Huibin Lan

Bluebay Appraisal Inc.

Exterior-Only Inspection Residential Appraisal Report	rt
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		-Only Inspection						
	The purpose of this summary appraisal report is to prov							
	Property Address 975 W Dunne Avenue		City Morgan H	ill	State CA	Zip Co		-
	Borrower Redwood Holdings LLC	Owner of Public Record	BONI EDMUND F AND BARB	ARA A (TRU	ISTEE) County		Santa Clara	a
	Legal Description LOT:25 CITY:MORGAN HILL		RO TR#:3397 TR 3397 LC	DT 25				
	Assessor's Parcel # 773-04-034		Tax Year		023 R.E.	Tayes	\$ 1,255	
L C	Neighborhood Name VISTA DEL TORO			48-D5				1/
Ш			Map Reference			sus Trac		
2		ecial Assessments \$	0 PUD	HOA \$	0		per year p	per month
lВ		sehold Other (describe	,					
SUI	Assignment Type Purchase Transaction R	efinance Transaction X	Other (describe) Servicing(N	/larket Va	lue)			
	Lender/Client Wedgewood Inc	Address 2	015 Manhattan Beach Blv	d Suite 1	00, Redondo B	each,	CA 90278	
	Is the subject property currently offered for sale or has							
	Report data source(s) used, offerings price(s), and date							
	03/28/2024;Original Price \$1,150,000;Origina							
	I did did not analyze the contract for sale for	or the subject purchase tran	isaction. Explain the results of the	he analysis	of the contract for	sale or	why the analysis	s was not
	performed.							
CONTRACT								
L UZ	Contract Price \$ Date of Contract	Is the property	seller the owner of public recor	d? 🗌 Y	es 🗌 No Data S	Source((s)	
5	Is there any financial assistance (loan charges, sale co							No
σ	If Yes, report the total dollar amount and describe the in			any par		5011011		
C	In res, report the total dollar amount and describe the h							
			• .					
	Note: Race and the racial composition of the neigh	borhood are not appraisal	factors.					
	Neighborhood Characteristics		Jnit Housing Trends		One-Unit Hous	ing	Present Land Us	
	Location Urban X Suburban Rural	Property Values X Inc	reasing Stable	Declining	PRICE /	AGE	One-Unit	95 %
Q	Built-Up X Over 75% 25-75% Under 25%			OverSupply		(yrs)	2-4 Unit	2 %
<u>0</u>	Growth Rapid X Stable Slow	Marketing Time X Un		Over6mths	789 Low	3	Multi-Family	2 %
RH		· · · · · · · · · · · · · · · · · · ·				84		
0	Neighborhood Boundaries The north boundary is th			, The	2,850 High		Commercial	. ,•
Ē	south boundary is the W Edmundson Ave Ave; and				1,283 Pred.	37	Other	%
EIGH	Neighborhood Description The subject property is lo	ocated in a normal relative	e new neighborhood in the Ci	ty of Morga	an Hill; The neigh	borhoo	od is normal ma	aintained
Ξ	and is close to schools, parks, shopping centers a	nd other community servi	ces within 5 minutes. The pro	perty fits i	nto the general qu	uality a	and condition in	the
Z	area. The subject's neighborhood is located within	5 -10 miles from employr	nent centers and access to H	lwy101 wit	hin 5 minutes.			
	Market Conditions (including support for the above con	clusions) The neighborho	ood trend is increasing overa	all for the 1	ast 12 months BL	JT incr	ease for the m	ost
	recent 6 months with moderate sales rates.							
	Dimensions 118 X 100	Area	11800 sf Shape	Rectang	gular View		N;Res;	
					julai view		N,NES,	
	Specific Zoning Classification R1		iption Single Family Resid					
	Zoning Compliance X Legal Legal Nonconfor							
	Is the highest and best use of subject property as impro	oved (or as proposed per pla	ans and specifications) the prese	ent use?	X Yes No I	f No, de	escribe. See	
	Comment							
	Utilities Public Other (describe)	Public Other	(describe) O	ff-site Imp	rovementsType		Public P	rivate
Щ	Utilities Public Other (describe) Electricity X Wate	Public Other			rovementsType t			rivate
		er X	Stree	t Asphal			Public P	rivate
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File No. 35354028 Case No. 57122

Exterior-Only Inspection Residential Appraisal Report

There are 27 com			or-Only I ently offered for		he subject neighbo		in price f		000 to \$	2,850	0,000 .
					n the past twelve r				89,000		2,000,000
FEATURE	SUBJE	ЕСТ	COMPA	RABLE	SALE # 1	COMP	ARABLE S	SALE # 2	COMPA	RABLE SA	ALE # 3
	Dunne Avenu				ont Court			Avenue			ch Street
	Hill, CA 9503				CA 95037			CA 95037			CA 95037
Proximity to Subject	,).34 mil			0.47 mil			es E	
Sale Price	\$			\$	1,260,000		\$	1,368,000	\$		1,275,000
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.	\$ 653. ²		q. ft.	\$ 632	<u> </u>	q. ft.	\$ 563	q. ft.	
Data Source(s)	\$ 0.00	5y. n.			80;DOM 27			25;DOM 22			959719;DOM
Verification Source(s)					# 25578980			# 25578980			# 25622618
VALUE ADJUSTMENTS	DESCRIPT	IION	DESCRIP		+(-) \$ Adjustment			+(-) \$ Adjustment			+(-) \$ Adjustm
Sale or Financing			ArmL			Arm			Arm		
Concessions			Conv	,		Con	•		Fairma		
Date of Sale/Time			s12/23;c		+20,000			+27,500	s04/24;	c04/24	
Location	N;Res	s;	N;Re	s;		N;Re	es;		A;Res;BsyF		+40,0
Leasehold/Fee Simple	Fee Sim	ple	Fee Sin	nple		Fee Si	mple		Fee S	mple	
Site	11800	sf	15246	sf	-17,000	9029	sf	+14,000	3485	5 sf	+41,5
View	N;Res	s;	N;Re	s;		N;Re	es;		N;R	es;	
Design (Style)	DT1;Rar	nch	DT1;Ra	nch		DT2;Co	ntemp	C	DT2;Co	ntemp	
Quality of Construction	Q4		Q4			Q4			Q		
Actual Age	56		46		0			C			-40,5
Condition	C4		C3		-47,000			-47,000			-47,0
Above Grade		Potho		Potho	-5,000						
	Total Bdrms. 6 3	Baths 2.0	Total Bdrms. 7 4	Baths 2.1	-5,000		3.0	-5,000		s. Baths 2.1	
Room Count										-	-4,0
Gross Living Area	1,808	sq. ft		sq. ft.	-30,500		sq. ft.	-88,500		sq. ft.	-114,(
Basement & Finished	0sf		0sf			0s	ſ		0s	T	
Rooms Below Grade			-			-			-		
Functional Utility	Averag		Avera	-		Avera	_		Aver	_	
Heating/Cooling	FWA/Cer		FWA/Ce			FWA/C			FWA/C		
Energy Efficient Items	Dual Pane W	Vindow	Solar Pa	anels	-20,000	Dual Pane	Window		Dual Pane		
Garage/Carport	2ga2dv	W	2ga2c	w		2gbi2	dw	C) 2gbiź	2dw	
Porch/Patio/Deck	Porch/Con	ncrete	Porch/Co	ncrete		Porch/Co	oncrete		Porch/C	oncrete	
Fireplaces	1 Firepla	ace	1 Firepl	ace		1 Firep	lace		1 Fire	olace	
Pool	None		1 Poo		-10,000			-10,000			
Listing Price \$	None		1,2990		0	1,368		C	1,199		
	Tterre	<u> </u>	+ X		\$ -113,500	+ X		\$ -117,000	+X		\$ -129,00
Net Adjustment (Total)										-	
Net Adjustment (Total)										- 0%	+ -,
Adjusted Sale Price			Net Adj: -9%	%		Net Adj: -9	%		Net Adj: -1	0%	
Adjusted Sale Price of Comparables			Net Adj: -99 Gross Adj : fer history of th	% 12% le subject	\$ 1,146,500 property and com	Net Adj: -9 Gross Adj: parable sales	<mark>%</mark> 15% If not, exp	\$ 1,251,000	Net Adj: -1 Gross Adj:	0% 23%	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

