File **# 2312-08** 



# LOCATED AT

5744 Indian Pointe Dr Simi Valley, CA 93063-5760 N-TRACT: 480800 : LOT: 53 MAPNR: 125MR 9

### FOR

WEDGEWOOD INC 2015 MANHATTAN BEACH BL, SUITE 100 REDONDO BEACH, CA 90276

#### **OPINION OF VALUE** 1,225,000

AS OF

12/11/2023

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# USPAP ADDENDUM

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Borrower	REDWOOD HOLDINGS LLC				
Property Address	5744 Indian Pointe Dr				
City Lender	Simi Valley	County ventura	Sta	ate <b>ca</b>	Zip Code <b>93063-5760</b>
	WEDGEWOOD INC				
		lowing USPAP reporting option:			
🗙 Appraisa	l Report	This report was prepared in accordance with	n USPAP Standards Rule 2-2(a).		
Restricte	d Appraisal Report	This report was prepared in accordance with	h USPAP Standards Rule 2-2(b).		
Beasonable	Exposure Time				
		or the subject property at the market value sta	ated in this report is:	HE REASON	ABLE EXPOSURE TIME IS
60-120			_		
Additional C					
	o the best of my knowledge a				
		appraiser or in any other capacity, regarding t	he property that is the subject of t	his report wi	thin the
three-yea	r period immediately precedir	ig acceptance of this assignment.			
I HAVE p	erformed services, as an appr	aiser or in another capacity, regarding the pro	perty that is the subject of this re	port within th	e three-year
		nce of this assignment. Those services are de	scribed in the comments below.		
	ts of fact contained in this repo				autial and unbiased
	analyses, opinions, and conclusion alyses, opinions, and conclusion	ions are limited only by the reported assumptions	3 and limiting conditions and are my	personal, imp	iartial, and undiased
		or prospective interest in the property that is the	subject of this report and no persor	al interest wit	h respect to the parties
involved.					
		at is the subject of this report or the parties involv			
	-	contingent upon developing or reporting predeterr		direction in w	alue that favore the eques of
		nent is not contingent upon the development or re attainment of a stipulated result, or the occurrence			
	• •	e developed, and this report has been prepared, in			
were in effect a	t the time this report was prepar	ed.			
		rsonal inspection of the property that is the subje	-	(c. 1)	
	· · ·	significant real property appraisal assistance to th raisal assistance is stated elsewhere in this repor		(If there are e	xceptions, the name of each
	ang significant real property app		<i>.</i> ,		
Additional C	omments				
	ommento				
APPRAISER:	ΛΙΛ		IPERVISORY APPRAISER: (	only if re	quired)
	IL ALP	Balanta			
Signature:	pup ,				
Name: JOSEPI		Nar			
	2/ <mark>1</mark> /1/2023 # <sup>.</sup> AR001057		e Signed: te Certification #:		
or State License a	#: <u>ANUU1957</u> #:		State License #:		
State: <u>CA</u>		Sta	te:		
Expiration Date of			viration Date of Certification or License:		
Effective Date of A	Appraisal: <u>12/11/2023</u>	Sur	pervisory Appraiser Inspection of Subje		Interior and Estador
			Did Not Exterior-only from S	DILGEL	Interior and Exterior

