

Exterior-Only Inspection Residential Appraisal Report

Subject section containing property address (4939 Scarlett Way), city (San Jose), state (CA), zip code (95111), borrower (Redwood Holdings LLC), owner of public record (HAGOOD CHAD E AND PINA-CARRILLO DINA), county (Santa Clara), legal description (LOT:28 CITY:SAN JOSE TR#:6510 TR 6510 LOT 28), assessor's parcel # (678-44-010), tax year (2023), R.E. Taxes (\$ 9,711), neighborhood name (San Jose), map reference (48-D5), census tract (5120.01), occupant (Owner), special assessments (\$ 0), PUD HOA (\$ 0), property rights appraised (Fee Simple), assignment type (Purchase Transaction), lender/client (Wedgewood Inc), address (2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278), and a question about whether the property is currently offered for sale.

Contract section containing a question about whether the contract was analyzed, contract price, date of contract, whether the seller is the owner of public record, and whether there is any financial assistance to be paid by any party on behalf of the borrower.

Neighborhood section starting with a note that race and racial composition are not appraisal factors, followed by a table of Neighborhood Characteristics and One-Unit Housing Trends, and a table of One-Unit Housing and Present Land Use %.

Site section containing dimensions (61.2 X 100), area (6120 sf), shape (Rectangular), view (N;Res;), specific zoning classification (R1), zoning description (Single Family Residence), zoning compliance (Legal), and a question about whether the highest and best use is the present use.

Improvements section containing source(s) used for physical characteristics (MLS, Assessment and Tax Records, Property Owner), general description (Ranch, 1980), heating/cooling (Central Air Conditioning), amenities (Fireplace, Woodstove, Patio/Deck, Porch, Pool, Fence), car storage (Attached), and appliances (Refrigerator, Range/Oven, Dishwasher, Disposal, Microwave, Washer/Dryer).

Final section containing a description of the property condition (C3; good condition), a question about physical deficiencies, and a question about whether the property generally conforms to the neighborhood.

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There are 24 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 899,000 to \$ 1,988,000		There are 197 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 735,000 to \$ 2,510,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	4939 Scarlett Way San Jose, CA 95111	487 Fullerton Court San Jose, CA 95111	446 Fontanelle Drive San Jose, CA 95111	676 Giraud Drive San Jose, CA 95111	
Proximity to Subject		0.30 miles S	0.51 miles S	0.40 miles W	
Sale Price	\$	\$ 1,265,000	\$ 1,550,000	\$ 1,410,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 918.66 sq. ft.	\$ 775.00 sq. ft.	\$ 772.18 sq. ft.	
Data Source(s)		ML# ML81948659;DOM 9	ML# ML81931469;DOM 8	ML# ML81923618;DOM 6	
Verification Source(s)		Realquest Doc# 25578971	Realquest Doc# 25502949	Realquest Doc# 25517329	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0	
Date of Sale/Time		s12/23;c12/23	0	s07/23;c06/23	-43,500
Location	A;Res;BsyRd	A;Res;BsyRd		N;Res;	-30,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	6120 sf	6098 sf	0	6053 sf	0
View	N;Res;	N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;Contemp	0
Quality of Construction	Q4	Q4		Q4	
Actual Age	44	42	0	44	
Condition	C3	C3		C3	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	-6,000
Room Count	6 3 2.0	6 3 2.0		7 4 2.1	-4,000
Gross Living Area	1,524 sq. ft.	1,377 sq. ft.	+53,000	2,000 sq. ft.	-171,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	
Heating/Cooling	FWA/Central	FWA/Central		FWA/None	+3,000
Energy Efficient Items	Dual Pane Window	Dual Pane Window		Dual Pane Window	
Garage/Carport	2ga2dw	2ga2dw		2gbi2dw	0
Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace	
Pool	None	1 Pool	-20,000	None	
Listing Price \$	None	1199,000	0	1350,000	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 33,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -252,000
Adjusted Sale Price of Comparables		Net Adj: 3%		Net Adj: -16%	
		Gross Adj: 6%	\$ 1,298,000	Gross Adj: 17%	\$ 1,298,000
				Gross Adj: 13%	\$ 1,234,500

SALES COMPARISON ANALYSIS

did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) RealQuest, MLS.

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) RealQuest, MLS see sales grid

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	06/21/2023			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	DOC# 25490450	Realquest	Realquest	Realquest
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	02/01/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the comparables for the last 12 months. The previous sale of the subject was a notice of default. Another notice of default at the date :3/21/2023;price:\$0;Doc#25451296

Summary of Sales Comparison Approach All Comps are closed sales within last 7 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$360/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$6000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$700/Year(For age difference more than 50 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8).The time adjustment uses -0.4% Monthly for the contract date difference more than 3 months according to 1004MC Data , 9).Location:\$30000/per benefit/Adverse Factor; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

Indicated Value by Sales Comparison Approach \$ 1,280,000

Indicated Value by: Sales Comparison Approach \$ 1,280,000 Cost Approach (if developed) \$ 1,281,504 Income Approach (if developed) \$

RECONCILIATION

Most emphasis is on the market comparison approach which considers sales of similar properties within subject's neighbourhood. Cost approach is supportive. Income approach is not applicable: As the subject is used as a primary resident and almost all the homes in the subject's neighborhood are purchased for owner occupancy The digital signatures on this report are password protected. They are true and exactly same as original ones.

This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **This Appraisal Report is intended use for the intended lender/client and/or its assigns for use in mortgage transaction**

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 \$ 1,280,000 , as of 01/05/2024 , which is the date of inspection and the effective date of this appraisal.

