Exterior-Only Inspection Residential Appraisal Report File No. 4PP010CC

Th	e purpose of this summary appraisal report is t	to provide the lender/	client with an a		supported.					berty.
	Property Address 6281 De Camp Dr		(0.111.0	City La Mesa				Zip Code 9	91942	
	Borrower Redwood Holdings LLC Legal Description Lot 71 Map 3092	Owne	r of Public Record	Coburn Patricia L T	rust (03	3-07-90) Co	ounty Sar	Diego		
-	Assessor's Parcel # 486-432-06-00			Tax Year 2023		D.I	E. Taxes \$	2 022		
	Neighborhood Name North La Mesa			Map Reference 1251-B6	•			_ 3,63∠ : 0151.00	1	
Ö.	Occupant Owner Tenant X Vacant	Cnadi	al Assessments \$		$\overline{}$	PUD HOA\$ 0				month
SUBJEC	Property Rights Appraised X Fee Simple		ar Assessments \$ er (describe)	U		UD HOA\$ U		per ye	aıperr	month
S.		Refinance Transaction		eriba) Sarvicina						
	Assignment Type Purchase Transaction Lender/Client Wedgewood Inc			hattan Beach Blvd S	uito 100) Podondo F	Popob (`^ 00279	<u> </u>	
	Is the subject property currently offered for sale or ha						$\overline{}$)	
-	Report data source(s) used, offering price(s), and dat							ot status	on	
			ect was liste	30 011 0 1/03/2024 101	\$749,00	Jo. II entered	Contra	ci siaius	OH	
	01/10/2024;CRMLS#240000429SD;	for the audient numbers	transportion Funds	in the requite of the analysis	of the countr	act for colo or why	, the enclud	do waa nat n	orform od	
	Ididdid not analyze the contract for sale f	for the subject purchase i	нанѕаснон. Ехріс	in the results of the analysis (or the contr	action sale of wity	r the allalys	sis was not p	errorrilea.	
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۲	Contract Price \$ Date of Contract Is there any financial assistance (loan charges, sale of Contract Price \$ Date On Contr			seller the owner of public reco			Data Sour	ce(s) Yes N	1-	
CONTRAC		•	payment assistar	ice, etc.) to be paid by any pa	rty on bena	iii oi the borrower:	·	res	10	
O	If Yes, report the total dollar amount and describe the	e items to be paid.								
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J	Note: Race and the racial composition of the neig Neighborhood Characteristics	gnborhood are not appr		ousing Tranda		One Helt II	icina	Dress	nt Land Use 9	0/
J	<u>_</u>	Dear and Mal		ousing Trends	lining	One-Unit Hou				
١	Location Urban X Suburban Rural	Property Values	$\overline{}$		clining	PRICE	AGE	One-Unit		75 %
٥	Built-Up X Over 75% 25-75% Under				er Supply	\$(000)	(yrs)	2-4 Unit		15 %
<u>⊘</u>	Growth Rapid X Stable Slow	Marketing Time			er 6 mths	555 Low		Multi-Famil	•	5 %
ᇫ	Neighborhood Boundaries West: Hwy 125 to	o Fletcher Pkwy,	North: Dryde	en Rd, East: Westwir	nd Dr	1,355 High		Commercia	ıl	5 %
<u>₩</u> .	to Harry Griffith Park, & South: I-8.		4.0	" 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		850 Pred.		Other		%
NEIGHBORHOOD	Neighborhood Description The subject is loc	cated in La Mesa,	approx. 10	miles Northeast of D	owntow	n San Diego				
Z.										
									0.2	
	Market Conditions (including support for the above co			-			nown to	occur in	this mark	ket.
-	The Real estate market in this area is	s generally stable	now and su	pply/demand looks to	be in t	palance.				
				1			11			
ı	Dimensions 6.07x46.35x12x99.26x63.97			Shape Irreg	ular		View N	;Res;		
-	Specific Zoning Classification R1			Family Residential						
		onforming (Grandfathere		Zoning Illegal (descr	$\overline{}$					
	Is the highest and best use of the subject property as	improved (or as propose	ed per plans and s	specifications) the present use	e? (X]Yes No	If No, des	cribe.		
						_				
	Utilities Public Other (describe)		Public	Other (describe)		Off-site Improv	ements—			rivate
	Electricity X	Water	X	Other (describe)		Off-site Improv	ements—		Public Pr	rivate
SITE	Electricity X Gas X	Sanitary Se	wer X			Off-site Improv Street Aspha Alley None	ements—	Туре	X	rivate
SITE	Electricity X Gas X Yes XN	Sanitary Ser No FEMA Flood Zone	wer X	FEMA Map # 060	73C166	Off-site Improv Street Aspha Alley None	ements—		X	rivate
SITE	Electricity X Gas X Y Yes X N FEMA Special Flood Hazard Area Yes X N Are the utilities and off-site improvements typical for t	Sanitary Ser No FEMA Flood Zone the market area?	wer X X Yes No	FEMA Map # 060 If No, describe.	,	Off-site Improv Street Aspha Alley None 1G FEM	ements— I lt MA Map Da	Type ate 05/16/	X	rivate
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Exterior-Only Inspection Residential Appraisal Report File No. 4PP010CC

