rower	Redwood Holdings LLC		Flie N	No. 34863157
perty Address	1575 E San Jacinto Way			
da	Palm Springs	County Riverside	State CA	Zip Code 92262
der/Client	Wedgewood Inc			
APPRAI	SAL AND REPORT IDEN	TIFICATION		
This Repor	t is <u>one</u> of the following types:			
🗙 Apprais	al Report (A written report prepared u	nder Standards Rule 2-2(a) , pursuant to t	he Scope of Work, as disclose	d elsewhere in this report.)
Restrict Apprais		nder Standards Rule 2-2(b) , pursuant to t ded use only by the specified client and any c	the Scope of Work, as disclos other named intended user(s).)	
certify that, to The statemen	nts on Standards Rule 2 the best of my knowledge and belief: ts of fact contained in this report are true and o analyses, opinions, and conclusions are limited		ditions and are my personal, impa	artial, and unbiased professiona
nalyses, opinio Unless otherw Unless otherw eriod immedia	ons, and conclusions. vise indicated, I have no present or prospective vise indicated, I have performed no services, as tely preceding acceptance of this assignment.	interest in the property that is the subject of this re an appraiser or in any other capacity, regarding th t of this report or the parties involved with this assi	port and no personal interest with e property that is the subject of thi	n respect to the parties involved
My compensation of the second se	ation for completing this assignment is not cont unt of the value opinion, the attainment of a stip	I developing or reporting predetermined results. tingent upon the development or reporting of a pred ulated result, or the occurrence of a subsequent even d this report has been prepared, in conformity with	nt directly related to the intended u	use of this appraisal.
	t the time this report was prepared.			ionai Appraisai Practice that
Unless otherw Unless otherw	t the time this report was prepared. vise indicated, I have made a personal inspectio	on of the property that is the subject of this report. property appraisal assistance to the person(s) signi		
Unless otherw Unless otherw dividual provid dividual provid Reasona ppraised woo	t the time this report was prepared. vise indicated, I have made a personal inspection vise indicated, no one provided significant real property appraisal assistance ding significant real property appraisal assistance able Exposure Time (U uld have been offered on the market prior to	on of the property that is the subject of this report. property appraisal assistance to the person(s) signi	ng this certification (if there are ex length of time that the property arket value on the effective date	cceptions, the name of each
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APPRAISER:	SUPERVISORY or CO-APPRAISER (if applicable):
Signature: Name: Anthony Porter	Signature: Name:
State Certification #: AR034120	State Certification #:
or State License #:	or State License #:
State: CA Expiration Date of Certification or License: 05/20/2024	State: Expiration Date of Certification or License:
Date of Signature and Report: 12/08/2023	Date of Signature:
Effective Date of Appraisal: 12/08/2023	
Inspection of Subject: 🗌 None 🗌 Interior and Exterior 🗌 Exterior-Only	Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): <u>12/08/2023</u>	Date of Inspection (if applicable):

Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Velox Valuations LLC

		Exterior	-Only Insp	ection F	Residential Ap	praisal R	eport File	56056 # 34863		
	The purpose of this summary appraisal rep		<u> </u>			•				t property.
	Property Address 1575 E San Jacinto				City Palm Spr		State		Zip Code 92	
	Borrower Redwood Holdings LLC		Owner of	f Public Reco			Cou	nty River	side	
	Legal Description LOT 31 MB 019/012	2 DESERT S	SANDS 3							
	Assessor's Parcel # 507-246-006				Tax Year 2023		R.E.	Taxes \$ 8	3,955	
Н	Neighborhood Name Ruth Hardy Park				Map Reference	40140	Cens	sus Tract (0446.02	
Щ		cant	Special A	Assessments	\$ 673		PUD HOA\$ 0] per year 🛛	per month
SUBJ	Property Rights Appraised 🛛 🗙 Fee Simple	Leaseho	ld 🗌 Other (c	lescribe)						
S	Assignment Type Durchase Transaction	n 🗌 Refina	ance Transaction	🗙 Other	(describe) Servicing	g				
	Lender/Client Wedgewood Inc		Addre		Manhattan Beach			Beach, C		
	Is the subject property currently offered for sale				nths prior to the effective	date of this appr	aisal?		Yes 🗙 No	
	Report data source(s) used, offering price(s), an	nd date(s).	CRMLS Ma	trix.						
	I did did not analyze the contract for	r sale for the su	bject purchase tran	saction. Expla	ain the results of the anal	lysis of the contra	act for sale or why t	the analysis	was not	
	performed.									
CONTRACT	Contract Drice C	ntroot	la tha r	ronorty collor	the owner of public read					
Υ Υ	Contract Price \$ Date of Co Is there any financial assistance (loan charges, s				the owner of public reco			source(s)		s 🗌 No
0	If Yes, report the total dollar amount and describ			HEIIL ASSISLAII	ce, etc.) to be paid by a	ly party on benai	I OI LITE DOTTOWER?		Ye	
0			Je palu.							
	Note: Race and the racial composition of the	e neiabhorhoo	d are not appraisa	l factors						
	Neighborhood Characteristics				it Housing Trends		One-Unit H	ousing	Present La	nd llee %
		Rural	Property Values	_	-	Declining	PRICE		One-Unit	
		Under 25%	Property Values	Increasir	· · · ·	<u> </u>	-	AGE	2-4 Unit	85 %
ą		Slow		Shortage		Over Supply	. ,	(yrs)		0 %
RHOOD	Growth Rapid Stable		-	Vov to the		Over 6 mth			Multi-Family	5 %
0K			ui, N Sunrise \	ivay to the	e east, E Alejo Roa	u to the	3,050 High		Commercial Other	<u>10 %</u> 0 %
ň	south and N Avenida Caballeros to Neighborhood Description The subject			- 6			1 .,	••		
5	- · · · ·				e to good quality h					
ΞN	varying in style and design. Highway						byment and So			eway
	network. All schools, shopping, and Market Conditions (including support for the abo				appear to be stabl	e with a sho	ort supply of inv	entony a	nd marketing	n time of
	competitively priced homes being up		· · · · · ·	-				_		
	market area.							searing 57	o ale typical	111 1115
	Dimensions 75' x 106'		Area	7950 sf	Sha	pe Rectang	ılar	View N;	Mtn	
	Specific Zoning Classification R1C				SINGLE-FAMILY					
	Zoning Compliance 🗌 Legal 🗙 Legal No	nconforming (G		Dooonption						
			randfathered Use)				11 L 10,000 0 Q	. F1.20N	E	
				🔄 No Zo	ning 🔲 Illegal (descri	be)				subject's
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		as improved (or	as proposed per pl ally productive	No Zo ans and spec and econe	ning Illegal (descri ifications) the present us	be) se? t this time.		lf No, des		subject's Private
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Exterior-Only Inspection Residential Appraisal Report 56056 File # 34863157

