56101

Exterior-Only Inspection Residential Appraisal Report File No. 34901967

he purpos	e of this sum	ımary appraisal r	report is to pro	vide the lender/cl	lient with an ac	ccurate, and adequately	y supported,	opinion of the n	narket value o	of the subject	property.
Property A	Address 278	09 S Montere	eina Dr			City Rancho Palos	Verdes	Sta	te CA Zip (Code 90275	
Borrower	Redwood	Holdings LLC	C	Owner	of Public Record	Barteld Donald L;	Barteld T	rust Cou	unty Los Ang	geles	
		ct # 24543 Lo				,					
		552015009				Tax Year 2023		RF	. Taxes \$ 2,1	69	
		Rancho Palos	Verdes			Map Reference 99a1			nsus Tract 670		
	X Owner	Tenant	$\overline{}$	Charlet	A a a a a a m a m ta d	_		PUD HOA\$ 0	isus maci O7		n or month
Occupant			Vacant		Assessments \$	U	P	UD HOA\$ U		per year	per month
1	Rights Apprais				(describe)						
Assignme		Purchase Transac	tion Refin	nance Transaction							
	ient Wedge					hattan Beach Blvd				90278	
Is the sub	ject property c	urrently offered for	sale or has it bee	en offered for sale in	the twelve mon	ths prior to the effective da	ite of this appr	aisal? XY	es No		
Report da	ta source(s) us	sed, offering price(s	s), and date(s).	DOM 0;Subje	ect property	was offered for sa	le.;Latest	Price \$1,150	,000;Lates	t Date	
						RMLS# SB2322775					
1 dic	$\overline{}$			<u> </u>	•	in the results of the analysi		act for sale or why	the analysis wa	s not performed	
		analyze the contrac	ct for sale for the	Subject purchase the	апзасноп. Ехріа	in the results of the analysi	is of the contra	action sale of willy	tile dilalysis we	is not performed	•
Contract F	Price \$	Da	te of Contract		Is the property:	seller the owner of public re	ecord?	JYes ∟No I	Data Source(s)		
	ny financial as:	sistance (loan char	ges, sale conces	ssions, gift or downp	ayment assistan	ce, etc.) to be paid by any	party on beha	If of the borrower?	Yes	No	
If Yes, rec	ort the total do	ollar amount and de	escribe the items	s to be paid.							
						-					
Note: Rad				hood are not appra							
	Neighborh	nood Characterist	tics		One-Unit H	ousing Trends		One-Unit Hous	-	Present Land l	Jse %
Location	Urban	X Suburban	Rural	Property Values	Increasing	X Stable	Declining	PRICE	AGE One	-Unit	80 %
-	X Over 75%		Under 25%	Demand/Supply	Shortage		Over Supply		(yrs) 2-4 l		5 %
Growth	Rapid	X Stable	Slow	Marketing Time			Over 6 mths	800 Low	20 Mult		5 %
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·						erdes Dr to the No	אווו,	1,600 High	140 Com		10 %
				and Western	to the East	•		1,100 Pred.	40 Othe	er	%
, ,	nood Descripti	on See Attacl	hed Addend	dum							
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Market Co	anditions (inclu	ding support for the	e ahove conclusi	ions) See Atta	ched Adder	ndum					
Market of	orialitions (inclu	ding support for the	c above concius	(10113) <u>2007 (110</u>	onea maaer	iddiii					
		_									
	ns 66 x 14			Area 957 0			ctangular		View N;Res		
Specific Z	oning Classific	ation R1		Zoning Desc	O:I-				VICW 14,110	S,	
Zoning Co				Lorning Door	cription Single	Family Residence	е		VICW 11,110	5,	
LOHIIIU C	ompliance	XILegal IIL	egal Nonconform			$\overline{}$			view 14,1100	S;	
				ning (Grandfathered	Use) No	Zoning Illegal (de:	scribe)				hed
Is the high	nest and best u			ning (Grandfathered	Use) No	$\overline{}$	scribe)			See Attac	hed
Is the high	nest and best u	ise of the subject p	property as impro	ning (Grandfathered	Use) No	Zoning Illegal (despecifications) the present u	scribe)	Yes No	If No, describe.	See Attac	
Is the high Addendated	nest and best u dum Public		property as impro	ning (Grandfathered oved (or as proposed	Use) No	Zoning Illegal (despecifications) the present u	scribe)	Yes No	If No, describe.	See Attac	hed
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Exterior-Only Inspection Residential Appraisal Report

