APPRAISAL OF



LOCATED AT:

26868 Canyon End Rd Canyon Country, CA 91387

FOR:

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

BORROWER:

Redwood Holdings LLC.

AS OF:

March 15, 2024

BY:

Janelle Hensley

56927

										CL			11007
		Canyon End					Canyon Coun				te CA	Zip Code \$	91387
		loldings LLC		Owner	r of Public	Record Da	avid J & Toi Baı	rtone		Соц	unty Los	Angeles	
	ption Tr=46										- 4		40.000
	Parcel # 284						Year 2023	_			. Taxes \$		13,093
		nd Canyon	٦., .	0 1			p Reference 2686	8				t 9108.09	<u> </u>
4	X Owner	Tenant _	Vacant			ments \$ 0			<u> </u>	PUD HOA\$	0	per ye	ear X per month
Property Rigi	hts Appraised				er (describ								
Assignment 1		urchase Transac	tion	Refinance Transaction) Servicing						
	t Wedgewo						n Beach Blvd #				$\overline{}$		
				it been offered for sale i		lve months p	prior to the effective	date of this	s appr	raisal?Y	es 🗶 I	No	
Report data s	source(s) use	d, offering price(s), and date	e(s). None per loca	al MIS.								
	$\overline{}$												
Idid _	did not an	alyze the contrac	ct for sale fo	or the subject purchase to	transactior	n. Explain th	e results of the anal	ysis of the	contr	act for sale or why	the analy	sis was not p	performed.
Contract Pric			te of Contra				r the owner of public				Data Sou		
1			-	oncessions, gift or down	payment a	assistance, e	etc.) to be paid by ar	ny party on	beha	ilf of the borrower?		JYes ∐1	No
If Yes, report	t the total dolla	ar amount and de	escribe the	items to be paid.									
				hborhood are not appr						_			
		od Characterist	$\overline{}$			-Unit Hous		<u> </u>		One-Unit Hous			nt Land Use %
Location		Suburban	Rural	Property Values		reasing	Stable	Declining		PRICE	AGE	One-Unit	85% %
Built-Up X		25-75%	Under			ortage	In Balance	Over Sup	ply	\$(000)	(yrs)	2-4 Unit	5% %
Growth	Rapid	X Stable	Slow	Marketing Time	(X) Und	der 3 mths	3-6 mths	Over 6 m	ths	1,000 Low	6	Multi-Famil	y 5% %
Neighborhoo	od Boundaries	North-14 fv	vy, Soutl	n- Placerita Canyoı	n Rd, Ea	ast- Ange	les Forest, We	st- Rollir	ng	2,649 High	57	Commercia	al 5% %
Hills Ave.										1,180 Pred.	37	Other	%
Neighborhoo	od Description	The subjec	t is loca	ted in the city of C	anyon (Country i	n the Sand Can	yon are	a. Ma	any of the hom	nes are	situated o	on large lots
with cany	on views.												
Market Cond	litions (includi	ng support for the	e above co	nclusions) See attac	ched ad	dendum.	When compar	ing the ı	medi	ian sales price	from 7	-12 month	ns prior to the
current 1-	6 months	sales price, t	he subje	ct market area app	pears to	be in a s	table position	with mo	nths	s inventory of a	active I	istings.	
		-					-			-			
Dimensions	See Plat M	lap		Area 342 9	92 sf		Shape Ir	regular			View N	l;Cyn;	
•		ion LCA11*				Single Fa	mily Residentia		ot siz	ze of 11.000 sf)		,-,	
Zoning Comp			egal Nonco	onforming (Grandfathered		No Zor		describe)					
				improved (or as propose			<u> </u>		X	Yes No	If No. des	scrihe See	Attached
Addendur		or the subject p	roperty as	improved (or as propose	ou per plan	is and speci	neations) the presen	it use:	(<u>X</u>) TC3 1N0	ii ivo, uc.	3011bc. <u>000</u>	Allacrica
Utilities	Public												
Othlities		Other (decerit	20)			Dublic	Other (describe)			Off site Improve	monte	Type	Dublic Drivato
Floctricity		Other (describ	oe)	Water			Other (describe)			Off-site Improve		-Туре	Public Private
Electricity	X	Other (describ	oe)	Water Sanitary Sov		X	Other (describe)			Street Asphalt		-Туре	Public Private X
Gas	X			Sanitary Sev	wer			0603700	18450	Street Asphalt Alley None	i .	J.	X
Gas FEMA Specia	X X al Flood Haza	ird Area \(\begin{array}{c}\)	res X N	Sanitary Sev o FEMA Flood Zone	wer X	X	FEMA Map #	06037C0	8450	Street Asphalt Alley None	i .	-Type ate 02/06/2	X
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There are 4 compa	rable pro	perties currently of	fered for sale in	the subje	ct neighborhood rang	ing in price fror	m\$ 1,45	0,000 to \$	1,78	8,888	
There are 12 compa	rable sale	es in the subject ne	ighborhood with	hin the pas	t twelve months rang	ing in sale pric	e from \$	1,000,000	to \$	2,349,000	
FEATURE		SUBJECT	COMP	PARABLE	SALE NO. 1	COM	PARABLE S	SALE NO. 2		COMPARABLE S	SALE NO. 3
26868 Canyon End R			15330 Mich			15325 Live Oa			15531	Live Oak Springs C	anyon Pd
•		04207							1		-
Address Canyon Cour	itry, C	A 91387	Canyon Co		A 91387	Canyon Co		A 91387		on Country, C	A 91387
Proximity to Subject			0.10 miles l	NW		0.18 miles	NW		0.31	miles NW	
Sale Price	\$			\$	1,845,000		\$	1,425,000		\$	1,385,500
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 414.05	sa. ft.		\$ 347.90	sa. ft.		\$ 4	446.65 sq. ft.	
Data Source(s)		222	CRMLS#SR		21·DOM 92			08;DOM 44		LS#SR2312119	Se-DOM 66
											•
Verification Source(s)			Doc#75575		le 97%	Doc#23899		e 95%		787769 list/sal	e 96%
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIP	PTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			Arml	_th	
Concessions			Conv;0			Conv;0			Conv	/·O	
Date of Sale/Time			s11/23;c10/	122		s04/23;c03	2/22			23;c10/23	
•			· · · · · ·	123		· ·	0/23			·	
Location	N;Res	;	N;Res;			A;feeder;		57,000	A;fee	eder;	55,420
Leasehold/Fee Simple	Fee Si	mple	Fee Simple	•		Fee Simple	е		Fee S	Simple	
Site	34292	sf	37021 sf		0	32148 sf		0	2583	4 sf	0
View	N;Cyn	1-	N;Cyn;			N;Cyn;			N;Cv	n·	
Design (Style)	DT2:N		DT2;CapeC	`	0		tional		· ·		
		latrn	•	J00	U	,	tionai			Mdtrn	
Quality of Construction	Q2		Q2			Q3		71,250	Q2		
Actual Age	26		27		0	25		0	34		0
Condition	СЗ		C2		-184,500	C3			C3		
Above Grade		rms. Baths	Total Bdrms.	Baths	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Total Bdrms.	Baths	0		3drms. Baths	0
					40.000						0
Room Count	8	5 3.0	8 5	5.0	 	7 4	3.1	-10,000	7	4 3.0	
Gross Living Area 100		3,812 sq. ft.	4,4	456 sq. ft	-64,000	4,	,096 sq. ft.	-28,000		3,102 sq. ft.	71,000
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
Functional Utility	Avera	ao.	Average			Average			Aver	300	
*										•	
Heating/Cooling	Fau C	AIr	Fau C/Air			Fau C/Air			Fau (
Energy Efficient Items	None		None			None			Sola	r (leased)	0
Garage/Carport	3ga3d	w	3ga3dw			3ga3dw			3ga3	dw	
Porch/Patio/Deck	Porch	/Patio	Porch/Patio	0		Porch/Pati	io		Porc	h/Patio	
Pool/wtrfall/spt ct	Pool/S	Spa	Pool/wtrfall	l/spt ct	-50,000	Pool/Spa			Pool	/Spa	
list/sale price	N/A		\$1899995/\$184	•	· · · · · ·	\$1499900/\$14	125000	0		000/\$1385500	0
Usable lot size		of.	17,000 sf	45000		21,000 sf	123000		-		0
	21,061	ST	<u> </u>	. ו			- Т.		21,93		
Net Adjustment (Total)			+ <u>X</u>		326,500	X]+	\$	90,250	-		126,420
Adjusted Sale Price			Net Adj17.	.7%%		Net Adj. 6.3			1	dj. 9.1% %	
of Comparables			Gross Adj. 19.0			Gross Adj. 11		1,515,250	Gross	Adj. 9.1% % \$	1,511,920
I X did did not res	search the	e sale or transfer hi	istory of the sub	ject prope	rty and comparable s	ales. If not, exp	olain				
I X did did not res	search the	e sale or transfer hi	istory of the subj	ject prope	rty and comparable s	ales. If not, exp	olain				
I X did did not res	search the	e sale or transfer hi	istory of the subj	oject prope	rty and comparable s	ales. If not, exp	olain				
					rty and comparable s			tive date of this appr	aisal.		
	did not r	eveal any prior sal	es or transfers c	of the subj				tive date of this appr	aisal.		
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See addendum			
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File No. **35185296**