									ournoport	rile #			
There are 2 comparable	e properties currei	ntly offere	d for sale	in t	the subject neighborho	ood rar	ging in	price	from \$ 649,900		to \$	6 1,6	95,000
There are 16 comparable	e sales in the sub	oiect neiał	iborhood w	vithin	the past twelve mont	hs rand	iina in	sale pri	ice from \$ 630.00	0		to\$ 2	2,220,000 .
FEATURE	SUBJECT	. <u></u>			LE SALE # 1				LE SALE # 2	ř			LE SALE # 3
Address 1575 E San Jacir	nto Way	116	0 E Via A	ltan	nira	1690	E Bue	ena Vi	ista Dr	1283	3 E Tao	cheval	h Dr
Palm Springs, CA	02262	Palr	n Springs	• C	Δ 92262	Palm	Sprin	ns Cu	A 92262	Palm	n Sprin	ns Cu	A 92262
	1 52202				1 32202				1 02202				N JZZOZ
Proximity to Subject		0.31	miles S	VV		0.08	miles	NE	1		miles	NVV	
Sale Price	\$				\$ 1,000,000				\$ 1,150,000				\$ 1,030,000
Sale Price/Gross Liv. Area	\$ si	q.ft. \$	744.05	sa.ft.		\$	588.62	2 sa.ft.		\$	497.34	1 sa.ft.	
	φ 0.												55 DOM 400
Data Source(s)					953PS;DOM 40	CRM	LS#2	19091	944PS;DOM 98				55;DOM 198
Verification Source(s)		No I	Doc Sele	ctec	1	Doc#	2023-	02588	340	Doc	#2023-	02373	350
VALUE ADJUSTMENTS	DESCRIPTION		ESCRIPTION		+(-) \$ Adjustment	DF	SCRIPT	ION	+ (-) \$ Adjustment		SCRIPT		+(-) \$ Adjustment
	BEGORIN HOIN			•	Γ () Ψ / lujuotinont	-			i () ¢ / ajuotitiont				i () ¢ / ajuotinont
Sales or Financing		Arm	Lth			ArmL	.th			Arml	Lth		
Concessions		Cas	h:0			Conv	:0			Conv	v:0		
Date of Sale/Time			/23;c11/2	2			,. 3;c08	172			23;c06	172	
· ·				.5				123					
Location	A;Airport;	A;Ai	rport;			A;Air	port;			A;Aiı	rport;B	syRd	+75,000
Leasehold/Fee Simple	Fee Simple	Fee	Simple			Fee S	Simple	ŕ		Fee	Simple	ŕ	
Site			-		0			,	0			,	0
	7950 sf	871			0	1001			0	6969			0
View	N;Mtn;	N;M	tn;			N;Mt	ר;			N;MI	tn;		
Design (Style)	DT1;Mid-Cent		;Mid-Cer	nt			Mid-C	ent		DT1	;Mid-C	ent	
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			· · ·		ont.			,0	ont.	
Quality of Construction	Q3	Q3				Q3				Q3			
Actual Age	68	69			0	69			0	68			
Condition	C4	C4				C3			-145,000				
			Delana) of F -	-		Dal	Datt			Delarre	Datter	1- 00-
Above Grade		ths Total		Baths	-	Total			-15,000				-15,000
Room Count	5 2 3	.0 5	2 2	2.0	+15,000	5	4	3.0	0	5	3	3.0	0
Gross Living Area	1,674 \$		1,344		+38,000		1,670		0		2,071		-45,700
-			1,044	J.I.	+30,000		1,070	, 04.11.	0		∠,071	J 94.11.	-40,700
Basement & Finished	0sf	0sf				0sf				0sf			
Rooms Below Grade													
Functional Utility	Average	٨	raco			A	200			A	2000		
	Average		rage			Avera	_			Aver			
Heating/Cooling	FWA, CA	FW	A, CA			FWA	<u>, CA</u>			FWA	A, CA		
Energy Efficient Items	None	Non				None				None			
Garage/Carport					. 40.000				. 40.000				
	2ga2dw	1cp	Idw		+10,000				+10,000	2dw			+20,000
Porch/Patio/Deck	Patio	Pati	0			Patio				Patio	2		
O Pool	Pool	Poo				Pool				Pool			
S I UOI	1 001	1 00				1 001				1 001			
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Net Adjustment (Total)		N	۲ + 🗌	-	\$ 63,000		+	Χ-	\$ -150,000		+ [٦.	\$ 34,300
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	Comparable Adjustments:			
	Location @ \$75,000. Based on a paired sale analysis of the comparables			
	Condition @ \$145,000 for a C3 rating and \$245,000 for a C2 rating. While			
	warranted due to the significant contributory value market participants pla	ce on upgrades. Based on a	a paired sale a	naiysis of the comparables in
	this report.			
	Bedroom Count @ \$15,000 per room. Based on a paired sale analysis of			
	Bathroom Count @ \$7,500 per half room. Based on a paired sale analysis			
	Gross Living Area @ \$120/SF (rounded). Based on a paired sale analysis		report.	
	Garage @ \$10,000 per space. Based on a paired sale analysis of the con			
	Due to the comparables having a similar flat usable area, lot size adjustm	ents are not warranted.		
	All adjustments are based on paired sale, statistical or historical analysis.			
	Comparable Search Parameters:			
	The comparable search included all listing, pending and closed sales with			
	the last 12 months. An emphasis was place on using comparables that ar		mediate neigh	borhood, of similar quality, of
ADDITIONAL COMMENTS	similar condition, with similar amenities, similar lot size, of similar age, in t	that order.		
ΠN				
MO	The special assessments are collected annually along with the property ta			
С Ц	special assessments have no impact on the subject's marketability. All co		essments. Per	the form requirements, the
AN	assessments have been separated from the property tax amount. They ar	e not Ad Valorem.		
Q	AMC Registration # for ClearCapital.com, Inc: California 1256			
Ā	Fee paid to the appraiser: \$220			
		(not required by Eennie Mee)		
		E (not required by Fannie Mae)		
	Provide adequate information for the lender/client to replicate the below cost figures and calculatio	ns.		
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Fannie Mae Form 2055 March 2005