Joe Baldino

# Exterior–Only Inspection Residential Appraisal Report

The purpose of this summary appraisal report	rt is to provide the le	nder/client with an	accurate, and adequately	v supported, opi	nion of the r	narket value	of the subject	property.
B I ALL			City Simi Valley			ite ca	7. 0. 1	
			1					63-5760
Borrower <b>REDWOOD HOLDINGS LLC</b>	(	Owner of Public Reco	ord TAM D TRUONG &	LOURDES B SA	<b>lgado</b> Co	unty ventu	JRA	
Legal Description N-TRACT: 480800 : LOT:	53 MAPNR: 125MR 9							
Assessor's Parcel # 628-0-311-205			Tax Year <b>2022</b>		RI	. Taxes \$	11,190	
			M D (				,	
Neighborhood Name INDIAN HILLS				9-A-7		nsus Tract		
Occupant 🗙 Owner 🗌 Tenant 🗌 Vaca	ant S	Special Assessments	;\$ o	DU PU	D HOA\$ 🛛		per year	per month
Property Rights Appraised 🛛 🗙 Fee Simple	Leasehold	Other (describe)						
Assignment Type Purchase Transaction	Refinance Transa	. ,	r (describe) <b>SERVICING</b>					
Lender/Client wedgewood INC		Address 2015	MANHATTAN BEACH BL,	, SUITE 100, RE	DONDO BEAC	H, CA 9027	6	
Is the subject property currently offered for sale o	r has it been offered for s	sale in the twelve mo	onths prior to the effective da	te of this apprais	al?	X	Yes No	
Report data source(s) used, offering price(s), and			DW23150250 THE SUBJE					
		TU,GRINLOWILO #1	DW23130230 THE 30DJE	LOT WAS LISTED	0 0/10/2023 1	UN \$1,199	,300	
I did did not analyze the contract for s	sale for the subject purch	ase transaction. Exp	lain the results of the analys	is of the contract	for sale or why	the analysis	was not	
performed.								
						<b>2</b> ( )		
Contract Price \$ Date of Cont	tract	Is the property selle	er the owner of public record	l? Yes	No Data	Source(s)		
Is there any financial assistance (loan charges, sa	ale concessions, gift or de	ownpayment assista	nce, etc.) to be paid by any	party on behalf of	f the borrower?		Yes	No
If Yes, report the total dollar amount and describe			, , , , , , , , ,					
Note: Race and the racial composition of the	neighborhood are not a	opraisal factors						
-			with I law stress T		A., 11 P.	Have	P	۸ I I ۸
Neighborhood Characteristics			nit Housing Trends		One-Unit		Present Lan	u use %
Location 🗌 Urban 🔀 Suburban 🗌	Rural Property V	/alues 🔄 Increasi	ing 🗙 Stable	Declining	PRICE	AGE	One-Unit	90 %
Built-Up X Over 75% 25-75%	Under 25% Demand/S			Over Supply	\$ (000)	(yrs)	2-4 Unit	<u> </u>
				=,				
Growth 🗌 Rapid 🗙 Stable 🗌	Slow Marketing	Time 🗙 Under 3	3 mths 3-6 mths	Over 6 mths	<b>600</b> Lo	W O	Multi-Family	%
Neighborhood Boundaries THE SUBJECT I	S LOCATED NORTH OF	THE 118 FWY. S	OUTH OF EVENING STAR,	EAST OF	<b>1,800</b> Hig	jh <b>40</b>	Commercial	1 %
					.,	/	Other	9 %
YOSEMITE & WEST OF OPEN HILLSIDE					-,			
Neighborhood Description The subject is loc	ated in a suburban area.	. It is within 10 mile:	s to many diversified financi	al, industrial, ser	vice & movie ir	dustry cente	rs. The subject	is located
minutes from major traffic arteries on Yosemite 8	Cochran. The subject is	s located one mile n	ortheast of the 118 fwy. Th	e subject is locate	ed within 25 mi	inutes from m	ajor retail, entert	ainment and
employment opportunities in Simi Valley, Thousan			•				•	
	a a a a a lucia a a l							
Market Conditions (including support for the abov		CONVENTIONAL FIN/	ANCING IS PREDOMINANT I	N THE AREA. DE	EMAND IS BEG	INNING TO W	EAKEN AS INFLAT	TON HAS
BEEN INCREASING, BUT VALUES ARE STILL HOL	DING STABLE. FUNDS AR	E STILL AVAILABLE	<b>BUT SALES ACTIVITY IS BE</b>	GINNING TO DECL	LINE AS INTERE	ST RATES AF	RE BEGINNING TO	
INCREASE. BUYER ARE BEGINNING TO BE MOR	E WILLING TO WAIT FOR	RATES TO DECLINE	BEFORE THEY BUY					
Dimensions 60 X 82 X 90 X 100		Area 7831 sf		IRREGULAR		View N;	Baar	
				INNEUULAN		1000 N,	nes;	
Specific Zoning Classification RMOD-7.0			RESIDENTIAL SFR					
Zoning Compliance 🗙 Legal 📃 Legal None	conforming (Grandfathere	ed Use) 🔄 No Z	oning 🔄 Illegal (describe					
Is the highest and best use of subject property as	improved (or as propose	ed per plans and spe	cifications) the present use?		Yes 🗌 N	o If No, des	scribe	
<u> </u>	F ( F . F	or por por contro						
			<i>,</i> .					
Likilikiaa Dadalia Othan (daaanika)		Dublin Other	,					Delevate
Utilities Public Other (describe)			r (describe)	Off-site Impro	ovements – Typ		Public	Private
Utilities         Public         Other (describe)           Electricity         Image: Compared to the second secon	Water		r (describe)		ovements – Typ			Private
Electricity	Water Sanitary Sev		r (describe)	Off-site Impro Street ASPH	ovements – Typ IALT		Public	Private
Electricity X Gas X	Sanitary Sev	wer 🗙 🗌		Off-site Impro Street ASPH Alley NONE	ovements – Typ IALT	e	Public	
Electricity X Gas X FEMA Special Flood Hazard Area Yes	Sanitary Sev No FEMA Flood Z	wer X	FEMA Map # 0611	Off-site Impro Street ASPH	ovements – Typ IALT		Public	
Electricity X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	Sanitary Sev No FEMA Flood Z for the market area?	wer X Zone X X Yes	FEMA Map # 0611 No If No, describe	Off-site Impro Street ASPH Alley NONE 1C0866E	ovements – Typ IALT E	FEMA Map	Public	
Electricity X Gas X FEMA Special Flood Hazard Area Yes	Sanitary Sev No FEMA Flood Z for the market area?	wer X Zone X X Yes	FEMA Map # 0611 No If No, describe	Off-site Impro Street ASPH Alley NONE 1C0866E	ovements – Typ IALT	FEMA Map	Public	
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Electricity       Image: Construction of the system of the s	Sanitary Sev No FEMA Flood Z for the market area? factors (easements, encro REPORT HAS NOT BEE	wer X Zone X Dachments, environn EN REVIEWED. THI	FEMA Map # 0611 No If No, describe nental conditions, land uses, ERE ARE NO ADVERSE IN	Off-site Impro Street ASPH Alley NONE 1C0866E etc.)? FLUENCES	ovements – Typ IALT E	FEMA Map	Public	
Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external features THE SUBJECT IS ABOVE GRADE. THE TITLE For flood information discrepancy with lenge	Sanitary Sev No FEMA Flood Z for the market area? factors (easements, encro REPORT HAS NOT BEE	wer X Zone X Dachments, environn EN REVIEWED. THI	FEMA Map # 0611 No If No, describe nental conditions, land uses, ERE ARE NO ADVERSE IN	Off-site Impro Street ASPH Alley NONE 1C0866E etc.)? FLUENCES	ovements – Typ IALT E	FEMA Map	Public	
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# Exterior–Only Inspection Residential Appraisal Report