	56101
File No	3490196

						neighborhood rangi					1,60			
						welve months rang					to \$	<u>1,600,000</u>		
FEATURE		SUBJECT		OMPARAB		ALE NO. 1		OMPARABI			0057	COMPARAB		
27809 S Monterein				Tarrasa				Avenida F				Santa Re		
Address Rancho Pale	os Verd	des, CA 902			Verd	des, CA 9027			Verde	es, CA 9027			Verd	les, CA 9027
Proximity to Subject			0.46 m	iles NE		4 400 000	0.27 m	iles NE		4 4 40 000	0.37	miles SE		4.070.000
Sale Price	\$. 500	0.5	\$	1,100,000	. 500		\$	1,142,000	. 05		\$	1,270,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 586					3.95 sq. ft.				3.29 sq. ft.		
Data Source(s)						964;DOM 124								904;DOM 5
Verification Source(s)					79/0	04/12/2023/R			10/10				97/1	1/28/2023/R
VALUE ADJUSTMENTS	DE	SCRIPTION		CRIPTION		+(-) \$ Adjustment		CRIPTION		+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLtl				ArmL			
Concessions			Cash;0				Cash;(Cash	<i>,</i>		
Date of Sale/Time	A l-	1.	s04/23			0		3;c09/23		50.000		23;c10/23		50,000
Location	A;sch		A;BsyR			U	N;Res			-50,000				-50,000
Leasehold/Fee Simple	Fee S		Fee Sir		-	4.000	Fee Si			4.000		Simple		
Site	9570 N;Res		7961 st			1,600	8345 s			1,200	N;Re			0
View	-	,	N;Res;	-4			N;Res							
Design (Style)	DT1;t	ract	DT1;tra	act	_		DT1;tr	act			DT1;1	ract		
Quality of Construction	Q3		Q3				Q3				Q3			
Actual Age	64		63		-	0	61			0	65			0
Condition	C3		C3	_	-		C3	_	+		C3	. -	-	
Above Grade	Total Bdr	_	Total Bdrm:	s. Baths 2.1		E 000	Total Bdrn 7 4		+	-5,000		1rms. Baths 4 2.0	_	
Room Count	7 4				_	-5,000 0	7 4		, f	-5,000 -8,100	7		_	^
Gross Living Area 50	Oct	1,864 sq. ft.	0sf	1,876 so	y. Il.	U	0sf	2,025 so	4. II.	-0,100	0sf	1,944 so	4. IL.	0
Basement & Finished	0sf		USI				USI				USI			
Rooms Below Grade	Δνοτο	100 100	Averse	0	-		Avoras	10	_		Δνατ		+	
Functional Utility Heating/Cooling	Avera FWA		Averag FWA N		-		Averaç FWA N		+		Avera	age None	+	
Energy Efficient Items	None		None	IOI IC	\dashv		None	NOTIC			None		+	
Garage/Carport	2ga2d		2ga2dv	N/			2ga2d				2ga2			
Porch/Patio/Deck		/ Patio	Porch/				Porch/					n/ Patio		
Pool/Spa	None		None	i alio			None	i allo			None			
7 1 00// Ора	INOTIC		140116				None				INOTIC	•		
Net Adjustment (Total)				X -	\$	3,400		X -	\$	61,900		X -	\$	50,000
Adjusted Sale Price			Net Adj.	-0.3%	+ -	3,400	Net Adj.	-5.4%	<u> </u>	01,300	Net Adj		Ψ	30,000
of Comparables			Gross Adj.	0.6%		1,096,600	,		1	1,080,100			¢	1,220,000
	search the	sale or transfer h				and comparable s			Ψ	1,000,100	O10337	uj. 0.0 70	Ψ	1,220,000
My research X did Data source(s) MRMLs My research did X Data source(s) MRMLs Report the results of the res	S] did not r S	eveal any prior sal	es or transf	ers of the c	compa	t property for the th	year prior t	o the date o	of sale o	f the comparable	sale.	n nage 3)		
ITEM	Search an		BJECT	uansiei nis		COMPARABLE SAI				RABLE SALE NO.			PΔRII	SALE NO. 3
Date of Prior Sale/Transfer		12/15/2023	DJE ()			30/2011	_L IVU. I	04/03				04/02/201		- UI ILL INU. J
Price of Prior Sale/Transfer		1,030,000				,000		\$0	3/200	0		\$0	-	
Data Source(s)		BlackKnight				ckKnight		Black	kKnia	ht		BlackKnig	ht	
Effective Date of Data Sour	ce(s)	12/19/2023				19/2023		12/19				12/19/202		
					ject property did not have any sal					e last 36				
months.	2.5. 111510	. ,o oubjool p	and	parab	_ Juil		. s. pi0	,, aid		2 arry 0d1	u	-2000111		
Subject and comp	data ga	athered and v	erified f	rom the	ML	S, Corelogic.	and Re	al list da	ıta					
Summary of Sales Compar	ison Appr	oach. See Att	ached A	\ddendu	ım									
Indicated Value by Sales C														
Indicated Value by: Sale		rison Approach	\$1,100,0	000	Cos	st Approach (if dev	/eloped) \$	1,107,8	300	Income App	proach (if developed) \$ 0	
See Attached Adde	ndum													
I — ··	X "as is,					pecifications on the					$\overline{}$			
subject to the following									een cor	mpleted, or	l subj	ect to the follo	owing	required
inspection based on the ext	traordinar	y assumption that	the condition	n or deficie	ency d	loes not require alte	ration or re	epair: _						
-					-	-			-			-		_
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,100,000 as of 12/19/2023, which is the date of inspection and the effective date of this appraisal.														

