Borrower: Redwood Holdings LLC	File	No.: JET240212
Property Address: 3230 Hawes Dr	Cas	e No.: 56801
City: Santa Cruz	State: CA	Zip: 95062
Lender: Wedgewood Inc		

Clarification Request 03/05/2024

Comparable Sales

Since the subject is equipped with only 1 bedrooms, please provide a sale of similar bedroom count to mitigate marketability concerns. Please expand in time and distance. If none are found, please include comments on the lack of a similar sale, detail how adjustments were determined and what/if any impact this has on the marketability. Is this atypical for the market? * Comp 4 has been replaced with 214 Fanmar Way, a 1 bedroom property.

Please provide the specific materials for the condition/quality adjustments to document which were found to be superior/inferior to the subject.

* C3 determination is based on the observation of superior quality materials in MLSL listings including updated hardwood/LVP flooring, lighting fixtures, kitchen fixtures, and interior/exterior paint.

Confirm condition rating for comparable 4. Exterior photos show significant deferred maintenance or repairs taking place. Was this property in c4 condition at the time of sale? Clarify if repairs or alterations were taking place when the photo was taken. * Comp 4 has been replaced with 214 Fanmar Way

Addendum: Photos

Comp 4 appears to be undergoing exterior renovations but no adjustment is in the grid. Is an adjustment warranted or can you include details on the overall condition that was taken into consideration?

* Comp 4 has been replaced with 214 Fanmar Way

Miscellaneous Issues

* Terminology has been modified.

Appraise	er:	1	J
Name:	1		7

Name:

Supervisory Appraiser:

APPRAISAL OF



LOCATED AT:

3230 Hawes Dr Santa Cruz, CA 95062

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

March 4, 2024

BY:

Josef E Teeke

56801 Exterior-Only Inspection Residential Appraisal Report File No. JET240212

he purpose of this summary appraisal report is	to provide the lender/c	lient with an a	ccurate,	and adequate	ely suppo	orted, opinion	of the market v	alue of the subj	ject property.
Property Address 3230 Hawes Dr			City Sa	anta Cruz			State CA	Zip Code 950	62
Borrower Redwood Holdings LLC	Owner	of Public Record	d Ward	Tim As &	Allegret	tti Anne As	County Sa	nta Cruz	
Legal Description LOT 18									
Assessor's Parcel # 032-201-02-000			Тах Уеа	r 2023			R.E. Taxes	\$ 9 743	
Neighborhood Name Live Oak				ference 32/20	01			ct 1216.01	
	Crossial	L Accessmente #			<u>ا ا</u>				
		Assessments \$	50		l		OA\$0	per year	per month
Property Rights Appraised 🔀 Fee Simple		r (describe)							
Assignment Type Purchase Transaction	Refinance Transaction								
Lender/Client Wedgewood Inc	Addres	<u>s 2015 Man</u>	hattan	Beach Blv	d Suite	100, Redo	ndo Beach,	CA 90278	
Is the subject property currently offered for sale or ha	s it been offered for sale ir	n the twelve mor	nths prior t	to the effective	date of this	appraisal?	🗌 Yes 🗶	No	
Report data source(s) used, offering price(s), and data	te(s). Per MLSL, th	nere are no	known	listings of	the sub	ject proper	ty in the prid	or 12 months	5.
				0					
I did did not analyze the contract for sale	for the subject nurchase tr	ansaction Expla	ain the res	ults of the analy	vsis of the	contract for sale	or why the analy	vsis was not nerfor	rmed
					yoio or the	contract for Sur	e of why the analy		inica.
							٦		
Contract Price \$ Date of Contract		Is the property				Yes _	JNo Data Sou		
Is there any financial assistance (loan charges, sale o	concessions, gift or downp	ayment assistar	nce, etc.) t		ny party on	behalf of the bo	prrower?	_Yes ∟No	
If Yes, report the total dollar amount and describe the	e items to be paid.			\$0;;N/A					
Note: Race and the racial composition of the neig	aborhood are not appra	aisal factors							
Neighborhood Characteristics		One-Unit H	lousing T	rends		One-U	nit Housing	Present La	and Use %
	Dron-statut			Stable			-		
	Property Values r 25% Demand/Supply	Increasing		=				One-Unit	80 %
				In Balance	Over Sup	., .,	(yrs)	2-4 Unit	5 %
Growth Rapid X Stable Slow		X Under 3 mt		3-6 mths	Over 6 m		<u>5 Low 1</u>	,	5 %
Neighborhood Boundaries The neightborhood				North, Ple	asure	2,865	5 High 119	Commercial	5 %
Point Dr to the South, E CLiff Dr to th	ne West, and Cliff	<u>Dr to the</u> Ea	ast.			1,545	5 Pred. 73	Other Condo	o 5%
Neighborhood Description See attached add	dendum.								
2									
Market Conditions (including support for the above co	anclusions) The subi	iect's currer	nt mark	ot is stable	Thes	upply / der	mand of hom	les are not in	halance
					5. THE 5	upply / uei			
as there is a shortage in supply. Mar	keung umes are ur	nuer 3 mon	uns.						
Dimensions See Plat Map	Area 2919				Rectang	ular	View N	l;Res;	
Specific Zoning Classification R-1-4-PP	Zoning Des	cription Single	e Famil	ly Residen	tial				
Zoning Compliance X Legal Legal Nonc	onforming (Grandfathered	l Use) 🗌 No	o Zoning	🗌 Illegal (d	describe)				
Is the highest and best use of the subject property as	improved (or as proposed	d per plans and s	specificatio	ana) the proper	at uso2			scribe. Confor	rmina
improvements contributing to land va				ons) the preser	il use :	IX Yes I	JINO ITINO. de		
in providence opening to rai ra	liue in no need of i	modificatior				<u>X</u> Yes <u>X</u> Yes HF			<u> </u>
Litilities Bublic Other (describe)	liue in no need of i		ns, alter	rations or r		opment. HE	BU is to cont	tinue the curr	rent use.
Utilities Public Other (describe)		Public	ns, alter			opment. HE Off-site	BU is to cont Improvements	tinue the curr	rent use. plic Private
Electricity X	Water	Public	ns, alter	rations or r		opment. HE Off-site Street A	BU is to cont Improvements Asphalt	tinue the curr	rent use. plic Private
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56801 File No. JET240212 Exterior-Only Inspection Residential Appraisal Report

								isal Report			10212
					ct neighborhood rang					95,000 .	
	rable sale	es in the subject ne			st twelve months rang				to \$	1,465,000	
FEATURE		SUBJECT			SALE NO. 1		MPARABLE S	SALE NO. 2		COMPARABLE	
3230 Hawes Dr			2240 Fe			1075 Lev				5 Chanticlee	
Address Santa Cruz,	CA 95	5062		ruz, CA S	95062		ruz, CA 9	5062		a Cruz, CA	95062
Proximity to Subject			0.73 mil		4 000 000	0.61 mile		4 4 5 0 0 0 0	0.92	miles NW	
Sale Price	\$			\$	1,200,000		\$	1,150,000			\$ 1,051,50
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.				\$ 972.9				22.13 sq. ft.	
Data Source(s)					533;DOM 24			585;DOM 8			0580;DOM 13
Verification Source(s)			Doc#190			Doc#223				#12289	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			Arml		
Concessions			Conv;0	00/00		Conv;0	10/00		Con		
Date of Sale/Time			s10/23;c	09/23		s11/23;c	10/23			23;c06/23	_
Location	N;Res		N;Res;			N;Res;			N;Re	•	_
Leasehold/Fee Simple		Simple	Fee Sim	nple		Fee Sim	ple			Simple	
Site	2919		6752 sf		-19,200			-25,000	7013		-20,50
View	N;Res	,	N;Res;			N;Res;			N;Re	,	
Design (Style)	· · · ·	Cottage	DT1;Rai	nch	0	,	ntemp	0	,	Contemp	
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	85		62		-3,500			-1,700	76		
Condition	C4		C4			C4			C4		
Above Grade	Total Bd		Total Bdrms.	Baths		Total Bdrms.	Baths		Total B		
Room Count	5	1 2.0	5 3	2.0	-10,000	5 2	1.1	0	7	2 1.1	
Gross Living Area 85	-	871 sq. ft.		1,304 sq. ft	-36,800		, 182 sq. ft.	-26,400		1,279 sq.	ft34,70
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade			-								
Functional Utility	Avera		Average			Average			Aver		
Heating/Cooling		rnc/NoAC	FWA/No	-	0					Frnc/NoAC	
Energy Efficient Items	· · ·	pane win	dual par			dual pan	e win			pane win	
Garage/Carport	None		2ga2dw		-10,000			-5,000	1ga1		-5,00
Porch/Patio/Deck	Patio		Patio			Patio			Patic)	
Net Adjustment (Total)			+	X- \$	79,500	+	X - \$	58,100		+ X- 9	\$ 60,20
Adjusted Sale Price			Net Adj.	-6.6%			-5.1%		Net Ad	,	
of Comparables					1,120,500 erty and comparable s						
months except as r	iotea.	Comparables	s nave no	other sa	lies history in pa	ast 12 mo		ept as noted.			
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56801 File No. JET240212

