

APPRAISAL OF REAL PROPERTY

LOCATED AT:

20518 Como Ln Tract 50512: Lot 78: Porter Ranch, CA 91326

FOR:

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

AS OF:

03/13/2024

BY:

Robert Bronley

Robert Bronley The Appraisal Shoppe 22607 Collins Street Woodland Hills, CA. 91367

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

Re: Property: 20518 Como Ln

Porter Ranch, CA 91326

Borrower: Redwood Holdings LLC

File No.: 56807

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

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Robert Bronley CERT. GEN. APPRAISER

AG004659

SUMMARY OF SALIENT FEATURES

	Subject Address	20518 Como Ln
	Legal Description	Tract 50512: Lot 78:
NOI	City	Porter Ranch
SUBJECT INFORMATION	County	Los Angeles
ECT INF	State	CA
SUBJ	Zip Code	91326
	Census Tract	1082.02
	Map Reference	500 C1
SICE	Sale Price	\$
SALES PRICE	Date of Sale	
S		
CLIENT	Borrower	Redwood Holdings LLC
	Lender/Client	Wedgewood Inc.
	Size (Square Feet)	2,857
		\$
IF IMPROVEMENTS	Location	B;Guard Gated;
IPR0VE	Age	23
N OF IN	Condition	C4
DESCRIPTION 0	Total Rooms	8
DES	Bedrooms	4
	Baths	3.0
APPRAISER	Appraiser	Robert Bronley
APPF	Date of Appraised Value	03/13/2024
VALUE	Final Estimate of Value	\$ 1,275,000

56807 File No. 35180201

USPAP ADDENDUM _____

Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				7' 0 1
City Lender	Porter Ranch Wedgewood Inc.	County Los A	angeles	State CA	Zip Code 91326
	-				
1		lowing USPAP reporting option:			
Apprais:	al Report	This report was prepared in accordance	with USPAP Standards Rule 2-2	(a).	
Restrict	ed Appraisal Report	This report was prepared in accordance	with USPAP Standards Rule 2-2	.(b).	
Reasonable	Exposure Time				
		for the subject property at the market valu	e stated in this report is:		
		he subject property developed in		ted marketing	g time is 30 days.
Additional (Certifications				
I certify that,	to the best of my knowledge a	ınd belief:			
l —		appraiser or in any other capacity, regard	ng the property that is the subjec	t of this report w	ithin the
three-ye	ar period immediately precedir	ng acceptance of this assignment.			
│	performed services, as an appr	raiser or in another capacity, regarding the	e property that is the subject of th	is report within th	he three-year
		nce of this assignment. Those services ar			
I	nts of fact contained in this repo				
		sions are limited only by the reported assump	tions and limiting conditions and ar	e my personal, imp	partial, and unbiased
I '	nalyses, opinions, and conclusion	ns. t or prospective interest in the property that is	the authors of this report and no. n	araanal intaraat wi	ith respect to the parties
involved.	wise indicated, i have no present	. or prospective interest in the property that is	י נוופ סטטןפטנ טו נוווס ופייטונ מווט ווט יי	ersonar milerest wi	un respect to the parties
	as with respect to the property th	at is the subject of this report or the parties i	nvolved with this assignment.		
	-	contingent upon developing or reporting prec			
		ment is not contingent upon the development			
	· · · · · · · · · · · · · · · · · · ·	attainment of a stipulated result, or the occur e developed, and this report has been prepare			**
1 -	at the time this report was prepar		a, in comorning with the ormorn of	andards of Froits.	Sional Appraisal i ractice that
		ersonal inspection of the property that is the	subject of this report.		
		significant real property appraisal assistance		ation (if there are e	exceptions, the name of each
individual prov	viding significant real property app	oraisal assistance is stated elsewhere in this r	eport).		
Additional (Comments				
		al report is the lender/client. Unl		-	•
I		ended use is to evaluate the pro		• •	
		be of work, purpose of the appra			oraisal report form,
1	tion of market value.No ersonal property appraised	additional intended users are id	lentined by the appraiser.		
1		ditions Analysis Expectations			
An import	ant part of any appraisal a	ssignment is analysis of market co	nditions. The corona virus t	hreat may be in	mpacting market
I		ts it is not yet clear to what extent,			
		ock market and changes in mortgag	-	-	_
		ore complicated when market partion has had no effect on market value			
I		npact. Some sales and listing used			
lockdown	•	2	•	•	
		na virus' known as COVID-19 was o			
		direct, or indirect, effect, if any, this			
I		perty is located The reader is caution effective date(s) indicated. The app			
1		subsequent to the effective date of	•		
APPRAISER	$C I / \Lambda$		SUPERVISORY APPRAISE	R: (only if re	equired)
- 1					- ·
Signature:	hom!	Monta	Signature:		
_	ert Bronley		Name:		
Date Signed:	03/15/2024		Date Signed:		
	1#: <u>AG004659</u>		State Certification #:		
or State License	#:		or State License #:		
State: <u>CA</u> Expiration Date of	f Certification or License: 09/2	26/2024	State: Expiration Date of Certification or Lic	ense:	
Effective Date of		-UI LULT	Supervisory Appraiser Inspection of		
			Did Not Exterior-only f		Interior and Exterior

Supplemental Addendum	File No. 35180201
County Los Angeles	State CA Zip Code 91326

03/15/2024

Property Address

Lender/Client

Redwood Holdings LLC

20518 Como Ln

Wedgewood Inc.

Porter Ranch

Borrower

City

The subject property is located in the Porter ranch area of Northridge city Los Angeles. Both Northridge and the Porter ranch area of Los Angeles share the same ZIP Code 91326. Approximately 17 years ago part of Northridge where the new developments were occurring started to referrer area as Porter Ranch within the Northridge area. The Porter ranch area in this appraisal report was verified by the attached legal sheet and the USPA standards.

Signature	-Kula
Name Robert Bronley	
Date Signed 03/15/2024	
State Certification # AG004659	State CA
Or State License #	State

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State

Exterior-Only Inspection Residential Appraisal Report

56807 File # 35180201

	The purpose of this summary appraisal repo	rt is to prov	ide the lender/client with an	accurate, and adequate	ely supported, op	inion of the market	value of the sub	bject property.
	Property Address 20518 Como Ln			City Porter Ra	nch	State C	A Zip Code	91326
								91320
	Borrower Redwood Holdings LLC		Owner of Public Rec	ord Sw Financial I	nc	County L	os Angeles	
	Legal Description Tract 50512: Lot 78:							
	Assessor's Parcel # 2701-049-016			Tax Year 2023		R F Taxes	\$ 14.392	
					500.04		, , , , , ,	
5	Neighborhood Name Porter Ranch			•	500 C1		act 1082.02	
SUBJECT	Occupant Owner Tenant Vac	ant	Special Assessments	\$ 400	🔀 PU	D HOA\$ 290	🔀 per year	per month
മ്	Property Rights Appraised Fee Simple	Leaseho	ld Other (describe)					
\mathbb{S}^{1}				r (describe) Market \	/ - I			
				, ,				
	Lender/Client Wedgewood Inc.		Address 201	Manhattan Beach	Blvd Suite 100), Redondo Beac	h , CA 90278	
	Is the subject property currently offered for sale of	r has it been o	offered for sale in the twelve mo	onths prior to the effective	date of this apprais	al?	Yes N	No
	Report data source(s) used, offering price(s), and							
			DOM 36;Data source			•		
	interviews with real estate persons, or	wners, and	<u>d tenants. Listed on 12/:</u>	23/2023,assking pri	ce \$1,199,000	. Mls#SR232285	19. Pending S	Sale.
	I did did not analyze the contract for	sale for the su	bject purchase transaction. Exp	lain the results of the anal	ysis of the contract	for sale or why the an	alysis was not	
	performed.				•	•	,	
	poriorition.							
<u>ت</u> ا								
≴∣	Contract Price \$ Date of Con	tract	Is the property selle	er the owner of public reco	ord? Yes	No Data Source	e(s)	
CONTRACT	Is there any financial assistance (loan charges, s	ale concession	ne gift or downnayment assista	nce etc) to be naid by an		f the horrower?		Yes No
중	,			nice, etc.) to be paid by an	iy party on benan o	i lile bollower?		TES IND
ၓ	If Yes, report the total dollar amount and describe	the items to b	pe paid.					
	·							
	Note: Race and the racial composition of the	neighborhoo	d are not appraisal factors.					
	Neighborhood Characteristics	_	One-II	nit Housing Trends		One-Unit Housir	na Drocon	t Land Use %
							-	
	Location Urban Suburban	Rural	Property Values Increas	ing 🔀 Stable	Declining	PRICE AG	GE One-Unit	85 %
	Built-Up X Over 75% 25-75%	Under 25%	Demand/Supply Shortage	e 🔀 In Balance	Over Supply	\$ (000) (yr	s) 2-4 Unit	%
9					=,	. ,		
81	Growth Rapid Stable	Slow	Marketing Time Under 3	3 mths X 3-6 mths	Over 6 mths	1,150 Low	15 Multi-Fami	•
Ĭ	Neighborhood Boundaries The neighborh	ood is borde	red by. Mountains North, 1	18 freeway South Tam	nna Ave Fast	1,550 High	55 Commercia	al 15 %
-						1,000		%
Μ.	and Corbin Avenue to the West in the Port	er rancn are	a of Northridge city Los And	geles County Los Ange	eles.	1,325 Pred.	23 Other	/0
늉	Neighborhood Description The immediate	market are	a is made up of one and tv	o story Q2 to Q3 qual	ity single-family	residences. The C	ondominium re	sidences
NEIGH	are of varying styles, sizes, ages, views,a							
Z								
	employment centers and typical amenitie			ervices and recreation	n) are within 1/4	TO 1/2 mile from su	ibject property.	i
	Market Conditions (including support for the above	e conclusions) Values appear t	o be stabilizing. Thei	re is a low amo	unt a listings no ov	ersupply. Marl	keting times
	30-180 days. The recent trends do sup	port a stabi	lization of the market Su	pport comes from th	e local MLS bo	ard interviews wit	h real estate a	gents and
			ao o. a.oao.	pp 0.11 0011100 11 0111 111	0.000	,		900,
	articles. Interest rates currently increas			01		10		
	Dimensions Est. Irrg. Per Att. Plat Map		Area 5028 sf	Sha	^{pe} Irregular	Vie	w B;Mtn;	
	Specific Zoning Classification LARZ4		Zoning Description	Single Family Re	sidence / PUD			
		conforming (G	randfathered Use) No Z					
				3				
	Is the highest and best use of subject property as	improved (or	as proposed per plans and spe	cifications) the present us	ie? 🗶	Yes 🗌 No If N	o, describe Th	ne highest
	and best use is the subject's property	's current	use. This based on the	current zonina, buile	ding codes, an	d market demand	ds.	
	Utilities Public Other (describe)			(describe)		ovements - Type	Public	Private
	Electricity \(\sum \)			1				
			Mater 🗸 🗆		Street Day	ad Aanhalt	lacksquare	
3			Vater 🗶 🗌			ed Asphalt	X	
=	Gas 🔀	5	Nater X Sanitary Sewer X		Street Pav Alley Non	е		
SIT				FEMA Map # 060		е		26/2008
	Gas	No FE	Sanitary Sewer 🔀 🗌		Alley Non	е	A Map Date 09/	26/2008
	Gas	No FE for the market	Sanitary Sewer X MA Flood Zone D t area? Yes	No If No, describe	Alley Non 037C1040F	e FEM <i>I</i>	A Map Date 09/	
	Gas	No FE for the market	Sanitary Sewer X MA Flood Zone D t area? Yes	No If No, describe	Alley Non 037C1040F	e FEM <i>I</i>		
	Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external	No FE for the market factors (easem	Sanitary Sewer X MA Flood Zone D t area? Yes	No If No, describe	Alley Non 037C1040F	e FEM <i>I</i>	A Map Date 09/	
	Gas	No FE for the market factors (easem	Sanitary Sewer X MA Flood Zone D t area? Yes	No If No, describe	Alley Non 037C1040F	e FEM <i>I</i>	A Map Date 09/	
	Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external	No FE for the market factors (easem	Sanitary Sewer X MA Flood Zone D t area? Yes	No If No, describe	Alley Non 037C1040F	e FEM <i>I</i>	A Map Date 09/	
	Gas	No FE for the market factors (easem allowed	Sanitary Sewer	No If No, describe nental conditions, land use	Alley Non 037C1040F es, etc.)?	e FEMA	A Map Date 09/	cribe
	Gas	No FE for the market factors (easem allowed	Sanitary Sewer X MA Flood Zone D t area? Yes	No If No, describe nental conditions, land use	Alley Non 037C1040F es, etc.)?	e FEM <i>I</i>	A Map Date 09/	cribe
	Gas	No FE for the market factors (easem allowed	Sanitary Sewer	No If No, describe nental conditions, land use	Alley Non 037C1040F es, etc.)?	e FEMA	A Map Date 09/	cribe
	Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external Guard Gated entrance entry was not Source(s) Used for Physical Characteristics of Pr Other (describe)	No FE for the market factors (easem allowed	Sanitary Sewer M MA Flood Zone D area? M Yes nents, encroachments, environn Appraisal Files M ML	No If No, describe nental conditions, land use S Assessment and Data Source for Gros	Alley Non 037C1040F es, etc.)? Tax Records s Living Area	e FEM/ Yes Yes Prior Inspection Assessor's office	A Map Date 09/2 No If Yes, desc	oribe ner
	Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external Guard Gated entrance entry was not Source(s) Used for Physical Characteristics of Pr Other (describe) General Description	No FE for the market factors (easem allowed	Sanitary Sewer Manager	No If No, describe nental conditions, land use S Assessment and Data Source for Gros Heating/Cooling	Alley Non 037C1040F es, etc.)? Tax Records s Living Area	Prior Inspection Assessor's office menities	A Map Date 09/3 No If Yes, desc	oribe ner
	Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external Guard Gated entrance entry was not Source(s) Used for Physical Characteristics of Pr Other (describe) General Description Units One One with Accessory Unit	No FE for the market factors (easem allowed	Sanitary Sewer Manager MA Flood Zone Detailed a rarea? Manager	No If No, describe nental conditions, land use S Assessment and Data Source for Gros	Alley Non 037C1040F es, etc.)? Tax Records s Living Area A Firepl	Prior Inspection Assessor's office menities ace(s) # 1	A Map Date 09/3 No If Yes, described in the control of the contro	ribe ner rage
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	Gas	Full Base Partial Baserus Walls Roof Surface Gutters & Do	Sanitary Sewer Manager MA Flood Zone D area? Manager M	No If No, describe nental conditions, land use sental conditions, land use S Assessment and Data Source for Gros Heating/Cooling Heating/Cooling Radiant Other Gas Central Air Condition Individual	Alley Non 037C1040F as, etc.)? Tax Records S Living Area A Firepl Wood Patio/ Porch ing Pool Fence Other	Prior Inspection Assessor's office menities ace(s) # 1 stove(s) # 0 Deck Open Front None Block Wall	A Map Date O9/A No If Yes, desc Property Own Car Stor None Driveway # 6 //eway Surface Garage # 6 Carport # 6 Attached	oribe rage of Cars 3 Concrete of Cars 3 of Cars 0
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	Gas	operty Go Concrete Full Base Partial Base Exterior Walls Roof Surface Gutters & Do Window Type Dishwa Rooms	Sanitary Sewer Manager MA Flood Zone Description a Appraisal Files Manager Ma	No If No, describe nental conditions, land use sental conditions, land use S Assessment and Data Source for Gros Heating/Cooling FWA HWBB Radiant Other Fuel Gas Central Air Condition Individual Other crowave Washer/D 3.0 Bath(s)	Alley Non 037C1040F es, etc.)? Tax Records s Living Area Wood Patio/ Porch ing Pool Fence Other	Prior Inspection Assessor's office menities ace(s) # 1 stove(s) # 0 Deck Open Driv Front None Block Wall None describe)	A Map Date O9/A No If Yes, description Car Stor None Driveway # 0 veway Surface Garage # 0 Carport # 0 Attached Built-in	rage of Cars 3 Concrete of Cars 3 of Cars 0 Detached
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Exterior-Only Inspection Residential Appraisal Report

56807 File # 35180201

There are 2 comparable	properties currently	offered for sale in	the subject neighborho	ood ranging in p	price from	n \$ 1,399,999	to \$ 1	,400,742 .			
There are 58 comparable	sales in the subject	neighborhood within	the past twelve mont	hs ranging in sal	ale price f	from \$ 1,150,0	000 to \$	1,500,000			
FEATURE	SUBJECT	COMPARAE	BLE SALE # 1	COMPA	ARABLE S	SALE # 2	COMPAR/	ABLE SALE # 3			
Address 20518 Como Ln		11978 Mariposa	Bay Ln	20740 Trieste	te Ln		11920 Mariposa Bay Ln				
Porter Ranch, CA	91326	Porter Ranch, C	A 91326	Porter Ranch	h, CA 91	1326	Porter Ranch,	CA 91326			
Proximity to Subject		0.95 miles NE		0.42 miles N	IW		0.93 miles NE				
Sale Price	\$		\$ 1,314,900		\$	1,335,000		\$ 1,230,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 484.85 sq.ft		\$ 502.82	sq.ft.		\$ 539.00 sq.				
Data Source(s)		CRMLS#SR231		CRMLS#SR2		99:DOM 22		095933;DOM 30			
Verification Source(s)		Doc#24-11129		Doc#23-9086			Doc#23-07318				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		- (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment			
Sales or Financing		ArmLth	(71 2,122 2	ArmLth			ArmLth	() 1 1,111			
Concessions		Conv;5000	-5,000	Conv;2500			Conv:0				
Date of Sale/Time		s01/24;c09/23	0,000	s12/23;c11/2	23	,	s10/23;c10/23				
Location	B;Guard Gated;	B;Guard Gated;		B:Guard Gate			B;Guard Gated	1.			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	icu,		Fee Simple	4,			
Site	5028 sf	7228 sf	11,000	6566 sf			6574 sf	-8,000			
View	B;Mtn;	B;Mtn;	-11,000	B;Mtn;			B;Mtn;	-0,000			
Design (Style)											
- ' '	DT2;Traditional	DT2;Traditional		DT2;Contemp	тр		DT2;Traditional				
Quality of Construction	Q3	Q3		Q3			Q3				
Actual Age	23	26		18			26	0			
Condition Above Crede	C4	C3	-50,000		Dath		C4				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths		Total Bdrms. Bati				
Room Count	8 4 3.0	9 5 3.0	-5,000		3.0		7 4 3.0				
Gross Living Area	2,857 sq.ft.	2,712 sq.ft	+7,000	· · · · ·	sq.ft.	+10,000	2,282 sq.	ft. +29,000			
Basement & Finished	0sf	0sf		0sf			0sf				
Rooms Below Grade											
Functional Utility	Average	Average		Average			Average				
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC			FAU/CAC				
Energy Efficient Items	None	None		None			None				
Garage/Carport	3ga3dw	3ga3dw		3ga3dw			3ga3dw				
Porch/Patio/Deck	Open Patio / Porch	Open Patio / Porch		Cvd Patio / Porch	-1-		Open Patio / Porch				
Amenities	None	None		None	on		None				
				1 Fireplace							
Fireplace	1 Fireplace	1 Fireplace					1 Fireplace				
Bit-ins	Blt-Ins	Blt-Ins	h 24 222	Blt-Ins	7 6		Blt-Ins	.			
Net Adjustment (Total)		<u> </u>	\$ -64,000			-500		\$ 21,000			
Adjusted Sale Price		Net Adj. 4.9 %			0.0 %	I	Net Adj. 1.7				
of Comparables I 🔀 did 🔲 did not research t		Gross Adj. 5.9 %	\$ 1,250,900 erty and comparable sale		1.5 % \$	1,334,500	Gross Adj. 3.0	<u>%</u> \$ 1,251,000			
Data Source(s) Data utilize My research ☐ did ☑ did r Data Source(s) Data utilize	in this report came not reveal any prior sale in this report came	e from the public r s or transfers of the co e from the public r	ubject property for the the ecords, realquest, a comparable sales for the ecords, realquest, and the subject property.	and mls year prior to the da and mls	ate of sale	e of the comparable	sale.				
Report the results of the research a								DADADI E CALE #2			
ITEM Date of Prior Sale/Transfer	SL	IBJECT	COMPARABLE S.	MLE # I	COM	PARABLE SALE #2	COM	PARABLE SALE #3			
Price of Prior Sale/Transfer											
Data Source(s)	CoreLogic		CoreLogic		CoreLogi		CoreLog				
Effective Date of Data Source(s)	03/13/2024		03/13/2024		3/13/202		03/13/20				
Analysis of prior sale or transfer his						s (did not) indic					
within the last three years years involving the compa			•	rds (did not) ii	indicate	any recorded t	title transfer wit	nin the past three			
Angeles was sales two and five being within the subjamenities/utility, and market appeal due to the similar that were considered good match paired data due to additional sales were selected in support the final est	Summary of Sales Comparison Approach In the appraiser's opinion comparables 2,3 and 5 were given the greatest consideration in the final estimate of market value for the subject property. These three sales North of the 118 freeway in the Porter ranch area of Los Angeles was sales two and five being within the subjects project and sale three outside the sales project were consider good match paired data due to the following characteristics such as quality of construction, effective age, C4 ratings, views, square footage ranges, interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the Porter ranch community and alternative gated communities that were considered good match paired data due to the following features such as quality of construction, effective age, lot utility, varying interior amenities/utility, and market appeal to the similarities and location within the Porter ranch community. These five additional sales were selected in support the final estimate of market value for the subject property. Comparables 3 and 10 were two listings from the Porter ranch area of Los Angeles North of the 118 freeway one listing is not in a guard gated community and the other listing is in the subjects community.										
that was completely remodeled. These two listings w											
utility, varying on man-made data due to estimate ple						-		ate of market value for the subject			
Indicated Value by Sales Comparis	istration Clear Cap		ornia #1256 See	attached suppl	viementa	al addendum she	et:				
		275,000	Coet Annyonah /if da	aloned\¢	055 000	noome Au	roach (if douglass	1) ¢			
Indicated Value by: Sales Compa		, -,	Cost Approach (if dev		355,000	• • • • • • • • • • • • • • • • • • • •	roach (if developed	,			
The market data and cost											
The market approach was	given the greater	consideration b	ecause it reflects t	ne actions of t	the typic	ical buyer and s	seller in the rea	I estate market.			
	following repairs or a	ulterations on the bas	s and specifications o sis of a hypothetical o he condition or deficie	ondition that the	e repairs o	or alterations have	•				
Based on a visual inspection conditions, and appraiser's c	of the exterior are ertification, my (our	as of the subject) opinion of the n	property from at leas	st the street, de ned, of the rea	efined sc al proper	cope of work, starty that is the s	ubject of this re	options and limiting			

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within the three year period immediately preceding acceptance of	pacity, regarding the properties assignment."	perty that is	the subject of	this re	eport
A reasonable exposure time for the subject property developed in	dependently from the sta	ted marketi	ng time is 30 d	lays.	
The intended user of this appraisal report is the lender/client. Unler intended users. The intended use is to evaluate the property that is subject to stated scope of work, purpose of the appraisal, reporting market value. No additional intended users are identified by the appraisal intended users are identified by the appraisal.	the subject of this appragrequirements of this ap	aisal for a n	nortgage financ	ce tran	saction,
Appraisal Fee \$220					
Some data utilized in this report was older than six months from this older data due to a lack of match paired data in the imme			t. It was nece	ssary	to use
The square footage was rounded off to the nearest thousand.					
	(not required by Fannie Mae)				
Provide adequate information for the lender/client to reducate the delow cost notices and calculation	15				
Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti	11 11 1 1	to a lack of go	od land sales the at	straction	n method
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Exterior-Only Inspection Residential Appraisal Report

56807 File # 35180201

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.

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Fannie Mae Form 2055 March 2005

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.

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- 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 // D	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert Bronley	Name
Company Name The Appraisal Shoppe	Company Name
Company Address 22607 Collins St	Company Address
Woodland Hills, CA 91367	
Telephone Number (818) 715-0051	Telephone Number
Email Address appraisalshoppe1@aol.com	Email Address
Date of Signature and Report 03/15/2024	Date of Signature
Effective Date of Appraisal 03/13/2024	State Certification #
State Certification # AG004659	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 09/26/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
20518 Como Ln	Did inspect exterior of subject property from street
Porter Ranch, CA 91326	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,275,000	·
	COMPARABLE SALES
LENDER/CLIENT	COMI / II I I I I I I I I I I I I I I I I
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 AMC Registration Clear Capital.com Inc: California #1256	

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FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COMPARABI	LE SALE # 5	COMPARABL	FSALF#6
Address 20518 Como Ln	0000201	20720 Como Ln	LE ONEE # 4	11342 Modena L		11539 Santini Ln	
Porter Ranch, CA	01326	Porter Ranch, C	Δ 01326	Porter Ranch, C		Porter Ranch, CA	
Proximity to Subject	1020	0.26 miles W	7 0 1020	0.17 miles W	1020	0.57 miles NW	101020
Sale Price	\$	0.20 miles vv	\$ 1,426,000		\$ 1,355,000		\$ 1,450,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 499.12 sq.ft.	1,1=0,000	\$ 539.20 sq.ft.	1,000,000	\$ 546.14 sq.ft.	Ψ 1,450,000
Data Source(s)	φ 54.1ι.						2440C-DOM 0
		CRMLS#SR231		CRMLS#SR2312	27462;DOW 14	CRMLS#SR2316	<u> </u>
Verification Source(s)	DECODIDATION	Doc#23-053931		Doc#23-777895	. () • • • • • • • • •	Doc#23-0714195	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		CrtOrd	0	ArmLth	
Concessions		Cash;0		Conv;0		Conv;0	
Date of Sale/Time		s08/23;c07/23	0	s11/23;c09/23	0	s10/23;c09/23	0
Location	B;Guard Gated;	B;Guard Gated;		B;Guard Gated;		B;Guard Gated;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5028 sf	5204 sf	0	6111 sf	-5,500	5583 sf	0
View	B;Mtn;	B;Mtn;		B;CtySky;	-50,000	B;Mtn;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	23	21	0	21	0	15	0
Condition	C4	C2	-125,000			C2	-125,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1=0,000	Total Bdrms. Baths		Total Bdrms. Baths	1_0,000
Room Count	8 4 3.0	8 5 3.0	-5,000		+5,000		0
Gross Living Area	2,857 sq.ft.	2,857 sq.ft.		2,513 sq.ft.	+17,000		+10,000
Basement & Finished	2,857 sq.ii.	, ,		2,513 sq.n.	+17,000		+ 10,000
	USI	0sf		USI		0sf	
Rooms Below Grade							
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC		FAU/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	3ga3dw	3ga3dw		3ga3dw		2ga2dw	+10,000
Porch/Patio/Deck	Open Patio / Porch	Cvd Patio / Porch	0	Open Patio / Porch		Open Patio / Porch	
Amenities	None	None		None		None	
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Blt-Ins	Blt-Ins	Blt-Ins		Blt-Ins		Blt-Ins	
Net Adjustment (Total)			\$ -130,000		\$ -33,500		\$ -105,000
Adjusted Sale Price		Net Adj. 9.1 %	,	Net Adj. 2.5 %		Net Adj. 7.2 %	-100,000
of Comparables		Gross Adj. 9.1 %					¢ 4.245.000
Report the results of the research a	and analysis of the prio						\$ 1,345,000
ITEM		JBJECT	COMPARABLE SA		OMPARABLE SALE #		ABLE SALE # 6
	30	JDJEGT	OUIVIFANABLE SA	LE # 4 U	UIVIFANADLE SALE # ;	0 GOIVIFAN	ADLE SALE # 0
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s) Effective Date of Data Source(s)	CoreLogic		CoreLogic	Corel		CoreLogic	
	03/13/2024		03/13/2024		3/2024	03/13/2024	
Analysis of prior sale or transfer hi				•		cate any recorded	
within the last three years				rds (did not) indic	ate any recorded	title transfer withir	n the past three
years involving the compa	rable sales utilize	in this appraisal	report.				
Analysis/Comments							
2							
3							

FEATURE	SUB	ECT	COMPARABLE SALE # 7				COMPARABLE SALE # 8				COMPARABLE SALE # 9							
Address 20518 Como Ln			20819 Lugano Way				Vay			20748 Trieste Ln				11801 Thunderbird Ave				
Porter Ranch, CA	91326			_		A 91326		Porte	er Rar	nch, CA	A 91326	Po	orter Ran	ch, CA	A 9132	6		
Proximity to Subject				miles W					miles				35 miles					
Sale Price	\$		0.00			\$	1,375,000				\$ 1,325,00				\$	1,349,950		
Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 4	430.36	sa.ft		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		499 N	6 sq.ft.	1,0=0,00	\$	559.68	s sa.ft.		1,010,000		
Data Source(s)	T					140711;D	OM 42	<u> </u>			39;DOM 4	-	RMLS#SI		└─── เกก24·I	OM 12		
Verification Source(s)				23-068			OW 12			126051			No Doc Selected			30W 12		
VALUE ADJUSTMENTS	DESCR	IPTION		SCRIPTIOI			Adjustment		SCRIP1		+(-) \$ Adjustment	140			DESCRIPTION			Adjustment
Sales or Financing	DECON	11011	ArmL		•	1() 47	lajaotinont	Arml		11011	i () ψ / (α)ασαποπο	Lie					1()4	Majaotimont
Concessions								Con					Listing			FF 000		
Date of Sale/Time			Conv		12					- /00			onv;0			-55,000		
·	D 0	0.1.1		23;c09/2					23;c05				tive			. 05 000		
Location	B;Guard		, -	ard Gat	ea;				uard G				Res;			+25,000		
Leasehold/Fee Simple	Fee Sim	ple		Simple					Simple	е			e Simple)				
Site	5028 sf		6206				-6,000					$\overline{}$	959 sf			-44,000		
View	B;Mtn;		B;Wc	ods;			0	B;Mt	n;				Mtn;					
Design (Style)	DT2;Trac	litional	DT2;	Traditiona	al				Traditi	onal			Γ2;Traditio	nal				
Quality of Construction	Q3		Q3					Q3				Q	3					
Actual Age	23		18				0	18				0 55	j			0		
Condition	C4		СЗ				-50,000	C4				C				-5,000		
Above Grade	Total Bdrr	ns. Baths	Total	Bdrms. E	Baths		-20,000	_	Bdrms.	Baths		To		Baths		-,500		
Room Count	8 4		9		4.0	_	-5,000		4	3.0		0 7		3.0		0		
Gross Living Area		57 sq.ft.	9	3,195			-17,000			<u> </u>	+10,00	_	2,412	•		+22,000		
Basement & Finished		or oq.il.	0-f	J, 190	oq.il	1	-17,000		∠,∪ئ	J JY.IL.	±10,00			. Jy.II.		122,000		
	0sf		0sf					0sf				0s	I					
Rooms Below Grade			-									+						
Functional Utility	Average		Avera					Aver					erage					
Heating/Cooling	FAU/CA	C	FAU/	CAC				FAU	/CAC			FA	AU/CAC					
Energy Efficient Items	None		None	:				None	е			No	one					
Garage/Carport	3ga3dw		3ga3	dw				2ga2	2dw		+5,00	3a	a3dw					
Porch/Patio/Deck	Open Patio	/ Porch		atio / Porc	:h		0		Patio /	Porch			en Patio / F	Porch				
Amenities	None	7 . 0.0	None		••			None				Po		0.0		-20,000		
Fireplace	1 Firepla			eplace					eplace	<u> </u>			Fireplace			-20,000		
Blt-Ins		ice		_						5			t-Ins					
	Blt-Ins		Blt-In			•	00.000	Blt-I			¢ 45.00			_	φ	77.000		
Net Adjustment (Total)			NI-4 A d	+ 🛚		\$	-98,000		1 +		\$ 15,00			_	\$	-77,000		
Adjusted Sale Price			Net Ad		'.1 %			Net Ad		1.1 %			t Adj.	5.7 %				
of Comparables			Gross		'.1 %		1,277,000			1.1 %				12.7 %	\$	1,272,950		
Report the results of the research a	and analysis			transfer h	istor	y of the sub	ject property	and co	omparab	ole sales	(report additional prio	sale	s on page 3).				
ITEM		SI	JBJECT			COMF	PARABLE SA	LE#	7	C	OMPARABLE SALE #	8	C	OMPAR	ABLE SA	LE # 9		
Date of Prior Sale/Transfer																		
Price of Prior Sale/Transfer																		
Data Source(s)	Core	eLogic				CoreLog	iic			CoreL	_oaic		Corel	Logic				
Effective Date of Data Source(s)		3/2024				03/13/20				03/13	.,			3/2024				
Analysis of prior sale or transfer hi			nerty an	d compar	_			earch	of na		ords (did not) ind	cate				nefer		
within the last three years																		
years involving the compa							pastrect	ius (c	ilu Ho	t) illuic	ale arry recorder	ו נונוכ	e li alisiei	WILIII	i ille p	asi iiiiee		
years involving the compa	rable sai	es utilize	in uni	s appra	isai	героп.												
Analysis/Comments																		
]																		
1																		

FEATURE	SUBJECT	COMPARAE	BLE SALE # 10		I I IPARABI	_E SALE # 11		COM	PARABL	E SALE # 12
Address 20518 Como Ln		11872 Mariposa	`							
Porter Ranch, CA	91326	Porter Ranch, C	-							
Proximity to Subject	1020	0.93 miles NE	7101020							
Sale Price	\$	0.93 IIIIES INL	\$ 1,550,000			\$				\$
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 571.53 sq.ff	,,	\$	sq.ft.	Ψ	\$		sq.ft.	Ψ
Data Source(s)	φ 54.π.			φ	5 4 .11.		φ		Տ Կ.Ո.	
		CRMLS#SR240								
Verification Source(s)	DECODIDATION	No Doc Selecte		DECODIO	FION	. () A Adicatos at		OODIDT	1011	. () A Adicatas ant
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	HUN	+(-) \$ Adjustment	DE	SCRIPT	IUN	+ (-) \$ Adjustment
Sales or Financing		Listing								
Concessions		Conv;0	-55,000)						
Date of Sale/Time		Active								
Location	B;Guard Gated;	B;Guard Gated;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	5028 sf	5999 sf	0)						
View	B;Mtn;	B;Mtn;Valley	-50,000)						
Design (Style)	DT2;Traditional	DT2;Traditional								
Quality of Construction	Q3	Q3								
Actual Age	23	27	0)						
Condition	C4	C2	-125,000							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms	. Baths		Total	Bdrms.	Baths	
Room Count	8 4 3.0	8 5 3.0								
Gross Living Area	2,857 sq.ft.				sq.ft.				sq.ft.	
Basement & Finished	0sf	0sf			04				04	
Rooms Below Grade	031	031								
Functional Utility	Average	Average								
Heating/Cooling	FAU/CAC	FAU/CAC								
Energy Efficient Items	None	None								
Garage/Carport	3ga3dw	3ga3dw								
Porch/Patio/Deck			0							
	Open Patio / Porch	Cvd Patio / Porch	0)						
Amenities	None	None								
Fireplace Blt-Ins	1 Fireplace	1 Fireplace								
Net Adjustment (Total)	Blt-Ins	Blt-Ins	\$ -228,000		П-	\$		+ [٦.	\$
Adjusted Sale Price		Net Adj. 14.7 9		Net Adj.	<u> </u>	-	Net Ac		<u> </u>	Ψ
of Comparables		Gross Adj. 15.6 9			%		Gross	-	%	¢
Report the results of the research a	I and analysis of the pric									ļΨ
ITEM		UBJECT	COMPARABLE SA			OMPARABLE SALE #				ABLE SALE # 12
Date of Prior Sale/Transfer		00001	OOM THURSES OF	10		OWN THINDEL OTTLE W	''		701111	TIBLE OFFICE # 12
Price of Prior Sale/Transfer										
Data Cource(c)	CoreLogic		CoreLogic							
Effective Date of Data Source(s)	03/13/2024		03/13/2024							
Analysis of prior sale or transfer his		pperty and comparable		earch of na	st reco	ords (did not) indic	ate a	nv rec	orded	title transfer
within the last three years										
years involving the compa				nao (ala no	t) illulo	ato arry rocoraca	uuo u	unoro	***************************************	Tulo puot un co
yours involving the compa	inable sales atma	энт ино арргают	торога.							
Analysis/Comments										

File No	. 35180201

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			

A thorough search for comparable sales was made in this neighborhood. These comparable sales have significantly different (dates of sale, sizes, ages, conditions, and styles), in the appraiser's opinion, the comparable sales selected are the best indicators of the subject property's market value. Studies using match pairs serve as a basis for making the required adjustments

The validity of the sales comparison approach depends on the existence of recent sales of property which are comparable in location, size, age, condition, utility, construction and overall market appeal and compared with the subject property. The sale comparison approach has broad applicability and is persuasive when sufficient data is available. It usually provides the primary indication of value in sales of properties not purchased for their income producing characteristics. Every effort has been made to strictly here to the lenders guidelines and those of HUD. However due to the nature of the market it is not always possible to find comparable sales within a data pool for a particular area, that meet all of these guidelines. Therefore, it might have been necessary to use older sales, sales of competing homes in the area located further away than typically desired. In these instances, it is the appraiser's opinion that the comparable sales chosen represent the best data available and are the most reliable indicators of current market value.

There are no extraordinary assumptions are hypothetical conditions to this appraisal report. An extraordinary assumption presume as fact otherwise uncertain information about physical, legal, our economic characteristics of the subject property or about conditions external to the property, such as market conditions or trends, or the integrity of the data used in an analysis. A hypothetical condition that which is contrary to known facts about physical, legal, or economic characteristics of the subject property are about conditions external to the property, such as market conditions or trends

Comments on market data / Adjustment comments

The adjustments that were warranted, were derived from match paired data from within this report, preparation of the work file, other jobs performed in the immediate market area over the past 36 interviews selling and listing agents from the immediate and surroundings market areas. There were net / gross were adjustments that exceeded the lenders guidelines of 10%. Not all adjustments in the sales comparison approach, and be directly extracted are supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment. The appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers and sellers in the marketplace. This method is a standard and well accepted practice within the appraisal industry. All interested parties are encouraged to have an understanding of basic valuation practices when appraising complex properties are when there is an extreme absent of like elements of comparison are in instances where the market data is consistent which to draw better supported adjustments and overall value

Comments on market data that was utilized in this appraisal report:

11978 Mariposa Bay Ln - This is a two-story Q3 quality traditional type style single-family residence located in the Heights a guard gated community within the Porter ranch community of Northridge city of Los Angeles and consider good match paired data due to the following characteristics quality of construction, effective age, lot's utility, similar two-story traditional type style single-family residence, square footage range, overall interior utility, views, varying interior amenities/utility, and market appeal due to the similarities and location within the Porter ranch community North of the 118 freeway with few other adjustments being required at this time. The subject property was given a C3 rating due to upgrades throughout the years and being maintained in good condition.

20740 Trieste Ln - This is a two-story Q3 quality Contemporary type style single family residence located North of the 118 freeway in the Sorrento Meadows of Porter Ranch a guard gated community. This sale was given a C4 rating due to a lack of upgrades/remodeling over many years per MLS photos. This sale was considered good match paired data due to the following features such as quality of construction, effective age, lot utility, similar two-story traditional type style property, square footage range, interior utility, varying interior amenities/utility, views, and market appeal due to the similarities and location within the immediate market area and community with few other adjustments being required at this time.

11920 Mariposa	Bay Ln -	·This 🧀 1	two-story (Q3 quality	traditional	type style	single-family
11920 Mariposa	<i>V-</i>						

Signature	Monda	Signature	
Name Robert Bronley		Name	
Date Signed 03/15/2024		Date Signed	
State Certification # AG004659	State CA	State Certification #	State
Or State License #	State	Or State License #	State

File No. 35180201

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Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			

residence located in the Heights a guard gated community within the Porter ranch community of Northridge city of Los Angeles and consider good match paired data due to the following Similarities quality of construction, effective age, lot's utility, similar two-story traditional type style single-family residence, square footage range, overall interior utility, views, varying interior amenities/utility, and market appeal due to the similarities and location within the Porter ranch community North of the 118 freeway with few other adjustments being required at this time. The sale was given a C4 rating due to a lack of upgrades throughout the years per MIs photos.

20720 Como Ln - This is a two-story Q3 quality traditional type style single-family residence located within the subjects project Sorrento Meadows of Porter Ranch that was given a C2 rating due to recent remodeling/upgrades per MLS photo/MLS comments using high-end materials where a condition adjustment was applied that was based on a buyers reactions to a recently remodeled/upgraded property in the immediate market area and where the adjustment was derived from match paired data within this report and other data that was gathered during the preparation of the work file. This sale from the immediate market area was considered good match paired data due to the following attributes such as quality of construction, effective age, lot utility, square footage range, similar two-story traditional type style property, very interior amenities/utility, views, and market appeal due to the similarities and location within the subjects project with few other adjustments being required at this time.

11342 Modena Ln - This is a two-story Q3 quality traditional type style single family residence located North of the 118 freeway in the Sorrento Meadows of Porter Ranch a guard gated community. This sale was given a C4 rating due to a lack of upgrades/remodeling over many years per MLS photos. This sale was considered good match paired data due to the following Characteristics such as quality of construction, effective age, lot utility, similar two-story traditional type style property, square footage range, interior utility, varying interior amenities/utility, views, and market appeal due to the similarities and location within the immediate market area and community with few other adjustments being required at this time.

11539 Santini Ln -This is a two-story Q3 quality traditional type style single-family residence located within the subjects project Sorrento Meadows of Porter Ranch that was given a C2 rating due to recent remodeling/upgrades per MLS photo/MLS comments using high-end materials where a condition adjustment was applied that was based on a buyers reactions to a recently remodeled/upgraded property in the immediate market area and where the adjustment was derived from match paired data within this report and other data that was gathered during the preparation of the work file. This sale from the immediate market area was considered good match paired data due to the following attributes such as quality of construction, effective age, lot utility, square footage range, similar two-story traditional type style property, very interior amenities/utility, views, and market appeal due to the similarities and location within the subjects project with few other adjustments being required at this time.

20819 Lugano Way - This is a two-story Q3 quality Contemporary type style single family residence located North of the 118 freeway in the Sorrento Meadows of Porter Ranch a guard gated community. The subject property was given a C3 rating due to upgrades throughout the years and being maintained in good condition per MIs photos. This sale was considered good match paired data due to the following features such as quality of construction, effective age, lot utility, similar two-story traditional type style property, square footage range, interior utility, varying interior amenities/utility, views, and market appeal due to the similarities and location within the immediate market area and community with few other adjustments being required at this time.

20748 Trieste Ly - his is a two story Q3 quality Contemporary type style single family

Signature	mla	Signature	
Name Robert Bronley		Name	
Date Signed 03/15/2024		Date Signed	
State Certification # AG004659	State CA	State Certification #	State
Or State License #	State	Or State License #	State

		Cappionicital Addonadii	1110	10. 33 10020 1	
Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326	
Lender/Client	Wedgewood Inc				

File No. 35180201

residence located North of the 118 freeway in the Sorrento Meadows of Porter Ranch a guard gated community. This sale was given a C4 rating due to a lack of upgrades/remodeling over many years per MLS photos. This sale was considered good match paired data due to the following Similarities such as quality of construction, effective age, lot utility, similar two-story traditional type style property, square footage range, interior utility, varying interior amenities/utility, views, and market appeal due to the similarities and location within the immediate market area and community with few other adjustments being required at this time.

11801 Thunderbird Ave - This current active listing is a two-story Q3 quality traditional type style single-family residence situated North of the 118 freeway in the Porter ranch area of Northridge city Los Angeles and located not within a guard gated community that has a pool/view / much larger lot size and considered good paired data due to the following attributes such as quality of construction, effective age, square footage range, interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the Porter ranch with few other adjustments been required at this time. This current active listing was given a C3 rating due to recent upgrades and being maintained in good condition.

11872 Mariposa Bay Ln - This current active listing a two-story Q3 quality traditional type style single-family residence located in the Heights a guard gated community within the Porter ranch community of Northridge city of Los Angeles and consider good match paired data due to the following characteristics quality of construction, effective age, lot's utility, similar two-story traditional type style single-family residence, square footage range, overall interior utility, Mt. Valley views, varying interior amenities/utility, and market appeal due to the similarities and location within the Porter ranch community North of the 118 freeway with few other adjustments being required at this time. Winch was given a C2 rating due to recent remodeling/upgrades per MLS photo/MLS comments using high-end materials where a condition adjustment was applied that was based on a buyers reactions to a recently remodeled/upgraded property in the immediate market area and where the adjustment was derived from match paired data within this report and other data that was gathered during the preparation of the work file.

Summary of sales comparison approach:

In the appraiser's opinion comparables 2,3 and 5 were given the greatest consideration in the final estimate of market value for the subject property. These three sales North of the 118 freeway in the Porter ranch area of Los Angeles was sales two and five being within the subjects project and sale three outside the sales project were consider good match paired data due to the following characteristics such as quality of construction, effective age, C4 ratings, views, square footage ranges, interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the Porter ranch community. Comparables 1,4,6, 7 and 8 Were five more sales situated North of the 118 freeway in the Porter ranch area of Los Angeles that come from the subject community and alternative gated communities that were considered good match paired data due to the following features such as quality of construction, effective age, lot utility, square footage range, interior utility, varying interior amenities/utility, and market appeal to the similarities and location within the Porter ranch community. These five additional sales were selected in support the final estimate of market value for the subject property. Comparables 9 amd 10 were two listings from the Porter ranch area of Los Angeles North of the 118 freeway one listing is not in a guard gated community and the other listing is in the subjects community that was completely remodeled. These two listings were chosen due to a lack of listings in the immediate market area. These two listings were considered good match paned data due to the following characteristics such as quality of

Signature	ober hon		Signature	
Name Robert Bronley			Name	
Date Signed 03/15/202	4		Date Signed	
State Certification # AGO	04659	State CA	State Certification #	State
Or State License #		State	Or State License #	State

Redwood Holdings LLC

20518 Como Ln

Wedgewood Inc.

Porter Ranch

Borrower Property Address

Lender/Client

City

	Supplemental Addendum	File No. 35180201
;		
	County Los Angeles	State CA Zip Code 91326

construction, effective age, lot utility, square footage range, interior utility, varying on man-made data due to estimate plenty multiplexer appeal varying interior/amenity, and market appeal due to the similarities and location within the immediate market area. These two recent active listings were chosen in support of the final estimate of market value for the subject property.

Sometimes there are discrepancies between the appraisers inspection and the public records. Public records in some instances does not have the correct information recorded for the subjects property, interior room count, bathroom count, on-site amenities, and other interior, amenities. Public records cannot be relied upon in all circumstances when there is a discrepancy between the public records and the MLS records the appraiser will use the data that appears most accurate and reliable. There were no discrepancies found between the public records/MLS in this report.

Some data (Comparable 9) utilized in this report were further away (more than a mile). It was necessary to use this data due to a lack of good match paired data within the immediate market area that paired with the subject in terms of quality of construction, style, effective age, lot size, and square footage range. The typical buyer would consider these other areas in Porter Ranch when purchasing a residence due to the following characteristics in quality of construction, level type lot, square footage range, interior utility, age range, and similar amenities such as having a pool. These areas share the same school system, transportation facilities, shopping facilities, recreational facilities, and social services.

The two listings that were supplied were priced was slightly higher than the final estimate of market value. When these two recent listings from the immediate market area are adjusted properly they fall in the range of the final estimate of market value for the subject property.

The predominant value is lower than the final estimate of market value due to the subject property C4 rating condition.

Some data exceeds the lenders guideline with data being 20% larger and smaller in square footage when compared with the subject property. Comparables 3 was 20% smaller in square footage. It was necessary to use this data had due to a lack of match paired data similar to the subject property, quality of construction, square footage, overall utility, and varying amenities.

The attached market condition sheet shows market stable at this time. Time adjustments were not applied to sales that were closed over 90 days ago from the effective date of this report. The adjustment dates to the contract date of sale.

Special assessment taxes are voter approved. Special assessment taxes can be extended by voters approval. Subject special assessments paid for flood control service open space program, storms sewers, public parks, County parks, trauma and emergency services. The special assessment taxes are paid yearly. The sales/listings utilized in this report have similar type special assessments. The special assessment tax is mailed with the real estate real property assessment tax statement.

A few of the sales/listings utilized as appraisal report had a different style. It is not always possible to find identical type sales in older neighborhoods that homes have been altered over the many years. It was necessary to use this data as recent match paired data in terms of square footage, quality of construction, and similar type condition. The typical buyer in this market is generally looking for location. The style and if the property is one story versus two stories is a matter of taste of the buyer, which has been verified by selling agents over the past years.

The lot size comes form the attached plat map. The attached legal sheet is correct.

There were other sales and listings found during the preparation of the work file. These sales and listings were not utilized at this time due to varying issues regarding quality of construction, superior type views, superior lot size and utility, off-site amenities such as guesthouse and, locational issues. This data is part of the work file.

Signature	Monda	Signature	
Name Robert Bronley		Name	
Date Signed 03/15/2024		Date Signed	
State Certification # AG004659	State CA	State Certification #	State
Or State License #	State	Or State License #	State

				00100201	
Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326	
Lender/Client	Wedgewood Inc.				

File No. 35180201

Adjustments that have been made up based on match paired analysis of comparables utilized within this report are based on past market analysis of sales within the subjects market area.

The square footage adjustment made in this report is based on a match paired analysis of the comparables utilized in this report, and historical experience of the area. Square footage adjustment was determined to be \$50 per square foot.

There were no adjustments made for patios or other secondary amenities are energy-efficient items as there was no good match paired data to indicate value for secondary amenities.

There were adjustments made for bedroom or for bath room counts as there were match paired data to indicate a value for bedroom or bath counts at this time in the marketplace.

There were no adjustments made for actual age as there is no conclusive data that suggest that differences in effective age warranted adjustments.

Lot size adjustments were made as paired data indicated adjustments were warranted at \$5.00 per square foot.

Primary amenities, such as pools, spa, guest units, tennis courts and views do hold value for homes in this area. There were adjustments made based on paired data in the area.

Paired data did indicate that adjustments were warranted for homes that had varied garage sizes.

Condition adjustments were made at some of the homes utilized in the report were of lesser or superior condition. Paired data indicated adjustments were warranted for homes that were in need of repair or in superior condition.

All adjustments that have been made are in the opinion of the appraiser to be good accurate adjustments and are based on a match paired data analysis.

Based upon physical conditions of the subject property and its effective age, the estimated remaining economic life is 55 years. Depreciation is calculated by the effective age divided by the economic life equals the remaining economic life. The Marshall and Swift cost book table for remaining economic life was utilized in this report.

The income approach was admitted and not the applicable due to the lack of sufficient compatible rental data and sales of rental properties required to establish a gross rent multiplier, this approach is not consider relevant in the appraisal single-family residential properties typically purchased for owner occupancy, as it does not accurately reflect the motivations or valuation progress applied by the typical purchaser of market

Signature	Kolint	Kunla
Name Robert Bro	nley	
Date Signed 03/1	5/2024	
State Certification #	AG004659	State CA
Or State License #		State

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State.

Market Conditions Addendum to the Appraisal Report

56807 File No. 35180201

The purpose of this addendum is to provide the lender/c neighborhood. This is a required addendum for all appra						
Property Address 20518 Como Ln	usai reports with an effective	City Porter R		State CA	ZIP Code 91	326
Borrower Redwood Holdings LLC						
Instructions: The appraiser must use the information rec	•					
housing trends and overall market conditions as reported	=		• • • • • • • • • • • • • • • • • • • •			
it is available and reliable and must provide analysis as i explanation. It is recognized that not all data sources will						
in the analysis. If data sources provide the required infor						
average. Sales and listings must be properties that comp	-	• • • • • • • • • • • • • • • • • • • •	·	-	-	
subject property. The appraiser must explain any anoma					•	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	31	14	13	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	5.17 4	4.67 3	4.33	Increasing Declining	Stable Stable	Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.8	0.6	0.9	Declining	Stable	✓ Increasing ✓ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	Į Ž
Median Comparable Sale Price	1,335,500	1,374,750	1,335,000	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	9	19	11	Declining	Stable	Increasing
Median Comparable List Price Median Comparable Listings Days on Market	1,447,000	1,495,000	1,400,370.5	Increasing Dealining	Stable Stable	➤ Declining
Median Sale Price as % of List Price	23 100.74	40 100.01	31 98.96	➤ Declining Increasing	Stable	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance p		No No	90.90	Declining	➤ Stable	Increasing
Explain in detail the seller concessions trends for the pas			n 3% to 5%, increasing use of]	_	1
fees, options, etc.). The data used in the g	grid above does not in	ndicate there were a	any concessions asso	ciated with the	e reported tra	nsactions.
However, this is not a mandatory reporting	,				ssions, but h	ave not been
reported. It is beyond the scope of this ass	signment to confirm e	each sale used in th	e Market Conditions F	Report.		
Are foreclosure sales (REO sales) a factor in the market'	? Yes 🔀 No	o If yes, explain (include	ding the trends in listings and	sales of foreclose	d properties).	
The data used in the grid above does not i					•	the reported
transactions. However, this is not a manda						
beyond the scope of this assignment to co	onfirm each sale used	d in the Market Con	ditions Report.			
Cite data sources for above information The C	NOETS MIS was th	e data source used	to complete the Marke	at Conditions	Addendum	
Cite data sources for above information. The C	CARETS MLS was th	e data source used	to complete the Marke	et Conditions	Addendum.	
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Summarize the above information as support for your co	onclusions in the Neighborh	ood section of the apprais	al report form. If you used an	y additional inforr	nation, such as	
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdraw	onclusions in the Neighborh wn listings, to formulate you	ood section of the apprais ur conclusions, provide bo	al report form. If you used an th an explanation and suppor	y additional inforr t for your conclus	nation, such as	
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Freddie Mac Form 71 March 2009

Legal Sheet - Page 1

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln							
City	Porter Ranch	County L	os Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc.							

	MLS Beds 5	MLS Full Baths	Half Baths N/A	MLS List \$1,199,00		Sale Date 02/13/2002
	MI C Co Et	Lat Ca Et	MI C Ve Duilt	Tuna		
CONTRACTOR OF THE PARTY OF THE	MLS Sq Ft 2,857	Lot Sq Ft 5,028	MLS Yr Built 2001	PUD		
OWNER INFORMATION						
Owner Name	Sw Morgan Fin	ancial Inc	Tax Billing Zip		91324	
Mail Owner Name	Sw Morgan Fin	ancial Inc	Tax Billing Zip+4		6022	
Tax Billing Address	9535 Reseda B	vd #112	Owner Occupied		No	
Tax Billing City & State	Northridge, CA					
COMMUNITY INSIGHTS						
Median Home Value	\$1,322,422		School District		LOS AN	GELES UNIFIED
Median Home Value Rating	10/10		Family Friendly Sco	ore	73 / 100	
The state of the s	2.75000.7		Walkable Score		45 / 100	
Total Crime Risk Score (for the neighborhood, relative to the nation)				eroong -		
Total Incidents (1 yr)	123		Q1 Home Price For	2.2000	\$1,335,2	85
Standardized Test Rank	73 / 100		Last 2 Yr Home Ap	preciation	15%	
LOCATION INFORMATION						
Zip Code	91326		School District		Los Ang	eles
Carrier Route	C023		Comm College Dist	rict Code		eles City
Zoning	LARZ4		Census Tract		1082.02	
Tract Number	50512		Within 250 Feet of one	Multiple Flood Z	No	
TAX INFORMATION						
APN	2701-049-016		Lot		78	
% Improved	45%		Water Tax Dist			n California
Tax Area	16		Water Tax Dist		Souther	Camornia
Legal Description	TR=50512-01 L	OT 78				
ASSESSMENT & TAX						
Assessment Year	2023		2022		2021	
Assessed Value - Total	\$1,166,550		\$1,143,677		\$995,000	
Assessed Value - Land	\$641,604		\$629,024		\$547,000	
Assessed Value - Improved	\$524,946		\$514,653		\$448,000	
OY Assessed Change (\$)	\$22,873		\$148,677			
OY Assessed Change (%)	2%		14.94%			
Tax Year	Total Tax		Change (\$)		Change (%	A.
2021	\$12,064		Citaligo (v)		Onlingo (
2022	\$13,722		\$1,658		13.74%	
2023	\$14,392		\$669		4.88%	
ATT - BALL BIRHOW IN HOME THE			The The state of t		0.004.00	
Special Assessment			Tax Amount			
Safe Clean Water83			\$85.18			
Flood Control 62			\$45.13			
aco Vectr Cntrl80			\$18.97			
acity Park Dist21			\$20.22			
a Stormwater 21			\$35.98			
Rposd Measure A 83			\$51.71			
rauma/Emerg Srv86			\$142.85			
otal Of Special Assessments			\$400.04			
CHARACTERISTICS						
County Land Use	Resid-Planned		MLS Total Baths		3	
Universal Land Use	PUD		Full Baths		3	
Lot Acres	0.1154		Heat Type		Central	

Legal Sheet - Page 2

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln							
City	Porter Ranch	Count	y Los Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc.							

Building Sq Ft	Leader Britania Committee		Cooling Type		SCARAGONIA.	
	2,857		Parking Spaces		MLS: 3	
Stories	MLS: 2		Year Built		2001	
Total Units			Effective Year Built		2001	
Bedrooms	Tax: 4 MLS:	5	Building Type		Type Uni	known
Total Baths	3		# of Buildings		1	
SELL SCORE						
Rating	N/A		Value As Of		N/A	
Sell Score	N/A		74140 (14.0)			
ESTIMATED VALUE						
	12		2 W 2		1 22	
RealAVM™	\$1,231,500		Confidence Score		92	
RealAVM™ Range	\$1,147,100 - \$	\$1,316,000	Forecast Standard D	Peviation	7	
Value As Of	02/20/2024					
The Confidence Score is a measure naistent quality and quantity of data mparable sales. The FSD denotes confidence in an	d value and should not be used in lieu of e of the extent to which sales data, prope e drive higher confidence scores while to AVM estimate and uses a consistent sca	orly information, and comparable sales wer confidence accres indicate diversit ale and meaning to generate a standardi	ly in data, lower quality and quantity o	data, and/or limited si talistic that measures t	milarity of the su	bject property to
	consistency of the information available	to the AVM at the time of estimation. In	e PSU can be used to create confiden	ce that the true value h	as a statistical d	egree of certainty.
RENTAL TRENDS	II ZUVO				1 2 20	
Estimated Value	5022		Cap Rate		2.4%	
Estimated Value High	5690		Forecast Standard D	eviation (FSD)	0.13	
Estimated Value Low	4354					
The FSD denotes confidence in an	ived value and should be used for inform Rental Trends estimate and uses a cons	istent scale and meaning to generate a	standardized confidence metric. The f	SD is a statistic that m	easures the likel	y range or dispersion a
ental Amount estimate will fall within atistical degree of certainty.	n, based on the consistency of the inform	nation available to the Rental Amount at	the time of estimation. The FSD can b	e used to create confid	lence that the tru	e value has a
LISTING INFORMATION						
MLS Listing Number	SR23228519		MLS Original List Pr	ce	\$1,199,00	00
MLS Listing Number MLS Status	SR23228519 Pending		MLS Original List Pri MLS Listing Agent	ce	100000000000000000000000000000000000000	00 120-David Proctor
		TER RANCH	MLS Listing Agent	ce	F210001	120-David Proctor
MLS Status MLS Area	Pending PORA - POR	TER RANCH	MLS Listing Agent MLS Listing Broker	ce	F210001 PINNACI	120-David Proctor
MLS Status	Pending PORA - POR te 03/11/2024	TER RANCH	MLS Listing Agent	ce	F210001	
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MLS Status MLS Area MLS Status Change Dat	Pending PORA - POR te 03/11/2024 \$1,199,000	TER RANCH	MLS Listing Agent MLS Listing Broker	ice	F210001 PINNACI	120-David Proctor
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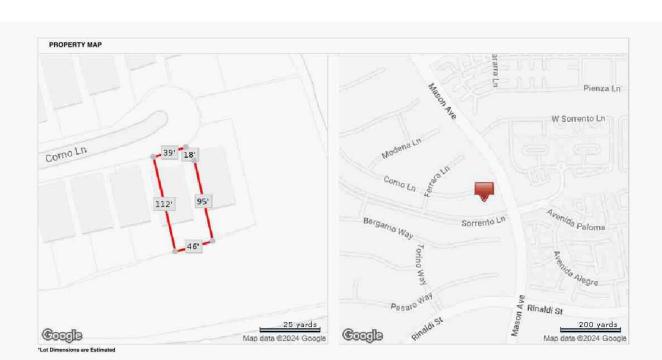
Generated on: 03/12/24 Page 2/3

Property Details | Courtesy of Robert Brorley, Robert Brorley, Broker, California Regional MLS

The data within this report is compiled by Corologic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

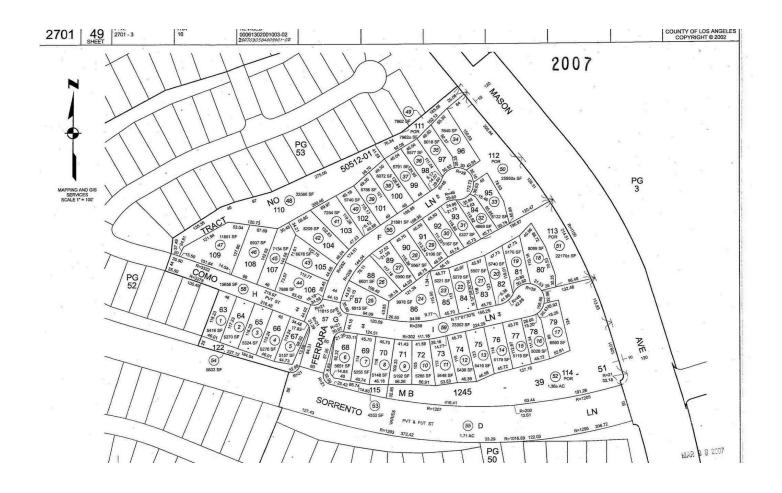
Legal Sheet - Page 3

Borrower	Redwood Holdings LLC								
Property Address	20518 Como Ln								
City	Porter Ranch	County	Los Angeles	Sta	te CA	Σip	Code	91326	
Lender/Client	Wedgewood Inc								



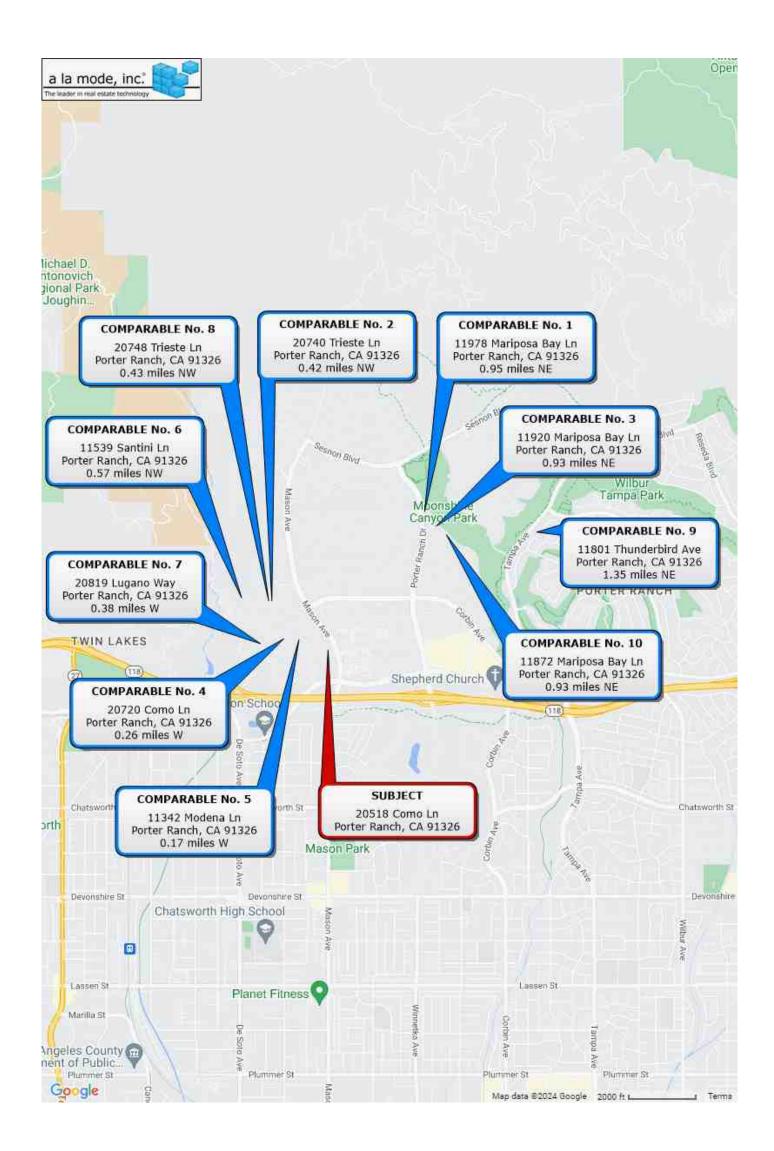
Plat Map

Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326	
Lender/Client	Wedgewood Inc.				



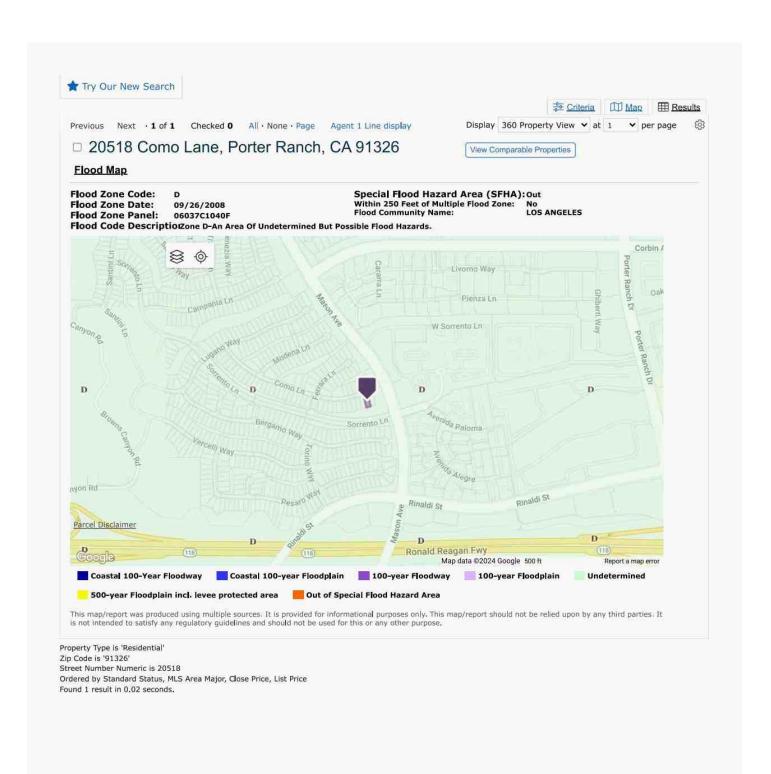
Location Map

Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326	
Lender/Client	Wedgewood Inc				



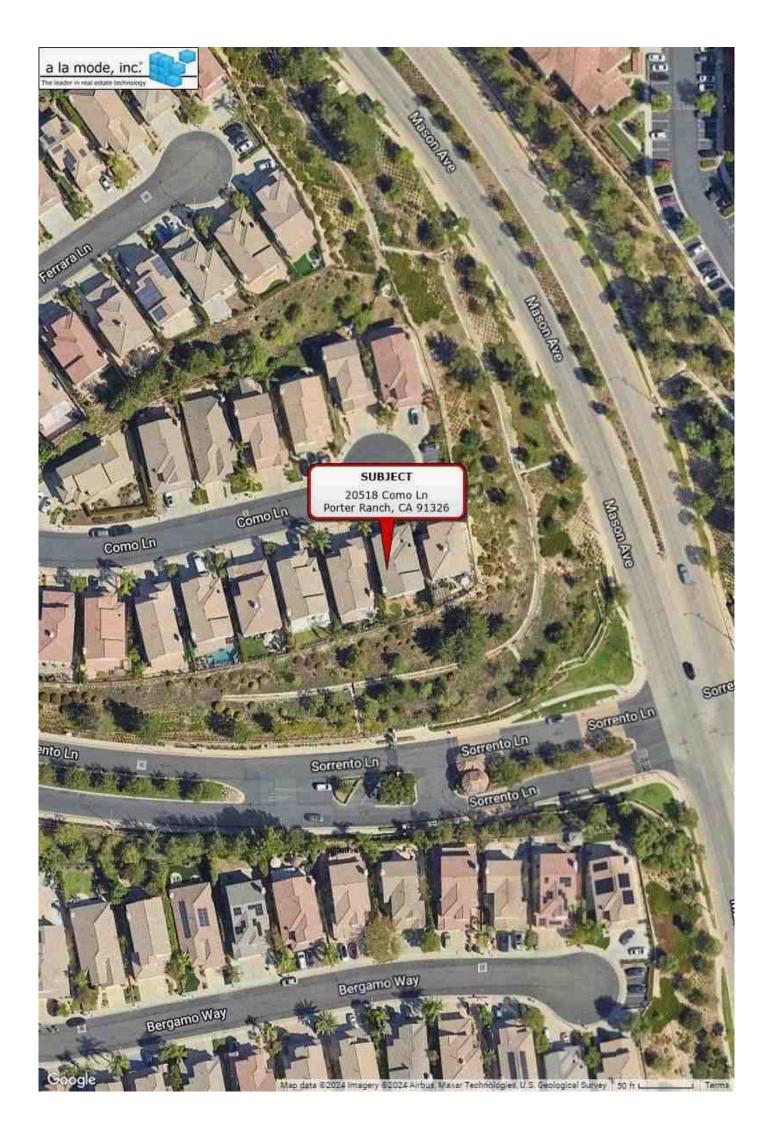
Flood Map

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln							
City	Porter Ranch	County	Los Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			



Subject Photo Page

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			



Subject Front

20518 Como Ln

Sales Price

Gross Living Area 2,857
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0

Location B;Guard Gated;

 View
 B;Mtn;

 Site
 5028 sf

 Quality
 Q3

 Age
 23

Subject Rear



Subject Street Outside

Photograph Addendum

Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				
City	Porter Ranch	County Los Angeles	State CA	Zip Code	91326
Lender/Client	Wedgewood Inc.				







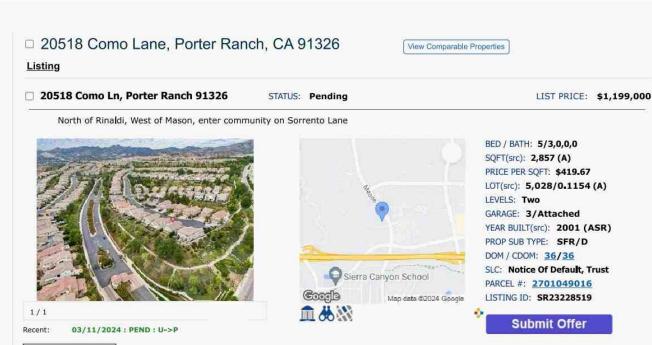
Front Gate

Main Street Facing South

Aerial Photo not verified

S/P mls Sheet - Page 1

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln							
City	Porter Ranch	Count	y Los Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc.							



DESCRIPTION

Cash Offers Only. Unfortunately No exceptions. Views, Views, Views!!Presenting an unparalleled buyer /investor opportunity to make repairs and save!! Property currently needs some TLC but has so much potential! Step into this extraordinary VIEW estate nestled within the highly coveted guard-gated "Sorrento" community in Porter Ranch, Situated at the cul-de-sac's end, this residence boasts 4/5 large bedrooms & 3 bathrooms. Upon entering you are immediately greeted with an open floor plan with two story soaring ceilings and a spacious living room adorned with expansive picturesque windows. The large formal dining room is ideal for hosting gatherings and adds to the floorplans allure. Discover a gourmet kitchen featuring granite countertops, abundance of cabinetry, and a center island. The kitchen seamlessly opens to the family room creating an inviting space for entertaining. There is a bedroom and bathroom conveniently located downstairs. The stunning wrought iron spiral staircase leads upstairs to the oversized master suite which offers breathtaking valley views, 2 separate walk-in closets, a separate tub and shower, and double vanities. There are 2 additional well-proportioned upstairs bedrooms that share a centrally located full bathroom. The spacious bonus room, can be used as a 5th bedroom, media room, or kids play area and completes the upper level. The backyard boasts gorgeous, captivating city and mountain views. Additional features include a laundry room and a 3-car garage. The HOA amenities include a multiple pools, spas, and playgrounds, enhancing the overall appeal of this remarkable property. Incredible opportunity to complete repairs and save! Due to condition cash offers only

EXCLUSIONS: INCLUSIONS:

AREA: PORA - Porter Ranch SUBDIVISION: /
COUNTY: Los Angeles
SENIOR COMMUNITY?: No CERTIFIED 433A?:

LIST \$ ORIGINAL: \$1,199,000 BASEMENT SOFT COMMON WALLS: No Common

Walls PARKING: Direct Garage Access, Driveway, Garage -Two Door

PROBATE AUTHORITY:

ROOM TYPE: Family Room. Kitchen, Living Room, Main Floor Bedroom, Primary Bathroom, Primary

Bedroom, Primary Suite, Walk-In Closet EATING AREA: Area, Breakfast Nook, Dining Room

COOLING: Central Air

FLOORING: Carpet, Tile, Wood ENTRY LOC/ENTRY LVL: 1/1 FIREPLACE: Family Room

HEATING: Central
VIEW: City Lights, Mountain(s)
WATERFRONT: LAUNDRY: Inside

PROP SUB TYPE: Single Family STRUCTURE TYPE: House COMMON INTEREST: Planned Development Residence (Detached)

INTERIOR

INTERIOR: Ceiling Fan(s), Granite Counters, High Ceilings, Open Floorplan, Recessed Lighting, Two

Story Ceilings
MAIN LEVEL BEDROOMS: 1
MAIN LEVEL BATHROOMS: 1

ACCESSIBILITY: ACCESSIBILITY:
APPLIANCES: Dishwasher, Double
Oven, Gas Range
KITCHEN FEATURES: Granite Counters,
Kitchen Island
BATHROOM FEATURES: Double sinks in
bath(s), Double Sinks in Primary Bath, Walkin shower

EXTERIOR SECURITY: Gated

FENCING: DIRECTION FACES: Community, Gated with Guard SEWER: Public Sewer

LOT: Back Yard, Cul-De-Sac POOL: Association, Community

PATIO/PORCH: SPA: Association, Community

BUILDING

BUILDER NAME: MAKE: BUILD MODEL: TAX MODEL:

EXTERIOR:

ARCH STYLE: Traditional WINDOW:

ROOF: Tile FOUNDATION DTLS: PROP COND: Repairs Cosmetic

CONSTR MTLS: NEW CONSTRUCTION YN: No

S/P mls Sheet - Page 2

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln							
City	Porter Ranch	Count	y Los Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc.							

GARAGE AND PARKING			
ATTACHED GARAGE?: Attached UNCOVERED SPACES:	PARKING TOTAL: 3 # REMOTES:	GARAGE SPACES: 3 RV PARK DIM:	CARPORT SPACES:
GREEN			
Green energy gen: Walk score:	GREEN ENERGY EFF:	GREEN SUSTAIN:	GREEN WTR CONSERV:
POWER PRODUCTION			
POWER PRODUCTION: No	GREEN VERIFICATION: No		
COMMUNITY			
HOA FEE: \$245/Monthly HOA FEE 2: \$45/Monthly HOA FEE 3: COMMUNITY: Curbs, Sidewalks, Streetlights HOA MANAGEMENT NAME: PMP Management NAME 2: Seabreeze	HOA NAME 3: HOA AMENITIES: Pool, Spa/ Tub, Playground, Mainter Grounds, Guard, Security ement Company	nance	
HOA MANAGEMENT NAME 3:			
LAND LAND LEASE?: No PARCEL #: 2701049016 ADDITIONAL APN(s): No	LAND LEASE AMOUNT: LAND LEASE AMT FREQ: LAND LEASE PURCH?: LAND LEASE RENEW:	UTILITIES: ELECTRIC: WATER SOURCE: Publ i LOT SIZE DIM: ASSESSMENTS: Unkno	ZONING: LARZ4
SCHOOL -			
HIGH SCHOOL DISTRICT: Los Angeles Unified HIGH SCH DIST SOURCE:	ELEMENTARY: ELEM SOURCE: ELEMENTARY OTHER:	MIDDLE/JR HIGH: MIDDLE/JR SOURCE: MIDDLE/JR HIGH OTHER:	HIGH SCHOOL: HIGH SOURCE: HIGH SCHOOL OTHER:
LISTING		DAT	ES
BAC: 2,5% BAC RMRKS; DUAL/VARI COMP?: Yes LEASE CONSIDERED?: No CURRENT FINANCING: POSSESSION: Negotiable, See Remar SIGN ON PROPERTY?: No CONTINGENCY LIST: See Remarks		ervice d R's, Homeowners Associati 47: Yes/Yes : Yes/Yes	LIST CONTRACT DATE: 12/26/23 START SHOWING DATE: ON MARKET DATE: 12/26/23 PRICE CHG TIMESTAMP: STATUS CHG TIMESTAMP: 03/11/24 MOD TIMESTAMP: 03/11/24 EXPIRED DATE: PURCH CONTRACT DATE: 02/29/24 ENDING DATE:
final 1 hour showing window Wedne gated community so agents/buyers Incredible location and city light vie this property. All terms and any fina questions or would like to view addi flooring is missing on first floor and the square footage, bed/bath count,	y. Unfortunately No exception saday 2/14/24 from 2-3 PM. No will need to be on the guard of will need to be on the guard of will last model match locate I sales are contingent on the attional interior photos, Buyer Vanity /flooring in downstain. I to size/dimensions, permitty f all information with appropriate A POF, Title shows 4 bedrows LOCK BOX LOCATION:	Must be on confirmed showing the list in order to enter the dat 20720 Como Ln recently agreement of the trustee, Camay not be able to obtain fins bathroom missing, Broker of or unpermitted space & so interprofessional(s) Please stooms/3 Bath.	k. Showings by confirmed appointment only dur g list to view. Text agent for additional details, community. Please text /call Dave 818-422-32: closed @ \$1,426,000, There is a notice of defau II Dave for details at (818)422-3283 if you have ancing due to the condition of the property. Son or agent does not represent or guarantee accura- chool boundary lines. Buyer is advised to ubmit all offers to dave@mrporterranch.com &
SHOW CONTACT NAME: Dave SHOW CONTACT PH: 818-422-3283	LOCK BOX TYPE: None		OWNER'S NAME:
	his is a guard gated communi lody 310-753-3047 for showi	ity so agents/buyers will nee ng requests. Please read priv	only during a final 1 hour showing window d permission in order to enter the community. F ate remarks.
AGENT / OFFICE	V. 280	CO	NTACT PRIORITY
	LA State License:	01182757 01755064	1.LA CELL: 818-422-3283 2.LA CELL: 818-422-3283

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			



Comparable 1

11978 Mariposa Bay Ln

 Prox. to Subject
 0.95 miles NE

 Sale Price
 1,314,900

 Gross Living Area
 2,712

 Total Rooms
 9

 Total Bedrooms
 5

Total Bathrooms 3.0

Location B;Guard Gated;

 View
 B;Mtn;

 Site
 7228 sf

 Quality
 Q3

 Age
 26



Comparable 2

20740 Trieste Ln

Prox. to Subject 0.42 miles NW
Sale Price 1,335,000
Gross Living Area 2,655
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0

Location B;Guard Gated;

 View
 B;Mtn;

 Site
 6566 sf

 Quality
 Q3

 Age
 18



Comparable 3

11920 Mariposa Bay Ln

Prox. to Subject 0.93 miles NE Sale Price 1,230,000 Gross Living Area 2,282 Total Rooms 7 Total Bedrooms 4

Total Bedrooms 4
Total Bathrooms 3.0

Location B;Guard Gated; View B;Mtn; Site 6574 sf

Quality Q3 Age 26

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			·
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			



Comparable 4

20720 Como Ln

Prox. to Subject 0.26 miles W
Sale Price 1,426,000
Gross Living Area 2,857
Total Rooms 8
Total Bedrooms 5
Total Bathrooms 3.0

Location B;Guard Gated;

 View
 B;Mtn;

 Site
 5204 sf

 Quality
 Q3

 Age
 21



Comparable 5

11342 Modena Ln

Prox. to Subject 0.17 miles W
Sale Price 1,355,000
Gross Living Area 2,513
Total Rooms 8
Total Bedrooms 5
Total Bathrooms 3.0

Location B;Guard Gated;
View B;CtySky;
Site 6111 sf
Quality Q3
Age 21



Comparable 6

11539 Santini Ln

Prox. to Subject 0.57 miles NW Sale Price 1,450,000 Gross Living Area 2,655 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 3.0

Location B;Guard Gated;

 View
 B;Mtn;

 Site
 5583 sf

 Quality
 Q3

 Age
 15

Borrower	Redwood Holdings LLC				
Property Address	20518 Como Ln				
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326	
Lender/Client	Wedgewood Inc.				



Comparable 7

20819 Lugano Way

 Prox. to Subject
 0.38 miles W

 Sale Price
 1,375,000

 Gross Living Area
 3,195

 Total Rooms
 9

 Total Bedrooms
 5

 Total Bathrooms
 4.0

Location B;Guard Gated; View B;Woods; Site 6206 sf Quality Q3 Age 18



Comparable 8

20748 Trieste Ln

Prox. to Subject 0.43 miles NW
Sale Price 1,325,000
Gross Living Area 2,655
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 3.0

Location B;Guard Gated; View B;Mtn; Site 5918 sf

Quality Q3 Age 18



Comparable 9

11801 Thunderbird Ave

1.35 miles NE Prox. to Subject Sale Price 1,349,950 Gross Living Area 2,412 Total Rooms 7 Total Bedrooms 4 **Total Bathrooms** 3.0 Location N;Res; View B;Mtn; Site 13959 sf Quality Q3 Age 55

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			



Comparable 10

11872 Mariposa Bay Ln

Prox. to Subject 0.93 miles NE
Sale Price 1,550,000
Gross Living Area 2,712
Total Rooms 8
Total Bedrooms 5

Total Bathrooms 3.0

Location B;Guard Gated;
View B;Mtn;Valley
Site 5999 sf
Quality Q3
Age 27

Comparable 11

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 12

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

MLS Photograph Addendum

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			





11978 Mariposa Bay Ln

20740 Trieste Ln





11920 Mariposa Bay Ln

20720 Como Ln





11342 Modena Ln

11539 Santini Ln

MIs Photograph Addendum

Borrower	Redwood Holdings LLC			
Property Address	20518 Como Ln			
City	Porter Ranch	County Los Angeles	State CA	Zip Code 91326
Lender/Client	Wedgewood Inc			





20819 Lugano Way

20748 Trieste Ln





11801 Thunderbird Ave

11872 Mariposa Bay Ln

56807 File No. 35180201

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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.

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.

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.

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.

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.

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 residence 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.

O.S

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

05

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

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA		Sale or Financing Concessions Sale or Financing Concessions
GlfCse	Federal Housing Authority Golf Course	
Glfvw	Golf Course View	Location View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
OD KIT.	OUTDOOR KITCHEN	PORCH / PATIO / DECK
ODFP	OUTDOOR FIREPLACE	PORCH / PATIO / DECK
ODLA	OUTDOOR LIVING AREA	PORCH / PATIO / DECK
WF	WATERFALL	PORCH / PATIO / DECK
GNBELT	GREENBELT VIEW	VIEW
PRI. SETTING	PRIVATE SETTING	LOCATION
SPTCT	SPORTS COURT	PORCH / PATIO / DECK
OP	OPEN PATIO	PORCH / PATIO / DECK

E and 0 2024

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln							
City	Porter Ranch	Count	y Los Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc.							



DECLARATIONS

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

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

Renewal of: RAP4113770-22 Policy Number: RAP4113770-23

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Robert Bronley

Item 2. Address: 4037 Phelan Rd. Suite A169

Phelan, CA 92371 City, State, Zip Code:

Item 3. Policy Period: From 12/10/2025 (Month, Day, Year) 12/10/2024 To 12/10/20 (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ ____500,000 Damages Limit of Liability - Each Claim

500,000 B. S Claim Expenses Limit of Liability - Each Claim

1,000,000 C. \$ Damages Limit of Liability - Policy Aggregate

D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$_500 Each Claim

B. \$ 1,000 Aggregate

Item 6. Premium: \$ 835.00

Item 7. Retroactive Date (if applicable): 12/10/1991

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)

D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1

2024' CA License

Borrower	Redwood Holdings LLC							
Property Address	20518 Como Ln		·					
City	Porter Ranch	County	Los Angeles	State	CA	Zip Code	91326	
Lender/Client	Wedgewood Inc							

