APPRAISAL OF



LOCATED AT:

516 San Roque Drive Walnut, CA 91789

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Redwood Holdings LLC

AS OF:

January 22, 2024

BY:

Tamra Miller

	File No.	ExtSan	Roo	lue
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Clear Capital Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: ExtSanRoque

In accordance with your request, I have appraised the real property at:

516 San Roque Drive Walnut, CA 91789

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of January 22, 2024

is:

\$1,035,000 One Million Thirty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Jaffa.

Exterior-Only Inspection Residential Appraisal Report File No. ExtSanRoque

ne purpos	se or this sumin	nary appraisai r	eport is to pro	ivide the lender/c	iieni wiin an a	iccurate	e, and adequate	ely suppo	orted,	opinion of the m	narket va	lue of the	subject pro	perty.
Property	Address 516	San Roque D	Drive			City V	Valnut			Stat	e CA	Zip Code 9	91789	
Borrower	Redwood I	Holdings LLC		Owner	of Public Record	d Fran	k & Mary D	Mcnutt	t	Cou	inty Los	Angeles		
Legal De	scription TR 2	7315 LOT 66	6								-			
	's Parcel # 87 ;					Tax Ye	ear 2022			RF	. Taxes \$	3 019		
	hood Name W						eference 713A	2				4034.01		
		Tenant	Vacant	Cnada	I Assassamanta f		elelelice / IOA			UD HOA\$ 0	isus maci			r m onth
Occupant		<u> </u>			I Assessments \$	0			PI	UD HOA\$ U		per ye	aıpei	r month
3	Rights Appraise				r (describe)									
Assignme		Purchase Transact	tion Refir	nance Transaction										
	lient Wedgev									, Redondo Be	<u>each, C</u>	CA 90278	3	
Is the sub	ject property cui	rently offered for s	sale or has it be	en offered for sale in	n the twelve mor	nths prior	r to the effective of	date of this	s appra	aisal? Ye	es 🗶 N	lo		
Report da	ata source(s) use	ed, offering price(s	s), and date(s).	Source: CRN	/ILS/Public I	Record	ds							
		01												
I di	d did not ar	nalyze the contrac	ct for sale for the	subject purchase tr	ansaction. Expla	ain the re	esults of the analy	sis of the	contra	act for sale or why t	the analys	sis was not p	erformed.	
<u> </u>										l., D., -				
Contract			te of Contract				e owner of public				Data Sour			
0	,		•	ssions, gift or downp	oayment assistar	nce, etc.)) to be paid by an	y party on	ı behal	f of the borrower?		Yes LN	lo	
If Yes, re	port the total dol	lar amount and de	escribe the items	s to be paid.										
Note: Ra	ce and the raci	al composition o	of the neighbor	hood are not appra	aisal factors									
		ood Characterist		од аго посаррга	One-Unit H	Housing	Trends			One-Unit Hous	sing	Prese	nt Land Use	2 %
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Location	=		Rural				Stable	Declining			AGE	One-Unit		85 %
	X Over 75%	25-75%	Under 25%	Demand/Supply				Over Sup				2-4 Unit		5 %
Growth	Rapid	X Stable	Slow	Marketing Time			3-6 mths	Over 6 m		840 Low	26	Multi-Famil	у	5 %
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		See Attach								, = = = . 100.	.,			70
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Market C	onditions (includ	ing support for the	e above conclus	ions) See Atta	ched Adder	ndum								
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		tion WAR172				e Fam	nily Resident					,,		
					$\overline{}$		$\overline{}$							
				ning (Grandfathered		o Zoning								
Is the hig	hest and best us	e of the subject pr	roperty as impro	ived (or as proposed	d ner nlans and s	enocifica:								
			, , ,		a por plans ana s	specifica	itions) the presen	t use?	X	Yes No I	If No, des	cribe		
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. ExtSanRoque}$

•	rable properties currently o					, ,	
	rable sales in the subject n					to \$ 1,235,000	
FEATURE	SUBJECT	COMPARABLE			BLE SALE NO. 2	COMPARABLE S	SALE NO. 3
516 San Roque Dri		420 Los Gatos D		420 Avenida P		310 Calle Alcazar	
Address Walnut, CA	91789	Walnut, CA 9178	39	Walnut, CA 91	789	Walnut, CA 91789)
Proximity to Subject		0.14 miles SE		0.18 miles SE		0.36 miles SW	
Sale Price	\$	\$	1,008,000		\$ 1,060,000	\$	1,060,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 577.65 sq. ft.	, ,	\$ 570.19 sq. ft.		\$ 496.25 sq. ft.	, ,
	ψ 0.00 3q. π.	CRMLS #CV231	02006:DOM 4	-		CRMLS#WS2317	2900:DOM 10
Data Source(s)							
Verification Source(s)		Doc #788028/Re		Doc #894400/F		Doc #717258/Rea	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;2000	-2.000	Conv;0	0	Cash;0	0
Date of Sale/Time		s11/23;c10/23		s12/23;c11/23	0	· ·	29,680
Location	N;Res;	N;Res;		N;Res;		N;Res;	
		<u> </u>				· · · · · · · · · · · · · · · · · · ·	
Leasehold/Fee Simple	Fee Simple	Fee Simple	_	Fee Simple	_	Fee Simple	
Site	6946 sf	13780 sf		7688 sf	0	8558 sf	0
View	N;Res;	B;CtySky;	-15,000	N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT1;Traditional	0	DT2;Traditiona	al	DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	47	47		46	0		0
Condition	C4	C4		C3	-25,000		<u> </u>
							45.000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	-15,000
Room Count	7 4 3.0	7 4 2.0	12,000	7 4 3.0		8 5 4.0	-12,000
Gross Living Area	1,859 sq. ft.	1,745 sq. f	t. 8,800	1,859 so	q. ft.	2,136 sq. ft.	-21,300
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
S					+		
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Patio/Deck	Patio/Deck		Patio/Deck		Patio/Deck	
Pool Features	None	None		None		None	
<u> </u>							
<u> </u>							
Net Adjustment (Total)		X)+	3,800	+ X-	\$ 25,000	+ X- \$	18,620
			3,000		· · · · · · · · · · · · · · · · · · ·		10,020
Adjusted Sale Price		Net Adj. 0.4%		Net Adj2.4%		Net Adj1.8%	
of Comparables		Gross Adj. 3.8% \$			\$ 1,035,000	Gross Adj. 7.4% \$	1,041,380
I X did did not res	search the sale or transfer h	istory of the subject prope	erty and comparable s	ales. If not, explain			
My research X did	did not reveal any prior sa	les or transfers of the sub	iect property for the th	ree years prior to the e	effective date of this appr	aisal	
Data source(s) Realist		ios or transfers of the sub	jeet property for the th	ree years prior to the e	shedave date of this appr	uisui.	
	did not reveal any prior sa	lan ar transfers of the con	anarabla aalaa far tha	ucar prior to the date o	of calc of the commercials	anla	
		ies of traffsters of the con	liparable sales for the	year prior to the date o	or sale or the comparable	Sale.	
Data source(s) Realist							
Report the results of the res	search and analysis of the p	orior sale or transfer histor	y of the subject prope	rty and comparable sal	les (report additional pric	r sales on page 3).	
ITEM	SL	IBJECT	COMPARABLE SA	LE NO. 1 C	OMPARABLE SALE NO	. 2 COMPARABI	LE SALE NO. 3
Date of Prior Sale/Transfer	12/04/2023						
Price of Prior Sale/Transfer	\$324,483						
Data Source(s)	Realist	R	ealist	Reali	ist	Realist	
Effective Date of Data Sour	110001		1/19/2024		9/2024	01/19/2024	
Analysis of prior sale or tran	` '					/ Notice Of Trustee	's Sala on
with a Foreclosure							
\$324,483 Additiona				•			
Incremental increase			-2023 for home	s sımilar in marl	ketability as the s	ubject. Comps did	not reveal
any prior sale or tra	ansfer history in the	past 12 months.					
Summary of Sales Compar	ison Approach. See at	tached addededur	n				
Ī .							
Indicated Value by Sales C	omparison Approach \$ 1.0	035,000					
Indicated Value by: Sale			Cost Approach (if de	veloped) \$ 1,031,8	300 Income An	proach (if developed) \$	
See attached adde					ome Ap	,	
Joo allaoned adde		o.iomanoli.					
	<u> </u>						
1 — ''	•		•		· ·	vements have been comple	
subject to the following	repairs or alterations on the	e basis of a hypothetical c	ondition that the repair	rs or alterations have b	een completed, or	subject to the following	j required
inspection based on the ext					•	-	
7	<i>y</i>		,	· · · · · · · · _			
Based on a visual inspe	action of the exterior are	as of the subject prop	perty from at least th	na straat dafinad a	cone of work statem	ant of accumptions and	limiting
•			•		•	•	•
conditions, and apprais	ser's certification, my (d					torthis report is \$ 1,0	JS5,UUU
as of 01/22/2024				effective date of this	appraisal.		F
eddie Mac Form 2055 March 2005	UAD Version 9/20	JII Produce	ed using ACI software, 800.234.8	1/27 www.aciweb.com		Fannie Ma	e Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

File No. ExtSanRoque Clarification of Intended Use and Intended User: 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. Clarification of Intended Use and Intended User: ClearCapital.com, Inc. California AMC Registration/License # 1256 Fee Disclosure: The appraiser received \$215 fee (minus \$15 technology fee applied) for this assignment. The appraiser is signing the report using the corporate address of the appraisal company. The appraiser is is based in Claremont, CA. The appraiser is located within 22 miles from the property and has 18 years appraising in the market, thus, geographically competent. On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraisar has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal. 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 remaining economic life (REL) is estimated at 44 years. The estimated site (land) value was derived by the abstraction method due to lack of land sales in subject's neighborhood REPRODUCTION OR X REPLACEMENT COST NEW OPINION OF SITE VALUE = \$ ESTIMATED 809,173 Source of cost data DwellingCost Publication 1,859 Sq. Ft. @\$ 202....= \$ 375,518 Dwelling Quality rating from cost service Average Effective date of cost data 01/01/2024 Sq. Ft. @ \$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) Improvement to land ratios are typical for the area. The Garage/Carport ~400 55.... = \$ 22.000 Sq. Ft. @ \$ 397,518 replacement costs for the improvements were selected by review Total Estimate of Cost-New Less 75 Physical Functional of DwellingCost Publication. Typically reproduction cost is utilized External for new construction. No external inadequacies noted. See Depreciation \$174,907 = \$ (174.907 attached sketch addendum. 222,611 42 Years | INDICATED VALUE BY COST APPROACH. Estimated Remaining Economic Life (HUD and VA only) 1,031,800 = \$ INCOME APPROACH TO VALUE (not required by Fannie Mae) X Gross Rent Multiplier Indicated Value by Income Approach Estimated Monthly Market Rent \$ Summary of Income Approach (including support for market rent and GRM) The income approach is not considered applicable for single family residences as predominantly owner occupied single family homes, thus, rental data to support income is limited. 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 phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Data source(s) Yes No If Yes, date of conversion Was the project created by the conversion of an existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data source(s) 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.

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., 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_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 01/22/2024 Date of Signature Effective Date of Appraisal 01/22/2024 State Certification # State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY Did not inspect exterior subject property 516 San Roque Drive Walnut, CA 91789 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,035,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital 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. ExtSanRoque BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO.

FEATURE		SUBJECT	COMPARA	RIFS	ALENO 4	CO	MPARABI	I E SVI E	NO 5	(COMPARABLE	SALE NO 6
	-	JUDJECI							_ NO. J	<u> </u>	POINILAKARTE	JALL NU. 0
516 San Roque Dri		l	904 Sol Vista		•	20376 J						
Address Walnut, CA	91789		Walnut, CA 91	1789	9	Walnut,	CA 91	789				
Proximity to Subject			0.77 miles NW	V		0.82 mile	es SE					
Sale Price	\$			\$	1,250,000			\$	1,100,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 500.40 sq. ft	_	1,200,000	\$ 409.9	18 ca ft		1,100,000	\$		
	\$	0.00 Sq. II.			0005-DOM 40				00.001104	D	sq. ft.	
Data Source(s)			CRMLS#WS2	323	0065;DOM 19			32730	02;DOM 31			
Verification Source(s)			Pending			Pending						
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION		+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing		,	Listing			,			,
Concessions			Lioung			Lioung						
			04/04			40/00						
Date of Sale/Time			c01/24		0	c12/23			0			
Location	N;Re	; ;	N;Res;			N;Res;						
Leasehold/Fee Simple	Fee S	Simple	Fee Simple			Fee Sim	ple					
Site	6946	•	9069 sf		0	8278 sf	.pc		0			
					U				_			
View	N;Re		N;Res;			B;Peeka			-15,000			
Design (Style)	DT2;	Fraditional	DT2;Traditiona	al		DT2;Tra	ditiona	al				
Quality of Construction	Q4		Q4			Q4						
Actual Age	47		39		0	59			0			
Condition	C4		C3		-25,000				-25,000			
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths	<u>s</u>	15,000	Total Bdrms.	Baths	_	-15,000	Total Bdrr	ns. Baths	
Room Count		4 3.0	7 3 3.0			8 5	4.0		-12,000			
	ا ' ' '				40.200		,683 sq					
Gross Living Area	-	1,859 sq. ft.	2,498 s	sq. It.	-49,200		, იძა sq	ų. II.	-63,400		sq. ft	
Basement & Finished	0sf	l	0sf			0sf						
Rooms Below Grade		l										
Functional Utility	Avera	100	Average			Average						
												+
Heating/Cooling	FWA		FWA/CAC			FWA/CA	AC					
Energy Efficient Items	None	l	None			None						
Garage/Carport	2ga2		2ga2dw			2ga2dw						
	Patio		Patio/Deck				vol:	-				
Porch/Patio/Deck						Patio/De	CK					
Pool Features	None		None			Pool			-25,000			
		l										
•												
				т	50.000			T.	455 400			
Net Adjustment (Total)			+ X-	\$	59,200		X -	\$	155,400	+	<u></u> - \$	
Adjusted Sale Price			Net Adj4.7%	,		Net Adj	14.1%			Net Adj.	%	
of Comparables			Gross Adj. 7.1%	. \$	1,190,800	Gross Adi	14.1%	\$	944,600	Gross Ad	j. % \$	
				1	1,100,000				ABLE SALE NO.			DIE CALE NO. /
ITEM		' CIII			COMPADABLE CA			OMDAD				BLE SALE NO. 6
ITEM			BJECT		COMPARABLE SA	LE NO. 4	C	OMPAR	ADLE SALE NO.	5	COMPARAL	
ITEM Date of Prior Sale/Transfer		12/04/2023	BJECI		COMPARABLE SA	LE NO. 4		OMPAR	ABLE SALE NO.	5	COMPARAL	
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Uniform Appraisal Dataset Definitions

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.

File No. ExtSanRoque

Uniform Appraisal Dataset Definitions File No. ExtSanRoque Abbreviations Used in Data Standardization Text Full Name Full Name Abbrev. Appropriate Fields Abbrev. Appropriate Fields Acres Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Adjacent to Park AdjPrk Lndfl Landfill Location Location LtdSght AdjPwr Adjacent to Power Lines Location Limited Sight View Adverse Listing Listing Sale or Financing Concessions Α Location & View ArmLth Arms Length Sale Sale or Financing Concessions MR Mid-Rise Structure Design(Style) Attached Structure Mountain View ΑT Design(Style) Mtn Bathroom(s) Basement & Finished Rooms Below Grade Location & View ba Neutral Bedroom Basement & Finished Rooms Below Grade NonArm Non-Arms Length Sale Sale or Financing Concessions br Beneficial Location & View Open Garage/Carport В op BsyRd **Busy Road** Location Other Basement & Finished Rooms Below Grade Design(Style) Carport Garage/Carport 0 Other Ср Sale or Financing Concessions Park View Cash Cash Prk View City View Skyline View Pstrl Pastoral View CtySky View View City Street View Pwrl n Power Lines CtyStr View View Comm Commercial Influence Location PubTrn Public Transportation Location Contracted Date Date of Sale/Time Basement & Finished Rooms Below Grade Recreational (Rec) Room Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Covered Garage/Carport REO REO Sale Sale or Financing Concessions CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) **Detached Structure** RH Rural Housing - USDA Sale or Financing Concessions DT Design(Style) Driveway Garage/Carport SD Semi-detached Structure Design(Style) dw Estate Sale Sale or Financing Concessions Settlement Date Date of Sale/Time Estate **Expiration Date** Date of Sale/Time Short Short Sale Sale or Financing Concessions FHA Federal Housing Authority Sale or Financing Concessions Square Feet Area, Site, Basement sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Unknown Date of Sale/Time Garage - Attached Garage/Carport Unk ga Garage/Carport Veterans Administration Garage - Built-in VA Sale or Financing Concessions gbi Garage - Detached Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd wo Design(Style) GR Garden Structure Walk Up Basement Basement & Finished Rooms Below Grade WU GlfCse Golf Course Location WtrFr Water Frontage Location Glfvw Golf Course View Wtr Water View View View HR High Rise Structure Design(Style) w Withdrawn Date Date of Sale/Time Industrial Woods View Ind Location & View Woods View Other Appraiser-Defined Abbreviations 1

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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ADDENDUM

Borrower: Redwood Holdings LLC	ngs LLC File No.: ExtSanRoque		
Property Address: 516 San Roque Drive		Case No.:	
City: Walnut	State: CA	Zip: 91789	
Lender: Wednewood Inc			

Neighborhood Boundaries

Page 1

Neighborhood Description

The general neighborhood consists of one and two story story single family residences. Most of the homes were built during the 1960's through 2000's. K-6 schools and retail shopping center located within a 2 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

Neighborhood Market Conditions

The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of .8% per month for the first, second, third, fourth quarters of 2023 in the general market area. The average marketing time range was reported at 4 to 30 days, and reasonable exposure time was 10 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Exterior inspection was performed per engagement guidelines on 01/22/2024.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 4 to 30 days, and reasonable exposure time was 10 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 4 to 30 days for the subject's general market area.

The average marketing time range was reported at 4 to 30 days, and reasonable exposure time was 10 days.

Comments on Sales Comparison

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

The subject's lot size is not bracketed as there were limited closed sale comparable sales with similar GLA/marketability as the subject in the past 12 months and 2 mile radius, thus, an expanded market data search was conducted.

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid as comps were similar in overall marketability and market appeal.

Through paired sales analysis the market indicated homes with pool/spa did command higher prices/values versus homes with no improvement thus adjustment warranted in the sales grid.

Comp 1 was reported in similar condition to kitchen, baths, flooring and was adjusted for sale concession, GLA, view, bath count.

Comp 2 was reported in superior condition kitchen upgrades, baths and was adjusted for condition, time, pool/spa.

Comp 3 was reported in similar condition to kitchen, baths, flooring and was adjusted for time, GLA, bed/bath count.

Comp 4 (pending) was reported in superior condition kitchen upgrades, baths and was adjusted for GLA, condition, bath count, no list to sale adjustment reported in the market area. MLS listing used in the sales grid.

Comp 5 (pending) was reported in superior condition kitchen upgrades, baths and was adjusted for GLA, condition, bath count, no list to sale adjustment reported in the market area.

Time adjustment for comp 3 was derived through paired sales analysis, as there were minimal recent closed sales (within the past 3 months) similar in marketability/GLA as the subject. The Corelogic/Realist/MLS and DataQuick News Source reported increases of prices and values of .8% per month for the first, second, third quarters of 2023 in the general market area.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Through paired sales analysis the market indicated homes with six bedrooms did command higher prices/values versus homes with five bedrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with four bedrooms did command higher prices/values versus homes with three bedrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with four bathrooms did command higher prices/values versus homes with three bathrooms thus adjustments warranted in the sales grid.

ADDENDUM

Borrower: Redwood Holdings LLC	File No.:	ExtSanRoque	
Property Address: 516 San Roque Drive	Case No	ı.:	
City: Walnut	State: CA	Zip: 91789	
Lender: Wedgewood Inc			

Through paired sales analysis the market indicated homes with three bathrooms did command higher prices/values versus homes with two bathrooms thus adjustments warranted in the sales grid.

All GLA, condition, bath count, bed count adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Comp 2 was deemed to be a best indicator of value when considering least gross line adjustment and similar GLA as the subject property.

Most weight to value was placed on comp 2 when considering when considering date of sale and similar market area.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 2 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$1,035,000.

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

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 4 to 30 days, and reasonable exposure time was 10 days.

Final Reconciliation

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com, Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

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

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	nditions	prevalent in t	he su	bject neighbor	hood.	This	is a required
addendum for all appraisal reports with an effective date on or af Property Address 516 San Roque Drive	fter April 1, 2009.	City Waln	uit			State (CA Zip Co	de О	178	9
Borrower Redwood Holdings LLC		City VVaii	iut			olale v	OA ZIPCO	ue J	170	
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	ide sup	port for those	conc	lusions, regard	ling h	ousin	ng trends and
overall market conditions as reported in the Neighborhood section										
analysis as indicated below. If any required data is unavailable					-					
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident									-	
that would be used by a prospective buyer of the subject proper	,	•					•			•
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend			.,
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Median Comparable List Price	1,050,000	1,020,000	<u> </u>		creasing		Stable		=	eclining
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seller concessions. This analysis shows a ch							•			
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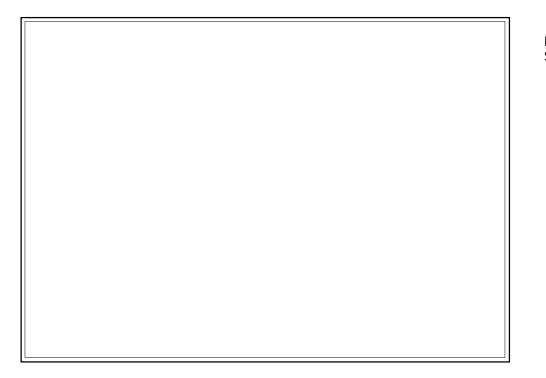
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: ExtSanRoque
Property Address: 516 San Roque Drive	Case	No.:
City: Walnut	State: CA	Zip: 91789
Lender: Wedgewood Inc		•



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 22, 2024 Appraised Value: \$ 1,035,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

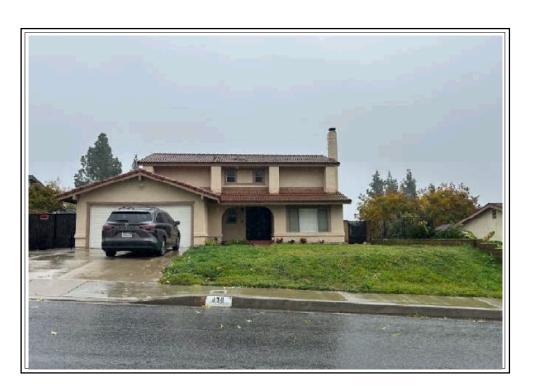
COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 516 San Roque Drive
City: Walnut
Lender: Wedgewood Inc



COMPARABLE SALE #1

420 Los Gatos Dr Walnut, CA 91789 Sale Date: s11/23;c10/23 Sale Price: \$ 1,008,000



COMPARABLE SALE #2

420 Avenida Presidio Walnut, CA 91789 Sale Date: s12/23;c11/23 Sale Price: \$ 1,060,000



COMPARABLE SALE #3

310 Calle Alcazar Walnut, CA 91789 Sale Date: s10/23;c09/23 Sale Price: \$ 1,060,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: ExtSanRoque
Property Address: 516 San Roque Drive	Case	No.:
City: Walnut	State: CA	Zip: 91789
Lender: Wedgewood Inc		·



COMPARABLE SALE #4

904 Sol Vista Way Walnut, CA 91789 Sale Date: c01/24 Sale Price: \$ 1,250,000



COMPARABLE SALE #5

20376 Julliard Dr Walnut, CA 91789 Sale Date: c12/23 Sale Price: \$ 1,100,000

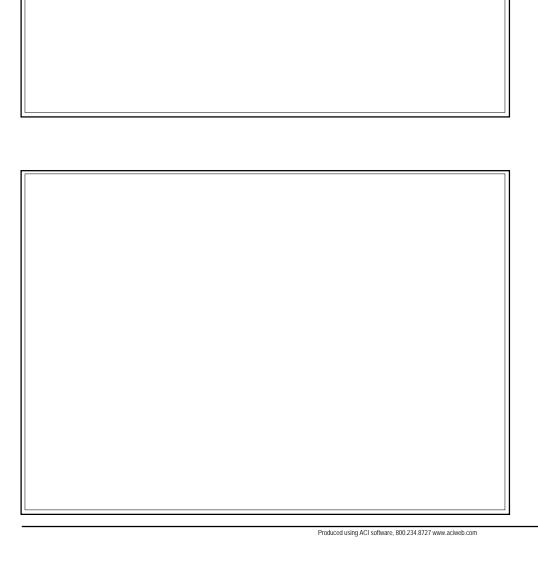
COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: Redwood Holdings LLC	File I	No.: ExtSanRoque
Property Address: 516 San Roque Drive	Case	e No.:
City: Walnut	State: CA	Zip: 91789
Lender: Wedgewood Inc		<u> </u>



Subject Side View



LOCATION MAP

Borrower: Redwood Holdings LLC File No.: ExtSanRoque Property Address: 516 San Roque Drive Case No.: City: Walnut State: CA Zip: 91789 Lender: Wedgewood Inc Country Hollow Park ⁹7 Vista Rd Walnut Ranch Park Amar Rd Amar Rd Three Oaks No Peach Blo Wildest Ci Amar Rd Amar Rd Creekside of Comparable Sale 4 904 Sol Vista St. Lorenzo Ruiz Catholic Walnut, CA 91789 Parish Community Creekside Par 0.77 miles NW OCEAN ONE (Creekside Dr Stadow Oak Or Comparable Sale 5 Jurch Oak Dr Subject 'alley 20376 Julliard Dr Comparable Sale 2 La Puente Rd 516 San Roque Drive Walnut, CA 91789 Wa 420 Avenida Presidio Walnut, CA 91789 0.82 miles SE Walnut, CA 91789 La Puente R 0.18 miles SE Arroyo Pa... Walnut CII Cadit Vejar Elementary School Comparable Sale 3 310 Calle Alcazar Walnut, CA 91789 E Fuero **Butterfiel** 0.36 miles SW Park Comparable Sale 1 wainut 420 Los Gatos Dr La Puente Rd Hills Park Walnut, CA 91789 on Creek 0.14 miles SE ntennial Park % St Cyrus J Morris Elementary School Kids N Me Daycare 🔾 E Calle Baja Dr Valley Blvd rente Rd Friendship Park Valley Blvd E Hollingworth St B Lemon Creek E Vermillion St Valley Blvd Coogle Valley Blvd Map data @2024

USPAP ADDENDUM

File No. ExtSanRoque

USPAP ADDENDUM					
Borrower: Redwood Holdings LLC					
Property Address: <u>516 San Roque Drive</u> City: Walnut County: Los Ang	State	e: CA Zip Code: 91789			
Lender: Wedgewood Inc	<u>eies</u> Sidie	zip code. <u>91769</u>			
ADDDAISAL AND DEDODT IDENTIFICATION					
APPRAISAL AND REPORT IDENTIFICATION This report was prepared under the following USPAP reporting option:					
★ Appraisal Report A written report prepared under the repo					
<u> </u>					
Restricted Appraisal Report A written report prepared un	uei Statiualus Rule 2-2(b).				
Reasonable Exposure Time	market value etated in this	aranatia, 10 days			
My opinion of a reasonable exposure time for the subject property at the		·			
The average marketing time range was reported at 4 to 30 day	s, and reasonable expo	osure time was 10 days.			
Additional Certifications					
XI have performed NO services, as an appraiser or in any other capa	acity rogarding the property	ty that is the subject of this report within the three year			
period immediately preceding acceptance of this assignment.	city, regarding the property	y that is the subject of this report within the three-year			
THAVE performed consists on an approisance or in another conscitu	regarding the property the	at in the publicat of this report within the three year			
I HAVE performed services, as an appraiser or in another capacity period immediately preceding acceptance of this assignment. Those					
Additional Comments					
ADDDAICED.	CHDEDVICODY	ADDDAICED (only if no my inc d)			
APPRAISER:	SUPERVISURY	APPRAISER (only if required):			
Signature	Clamation				
Signature: Name: Tamra Miller	o o				
Date Signed: 01/22/2024	Date Signed:				
State Certification #: AR033837		on#: e #:			
or State License #: State #: State #:	State:				
State: CA	Expiration Date	of Certification or License:			
Expiration Date of Certification or License: 04/27/2024 Effective Date of Appraisal: 01/22/2024	Supervisory App Did Not	praiser inspection of Subject Property: Exterior-only from street Interior and Exter	rior		
			-		

Borrower: Redwood Holdings LLC	File N	0.: ExtSanRoque	
Property Address: 516 San Roque Drive	Case	Case No.:	
City: Walnut	State: CA	Zip: 91789	
Londor: Wadaawaad Ina			

Accelerant National Insurance Company (A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 2024

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

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 680

7. Retroactive Date: October 21, 2022

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

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: October 11, 2023

By:

Asaac Peck

Authorized Representative

N DEC 40000 04 22

Borrower: Redwood Holdings LLC File No.: ExtSanRoque Property Address: 516 San Roque Drive
City: Walnut
Lender: Wedgewood Inc Case No.: State: CA Zip: 91789



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

Tamra M. Miller

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

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 033837 Certification Law.

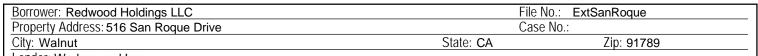
Date Expires: Effective Date:

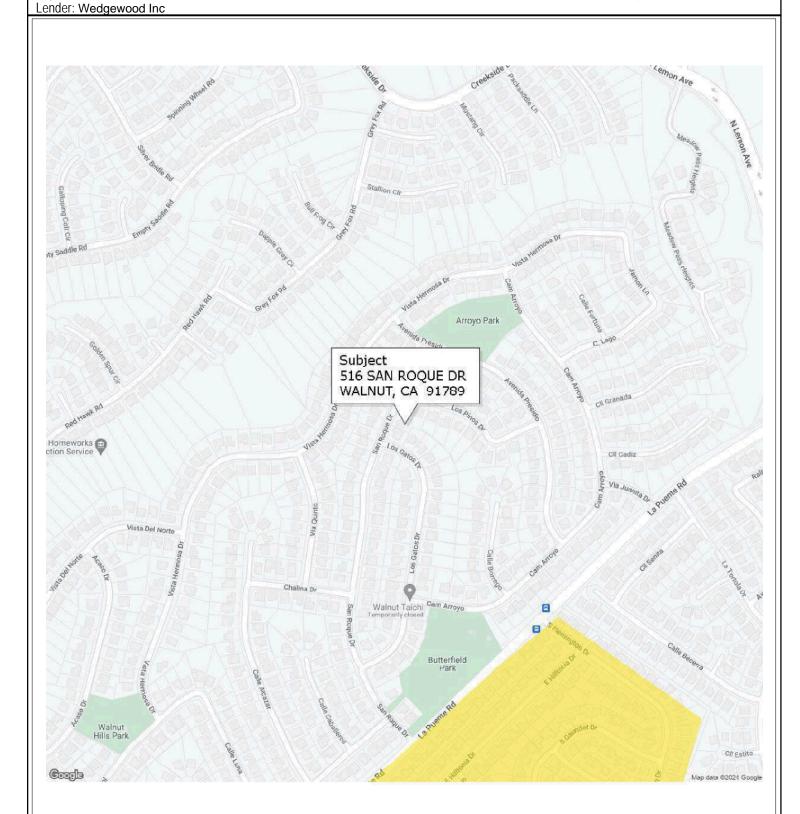
April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

FLOOD MAP





FLOOD INFORMATION

Community: CITY OF WALNUT

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1725F

Panel: 06037C1725

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

LEGEND



= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

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

Borrower: Redwood Holdings LLC		File No.: ExtSanRoque	
Property Address: 516 San Roque Drive		Case No.:	
City: Walnut	State: CA	Zip: 91789	
Lender: Wedgewood Inc		·	

PROPERTY TRANSFER HISTORY

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

420 Los Gatos Dr

-No transfer history.

420 Avenida Presidio

- -Transferred on 12/20/2023 for \$0. It transferred from Guzman Mary L to Guzman Family Trust and was a Affidavit (Document #894399)
- -Transferred on 10/05/2023 for \$0. It transferred from Guzman Mary L to Guzman Family Trust and was a Affidavit (Document #680426).

310 Calle Alcazar

-No transfer history.

904 Sol Vista

-No transfer history.

20376 Julliard Dr

-No transfer history.

Appraiser.			Supervisory Appraiser:
Name:	/	-	Name:

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 516 San Roque Drive
City: Walnut
Lender: Wedgewood Inc File No.: ExtSanRoque Case No.: State: CA Zip: 91789