				bject neighborhood ranç				0		
				past twelve months rang			555,000	to \$ 87		
FEATURE		SUBJECT		LE SALE NO. 1		OMPARABLE S		1	OMPARABLE	
6281 De Camp Dr		0	6310 Severin D	· -		enderson [= -		eemac Av	•
Address La Mesa, CA	A 9194	:2	La Mesa, CA 9			a, CA 919	42		a, CA 919	942
Proximity to Subject			0.18 miles NW		0.17 mi		222.222	0.53 m		222.222
Sale Price	\$	0.00 *		\$ 850,000		\$	860,000	. 050	\$	800,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 606.71 sq. ft.		\$ 576.		4500 0014 44	\$ 653.		2000 0014 5
Data Source(s)				20723SD;DOM 8			1580;DOM 14			983SD;DOM 5
Verification Source(s)			Doc#313518 1	1/10/2023		31580 10/1	16/2023		24934 05/	/12/2023
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	_	RIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		ArmLth			ArmLth		
Concessions			Cash;0		Cash;4		-4,550	Conv;0		
Date of Sale/Time			s11/23;c10/23		s10/23;	c10/23		s05/23;		
Location	N;Res	,	N;Res;SI.Tfc	20,000				N;Res;		-15,000
Leasehold/Fee Simple	Fee S		Fee Simple		Fee Sin			Fee Sir	_	
Site	6500		10300 sf	-38,000			-33,000	13500	sf	-70,000
View	N;Res		N;Res;		N;Res;			N;Res;		
Design (Style));Contemp	DT1.0;Contem	р		Contemp			Contemp	
Quality of Construction	Q4		Q4		Q4			Q4		
Actual Age	69		68	0			0	62		0
Condition	C4		C3	-40,000	C4			C4		
Above Grade	Total Bdi		Total Bdrms. Baths		Total Bdrms.	. Baths		Total Bdrms	s. Baths	
Room Count	7 4	1 2.0	6 3 2.0	0	6 3	2.0	0	6 3	2.0	0
Gross Living Area 125		1,344 sq. ft.	1,401 so	₁ . ft7,000	·	1,492 sq. ft.	-18,500		1,225 sq. ft.	15,000
Basement & Finished	0sf		0sf		0sf			0sf		
Rooms Below Grade								<u></u>		<u> </u>
Functional Utility	Avera	ige	Average		Average	e		Averag	e	
Heating/Cooling	Fau,V		Fau,Central	-2,500			-2,500	Fau,Wa		
Energy Efficient Items	None		None		None			None		
Garage/Carport	2ga2d	dw	2ga2dw		2ga2dw	I		2ga2dv	V	
Porch/Patio/Deck	Cov F		Cov Patio		Cov Pa			Cov Pa		
Pool/Spa	None		None		None			1 Firep		-1,500
Fireplace(s)	None		1 Fireplace	-1,500	+	ace	-1,500			1,000
1 11 0 10 10 0 (0)				1,000	1		1,000			
Net Adjustment (Total)			+ X-	\$ 69,000	<u></u>	X - \$	60,050	1	X- \$	71,500
Adjusted Sale Price			Net Adj8.1%	00,000	Net Adj.	-7.0%	20,000	Net Adj.	-8.9%	,000
of Comparables			Gross Adj. 12.8%	\$ 781,000	1 '	7.0% \$	799,950	Gross Adj.	12.7% \$	728,500
	oorob the						700,000	Cioss ruj.	12.1 /0 ψ	720,000
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I X did did not res	search the	e saie or transter n	istory of the subject pro	pperty and comparable s	sales. If not, e	explain				
							tive date of this appr	aical		
My research did X	did not r			operty and comparable subject property for the tl			tive date of this appr	aisal.		
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My research did X Data source(s) Corelo My research X did	did not r gic did not r	eveal any prior sal	les or transfers of the s		nree years pr	ior to the effect				
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Exterior-Only Inspection Residential Appraisal Report