Exterior-Only Inspection Residential Appraisal Report

ADDITIONAL COMMENTS

Comparable selection: All the comps are arm length transactions.
 R1=Single family Residence: the minimum lot size for single family is 5000 sqft or above, The Maximum Residential Density = 9 units per acres. But for much newer single family the lot size will be smaller according to the density allowed (Alameda county zoning ordinance: http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.html#TIT17ZO_CH17.08DI_17.08.060BUSI)
 This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgage Letter 2009-28.
 No any personal property is included in this transaction.
 Though the GLA difference of the comp2 and the sold time of the comp2 was beyond the usual guideline, as they subject's immediate neighbor and similar to the subject in all the features, thus it is still a good comparable

Due to the difference of GLA, condition, style and location, the Net and GLA adjustment of comp2 and the pre-adjusted comparable price range is beyond the usual guideline.

The age, lot size, GLA, location adjustments were obtained by the pair analysis of the comparables in the subject's neighborhood. Note that the age difference is within 35 years and the lot size difference within 10% of the subject's lot size is seen as bracketed as no adjustment are needed in this case.

All the comps are in the same or competing neighborhood (As the housing price are mainly impacted by the school's rating, all the comparables and the subject have the same or similar school ratings though across the major rd and/or the hwy) within 1 miles with similar condition and location. Most emphasis are addressed in the two overall most similar (The least Gross and Net adjustment) sold comp1 and comp4 (40% for comp1 and comp4 respectively, 10% each for the remained sold comp).

Note that the subject's final market value is higher than the predominant value of the neighborhood. This is because the subject has a larger GLA, and a good upgraded condition. No any marketability issue noticed due to this (i.e. the DOM of housing value higher than the predominant value is similar to the housing value lower than the predominant value).

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. The higher Land to improvement ratio is typical for the area due to high locational demand and the lack of established buildable sites. No any marketability issue due to this high ratio of site over total value as the demand in the neighborhood is still high.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$ 750,000
Source of cost data Marshall & swift cost reference	Dwelling 1,524 Sq. Ft. @ \$ 360.00	=\$ 548,640
Quality rating from cost service Good Effective date of cost data Current	Bsmt Sq. Ft. @ \$	=\$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport 400 Sq. Ft. @ \$ 110.00	=\$ 44,000
Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area due to high locational demand and the lack of established buildable sites. The age/life method is used to calculate physical depreciation. No functional obsolescence or major deferred maintenance noted.	Total Estimate of Cost-new	=\$ 592,640
	Less Physical 50 Functional 0 External 5	
	Depreciation 296,320 0 14,816	=\$ (311,136)
	Depreciated Cost of Improvements	=\$ 281,504
	"As-is" Value of Site Improvements	=\$ 250,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	Indicated Value By Cost Approach	=\$ 1,281,504

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent \$	X Gross Multiplier	=\$	Indicated Value by Income Approach
Summary of Income (including support for market rent and GRM)			

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project
 Total number of phases Total number of units Total number of units sold
 Total number of units rented Total number of units for sale Data source
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
 Does the project contain any multi-dwelling units? Yes No Data source.
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
 Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options.
 Describe common elements and recreational facilities.

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 4939 Scarlett Way City San Jose State CA ZIP Code 95111

Borrower Redwood Holdings LLC

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 of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend						
Total # of Comparable Sales (Settled)	100	59	38	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Absorption Rate (Total Sales/Months)	16.67	19.67	12.67	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Total # of Comparable Active Listings	0	2	24	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing	
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.10	1.89	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing	
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend						
Median Comparable Sales Price	1,245,000.00	1,255,000.00	1,185,000.00	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Median Comparable Sales Days on Market	8	8	15	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing	
Median Comparable List Price	N/A	1,244,444.00	1,172,500.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Median Comparable Listings Days on Market	N/A	56	16	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing	
Median Sale Price as % of List Price	104.00	107.00	102.00	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining	
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

The concession were not seen as often as before, the supply and demand is in balance, and the buyers are often compete for the good deal in the current market, this is especially true for the recent 6 months, the multiple offers are competing for the houses in the neighborhood and the broad bay area.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

No, as there is only few distressed properties in the subject's neighborhood(none of 197 sold comps and none of 26 active/pending comps within last 12 months are distressed sales), the prices will NOT be affected.

Cite data sources for above information.

MLS Database: Bayeast(www.maxmls.net) and Realquest(Coreologic:www.realquest.com)

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 pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Overall the market in the subject's neighborhood is decline overall for the the last 12 months (Comparing the medium price of most recent 3 months data to the previous 7-12 months data and the monthly time adjustment rate will be $(1185/1245-1)/12*100=-0.4\%$ or the contract date difference more than 3 months.


As there is no any active/pending comparables in the previous 7-12 months, thus I entered 'N/A' in the above table.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Active Comparable Listings				<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Are foreclosures sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
Appraiser Name Huibin Lan
Company Name Bluebay Appraisal Inc.
Company Address 41041 Trimboli Way #1492, Fremont, CA 94538
State License/Certification # AR030132 State CA
Email Address appraiserlan@yahoo.com

Signature
Supervisor Name
Company Name
Company Address
State License/Certification #
State
Email Address

Bluebay Appraisal Inc.
SUBJECT PHOTO ADDENDUM

File No. 34953288
Case No. 56264

Borrower Redwood Holdings LLC
Property Address 4939 Scarlett Way
City San Jose County Santa Clara State CA Zip Code 95111
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**FRONT OF
SUBJECT PROPERTY**
4939 Scarlett Way
San Jose, CA 95111



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Bluebay Appraisal Inc.
EXTRA COMPARABLES 4-5-6

