File **# 2312-24**

APPRAISAL OF REAL PROPERTY



LOCATED AT

5561 Emerald St Torrance, CA 90503-1822 TRACT# 22228 LOT 168

FOR

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

OPINION OF VALUE 1,125,000

AS OF

12/29/2023

TABLE OF CONTENTS

USPAP Identification Addendum	1
Exterior-Only	2
Additional Comparables 4-6	8
Market Conditions Addendum to the Appraisal Report	9
Appraiser Independence Certification	10
General Text Addendum	11
Subject Photos	
Comparable Photos 1-3	13
Comparable Photos 4-6	14
	15
LICENSE	
E & O	19
PUBLIC RECORDS	
PLAT MAP	
СМА	
AERIAL PHOTO	23
Location Map	24

USPAP ADDENDUM

	NOOD HOLDINGS				
	Emerald St	O such a	01-1		7'- 0
City Torra	ance GEWOOD INC	County Los Angeles	s State	e ca	Zip Code 90503-1822
	•	wing USPAP reporting option:	ICDAD Standarda Dula 2, 2(a)		
Appraisal Repo		This report was prepared in accordance with l			
Restricted App	oraisal Report	This report was prepared in accordance with l	JSPAP Standards Rule 2-2(b).		
[
Reasonable Expos			dia dhia yana dia.		
IS 1 TO 3 MONTHS	sonable exposure time to	r the subject property at the market value state	a in this report is: <u>Th</u>	E REASONAE	BLE EXPOSURE TIME
13 1 10 3 MONTHS					
Additional Certific	ations				
I certify that, to the I	best of my knowledge an	d belief:			
		opraiser or in any other capacity, regarding the	property that is the subject of thi	s report with	nin the
three-year perio	od immediately preceding	acceptance of this assignment.			
I HAVE perform	ned services, as an appra	iser or in another capacity, regarding the prope	erty that is the subject of this repo	ort within the	e three-year
		e of this assignment. Those services are desc	ribed in the comments below.		
	act contained in this report				ater and address a
	ses, opinions, and conclusions, opinions, and conclusions	ons are limited only by the reported assumptions a	nd limiting conditions and are my pe	ersonal, impa	irtial, and unbiased
		,. or prospective interest in the property that is the su	biect of this report and no personal	interest with	respect to the parties
involved.	-				
		is the subject of this report or the parties involved	•		
	-	ntingent upon developing or reporting predeterminent is not contingent upon the development or repo		roction in val	up that favore the cause of
		tainment of a stipulated result, or the occurrence o			
	•	developed, and this report has been prepared, in co			
	ime this report was prepare				
		sonal inspection of the property that is the subject gnificant real property appraisal assistance to the p		f thara ara ay	contional the name of each
		aisal assistance is stated elsewhere in this report).	derson(s) signing this certification (i		ceptions, the name of each
	.gcallt ical property appr				
Additional Comm	ents				
L					
APPRAISER:	$\Lambda I \Lambda$		ERVISORY APPRAISER: (o	nly if req	uired)
/	LAPI	Salatte			
Signature:	puper 1, 1	Signat			
Name: JOSEPH PB		Name			
Date Signed: <u>12/29/2</u> State Certification #:			Signed: Certification #:		
or State License #:	AR001957	State or State	te License #:		
State: <u>CA</u>		State:			
Expiration Date of Certific			tion Date of Certification or License:		
Effective Date of Apprais	al: <u>12/29/2023</u>		visory Appraiser Inspection of Subject		Interior and Exterior
		Form ID144P - "TOTAL" appraisal software by a la	Did Not Exterior-only from Str	3 6 1	Interior and Exterior

Joe Ba	ldino		
Exterior-Only Inspection Re	sidential Appraisal	56191 Report File # 2312-24	
The purpose of this summary appraisal report is to provide the lender/client with an acc	urate, and adequately supporte	•	property.
Property Address 5561 Emerald St	City Torrance	01 ·	03-1822
Borrower REDWOOD HOLDINGS Owner of Public Record	ALAN X YU	County LOS ANGELES	
Legal Description TRACT# 22228 LOT 168			
Assessor's Parcel # 7518-005-009	Tax Year 2023	R.E. Taxes \$ 12,054	
Neighborhood Name TORRANCE	Map Reference 763-A-5	Census Tract 6506.03	
Occupant 🗙 Owner 🗌 Tenant 📄 Vacant 🦳 Special Assessments \$	0	PUD HOA \$ o per year	per month
Property Rights Appraised 🛛 🗙 Fee Simple 🗌 Leasehold 🗌 Other (describe)			
Assignment Type 🔄 Purchase Transaction 🔄 Refinance Transaction 🔀 Other (des	scribe) servicing		
Lender/Client wedgewood INC Address 2015 MA	NHATTAN BEACH BL, SUITE 1	00, REDONDO BEACH, CA 90276	
Is the subject property currently offered for sale or has it been offered for sale in the twelve months	prior to the effective date of this a	appraisal? 📃 Yes 🗙 No	
Report data source(s) used, offering price(s), and date(s). CRMLS THE SUBJECT HAS N	OT BEEN LISTED IN THE PAST	12 MONTHS	
I i did i did not analyze the contract for sale for the subject purchase transaction. Explain t performed.	he results of the analysis of the co	ontract for sale or why the analysis was not	
Contract Price \$ Date of Contract Is the property seller the	owner of public record?	Yes No Data Source(s)	
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance,	etc.) to be paid by any party on be	ehalf of the borrower? Yes	s 🗌 No
If Yes, report the total dollar amount and describe the items to be paid.			
Note: Race and the racial composition of the neighborhood are not appraisal factors.			