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 seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper resion of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Anthony Porter Company Name Velox Valuations LLC Company Address 704 South State Road 135, Ste D, #393	Signature Name Company Name Company Address
Greenwood, IN 46143	
Telephone Number 951.452.1517 Email Address anthony.porter@veloxval.com Date of Signature and Report 12/08/2023 Effective Date of Appraisal 12/08/2023 State Certification # AR034120 or State License #	Telephone Number Email Address Date of Signature State Certification # or State License # State Expiration Date of Certification or License SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED 1575 E San Jacinto Way Palm Springs, CA 92262 APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,000,000 LENDER/CLIENT Name Clear Capital Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278 Email Address	 Did not inspect exterior of subject property Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Date of Inspection

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

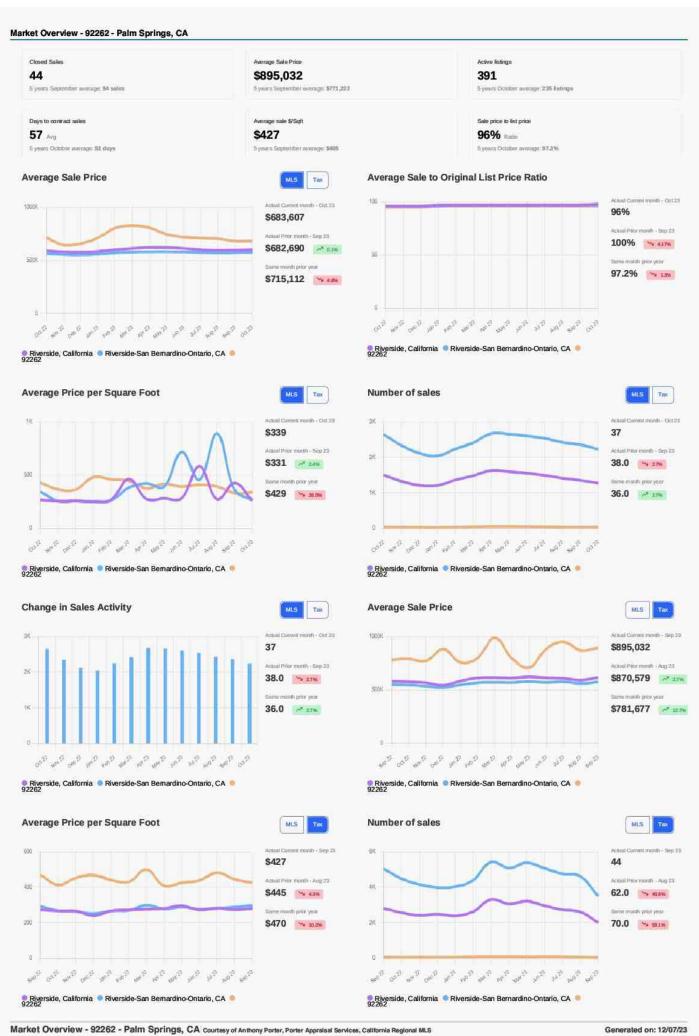
			Exteri	ior-Only Insp	ection Resid	ential Ap	oprai	sal Report		6056 4863157	
	FEATURE		SUBJECT	COMPARAB	LE SALE # 4	CON	IPARABL	E SALE # 5		COMPARABL	E SALE # 6
/		San Jacinto		1405 E Tacheva		791 N Call					
		orings, CA 9	2262	Palm Springs, C	A 92262	Palm Sprir		A 92262			
	Proximity to Subject	<u></u>		0.12 miles NW	¢	0.15 miles	S	¢ (070 000			ф.
_	Sale Price	\$ Area \$	00 ft	¢ 000.44.00#	\$ 810,000		0.00#	\$ 1,250,000	\$		\$
	Sale Price/Gross Liv. A Data Source(s)	viea 🏼 🔊	sq.ft.		26200-004 69	\$ 718.8 CRMLS#2			¢	sq.ft.	
_	/erification Source(s)			CRMLS#219091 Doc#2023-0127		FARES/Ac					
	ALUE ADJUSTMENTS	3	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
	Sales or Financing	, 		ArmLth		Listing			DLUC		r () ¢ rajuotnoni
	Concessions			Conv:0		Lioting					
I	Date of Sale/Time			s05/23;c05/23		c11/23					
	ocation	A	;Airport;	A;Airport;BsyRd	+75,000	A;Airport;					
AC	easehold/Fee Simple	Fe	ee Simple	Fee Simple		Fee Simple	e				
Q2	Site	79	950 sf	10018 sf	0	6534 sf		0			
	/iew		;Mtn;	N;Mtn;		N;Mtn;					
N	Design (Style)		T1;Mid-Cent.	DT1;Mid-Cent.		DT1;Mid-C	ent.				
lsc	Quality of Construction			Q3		Q3					
PAR	Actual Age	68	-	67	0	82		0			
MO	Condition Above Grade	C		C4	45.000	C2	Dethe	-245,000	Total D	drma Datha	
	Room Count		otal Bdrms. Baths 5 2 3.0	TotalBdrms.Baths532.0	-15,000	Total Bdrms. 5 3	Baths 2.0	-15,000	Total B	drms. Baths	
	Gross Living Area	-	5 2 3.0 1,674 sq.ft.	5 3 2.0 1,332 sq.ft.	+15,000 +39,300		<u>2.0</u> 9 sq.ft.	+15,000		sq.ft.	
	Basement & Finished	05		0sf	+39,300	0sf	J 04.11.	0		ડપ.ા.	
	Rooms Below Grade										
	Functional Utility	A	verage	Average		Average					
	Heating/Cooling		WA, CA	FWA, CA		FWA, CA					
	Energy Efficient Items	N	one	None		Solar (Owr	ned)	-25,000			
	Garage/Carport	20	ga2dw	2ga2dw		2cp		+20,000			
_	Porch/Patio/Deck	Pa	atio	Cov. Patio	0	Patio					
	Pool	P	ool	Pool		Pool					
	Vet Adjustment (Total)			X +	\$ 114,300	□ + I	X -	\$ -250,000		F 🗆 -	\$
	Adjusted Sale Price			Net Adj. 14.1 %			20.0 %	<u> </u>	Net Adj.	<u>г</u> %	ψ
	of Comparables			Gross Adj. 17.8 %		, ,	25.6 %	\$ 1,000,000			\$
		ne research and	analysis of the prior		of the subject property						Ŧ
	ITEM		SU	IBJECT	COMPARABLE SA	LE # 4	CC	OMPARABLE SALE # 5	5	COMPAR	ABLE SALE # 6
	Date of Prior Sale/Tran										
≿	Price of Prior Sale/Tran	nsfer									
ŏ	Data Source(s)	0	Black Knight		Black Knight			Knight			
	Effective Date of Data		12/08/2023	perty and comparable s	<u>12/08/2023</u>		12/08		- 1 4 4	0	
H	analysis of phot sale c			beily and comparable s		nparables 4	6 0 0	ave no sales in th	e last i	2 months	to analyze.
SA											
/	Analysis/Comments	Compara	ble 4 is relevan	t because it is ph	ysically similar. It	is located o	n a se	condary arterial re	esulting	in traffic n	ioise.
	Comparable 5 is	relevant be	cause it is nhvs	ically similar It w	as extensively rer	nodeled in	2017 v	vith new roofing	hef kito	hen ham	ooo deckina
					on, new plumbing						
					supply shortage,						
S											
EN											
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80											
ANALYSIS / COMMENTS											
۲XS											
ANA											