Sales Comparison Analysis:

Adjustments were applied to Lot size +/- 1,000 sq. ft. and GLA size +/- 100 sq. ft.

Differences in the upgrading and / or remodeling are made from Local MLS descriptions/Photos and Exterior inspection.

* 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.

* Exposure time was identified as a time period preceding the effective date of value and linked to an opinion of market value, and marketing time was redefined as a technical term to describe an estimate of a period time following an effective date of value. A reasonable exposure time for the subject property is 30 days.

* Predominant value versus the subject value

The final value of the subject property is below the predominant value, however this value falls within the neighborhoods typical value range, and it does not affect the marketability of the subject property.

* Conflicting information was noted about the property type on MLS, and as the property type could not be verified through exterior inspection, an extraordinary assumption has been made that the property is a single family residence.

* Adjustments made for differences in condition, location, and design style are based on measurable changes in marketability as indicated by differences in average sale price in the market area according to paired sales analysis, historical data and appraiser house files. Site size adjustments of \$5 per sq ft have been made to account for differences in marketability as measured by historical paired sales analysis. Actual age adjusted at \$150 a year (with 10 years or more difference) for depreciated cost" Bedrooms adjusted @5000 and bathrooms @10000. Personal property was not included in the value of the subject.

* Due to a lack of comparable comps in the area, the subject's actual age was unable to be bracketed by the actual age of the closed comps, however this does not appear to significantly impact the marketability of the subject property.

* Comp 4 is outside of the 1 mile guideline, however this comp and the surrounding neighborhood share similar marketability traits as the subject. A location adjustment was not deemed to be reasonable or appropriate.

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 site value figures are developed/obtained from local builders, local MLS, and other pertinent data sources.

SESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE
Source of cost data Marshall & Swift Cost Hand Book	Dwelling 871 Sq. Ft. @ \$ 300 = \$ 261,300
Quality rating from cost service Average Effective date of cost data Dec. 2019	Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	F/Ps,Patio,Porch 35,000
No functional or economic obsolescence noted. Land is valued by	Garage/Carport 250 Sq. Ft. @ \$ 100 = \$ 25,000
abstraction. Replacement cost new figures obtained from Marshall	Total Estimate of Cost-New = \$ 321,300
and Swift Cost Handbook and local builders. Depreciation is	Less 80 Physical Functional External
calculated by remaining economic life method. High land to value	Depreciation \$128,520 = \$ (128,520)
ratio is typical of this area and is due to lack of available building	Depreciated Cost of Improvements = \$ 192,780
sites.	"As-is" Value of Site Improvements = \$ 15,000
Estimated Remaining Economic Life (HUD and VA only) 48 Years	INDICATED VALUE BY COST APPROACH = \$ 1,085,800
INCOME APPROACH TO VAL	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = 3	O Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)	
	N FOR PUDs (if applicable)
	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	and the subject property is an attached dwelling unit.
Legal name of project	
z 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)
Was the project created by the conversion of an existing building(s) into a PUD?	No If Yes, date of conversion.
Does the project contain any multi-dwelling units? Yes No Data source(s)	
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association?	If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.	
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56801 File No. JET240212