File No. 34953288
 Case No. 56264

Borrower Redwood Holdings LLC
 Property Address 4939 Scarlett Way
 City San Jose County Santa Clara State CA Zip Code 95111
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
Address	4939 Scarlett Way San Jose, CA 95111			4750 Rahway Drive San Jose, CA 95111											
Proximity to Subject				0.53 miles W											
Sale Price	\$			\$ 1,300,000			\$			\$					
Sale Price/Gross Liv. Area	\$	0.00	sq. ft.	\$	859.79	sq. ft.	\$		sq. ft.	\$		sq. ft.			
Data Source(s)				ML# ML81943266;DOM 6											
Verification Source(s)				Realquest Doc# 25550704											
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-)\$ Adjustment			DESCRIPTION			+(-)\$ Adjustment		
Sale or Financing				ArmLth											
Concessions				Conv;0											
Date of Sale/Time				s10/23;c10/23											
Location	A;Res;BsyRd			A;Res;Comm											
Leasehold/Fee Simple	Fee Simple			Fee Simple											
Site	6120 sf			8243 sf											
View	N;Res;			N;Res;											
Design (Style)	DT1;Ranch			DT1;Ranch											
Quality of Construction	Q4			Q4											
Actual Age	44			48											
Condition	C3			C3											
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths		Total	Bdrms	Baths					
Room Count	6	3	2.0	6	3	2.0									
Gross Living Area	1,524		sq. ft.	1,512		sq. ft.	0	sq. ft.		sq. ft.					
Basement & Finished Rooms Below Grade	0sf			0sf											
Functional Utility	Average			Average											
Heating/Cooling	FWA/Central			FWA/Central											
Energy Efficient Items	Dual Pane Window			Dual Pane Window											
Garage/Carport	2ga2dw			2ga2dw											
Porch/Patio/Deck	Porch/Concrete			Porch/Concrete											
Fireplaces	1 Fireplace			1 Fireplace											
Pool	None			None											
Listing Price \$	None			1098000			0								
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -21,000	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$				
Adjusted Sale Price of Comparables				Net Adj: -2%				Net Adj: 0%							
				Gross Adj: 2%			\$ 1,279,000	Gross Adj: 0%			\$				

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	06/21/2023			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	DOC# 25490450	Realquest		
Effective Date of Data Source(s)	02/01/2023	02/01/2023		

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the comparables for the last 12 months.

Summary of Sales Comparison Approach All Comps are closed sales within last 7 months of similar design and age, and similar quality, condition and appeal from subject's market area.
 Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$360/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$6000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$700/Year(For age difference more than 50 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8).The time adjustment uses -0.4% Monthly for the contract date difference more than 3 months according to 1004MC Data , 9).Location:\$30000/per benefit/Adverse Factor; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

Exterior-Only Inspection Residential Appraisal Report

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 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.

Exterior-Only Inspection Residential Appraisal Report**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.

Exterior-Only Inspection Residential Appraisal Report

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

Signature 

Name Huibin Lan

Company Name Bluebay Appraisal Inc.

Company Address 41041 Trimboli Way #1492
Fremont, CA 94538

Telephone Number 5106736733

Email Address appraiserlan@yahoo.com

Date of Signature and Report 01/05/2024

Effective Date of Appraisal 01/05/2024

State Certification # AR030132

or State License # _____ State # _____

or Other (describe) _____ State # _____

State CA

Expiration Date of Certification or License 02/18/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

4939 Scarlett Way
San Jose, CA 95111

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,280,000

LENDER/CLIENT

Name Clear Capital

Company Name Wedgewood Inc

Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278

Email Address _____

SUBJECT PROPERTY

- Did not inspect exterior of subject property
- Did inspect exterior of subject property from street
- Date of Inspection _____

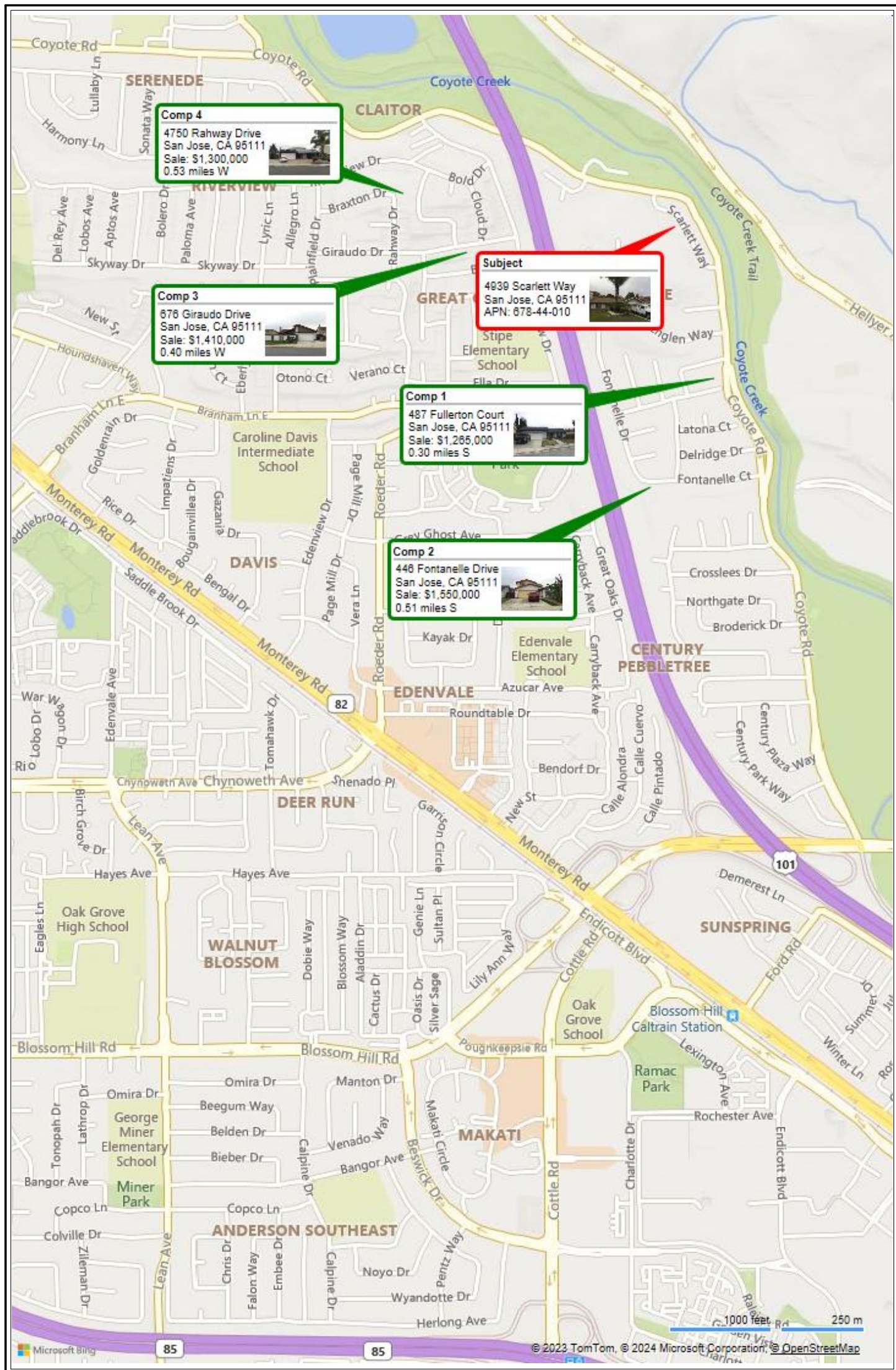
COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
- Date of Inspection _____

