File # **2403-21**

APPRAISAL OF REAL PROPERTY



LOCATED AT

4010 Calle Mira Monte

Newbury Park, CA 91320-1931

N-TRACT: 249105 : LOT: 342 MAPNR: 072MR 090

FOR

WEDGEWOOD INC

2015 MANHATTAN BEACH BL, SUITE 100

REDONDO BEACH, CA 90276

OPINION OF VALUE

910,000

AS OF

03/25/2024

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USPAP ADDENDUM

	rrower REDWOOD HOLDINGS			
_	operty Address 4010 Calle Mira Monte	County	Ctata	7in Code
City Ler	Newbury Park nder WEDGEWOOD INC	County ventura	State CA	Zip Code 91320-1931
Ī				
	This report was prepared under the following			
	Appraisal Report	This report was prepared in accordance with USP	AP Standards Rule 2-2(a).	
	Restricted Appraisal Report	This report was prepared in accordance with USP.	AP Standards Rule 2-2(b).	
	Reasonable Exposure Time			
		for the subject property at the market value stated in	this report is: THE REASON	ABLE EXPOSURE TIME IS
	30 TO 90 DAYS		•	
	Additional Certifications			
	I certify that, to the best of my knowledge a	and belief:		
		appraiser or in any other capacity, regarding the pro	aparty that is the subject of this report w	ithin the
	three-year period immediately precedi		perty that is the subject of this report w	idilii die
		raiser or in another capacity, regarding the property		ne three-year
	- The statements of fact contained in this repo	nce of this assignment. Those services are describe	a in the comments below.	
	•	on are true and correct. sions are limited only by the reported assumptions and li	imiting conditions and are my personal im-	nartial and unbiased
	professional analyses, opinions, and conclusio		mang conditions and are my personal, my	Jartial, and ambiacou
	I *	t or prospective interest in the property that is the subjec	t of this report and no personal interest wi	th respect to the parties
	involved.			
		at is the subject of this report or the parties involved wit		
		contingent upon developing or reporting predetermined i ment is not contingent upon the development or reportin		value that favore the cause of
		attainment of a stipulated result, or the occurrence of a s		
		e developed, and this report has been prepared, in confo		
	were in effect at the time this report was prepar		•	
		ersonal inspection of the property that is the subject of t	·	
	<u> </u>	significant real property appraisal assistance to the personal designation of the pers	on(s) signing this certification (if there are e	exceptions, the name of each
	individual providing significant real property ap	praisal assistance is stated elsewhere in this report).		
i				
	Additional Comments			
	L			
	APPRAISER:	O // // SUPER	VISORY APPRAISER: (only if re	quired)
	11 A 1 P	Ka VALTUEL)		
	Signature:	Signature:		
	Name: JOSEPH PBALDINO	Name:		
	Date Signed: 03/26/2024	Date Signe		
			fication #:	
	or State License #:		cense #:	
	State: CA Expiration Date of Certification or License: 2011	State:	Date of Cartification or Licenses	
		• • • • • • • • • • • • • • • • • • • •	Date of Certification or License: ry Appraiser Inspection of Subject Property:	
	Effective Date of Appraisal: 03/25/2024		Int Exterior-only from Street	Interior and Exterior

Exterior-Only Inspection Residential Appraisal Report

	56937
Eilo #	2402 24

The purpose of this summary appraisal report	it is to provide the lender/chefit with an ac		pinion or and manner re	ilue of the subject property.
Property Address 4010 Calle Mira Monte		City Newbury Park	State CA	Zip Code 91320-1931
Borrower REDWOOD HOLDINGS	Owner of Public Record	ACKERMANN PETER	County VE	NTURA
	342 MAPNR: 072MR 090		D.F. T.	
Assessor's Parcel # 235-0-181-085		Tax Year 2023	R.E. Taxes \$,
Neighborhood Name OAKRIDGE ESTATES Occupant Owner Tenant Vaca	ant Special Assessments \$	Map Reference 525-E-7	Census Trac	
Property Rights Appraised Fee Simple	Leasehold Other (describe)	0	том ф 400	per year per month
Assignment Type Purchase Transaction	Refinance Transaction Other (describe)	escribe) SERVICING		
Lender/Client WEDGEWOOD INC		ANHATTAN BEACH BL, SUITE 100, I	REDONDO REACH CA 9	
Is the subject property currently offered for sale o				Yes X No
Report data source(s) used, offering price(s), and				
I did did not analyze the contract for s	sale for the subject purchase transaction. Explain	the results of the analysis of the contra	ct for sale or why the analy	sis was not
performed.				
Contract Price \$ Date of Cont		e owner of public record? Ye		'
Is there any financial assistance (loan charges, sa		, etc.) to be paid by any party on benait	of the borrower?	Yes No
If Yes, report the total dollar amount and describe	the items to be paid.			
Note: Race and the racial composition of the	neighborhood are not appraisal factors			
Neighborhood Characteristics		Housing Trends	One-Unit Housing	Present Land Use %
•	Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 93 %
	Under 25% Demand/Supply Shortage	In Balance Over Supply		2-4 Unit 93 %
	Slow Marketing Time Under 3 mt		+ ' '	AA 11: E 11 0/
	S LOCATED SOUTH OF OLD CONEJO RD, NO		1,500 High 55	
OPEN HILLSIDE & WEST OF REINO RD			900 Pred. 45	- · · · · · · · · · · · · · · · · · · ·
Neighborhood Description The subject is I	ocated in a suburban area. It is within 15	miles of many diversified financia	al, industrial, service &	movie industry centers.
Neighborhood shows average to good main	tenance. All conveniences & supporting s	ervices(markets, gas stations, etc	e) are within 3 miles &	are along the traffic
arteries on Old Conejo Rd & wendy The su	bject is located 1/2 mi south of the 101 fv	NY. THE SUBJECT IS OVER 90 MIN	IUTES FROM DOWNTOW	N LOS ANGELES
Market Conditions (including support for the above	e conclusions) Conventional Financ	ING IS PREDOMINANT IN THE AREA.	DEMAND IS BEGINNING T	O STABILIZE THE RATE OF
INFLATION HAS BEEN DECREASING, BUT VALUES	S ARE STILL HOLDING STABLE. FUNDS ARE STILL	AVAILABLE BUT SALES ACTIVITY IS B	EGINNING TO WAIT FOR	INTEREST RATES TO DECLINE
	TO WAIT FOR RATES TO DECLINE BEFORE THEY			
Dimensions 55 x 132	Area 7260 sf	Shape rectangle	E VIEW	N;Res;
Specific Zoning Classification RPD4U	Zoning Description Fconforming (Grandfathered Use) No Zoning No Zoning			
Zoning Compliance Legal Legal Nonc Is the highest and best use of subject property as		 	✓ Vaa	donoriha
is the highest and best use of subject property as	iniproved (or as proposed per plans and specific			
		actions) the process does	Yes No If No.	describe
Utilities Public Other (describe)	Public Other (de	, · <u>-</u>		Public Private
,	Public Other (de	escribe) Off-site Imp	provements - Type	Public Private
,		, · <u>-</u>	provements – Type	
Electricity	Water Sanitary Sewer No FEMA Flood Zone x	escribe) Off-site Imp Street Asp Alley No FEMA Map # 06111C0954E	orovements – Type ohalt ne	Public Private
Electricity Gas FEMA Special Flood Hazard Area Are the utilities and off-site improvements typical	Water Sanitary Sewer No FEMA Flood Zone x Yes No Yes No FEMA Flood Zone x Yes No FEMA Flood Zone	Street Asp Alley Noi FEMA Map # 06111C0954E Off No. describe	orovements – Type ohalt ne FEMA N	Public Private
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Exterior-Only Inspection Residential Appraisal Report 56937 2403-21

56937

There are 4 comparable	e properties currently	offered for sale in t	the subject neighborho	ood ranging in price	from \$ 919 000	to	\$ 10	59,000 ·
	e sales in the subject							· ·
								I,135,000 ·
FEATURE	SUBJECT	CUMPARAB	LE SALE # 1	CUMPARAB	LE SALE # 2	CON	IPAKAB	LE SALE # 3
Address 4010 Calle Mira Mo	inte	447 Santa Barbara	Cir	3810 Calle Clara Vi	is	784 Calle La	as Colin	as
Newbury Park, CA 9	1320-1931	Newbury Park, CA 9	91320-2848	Newbury Park, CA 9	91320-1913	Newbury Pa	rk. CA 9	91320-1916
Proximity to Subject		0.55 miles SE		0.22 miles E		0.13 miles E		
Sale Price	\$	0.00 miles of	\$ 945,000		\$ 1,025,000		•	\$ 900.000
		Φ	\$ 945,000		,020,000		4	\$ 900,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 435.68 Sq.ft.		\$ 465.91 Sq.ft.		\$ 409.0	g sq.ft.	
Data Source(s)		CRMLSMLS#22300	4597 ;DOM 68	CRMLSMLS#22300	1748 ;DOM 37	CRMLSMLS#	#22300	3639 ;DOM 32
Verification Source(s)		PARCEL Q#4799	555-F-1	PARCEL Q#44048	525-F-7	PARCEL Q#	70455	535-E-7
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment
Sales or Financing	BEGOTHI HOIT		1 () \$ 7 tajasanishe		1 () \$ 7 tajasansin		1011	i () \$ rajasanone
J		ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		VA;0		Conv;0		
Date of Sale/Time		s01/24;c01/24		s06/23;c06/23		s10/23;c10/2	23	
Location	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	1 ' '							
	Fee Simple	FEE		FEE		FEE		0
Site	7260 sf	4650 sf	+26,000	6288 sf	0	5500 sf		+17,000
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;TRADITIONAL	DT2;TRADITIONAL		DT2;TRADITIONAL		DT2;TRADITIO	DNAL	
Quality of Construction	Q4	Q4		Q4		Q4		
	i -							
Actual Age	45	54	0	46	0	45		
Condition	C4	C3	-100,000	C3	-100,000			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms.	Baths	
Room Count	7 4 3.0	7 4 2.1	+7,500			7 4	3.0	
Gross Living Area	2,200 sq.ft.	2,169 sq.ft.	+3,100	2,200 sq.ft.		2,20	o sq.ft.	
Basement & Finished	0sf	0sf		Osf		Osf		
Rooms Below Grade	ļ							
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE		
Heating/Cooling	FAU/CENT	FAU/CENT		FAU/CENT		FAU/CENT		
Energy Efficient Items	NONE	NONE		NONE		NONE		
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw		
Porch/Patio/Deck	COVERED PATIO	COVERED PATIO		OPEN PATIO	+5,000	COVERED PA	ATIO	
COMMON AMENITIES	NONE	POOL-SPA-TENNIS	-10,000	NONE		NONE		
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Net Adjustment (Total)		_ + 🗶 -	\$ -73,400	_ + 🗶 -	\$ -95,000	+	-	\$ 17,000
Adjusted Sale Price		Net Adj. 7.8 %		Net Adj. 9.3 %		Net Adj.	1.9 %	
,								
			2 224	Groce Adi 10.0%	2 222 222	Grace Adi		2 22 222
of Comparables		Gross Adj. 15.5 %		Gross Adj. 10.2 %	\$ 930,000	Gross Adj.	1.9 %	\$ 917,000
	the sale or transfer histo				\$ 930,000	Gross Adj.		\$ 917,000
	the sale or transfer histo				\$ 930,000	Gross Adj.		\$ 917,000
	the sale or transfer histo				\$ 930,000	Gross Adj.		\$ 917,000
I did did not research		ory of the subject prope	erty and comparable sale	es. If not, explain		-		\$ 917,000
I did did not research	the sale or transfer histo	ory of the subject prope	erty and comparable sale	es. If not, explain		-		\$ 917,000
I did did not research	not reveal any prior sale	ory of the subject prope	erty and comparable sale	es. If not, explain		-		\$ 917,000
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Page 2 of 6

Exterior-Only Inspection Residential Appraisal Report 56937 2403-21

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THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USE	
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and the title report may or may not match to USPS records?.	
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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.	
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 2403

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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Exterior-Only Inspection Residential Appraisal Report 56937

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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Exterior-Only Inspection Residential Appraisal Report File # 240

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

Λ .	
APPRAISER A P R	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature, New York	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 03/26/2024	Date of Signature
Effective Date of Appraisal 03/25/2024	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 02/12/2025	SUBJECT PROPERTY
ADDDEGG OF DDODEDTY ADDD MOED	☐ Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
4010 Calle Mira Monte	Date of Inspection
Newbury Park, CA 91320-1931	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 910,000	COMPADADI F CALFO
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name <u>wedgewood inc</u>	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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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 2403-21

FEATURE	SUBJECT	COMPARAE	LE SALE # 4	COMP		E SALE # 5	COM		E SALE # 6
Address 4010 Calle Mira Mo	1	3771 Calle Posada		748 Lois Ave	711171101		0011		2 0/122 // 0
						1000 0101			
Newbury Park, CA 9	11320-1931	Newbury Park, CA	91320-1934	Newbury Park	K, CA 9	91320-2134			
Proximity to Subject	•	0.27 miles SE	I.	0.81 miles E		I.			•
Sale Price	\$		\$ 1,000,000			\$ 750,000			\$
Sale Price/Gross Liv. Area	\$ sq.ft	\$ 460.62 Sq.ft		\$ 393.08	sq.ft.		\$	sq.ft.	
Data Source(s)		CRMLSMLS#2230	03225;DOM 18	CRMLSMLS#0	C1-20	359 ;DOM 19			
Verification Source(s)		PARCEL Q#59148	525-F-7	PARCEL Q#75	5468	525-G-7			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing	2200111111011		· () + riajasansii			· () • riajacanone	22001		. () + / ()
=		ArmLth		ArmLth					
Concessions		Conv;0		Cash;0					
Date of Sale/Time		s09/23;c08/23		s11/23;c10/23	3				
Location	N;Res;	N;Res;		N;Res;					
Leasehold/Fee Simple	Fee Simple	FEE	0	FEE		0			
Site	·								
	7260 sf	6646 sf	U	10216 sf		-30,000			
View	N;Res;	N;Res;		N;Res;					
Design (Style)	DT2;TRADITIONAL	DT2;TRADITIONAL		DT1;TRADITIO	DNAL	0			
Quality of Construction	Q4	Q4		Q4					
Actual Age	45	46	0	58		0			
Condition	C4	C3	-100,000			+100,000			
					Datha	+ 100,000	Tatal Dalman	Datha	
	Total Bdrms. Baths	Total Bdrms. Baths			Baths		Total Bdrms.	Baths	
Room Count	7 4 3.0	7 4 2.1	+7,500	· · · · · · · · · · · · · · · · · · ·	2.0	+15,000			
Gross Living Area	2,200 sq.ft	2,171 Sq.ft	+2,900	1,908	sq.ft.	+29,200		sq.ft.	
Basement & Finished	Osf	Osf		Osf					
Rooms Below Grade									
	AVERGO	AVERAGE		AVED					
Functional Utility	AVERAGE	AVERAGE		AVERAGE					
Heating/Cooling	FAU/CENT	FAU/CENT		FAU/NONE		+7,500			
Energy Efficient Items	NONE	NONE		NONE					
Garage/Carport	2ga2dw	2ga2dw		2ga2dw					
Porch/Patio/Deck	COVERED PATIO	COVERED PATIO		COVERED PAT	TIO .				
					110				
COMMON AMENITIES	NONE	NONE		NONE					
Net Adjustment (Total)		+ 🗶 -	\$ -89,600	X +	٦-	\$ 121,700	+	٦- ا	\$
Adjusted Sale Price		Net Adj. 9.0 %			6.2 %	,	Net Adj.		
of Comparables		Gross Adj. 11.0 %			24.2 %	\$ 074.700	Gross Adj.	%	\$
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Report the results of the research									15150115 // 2
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Market Conditions Addendum to the Appraisal Report

56937

File No. 2403-21

The purpose of this addendum is to provide the lender/cl		=	2000				
neighborhood. This is a required addendum for all appraid	isal reports with an effectiv	ce date on or after April 1, 2 City Newbury P		Sta	te ca	ZIP Code 91	000 1001
Property Address 4010 Calle Mira Monte Borrower REDWOOD HOLDINGS		Oity Newbury P	'ark	Ota	U GA	Zii 0000 9 1	320-1931
Instructions: The appraiser must use the information req	quired on this form as the b	pasis for his/her conclusion	is, and must provide support	for the	se conclusio	ons, regarding	
housing trends and overall market conditions as reported	•		· · · · · · · · · · · · · · · · · · ·				
it is available and reliable and must provide analysis as in	ndicated below. If any requ	ired data is unavailable or i	is considered unreliable, the	apprais	er must prov	ride an	
explanation. It is recognized that not all data sources will	be able to provide data for	r the shaded areas below; i	f it is available, however, the	apprai	ser must inc	lude the data	
in the analysis. If data sources provide the required infor	mation as an average inste	ad of the median, the appr	aiser should report the availa	ıble figu	ire and ident	ify it as an	
average. Sales and listings must be properties that comp				ed by	a prospective	buyer of the	
subject property. The appraiser must explain any anomal							
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	+	la concession o	Overall Trend	
Total # of Comparable Sales (Settled)	8	4	2	╫	Increasing	Stable	Declining Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	1.33	1.33	0.67	H	Increasing Declining	Stable Stable	➤ Declining ➤ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.8	0.8	4 6.0		Declining	Stable	★ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Doomining	Overall Trend	
Median Comparable Sale Price	972,500	867,500	935,000	$\forall \Box$	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	25	26	43		Declining	Stable	★ Increasing
Median Comparable List Price	945,000	979,000	1,059,000	X	Increasing	Stable	Declining
Median Comparable Listings Days on Market	32	68	25			X Stable	Increasing
Median Sale Price as % of List Price	100	97	99.6	Щ		Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance p			00/ 1 50/ 1			Stable	Increasing
Explain in detail the seller concessions trends for the pas	•						
fees, options, etc.). CONCESSIONS HAVE BEEN			ANGED MUCH. BUYERS \	WANT	A LOWER P	RICE RATHER	THAN ANY
CONCESSIONS. CONCESSIONS ARE MORE PREVA	LENT IN THE LOWER VA	ALUE RANGES.					
Are foreclosure sales (REO sales) a factor in the market?	? X Yes N	o If ves. explain (includ	ding the trends in listings and	sales	of foreclosed	properties).	
THERE ARE A LARGE NUMBER OF FORECLOSURE		, , ,					EA.
FORECLOSURES/REO SALES IN THE MARKET ARE							
NOT EASILY OBTAINED.							
Cite data sources for above information. CRMLS	:						
Cite data sources for above information.							
		and a saking of the annual	al mand from 16 mm and an		Lianal informa		
Summarize the above information as support for your co	onclusions in the Neighborh						
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighbort wn listings, to formulate yo	ur conclusions, provide bo	th an explanation and suppor	rt for yo	our conclusio	ons.	
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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 compa to influ	rt that no employee, director, other third party acting as ny, or partner on behalf of _uence the development, report on, compensation, inducement	joint venture partner, wedgewo ting, result, or review	independent cont od inc of my appraisa	tractor, appraisal , influenced, ıl through coerci	management or attempted
	er assert that ng prohibited behavior in our			ever participated	in any of the
1)	Withholding or threatening to	withhold timely paym	nent or partial pa	yment for an ap	praisal report;
2)	Withholding or threatening to threatening to demote or term		ness with me, c	or demoting or t	erminating or
3)	Expressly or impliedly prom	nisina future business	promotions or	increased com	nensation for

- 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	03/26/2024	
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
4010 Calle Mira Monte. Newbury Park. CA 91320-1931		

4010 Calle Mira Monte, Newbury Park, CA 91320-193 Address of Property Appraised

05/13

Borrower	REDWOOD HOLDINGS			
Property Address	4010 Calle Mira Monte			
City	Newbury Park	County VENTURA	State CA	Zip Code 91320-1931
Lender/Client	WEDGEWOOD INC			



Subject Front

4010 Calle Mira Monte

Address Prox. To Subject 2,200

3.0

N;Res;

N;Res; 7260 sf

Q4

45

STREET





STREET

Comparable Photos

Borrower	REDWOOD HOLDINGS			
Property Address	4010 Calle Mira Monte			
City	Newbury Park	County VENTURA	State CA	Zip Code 91320-1931
Lender/Client	WEDGEWOOD INC			



Comparable 1

447 Santa Barbara Cir

Prox. To Subject 0.55 miles SE Sales Price 945,000 Gross Living Area 2,169 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 4650 sf Quality Q4 Age 54



Comparable 2

3810 Calle Clara Vis

Prox. To Subject 0.22 miles E Sales Price 1,025,000 Gross Living Area 2,200 Total Rooms Total Bedrooms Total Bathrooms 3.0 Location N;Res; View N;Res; Site 6288 sf Quality Q4 Age 46



Comparable 3

784 Calle Las Colinas

Prox. To Subject 0.13 miles E Sales Price 900,000 Gross Living Area 2,200 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 5500 sf Quality Q4 Age 45

Comparable Photos

Borrower	REDWOOD HOLDINGS			
Property Address	4010 Calle Mira Monte			
City	Newbury Park	County VENTURA	State CA	Zip Code 91320-1931
Lender/Client	WEDGEWOOD INC			



Comparable 4

3771 Calle Posadas

Prox. To Subject 0.27 miles SE Sales Price 1,000,000 Gross Living Area 2,171 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 6646 sf Quality Q4 Age 46



Comparable 5

748 Lois Ave

Prox. To Subject 0.81 miles E Sales Price 750,000 Gross Living Area 1,908 Total Rooms Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 10216 sf Quality **Q4** Age 58

Comparable 6

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

Supplemental Addendum

File No. 2403-21

Borrower	REDWOOD HOLDINGS			
Property Address	4010 Calle Mira Monte			
City	Newbury Park	County VENTURA	State CA	Zip Code 91320-1931
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

I have performed a drive by appraisal 8/28/2021 on the subject property. I have performed no other services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

EXPOSURE TIME 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.

THE APPRAISERS OFFICE IS WITHIN 25 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 45 YEARS.

THE APPRAISER HAS ATTEMPTED TO MEET LENDER GUIDELINES FOR ADJUSTED RANGE OF COMP VALUE OF LESS THAN 20% OF THE FINAL VALUE OF THE SUBJECT. WE HAVE PROVIDED THE BEST COMPS AVAILABLE FOR THIS SUBJECT MAKING THE RANGE OF VALUE UNAVOIDABLE HIGHEST & BEST USE WAS DETERMINED AS IMPROVED BASED ON ITS CURRENT USE BEING LEGALLY PERMISSIBLE. PHYSICALLY POSSIBLE FINANCIALLY FEASIBLE & MOST PROFITABLE

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.

56937 File No. **2403-21**

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

C3

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

C4

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

 C_5

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

C6

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

Quality Ratings and Definitions

Q1

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

02

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

O.S

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

Q4

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

05

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

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
		Sale or Financing Concessions
Listing	Listing Mountain View	View
Mtn N	Neutral New	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions Location
BsyRd	Busy Road Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Park view Pastoral View	View
PwrLn	Power Lines Public Transportation	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear



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") 499 Washington Blvd, 8th Floor Jersey City, NJ 07310

Date Issued	Policy Number	Previous Policy Number		
02/16/2024	AAI006008-09	AAI006008-08		

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	
Burbank, CA 91304	
2 Bolley Boyled, From 04/04/2024 To: 04/04/2025	
2. Policy Period: From: 04/04/2024 To: 04/04/2025	
12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	
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 nations including nation of Claim to:	
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	
0 0	N TT1070 240/1 TT1070 240/4 N
9. Forms attached at issue: LIA002 (12/14) LIA CA (11/1-	4) LIA012 (12/14) LIA018 (10/14)
LIA021 (10/14) LIA143 (10/14)	
THE TO I A TO I AND A CONTROL OF A	
This Declarations Page, together with the completed and signed Policy A	
the Policy shall constitute the contract between the Named Insured and the	ne company.
02/16/2024 p./	Klilie
DY 1	, 0 - 0 - 0
Date	Authorized Signature
LIA-001 (12/14)	Aspen American Insurance Company

Appraisal and Valuation Professional Liability Insurance Policy

Named Insured: BALDINO, JOSEPH P. Policy Number: AAI006008-09
Effective Date: 04/04/2024
Customer ID: 168108

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL COVERED APPRAISERS ENDORSEMENT

Ü	In consideration of t	he premium	charged, i	t is agreed	that Section I	IV. DEFINITION:	8 (I) "Insu	red" is amen	ded to include

"Insured" means:

The persons identified below, but only while acting on behalf of the Named Insured:

Name Coverage Principal/Owner,
Effective Date Appraiser or Trainee

Joseph Baldino 04/04/2024 Principal/Owner

All other terms, conditions, and exclusions of this Policy remain unchanged.

Aspen American Insurance Company LIA012 (12/14)

Page 1 of 1

CERTIFICATE OF INSURANCE Producer: Issue Date: 02/16/2024 This Certificate is issued as a matter of information only and LIA ADMINISTRATORS & INSURANCE SERVICES confers no rights upon the Certificate Holder. This Certificate P.O. Box 1319 does not amend, extend or alter the coverage afforded by the Santa Barbara, CA 93102-1319 policy below. COMPANY AFFORDING COVERAGE Insured: 168108 BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Aspen American Insurance Company Burbank, CA 91504 Fax Number: 818-567-1495 Authorized Representative This is to certify that the policy of insurance listed below has been issued to the Insured named above for the policy period indicated. Notwithstanding any requirement, term of condition of any contract or other document with respect to which this Certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Limits shown may have been reduced by paid claims. DISCLAIMER: This certificate of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy. TYPE OF INSURANCE POLICY NUMBER EFFECTIVE DATE EXPIRATION DATE LIMITS Professional Liability AAI006008-09 04/04/2024 04/04/2025 Each Claim \$ 1,000,000 \$ 2,000,000 General Aggregate Description of Operations/Locations/Special Items: REAL ESTATE APPRAISERS PROFESSIONAL LIABILITY INSURANCE Certificate Holder: BALDINO, JOSEPH P. SHOULD ANY OF THE ABOVE DESCRIBED POLICIES 3101 Mesa Verde Dr. BE CANCELLED BEFORE THE EXPIRATION DATE Burbank, CA 91504 THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

LIA0001 (11/97)

Insured Copy

PUBLIC RECORDS

3/25/24, 10:51 AM Property Detail Printout



County Last Updated: 03/06/2024

Zip: 911 1931 91320-

County: Ventura

Zone: RPD4U

Property Location

Address: 4010 CALLE MIRA MONTE

APN#: 235-0-181-085

Tract: 249105 Map Page/Grid: 525/ E7

Total Assessed Value: 935,000 Percent Improvement: 0.34

City: THOUSAND OAKS

Single Family Use Code:

Residence

Census Tract: 58.03

Legal Desc: TRACT: 249105 LOT: 342 MAPNR: 072MR 090

Tax Amount: 5,961.64

Tax Year / Assessor Year: 2022 / 2023

Current Owner Information

Current Owner: PINOTTI, CHRISTINE E

City, State, Zip: LAS VEGAS, NV, 89149-

Last Transaction: 03/22/2023

Amount:

Owner Address: 7324 GENTLE VALLEY ST

Owner Occupied: No

Deed Type: quitclaim/deed of trust

Document: 0000021133

Last Sale Information

Transferred From: WATSON JAMES R

Recording / Sale Date: 10/18/1990 /

Prior Recording / Sale Date:

Seller Address:

Most Recent Sale Price: 305,500 Document Number: 0000156754

Prior Sale Price: Prior Document No.: Document Type: grant deed/deed of trust Prior Document Type:

Lender Information

Lender:

Full/Partial: F

Loan Amount / 2nd Trust Deed:

Loan Type: conventional

Physical Information

Building Area: 2,200 Additional: 0

Garage: 443

First Floor: 1296

Second Floor: 904

Third Floor: 0

Basement Finished: 0

Basement Unfinished: 0

of Bedrooms: 4

of Bathrooms: 3.00

of Stories: 2 Total Rooms: 8

Pool/Spa:

of Units: 0 Garage/Carport: Garage Fireplaces: 1

Lot Size Sqft / 7,260 / Acreage: 0.17

Year Built / Effective: 1979 / 0 Heating: Cooling:

Construction/Quality: / 0 **Building Shape:** View:

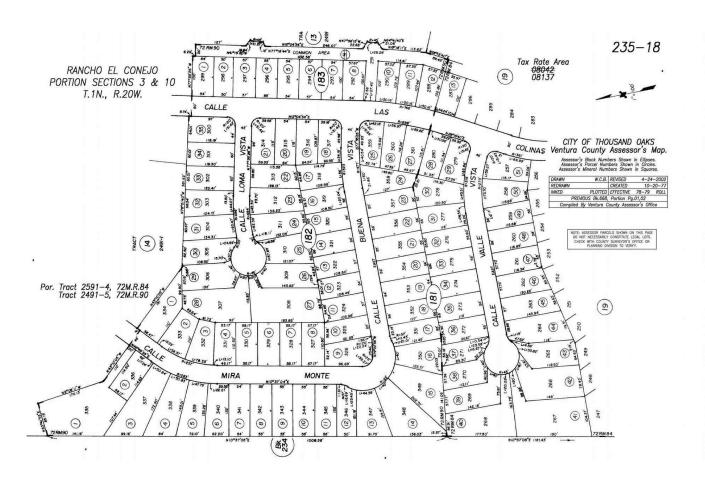
Roof Type:

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=25376264&FIPS=06111

1/1

PLAT MAP



CMA - Page 1

				Br/Ba Sqf	t	LSqft	List F	rice	Sold Price	\$/Sq	ft SP/LP
Total Listings: 18		Max	imum:	4/3 2,3	27	13,521	\$1,099	000,	\$1,135,000	\$515.9	91
Total on Market: 1		Mini	mum:	3/2 1,9	80	4,650	\$729	,000	\$750,000	\$393.0	08
Sold/Exp Ratio: 0.00		Ave	rage:	4/3 2,0	81	7,922	\$952	2,778	\$949,571	\$459.7	70
		Med	ian:	4/3 2,1	39	7,244	\$960	,000	\$935,500	\$472.	18
Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pric
3909 Coronado CR	NPK	1977	STD	02/27/2024	4	3	25/25	2,178	6,794	\$486.23	\$1,059,0
				Maximum:	4/	3	25	2,178	6,794	\$486.23	\$1,059,0
				Minimum:	4	3	25	2,178	6,794	\$486.23	\$1,059,0
				Average:	4	3	25	2,178	6,794	\$486.23	\$1,059,0
				Median:	4	3	25	2,178	6,794	\$486.23	\$1,059,0
Active Under Contract											
Address	City	YrBuilt	Sale Type	Contract Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Pri
53 Los Vientos DR	NPK	1978	STD		4	3	50/50	1,935	6,555	\$474.94	\$919,0
661 Paseo Montecito	NPK	1977	STD		4	2	16/16	2,077	6,182	\$469.43	\$975,0
620 N Los Vientos DR	NPK	1977	STD		4	3	19/19	1,935	7,673	\$503.88	\$975,0
				Maximum:	4/	3	50	2,077	7,673	\$503.88	\$975,0
				Minimum:	4	2	16	1,935	6,182	\$469.43	\$919,0
				Average: Median:	4	3	28 19	1,982 1,935	6,803 6,555	\$482.75 \$474.94	\$956,3 \$975,0
Closed											
Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	СДОМ	Sqft	LSqft	\$/Sqft	Pri
748 Lois AV	NPK	1966	NOD	11/15/2023	4	2	19/19	1,908	10,216	\$393.08	\$750,0
814 Verna AV	NPK	1966	STD	07/14/2023	4	2	3/3	1,908	13,521	\$417.19	\$796,0
A Service Control of the Control of	NPK	1964	STD	10/16/2023	3	2	60/60	2,108	8,200	\$396.11	\$835,0
3322 William DR	NPK	1979	STD	10/24/2023	4	3	32/32	2,200	5,500	\$409.09	\$900,0
3322 William DR 784 Calle Las Colinas									11 640	\$477.99	\$912,0
	NPK	1966	STD	04/05/2023	4	2	144/144	1,908	11,648		
784 Calle Las Colinas	NPK NPK	1966 1966	STD STD	04/05/2023 07/19/2023	4 4			11 2.14 2.24 2.44	***************************************	\$482.18	\$920,0
784 Calle Las Colinas 736 Lois AV						2 2 3	144/144 7/7 17/17	1,908 1,908 2,200	7,150 7,260	\$482.18 \$420.91	
784 Calle Las Colinas 736 Lois AV 756 Verna AV	NPK	1966	STD	07/19/2023	4	2	7/7	1,908	7,150		\$926,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte	NPK NPK	1966 1979	STD STD	07/19/2023 03/22/2024	4 4	2	7/7 17/17	1,908 2,200	7,150 7,260	\$420.91	\$926,0 \$945,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT	NPK NPK NPK	1966 1979 1979	STD STD STD	07/19/2023 03/22/2024 08/16/2023	4 4 4	2 3 3	7/7 17/17 25/25	1,908 2,200 1,935	7,150 7,260 8,285	\$420.91 \$488.37	\$920,0 \$926,0 \$945,0 \$945,0 \$1,000,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT 447 Santa Barbara CR	NPK NPK NPK NPK	1966 1979 1979 1970	STD STD STD	07/19/2023 03/22/2024 08/16/2023 01/26/2024	4 4 4	2 3 3 3	7/7 17/17 25/25 68/68	1,908 2,200 1,935 2,169	7,150 7,260 8,285 4,650	\$420.91 \$488.37 \$435.68	\$926,0 \$945,0 \$945,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT 447 Santa Barbara CR 3771 Calle Posadas	NPK NPK NPK NPK NPK	1966 1979 1979 1970 1978	STD STD STD STD STD	07/19/2023 03/22/2024 08/16/2023 01/26/2024 09/05/2023	4 4 4 4	2 3 3 3 3	7/7 17/17 25/25 68/68 18/18	1,908 2,200 1,935 2,169 2,171	7,150 7,260 8,285 4,650 6,646	\$420.91 \$488.37 \$435.68 \$460.62	\$926,0 \$945,0 \$945,0 \$1,000,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT 447 Santa Barbara CR 3771 Calle Posadas 3810 Calle Clara 510 Martinique PL 3982 Santa Monica CT	NPK NPK NPK NPK NPK	1966 1979 1979 1970 1978 1978	STD STD STD STD STD STD STD STD	07/19/2023 03/22/2024 08/16/2023 01/26/2024 09/05/2023 06/28/2023 08/11/2023 11/28/2023	4 4 4 4 4	2 3 3 3 3 3 3 3	7/7 17/17 25/25 68/68 18/18 37/37 41/41 7/7	1,908 2,200 1,935 2,169 2,171 2,200 2,189 2,327	7,150 7,260 8,285 4,650 6,646 6,288 9,370 9,429	\$420.91 \$488.37 \$435.68 \$460.62 \$465.91 \$497.94 \$479.16	\$926,0 \$945,0 \$945,0 \$1,000,0 \$1,025,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT 447 Santa Barbara CR 3771 Calle Posadas 3810 Calle Clara 510 Martinique PL 3982 Santa Monica CT	NPK NPK NPK NPK NPK NPK	1966 1979 1979 1970 1978 1978	STD STD STD STD STD STD STD	07/19/2023 03/22/2024 08/16/2023 01/26/2024 09/05/2023 06/28/2023 08/11/2023	4 4 4 4 4	2 3 3 3 3 3 3	7/7 17/17 25/25 68/68 18/18 37/37 41/41	1,908 2,200 1,935 2,169 2,171 2,200 2,189	7,150 7,260 8,285 4,650 6,646 6,288 9,370	\$420.91 \$488.37 \$435.68 \$460.62 \$465.91 \$497.94	\$926,0 \$945,0 \$945,0 \$1,000,0 \$1,025,0 \$1,090,0 \$1,115,0
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT 447 Santa Barbara CR 3771 Calle Posadas 3810 Calle Clara	NPK NPK NPK NPK NPK NPK NPK	1966 1979 1979 1970 1978 1978 1970	STD STD STD STD STD STD STD STD	07/19/2023 03/22/2024 08/16/2023 01/26/2024 09/05/2023 06/28/2023 08/11/2023 11/28/2023 06/14/2023	4 4 4 4 4 4 4 4	2 3 3 3 3 3 3 3 3 3 3	7/7 17/17 25/25 68/68 18/18 37/37 41/41 7/7 24/24	1,908 2,200 1,935 2,169 2,171 2,200 2,189 2,327 2,200	7,150 7,260 8,285 4,650 6,646 6,288 9,370 9,429 7,228	\$420.91 \$488.37 \$435.68 \$460.62 \$465.91 \$497.94 \$479.16 \$515.91	\$926,(\$945,(\$945,(\$1,000,(\$1,025,(\$1,090,(\$1,115,(\$1,135,(
784 Calle Las Colinas 736 Lois AV 756 Verna AV 4010 Calle Mira Monte 3990 Monterey CT 447 Santa Barbara CR 3771 Calle Posadas 3810 Calle Clara 510 Martinique PL 3982 Santa Monica CT	NPK NPK NPK NPK NPK NPK NPK	1966 1979 1979 1970 1978 1978 1970	STD STD STD STD STD STD STD STD	07/19/2023 03/22/2024 08/16/2023 01/26/2024 09/05/2023 06/28/2023 08/11/2023 11/28/2023 06/14/2023	4 4 4 4 4 4 4	2 3 3 3 3 3 3 3 3 3	7/7 17/17 25/25 68/68 18/18 37/37 41/41 7/7 24/24	1,908 2,200 1,935 2,169 2,171 2,200 2,189 2,327 2,200	7,150 7,260 8,285 4,650 6,646 6,288 9,370 9,429 7,228	\$420.91 \$488.37 \$435.68 \$460.62 \$465.91 \$497.94 \$479.16 \$515.91	\$926,0 \$945,0 \$945,0 \$1,000,0 \$1,025,0 \$1,090,0

Residential Quick CMA Page 1 of 2

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CMA - Page 2

Criteria:

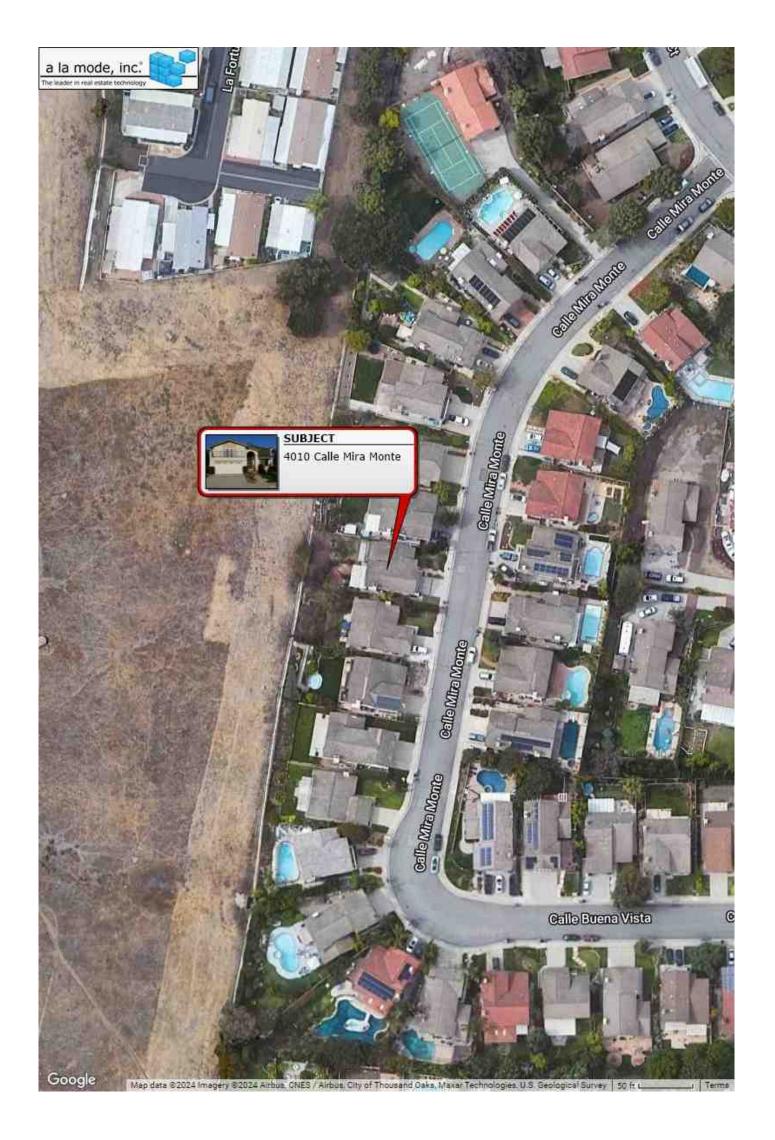
Property Type is 'Residential'
Standard Status is one of 'Active', 'Act Under Contract',
'Pending'
Standard Status is 'Closed'
Contract Status Change Date is 03/25/2024 to 03/26/2023
Property Sub Type is 'Single Family Residence'
Living Area is 1900 to 2500
Latitude, Longitude is around 34.19, -118.95

Residential Quick CMA Page 2 of 2

Printed By Joseph Baldino CalBRE: AR001957 on 3/25/24

AERIAL PHOTO

Borrower	REDWOOD HOLDINGS			
Property Address	4010 Calle Mira Monte			
City	Newbury Park	County ventura	State CA	Zip Code 91320-1931
Lender/Client	WEDGEWOOD INC			



Location Map

Borrower	REDWOOD HOLDINGS			
Property Address	4010 Calle Mira Monte			
City	Newbury Park	County ventura	State CA	Zip Code 91320-1931
Lender/Client	WEDGEWOOD INC			