Exterior-Only Inspection Residential Appraisal Report

File No. **34901967**

Clarification of Intended Use and Intended User:	
The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated S this appraisal report form, and Definition of Market Value. No additional transaction of Market Value.	Scope of Work, purpose of the appraisal, reporting requirements of
COCT ADDDOACHTO VALUE	F (and the second and the Fernands Man)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	E (not required by Fannie Mae) ions.
Support for the opinion of site value (summary of comparable land sales or other methods for est in the area. Site value by Abstraction Method. The land to improve functional inadequacy and external obsolescence are indicated in the	ement ratio is typical in the area. The physical depreciation,
ESTIMATED X REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 720,000
Source of cost data Building-cost.com	Dwelling 1,864 Sq. Ft. @ \$ 250.00 = \$ 466,000
Quality rating from cost service Q3 Effective date of cost data 12/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq. Ft. @ \$ = \$
Cost Data was obtained from the local contractors in the area.	Garage/Carport 400 Sq. Ft. @ \$ 120.00 = \$
Site value by Abstraction Method. The land to improvement ratio is typical in the area. The physical depreciation, functional	Total Estimate of Cost-New 466,000 Less 50 Physical Functional External
inadequacy and external obsolescence are indicated in the	Depreciation \$93,200 \$0 = \$ (93,200)
depreciation comments of this reports.	Depreciated Cost of Improvements = \$ 372,800 "As-is" Value of Site Improvements = \$ 15,000
5" + 10 + 1 5 + 1 1 (1110 1) (1110 1)	WIDIOATED VALUE DV GOCT ADDROAGU
	INDICATED VALUE BY COST APPROACH = \$ 1,107,800 UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM)	Indicated Value by Income Approach
	N FOR PUDs (if applicable) No Unit type(s) Detached Attached
Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	
Legal name of project	
Total number of phases Total number of units Total number of units rented Total number of units for sale	Total number of units sold Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? Yes	No. 16 Very delay of community
Does the project contain any multi-dwelling units? Yes No Data source(s)	No If Yes, date of conversion.
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.
Are the units, common elements, and recreation facilities complete?	
	f No, describe the status of completion.

56101

Exterior-Only Inspection Residential Appraisal Report

File No. 34901967

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.

File No. 34901967

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.
- 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.
- 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.
- 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
- 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.
- 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.
- 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.
- 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).

56101 File No. 34901967

Exterior-Only Inspection Residential Appraisal Report

- 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.

SLIDEDVISORY ADDRAISED (ONLY IE DECLIDED)

ALLINAIDER	OUI ERVICORT ALT RAIGER (ONET IL REGUIRED)
Signature King Lawy	Signature
Name Ricky Leung	Name
Company Name ACM Enterprise	Company Name
Company Address 7561 Silverado Ln	Company Address
La Palma, CA 90623	
Telephone Number <u>714-390-6777</u>	Telephone Number
Email Address ACM.EnterpriseOne@gmail.com	Email Address
Date of Signature and Report 12/19/2023	Date of Signature
Effective Date of Appraisal 12/19/2023	State Certification #
State Certification # AR033688	or State License #
or State License # State #	State
or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License <u>04/13/2024</u>	
ADDDESS OF BRODERTY ADDDA ISED	CUD IFOT PROPERTY
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
27809 S Montereina Dr	Did not inspect exterior subject property
Rancho Palos Verdes, CA 90275	Did inspect exterior of subject property from street
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,100,000	Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address N/A	

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56101 Exterior-Only Inspection Residential Appraisal Report File No. 34901967

FEATURE COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6 27809 S Montereina Dr 29005 S Bayend Dr Address Rancho Palos Verdes, CA 902 Rancho Palos Verdes, CA 9027 0.88 miles SE Proximity to Subject 1,388,800 Sale Price 0.00 sq. ft. 611.81 sq. ft. sq. ft. Sale Price/Gross Liv. Area sq. ft. CRMLS#SB23177382;DOM 18 Data Source(s) Doc#23-0743778/10/31/2023/R Verification Source(s) DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sale or Financing ArmLth Conv;0 Concessions s10/23;c10/23 Date of Sale/Time -50,000 A;school; N;Res; Location Leasehold/Fee Simple Fee Simple Fee Simple 13882 sf -4,400 Site 9570 sf N;Res; N;Res; View Design (Style) DT1;tract DT2;tract 0 Quality of Construction Q3 Q3 Actual Age 64 73 0 Condition С3 С3 Above Grade Total Bdrms Total Bdrms Total Bdrms. Total Bdrms Baths Room Count 7 4 7 4 3.0 -10,000 2.0 1,864 sq. ft. Gross Living Area 50 2,270 sq. ft. -20,300 sq. ft. sq. ft. Basement & Finished 0sf Rooms Below Grade Functional Utility Average Average FWA None FWA None Heating/Cooling Energy Efficient Items None None 2ga2dw 2gd2dw 0 Garage/Carport Porch/ Patio Porch/ Patio Porch/Patio/Deck Pool/Spa None None + X -84,700 ___+ Net Adjustment (Total) Adjusted Sale Price Net Adj. -6.1% Net Adj. % Net Adj. % 6.1% 1,304,100 Gross Adj. % \$ of Comparables Gross Adj Gross Adj % ITEM SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6 12/15/2023 01/04/2022 Date of Prior Sale/Transfer 1,030,000 \$0 Price of Prior Sale/Transfer Data Source(s) BlackKnight BlackKnight Effective Date of Data Source(s) 12/19/2023 12/19/2023 Summary of Sales Comparison Approach

Uniform Appraisal Dataset Definitions

nitions File No. 34901967

Condition Ratings and Definitions

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

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

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

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

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

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

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

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

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: 34901967
Property Address: 27809 S Montereina Dr		Case No.: 56101
City: Rancho Palos Verdes	State: CA	Zip: 90275
Lender: Wednewood Inc		

Neighborhood Description

The neighborhood consists of 1 and 2 story, wood frame and stucco, single family residences, 2-4 units, apartments, condominiums, commercial sites, school and parks. The neighborhood properties vary in size, age and style. The subject is located to local employment center, school, shopping, transportation and most other public support facilities.

Neighborhood Market Conditions

Based on current market data, the property values in the subject neighborhood remains stable for the past 6 months. Secondary data presented in the 1004MC shows subject immediate neighborhood comparable sale price and comparable list price to be increasing or returning to a state of stability.

Reasonable exposure time of the subject property is under 3 months. Based upon the "Median Comparable Sales Days On Market" in the 1004MC, the "Exposure Time" for the opinion of value is under 3 months.

Highest and Best Use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Comments on Sales Comparison

Research parameters for substitute properties included sales and/or listings with transaction dates within the past 6 months, located within 1 mile of the subject. GLA, list size, and year built are similar to the subject. Data sources relied upon for research included the MLS, Realquest, NDC, and local agents.

Most consideration was given to Comparable #1 for being the most similar in location. Closed sales 1-4 bracket the subject in GLA. Adjustments applied in the sales comparison approach were made through paired sales analysis gathered from current sales data, broker listing information, and past appraisal data files. All comparables presented are the best indicators of value for the subject property. MLS photos for comps presented due to people present at time of inspection. Appraiser certifies driving to the property and completing a physical exterior inspection of the comparables. All comparables presented are the best indicators of value for the subject property.