Bluebay Appraisal Inc.
LOCATION MAP ADDENDUM

File No. 34953288
 Case No. 56264

Borrower **Redwood Holdings LLC**
 Property Address **4939 Scarlett Way**
 City **San Jose** County **Santa Clara** State **CA** Zip Code **95111**
 Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**



Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose County Santa Clara State CA Zip Code 95111

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE SALE # 1
487 Fullerton Court
San Jose, CA 95111



COMPARABLE SALE # 2
446 Fontanelle Drive
San Jose, CA 95111



COMPARABLE SALE # 3
676 Giraudo Drive
San Jose, CA 95111

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

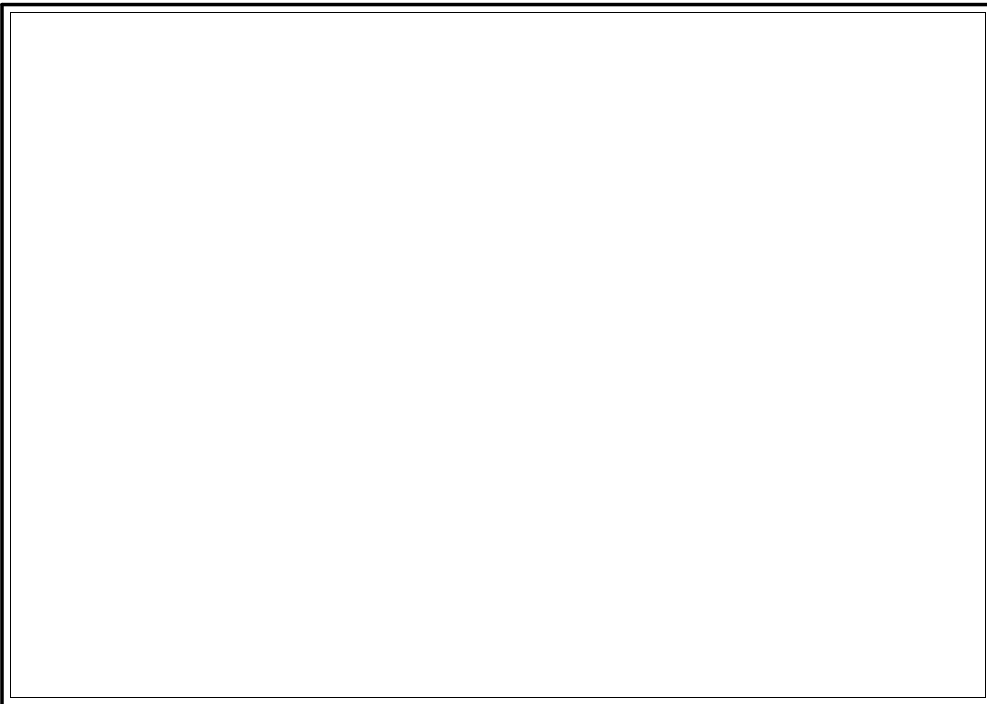
City San Jose County Santa Clara State CA Zip Code 95111

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

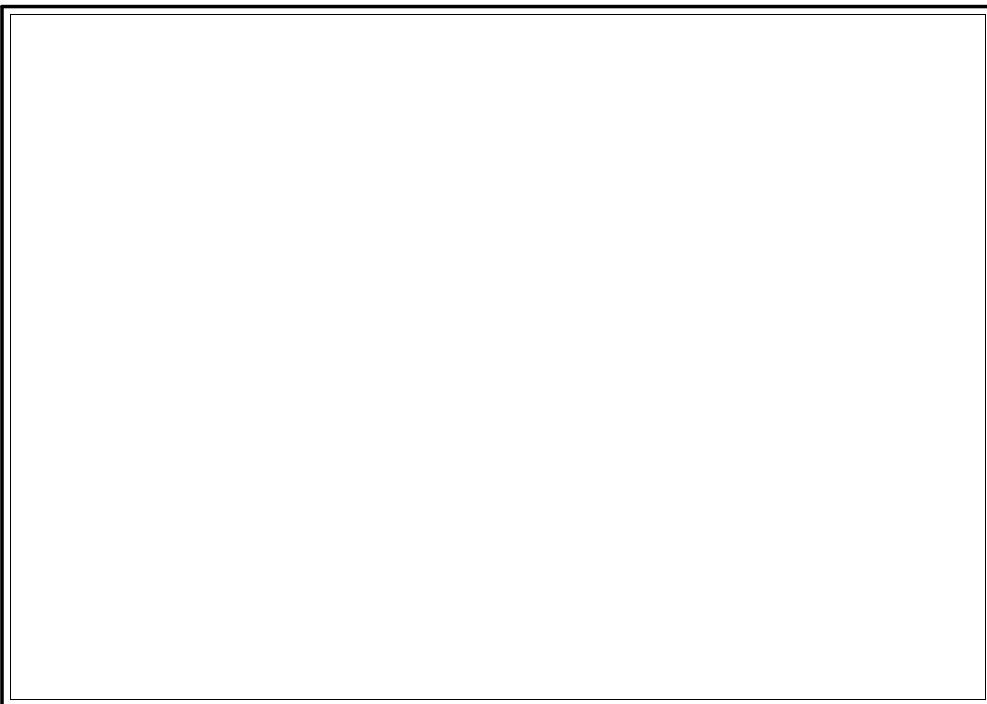


COMPARABLE SALE # 4

4750 Rahway Drive
San Jose, CA 95111



COMPARABLE SALE # 5



COMPARABLE SALE # 6

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose

County

Santa Clara

State

CA

Zip Code

95111

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



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

Huibin M. Lan

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 030132

Effective Date: February 19, 2023

Date Expires: February 18, 2025

Loretta Dillon
Loretta Dillon, Deputy Bureau Chief, BREA

3067248

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose

County

Santa Clara

State

CA

Zip Code

95111

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

**THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED
AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.**

Insurance is afforded by the company indicated below: (A capital stock corporation)

 Great American Assurance CompanyNote: The Insurance Company selected above shall herein be referred to as the **Company**.Policy Number: **RAP3367375-23**Renewal of: **RAP3367375-22**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured:** **Huibin Lan**Item 2. **Address:** **41526 Carmen St**City, State, Zip Code: **Fremont, CA 94539**Item 3. **Policy Period:** From 09/08/2023 To 09/08/2024
(Month, Day, Year) (Month, Day, Year)(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)Item 4. **Limits of Liability:**A. \$ 500,000 **Damages** Limit of Liability – Each **Claim**B. \$ 500,000 **Claim Expenses** Limit of Liability – Each **Claim**C. \$ 1,000,000 **Damages** Limit of Liability – Policy AggregateD. \$ 1,000,000 **Claim Expenses** Limit of Liability – Policy AggregateItem 5. **Deductible (Inclusive of Claim Expenses):**A. \$ 500 Each **Claim**B. \$ 1,000 AggregateItem 6. **Premium:** \$ **835.00**Item 7. **Retroactive Date (if applicable):** **09/08/2006**Item 8. **Forms, Notices and Endorsements attached:****D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)****D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)****D42414 (08/19)**

Ruby A. Magnuson
Authorized Representative

D42101 (03/15)

