APPRAISAL OF



Single Family Residence

LOCATED AT:

452 Monterey Rd Pacifica, CA 94044

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

April 4, 2024

BY:

Irina Kurtsevaya

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

File Number: 35269692

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

452 Monterey Rd Pacifica, CA 94044

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 April 4, 2024

is:

\$1,525,000
One Million Five Hundred Twenty-Five Thousand 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.

Irina Kurtsevava

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e purpose of this summary appraisal report is to	provide the lender/cli	ent with an a	accurate, and adeq	uately support	ed, opinion of the r	market v	alue of the sub	ject property.
Property Address 452 Monterey Rd			City Pacifica		State	CA	Zip Code 940	44
Borrower Redwood Holdings LLC	Owner of	Public Record	Ewell Jerrod L	angston	Coun	nty San	Mateo	
Legal Description Lots 14 15 Block 15 Edge	emar Tract Sub 1							
Assessor's Parcel # 009-124-090			Tax Year 2023		R.E.	Taxes\$	9,076	
Neighborhood Name Edgemar			Map Reference CO	01	Cens	sus Tract	6029.00	
Occupant X Owner Tenant Vacant	Special A	ssessments \$	0.00		PUD HOA \$ 0.0	0	per year	per mon
Property Rights Appraised X Fee Simple	Leasehold Other (c	describe)						
Assignment Type Purchase Transaction F	Refinance Transaction $[$	Other (desc	cribe) Servicing					
Lender/Client Wedgewood Inc	Address 2	2015 Man	hattan Beach B	lvd Suite 10	0, Redondo Be	ach, C	A 90278	
s the subject property currently offered for sale or has i	it been offered for sale in th	he twelve mon	ths prior to the effective	e date of this app	oraisal? Ye	s XN	0	
Report data source(s) used, offering price(s), and date((s). MLS search die	d not reve	al any listing ad	ctivity for the	subject in the	past 1	2 months.	
I did did not analyze the contract for sale for	r the subject purchase tran	saction. Expla	in the results of the ar	alysis of the cont	ract for sale or why th	ie analysi	is was not perfor	med.
Contract Price \$ Date of Contract	ct Is	the property s	seller the owner of pul	olic record?	Yes No Da	ata Sourc	ce(s)	
Is there any financial assistance (loan charges, sale cor	ncessions, gift or downpay	ment assistan	ce, etc.) to be paid by	any party on beh	alf of the borrower?		Yes No	
If Yes, report the total dollar amount and describe the it	tems to be paid.							
Note: Race and the racial composition of the neigh	borhood are not apprais	al factors.						
Neighborhood Characteristics			ousing Trends		One-Unit Housi	ng	Present La	ınd Use %
Location Urban X Suburban Rural	Property Values	Increasing	X Stable	Declining	PRICE A	AGE	One-Unit	100
Built-Up X Over 75% 25-75% Under 2		Shortage	X In Balance	Over Supply			2-4 Unit	0 9
Growth Rapid X Stable Slow	Marketing Time	Under 3 mt	$\overline{}$	Over 6 mths	1,000 Low		Multi-Family	0 %
Neighborhood Boundaries Freeway 35 in the					3,500 High		Commercial	0 9
West, Sharp Park Rd in the South bou			-		1,516 Pred.	55	Other	9,
Neighborhood Description Suburban resident				detached S	<u> </u>	rolling	g terrain. Th	ne
supporting facilities, schools, major tra								
the west. San Francisco employment is					<u> </u>			
Market Conditions (including support for the above conditions			ng time is currer	ntly 1-3 mon	ths. Foreclosur	e and	FHA financ	ing are
not prevalent. See 1004mc addendum.			<u> </u>					
-								
Dimensions 60x100	Area 6000 s	sf	Shane	Rectangula	r \	View B:	Mtn;Wtr	
Specific Zoning Classification R10006			e family residen		-			
	nforming (Grandfathered U	$\overline{}$		l (describe)				
is the nignest and nest use of the subject property as in	nnroved (or as proposed n	er plans and s	enecifications) the pres	sentuse? 1)	(Yes No If	No desc	rihe Given s	subject's
				sent use?	Yes No If	No, desc	ribe. Given s	subject's
zoning and physical characteristics it's		hest and b	est use.					
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Electricity X	current use is high	hest and b	est use.		Off-site Improven	nents—1		olic Privat
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57162 Exterior-Only Inspection Residential Appraisal Report File No. 35269692

