File # **2403-16** 

### **APPRAISAL OF REAL PROPERTY**



### **LOCATED AT**

5975 Pat Ave

Woodland Hills, CA 91367-1058 TRACT NO 28995 LOT 31

### **FOR**

WEDGEWOOD INC

2015 MANHATTAN BEACH BL, SUITE 100 REDONDO BEACH, CA 90276

### **OPINION OF VALUE**

1,100,000

### **AS OF**

03/18/2024

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### USPAP ADDENDUM

orrower	REDWOOD HOLDINGS LLC				
roperty Address	5975 Pat Ave	Occupit.		21-1-	7in Ondo
ity ender	Woodland Hills WEDGEWOOD INC	County Los ange	LES	State CA	Zip Code <b>91367-1058</b>
		owing USPAP reporting option:			
Appraisal	Report	This report was prepared in accordance wit	h USPAP Standards Rule 2-2(a).		
Restricted	d Appraisal Report	This report was prepared in accordance wit	h USPAP Standards Rule 2-2(b).		
Reasonable I	Exposure Time				
		or the subject property at the market value st	ated in this report is:	THE REASONAL	BLE EXPOSURE TIME IS
30 TO 90 DAY		, ,			<u> </u>
Additional Co	artifications				
l l	o the best of my knowledge a	nd belief:			
1		ppraiser or in any other capacity, regarding t	the property that is the subject of	this renort wit	hin the
l <del></del>		g acceptance of this assignment.	no property that is the subject of	uno roport wid	init the
		-			
·		aiser or in another capacity, regarding the pro			three-year
		ce of this assignment. Those services are de	scribed in the comments below.		
1	ts of fact contained in this repor	ons are limited only by the reported assumption	s and limiting conditions and are m	v nersonal imn:	artial and unhiased
	alyses, opinions, and conclusion		and miniming conditions and arc m	y porsonai, impo	ii iidi, dilu ulibidocu
1 -		or prospective interest in the property that is the	subject of this report and no perso	onal interest with	respect to the parties
involved.					
		t is the subject of this report or the parties invol			
1	<del>-</del>	ontingent upon developing or reporting predeter nent is not contingent upon the development or r		or direction in ve	lue that favore the equal of
		ttainment of a stipulated result, or the occurrence			
		developed, and this report has been prepared, ir			
	t the time this report was prepare		Toomorning with the ormorni otana	1010001	onal Appraisal Fraction that
1		rsonal inspection of the property that is the subje	ect of this report.		
1		ignificant real property appraisal assistance to the		n (if there are ex	ceptions, the name of each
individual provid	ling significant real property app	raisal assistance is stated elsewhere in this repo	t).		
Additional Co	omments				
APPRAISER:	1 1	o // sı	JPERVISORY APPRAISER:	(only if req	juired)
	$A \wedge P$	15 Vallate			
Signature:	(Aux) I, I	Sir	nature:		
	P/BALDINO		me:		
Date Signed: 03	8/18/2024		te Signed:		
State Certification	#: AR001957		te Certification #:		
or State License #	:		State License #:		
State: CA	Cartification or Licenses	Sta		0.	
Expiration Date of Effective Date of A	—		piration Date of Certification or License		
Ellective Date of A	ppraisal: <u>03/18/2024</u>		pervisory Appraiser Inspection of Subj	· · · · —	Interior and Exterior

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

56858 File # 2403-16

The purpose of this summary appraisal repo	rt is to provide t	ne lender/client with an	accurate, and adequat	ciy supported, opi	mon of the market val	ue of the subject pro	opo.tj.
Property Address 5975 Pat Ave			City woodland	Hills	State CA	Zip Code 91367-	1058
Borrower REDWOOD HOLDINGS LLC		Owner of Public Reco	rd <b>REDWOOD HOLD</b>	INGS LLC	County Los	ANGELES	
Legal Description TRACT NO 28995 LOT 31	1						
Assessor's Parcel # 2032-014-016			Tax Year <b>2023</b>		R.E. Taxes \$	1,789	
Neighborhood Name woodland Hills			Map Reference	559-D-1	Census Tract	1373.02	
Occupant 🔀 Owner 🗌 Tenant 📗 Vaca	ant	Special Assessments	\$ o	PU	D HOA\$ o	per year pe	er month
Property Rights Appraised X Fee Simple	Leasehold	Other (describe)					
Assignment Type Purchase Transaction	Refinance 1		(describe) SERVICIN	G			
Lender/Client wedgewood INC					DONDO BEACH, CA 90	276	
Is the subject property currently offered for sale of	or has it been offered					Yes No	
Report data source(s) used, offering price(s), and		OM 1;CRMLSMLS# SB2					
	( /	<u> </u>			10,20211011		
I did did not analyze the contract for	sale for the subject i	purchase transaction. Expl	ain the results of the ana	lysis of the contract	for sale or why the analy	sis was not	
performed.		pa. 0a00 tranoa0tro 2p.		., 5.0 5. 1.0 55.1.1.105	io. caic of inity and amany		
Contract Price \$ Date of Cont	tract	Is the property selle	the owner of public rec	ord? Yes	No Data Source(s)		
Is there any financial assistance (loan charges, sa		<u> </u>				Yes	No
If Yes, report the total dollar amount and describe			oo, oto., to be paid by a	ny party on bonan o	t tilo bollowor.	100	
in 163, report the total dollar amount and describe	the items to be pair	u.					
Note: Page and the racial composition of the	noighborhood aro	not appraisal factors					
Note: Race and the racial composition of the	neignbornood are		it Hausing Turnda		One Hult Harri	Decomple	lee 0/
Neighborhood Characteristics	5 -		it Housing Trends		One-Unit Housing	Present Land U	
Location Urban Suburban		erty Values Increasi		Declining	PRICE AGE	One-Unit	97 %
Built-Up		and/Supply Shortage		Over Supply	\$ (000) (yrs)	2-4 Unit	%
Growth Rapid X Stable	Slow Mark	keting Time 🔀 Under 3	mths 3-6 mths	Over 6 mths	800 Low 0	Multi-Family	%
Neighborhood Boundaries THE SUBJECT	IS LOCATED NOR	TH OF BURBANK BL, S	OUTH OF VICTORY,	EAST OF THE	3,000 High 60	Commercial	%
CITY LIMITS & WEST OF VALLEY CIRCLE			- ,-		1,150 Pred. 50	Other	3 %
Matable advant December to a	ocated in a suburl	ban area. It is within 5 m	iles of many diversifie	d financial. indust	-,		
Neighborhood shows average to good main							. &
VALLWY CIR The subject is located 1 mile					t minutes to major tran	ic arteries on victory	<u> </u>
Market Conditions (including support for the abov							n=
					EMAND IS BEGINNING TO		
INFLATION HAS BEEN DECREASING, BUT VALUES						NTEREST RATES TO DEC	CLINE
BUYER ARE BEGINNING TO BE MORE WILLING	TO WAIT FOR RATE	•					
Dimensions 88 x 157		Area 13816 sf		pe RECTANGLE	VIEW	N;Res;	
Specific Zoning Classification LARE11			MULTIPLE RESIDEN				
	- '	athered Use) No Zo					
Is the highest and best use of subject property as	s improved (or as pro	oposed per plans and spec	ifications) the present us	se?	Yes No If No,	describe	
Utilities Public Other (describe)		Public Other	(describe)	Off-site Impro	ovements - Type	Public Priv	vate
Utilities Public Other (describe)  Electricity	Water	Public Other	(describe)	Off-site Impro		Public Priv	vate
,			(describe)		HALT		vate
Electricity 🔀 🔲	Sanitai	X		Street ASPI	HALT	X X	
Electricity Sas	Sanitar  No FEMA FI	ry Sewer X	,	Street ASPI Alley ASPI	IALT	X X	
Electricity	Sanitar  No FEMA FI for the market area?	ry Sewer X	FEMA Map # o6	Street ASPH Alley ASPH D37C1266F	HALT IALT FEMA M	ap Date 09/26/2008	
Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external f	Sanital  No FEMA FI for the market area? factors (easements,	ry Sewer	FEMA Map # 060  No If No, describe ental conditions, land use	Street ASPH Alley ASPH D37C1266F es, etc.)?	IALT	ap Date 09/26/2008	
Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical  Are there any adverse site conditions or external f	Sanital No FEMA FI for the market area? factors (easements,  REPORT HAS NOT	ry Sewer	FEMA Map # 06i No If No, describe ental conditions, land use the are no adverse.	Street ASPH Alley ASPH D37C1266F es, etc.)? INFLUENCES	HALT IALT FEMA M	ap Date 09/26/2008	
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FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f THE SUBJECT IS ABOVE GRADE. THE TITLE For flood information discrepancy with lend LOT SIZE TAKE FROM PLAT MAP Source(s) Used for Physical Characteristics of Pri Other (describe) General Description	Sanital No FEMA FI for the market area' factors (easements,  REPORT HAS NOT der's certification  operty Ag  Genera	ry Sewer	FEMA Map # 060  No If No, describe ental conditions, land use the conditions and use the conditions are appeared as appraisal file.  Assessment and Data Source for Grost Heating/Cooling	Street ASPH Alley ASPH D37C1266F es, etc.)? INFLUENCES lood information Tax Records Es Living Area A	Yes No	ap Date 09/26/2008  If Yes, describe  Property Owner  Car Storage	
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Page 1 of 6

### Exterior-Only Inspection Residential Appraisal Report 56858 2403-16

56858

	nronarties curren	ly offere	d for cal	lo in t	the subject neighborh	ond ra	naina in	nrice	from \$ 4.400.000		to \$	4 50	
													9,000
		ect neign			the past twelve mon	uis raii							579,000 .
FEATURE	SUBJECT		COMP	AKABI	LE SALE # 1		COM	PAKABI	E SALE # 2		CUMPAR	KABL	E SALE # 3
Address 5975 Pat Ave		6100	Pat Ave	!		5835	El Cano	n Ave		5857	Fairhaven	Ave	
Woodland Hills, CA	91367-1058	Wood	lland Hill	ls, CA	91367-1061	Wood	land Hil	lls, CA	91367-3919	Wood	land Hills,	CA	91367-3930
Proximity to Subject		0.12	miles NE			0.42	miles SE	E		0.18	miles SE		
Sale Price	\$				\$ 1,645,000				\$ 1,130,000				\$ 1,275,000
Sale Price/Gross Liv. Area	\$ sq	ft. \$	626.19	sq.ft.	, , , , , , , , , , , , , , , , , , , ,	\$	397.05	sq.ft.	, ,	\$	<b>632.44</b> St	g.ft.	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Data Source(s)					249 ;DOM 1	CBMI			D6529;DOM 19	CBMI			12223 ;DOM 7
Verification Source(s)													-
VALUE ADJUSTMENTS	DESCRIPTION		ESCRIPTION		<b>559-D-1</b> + (-) \$ Adjustment		SCRIPTI		<b>559-D-1</b> + (-) \$ Adjustment		EL Q#8667 SCRIPTION	/31	+(-) \$ Adjustment
	DESCRIPTION			JIN	+ (-) \$ Aujustinent			UN	+ (-) \$ Aujustinent				+ (-) \$ Aujustilielit
Sales or Financing		ArmL	th			ArmL	th			ArmLt	th		
Concessions		Conv	;0			Conv:	;0			Conv;	0		
Date of Sale/Time		s02/2	4;c02/2	4		s08/2	3;c07/2	3		s12/2	3;c11/23		
Location	N;Res;	N;Res	s;			N;Res	s;			N;Res	;		
Leasehold/Fee Simple	Fee Simple	Fee S	Simple			FEE			0	Fee S	imple		
Site	13816 sf	1600			-10,000		7 ef		-10,000				0
View					-200,000				-10,000				
	N;Res;	B;Cty			· · · · · · · · · · · · · · · · · · ·	T .				N;Res			
Design (Style)	DT1; MID CENTURY MO		IRADITIC	JNAL	0		BUNGAL	UW	0		RANCH		0
Quality of Construction	Q4	Q4				Q4				Q4			
Actual Age	57	56			0	59			0	60			0
Condition	C4	C2			-200,000	C4				C3			-100,000
Above Grade	Total Bdrms. Batl	s Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms. Ba	ths	
Room Count	7 4 2.		4	3.0	-7,500		4	2.1	0			.0	+7,500
Gross Living Area	2,425 SQ												-
			2,627	oy.ii.	-30,300		2,846	, oq.II.	-63,200		<b>2,016</b> St	4.1L	+61,400
Basement & Finished	Osf	Osf				Osf				Osf			
Rooms Below Grade													
Functional Utility	AVERAGE	AVER	AGE			AVER	AGE			AVER	AGE		
Heating/Cooling	FAU/CENT	FAU/0	CENT			FAU/0	CENT			FAU/C	ENT		
Energy Efficient Items	NONE	NONE				NONE				NONE			
Garage/Carport													
Porch/Patio/Deck	2ga2dw	2ga2				2ga2				2ga2			
	NONE		PATIO				PATIO		-5,000		PATIO		-5,000
POOL-SPA	NONE	POOL			-25,000	POOL			-25,000	POOL			-25,000
Net Adjustment (Total)			+ >	< −	\$ -477,800		+ )	<b>K</b> -	\$ -103,200		] + 🗶	-	\$ -61,100
Adjusted Sale Price		Net A		9.0 %	111,000	Net Ad		9.1 %	100,200	Net Ac		8 %	0.,
of Comparables		Gross		29.0 %	\$ 1,167,200			9.1 %	\$ 1,026,800	1		6 %	
	 				rty and comparable sal				Ψ 1,026,800	uiuss	Auj. 10.0	0 /0	\$ 1,213,900
I did did not research	ile sale of transfer if	Story or ti	iie subjeci	t prope	ity and comparable sai	63. II III	i, expiaii	1					
Marine and Marine Marine				Ala a	h:			- 444					
	not reveal any prior s	ales or tra	ansters of	the su	bject property for the th	iree yea	irs prior ti	o the et	rective date of this appr	aisai.			
Data Source(s) PARCEL QUE													
My research did did did	not reveal any prior s	ales or tra	ansfers of	the co	mparable sales for the	year pri	or to the	date of	sale of the comparable	sale.			
Data Source(s) PARCEL QUE	ST												
Report the results of the research	and analysis of the p	ior sale o	r transfer	history	of the subject property	and co	omparable	e sales	(report additional prior	sales o	n page 3).		
ITEM		SUBJECT		Ť	COMPARABLE S				OMPARABLE SALE #2		T - /	ИΡΔΕ	RABLE SALE #3
Date of Prior Sale/Transfer	00/40/0004	OODOLOI			OOMI ATTABLE O	/\LL			OWN THINDEE ONCE WE	-	001	VII / (I	WIDEL OFFICE WO
	03/13/2024			-									
Price of Prior Sale/Transfer	\$1,140,000												
Data Source(s)	PARCEL QUI	ST		ı	PARCEL QUEST		l	PARCE	L QUEST		PARCEL (	QUE	ST
Effective Date of Data Source(s)	03/18/2024			_ T	03/18/2024			03/18/2	2024		03/18/202	24	
		ropertv a	nd compa		-1	E COM				C CTAT			SUBJECT SOIN
Analysis of prior sale or transfer history of the subject property and comparable sales  THE COMPARABLES HAVE TRANSFERRED AS STATE ABOVE. THE SUBJECT SOLD										2 2 i u .			
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Freddie Mac Form 2055 March 2005

Page 2 of 6

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

56858

THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USE				
MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURF FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDEN	•	TING REQUIREMENTS OF 1	THIS APPRAISAL	REPORT
FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDEN	ITIFIED BY THE APPRAISER.			
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENAN	CE & UPKEEP PROLONGING THE ES	STIMATED REMAINING EC	ONOMIC LIFE.	
The address reported on the appraisal form is according to US Postal Service record	s as required by UAD format. The	title company reports th	e city or county	address
and the title report may or may not match to USPS records?.				
I have performed no services, as an appraiser or in any other capacity, regarding the	property that is the subject of th	nis report within the three	-year period im	mediately
preceding acceptance of this assignment.		-		-
COST ADDDOACH TO VALUE	E (not required by Eannie Mac)			
	E (not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculation	ns.	factors derived from Ma	rshall-Swift	
	ns. mating site value) <b>Cost</b> 1	factors derived from Ma	rshall-Swift.	
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Freddie Mac Form 2055 March 2005

### Exterior-Only Inspection Residential Appraisal Report File # 24

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

### Exterior-Only Inspection Residential Appraisal Report 56858

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.

Freddie Mac Form 2055 March 2005

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

- 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 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 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.

<b>1</b>	
APPRAISER / A / A / A / A / A / A / A / A / A /	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joseph P BALDINO	Name
Company Name REAL ESTATE APPRAISER	Company Name
Company Address 3101 MESA VERDE DR	Company Address
BURBANK, CA 91504	
Telephone Number (818) 768-6147	Telephone Number
Email Address Joeappraiser11@AOL.COM	Email Address
Date of Signature and Report 03/18/2024	Date of Signature
Effective Date of Appraisal 03/18/2024	State Certification #
State Certification # AR001957	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 <u>02/12/2025</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
5975 Pat Ave	☐ Did inspect exterior of subject property from street
Woodland Hills, CA 91367-1058	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,100,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name wedgewood inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach BL, Suite 100, REDONDO	Date of Inspection
BEACH, CA 90276	
Fmail Address	

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### Exterior-Only Inspection Residential Appraisal Report 56858 File # 2403-16

FEATURE	SUBJECT	T	COMPA	ARAB	LE SALE # 4		CC	OMPARABI	LE SALE # 5		COM	PARABL	E SALE # 6
Address 5975 Pat Ave	•		5432 Beeler A	ve		2444	15 Clip	pstone St	!				
Woodland Hills, CA	91367-1058		Woodland Hills	s, CA	91367-5706	l			91367-1004				
Proximity to Subject			0.87 miles SE			0.10	miles	SE					
Sale Price	\$				\$ 1,210,000				\$ 1,121,250	)			\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$ 470.45	sq.ft.		\$	444	.06 sq.ft.		\$		sq.ft.	
Data Source(s)			CRMLSMLS#2			CRM			D17525;DOM 30				I.
Verification Source(s)			PARCEL Q#53		•				i 559-D-1				
VALUE ADJUSTMENTS	DESCRIPTION		DESCRIPTIO		+ (-) \$ Adjustment		ESCRI		+(-) \$ Adjustment	D	ESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing			ArmLth		() +	Arml			() + ( ) -				() + 1.0,000
Concessions			Cash;0				 ;;2800		-28,000				
Date of Sale/Time			s08/23;c08/23	,			7,2800 23;c0		-28,000	1			
Location	N.D.s.			)				3/23					
Leasehold/Fee Simple	N;Res;		N;Res;			N;Re	s;						
Site	Fee Simple		FEE			FEE							
	13816 sf		13543 sf		0	1121							
View	N;Res;		N;Res;			N;Re							
Design (Style)	· ·		DT1;TRADITIO	NAL	0	_	TRAD	ITIONAL		)			
Quality of Construction	Q4		Q4			Q4							
Actual Age	57		61		0	49				)			
Condition	C4		C4			C4	_				_	1	
Above Grade	Total Bdrms.	Baths	Total Bdrms.	Baths		Total	Bdrm	ns. Baths		Total	Bdrms.	Baths	
Room Count	7 4	2.1	7 4	3.0	-7,500	8	5	2.1		)			
Gross Living Area	2,425		2,572		-22,100		2,5	<b>525</b> sq.ft.	-15,000			sq.ft.	
Basement & Finished	Osf		Osf		, , ,	Osf							
Rooms Below Grade						55.							
Functional Utility	AVEDACE		AVEDACE			AVE	2405						
Heating/Cooling	AVERAGE		AVERAGE			AVE							
	FAU/CENT		FAU/NONE		+5,000								
Energy Efficient Items	NONE		NONE			NON	E						
Garage/Carport	2ga2dw		2ga2dw			3ga3	Bdw		-10,000	)			
Porch/Patio/Deck	NONE		OPEN PATIO		-5,000	NON	E						
POOL-SPA	NONE		POOL		-25,000	NON	E						
Net Adjustment (Total)			+ <b>X</b>	<b>1</b> -	\$ -54,600	Г	+	<b>X</b> -	\$ -53,000	, [	+	7 -	\$
Adjusted Sale Price				<del>-</del> 4.5 %		Net A		4.7 %		Net A		%	
of Comparables				5.3 %		l	-	4.7 %				%	
Report the results of the research a	and analysis of the												Ψ
ITEM	and analysis of the			1115101									ABLE SALE # 6
			BJECT		COMPARABLE SA	LE #	4	U	OMPARABLE SALE #	5	+ '	UIVIPAR	ABLE SALE # 6
Date of Prior Sale/Transfer	03/13/20			-									
Price of Prior Sale/Transfer	\$1,140,0	000											
Data Source(s)	PARCEL	QUEST			PARCEL QUEST			PARCE	EL QUEST				
Effective Date of Data Source(s)	03/18/20	024			03/18/2024			03/18/	2024				
Analysis of prior sale or transfer hi	story of the subj	ject prop	erty and compar	rable	sales THE	CON	IPARA	BLES HA	VE TRANSFERRED A	STAT	E ABOV	E.	
Analysis/Commonts													
Analysis/Comments SALE#4	LARGER MOR	E BATH	HAS POOL N	O A/0	SALE#5 LAR	ER T	HAN T	HE SUBJ	ECT THE ONLY SAL	EICO	ULD FIN	D WIT	H NO POOL
								_					

**Supplemental Addendum** 

Fi	le l	Nη	2403-16	
- 11	10 1	NO.	Z4U3-10	•

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5975 Pat Ave			
City	Woodland Hills	County Los Angeles	State CA	Zip Code <b>91367-1058</b>
Lender/Client	WEDGEWOOD INC			

### THIS IS AN APPRAISAL REPORT NOT A SUMMARY REPORT AS STATED ON THE PREPROGRAMMED APPRAISAL FORM NO PERSONAL PROPERTY WAS INCLUDED IN THIS REPORT

EXPOSURE TIME FOR THE SUBJECT IS 1 TO 3 MONTHS. EXPOSURE TIME IS THE LENGTH OF TIME THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT THE VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. IT IS A RETROSPECTIVE ANALYSIS BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE & OPEN MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCUR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL.

MARKET. EXPOSURE TIME IS ALWAYS PRESUMED TO OCCOR PRIOR TO EFFECTIVE DATE OF THE APPRAISAL.

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

NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT, REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL

HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

**Market Conditions Addendum to the Appraisal Report** 

56858

File No. 2403-16

The purpose of this addendum is to provide the lender/cl				prevalent in the suc	oject	
neighborhood. This is a required addendum for all apprair  Property Address 5975 Pat Ave	isal reports with an effectiv	ce date on or after April 1, 2 City <b>Woodland</b>		State CA	ZIP Code 9130	7 1050
Borrower REDWOOD HOLDINGS LLC		ony woodiand	HIIIS	Otato CA	211 0000 9131	07-1008
Instructions: The appraiser must use the information req	juired on this form as the b	asis for his/her conclusion	ns, and must provide support	for those conclusi	ons, regarding	
housing trends and overall market conditions as reported	d in the Neighborhood sect	ion of the appraisal report	form. The appraiser must fill i	in all the informatio	on to the extent	
it is available and reliable and must provide analysis as ir						
explanation. It is recognized that not all data sources will						
in the analysis. If data sources provide the required inform	-	• • • • • • • • • • • • • • • • • • • •	·	-	-	
average. Sales and listings must be properties that comp subject property. The appraiser must explain any anomal				ed by a prospectiv	e buyer of the	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	16	8	8	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	2.67	2.67	2.67	Increasing	<b>X</b> Stable	Declining
Total # of Comparable Active Listings	0	3	3	Declining	<b>X</b> Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	1.1	1.1	Declining	<b>X</b> Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	1,281,125	1,441,000	1,450,000	Increasing	Stable	Declining
Median Comparable Sales Days on Market  Median Comparable List Price	10	7	11	Declining	Stable Stable	Increasing  Declining
Median Comparable List File  Median Comparable Listings Days on Market	N/A N/A	1780000 53	1,474,000 25	Increasing  Declining	Stable	Increasing
Median Sale Price as % of List Price	99.5	102.8	96	Increasing	➤ Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p			<u> </u>	Declining	<b>X</b> Stable	Increasing
Explain in detail the seller concessions trends for the pas			n 3% to 5%, increasing use o	f buydowns, closir		<u> </u>
fees, options, etc.). CONCESSIONS HAVE BEE	•					THAN ANY
CONCESSIONS. CONCESSIONS ARE MORE PREV	ALENT IN THE LOWER	VALUE RANGES.				
Ave favoring and a (DEO cales) a factor in the months.	) Vaa <b>V</b> aa	a lf.ca acualaia (in alca	dina tha turnala in lintinan and		d	
Are foreclosure sales (REO sales) a factor in the market?			ding the trends in listings and	sales of foreclose	a properties).	
REO & FORECLOSURES ARE NOT A FACTOR AT TH	IIS TIME FURECLUSUR	E RAIE IS LESS THAN 1	/2%			
Cite data sources for above information. CRMLS	& CLAW					
Summarize the above information as support for your co						
an analysis of pending sales and/or expired and withdrav	vn listings, to formulate yo	ur conclusions, provide bo	th an explanation and suppor	t for your conclusi	ons.	TADI E
an analysis of pending sales and/or expired and withdraw THE OVERALL TRENDS REPORTED ON THE INVEN	vn listings, to formulate yo NTORY ANALYSIS GRID	ur conclusions, provide bo & AVERAGE SALE & LI	th an explanation and suppor ST PRICE DOM & LIST SA	t for your conclusi ALE RATIO GRID	ons. S INDICATE A S	
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### **Appraiser Independence Certification**

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

or any compan to influ	other third par ny, or partner o ence the devel	byee, director, o ty acting as joi n behalf of opment, reportin n, inducement, i	nt venture parti wed g, result, or re	ner, independen <b>gewood inc</b> eview of my ap	t contracto , praisal thr	r, appraisal influenced, ough coerc	management or attempted
		ehavior in our b			has never	participated	in any of the
1)	Withholding or	threatening to v	vithhold timely p	payment or part	ial paymen	t for an ap	praisal report;
,	_	threatening to demote or termi		business with	me, or de	moting or 1	terminating o

- 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
- 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
- 6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
- 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
- 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.

Augh P. Balchia		
Cianatusa	03/18/2024	
Signature /	Date	
JOSEPH P BALDINO	AR001957	
Appraiser's Name	State License or Certification #	
IFA	02/12/2025	CA
State Title or Designation	Expiration Date of License or Certification	State
5975 Pat Ave, Woodland Hills, CA 91367-1058		
Address of Property Appraised		

05/13

### **Subject Photos**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5975 Pat Ave			
City	Woodland Hills	County Los Angeles	State CA	Zip Code 91367-1058
Lender/Client	WENGEWOOD INC			



### **Subject Front**

5975 Pat Ave Sales Price

Gross Living Area 2,425 Total Rooms Total Bedrooms Total Bathrooms 2.1 Location N;Res; View N;Res; Site 13816 sf Quality Q4 Age

57



### **Subject Rear**



### **Subject Street**

### Comparable Photos ##

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5975 Pat Ave		·	
City	Woodland Hills	County Los Angeles	State CA	Zip Code 91367-1058
Lender/Client	WENGEWOOD INC			



### **Comparable 1**

### 6100 Pat Ave

Prox. to Subject 0.12 miles NE Sales Price 1,645,000 Gross Living Area 2,627 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View B;CtySky; Site 16000 sf Quality **Q**4 Age 56



### Comparable 2

### 5835 El Canon Ave

Prox. to Subject 0.42 miles SE Sales Price 1,130,000 Gross Living Area 2,846 Total Rooms 8 Total Bedrooms Total Bathrooms 2.1 Location N;Res; View N;Res; Site 21737 sf Quality Q4 Age 59



### Comparable 3

### 5857 Fairhaven Ave

Prox. to Subject 0.18 miles SE Sales Price 1,275,000 Gross Living Area 2,016 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 10698 sf Quality Q4 Age 60

### **Comparable Photo Page**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5975 Pat Ave		·	
City	Woodland Hills	County Los Angeles	State CA	Zip Code 91367-1058
Lender/Client	WENGEWOOD INC			



### Comparable 4

### 5432 Beeler Ave

Prox. to Subject 0.87 miles SE Sales Price 1,210,000 Gross Living Area 2,572 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 13543 sf Quality Q4 Age 61



### Comparable 5

### 24445 Clipstone St

Prox. to Subject 0.10 miles SE Sales Price 1,121,250 Gross Living Area 2,525 Total Rooms Total Bedrooms Total Bathrooms 2.1 Location N;Res; View N;Res; Site 11212 sf Quality Q4 Age 49

### Comparable 6

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

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3

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

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

C/

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

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

C5

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

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

C6

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

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

### **Quality Ratings and Definitions**

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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.

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Quality Ratings and Definitions (continued)

### Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

### Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

### Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and ungrades.

### 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
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines  Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash Commercial Influence	Sale or Financing Concessions Location
Comm	Conventional	Sale or Financing Concessions
Ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway Series Pete	Garage/Carport
e Fototo	Expiration Date	Date of Sale/Time
Estate FHA	Estate Sale Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
	Garage	Garage/Carport
g ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR Mtn	Mid-rise  Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res RH	Residential USDA - Rural Housing	Location & View Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
Woods	Walk Out Basement	Basement & Finished Rooms Below Grade View
Woods Wtr	Woods View Water View	View
WtrFr	Water Frontage	Location
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
- · · ·		



# BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

Business, Consumer Services & Housing Agency

# Joseph P. Baldino

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

"Certified Residential Real Estate Appraiser"

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

Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 001957

Effective Date:
Date Expires:

February 13, 2023 February 12, 2025

Loretta Dillon, Deputy Bureau Chief, BREA





# LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

### DECLARATIONS

### ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company")
175 Capitol Blvd. Suite 100
Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number
02/23/2023	AAI006008-08	AAI006008-07

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD**. PLEASE READ THE POLICY CAREFULLY.

Item

1. Customer ID: 168108 Named Insured: BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Burbank, CA 91504	
2. Policy Period: From: 04/04/2023 To: 04/04/2024 12:01 A M Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	-
4. Retroactive Date: 06/05/2000	
5. Inception Date: 04/04/2016	
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$1,087.00	
9. Forms attached at issue: LIA002 (12/14) LIA CA (11/LIA021 (10/14) LIA143 (10/14)	14) LIA012 (12/14) LIA018 (10/14)
This Declarations Page, together with the completed and signed Policy the Policy shall constitute the contract between the Named Insured and	
02/22/2023	(K 1.) .e
Date By	Authorized Signature
LIA-001 (12/14)	Aspen American Insurance Company

### **PUBLIC RECORDS**

3/16/24, 2:11 PM Property Detail Printout



County Last Updated: 03/07/2024

**Property Location** 

WOODLAND 91367-Address: 5975 PAT AVE City: Zip: HILLS 1058

County: Los Angeles Single Family APN#: 2032-014-016 Use Code: Residence Tract: 28995 Census Tract: 1373.02 Zone: LARE11

Legal Desc: TRACT NO 28995 LOT 31 Map Page/Grid: 559/ D1

Total Assessed Value: 116,549 Tax Amount: 1,789.88

Tax Year / Assessor Year: 2023 / 2023 Percent Improvement: 0.75

**Current Owner Information** 

SILLMAN Current Owner: Owner Address: 5975 PAT AVE NIGRI, PHYLLIS/SILLMAN, FRANK

City, State, Zip: WOOR WOODLAND HILLS, CA, 91367-Owner Occupied: Yes

Last Transaction: 02/02/2022 Deed Type: quitclaim/deed of trust

Document: 0000131866 Amount:

**Last Sale Information** 

Transferred From: Seller Address:

Prior Recording / Sale Date: / Recording / Sale Date: 05/08/1967 /

Most Recent Sale 42,500 Prior Sale Price: Price:

**Document Number:** Prior Document No.: **Prior Document** 

Document Type: grant deed/deed of trust Type:

**Lender Information** 

Full/Partial: F Lender:

Loan Amount / 2nd Trust Deed: Loan Type: conventional

**Physical Information** 

Basement Finished: 0

Lot Size Sqft / 13,648 / Building Area: 2,425 # of Bedrooms: 4 Acreage: 0.31

Additional: 0 # of Bathrooms: 3.00 Year Built / Effective: 1967 / 0 Garage: 0 # of Stories: 1 Heating: Central Cooling: yes First Floor: 0 Total Rooms: 11 Second Floor: 0 # of Units: 0 Roof Type: Garage/Carport: Garage Third Floor: 0 Construction/Quality: / 0

Fireplaces: 0

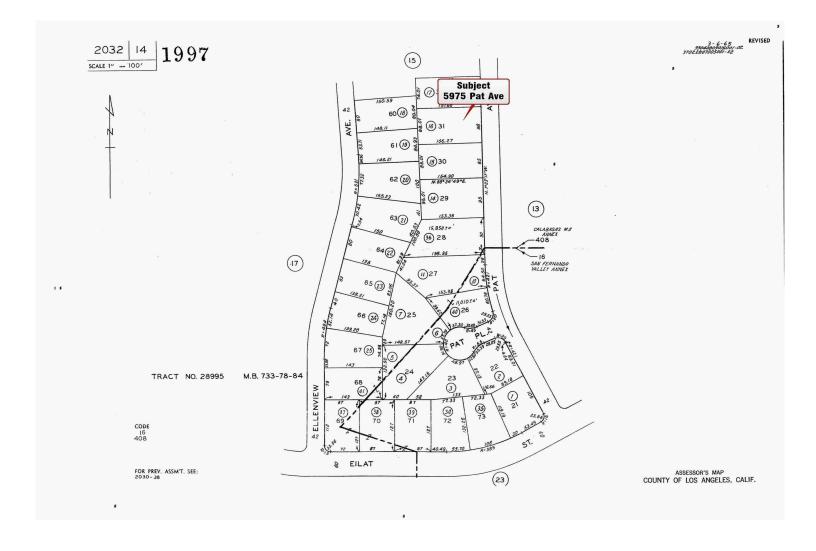
Building Shape: Basement Unfinished: 0 Pool/Spa: View:

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https://www.parcelquestappraise.com/Search/Property\_Detail\_Report.aspx?PID=30642409&FIPS=06037

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### **PROPERT CONDITION REPORT**



### CMA - Page 1

				Br/Ba S	Sqft	LSqft	List I	Price	Sold Price	\$/Sqf	t SP/LP
Total Listings: 35 Total on Market: 2 Sold/Exp Ratio: 0.00		Mini	imum: mum: rage: ian:	3/2 2 4/3 2	3,000 2,016 2,466 2,440	63,830 8,716 15,002 12,695	\$2,479 \$799 \$1,46 \$1,350	9,000 1,229	\$2,579,000 \$901,000 \$1,479,215 \$1,371,000	\$372.1 \$597.5	6 6
Active Address	City	VeBuilt	Sale Type	List Date	. Br	Bath	сром	Sqft	LSqft	\$/Sqft	Prio
6101 Rod AV	WHLL	1966	STD	01/19/202		3	42/42	2,622	12,264	\$514.87	\$1,350,00
23780 Clarendon ST	WHLL	1962	STD	12/15/202		3	8/80	2,970	13,204	\$538.38	\$1,599,0
				Maximu		3	80	2,970	13,204	\$538.38	\$1,599,0
				Minimur		3	42 61	2,622	12,264	\$514.87	\$1,350,0
				Average Median:		3	61	2,796 2,796	12,734 12,734	\$526.63 \$526.63	\$1,474,5 \$1,474,5
Active Under Contract											
Address	City	YrBuilt	Sale Type	Contract Da	ate Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pri
24311 Clipstone ST	WHLL	1964	STD	03/14/202	4 4	2	78/78	2,016	13,574	\$591.77	\$1,193,0
				Maximu	m: 4/	2	78	2,016	13,574	\$591.77	\$1,193,0
				Minimur		2	78	2,016	13,574	\$591.77	\$1,193,0
				Average	: 4	2	78	2,016	13,574	\$591.77	\$1,193,0
				Median:	4	2	78	2,016	13,574	\$591.77	\$1,193,0
Closed											
Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pri
24420 Victory BL #5	WHLL	1982	STD	08/24/202	3 3	3	14/43	2,421	63,830	\$372.16	\$901,0
5349 Ellenvale AV	WHLL	1963	STD	04/28/202	3 3	2	6/6	2,076	10,823	\$538.54	\$1,118,0
5432 Rozie AV	WHLL	1963	STD	05/02/202	3 4	2	4/4	2,016	11,795	\$555.56	\$1,120,0
24445 Clipstone ST	WHLL	1975	STD	04/13/202	3 5	3	30/30	2,525	11,212	\$444.06	\$1,121,2
5835 El Canon AV	WHLL	1965	STD	08/09/202	3 4	3	19/19	2,846	21,737	\$397.05	\$1,130,0
5975 Pat AV	WHLL	1967	STD	03/13/202	4 4	3	0/0	2,425	13,652	\$470.10	\$1,140,0
5432 Beeler AV	WHLL	1963	STD	08/11/202	3 4	3	9/9	2,572	13,543	\$470.45	\$1,210,0
23740 Killion ST	WHLL	1962		09/15/202	3 3	2	0/0	2,196	10,890	\$569.22	\$1,250,0
5630 Blanco AV	WHLL	1962	STD	05/12/202	3 5	3	9/9	2,384	10,475	\$528.52	\$1,260,0
5857 Fairhaven AV	WHLL	1964		12/12/202	3 4	2	7/7	2,016	10,698	\$632.44	\$1,275,0
5441 Rozie AV	WHLL	1963	STD	07/11/202	3 4	3	17/17	2,440	11,088	\$524.59	\$1,280,0
6001 Ellenview AV	WHLL	1968	STD	05/25/202	3 4	3	31/31	2,569	13,401	\$499.12	\$1,282,
5739 Wilhelmina AV	WHLL	1963	STD	05/31/202	3 3	2	9/9	2,356	15,811	\$550.08	\$1,296,0
24030 Killion ST	WHLL	1963	STD	05/19/202	3 4	3	11/11	2,360	10,870	\$550.85	\$1,300,0
5781 Fairhaven AV	WHLL	1964	STD	04/06/202	3 4	2	23/23	2,016	12,695	\$644.84	\$1,300,0
5851 El Canon AV	WHLL	1964	STD	09/26/202	3 5	3	27/222	2,503	27,837	\$547.34	\$1,370,0
24256 Philiprimm ST	WHLL	1964	PRO	10/02/202		2	14/14	2,016	12,173	\$680.56	\$1,372,0
6151 Rod AV	WHLL	1966	STD	06/02/202	3 4	3	7/7	2,293	11,867	\$632.36	\$1,450,0
5561 El Canon AV	WHLL	1963	STD	11/30/202		2	8/8	2,356	18,106	\$640.92	\$1,510,0
5432 Rozie AV	WHLL	1963	STD	12/19/202		2	11/11	2,016	11,799	\$756.45	\$1,525,0
	WHLL	1962	STD	03/14/202		2	11/11	2,254	12,546	\$684.12	\$1,542,0
23826 Burbank BL	WHLL	1966	STD	02/26/202		3	0/0	2,627	8,716	\$626.19	\$1,645,0
6100 Pat AV	10 mar 2 mar 2 m	1963	STD	11/07/202	3 4	3	6/6	2,446	12,876	\$682.75	\$1,670,0
	WHLL						The second of the second	2 250	4 4 4 11 11	+ = 0 0 0 0	14
6100 Pat AV	WHLL	1964	STD	01/26/202	4 5	5	55/55	2,858	14,157	\$593.38	\$1,695,8
6100 Pat AV 5714 El Canon AV		1964 1963	STD STD	01/26/202 08/08/202		5 4 3	55/55 49/49 7/7	2,858 2,866 2,724	14,157 11,448 15,156	\$593.38 \$602.93 \$638.03	\$1,695,8

### CMA - Page 2

				Average: Median:	4	3	23 10	2,459 2,433	15,189 12,621	\$602.17 \$610.67	\$1,479,215 \$1,371,000
				Minimum:	3	2	0	2,016	8,716	\$372.16	\$901,000
				Maximum:	5	5	222	3,000	63,830	\$921.07	\$2,579,000
5741 El Canon AV	WHLL	1963	STD	09/28/2023	4	4	5/5	2,800	12,319	\$921,07	\$2,579,000
5700 El Canon AV	WHLL	1963	STD	02/15/2024	3	3	10/64	2,356	11,556	\$912.56	\$2,150,000
5356 Overing DR	WHLL	1969	STD	07/06/2023	5	5	6/6	2,934	12,710	\$660,36	\$1,937,500
24270 Martha ST	WHLL	1964	STD	02/13/2024	4	3	14/14	3,000	14,957	\$636.67	\$1,910,000
5432 Beeler AV	WHLL	1963	STD	03/12/2024	4	3	53/53	2,572	13,548	\$687.79	\$1,769,000
5835 El Canon AV	WHLL	1965	STD	11/22/2023	4	3	0/0	2,846	21,744	\$618,41	\$1,760,000

### Criteria:

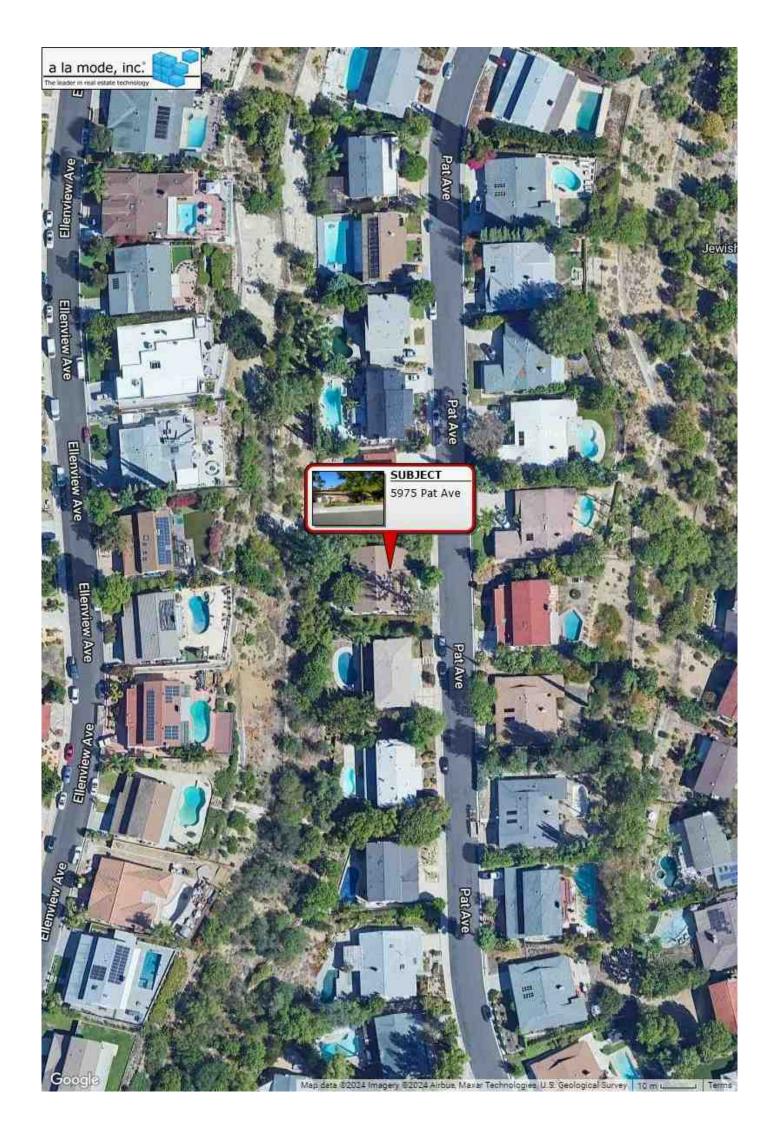
Property Type is 'Residential'
Standard Status is one of 'Active', 'Act Under Contract',
'Pending'
Standard Status is 'Closed'
Contract Status Change Date is 03/16/2024 to 03/17/2023
Latitude, Longitude is around 34.18, -118.65
Living Area is 2000 to 3000

Residential Quick CMA Page 2 of 2

Printed By Joseph Baldino CalBRE: AR001957 on 3/16/24

### **AERIAL PHOTO**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5975 Pat Ave			
City	Woodland Hills	County Los angeles	State CA	Zip Code 91367-1058
Lender/Client	WEDGEWOOD INC			



### **Location Map**

Borrower	REDWOOD HOLDINGS LLC			
Property Address	5975 Pat Ave			
City	Woodland Hills	County Los angeles	State CA	Zip Code 91367-1058
Lender/Client	WEDGEWOOD INC			