Page 1 of 1

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose

County

Santa Clara

State

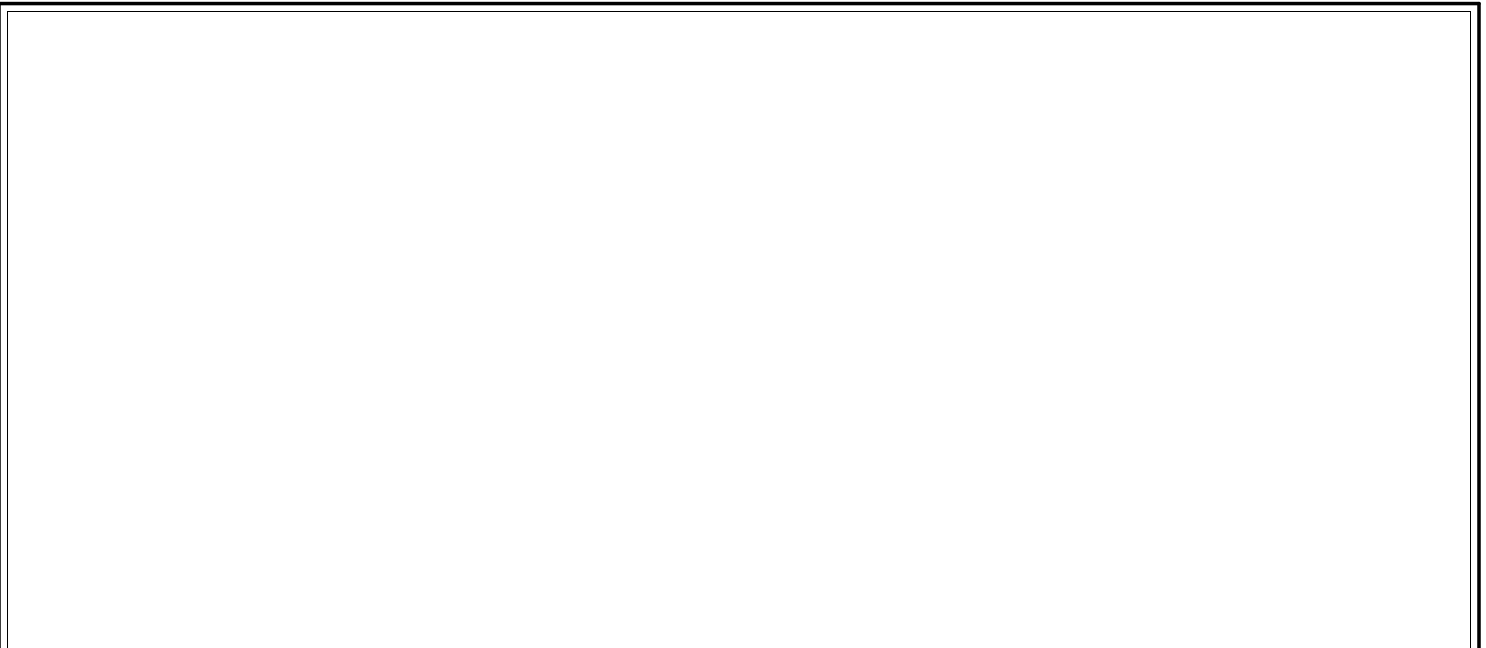
CA

Zip Code

95111

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. 34953288
Case No. 56264

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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.*

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. It's 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 are 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.*

**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. 34953288
Case No. 56264

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 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.

Requirements - 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 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)
Property Description Abbreviations Used in This Report

File No. 34953288
Case No. 56264

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

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 34953288
Case No. 56264

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose County Santa Clara State CA Zip Code 95111

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

The appraiser's competency for completing work order assignments within the subject's market area:

The appraiser is very familiar with the market area of the subject, approximate about 300 of appraisals completed in this market, there is about 10 miles that the appraiser traveled to the subject. The appraiser has about 10 years of field work experience and has access to the MLS data of the subject's neighborhood. The appraiser reside in the neighbor county of Alameda county.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

HIGHEST AND BEST USE OF THE SUBJECT: The subject has typical lot size, GLA, style ,construction quality and similar condition as a single family house(physically possible) and conform to the neighborhood with almost all the similar single family houses(The reasonable,probable and Legal use of the lot as the the single family home zoning of the neighborhood---- Legally allowable) , the single family house demand is still high in all the bay area and the subject's neighborhood(financially feasible and Maximu Productive) , thus its current use is in its highest and best use.

The Coronavirus (COVID-19) outbreak has had a significant impact on local, national and global economies. Financial markets worldwide are experiencing unprecedented volatility. In some areas of the United States, there are current Shelter-in-Place orders and other restrictions on daily activities. These events are likely to impact real estate values in the short term but, as of the date of this appraisal, there is not enough data to substantiate that position. I have researched all available local sources and, as of this date, I have not found any data suggesting that significant changes in local real estate market have occurred. The market data presented in this appraisal report is considered the most recent and relevant available and the resulting analysis best reflects market conditions as of the effective date of appraisal.

No employee, director, officer, 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 has influenced or attempted to influence the development, reporting, result, or review of this assignment 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 thereport), 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 the Clear Capital.

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 34953288
Case No. 56264

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose County Santa Clara State CA Zip Code 95111

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Appraiser searched out 2.3 miles from the subject ,within 12 months GLA 1066-2133 sqft and city of San Jose found the following 197 comparables :

Street Address (Full)	Sale Price	Sq Ft Total
487 Fullerton CT	1265000	1377
4944 Rice DR	1340000	1789
640 Blom DR	980000	1192
5322 Carryback AVE	1065000	1742
4183 Ambler WAY	965000	1246
107 Southview CT	1161500	1355
5242 Country Forge LN	1200000	1593
220 FRAGRANT HARBOR COURT	1190000	1644
4946 Fontanelle PL	1765000	1813
109 Lime Blossom CT	1277500	1760
5415 Manderston DR	1950000	2094
4680 Park Arcadia Drive	1500000	2124
4173 Ridgebrook WAY	1200000	1220
289 Bangor AVE	1265000	1546
4642 Paloma AVE	1240000	1363
4313 Monet PL	1310000	1442
198 Blossom Hill RD	900000	1546
3952 Ezie ST	965000	1308
310 Otono CT	1100000	1768
103 Springhaven CT	1210000	1446
707 River View DR	1105000	1287
5117 Pharlapp AVE	1110000	1444
4189 Kingspark DR	1500000	1793
224 Belden DR	1285000	1797
3711 Corkerhill WAY	1350000	1330
5463 Century Park Way	1115000	1400
692 Jennings DR	1180000	1992
382 War Admiral AVE	1050000	1521
5389 Armonk CT	1175000	1546
4089 San Ysidro WAY	1050000	1123
4216 Arpeggio AVE	1456555	1581
6123 Sunstone DR	1455000	1906
335 Grey Ghost AVE	1058888	1719
1295 Medley CT	1020000	1799
5079 Ella CT	950000	1125
5364 Federation CT	1175000	1501
13080 Haga DR	1057000	1410
218 Copco LN	1340000	1400
4750 Rahway DR	1300000	1512
4590 Bolero DR	1110000	1137
3318 Lantern WAY	1080000	1742
137 Brice CT	1255000	1732
135 Ash Grove CT	1336000	1827
4520 Bolero DR	1050000	1137
4654 Ventura AVE	1300000	1458
4255 Senter RD	915000	1123
5368 Beech Grove CT	1100000	1155
362 Bangor AVE	1450000	1668
4644 Mia CIR	1422000	1442
1817 Loch Ness WAY	1055000	1326
1187 Brandybuck WAY	1435000	1654
588 Via Primavera CT	1270000	1848

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 34953288
Case No. 56264

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose County Santa Clara State CA Zip Code 95111