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Market	Conditions Add	lendum to	o the A	ppraisal Report	[Eile Ne	56056 34863157		
The purpose of this addendum is to provide the lender/c									
neighborhood. This is a required addendum for all appra		-	-						
Property Address 1575 E San Jacinto Way		City Pa	Palm Sprir	ngs	St	ate CA	ZIP Code 92	262	
Borrower Redwood Holdings LLC	wired on this form on the h	ania far hia/har a	aanaluaiana	and must provide support	for th		no recording		
Instructions: The appraiser must use the information rea housing trends and overall market conditions as reported									
it is available and reliable and must provide analysis as i	-		-						
explanation. It is recognized that not all data sources wil						•			
in the analysis. If data sources provide the required infor	-			•	-		-		
average. Sales and listings must be properties that comp					ed by	a prospective	buyer of the		
subject property. The appraiser must explain any anoma Inventory Analysis	Prior 7–12 Months	Prior 4–6 Mo		Current – 3 Months	1		Overall Trend		
Total # of Comparable Sales (Settled)	8	4	nonuna	4		Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	1.33	1.33	3	1.33		-	X Stable		Declining
Total # of Comparable Active Listings	5	2		2		Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.75	1.5		1.5		Declining	Stable		Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months	Prior 4–6 Mo		Current – 3 Months	-	Inoropoing	Overall Trend		Dealining
Median Comparable Sales Days on Market	\$997,500 37.5	\$940,00 158		<u>\$890,000</u> 33.5	┢	Increasing Declining	Stable Stable		Declining Increasing
Median Comparable List Price	\$939,995	\$770,00		\$1,172,450		Increasing	Stable		Declining
Median Comparable Listings Days on Market	182	105		21	X	Declining	Stable		Increasing
Median Sale Price as % of List Price	93.07	90.87	7	98.31	X	Increasing	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance						Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past									e.
fees, options, etc.). The data used in the g However, this is not a mandatory reporting									
reported. It is beyond the scope of this as							SIONS, DULI	ave	
					tope				
Are foreclosure sales (REO sales) a factor in the market				ng the trends in listings and					
The data used in the grid above does not									
transactions. However, this is not a manda					sed	sales that	were not re	oorte	d. It is
beyond the scope of this assignment to co			Kel Conui						
Cite data sources for above information. CRML	S was the data sour	rce used to c	complete	the Market Condition	is A	ddendum.	12/8/2023		
Cite data sources for above information. CRML	S was the data sou	rce used to c	complete	the Market Condition	ıs A	ddendum.	12/8/2023		
Summarize the above information as support for your co	onclusions in the Neighborh	lood section of th	the appraisal	report form. If you used an	y adc	litional informa	ation, such as		
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborh wn listings, to formulate you	lood section of th ur conclusions, p	the appraisal provide both	report form. If you used an an explanation and support	y ado t for y	litional information	ation, such as	3 moi	nths.
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Market Overview - 92262 - Palm Springs, CA Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS The data within this report is completed by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

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Market Overview - 92262 - Palm Springs, CA Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS The data within this report is complied by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. Generated on: 12/07/23 Page 2/2

Supplemental Adde	ndum
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Borrower	Redwood Holdings LLC			
Property Addr	ress 1575 E San Jacinto Way			
City	Palm Springs	County Riverside	State CA	Zip Code 92262
Lender/Client	t Wedgewood Inc			

Highest & Best Use Opinion Rationale / Current Use

As part of this assignment, the appraiser has developed an opinion of the highest and best use of the real property defined, described and reflected in this appraisal report, as it is currently improved (existing or proposed). Based upon the physical inspection, property owner interviews and/or information available to the appraiser within the normal course of business, the current use (or proposed use) of the subject property as of the effective date of this appraisal is a single family residential use.

Based upon available zoning, deed restriction, and/or neighborhood covenant data, the current use of the subject property is legally permissible. The appraiser has uncovered no information (survey's, adverse easements, encroachments, etc...) available within the normal course of business to suggest that the current use of the property is not physically possible. As an improved (existing or proposed) property with obvious remaining economic life, the current use is considered to be financially feasible. Based upon limitations imposed by zoning, deed restriction, and/or neighborhood covenants on alternative uses, there does not appear to be any other potential use (either currently legal, or reasonably likely to become legal) that would produce a greater return to the real estate. Therefore, the current use is also considered to be maximally productive. Based upon the above rationale, it is this appraiser's opinion that the highest and best use of the subject property, as improved, is the current use.

In order to develop an opinion of the market value of the subject's site, the appraiser has also developed an opinion of the highest and best us of the site, as though vacant. The current use of the site is as a single, residential building site. Based upon limitations imposed by zoning, deed restriction, and/or neighborhood covenants on alternative uses, there does not appear to be any other potential use of the site, as though vacant, (either currently legal, or reasonably likely to become legal), that would produce a greater return to the real estate than the current use. Therefore, the site's current use is also considered to be the highest and best use of the site, as though vacant.

<u>Comparable Summary</u>

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	1,000,000	6.3	6.3	1,063,000	29.44
Comp #2:	1,150,000	13	14.8	1,000,000	24.2
Comp #3:	1,030,000	3.3	15.1	1,064,300	24.01
Comp #4:	810,000	14.1	17.8	924,300	22.35
Comp #5:	1,250,000	20	25.6	1,000,000	

ESTIMATED INDICATED VALUE OF THE SUBJECT: 1,000,000

Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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.

