# Exterior-Only Inspection Residential Appraisal Report File No. 1052andrews

he purpose of	this summa	ary appraisal r	eport is to	o provi	de the lender/c	client with an a	accura	ate, and adequatel	ly support	ted, opinion of the	market va	alue of the	subject property.
Property Addre	ess 1052 I	E Andrews I	Drive				City	Long Beach		Sta	ate CA	Zip Code S	0807
Borrower Red	dwood H	oldings LLC			Owner	r of Public Recor	d Ro	derick/Lori Mc	Donald	Со	unty Los	Angeles	
		13636 Lot										<u> </u>	
Assessor's Par							Tav	Year <b>2023</b>		D I	E. Taxes \$	8 898	
Neighborhood								Reference <b>765</b> F				5719.00	<u> </u>
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<u> </u>	Owner [	Tenant	Vacant	_		al Assessments S	\$ U			PUD HOA \$ 0		per ye	ar per month
Property Rights	$\overline{}$	X Fee Sim		Lease		er (describe)							
Assignment Ty	rpe ∟Pu	irchase Transact	tion	Refinar	nce Transaction								
Lender/Client \	Wedgew	ood Inc.			Addres	ss <b>2015 Mar</b>	nhatt	tan Beach Blvd	Suite 1	100, Redondo E	Beach, (	CA 90278	3
Is the subject p	roperty curre	ently offered for s	sale or has	s it been	offered for sale i	in the twelve mor	nths pr	rior to the effective da	ate of this a	appraisal?	res XI	٧o	
		I, offering price(s											
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I did	did not ana	alyze the contrac	ct for sale fo	or the su	ubject purchase t	ransaction. Expl	ain the	e results of the analys	sis of the co	ontract for sale or why	the analys	sis was not p	erformed.
Contract Price	-		te of Contra					the owner of public r			Data Sour		
1			-		-	payment assista	nce, et	tc.) to be paid by any	party on b	ehalf of the borrower?	· _	JYes ∟N	lo
If Yes, report th	ne total dolla	r amount and de	escribe the	items to	o be paid.								
Note: Dace an	nd the racial	composition	of the neigh	hhorho	ood are not appr	aical factors							
		od Characteristi		טוז וטטו וו	ou are not appr	One-Unit F	Housi	na Trende		One-Unit Hou	sina	Drocos	nt Land Use %
		<u></u>	$\overline{}$		D 1 1/ 1			Š	D !! !				
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marketing	time of le	ess than 90	days. I	Intere	st rates are	rising, how	ever	it appears to h	nave no	avderse effect	on the	current n	narket with
values rem						<b>U</b> ,		• •					
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Is the highest a	and best use	of the cubiect pr			9 (	u 030)		ing 💹 Illegal (de	escribe)				
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3		or the subject pr	roperty as i	improve	•			<u> </u>		X Yes No	If No, des	cribe	
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# Exterior-Only Inspection Residential Appraisal Report File No. 1052andrews

There are 6 compar	rable properties currently o	offered for sale in the subje	ect neighborhood rang	ing in price from \$	850,000	to \$	1,839,	,999 .	
There are 41 compar	rable sales in the subject n	eighborhood within the pa	ist twelve months rang	ing in sale price fro	m\$ 610,	,000	to \$ 2,	750,000	
FEATURE	SUBJECT COMPARABLE SALE NO. 1  Drive 1135 E Amelia Drive			COMPAR	ABLE SALE N	NO. 2	С	OMPARABLE S	SALE NO. 3
1052 E Andrews Dr	rive	1135 E Amelia [	1062 E Amelia Drive			3915 Cerritos Avenue			
Address Long Beach	, CA 90807	Long Beach, CA	Long Beach, CA 90807			Long Beach, CA 90807			
Proximity to Subject		0.13 miles NE	0.07 miles NE			0.45 miles SE			
Sale Price	\$	\$ 1,675,000			\$ 1	,400,000		\$	1,660,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.			\$ 428.92 sq.	. ft.		\$ 530	.01 sq. ft.	
Data Source(s)		CRMLS #PW2315	5913;DOM 20	CRMLS #RS23		OM 9		#PW231575	51;DOM 14
Verification Source(s)		NDC Doc#86586		NDC Doc#69					10/19/2023
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO		) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		, , , , , , , , , , , , , , , , , , , ,	ArmLth		() ( ) ( )
Concessions		Conv;25000	-25,000	Conv;0			Conv;0		
Date of Sale/Time		s12/23;c10/23		s10/23;c09/2	23			;c09/23	
Location	N;Res;	N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple	+	Fee Simple			Fee Sir		
Site	11011 sf	10743 sf	0	10858 sf		0	6481 s		0
View	N;Res;	N;Res;	+ 0	N;Res;		U	N;Res;		0
Design (Style)	DT1;Traditional	DT1;Traditional	+	DT1;Traditio	nal			aditional	0
	Q4	Q4		Q4	IIai		Q4	auitioriai	U
Quality of Construction	76	74	0	74		0	77		0
Actual Age	C4	C4	+ 0	C4		0	C4		0
Condition			+					T	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	.40.000		aths		Total Bdrm		40.000
Room Count	12 3 3.0	12 3 2.1	+10,000		.0		13 5	5.0	-40,000
Gross Living Area 80	3,341 sq. ft.	3,796 sq. f	ft36,400	3,264	sq. ft.	0		<b>3,132</b> sq. ft.	16,700
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade		<del> </del>	+						
Functional Utility	Conforms	Conforms		Conforms			Confor		
Heating/Cooling	FWA C/Air	FWA None	+5,000	FWA C/Air			FWA C	C/Air	
Energy Efficient Items	None	None		None			None		
Garage/Carport	3ga3dw	2ga2dw	+5,000	2ga2dw		+5,000	2ga2dv	N	+5,000
Porch/Patio/Deck	Patio/CvPorch	Patio/CvPorch		Patio/CvPord	ch		Patio/C	2vPorch	
Fireplace	1 F/P	1 F/P		1 F/P			1 F/P		
Fence	Fence	Fence		Fence			Fence		
Pool Spa	None	Pool	-15,000	Pool		-15,000	None		
		+ X- \$		+ X	\$	10,000	+	X - \$	18,300
Net Adjustment (Total)						10,000		(X) =   Ψ	
		Net Adj3.4%			<b>7</b> %	10,000	Net Adj.		
Adjusted Sale Price of Comparables	search the sale or transfer	Gross Adj. 5.8% \$		Net Adj0.7 Gross Adj. 1.4		,390,000	Net Adj. Gross Adj.	-1.1%	1,641,700
Adjusted Sale Price of Comparables  I X did did not res  My research did X  Data source(s) CRMLS My research did X	did not reveal any prior sa S/NDC did not reveal any prior sa	Gross Adj. 5.8% \$ history of the subject prop ales or transfers of the sub	erty and comparable s oject property for the th	Net Adj0.7 Gross Adj. 1.4 ales. If not, explain aree years prior to the	s 1	,390,000	Gross Adj.	-1.1%	1,641,700
Adjusted Sale Price of Comparables  I X did did not res  My research did X  Data source(s) CRMLS My research did X  Data source(s) CRMLS	did not reveal any prior sa S/NDC did not reveal any prior sa S/NDC	Gross Adj. 5.8% § history of the subject prop ales or transfers of the sub	erty and comparable s oject property for the th mparable sales for the	Net Adj0.7 Gross Adj. 1.4 ales. If not, explain aree years prior to the	ne effective da	te of this appra	Gross Adj. aisal. sale.	-1.1% 3.7% \$	1,641,700
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UAD Version 9/2011 Freddie Mac Form 2055 March 2005

# **Exterior-Only Inspection Residential Appraisal Report**

File No. 1052andrews

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## **Exterior-Only Inspection Residential Appraisal Report**

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

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

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

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

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

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

**DEFINITION 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.

File No. 1052andrews

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

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

## **Exterior-Only Inspection Residential Appraisal Report**

File No. 1052andrews

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature William Crale	
Signature	Signature
Name William C Fisher	Name
Company Name William C Fisher	Company Name
Company Address 9192 Guss Drive	Company Address
Huntington Beach, CA 92646	
Telephone Number <u>714-931-6993</u>	Telephone Number
Email Address hbredfish@gmail.com	Email Address
Date of Signature and Report 01/30/2024	Date of Signature
Effective Date of Appraisal 01/26/2024	State Certification #
State Certification # AR005705	or State License #
or State License # State #	State
or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/23/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1052 E Andrews Drive	Did not inspect exterior subject property
Long Beach, CA 90807	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,400,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

**APPRAISER** 

# Exterior-Only Inspection Residential Appraisal Report File No. 1052andrews

FEATURE		SUBJECT				SALE NO. 4	CO	MPARABLE S	SALE NO. 5		COMPARABLE S	SALE NO. 6
1052 E Andrews D			3930 EI									
Address Long Beach	, CA 9	0807	Long Be			90807						
Proximity to Subject			0.64 mil	es SW								
Sale Price	\$				\$	1,175,000		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 464.0	<b>06</b> sq. ft.			\$	sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS #	#PW230	0011	108;DOM 10						
Verification Source(s)						2 03/01/2023						
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			,,,,			,,,,,			.,,
Concessions			Conv;0									
Date of Sale/Time			s03/23;	:01/23								
Location	N;Res	z.	N;Res;	.,								
Leasehold/Fee Simple		Simple	Fee Sim	nole								
Site	1101		10611 s			0						
View	N;Res		N;Res;									
Design (Style)		raditional	DT1;Tra	ditions	 al							
Quality of Construction	Q4	raditional	Q4	antionic	<i>A</i> 1							
Actual Age	76		86			0						
Condition	C4		C4			0						
Above Grade												
	Total Bdi		Total Bdrms.	Baths		.10.000	Total Bdrms.	Baths		Total E	3drms. Baths	
Room Count	12 3	3.0	12 3	2.1		+10,000						
Gross Living Area 80	0-4	<b>3,341</b> sq. ft.		<b>2,532</b> s	q. It.	64,700		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf									
Rooms Below Grade	0	· rmc	Caret									
Functional Utility	Confo		Conforn									
Heating/Cooling	FWA		FWA C	Air								
Energy Efficient Items	None		None									
Garage/Carport	3ga3d		3ga3dw									
Porch/Patio/Deck		CvPorch	Patio/C	/Porch								
Fireplace	1 F/P		1 F/P									
Fence	Fence		Fence									
Pool Spa	None		None		_							
Net Adjustment (Total)			X +	<u> </u>	\$	74,700	+	<u></u> - \$		+	+	
Adjusted Sale Price			Net Adj.	6.4%		4 0 40 700	Net Adj.	%		Net Ad		
of Comparables			Gross Adj.	6.4%	\$	1,249,700		% \$		Gross		
ITEM		SL	IBJECT			COMPARABLE SA	LE NO. 4	COMP	PARABLE SALE NO	. 5	COMPARABI	E SALE NO. 6
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer		ODMI O/ND			00	NALO/NIDO						
Data Source(s)		CRMLS/ND				MLS/NDC /26/2024						
Effective Date of Data Sour Summary of Sales Compar		01/26/2024			01/	20/2024						
Summary of Sales Compar	ison Appr	oacn										
,												

## **Uniform Appraisal Dataset Definitions**

File No. 1052andrews

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

## Definitions of Not Updated, Updated, and Remodeled

## Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

**Uniform Appraisal Dataset Definitions** File No. 1052andrews Abbreviations Used in Data Standardization Text Full Name Appropriate Fields Abbrev. Abbrev. **Full Name** Appropriate Fields Area, Site Interior Only Stairs Basement & Finished Rooms Below Grade Acres Adjacent to Park AdjPrk Landfill Lndfl Location Location AdjPwr Adjacent to Power Lines Location LtdSght Limited Sight View Listing Adverse 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 ΑТ Design(Style) Mtn Rathroom(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 Garage/Carport В Open op BsyRd **Busy Road** Other Basement & Finished Rooms Below Grade Location Design(Style) Garage/Carport 0 Other Carport Ср Cash Cash Sale or Financing Concessions Prk Park View View Pstrl CtySky City View Skyline View View Pastoral View View City Street View Pwrl n CtyStr View Power Lines View Commercial Influence Location PubTrn **Public Transportation** Comm Location Contracted Date Date of Sale/Time Recreational (Rec) Room Basement & Finished Rooms Below Grade Conv Conventional Sale or Financing Concessions Relo Relocation Sale Sale or Financing Concessions Sale or Financing Concessions Covered REO REO Sale Garage/Carport CV CrtOrd Court Ordered Sale Sale or Financing Concessions Res Residential Location & View DOM Days On Market Data Sources Row or Townhouse Design(Style) RH Rural Housing - USDA DT **Detached Structure** Design(Style) Sale or Financing Concessions SD Semi-detached Structure Design(Style) dw Driveway Garage/Carport 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 Square Feet Area, Site, Basement Sale or Financing Concessions sf Garage Garage/Carport sqm Square Meters Area, Site, Basement g Garage - Attached Garage/Carport Unk Unknown Date of Sale/Time ga Garage - Built-in VA Veterans Administration Sale or Financing Concessions gbi Garage/Carport Walk Out Basement Basement & Finished Rooms Below Grade gd Garage - Detached Garage/Carport 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 Ind Industrial Location & View Woods Woods View Other Appraiser-Defined Abbreviations Abbrev. Full Name Appropriate Fields Abbrev. Full Name Appropriate Fields

#### **ADDENDUM**

Borrower: Redwood Holdings LLC	F	File No.: 1052andrews		
Property Address: 1052 E Andrews Drive	C	Case No.:		
City: Long Beach	State: CA	Zip: 90807		
Lender: Wedgewood Inc				

#### **Neighborhood Description**

The subjects neighborhood is a mix use of detached single family residences, small income units, multi-family developments, and commerical center property. The overall market appeal is nearby and good for the marketability of the subjects marketing area. The 405 freeway is nearby, along with local employment markets.

#### **Additional Comments:**

A request was made to comment about the subjects location to the Long Beach Airport and the potential of aircraft noise. At the time of the exterior inspection no aircraft noise was noticeable.

All of the differences in utility, garage space, pool were derived from pairded sales analysis and verified from CRMLS. The lot size difference for comparable 3 appears to have no effect on value and required no adjustment.

The correction for the difference of comparable 3 which was a two story property has been corrected.

When the exterior inspection of the subject was performed the rear alley allowed for a visual inspection of the subjects central air conditioning system.

The correction was made on the cost approach comment.

The peeling paint on the garage is noted as noraml wear for a home of this age, and does not effect marketability.

# Market Conditions Addendum to the Appraisal Report File No. 1052andrews

The purpose of this addendum is to provide the lender/client wit		understanding of the	market trends and con-	ditions prevalent in	the subject neighbo	rhood. T	his is a required
addendum for all appraisal reports with an effective date on or a Property Address 1052 E Andrews Drive	пег April 1, 2009.	City <b>Long</b>	Beach		State <b>CA</b> Zip Co	ode <b>90</b>	807
Borrower Redwood Holdings LLC							
Instructions: The appraiser must use the information require	ed on this form as the b	pasis for his/her concl	usions, and must provi	de support for thos	e conclusions, regar	ding hou	using 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, howev			-				-
median, the appraiser should report the available figure and iden that would be used by a prospective buyer of the subject prope	-	-		-			
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonai markets	Overall Trend	iorecios	ures, etc.
Total # of Comparable Sales (Settled)	15	12	14	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	2.50	4.00	4.67	Increasing	X Stable		Declining
Total # of Comparable Active Listings	7	4	6	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.80	1.00	1.28	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %  Median Comparable Sale Price	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Increasing	Overall Trend    X   Stable		Doclining
Median Comparable Sales Days on Market	990,000 19	1,030,000 33	1,017,500 29	Increasing  Declining	X Stable	╬	Declining Increasing
Median Comparable List Price	1,017,000	1,025,000	1,009,000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	51	52	44	Declining	X Stable		Increasing
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaled	nt? Yes X	No		Declining	X Stable		Increasing
Are foreclosure sales (REO sales) a factor in the market?  Limited number of foreclosure property is not  Cite data sources for above information. CRMLS/NDC			the trends in listings at				
Summarize the above information as support for your conclupending sales and/or expired and withdrawn listings, to formulate Present market conditions for the marketing are rising, however it appears to have no avoid	e your conclusions, pro area of the subj	ovide both an explana ect are good. L	ion and support for you mited marketing	r conclusions.  time of less	than 90 days.		-
pending sales and/or expired and withdrawn listings, to formulat Present market conditions for the marketing	e your conclusions, pro area of the subju derse effect on th	ovide both an explana ect are good. Li he current mark	ion and support for you mited marketing	ir conclusions.  j time of less emaining stab	than 90 days.		-
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pending sales and/or expired and withdrawn listings, to formulate Present market conditions for the marketing are rising, however it appears to have no avoidable.  If the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)	e your conclusions, pro area of the subju derse effect on the	ovide both an explana ect are good. L he current mark	ion and support for you imited marketing tet with values re	r conclusions.  I time of less emaining stab  Project	than 90 days.  le.  ct Name:  Overall Trend  Stable		st rates  Declining
pending sales and/or expired and withdrawn listings, to formulate Present market conditions for the marketing are rising, however it appears to have no avoidable.  If the subject is a unit in a condominium or cooperation Subject Project Data  Total # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro area of the subject on the subject of the	ect are good. Line current mark  te the following:  Prior 4-6 Months	ion and support for you imited marketing tet with values re	Project Increasing Increasing Declining	ct Name: Overall Trend Stable Stable Stable Stable Stable Stable	Intere	Declining Declining Increasing Increasing
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## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1052 E Andrews Drive
City: Long Beach
Lender: Wedgewood Inc.

File No.: 1052andrews
Case No.:

Zip: 90807



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: January 26, 2024 Appraised Value: \$ 1,400,000



## REAR VIEW OF SUBJECT PROPERTY



## STREET SCENE

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1052 E Andrews Drive
City: Long Beach
Lender: Wedgewood Inc.

File No.: 1052andrews
Case No.:

Zip: 90807



## COMPARABLE SALE #1

1135 E Amelia Drive Long Beach, CA 90807 Sale Date: s12/23;c10/23 Sale Price: \$ 1,675,000



#### **COMPARABLE SALE #2**

1062 E Amelia Drive Long Beach, CA 90807 Sale Date: s10/23;c09/23 Sale Price: \$ 1,400,000



## COMPARABLE SALE #3

3915 Cerritos Avenue Long Beach, CA 90807 Sale Date: s10/23;c09/23 Sale Price: \$ 1,660,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: <b>1052andrews</b>
Property Address: 1052 E Andrews Drive	Case	No.:
City: Long Beach	State: CA	Zip: 90807
Lender: Wedgewood Inc.		



## COMPARABLE SALE #4

3930 Elm Avenue Long Beach, CA 90807 Sale Date: s03/23;c01/23 Sale Price: \$ 1,175,000

## COMPARABLE SALE #5

Sale Date: Sale Price: \$

## COMPARABLE SALE #6

Sale Date: Sale Price: \$

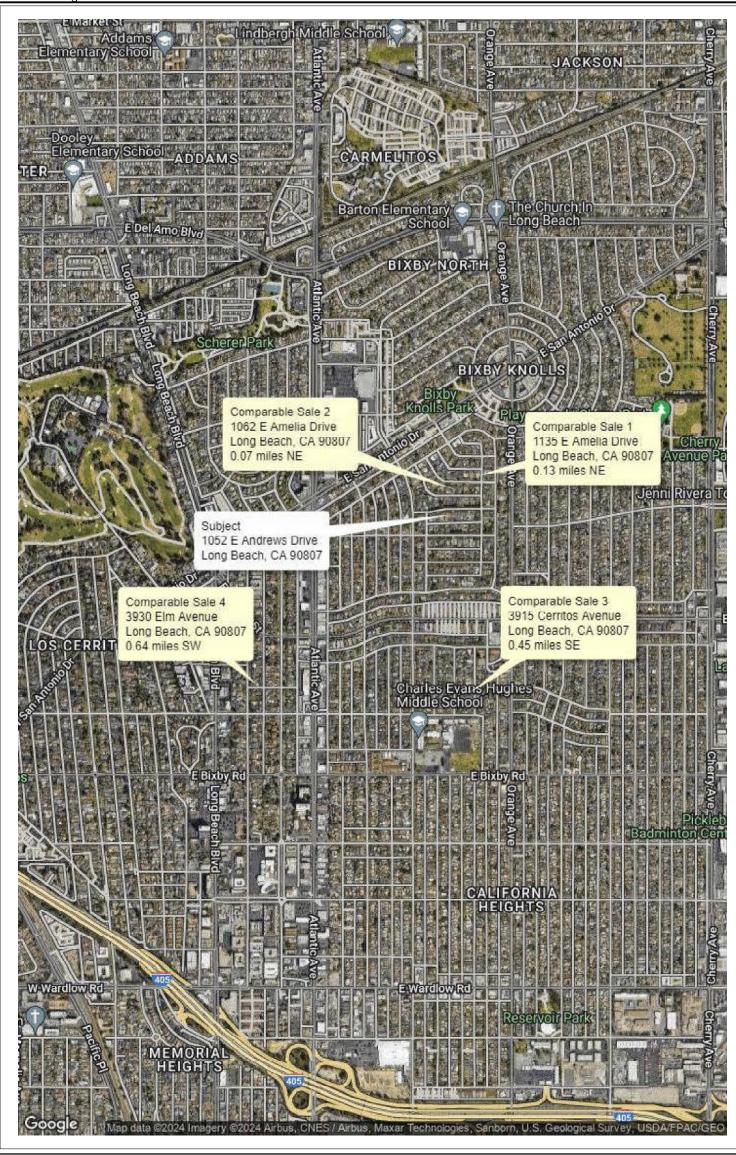
erty Address: 1052 E And Long Beach er: Wedgewood Inc.	ulews Drive	Case No State: <b>CA</b>	Zip: 90807
8	NA E.		ASSESSOR'S MAP COUNTY OF LOS ANGELES, CALIF.
	DR. 827 2.57 2.57 2.57 2.57 2.57 2.57 2.57 2.	130 (2) 141 (2) 130 (3) (3) (4) (4) (5) (5) (5) (5) (5) (5) (5) (5) (5) (5	ASSESS COUNTY OF LOS
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7135 33	SOULA AVE. 8	RAY	CODE 5500 FOR PREV. ASSAUT.
1 - 181			

#### **LOCATION MAP**

Borrower: Redwood Holdings LLC
Property Address: 1052 E Andrews Drive
Case No.:

City: Long Beach State: CA Zip: 90807

Lender: Wedgewood Inc.



Borrower: Redwood Holdings LLC File No.: 1052andrews Property Address: 1052 E Andrews Drive Case No.: City: Long Beach State: CA Zip: 90807 Lender: Wedgewood Inc.

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



#### 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 AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

### PLEASE READ THIS POLICY CAREFULLY.

PRA-1AX-1003758 Policy Number:

1. Named Insured: William C. Fisher

2. Address:

9192 Guss Drive

Huntington Beach, CA, 92646

3. Policy Period:

From: 10/18/2023

4. Limit of Liability

Each Claim

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above Policy Aggregate

PRA-1AX-1002512

Damages Limit of Liability

A. \$1,000,000

B. \$1,000,000

To: 10/18/2024

Claims Expense Limit of

C. \$1,000,000

D. \$1,000,000

Liability

5. Deductible (Inclusive of Claims Expenses):

Each Claim \$ 500

5B.

\$ 1,000 Aggregate

Renewal of:

Policy Premium: \$680.00 6.

State Taxes/Surcharges: \$0.00

7. Retroactive Date: 10/18/2022

Notice to Company:

Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator:

Gut 2 Selleg

Riverton Insurance Agency Corp.

B. Agent/Broker:

ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

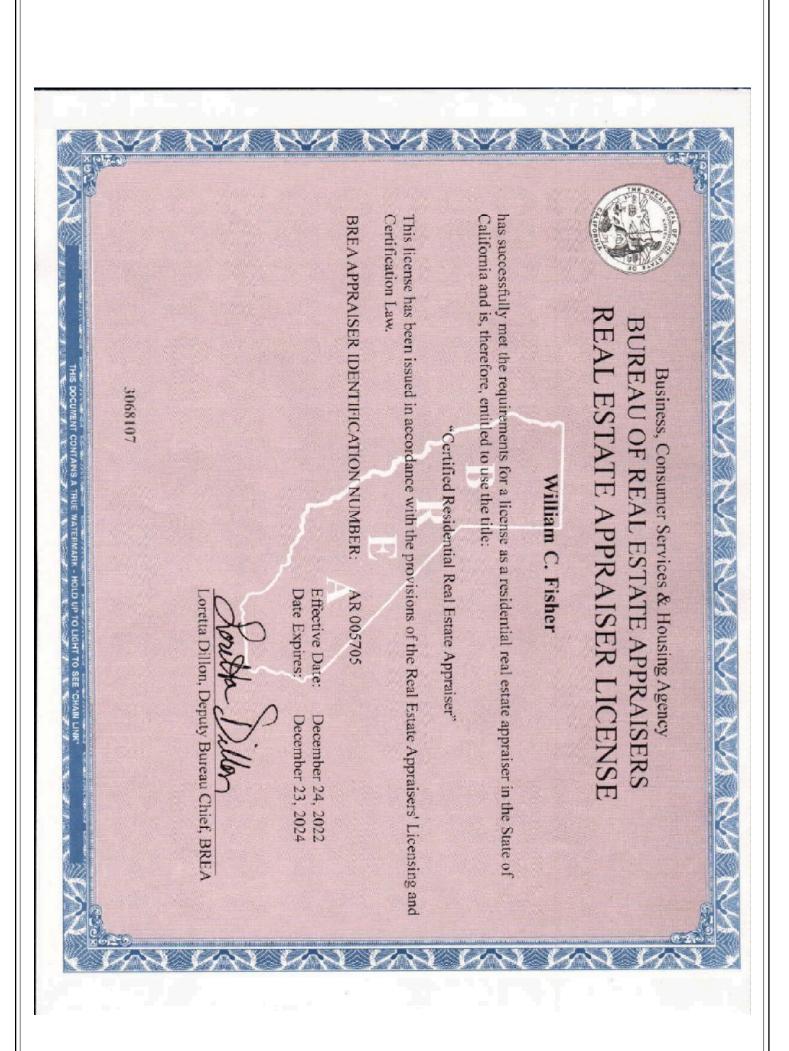
Secretary

Ina Darkal

PRA100 (01/20)

Page 1

Borrower: Redwood Holdings LLC File No.: 1052andrews Property Address: 1052 E Andrews Drive
City: Long Beach
Lender: Wedgewood Inc. Case No. State: CA Zip: 90807



	USPAP ADDENDUM	File No. 1052andrews
Borrower: Redwood Holdings LLC Property Address: 1052 E Andrews D City: Long Beach Lender/Client: Wedgewood Inc.		State: CA Zip Code: 90807
Restricted Appraisal Report		cted Appraisal Report option of USPAP Standards Rule 2-2(b). estricted Appraisal Report and the rationale for how the
ADDITIONAL CERTIFICATION	 IS	
<ul> <li>I certify that, to the best of my knowledge</li> <li>The statements of fact contained in th</li> <li>The report analyses, opinions, and conclusions.</li> <li>I have no (or the specified) present or the parties involved.</li> <li>I have no bias with respect to the property.</li> <li>My engagement in this assignment was a my compensation for completing this at the cause of the client, the amount of intended use of this appraisal.</li> <li>My analyses, opinions, and conclusion Practice.</li> </ul>	and belief:	ults. If a predetermined value or direction in value that favors urrence of a subsequent event directly related to the  ity with the Uniform Standards of Professional Appraisal
PRIOR SERVICES		
X I have NOT performed services, as immediately preceding acceptance of I HAVE performed services, as an a	an appraiser or in any other capacity, regarding the property that is of this assignment.  ppraiser or in another capacity, regarding the property that is subject this assignment. Those services are described in the comments	ect of this report within the three-year period
PROPERTY INSPECTION		
☐ I have NOT made a personal inspec	ction of the property that is the subject of this report. of the property that is the subject of this report.	
	significant real property appraisal assistance to the person signing makes as significant real property appraisal assistance to the person signing with a summary of the extent of the assistance provided in the	
	g disclosure and/or any state mandated requirements: rty was from the street only no interior inspection.	
MARKETING TIME AND EXPO	SURE TIME FOR THE SUBJECT PROPERTY	
X A reasonable marketing time for the X A reasonable exposure time for the	subject property is 30-90 day(s) utilizing market conditions	s pertinent to the appraisal assignment.
APPRAISER:	SLIDEDVISODV ADDI	RAISER (only if required):
Signature:  Name: William C Fisher  Date Signed: 01/30/2024  State Certification #: AR005705  or State License #:  or Other (describe):  State: CA	Signature:	ification or License:
Expiration Date of Certification or Licen: Effective Date of Appraisal: 01/26/202		inspection of Subject Property: kterior-only from street

## **AERIAL MAP**

File No.: 1052andrews Borrower: Redwood Holdings LLC Property Address: 1052 E Andrews Drive
City: Long Beach
Lender: Wedgewood Inc. Case No.:

State: CA Zip: 90807