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature

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Name Josef / Teeke
Company Name JET Appraisal Services LLC
Company Address 2280 Menzel Place
Santa Clara, CA 95050
Telephone Number <u>408-799-5404</u>
Email Address teekejosef@gmail.com
Date of Signature and Report 03/05/2024
Effective Date of Appraisal 03/04/2024
State Certification # 3004701
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License <u>12/04/2024</u>
ADDRESS OF PROPERTY APPRAISED
3230 Hawes Dr
Santa Cruz, CA 95062
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,085,000
LENDER/CLIENT
Name ClearCapitol
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street Date of Inspection

COMPARABLE SALES

l	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
	Date of Inspection

Email Address

		Estaria				A		56801	
-		Exterio	pr-Only ins	pection Res	Idential	Appra	isal Repor	File No. JET240)212
FEATURE		SUBJECT		BLE SALE NO. 4		MPARABLE S	SALE NO. 5	COMPARABLE	SALE NO. 6
3230 Hawes Dr			214 Fanmar W	•	815 24th			917 Paget Ave	
Address Santa Cruz,	CA 95	5062	Capitola, CA 9	5010		ruz, CA 9	5062	Santa Cruz, CA S	5062
Proximity to Subject			1.57 miles NE		0.64 mile			0.83 miles NW	
Sale Price	\$			\$ 1,025,00		\$	950,000	\$	1,150,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$1,663.96 sq. ft.		\$1,250.0			\$ 782.31 sq. ft.	
Data Source(s)				37399;DOM 16			332;DOM 21	MLSL #ML81955	568;DOM 6
Verification Source(s)			Doc#18823		Doc#181		1	Active	1
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth Conv;0		ArmLth Conv;0			Listing	
Concessions			s10/23;c08/23		s09/23;c	00/22		Active	
Date of Sale/Time	N;Res		N;Res;		N;Res;	00/23		N;Res;	
Leasehold/Fee Simple	· · · · · · · · · · · · · · · · · · ·	s, Simple	Fee Simple		Fee Sim	nlo		Fee Simple	
Site	2919		2222 sf	3,50		pic	-900		-6,500
View	N;Res		N;Res;	0,00	N;Res;			N;Res;	0,000
Design (Style)		cottage	DT1;Bnglw		DT1;Bnc	nlw	0	· · · ·	35,000
Quality of Construction	Q4	Johago	Q4		Q4	,		Q4	00,000
Actual Age	85		83) 73		-1,800		-6,500
Condition	C4		C4		C3		-40,000		-40,000
Above Grade		Irms. Baths	Total Bdrms. Baths	;	Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count		1 2.0	3 1 1.0			1.0	5,000	6 3 2.0	-10,000
Gross Living Area 85		871 sq. ft.	616 s			760 sq. ft.		1,470 sq. ft.	,
Basement & Finished	0sf		0sf		0sf			0sf	
Rooms Below Grade									
Functional Utility	Avera	ige	Average		Average			Average	
Heating/Cooling	WallF	rnc/NoAC	FWA/NoAC) WallFrnd	c/NoAC		FWA/NoAC	0
Energy Efficient Items	dual p	oane win	dual pane win		dual pan	e win		dual pane win	
Garage/Carport	None		None		None			1ga1dw	-5,000
Porch/Patio/Deck	Patio		Patio		Deck		0	Patio	
-									
-									
-									
Net Adjustment (Total)			<u>X</u> +	\$ 35,20		X - \$	28,300	+ X- \$	83,900
Adjusted Sale Price			Net Adj. 3.4%			-3.0%		Net Adj7.3%	
Net Adjustment (Total) Adjusted Sale Price of Comparables		1	Gross Adj. 3.4%			6.0% \$	921,700		1,066,100
			BJECT	COMPARABLES	ALE NO. 4		PARABLE SALE NO		BLE SALE NO. 6
Date of Prior Sale/Transfer		07/06/2005				10/13/2	015	07/16/2015	
						AFOF OC	20	#055 000	
Price of Prior Sale/Transfer		\$568,000		De aliat data		\$565,00		\$655,000	
Price of Prior Sale/Transfer Data Source(s)		\$568,000 Realist data		Realist data		Realist	data	Realist data	
Price of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	\$568,000 Realist data 03/01/2024		Realist data 03/04/2024			data		
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compar	ce(s)	\$568,000 Realist data 03/01/2024				Realist	data	Realist data	
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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.