File No. 35354028 Case No. 57122

Exterior-Only Inspection Residential Appraisal Report

	Comparable selection:All the comps are arm length transactions.	
	R1=Single family Residence: the minimum lot size for single family is 5	
	acres.But for much newer single family the lot size will be smaller acco	rding to the denisty allowed(Alameda county zoning ordiance:
	http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.I	ntml#TIT17ZO CH17.08DI 17.08.060BUSI)
	This appraisal was ordered in compliance with Appraisal Independence	
	No any personal property is included in this transaction.	
	Note about the verification source of the suject : As it is closed too rec	antly/places see the attached MLS listing) and the dead decument
	number is not recorded in the public.CONFIRMED the sale price with t	ie agent.
	Though the sold time of comp4,comp5 and comp6 are beyond the	
	neighbor and similar to the subject in all the features, thus they are stil	the good comparables
	The condition adjustment for comp1,comp2,comp3,comp5 and comp6	are because the subject has These Comparables have better
S	upgraded kitchen(newer granite counter top and newer cabinet),Bathro	oms(newer Granite/corian counter top) and flooring(newer
z	hardwood/tile/carpet) while the subject has These Comparables have I	ess upgraded kitchen(older laminate/tile counter top,older
₩	cabinet),bathroom(older tile/laminate counter top) and flooring(older la	
Ξ	higher sales price, the condition adjustment was obtained by the pairin	
COMMENTS		y
	Due to the difference of GLA,condition, style and location, the pre-ad	iusted comparables price range is beyond the usual guideline
ADDITIONAL		
Z	The are let size. Of A leastion edivations at success the inequality the main	
E	The age ,lot size ,GLA,location adjustments were obtained by the pair	
Ξ	the age difference is within 30 years and the lot size difference within	10% of the subject's lot size is seen as brackted as no adjusment
a	are needed in this case.	
4		
	All the comps are in the same or competing neighborhood (As the hou	ising price are mainly impacted by the school's rating, all the
	comparables and the subject have the same or similar school ratings)	within 1 miles with similar condition and location. Most emphasis
	are addressed in the two almost nearest sold and the same style and	similar features and the least Net adjustment and the same
	condition comp4 and the same floor plan comp5 (30% for comp5 a	
	Note that the subject's final market value is lower than the predomina	nt value of the neighborhood. This is because the subject has a
	less upgraded condition No any marketability issue noticed due to this	
	similar to the housing value lower than the predominant value).	
	COST APPROACH TO VALUE	(not required by Fannie Mae.)
	Provide adequate information for the lender/client to replicate your cost figures and cal	
	Support for the opinion of site value (summary of comparable land sales or other meth	
		raction method. The higher Land to improvement ratio is typical. No
		raction method. The higher Land to improvement ratio is typical . No
H	any marketability issue due to this high ratio of site over total value as	
ACH	any marketability issue due to this high ratio of site over total value as	the demand in the neighborhood is still high.
OACH	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 700,000
ROACH	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$ 700,000 Dwelling 1,808 Sq. Ft. @ \$ 250.00 =\$ 452,000
PPROACH	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current	OPINION OF SITE VALUE =\$ 700,000
APPROACH	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$ 700,000 Dwelling 1,808 Sq. Ft. @ \$ 250.00 =\$ 452,000
4	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$ 700,000 Dwelling 1,808 Sq. Ft. @ \$ 250.00 =\$ 452,000 Bsmt Sq. Ft. @ \$ =\$ 0 0
ST A	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical depreciation is based on the subject's effective age. Cost	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$ 700,000 Dwelling 1,808 Sq. Ft. @\$ 250.00 =\$ 452,000 Bsmt Sq. Ft. @\$ 250.00 =\$ 452,000 Garage/Carport 400 Sq. Ft. @\$ 120.00 =\$ 48,000
4	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$ 700,000 Dwelling 1,808 Sq. Ft. @\$ 250.00 =\$ 452,000 Bsmt Sq. Ft. @\$ =\$ 0 0 Garage/Carport 400 Sq. Ft. @\$ 120.00 =\$ 48,000 Total Estimate of Cost-new =\$ 500,000
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ST A	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area . The age/life method is used to calculate physical depreciation. No functional obsolescence or	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$ 700,000 Dwelling 1,808 Sq. Ft. @\$ 250.00 =\$ 452,000 Bsmt Sq. Ft. @\$ =\$ 0 Garage/Carport 400 Sq. Ft. @\$ 120.00 =\$ 48,000 Total Estimate of Cost-new =\$ 500,000 Less Physical 50 Functional 0 External 5 Depreciation 250,000 0 12,500 =\$ (262,500 Depreciated Cost of Improvements =\$ 237,500
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INFORMATION INCOME COST A	any marketability issue due to this high ratio of site over total value as ESTIMATED REPRODUCTION X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area . The age/life method is used to calculate physical depreciation. No functional obsolescence or major deferred maintenance noted. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control Legal Name of Project Total number of units rented Total number of units for sale Data Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source. Are the units, common elements, and recreation facilities complete? Yes N	the demand in the neighborhood is still high. OPINION OF SITE VALUE =\$700,000 Dwelling 1,808 Sq. Ft. @ \$250.00 =\$452,000 Bsmt Sq. Ft. @ \$120.00 =\$48,000 Total Estimate of Cost-new =\$500,000 Less Physical 50 Functional 0 External 5 Depreciation 250,000 0 12,500 =\$(262,500 Depreciated Cost of Improvements =\$237,500 "As-is" Value of Site Improvements =\$280,000 Indicated Value By Cost Approach =\$1,217,500 indicated Value By Cost Approach =\$1,217,500 indicated Value By Cost Approach =\$1,217,500 FOR PUDs (if applicable) No Unit type(s) Detached Attached if the HOA and the subject property is an attached dwelling unit. number of units sold source No If Yes, date of conversion.
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Freddie Mac Form 2055 March 2005

	В	Bluebay Appraisa	l Inc.						
Markot Co			ne Appraisal I	Don	File N		353540	28	
						e No. 5	-		
The purpose of this addendum is to provide the lende			•	nas an	a conditions p	revalent	in the st	Ibject	
neighborhood. This is a required addendum for all ap									
Property Address 975 W Dunne	Avenue	City	Morgan Hill	Sta	te CA	∠I⊦	^o Code		95037
Borrower Redwood Holdings LLC									
Instructions: The appraiser must use the information	n required on this form	as the basis for his/	her conclusions and m	ust pro	vide support f	or those	conclus	ions,	regarding
housing trends and overall market conditions as repo	rted in the Neighborho	od section of the app	praisal report form. The	e appra	iser must fill ir	n all the i	informati	on to	the extent
it is available and reliable and must provide analysis a	as indicated below. If a	any required data is	unavailable or is consi	dered u	unreliable, the	appraise	er must p	orovid	le an
explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ilable,	however, the	appraise	er must ir	nclud	e that data
in the analysis. If data sources provide all the required	d information as an ave	erage instead of the	median, the appraiser	should	report the ava	ailable fig	gure and	iden	tify it as an
average. Sales and listings must be properties that co	ompete with the subject	t property, determine	ed by applying the crite	ria tha	t would be use	ed by a p	prospecti	ve bu	iver of the
subject property. The appraiser must explain any ano	•						•		
Inventory Analysis	Prior 7-12 Months		Current - 3 Months			verall Tre	end		
Total # of Comparable Sales (Settled)	70	27	25		Increasing	S	Stable	X	Declining
Absorption Rate (Total Sales/Months)	11.67	9.00	8.33		Increasing	S	Stable	X	Declining
Total # of Comparable Active Listings	0	3	27		Declining	S	Stable	X	Increasing

	Total # of Comparable Active Listings	0	3	27			Declining		Stable	X	Increasing
	Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.33	3.24			Declining		Stable	X	Increasing
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			0	/eral	I Trend		-
<u>v</u>	Median Comparable Sales Price	1,257,500.00	1,260,000.00	1,375,000.00		Χ	Increasing		Stable		Declining
Š	Median Comparable Sales Days on Market	9	11	8		X	Declining		Stable		Increasing
◙	Median Comparable List Price		2,700,000.00	1,295,000.00			Increasing		Stable	X	Declining
	Median Comparable Listings Days on Market	N/A	55	12		X	Declining		Stable		Increasing
~	Median Sale Price as % of List Price	101.00	101.00	106.00		Χ	Increasing		Stable		Declining
1 C	Seller-(developer, builder, etc,) paid financial assistan	ce prevalent?	Yes X	No			Declining	Х	Stable		Increasing
A A A	Explain in detail seller concessions trends for the pas	t 12 months (e.g. seller	r contributions increa	ased from 3% to 5%, ir	ncr	easii	ng use of buyo	lowr	ns, closing c	osts	
U U	condo fees, options, etc.)								-		
	The concession were not seen as often as b	efore,the supply a	ind demand is in	balance, and the	bu	yer	s are oftern	cor	npete for	the	good deal

The concession were not seen as often as before, the supply and demand is in balance, and the buyers are oftern compete for the good deal in the current market, this is especilly true for the recent 6 months, the multiple offers are competing for the houses in the neighborhood and the broad bay area.

MARKI Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? No, as there is only few distressed properties in the subject's neighborhood(none of 122 sold comps and none of 30 active/pending comps within last 12 months are distressed sales), the prices will NOT be affected.

Cite data sources for above information.