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

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

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- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Janelle Herroley	Signature
Name Janelle Hensley	Name
Company Name Hensley appraisal services Inc.	Company Name
Company Address 23890 Copper Hill Dr #282	Company Address
Valencia, CA 91354	
Telephone Number 310-801-1023	Telephone Number
Email Address Janelle111@gmail.com	Email Address
Date of Signature and Report 03/16/2024	Date of Signature
Effective Date of Appraisal 03/15/2024	State Certification #
State Certification # AR036197	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/20/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
26868 Canyon End Rd	Did not inspect exterior subject property
Canyon Country, CA 91387	Did inspect exterior of subject property from street
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,515,000	Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd #100	Date of Inspection
Redondo Beach, CA 90278	·
Email Address	

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FEATURE		SUBJECT		COMPARAL					LE SALE NO. 5	<u> </u>	(OMPARABL	LE SALE NO. 6
26868 Canyon End R	d		16129	Sky Rand	ch R	d	27168 Ci	rcle G D	r	155	533 \$	Saddlebac	k Rd
Address Canyon Cour	ntry, CA	A 91387	Canyo	n Countr	у, С	A 91387	Canyon	Country	, CA 91387	Ca	nyor	1 Country	, CA 91387
Proximity to Subject			0.94 m	iles NW			0.55 mile	s NW		0.3	2 mi	les NW	
Sale Price	\$				\$	2,200,000			\$ 1,510,000				\$ 1,640,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 71	1 0.59 sq. ft.			\$ 385.	89 sq. ft.		\$	509	9.32 sq. ft.	
Data Source(s)	1					00:DOM 32	,		0328;DOM 24	_			8285;DOM 122
Verification Source(s)				16155 list			Doc# list			_		ublic Reco	· · · · · · · · · · · · · · · · · · ·
VALUE ADJUSTMENTS	DE	SCRIPTION		SCRIPTION				RIPTION		1412		CRIPTION	
	DE	SCRIPTION				+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	١			+(-) \$ Adjustment
Sale or Financing			ArmLt				ArmLth				ting		
Concessions			Conv;				Conv;0			+	nv;0		
Date of Sale/Time			s02/24	;c02/24			s05/23;c	04/23		c03	3/24		-98,400
Location	N;Res	;	N;Res	,			N;Res;			N;F	Res;		
Leasehold/Fee Simple	Fee Si	imple	Fee Si	mple			Fee Sim	ple		Fee	e Sin	nple	
Site	34292	-	2.25 ac	_		0	25828 sf		0	425		-	0
View	N;Cyn			oramic;		-198,000				_	Cyn;		
							DT1;Ran	- da					0
Design (Style)	DT2;N	latrn		panish		U		cn	- 0			aditional	<u> </u>
Quality of Construction	Q2		Q2				Q2			Q2			
Actual Age	26		26				57		0	42			0
Condition	C3		C2			-220,000	C3			C3			
Above Grade	Total Bd	rms. Baths	Total Bdr	ms. Baths	s	0	Total Bdrms.	Baths		Total	Bdrn	ns. Baths	0
Room Count	8	5 3.0			3.0		8 5	4.0	-20,000	7	4	3.0	
Gross Living Area 100		3,812 sq. ft.		3,096 s		72,000		3,913 sq		+		3,220 sq.	. ft. 59,000
Basement & Finished	0sf	y - 41:111	0sf	,		,	0sf	9	2,230	0sf	:	,	12,220
Rooms Below Grade										331			
	Λ	~~	A	~~			Aver			Α	015		
Functional Utility	Avera		Averag				Average			1	erag		
Heating/Cooling	Fau C	/Air	Fau C/	Air			Fau C/Ai	r			u C//	Air	
Energy Efficient Items	None		None				None			No			
Garage/Carport	3ga3d	w	3ga3d	w			3ga3dw			3ga	a3dv	V	
Porch/Patio/Deck	Porch	/Patio	Porch/	/Patio			Porch/Pa	atio		Po	rch/l	Patio	
Pool/wtrfall/spt ct	Pool/S	Spa	Pool/S	Spa			Pool/Spa	1		No	ne		+10,000
list/sale price	N/A			0/\$2200000		0	\$1499000/\$		0	N/A			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Usable lot size	21,061	l ef	24,000				21,151 st			42,		ef	-65,000
Net Adjustment (Total)	21,00		24,000	X -	\$	355,000	1	X -	\$ 30,000		<u> </u>		\$ 94,400
			Not Adi			333,000	Net Adj.		30,000			-5.8%	34,400
Adjusted Sale Price				-16.1%%			1 -	-2.0%		1	Adj.		
of Comparables			Gross Ac	11. 22./%	\ I \			2.0%	\$ 1,480,000	Gro	ss Aaj	. 14.2%	\$ 1,545,600
				,,	1	1,845,000				_			
ITEM		SU	BJECT	,	1	1,845,000 COMPARABLE SA		CC	OMPARABLE SALE NO). 5		COMPAR	ABLE SALE NO. 6
ITEM Date of Prior Sale/Transfer		SU	BJECT		, i v			CC). 5		COMPAR	ABLE SALE NO. 6
		SU	BJECT					CC). 5		COMPAR	ABLE SALE NO. 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		Corelogic	BJECT			COMPARABLE SA			OMPARABLE SALE NO). 5	C	COMPAR orelogic	ABLE SALE NO. 6
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Corelogic 03/16/2024	BJECT		Coi	COMPARABLE SA		Corelo	OMPARABLE SALE NO	5		orelogic	ABLE SALE NO. 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Corelogic 03/16/2024	BJECT		Coi	COMPARABLE SA		Corelo	OMPARABLE SALE NO	5		orelogic	ABLE SALE NO. 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	Corelogic 03/16/2024	BJECT		Coi	COMPARABLE SA		Corelo	OMPARABLE SALE NO	5		orelogic	ABLE SALE NO. 6