SUBJECT

5								
Contract Price \$ Date of Cont	tract Is th	e property seller t	he owner of public reco	rd? 🗌 Ye	es 🗌 No 🛛 Data S	Source(s)		
Is there any financial assistance (loan charges, sa	ale concessions, gift or downp	ayment assistanc	e, etc.) to be paid by any	y party on behal	f of the borrower?		Ye	s 🗌 No
If Yes, report the total dollar amount and describe				· · ·				
Note: Race and the racial composition of the	neighborhood are not appra	isal factors						
•			Housing Tree de		One Unit U	0.001	Ducasati	nd llee %
Neighborhood Characteristics			t Housing Trends		One-Unit H	•	Present La	
Location 🗌 Urban 🔀 Suburban 🗌	Rural Property Values			Declining	PRICE	AGE	One-Unit	97 %
	Under 25% Demand/Supply		In Balance	Over Supply		(yrs)	2-4 Unit	1 %
Growth 🔄 Rapid 🔀 Stable 🗌	Slow Marketing Time	🗧 🗙 Under 3 m	nths 🔄 3-6 mths	Over 6 mths	3 700 Low	0	Multi-Family	1 %
Neighborhood Boundaries THE SUBJECT I	S LOCATED SOUTH OF DEL	AMO, NORTH C	OF TORRANCE, WEST	OF ANZA &	3,000 High	80	Commercial	1 %
EAST OF THE CITY LIMITS					1,100 Pred.	60	Other	%
Neighborhood Description The subject is I	located in a suburban area	a. It is within 5	miles of many divers	sified financia	l, industrial, servi	ice & movi	e industry cen	iters.
The subject is located minutes from major	traffic arteries on PCH &	Palos Verdes.	The subject is located	d 60 minutes 1	from downtown Lo	os Angeles	. The subject	is
located within 30 minutes from major retai								
Market Conditions (including support for the abov			CING IS PREDOMINANT				FAKEN AS INC.	TION HAC
BEEN INCREASING, BUT VALUES ARE STILL HOL	,							
				COMMING TO DI	LOLINE AÐ INTEREÐ	I NAIES AK	E DEGIMNING IL	,
INCREASE. BUYER ARE BEGINNING TO BE MOR Dimensions 65 x 95 x 75 x 106		a 7870 sf		De IRREGULAI		View N; I	Deer	
Specific Zoning Classification TORR-LO				··· IKKEGULAI	n	VIGW N;	n#S;	
				20)				
	conforming (Grandfathered Us	,		/				
Is the highest and best use of subject property as	improved (or as proposed pe	r plans and specif	ications) the present use	97	🗙 Yes 🗌 No	lf No, des	cribe	
Utilities Public Other (describe)			lescribe)		provements - Type		Public	Private
Electricity	Water			Street AS	PHALT		X	
7 Gas 🗙 🗌	Sanitary Sewer				NE			
		<u>x</u>	FEMA Map # 060	37C1909G		FEMA Map	Date 04/21/2	2021
Are the utilities and off-site improvements typical			No If No, describe			4		
Are there any adverse site conditions or external f			,	s. etc.)?	🗙 Yes	No	If Yes, describe	
The alore any develop one conditions of external f				o, oto.j.				
THE AUD LEAT IS ADONE OF THE THE	DEDODT 1140 1167			on ozere			,	
THE SUBJECT IS ABOVE GRADE. THE TITLE					EAL			
For flood information discrepancy with leng					EAL			
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Exterior-Only Inspection Residential Appraisal Report