MLS Database:Bayeast(www.maxmls.net) and Realquest(Corelogic:www.realquest.com)

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Overall the market in the subject's neighborhood is increasing for the the last 12 months (Comparing the medium price of most recent 6 months data to the previous 7-12 months data and the monthly time adjustment rate will be (13175/12575-1)/12*100=0.4 %, for the contract date difference more than 3 months sold comparables

As there is no any active/pending comparables in the previous 7-12 months, thus I entered 'N/A' in the above table

	If the subject is a unit in a condominium or cooperativ	e project, complete the	e following:	Project Name:						
	Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		0	veral	I Trend		
	Total # of Comparable Sales (Settled)					Increasing		Stable		Declining
	Absorption Rate (Total Sales/Months)					Increasing		Stable		Declining
	Total # of Active Comparable Listings					Declining		Stable		Increasing
ົ	Months of Unit Supply (Total Listings/Ab. Rate)					Declining		Stable		Increasing
5	Are foreclosures sales (REO sales) a factor in the pro	ject? Yes	No If yes, ind	icate the number of RE	EO list	ings and expla	ain th	e trends in	listing	s and sales
Щ	of foreclosed properties.									
PROJ										
9										
ONDO/CO										
ğ										
Z										
5										
	Summarize the above trends and address the impact	on the subject unit and	d project.							
	<i>ā</i> ,									
ER	Signature	_	Signature							
S	Appraiser Name Huibin	_an	Supervisor	Name						
22	Company Name Bluebay App	aisal Inc.	Company N	lame						
AP	Company Address 41041 Trimboli Way #149	2, Fremont, CA 94	1538 Company A	ddress						
	State License/Certification # AR030132	State C	A State Licen	se/Certification #					Sta	te
	Email Address appraiserlan@	yahoo.com	Email Addr	ess						
ed	die Mac Form 71 March 2009 UAD Versio	on 9/2011 Produce	ed by ClickFORM	IS Software 800-62	22-87	727 Fannie M	ae F	orm 1004M	C Ma	rch 2009

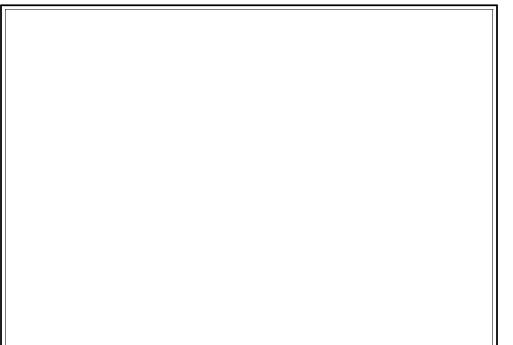
Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC									
Property Address 975 W Dunne Avenue									
City Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037			
Lender/Client Wedgewood Inc		Address	2015 Manhattan B	each Blvd Suite 10	0, Redondo Beach, (CA 90278			



FRONT OF SUBJECT PROPERTY 975 W Dunne Avenue Morgan Hill, CA 95037



REAR OF SUBJECT PROPERTY



STREET SCENE

Bluebay Appraisal Inc. EXTRA COMPARABLES 4-5-6

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC

Property Addre	Property Address 975 W Dunne Avenue										
City	Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037				
Lender/Client		Wedgewood Inc	Address	2015 Manhattan Bea	ach Blvd Suite	100, Redondo Beac	h, CA 90278				

Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing Concessions Date of Sale/Time Location Leasehold/Fee Simple Site View Design (Style) Data Age Condition Actual Age Condition Above Grade Room Count 6 Gross Living Area 1,4 Basement & Finished Rooms Below Grade Functional Utility Ateating/Cooling	A 95037 0.00 sq. ft. SCRIPTION N;Res; ee Simple 11800 sf N;Res; T1;Ranch Q4 56 C4	Morga 0 \$ 564.6 ML# ML	n Hill, (1.14 mile 8 sc 819315 st Doc 710N h 0 08/23 rshipPlace pple sf 5;	1,100,000 <u>a. ft.</u> 37;DOM 54 # 25525032 +(-) \$ Adjustment +35,000	Mon \$ 74 ML# Realco DESCR Arm Con S09/23 A;Res;Bsy Fee \$ 694 N;F DT1;I	ML819367 juest Doca IPTION nLth nv;0 ;c08/23	CA 95037	\$ M DES s07 A;Res Fe	Morgai 0. 736.2: L# ML ealques SCRIPTI ArmLtl Conv;(7/23;c0 ;Worshi ee Sim 7157 s	819272 st Doc ON n) 5/23 ipPlace ple	CA 950 es N 1,17 1. ft. 888;DC # 2549 +(-) \$ A +	5,000 0M 6 6825 djustm +51,5 20,0
Proximity to Subject Sale Price Sale Price/GrossLiv.Area Sale Price/GrossLiv.Area Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Design of Sale/Time Location Leasehold/Fee Simple Site View Design (Style) DDT Quality of Construction Actual Age Condition Above Grade Room Count 6 Gross Living Area 1,3 Basement & Finished Rooms Below Grade Functional Utility A Heating/Cooling FW	0.00 sq. ft. SCRIPTION SCRIPTION N;Res; ee Simple 1800 sf N;Res; T1;Ranch Q4 56 C4 Bdrms, Baths 3 2.0 808 sq. ft.	© 0 \$ 564.6 ML# ML4 Realque DESCRIP ArmLt Conv; \$08/23;c0 A;Res;BsyRd/Wo Fee Sim 9236 s N;Res DT1;Rat Q4 56 C4 Total Bdrms	1.14 mile \$ \$8 \$6 819315 \$1007 \$100	es E 1,100,000 q. ft. 37;DOM 54 \$25525032 +(-) \$Adjustment +35,000 +40,000	\$ 74 ML# Realc DESCR Arm Col s09/23 A;Res;Bsy Fee \$ 694 N;F DT1;I	0.35 mil 3.39 s ML819367 uest Doca IPTION hLth hv;0 ;c08/23 Rd/Comm. Simple 7 sf Res;	es E 1,237,000 q. ft. 706;DOM 7 # 25534022 +(-) \$ Adjustment +39,500 +40,000	\$ M DES s07 A;Res Fe	0. 736.2 L# MLi ealques SCRIPTI ArmLth Conv;(723;c0 ;Worshi ee Sim 7157 s	53 mile 2 se 819272 st Doc 10 0 5/23 ipPlace ple	es N 1,17 1. ft. 288;DC 2549 +(-) \$ A +	5,000 0M 6 6825 djustm +51,5 20,0
Sale Price\$Sale Price/GrossLiv.Area\$Data Source(s)\$Verification Source(s)\$VALUE ADJUSTMENTSDESSale or Financing\$Concessions\$Date of Sale/Time\$Location\$Location\$Leasehold/Fee Simple\$Site1View\$Design (Style)DTQuality of Construction\$Actual Age\$Condition\$Above Grade\$Room Count\$Gross Living Area1,4Basement & Finished\$Rooms Below Grade\$Functional Utility\$Heating/Cooling\$	SCRIPTION N;Res; ee Simple 11800 sf N;Res; T1;Ranch Q4 56 C4 Bdrms Baths 3 2.0 808 sq. ft.	\$ 564.6 ML# ML4 Realque DESCRIP ArmLt Conv; s08/23;c0 A;Res;BsyRd/Wo Fee Sim 9236 s N;Res DT1;Ra Q4 56 C4 Total Bdrms	\$ 819315 st Doc# TION h 0 98/23 rshipPlace pple sf s;	1,100,000 q. ft. 37;DOM 54 # 25525032 +(-) \$ Adjustment +35,000 +40,000	ML# Realc DESCR Arm Con s09/23 A;Res;Bsy Fee \$ 694 N;F DT1;I	\$ 3.39 si ML819367 juest Doca IPTION hLth hv;0 ;c08/23	1,237,000 q. ft. 706;DOM 7 # 25534022 +(-) \$ Adjustment +39,500 +40,000	M Re DES s07 A;Res Fe	736.2 L# ML alques SCRIPTI ArmLth Conv;(/23;c0 ;Worshi ae Sim 7157 s	\$ 2 sc 819272 st Doc# ON 1 0 5/23 ipPlace ple	1,17 1. ft. 288;DC 4 2549 +(-) \$ A +(-) \$ A	0M 6 6825 djustm +51,5 20,0
Sale Price/Gross Liv. Area\$Data Source(s)Verification Source(s)VALUE ADJUSTMENTSDESSale or FinancingConcessionsDate of Sale/TimeLocationLocationLeasehold/Fee SimpleFeeSite1ViewDesign (Style)DTQuality of ConstructionActual AgeCondition6Gross Living Area1,4Basement & FinishedRooms Below GradeFunctional UtilityAreating/CoolingFW	SCRIPTION N;Res; ee Simple 11800 sf N;Res; T1;Ranch Q4 56 C4 Bdrms Baths 3 2.0 808 sq. ft.	ML# MLa Realque DESCRIP ArmLt Conv; s08/23;c0 A;Res;BsyRd/Wo Fee Sim 9236 s N;Res DT1;Rat Q4 56 C4 Total Bdrms	8 sc 819315 st Doc [‡] TION h 0 8/23 rshipPlace sf s;	q. ft. 37;DOM 54 # 25525032 +(-) \$ Adjustment +35,000 +40,000	ML# Realc DESCR Arm Con s09/23 A;Res;Bsy Fee \$ 694 N;F DT1;I	3.39 s ML819367 Juest Doca IPTION hLth hv;0 ;c08/23 Rd/Comm. Simple 7 sf Res;	q. ft. 706;DOM 7 # 25534022 +(-) \$ Adjustment +39,500 +40,000	M Re DES s07 A;Res Fe	L# ML ealques SCRIPTI ArmLtf Conv;(/23;c0 ;Worshi ee Sim 7157 s	2 sc 819272 st Doc ON 1) 5/23 ipPlace ple	1. ft. 288;DC ± 2549 +(-) \$ A +	0M 6 6825 djustn +51,5 20,0
Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing Concessions Date of Sale/Time Location Leasehold/Fee Simple Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count 6 Gross Living Area 1,4 Basement & Finished Rooms Below Grade Functional Utility A Heating/Cooling	SCRIPTION N;Res; ee Simple 11800 sf N;Res; T1;Ranch Q4 56 C4 Bdrms Baths 3 2.0 808 sq. ft.	ML# MLa Realque DESCRIP ArmLt Conv; s08/23;c0 A;Res;BsyRd/Wo Fee Sim 9236 s N;Res DT1;Rat Q4 56 C4 Total Bdrms	819315 st Doc [‡] TION h 0 08/23 rshipPlace sf s;	37;DOM 54 # 25525032 +(-) \$ Adjustment +35,000 +40,000	ML# Realc DESCR Arm Con s09/23 A;Res;Bsy Fee \$ 694 N;F DT1;I	ML81936 juest Doca IPTION nLth nv;0 ;c08/23 Rd/Comm. Simple .7 sf Res;	706;DOM 7 # 25534022 +(-) \$ Adjustment +39,500 +40,000	M Re DES s07 A;Res Fe	L# ML ealques SCRIPTI ArmLtf Conv;(/23;c0 ;Worshi ee Sim 7157 s	819272 st Doc ON n) 5/23 ipPlace ple	288;DC 2549 +(-)\$A +	6825 djustn +51,5 20,0
Verification Source(s) VALUE ADJUSTMENTS Sale or Financing Concessions Date of Sale/Time Location Leasehold/Fee Simple Site View Design (Style) DT Quality of Construction Actual Age Condition Above Grade Room Count 6 Gross Living Area Rooms Below Grade Functional Utility Ateating/Cooling	N;Res; ee Simple 11800 sf N;Res; T1;Ranch Q4 56 C4 Bdrms Baths 3 2.0 808 sq. ft.	Realque DESCRIP ArmLt Conv; s08/23;c0 A;Res;BsyRd/Wo Fee Sim 9236 s N;Res DT1;Rat Q4 56 C4 Total Bdrms	st Doc TION h 08/23 rshipPlace pple sf	# 25525032 +(-) \$ Adjustment +35,000 +40,000	Realc DESCR Arm Col s09/23 A;Res;Bsy Fee \$ 694 N;F DT1;I	uest Doca IPTION nLth nv;0 ;c08/23 Rd/Comm. Simple .7 sf Res;	# 25534022 +(-) \$ Adjustment +39,500 +40,000	Re DES s07 A;Res Fe	ealques SCRIPTI ArmLth Conv;(/23;c0 ;Worshi ee Sim 7157 s	st Doc ON n) 5/23 ipPlace ple	<u>+(-)</u> \$ A +(-) \$ +	6825 djustn +51, 20,0
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View Design (Style) DT Quality of Construction Actual Age Condition Above Grade Total E Room Count 6 Gross Living Area 1, 4 Basement & Finished Rooms Below Grade Functional Utility A Heating/Cooling FW	N;Res; [1;Ranch Q4 56 C4 Bdrms. Baths 3 2.0 808 sq. ft.	N;Res DT1;Ra Q4 56 C4 Total Bdrms	s;	+13,000	N;F DT1;I	Res;	+24,500			f		
Design (Style) DT Quality of Construction	T1;Ranch Q4 56 C4 Bdrms Baths 3 2.0 808 sq. ft.	DT1;Rai Q4 56 C4 Total Bdrms.			DT1;I	,						+23,
Quality of Construction Actual Age Condition Above Grade Total Room Count 6 Gross Living Area 1,4 Basement & Finished Rooms Below Grade Functional Utility A Heating/Cooling FW	Q4 56 C4 Bdrms. Baths 3 2.0 808 sq. ft.	Q4 56 C4 Total Bdrms.	nch			Ranch			N;Res	;		
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Condition Above Grade Total Room Count 6 Gross Living Area 1,8 Basement & Finished 1,8 Rooms Below Grade 1 Functional Utility A Heating/Cooling FW	C4 Bdrms. Baths 3 2.0 808 sq. ft.	C4 Total Bdrms.			L C)4			Q4			
Above Grade Total Room Count 6 Gross Living Area 1,8 Basement & Finished Rooms Below Grade Functional Utility Heating/Cooling	Bdrms. Baths 3 2.0 808 sq. ft.	Total Bdrms.			6	57	0		67			
Room Count 6 Gross Living Area 1,4 Basement & Finished 6 Rooms Below Grade 6 Functional Utility A Heating/Cooling FW	3 2.0 808 sq. ft.				C	3	-47,000		C3			-47
Room Count 6 Gross Living Area 1,4 Basement & Finished 1,4 Rooms Below Grade 1,4 Functional Utility A Heating/Cooling FW	3 2.0 808 sq. ft.		Baths	-5,000	Total Bdrr	ns. Baths		Total	Bdrms.	Baths		
Gross Living Area 1,6 Basement & Finished Rooms Below Grade Functional Utility A Heating/Cooling FW			2.1	-4,000				6	3	2.1		-4
Basement & Finished Rooms Below Grade Functional Utility A Heating/Cooling FW		1,948	sq. ft.	-35,000			+36,000	1.	596	sq. ft.		+53
Functional Utility A Heating/Cooling FW		0sf			0	sf			0sf			
Heating/Cooling FW												
Heating/Cooling FW	Average	Averag	je		Ave	rage		ŀ	Averag	е		
	/A/Central	FWA/No		+3,000		Central			/A/Cer			
Energy Efficient Items Dual F	Pane Window	Dual Pane V	Vindow		Solar	Panels	-20,000	So	Solar Panels			-20
	2ga2dw	2ga2d	w		2ga	2dw			2ga2d\	N		
· ·	h/Concrete	Porch/Cor			Porch/Concrete			Porch/Co				
	Fireplace	1 Firepla				eplace			Firepla			
Pool	None	None				ne			None			
	None	1,2120		0		5000	0	1	,14800			
Net Adjustment (Total)		X +	-	\$ 47,000	X +	7-	\$ 73,000	X +			\$ 7	3,50
Adjusted Sale Price		Net Adj: 4%			Net Adj: 6	5%		Net Ad				
of Comparables		Gross Adj :			Gross Ad		\$ 1,310,000		•	9%	\$ 1,2	51.5
Report the results of the research	and analysis of	the prior sale o	r transfei	history of the sub	ject property	and compa	rable sales					
ITEM		BJECT		COMPARABLE SA			ARABLE SALE #	5	COM	PARABL	E SALE	#
Date of Prior Sale/Transfer	04/2	29/2024										
Price of Prior Sale/Transfer	\$1,1	150,000										
Data Source(s)	DOC#M	L81959280		Realques	st		Realquest			Real	quest	
Effective Date of Data Source(s)	02/0)1/2023		02/01/202	23		02/01/2023			02/01	/2023	
Analysis of prior sale or transfer hi	istory of the sub	ect property an	d compa	rable sales Sear	rch the da	tabase,	no prior sale of	f the co	ompara	ables f	or the	last
months.		, et proporty an	u			. ,						

Exterior-Only Inspection Residential Appraisal Report

Case No. 57122

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 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.

Exterior-Only Inspection Residential Appraisal Report

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.

Exterior-Only Inspection Residential Appraisal Report Case No. 57122

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.

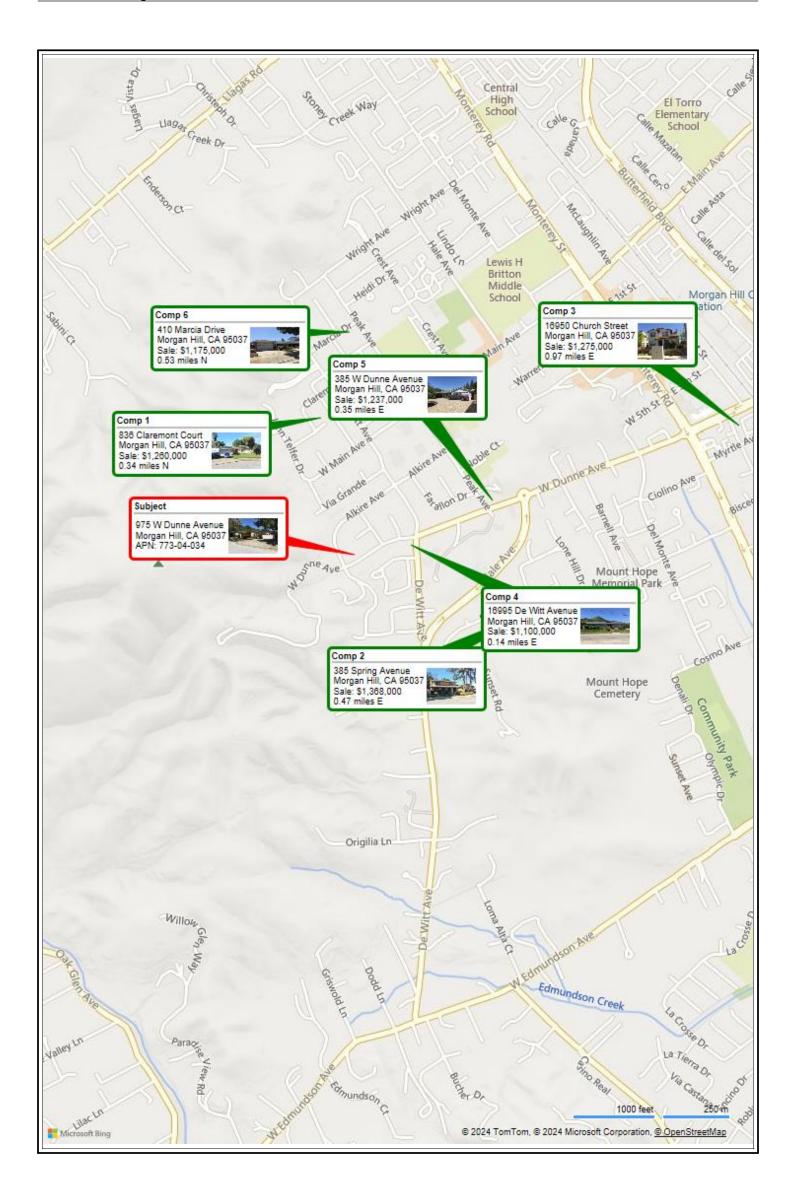
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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.

R	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Huibin Lan	Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492	Company Address
Fremont, CA 94538	
Telephone Number 5106736733	Telephone Number
Email Address appraiserlan@yahoo.com	Email Address
Date of Signature and Report <u>04/30/2024</u>	Date of Signature
Effective Date of Appraisal 04/30/2024	State Certification #
State Certification # AR030132	or State License #
or State License #	State
or Other (describe) State #	State Expiration Date of Certification or License
State <u>CA</u>	
Expiration Date of Certification or License 02/18/2025	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
975 W Dunne Avenue	Did not inspect exterior of subject property
Morgan Hill, CA 95037	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$1,215,000	
LENDER/CLIENT	
Name <u>Clear Capital</u>	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
Freddie Mac Form 2055 March 2005	Fannie Mae Form 2055 March 2005

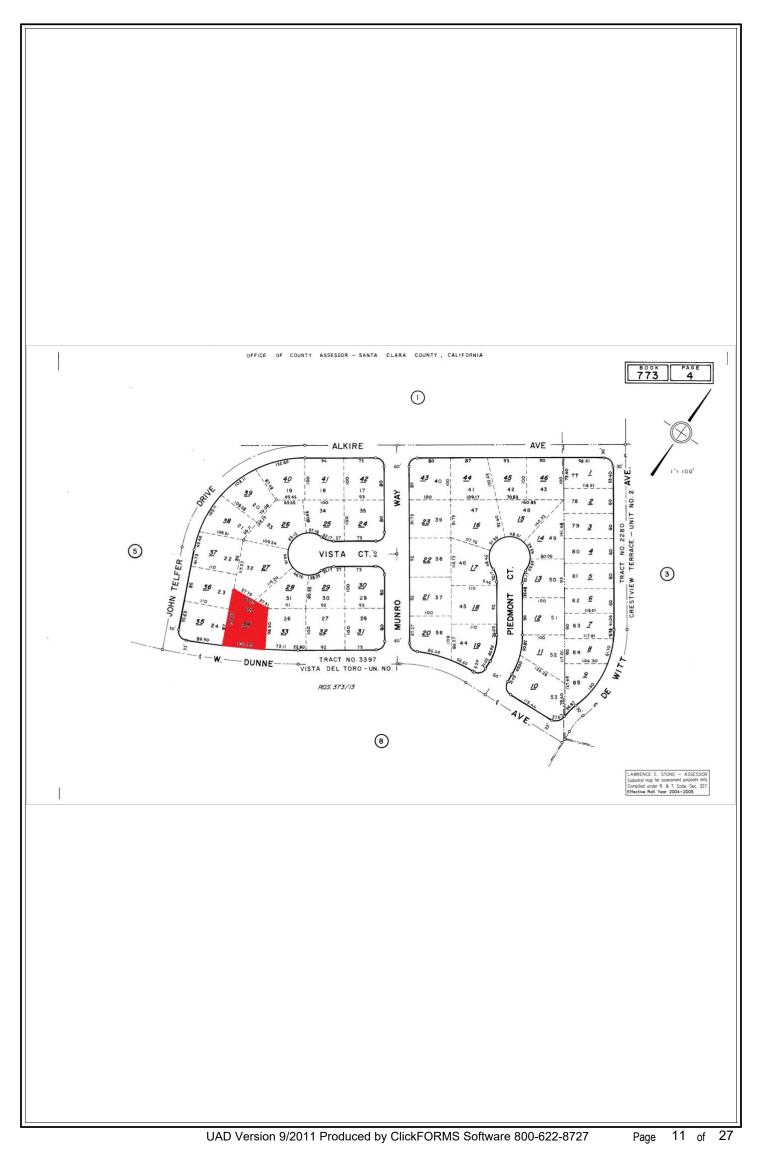
UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 9 of 27

Borrower Redwood Holdin	gs LLC					
Property Address 975 W D	unne Avenue					
City Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037
Lender/Client Wedgewood I	nc	Address	2015 Manhattan Bea	ch Blvd Suite 10	0, Redondo Beac	h, CA 90278



Bluebay Appraisal Inc. PLAT MAP

Borrower Redwood Holdings LLC Property Address 975 W Dunne Avenue City Morgan Hill County Santa Clara State CA Zip Code 95037 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Bluebay Appraisal Inc. COMPARABLES 1-2-3

File No. 35354028 Case No. 57122

Borrower Redwood Holdings Ll	_C					
Property Address 975 W Dunne	Avenue					
City Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037
Lender/Client Wedgewood Inc		Address	2015 Manhattan E	Beach Blvd Suite	100, Redondo Be	each, CA 90278
		Address	2013 Mannallan L	Seach Divu Suite		5ach, CA 90



COMPARABLE SALE #1836 Claremont Court1Morgan Hill, CA 95037



COMPARABLE SALE #2385 Spring AvenueMorgan Hill, CA 95037

COMPARABLE SALE #316950 Church StreetMorgan Hill, CA 95037



Bluebay Appraisal Inc. COMPARABLES 4-5-6

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC						
Property Address 975 W Dunne A	venue					
City Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037
Lender/Client Wedgewood Inc	-	Address	2015 Manhattan B	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE #416995 De Witt Avenue4Morgan Hill, CA 950374





COMPARABLE SALE #5385 W Dunne AvenueMorgan Hill, CA 95037

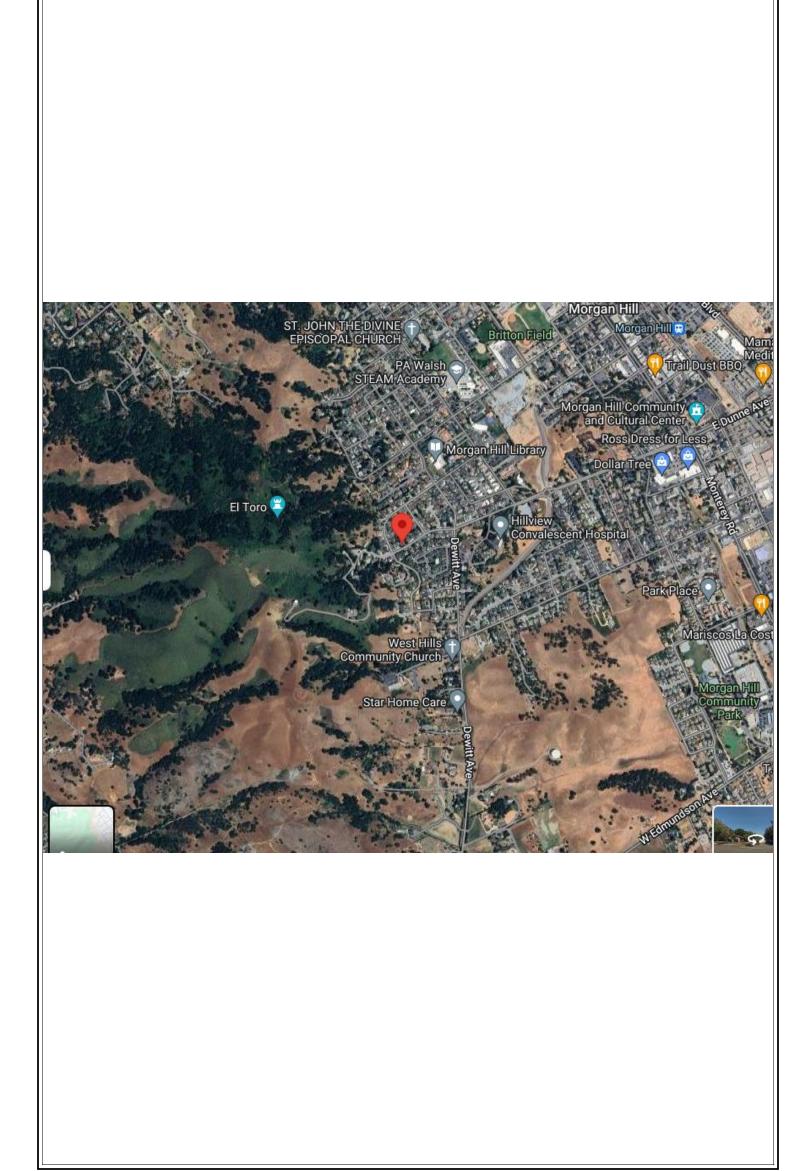
COMPARABLE SALE #6410 Marcia DriveMorgan Hill, CA 95037

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"	3067248	Loretta Dillon, Deputy Bureau Chief, BREA	Effective Date: February 19, 2023 Date Expires: February 18, 2025	BREA APPRAISER IDENTIFICATION NUMBER: AR 030132	This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	"Certified Residential Real Estate Appraiser"	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:	Huibin M. Lan	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISERS LICENSE

Insurance

Borrower Red									
		Dunne Avenue		Santa	Clara	State	CA	Zip Code	95037
City Morgan Hi Lender/Client		od Inc	County		2015 Manhattan Be				
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	_								
		EATAMERI	5					NG	
	GRI	FATA			D	ECLARA for		NS	
	OIU				REAL	LESTATE		AISERS	
		INSURANCE			ERRORS & OM	ISSIONS IN	ISURA	NCE POLICY	
	301 E. Fo	ourth Street, Cincinnati	, OH 45202						
		THIS IS BOTH A	A CLAIMS MADE	E AND RE	PORTED INSUR	RANCE PO	DLICY	2.	
	TH	S POLICY APPLIE	S TO THOSE CLAIM	IS THAT AF	RE FIRST MADE A	GAINST TH	IE INSU	JRED	
		AND REPORTED	D IN WRITING TO T	HE COMPA	NY DURING THE	POLICY PE	RIOD.		
	Insurar	ice is afforded by the c	company indicated belo	w: (A capital	l stock corporation)				
	🖾 G	reat American Assura	nce Company						
	Note:	The Insurance Compa	ny selected above shall	herein be refe	erred to as the Comp	anv			
	11010.			fiereni oe ren					
		Policy Number: R	AP3367375-23		Renew	val of: RA	P33673	75-22	
		Program Administrat			ance Agency Inc.				
			100 Kiver i	Ridge Drive,	Suite 301 Norwood	l, MA 02062	•		
	Item 1.	Named Insured:	Huibin Lan			Bindind Annothiochd Philoppel Insystem			
	nem 2.	Address:	41526 Carmen S Fremont, CA 94						
		City, State, Zip Code							
	Item 3.	Policy Period: Fron	n 09/08/2023 (Month, Day, Year)	$- \frac{\text{To } 0}{(Month, Da)}$	9/08/2024 y, Year)				
			s at 12:01 a.m. Standard			I Insured as	stated in	Item 2.)	
	Item 4.	Limits of Liability:							
		A. \$ 500,000	Damages Limit of	Liability – Ea	ch Claim				
		B. \$ 500,000	Claim Expenses Li						
		C. \$ 1,000,000	Damages Limit of I		1940 D. 10				
		D. \$ 1,000,000							
					ity – Policy Aggregat	e			
	Item 5.		e of Claim Expenses):						
		A. \$ 500	Each Claim						
		B. \$ 1,000	Aggregate						
	Item 6.	Premium: \$ 835	5.00						
	Item 7.	Retroactive Date (if	applicable): 09/08/	/2006					
			Endorsements attache						
	nem o.		42300 CA (10/13) IL)				
		D42402 (05/13) D4	42408 (05/13) D4241			Berey	a. rag	(pucone)	
		D42414 (08/19)				Authoriz	zed Repre	esentative	
							I		
	D42101	(03/15)					j	Page 1 of 1	

Borrower Redwood Holdings LLC						
Property Address 975 W Dunne Avenue						
City Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037
Lender/Client Wedgewood Inc		Address 2015 Manhattan B	each Blvd S	uite 100	, Redondo Bead	ch, CA 90278



Morgan Hi er/Client		Cour rood Inc		Santa Address			CA Zip Code 100, Redondo Beach,	9503 CA 90
4/30/24, 10:	13 AM				Matrix			
□ 97	5 W D	unne Avenue, Morg	an Hill,	California	95037	View Comparable	Properties	
Listing	I							
			Report	t Listing				
-	1	A CONTRACTOR				MLS #: Beds:	ML81959280	
4 22	Barne.			Morgan Hill Library	0		1,808 SqFt (Other)	
		A AND			N DUNN	Apprx Lot: Apprx Acr:	11,761 SqFt (Other) 0.270 Acres	
	II DATE				TEAN	Age/Yr Blt: Parcel#:	56/1968 (Other) 773-04-034	
						DOM: LA:	0 <u>Michael Biechman</u>	
	Carlos and				8	LA Ph: BA:	(831) 801-3009 DeVonna Meyer	
-		1	0		witt Av	Walk Score: Recent:	28	
The second se	24/		ලිංංල	b	⁶ Map data ©2024 Go		4 : Changed to Sold :	
1/1			🧾 A 🌜	🗴 😒 🚹				
						SYMBIUM AD	<u>U options</u>	
975 W County:		enue, Morgan Hill 95037 Santa Clara		Status: Orig Price:	Sold \$1,150,000	<u>Dates</u> Original:	03/28/2024	
Area:		1 - Morgan Hill / Gilroy / San M	1artin	List Price:	\$1,150,000	List:	03/28/2024	
Class: Land Us	e:	Res. Single Family / Detached		Sale Price: \$/Primary SqFt:	\$1,150,000 \$636.06	Sale: COE:	03/28/2024 04/29/2024	
Comm: L.Type/S	Service:	2.5% Exclusive Right to Sell,		\$/Total SqFt HOA Fee:	1	Expires: Off Mrkt:	08/27/2024	
Special		Not Applicable		Zoning:	Residential	LOE: Incorp:	32 Yes	
Ownersl Fin Tern						City Limit: Possession:	Yes	
Public: Private:	15.	For Comp Purposes Only				POSSESSION.	COE	
	g Inform		s	Showing & Location	n ———			
Occupie	d By:	Owner		Owner:	Barbara Boni	Ch Coder		
Show Co Occupar		Michael Biechman		Show type: Occupant Ph:	Call Agent	Gt.Code:		
Phone: Instruct	ions:	(831) 801-3009 Do Not Show		Add Instruct:				
Map X Street	:	DeWitt		School Elem:	/ Morgan Hill Unifie	ed		
Directio	ns:			Middle: High:	/ Morgan Hill Unifie Live Oak High / M			
Prop Fac	ces:	Southeast		Building #: Closing Details				
# offers Buyer Fi		All Cash No Loans		Sold Remarks: Concession:		LOE:	32	
				— Features —		LOL.	52	
Accessit Bathroo	m:			Horse: Interior:	No			
Bedroor	n:			Kitchen:	Cooktop - Electric, Disposal, Hood Ove		Dishwasher, Garbage	
Commu Constru	nication: ct Type:			Laundry: Lot Desc:	In Garage			
Cooling: Dining F		Central AC Dining Area in Living Room, Ea	at in Kitchen	Other Rooms:				
Energy S Ext. Am	Sav:	Koon, Long Koon, Lo		Pool / Spa:				
Family F		Separate Family Room		Prop Condition: Roof:	Composition, Shing	gle		
Fence: Fireplac		#1 / Gas Starter, Wood Burnin		Security: Soil Condition:				
Flooring Foundat		Carpet, Hardwood, Vinyl/Linole Concrete Perimeter, Wood Fran		Stories: Style:	1			
Heating		Central Forced Air - Gas, Firepl		View: Structure(s)				
Garage:		2		Type: O.S. Desc:				
Carport Open Pa	irking:			0.S. Desc: 0.S. Size:				
Features	5:	Attached Garage, On Street		— Utilities —	- N			
Sewer:		Sewer - Public, Sewer Connect	ed	Electricity:	Individual Electric	Meters, Individual	Gas Meters, Natural	
1.11 11	h mlelistin	gs.com/Matrix/Results.aspx?c=A	AFAAAD****			AAAAAAAxNic1Ba	AAAABMaYEAAAAAT	2/3

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 35354028 Case No. 57122

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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 are 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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 35354028 Case No. 57122

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 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.

Requirements - 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 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) Property Description Abbreviations Used in This Report

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

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC

Property Address 975 W D	unne Avenue					
City Morgan Hill	County	Santa Clara	State	CA	Zip Code	95037
Lender/Client Wedgewood	d Inc	Address 2015 N	lanhattan Beach	Blvd Suite 100), Redondo Bea	ch, CA 90278

The appraiser's competency for completing work order assignments within the subject's market area:

The appraiser is very familiar with the market area of the subject, approximate about 300 of appraisals completed in this market, there is about 10 miles that the appraiser traveled to the subject. The appraisaler has about 10 years of field work experience and has access to the MLS data of the subject's neighborhood. The appraiser reside in the neighbor county of Alameda county.

The appraiser certifies and agrees that this appraisal 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 the appraisal certification.

HIGHEST AND BEST USE OF THE SUBJECT: The subject has typical lot size, GLA, style ,construction quality and similar condition as a single family house(physically possible) and conform to the neighborhood with almost all the similar single family houses(The reasonable,probable and Legal use of the lot as the the single family home zoning of the neighborhood-----Legally allowable), the single family house demand is still high in all the bay area and the subject's neighborhood(financially feasible and Maximu Productive), thus its current use is in its highest and best use.

The Coronavirus (COVID-19) outbreak has had a significant impact on local, national and global economies. Financial markets worldwide are experiencing unprecedented volatility. In some areas of the United States, there are current Shelter-in-Place orders and other restrictions on daily activities. These events are likely to impact real estate values in the short term but, as of the date of this appraisal, there is not enough data to substantiate that position. I have researched all available local sources and, as of this date, I have not found any data suggesting that significant changes in local real estate market have occurred. The market data presented in this appraisal report is considered the most recent and relevant available and the resulting analysis best reflects market conditions as of the effective date of appraisal.

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 on behalf of the lender has influenced or attempted toinfluence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of thereport), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report anyunauthorized contacts either personally by phone or electronically to the Clear Capital.

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC			
Property Address 975 W Dunne A	venue		
City Morgan Hill	County	Santa Clara	State
Lender/Client Wedgewood Inc	· ·	Address 2015 Ma	anhattan

Toperty Addres	s arow Dunne Avenu	C					
City Morgan	Hill	County	Santa Clara	State	CA	Zip Code	95037
ender/Client	Wedgewood Inc		Address 2015 Man	hattan Beach Blv	d Suite 100, R	edondo Beach	, CA 90278

Appraiser searched out 5. miles from the subject ,within 12 months GLA 1265-23500 sqft and city of Morgan Hill found the following 112 comparables :

Street Address (Full)	Sale Price	Sq Ft Total
17245 Calle Mazatan	1310000	1654
17040 Holiday DR	1430000	2348
16950 Church ST	1275000	2264
432 Calle Cerro	1185000	1777
975 W Dunne AVE	1150000	1808
16860 Gallop DR	1300000	2160
17965 Calle Hermosa	1430000	2227
15440 Sierra Morena CT	1250000	1461
1450 Avenida De Los Padres	1400000	1647
585 Fisher AVE	1525000	1597
920 Danny Boy CT	860000	1350
680 W Edmundson AVE	1970000	1992
16750 San Dimas LN	1290000	2236
1535 Kelly Park CIR	1200000	1450
75 Paloma DR	1575000	2106
17221 Quail CT	1527500	2304
14915 Sword Dancer CT	1450000	2145
17499 Belletto DR	1565000	2143
1325 Kelly Park CIR	1220000	1533
410 E Central AVE	1375000	2162
15590 La Alameda DR	1456000	1476
436 Calle Cerro	1430000	1470
17337 Tassajara CIR	1400000	2180
625 Burnett AVE	1650000	2100
2362 Leptis CIR	1175000	1704
148 Bender CIR	1250000	1704
250 Christine Lynn DR	1230000	1834
1779 Pinion WAY	789000	1280
1755 Almond WAY	1600000	2349
17860 Holiday DR	960000	2349
16645 De Witt AVE	1600000	1852
1315 Kelly Park CIR	1080000	1450
585 San Pablo CT	1250000	2341
15050 Bowden AVE	1690800	1913
1505 Red Tail CT	1460000	2125
16765 Church ST	1460000	2125
	1360000	1838
40 Angelica WAY 836 Claremont CT		
16313 Juan Hernandez DR	1260000 1290000	1939
		2221
17400 Walnut Grove DR	1230000	1686
535 Calle Buena VIS	1210000	1944
18201 Bautista CIR	1400000	1647
645 Bel Air WAY	955000	1296
17322 Serene DR	1185000	1804
17015 Abeto LN	1334000	2052
2130 Lilac LN	1825000	2257
1616 Morning Star DR	1700000	2327
460 Corte Cabas	1275000	1654

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC

Property Address	975 W Dunne Avenue

Morgan Hill County er/Client Wedgewood Inc	Santa Cla Address		State ttan Beach	CA Blvd Suite 100,	Zip Code Redondo Bea	95037 ch, CA 902
1810 Bayo Claros CIR	1150000	1504				
385 Spring AVE	1368000	2162				
480 Corte Cabas	1046888	1411				
295 Stoney Creek LN	1210000	1788				
397 Bryce Dr	1325000	1994				
16809 Gallop DR	1031101	1638				
1503 Windsong CT	1235000	1574				
2816 Mira Bella CIR	1500000	2224				
865 Black Walnut CT	1080000	2224				
2385 Cimarron DR	975000	1907				
15885 Oakridge RD 15695 La Jolla CT	1300000 1059000	1960 1575				
		1575				
16935 Pine WAY	1656000	2091				
470 Las Coches CT	1200000	1808				
1955 Morgan AVE	1900000	2195				
2810 Fountain Oaks DR	1290000	2028				
16981 Sara Jane LN	925000	1446				
17040 Holiday DR	1075000	2348				
17097 Saint Brendan LOOP	1330000	1952				
665 Claremont DR	909000	2169				
14652 Excaliber CT	845000	1373				
16641 San Gabriel CT	1150000	1835				
420 Calle Cerro	1293888	1777				
50 Angelica WAY	1299000	1936				
18550 Serra Avenida	1618000	2220				
436 Calle Cerro	1050000	1523				
1610 Bradford WAY	1100000	1553				
5160 Croy RD	1325000	1344				
300 Berkshire DR	1449000	2331				
695 Connemara DR	1329000	2055				
2772 Hay Loft CT	1365000	2136				
815 E Main AVE	1450000	1421				
14995 Citation CT	1015000	1746				
335 Via Largo	1425000	2237				
385 W Dunne AVE	1237000	1664				
15120 Venetian WAY	1185000	2145				
15920 Descansa CT	1275000	1909				
17506 Carriage Lamp WAY	1150000	1797				
16995 De Witt Av AVE	1100000	1948				
15535 La Honda Sur	1275000	2250				
2035 Tennant AVE	1445000	1468				
1315 Riesling CT	1300000	2100				
16715 Cerro Vista DR	1304000	2025				
480 Spring Hill DR	1305000	1879				
15910 Piazza WAY	1125000	1750				
2795 Fountain Oaks DR	1200000	1668				
16956 Leslie CT	950000	1446				
370 Bel Air Way Morgan Hill	1485000	2173				
470 Corte Cabanil	1200000	1543				
18350 Altimira CIR	1650000	2238				
15540 La Alameda DR	1525000	1660				
18570 Hale AVE	1050000	1710				

File No. 35354028 Case No. 57122

Borrower Redwood Holdings LLC

2005 Diana AVE

17120 Percheron CT

1922 Alta Mesa CT

Property Address 975 W Dunne Aver						
City Morgan Hill	County Santa (-	State	CA	Zip Code	95037
Lender/Client Wedgewood Inc	Addres	ss 2015 Manh	attan Beach	Blvd Suite 100	, Redondo Beach	, CA 90278
1491 Morning Star DR	1633000	2316				
16750 Lone Hill DR	1480000	2335				
17745 Park WAY	1130000	2196				
18407 Butterfield BLVD	1015000	1504				
520 Via Sorrento	1238000	2148				
720 Peebles AVE	2000000	1841				
17145 Percheron CT	1320000	1883				
915 Oak Park DR	1150000	1771				
680 Via Del Castille	1150000	1600				
15090 Watsonville RD	1515000	1536				
410 Marcia DR	1175000	1596				
371 Via Loma	1200000	2049				
18439 Emerald LN	1015000	1538				
1700 Almond WAY	975000	1296				
387 Denali DR	1620000	2332				
1800 Almond WAY	1320000	2256				
1571 Calle Serra	1240000	1937				
15850 La Mirada CT	1315000	2250				
1776 Pinecone CT	835000	1280				

1685

1883

1519

1300000

1310000

1185000

APPRAISAL COMPLIANCE ADDENDUM

				• •	-
Borrower/Client Redwood Holdings LLC					
Address 975 W Dunne Avenue				Unit No.	
City Morgan Hill	County	Santa Clara	State CA	A Zip Code	95037
Lender/Client Wedgewood Inc				•	

