# USPAP ADDENDUM 57051 File No. 57051

Borrower	Redwood Holdings LLC				
Property Address	7444 Ashford PI			Otata 0.4	7:n Ondo 00444
City Lender	San Diego Wedgewood Inc	County	San Diego	State CA	Zip Code 92111
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1		lowing USPAP reporting option			
<b>★</b> Appraisa	l Report	This report was prepared in accor	rdance with USPAP Standards Rule 2-2(	a).	
Restricte	d Appraisal Report	This report was prepared in accor	rdance with USPAP Standards Rule 2-2(	b).	
Reasonable	Exposure Time				
		for the subject property at the mark	et value stated in this report is:	0-45 days	
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Additional C	artifications				
Additional C	eruncations to the best of my knowledge a	and helief			
			recording the property that is the cubicat	of this report wi	ithin the
		appraiser or in any other capacity, i ng acceptance of this assignment.	regarding the property that is the subject	or this report wi	ithin the
			ling the property that is the subject of this		ne three-year
			ices are described in the comments belo	w.	
	nts of fact contained in this repo		and limiting and limiting conditions and are	my personal imp	portial and unbiased
	analyses, opinions, and conclusionallyses, opinions, and conclusion		assumptions and limiting conditions and are	illy personal, lill	Janual, and unbiased
1 2	=		that is the subject of this report and no pe	rsonal interest wi	th respect to the parties
involved.					
I		at is the subject of this report or the p	•		
		contingent upon developing or reportir	= -		
			opment or reporting of a predetermined value		•
			occurrence of a subsequent event directly r prepared, in conformity with the Uniform Sta		
	t the time this report was prepar		prepared, in comorning with the official sta	illualus di Fidies	Sional Appraisal Fractice that
		ersonal inspection of the property that	is the subject of this report.		
			stance to the person(s) signing this certifica	tion (if there are $\epsilon$	exceptions, the name of each
individual provi	ding significant real property app	oraisal assistance is stated elsewhere i	n this report).		
Additional C	omments				
APPRAISER:	A 13		SUPERVISORY APPRAISEI	R: (only if re	auired)
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Clanature.	Ameny 12 (	JICHNEY	Cianch		
Signature:	v Stanley	V	Signature: Name:		
Name: <u>Aubre</u> Date Signed: 0			Name:  Date Signed:		
	#: 3006117		State Cortification #:		
or State License 7			or State License #:		
State: CA			State:		
Expiration Date of		23/2025	Expiration Date of Certification or Lice		
Effective Date of A	Appraisal: <u>03/29/2024</u>		Supervisory Appraiser Inspection of S	· · · · —	The statement of the st
			Did Not   Evterior-only fro	am Stroot	I Interior and Exterior

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

	57051
File#	57051

	The purpose of this summary appraisal repo	rt is to provide the lender/client with an acc	rarato, and adoquatory capportou, op-		
	Property Address 7444 Ashford PI		City San Diego		Zip Code 92111
	Borrower Redwood Holdings LLC	Owner of Public Record	Stewart Revocable Trust	County San D	Diego
	Legal Description Tr 5284 Lot 14				
	Assessor's Parcel # 427-410-14-00		Tax Year 2024		338
Ļ	Neighborhood Name Pueblo Vista		Map Reference 41740	Census Tract O	0085.10
SUBJECT	Occupant Owner Tenant X Vaca	ant Special Assessments \$	0 PU		per year per month
Ŕ	Property Rights Appraised	Leasehold Other (describe)			
S	Assignment Type Purchase Transaction	Refinance Transaction X Other (de:	scribe) Servicing		
	Lender/Client Wedgewood Inc		anhattan Beach Blvd, Suite 10	0, Redondo Beach, C	A 90278
		r has it been offered for sale in the twelve months			
	Report data source(s) used, offering price(s), and		5743, the subject property liste		
		ller concessions noted. Close of escre			
Ī		sale for the subject purchase transaction. Explain t			
	performed.	, ,	,	,,	
Ķ					
CONTRACT	Contract Price \$ Date of Contract Price \$	tract Is the property seller the	owner of public record?	No Data Source(s)	
Ë		ale concessions, gift or downpayment assistance,	·		Yes No
ဝ္ပ	If Yes, report the total dollar amount and describe		, p wy will pairly our boildin o		
_		Addition to the pulsar			
Ī	Note: Race and the racial composition of the	neighborhood are not appraisal factors			
	Neighborhood Characteristics		ousing Trands	One-Unit Housing	Present Land Use %
	•		lousing Trends		
		Rural Property Values Increasing	Stable Declining	PRICE AGE	One-Unit 70 %
Q	Built-Up <b>★</b> Over 75%	Under 25% Demand/Supply Shortage	In Balance Over Supply	\$ (000) (yrs)	2-4 Unit 5 %
8		Slow Marketing Time  Under 3 mth		585 Low 0	Multi-Family 10 %
Æ	•	neighborhood boundaries include: R		1,750 High 83	Commercial 15 %
8		Ave to the north and Tecolote Canyon	to the west.	1,025 Pred. 59	Other %
퍐	Neighborhood Description See Addendu	um			
NEIGHBORHOOD					
Í					
	Market Conditions (including support for the above	re conclusions) See Addendum			
		·			
Ī	Dimensions 62X106X63X106	Area 6,700 sf	Shape Irregular	View N;	Res;
	Specific Zoning Classification R-1		ingle Family Residential	,	,
	Zulling Compliance 🔼 Legal 1 1 Legal Nulli	conforming (Grandfathered Use) No Zoning	g Illegal (describe)		
			<u> </u>	Yes No If No, des	cribe
		conforming (Grandfathered Use) No Zoning improved (or as proposed per plans and specification)	<u> </u>	Yes No If No, des	cribe
	Is the highest and best use of subject property as	improved (or as proposed per plans and specifica	ations) the present use?	_	
	Is the highest and best use of subject property as  Utilities Public Other (describe)	improved (or as proposed per plans and specifica  Public Other (des	ations) the present use?  Scribe)  Off-site Impro	ovements – Type	Public Private
SITE	Is the highest and best use of subject property as  Utilities Public Other (describe)  Electricity	improved (or as proposed per plans and specification    Public Other (des	attions) the present use?  Scribe)  Off-site Impresent Asp	ovements - Type halt	
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SITE	Is the highest and best use of subject property as  Utilities Public Other (describe)  Electricity Gas FEMA Special Flood Hazard Area Yes	improved (or as proposed per plans and specification in the propos	acribe)  Off-site Impresent Street Asp Alley Non FEMA Map # 06073C1616G	ovements - Type halt	Public Private
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SITE	Utilities Public Other (describe)  Electricity	Public Other (des  Water Sanitary Sewer More the market area? Mactors (easements, encroachments, environmental Mactors (easements) Appraisal Files Mactors (easements) MLS  General Description  Concrete Slab Crawl Space	ations) the present use?  Street Asp Alley Non FEMA Map # 06073C1616G of If No, describe Il conditions, land uses, etc.)?  Assessment and Tax Records Data Source for Gross Living Area Heating/Cooling FWA HWBB Firepla	ovements - Type halt le FEMA Map  Yes No  Prior Inspection Fax Records Image: Fax Records	Public Private  Date 05/16/2012  If Yes, describe  Property Owner  Car Storage
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IMPROVEMENTS	Utilities Public Other (describe)  Electricity	Public Other (des Water Sanitary Sewer Months of the market area? MLS  General Description  Full Basement Finished Partial Basement Finished  Exterior Walls Stucco/Avg Fuel Roof Surface Shg/Avg Gutters & Downspouts Aluminum/Avg Window Type Sliding/Avg Guters Months Water Description  Partial Basement Finished Material Basement Finished Material Basement Material Basemen	ations) the present use?  Street Asp Alley Non FEMA Map # 06073C1616G of If No, describe Il conditions, land uses, etc.)?  Assessment and Tax Records Data Source for Gross Living Area Heating/Cooling Heating/Cooling FWA HWBB Radiant Wood Other Wall Gas Porch Central Air Conditioning Individual Wesher/Dryer Other (2.0 Bath(s) 1,29	ovements - Type halt lee  FEMA Map  Yes No  Prior Inspection  Fax Records menities ace(s) # 1 None let Open Deck Open None Carpo None Carpo Wood Attact None Built- (describe) 6 Square Feet of Gross Live	Public Private  Date 05/16/2012  If Yes, describe  Property Owner  Car Storage  way # of Cars 3 Surface Concrete ge # of Cars 2 ort # of Cars 0 hed Detached in  ring Area Above Grade
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# Exterior-Only Inspection Residential Appraisal Report 57051 File # 57051

There are 3 comparabl	le prop	erties cu	urrently	offered	for sal	le in t	the subjec	t neighborho	ood rar	iging in	price	from \$	949,000		to \$	997	7,500	
There are 115 comparabl	le sales	s in the	subject	t neighbo	orhood	within	the past	twelve mont	hs rang	ging in	sale pri	ice from	\$ 805,00	0	1	to\$	1,125,00	0 .
FEATURE		SUBJEC					LE SALE #					LE SALE		Ĭ			LE SALE #	
-		OODOLO		0504			LL OTTLL #	'	0004				<i>,,</i> , ,	0700			LL ONLL #	•
Address 7444 Ashford PI					Belfor					Rose	_			-	Belfo			
San Diego, CA 9	<u> 2111</u>			San D	Diego,	CA 9	2111		San	Diego,	CA 9	2111		San	Diego,	CA 9	2111	
Proximity to Subject				0.34 r	miles 1	NW			0.60	miles	N			0.46	miles	NW		
Sale Price	\$						\$	915,000				\$	960,100				\$	973,000
Sale Price/Gross Liv. Area	\$	719.13	th no	\$ 7	742.69	on ft		010,000		626.70	n en ft		000,100		868.75	en ft		010,000
	Ψ	7 19.1	3 sq.ii.										• • • •					
Data Source(s)							542;DON					74;DOI					2;DOM	
Verification Source(s)				Doc#	33496	0/Apr	n#420-3	84-06-00	Doc#	NR/Ap	pn#42	0-192-	06-00	Doc#	28864	13/Apı	n#420-3	30-15-00
VALUE ADJUSTMENTS	DI	<b>ESCRIPTI</b>	ION	DES	SCRIPTION	ON	+(-)\$	Adjustment	DE	SCRIPTI	ION	+(-)\$	Adjustment	DE	SCRIPTI	ION	+(-)\$	Adjustment
Sales or Financing				ArmL	th		.,		ArmL	th				ArmL	th			
Concessions									1									
				Conv;					Cash	•				Conv	*	,		
Date of Sale/Time				s12/2	3;c11/	23		+6,000	s10/2	23;c09.	/23		+10,000	s10/2	23;c09	/23		+10,000
Location	N;Re	es;		N;Res	s;				N;Re	s;				N;Re	s;			
Leasehold/Fee Simple	Fee	Simple	j	Fee S	Simple				Fee S	Simple	j			Fee S	Simple	į		
Site	6,70			5,500					6,900				0	6,000				0
View								U					0					U
	N;Re			N;Res					N;Re					N;Re				
Design (Style)	DT1	;Ranch	1		Ranch				-	Ranch	1			DT1;	Ranch	1		
Quality of Construction	Q4			Q4					Q4			L		Q4				
Actual Age	59			64				n	65				n	66				0
Condition	C4			C4					C4					C3				
		D 4	D-II.		D	D-Ar-				D-I	Datt.	-			D.d	D-II.		-30,000
Above Grade	Total		Baths	-		Baths				Bdrms.					Bdrms.	Baths		
Room Count	7	4	2.0	6	3	2.0		0	6	3	2.0		0	6	3	2.0		0
Gross Living Area		1,296	sq.ft.		1,232	sq.ft.		0		1,532	sq.ft.		-17,000		1,120	sq.ft.		+12,000
Basement & Finished	0sf	.,_00		0sf	,_J_				0sf	,,,,,			,500	0sf	, 0			, 500
	USI			USI					USI					031				
Rooms Below Grade	1.			1.			-		<b>.</b>			-		l				
Functional Utility	Aver	rage		Avera	age				Aver					Aver	age			
Heating/Cooling	Wall	l/None		FWA/	/CAC			-10,000	FWA	/None	:		0	FWA	/CAC			-10,000
Energy Efficient Items	Non			None					None					None				
Garage/Carport								^					^					0
-	2ga3			2ga2d				0	2ga2			-	0	2ga2				U
Porch/Patio/Deck	Patio	0		Patio					Patio					Patio				
Final List Price	N/A			\$875,	000			0	\$1,07	78,000	)		0	\$915	,000			0
	1																	
Not Adjustment (T-t-1)				<del>  -</del>	, .	7	6		-	, .	<b>—</b>	¢		-	, 15	<b>7</b>	¢	10.0
Net Adjustment (Total)				$\perp \perp$		< -	\$	-4,000			_	\$	-7,000			<b>X</b> -	\$	-18,000
Adjusted Sale Price				Net Adj.		0.4 %			Net Ad		0.7 %			Net Ad		1.8 %		
				Gross A		1.7 %		044.000			2.8 %		953,100			6.4 %		055.000
of Comparables				ui oou .	iuj.	1.7 70	9	911 000	GIOSS	Auj.	Z.(1 /0				Auj.	D.4 /n	Ø	955 000
of Comparables	the col	o or trans	for hist					911,000					000,100		Auj.	0.4 /0	ф	955,000
of Comparables  I  did  did not research	the sale	e or trans	fer histo										000,100		Auj.	0.4 //	φ	955,000
	the sale	e or trans	fer histo										000,100		Auj.	0.4 /0	Φ	955,000
	the sale	e or trans	efer histo												Auj.	0.4 //	Φ	955,000
I 🔀 did 🗌 did not research				ory of the	e subject	t prope	erty and co	nparable sal	es. If no	t, explair	n				Auj.	0.4 /0	\$	955,000
I 🔀 did 🗌 did not research  My research 🔀 did 📗 did	not rev	eal any p		ory of the	e subject	t prope	erty and co	nparable sal	es. If no	t, explair	n		ate of this app		Auj.	0.4 //	\$	955,000
I 🔀 did 🗌 did not research  My research 🔀 did 🗍 did  Data Source(s) MLS/Tax F	not rev	eal any p	rior sale	ory of the	e subject	t prope	erty and con	mparable sale	ree yea	t, explair	n to the ef	ffective da	ate of this app	raisal.	Auj.	0.4 //	\$	955,000
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My research  My research  My research  MLS/Tax F  My research  did  did  did  did  did	not revo	eal any pi ds eal any pi	rior sale	es or tran	e subject	t prope the su	bject prope	nparable sale erty for the th	ree yea	t, explair	n to the ef date of	ffective da	ate of this appr ne comparable	raisal.				955,000
My research  My research  My research  Musching  MLS/Tax F  My research  MLS/Tax F  Report the results of the research	not revo	eal any pi ds eal any pi	rior sale rior sale the prior	es or tran	e subject	t prope the su	bject propermanable so	erty for the the sales for the yoject property	ree yea year prio	t, explair rs prior t or to the mparabl	n to the ef date of le sales	ffective da	ate of this appoint of the comparable diditional prior	raisal. sale. sales or	page 3	).		
My research  My research  My research  Mus/Tax F  My research  Mus/Tax F  My research  Mus/Tax F  Report the results of the research  ITEM	not review record not review Record and and	eal any pi ds eal any pi ds alysis of t	rior sale rior sale the prior	es or tran	e subject	t prope the su	bject propermanable so	nparable sale erty for the th	ree yea year prio	t, explair rs prior t or to the mparabl	n to the ef date of le sales	ffective da	ate of this appr ne comparable	raisal. sale. sales or	page 3	).	RABLE SA	
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Freddie Mac Form 2055 March 2005

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# Exterior-Only Inspection Residential Appraisal Report 57051 File # 57051

improvement for the market area. The predominant value has no impact			isidered to be an und	der
Cost approach not recognized in the market as a basis for pricing and is consurance purposes. The Cost Approach was not considered necessary and the cost Appro				
value.				
The subject property is located in an area of primarily owner-occupied sin Income Approach was not considered necessary at this time to develop c given to the Sales Comparison Approach to value due to a significant amo	edible results regarding th	ne estimate o	f market value. Mos	t weight was
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Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti Method utilizing data from previous land sales or public record assessment states. The provided in the previous land sales or public record assessment states. The provided is a second of the provided in the provide	DPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvement "As-is" Value of Site Improvement  INDICATED VALUE BY COST APP  E (not required by Fannie Mae)  O = \$  FOR PUDs (if applicable)  No Unit type(s) Detache and the subject property is an attach  Total number of units sold Data source(s)  No If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$  Sq.Ft. @ \$  Functional  SS ST	=   =   =   =   =   =   =   =   =   =	=\$ 250,000 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =

Freddie Mac 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.

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

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

Freddie Mac Form 2055 March 2005

- 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 ALLOW A SOLO	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Aubrey Stanley	Name
Company Name ABS Appraisals Services	Company Name
Company Address 425 W Beech St Unit 103	Company Address
San Diego, CA 92101-2966	
Telephone Number 619-736-1407	Telephone Number
Email Address abstan1301@yahoo.com	Email Address
Date of Signature and Report 03/31/2024	Date of Signature
Effective Date of Appraisal 03/29/2024	State Certification #
State Certification # 3006117	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 01/23/2025	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
7444 Ashford PI	Date of Inspection
San Diego, CA 92111	Date of inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 932,000	001717171717
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	Buto of moposition
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 57051 File # 57051

FEATURE	SUBJECT	COMPARABI	LE SALE # 4	CON	1PARABL	LE SALE # 5	COMPARA	BLE SALE # 6
Address 7444 Ashford PI		6666 Rockglen A	√ve	6826 Saliz	ar St		3959 Armstrong	St
San Diego, CA 9	2111	San Diego, CA 9		San Diego	. CA 9	2111	San Diego, CA	
Proximity to Subject		0.82 miles NW		0.78 miles			0.76 miles N	
Sale Price	\$	0.020	\$ 922,000			\$ 1,005,000		\$ 1,120,000
Sale Price/Gross Liv. Area	\$ 719.13 sq.ft.	\$ 675.95 sq.ft.		\$ 658.5	the s	+ 1,000,000	\$ 674.70 sq.f	1,1-0,000
Data Source(s)	Ψ 119.13 oq.n.	MLS #PTP23054		MLS#2400		D-DOM 2	MLS #2300212	•
Verification Source(s)	DECODIDATION					#419-730-33-00	Doc#1470/Apn#	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPT	IIUN	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLth	
Concessions		Conv;0		Conv;0			Conv;13500	-13,500
Date of Sale/Time		s12/23;c11/23	+6,000	s02/24;c01	1/24	+3,000	s01/24;c11/23	+7,000
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	e		Fee Simple	
Site	6,700 sf	9,500 sf	0	6,600 sf		0	5,900 sf	0
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Rancl	h		DT1;Ranch	
Quality of Construction	Q4			Q4	11		Q4	
		Q4						
Actual Age	59	63		57			64	0
Condition	C4	C3	-30,000			-30,000		-70,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-	Total Bdrms.			Total Bdrms. Baths	
Room Count	7 4 2.0	6 3 1.0	+15,000	7 3	2.0	0	7 4 2.0	
Gross Living Area	1,296 sq.ft.	1,364 sq.ft.			6 sq.ft.	-16,000	1,660 sq.f	-25,000
Basement & Finished	0sf	0sf		0sf	*	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0sf	2,232
Rooms Below Grade								
Functional Utility	Average	Average		Average			Average	
Heating/Cooling			40.000			40.000		40.000
	Wall/None	FWA/CAC	-10,000	FWA/CAC	•	-10,000	FWA/CAC	-10,000
Energy Efficient Items	None	None	-	None			None	
Garage/Carport	2ga3dw	2ga2dw	0	2ga2dw			2ga2dw	0
Porch/Patio/Deck	Patio	Patio		Sunroom		0	Patio,Pool	-50,000
Final List Price	N/A	\$949,000	0	\$975,000		0	\$1,200,000	0
Net Adjustment (Total)		□ + X -	\$ -19,000	+	<b>X</b> -	\$ -53,000	+ <b>X</b> -	\$ -161,500
Adjusted Sale Price		Net Adj. 2.1 %	-,	Net Adj.	5.3 %		Net Adj. 14.4 9	
•								
of Comparables	and another of the nate	Gross Adj. 6.6 %			5.9 %			958,500
Report the results of the research a						· · · · · · · · · · · · · · · · · · ·		DADI
ITEM		JBJECT	COMPARABLE SA	LE # 4	U	OMPARABLE SALE # ;	O COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer	03/27/2024							
Price of Prior Sale/Transfer	\$931,500							
Data Source(s)	MLS/Tax Re	cords	MLS/Tax Records	1	MLS/	Tax Records	MLS/Tax	Records
Effective Date of Data Source(s)	03/29/2024		03/29/2024		03/29	/2024	03/29/202	4
Analysis of prior sale or transfer hi	story of the subject pro	perty and comparable s	sales Cor	nps #4 thru	#6 ha	ve not transferred	for the year price	r to the date of
sale indicated above.				'				
Analysis/Comments								
1								
<b>-</b>								

# **Subject Photo Page**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford Pl			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# **Subject Front**

7444 Ashford PI

Sales Price

Gross Living Area 1,296 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,700 sf Site Quality Q4 Age 59



# **Subject Side**



# **Subject Street**

# **Subject Photo Page**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford Pl			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# **Subject Street**

7444 Ashford PI

Sales Price

Gross Living Area 1,296 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View 6,700 sf Site Quality Q4 Age 59



# **Subject Side**

# **Subject Interior Photo Page**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# Kitchen

7444 Ashford PI

Sales Price

Gross Living Area 1,296 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,700 sf Site Quality Q4 Age 59

MLS Photo



# Kitchen

MLS Photo



# Living Area MLS Photo

# **Subject Interior Photo Page**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# **Bedroom**

7444 Ashford PI

Sales Price

Gross Living Area 1,296 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,700 sf Site Quality Q4 Age 59

MLS Photo



# Bedroom

MLS Photo



# **Bedroom**

MLS Photo

# **Subject Interior Photo Page**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford Pl			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# Bedroom

7444 Ashford PI

Sales Price

Gross Living Area 1,296 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,700 sf Site Quality Q4 59 Age

MLS Photo



# **Bathroom**

MLS Photo



# **Bathroom**

MLS Photo

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC		-	
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# Comparable 1

3561 Belford St

Prox. to Subject 0.34 miles NW Sale Price 915,000 Gross Living Area 1,232 **Total Rooms** 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 5,500 sf Quality Q4 64 Age



# Comparable 2

3831 Rosetta Ct

Prox. to Subject 0.60 miles N Sale Price 960,100 Gross Living Area 1,532 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,900 sf Site Quality Q4 Age 65



# Comparable 3

3702 Belford St

0.46 miles NW Prox. to Subject Sale Price 973,000 Gross Living Area 1,120 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 6,000 sf Quality Q4 Age 66

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# Comparable 4

6666 Rockglen Ave

0.82 miles NW Prox. to Subject Sale Price 922,000 Gross Living Area 1,364 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 9,500 sf Quality Q4 63 Age



## Comparable 5

6826 Salizar St

Prox. to Subject 0.78 miles NW 1,005,000 Sale Price Gross Living Area 1,526 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,600 sf Site Quality Q4 Age 57



# Comparable 6

3959 Armstrong St

0.76 miles N Prox. to Subject Sale Price 1,120,000 Gross Living Area 1,660 Total Rooms 7 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 5,900 sf Quality Q4 Age 64

# Tax Record - Page 1

Saturday, March 30, 2024



	901 901 93	
Ashford PI	62	Ashford PI

LOCATION		
Property Address	7444 Ashford PI San Diego, CA 92111-4816	4
Subdivision	Pueblo Vista Unit 1	
Carrier Route	C031	
County	San Diego County, CA	
Map Code	1249A5	
GENERAL PARCEL INFOR	MATION	
APN/Tax ID	427-410-14-00	
Alt. APN		
City	San Diego	
Tax Area	08001	
2020 Census Trct/Blk	85.10/4	
Assessor Roll Year	2023	

Property Type	Residential	
Land Use	Single Family Residential	
Improvement Type	Single Family Residential	
Square Feet	1296	
#of Buildings	1	
CURRENT OWNER		
Name	Stewart Revocable Trust 03-15-04	ķ.
Mailing Address	11570 Cesped Dr San Diego, CA 92124-2811	
Owner Occupied	No	
Owner Right Vesting	Revocable Trust	
SCHOOL ZONE INFORMA	TION	
Ross Elementary School	AMENICA :	0.5 mi
Elementary: K to 5		Distance
Montgomery Middle School		1.4 mi
Middle: 6 to 8		Distance
Kearney High School		0.3 mi
High: 9 to 12		Distance

Settlement Date	Date Recorded Amoun	t Buye	r/Owners		Seller	Instrument	No. Parcels	Book/Page Or Documents
3/15/2004	3/22/2004	Stewart Lydia & The Stewart Re		art Revocable Trust Stewart Lydia		Intrafamily Transfe Dissolution	r &	2004- 0233780
TAX ASSESSME	NT							
Tax Assessment		2023	Change (%)		2022	Change (%)	2021	
Assessed Land		\$19,730.00	\$386.00 (2.0%)		\$19,344.00	\$379.00 (2.0%)	\$18,965.0	00
Assessed Improve	ments	\$45,937.00	\$900.00 (2.0%)		\$45,037.00	\$883.00 (2.0%)	\$44,154.0	00
Total Assessment		\$65,667.00	\$1,286.00 (2.0%)		\$64,381.00	\$1,262.00 (2.0%)	\$63,119.0	00
Exempt Reason								
% Improved		70%						
TAXES								
Tax Year	City Taxes		County *	Taxes		Total Taxes		
2023			1.0			\$838.06		
2022						\$815.96		
2021						\$810.60		
2020						\$801.16		
2019						\$787.44		
2018						\$737.76		
2017						\$720.16		
2016						\$707.30		
2015						\$697.30		
2014						\$687.54		
2013						\$686.66		
MORTGAGE HIS	TORY							
No mortgages were	found for this parcel.							
FORECLOSURE	HISTORY re found for this parcel.							
	RACTERISTICS: BUILDIN	0						
Building # 1	IRACTERISTICS. BUILDIN	G						
Type	Single Family Reside	ential	Condition			Units		
Effective Year Bull		i ida	Stories			Ginta		
BRs	4		Baths	2 F	н	Rooms		
Total Sq. Ft.	1,296		Laure	(#. 6	5.5	11004119		
Building Square F - CONSTRUCTION	eet (Living Space)			Buildi	ng Square Feet (O	ther)		
Quality			Roof Fra	mina				
Shape				Roof Cover Deck				
				Cabinet Millwork				
Common Wall				Floor Finish				
Foundation	3010300 D D D D D D D D D D D D D D D D D D			Interior Finish				
Floor System			0.0000000000000000000000000000000000000	Air Conditioning				
Exterior Wall			Heat Typ					
Structural Framing	1		Bathroo					
Fireplace	di .			Fixtures				

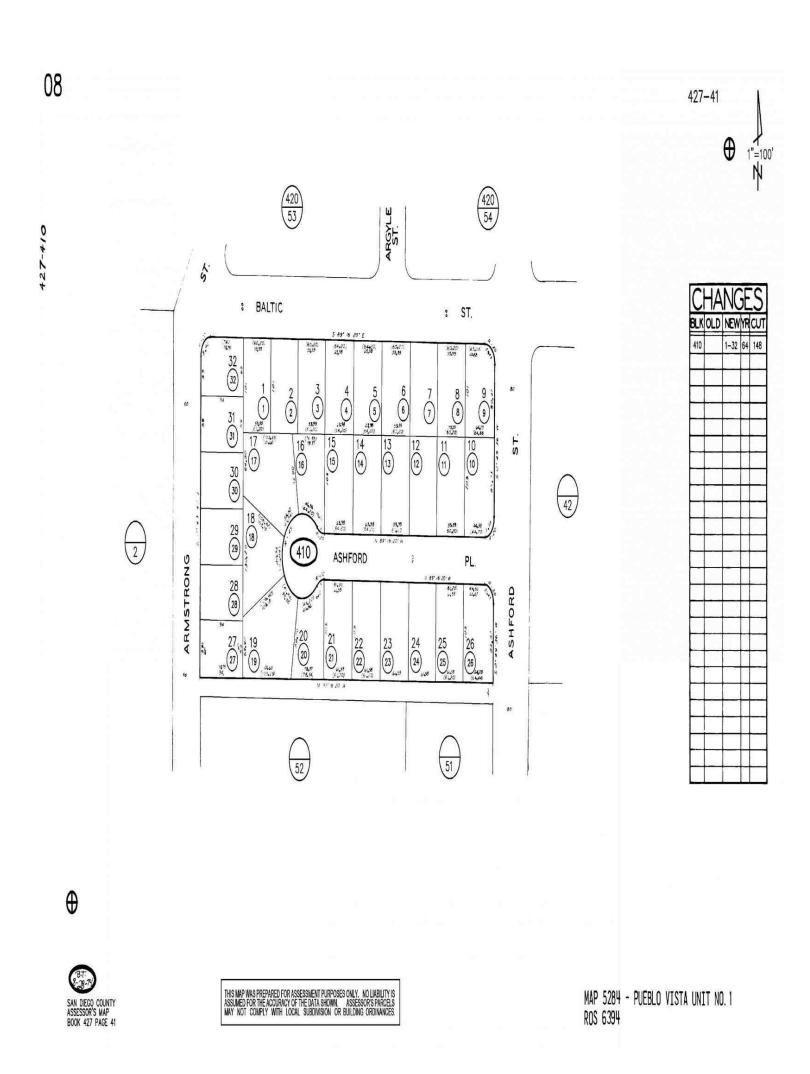
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# Tax Record - Page 2

# Property Report for 7444 ASHFORD PL, cont.

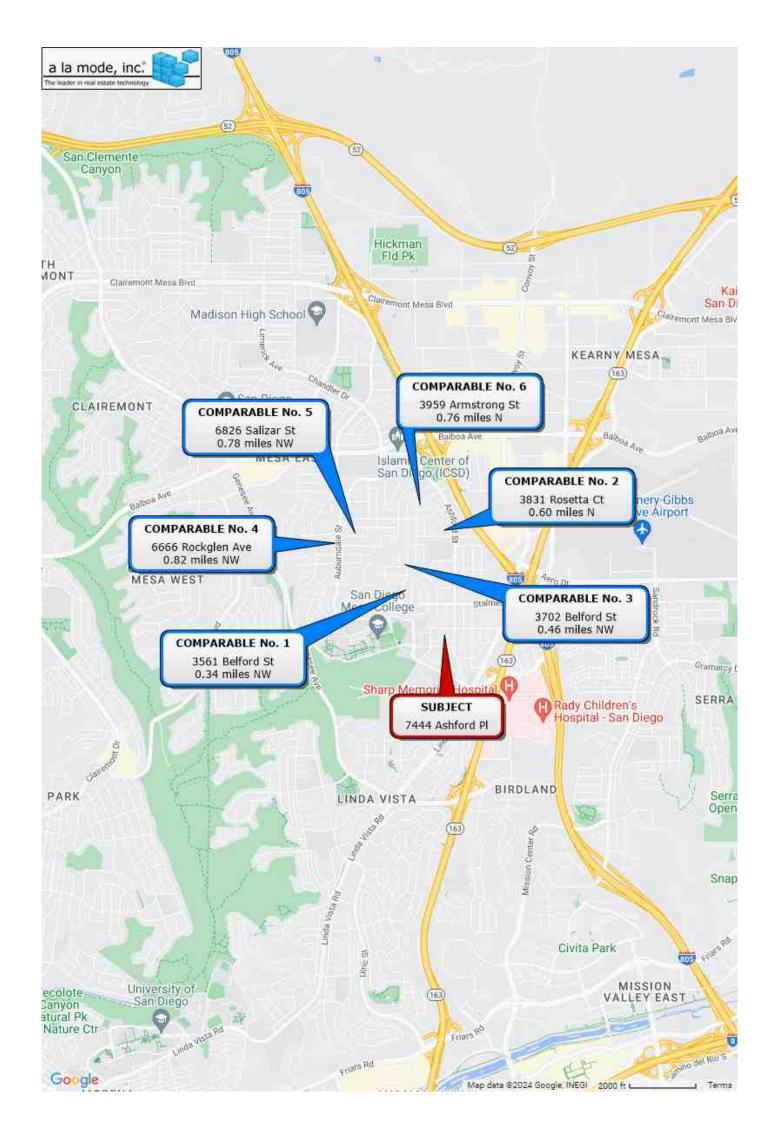
- OTHER										
Occupancy					Building Data Source					
PROPERTY	CHARACTER	RISTICS: EXTRA F	EATURES							
Feature		Size or Description	on	Year Built		Condition				
Garage		2 CAR								
PROPERTY	CHARACTER	RISTICS: LOT								
Land Use			Single Family	Residential	Lot Din	mensions				
Block/Lot			/14		Lot Sq	uare Feet			6,700	
atitude/Long	itude		32.805245°/-1	17.160997°	Acreag	je			0.15	
PROPERTY	CHARACTER	RISTICS: UTILITIE	S/AREA							
Gas Source					Road Type	E				
Electric Source	e				Topograph	ıy				
Nater Source					District Trend					
Sewer Source					School Dis	strict		l	Jnfd San Diego	
Zoning Code		F	R-1:Single Fam	-Res						
Owner Type										
EGAL DESC	CRIPTION									
Subdivision			Pueblo Vista U	nit 1	Plat Book	/Page				
Block/Lot		1.9	/14		Tax Area	Tax Area 08001			8001	
ract Number			005284							
Description		74	Tr 5284 Lot 14							
FEMA FLOO	D ZONES									
Zone Code	Flood	Risk BFE		Description				FIRM Panel ID		FIRM Panel Eff. Date
X	Minima	1002-2007 (Sec. 1905)			od hazard, usually depicted	i on FIRMs as abov	e the 500-	060295-06073C	1616G	05/16/2012
LISTING ARC	CHIVE									
MLS #	Status	Status Change Date	List Date	List Price	Closing Date	Closing Price	Listing Agent	Listing Broker	Buyer Agent	Buyer Broker
240005743	Sold	03/27/2024	03/15/2024	\$875,000	03/27/2024	\$931,500	Dania Macias	Txr Homes, Inc.	Dania Macia	s Txr Homes, Inc

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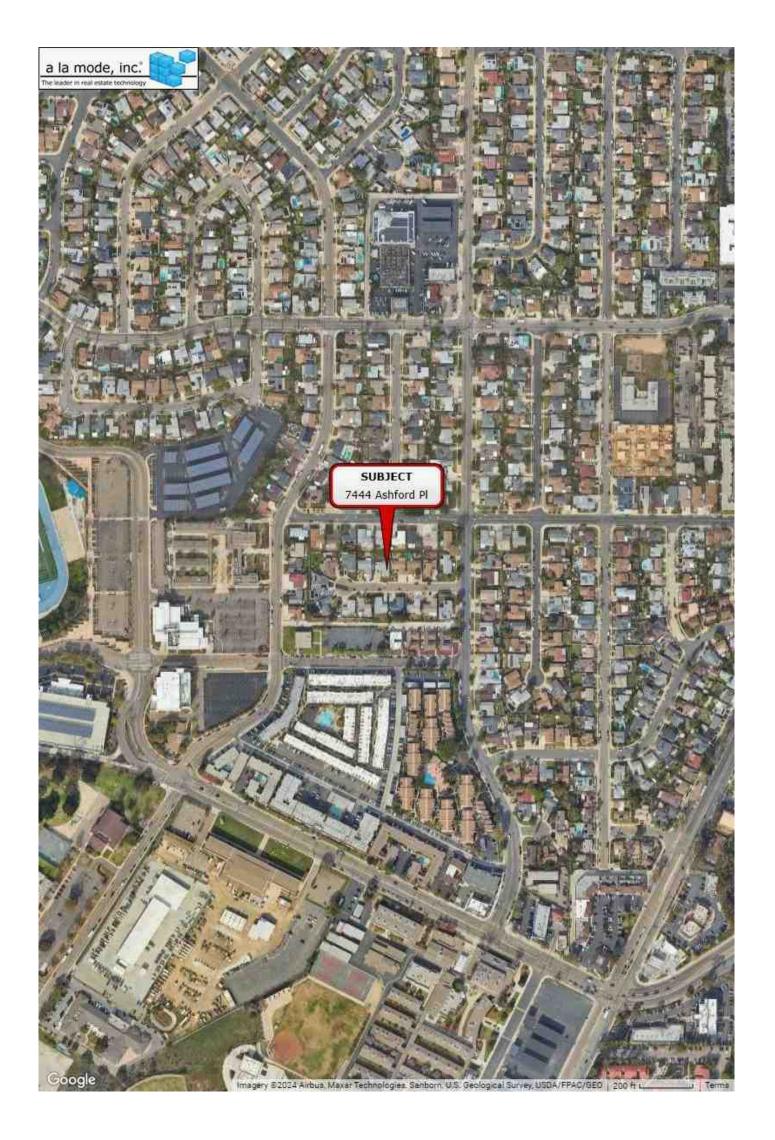
### **Location Map**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



# **Location Map**

Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			



57051 File No. 57051

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

#### **Quality Ratings and Definitions**

Q-

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

Q2

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

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### 0.3

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.

#### 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.

#### $\Omega$ 6

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 of Financing Concessions  Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
-		Basement & Finished Rooms Below Grade
in	Interior Only Stairs	
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
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

# Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

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ppiementai Addendum	File No. 57051

Borrower	Redwood Holdings LLC							
Property Address	7444 Ashford Pl							
City	San Diego	Count	y San Diego	State	CA	Zip Code	92111	
Lender/Client	Wedgewood Inc							

#### FIRREA Certification Statement:

The appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.) and any applicable implementing regulations in effect at the time the appraiser signs this certification.

The intended user of the report is the lender (Wedgewood Inc). The client and lender may rely upon this appraisal for internal use, including but not limited to, rendering a decision relative to servicing a mortgage. No other use is intended.

Unless stated in this report, the existence of hazardous material, which may or may not be present in the property, has not been observed by the appraiser. The appraiser has no knowledge of the existence of such materials on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of potentially hazardous material may affect the value of the property. The value estimate is predicated on the assumption that there is no such material on or in the property. No responsibility is assumed for any conditions or the expertise and engineering knowledge required to discover hazardous materials. The client is urged to retain an expert in this field, if desired.

The appraiser has completed the report in accordance with the Uniform Standards of Professional Appraisal Practices (USPAP). It should be noted that while the appraiser has made every attempt to thoroughly inspect the subject property, appraiser is not qualified as a licensed contractor, plumber, electrician, surveyor, roofer or engineer. The scope of appraiser's inspection was thorough for the purpose of noting size, layout, amenities, depreciation, etc. as would be expected and necessary in the process of data collection per USPAP Standard Rule 1-1 and advisory opinion #2. If anyone relying on this report has reason to believe an inspection of a specific nature is warranted, then by all means the property qualified professional should be retained.

The appraiser has completed the report in accordance with the Uniform Standards of Professional Appraisal Practices (USPAP). Square footage calculations are approximations based on the local tax records for all comparables, with some adjustment made based on the appraiser's knowledge, measurement, or estimate based on exterior view of the comparable. It is assumed that this data is accurate; however, if it turns out to be different than that reported in this appraisal, the final opinion of value could be altered.

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or 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 vendor management.

A State Law, effective as of 7/1/2011, requires that an owner of a dwelling unit intended for human occupancy shall install a carbon monoxide device, approved and listed by the State Fire Marshal pursuant to Section 13263, in each existing dwelling unit having a fossil fuel burning heater or appliance, fireplace, or an attached garage.

The installation of smoke and Carbon monoxide detectors could not be verified at this time.

The installation of a water heater with double straps could not be verified at this time.

## • Exterior-Only: Neighborhood - Description

The subject's neighborhood is in the Linda Vista area of San Diego. The neighborhood consists of single family dwellings, condominiums, apartment buildings and commercial property. The subject property has access to employment, retail shopping, schools, police/fire, recreational facilities, public transportation and other support services within a 1-2 mile radius. The downtown area is located approximately 5-10 miles from the subject property. No significant negative factors were noted which could potential impact value and/or marketability of the subject property at this time.

#### • Exterior-Only: Neighborhood - Market Conditions

Within the subject's market area, the market value for single family properties has increased over the recent 24 month period. The previous 0 to 6 month trend indicates a fluctuation in value within the subject's price range. The fluctuation in value is due to the rise in interest rates as well as seasonal changes which impact the market annually. The MLS data over the recent 24 month period indicates increasing market values and was given more weight at this time. Therefore, a 2% time adjustment was utilized for comps #1 thru #6 based on MLS data. Adjustments were made from contract date to the effective date of the appraisal report.

Utilizing data from the local MLS system, a comparison of the most recent 12 month period was analyzed against data for the period between 03/2022 thru 03/2023 and revealed increasing market values over this time frame. Per MLS data, the average sales price over the recent 12 month period for single family properties within the subject's market area as defined on page one was reported as \$1,024,752 (178 sales). This average indicates an increase in market values when compared to the average of \$1,004,674 (157 sales) as reported between 03/2022 thru 03/2023 for similar single family properties within the subject's market area.

Based on MLS data, there are 3 active listings, 6 pending sales and 115 sold properties over the previous 12 month period for similar single family properties within the subject's market area priced between \$805,000 to \$1,125,000. This indicates 10 sales per month with a 3 monthly supply at this time. There is a shortage of supply for similar properties within the subject's market area and price range at this time. The average days on market were reported as 17 over the previous 12 month period.

## • Exterior-Only: Unit Description - Condition of the Property

The appraisal report was completed as an exterior only inspection at the request of the lender. Details regarding the interior of the property were obtained from the recent MLS listing #240005743 and public records. The subject property listed on 03/15/2024 for \$875,000 and sold for \$931,500 after 5 DOM with no seller concessions noted. Per agent, the subject property received multiple offers during the listing period. Close of escrow was listed in the MLS as 03/27/2024; cash transaction. A C4 condition rating was assigned based on the exterior inspection, the interior photos included in the recent MLS listing and comments regarding the overall condition made by the listing agent. Per agent, the subject property was listed as a "Fixer Opportunity" and being sold in "as-is condition". Based on the exterior inspection, MLS listing photos and public records information, an extraordinary assumption is employed to presume that the property is in a C4 condition as described by the attached UAD addendum. The use of an extraordinary assumption in the report may have an impact on the assignment results if there is a significant difference in the interior condition and overall quality of the improvements.

#### • Exterior-Only: Sales Comparison - Summary of Sales Comparison Approach

Comparable sales or comps are selected by the appraiser after market research of the relevant geographic market area. The appraiser has identified sales of properties with the most similar characteristics relative to the subject property from the recent market data available and utilized the most appropriate as "comps" in this report. Dollar adjustments are applied to the comparable sale to account for the

#### **Supplemental Addendum**

		Cappionical Madonaum	1 110 1	10. 07 00 1
Borrower	Redwood Holdings LLC			
Property Address	7444 Ashford PI			
City	San Diego	County San Diego	State CA	Zip Code 92111
Lender/Client	Wedgewood Inc			

File No. 57051

estimated market impact of their respective relevant differences as compared to the subject. Positive dollar adjustments reflect a comp's inferiority and a negative adjustment reflects a comp's superiority as compared to the subject. Where a difference is not considered relevant or where there is insufficient market data to indicate a premium or discount typically paid for a specific feature, no dollar adjustment is applied. In the instance where no adjustment was utilized, the appraiser has considered the possibility of an adjustment but deemed it inappropriate in that particular case. The adjusted sales price is then reconciled by the appraiser to arrive at the appraiser's opinion of value for the subject property via the Sales Comparison Approach.

The comments contained within this appraisal report on the condition of the property are not based on the "Standards of Condition of the Property: Practice" as defined by the American Society of Home Inspectors (ASHI) or the California Real Estate Inspection Association (CREIA) and therefore are not to be considered a credible home inspection or home inspection report about the verified overall actual condition of the subject property. For the purpose of this report, unless obvious visible issues exist that can be photographically documented, it is assumed that there are no structural defects hidden by floor or wall coverings or any other hidden or unapparent conditions of the property; that all mechanical equipment and appliances are in working condition; and that all electrical components and the roofing are in average condition.

The comparables selected were all located within the subject's market area and bracketed the subject's dominant features of lot size, gross living area, bedroom/bathroom count, age/condition and location. These comps were believed to be the best available properties within the market area to accurately estimate the market value of the subject.

Lot adjustments were not utilized at this time as an appropriate adjustment could not be exacted from the market for differences in overall lot size and utility. Through Qualitative Analysis, the impact on value for these characteristics were considered during the final reconciliation of value and applied to the estimate of value indicated by the appraiser.

In the market analysis, adjustments for age and condition are considered as one adjustment. A typical purchaser perceives the overall condition of a property to be relative to its effective age. Of importance is what has been updated, replaced or renovated as opposed to considering the actual age of the home. The basis for any dollar adjustment would be the difference between the effective age of the subject and the effective age of the comparable, as it relates to total economic life. Comparables #1 and #2 were given a C4 condition rating based on the definition indicated in the attached addendum. These comparables bracketed the subject's overall condition and effective age requiring no significant adjustment at this time. Differences in upgrades or a lack of upgrades were considered during the final reconciliation of value and applied accordingly to the subject's estimate of value.

A condition adjustment was utilized for comps #3 thru #6 due to differences in overall condition and effective age as noted within the MLS listings. The condition adjustment was made per Matched Pairs Analysis of comps #1 thru #6 at this time.

A \$70/sf adjustment was utilized for gross living area differences greater than 100 square feet. This adjustment was based on approximately 10-15% of the average Sales Price/Gross Living Area for the settled sales utilized in this report. The gross living area adjustment was made based on Matched Pairs Analysis of comps #1 thru #6 at this time. This adjustment was rounded to the nearest 1,000 before being inserted into the sales comparison grid.

Due to differences in size, materials, and buyer preferences, exterior amenities were considered and given a minimal adjustment to account for the potential impact perceived by buyers within the market. All exterior items were given a minimal adjustment due to a lack of data verifying size and materials.

Adjustments for differences in bathroom count, heating & cooling systems and exterior amenities were made per Matched Pairs Analysis of comps #1 thru #6 at this time. All features are considered relevant to potential buyers within the subject's market area, however, location, condition, bedroom/bathroom count and gross living area are the key factors driving price within the subject's overall market area at this

The subject and comparables sales utilized in the report may have some personal property items which conveyed during the sale of the property. The personal property items are considered to be insignificant and have no impact on the final sale price of the subject or comparables utilized in the report. No adjustment could be extracted from the market for any personal property item which may have conveyed with the sale of the comparables or subject property, therefore, no adjustment was utilized at this time.

The subject is assumed to be in general compliance with local zoning regulations. Permits for improvements, which may have taken place since the time of construction, have not been presented to the appraiser. It is assumed that all required zoning and building use regulations for the subject property have been complied with or could be complied with by the owner in this report.

Most weight was given to comps #1 and #2 during the final reconciliation of value. Comps #1 and #2 are recently settled sales from within the subject's market area which offers similar dominant features including condition, design/style, bathroom count, lot size, gross living area and location. Secondary weight was given to comps #3 thru #6 which were utilized to bracket features including gross living area, location, bedroom/bathroom count and lot size. All comps were utilized to support the required adjustments made via Matched Pairs Analysis and to support the estimated market value of the subject property.

The price range indicated on page two of the report as well as on the attached 1004 MC form was selected after the estimate of value had been determined. The price range was selected in order to identify market trends for similar properties within the subject's market area which would appeal to potential buyers. A price range was not utilized during the process of selecting similar comparables to estimate the market value of the subject property.

#### Highest and best use:

The subject's site size, shape, and land-to-building ratio is adequate for the current improvements. The current structure on the subject site is financially feasible. The current structure on the subject site provides maximum return to the land. Based upon this assessment, it is the opinion of the appraiser that the subject is developed to its highest and best use. The highest and best use of the subject is projected based upon location, physical characteristics, past and proposed uses, and applicable zoning. The highest and best use of the subject "as if vacant" is for residential construction. It is the most applicable use, the previous or proposed use, and the most profitable use of the site. Surplus land, if any, may be held as investment or agriculture as an interim utility. The highest and best use of the subject "as improved" is its current use. The improvements have remaining economic life; are the probable future use; are the current and previous use and are legally permissible by zoning or probable future zoning; appear to be financially feasible; and are the maximally productive use available to the subject.

The definition of highest and best use is as follows: A real estate appraisal term meaning the legally and physically possible use that at the time of the appraisal, is most likely to produce the greatest net return to the land or buildings over a given period.

#### **State Requirements:**

AMC Registration # for ClearCapital, Inc - California 1256

**Market Conditions Addendum to the Appraisal Report** 

57051

File No. 57051

The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all appra		•	2009						
Property Address 7444 Ashford PI	isai reports with air encouve	City San Die		Sta	te CA	ZIP C	Code 9211	11	
Borrower Redwood Holdings LLC									
Instructions: The appraiser must use the information rec	•					-	_		
housing trends and overall market conditions as reported	=		• • •				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				ou by a	a prospective	buyer (	OI LIIG		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overa	all Trend		
Total # of Comparable Sales (Settled)	72	24	19	$\vdash$	Increasing			X	Declining
Absorption Rate (Total Sales/Months)	12.00	8.00	6.33		Increasing				Declining
Total # of Comparable Active Listings	5	2	3		Declining	X Sta		=	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.42	0.25	0.47		Declining	X Sta	table		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overa	all Trend		
Median Comparable Sale Price	\$952,500	\$927,500	\$1,005,000	_	Increasing		table	$\overline{}$	Declining
Median Comparable Sales Days on Market	7	9	10		Declining	_		=	Increasing
Median Comparable List Price	\$995,000	\$950,000	\$949,000	=		Sta		_	Declining
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	21	53	27		Declining			_	Increasing
Seller-(developer, builder, etc.)paid financial assistance p	102.10%   orevalent?   Yes	100.00% No	105.00%	_	Increasing Declining	Sta		=	Declining Increasing
Explain in detail the seller concessions trends for the pas			um 3% to 5% increasing use of			_			ilicitasiliy
	• •							المما	
concessions has been noted within the sul			e subject's market area	. INO	signilican	IL INCIE	ease in s	sene	əi
Concessions has been noted within the sui	ojeci s market area o	ver the previous i	z month penou.						
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🔀 No	If yes, explain (incl	uding the trends in listings and	sales	of foreclosed	propert	rties).		
As reported in the California Regional MLS								1	
foreclosure or short sale. Out of 115 close				•					ths, 0
of 72 sales (0.00%) were foreclosures or s									
past 3 months, 0 of 19 sales (0.00%) were	foreclosures or sho	rt sales. As of 03/2	29/2024, 0 of 3 active lis	stings	s (0.00%)	are fo	oreclosu	res	or
short sales.									
Cite data sources for above information. The M	larket Conditions Add	denda was comple	ted with data from Cali	fornia	a Regiona	IMIS	S (Parag	on)	MLS
The Market Container Addonate Was Completed With data from Camerina Regional MEC (Faragon) MEC									
with an effective date of 03/29/2024.									WILO
with an effective date of 03/29/2024.				1.19					IVIEO
with an effective date of 03/29/2024.  Summarize the above information as support for your co	nclusions in the Neighborho	• • • • • • • • • • • • • • • • • • • •	isal report form. If you used an	-	tional informa	ation, su			IVILO
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#### **Analytics Addendum**

Borrower	Redwood Holdings LLC				
Property Address	7444 Ashford PI				
City	San Diego	County San Diego	State CA	Zip Code 92111	
Lender/Client	Wedgewood Inc				



For each month from 03-30-2023 to 03-28-2024 this chart shows the median price per square foot for both sales and listings in the subject market.



This graph represents list prices versus living area in the subject market from 08-30-2022 to 03-20-2024 and shows a likely value for a property of 1,296 sf to be between \$827,107 and \$1,027,193.

#### **Analytics Addendum**

Borrower	Redwood Holdings LLC				
Property Address	7444 Ashford PI				
City	San Diego	County San Diego	State CA	Zip Code 92111	
Lender/Client	Wedgewood Inc				



This graph represents sales prices versus living area in the subject market from 04-03-2023 to 03-27-2024 and shows a likely value for a property of 1,296 sf to be between \$855,864 and \$1,044,720.



The listing inventory chart displays the number of properties actively for sale each day in the subject market from 03-29-2023 to 03-29-2024.

#### **E&O Policy**



## **DECLARATIONS**

# REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

⊠ Great American Assurance Company

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

Policy Number: RAP3667485-23 Renewal of: RAP3667485-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Aubrey B Stanley Item 2. Address: 425 W Beech St 103 San Diego, CA 92101 City, State, Zip Code: eriod: From 11/21/2023 To 11/21/2024
(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) 11/21/2023 11/21/2024 Item 3. Policy Period: From Item 4. Limits of Liability: A. \$ \_\_\_\_1,000,000 Damages Limit of Liability - Each Claim 1,000,000 Claim Expenses Limit of Liability - Each Claim C. S 1,000,000 Damages Limit of Liability - Policy Aggregate 1,000,000 D. S Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. \$ 500 Each Claim B. \$ 1,000 Aggregate Item 6. Premium: \$ 850.00 Item 7. Retroactive Date (if applicable): 11/21/2008 Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 CA (10/13) IL7324 (07/21) D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17) Berry a magnione D42414 (08/19) Authorized Representative

D42101 (03/15) Page 1 of 1

# **Appraisal License**



# Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

NA NA NA NA NA NA NA

# Aubrey B. Stanley

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

"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:

3006117

Effective Date: Date Expires: January 24, 2023 January 23, 2025

Angela Jemmott, Bureau Chief, BREA

3069136

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE - CHAIN LINK