State, Zip Code:

Rancho Santa Fe, CA 92067

10/10/2023

10/10/2024

Item 3. Policy Period: From 10/10/2023 To 10/10/2024 (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ 1,000,000

Damages Limit of Liability - Each Claim

B. \$ 1,000,000

Claim Expenses Limit of Liability - Each Claim

C. \$ 2,000,000

Damages Limit of Liability - Policy Aggregate

D. \$ ____ 2,000,000

Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500

Each Claim

В. \$ 1,000

Aggregate

Item 6. Premium: \$

967.00

Item 7. Retroactive Date (if applicable):

10/10/2000

Item 8. Forms, Notices and Endorsements attached:

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

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

Berry a magnioni Authorized Representative

D42101 (03/15)

Page 1 of 1

USPAP ADDENDUM

File No. 4PP003CC

	OSI ALI ABBER	DOW				
Borrower: Redwood Holdings LLC						
Property Address: 4646 Katherine F						
City: La Mesa	County: San Diego	State: CA	Zip Code: 91942			
Lender/Client: Wedgewood Inc	stansj. <u>stan 2189</u> 5					
APPRAISAL AND REPORT II This appraisal report is one of the follow Appraisal Report Restricted Appraisal Report		ements of the Restricted Appraisal F ad client. This is a Restricted Apprais	Report option of USPAP Standards Rule 2-2(b). sal Report and the rationale for how the			
analyses, opinions, and conclusions	ge and belief: this report are true and correct. conclusions are limited only by the reported assur s.					
	or prospective interest in the property that is the su	ubject of this report and no (or s	pecified) personal interest with respect to			
 My engagement in this assignment My compensation for completing this the cause of the client, the amount intended use of this appraisal. My analyses, opinions, and conclust Practice. 	roperty or the parties involved with this assignment was not contingent upon developing or reporting p is assignment is not contingent upon the developm of the value opinion, the attainment of a stipulated ions were developed and this report has been preprint accordance with the requirements of Title XI of I	redetermined results. lent or reporting of a predetermi result, or the occurrence of a su pared, in conformity with the Un	ubsequent event directly related to the iform Standards of Professional Appraisal			
immediately preceding acceptance I HAVE performed services, as an	s an appraiser or in any other capacity, regarding e of this assignment. a appraiser or in another capacity, regarding the properties of this assignment. Those services are described	operty that is subject of this repo				
DDODEDTY INCDESTION						
PROPERTY INSPECTION						
	ection of the property that is the subject of this repon of the property that is the subject of this report.	ort.				
	ed significant real property appraisal assistance to along with a summary of the extent of the assistance		tion. If anyone did provide significant			
ADDITIONAL COMMENTS Additional USPAP related issues requir	ring disclosure and/or any state mandated requiren	nents:				
MARKETING TIME AND EXP	OSLIRE TIME FOR THE SLIB JECT PR	OPERTY				
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY X A reasonable marketing time for the subject property is 90 day(s) utilizing market conditions pertinent to the appraisal assignment. A reasonable exposure time for the subject property is 90 day(s).						
APPRAISER:	SUPE	ERVISORY APPRAISER (only	rifrequired):			
Signature:						
Name: Todd Lackner	Name					
Date Signed: 01/07/2024	Date S	Signed:				
State Certification #: ARUU5097	State	Certification #:				
Ur State License #:						
or Other (describe):	State #: State:	ation Date of Cortification or Lieu	ense:			
Expiration Date of Certification or Lice		ation Date of Certification of Lice visory Appraiser inspection of S				
Effective Date of Appraisal: 01/04/20)24	id Not Exterior-only fro	m street Interior and Exterior			

Appraiser Independence Certification File No.: 4PP003CC

Borrower:	Redwood Holdings LLC			
Property Address:	4646 Katherine PI			
City:	La Mesa	County: San Diego	State: CA	Zip Code: 91942
Lender/Client:	Wedgewood Inc		·	

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

Additional Comments:

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

PPRAISER:	SUPERVISORY APPRAISER (only if required):
PPRAISER:	SUPERVISORY APPRAISER (only if required):
gnature:	Signature:
gnature: Todd Lackner	Signature: Name:
gnature: ame: Todd Lackner ate Signed: 01/07/2024	Signature: Name: Date Signed:
gnature: ame: Todd Lackner ate Signed: 01/07/2024 ate Certification #: AR005697	Signature: Name: Date Signed: State Certification #:
ignature: ame: ate Signed: o1/07/2024 tate Certification #: State License #: other (describe): State #:	Signature: Name: Date Signed: State Certification #:

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 4646 Katherine Pl
City: La Mesa
Lender: Wedgewood Inc File No.: 4PP003CC Case No.: State: CA Zip: 91942