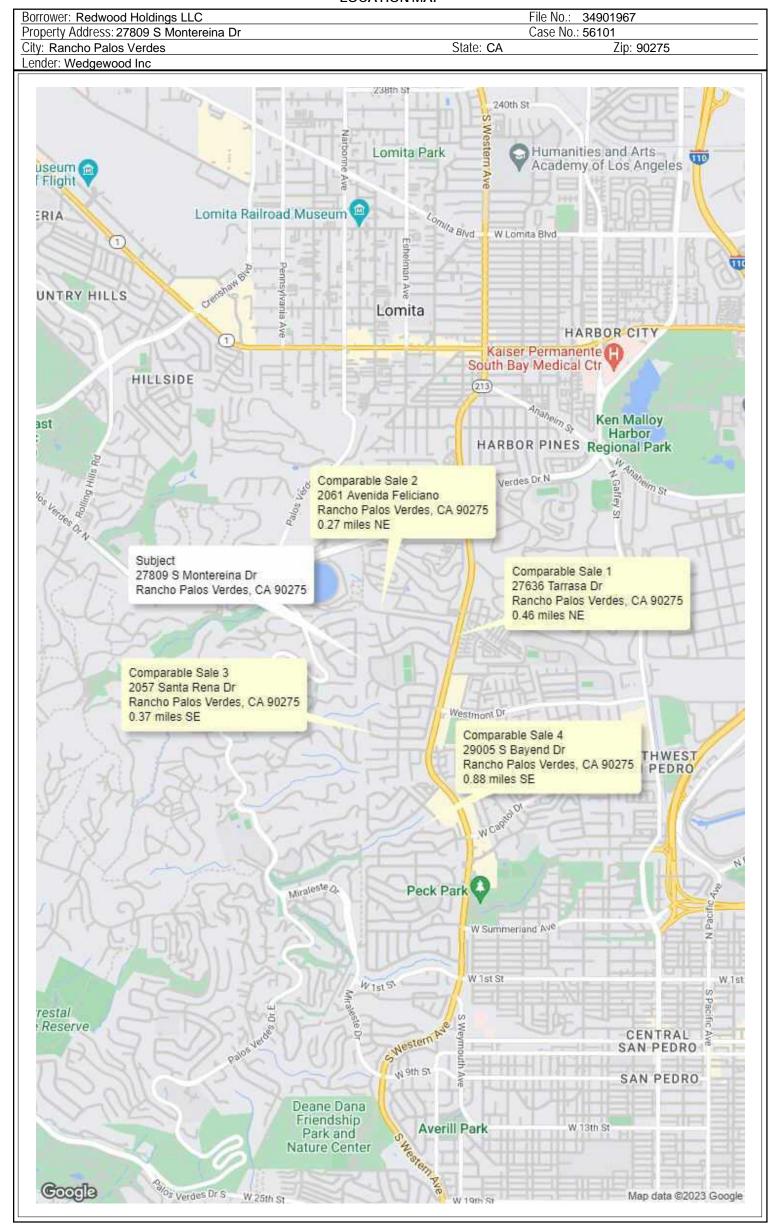
Final Reconciliation

The Market Data Approach, the principle of which is substitution was given the most consideration in determining the final estimate of value because this approach evaluates the behaviour of typically informed buyers and sellers.

The Cost Approach was developed using data from Building-cost.com and local builder costs.

The Income Approach was not used because there is no relevant rental data available.

LOCATION MAP



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 34901967		
Property Address: 27809 S Montereina Dr	Case	e No.: 56101	
City: Rancho Palos Verdes	State: CA	Zip: 90275	
Lender: Wedgewood Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: December 19, 2023 Appraised Value: \$ 1,100,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 27809 S Montereina Dr
City: Rancho Palos Verdes
Lender: Wedgewood Inc



COMPARABLE SALE #1

27636 Tarrasa Dr Rancho Palos Verdes, CA 90275 Sale Date: s04/23;c02/23 Sale Price: \$ 1,100,000



COMPARABLE SALE #2

2061 Avenida Feliciano Rancho Palos Verdes, CA 90275 Sale Date: \$10/23;c09/23 Sale Price: \$1,142,000



COMPARABLE SALE #3

2057 Santa Rena Dr Rancho Palos Verdes, CA 90275 Sale Date: s11/23;c10/23 Sale Price: \$ 1,270,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC		File No.: 34901967
Property Address: 27809 S Montereina Dr		Case No.: 56101
City: Rancho Palos Verdes	State: CA	Zip: 90275
Lender: Wedgewood Inc		



COMPARABLE SALE #4

29005 S Bayend Dr Rancho Palos Verdes, CA 90275 Sale Date: s10/23;c10/23

Sale Date: s10/23;c10/23 Sale Price: \$ 1,388,800

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COMPARABLE SALE #5

Sale Date: Sale Price: \$

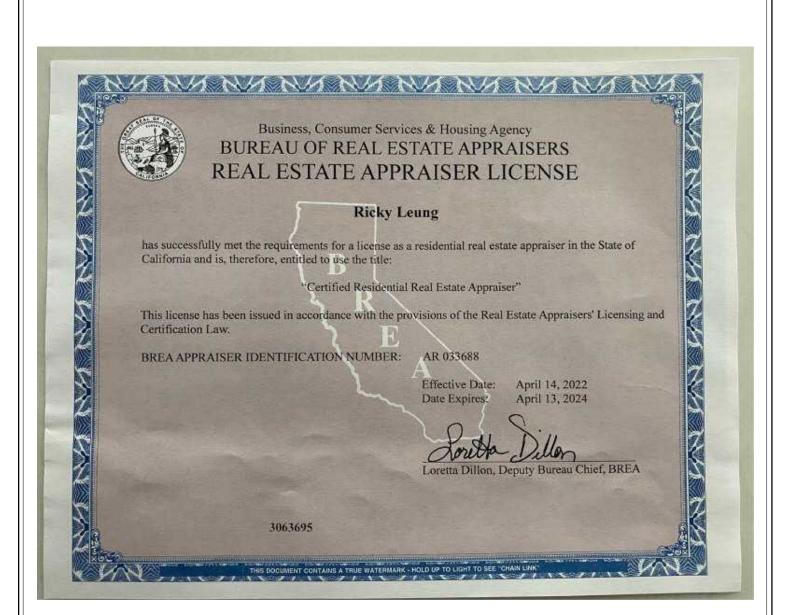
COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: Redwood Holdings LLC
Property Address: 27809 S Montereina Dr
City: Rancho Palos Verdes

File No.: 34901967
Case No.: 56101
State: CA

Zip: 90275

Lender: Wedgewood Inc



Borrower: Redwood Holdings LLC
Property Address: 27809 S Montereina Dr
City: Rancho Palos Verdes
State: CA
Tip: 90275

Lender: Wedgewood Inc

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1012287 Renewal of: PRA-2AX-1004115

1. Named Insured: Ricky Leung DBA ACM

Enterprise

2. Address: 7571 Silverado In

La palma, CA 90623

3. Policy Period: From: <u>August 19, 2022</u> To: <u>August 19, 2023</u>

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate
Damages Limit of Liability A. \$1,000,000 B. \$1,000,000

Claims Expense Limit of

Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: August 19, 2016

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

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary

PRA100 (01/20)

Page | 1

Market Conditions Addendum to the Appraisal Report File No. 34901967

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in	the subject neighbor	rhood. 7	inis is a required					
addendum for all appraisal reports with an effective date on or a Property Address 27809 S Montereina Dr	fter April 1, 2009.	City Ranc	ho Palos Verde	s '	State CA Zip Co	ode 90	275					
Borrower Redwood Holdings LLC		Ony Ivanic	ino i alos verde	<u>, </u>	State OA Zip Ct	Jue 30	210					
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and												
overall market conditions as reported in the Neighborhood section							· ·					
analysis as indicated below. If any required data is unavailable				-								
provide data for the shaded areas below; if it is available, however			-				-					
median, the appraiser should report the available figure and identhat would be used by a prospective buyer of the subject prope	,	•		•								
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonai markets	Overall Trend	IOI ECIUS	suies, etc.					
Total # of Comparable Sales (Settled)	29	7	11	Increasing	X Stable		Declining					
Absorption Rate (Total Sales/Months)	4.83	2.33	3.67	Increasing	X Stable		Declining					
Total # of Comparable Active Listings	4	4	5	Declining	X Stable		Increasing					
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	0.83	1.71 Prior 4-6 Months	1.36 Current - 3 Months	Declining	X Stable		J Increasing					
Median Comparable Sale Price	Prior 7-12 Months \$1,425,000	\$1,510,000	\$1,540,000	Increasing	Overall Trend X Stable		Declining					
Median Comparable Sales Days on Market	26	10	13	Declining	X Stable		Increasing					
Median Comparable List Price	\$2,399,450	\$1,394,500	\$1,599,000	Increasing	X Stable		Declining					
Median Comparable Listings Days on Market	39	21	78	Declining	X Stable		Increasing					
Median Sale Price as % of List Price	97.96%	103.19%	100.00%	Increasing	X Stable		Declining					
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	X Stable		Increasing					
Explain in detail the seller concessions trends for the past 12 m	-				-							
The CRMLS MLS indicates there were 47 clo which is 38% of the total transactions in this												
period. 4-6: 7 Sales; 3 with concessions; 43%												
The concessions ranged between \$500 and \$					0070 01 30103 1	01 1111	о реноа.					
	, ,		, , , , , , , , , , , , , , , , , , ,	,								
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	nd sales of foreclose	ed properties).							
The CRMLS MLS indicates there were 47 clo												
sales which is 2% of the total transactions in												
for this period. 4-6: 7 Sales; 0 foreclosures of	r short sales; 0%	6 of sales for th	is period. 0-3: 1	1 Sales; 0 for	eclosures or s	nort s	sales; 0%					
of sales for this period.												
Cite data sources for above information. The CRMLS MI	S was the data	source used to	complete the M	larket Condition	ons Addendum	n. Effe	ective Date:					
	<u>-0 110 data</u>	000,00 0000 10		idinot Condition	7107100110011		Journ Bato.					
,					Tuesday, December 19, 2023							
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of												
Summarize the above information as support for your conclu-	sions in the Neighborl	hood section of the a	ppraisal report form.	If you used any add	ditional information,	such a	ıs an analysis of					
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat	ion and support for yo		ditional information,	such a	s an analysis of					
, ,	e your conclusions, pro	ovide both an explanat	ion and support for yo		ditional information,	such a	is an analysis of					
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat	ion and support for yo		ditional information,	such a	is an analysis of					
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56101 File No. 34901967

USPAP ADDENDUM

		001711718	DENDOM	
Borrower	: Redwood Holdings LLC			
	Address: 27809 S Montereina Dr			
City:	Rancho Palos Verdes	County: Los Angeles	State: CA	Zip Code: 90275
Lender:	Wedgewood Inc			
4 DDD 4	ICAL AND DEDOCT IDENTIF	TICATION!		
	ISAL AND REPORT IDENTIF			
This rep	oort was prepared under the f	ollowing USPAP reporting o	option:	
X Ap	praisal Report A	written report prepared under Stand	dards Rule 2-2(a).	
Re	estricted Appraisal Report A	written report prepared under Stand	dards Rule 2-2(b).	
_			,,	
Reaso	nable Exposure Time			
My opinio	on of a reasonable exposure time for t	he subject property at the market va	alue stated in this report is: unde	r 3 months
D				The second street and
	able exposure time of the subject			
				nparable Sales Days On Market" in Median Comparable Listing Days
				One indication of "under 3 Months"
	eting Time" has been checked.	s to be exteriding to under 5 iv	nontris . Therefore, the rage	One indication of under 5 Months
Addition	onal Certifications			
X I ha	ve performed NO services, as an apr	oraiser or in any other capacity, rega	arding the property that is the subi	ect of this report within the three-year
	od immediately preceding acceptance		9 ppry	
		•		
	AVE performed services, as an appra			
peri	od immediately preceding acceptance	of this assignment. Those services	are described in the comments b	pelow.
۸dditic	onal Comments			
Additio	mai Comments			
APPRA	AISER:	:	SUPERVISORY APPRAISER (d	only if required):
	رمبر دمبر			
Clanat	Kill In.		Cianatura	
Signatu Name:	Ricky Leung		o .	
	gned: 12/19/2023			
State C	ertification #: AR033688			
or State	e License #:			
	er (describe):	State #:	State:	
State:				or License:
Expirat	ion Date of Certification or License:	14/13/2024	Supervisory Appraiser inspection	
ETTECTIV	e Date of Appraisal: 12/19/2023		□ Did Not □ Exterior-on	ly from street Interior and Exterior

56101 File No.: 34901967

Appraiser Independence Certification

Borrower: Redwood Holdings LLC
Property Address: 27809 S Montereina Dr
City: Rancho Palos Verdes County: Los Angeles State: CA Zip Code: 90275
Lender/Client: Wedgewood Inc

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

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

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

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

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

Additional Comments:

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

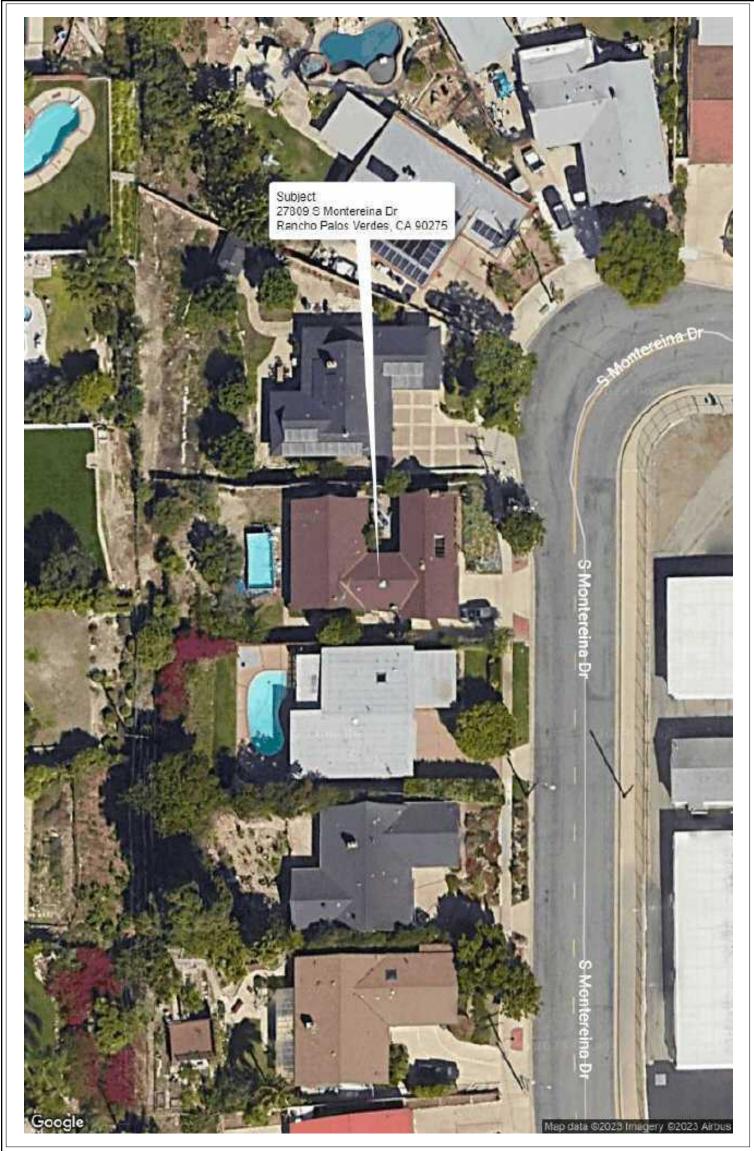
APPRAISER:	SUPERVISORY APPRAISER (only if required):
APPRAISER:	SUPERVISORY APPRAISER (only if required):
-m	Cimakus
Signature:	Signature:
Signature: Name: Ricky Leufig	Signature: Name:
Signature: Name: Ricky Leung Date Signed: 12/19/2023	Signature: Name: Date Signed:
Signature: Ricky Leung Date Signed: 12/19/2023 State Certification #: AR033688	Signature: Name: Date Signed:
Name: Ricky Leung	Signature: Name: Date Signed: State Certification #:

PLAT MAP

Borrower: Redwood Holdings LL Property Address: 27809 S Mont	<u>_C</u> Pereina Dr	File No.: 34901967 Case No.: 56101
City: Rancho Palos Verdes	State: CA	Zip: 90275
T552 15 SOALE IT = 1007	State: CA	Case No.: 56101 Zip: 90275 ABSESSOR'S MAP COUNTY OF LOS ANGELES, CALIF.

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 27809 S Montereina Dr
City: Rancho Palos Verdes
Lender: Wedgewood Inc File No.: 34901967 Case No.: 56101 State: CA Zip: 90275



FLOOD MAP

Borrower: Redwood Holdings LLC
Property Address: 27809 S Montereina Dr
City: Rancho Palos Verdes
Lender: Wedgewood Inc

Subject 27809 S MONTEREINA DR RANCHO PALOS VERDES, CA 90275 Sol Vista Park Podson Canyon Greek Velez Dr Cardle

FLOOD INFORMATION

Community: CITY OF RANCHO PALOS VERDES
Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1940F

Panel: 06037C1940

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest



= Water

Sky Flood™

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