СЗ

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp CrtOrd	Carport Court Ordered Sale	Garage/Carport Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga abi	Attached Garage Built-in Garage	Garage/Carport Garage/Carport
gbi gd	Detached Garage	Garage/Carport Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR Mtn	Mid-rise Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo REO	Relocation Sale REO Sale	Sale or Financing Concessions Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk VA	Unknown Veterans Administration	Date of Sale/Time Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
L	LIAD Version 0/2011 /Up	I

UAD Version 9/2011 (Updated 1/2014)

Subject Photos

Borrower	Redwood Holdings LLC
Property Address	1575 E San Jacinto Way
City	Palm Springs
Lender/Client	Wedgewood Inc

County Riverside



Subject Front

1575 E San Jacinto Way					
Sales Price					
Gross Living Area	1,674				
Total Rooms	5				
Total Bedrooms	2				
Total Bathrooms	3.0				
Location	A;Airport;				
View	N;Mtn;				
Site	7950 sf				
Quality	Q3				
Age	68				



Subject Street The subject is on the left.



Subject Street The subject is on the right.

Photograph Addendum

Borrower	Redwood Holdings LLC							
Property Address	1575 E San Jacinto Way							
City	Palm Springs	County	Riverside	State	CA	Zip Code	92262	
Lender/Client	Wedgewood Inc							



Comparable 1 MLS Photo

Comparable 4 MLS Photo

(blank)

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(blank)

Comparable Photos 1-3

Borrower	Redwood Holdings LLC
Property Address	1575 E San Jacinto Way
City	Palm Springs
Lender/Client	Wedgewood Inc

County Riverside

State CA Zip Code 92262



Comparable 1

1160 E Via Altamira					
Prox. to Subject	0.31 miles SW				
Sales Price	1,000,000				
Gross Living Area	1,344				
Total Rooms	5				
Total Bedrooms	2				
Total Bathrooms	2.0				
Location	A;Airport;				
View	N;Mtn;				
Site	8712 sf				
Quality	Q3				
Age	69				



Comparable 2

1690 E Buena	Vista Dr
Prox. to Subject	0.08 miles NE
Sales Price	1,150,000
Gross Living Area	1,670
Total Rooms	5
Total Bedrooms	4
Total Bathrooms	3.0
Location	A;Airport;
View	N;Mtn;
Site	10018 sf
Quality	Q3
Age	69



Comparable 3

-	
1283 E Tacheva	h Dr
Prox. to Subject	0.18 miles NW
Sales Price	1,030,000
Gross Living Area	2,071
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	3.0
Location	A;Airport;BsyRd
View	N;Mtn;
Site	6969 sf
Quality	Q3
Age	68

Comparable Photos 4-6

Borrower	Redwood Holdings LLC
Property Address	1575 E San Jacinto Way
City	Palm Springs
Lender/Client	Wedgewood Inc

County Riverside

State CA Zip Code 92262



Comparable 4

1405 E Tachev	ah Dr
Prox. to Subject	0.12 miles NW
Sales Price	810,000
Gross Living Area	1,332
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;Airport;BsyRd
View	N;Mtn;
Site	10018 sf
Quality	Q3
Age	67



Comparable 5

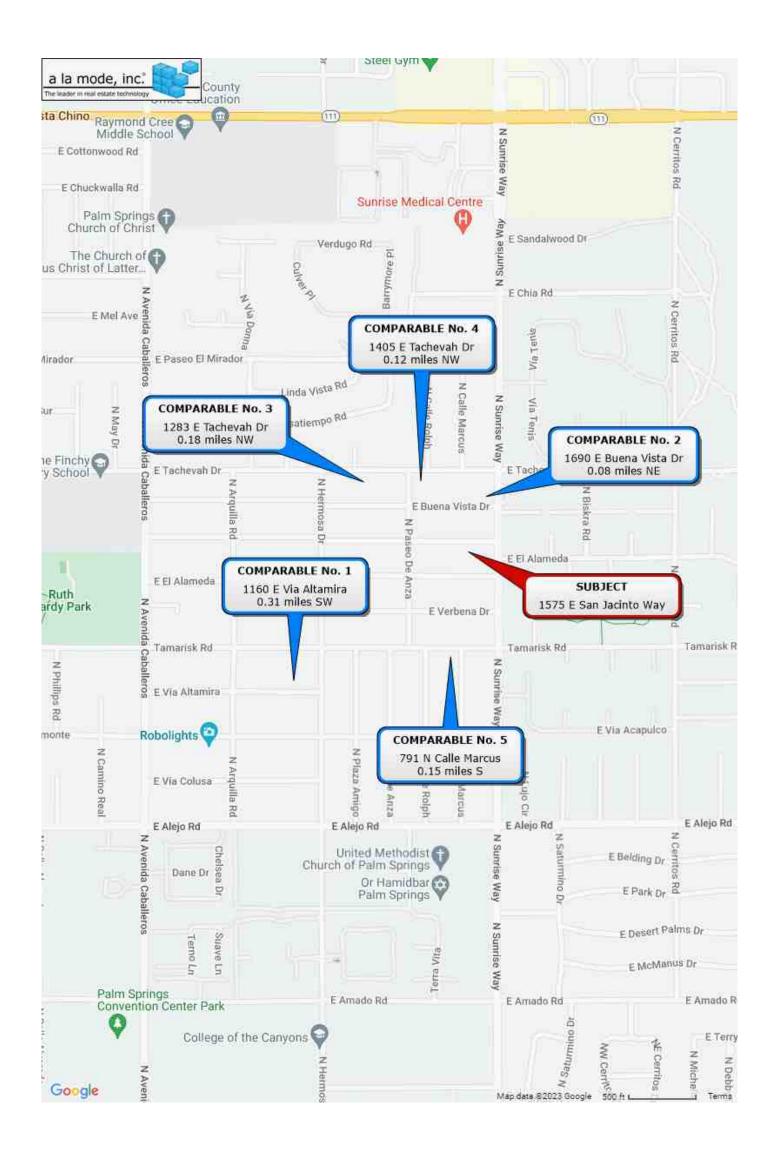
791 N Calle Mar	cus
Prox. to Subject	0.15 miles S
Sales Price	1,250,000
Gross Living Area	1,739
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;Airport;
View	N;Mtn;
Site	6534 sf
Quality	Q3
Age	82