There are 15 comparable										from \$ 1,395,000		to \$	1,39	.
			neighb				iths ran			ice from \$ 1,000,0	00			,450,000 ·
FEATURE	SUBJE	T		COMF	PARAB	LE SALE # 1		COM	PARAB	LE SALE # 2		COM	PARABL	e sale # 3
Address 5561 Emerald St			5409	Sara Dr			2002	1 Wayne	e Ave		4928	Sara Dı		
Torrance, CA 90503	-1822		Torran	nce, CA	90503	3-1839	Torra	nce, CA	90503	3-1244	Torrar	nce, CA	90503	-2215
Proximity to Subject			0.35 r	niles NE			0.51	miles N			0.56 r	niles N	E	
Sale Price	\$					\$ 1,230,00	D			\$ 1,150,000				\$ 1,000,000
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	962.44	sq.ft.		\$	989.67	7 sq.ft.		\$	803.86	sq.ft.	
Data Source(s)			CRML	SMLS#	SB231	88853;DOM 48	CRMI	.SMLS#	SB231	49307 ;DOM 11	CRML	SMLS#	SB221	96139 ;DOM 3
Verification Source(s)						762-A-4				763-A-4				763-B-4
VALUE ADJUSTMENTS	DESCRIPT	TION	DE	SCRIPTIO	NC	+ (-) \$ Adjustment	DE	SCRIPTI	ION	+ (-) \$ Adjustment	DE	SCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing			ArmLt	h			ArmL	th			ArmLt	h		
Concessions			Cash;	0			Conv;	0			Cash;	0		
Date of Sale/Time			s12/23	3;c11/23	3		s08/2	3;c08/2	3		s02/23	3;c01/2	3	
Location	N;Res;		N;Res	,			N;Res	;			N;Res	;		
Leasehold/Fee Simple	Fee Simple		FEE				D FEE			0	FEE			0
Site	7870 sf		6562	sf		+ 10,00	6336	sf		+10,000	5951	sf		+20,000
View	N;Res;		N;Res	;			N;Res	;			N;Res	;		
Design (Style)	DT1;TRADIT	IONAL	DT1;T	RADITIC	DNAL		DT1;1	RADITI	ONAL		DT1;T	RADITI	DNAL	
Quality of Construction	Q4		Q4				Q4				Q4			
Actual Age	64		64				67			0	61			0
Condition	C4		C3			-100,00	D C4		-		C5			+100,000
Above Grade	Total Bdrms	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	6 3	2.0	6	3	2.0		6	3	2.0		6	3	2.0	
Gross Living Area	1,23	2 sq.ft.		1,278	sq.ft.	-4,60	D	1,162	sq.ft.	+7,000		1,244	. sq.ft.	-1,200
Basement & Finished	Osf		Osf				Osf				Osf			
Rooms Below Grade														
Functional Utility	AVERAGE		AVER/	AGE			AVER	AGE			AVER/	AGE		
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Net Adjustment (Total) Adjusted Sale Price of Comparables	WALL/NONE		FAU/C	ENT		-10,00	D WALL	/NONE			NONE			+2,000
Energy Efficient Items	NONE		NONE				NONE				NONE			
Garage/Carport	2gd2dw		2ga2d	lw			0 2ga2	łw		C	2ga2d	w		0
Porch/Patio/Deck	NONE		OPEN	PATIO		-3,00	OPEN	PATIO		-3,000	NONE			
NOS														
RIS CONTRACTOR OF														
Ø A I A Ø														
Ket Adjustment (Total)				+	(-	\$ -107,60	0 🗙	+ [-	\$ 14,000		+	-	\$ 120,800
Adjusted Sale Price			Net Ad	j.	8.7 %		Net Ac	lj.	1.2 %		Net Ad	j. [.]	12.1 %	
of Comparables			Gross	Adj. 1	0.4 %	\$ 1,122,40	Gross	Adj.	1.7 %	\$ 1,164,000	Gross	Adj.	12.3 %	\$ 1,120,800
🗸 I 🗶 did 🗌 did not research t	he sale or tran	sfer histo	ory of th	e subject	t prope	rty and comparable sa	les. If no	ot, explair	n					
Data Source(s) PARCEL QUE	ST not reveal any ST	prior sale the prior	es or trai	nsfers of	the co	mparable sales for the	year pri y and co	or to the omparabl	date of le sales	ffective date of this app sale of the comparable (report additional prior COMPARABLE SALE #2	sale. sales or	<u> </u>		RABLE SALE #3
Price of Prior Sale/Transfer														
Data Source(s)	PARCE	L QUEST	г			PARCEL QUEST			PARCE	L QUEST		PARCE	L QUE	ST
Effective Date of Data Source(s)	12/29/2					12/29/2023			12/29/	•		12/29/		
Analysis of prior sale or transfer hi	1 -1		perty an	nd compa			E SUBJI			TRANSFERRED IN TH	IE PAS			THE
COMPARABLES HAVE TRANSFI	-							1144						
		A												
Summary of Sales Comparison Ap	proach	SALE#1	LARGE	ER THAN	THE	SUBJECT, BETTER	CONDIT	<u>'ION, SN</u>	MALLEF	R LOT, HAS CENTRAL	HEAT	& A/C	SALE#	2 SMALLER THAN
THE SUBJECT, SMALLER LOT,														
			4000	TO 1500) SQ F	T THE ADJUSTMEN	S WER	E DERIV	/ED FR	OM THE MARKET WI	TH PAI	RED SA	LES AN	ALYSIS. \$100 PER
PARAMETERS ARE HOMES IN		NHUUD	1000	10 1300										
					WALL	HEAT, \$5000 CENT	SQ FT \$10 PER SQ FOR LOT SIZE \$100,000 CONDITION, \$2000 WALL HEAT, \$5000 CENTRAL HEAT & \$5000 CENTRAL A/C SALE#1& #4 MOST RECENT  MOST SIMILAR IN SIZE ARE GIVEN THE MOST WEIGHT							
SQ FT \$10 PER SQ FOR LOT S	SIZE \$100,00	O COND	ITION,	\$2000			KAL HE	AT & \$5	5000 C	ENTRAL A/C				
SQ FT \$10 PER SQ FOR LOT S	SIZE \$100,00	O COND	ITION,	\$2000			KAL HE	AT & \$5	5000 C	ENTRAL A/C				
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Exterior-Only Inspection Residential Appraisal Report File # 2312-24