FEATURE		SUBJECT		COMPARAI	BLE S	SALE NO. 7	CON	MPARABL	LE S	ALE NO. 8	(OMPARABLE	SALE NO. 9
26868 Canyon End R	d		1532	0 Live Oak Spri	ings (Canyon Rd							
Address Canyon Cour	ntrv. C	\ 91387	Car	nyon Countr	v. C	A 91387							
Proximity to Subject				4 miles NW	J , -								
Sale Price	\$				\$	1,500,000			\$			\$	
	\$		_	07470 0		1,300,000	φ.		Þ		Φ.		
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$	374.72 sq. ft		47 DOM 55	\$	sq. ft.			\$	sq. ft.	
Data Source(s)				MLS#SR240		•							
Verification Source(s)				S/Public Red		s							1
VALUE ADJUSTMENTS	DE	SCRIPTION		DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION		+(-) \$ Adjustment	DES	CRIPTION	+(-) \$ Adjustment
Sale or Financing			List	ting									
Concessions			Cor	nv;0									
Date of Sale/Time			Act	ive									
Location	N;Res			eeder;		60,000							
Leasehold/Fee Simple	Fee Si			Simple		30,000							
Site	34292			80 sf		0							
•						U							
View	N;Cyn			yn;									
Design (Style)	DT2;N	dtrn		2;Mdtrn									
Quality of Construction	Q2		Q2										
Actual Age	26		26										
Condition	C3		C3										
Above Grade	Total Bd	ms. Baths	Total	Bdrms. Bath:	ıs		Total Bdrms.	Baths			Total Bdrr	ns. Baths	
Room Count		5 3.0	8		3.0				\neg				
Gross Living Area 100		3,812 sq. ft.		4,003 9		-19,000		sq.	ı, ft			sq. ft	
Basement & Finished	0sf	-, oq. it.	0sf		. aprille	10,000						Jq. 11	
Rooms Below Grade	031		031										
	A												
Functional Utility	Avera			erage					_				
Heating/Cooling	Fau C	Air		ı C/Air					_				
Energy Efficient Items	None		Nor										1
Garage/Carport	3ga3d	W	3ga	3dw									
Porch/Patio/Deck	Porch	Patio	Por	ch/Patio									
Pool/wtrfall/spt ct	Pool/S	pa	Poc	ol/Spa									
list/sale price	N/A		N/A										
Usable lot size	21,061	ef		080 sf		-6,000							
Net Adjustment (Total)	21,00	31	X		\$	35,000	X +	\Box	\$	0	X +	- \$	0
4						33,000			Þ	U			U
Adjusted Sale Price				Adj. 2.3% %			Net Adj.	0.0%				0.0% %	_
			Gros	s Adj. 5.7% %	212					_			
of Comparables) P	1,535,000		0.0%				.0.0% % \$	0
ITEM		SUI	BJEC		1	1,535,000 COMPARABLE SA				ARABLE SALE NO			BLE SALE NO. 9
		SUI	BJEC) \$								
ITEM		SUi	BJEC) \$								
ITEM Date of Prior Sale/Transfer		SUE	BJEC			COMPARABLE SA							
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		Corelogic	BJEC		Co	COMPARABLE SA							
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source	ce(s)	Corelogic 03/16/2024	BJEC		Co	COMPARABLE SA							

Uniform Appraisal Dataset Definitions

File No. **35185296**

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Abbreviati	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
-		Location			View
AdjPwr	Adjacent to Power Lines		LtdSght	Limited Sight	
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
		View	PwrLn	Power Lines	View
CtyStr	City Street View				
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
	-	= :			9 . 3 .
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
e	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
					-
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
	oraiser-Defined Abbre				
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Redwood Holdings LLC.		File No.: 35185296
Property Address: 26868 Canyon End Rd		Case No.: 56927
City: Canyon Country	State: CA	Zip: 91387
Lender: Wedgewood Inc		

Highest and Best Use

In my opinion, the highest and best use of the subject is as a single-family residence. My reasons for this are that these uses are permissible under the zoning ordinance and that there is substantial demand for multi-family use.

The four tests of highest and best use include: physically possible, legally permissible, financially feasible and maximally productive. The subject is an improved single family residence, and the improvements contribute materially to the overall value of the property, there is no other legal or physical option for the subject that would maximize value. Therefore, the subject, as improved, represents the highest and best use of the property, as of the date of value.

COMMENTS ON SALES COMPARISON

All sales comparables are verified closed sales, involving open market transactions unless indicated as otherwise. The sales used were the most recent and most similar sales available for comparison to the subject property as of the effective date of this report. Selected sales from available data sources were considered to be the most indicative of the subject's apparent market value (as adjusted), and to be the best reflection of typical buyer-seller motivations in the marketplace. The subject is compatible to the neighborhood in terms of size, condition, quality and appeal. For differences between public records and MLS information regarding the comparable sales. MLS information was given more weight, as it is the result of more recent physical inspection. The 5comparable sales, all in the immediate neighborhood, were utilized in our analysis, and are considered to be good indicators of market value.

Comparable search started within a 1 mile radius of the subject market area, within 15% of subject GLA and 10 years of subject age/effective age and spanned through various MLS sites to find similar conditions.

Although comparables 6 & 7 were active and pending listings, they were used because they were good indicators of value in subject neighborhood. Comp 6 was marked down 6% for market negotiations due to being listed over 120 days on the market with no buyer reaction.

The market grid shows our adjustments made for gross living area variance over 100 sf was adjusted at \$100 per sq.ft. and rounded to the nearest \$1000.

The sales grid was used for its own form of limited paired sale analysis and considered the most appropriate adjustment rate for reconciling the data.

Lot size adjustments were given at \$3.00 for differences of a usable flat lot pad (Measured on Google maps) No bedroom adjustment was made because it reflects in gla adjustment.

Comp 1 is used for proximity, not being on a feeder road, being a recent sale that has sold within the past 6 months, having similar canyon views, similar bedroom count, to bracket the subject living area and usable lot size. MLS photos show a recently remodeled and upgraded interior condition and a 10% condition adjustment was given per matched paired sales with comps 2 and 3.

Comp 2 is used for having a similar usable lot size to that of subject with an overall C3 condition. A 5% quality of construction was given due to mls photos showing inferior exterior materials.

A 4% location adjustment was given for being on a feeder road with higher than normal traffic.

Comp 3 is used for being a recent sale that has sold within the past 6 months, having a similar bathroom count and usable lot size.

A 4% location adjustment was given for being on a feeder road with higher than normal traffic.

Comp 4 was used for being a recent sale that has sold within the past 90 days. A 9% adjustment was given for having panoramic views and a 10% adjustment was given for having recent high end upgrades throughout.

Comp 5 is used for having a similar usable lot size to that of subject.

Comp 6 is used for being a pending listing.

Comp 7 is used for being a listing that is on hold with an overall average condition and similar design and views.

A 4% location adjustment was given for being on a feeder road with higher than normal traffic.

FINAL RECONCILIATION

Greatest weight was given to comp 3 for needing the least gross adjustments while being a sale that has sold within the past 6 months, however all closed sales were used to estimate the current market value of the subject property as of the effective date of this report. Comparables 6 & 7 also supports the estimated value.

The current appraised value is higher than the neighborhood predominant sales prices due to the subject having a larger living area and usable lot size.

ADDENDUM

Borrower: Redwood Holdings LLC.	File No.:	35185296	
Property Address: 26868 Canyon End Rd	Case No	o.: 56927	
City: Canyon Country	State: CA	Zip: 91387	
Lander: Wedgewood Inc			

Greatest weight was given to the sales comparison approach. The cost approach provides a secondary support and the income approach was not developed.

ADDITIONAL COMMENTS:

In the event a comparable is located behind private gates, within a gated community or on a designated private road or driveway the appraiser has obeyed all laws and regulations against trespass, without exception, and has provided the best photograph available from the closest public street or area.

All Sales Photos used were by the appraiser and have not been altered in anyway, except to crop and resize for the purpose of this report.

• Market Conditions Addendum to the Appraisal Report: Summary of Market Conditions When comparing the median sales price from 7-12 months prior to the current 1-6 months median sales price, the subject market area appears to be in a stable position with and undersupply of 2 months inventory of active listings.

Definition of a comparable - Typically, +/- 10 year age difference, +/- 20% GLA variance and within the neighborhood as defined. The variance factor may be different depending on availability, or lack thereof, of sufficient number of comparables to constitute a statistically significant data sample. Demand/Supply - Since the appraiser is not aware of any universally agreed to definitions, the appraiser, arbitrarily, interprets supply of up to three months as shortage, three to six months as being in balance and over six months as over supply. Marketing Time - Please note that the statistics available through the MLS routinely use the DOM for the listing that results in a sale. Sometimes a combined DOM is reported but when and how the CDOM is calculated is MLS specific and even then depends on the listing agent's ability to enter the property information accurately. One Unit Housing Trends - In the main body these, instead of the subject's market, pertain to the subject's segment of the market. This is brought about by this particular addendum which limits the research to the subject's comparables. Additionally, limiting the data sample to the subject segment may yield data sample size that is too small to be statistically significant thus resulting in potentially erroneous conclusions. In order to acquire a statistically significant data sample for the subject's segment of the market, the neighborhood might need to be expanded resulting in locational influences being minimized/masked. "Appraiser's 'Inventory Analysis', 'Median Sale & List Price, DOM' and other observations in this addendum are based on the data source identified above, which appraiser generally believes to be a reliable source of market data. However, the appraiser cannot verify all of the information in that data source and cannot guarantee the accuracy of such data or conclusions based thereon."