Comparable 6

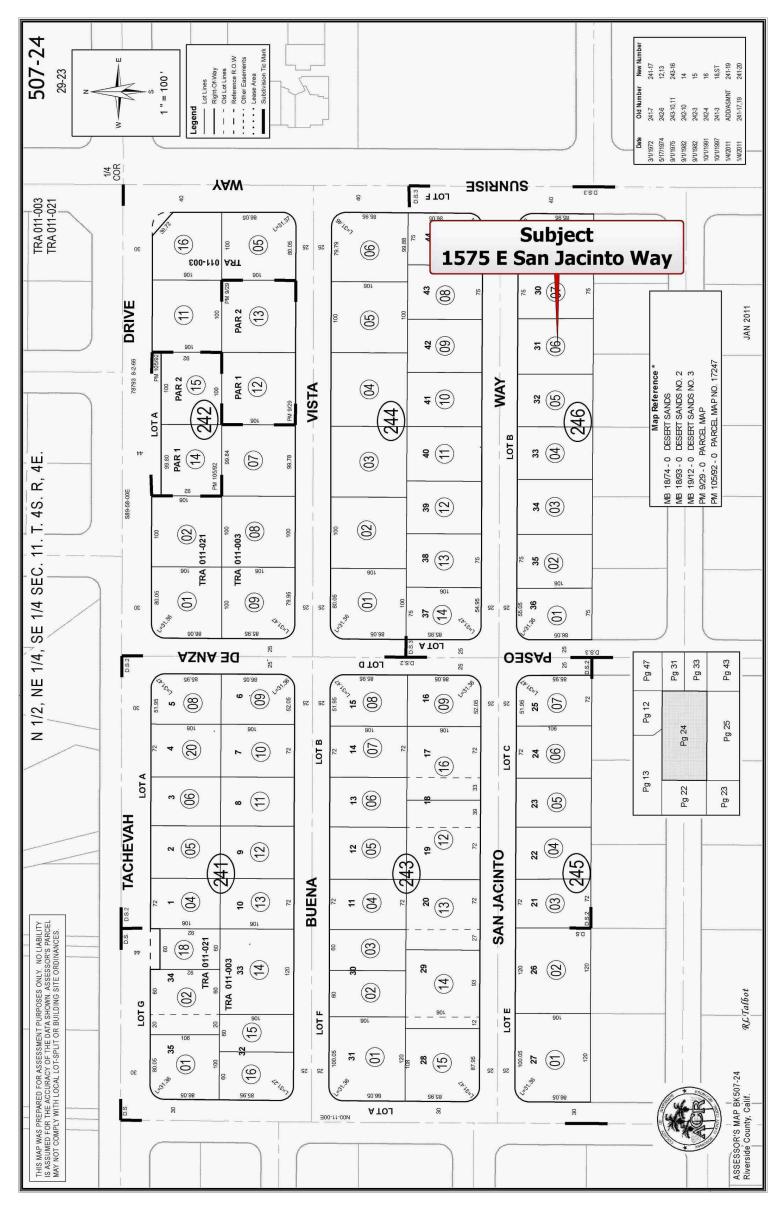
Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Location Map

Borrower	Redwood Holdings LLC					
Property Address	1575 E San Jacinto Way					
City	Palm Springs	County Rivers	side State	CA	Zip Code	92262
Lender/Client	Wedgewood Inc					



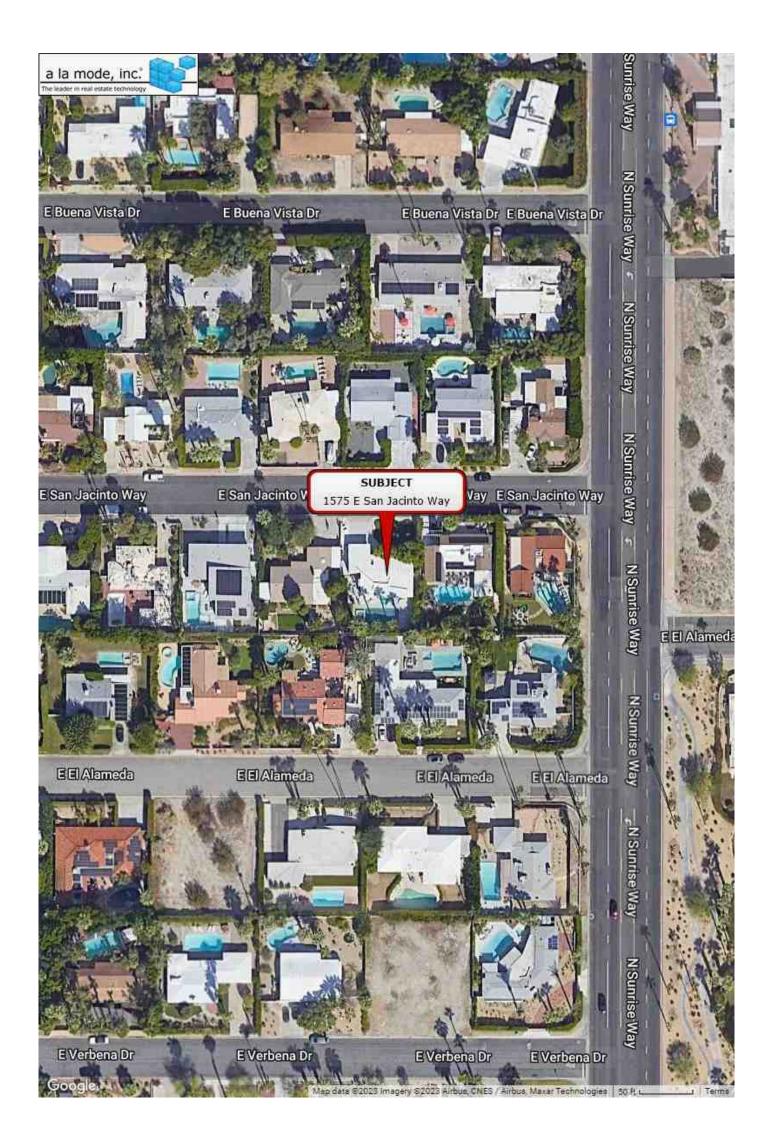
Plat Map



Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Aerial Map

Borrower	Redwood Holdings LLC					
Property Address	1575 E San Jacinto Way					
City	Palm Springs	County Rivers	ide State	CA Zij	p Code	92262
Lender/Client	Wedgewood Inc					