File No. 4PP010CC

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.' Market value means 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 and 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 acting in what they consider their own best interests; 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 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. 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. I have considered relevant competitive listings/contract offerings in performing this appriasal, and any trend indicated by that data is supported by the listing/offering information included in this report. I have performed no Appraisal 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. This appraisal was prepared in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice. The appraisal was prepared in accordance with the requirements of the Title X1 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (12 U.S.C. 331 es seq.) and any implementing regulations. This is an Appraisal Report. The Highest and Best Use of the subject is "as is". No other use would be financially feasible, legally permissible, or legally Possible. ESTIMATED EXPOSURE TIME: is 3 Months. Clear Capital AMC #1256 SEARCH PARAMETERS: The search parameters include all homes in the subject's defined neighborhood in the past year, 1000-1600sf 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) The cost approach is not applicable as this is a drive by OPINION OF SITE VALUE = \$ ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Dwellina Sa. Ft. @ \$ Quality rating from cost service Sq. Ft. @ \$ Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New Functional Less 50 Physical External Depreciation = \$ (Depreciated Cost of Improvements 45 Years | INDICATED VALUE BY COST APPROACH. Estimated Remaining Economic Life (HUD and VA only) = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier Estimated Monthly Market Rent \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) The income approach is not applicable as homes in this area are not typically purchased for income potential. PROJECT INFORMATION FOR PUDs (if applicable) Yes No Unit type(s) Detached Attached Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project Total number of units sold Total number of phases Total number of units Total number of units rented Total number of units for sale Yes No If Yes, date of conversion Was the project created by the conversion of an existing building(s) into a PUD? Yes No Data source(s) Does the project contain any multi-dwelling units? Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Yes No If Yes describe the rental terms and options Are the common elements leased to or by the Homeowners' Association? Describe common elements and recreational facilities.

Exterior-Only Inspection Residential Appraisal Report

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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.

Exterior-Only Inspection Residential Appraisal Report File No. 4PP010CC

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).

Exterior-Only Inspection Residential Appraisal Report

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- 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 Signature	Signature
Name Todd Lackner	Name
Company Name The Lackner Group	Company Name
Company Address PO Box 5005 Pmb #193	Company Address
Rancho Santa Fe, CA 92067-5005	
Telephone Number <u>619-316-9088</u>	Telephone Number
Email Address TheLacknergrp@Gmail.com	Email Address
Date of Signature and Report 01/27/2024	Date of Signature
Effective Date of Appraisal 01/25/2024	State Certification #
State Certification # AR005697	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 06/25/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
6281 De Camp Dr	Did not inspect exterior subject property
La Mesa, CA 91942	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 760,000	
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 Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Exterior-Only Inspection Residential Appraisal Report File No. 4PP010CC

FEATURE	SUBJECT	COMPARABLE	SALE NO 4	COM	MPARABLE S	SALE NO. 5	COMPARABLE S	SALE NO. 6
6281 De Camp Dr	3000201	9531 Janfred Wa		6255 Prir			9555 Lakeview Dr	
Address La Mesa, CA	۸ 01042	La Mesa, CA 919	•	La Mesa,			La Mesa, CA 919	
	4 91942		42			42	'	42
Proximity to Subject		0.62 miles SE	700.000	0.33 mile		255 222	0.55 miles SE	770 000
Sale Price	\$	\$	708,000		\$	855,000	\$	779,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 588.04 sq. ft.		\$ 626.83			\$ 647.01 sq. ft.	
Data Source(s)		CRMLS#NDP230	1673;DOM 5	CRMLs#2	2300016	52sd;DOM 14	CRMLS#NDP230	9554;DOM 5
Verification Source(s)		Doc#91985 04/07	7/2023	Doc#790	38 03/2	28/2023	Doc#n/a	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	IPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	,	ArmLth		,	Listing	,
Concessions		FHA;15000	-15 000	VA;10000	n	-10,000		
•		s04/23;c03/23	-13,000	s03/23;c0		-10,000	c01/24	
Date of Sale/Time	ND				02/23			
Location	N;Res;	N;Res;		N;Res;	_		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp			Fee Simple	
Site	6500 sf	6200 sf	3,000	13700 sf		-72,000	6400 sf	1,000
View	N;Res;	N;Res;		N;Res;			N;Res;Hills	-20,000
Design (Style)	DT1.0;Contemp	DT1.0;Contemp		DT1.0;Cc	ontemp		DT1.0;Contemp	,
Quality of Construction	Q4	Q4		Q4	J		Q4	
	69	65	0				66	0
Actual Age			0			40.000		<u> </u>
Condition	C4	C4		C3		-40,000	C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1	Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count	7 4 2.0	6 3 2.0	0	7 4	2.0		6 3 2.0	0
Gross Living Area 125	1,344 sq. ft.	1,204 sq.ft.	17,500	1.	364 sq. ft.	-2,500	1,204 sq. ft.	17,500
Basement & Finished	0sf	0sf	,	0sf		, ,	0sf	,
Rooms Below Grade	- - -							
	Average	Average	+	Δικοτοσο			Average	
Functional Utility	Average	Average	0.500	Average	lual	0.500	Average	2.500
Heating/Cooling	Fau,Wall	Fau,Central	-2,500	Fau,Cent	ıraı	-2,500	Fau,Central	-2,500
Energy Efficient Items	None	None	1	None			None	
Garage/Carport	2ga2dw	2ga2dw		1cp2dw		25,000	2ga2dw	
Porch/Patio/Deck	Cov Patio	Patio	2,000	Cov Patio	0		Cov Patio	
Pool/Spa	None	None	,,,,,	None			None	
Fireplace(s)	None	None	1	None			None	
ι ποριαυσ(δ)	140116	INOLIG	1	INOLIG			140116	
					V	400		
Net Adjustment (Total) Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer		X + - \$	5,000		X - \$	102,000	+ X- \$	4,000
Adjusted Sale Price		Net Adj. 0.7%		Net Adj1	11.9%		Net Adj0.5%	
of Comparables		Gross Adj. 5.6% \$	713,000	Gross Adj. 1	17.8% \$	753,000	Gross Adj. 5.3% \$	775,000
ITEM	SU	BJECT	COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO	5 COMPARABI	LE SALE NO. 6
Date of Prior Sale/Transfer					10/18/2			
M								
Price of Prior Sale/Transfer		. 51			\$599,00	00	Di 11/11/11/	
Price of Prior Sale/Transfer Data Source(s)	Black Knigh		ack Knight		\$599,00 BlackKr	00 night	Black Knight	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	Black Knigh ce(s) 01/25/2024	01	/25/2024		\$599,00 BlackKr 01/25/20	00 night 024	01/25/2024	
Price of Prior Sale/Transfer Data Source(s)	Black Knigh ce(s) 01/25/2024	01	/25/2024	bracket th	\$599,00 BlackKr 01/25/20	00 night 024	01/25/2024	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Summary of Sales Compari	Black Knight ce(s) 01/25/2024 ison Approach Comp	01 #4 is over 6 month	/25/2024 s & is used to		\$599,00 BlackKr 01/25/20 e subject	00 night 024 t's lot size. Co	01/25/2024 omp #5 is on a muc	ch larger lot,
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Uniform Appraisal Dataset Definitions

