File **# 2404-03**

APPRAISAL OF REAL PROPERTY



LOCATED AT

255 Poplar Crest Ave Newbury Park, CA 91320-4058 N-TRACT: 217600 : LOT: 44 MAPNR: 060MR 091

FOR

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

OPINION OF VALUE 1,180,000

AS OF

04/03/2024

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USPAP ADDENDUM

Borrower	REDWOOD HOLDINGS LLC			NU. 2404-03
Property Address	255 Poplar Crest Ave			
City	Newbury Park	County VENTURA	State CA	Zip Code 91320-4058
_ender	WEDGEWOOD INC			
		lowing USPAP reporting option:		
🗙 Appraisa	l Report	This report was prepared in accordance with USPAP Standards Rule	e 2-2(a).	
Restricte	d Appraisal Report	This report was prepared in accordance with USPAP Standards Rule	e 2-2(b).	
Reasonable	Exposure Time			
		for the subject property at the market value stated in this report is:	THE REAS	SONABLE EXPOSURE TIME IS
30 TO 90 DAY	'S			
Additional C	ertifications			
	to the best of my knowledge a	Ind belief:		
I have NC)T performed services, as an	appraiser or in any other capacity, regarding the property that is the su	ubject of this repo	ort within the
three-yea	r period immediately precedir	ng acceptance of this assignment.		
I HAVE p	erformed services, as an appr	raiser or in another capacity, regarding the property that is the subject	of this report with	hin the three-year
		nce of this assignment. Those services are described in the comments		
	nts of fact contained in this repo			
	analyses, opinions, and conclus alyses, opinions, and conclusion	sions are limited only by the reported assumptions and limiting conditions ar	nd are my personal	l, impartial, and unbiased
		t or prospective interest in the property that is the subject of this report and r	no personal interes	st with respect to the parties
involved.				
		at is the subject of this report or the parties involved with this assignment.		
	=	contingent upon developing or reporting predetermined results. ment is not contingent upon the development or reporting of a predetermined	d value or direction	n in value that favors the cause of
		attainment of a stipulated result, or the occurrence of a subsequent event dire		
- My analyses,	opinions, and conclusions were	e developed, and this report has been prepared, in conformity with the Unifor		
	at the time this report was prepar			
		ersonal inspection of the property that is the subject of this report. significant real property appraisal assistance to the person(s) signing this ce	ertification (if there	are exceptions, the name of each
		praisal assistance is stated elsewhere in this report).		
Additional C	omments			
APPRAISER:	Λ I Λ	SUPERVISORY APPRA	USER: (only if	r required)
	Church P	Balcina		
Signature:	your !!	Signature: Name:		
	H P/BALDINO 4/04/2024	Name: Date Signed:		
	#: <u>AR001957</u>	State Certification #:		
or State License #		or State License #:		
State: <u>CA</u> Expiration Date of	Certification or License: 02/1	State:		
P	Appraisal: <u>04/03/2024</u>	2/2025 Expiration Date of Certification C Supervisory Appraiser Inspectio		rty:
			only from Street	Interior and Exterior

Joe Baldino

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				.ei		Шÿ	y Inspec			reside		ai App	aisai r	repor	ι	File #	2404-	03	
The purpose of the	nis summary	appraisal	report is	s to	provide	the	lender/client	with	an	accurate,	and	adequately	supported,	opinion	of	the mar	ket value	e of	the
Property Address	255 Poplar	r Crest Av	/e							City	Nev	vbury Park				State	CA	Zip	o Co
-																-			

Property Add			Poplar Crest Ave							Newbury Pa	ark			State		Zip Code	91320	-4058
			LDINGS LLC	.			ner of P	ublic	Record VIN	CENT A & RU	JTH	A BUONO		County	VENTL	JRA		
Legal Descri Assessor's I	<u> </u>		ACT: 217600 : L	.OT:	44 MAPNR:	060MR 09 ⁻	1		Тау	Year 2023				R.E. Ta	2YPC \$ -			
Neighborhoo			32-0-101-055 WBURY PARK							D (554	6-C-2			s Tract (1,909 1050 11		
Occupant				Vaca	ant	Sn	ecial As	sessm			J J	5-G-2	ID HOA			per year	n 🗌 n	er month
Property Rig			Fee Simple		Leaseho		ther (des							· U			P	
Assignment		· · ·	Purchase Transacti			ance Transact	,	,	Other (describe)	SERVICIN	G							
Lender/Clien			WOOD INC				Address					SUITE 100, RI	EDONDO B	EACH,	CA 9027	6		
Is the subject	ct pi		rently offered for sa	ale c	or has it been o	offered for sal	e in the									Yes 🗙	No	
			I, offering price(s),			CRMLS-I												
I 🗌 did		did not ar	alyze the contract	for	sale for the su	bject purchas	e transa	ction.	Explain the res	ults of the anal	lysis	s of the contract	for sale or	why the	e analysis	was not		
performed.																		
Contract Price			Date of (Con	traat	Ir	the pro	norty	collor the owne	r of public root	ord	? Yes		Data Sa				
		,	tance (loan charges				· ·		seller the owne	•				Data Sol	urce(s)	Г	Yes	No
-			r amount and desc			-	mpayme	111 453	istance, etc./ t		ijΡ	arty on bonair o				L	103	
11 100, 10001																		
-																		
Note: Race	an	d the racia	l composition of t	the	neighborhoo	d are not app	oraisal f	actor	s.									
			ood Characteristic						e-Unit Housin	g Trends	_		One-L	Jnit Ho	using	Prese	ent Land	Use %
Location [Urban	🗙 Suburban		Rural	Property Val	ues	_		Stable		Declining	PRICE		AGE	One-Unit		93 %
Built-Up	X	Over 75%	25-75%		Under 25%	Demand/Sup	ply] Sho	ortage 🛛 🗙	In Balance		Over Supply	\$ (000)		(yrs)	2-4 Unit		1 %
Growth		Rapid	X Stable		Slow	Marketing Ti	me 🔰	Un	der 3 mths	3-6 mths		Over 6 mths	500	Low	0	Multi-Fa	mily	%
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			& WEST OF M	00	RPARK RD								1,000	Pred.	45	Other		5 %
Neighborhoo	od D	Description	The subject	is	located in a	suburban a	rea. It i	s wit	hin 15 miles	of many dive	ersi	ified financial,	, industria	l, servi	ce & mo	vie indus	try cente	ers.
			erage to good m															
			Ventu Park The															
			ng support for the a						FINANCING IS				EMAND IS					
-			REASING, BUT VAI												FOR INT	EREST RAT	TES TO DI	ECLINE
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Specific Zon							Zoning D			NTIAL SFR	40	INNEGULAN			11011 N ,	ncs,		
Zoning Com				Von	conforming (G				No Zoning	Illegal (descri	ibe)							
	-		of subject property		- (,			• •	/			_				
							per plan	s and	specifications)	the present us	se?	X	Yes	No	If No, des	scribe		
							per piari	s and	specifications)	the present us	se?	X	Yes	No	If No, des	scribe		
Utilities	I		ther (describe)		· · ·		Publi		specifications) Other (describe)	the present us	se?	Off-site Impr			If No, des	Pub		rivate
Electricity	I	X	ther (describe)			Water	Publi		. ,	the present us	se?		ovements -		If No, des			rivate
Electricity Gas		XX			S	Water Sanitary Sewe	Publi)ther (describe)		se?	Off-site Impr	ovements - alt	Туре		Pub X		rivate
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Fannie Mae Form 2055 March 2005

subject property.

Exterior-Only Inspection Residential Appraisal Report

											from \$ 1,239,000		to \$ 1,2;	
				neighb			the past twelve mon	ths rang)		,600,000
FEATURE		SUBJECT	T				LE SALE # 1				LE SALE # 2			LE SALE # 3
Address 255 Poplar Crest A					lickory G				ugarpine (orrine Hill Ct	
Newbury Park, CA 9 Proximity to Subject	91320-	4058					01320-4746			CA 9	1320-4126		ury Park, CA 9	1320-4104
Sale Price	\$			0.20 r	niles SE		\$ 1,350,000		niles E		\$ 1,200,000		niles E	\$ 1 440 000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	626.74	sa ft	<u>♥ 1,350,000</u>	\$	557.10 S		\$ 1,200,000	\$	630.20 sq.ft.	\$ 1,440,000
Data Source(s)	Ţ.						1622;DOM 17	<u> </u>			D109;DOM 45			08072 ;DOM 5
Verification Source(s)							556-C-2		EL Q#151		,		EL Q#12040	
VALUE ADJUSTMENTS	DE	SCRIPTI			SCRIPTIC		+(-) \$ Adjustment		SCRIPTION		+ (-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sales or Financing				ArmLt	h			ArmLt	h			ArmLt	h	
Concessions				Cash;(0			Conv;	13000		-13,000	Conv;	0	
Date of Sale/Time				s07/23	3;c05/23	3		s03/24	4;c02/24			s02/2	4;c01/24	
Location	N;Res	s;		N;Res	;			N;Res	,			N;Res		
Leasehold/Fee Simple	Fee S	Simple		FEE				FEE			0	FEE		0
Site	8149	sf		12916	ð sf			8072	sf		0	23348	l sf	0
View	N;Res	s;		N;Res	;			N;Res				B;VAL	LEY;	-75,000
Design (Style)	-	RADITI			RADITIO	DNAL		1	RADITION	AL			RADITIONAL	
Quality of Construction	Q4			Q4				Q4				Q4		
Actual Age	48			48				47			0	49		0
Condition Above Grade	C4 Total	Bdrms.	Baths	C3 Total	Bdrms.	Baths	-100,000		Bdrms. Ba	aths		C3 Total	Bdrms. Baths	-100,000
Room Count	10tai	4	3.0	10tai 8	4	3.0		10tai 8		ans .0	<u> </u>	10lai 8	4 3.0	
Gross Living Area	ŏ		3.0 4 sq.ft.	Ō	4 2,154			ō	2,154 S		<u> </u>	ō	4 3.0 2,285 Sq.ft.	-13,100
Basement & Finished	Osf	2,194		Osf	2,134			Osf	2,134 5	1		Osf	2,203 04.1L	- 13,100
Rooms Below Grade	331													
Functional Utility	AVER	AGE		AVER/	AGE			AVER/	AGE			AVER	AGE	
	FAU/C			FAU/C				FAU/C				FAU/C		
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck POOL-SPA Net Adjustment (Total) Adjusted Sale Price of Comparables	NONE			NONE				NONE					ROWNED	-15,000
Garage/Carport	2ga2d	dw		2ga2d	lw			2ga2d	w			2ga2d	w	
Porch/Patio/Deck	OPEN	PATIO		OPEN	PATIO			COVE	RED PATIO		-5,000	COVE	RED PATIO	-5,000
POOL-SPA	NONE			POOL-	-SPA		-25,000	NONE				NONE		
AR														
Not Adjustment (Total)						2	¢				¢			¢
Net Adjustment (Total) Adjusted Sale Price							\$ -125,000		+ 🗙		\$			\$ -208,100
of Comparables				Net Ad Gross		9.3 % 9.3 %	\$ 1,225,000	Net Ad		5 % 5 %	\$ 1,182,000	Net Ad	-	\$ 4.004.000
						9.3 /0	Ψ 1,225,000	1 01033			Ψ 1.182.000	01035	Auj. 14.3 /0	^۵ 1,231,900
did not research	the sale	e or transt	fer histo	rv of th	e subiect	t prope	rtv and comparable sal			0 /- 1	-,,			
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Exterior-Only Inspection Residential Appraisal Report File # 2404-03 THE INTENDED USER OF THIS APPRAISAL IS THE LENDER/CLIENT. THE INTENDED USER IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A

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MORTGAGE FINANCE TRANSACTION SUBJECT TO THE STATED SCOPE OF WORK, PURI FORM & DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDEN	•	UIREMENTS OF THIS APPRAISAL REPORT
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTINE MAINTENAN	CE & UPKEEP PROLONGING THE ESTIMATE	D REMAINING ECONOMIC LIFE.
The address reported on the appraisal form is according to US Postal Service record and the title report may or may not match to USPS records?.	s as required by UAD format. The title co	mpany reports the city or county address
	- managery that is the subject of this sense	t within the three year naried immediately
I have performed no services, as an appraiser or in any other capacity, regarding the preceding acceptance of this assignment.	e property that is the subject of this repor	t within the three-year period immediately
COST APPROACH TO VALU	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for est		
Life Method Of Depreciation. The Ratio Of Land To Improvements Is Typical		Derived From Marshall-Swift. Age Abstractions Process) The Comparables
Used.		
ESTIMATED _ REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$ 600,000
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall-Swift Quality rating from cost service AVE Effective date of cost data 2/1/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using	DWELLING 2,154 Sq.Ft. @ 0 Sq.Ft. @	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	PATIO	=\$ 10,000
Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION.	Garage/Carport 400 Sq.Ft. @ Total Estimate of Cost-New	¢ ,
O The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL	Less Physical Functional	=\$ 664,200
OR EXTERNAL DEPRECIATION.	Depreciation 164,200	=\$(164,200)
	Depreciated Cost of Improvements	=\$ 500,000
	"As-is" Value of Site Improvements	=\$ 100,000
	INDICATED VALUE BY COST APPROACH	=\$ 1,200,000
INCOME APPROACH TO VALU	UE (not required by Fannie Mae) = \$	Indicated Value by Income Approach
	 Come Approach is not Applicable foi	2 11
PROJECT INFORMATION	N FOR PUDs (if applicable) No Unit type(s) Detached At	tached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a		
Legal Name of Project	Table and the stand of the	
Total number of phases Total number of units Total number of units rented Total number of units for sale	Total number of units sold Data source(s)	
Was the project created by the conversion of existing building(s) into a PUD?	No If Yes, date of conversion	
Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	If No. describe the status of completion	
Are the units, common elements, and recreation facilities complete? Yes No	If No, describe the status of completion.	
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental terms and option	S.
Describe common elements and recreational facilities.		-
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Fannie Mae Form 2055 March 2005

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.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature, Nalcuttur	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 04/04/2024	Date of Signature
Effective Date of Appraisal 04/03/2024	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
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
	Did inspect exterior of subject property from street
255 Poplar Crest Ave	Date of Inspection
Newbury Park, CA 91320-4058 APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,180,000	·
	COMPARABLE SALES
LENDER/CLIENT	
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name wedgewood INC	Did inspect exterior of comparable sales from street
Company Address 2015 MANHATTAN BEACH BL, SUITE 100, REDONDO	Date of Inspection
BEACH, CA 90276	
Email Address	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File

57043

							Jection nesiu	CIIU				File #	2404-		
FEATURE		SUBJEC	Т		COM	PARAB	LE SALE # 4		COM	PARABL	E SALE # 5		COM	PARABL	E SALE # 6
Address 255 Poplar Crest Av	e			919 T	'upelo V	Vood (Ct		Tupelo V						
Newbury Park, CA 9	1320	-4058		Newb	ury Parl	k, CA	91320-3651	Newb	ury Par	k, CA 9	1320-3649				
Proximity to Subject				0.25 r	miles N	N		0.19	miles N						
Sale Price	\$						\$ 1,200,000				\$ 1,110,000				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	580.55	s sq.ft.		\$	537.0	sq.ft.		\$		sq.ft.	
Data Source(s)				CRML			9367;DOM 27	CRMI			1158;DOM 19				
Verification Source(s)					EL Q#9		556-C-2	PARC	EL Q#3	1976	556-C-2				
VALUE ADJUSTMENTS	D	DESCRIPT	ION	DE	SCRIPTI	ON	+ (-) \$ Adjustment	DE	SCRIPT	ION	+ (-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing				ArmLt	:h			ArmL	th						
Concessions				Conv;	0			Conv;	;0						
Date of Sale/Time				s03/2	4;c02/2	4		s05/2	3;c04/2	3					
Location	N;Re	s;		N;Res				N;Res							
Leasehold/Fee Simple	Fee	Simple		FEE			0	FEE			0				
Site	8149			8535	sf			8025	sf		0				
View	N;Re			N;Res				N;Res							
Design (Style)		;TRADITI	IONAL		RADITI	ONAL	0		., [RADITI	ONAL					
Quality of Construction	Q4	,		Q4				Q4							
Actual Age	48			46				47			0				
Condition	48 C4			40 C3			-100,000				U				
Above Grade	Tota	l Bdrms.	Baths		Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	-										-	roldi	Duillb.	Dallis	
	8	4	3.0	7	4	3.0	0		4	3.0	0		1	0 m #	
Gross Living Area Basement & Finished	-	2,15	4 sq.ft.		2,067	sq.ft.	+ 8,700		2,067	sq.ft.	+8,700			sq.ft.	
	Osf			Osf				Osf							
Rooms Below Grade								-							
Functional Utility	AVE	RAGE		AVER	AGE			AVER	AGE						
Heating/Cooling	FAU/	CENT		FAU/C	ENT			FAU/C	CENT						
Energy Efficient Items	NON	E		NONE				NONE							
Garage/Carport	2ga2	2dw		2ga2d	łw			3ga3	dw		-10,000				
Porch/Patio/Deck		N PATIO			PATIO				PATIO						
POOL-SPA	NON			NONE				NONE							
		•													
								1							
Net Adjustment (Total)					+	K -	\$ -91,300		+	X -	\$ -1,300] + [٦.	\$
Adjusted Sale Price				Net Ad		<u>-</u> 7.6 %		Net Ac		0.1 %	<u> </u>	Net Ac	-	%	*
,					-						¢				¢
of Comparables	and -	alueie ef	the	Gross		9.1 %				1.7 %				%	Φ
Report the results of the research a	and an	nalysis of				nistor									
ITEM			SL	JBJECT			COMPARABLE SA	LE # 4	4	CC	OMPARABLE SALE #)	0	OMPAR	ABLE SALE # 6
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Course(a)		PARCEL	QUES	r			PARCEL QUEST			PARCE	L QUEST				
Data Source(s)		04/03/2					04/03/2024			04/03/2	2024				
Effective Date of Data Source(s)				perty ar	nd comp			SUBJI	ECT HAS	NOT T	RANSFERRED IN TH	E PAST	36 MC	ONTH. T	HE COMPARABLES
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Freddie Mac Form 2055 March 2005

Market (Conditions Adde	endum to the <i>l</i>	Appiaisai nepui	 File No. 	2404-03
The purpose of this addendum is to provide the lender/cl					
neighborhood. This is a required addendum for all appra Property Address 255 Poplar Crest Ave	isal reports with an effective			State CA	7ID Codo a casa casa
Property Address 255 Poplar Crest Ave Borrower REDWOOD HOLDINGS LLC		City Newbury P	ark	Sidle CA	ZIP Code 91320-4058
Instructions: The appraiser must use the information rec	quired on this form as the bas	sis for his/her conclusion	s, and must provide support	for those conclusion	ons, regarding
housing trends and overall market conditions as reported	d in the Neighborhood section	n of the appraisal report f	orm. The appraiser must fill	in all the informatio	n to the extent
it is available and reliable and must provide analysis as in					
explanation. It is recognized that not all data sources will in the analysis. If data sources provide the required infor	•			••	
average. Sales and listings must be properties that comp	-		•	-	-
subject property. The appraiser must explain any anomal					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend
Total # of Comparable Sales (Settled)	5	1	6	Increasing	Stable Declining
Absorption Rate (Total Sales/Months)	0.83	0.33	2.00	Increasing	Stable Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	0 N/A	<u>2</u> 6.1	0.5	Declining Declining	Stable Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Decining	Overall Trend
Median Comparable Sale Price	1,210,000	900,000	1,200,000	Increasing	Stable Declining
Median Comparable Sales Days on Market	34	7	36	Declining	Stable Increasing
Median Comparable List Price	N/A	1,139,500	1,239,000	Increasing	Stable Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	N/A	65	24	Declining	Stable Increasing
Seller-(developer, builder, etc.)paid financial assistance p	101 prevalent? Yes	104.5	100	Declining	Stable Increasing
Explain in detail the seller concessions trends for the pas			n 3% to 5%, increasing use c	, v	
fees, options, etc.). CONCESSIONS HAVE BEEN					
CONCESSIONS. CONCESSIONS ARE MORE PREVA					
Are foreclosure sales (REO sales) a factor in the market?	? 🗙 Yes 🗌 No	If yes, explain (inclus	ling the trends in listings and	cales of foreclosed	nroperties)
THERE ARE A LARGE NUMBER OF FORECLOSURE					
FORECLOSURES/REO SALES IN THE MARKET ARE					
NOT EASILY OBTAINED.					
Cite data sources for above information. CRMLS	;				
Cite data sources for above information. CRMLS					
		od section of the apprais	al report form. If you used a	ny additional inform	ation, such as
Cite data sources for above information. CRMLS Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborho			-	
Summarize the above information as support for your co	onclusions in the Neighborhoo wn listings, to formulate your	conclusions, provide bo	th an explanation and suppo	rt for your conclusio	ons.
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborho wn listings, to formulate your FORY ANALYSIS GRID & A	conclusions, provide bo	th an explanation and suppo PRICE DOM & LIST SAL	rt for your conclusion E RATIO GRIDS IN	DNS. Idicate a declining trend
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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.

I assert that no employee, director, officer, or agent of <u>clear Capital</u>, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of <u>wEDGEWOOD INC</u>, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that <u>Clear Capital</u> has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;
- 2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;
- Expressly or impliedly promising future business, promotions, or increased compensation for myself;
- 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;
- 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.

buck P. Balchi Signature

JOSEPH P BALDINO Appraiser's Name

IFA State Title or Designation

255 Poplar Crest Ave, Newbury Park, CA 91320-4058 Address of Property Appraised

04/04/2024	
Date	
AR001957	
State License or Certification #	
02/12/2025	CA
Expiration Date of License or Certification	State

Borrower	REDWOOD HOLDINGS LLC			
Property Address	255 Poplar Crest Ave			
City	Newbury Park	County ventura	State CA	Zip Code 91320-4058
Lender/Client	WEDGEWOOD INC			



	Subject Front
255 Poplar Crest	Ave
Address	
Prox. To Subject	2,154
	8
	4
	3.0
	N;Res;
	N;Res;
	8149 sf
	Q4
	48



STREET

STREET

Form PICPIX.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photos

Borrower	REDWOOD HOLDINGS LLC	
Property Address	255 Poplar Crest Ave	
City	Newbury Park	County ventura
Lender/Client	WEDGEWOOD INC	



Zip Code 91320-4058

324 Hickory Grove D)r
Prox. To Subject	0.20 miles SE
Sales Price	1,350,000
Gross Living Area	2,154
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	12916 sf
Quality	Q4
Age	48

State CA





559 Sugarpine Ct	
Prox. To Subject	0.49 miles E
Sales Price	1,200,000
Gross Living Area	2,154
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8072 sf
Quality	Q4
Age	47



_					
- C/	nm	na	rat	ble	- 2
		μα	a	16	- U

344 Corrine Hill Ct	
Prox. To Subject	0.43 miles E
Sales Price	1,440,000
Gross Living Area	2,285
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	B;VALLEY;
Site	23348 sf
Quality	Q4
Age	49

Comparable Photos

Borrower	REDWOOD HOLDINGS LLC			
Property Address	255 Poplar Crest Ave			
City	Newbury Park	County ventura	State CA	Zip Code 91320-4058
Lender/Client	WEDGEWOOD INC			



Comparable 4

919 Tupelo Wood	Ct
Prox. To Subject	0.25 miles NW
Sales Price	1,200,000
Gross Living Area	2,067
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8535 sf
Quality	Q4
Age	46



Comparable 5

863 Tupelo Wood C	t
Prox. To Subject	0.19 miles NW
Sales Price	1,110,000
Gross Living Area	2,067
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8025 sf
Quality	Q4
Age	47

Comparable 6

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

Borrower	REDWOOD HOLDINGS LLC				
Property Address	255 Poplar Crest Ave				
City	Newbury Park	County VENTURA	State	CA	Zip Code 91320-4058
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.

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.

СЗ

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

C4

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

C5

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

C6

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

Quality Ratings and Definitions

Q1

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

Q2

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

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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

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
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
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
	Square Meters	Area, Site
sqm Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
	Withdrawn Date	Date of Sale/Time
W	Walk Out Basement	Basement & Finished Rooms Below Grade
WO	Walk Up Basement	Basement & Finished Rooms Below Grade
wu WtrFr	· ·	Location
	Water Frontage	
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011

BREA APPRAISER IDENTIFICATION NUMBER: 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 Certification Law. This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and REAL ESTATE APPRAISER LICENSE **BUREAU OF REAL ESTATE APPRAISERS** Business, Consumer Services & Housing Agency "Certified Residential Real Estate Appraiser" **Joseph P. Baldino** Effective Date: AR 001957 Loretta Dillon, Deputy Bureau Chief, BREA Date Expires: February 12, 2025 February 13, 2023

3067131

LICENSE





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

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

E & O - Page 1

(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 REPORT-ED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY** PERIOD. PLEASE READ THE POLICY CAREFULLY. Item 1. Customer ID: 168108 Named Insured: BALDINO, JOSEPH P. 3101 Mesa Verde Dr. Burbank, CA 91504 2. Policy Period: From: 04/04/2024 To: 04/04/2025 12:01 A M Standard Time at the address stated in 1 above. 3. Deductible: \$1,000 Each Claim 4. Retroactive Date: 06/05/2000 5. Inception Date: 04/04/2016 6. Limits of Liability: \$1,000,000 Α. **Each Claim** B. \$2,000,000 Aggregate 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 8. Annual Premium: \$1,087.00 9. Forms attached at issue: LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA018 (10/14) LIA021 (10/14) LIA143 (10/14) This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the company 02/16/2024 10 By

Date

LIA-001 (12/14)

Authorized Signature

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

In consideration of the premium charged, it is agreed that Section IV. DEFINITIONS (I) "Insured" is amended to include:

"Insured" means:

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

Name	Coverage Effective Date	Principal/Owner, 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

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

PUBLIC RECORDS

4/2/24, 6:26 PM

ARCELQUEST

Property Location

Property Detail Printout

Zip: 9151 4058 91320-Address: 255 POPLAR CREST AVE City: THOUSAND OAKS Single Family APN#: 682-0-101-055 Use Code: County: Ventura Residence Tract: 217600 Census Tract: 59,11 Zone: R1-8 Legal Desc: TRACT: 217600 LOT: 44 MAPNR: 060MR 091 Map Page/Grid: 556/ C2 Total Assessed Value: 142,259 Tax Amount: 1,870.04 Tax Year / Assessor Year: 2022 / 2023 Percent Improvement: 0.81 **Current Owner Information** Current Owner: BUONO, VINCENT A & RUTH Owner Address: 255 POPLAR CREST AVE City, State, Zip: THOUSAND 91320-4058 THOUSAND OAKS, CA, Owner Occupied: Yes Last Transaction: 01/14/2019 Deed Type: deed of trust Amount: 160,000 Document: 0000003254 **Last Sale Information** Transferred From: Seller Address: Prior Recording / Sale Date: / Recording / Sale Date: 12/13/1976 / Most Recent Sale Price: 63,000 **Prior Sale Price:**

Prior Document No.:

Prior Document Type:

Full/Partial:

Loan Type:

Document Number: 0004729112 Document Type:

Lender Information

Lender: Loan Amount / 2nd Trust Deed:

Physical Information

Building Area: 2,154 # of Bedrooms: 4 Additional: 0 Garage: 544 First Floor: 1159 Second Floor: 995 Third Floor: 0 Basement Finished: 0 Basement Unfinished: 0 Pool/Spa:

of Bathrooms: 3.00 # of Stories: 2 Total Rooms: 8 # of Units: 0 Garage/Carport: Garage Fireplaces: 1

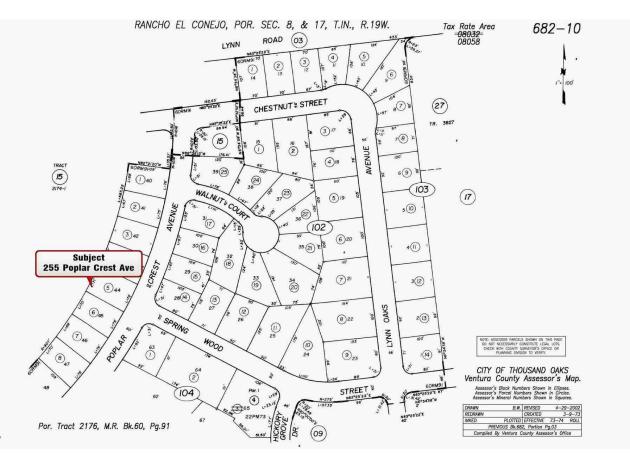
Lot Size Sqft / 8,149 / Acreage: 0.19 Year Built / Effective: 1976 / 0 Heating: Cooling: Roof Type: Construction/Quality: / 0 **Building Shape:** View:

County Last Updated: 03/14/2024

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https://www.parcelquestappraise.com/Search/Property_Detail_Report.aspx?PID=25461343&FIPS=06111

1/1



Quick CMA Report

			Br/Ba	Sqft	LSqft	List Price	Sold Price	\$/Sqft	SP/LP%
Fotal Listings:	13	Maximum:	5/3	2,318	23,348	\$1,600,000	\$1,600,000	\$704.85	
Total on Market:	1	Minimum:	3/2	1,942	5,500	\$859,900	\$900,000	\$463.44	
Sold/Exp Ratio:	0.00	Average:	4/3	2,155	10,427	\$1,199,677	\$1,199,500	\$557.18	
		Median:	4/3	2,154	8,407	\$1,195,000	\$1,162,500	\$537.01	

Active											
Address	City	YrBuilt	Sale Type	List Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
164 Greenmeadow AV	NPK	1976	STD	03/06/2024	4	3	24/24	2,318	8,276	\$534.51	\$1,239,000
				Maximum:	4/	3	24	2,318	8,276	\$534,51	\$1,239,000
				Minimum:	4	3	24	2,318	8,276	\$534.51	\$1,239,000
				Average:	4	3	24	2,318	8,276	\$534.51	\$1,239,000
				Median:	4	3	24	2.318	8.276	\$534,51	\$1,239,000

Closed											
Address	City	YrBuilt	Sale Type	COE Date	Br	Bath	CDOM	Sqft	LSqft	\$/Sqft	Price
970 Newbury RD	NPK	1966	STD	10/26/2023	4	2	7/7	1,942	10,185	\$463.44	\$900,000
833 Cypress ST	NPK	1977	STD	09/15/2023	4	3	42/42	2,080	8,400	\$471.15	\$980,000
263 N Greenmeadow AV	то	1976	STD	09/01/2023	5	3	34/34	2,318	8,407	\$474.12	\$1,099,000
327 S Ventu Park RD	NPK	1989	STD	01/12/2024	3	3	79/79	2,179	5,500	\$504.82	\$1,100,000
863 Tupelo Wood CT	NPK	1977	STD	05/08/2023	4	3	19/19	2,067	8,025	\$537.01	\$1,110,000
794 Capitan ST	то	1966	STD	02/14/2024	5	3	51/51	2,143	8,025	\$524.97	\$1,125,000
919 Tupelo Wood CT	NPK	1978	STD	03/26/2024	4	3	27/27	2,067	8,535	\$580.55	\$1,200,000
559 Sugarpine CT	NPK	1977	STD	03/08/2024	4	3	45/59	2,154	8,072	\$557.10	\$1,200,000
807 Chaparral CT	NPK	1976	STD	09/28/2023	4	3	96/96	2,035	16,817	\$633.91	\$1,290,000
324 Hickory Grove DR	NPK	1976	STD	07/21/2023	4	3	17/17	2,154	12,916	\$626.74	\$1,350,000
344 Corrine Hill CT	NPK	1975	STD	02/23/2024	4	3	5/5	2,285	23,348	\$630.20	\$1,439,999
362 Cherry Hills CT	то	1984	STD	02/29/2024	3	3	0/0	2,270	9,045	\$704.85	\$1,600,000
				Maximum:	5	3	96	2,318	23,348	\$704.85	\$1,600,000
				Minimum:	З	2 3	0	1,942	5,500	\$463.44	\$900,000
				Average:	4		36	2,141	10,606	\$559.07	\$1,199,500
				Median:	4	3	31	2,149	8,471	\$547.06	\$1,162,500

Criteria:

Property Type is 'Residential' Standard Status is one of 'Active', 'Act Under Contract',

'Pending'

Standard Status is 'Closed'

Contract Status Change Date is 04/02/2024 to 04/03/2023

Property Sub Type is 'Single Family Residence'

Living Area is 1900 to 2400

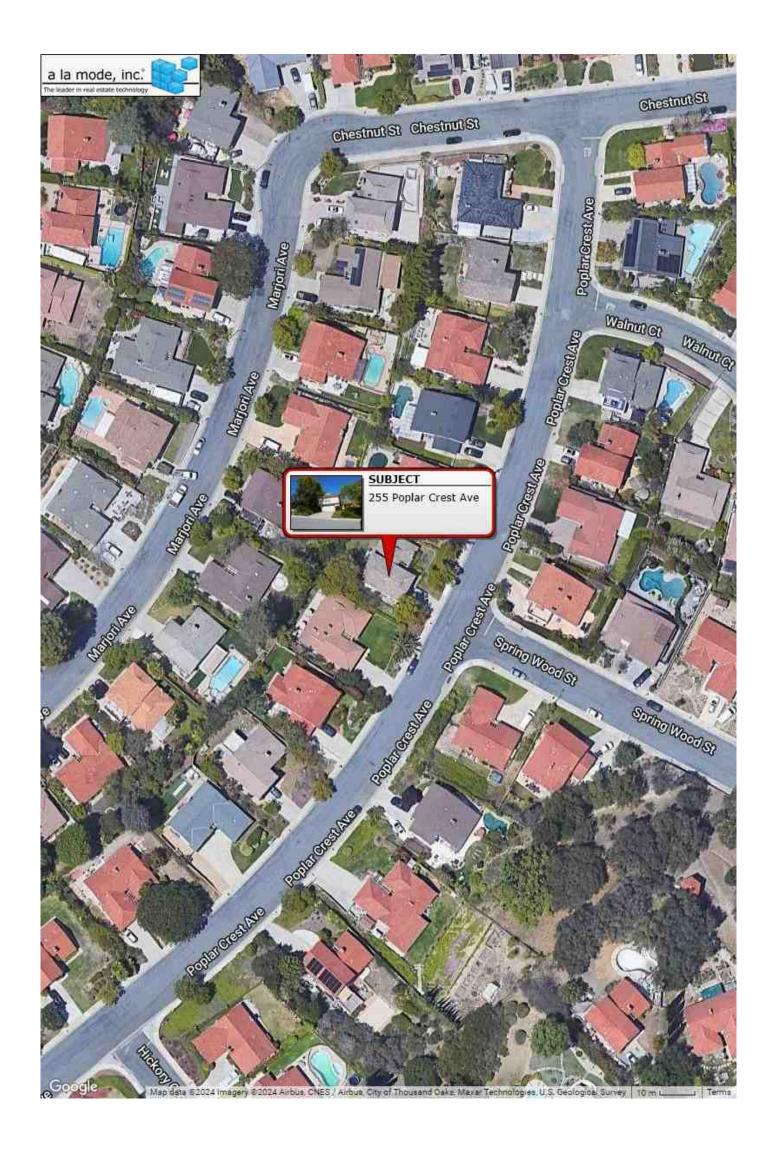
Latitude, Longitude is around 34.18, -118.90

Residential Quick CMA Page 1 of 1

Printed By Joseph Baldino CalBRE: AR001957 on 4/02/24

AERIAL PHOTO

Borrower	REDWOOD HOLDINGS LLC				
Property Address	255 Poplar Crest Ave				
City	Newbury Park	County VENTURA	State CA	Zip Code 🤋	1320-4058
Lender/Client	WEDGEWOOD INC				



AERIAL PHOTO

Borrower	REDWOOD HOLDINGS LLC				
Property Address	255 Poplar Crest Ave				
City	Newbury Park	County VENTURA	State CA	Zip Code 91320-4058	
Lender/Client	WEDGEWOOD INC				