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

327 Orick CT	1400000	1360
1158 Oakview RD	1050000	1074
4840 Poston DR	1410000	1732
376 Colville DR	1410000	2128
1782 Eaglehurst DR	1366800	1380
152 Santa Rosa DR	960000	1123
500 Savstrom WAY	1185000	1452
381 Skyway DR	1521000	2084
205 Beegum WAY	1270000	1546
5888 Lean WAY	1250000	1830
4581 Rotherhaven WAY	1260000	1372
5425 Fraschini CIR	1282000	1123
3887 Regaby Place CT	1350000	1355
5828 Killarney CIR	1998000	1875
354 Avenida Del Roble	1250000	1283
3193 Bourgeois WAY	1152000	1176
1542 Meadow Glen CT	1400000	1936
4642 Paloma AVE	900000	1363
5360 Hansell DR	1370000	1399
1192 Oakview RD	1150000	1196
4176 Kingspark DR	1400000	1442
4664 Bolero DR	1150000	1363
5525 Sunspring CIR	1250000	1469
3869 Kauai DR	890000	1200
5449 Mayland AVE	1100000	1105
4770 Plainfield DR	1202000	1287
5341 Roxburghe CT	2050000	2094
4692 Mia CIR	1405000	1442
4303 Senter RD	970000	1308
3876 maui dr	880000	1680
3876 Maui Dr.	880000	1680
4965 Eberly DR	1310000	2009
5287 Rio Lobo DR	1505000	2053
218 Copco LN	1150000	1400
4331 Senter RD	865000	1308
676 Giraud DR	1410000	1826
4475 Houndshaven WAY	1265500	1350
5222 Roeder RD	1040000	1295
140 Seawell CT	1275000	1310
337 Arco CT	1250000	1750
4425 Palisade DR	1255000	1353
75 Azucar AVE	1100000	1206
5266 Broken Lance CT	1250000	1358
3971 Ambler CT	1200000	1220
4657 Park Concord PL	1531000	2124
470 Tigerwood WAY	1050000	1091
624 Skyway DR	1130000	1808
5456 Century Plaza WAY	1451000	1879
1381 Crailford CT	1360000	1402
372 Avenida Palmas	1490000	2130
670 Braxton DR	1600000	1957
388 Ezie ST	925000	1215
446 Fontanelle DR	1550000	2000
142 Cadwell CT	1320000	1310

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COMMENT ADDENDUM

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308 Copco Lane	1152000	1675
1477 Colt Way	940000	1355
5219 Roeder RD	980000	1206
274 Bieber DR	1350000	1617
4590 Bolero DR	810000	1137
25 Southpine CT	1430000	1355
4436 Yerba Buena AVE	1450000	1734
2088 Mataro WAY	1075000	1735
660 SINGLETON RD	975000	1569
5645 Enning AVE	1385000	1342
171 Herlong	1275000	1502
4793 Rue Orleans CT	1400000	1732
5098 Snow DR	760000	1104
457 River View DR	1060000	1458
2802 Autumn EST	1450000	1507
3109 Brandywine DR	1335000	1886
699 Swallow DR	1300000	1830
4459 Houndshaven WAY	1250000	1502
5285 Apennines CIR	2510000	2043
5810 Southview DR	1340000	1521
157 Manton DR	1200000	1400
4607 Thornhaven WAY	1250000	1350
489 Hassinger RD	1400000	1793
146 Lily Blossom CT	1210000	1804
5822 Silver Leaf RD	1235000	1355
76 SOUTHGATE CT	1261097	1980
51 Southgate CT	1400000	1474
5676 Silver Leaf RD	1352000	1488
5849 Chris DR	1450000	1830
3871 Sark WAY	1020000	1070
3770 Polton Place WAY	1230000	1355
718 Coyote RD	1100000	1598
374 Avenida Del Roble	1430000	1822
64 COUNTRY FIELDS LN	1240000	1773
5416 Demerest LN	930000	1105
67 Eaglehaven CT	1000000	1226
149 Senter RD	965000	1741
4581 Rotherhaven WAY	900000	1372
262 Bieber DR	1300000	1664
3875 Marlette DR	900000	1206
3848 Polton Place WAY	1280000	1771
469 Archglen WAY	1531000	2100
4259 Sayoko CIR	1305000	1581
3108 Mclaughlin AVE	1200000	1985
175 Herlong AVE	1330000	1426
2630 Toy LN	1265000	1290
204 Belden DR	1234309	1261
4105 San Ramon Way	735000	1123
5227 Pharlapp AVE	1125000	1633
5874 Falon WAY	1320000	1367
4970 Fontanelle PL	1350000	1813
5232 Roeder RD	1020000	1290
4209 Arpeggio AVE	1145000	1305
4012 Mclaughlin AVE	1362000	1917

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 34953288
Case No. 56264

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose County Santa Clara State CA Zip Code 95111

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

91 Dearwell WAY	1350000	1310
5955 Killarney Cir	1995000	1875
5734 Orchard Park DR	1103000	1457
612 Skyway DR	1150000	1808
262 Copco LN	1560000	2006
379 Costa Mesa DR	915000	1123
1542 Meadow Glen CT	1105000	1936
38 Southpine CT	1270000	1355
80 Cherry Blossom DR	1325000	1531
178 Kayak DR	900000	1080
5133 Vera LN	1000000	1329
1154 Angmar CT	1320000	1722
67 Mill Stone LN	1280000	1773
492 Savstrom WAY	1034000	1912
5631 Lean AVE	1305000	1675
3770 Polton Place	945000	1355
3125 Brandywine DR	1350000	1757
5817 Falon WAY	1445000	1936
495 Fonick DR	1400000	2000
5235 Ligurian CT	1805000	2043
1343 Alvernaz DR	1324600	1799
5288 Discovery AVE	1115000	1362
4964 Page Mill DR	971000	1732
55 Palmwell Way	1195000	1474
260 Beegum WAY	1325000	1546
1276 Valdosta RD	1030000	1563
4607 Thornhaven WAY	810000	1350
6050 Charlotte DR	1385000	1804
13140 Brown AVE	1000000	1423
5855 Ettersberg DR	1150000	1664
309 Otono CT	1028000	1641
121 Juneberry CT	1160000	1741
242 Copco LN	1100000	1260
250 Bangor AVE	1225000	1617
4761 Allegro LN	1010000	1353
3842 Glengarry DR	1340000	1563
3125 Brandywine DR	1044000	1757