1575 E San Jacinto Way, Palm Springs, CA 92262-5807, Riverside County Auction APN: 507-246-006 CLIP: 1066570687

	MLS Beds 2	MLS Full Baths 2	MLS Half Baths 1			MLS Sale Date 03/06/2007	
MLS Sq Ft 1,827		Lot Sq Ft MLS Yr Built Type 8,276 1955 SFR					
OWNER INFORMATION							
Owner Name	Block Kraige		Tax Billing Zip		10022		
Owner Name 2			Tax Billing Zip+4		2141		
Mail Owner Name	Kraige Block		Owner Vesting		Single I	Vian	
Tax Billing Address	145 E 57th St #	1431	Owner Occupied		No		
Tax Billing City & State	New York, NY		No Mail Flag				
COMMUNITY INSIGHTS							
Median Home Value	\$1,355,770		School District		PALM S	PRINGS UNIFIED	
Median Home Value Rating	10/10		Family Friendly Score		14/100		
			Walkable Score		64/100		
			Q1 Home Price Forec	ast	\$1,374,1	192	
			Last 2 Yr Home Appre	eciation	32%		
LOCATION INFORMATION							
Zip Code	92262		TGNO				
Carrier Route	C005		Census Tract		446.02		
Zoning	R1C		Topography				
Tract Number			Township Range Sec	t			
School District	Palm Springs		Neighborhood Code	10.00 520 0.000			
Comm College District Code	Desert		Within 250 Feet of Mu one	Ittiple Flood Z	No		
Location Influence							
TAX INFORMATION							
APN	507-246-006		Tax Appraisal Area				
Alternate APN	507-246-006		Lot		31		
Exemption(s)			Block		-		
% Improved	70% 011003		Water Tax Dist		Desert		
Tax Area Legal Description		012 DESERT SAND	Fire Dept Tax Dist				
	\$3	/012 DESERT SAND					
ASSESSMENT & TAX							
ssessment Year 2023		2	2022	2021			
Assessed Value - Total			\$694,363		\$680,749		
ssessed Value - Land			\$208,305		\$204,221		
Assessed Value - Improved	water and the second		\$486,058		\$476,528		
OY Assessed Change (\$)	One is the second state from a new source state of the state on an example a new constant and the		\$13,614				
OY Assessed Change (%)	2%		2%				
exempt Building Value							
exempt Land Value							
xempt Total Value							
ax Year	Total Tax		Change (\$)		Change (%)	
021	\$9,361	is i sains a'					
022	\$9,601	5	5240		2.56%		
023	\$9,628		\$28		0.29%		
		2	Tax Amount				
pecial Assessment	Nearwater		\$3.62				
CARLS, MILLER D. LA LANSAN 10							
Id Cntl Stormwater/Cleanwater	e 111 -enne	THE RECEIPTING AND REAL	\$9.50				
Special Assessment Fid Cntl Stormwater/Cleanwater Csa 152-Palm Springs Stormwate Palm Springs Sewer Cho	р ()) телтте Сонтости						
id Cntl Stormwater/Cleanwater csa 152-Palm Springs Stormwate Palm Springs Sewer Chg			\$240.00				
Id Cntl Stormwater/Cleanwater							

Property Details Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS
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Property Profile - Page 2

Total Of Special Assessments

CHARACTERISTICS			
	The second		
County Land Use	Single Family Dwelling	Cooling Type	Central
Universal Land Use	SFR	Patio Type	
Lot Frontage		Garage Type	Attached Garage
_ot Depth		Garage Sq Ft	416
_ot Acres	0.19	Parking Type	Attached Garage
.ot Area	8,276	Parking Spaces	MLS: 2
.ot Shape		Roof Type	
Style		Roof Material	Gravel & Rock
Building Sq Ft	Tax: 1,674 MLS: 1,827	Roof Frame	
Bross Area	2,090	Roof Shape	
2nd Floor Area		Construction Type	
Basement Sq Feet		Interior Wall	
Stories	1	Exterior	
otal Units		Floor Cover	
otal Rooms		Flooring Material	
ledrooms	2	Foundation	
otal Baths	3	Pool	Pool
ILS Total Baths	3	Year Built	1955
ull Baths	5 Tax: 3 MLS: 2	Effective Year Built	1955
	MLS: 1		
lalf Baths	MLD: I	Other Impvs	Addition
ining Rooms		Equipment	
amily Rooms		Porch	
Other Rooms		Patio/Deck 1 Area	
Fireplaces	1	Patio/Deck 2 Area	
Condo Amenities		Porch 1 Area	
Condition		Porch Type	
Quality		Building Type	
Vater	Type Unknown	Bldg Class	
Sewer	Type Unknown	Building Comments	
Heat Type	Central	# of Buildings	1
Heat Fuel Type			
Rating Sell Score	High 669	Value As Of	2023-12-03 04:32:32
ESTIMATED VALUE			
RealAVM™	\$1,149,500	Confidence Score	81
RealAVM™ Range	\$1,036,500 - \$1,262,400	Forecast Standard Deviation	10
Value As Of	11/27/2023		
istent quality and quantity of data drive high arrable seles. In FSD denotes confidence in an AVM estim ate will fall within, based on the consistency	I should not be used in lieu of an appraisal. ent to which sales data, property information, and comparable sales er confidence scores while lower confidence scores indicate diversi ate and uses a consistent scale and meaning to generate a standard y of the information available to the AVM at the time of estimation. Th	ty in data, lower quality and quantity of data, and/or limited si ized confidence metric. The FSD is a statistic that measures t	milarity of the subject property to he likely range or dispersion an AVM
RENTAL TRENDS			
Estimated Value	5633	Cap Rate	3.5%
Estimated Value High	7187	Forecast Standard Deviation (FSD)	0.28
Estimated Value Low	4079		
e FSD denotes confidence in an Rental Tre	and should be used for information purposes only. Inds estimate and uses a consistent scale and meaning to generate a the consistency of the information available to the Bental Amount a	standardized confidence metric. The FSD is a statistic that m t the time of estimation. The FSD can be used to create confic	easures the likely range or dispersion a tence that the true value has a
JSTING INFORMATION			
/ILS Listing Number	21275406DA	Pending Date	
/LS Status	Closed	Closing Date	03/06/2007
/LS Area	332 - CENTRAL PALM SPRINGS	MLS Sale Price	\$550,000
ILS Status Change Date	11/25/2014	MLS Listing Agent	Cdar-D23898-David Martinez
MLS Current List Price	\$599,000	MLS Listing Broker	COLDWELL BANKER RESIDENT
MLS Original List Price	\$599,000	MLS Source	CDAR
.S Listing #	21252107da	21119149da	
10-21-20-7-1			

MLS Status

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Expired

Canceled

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Property Profile - Page 3

MLS Listing Date		06/02/2006		10/31/2001			
MLS Listing Price		\$599,000		\$295,000			
MLS Orig Listing Price		\$759,000		\$295,000			
MLS Close Date							
MLS Listing Close Price							
MLS Listing Cancellation Da	ate			01/10/2001			
MLS Source		CDAR					
LAST MARKET SALE & SALI							
Recording Date	03/08/2007		Sale Type		Full		
Sale Date	Tax: 02/08/	2007 MLS: 03/06/2007	Deed Type		Grant Deed		
Sale Price	\$550,000		Owner Nar	ne	Block Kraige		
Price Per Square Feet	\$328.55		Owner Nar	ne 2			
Multi/Split Sale			Seller		Boreta John		
Document Number	158945						
Recording Date	03/08/2007	03/11/2005		10/31/1991	03/24/1989		
Sale Date	02/08/2007	02/11/2005		10/1991	02/1989		
Sale Price	\$550,000	\$395,000			\$85,000		
Nominal				Y			
Buyer Name	Block Kraige	Boreta John		Nickolopoulos Thoma Sloan	as L & Nickolopoulos T	om	
Seller Name	Boreta John	Nickolopoul Sloane M	os Thomas L &	Nickolopoulos Tom	Newmark Fred J		
Document Number	158945	197972		377196	92269		
Document Type	Grant Deed	Grant Deed		Quit Claim Deed	Grant Deed		
MORTGAGE HISTORY							
Mortgage Date	12/14/2015	10/30/2009	03/08/2007	03/08/2007	08/18/2003		
Mortgage Amount	\$100,000	\$163,000	\$23,000	\$417,000	\$160,000		
Mortgage Lender	Bank Of America Na	Franklin Ln Ctr	Bank Of Ameri	ca Bank Of Am	nerica Argent Mtg	Co LLC	
Mortgage Code	Conventional	Conventional	Conventional	Convention	al Convention	nal	
Mortgage Date	07/03/2002	2	10/30/2001		03/25/1993		
Mortgage Amount	\$30,000		\$111,000 \$		\$10,000		
Mortgage Lender	Wells Far	go Bk	Washington M	Washington Mutual Bk Fa C		California Fed'l Bk	
Mortgage Code	Conventio	onal	Conventional		Conventional		
FORECLOSURE HISTORY							
Document Type	Notice Of Trustee's	Sale Release Of L	is Pendens/Notic	Lis Pendens	Notice Of Default		
Default Date					11/22/2022		
Foreclosure Filing Date	10/25/2023			03/14/2023	11/22/2022		
Recording Date	10/30/2023 10/13/2023		03/14/2023		11/22/2022		
Document Number	320699	302020		73558	479551		
Book Number							
Page Number							
Default Amount					\$59,384		
Final Judgment Amount	\$167,178						
Original Doc Date	12/14/2015	03/14/2023			12/14/2015		
Original Document Number	539584	73558			539584		

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Residential Agent 1 Line

	400/0
8	pr/ba
201.	3/3,0,1,0
1101	2/2,0,0,0
173	3/2,0,0,0
235	3/1,1,1,0
158-	2/2,0,0,0
162	3/2,0,0,0
126	2/1,1,0,0
143	2/2,0,0,0
132(3/1,1,0,0
133.	3/2,0,0,0
1342	2/1,1,0,0
136.	2/0,2,0,0
1285/OTH	2/1,1,0,0
134-	2/1,1,0,0
235	3/2,0,1,0
202	3/3,0,0,0
167(4/1,2,0,0
152	3/2,0,0,0
118(3/2,0,0,0
232	3/1,2,0,0
201	3/3,0,0,0

St# St Name 1025 Tamarisk RD 1025 Tamarisk RD 1500 E Camie Warcus 791 N Calle Marcus 715 N Suntise WM 1356 Tamarisk RD 500 N Calle Biolph 540 N Calle Biolph S Sub Type I SFR/D SFR/D S S SFR/D S SFR/D S SFR/D S Listing ID 21910.2406.DA 21910.2406.DA 21910.3944.DA 2132.2817 2332.2817 2332.2817 21390.84693.95 21390.84693.95 21390.84693.95 21390.8734.00 21390.8734.6P5 21390.8744.6P5 21390.8637.DA 21390.8874.6P5 21390.88774.6P5

Search Criteria Property Type is 'Residential' Standard Status is one of 'Active', 'Act Under Contract', 'Pending' Standard Status is 'Closed' Contract Status is 'Closed' Contract Status Change Date is 12/07/2023 to 12/07/2022 Property Sub Type is 'Single Family Residence' Zip Code is '92262' Zip Code is '92262' Year Built 1979 or less Land Lease is no Lattude, Longitude is around 33.83, -116.53 Selected 21 of 21 results.

		N/			
Date Expires: May 20, 2024	BREA APPRAISER IDENTIFICATION NUMBER: AR 034120 Effective Date: May 21, 2022	This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	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"	Anthony D. Porter	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

Insurance



Carrier: Admiral Insurance Company

Policy No.: EO000056476-02

Named Insured and Mailing Address

VELOX VALUATIONS LLC 10 INNISBROOKE TRL. GREENWOOD, IN 46142

PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

Renewal/Rewrite of:

EO000056476-01

NO FLAT CANCELLATIONS

POLICY PERIOD: From 04/01/2023 to 04/01/2024 At 12:01 A.M. Standard Time at the address of the Named Insured as stated herein

In consideration of the payment of premium, in reliance upon the statements herein or attached hereto, and subject to all of the terms of this policy, the Company agrees with the **Named Insured** as follows:

Item I:	Named Insured's Business: Real Estate Appraisal	Services	
Item II:	Limits of Liability:	\$1,000,000 \$3,000,000	Each Claim Aggregate
Item III:	Deductible:	\$5,000	Per Claim (including claim expenses)
Item IV:	Retroactive Date:	04/01/2020 05/01/2020	Applies to limits of \$1,000,000 each occurrence and \$1,000,000 aggregate Applies to limits of \$1,000,000 each occurrence and \$3,000,000 aggregate
Item V:	Premium:	\$10,418.00	Not Subject to Audit
Item VI:	Forms attached at inception: See Schedule of Forms AI		

This policy is not binding unless countersigned by Admiral Insurance Company or its authorized representative.

Countersigned On: 03/10/2023

At: Mount Laurel, NJ

\$10,418.00 Premium 250.00 Policy Fee 266.70 Surplus Lines Tax \$10,934.70 Total

DE23180820

114 By: Authorized Representative

The Insurance Company in which this coverage is placed is authorized, but not licensed, to transact business in Indiana. This policy is not protected by the Indiana Insurance Guaranty Association in the event of insolvency of the Company. This policy and the premium thereon has been properly declared as a Surplus Lines Risk to the Indiana Department of Insurance and the surplus lines tax paid accordingly. Arlington/Roe & Co., Inc.

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