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

56801 File No. JET240212

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

Other Appraiser-Defined Abbreviations

Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
			·		
		/ersion 9/2011 Produced using ACI software. 8			

UAD Version 9/2011

	ADDENDUM		
Borrower: Redwood Holdings LLC	File No.	p.: JET240212	
Property Address: 3230 Hawes Dr	Case	No.: 56801	
City: Santa Cruz	State: CA	Zip: 95062	
Lender: Wedgewood Inc			

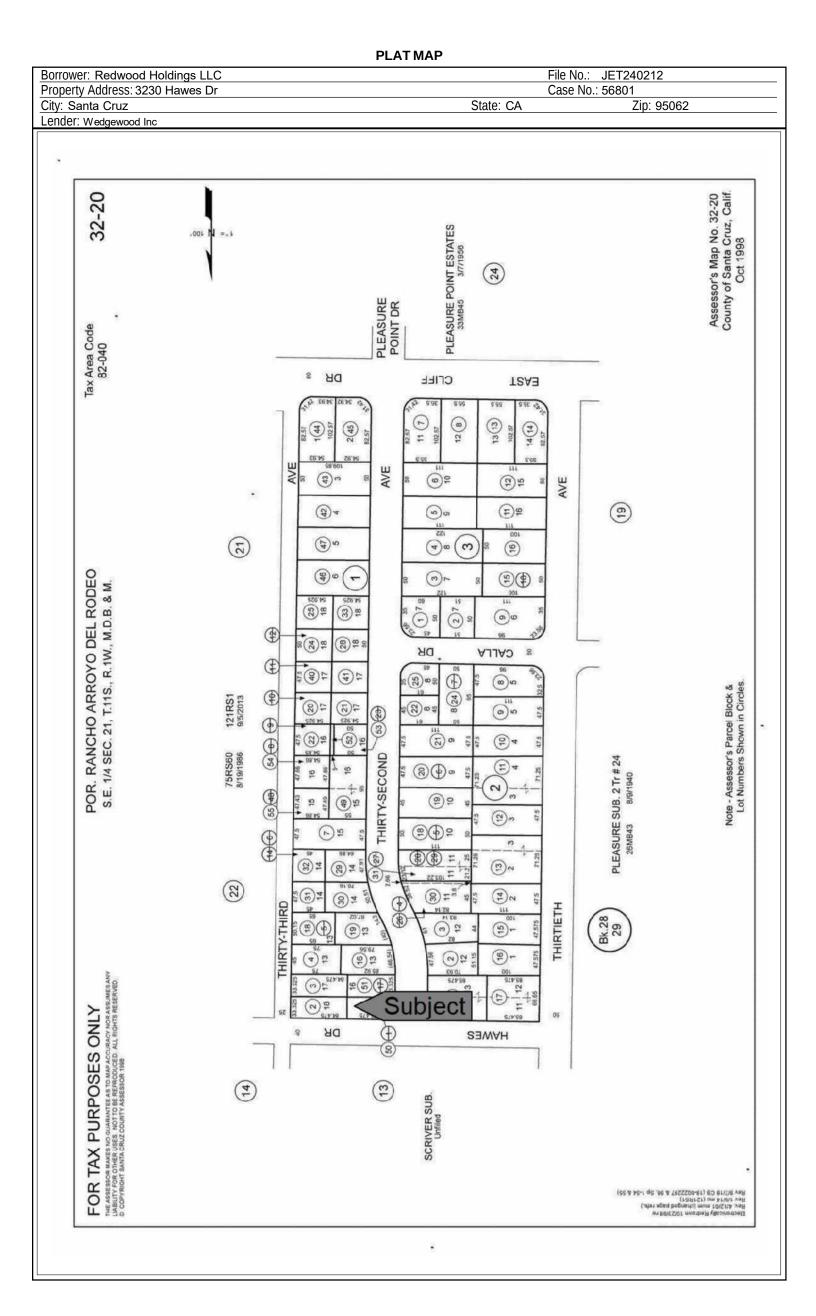
Neighborhood Description The subject is located in area 45 known as Live Oak, where is a predominantly single-family residential neighborhood. The area is within 1-3 miles to schools, shopping, and freeways. Employment is available throughout the subject market area. No adverse neighborhood factors were observed or are known to the appraiser.

The purpose of this addendum is to provide the lender/client wi		e understanding of the	market trends and con	ultions prevalent in	the subject height	. 1	nio io u requireu		
addendum for all appraisal reports with an effective date on or a Property Address 3230 Hawes Dr	after April 1, 2009.	City Sant	2 Cruz		State CA Zip	Code 95	062		
Borrower Redwood Holdings LLC						COUE 90	002		
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and									
overall market conditions as reported in the Neighborhood secti							-		
analysis as indicated below. If any required data is unavailabl	le or is considered unr	eliable, the appraiser	must provide an expla	nation. It is recogn	ized that not all d	ata source	s will be able to		
provide data for the shaded areas below; if it is available, however									
median, the appraiser should report the available figure and ider									
that would be used by a prospective buyer of the subject prope Inventory Analysis			lies in the data, such a Current - 3 Months	s seasonal markets			ures, etc.		
Total # of Comparable Sales (Settled)	Prior 7-12 Months	Prior 4-6 Months 4	Current - 3 Months	Increasing	Overall Trer		Declining		
Absorption Rate (Total Sales/Months)	0.50	1.33	0.33	Increasing	X Stable		Declining		
Total # of Comparable Active Listings	1	0	4	Declining	Stable	X	Increasing		
Months of Housing Supply (Total Listings/Ab.Rate)	2.00	0.00	12.00	Declining	Stable		Increasing		
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trer	d			
Median Comparable Sale Price	\$1,210,000	\$1,175,000	\$1,465,000	Increasing	X Stable		Declining		
Median Comparable Sales Days on Market	11	15	7	Declining	X Stable		Increasing		
Median Comparable List Price	\$1,295,000	N/A	\$1,174,500	Increasing	Stable		Declining		
Median Comparable Listings Days on Market Median Sale Price as % of List Price	20	N/A	8	X Declining	X Stable		Increasing Declining		
Seller-(developer, builder, etc.)paid financial assistance prevale	108% ent? Yes X	101%	113%	Increasing Declining	X Stable		Increasing		
Explain in detail the seller concessions trends for the past 12 r			from 3% to 5% increase			condo fee	5		
An analysis was performed on 8 competing									
concessions.									
Are foreclosure sales (REO sales) a factor in the market?			the trends in listings a						
An analysis was performed on 8 competing	sales over the p	ast 12 months.	For those sales,	a total of 0.0	% were repo	ted to	be REO.		
	orted in the ML	SListinas svster	n (using an effe	ctive date of 0	3/04/2024) v	/as utili	zed to		
Cite data sources for above information. Information rep			in (aloning and other						
Cite data sources for above information. Information repartive at the results noted on this addendum	. Any percent ch	nange results no	oted in these cor	nments are ba	ased on simp	le regr	ession.		
Cite data sources for above information. Information rep arrive at the results noted on this addendum	. Any percent ch	nange results no	oted in these cor	nments are ba	ased on simp	le regro	ession.		
		*			•	-			
arrive at the results noted on this addendum Summarize the above information as support for your conclu pending sales and/or expired and withdrawn listings, to formula	usions in the Neighbor te your conclusions, pro	hood section of the a ovide both an explana	appraisal report form. tion and support for you	f you used any add ur conclusions.	ditional informatic	n, such a	s an analysis of		
arrive at the results noted on this addendum Summarize the above information as support for your conclu pending sales and/or expired and withdrawn listings, to formula An analysis was performed on 8 competing s	usions in the Neighbor te your conclusions, pr sales over the p	hood section of the a ovide both an explana ast 12 months.	appraisal report form. I tion and support for you The sales withir	f you used any add ur conclusions. I this group ha	ditional information	n, such a sale pri	s an analysis of ce of		
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LOCATION MAP

Borrower: Redwood Holdings LLC	File N	0.: JET240212	
Property Address: 3230 Hawes Dr	Case No.: 56801		
City: Santa Cruz	State: CA	Zip: 95062	
Lender: Wedgewood Inc			

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	Comparable Sale 3	
equel Ave	Santa Cruz, CA 95062 0.92 miles NW	Comparable Sale 4 214 Fanmar Way
19-11-13-2		Capitola, CA 95010 1.57 miles NE
Comparable Sale 6		es St 6
917 Paget Ave Santa Cruz, CA 95062	Comparable Sale 2 Car 1075 Lewis Cir	Capitola
BRIGHT 0.83 miles NW	Santa Cruz, CA 95062 0.61 miles NW	
古國之道王		
	Brommer St.	CAR AND
an St. Twin Lakes		TSC
Comparable Sale 1 2240 Felt St		G.C.
Santa Cruz, CA 95062 0.73 miles NW	Portola Dr Pleasure Poi	nt
The second se	PHO PALONE	F0
1	Comparable Sale 5 Pleasure Subject 815 24th Ave Point Park Subject 3230 Haw	es Dr
	Santa Cruz, CA 95062	z, CA 95062
	0.64 miles NW	
Google		Map data ©2024 Google



SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 JET240212

 Property Address: 3230 Hawes Dr
 Case No.:
 56801

 City: Santa Cruz
 State: CA
 Zip:
 95062

 Lender: Wedgewood Inc
 Ender:
 Vedgewood Inc
 Vedgewood Inc



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 4, 2024 Appraised Value: \$1,085,000





REAR VIEW OF SUBJECT PROPERTY

STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	File No.: JET240212						
Property Address: 3230 Hawes Dr	awes Dr Case No.: 56801							
City: Santa Cruz	State: CA	Zip: 95062						
Lender: Wedgewood Inc								



COMPARABLE SALE #1

2240 Felt St Santa Cruz, CA 95062 Sale Date: s10/23;c09/23 Sale Price: \$ 1,200,000



COMPARABLE SALE #2

1075 Lewis Cir Santa Cruz, CA 95062 Sale Date: s11/23;c10/23 Sale Price: \$ 1,150,000



COMPARABLE SALE #3

1105 Chanticleer Ave Santa Cruz, CA 95062 Sale Date: s07/23;c06/23 Sale Price: \$ 1,051,500

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 JET240212

 Property Address: 3230 Hawes Dr
 Case No.:
 56801

 City: Santa Cruz
 State: CA
 Zip:
 95062

 Lender: Wedgewood Inc
 Ender:
 Vedgewood Inc
 Vedgewood Inc



COMPARABLE SALE #4

214 Fanmar Way Capitola, CA 95010 Sale Date: s10/23;c08/23 Sale Price: \$ 1,025,000



COMPARABLE SALE #5

815 24th Ave Santa Cruz, CA 95062 Sale Date: s09/23;c08/23 Sale Price: \$ 950,000