APPRAISAL COMPLIANCE ADDENDUM

File No. 34953288
Case No. 56264

Borrower/Client <u>Redwood Holdings LLC</u>		Unit No. _____	
Address <u>4939 Scarlett Way</u>		_____	
City <u>San Jose</u>	County <u>Santa Clara</u>	State <u>CA</u>	Zip Code <u>95111</u>
Lender/Client <u>Wedgewood Inc</u>			

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, 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.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I **HAVE** made a personal inspection of the property that is the subject of this report.
- I have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

none

ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements: External only inspection. I did not do any services for the subject within the last 3 years.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 20-40 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 20-40 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 	Signature _____
Name <u>Huibin Lan</u>	Name _____
Date of Signature <u>01/05/2024</u>	Date of Signature _____
State Certification # <u>AR030132</u>	State Certification # _____
or State License # _____	or State License # _____
State <u>CA</u>	State _____
Expiration Date of Certification or License <u>02/18/2025</u>	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>01/05/2024</u>	Supervisory Appraiser Inspection of Subject Property:
	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only from street <input type="checkbox"/> Interior and Exterior

Borrower Redwood Holdings LLC
 Property Address 4939 Scarlett Way
 City San Jose County Santa Clara State CA Zip Code 95111
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



ENHANCED REPORT 2.0

Subject Property:



Site Address
4939 SCARLETT WAY
SAN JOSE, CA 95111-1604



Mail Address
4939 SCARLETT WAY
SAN JOSE, CA 95111-1604



Prepared For:

Amy Zhang
(510) 552-1058
amylanzhang@yahoo.com

Document Contents



- Profile Cover Sheet
- Property Overview
- Property History Page
- Property Comparables (Detailed)
- Property Comparables (Summary)
- Neighborhood
- Plat Map

Provided By

Richard Chen
3340 Walnut Ave 116
Fremont, CA 94538
Richard.chen@ctt.com

PROPERTY OVERVIEW

4939 SCARLETT WAY, SAN JOSE, CA 95111-1604

Owner and Geographic Information



Primary Owner:
HAGOOD CHAD E AND PINA-CARRILLO DINA
Site Address:
4939 SCARLETT WAY, SAN JOSE, CA 95111-1604

Secondary Owner:
Mail Address:
4939 SCARLETT WAY, SAN JOSE, CA 95111-1604

APN: 678-44-010 **Lot Number:** 28 **Page / Grid:**
Housing Tract Number: 6510
Legal Description: **Lot Code:** 28
Tract Number: 6510
Legal Brief Description: LOT:28 CITY:SAN JOSE TR#:6510 TR 6510 LOT 28
City / Muni / Twp: SAN JOSE

Property Details

Bedrooms: 3	Year Built: 1980	Square Feet: 1,524
Bathrooms: 2	Garage: Garage 2	Lot Size: 6,120 SF
Total Rooms: 7	Fireplace:	Number of Units: 0
Zoning: A-PD	Pool:	Use Code: Single Family Residential

Sale Information



Transfer Date: 03/10/2006 **Seller:** HAGOOD, CHAD E; HAGOOD, CHAD ELLIS
Transfer Value: \$0.00 **Document#:** [18838193](#)
Cost/Sq Feet:

Assessment and Taxes



Assessed Value: \$662,772.00	Percent Improvement: 75.26%	Homeowner Exemption: H
Land Value: \$163,980.00	Tax Amount: \$9,711.26	Tax Rate Area: 17-064
Improvement Value: \$498,792.00	Tax Status: Current	Tax Account ID:
Market Improvement Value:	Market Land Value:	Tax Year: 2023
Market Value:		

Borrower Redwood Holdings LLC

Property Address 4939 Scarlett Way

City San Jose

County

Santa Clara

State

CA

Zip Code

95111

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



PROPERTY HISTORY

4939 SCARLETT WAY, SAN JOSE, CA 95111-1604

Foreclosure Record - 06/21/2023

Recording Date: 06/21/2023 Document#: 25490450
Document Type: Notice of Sale
Lender Type: Borrowers Name:
Vesting:
Legal Description:

Foreclosure Record - 03/21/2023

Recording Date: 03/21/2023 Document#: 25451296
Document Type: Notice of Default
Lender Type: Borrowers Name:
Vesting:
Legal Description:

Assignment Record - 10/01/2013

Recording Date: 10/01/2013 Document#: 22403006
Price: Document Type: Assignment of Mortgage
TD Due Date: Type of Financing:
Lender Name:
Lender Type: Borrowers Name: CHAD E HAGOOD, AND DINA PINA-CARRILLO, HUSBAND AN WIFE AS JOINT TENANTS
Vesting:
Legal Description:

Foreclosure Record - 09/28/2012

Recording Date: 09/28/2012 Document#: 21880034
Document Type: Notice of Rescission
Lender Type: Borrowers Name:
Vesting:
Legal Description:

Foreclosure Record - 08/23/2012

Recording Date: 08/23/2012 Document#: 21816628
Document Type: Notice of Default
Lender Type: Borrowers Name:
Vesting:
Legal Description: