Exterior-Only Inspection Residential Appraisal Report File No. 22620fonthill

he purpose of this summary appraisal report	s to provide the lender	cliont with an a	courate and adequately s	upported opinion of the	market value of the subi	lact property
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Property Address 22620 Fonthill Avenue			City Torrance		State CA Zip Code 905	05
Borrower Redwood Holdings LLC	Owne	r of Public Record	Evelyn McDonald/M	IcDonald Trust	County Los Angeles	
Legal Description Tract # 22792 Lot 69						
Assessor's Parcel # 7369-014-017			Tax Year 2023		R.E. Taxes \$ 2,230	
Neighborhood Name Marble Estates			Map Reference 793 E-1	(Census Tract 6511.01	_
Occupant 🗌 Owner 🗌 Tenant 🗶 Vaca	nt Specia	al Assessments \$	0	PUD HOA \$	0 🗌 per year	per month
Property Rights Appraised X Fee Simple	Leasehold Oth	er (describe)				
Assignment Type Purchase Transaction	Refinance Transaction	X Other (des	cribe) Servicing			
Lender/Client Wedgewood Inc.			hattan Beach Blvd S	uite 100. Redondo	Beach, CA 90278	
Is the subject property currently offered for sale or				_	Yes No	
						1 267 000
Report data source(s) used, offering price(s), and		ILS Standa	a Listing MLS#SB24		1/TU/2024 list price \$	1,267,000
sold on 01/30/2024 sales price \$1,3						
I did X did not analyze the contract for sa	le for the subject purchase t	transaction. Expla	ain the results of the analysis o	f the contract for sale or w	ny the analysis was not perfor	rmed.
Contract Price \$ Date of Co	ntract	Is the property	seller the owner of public reco	rd? Yes No	Data Source(s)	
Is there any financial assistance (loan charges, sa						
		ipayineni assisiai	ice, eic.) to be paid by any pai	ty off benall of the bollowe		
If Yes, report the total dollar amount and describe	the items to be paid.					
Note: Race and the racial composition of the n	eighborhood are not appr	raisal factors.				
Neighborhood Characteristics	PP		lousing Trends	One-Unit Ho	ousing Present La	and Use %
	Dronortu Value-	\Box				50 %
				lining PRICE	AGE One-Unit	
	der 25% Demand/Supply			r Supply \$(000)	(yrs) 2-4 Unit	10 %
Growth Rapid X Stable Slo	, j			r 6 mths 850 Low	,	20 %
Neighborhood Boundaries North; Sepulve	da Blvd.South: Lorr	nita Ave. Ea	st; Crenshaw Blvd V	Vest; 2,451 High	n 85 Commercial	20 %
Hawthorne Blvd.	, , ,			1.340 Pre		%
Neighborhood Description The subjects n	eighhorhood is a m	ix use of de	tached single family r	1		
developments, and commerical cer					rketability of the subj	jects
marketing area. The 405 freeway a						
Market Conditions (including support for the above	conclusions) Present	market con	ditions for the market	ing area of the sub	ject are good. Limite	ed
marketing time of less than 90 days	s. Interest rates are	risina. howe	ever it appears to hav	e no avderse effec	t on the current mar	ket with
values remaining stable.						
Dimensions See Plat Map	Area 587	/1 of	Shape Recta	angular	View N;Res;	
· · · · · · · · · · · · · · · · · · ·		-		angulai	view IN, INCES,	
Specific Zoning Classification TORR-LO			e Family Residence			
Zoning Compliance X Legal Legal No	nconforming (Grandfathere	ed Use) 📃 No	o Zoning 🛛 🗌 Illegal (descri			
Is the highest and best use of the subject property	as improved (or as propose	ed per plans and s	specifications) the present use	? XYes No	If No, describe.	
Utilities Public Other (describe)		Public	Other (describe)	Off-site Impro	vements_Type Pub	olic Private
Utilities Public Other (describe)	Wator	Public	: Other (describe)		ovements—Type Pub	
Electricity X	Water	X	: Other (describe)	Street Asph	alt X	
Electricity X Gas X	Sanitary Sev	wer X		Street Asph Alley None	alt X	
Electricity X Gas X FEMA Special Flood Hazard Area Yes X	Sanitary Sev No FEMA Flood Zone	Wer X	FEMA Map # 0601	Street Asph Alley None	alt X	
Electricity X Gas X	Sanitary Sev No FEMA Flood Zone	wer X		Street Asph Alley None 65/06037C1930F Fl	alt X B EMA Map Date 09/26/200	
Electricity X Gas X FEMA Special Flood Hazard Area Yes X	Sanitary Ser No FEMA Flood Zone or the market area?	X wer X X X Yes No	FEMA Map # 0601 If No, describe.	Street Asph Alley None 65/06037C1930F FI	alt X B EMA Map Date 09/26/200	
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Exterior-Only Inspection Residential Appraisal Report File No. 22620fonthill

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There are 144 compa						to \$ 2,451,000		
FEATURE						COMPARABLE SALE NO. 3		
22620 Fonthill Ave					2556 W 234th S			
Address Torrance, C	A 90505	Torrance, CA 9	90505	Torrance, CA 9	0505	Torrance, CA 90)505	
Proximity to Subject		0.05 miles NE		0.32 miles SW		0.72 miles SE		
Sale Price	\$		\$ 1,485,000		\$ 1,380,000		1,340,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft			\$ 590.50 sq. ft.		\$ 581.09 sq. ft.		
Data Source(s)		CRMLS #SB2313	,	CRMLS #SB2300	,	CRMLS #PV23133	,	
Verification Source(s)			825 09/11/2023	NDC Doc#1126	524 02/22/2023	NDC Doc#3489	4 01/17/2024	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Cash;0		Conv;0		Conv;0		
Date of Sale/Time		s09/23;c08/23		s02/23;c01/23		s01/24;c12/23		
Location	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	5874 sf	5801 sf	0	6021 sf	0	6144 sf	0	
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;Traditional	DT2;Traditiona	d 🔤	DT2;Traditiona	1	DT2;Traditional		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	61	61		61		60	0	
Condition	C4	C4		C4		C4		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	12 4 3.0	12 4 3.0		12 4 3.0		12 4 3.0		
Gross Living Area	2,337 sq. ft		q. ft.	2,337 so	. ft.	2,306 sq.	ft. 0	
Basement & Finished	0sf	Osf		0sf		0sf		
Rooms Below Grade								
Functional Utility	Conforms	Conforms		Conforms		Conforms		
Heating/Cooling	FWA None	FWA C/Air	-5,000	FWA None		FWA C/Air	-5,000	
Energy Efficient Items	None	None	,	None		None	,	
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw		2gbi2dw		
	Patio	Patio		Patio		Patio		
Section Patio/Deck	1 F/P	1 F/P		1 F/P		1 F/P		
Eonco	Fence	Fence		Fence		Fence		
Pool Spa	None	None		None		None		
Net Adjustment (Total)		+ X-	\$ 5,000		\$ 0	+ X-	5,000	
Adjusted Sale Price		Net Adj0.3%		Net Adj. 0.0%		Net Adj0.4%		
of Comparables		Gross Adj. 0.3%		,	\$ 1,380,000	, ,	1,335,000	
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My research 🗴 did 🗌	did not reveal any prior s	ales or transfers of the s	subject property for the th	ree years prior to the e	ffective date of this appra	aisal.		
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Exterior-Only Inspection Residential Appraisal Report File No. 22620fonthill

	After reviewing the three approaches, the market approach, the co determined to be the strongest supporter for the subjects final value	e estimate. The cost a	approach is ty	pically not u	sed for thi	s type of
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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 concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Willen C Jaken	-
Signature	Signatu
Name William C Fisher	Name
Company Name William C Fisher	Compa
Company Address 9192 Guss Drive	Compa
Huntington Beach, CA 92646	
Telephone Number 714-931-6993	Teleph
Email Address hbredfish@gmail.com	Email A
Date of Signature and Report 02/01/2024	Date of
Effective Date of Appraisal 01/31/2024	State C
State Certification # AR005705	or State
or State License #	State
or Other (describe) State #	Expirat
State CA	· ·
Expiration Date of Certification or License 12/23/2024	
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22620 Fonthill Avenue	Did
Torrance, CA 90505	Did
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APPRAISED VALUE OF SUBJECT PROPERTY \$1,375,000	
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LENDER/CLIENT	COMP
Name Clear Capital	Did
Company Name Wedgewood Inc.	Did
Company Address 2015 Manhattan Beach Blvd Suite 100	Dat
Redondo Beach, CA 90278	
Email Address	

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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
SUBJECT PROPERTY
Did not inspect exterior 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

Condition Ratings and Definitions

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

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

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

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

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

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

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

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

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

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

O2 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.

O6 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

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

Other Appraiser-Defined Abbreviations

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
		/ersion 9/2011 Produced using ACI software 8			

Market Conditions Addendum to the Appraisal Report File No. 22620fonthill 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 af		understanding of the	market trends and cor				bjeet neighborn		
	Property Address 22620 Fonthill Avenue		City Torra	ance			State	CA Zip Cod	le 9 0	0505
	Borrower Redwood Holdings LLC									
	Instructions: The appraiser must use the information require							-	-	-
	overall market conditions as reported in the Neighborhood sectio 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	rty. The appraiser mus	st explain any anomal	ies in the data, such a	is se	asonal markets	, new	construction, fo	reclo	sures, etc.
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		1		Overall Trend		2
	Total # of Comparable Sales (Settled)	83	45	16		Increasing	╢	Stable		Declining
	Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	13.83 31	15.00 29	5.33 9		Increasing Declining	┢	Stable Stable		Declining
	Months of Housing Supply (Total Listings/Ab.Rate)	2.24	1.93	1.69		Declining	╊═	Stable	┢	Increasing
	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Deciming		Overall Trend		
	Median Comparable Sale Price	1,335,500	1,360,000	1,340,000	\Box	Increasing	X			Declining
	Median Comparable Sales Days on Market	29	19	21		Declining		Stable		Increasing
SIS	Median Comparable List Price	1,310,000	1,349,000	1,339,000		Increasing	X			Declining
<u>ANALYSIS</u>	Median Comparable Listings Days on Market	49	44	39		Declining	X			Increasing
	Median Sale Price as % of List Price	100.00%	100.00%	100.00%		Increasing		Stable	╞	
1&/	Seller-(developer, builder, etc.)paid financial assistance prevaler) No	20/ 1 50/ 1	Ļ	Declining		Stable		
RCH	Explain in detail the seller concessions trends for the past 12 m The higher percentage of consessions are as	-			-	-	is, cio	osing costs, con	do fe	es, options, etc.).
SEA	The higher percentage of consessions are as		USING COSIS at a	a low percentag	e 0	i amount.				
RES										
MARKET RESEARCH &										
RK										
M	Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	and s	ales of foreclose	ed pro	perties).		
	Limited number of foreclosure property is not	ed at the prese	nt time, that wo	uld offset the cu	urre	ent stable m	arke	et trends.		
	Cite data sources for above information. CRMLS/NDC									
	Summarize the above information as support for your conclus	sions in the Neighbor	hood section of the a	ppraisal report form.	lf yo	ou used any add	litiona	al information, s	such	as an analysis of
	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. Present market conditions for the marketing area of the subject are good. Limited marketing time of less than 90 days. Interest rates									
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		area of the subj	ect are good. L	imited marketin	g tiı	me of less t		90 days. Ir	nter	est rates
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	Present market conditions for the marketing a	area of the subj	ect are good. L	imited marketin	g tiı	me of less t		90 days. Ir		est rates
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	Present market conditions for the marketing a are rising, however it appears to have no avd	re project , completer Prior 7-12 Months	ect are good. Li he current mark te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months		me of less t aining stab	t Nan	me: Overall Trend Stable Stable Stable gs and sales of		Declining Declining Increasing Increasing losed properties.
	Present market conditions for the marketing a are rising, however it appears to have no avd	Prior 7-12 Months Prior 7-12 Months Yes No If	ect are good. Li he current mark te the following: Prior 4-6 Months yes, indicate the numb	imited marketin ket with values r Current - 3 Months		me of less t aining stab	t Nan	me: Overall Trend Stable Stable Stable gs and sales of		Declining Declining Increasing Increasing losed properties.
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CONDO / CO-OP PROJECT	Present market conditions for the marketing a are rising, however it appears to have no avd	Prior 7-12 Months Prior 7-12 Months Yes No If	ect are good. Li he current mark te the following: Prior 4-6 Months yes, indicate the numb SUP	Current - 3 Months Current - 3 M		me of less t aining stab		me: Overall Trend Stable Stable Stable gs and sales of		Declining Declining Increasing Increasing losed properties.
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SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 22620fonthill

 Property Address: 22620 Fonthill Avenue
 Case No.:
 Case No.:

 City: Torrance
 State: CA
 Zip: 90505

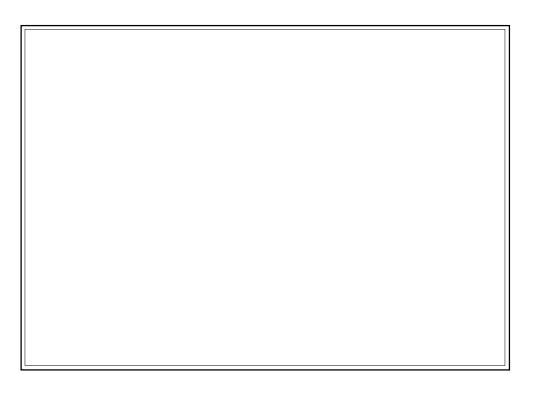
 Lender: Wedgewood Inc.
 Case No.:
 Case No.:



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 31, 2024 Appraised Value: \$ 1,375,000

REAR VIEW OF SUBJECT PROPERTY





STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 22620fonthill

 Property Address: 22620 Fonthill Avenue
 Case No.:
 City: Torrance

 City: Torrance
 State: CA
 Zip: 90505

 Lender: Wedgewood Inc.
 Case No.:
 City: Torrance



COMPARABLE SALE #1

22622 Benner Avenue Torrance, CA 90505 Sale Date: s09/23;c08/23 Sale Price: \$ 1,485,000



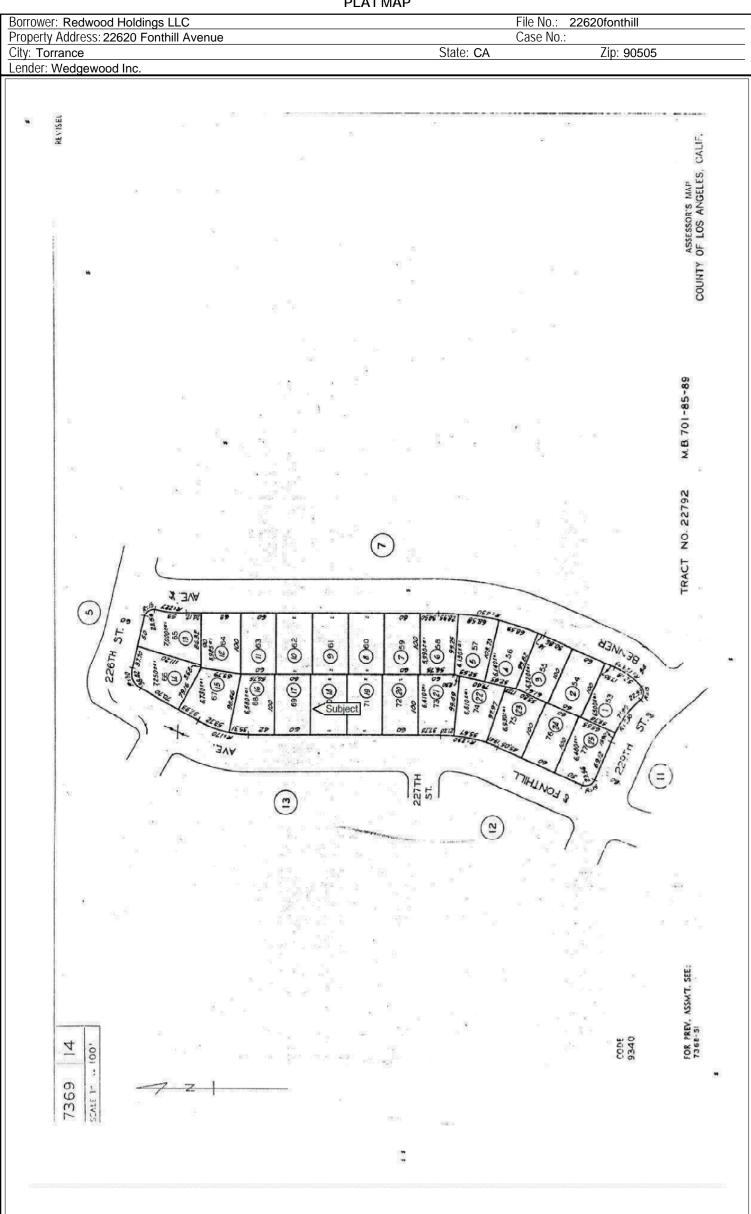
COMPARABLE SALE #2

2912 W 234th Street Torrance, CA 90505 Sale Date: s02/23;c01/23 Sale Price: \$ 1,380,000



COMPARABLE SALE #3

2556 W 234th Street Torrance, CA 90505 Sale Date: s01/24;c12/23 Sale Price: \$ 1,340,000



PLAT MAP

LOCATION MAP

Borrower: Redwood Holdings LLC	2		
Property Address: 22620 Fonthill A	venue		
City: Torrance	County: Los Angeles	State: CA Z	Zip Code: 90505
Lender/Client: Wedgewood Inc.			
APPRAISAL AND REPORT	DENTIFICATION		
This appraisal report is one of the follo	wing types:		
	0.51		
X Appraisal Report	This report was prepared in accordance with the requireme	nts of the Appraisal Report option of U	JSPAP Standards Rule 2-2(a).
Restricted Appraisal Report	This report was prepared in accordance with the requireme	ints of the Restricted Appraisal Report	option of USPAP Standards Rule 2-2(b).

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). 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 report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

- X I have NOT performed 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 performed services, as an appraiser or in another capacity, regarding the property that is 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 NOT made a personal inspection of the property that is the subject of this report.
- $\overline{\mathbf{X}}$ I HAVE 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.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: The inspection of the subject property was from the street only no interior inspection.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is _____A reasonable exposure time for the subject property is _____A

day(s) utilizing market conditions pertinent to the appraisal assignment. day(s).

	-	~
APPRAISER:		

SUPERVISORY APPRAISER (only if required):

Signature: Wille cFiele	Signature:
Name: William C Fisher	Name:
Date Signed: 02/01/2024	Date Signed:
State Certification #: AR005705	State Certification #:
or State License #:	or State License #:
or Other (describe): State #:	State:
State: CA	Expiration Date of Certification or License:
Expiration Date of Certification or License: <u>12/23/2024</u> Effective Date of Appraisal: <u>01/31/2024</u>	Supervisory Appraiser inspection of Subject Property:

AERIAL MAP

Borrower: Redwood Holdings LLC Property Address: 22620 Fonthill Avenue City: Torrance Lender: Wedgewood Inc.

State: CA

Zip: 90505

File No.: 22620fonthill

Case No.:

