APPRAISAL OF



LOCATED AT:

12858 Wild Horse Way Rancho Cucamonga, CA 91739

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Redwood Holdings LLC

AS OF:

March 28, 2024

BY:

Tamra Miller

Clear Capital Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: ExtWildHorseRC

In accordance with your request, I have appraised the real property at:

12858 Wild Horse Way Rancho Cucamonga, CA 91739

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of March 28, 2024

is:

\$847,500
Eight Hundred Forty-Seven Thousand Five Hundred Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Jak .

$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. ExtWildHorseRC}$

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	Property Addres	ss 12858	3 Wild Hors	e Way			City Rancho Cuca	amonga	Stat	e CA Zip Code	91739
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	Legal Description	n TRAC	T 16372 LC	OT 39 BOC	K 297 PAGE	19					
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. ExtWildHorseRC}$

There are 76 compa					t neighborhood rang						0,000	
			eighborhood within the				•		795,000	to \$	1,050,000	
FEATURE				SALE NO. 1	COMPARABLE SALE NO. 2				COMPARABLE SALE NO. 3 13288 Cortez Ct			
,			13062 Malvasia Rancho Cucamonga, CA 91739			12824 Silver Rose Ct Rancho Cucamonga, CA 91739			l	Rancho Cucamonga, CA 91739		
	monga	a, CA 91739			a, CA 91739			nga	, CA 91739			ıga, CA 91739
Proximity to Subject			0.28 miles NE		040.000	0.06 n	niles NW	_	055.000	0.61	miles SE	000 000
Sale Price	\$	0.00 %	A 004.00 6	\$	910,000	0.46		\$	955,000	* O(839,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 284.82 sq. ft		2000 DOM 0		3.33 sq. ft.		2050 2014 4		32.15 sq. ft.	5705 DOM 40
Data Source(s)			CRMLS #IV24						2256;DOM 4			5735;DOM 48
Verification Source(s)			Doc #54268/R				159836/F	<u>≀eal</u>			#287376/Re	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		CRIPTION	-	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLt				Arml		
Concessions			Cash;0			Conv;				Conv	, -	
Date of Sale/Time			s03/24;c02/24	+			3;c05/23				23;c10/23	45.000
Location		eway;	A;Freeway;			A;Free				A;Bs		15,000
Leasehold/Fee Simple		Simple	Fee Simple		_	Fee S					Simple	
Site	5573		5880 sf		0	6000 s				9270		0
View	N;Res	,	N;Res;				Sky;Mtn	-	-15,000	-	,	
Design (Style)		Contemp	DT2;Contemp)			ontemp				Contemp	
Quality of Construction	Q4		Q4		_	Q4		_		Q4		_
Actual Age	20		21		0	18			0	10		0
Condition	C3		C3			C3	1	_		C3	1	
Above Grade	Total Bd		Total Bdrms. Bath		-30,000	Total Bdrr		_	-15,000		drms. Baths	
Room Count	8 4	4 3.0	10 6 3.0			9 5		_	4.000	8	4 3.0	
Gross Living Area		2,717 sq. ft.	3,195	sq. ft.	-32,500	0.1	3,000 sq	1. ft.	-19,200		2,526 sq.	ft. 13,000
Basement & Finished	0sf		0sf			0sf				0sf		
Rooms Below Grade								_				
Functional Utility	Avera		Average			Avera				Aver		
Heating/Cooling	FWA/		FWA/CAC			FWA/0	CAC				/CAC	
Energy Efficient Items	None		None			None				None		
Garage/Carport	2ga2d		2ga2dw			3ga3d			-10,000			
Porch/Patio/Deck	Patio/		Patio/Deck			Patio/l					/Deck	
Pool Features	No Po	ool	No Pool			Pool/S	ра		-25,000	Pool	/Spa	-25,000
Net Adjustment (Total)			+ X-	\$	62,500	+	X -	\$	84,200	X		3,000
Adjusted Sale Price			Net Adj6.9%	- 1		Net Adj.	-8.8%			Net Ad	' I	
of Comparables I X did did not res			Gross Adj. 6.9% istory of the subject p		847,500			\$	870,800	Gross A	\dj. 6.3% S	842,000
My research X did Data source(s) Realist My research X did Data source(s) Realist	did not r	reveal any prior sa	les or transfers of the	comp	parable sales for the	year prior	to the date of	f sale	of the comparable	sale.	2)	
Report the results of the res	search an			istory								
ITEM			BJECT	 	COMPARABLE SA	LE NO. 1	CC	JMP/	ARABLE SALE NO.	2	COMPARA	ABLE SALE NO. 3
Date of Prior Sale/Transfer		02/07/2024		_	/08/2024							
Price of Prior Sale/Transfer												
		\$220,000		\$0	. P 6		D. I				D. P. C	
Data Source(s)		Realist		Re	alist		Reali		24		Realist	
Data Source(s) Effective Date of Data Sour	ce(s)	Realist 03/28/2024		Re:	/28/2024	0.4====	03/28	3/20			03/28/2024	
Data Source(s) Effective Date of Data Sour Analysis of prior sale or trar	ce(s) nsfer histo	Realist 03/28/2024 bry of the subject p		Rea 03/	/28/2024 _{lles} <u>Prior sal</u>		03/28 er for the	3/20 e su	bject property	reco	03/28/2024 rding date o	on 02/07/2024
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Exterior-Only Inspection Residential Appraisal Report File No. ExtWildHorseRC

Clarification of Intended Use and Intended User:							
The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.							
Clarification of Intended Use and Intended User:							
ClearCapital.com, Inc. California AMC Registration/License # 1256							
Fee Disclosure: The appraiser received \$220 fee (minus \$20 techn	ology fee applied) for this assignment.						
The appraiser is is based in Claremont, CA. The appraiser is locat the market, thus, geographically competent.	ed within 11 miles from the property and has 20 years appraising in						
On March 13, 2020, the United States Government declared a Nati	onal Emergency Concerning the Novel Coronavirus Disease (COVID-						
	aration and is being performed using historical comparable sales and sion. Due to the rapidly changing economic conditions with this t currently known. The impact of this outbreak also can vary from secific market conditions within the appraisal to better inform the						
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calcula	E (not required by Fannie Mae)						
Support for the opinion of site value (summary of comparable land sales or other methods for es	timating site value) The remaining economic life (REL) is estimated at						
53 years. The estimated site (land) value was derived by the abstrarea.	action method due to lack of land sales in subject's neighborhood						
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 300,519						
Source of cost data DwellingCost Publication	Dwelling 2,717 Sq. Ft. @ \$ 220 = \$ 597,740						
Quality rating from cost service Average Effective date of cost data 03/01/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq. Ft. @ \$ = \$						
Improvement to land ratios are typical for the area. The	Garage/Carport 481 Sq. Ft. @ \$ 65 = \$ 31,265						
replacement costs for the improvements were selected by review	Total Estimate of Cost-New = \$ 629,005						
of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See	Less 65 Physical Functional External Depreciation \$116,123 = \$(116,123)						
attached sketch addendum.	Depreciated Cost of Improvements = \$ 512,882						
	"As-is" Value of Site Improvements . Hardscape						
Estimated Remaining Economic Life (HUD and VA only) 53 Years	INDICATED VALUE BY COST APPROACH = \$ 848,400						
	UE (not required by Fannie Mae)						
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) The income	\$ Indicated Value by Income Approach approach is not considered applicable for single family residences as						
predominantly owner occupied single family homes, thus, rental da	• • • • • • • • • • • • • • • • • • • •						
■ Is the developer/builder in control of the Hameowners' Association (HOA)?	N FOR PUDs (if applicable)						
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	No Unit type(s) Detached Attached						
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOAL Legal name of project	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.						
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit. Total number of units sold						
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOAL Legal name of project Total number of phases Total number of units Total number of units rented Was the project created by the conversion of an existing building(s) into a PUD? Yes	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit.						
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOAL Legal name of project Total number of phases Total number of units Total number of units rented Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit. Total number of units sold Data source(s)						
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOAL Legal name of project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of completion.						
Provide the following information for PUDs ONLY if the developer/builder is in control of the HO/Legal name of project Total number of phases Total number of units Total number of units rotal number of units for sale Was the project created by the conversion of an 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	No Unit type(s) Detached Attached A and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of completion.						

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 seg., 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 < Signature_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>530-550-2500</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 03/28/2024 Date of Signature State Certification # _ Effective Date of Appraisal 03/28/2024 State Certification # AR033837 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 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 12858 Wild Horse Way Did not inspect exterior subject property Rancho Cucamonga, CA 91739 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 847,500 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital 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 Email Address

Exterior-Only Inspection Residential Appraisal Report File No. ExtWildHorseRC JECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE		SUBJECT	COMPARA	BLE SA	ALE NO. 4	CON	MPARABLE S	SALE NO. 5		COMPARABLE S	ALE NO. 6
12858 Wild Horse	Way		13215 Woodc			12196 Dry Creek Dr				13 Gabay Ct	
Address Rancho Cuca	monga	a, CA 91739	Rancho Cucam		, CA 91739			a, CA 91739		cho Cucamonga	a, CA 91739
Proximity to Subject			0.51 miles NE			0.84 mile			0.37	miles SE	
Sale Price	\$			\$	810,000		\$	865,000		\$	925,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 317.15 sq. ft		070 0014 00	\$ 329.6		2077 DOM 40		69.70 sq. ft.	1000 DOM 00
Data Source(s)			CRMLS#CV23					9277;DOM 13		MLS#PW2403	1829;DOM 29
Verification Source(s)			Doc #223983/			Doc #862			Pen		
VALUE ADJUSTMENTS	DE	ESCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	_	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth			Listi	ng	
Concessions			Conv;0	+		Conv;0	04/00		- 00	/O.4	
Date of Sale/Time	^ =		s09/23;c08/23	3	45.000	s04/23;c	01/23	45.000	c03/		45.000
Location		eway;	N;Res;		-15,000		-1-	-15,000			-15,000
Leasehold/Fee Simple		Simple	Fee Simple		0	Fee Simp	oie	0	_	Simple	
Site	5573		5720 sf		U	5871 sf		0	561 N;R		0
View	N;Re		N;Res; DT2;Contemp			N;Res;	tomp				
Design (Style) Quality of Construction	Q4	Contemp	Q4)		DT2;Con Q4	цеттр		Q4	:;Contemp	
	20		22		0	20			22		0
Actual Age Condition	C3		C3		U	C3			C3		-25,000
Above Grade							D. II				-10,000
Room Count	Total Bd	1rms. Baths 4 3.0	Total Bdrms. Baths 8 4 3.0	-		Total Bdrms.	Baths 3.0		Total 9	Bdrms. Baths 5 3.0	-10,000
	0 1	2,717 sq. ft.	2,554 s		11,100			0	9 1		14,600
Gross Living Area Basement & Finished	0sf	∠,1 11 SQ. II.	0sf	oy. II.	11,100	∠, 0sf	624 sq. ft.	J	0sf	2,502 sq. ft.	14,000
Rooms Below Grade	USI		USI			USI			USI		
Functional Utility	Avera	ane	Average	-+		Average			Δνα	rage	
Heating/Cooling	FWA		FWA/CAC	+		FWA/CA	C			A/CAC	
Energy Efficient Items	None		None	-+		None			Non		
Garage/Carport	2ga2		2ga2dw			2ga2dw			2ga		
Porch/Patio/Deck		/Deck	Patio/Deck			Patio/De	ck			o/Deck	
Pool Features	No P		No Pool			No Pool	CK		No I		
1 0011 Catules	INOT	001	140 1 001			1101 001			1101	001	
Net Adjustment (Total)			+ X-	\$	3,900	—	X - \$	15,000		+ X- \$	35,400
Adjusted Sale Price			Net Adj0.5%	_	3,300		-1.7%	13,000	Net A		33,400
of Comparables			Gross Adj. 3.2%	- 1	806,100		1.7% \$	850,000			889,600
ITEM		SII	BJECT	т —	COMPARABLE SAI		· · · · · · · · · · · · · · · · · · ·	PARABLE SALE NO.	•		E SALE NO. 6
		02/07/2024	55201		OOM THAT DEE OT	LL NO. 1	OGIVII	THURBLE OFFICE TVO	. 0	COMI THUIDE	LE OFFICE IVO. 0
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Price of Prior Sale/Transfer		\$220,000		Rea	llist		Realist			Realist	
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source		\$220,000 Realist 03/28/2024						024			

Uniform Appraisal Dataset Definitions

File No ExtWildHorseRC

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

Borrower: Redwood Holdings LLC	F	ile No.: ExtWildHorseRC
Property Address: 12858 Wild Horse Way	C	ase No.:
City: Rancho Cucamonga	State: CA	Zip: 91739
Lender: Wedgewood Inc.		

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: \$839,000 as a Short Sale, list date 08/17/2023 Source: CRMLS/Public Records

Neighborhood Boundaries

Page 1

Neighborhood Description

The general neighborhood consists of predominantly one and two story story single family residences. Most of the houses were built during the 1980's through 2000's. K-6 school and retail shopping center located within a 1 mile radius. Freeway access is located 1 mile radius. No adverse conditions noted.

Neighborhood Market Conditions

The Corelogic/Realist/MLS and DataQuick News Source reported stability in the market area as the market revealed increases of prices and values of 0.3% for the past 6 months in the general market area. The average marketing time range was reported at 3 to 42 days, and reasonable exposure time was 12 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Exterior inspection was performed per engagement guidelines on 03/28/2024.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 3 to 42 days, and reasonable exposure time was 12 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 3 to 42 days for the subject's general market area.

The average marketing time range was reported at 3 to 42 days, and reasonable exposure time was 12 days.

Per MLS Listing #CV24043463, the subject property is tenant occupied and utilities were operable and working at the effective date of the appraisal report.

Comments on Sales Comparison

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

The subject's lot was not bracketed however within 147 sf of comp 4 and deemed reliable. Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid.

There were limited closed sale comparable sales with similar GLA/marketability as the subject in the past 12 months and 2 mile radius, thus, an expanded market data search was conducted and comparable sales used were deemed reliable and credible.

Through paired sales analysis the market indicated homes with pool/above spa did command higher prices/values versus homes with no improvement thus adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes with three car garage did command higher prices/values versus homes with two car garage improvement thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with city lights mtn view did command higher prices/values versus homes with residential view thus adjustments warranted in the sales grid.

Comp 1 was reported in similar condition to kitchen, baths, flooring and was adjusted for bed count, GLA. Comp 1 (larger in GLA than the subject) was used due to a lack of closed sales similar in marketability in the past 12 months and 1 mile radius, thus, an expanded market search was conducted.

Comp 2 was reported in similar condition to kitchen, baths, flooring and was adjusted for bed count, GLA, superior view, pool/spa, garage.

Comps 2, 4 and 5 are older sales however, per Corelogic/Realist/MLS and DataQuick News Source reported stability in the market area as the market revealed increases of prices and values of 0.3% for the past 6 months in the general market area, thus, no time adjustments were warranted in the sales grid.

Comp 3 was reported in similar condition to kitchen, baths, flooring and was adjusted for location.

Comp 4 was reported in similar condition to kitchen, baths, flooring and was adjusted for GLA, location.

Comp 5 was reported in similar condition to kitchen, baths, flooring and was adjusted for GLA, pool/spa.

Comp 6 pending sale was reported in superior upgraded condition to kitchen, baths, flooring and was adjusted for

ADDENDUM

Borrower: Redwood Holdings LLC	File No.	: ExtWildHorseRC	
Property Address: 12858 Wild Horse Way	Case N	o.:	
City: Rancho Cucamonga	State: CA	Zip: 91739	
Lender: Wedgewood Inc			

bed count, superior interior location, condition, GLA.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Comps 1, 3, 4, 6 are located west of 15 freeway in a similar market area as the subject and in similar marketability and were used due to a lack of closed sales similar in marketability in the past 12 months and 1 mile radius, thus, an expanded market search was warranted.

Through paired sales analysis the market indicated homes proximity to busy street did command lower prices/values versus homes proximity to freeway thus adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes with six bedrooms did command higher prices/values versus homes with four bedrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with five bedrooms did command higher prices/values versus homes with four bedrooms thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes in proximity to freeway did command lower prices/values versus homes within the interior tract neighborhood thus adjustments warranted in the sales grid.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Comp 1 was deemed to be a best indicator of value thus, most weight to value was placed on comp 1 when considering when considering date of sale and similar market area.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 1 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$847,500.

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

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

Final Reconciliation

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com, Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 12858 Wild Horse Way
City: Rancho Cucamonga
State: CA
Lender: Wedgewood Inc



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 28, 2024 Appraised Value: \$ 847,500



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 12858 Wild Horse Way
Case No.:

City: Rancho Cucamonga
State: CA
Lender: Wedgewood Inc



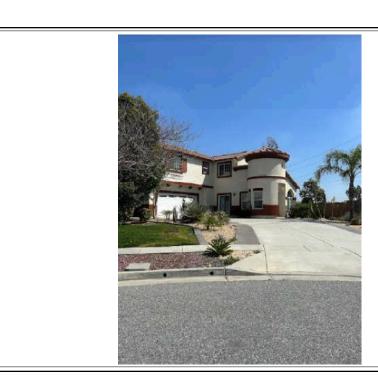
COMPARABLE SALE #1

13062 Malvasia Rancho Cucamonga, CA 91739 Sale Date: s03/24;c02/24 Sale Price: \$ 910,000



COMPARABLE SALE #2

12824 Silver Rose Ct Rancho Cucamonga, CA 91739 Sale Date: s06/23;c05/23 Sale Price: \$ 955,000



COMPARABLE SALE #3

13288 Cortez Ct Rancho Cucamonga, CA 91739 Sale Date: s11/23;c10/23 Sale Price: \$ 839,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 12858 Wild Horse Way
Case No.:

City: Rancho Cucamonga
State: CA
Lender: Wedgewood Inc



COMPARABLE SALE #4

13215 Woodchase Ct Rancho Cucamonga, CA 91739 Sale Date: s09/23;c08/23 Sale Price: \$ 810,000



COMPARABLE SALE #5

12196 Dry Creek Dr Rancho Cucamonga, CA 91739 Sale Date: s04/23;c01/23 Sale Price: \$ 865,000

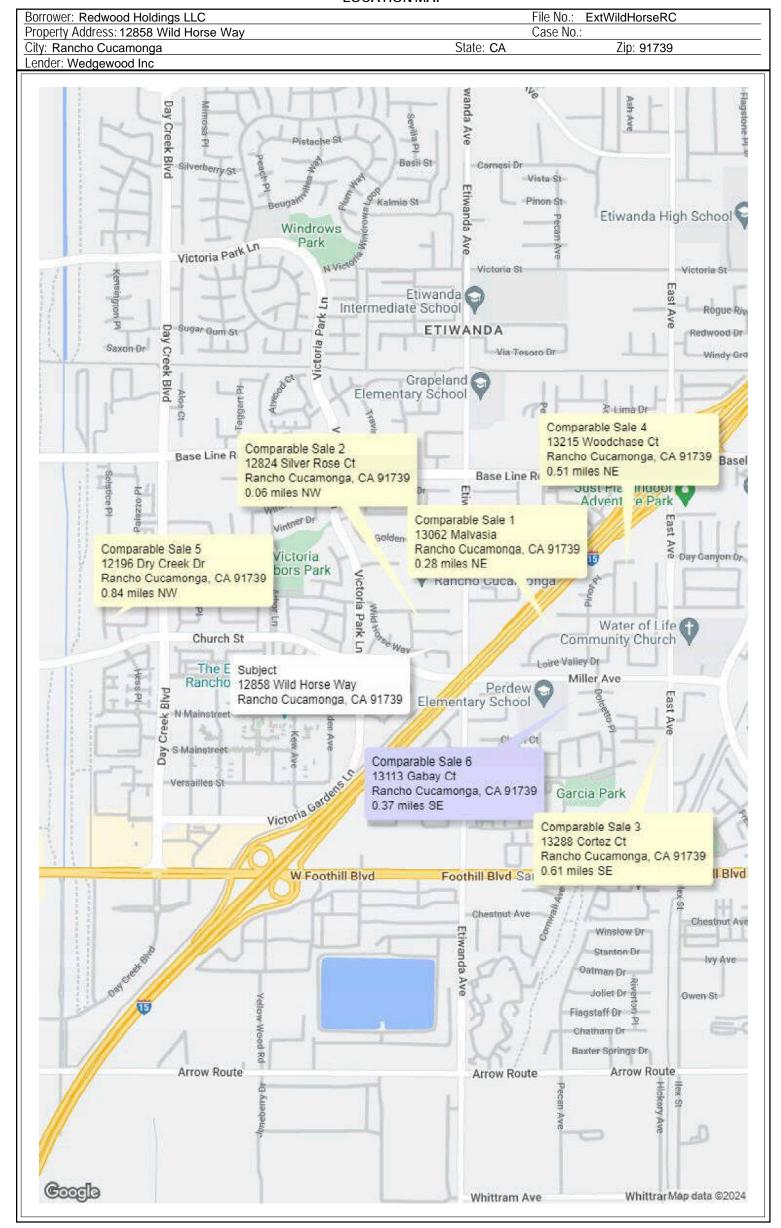


COMPARABLE SALE #6

13113 Gabay Ct Rancho Cucamonga, CA 91739 Sale Date: c03/24 Sale Price: \$ 925,000

PLAT MAP

LOCATION MAP



USPAP ADDENDUM

File No. ExtWildHorseRC

USI	PAP ADDEN	DOM	
Borrower: Redwood Holdings LLC			
Property Address: 12858 Wild Horse Way			
City: Rancho Cucamonga County: San E Lender: Wedgewood Inc	<u>3ernardino</u>	State: CA	Zip Code: 91739
vveugewood inc			
APPRAISAL AND REPORT IDENTIFICATION			
This report was prepared under the following USPAP r	eporting optior	n:	
X Appraisal Report A written report prepared	under Standards F	Rule 2-2(a).	
Restricted Appraisal Report A written report prepared	under Standards F	?ule 2-2(b).	
Danasa aki a Funasa una Tima			
Reasonable Exposure Time My opinion of a reasonable exposure time for the subject property at t	he market value st:	ated in this report is: 12	days
		·	
The average marketing time range was reported at 3 to 42 c	lays, and reason	able exposure time w	as 12 days.
Additional Certifications			
XI have performed NO services, as an appraiser or in any other c	apacity, regarding t	he property that is the su	biect of this report within the three-year
period immediately preceding acceptance of this assignment.	-pg		.,,,
	elle e e e e e e e e e e e e e e e e e	and the state of t	La Cillata and a control to the cont
I HAVE performed services, as an appraiser or in another capacity period immediately preceding acceptance of this assignment. The			
period infinediately preceding deceptance of this assignment. Th	ose services are de	Scribed in the comments	below.
Additional Comments			
APPRAISER:	SUPEI	RVISORY APPRAISER	(only if required):
1 1/			
Signatura	Cia	turo	
Signature: Name: Tamra Miller			
Date Signed: 03/28/2024			
State Certification #: AR033837	State	Certification #:	
or State License #:	or Sta		
or Other (describe): State #: State: CA		ation Date of Cortification	or License:
Expiration Date of Certification or License: 04/27/2024		ation Date of Certification visory Appraiser inspect	
Effective Date of Appraisal: 03/28/2024			only from street Interior and Exterior

Borrower: Redwood Holdings LLC	File N	lo.: ExtWildHorseRC	
Property Address: 12858 Wild Horse Way	Case	No.:	_
City: Rancho Cucamonga	State: CA	Zip: 91739	
Londor: Wedgewood Inc		•	

Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 2024

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

4. Limit of Liability: Each Claim Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 680

7. Retroactive Date: October 21, 2022

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

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: October 11, 2023

By:

Asaac Peck

Authorized Representative

N DEC 40000 04 22

Borrower: Redwood Holdings LLC File No.: ExtWildHorseRC Property Address: 12858 Wild Horse Way
City: Rancho Cucamonga
Lender: Wedgewood Inc Case No.: State: CA Zip: 91739

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

Tamra M. Miller

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 033837 Certification Law.

Effective Date:

Date Expires:

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

FLOOD MAP

Borrower: Redwood Holdings LLC
Property Address: 12858 Wild Horse Way
City: Rancho Cucamonga
State: CA
Tile No.: ExtWildHorseRC
Case No.:

Zip: 91739



FLOOD INFORMATION

Community: City of Rancho Cucamonga

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06071C8635J

Panel: 06071C8635

Zone: X

Map Date: 09-26-2014

FIPS: 06071

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

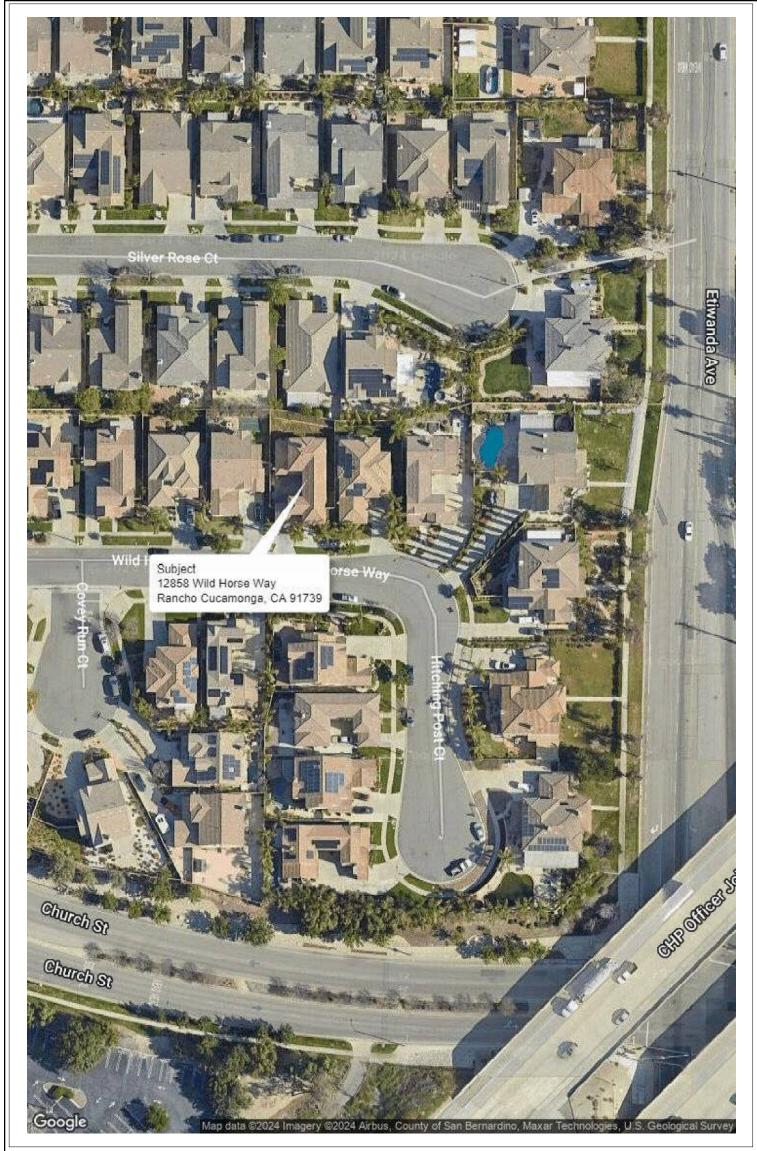
$\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. ExtWildHorseRC}$

The purpose of this addendum is to provide the lender/client with	n a clear and accurate	understanding of the	market trends and con	ditions prevalent in	the subject helding	rnood. This is a required
addendum for all appraisal reports with an effective date on or at	iter April 1, 2009.			· · · · · · · · · · · · · · · · · · ·		
Property Address 12858 Wild Horse Way		City Rand	ho Cucamonga		State CA Zip Co	ode 91739
Borrower Redwood Holdings LLC						
Instructions: The appraiser must use the information require					_	
overall market conditions as reported in the Neighborhood section						
analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however.				_		
median, the appraiser should report the available figure and ident			-			-
that would be used by a prospective buyer of the subject proper		_		-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend	,
Total # of Comparable Sales (Settled)	42	18	16	Increasing	Stable	X Declining
Absorption Rate (Total Sales/Months)	7.00	6.00	5.33	Increasing	Stable	X Declining
Total # of Comparable Active Listings	7	5	6	Declining	Stable	X Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.00	0.83	1.13	Declining	Stable	X Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Increasing	Overall Trend X Stable	Declining
Median Comparable Sales Days on Market	855,000 12	848,000 19	850,000 27	Increasing Declining	Stable	X Increasing
Median Comparable List Price	900,000	870,000	914,000	Increasing	X Stable	Declining
Median Comparable Listings Days on Market	23	30	51	Declining	Stable	X Increasing
Median Sale Price as % of List Price	94.00%	97.00%	96.00%	Increasing	X Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler	nt? Yes X	No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the past 12 m	nonths (e.g., seller con	tributions increased f	rom 3% to 5%, increas	sing use of buydow	ns, closing costs, co	ndo fees, options, etc.).
An analysis was performed on 76 competing			For those sales	s, a total of 35	5.5% were repo	orted to have
seller concessions. This analysis shows a ch	ange of +2% pe	r month.				
A f	V N- 16		the transfer to that he are			
Are foreclosure sales (REO sales) a factor in the market? X	-		the trends in listings ar			tad to be BEO
An analysis was performed on 76 competing	sales over the p	dast 12 months.	. FUI IIIUSE Sales	s, a lulai ui T.	3% were repor	ted to be REO.
		ALC avetom (ue	ing an offective	data of 03/28	(2221)	li
Cite data sources for above information. Information repo	ortea in the CRIV	vilo system (us	an enective	uale 01 03/20	3/2024) was uti	lized to arrive at
Cite data sources for above information. Information report the results noted on this addendum. Any percontact of the results noted on this addendum.					<u> </u>	
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the results noted on this addendum. Any perconstruction of the summarize the above information as support for your conclusion.	cent change resu	ults noted in the	ppraisal report form. I	re based on s	simple regress	ion.
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Borrower: Redwood Holdings LLC	File No.: ExtWildHorseRC			
Property Address: 12858 Wild Horse Way City: Rancho Cucamonga	Case No.: State: CA	Zip: 91739		
Lender: Wedgewood Inc		,		
PROPERTY TRANSFER HISTORY				
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparable	s)			
13062 Malvasia -Transferred on 03/08/2024 for \$0. It transferred from Lee Ryan to Ho Mat a	nd was a Interspousal Deed ⁻	Fransfer (Document #54267).		
12824 Silver Rose Ct -No transfer history.				
13215 Woodchase Ct -No transfer history.				
13288 Cortez Ct -No transfer history.				
13113 Gabay Ct -No transfer history.				
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Appraison	cory Approisor			
Appraise: Supervi Name: Name:	sory Appraiser:			

AERIAL MAP

File No.: ExtWildHorseRC Borrower: Redwood Holdings LLC Property Address: 12858 Wild Horse Way
City: Rancho Cucamonga
Lender: Wedgewood Inc Case No.: State: CA Zip: 91739



Borrower: Redwood Holdings LLC	File No.: ExtWildHorseRC	
Property Address: 12858 Wild Horse Way	Case No.:	
City: Rancho Cucamonga	State: CA	Zip: 91739
Lender: Wedgewood Inc		



Subject's Address Verification