COMPARABLE SALE #6

917 Paget Ave Santa Cruz, CA 95062 Sale Date: Active Sale Price: \$ 1,150,000

Bureau OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISERS		This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	~ 12	Angela Jemnour, Bureau Chief, BREA	3068983
	has successful California and	This license has b Certification Law. BRFA APPRAISI			

	E&O Insurance
Borrower: Redwood Holdings LLC	File No.: JET240212
Property Address: 3230 Hawes Dr	Case No.: 56801
City: Santa Cruz	State: CA Zip: 95062
Lender: Wedgewood Inc	
GREATAMERICAN.	DECLARATIONS
GREATAMERICAN	for
INSURANCE GROUP	REAL ESTATE APPRAISERS
ייז אי אדער איז	ERRORS & OMISSIONS INSURANCE POLICY
301 E. Fourth Street, Cincinnati, OH 45202	
THIS IS BOTH A CLAIMS N	MADE AND REPORTED INSURANCE POLICY.
	CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED TO THE COMPANY DURING THE POLICY PERIOD.
Insurance is afforded by the company indicate	ed below: (A capital stock corporation)
Great American Assurance Company	
Note: The Insurance Company selected above	e shall herein be referred to as the Company.
Policy Number: RAP3186841-23	Renewal of: RAP3186841-22
	pert H. Landy Insurance Agency Inc. River Ridge Drive, Suite 301 Norwood, MA 02062
Item 1. Named Insured: Josef Teeke	
Item 2. Address: 2280 ME	NZEL PLACE
	CLARA, CA 95050
(Month, Day, Ye	
Item 4. Limits of Liability:	
	mit of Liability – Each Claim
	nses Limit of Liability – Each Claim
	mit of Liability – Policy Aggregate nses Limit of Liability – Policy Aggregate
Item 5. Deductible (Inclusive of Claim Exp	enses):
A. \$ 500 Each Claim	
B. \$ 1,000 Aggregate	
Item 6. Premium: \$ 875.00	
Item 7. Retroactive Date (if applicable):	03/09/2021
Item 8. Forms, Notices and Endorsements D42100 (03/15) D42300 CA (10/ D42402 (05/13) D42412 (03/17)	13) IL7324 (07/21)
- PROTON - ZODI - N	
D42101 (03/15)	Page 1 of 1

Comments:

						_	_	_	_	
	Address	Prox. Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Sub	3230 Hawes Dr			2,919sf	871	1	2.0	85	0	
1	635 36th Ave	1,465,000	02/14/24	5,706sf	728	1	1	76	1	
2	1075 Lewis Cir	1,150,000	11/17/23	7,928sf	1,182	2	1.1	75	1	
3	2240 Felt St	1,200,000	10/06/23	6,752sf	1,304	3	2	63	2	
4	815 24th Ave	950,000	09/25/23	3,093sf	760	2	1	74	0	
5	4140 Nova Dr	1,285,000	09/18/23	5,358sf	957	3	1	75	1	
6	1105 Chanticleer Ave	1,051,105	07/06/23	7,013sf	1,279	2	1.1	77	1	
7	902 Pellegrini St	1,210,000	03/23/23	6,186sf	1,501	3	2	46	4	
8	900 35th Ave	1,375,000	03/13/23	3,790sf	1,296	3	1.1	109	0	
ACI Analy	ins		roduced using ACI soft	ware, 800.234.8727 ww	w aciweb com					AACSA 18 020820

Appraisal Analytics Addendum

Sales & Listings Farm List

	Address	Prox.	Price	Date	Site	GLA	Bd	Ва	Age	Cars	Comment
Sub	3230 Hawes Dr				2,919sf	871	1	2.0	85	0	
					_,	511	•			-	

AERIAL MAP

State: CA

Borrower: Redwood Holdings LLC Property Address: 3230 Hawes Dr City: Santa Cruz Lender: Wedgewood Inc

File No.: JET240212