This Appraisal Compliance Addendum is included to ensu APPRAISAL AND REPORT IDENTIFICATION	re this appraisal report meets all USPAP 2014 requirements.
Restricted Appraisal Report This report was prepared in accordance with the requirement intended user of this report is limited to the identified	uirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). uirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived may not be understood properly without the additional information in the appraiser's workfile.
ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
The statements of fact contained in this report are true and correct.	
 The reported analyses, opinions, and conclusions are limited only by the reported a opinions, and conclusions. 	assumptions and are my personal, impartial, and unbiased professional analyses,
	ty that is the subject of this report and no personal interest with respect to parties involved y other capacity, regarding the property that is the subject of this report within the three-year
I have no bias with respect to the property that is the subject of this report or the pa My engagement in this assignment was not contingent upon developing or reportin	•
of the client, the amount of the value opinion, the attainment of a stipulated result,	opment or reporting of a predetermined value or direction in value that favors the cause or the occurrence of a subsequent event directly related to the intended use of
 this appraisal. My analyses, opinions, and conclusions were developed and this report has been provide the time this report was prepared. 	prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
Unless otherwise indicated, I have made a personal inspection of the property that Unless otherwise indicated, no one provided significant real property appraisal ass	sistance to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated elsewhe This report has been prepared in accordance with Title XI of FIRREA as amended, PRIOR SERVICES	
	y, regarding the property that is the subject of the report within the three-year period
IHAVE performed services, as an appraiser or in another capacity, regarding preceding acceptance of this assignment. Those services are described in the corr PROPERTY INSPECTION	the property that is the subject of this report within the three-year period immediately ments below.
I A HAVE made a personal inspection of the property that is the subject of the have NOT made a personal inspection of the property that is the subject	
APPRAISAL ASSISTANCE	
Unless otherwise noted, no one provided significant real property appraisal assistance to are hereby identified along with a summary of the extent of the assistance provided in th	
none	
ADDITIONAL COMMENTS	ments: External only inspection. I did not do any services for the subject
within the last 3 years.	
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PRO	PFRTY
	lizing market conditions pertinent to the appraisal assignment.
\boxed{X} A reasonable exposure time for the subject property is $\boxed{20-40}$ day(s).	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
ρ	
and Autor	
Signature Huibin Lan	SignatureName
Date of Signature 04/30/2024	Date of Signature
State Certification # AR030132	State Certification #
or State License #	or State License #
State CA Expiration Data of Contification or License, 02/18/2025	State
Expiration Date of Certification or License 02/18/2025	Expiration Date of Certification or License
Effective Date of Appraisal 04/30/2024	Did Not Exterior Only from street Interior and Exterior
USPAP Compliance Addendum 2014	Page 25 of 27

ender/Client	Hill	5 W Dunn		County		Sar	ta Clara		State	CA	Zip Co	de	95037
		ewood Ind	0	_			ss 2015 Manh	nattan Bea	ch Blvd Su				
ENI		CHIC ed repo		O TITLE	0								
<u>Si</u>			KT 2.0										
s	Subject P	Site Address 975 W DUNNE	AVE			975 W	ddress DUNNE AVE			ŝ		Prepared F Amy Zh (510) 552-1	ang 058
t	-	MORGAN HILL	, CA 95037-4	717			AN HILL, CA 95037-47	17		W	amylanzi	hang@yahoo.	com
D	Document	• Profile Cove	- Chaot									Provided	
	" "	 Profile Cove Property Ov Property His Property Co Property Co Neighborhoi Plat Map 	erview story Page imparables (E imparables (S	Detailed) Summary)							F	Richard C 40 Walnut Ave remont, CA 94 ard.chen@ctt.	116 538
P	PROPERT	Y OVERVIE	w					975 W DU	NNE AVE, I	MORGA	N HILL, CA	A 95037-4 7	717
0	~	d Geographi	ic Informa	ation									
(50 BC		ND BARBAF	RAA (TRUSTEE)			Secondary Ow Mail Address:	ner:					
	97		, MORGAN I	HILL, CA 95037-4717			975 W DUNNE		HILL, CA 9503				
	AP	N: Jusing Tract Nur	nber:	773-04-034 3397			Lot Number:	25		Page / Gr	id:		
	Le	gal Description:		Lot Code: Subdivision:		25 VISTA DEL TORO							
				Tract Number: Legal Brief Description: City / Muni / Twp:		3397 LOT:25 CITY:MORGA MORGAN HILL	N HILL SUBD:VISTA D	EL TORO TR#:	3397 TR 3397	LOT 25			
	Property I	Details											
P						Year Built: Garage:	1968 Garage 2		Square Feet: Lot Size:		.808 1,800 SF		
P		drooms:	3			Garage.	Garage 2		Number of U				
P	📛 Ba	drooms: throoms: al Rooms:	3 2 5		1	Fireplace:							
	tere Ba פור דסו יידי דסו וויידי שלי ביידי	throoms: al Rooms: ning:	2		D				Use Code:	S	ingle Family R	Residential	s
	E Bar E Tot Zon Sale Inform	throoms: al Rooms: ning: mation	2 5 R1		D	Fireplace: Pool:			Use Code:	S	ingle Family R	Residential	
	Bai Tot Zor Sale Inform Tra	throoms: al Rooms: ning:	2 5	4	D	Fireplace:	BONI, EDMUND F; B 12705669 BK-PAG: N		Use Code:	S	ingle Family R	Residential	
s	Bai Tot Zon Sale Inform Tra Co	throoms: al Rooms: ning: mation ansfer Date: ansfer Value:	2 5 R1 11/01/199 \$0.00	4	D	Fireplace: Pool: Seller:			Use Code:	S	ingle Family R	tesidential	
s	Bai Bai Zor Sale Inform Tra Co Assessme	throoms: al Rooms: ning: mation ansfer Date: ansfer Value: st/Sq Feet: ent and Taxe sessed Value:	2 5 R1 11/01/199 \$0.00	\$102,082.00	D	Fireplace: Pool: Seller: Document#: Percent Improvement	12705669 BK-PAG: N		Use Code:	Exemption	: Н	tesidential	
s	Bai Tot Zor Sale Inform Tra Co Assessme Assessme La Im	throoms: al Rooms: ning: mation ansfer Date: ansfer Value: st/Sq Feet: ent and Taxe	2 5 R1 11/01/199 \$0.00		D	Fireplace: Pool: Seller: Document#:	12705669 BK-PAG: N		Use Code:	Exemption a:		Residential	

Address_975 W Dur an Hill		County	Santa Clara	State CA Zip Code S
ient Wedgewood				an Beach Blvd Suite 100, Redondo Beach, C
	CACOT			
	CAGO T	IILE		
<u> </u>			22	
PROPERTY HISTOR	₹Ŷ		97	5 W DUNNE AVE, MORGAN HILL, CA 95037-47
Release Record - 07/06/20	111			
Recording Date:	07/06/2011		Document#:	21227830
Price:			Document Type:	Substitution of Trustee and Full Reconveyance
TD Due Date:			Type of Financing:	
Lender Name:				
Lender Type:			Borrowers Name:	BONI, BARBARA A; BONI, EDMUND F; THE EDMUND F BO
				FAMILY TRUST DATED SEPTEMBER 1, 994
Vesting:				
Legal Description:				
Mortgage Record - 07/05/2	2006			
Recording Date:	07/05/2006		Document#:	19000075
Loan Amount:	\$100,000.00		Loan Type:	Credit Line (Revolving)
TD Due Date:			Type of Financing:	
Lender Name:	WACHOVIA MORTGA	AGE CORP		
Lender Type:			Borrowers Name:	BONI, EDMUND F; BONI, BARBARA A
Vesting:	FM			
Legal Description:	Lot Number:	25		
	Subdivision:	VISTA DEL TORO		
	Tract Number:	3397		
		0		
	Map Ref:			
Prior Transfer - 11/01/1994				
	4		Document#:	12705669 BK-PG: N653-1541
Recording Date:	4 11/01/1994			
	4		Document Type:	12705669 BK-PG: N653-1541 Intra-family Transfer or Dissolution
Recording Date: Price: First TD:	4 11/01/1994			
Recording Date: Price: First TD: Lender Name:	4 11/01/1994 \$0.00	ONI, BARBARA A	Document Type: Type of Sale:	Intra-family Transfer or Dissolution
Recording Date: Price: First TD: Lender Name: Buyer Name:	4 11/01/1994 \$0.00 BONI, EDMUND F; BO		Document Type:	
Recording Date: Price: First TD: Lender Name: Buyer Name: Seller Name:	4 11/01/1994 \$0.00 BONI, EDMUND F; B(BONI, EDMUND F; B(ONI, BARBARA A	Document Type: Type of Sale:	Intra-family Transfer or Dissolution
Recording Date: Price: First TD: Lender Name: Buyer Name:	4 11/01/1994 \$0.00 BONI, EDMUND F; BO BONI, EDMUND F; BO Lot Number:	ONI, BARBARA A 25	Document Type: Type of Sale: Buyer Vesting:	Intra-family Transfer or Dissolution
Recording Date: Price: First TD: Lender Name: Buyer Name: Seller Name:	4 11/01/1994 \$0.00 BONI, EDMUND F; B(BONI, EDMUND F; B(ONI, BARBARA A	Document Type: Type of Sale: Buyer Vesting:	Intra-family Transfer or Dissolution