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SUBJECT OF THIS APPRAISAL FOR A MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAI REQUIREMENTS OF THIS APPRAISAL REPORT FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY T THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENANCE & UPKEEP PROLONGING THE ESTIMATED REMAINING E		
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THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENANCE & UPKEEP PROLONGING THE ESTIMATED REMAINING E		
	CONOMIC LIFE.	
The address reported on the appraisal form is according to US Postal Service records as required by UAD format. The title company reports the	he city or county address	s
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 property that is the subject of this report within the thre preceding acceptance of this assignment.	e-year period immediate	ely
COST APPROACH TO VALUE (not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Cost factors derived from Mai	rshall-Swift. The	
ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used.		
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW		0,000
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE Source of cost data MARSHALL-SWIFT DWELLING 1,232 Sq. Ft. @ \$ 300.00 Quality rating from cost service AVERAGE Effective date of cost data 11/1/2022 0 Sq. Ft. @ \$) =\$ 369	0,000 9,600
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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 , Nature	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>12/29/2023</u>	Date of Signature
Effective Date of Appraisal <u>12/29/2023</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
5561 Emerald St	Did inspect exterior of subject property from street
Torrance, CA 90503-1822	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,125,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name wedgewood INC	 Did inspect exterior of comparable sales from street
Company Address 2015 MANHATTAN BEACH 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

56191

				spection resid	ienual Ap	prai	isai nepuri	File #	2312-24	
FEATURE		SUBJECT	COMPAR	ABLE SALE # 4	COM	IPARABL	LE SALE # 5		COMPARABL	_E SALE # 6
Address 5561 Emerald St			4720 Asteria St		5519 Haliso	n St				
Torrance, CA 905		2	Torrance, CA 90	502 2904	Torrance, CA		2 1214			
Proximity to Subject	003-182	· -		JUJ-2004			y- 1 & 1 4	-		
· · · ·	-		0.67 miles E	•	0.62 miles N	E	•			•
Sale Price	\$			\$ 1,125,000			\$ 1,427,777			\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 795.05 SQ	.ft.	\$ 1236.1	7 sq.ft.		\$	sq.ft.	
Data Source(s)			CRMLSMLS#SB2	3146908:DOM 7			54208;DOM 12			
Verification Source(s)			PARCEL Q#8065	· · ·	PARCEL Q#3					
VALUE ADJUSTMENTS	r	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment	DE	SCRIPTION	+ (-) \$ Adjustment
									JUNIF HUN	+ (-) \$ Aujustinent
Sales or Financing			ArmLth		ArmLth					
Concessions			Cash;0		Conv;6700		-6,700			
Date of Sale/Time			s11/23;c08/23		s05/23;c04/2	23				
Location	N;Re	96.	N;Res;		N;Res;					
Leasehold/Fee Simple										
		Simple	FEE		D FEE		0			
Site	787	0 sf	6252 sf	+ 15,00	0 8914 sf		-10,000			
View	N;Re	es;	N;Res;		N;Res;					
Design (Style)	DT1	TRADITIONAL	DT1;MID CENTURY		DT1;TRADITI	IONAL				
Quality of Construction	Q4		Q4		Q4					
Actual Age							-			
Condition	64		62		0 67		0			
Condition	C4		C4		C3	1	-100,000			
Leasehold/Fee Simple Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	Tota	l Bdrms. Baths	Total Bdrms. Bat	hs	Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	6	3 2.0	7 4 2.	0	0 6 3	2.0				
Gross Living Area		1,232 Sq.ft.	1,415 SQ			s sq.ft.	+7,700		sq.ft.	
Basement & Finished	0.4	-,=0= 04.10		-10,00					•4	
	Osf		Osf		Osf					
Rooms Below Grade								-		
Functional Utility	AVE	RAGE	AVERAGE		AVERAGE					
Heating/Cooling	WAL	L/NONE	FAU/NONE	-5,00	FAU/NONE		-5,000			
Energy Efficient Items	NON		NONE		NONE		-,			
Garage/Carport								1		
	2gd		2ga2dw) 2gd2dw					
Porch/Patio/Deck	NON	E	ENCLOSED PATIO	-10,00	OPEN PATIO		-3,000			
Net Adjustment (Total)			□ + X -	- \$ -18,300	b +	X -	\$ -117,000		+ -	\$
					Net Adj.		· · · · · · · · · · · · · · · · · · ·	Net Ad		
Adjusted Sale Price			Net Adj. 1.6			8.2 %				
of Comparables					Gross Adj.	9.3 %				\$
Depart the seconds of the second	ch and a	nalysis of the prio	r sale or transfer his	tory of the subject propert	v and comparab	le sales	(report additional prior	sales or	nade 3)	
Report the results of the resear	cii allu al	alfele et ale pile		, , , , ,	,		(report additional prior			
Report the results of the research			JBJECT	COMPARABLE S			OMPARABLE SALE #			ABLE SALE # 6
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Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

Market	Conditions Add	lendum	to the <i>P</i>	αμριαιδαί περυί	ι	File No.	2312	2-24		
The purpose of this addendum is to provide the lender/or neighborhood. This is a required addendum for all appra			-		prevale	ent in the sub	ject			
Property Address 5561 Emerald St	alsal reports with all effectiv		V Torrance		Sta	te ca	ZIP	Code 905	03-1	822
Borrower REDWOOD HOLDINGS										
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 i explanation. It is recognized that not all data sources wil in the analysis. If data sources provide the required infor average. Sales and listings must be properties that com subject property. The appraiser must explain any anoma	d in the Neighborhood sect indicated below. If any requ II be able to provide data for rmation as an average inste pete with the subject prope	ion of the app lired data is u r the shaded a ead of the med rty, determine	praisal report for inavailable or is areas below; if dian, the appra ed by applying	orm. The appraiser must fill s considered unreliable, the i ti is available, however, the aiser should report the availa the criteria that would be us	in all tl apprais appra ble fig	he informatio ser must prov iser must inc ure and ident	n to th vide an lude th ify it as	e extent ne data s an		
Inventory Analysis	Prior 7–12 Months	Prior 4–	6 Months	Current – 3 Months				rall Trend		
Total # of Comparable Sales (Settled)	4	5	5	6		Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	0.67		.67	2.00	_	Increasing		Stable	H	Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	0	2		1	_	Declining Declining		Stable Stable		Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	N/A Prior 7–12 Months		6 Months	0.5 Current – 3 Months		Dooming		rall Trend		morodoling
Median Comparable Sale Price	1,175,000	1,175,0		1,240,000		Increasing	XS	Stable		Declining
Median Comparable Sales Days on Market	7	7	7	6		Declining	X S			Increasing
Median Comparable List Price	N/A	1,19	4,000	1,395,000	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	N/A	8		9	⊢⊢	Declining			H	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance	prevalent? Yes		13	103	┢	Increasing Declining			┢	Increasing
INCREASE OR DECREASE IN SELLER CONCESSION Are foreclosure sales (REO sales) a factor in the market FORECLOSURES & REO SALES ARE NOT A FACT	1? 🗌 Yes 🔀 N	o If yes, e		ing the trends in listings and				erties).		
Cite data sources for above information. CRMLS Summarize the above information as support for your can analysis of pending sales and/or expired and withdra THE OVERALL TRENDS REPORTED ON THE INVEN IN THE PAST 12 MONTHS FOR PROPERTIES IN THE EVIDENCE THAT ALL OTHER PROPERTIES IN THE THERE ARE TOO FEW SALES TO DETERMINE A DE	wn listings, to formulate yo TORY ANALYSIS GRID & HE NEIGHBORHOOD THA NEIGHBORHOOD ARE N	ur conclusion Average S T are com	ALE & LIST I	h an explanation and suppor PRICE DOM & LIST SALI THE SUBJECT PROPERT	t for y E RATI Y. HO	our conclusio I <mark>o grids in</mark> Wever thi	DINS. Idicat S IS N	FE A STAE		TREND
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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.

busk P. Balchie Signature

JOSEPH P BALDINO Appraiser's Name

IFA State Title or Designation

5561 Emerald St, Torrance, CA 90503-1822 Address of Property Appraised

12/29/2023	
Date	
AD001057	
AR001957	
State License or Certification #	
02/12/2025	CA
Expiration Date of License or Certification	State
<u>.</u>	

Supplemental Addendum

Borrower	REDWOOD HOLDINGS			
Property Address	5561 Emerald St			
City	Torrance	County LOS ANGELES	State CA	Zip Code 90503-1822
Lender/Client	WEDGEWOOD INC			

THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM NO PERSONAL PROPERTY WAS INCLUDED IN THIS REPORT

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 **I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.**

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

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.

THE APPRAISER ADJUSTED FOR DISSIMILARITIES BETWEEN THE SUBJECT & COMPARABLES ACCORDING TO THE MARKET REACTION. THEREFORE DISSIMILARITIES THAT HAVE A 0 INDICATED IN THE ADJUSTMENT COLUMN MEANS THE APPRAISER HAS ACKNOWLEDGED THE DIFFERENCE , HOW EVER THE MARKET DOES NOT SUPPORT ANY ADJUSTMENT

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 45YEARS.

• Exterior-Only : Neighborhood - Description

The subject is located in a suburban area. It is within 5 miles of many diversified financial, industrial, service & movie industry centers. Neighborhood shows average to good maintenance. The subject is located minutes from major traffic arteries on PCH & Palos Verdes. The subject is located 60 minutes from downtown Los Angeles. The subject is located within 30 minutes from major retail, entertainment and employment opportunities in Torrance, San Pedro & Carson. The subject is located within 30 minutes from the Los Angeles International Airport.

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

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

Subject Photo Page

Borrower	REDWOOD HOLDINGS			
Property Address	5561 Emerald St			
City	Torrance	County LOS ANGELES	State CA	Zip Code 90503-1822
Lender/Client	WEDGEWOOD INC			



S	ubject Front
5561 Emerald St	
Sales Price	
Gross Living Area	1,232
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7870 sf
Quality	Q4
Age	64







Subject Street

Comparable Photo Page

Borrower	REDWOOD HOLDINGS					
Property Address	5561 Emerald St					
City	Torrance	County LOS ANGELES	State	CA	Zip Code	90503-1822
Lender/Client	WEDGEWOOD INC					



Comparable 1

5409 Sara Dr	
Prox. to Subject	0.35 miles NE
Sales Price	1,230,000
Gross Living Area	1,278
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6562 sf
Quality	Q4
Age	64



Comparable 2

20021 Wayne Ave	
Prox. to Subject	0.51 miles N
Sales Price	1,150,000
Gross Living Area	1,162
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6336 sf
Quality	Q4
Age	67



Comparable 3

4928 Sara Dr	
Prox. to Subject	0.56 miles NE
Sales Price	1,000,000
Gross Living Area	1,244
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	5951 sf
Quality	Q4
Age	61

Comparable Photo Page

Borrower	REDWOOD HOLDINGS			
Property Address	5561 Emerald St			
City	Torrance	County Los Angeles	State CA	Zip Code 90503-1822
Lender/Client	WEDGEWOOD INC			



Co	mparable 4
4720 Asteria St	
Prox. to Subject	0.67 miles E
Sales Price	1,125,000
Gross Living Area	1,415
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6252 sf
Quality	Q4
Age	62



Comparable 5

0.62 miles NE
1,427,777
1,155
6
3
2.0
N;Res;
N;Res;
8914 sf
Q4
67

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

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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

12/28/23, 3:26 PM

Property Detail Printout

Property Location Address: 5561 EMERAL Fioperty Detail Fintout

County Last Updated: 12/15/2023

Address.	5561 EMERALD ST	City:	TORRANCE	Zip:	90503- 1822
APN#:	7518-005-009	Use Code:	Single Family Residence	County:	Los Angeles
Tract:	22228	Census Tract:		Zone:	TORR-LO
Map Page/Grid:			TRACT # 22228 LOT 1		
Total Assessed Value:	And a state of the	Tax Amount:		345 A	
Percent Improvement:		Tax Year / Assessor Year:			
Current Owner Informa	ation				
Current Owner:	ALAN X YU	Owner Address:	5561 EMERALD ST		
City, State, Zip:	TORRANCE, CA, 90503- 1822	Owner Occupied:			
Last Transaction:		Deed Type:	quitclaim/deed of trus	t	
Amount:			0000092752		
Last Sale Information					
Transferred From:	MCBREEN MARCIA W TRUST	Seller Address:			
Recording / Sale Date:	10/05/2005 / 09/20/2005	Prior Recording / Sale Date:	1		
		Barrow and the second second second second			
Most Recent Sale Price:	780,909	Prior Sale Price:			
Most Recent Sale Price: Document Number:		Prior Sale Price: Prior Document No.:			
1022 CONV 52					
Document Number:	0002397122 grant deed/deed of	Prior Document No.:			
Document Number: Document Type:	0002397122 grant deed/deed of	Prior Document No.:	F		
Document Number: Document Type: Lender Information	0002397122 grant deed/deed of trust J P MORGAN CHASE BANK	Prior Document No.: Prior Document Type: Full/Partial:	F conventional variable		
Document Number: Document Type: Lender Information Lender: Loan Amount / 2nd Trust	0002397122 grant deed/deed of trust J P MORGAN CHASE BANK	Prior Document No.: Prior Document Type: Full/Partial:			
Document Number: Document Type: Lender Information Lender: Loan Amount / 2nd Trust Deed:	0002397122 grant deed/deed of trust J P MORGAN CHASE BANK 624,800 /	Prior Document No.: Prior Document Type: Full/Partial:	conventional variable	Lot Size Sqft / Acreage:	
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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=32491450&FIPS=06037

7518 5 REVISED 3-10-59 2-11-641 ş \$ DR. ALE 1" -60' 23.56 EDGENERE . 1.6 (24) 1.6 (24) BARTLETT 2:23b 6.870¹ 188 102.14 7,540^{±*'} 26 189 1,6¹⁰⁵¹ 1,6¹⁰⁵¹ 1,80 7,830± 29 192 7,*1202* (27) 190 7.420± 28 191 TRACT _NO. _22228 107.09 113.96 104.33 7,460⁵⁴ (2) 1**85** 5.12 M.B. 638 - 25 - 33 23.56 14.7 AVE.* 37.57 32 7,890±* 62.42 69.03 7,6202 6,600±° (9) 182 184 6,380± (18) 181 6,760± (17) 180 1.0⁹⁰(16) **15** 04.39 183 PART OF THE RANCHO 0p SAN PEDRO WHICH WAS ALLOTTED TO 13/202 × WATHE 2 . 468.65 19. 48 T,1905 4 T,1905 4 173 1,260[±] MANUEL DOMINGUEZ 22 ANDRUS 🕫 C.F. 145 S.C.C. 3284 N. 80° 38' 28'' E. 36.96 45 9.99 22 CE. 7,190[±] ы́ 1.0405 S (3) 1 1010 171 172 SuadalupeM.Dominque 1,540°°° 3 162 1AT 100:16 10, Subject 5561 Emerald St (1) 42.5 A .30 103.33 170 15.84 7,6005* 5 1.64 16.0 75.02 57.18 7,04025 163 TOMLEE 106.03 69.7 6,750± 105.44 7,1201 164 7,780=* B 7,870± 165 10 100 166 168 106.17 167 CODE 9325 54 FOR PREV. ASSM'T. SEE: 7519 - 26 0 ASSESSOR'S MAP COUNTY OF LOS ANGELES, CALIF. EMERALD \$

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Quick CMA Report

					Br/Ba	Sqft	t	LSqft	List I	Price	Sold Pric	e \$/Sq	ft SP/LP%
Total Listings:	16		Max	imum:	4/2	1,47	75	8,914	\$1,400	0,000	\$1,450,40	0 \$1,236.	17
Total on Market:	1		Mini	mum:	3/1	1,11	2	5,261	\$97	5,000	\$1,000,00	0 \$795.0	05
Sold/Exp Ratio:	0.00		Ave	age:	3/2	1,26	53	6,330	\$1,182	2,875	\$1,229,87	78 \$987.3	36
•			Med	ian:	3/2	1,24	15	6,246	\$1,200	0,000	\$1,230,00	0 \$984.8	34
Active													
Address		City	YrBuilt	Sale Type	List Da	ite	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
4826 Asteria ST		TORR	1961	STD	12/19/2	023	3	2	9/9	1,245	5,775	\$1,120.48	\$1,395,00
					Maxim	num:	3/	2	9	1,245	5,775	\$1,120.48	\$1,395,00
					Minim	um:	3	2	9	1,245	5,775	\$1,120.48	\$1,395,00
					Avera	Concercion de la concerción de la concer	3	2	9	1,245	5,775	\$1,120.48	\$1,395,00
					Media	n:	3	2	9	1,245	5,775	\$1,120.48	\$1,395,00
Closed													
Address		City	YrBuilt	Sale Type	COE Da	ate	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
4928 Sara		TORR	1962	PRO	02/17/2	023	3	2	3/3	1,244	5,951	\$803.86	\$1,000,00
5520 Halison ST		TORR	1956	STD	12/30/2	022	3	2	8/8	1,161	6,191	\$925.93	\$1,075,00
4720 Asteria ST		TORR	1961	SPAY	11/21/2	023	4	2	7/7	1,415	6,252	\$795.05	\$1,125,00
4830 Carmelynn St		TORR	1955	STD	07/28/2	023	3	1	6/6	1,112	6,360	\$1,020.68	\$1,135,00
20021 Wayne Ave		TORR	1956		08/31/2	023	3	2	11/11	1,162	6,336	\$989.67	\$1,150,00
5102 Carmelynn ST		TORR	1955	STD	08/23/2	023	3	1	7/7	1,120	6,240	\$1,049.11	\$1,175,00
20818 Wendy Drive		TORR	1959	STD	09/29/2	023	3	2	0/0	1,242	6,885	\$966.18	\$1,200,00
5409 Sara DR		TORR	1959	STD	12/18/2	023	3	2	48/48	1.278	6.562	\$962.44	\$1,230,00