Appraisal AMC# - California
AMC Registration # for ClearCapital.com, Inc: California 1256

SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower:
 Redwood Holdings LLC.
 File No.:
 35185296

 Property Address:
 Case No.:
 56927

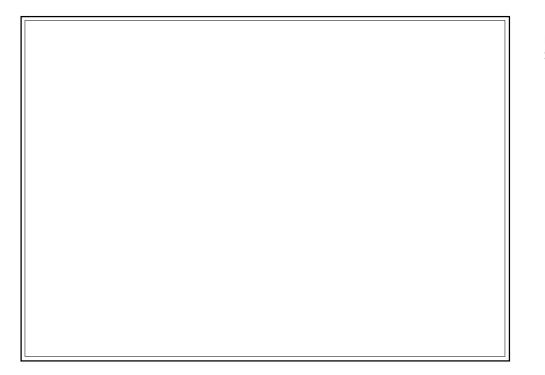
 City:
 Canyon Country
 State:
 CA
 Zip:
 91387

 Lender:
 Wedgewood Inc.
 CA
 C



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 15, 2024 Appraised Value: \$ 1,515,000



REAR VIEW OF SUBJECT PROPERTY



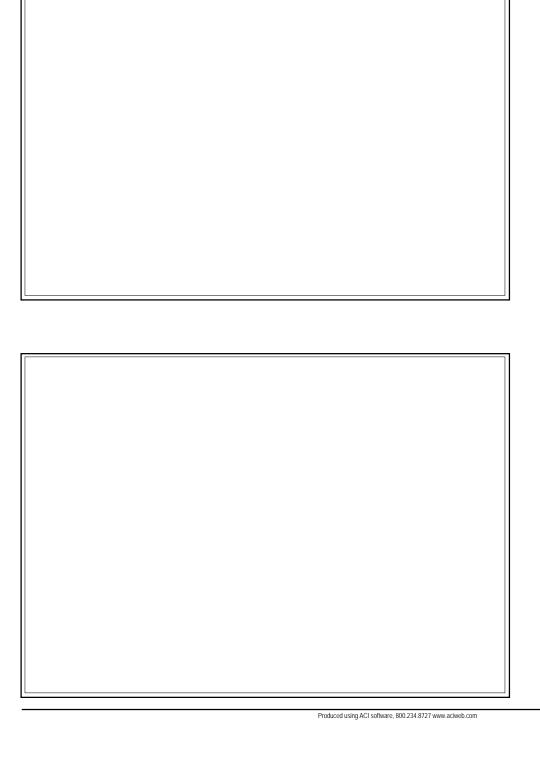
STREET SCENE

Borrower: Redwood Holdings LLC.		File No.: 35185296
Property Address: 26868 Canyon End Rd		Case No.: 56927
City: Canyon Country	State: CA	Zip: 91387
Lender: Wedgewood Inc		•



15533 Saddleback Rd Photo taken by appraiser

MLS photo used to supplement



COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower:
 Redwood Holdings LLC.
 File No.:
 35185296

 Property Address:
 26868 Canyon End Rd
 Case No.:
 56927

 City:
 Canyon Country
 State:
 Canyon Country

 Lender:
 Wedgewood Inc.



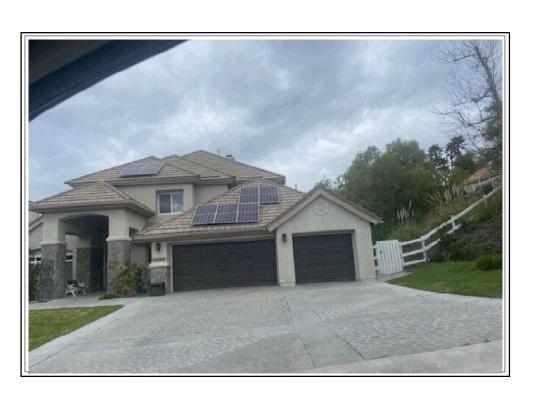
COMPARABLE SALE #1

15330 Michael Crest Dr Canyon Country, CA 91387 Sale Date: s11/23;c10/23 Sale Price: \$ 1,845,000



COMPARABLE SALE #2

15325 Live Oak Springs Canyon Rd Canyon Country, CA 91387 Sale Date: s04/23;c03/23 Sale Price: \$ 1,425,000



COMPARABLE SALE #3

15531 Live Oak Springs Canyon Rd Canyon Country, CA 91387 Sale Date: s11/23;c10/23 Sale Price: \$ 1,385,500

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower:
 Redwood Holdings LLC.
 File No.:
 35185296

 Property Address:
 26868 Canyon End Rd
 Case No.:
 56927

 City:
 Canyon Country
 State:
 Canyon Country

 Lender:
 Wedgewood Inc.
 Vip: 91387



COMPARABLE SALE #4

16129 Sky Ranch Rd Canyon Country, CA 91387 Sale Date: s02/24;c02/24 Sale Price: \$ 2,200,000



COMPARABLE SALE #5

27168 Circle G Dr Canyon Country, CA 91387Sale Date: **s05/23;c04/23**Sale Price: \$ **1,510,000**



COMPARABLE SALE #6

15533 Saddleback Rd Canyon Country, CA 91387 Sale Date: c03/24 Sale Price: \$ 1,640,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC.	File N	0.: 35185296	
Property Address: 26868 Canyon End Rd	Case	No.: 56927	
City: Canyon Country	State: CA	Zip: 91387	
Lender: Wedgewood Inc.		7	



COMPARABLE SALE #7

15320 Live Oak Springs Canyon Rd Canyon Country, CA 91387 Sale Date: Active

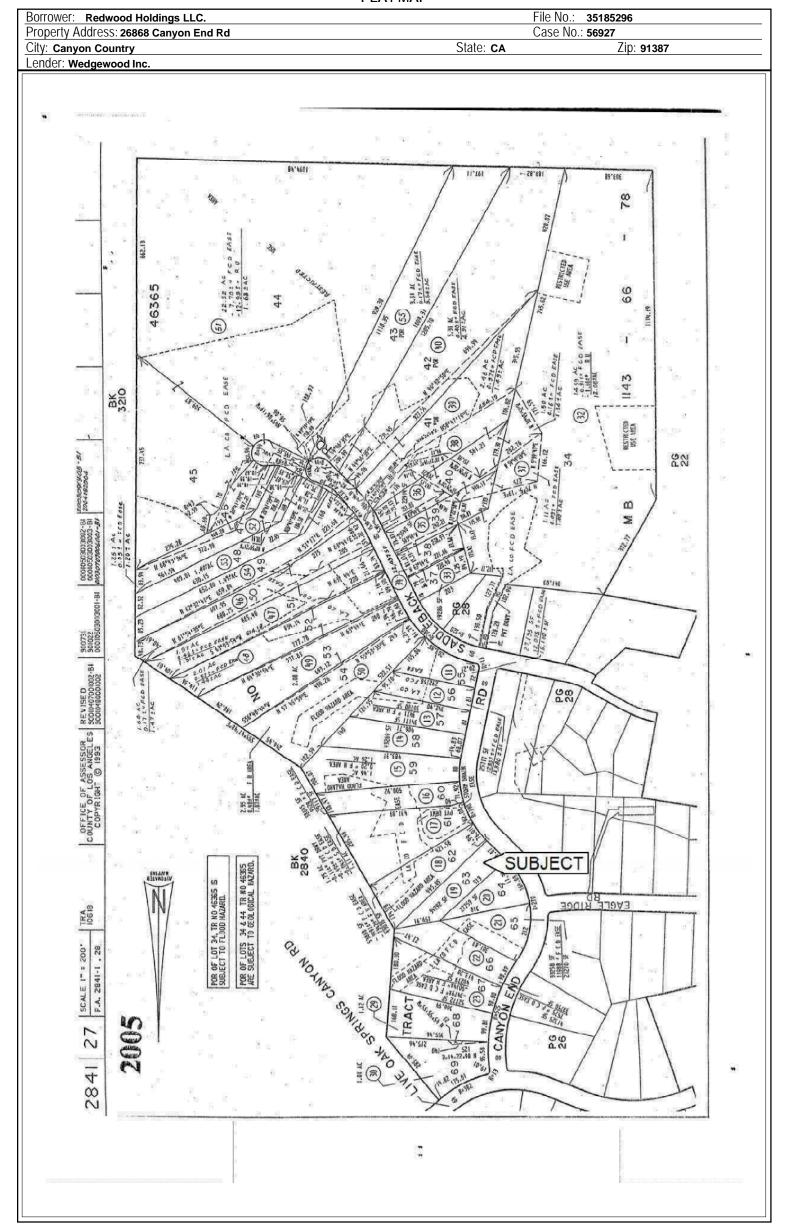
Sale Price: \$ 1,500,000

COMPARABLE SALE #8

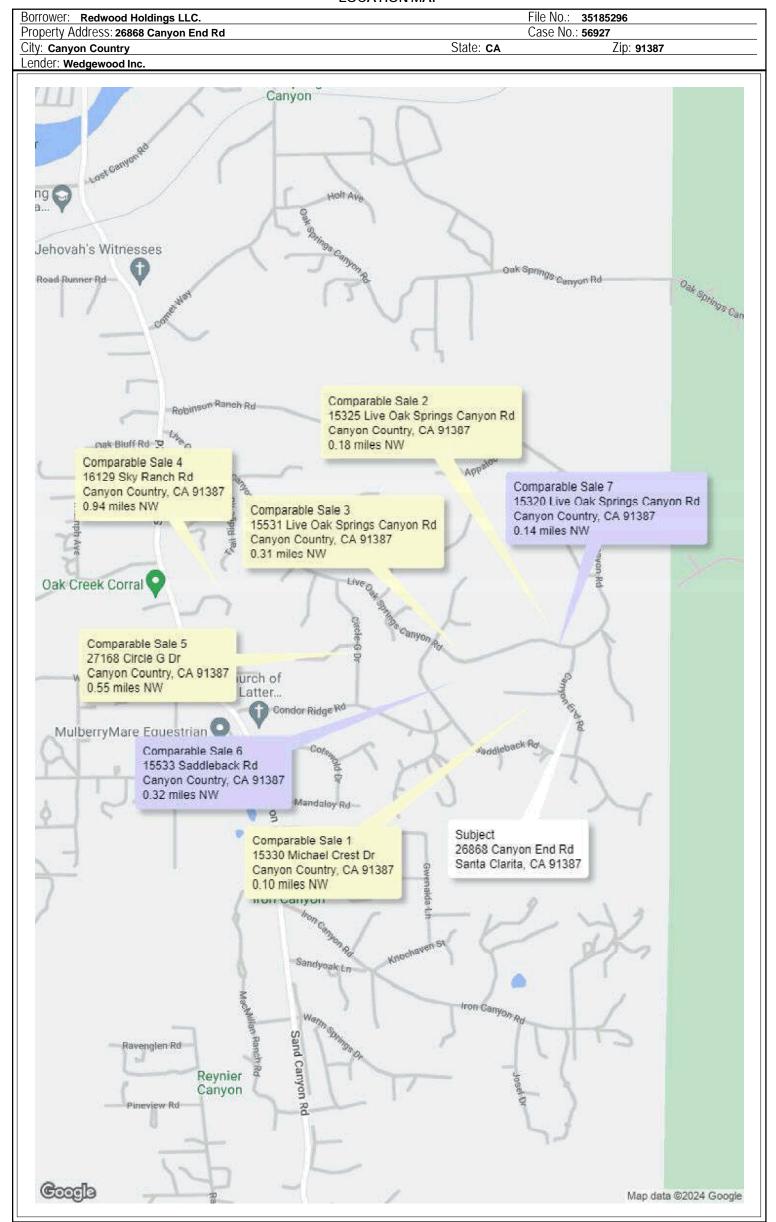
Sale Date: Sale Price: \$

COMPARABLE SALE #9

Sale Date: Sale Price: \$

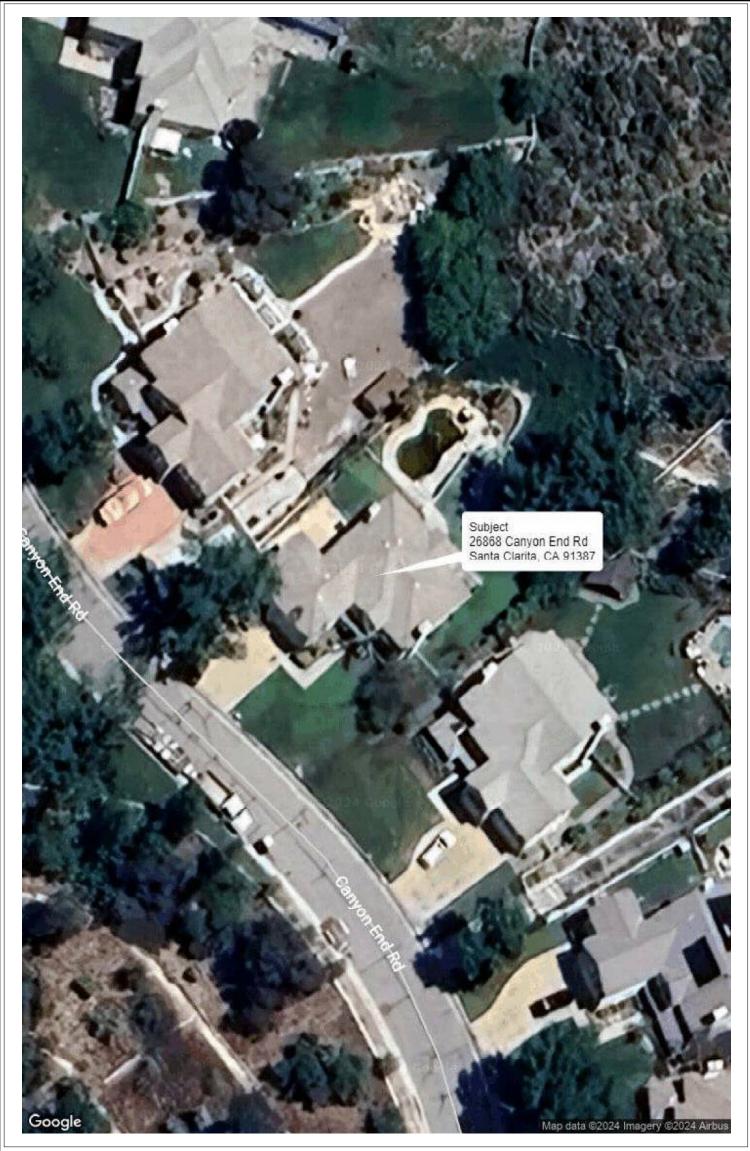


LOCATION MAP



AERIAL MAP

File No.: **35185296** Borrower: Redwood Holdings LLC. Property Address: 26868 Canyon End Rd
City: Canyon Country
Lender: Wedgewood Inc. Case No.: **56927** State: CA Zip: **91387**



Borrower: Redwood Holdings LLC. File No.: **35185296** Property Address: 26868 Canyon End Rd Case No.: 56927 City: Canyon Country State: CA Zip: **91387**

Lender: Wedgewood Inc.

HUDSON INSURANCE COMPANY

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



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1004148 Renewal of:

Named Insured: Janelle Hensley

Address: 23890 Copper Hill Drive #282

Santa Clarita, CA, 91354