											price	from \$ 1,199,900		to	\$ <u>1,1</u>	99,900	
												ice from \$ 1,015,0			to \$ -	,650,00	0
FEATURE		SUBJEC		_			LE SALE #					LE SALE # 2		CON	IPARAB	LE SALE :	# 3
Address 5744 Indian Pointe				5853	Indian	Pointe	Dr		5934	Indian 1	Terrac	rrace Dr 5562 Seneca Pl					
Simi Valley, CA 930	063-57	60		Simi V	/allev. (	CA 930	)63-5764		Simi V	/allev. C	CA 930	63-5771	Simi V	Vallev.	CA 930	63-2057	,
Proximity to Subject					miles NI					niles E				miles N			
Sale Price	\$					_	\$	1,278,000				\$ 1,250,00				\$	1,376,000
Sale Price/Gross Liv. Area	\$	161.4	ı sq.ft.	\$	351.87	<b>r</b> sa.ft.		.,,	\$	321.83	sq.ft.		\$	436.6	9 sq.ft.		.,,
Data Source(s)	+	101.4					19618 ;D	OM 25	CRMI			0411;DOM 13	1			3910 ;D	OM 11
Verification Source(s)								UM 25									
VALUE ADJUSTMENTS		ESCRIPT			SCRIPTI		479-A-7	Adjustment		SCRIPTI		<b>479-A-7</b> +(-) \$ Adjustment		SCRIPT		479-A-6	Adjustment
Sales or Financing						UN	+(-)φ1	AujuStinent			UN	+ (-) & Aujustinent	-			+(-)φ	Aujustinent
····· 3				ArmLt					ArmLt				ArmLt				
Concessions				Conv;	0				Cash;	0			Cash;	0			
Date of Sale/Time				s08/23	3;c08/2	3			s02/2	3;c02/2;	3		s10/2	3;c10/2	23		
Location	N;Re	s;		N;Res	;				N;Res	;			N;Res	;			
Leasehold/Fee Simple	Fee S	Simple		FEE				0	FEE				D FEE				0
Site	7831	sf		7333	sf			0	9156	sf			0 8314	sf			0
View	N;Re	s;		N;Res	;				N;Res	;			N;Res	;			
Design (Style)	DT2;	SPANISI	н	DT2;T	RADITI	ONAL		0	DT2;S	PANISH	1		DT2;T	RADIT	IONAL		0
Quality of Construction	Q3			Q3					Q3				Q3				
Actual Age	22			23				0	24				0 36				0
Condition	C4			C3				-100,000				-100,00					-200,000
Above Grade	Total	Bdrms.	Baths		Bdrms.	Baths	1	,		Bdrms.	Baths	100,00	Total	Bdrms.	Baths		_00,000
Room Count	10	4	4.1	10	5	3.1		+15,000		4	3.1	+15,00	-	4	3.0		+25,000
Gross Living Area	10		1 sq.ft.	10	-	sq.ft.				4 3,884					1 sq.ft.		
Basement & Finished	0-1	4,091	■ 04.1L	0.4	3,032			+45,900		ა,884	, oq.ii.	+20,70		3,15	■ 54.1L.		+94,000
	Osf			Osf					Osf				Osf				
Rooms Below Grade																	
Functional Utility	AVER			AVER/					AVER/				AVER				
Heating/Cooling	FAU/			FAU/C					FAU/C	ENT			FAU/C				
Energy Efficient Items	NONE			NONE					NONE				NONE				
Garage/Carport	3gbi2	2dw		3ga3d	lw			0	3gbi3	dw			0 3ga3d	dw			0
Porch/Patio/Deck	OPEN	I PATIO		COVE	RED PA	TIO		-5,000	OPEN	PATIO			OPEN	PATIO			
POOL-SPA	POOL	-		NONE				+25,000	POOL-	SPA		-10,00	D POOL	-SPA			-10,000
IPA																	
Net Adjustment (Total)					] + [	Κ-	\$	-19,100		+ 🔰	Κ-	\$ -74,30	0	]+	<b>X</b> -	\$	-91,000
Adjusted Sale Price				Net Ad	j.	1.5 %			Net Ad	j.	5.9 %		Net Ac	lj.	6.6 %		
of Comparables				Groce	۰. ۸ di								0	-			1 295 000
				1010221	Auj.	14.9 %	\$	1.258.900	Gross	Adj. 1	11.7 %	\$ 1.175.70	Gross	Adj.	23.9 %	φ	1.200.000
												\$ 1,175,70	Adj.	23.9 %			
I X did did not research	the sale	e or trans	sfer histo			-						\$ 1,175,70	DIGIOSS	Adj.	23.9 %	φ	1,285,000
I X did did not research	the sale	e or trans	sfer histo			-						\$ 1,175,70	<b>D</b> Gross	Adj.	23.9 %	Φ	1,203,000
				ory of th	e subjec	t prope	erty and co	mparable sal	es. If no	t, explain	1		· 	Adj.	23.9 %	φ 	1,203,000
My research did X did	not rev			ory of th	e subjec	t prope	erty and co	mparable sal	es. If no	t, explain	1	\$ 1,175,70	· 	Adj.	23.9 %	φ	1,203,000
My research did X did Data Source(s) PARCEL QUI	not rev EST	eal any p	orior sale	bry of th	nsfers of	t prope	erty and con	mparable sale	es. If no iree yea	t, explain rs prior to	n o the ef	ffective date of this app	praisal.	Adj.	23.9 %	<u>\$</u>	1,203,000
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#### Exterior-Only Inspection Residential Appraisal Report File # 2312-08