				Median:	3	2	7	1,244	6,252	\$980.02	\$1,230,000
				Average:	3	2	12	1,264	6,367	\$978.48	\$1,229,878
				Minimum:	3	1 0	0	1,112	5,261	\$795.05	\$1,000,000
				Maximum:	4	2	48	1,475	8,914	\$1,236.17	\$1,450,400
5102 Maricopa	TORR	1959	STD	09/01/2023	3	2	6/6	1,340	6,610	\$1,082.39	\$1,450,400
5519 Halison ST	TORR	1956		05/09/2023	3	2	12/12	1,155	8,914	\$1,236.17	\$1,427,777
5123 Halison ST	TORR	1955	STD	08/16/2023	3	2	12/12	1,322	5,872	\$1,021.18	\$1,350,000
5309 Wilma ST	TORR	1956		11/09/2023	3	2	8/8	1,472	6,600	\$896.74	\$1,320,000
20116 Ingrum WY	TORR	1955		12/15/2023	4	2	40/40	1,475	5,261	\$871.19	\$1,285,000
5021 Asteria ST	TORR	1959	STD	05/05/2023	3	2	5/5	1,301	6,120	\$980.02	\$1,275,000
5508 Norton ST	TORR	1956	PRO	12/12/2023	3	2	7/7	1,161	5,355	\$1,076.66	\$1,250,000
5409 Sara DR	TORR	1959	STD	12/18/2023	3	2	48/48	1,278	6,562	\$962.44	\$1,230,000
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Criteria:

Property Type is 'Residential'

Standard Status is one of 'Active', 'Act Under Contract', 'Pending'

Standard Status is 'Closed'

Contract Status Change Date is 12/28/2023 to 12/28/2022 Property Sub Type is 'Single Family Residence'

Living Area is 1000 to 1500

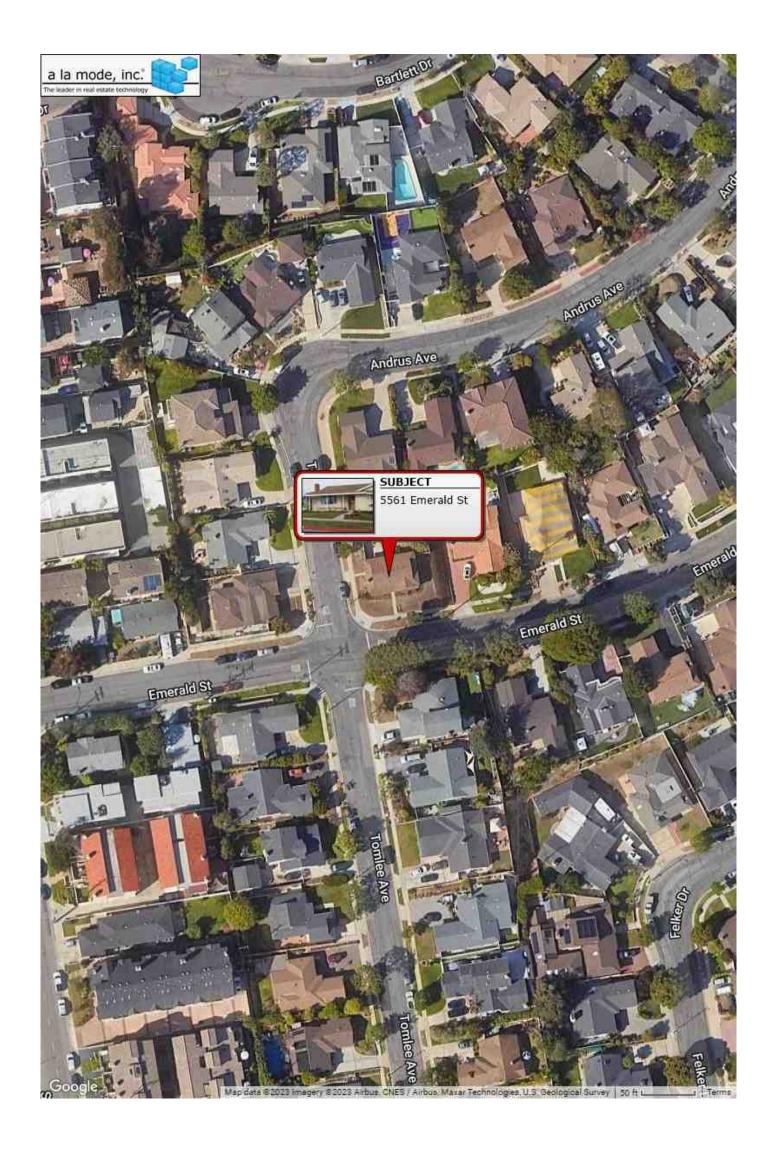
Latitude, Longitude is around 33.84, -118.37

Residential Quick CMA Page 1 of 1

Printed By Joseph Baldino CalBRE: AR001957 on 12/28/23

AERIAL PHOTO

Borrower	REDWOOD HOLDINGS			
Property Address	5561 Emerald St			
City	Torrance	County Los Angeles	State CA	Zip Code 90503-1822
Lender/Client	WEDGEWOOD INC			



Location Map

Borrower	REDWOOD HOLDINGS			
Property Address	5561 Emerald St			
City	Torrance	County LOS ANGELES	State CA	Zip Code 90503-1822
Lender/Client	WEDGEWOOD INC			

