#### **APPRAISAL OF**



#### LOCATED AT:

7492 Corona Valley Avenue Corona, CA 92880

#### FOR:

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

#### **BORROWER:**

Redwood Holdings LLC

#### AS OF:

November 30, 2023

BY:

Tamra Miller

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

File Number: ExtCoronaValley

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

7492 Corona Valley Avenue Corona, CA 92880

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

In my opinion, the market value of the property as of November 30, 2023

is:

\$994,500 Nine Hundred Ninety-Four Thousand Five Hundred Dollars

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

Tomro Millor

## Exterior-Only Inspection Residential Appraisal Report File No. ExtCoronaValley

| Т               | ne purpose of this summary appraisal report is  |  | cheni with an a  |   | apported, opinion of   |  |  |   |
|-----------------|---|--|--|---|--|--|--|---|
|                 | Property Address 7492 Corona Valley Ave   |  | (5.11.5  | City Corona   |  |  | Zip Code <b>92880</b>  | )   |
|                 | Borrower Redwood Holdings LLC Legal Description .18 ACRES IN LOT 56 N   |  |  | Randy W Logue, Bobb   | ie West Aloyian  | County Rive  | rsiae  |   |
|                 | Assessor's Parcel # 144-303-022   | VID 33 1/030 TR 2  | .0004-1  | Tax Year 2022   |  | R.E. Taxes \$  |  | 10,572  |
|                 | Neighborhood Name Corona  |  |  | Map Reference 713A2   |  | Census Tract (   | 2406 11  | 10,372  |
| EC              | Occupant X Owner Tenant Vacant  | Snec   | ial Assessments \$   |   | DPUD HOA   |  | per year   | per month   |
| SUBJEC.         | Property Rights Appraised X Fee Simple  |  | ner (describe)   | •   | I OD HOA   | Ψ <b>O</b>   | per year   | J per monun                                       |
| S               | Assignment Type Purchase Transaction  | Refinance Transaction  |  | cribe) <b>Servicina</b>   |  |  |  |   |
|                 | Lender/Client Wedgewood Inc   |  |  | hattan Beach Blvd S   | uite 100, Redono   | lo Beach, C  | A 90278  |   |
|                 | Is the subject property currently offered for sale or ha  |  |  |   |  | Yes X No   |  |   |
|                 | Report data source(s) used, offering price(s), and dat  |  |  |   |  |  |  |   |
|                 |   |  |  |   |  |  |  |   |
|                 | I did did not analyze the contract for sale t   | for the subject purchase   | transaction. Expla   | in the results of the analysis  | of the contract for sale or  | why the analysis   | was not performe   | ed.   |
|                 |   |  |  |   |  |  |  |   |
| CT              |   |  |  |   |  |  |  |   |
| RAC             | Contract Price \$ Date of Contr   |  |  | seller the owner of public reco   |  |  | ·  |   |
| CONT            | Is there any financial assistance (loan charges, sale of  |  | npayment assistar  | nce, etc.) to be paid by any pa   | rty on behalf of the borro   | wer?   | ∕es ∐No  |   |
| ŏ               | If Yes, report the total dollar amount and describe the   | e items to be paid.  |  |   |  |  |  |   |
|                 |   |  |  |   |  |  |  |   |
|                 |   |  |  |   |  |  |  |   |
|                 | Note: Race and the racial composition of the neig   | phborhood are not app  |  | lavala a Tavrila  |  | Have's s   | Dayson   | 1110001   |
|                 | Neighborhood Characteristics  |  |  | lousing Trends  | One-Unit   | -  | Present Land   |   |
|                 | Location Urban X Suburban Rural   |  | x Increasing   |   | clining PRICE  |  | One-Unit   | 85 %  |
| Q               | Built-Up X Over 75% 25-75% Under Growth Rapid X Stable Slow   |  |  |   | er Supply \$(000)  | <u> </u>   | 2-4 Unit   | 5 %   |
| 9               |   |  | X Under 3 mi   |   | er 6 mths 740 L  |  | Multi-Family   | 5 %   |
| BORHOOD         | Neighborhood Boundaries The subject prop  |  |  | south of 60 freeway,  |  |  | Commercial   | 5 %   |
| HE              | of Chandler St, west of 15 freeway ar<br>Neighborhood Description See Attached Add  |  | Ave.   |   | 994 F  | Pred. 19 (   | Utner  | %   |
| EIG             | Neignborhood Description See Attached Add   | dendum   |  |   |  |  |  |   |
| Ž               |   |  |  |   |  |  |  |   |
|                 | Market Conditions (including support for the above co   | onclusions) See Att  | ached Adder  | ndum  |  |  |  |   |
|                 | market conditions (including support for the above of   | onclusions) Occ 7tt  | acrica riadei  | Iddiii  |  |  |  |   |
|                 |   |  |  |   |  |  |  |   |
|                 | Dimensions 0.18 acres (See Plat Map)  | Area <b>78</b> 4   | 41 sf  | Shape Irreg   | ular   | View N;F   | Res;   |   |
|                 | Specific Zoning Classification SP ZONE  |  |  | e Family Residential  |  | ,  | ,  |   |
|                 |   | onforming (Grandfather   |  | Zoning Illegal (desci   | ibe)   |  |  |   |
|                 | Is the highest and best use of the subject property as  |  |  | specifications) the present use   | e? X Yes N   | o If No, descr   | ibe.   |   |
|                 | , , , ,   |  |  |   |  |  |  |   |
|                 |   |  |  |   |  |  |  |   |
|                 | Utilities Public Other (describe)   |  | Public   | Other (describe)  | Off-site Im  | provements—T   | ype Public   | : Private   |
| <u> 1</u>       | Electricity X   | Water  | Public   | Other (describe)  | Off-site Im  |  | ype Public   | : Private   |
| SITE            | Electricity X Gas X   | Sanitary Se  | X  |   | Street As<br>Alley No  | phalt<br>ne  | X  |   |
| SITE            | Gas X Yes X | Sanitary Se<br>No FEMA Flood Zon   | ewer X   | FEMA Map # 060  | Street As  | phalt<br>ne  |  |   |
| SITE            | Electricity X Gas X Y Yes X N  FEMA Special Flood Hazard Area Yes X N  Are the utilities and off-site improvements typical for t  | Sanitary Se<br>No FEMA Flood Zone<br>he market area?   | ewer X e X Yes No  | FEMA Map # 060 If No, describe.   | Street As<br>Alley No<br>65C0679G  | phalt<br>ne<br>FEMA Map Date   | X<br>08/28/2008  |   |
| SITE            | Electricity X Gas X FEMA Special Flood Hazard Area Yes X Are the utilities and off-site improvements typical for t Are there any adverse site conditions or external fact   | Sanitary Se No FEMA Flood Zone he market area?  ors (easements, encroad  | ewer X e X Yes No chments, environn  | FEMA Map # 060  If No, describe.  nental conditions, land uses, 6   | Street As Alley No 65C0679G etc.)? X Yes   | phalt<br>ne<br>FEMA Map Date   | 8 08/28/2008<br>escribe. The s   | ubject  |
| SITE            | Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the there any adverse site conditions or external factor proximity to school campus is located.   | Sanitary Se No FEMA Flood Zone he market area?  ors (easements, encroad  | ewer X e X Yes No chments, environn  | FEMA Map # 060  If No, describe.  nental conditions, land uses, 6   | Street As Alley No 65C0679G etc.)? X Yes   | phalt<br>ne<br>FEMA Map Date   | 8 08/28/2008<br>escribe. The s   | ubject  |
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| SITE            | Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the Area and Area and Area Area Area Area Area Area Area Area   | Sanitary Se  No FEMA Flood Zone he market area?  Ors (easements, encroad across the stree  Tty Appraisal File  GENERAL DES  X Concrete Slab  | wer X e X Yes No chments, environnet. Through es X MLS CRIPTION Crawl Space  | FEMA Map # 060  If No, describe.  nental conditions, land uses, e paired sales analysis  X Assessment and Tax Rec Data Source(s) for Gross Heating / Cooling X FWA HWBB   | Street As Alley No 65C0679G  etc.)? X Yes  s the market indic  ords Prior Inspect Living Area CRMLS/ Amenities  X Fireplace(s) # 1   | phalt ne FEMA Map Date No If Yes, de ated adjustr ion Proper Realist/Tax   | e 08/28/2008 escribe. The sements warranty Owner Rolls Car Storage   | ubject nted in                                    |
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## Exterior-Only Inspection Residential Appraisal Report File No. ExtCoronaValley

|   |           |                      |                |   |        | neighborhood rangi                       |               |                |           |                        | 999,          |                  |            |                    |
|---|-----------|----------------------|----------------|---|--------|--|---------------|----------------|-----------|------------------------|---------------|------------------|------------|--------------------|
|   |           |                      |                |   |        | twelve months rang                       |               |                |           |                        | to \$         | 1,235,000        |            |                    |
| FEATURE   |           | SUBJECT              |                | COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 2 7598 Morning Mist Drive 7554 Elm Grove Avenue |        |  |               |                | COMPARAB  |                        |               |                  |            |                    |
| 7492 Corona Valley  |           |                      |                | 7598 Morning Mist Drive   |        |  |               | l              | 5 Oakdale |                        |               |                  |            |                    |
| Address Corona, CA  | 92880     | )                    |                |   | 288    | 80                                       |               |                | 3288      | 80                     |               | ale, CA 9        | 288        | 80                 |
| Proximity to Subject  |           |                      | 0.53 mil       | es SE   |        | 202.202                                  | 0.08 miles SE |                | 205.000   | 1.82                   | miles NE      |                  | 700.000    |                    |
| Sale Price  | \$        | 0.00 %               | <b>*</b> 207./ | 10 0  | \$     | 960,000                                  | A 221         | 0.40 0         | \$        | 935,000                | A 20          | 7.00 0           | \$         | 780,000            |
| Sale Price/Gross Liv. Area  | \$        | 0.00 sq. ft.         | \$ 297.4       |   | 100    | 826;DOM 5                                |               | 8.46 sq. ft.   |           | 04;DOM 122             |               | 37.08 sq. ft.    | 001        | 600;DOM 83         |
| Data Source(s) Verification Source(s)   |           |                      | Doc #No        |   |        |  |               | 238611/l       |           |                        |               | #404096/F        |            |                    |
| VALUE ADJUSTMENTS   | DE        | SCRIPTION            |                | RIPTION   | IU/IN  | +(-) \$ Adjustment                       |               | SCRIPTION      | Neo       | +(-) \$ Adjustment     |               | SCRIPTION        | \ea        | +(-) \$ Adjustment |
| Sale or Financing   | DL        | JCKIF HON            | ArmLth         | ar non  |        | +(-) \$ Aujustment                       | ArmLt         |                |           | +(-) \$ Aujustment     | ArmL          |                  |            | +(-) \$ Aujustment |
| Concessions   |           |                      | Conv;0         |   |        | 0  | Conv;         |                |           | 0                      | l             | ;10000           |            | -10,000            |
| Date of Sale/Time   |           |                      | s11/23;c       | 10/23   |        |  |               | 3;c06/23       |           |                        |               | 2;c08/22         |            | 93,600             |
| Location  | A;Sch     | nool;                | N;Res;         |   |        | -15,000                                  |               |                |           | -15,000                |               |                  |            |                    |
| Leasehold/Fee Simple  |           | Simple               | Fee Sim        | ple   |        | -,                                       | Fee S         | -              |           | -,                     |               | Simple           |            |                    |
| Site  | 7841      |                      | 6970 sf        |   |        | 0  | 6970          |                |           | 0                      | 6098          |                  |            | 0                  |
| View  | N;Res     | ,                    | N;Res;         |   |        |  | N;Res         |                |           |                        | N;Re          |                  |            |                    |
| Design (Style)  | DT2;0     | Contemp              | DT2;Cor        | ntemp   |        |  | DT2;C         | Contemp        |           |                        |               | Contemp          |            |                    |
| Quality of Construction   | Q4        |                      | Q4             |   |        |  | Q4            |                |           |                        | Q4            |                  |            |                    |
| Actual Age  | 19        |                      | 17             |   |        | 0  | 20            |                |           |                        | 20            |                  |            | 0                  |
| Condition   | C4        |                      | C4             |   | _      |  | СЗ            | 1              |           | -15,000                |               |                  |            |                    |
| Above Grade   | Total Bdi |                      | Total Bdrms.   | Baths   |        | <u> </u>                                 | Total Bdr     | _              | ;         |                        |               | Irms. Baths      |            | F F00              |
| Room Count  | 9   5     | 3 021 sq.ft          | 7 3            | 3.0   | _      | 5,500<br>34,000                          | 9 5           |                | a #       |                        | 9             | 5 3.0            | -          | 5,500<br>59,000    |
| Gross Living Area  Basement & Finished  | 0sf       | <b>3,921</b> sq. ft. | 0sf            | <b>,227</b> so  | 4. Il. | 34,000                                   | 0sf           | <b>3,921</b> s | y. Il.    |                        | 0sf           | <b>2,717</b> so  | 4. Il.     | 59,000             |
| Rooms Below Grade   | USI       |                      | 031            |   |        |  | USI           |                |           |                        | 031           |                  |            |                    |
| Functional Utility  | Avera     | nae                  | Average        |   |        |  | Avera         | ae             |           |                        | Aver          | age              | $\dashv$   |                    |
| Heating/Cooling   | FWA/      |                      | FWA/CA         |   |        |  | FWA/          |                |           |                        | FWA           |                  |            |                    |
| Energy Efficient Items  | None      |                      | None           |   |        |  | None          |                |           |                        | None          |                  |            |                    |
| Garage/Carport  | 2ga2d     | wb                   | 3ga3dw         |   |        | -5,000                                   | 2ga2d         | lw             |           |                        | 2ga2          | dw               |            |                    |
| Porch/Patio/Deck  | Patio/    | /Deck                | Patio/De       | ck  |        |  | Patio/        | Deck           |           |                        | Patio         | /Deck            |            |                    |
| Pool Features   | Pool/S    | Spa                  | No Pool        | /Spa  |        | 15,000                                   | No Po         | ol/Spa         |           | 15,000                 | No P          | ool/Spa          |            | 15,000             |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                | Τ.        |                        |               |                  |            |                    |
| Net Adjustment (Total)  |           |                      | X +            |   | \$     | 34,500                                   | X +           |                | \$        | 31,750                 |               |                  | \$         | 163,100            |
| Adjusted Sale Price   |           |                      | Net Adj.       | 3.6%  |        | 004.500                                  | Net Adj.      | 3.4%           |           | 000 750                | Net Ad        |                  |            | 0.40.400           |
| of Comparables  I X did did not res   |           |                      | Gross Adj.     | 7.8%  |        | 994,500<br>y and comparable sa           |               |                | \$        | 966,750                | Gross A       | dj. 23.5%        | \$         | 943,100            |
| My research X did  Data source(s) Realist  My research did X  Data source(s) Realist  Report the results of the res | did not r | reveal any prior sal | es or transfe  | s of the c  | compa  | arable sales for the                     | year prior    | to the date of | of sal    | tive date of this appr | sale.         | n nago 2)        |            |                    |
| ITEM  | search an |                      | BJECT          |   |        | OMPARABLE SA                             |               |                |           | PARABLE SALE NO.       |               |                  | RARI       | E SALE NO. 3       |
| Date of Prior Sale/Transfer   |           | 07/25/2023           |                |   |        | - 5 II WIDEL ON                          |               |                | CIVII     | IDEL OFFILE NO.        | _             | JOMI AI          | ., .,,,,   | 0 110. 0           |
| Price of Prior Sale/Transfer  |           | \$936,767            |                |   |        |  |               |                |           |                        |               |                  |            |                    |
| Data Source(s)  |           | Realist              |                |   | Rea    | alist                                    |               | Real           | ist       |                        |               | Realist          |            |                    |
| Effective Date of Data Sour   | ce(s)     | 11/30/2023           |                |   | 11/3   | 30/2023                                  |               | 11/3           |           |                        |               | 11/30/202        |            |                    |
| Analysis of prior sale or tran  |           |                      |                |   |        |  |               |                |           | ubject property        |               |                  |            |                    |
| with a Foreclosure  |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
| \$936,767. Addition:  |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
| Of Sale on 01/12/2  |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
| any prior sale or tra   |           |                      |                |   |        | OZO IOI HOIHE                            | اااااااد د    | ıııııldi       | noli      | upinity as title S     | abject        | . Comps          | uıu        | not ieveal         |
| Summary of Sales Compari  |           | -                    | •              |   |        |  |               |                |           |                        |               |                  |            |                    |
| and a suite of the  |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
| Indicated Value by C-1- C   | omno:!-   | n Annrasah + OO      | 4 500          |   |        |  |               |                |           |                        |               |                  |            |                    |
| Indicated Value by Sales C Indicated Value by: Sale   |           |                      |                |   | Ca     | st Approach (if dev                      | (elenea)      | ¢ 987 90       | 0         | Incomo A-              | proach        | if dovolone -    | ۱ ۴        |                    |
| See attached adde   |           |                      |                | <br>۱.  | CO:    | ar whhingeri (ii ae/                     | eropea)       | Ψ JU1,0U       | <u> </u>  | пісотпе Ар             | рі ОАСП       | if developed     | <i>)</i> • |                    |
| 222 2.1.401104 4440   |           |                      | uiiuii         |   |        |  |               |                |           |                        |               |                  |            |                    |
|   |           |                      |                |   |        |  |               |                |           |                        |               |                  |            |                    |
| This appraisal is made  | X "as is, | " subject to         | completion p   | er plans a  | and si | pecifications on the                     | basis of a    | hypothetica    | ıl con    | dition that the impro  | vements       | have been co     | mple       | ted,               |
| subject to the following  |           | — ,                  |                |   |        |  |               |                |           |                        | $\overline{}$ | ect to the follo |            |                    |
| inspection based on the ext   |           |                      | -              |   |        |  |               |                |           |                        |               |                  |            |                    |
| <u></u>   |           |                      |                |   |        | •  |               |                |           |                        |               |                  |            |                    |
| Based on a visual inspe   | ction of  | the exterior are     | as of the su   | bject pro   | oper   | ty from at least th                      | ne street     | , defined s    | cope      | e of work, stateme     | ent of a      | sumptions        | and        | limiting           |
| conditions, and apprais as of 11/30/2023  | ser's cer | tification, my (o    |                |   |        | et value, as define<br>aspection and the |               |                | -         | =                      | t of this     | report is \$     | 994        | 1,500              |

# Exterior-Only Inspection Residential Appraisal Report File No. ExtCoronaValley

| Clarification of Intended Use and Intended User:   |   |  |  |  |
|--|---|--|--|--|
| The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.  Clarification of Intended Use and Intended User:   |   |  |  |  |
| Glamication of interface ose and interface oser.   |   |  |  |  |
| ClearCapital.com, Inc. California AMC Registration/License # 1256  |   |  |  |  |
| Fee Disclosure: The appraiser received \$215 fee (minus \$15 techn   | ology fee applied) for this assignment.   |  |  |  |
| The appraiser is signing the report using the corporate address of the appraiser is located within 22 miles from the property and has  | he appraisal company. The appraiser is is based in Claremont, CA.  18 years appraising in the market, thus, geographically competent.   |  |  |  |
|  | t currently known. The impact of this outbreak also can vary from<br>pecific market conditions within the appraisal to better inform the  |  |  |  |
|  |   |  |  |  |
|  |   |  |  |  |
|  |   |  |  |  |
|  |   |  |  |  |
|  | E (not required by Fannie Mae)  |  |  |  |
| Provide adequate information for the lender/client to replicate the below cost figures and calcula<br>Support for the opinion of site value (summary of comparable land sales or other methods for es  |   |  |  |  |
| 59 years. The estimated site (land) value was derived by the abstrarea.  |   |  |  |  |
| ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW   | OPINION OF SITE VALUE = \$ 287,592  |  |  |  |
| Source of cost data CRMLS/Public Records/DwellingCost Publication  | Dwelling 3,921 Sq. Ft. @ \$ 216 = \$ 846,936  |  |  |  |
| Quality rating from cost service Average Effective date of cost data 11/01/2023  | Sq. Ft. @ \$ = \$   |  |  |  |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) Improvement to land ratios are typical for the area. The  | Garage/Carport ~785   |  |  |  |
| replacement costs for the improvements were selected by review   | Total Estimate of Cost-New= \$ 890,111  |  |  |  |
| of DwellingCost Publication. Typically reproduction cost is utilized   | Less 75 Physical Functional External  |  |  |  |
| for new construction. No external inadequacies noted. See  | Depreciation \$189,890 = \$ ( 189,890)  |  |  |  |
| attached sketch addendum.  | Depreciated Cost of Improvements = \$ 700,221   |  |  |  |
| Estimated Remaining Economic Life (HUD and VA only) 59 Years   | "As-is" Value of Site Improvements  |  |  |  |
|  | UE (not required by Fannie Mae)   |  |  |  |
| predominantly owner occupied single family homes, thus, rental da  | approach is not considered applicable for single family residences as   |  |  |  |
| Is the developer/builder in control of the Homeowners' Association (HOA)?  | N FOR PUDs (if applicable)  |  |  |  |
| B. Thurston, and C. Burg. Communication of the Comm | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached   |  |  |  |
| Provide the following information for PUDs ONLY if the developer/builder is in control of the HO.  | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached   |  |  |  |
| Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached   |  |  |  |
| Legal name of project Total number of phases Total number of units Total number of units for sale  | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached  A and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)   |  |  |  |
| Legal name of project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD?  Yes  | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached  A and the subject property is an attached dwelling unit.  Total number of units sold   |  |  |  |
| Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)   | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached  A and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)   |  |  |  |
| Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)   | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached  A and the subject property is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion.  If No, describe the status of completion. |  |  |  |
| Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes  Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? No   | N FOR PUDs (if applicable)  No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion.  If No, describe the status of completion.  |  |  |  |

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.

#### 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).

- 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 seg., 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 Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number \_ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 11/30/2023 Date of Signature State Certification # \_ Effective Date of Appraisal 11/30/2023 State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 7492 Corona Valley Avenue Corona, CA 92880 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 994,500 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital 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. ExtCoronaValley BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

| FEATURE   |          | SUBJECT               | COMPARAE           |         |                    |              | MPARABLE S          |                    | COMPARABLE SALE NO. 6  |                       |                    |
|---|----------|-----------------------|--------------------|---------|--------------------|--------------|---------------------|--------------------|------------------------|-----------------------|--------------------|
| 7492 Corona Valley  |          |                       | 7488 Rock Cre      |         |                    | 13939 De     |                     |                    | 7552 Corona Valley Ave |                       | ,                  |
| Address Corona, CA  | 92880    | )                     | Eastvale, CA 9     |         | 30                 | Eastvale,    |                     | 80                 |                        | tvale, CA 9288        | 30                 |
| Proximity to Subject  |          |                       | 0.61 miles NE      |         |                    | 0.72 mile    |                     |                    | 0.08                   | 3 miles SW            |                    |
| Sale Price  | \$       |                       |                    | \$      | 995,000            |              | \$                  | 999,900            |                        | \$                    | 817,000            |
| Sale Price/Gross Liv. Area  | \$       | <b>0.00</b> sq. ft.   | \$ 273.35 sq. ft.  |         |                    | \$ 296.2     |                     |                    |                        | 232.56 sq. ft.        |                    |
| Data Source(s)  |          |                       | CRMLS #TR2         |         | •                  |              | IG23160             | 489;DOM 94         |                        | MLS#CV23212           | 2066;DOM 13        |
| Verification Source(s)  |          |                       | Doc #316558/       | Rea     | list               | Active       |                     |                    | Acti                   | ve                    |                    |
| VALUE ADJUSTMENTS   | DE       | SCRIPTION             | DESCRIPTION        |         | +(-) \$ Adjustment | DESCRI       | IPTION              | +(-) \$ Adjustment |                        | DESCRIPTION           | +(-) \$ Adjustment |
| Sale or Financing   |          |                       | ArmLth             |         |                    | Listing      |                     |                    | List                   | ing                   |                    |
| Concessions   |          |                       | Conv;0             |         | 0                  |              |                     |                    |                        |                       |                    |
| Date of Sale/Time   |          |                       | s10/23;c09/23      |         | 0                  | Active       |                     | 0                  | Acti                   | ve                    | 0                  |
| Location  | A;Scł    | nool;                 | A;BsyRd;           |         | 0                  | N;Res;       |                     | -15,000            | A;S                    | chool;                |                    |
| Leasehold/Fee Simple  | Fee S    | Simple                | Fee Simple         |         |                    | Fee Simp     | ole                 |                    | Fee                    | Simple                |                    |
| Site  | 7841     | sf                    | 10019 sf           |         | 0                  | 8276 sf      |                     | 0                  | 697                    | 0 sf                  | 0                  |
| View  | N;Re     | s;                    | N;Res;             |         |                    | N;Trees;     |                     | 0                  | N;R                    | es;                   |                    |
| Design (Style)  | DT2;0    | Contemp               | DT2;Contemp        |         |                    | DT2;Con      | temp                |                    | DT2                    | 2;Contemp             |                    |
| Quality of Construction   | Q4       | •                     | Q4                 |         |                    | Q4           | •                   |                    | Q4                     |                       |                    |
| Actual Age  | 19       |                       | 19                 |         |                    | 18           |                     | 0                  | 19                     |                       |                    |
| Condition   | C4       |                       | C3                 |         | -15,000            | C4           |                     |                    | C4                     |                       |                    |
| Above Grade   | Total Bd | rms. Baths            | Total Bdrms. Baths | s       | -,                 | Total Bdrms. | Baths               | 0                  | Total                  | Bdrms. Baths          |                    |
| Room Count  | -        | 5 3.1                 | 9 5 4.1            |         | -11,000            |              | 4.0                 | -5,500             | 9                      | 5 3.0                 | 5,500              |
| Gross Living Area   | <u> </u> | 3,921 sq. ft.         | 3,640 s            |         | 13,800             |              | 375 sq. ft.         | 26,800             |                        | 3,513 sq. ft.         | 20,000             |
| Basement & Finished   | 0sf      | 0,02 i 34.11.         | 0sf                | /q. 11. | 10,000             | 0sf          | J. J 34. 11.        | 20,000             | 0sf                    | <b>3,0 10</b> 3q. 11. | 20,000             |
| Rooms Below Grade   |          |                       | 33.                |         |                    | 551          |                     |                    |                        |                       |                    |
| Functional Utility  | Avera    | ane                   | Average            |         |                    | Average      |                     |                    | Δνο                    | rage                  |                    |
|   | FWA      |                       | FWA/CAC            |         |                    | FWA/CA       | <u> </u>            |                    |                        | A/CAC                 |                    |
| Heating/Cooling   |          |                       | None               |         |                    | None         | <u> </u>            |                    | Nor                    |                       |                    |
| Energy Efficient Items  | None     |                       |                    |         | F 000              |              |                     | F 000              | _                      |                       | F 000              |
| Garage/Carport  | 2ga2     |                       | 3ga3dw             |         | -5,000             | 3ga3dw       | . 1                 | -5,000             |                        | 3dw                   | -5,000             |
| Porch/Patio/Deck  |          | /Deck                 | Patio/Deck         |         | 45.000             | Patio/De     |                     |                    |                        | o/Deck                | 45.000             |
| Pool Features   | Pool/    | Spa                   | No Pool/Spa        |         | 15,000             | Pool/Spa     | l                   |                    | No                     | Pool/Spa              | 15,000             |
|   |          |                       |                    |         |                    |              |                     |                    |                        |                       |                    |
|   |          |                       |                    |         |                    |              | <u> </u>            |                    |                        |                       |                    |
| Net Adjustment (Total)  |          |                       | + X-               | \$      | 2,200              | X + (        | \$                  | 1,300              | X                      |                       | 35,500             |
| Adjusted Sale Price   |          |                       | Net Adj0.2%        |         |                    | Net Adj.     | 0.1%                |                    | Net A                  |                       |                    |
| of Comparables  |          | T                     | Gross Adj. 6.0%    |         | 992,800            |              | 5.2% \$             | 1,001,200          |                        | Adj. 5.6% \$          | 852,500            |
| ITEM  |          |                       | BJECT              |         | COMPARABLE SA      | LE NO. 4     | COMF                | PARABLE SALE NO.   | 5                      | COMPARABL             | E SALE NO. 6       |
| Date of Prior Sale/Transfer   |          | 07/25/2023            |                    |         |                    |              |                     |                    |                        |                       |                    |
|   |          |                       |                    |         |                    |              |                     |                    |                        |                       |                    |
| Price of Prior Sale/Transfer  |          | \$936,767             |                    |         |                    |              |                     |                    |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s)                               |          | Realist               |                    |         | alist              |              | Realist             |                    |                        | Realist               |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         | alist<br>30/2023   |              | Realist<br>11/30/20 | 023                |                        | Realist<br>11/30/2023 |                    |
| Price of Prior Sale/Transfer Data Source(s)                               |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
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| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
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| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
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| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
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| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
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| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source |          | Realist<br>11/30/2023 |                    |         |                    |              |                     | 023                |                        |                       |                    |

#### **Uniform Appraisal Dataset Definitions**

File No. ExtCoronaVallev

#### 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. ExtCoronaValley

| Abbrev.  | Full Name                 | Appropriate Fields                    | Abbrev. | Full Name               | Appropriate Fields                   |
|----------|---------------------------|---------------------------------------|---------|-------------------------|--------------------------------------|
| ac       | Acres                     | Area, Site                            | in      | Interior Only Stairs    | Basement & Finished Rooms Below Grad |
| AdjPrk   | Adjacent to Park          | Location                              | Lndfl   | Landfill                | Location                             |
| AdjPwr   | Adjacent to Power Lines   | Location                              | LtdSght | Limited Sight           | View                                 |
| ١        | Adverse                   | Location & View                       | Listing | Listing                 | Sale or Financing Concessions        |
| \rmLth   | Arms Length Sale          | Sale or Financing Concessions         | MR      | Mid-Rise Structure      | Design(Style)                        |
| ΛT       | Attached Structure        | Design(Style)                         | Mtn     | Mountain View           | View                                 |
| <br>a    | Bathroom(s)               | Basement & Finished Rooms Below Grade | N       | Neutral                 | Location & View                      |
| or<br>O  | Bedroom                   | Basement & Finished Rooms Below Grade | NonArm  | Non-Arms Length Sale    | Sale or Financing Concessions        |
| 3        | Beneficial                | Location & View                       |         | <del>-</del>            | <del>-</del>                         |
|          |                           |                                       | op      | Open                    | Garage/Carport                       |
| BsyRd    | Busy Road                 | Location                              | 0       | Other                   | Basement & Finished Rooms Below Gra  |
| :p       | Carport                   | Garage/Carport                        | 0       | Other                   | Design(Style)                        |
| Cash     | Cash                      | Sale or Financing Concessions         | Prk     | Park View               | View                                 |
| CtySky   | City View Skyline View    | View                                  | Pstrl   | Pastoral View           | View                                 |
| CtyStr   | City Street View          | View                                  | PwrLn   | Power Lines             | View                                 |
| Comm     | Commercial Influence      | Location                              | PubTrn  | Public Transportation   | Location                             |
| ;        | Contracted Date           | Date of Sale/Time                     | m       | Recreational (Rec) Room | Basement & Finished Rooms Below Gra  |
| Conv     | Conventional              | Sale or Financing Concessions         | Relo    | Relocation Sale         | Sale or Financing Concessions        |
| ;V       | Covered                   | Garage/Carport                        | REO     | REO Sale                | Sale or Financing Concessions        |
| ortOrd   | Court Ordered Sale        | Sale or Financing Concessions         | Res     | Residential             | Location & View                      |
|          |                           | Data Sources                          |         |                         |                                      |
| OOM      | Days On Market            |                                       | RT      | Row or Townhouse        | Design(Style)                        |
| DT       | Detached Structure        | Design(Style)                         | RH      | Rural Housing - USDA    | Sale or Financing Concessions        |
| lw       | Driveway                  | Garage/Carport                        | SD      | Semi-detached Structure | Design(Style)                        |
| Estate   | 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        |
| HA       | Federal Housing Authority | Sale or Financing Concessions         | sf      | Square Feet             | Area, Site, Basement                 |
| J        | Garage                    | Garage/Carport                        | sqm     | Square Meters           | Area, Site, Basement                 |
| ,<br>ja  | Garage - Attached         | Garage/Carport                        | Unk     | Unknown                 | Date of Sale/Time                    |
| jbi      | Garage - Built-in         | Garage/Carport                        | VA      | Veterans Administration | Sale or Financing Concessions        |
| jd       | Garage - Detached         | Garage/Carport                        | WO      | Walk Out Basement       | Basement & Finished Rooms Below Gra  |
| ju<br>SR |                           | = :                                   | -       |                         |                                      |
|          | Garden Structure          | Design(Style)                         | wu      | Walk Up Basement        | Basement & Finished Rooms Below Gra  |
| GlfCse   | Golf Course               | Location                              | WtrFr   | Water Frontage          | Location                             |
| Glfvw    | Golf Course View          | View                                  | Wtr     | Water View              | View                                 |
| HR       | High Rise Structure       | Design(Style)                         | W       | Withdrawn Date          | Date of Sale/Time                    |
| Ind      | Industrial                | Location & View                       | Woods   | Woods View              | View                                 |
| Abbrev.  | Full Name                 | Appropriate Fields                    | Abbrev. | Full Name               | Appropriate Fields                   |
|          | Full Name                 | Appropriate Fields                    | Abbrev. | Full Name               | Appropriate Fields                   |
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|          | Full Name                 | Appropriate Fields                    | Abbrev. | Full Name               | Appropriate Fields                   |

#### **ADDENDUM**

| Borrower: Redwood Holdings LLC              | F         | ile No.: ExtCoronaValley |
|---|-----------|--------------------------|
| Property Address: 7492 Corona Valley Avenue | C         | ase No.:                 |
| City: Corona                                | State: CA | Zip: 92880               |
| Lender: Wedgewood Inc                       |           |                          |

#### **Neighborhood Boundaries**

Page 1

#### **Neighborhood Description**

The general neighborhood consists of one and two story story single family residences. Most of the homes were built during the 1990's through 2000's. K-6 schools and retail shopping center located within a 2 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

#### **Neighborhood Market Conditions**

The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of 1% per month for the first, second, third quarters of 2023 in the general market area. The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of .5% per month for third and fourth quarters of 2022. The average marketing time range was reported at 5 to 122 days, and reasonable exposure time was 40 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

#### **Extra Comments**

Exterior inspection was performed per engagement guidelines on 11/30/2023.

Address Discrepancy: Subject's tax records indicate address as: 7492 Corona Valley Ave, Eastvale, CA 92880, however, Letter of Engagement address reported as: 7492 Corona Valley Ave, Corona, CA 92880

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 5 to 122 days, and reasonable exposure time was 20 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 5 to 122 days for the subject's general market area.

The average marketing time range was reported at 5 to 122 days, and reasonable exposure time was 40 days.

#### **Comments on Sales Comparison**

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid as comps were similar in overall marketability and market appeal.

There were limited closed sale comparable sales with similar GLA/marketability as the subject in the past 12 months and 2 mile radius, thus, an expanded market data search was conducted and comparable sale 3 was used due to similar location and deemed reliable and credible.

Through paired sales analysis the market indicated homes with comps 1, 2, 5 location did command lower prices/values versus homes within the interior tract neighborhood market area thus adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes comp 4 location did not command higher prices/values versus homes similar to subject location thus zero dollar adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes with pool/spa did command higher prices/values versus homes with no improvement thus adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes with three car garage did command higher prices/values versus homes with two car garage improvement thus adjustments warranted in the sales grid.

Comp 1 was reported in similar condition to kitchen, baths, flooring and was adjusted for location, GLA, garage, pool/spa, bath count.

Comp 2 was reported in superior condition kitchen upgrades and was adjusted for location, condition, time, pool/spa.

Comp 3 was reported in similar condition to kitchen, baths, flooring and was adjusted for sale concession, time, GLA, bath count. Comp 3 exceeds 1 mile (exceeded 15% gross line adjustment) from the subject's market area, however, was located in a similar market neighborhood and was used due to a lack of closed sales similar in marketability and location in the past 12 months and 1 mile radius.

Comp 4 was reported in superior condition kitchen upgrades and was adjusted for condition, garage, bath count, GLA, garage, pool/spa.

Through paired sales analysis the market indicated homes with homeowner's association dues did command higher prices/values versus homes with no homeowner's association dues thus zero dollar adjustments

#### **ADDENDUM**

| Borrower: Redwood Holdings LLC              | File No.: | ExtCoronaValley |  |
|---|-----------|-----------------|--|
| Property Address: 7492 Corona Valley Avenue | Case No   | .:              |  |
| City: Corona                                | State: CA | Zip: 92880      |  |
| Lender: Wedgewood Inc                       |           |                 |  |

warranted in the sales grid.

Comp 5 (active listing) was reported in similar condition to kitchen, baths, flooring and was adjusted for location, GLA, garage, bath count, no list to sale adjustment reported in the market area.

Comp 6 (active listing) was reported in similar condition to kitchen, baths, flooring and was adjusted for GLA, garage, bath count, no pool/spa, no list to sale adjustment reported in the market area.

Time adjustments for comps 1, 3, were derived through paired sales analysis, as there were minimal recent closed sales (within the past 3 months) similar in marketability/GLA as the subject. The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of 1% per month for the first, second, third quarters of 2023 in the general market area. The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of .5% per month for third and fourth quarters of 2022.

Comp 1 is an older sale exceeding 5 months from the effective date of the appraisal however was used due to a lack of closed sales similar in GLA and similar market area in the past 12 months and 2 mile radius.

Comp 3 is an older sale exceeding 15 months from the effective date of the appraisal however was used due to a lack of closed sales similar in GLA, marketability in the past 12 months and 2 mile radius.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Through paired sales analysis the market indicated homes with six bedrooms did command higher prices/values versus homes with five bedrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with four bedrooms did command higher prices/values versus homes with three bedrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with four bathrooms did command higher prices/values versus homes with three bathrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with three bathrooms did command higher prices/values versus homes with two and half bathrooms thus adjustments warranted in the sales grid.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Comp 1 was deemed to be a best indicator of value when considering similar physical characteristics and similar GLA as the subject property.

Most weight to value was placed on comp 1 when considering when considering date of sale and similar market area.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 1 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$994,500.

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-year period immediately preceding acceptance of this assignment.

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 6 to 122 days, and reasonable exposure time was 40 days.

#### **Final Reconciliation**

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

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Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the

#### **ADDENDUM**

| Entered videous and control videous vi | Borrower: Redwood Holdings LLC                                       | File No.: ExtCo               | ronaValley          |
|--|--|-------------------------------|---------------------|
| appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better  | Property Address: 7492 Corona Valley Avenue                          | Case No.:                     |                     |
| appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better  |  | State: CA                     | ∠ıp: 92880          |
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## $\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. ExtCoronaValley}$

| The purpose of this addendum is to provide the lender/client with   |  | understanding of the  | market trends and con  | ditions prev  | alent in the   | Subje  | ect neighborho  | od. T  | his is a required  |
|---|--|---|--|---|--|--|---|--|--|
| addendum for all appraisal reports with an effective date on or at<br>Property Address <b>7492 Corona Valley Avenue</b>   | fter April 1, 2009.  | City Coro   | na   |   | Stat   | te CA  | A Zip Code  | 92   | 880  |
| Borrower Redwood Holdings LLC   |  | City COIO   | Πα   |   | Jia  | ie Or  | A Zip Code  | 32   | 000  |
| Instructions: The appraiser must use the information require  | ed on this form as the   | basis for his/her concl   | usions, and must provi   | de support  | for those co   | nclus  | sions, regardin   | g hoi  | 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<br>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   |   |  |  | erall Trend   |  |  |
| Total # of Comparable Sales (Settled)   | 44   | 25  | 15   | Increa  | <del> </del>   | =  | Stable  |  | Declining  |
| Absorption Rate (Total Sales/Months)  | 7.33   | 8.33<br>4   | 5.00   | Increa  |  | $\equiv$   | stable<br>Stable  | -  | Declining<br>Increasing  |
| Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)  | 10<br>1.36   | 0.48  | 12<br>2.40   | Declin Declin   |  | =  | Stable  |  | Increasing   |
| Median Sale & List Price, DOM, Sale/List %  | Prior 7-12 Months  | Prior 4-6 Months  | Current - 3 Months   |   | g <u> </u>   |  | rerall Trend  |  | morodomy   |
| Median Comparable Sale Price  | 866,500  | 929,000   | 982,350  | X Increa  |  |  | itable  |  | Declining  |
| Median Comparable Sales Days on Market  | 37   | 7   | 9  | Declin  |  | X) Si  |   |  | Increasing   |
| Median Comparable List Price  | 923,000  | 914,900   | · · · · · ·  | X Increa  | <u> </u>   | =  | itable<br>itable  |  | Declining<br>Increasing  |
| Median Comparable Listings Days on Market  Median Sale Price as % of List Price   | 98%  | 13<br>102.00%   | 22<br>101%   | Declin Increa   |  | X) Si  |   |  | Declining  |
| Seller-(developer, builder, etc.)paid financial assistance prevaler   |  | No  | 10170  | Declin  | - 2  | <b>X</b> St  |   |  | Increasing   |
| Explain in detail the seller concessions trends for the past 12 m   |  | ntributions increased f   | rom 3% to 5%, increas  | sing use of   |  |  |   | o fee  | s, options, etc.).   |
| An analysis was performed on 84 competing   |  |   | . For those sales  | s, a total  | of 36.9  | % w  | ere report  | ed 1   | o have   |
| seller concessions. This analysis shows a ch  | ange of -0.6% բ  | per month.  |  |   |  |  |   |  |  |
|   |  |   |  |   |  |  |   |  |  |
|   |  |   |  |   |  |  |   |  |  |
| Are foreclosure sales (REO sales) a factor in the market?   | Yes X No If  | yes, explain (including   | the trends in listings a   | nd sales of   | foreclosed p   | oroper   | rties).   |  |  |
| An analysis was performed on 84 competing   |  |   | -  |   |  |  |   | d to   | be REO.  |
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| Cite data sources for above information Information repo  | orted in the Ciki  |   | ano an enecuve   |   | 11/30/20   | 123I   | \ was utiliz  | ed :   | to arrive at   |
| Cite data sources for above information. Information report the results noted on this addendum. Any percentage of the results noted on this addendum.   |  |   |  |   |  |  |   |  | to arrive at   |
| the results noted on this addendum. Any perc  |  |   |  |   |  |  |   |  | to arrive at   |
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#### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 7492 Corona Valley Avenue
City: Corona
Lender: Wedgewood Inc

File No.: ExtCoronaValley
Case No.:

ExtCoronaValley
Case No.:

ExtCoronaValley
Case No.:

Zip: 92880

Lender: Wedgewood Inc



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: November 30, 2023

Appraised Value: \$ 994,500



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 7492 Corona Valley Avenue
City: Corona
Lender: Wedgewood Inc

File No.: ExtCoronaValley
Case No.:

ExtCoronaValley
Case No.:

ExtCoronaValley
Case No.:

ExtCoronaValley
Case No.:

Case No.:

ExtCoronaValley
Case No.:

ExtCoronaValley
Case No.:



#### COMPARABLE SALE #1

7598 Morning Mist Drive Eastvale, CA 92880 Sale Date: s11/23;c10/23 Sale Price: \$ 960,000



#### COMPARABLE SALE #2

7554 Elm Grove Avenue Eastvale, CA 92880 Sale Date: s08/23;c06/23 Sale Price: \$ 935,000



#### COMPARABLE SALE #3

12875 Oakdale Street Eastvale, CA 92880 Sale Date: s09/22;c08/22 Sale Price: \$ 780,000

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 7492 Corona Valley Avenue
City: Corona
Lender: Wedgewood Inc

File No.: ExtCoronaValley

Case No.:

ExtCoronaValley

Case No.:

ExtCoronaValley

Case No.:

Zip: 92880

Lender: Wedgewood Inc



#### COMPARABLE SALE #4

7488 Rock Creek Court Eastvale, CA 92880 Sale Date: s10/23;c09/23 Sale Price: \$ 995,000



#### **COMPARABLE SALE #5**

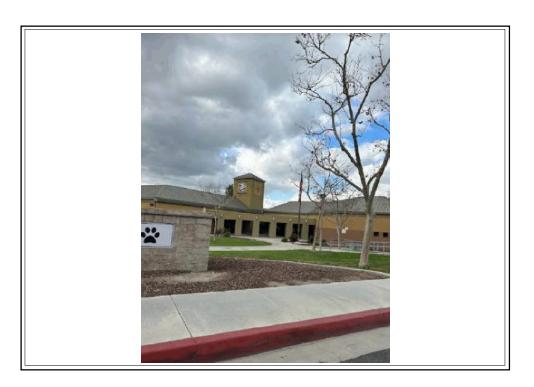
13939 Dearborn Street Eastvale, CA 92880 Sale Date: Active Sale Price: \$ 999,900



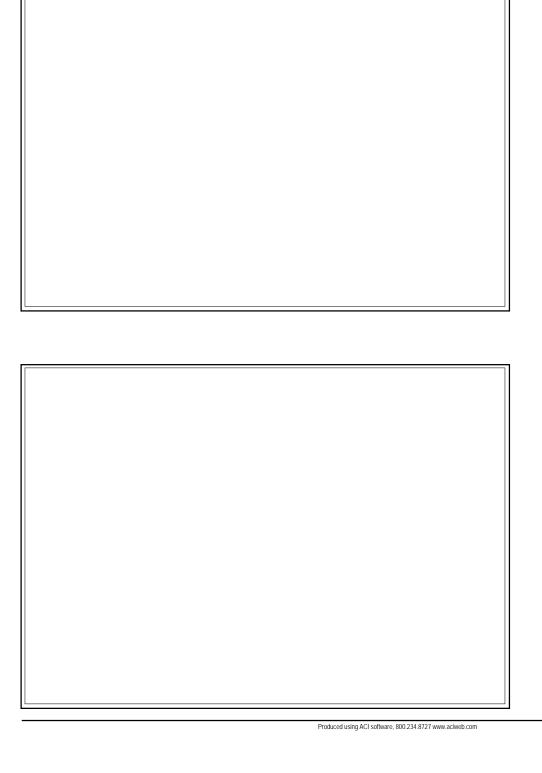
#### COMPARABLE SALE #6

7552 Corona Valley Avenue Eastvale, CA 92880 Sale Date: Active Sale Price: \$ 817,000

| Borrower: Redwood Holdings LLC              | File N    | 0.: ExtCoronaValley |
|---|-----------|---------------------|
| Property Address: 7492 Corona Valley Avenue | Case      | No.:                |
| City: Corona                                | State: CA | Zip: 92880          |
| Lender: Wedgewood Inc                       |           |                     |



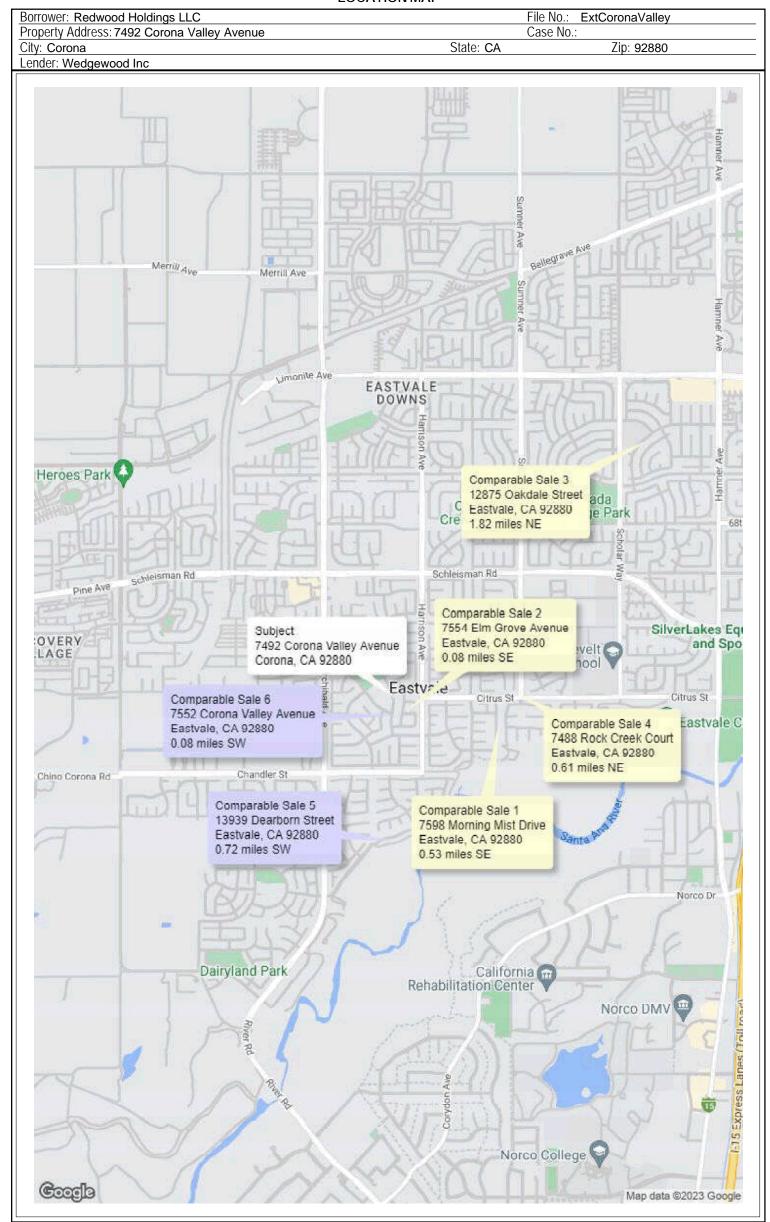
Subject's Proximity To School Campus Across Street



#### **PLAT MAP**

| Borrower: Redwood Holdings LLC   | File No.: ExtCoronaValley  |
|--|--|
| Property Address: 7492 Corona Valley Avenue City: Corona   | Case No.: State: CA Zip: 92880   |
| Lender: Wedgewood Inc  | 2.67.02000   |
| SELECTION AND ALLE AN | # AVE    State   State |

#### **LOCATION MAP**



#### **USPAP ADDENDUM**

File No. ExtCoronaValley

| Borrower: Redwood Holdings LLC Property Address: 7492 Corona Valley Avenue City: Corona County: Riverside Lender: Wedgewood Inc   | State: CA Zip Code: 92880  |
|---|--|
| APPRAISAL AND REPORT IDENTIFICATION   |  |
| This report was prepared under the following USPAP reporti  | ng option:   |
| X Appraisal Report A written report prepared under S  | Standards Rule 2-2(a).   |
| Restricted Appraisal Report A written report prepared under S   | Standards Rule 2-2(h)  |
|   | Standards (Naio 2 2(b))  |
| Reasonable Exposure Time  | test value atotad in this ranget is, 10 days   |
| My opinion of a reasonable exposure time for the subject property at the mark   | ·  |
| The average marketing time range was reported at 5 to 122 days,   | and reasonable exposure time was 40 days.  |
|   |  |
|   |  |
|   |  |
| Additional Certifications   |  |
| ▼I have performed NO services, as an appraiser or in any other capacity, period immediately preceding acceptance of this assignment.  | regarding the property that is the subject of this report within the three-year                                |
| I HAVE performed services, as an appraiser or in another capacity, regperiod immediately preceding acceptance of this assignment. Those services in the capacity of the cap |  |
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| Additional Comments   |  |
| Additional Comments   |  |
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| APPRAISER:  | SUPERVISORY APPRAISER (only if required):  |
|   |  |
| Signature: Name: Tamra Miller   | Signature:   |
| Date Signed: 11/30/2023   | Name: Date Signed:   |
| State Certification #: AR033837   | State Certification #:   |
| or State License #:   | or State License #:  |
| or Other (describe): State #:   | State:   |
| State: <u>CA</u> Expiration Date of Certification or License: <u>04/27/2024</u>   | Expiration Date of Certification or License:  Supervisory Appraiser inspection of Subject Property:            |
| Effective Date of Appraisal: 11/30/2023   | Supervisory Appraiser inspection of subject Property.  Did Not Exterior-only from street Interior and Exterior |

| Borrower: Redwood Holdings LLC              | File No.: ExtCoronaValley |            |  |
|---|---------------------------|------------|--|
| Property Address: 7492 Corona Valley Avenue | Case No.:                 |            |  |
| City: Corona                                | State: CA                 | Zip: 92880 |  |
| London: Wadgawaad Ina                       |                           | •          |  |

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: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 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: October 21, 2022

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

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

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

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

Date: October 11, 2023 By: Authorized Representative

N DEC 40000 04 22

Borrower: Redwood Holdings LLC File No.: ExtCoronaValley Property Address: 7492 Corona Valley Avenue City: Corona Case No.: State: CA Zip: 92880

Lender: Wedgewood Inc



# REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency

# Tamra M. Miller

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

AR 033837

Date Expires: Effective Date:

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

#### **FLOOD MAP**

Borrower: Redwood Holdings LLC
Property Address: 7492 Corona Valley Avenue
City: Corona
Lender: Wedgewood Inc

Hollowbrook Archibald Ave Provid Ranch Masswood Ct Goldcrest Ln Parkwood Ave Spruce Grove Ct. Eastvale Pkwy McCune Family Park Subject 7492 CORONA VALLEY AVE Heatherwood Dr EASTVALE, CA 92880 Mandeville Ct Archibald Ave Citrus St Harrison Pine Grove Ln Ave AVE ppple Grove Ct Archibald Ave Star Ruby Ave Ave Haider Ct Doors Open Child Care Archibald Star Gazer Ct Tiger Lily Ct Tiger Lily Ct Ave Mist C Almond Grove Ct Almond Grove Ct Coogle

#### FLOOD INFORMATION

Community: City of Eastvale

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06065C0679G

Panel: 06065C0679

Zone: X

Map Date: 08-28-2008

FIPS: 06065

Source: FEMA DFIRM

#### **LEGEND**

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

### Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

| Borrower: Redwood Holdings LLC              | File No.: ExtCoronaValley |            |
|---|---------------------------|------------|
| Property Address: 7492 Corona Valley Avenue | Case No.:                 |            |
| City: Corona                                | State: CA                 | Zip: 92880 |
| Londor: Wodgowood Inc                       |                           |            |

#### PROPERTY TRANSFER HISTORY

\* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY \* (may include properties that were considered but not utilized as comparables)

#### 7598 Morning Mist Dr

-No transfer history.

#### 7554 Elm Grove Ave

-No transfer history.

#### 13841 Casablanca

- -Transferred on 05/01/2023 for \$0. It transferred from Aleman Carlos to Aleman Miriam and was a Interspousal Deed Transfer (Document #123743).
- -Transferred on 03/15/2023 for \$0. It transferred from Interlicchia Mark J to Interlicchia Mark J and Nichol and was a Grant Deed (Document #74002).

#### 7591 Rose Marie Ln

- -Transferred on 03/03/2023 for \$0. It transferred from Li Wenchang to He Limei and was a Interspousal Deed Transfer (Document #62662).
- -Transferred on 03/03/2023 for \$0. It transferred from Ma Yiqing to Li Siyun and was a Interspousal Deed Transfer (Document #62661).

#### 7626 Soaring Bird Ct

-No transfer history.

#### 7621 Coffeeberry Dr

-No transfer history.

| . 1       |                        |
|-----------|------------------------|
| 1         |                        |
| Appraise: | Supervisory Appraiser: |
|           |                        |
| Name:     | Name:                  |
|           |                        |

#### **AERIAL MAP**

Borrower: Redwood Holdings LLC
Property Address: 7492 Corona Valley Avenue
City: Corona
Lender: Wedgewood Inc File No.: ExtCoronaValley Case No.: State: CA Zip: 92880