File No. 4PP010CC

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

File No. 4PP010CC

ADDI C VIAL	ions Used in Data Sta	induralization rext	1		
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
С	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Gra
djPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
djPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
			_	=	
	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
mLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
-	Attached Structure	Design(Style)	Mtn	Mountain View	View
		0 . 3 .			
	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
	Beneficial	Location & View	ор	Open	Garage/Carport
ייים א			· ·	·	
yRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Gr
	Carport	Garage/Carport	0	Other	Design(Style)
ısh	Cash	Sale or Financing Concessions	Prk	Park View	View
	City View Skyline View	View	Pstrl	Pastoral View	View
ySky	-				
yStr	City Street View	View	PwrLn	Power Lines	View
mm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time	п	Recreational (Rec) Room	Basement & Finished Rooms Below G
nv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
Ord	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
		-			
MC	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
•	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
I	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
	,	= :			9 . 9 .
tate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
Α	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
				· ·	
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
i	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
	-	= '			-
	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Gi
?	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Gr
Cse	Golf Course	Location	WtrFr	Water Frontage	Location
fvw	Golf Course View	View	Wtr	Water View	View
	Guil Course view	VICW			VIEW
7	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
R d Other App bbrev.	High Rise Structure Industrial praiser-Defined Abbrev Full Name	Design(Style) Location & View			Date of Sale/Time View Appropriate Fields
ther App	Industrial praiser-Defined Abbre	Design(Style) Location & View viations	w Woods	Withdrawn Date Woods View	View
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ADDENDUM

Borrower: Redwood Holdings LLC Property Address: 6291 De Comp Dr.	File No.: 4PP010CC
Property Address: 6281 De Camp Dr City: La Mesa	Case No.: State: CA Zip: 91942
Lender: Wedgewood Inc	Otato, Ort 219. 31342
-	
The highest and best use of the subject property is "as is". No o feasible.	ther use would be logical. No other use is permitted or
reasible.	
The state of California has recently experienced catastrophic wild physically affected. The wildfires were nowhere near the subject	fires. The subject and surrounding area has not been
Neighborhood Roundaries	d.
Neighborhood Boundaries The subject is located in of San Diego, approx. miles of Do	wntown San Di

$\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. 4PP010CC}$

The purpose of this addendum is to provide the lender/client with		understanding of the					
addendum for all appraisal reports with an effective date on or af	fter April 1, 2009.	au 1 - N				. 04	0.40
Property Address 6281 De Camp Dr		City La M	esa	9	State CA Zip C	ode 91	942
Borrower Redwood Holdings LLC							
Instructions: The appraiser must use the information require					_	-	-
overall market conditions as reported in the Neighborhood section							·
analysis as indicated below. If any required data is unavailable				•			
provide data for the shaded areas below; if it is available, however			-				-
median, the appraiser should report the available figure and ident	-	-		-			
that would be used by a prospective buyer of the subject proper	Prior 7-12 Months	St explain any anomal Prior 4-6 Months	Current - 3 Months	s seasonai markets,	new construction, Overall Trend		ures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)		1		Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	11	•	2	Increasing	X Stable	╌	Declining
Total # of Comparable Active Listings	1.83	0.33	0.67 0	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	3.03	0.00	Declining	X Stable	-	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Deciming	Overall Trend		Increasing
Median Comparable Sale Price	782,500	860,000	864,500	Increasing	X Stable	$\neg \vdash$	Declining
Median Comparable Sales Days on Market	782,300 5	14	8	Declining	X Stable	╌	Increasing
Median Comparable List Price	0	849,000	0	Increasing	X Stable		Declining
Median Comparable List rince Median Comparable Listings Days on Market	0	8	0	Declining	X Stable	╌	Increasing
Median Sale Price as % of List Price	104.33%	99.77%	99.48%	Increasing	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	99.4076	Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 20/ to E0/ increas			ando foo	
, ,	Yes X No If y	res, explain (including	the trends in listings a	nd sales of foreclose	d properties).		
Foreclosures are Not a factor in this market.							
Cite data sources for above information. CRMLS, Profes	sional appraisal	experience.					
Summarize the above information as support for your conclusion	-				itional information	, such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	ion and support for you	ur conclusions.			
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SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 4PP010CC

 Property Address: 6281 De Camp Dr
 Case No.:

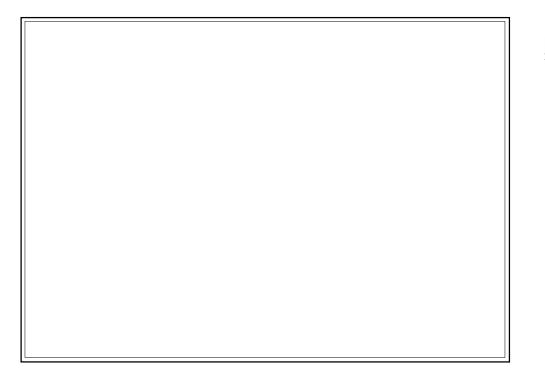
 City: La Mesa
 State: CA
 Zip: 91942

 Lender: Wedgewood Inc
 State: CA
 State: CA



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 25, 2024 Appraised Value: \$ 760,000



REAR VIEW OF SUBJECT PROPERTY



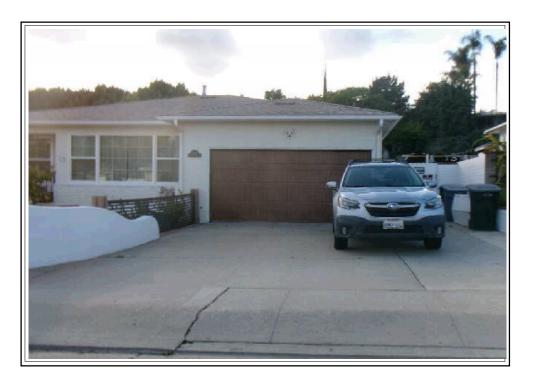
STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 6281 De Camp Dr
City: La Mesa
Lender: Wedgewood Inc

File No.: 4PP010CC
Case No.:

Zip: 91942



COMPARABLE SALE #1

6310 Severin Dr La Mesa, CA 91942 Sale Date: s11/23;c10/23 Sale Price: \$ 850,000



COMPARABLE SALE #2

6220 Henderson Dr La Mesa, CA 91942 Sale Date: s10/23;c10/23 Sale Price: \$ 860,000



COMPARABLE SALE #3

6050 Veemac Ave La Mesa, CA 91942 Sale Date: s05/23;c04/23 Sale Price: \$ 800,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 6281 De Camp Dr
City: La Mesa
Lender: Wedgewood Inc

File No.: 4PP010CC
Case No.:

Case No.:

Zip: 91942



COMPARABLE SALE #4

9531 Janfred Way La Mesa, CA 91942 Sale Date: s04/23;c03/23 Sale Price: \$ 708,000



COMPARABLE SALE #5

6255 Primrose Dr La Mesa, CA 91942 Sale Date: s03/23;c02/23 Sale Price: \$ 855,000



COMPARABLE SALE #6

9555 Lakeview Dr La Mesa, CA 91942 Sale Date: c01/24 Sale Price: \$ 779,000

PLAT MAP

Borrower: Redwood Holdings LLC
Property Address: 6281 De Camp Dr
City: La Mesa
Lender: Wedgewood Inc File No.: 4PP010CC Case No.: State: CA Zip: 91942 MAP 3092- SEVERIN MANOR UNIT NO. 4 1 90 1 (2) pp DA ⊕8 Ø 2 | Ø F ⊕ % €2 @ g (E) @ <u>m</u> **(** 3 GONDA DE CAMP 05

LOCATION MAP

Borrower: Redwood Holdings LLC File No.: 4PP010CC Property Address: 6281 De Camp Dr Case No.: City: La Mesa State: CA Zip: 91942 Lender: Wedgewood Inc Dryden Rd Calvin En Foothills Christian Irma's Learning Daycare High School N Westwind Dr Chatham 51 N Westwing MO Croydon Ln Fletcher Pkwy Dryden Rd 공 Wedgemere Rd Ferdinand Subject herd of the Comparable Sale 2 6281 De Camp Dr an Church... 6220 Henderson Dr La Mesa, CA 91942 La Mesa, CA 91942 0.17 miles SE Comparable Sale 5 6255 Primrose Dr southern Rd La Mesa, CA 91942 0.33 miles SE renderson Manor Comparable Sale 1 6310 Severin Dr Fletcher Pkwy La Mesa, CA 91942 DY 0.18 miles NW Sisson St Sudy St Gregory Sy Gregory St Northmont Murray I Elementary School Fletcher Pkwy Amaya Dr Comparable Sale 3 6050 Veemac Ave O) La Mesa, CA 91942 0.53 miles SW Northmont Pk Comparable Sale 6 Earl St 9555 Lakeview Dr La Mesa, CA 91942 0.55 miles SE Canine corners Mt Helix Academy Canine Corners Dog P a Dr Amaya Co Comparable Sale 4 Cakeview Di 9531 Janfred Way mayabr La Mesa, CA 91942 Campina Dr 0.62 miles SE Loren D Canine Corners Park Harry Griffen Park Milden St The Chapel at Grossmont Grossmont High School pool nt Healthcare Health &. Hilmer Dr Griercrest Or t Pk **Grossmont Unic** La Suvida Dr High School Distri Water St Crban Dr ay Dr Murray Dr Murray Dr Murray Dr Euca Google Map data @2024 Google, INEGI Grossmont Summit o

Borrower: Redwood Holdings LLC File No.: 4PP010CC Property Address: 6281 De Camp Dr City: La Mesa Case No.: State: CA Zip: 91942 Lender: Wedgewood Inc This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and has successfully met the requirements for a license as a residential real estate appraiser in the State of Angela Jemmott, Bureau Chief, BREA June 26, 2023 June 25, 2025 REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" Effective Date: Date Expires: AR 005697 Todd R. Lackner BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: Certification Law.

E&O Insurance

Borrower: Redwood Holdings LLC	File N	lo.: 4PP010CC
Property Address: 6281 De Camp Dr	Case	No.:
City: La Mesa	State: CA	Zip: 91942
Londor: Modagwood Inc		-

.ender: Wedgewood Ind



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

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 Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4117936-23

Renewal of: RAP4117936-22

Program Administrator:

Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Todd Lackner Item 1. Named Insured:

Item 2. Address:

P.O. Box 5005

City, State, Zip Code:

Rancho Santa Fe, CA 92067

10/10/2023 10/10/2024

Item 3. Policy Period: From 10/10/2023 To 10/10/2024 (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. \$ 1,000,000 Damages Limit of Liability - Each Claim

B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim

C. \$ 2,000,000 Damages Limit of Liability - Policy Aggregate

D. \$ ____ 2,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

В. \$ 1,000 Aggregate

Item 6. Premium: \$ 967.00

Item 7. Retroactive Date (if applicable): 10/10/2000

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21) D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Berry a magnioni Authorized Representative

D42101 (03/15)

Page 1 of 1

USPAP ADDENDUM

	USPAP ADDENDUM	File No. 4PP010CC
Borrower: Redwood Holdings LLC Property Address: 6281 De Camp Dr		
City: La Mesa Lender/Client: Wedgewood Inc	County: San Diego	State: <u>CA</u> Zip Code: <u>91942</u>
Restricted Appraisal Report This re The ini apprais		cted Appraisal Report option of USPAP Standards Rule 2-2(b). estricted Appraisal Report and the rationale for how the
 analyses, opinions, and conclusions. I have no (or the specified) present or pros the parties involved. I have no bias with respect to the property. My engagement in this assignment was no. My compensation for completing this assig the cause of the client, the amount of the vintended use of this appraisal. My analyses, opinions, and conclusions we Practice. 	oort are true and correct. sions are limited only by the reported assumptions and are m pective interest in the property that is the subject of this repo	ort and no (or specified) personal interest with respect to cults. If a predetermined value or direction in value that favors currence of a subsequent event directly related to the cultivity with the Uniform Standards of Professional Appraisal
immediately preceding acceptance of this I HAVE performed services, as an apprai	praiser or in any other capacity, regarding the property that is assignment. ser or in another capacity, regarding the property that is subject assignment. Those services are described in the comments	ject of this report within the three-year period
PROPERTY INSPECTION I have NOT made a personal inspection of the I HAVE made a personal inspection of the	of the property that is the subject of this report. e property that is the subject of this report.	
	ficant real property appraisal assistance to the person signin th a summary of the extent of the assistance provided in the	
ADDITIONAL COMMENTS Additional USPAP related issues requiring disc	closure and/or any state mandated requirements:	
MARKETING TIME AND EXPOSUR X A reasonable marketing time for the subjection X A reasonable exposure time for the subjection		is pertinent to the appraisal assignment.
APPRAISER: Signature:	Signature:	ification or License:inspection of Subject Property: kterior-only from street Interior and Exterior

Appraiser Independence Certification File No.: 4PP010CC

Borrower:	Redwood Holdings LLC			
Property Address:	6281 De Camp Dr			
City:	La Mesa	County: San Diego	State: CA	Zip Code: 91942
Lender/Client:	Wedgewood Inc			

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

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

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

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

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

Additional Comments:

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

APPRAISER:	SUPERVISORY APPRAISER (only if required):
APPRAISER:	SUPERVISORY APPRAISER (only if required):
- P	
Signature:	SUPERVISORY APPRAISER (only if required): Signature: Name:
Signature: Name: Date Signed: 01/27/2024	Signature: Name: Date Signed:
Signature: Name: Todd Lackner Date Signed: 01/27/2024 State Certification #: AR005697	Signature: Name: Date Signed: State Certification #:
Signature: Name: Todd Lackner Date Signed: 01/27/2024 State Certification #: AR005697 or State License #:	Signature: Name: Date Signed: State Certification #: or State License #:
Signature: Name: Todd Lackner Date Signed: 01/27/2024 State Certification #: AR005697	Signature: Name: Date Signed: State Certification #:

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 6281 De Camp Dr
City: La Mesa
Lender: Wedgewood Inc File No.: 4PP010CC Case No.: State: CA Zip: 91942