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	SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION SUBJECT TO	THE STATED SCOPE OF WORK	PURPOSE OF TH	HE APPRAISAL , REPORTIN	G
	REQUIREMENTS OF THIS APPRAISAL REPORT FORM & DEFINITION OF MARKET VALUE	E. NO ADDITIONAL INTENDED US	ERS ARE IDENT	IFIED BY THE APPRAISER.	
	THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENANC	CF & LIPKEEP PROLONGING THE	ESTIMATED REP	MAINING ECONOMIC LIFE	
	The address reported on the appraisal form is according to US Postal Service records	s as required by UAD format. 1	he title company	y reports the city or count	y address
	and the title report may or may not match to USPS records".				
	I have performed no services, as an appraiser or in any other capacity, regarding the preceding acceptance of this assignment.	e property that is the subject of	this report with	in the three-year period in	nmediately
	preceding acceptance of this assignment.				
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ADDITIONAL COMMENTS					
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	Provide adequate information for the lender/client to replicate the below cost figures and calculatio         Support for the opinion of site value (summary of comparable land sales or other methods for esti         ratio of land to improvements is typical for the area, as indicated by(using the abstr         ESTIMATED       REPRODUCTION OR       REPLACEMENT COST NEW         Source of cost data       MARSHALL-SWIFT         Quality rating from cost service       GOOD       Effective date of cost data       11/1/2023         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION.         The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used       THE MARKET         DOES NOT REFLECT FULL VALUE OF POOL-FUNCTIONAL       NO EXTERNAL DEPRECIATION       35 Years         Estimated Remaining Economic Life (HUD and VA only)       35 Years         Summary of Income Approach (including support for market rent and GRM)       PROJECT INFORMATION         Is the developer/builder in control of the Homeowners' Association (HOA)?       Yes         Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA a       Legal Name of Project         Total number of units rented       Total number of units for sale       Was the project created by the conversion of existing builiding(s) into a PUD?       Yes <th>ons.       imating site value)       Commentation         imating site value)       Commentation         ractions process) the comparability       Commentation         imating site value)       Commentation         imating site value)       Commentation         imating site value)       Commentation         imating site value)       Commentation         imating site value       Garage/Carport       42         Depreciation       331,150         Depreciated Cost of Improvement       "As-is" Value of Site Improvement         "As-is" Value of Site Improvement       "As-is" Value of Site Improvement         "As-is" Value of Site Improvement       = \$         INDICATED VALUE BY COST APP       UE (not required by Fannie Mae)         = \$       = \$         N FOR PUDs (if applicable)       No         No       Unit type(s)       Detache         and the subject property is an attact       Total number of units sold         Data source(s)       No       No         No       If Yes, date of conversion         If No, describe the status of comment       If No, describe the status of comment</th> <th>les used.         1       Sq.Ft. @ \$         0       Sq.Ft. @ \$         0       Sq.Ft. @ \$         Functional       E         40,000       S         S       S         S       S         ROACH       S         ed       Attached         ed       Attached         ied dwelling unit.       S         station.       S</th> <th>=\$ 250.00 =\$  =\$ 20.00 =\$  =\$ External =\$(  =\$  =\$</th> <th>400,000 1,022,750 100,000 8,400 1,131,150 371,150) 760,000 100,000 1,260,000</th>	ons.       imating site value)       Commentation         imating site value)       Commentation         ractions process) the comparability       Commentation         imating site value)       Commentation         imating site value)       Commentation         imating site value)       Commentation         imating site value)       Commentation         imating site value       Garage/Carport       42         Depreciation       331,150         Depreciated Cost of Improvement       "As-is" Value of Site Improvement         "As-is" Value of Site Improvement       "As-is" Value of Site Improvement         "As-is" Value of Site Improvement       = \$         INDICATED VALUE BY COST APP       UE (not required by Fannie Mae)         = \$       = \$         N FOR PUDs (if applicable)       No         No       Unit type(s)       Detache         and the subject property is an attact       Total number of units sold         Data source(s)       No       No         No       If Yes, date of conversion         If No, describe the status of comment       If No, describe the status of comment	les used.         1       Sq.Ft. @ \$         0       Sq.Ft. @ \$         0       Sq.Ft. @ \$         Functional       E         40,000       S         S       S         S       S         ROACH       S         ed       Attached         ed       Attached         ied dwelling unit.       S         station.       S	=\$ 250.00 =\$ =\$ 20.00 =\$ =\$ External =\$( =\$	400,000 1,022,750 100,000 8,400 1,131,150 371,150) 760,000 100,000 1,260,000
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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 version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature , Naturn	Signature
Name Joseph / Baldino	Name
Company Name REAL ESTATE APPRAISER	Company Name
Company Address 3101 MESA VERDE DR	Company Address
BURBANK, CA 91504	
Telephone Number (818) 768-6147	Telephone Number
Email Address JOEAPPRAISER11@AOL.COM	Email Address
Date of Signature and Report <u>12/11/2023</u>	Date of Signature
Effective Date of Appraisal <u>12/11/2023</u>	State Certification #
State Certification # AR001957	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>ca</u>	
Expiration Date of Certification or License 02/12/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
5744 Indian Pointe Dr	Did inspect exterior of subject property from street
Simi Valley, CA 93063-5760	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,225,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name wedgewood INC	<ul> <li>Did inspect exterior of comparable sales from street</li> </ul>
Company Address 2015 MANHATTAN BEACH BL, SUITE 100, REDONDO	Date of Inspection
BEACH, CA 90276	
Email Address	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report

					onny	11124		0110	<u> </u>	<b>P U</b>		File #	2312		
FEATURE		SUBJEC	T		COMF	PARAB	LE SALE # 4		COM	PARABL	E SALE # 5		COM	PARABL	E SALE # 6
Address 5744 Indian Pointe							5506 Seneca Pl								
							Simi Valley, CA 93063-2057								
Simi Valley, CA 930	v <b>3-</b> 57	00					103-3/03				03-207/				
Proximity to Subject				0.05 ı	niles SV	N			miles N						•
Sale Price	\$						\$ 1,500,000				\$ 1,200,000				\$
Sale Price/Gross Liv. Area	\$	161.4	ı sq.ft.	\$	355.79	sq.ft.		\$	395.2	<b>6</b> sq.ft.		\$	_	sq.ft.	
Data Source(s)							29267;DOM 50	CRM			1176;DOM 20				
Verification Source(s)											478-J-6				
							479-A-7				1				· () Adjustment
VALUE ADJUSTMENTS	D	ESCRIPT	IUN	DE	SCRIPTI	UN	+(-) \$ Adjustment		ESCRIPT	IUN	+ (-) \$ Adjustment		SCRIPT	IUN	+(-) \$ Adjustment
Sales or Financing				ArmLt	h			ArmL	th						
Concessions				Conv;	0			Conv	;15000		-15,000				
Date of Sale/Time					3;c04/2	3			, 3;c04/2	3					
Location						J									
	N;Re	-		N;Res	,			N;Res	5;						
Leasehold/Fee Simple	Fee S	Simple		FEE			0	FEE			0				
Site	7831	sf		8773	sf		0	7973	sf		0				
View	N;Re	s:		B:PANC	DRAMIC;C	tvSkv	-200,000	N:Res	5:						
Design (Style)		spanisi	u		RADITI				., Spanisi	u					
- ( - /		SF ANIS	n	í í	NAUTT	UNAL	U		SF ANISI						
Quality of Construction	Q3			Q3				Q3							
Actual Age	22			23			0	36			0				
Condition	C4			C3			-100,000	C3			-100,000				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	,		Bdrms.	Baths	,	Total	Bdrms.	Baths	
Room Count											·		Janno.	Jamo	<u> </u>
	10	4	4.1	11	5	4.1	0		4	3.0	+25,000				
Gross Living Area		4,09	1 sq.ft.		4,216	sq.ft.	-12,500		3,036	sq.ft.	+ 105,500			sq.ft.	
Basement & Finished	Osf			Osf				Osf							
Rooms Below Grade															
	-							-							
Functional Utility	AVER	RAGE		AVER	AGE			AVER	AGE						
Heating/Cooling	FAU/	CENT		FAU/C	ENT			FAU/C	CENT						
Energy Efficient Items	NONE			NONE				NONE							
Garage/Carport							-				-				
	3gbi2			3ga3d	lw		0	3ga3			0				
Porch/Patio/Deck	OPEN	<b>PATIO</b>		OPEN	PATIO			OPEN	PATIO						
POOL-SPA	POOL	L		POOL	-SPA		-10,000	POOL	-SPA		-10,000				
						-				_					
Net Adjustment (Total)					+ 🔰	Κ-	\$ -322,500		+ [		\$ 5,500		+	-	\$
Adjusted Sale Price				Net Ad	j. 2	21.5 %		Net Ad	di.	0.5 %		Net A	di.	%	
of Comparables				Gross		21.5 %		Groce	Δdi	21.3 %	\$ 1,205,500			%	¢
	and an	al al a f	the second second												ų
Report the results of the research a	ano ana	alysis of			transfer	nistory							1 .		
ITEM			SL	JBJECT			COMPARABLE SA	LE # -	4	CC	) MPARABLE SALE #	5	(	OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)		PARCEL	L QUEST	Г			PARCEL QUEST			PARCE	L QUEST				
Effective Date of Data Source(s)		12/11/2	2023				12/11/2023			12/11/2	2023				
Analysis of prior sale or transfer hi				nertv ar	nd comp			SIIR II			RANSFERRED IN TH	C DAG	. 36 M	אדוופ	THE
								SUDJI		SNULI	INANGFERNED IN TH	E FAJ	1 30 WI	JNINS.	INC
COMPARABLES HAVE TRANSFE	ERRED	D AS STA	ATED AE	BOVE.											
Analysis/Comments SALE#4	LARG	GER TH <i>i</i>	AN THE	SUBJI	ECT, H	AS SP	A, BETTER CONDITI	ON, S	SALE#5	SMALI	LER THAN THE SUBJ	IECT E	BETTER	CONDI	TION FEWER
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Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

Market	Conditions Add	endum to the	Appraisal Repor	t File No.	2312-08	
The purpose of this addendum is to provide the lender/ neighborhood. This is a required addendum for all appr				prevalent in the sub	ject	
Property Address 5744 Indian Pointe Dr		City Simi Valle		State CA	ZIP Code 930	63-5760
Borrower REDWOOD HOLDINGS LLC				<u> </u>		
Instructions: The appraiser must use the information re housing trends and overall market conditions as reporte it is available and reliable and must provide analysis as explanation. It is recognized that not all data sources wi in the analysis. If data sources provide the required info average. Sales and listings must be properties that com subject property. The appraiser must explain any anom	ed in the Neighborhood section indicated below. If any require ill be able to provide data for prmation as an average instea appete with the subject propert	on of the appraisal report red data is unavailable or the shaded areas below; Id of the median, the app y, determined by applying	form. The appraiser must fill is considered unreliable, the a if it is available, however, the raiser should report the availa g the criteria that would be us	in all the informatic appraiser must pro appraiser must inc ble figure and iden	n to the extent vide an lude the data ify it as an	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	7	3	3	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	1.17	1.00	1.00	Increasing  Declining	Stable Stable	Declining
Months of Housing Supply (Total Listings/Ab.Rate)	0.9	2	1	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	1,275,000	1,475,000	1,375,000		X Stable	Declining
Median Comparable Sales Days on Market Median Comparable List Price	29	25	25	Declining	Stable Stable	<ul> <li>Increasing</li> <li>Declining</li> </ul>
Median Comparable Listings Days on Market	1,398,000 25	<u>1,379,000</u> 89	1,199,000 116	Declining	Stable	Increasing
Median Sale Price as % of List Price	100.5	95.5	103.9	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance		🗙 No	•	Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pa	ast 12 months (e.g., seller co	ntributions increased from	n 3% to 5%, increasing use o	of buydowns, closir	ig costs, condo	
fees, options, etc.). SELLER CONCESSIONS	S ARE NOT PREVALENT, B	UT THE HAVE BEEN IN	CREASING SINCE INTERES	ST RATES HAVE I	BEEN INCREASIN	IG
Are foreclosure sales (REO sales) a factor in the marke	t? 🗌 Yes 🗙 No	lf yes, explain (inclu	ding the trends in listings and	sales of foreclose	d properties).	
REO & FORECLOSURES ARE NOT A FACTOR AT T	HIS TIME FORECLOSURE	RATE IS LESS THAN 1	/2%			
Cite data sources for above information. CRML	S-CLAW					
Cite data sources for above information. CRML	S-CLAW					
		and section of the apprai	cal report form. If you used ar	av additional inform	ation such as	
Cite data sources for above information. CRML Summarize the above information as support for your of an analysis of pending sales and/or expired and withdra	conclusions in the Neighborho					
Summarize the above information as support for your o	conclusions in the Neighborho awn listings, to formulate you	r conclusions, provide bo	oth an explanation and suppor	t for your conclusi	ons.	LE TREND IN
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# **Appraiser Independence Certification**

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

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

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

I further assert that <u>Clear Capital</u> has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

bupt P. Balchia Signature

JOSEPH P BALDINO Appraiser's Name

IFA State Title or Designation

5744 Indian Pointe Dr, Simi Valley, CA 93063-5760 Address of Property Appraised 

 12/11/2023

 Date

 AR001957

 State License or Certification #

 02/12/2025

 CA

 Expiration Date of License or Certification

05/13

#### **Supplemental Addendum**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5744 Indian Pointe Dr			
City	Simi Valley	County <b>VENTURA</b>	State CA	Zip Code 93063-5760
Lender/Client	WEDGEWOOD INC			

THIS IS A BRUSH FIRE AREA

THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM

# I have performed no (or the specified) 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.

#### • Exterior-Only : Neighborhood - Description

The subject is located in a mature stable area. It is in good proximity to many diversified financial, industrial, service & movie industry centers. Neighborhood shows average to good maintenance. The subject is located minutes from major traffic arteries on Yosemite & Cochran. The subject is located one mile north of the 118 fwy. The subject is located within 20 minutes from major retail, entertainment and employment opportunities in Simi Valley, Thousand Oaks & Moorpark. The subject is 45 minutes from downtown Los Angeles.

EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT THE VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ANALYSIS BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE & OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL.

Use of the appraisal by any party stipulates to an agency relationship between that party and the appraiser whether through intermediaries or not; further that any party charging the borrower or collecting appraisal fees from the borrower(s)for the appraisal hereby agrees that they are responsible for insuring full payment is made to the appraiser for the appraisal

THE APPRAISER S OFFICE IS WITHIN 35 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 40 YEARS.

NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT, REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE.

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. Physically possible financially feasible & most profitable

At the request of the client, the appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser had not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business.

Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third party sources.

FEATURES NOT ON THE GRID LIKE THE FIREPLACE ,FRONT PORCH & OUTDOOR BBQ ARE NOT SIGNIFICANT ENOUGH TO BE ON THE GRID & DO NOT REQUIRE AN ADJUSTMENT THOSE ITEMS ARE NOT ALWAYS REPORTED SO THERE IS NO WAY TO KNOW IF THE COMPARABLES HAVE SUCH ITEMS

# Subject Photo Page

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5744 Indian Pointe Dr			
City	Simi Valley	County <b>VENTURA</b>	State CA	Zip Code <b>93063-5760</b>
Lender/Client	WEDGEWOOD INC			



# Subject Front

5744 Indian Pointe Dr							
Borrower/Client							
Lender	4,091						
Total Rooms	10						
Total Bedrooms	4						
Total Bathrooms	4.1						
Location	N;Res;						
View	N;Res;						
Site	7831 sf						
Quality	Q3						
Age	22						



Subject Rear

Subject Street



# Comparable Photo Page #1-3

Borrower	REDWOOD HOLDINGS LLC	
Property Address	5744 Indian Pointe Dr	
City	Simi Valley	County
Lender/Client	WEDGEWOOD INC	

ty ventura

Zip Code **93063-5760** 



# **Comparable 1**

5853 Indian Pointe	Dr
Lender	0.17 miles NE
Sale Price	1,278,000
Gross Living Area	3,632
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	7333 sf
Quality	Q3
Age	23

State CA



# Comparable 2

5934 Indian Terrace	Dr
Prox. to Subject	0.25 miles E
Sale Price	1,250,000
Gross Living Area	3,884
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	9156 sf
Quality	Q3
Age	24



# **Comparable 3**

Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location	0.44 miles NW 1,376,000 3,151 10 4 3.0 N;Res; N;Res; 8314 sf
View	N;Res;
Quality	Q3 36

# **Comparable Photo Page**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5744 Indian Pointe Dr			
City	Simi Valley	County <b>VENTURA</b>	State CA	Zip Code <b>93063-5760</b>
Lender/Client	WEDGEWOOD INC			



# **Comparable 4**

5711 Indian Pointe	e Dr
Prox. to Subject	0.05 miles SW
Sales Price	1,500,000
Gross Living Area	4,216
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	4.1
Location	N;Res;
View	B;PANORAMIC;CtySky
Site	8773 sf
Quality	Q3
Age	23



# **Comparable 5**

w

5506 Seneca Pl	
Prox. to Subject	0.50 miles N
Sales Price	1,200,000
Gross Living Area	3,036
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	7973 sf
Quality	Q3
Age	36

# Comparable 6

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

## 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

acAcreAdjPrkAdjaAdjPwrAdjaAdjPwrAdjaArmLthArmATAttaBBenbaBattbrBedBsyRdBuscConCashCasConvConConvConCtySkyCityCtySkyCityCtyStrCitycvCovDOMDayDTDetadwDriveEstateFHAFedugaGaragbiBuiligdDetaGlfCseGolf	jacent to Park jacent to Power Lines ns Length Sale ached Structure neficial throom(s) droom sy Road ntracted Date sh mmercial Influence nventional rport urt Ordered Sale y View Skyline View y Street View vered ys On Market tached Structure veway biration Date tate Sale deral Housing Authority rage ached Garage itached Garage	Location & View Area, Site Location Location Sale or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View View Garage/Carport Data Sources Design (Style) Garage/Carport Date of Sale/Time Sale or Financing Concessions Sale or Financing Concessions View View Sale or Financing Concessions View Sale or Financing Concessions View Sale or Financing Concessions Sale or Financing Conc
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UAD Version 9/2011 (Updated 1/2014)

BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: has successfully met the requirements for a license as a residential real estate appraiser in the State of Certification Law. This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and REAL ESTATE APPRAISER LICENSE **BUREAU OF REAL ESTATE APPRAISERS** Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" **Joseph P. Baldino** Effective Date: AR 001957 Loretta Dillon, Deputy Bureau Chief, BREA Date Expires: February 12, 2025 February 13, 2023

3067131

LICENSE





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Previous Policy Number Date Issued Policy Number 02/23/2023 AAI006008-08 AAI006008-07 THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORT-ED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY** PERIOD. PLEASE READ THE POLICY CAREFULLY. Item 1. Customer ID: 168108 Named Insured: BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Burbank, CA 91504 2. Policy Period: From: 04/04/2023 To: 04/04/2024 12:01 A M Standard Time at the address stated in 1 above. 3. Deductible: \$1,000 Each Claim 4. Retroactive Date: 06/05/2000 5. Inception Date: 04/04/2016 6. Limits of Liability: \$1,000,000 Α. Each Claim B. \$2,000,000 Aggregate 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 8. Annual Premium: \$1,087.00 9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA018 (10/14) LIA021 (10/14) LIA143 (10/14) This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the gompany. 02/23/2023 10 By Date

LIA-001 (12/14)

Authorized Signature

Aspen American Insurance Company

## **PUBLIC RECORDS**

12/10/23, 11:09 AM

ARCELQUEST

Basement Finished: 0

Basement Unfinished: 0

Property Detail Printout

County Last Updated: 11/09/2023

**Building Shape:** 

View:

**Property Location** 93063-Address: 5744 INDIAN POINTE DR City: SIMI VALLEY Zip: 5760 Use Code: Single Family APN#: 628-0-311-205 County: Ventura Tract: 480800 Census Tract: 83.08 Zone: RMOD Legal Desc: TRACT: 480800 LOT: 53 MAPNR: 125MR 9 Map Page/Grid: / Total Assessed Value: 986,423 Tax Amount: 11,190.14 Tax Year / Assessor Year: 2022 / 2023 Percent Improvement: 0.34 **Current Owner Information** Current Owner: TRUONG,TAM D/SALGADO, LOURDES B Owner Address: 5744 INDIAN POINTE DR City, State, Zip: SIMI VALLEY, CA, 93063-5760 Owner Occupied: Yes Last Transaction: 05/07/2019 Deed Type: Amount: 920,000 Document: 0000049750 Last Sale Information Transferred From: BOULOS, NAGUIB & JAN Seller Address: Prior Recording / Sale Date: 05/13/2016 / 05/09/2016 Recording / Sale Date: 05/07/2019 / 05/01/2019 Most Recent Sale Price: 920,000 Prior Sale Price: 839,000 Document Number: 0000049750 Prior Document No.: 0000066216 Prior Document Type: grant deed/deed of trust Document Type: grant deed/deed of trust Lender Information Lender: AMWEST FNDG CORP Full/Partial: F Loan Amount / 2nd Trust Deed: 713,000 / Loan Type: conventional **Physical Information** Lot Size Sqft / 7,831 / Building Area: 4,091 # of Bedrooms: 4 Acreage: 0.18 Additional: 0 Year Built / Effective: 2001 / 0 # of Bathrooms: 4.00 # of Stories: 2 Heating: Garage: 609 First Floor: 2005 Total Rooms: 11 Coolina: # of Units: 0 Second Floor: 2086 Roof Type: Garage/Carport: Garage Construction/Quality: / 0 Third Floor: 0

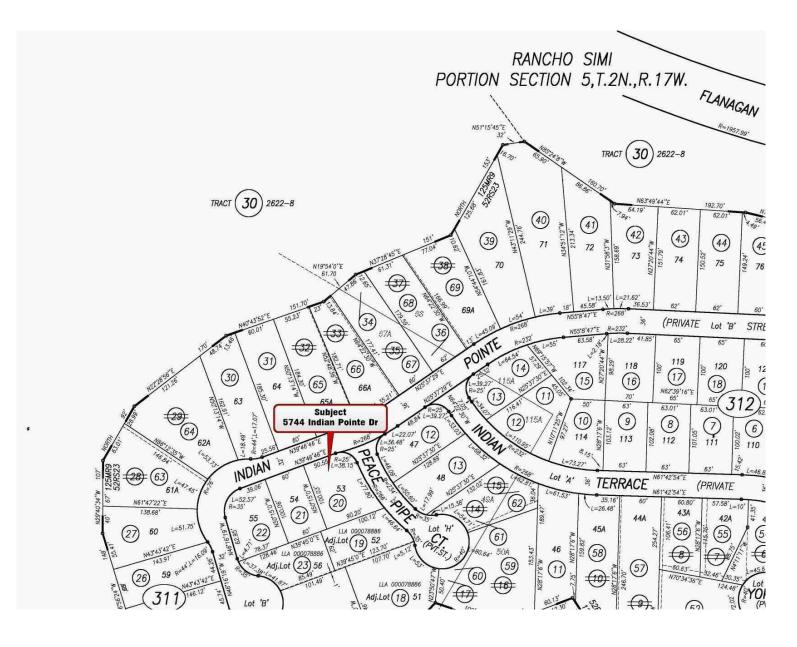
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Fireplaces: 1

Pool/Spa: Yes

https://www.parcelquestappraise.com/Search/Property\_Detail\_Report.aspx?PID=25418189&FIPS=06111

1/1



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

# **Quick CMA Report**

				Br/Ba S	qft	LSqft	List F	Price	Sold Price	\$/Sq	ft SP/LP%
Total Listings: 14		Max	imum:	5/5 4	,400	24,695	\$1,749	9,000	\$1,650,000	\$436.6	69
Total on Market: 1		Mini	mum:	4/3 3	,030	7,333	\$1,079	9,900	\$1,015,000	\$293.3	30
Sold/Exp Ratio: 0.00		Aver	age:	5/4 3	,650	11,227	\$1,375	5,121	\$1,368,808	\$373.9	94
		Med	ian:	5/4 3	,632	9,457	\$1,361	1,000	\$1,359,000	\$382.1	.3
Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
5744 Indian Pointe DR	SIM	2001	NOD	08/16/2023	34	5	116/116	4,091	7,831	\$293.30	\$1,199,900
				Maximun		5	116	4,091	7,831	\$293.30	\$1,199,90
				Minimum		5	116	4,091	7,831	\$293.30	\$1,199,900
				Average: Median:	4 4	5 5	116 116	4,091 4,091	7,831 7,831	\$293.30 \$293.30	\$1,199,900 \$1,199,900
Closed Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
5434 Seneca Pl	SIM	1987	STD	12/14/2022	2 4	3	107/107	3,030	11,112	\$334.98	\$1,015,00
5506 Seneca PL	SIM	1987	STD	04/25/2023		3	20/20	3,030	7,973	\$396.04	\$1,200,00
5934 Indian Terrace DR	SIM	1999	STD	02/15/2023	3 4	4	13/13	3,884	9,156	\$321.83	\$1,250,00
3290 Rising Star AV	SIM	1999	STD	05/26/2023	3 5	4	28/28	3,183	12,710	\$400.57	\$1,275,00
5853 Indian Pointe DR	SIM	2000	STD	09/11/2023	3 5	4	25/25	3,632	7,333	\$351.87	\$1,278,00
5474 Sunlight ST	SIM	1999	STD	03/06/2023	3 5	4	29/29	3,182	8,670	\$408.55	\$1,300,00
3435 Red Bluff CT	SIM	2000	STD	07/19/2023	3 5	5	25/25	3,483	9,758	\$390.18	\$1,359,00
5562 Seneca PL	SIM	1987	STD	10/13/2023	3 4	3	11/11	3,151	8,314	\$436.69	\$1,376,00
3269 Little Feather AV	SIM	2001	STD	08/21/2023	3 4	4	10/10	3,801	10,884	\$388.06	\$1,475,00
5711 Indian Pointe DR	SIM	2000	STD	05/10/2023	3 5	5	50/50	4,216	8,773	\$355.79	\$1,500,00
5984 Piuma CT	SIM	1999	STD	10/30/2023	35	4	61/89	3,632	16,857	\$417.54	\$1,516,50
5465 Sunlight ST	SIM	1999	STD	05/10/2023	35	5	33/33	4,400	13,112	\$363.64	\$1,600,000
5887 Spirit Lake CT	SIM	1999	STD	09/06/2023	3 5	4	38/38	4,386	24,695	\$376.20	\$1,650,000
				Maximur		5	107	4,400	24,695	\$436.69	\$1,650,000
				Minimum		3	10	3,030 3,616	7,333	\$321.83 \$380.15	\$1,015,000
				Average:	5	4	37		11,488		\$1,368,808

#### Criteria:

Property Type is 'Residential'

Standard Status is one of 'Active', 'Act Under Contract', 'Pending' Standard Status is 'Closed' Contract Status Change Date is 12/10/2023 to 12/10/2022 Property Sub Type is 'Single Family Residence'

Living Area is 3000 to 4500

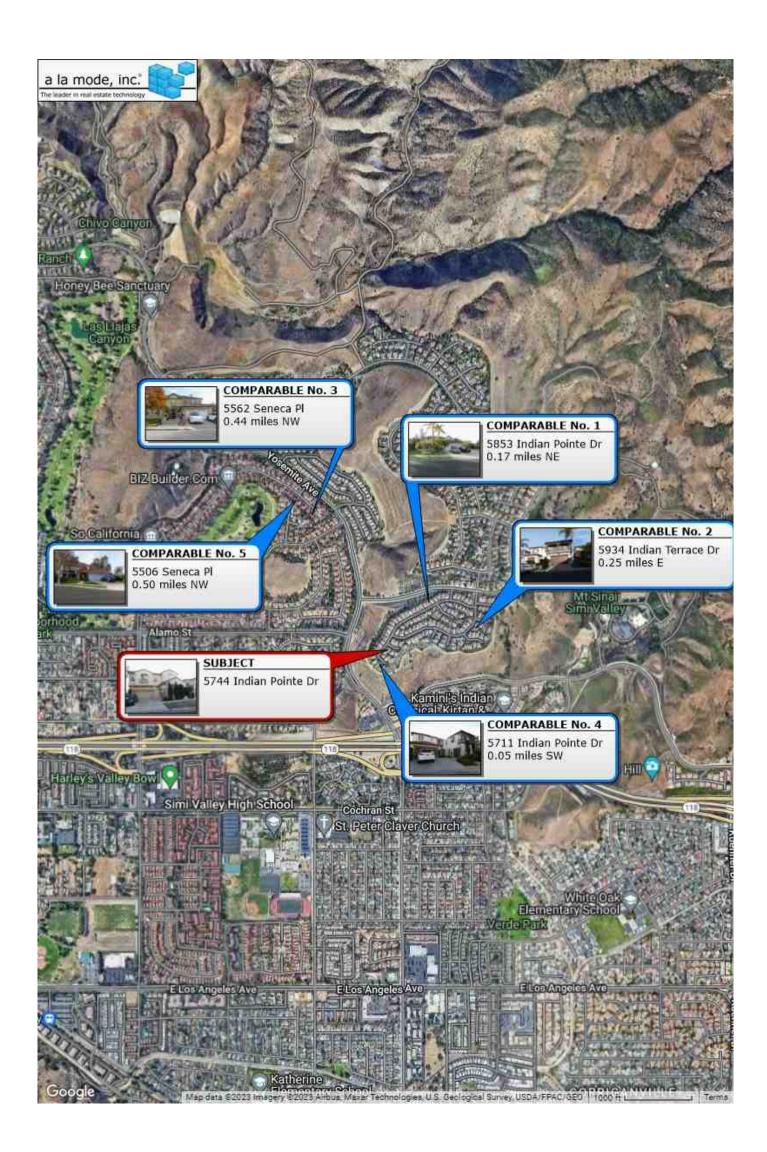
Latitude, Longitude is around 34.29, -118.68

Residential Quick CMA Page 1 of 1

Printed By Joseph Baldino CalBRE: AR001957 on 12/10/23

## **Location Map**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5744 Indian Pointe Dr			
City	Simi Valley	County <b>VENTURA</b>	State CA	Zip Code 93063-5760
Lender/Client	WEDGEWOOD INC			



# **AERIAL PHOTO**

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