From: 02/07/2024 3. Policy Period: To: 02/07/2025

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$1,000,000 B. \$2,000,000

Claims Expense Limit of C. \$1,000,000 D. \$2,000,000

Liability

Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$774.00 State Taxes/Surcharges: \$0.00

7. **Retroactive Date:** 02/07/2008

t 2. Sellon

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

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

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

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

President

Secretary

PRA100 (01/20)

Page | 1

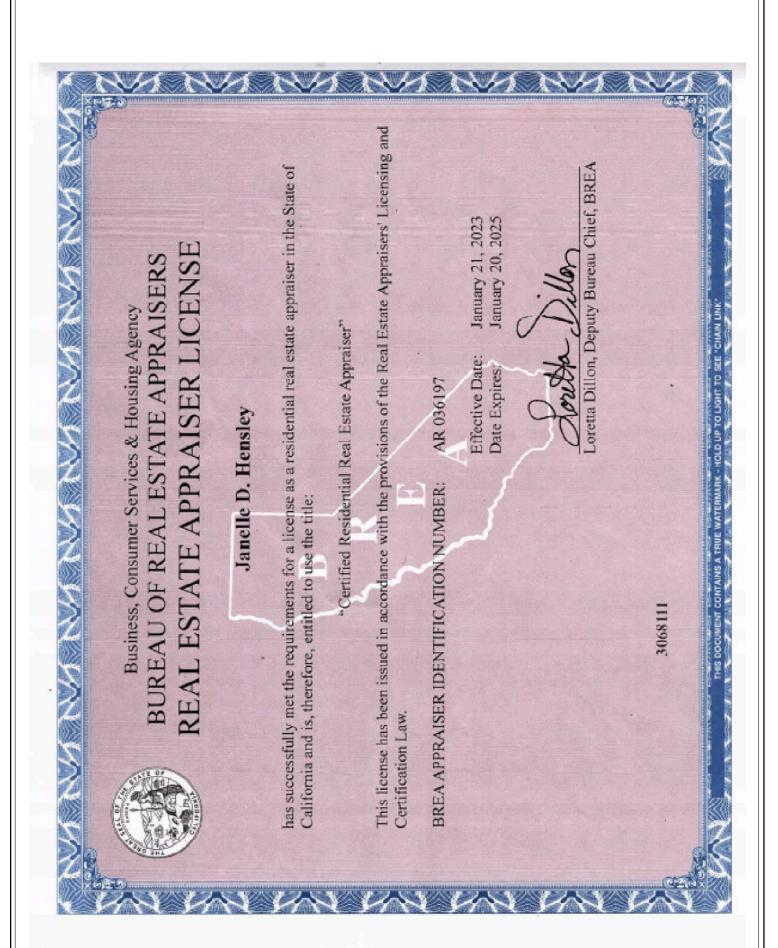
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 Borrower:
 Redwood Holdings LLC.
 File No.:
 35185296

 Property Address:
 26868 Canyon End Rd
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 56927

 City:
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 State:
 Case No.:
 2019:
 91387

Lender: Wedgewood Inc.

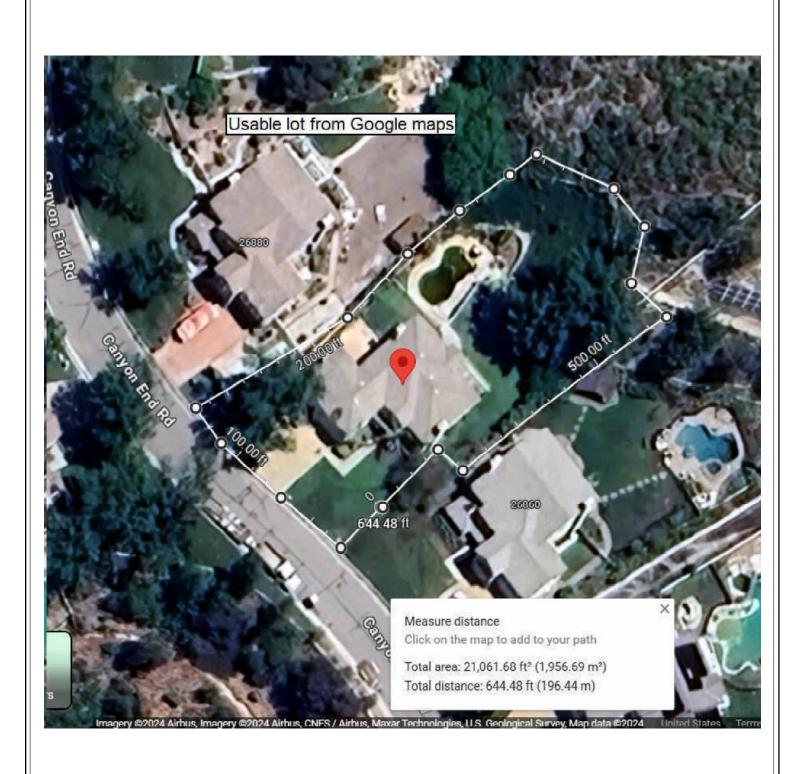


56927

		USPAP ADI	DENDUM	File No. 35185296		
Rorrowe	r: Redwood Holdings LLC.					
	Address: 26868 Canyon End Rd					
City:	Canyon Country	County: Los Angeles	State: CA	Zip Code: 91387		
Lender:	Wedgewood Inc.					
V DDD V	ISAL AND REPORT IDEN	CIEICATION				
			untion.			
		e following USPAP reporting o				
<u>x</u> A _l	opraisal Report	A written report prepared under Stand	lards Rule 2-2(a).			
☐ Re	estricted Appraisal Report	A written report prepared under Stand	lards Rule 2-2(b).			
As of the d	ate of this report I. Janelle Hensley (Certific	ed Licensed Real Estate Appraiser), have compl	eted the minimum requirements of cont	inuing education, and in accordance with the		
		knowledge and experience are sufficient to allo				
	nable Exposure Time					
My opini	on of a reasonable exposure time f	or the subject property at the market va	llue stated in this report is: 1-3 m	onths		
Exposure time: The subject's estimated exposure time, at the appraised value, is 1-3 months. This is typical for the subject's neighborhood and competing marketing area. Exposure time is directly associated with the appraised value, and is considered to be prior to the effective date of the appraisal. The exposure time estimate is based on upon the comparable's performance as well as the typical exposure time evidenced by the interviews of market participants and analysts of listing to closing dates indicated in the MLS area. A reasonable exposure time for the subject property developed independently from the stated marketing time is: 1-3 Months						
Additi	onal Certifications					
_	ive performed NO services, as an iod immediately preceding accepta	appraiser or in any other capacity, rega nce of this assignment.	rding the property that is the subj	ect of this report within the three-year		
_		praiser or in another capacity, regarding nce of this assignment. Those services		•		
the Fina	ncial Institutions, Reform, Recov	raiser certifies and agrees that this a ery, and Enforcement Act (FIRREA) time the appraiser signs the apprais	of 1989, as amended (12 U.S.0	ordance with the requirements of Title XI of C. 3331 et seq.), and any applicable		
Additio	onal Comments					
Clarification of Intended Use and Intended User: The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.						
Signate Name: Date S State (or Stat	Janelle Hensley igned: 03/16/2024 Certification #: AR036197 e License #:		Name: Date Signed: State Certification #:	only if required):		
or Othe	er (describe):	State #:	State:	_		
State:	·	04/00/0007	•	or License:		
	tion Date of Certification or License	U1/2U/2U25	Supervisory Appraiser inspection	n of Subject Property: Iv from street		

File No	0.: 35185296	
Case No.: 56927		
State: CA	Zip: 91387	
	Case	

Lender: Wedgewood Inc.



56927

Market Conditions Addendum to the Appraisal Report

File No. **35185296**

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 26868 Canyon End Rd City Canyon Country State CA Borrower Redwood Holdings LLC. Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months **Inventory Analysis** Overall Trend X Stable Total # of Comparable Sales (Settled) Increasing Declining 4 Absorption Rate (Total Sales/Months) Increasing X Stable Declining 1.17 1.33 0.33 Declining X Stable Increasing Total # of Comparable Active Listings 7 4 4 Months of Housing Supply (Total Listings/Ab.Rate) 5.98 3.01 12.12 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price \$1,640,000 \$1,615,250 Increasing x Stable \$1,625,000 X Stable Median Comparable Sales Days on Market Declining Increasing 28 39 51 Increasing Median Comparable List Price \$1,645,000 \$1,640,000 X Stable Declining \$1,625,000 Median Comparable Listings Days on Market Declining X Stable 80 Increasing 79 94 Increasing Declining Median Sale Price as % of List Price **X** Stable 97.67% 98.55% 97.56% Declining Yes X Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Cite data sources for above information. CRMLS was the data source used to complete the Market Conditions Addendum. 3/14/2024 Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months | Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) prelle Heroleu Signature Signature Name Janelle Hensley Name Company Name Hensley appraisal services Inc. Company Name Company Address 23890 Copper Hill Dr #282 Company Address _ Valencia, CA 91354 State License/Certification # State License/Certification # AR036197 State CA State Email Address Janelle111@gmail.com Email Address

ADDENDUM

Borrower: Redwood Holdings LLC.	File No	File No.: 35185296	
Property Address: 26868 Canyon End Rd	Case No.: 56927		
City: Canyon Country	State: CA	Zip: 91387	
Lender: Wedgewood Inc			

Market Analysis Comments

Market Analysis Comments

Appraiser's Notes: When comparing the median sales price from 7-12 months prior to the current 1-6 months sales price, the subject market area appears to be in a stable position with 6 months inventory of active listings.

Definition of a comparable - Typically, +/- 10 year age difference, +/- 20% GLA variance and within the neighborhood as defined. The variance factor may be different depending on availability, or lack thereof, of sufficient number of comparables to constitute a statistically significant data sample.

Demand/Supply - Since the appraiser is not aware of any universally agreed to definitions, the appraiser, arbitrarily, interprets supply of up to three months as shortage, three to six months as being in balance and over six months as over supply.

Marketing Time - Please note that the statistics available through the MLS routinely use the DOM for the listing that results in a sale. Sometimes a combined DOM is reported but when and how the CDOM is calculated is MLS specific and even then depends on the listing agent's ability to enter the property information accurately.

One Unit Housing Trends - In the main body these, instead of the subject's market, pertain to the subject's segment of the market. This is brought about by this particular addendum which limits the research to the subject's comparables. Additionally, limiting the data sample to the subject segment may yield data sample size that is too small to be statistically significant thus resulting in potentially erroneous conclusions. In order to acquire a statistically significant data sample for the subject's segment of the market, the neighborhood might need to be expanded resulting in locational influences being minimized/masked.

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