		perties currently of								1,799,			
		s in the subject ne							1,400,000		800,000		
FEATURE	:	SUBJECT		MPARABL		NO. 1		OMPARABLE S	SALE NO. 2	1	OMPARABL		ALE NO. 3
452 Monterey Rd			488 Mon	•			1	perial Dr		1	onterey F		
Address Pacifica, CA	94044	1	Pacifica,		044			a, CA 9404	.4		a, CA 94	1044	1
Proximity to Subject			0.04 mile				0.51 m	iles NE		0.34 m	iles SE		
Sale Price	\$				\$ 1	1,706,500		\$	1,310,000			\$	1,410,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.						.08 sq. ft.			.79 sq. ft.		
Data Source(s)			MatrixMl	LS#819	943509	;DOM 20	SFMLS	S#4104127	9;DOM 12	SFMLS	8#819428	855	;DOM 23
Verification Source(s)			Doc#615	570; LP	°\$1,799	9,000	Doc#59	9834; LP\$1	,097,000	Doc#6	7723; LP	9 \$1,	398,000
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCR	RIPTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment	DES	CRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth	1		ArmLth	า		
Concessions			Conv;0				Conv;0			Conv;0			
Date of Sale/Time			s11/23;c	:11/23			s11/23	;c11/23		s12/23	;c12/23		
Location	A;Pub	Trn;	A;PubTr	n;			A;traffi	c noise;	0	N;Res;			-30,000
Leasehold/Fee Simple	Fee S	imple	Fee Sim	ple			Fee Sir	mple		Fee Sir	mple		
Site	6000	sf	6000 sf				3900 s	f .	42,000	3100 s	f f		58,000
View	B;Mtn	;Wtr	B;Mtn;W	/tr			N;Woo	ds;	50,000	N;Wtr;			50,000
Design (Style)	DT2;0	Contemp	DT2;Cor	ntemp			DT2;C	ontemp		DT2;C	ontemp		
Quality of Construction	Q3	•	Q3	<u> </u>			Q3	<u> </u>		Q3			
Actual Age	61		76			0	58		0	26			0
Condition	C3		C2			-100,000				C2			-100,000
Above Grade	Total Bdi	ms. Baths	Total Bdrms.	Baths		100,000	Total Bdrm	s. Baths	20 000	Total Bdrm	s. Baths		20,000
Room Count	8 4		8 4	3.0		-10,000	6 3	2.0	10,000	6 3	2.0		10,000
Gross Living Area 100.00		2,640 sq. ft.		2,940 sq	ft	-30,000		1,710 sq. ft.	93,000		1,590 sq.	ft	105,000
-	0sf	2,040 Sq. II.	0sf	., 34 0 sq	. IL.	-30,000	0sf	1,1 10 Sq. II.	93,000	0sf	1,000 sq.	. 11.	103,000
Basement & Finished	USI		USI				051			051			
Rooms Below Grade	O - '		0				0 '			0 '		+	
Functional Utility	Good		Good				Good			Good		+	
Heating/Cooling	FWA	none	FWA no	ne			FWA n	one		FWA n	one		
Energy Efficient Items	None		None				None			None			
Garage/Carport	2ga2d		2ga2dw				2ga2dv			2ga2dv			
Porch/Patio/Deck	Patio/	deck	Patio/de	ck			Patio/d	leck		Patio/d	leck		
Fireplace	1 Fire	place	1 Firepla	ace			1 Firep	lace		1 Firep	lace		
Additional Feature	None		Loft area	а		-35,000	None			None			
Net Adjustment (Total)			+	X -	\$	175,000	(X)+	- \$	215,000	X +		\$	113,000
Adjusted Sale Price				10.3%	*	,	Net Adj.	16.4%		Net Adj.	8.0%	•	,
of Comparables			Gross Adj.		\$	1,531,500	1 -	I	1,525,000	1 1	I	\$	1,523,000
												Ψ	1,020,000
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	search the	e sale or transfer h	istory of the s	subject pro					1,020,000	,			
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Exterior-Only Inspection Residential Appraisal Report

FEATURE	:	SUBJ	JECT		COMPARAE						ALE NO. 5		COMP	ARABLE :	SALE NO. 6
452 Monterey Rd	.				eaumon			383 Mon							
Address Pacifica, CA	94044	1			ca, CA 9		4	Pacifica,			4				
Proximity to Subject				0.44 n	niles NV			0.10 mile	es NW	_					
Sale Price	\$					\$	1,450,000			\$	1,225,000			\$	
Sale Price/Gross Liv. Area	\$	C	0.00 sq. ft.		2.92 sq. ft			\$ 1144.8				\$		sq. ft.	
Data Source(s)							9888;DOM 17				382;DOM 15				
Verification Source(s)				Doc#4	2217; L	P\$1	,499,000	Doc#594	103; LI	P\$1	,198,000				
VALUE ADJUSTMENTS	DE	SCR	IPTION		CRIPTION		+(-) \$ Adjustment	DESCR			+(-) \$ Adjustment	DE	SCRIP	TION	+(-) \$ Adjustment
Sale or Financing				ArmLt	h			ArmLth							
Concessions				Conv;				Conv;0							
Date of Sale/Time					3;c08/23			s11/23;c	11/23						
Location	A;Pub	Trr	า:	N;Res			-30,000	A;PubTri							
Leasehold/Fee Simple	Fee S			Fee S			00,000	Fee Sim							
Site	6000	_	3.0	7245			0	5000 sf	p.0		0				
View	B;Mtn		tr	B;Mtn			0	N;Wtr;			50,000				
Design (Style)	DT2;C	_			ontemp		0	DT2;Con	temn		30,000				
		JUII	temp	Q3	ontemp		0		itemp						
Quality of Construction	Q3 61			39				Q3 63			0				
Actual Age							U				U				
Condition	C3	-		C3			00.00	C3			00.00-				
Above Grade	Total Bdr	_	Baths	Total Bdri			20,000	Total Bdrms.	Baths		20,000	Total Bo	Irms.	Baths	
Room Count	8 4	- 1	2.1	6 3			-20,000		2.0		10,000				
Gross Living Area 100.00		2,	640 sq. ft.		1,876 s	q. ft.	76,000		,070 s	q. ft.	157,000			sq. ft.	
Basement & Finished	0sf			0sf				0sf							
Rooms Below Grade															
Functional Utility	Good			Good				Good							
Heating/Cooling	FWA	nor	ne	FWA	none			FWA nor	ne						
Energy Efficient Items	None			None				None							
Garage/Carport	2ga2c	1///		2ga2d	w			2ga2dw		\dashv					
Porch/Patio/Deck	Patio/		-k	Patio/				Patio/ded	ck						
				t											
Fireplace	1 Fire	pia	ce	1 Fire	nace			1 Firepla	ice						
Additional Feature	None			None				None							
									_						
Net Adjustment (Total)				X +		\$	46,000	X +		\$	237,000	+		\$	
Adjusted Sale Price				Net Adj.	3.2%			Net Adj.	19.3%			Net Adj		%	
of Comparables				Gross Ad	j. 10.1%	\$	1,496,000	Gross Adj.	<u>19.3</u> %	\$	1,462,000	Gross A	dj	% \$	
			CII	BJECT			COMPARABLE SA				ARABLE SALE NO		•		LE SALE NO. 6
ITEM			30				COMPANABLE 3A	LE NO. 4		OIVII .			CC	OMPARAB	-
ITEM Date of Prior Sale/Transfer		02					COMPARABLE 3A	LE NO. 4		Olvii	7.1.0.1522 07.122.110		CC	OMPARAB	
Date of Prior Sale/Transfer			/20/2024				COMPANABLE SA	LE NO. 4		Olvii	,,		CC	OMPARAB	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$0	/20/2024			Ma							CC	OMPARAB	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		\$0 Do	/20/2024 oc#2420				trixMLS; Reali		Cour	nty r	records		CC	OMPARAB	
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Exterior-Only Inspection Residential Appraisal Report File No. 35269692

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ADDITIONAL COMMENTS		
NAL		
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AD		
	Provide adequate information for the lender/client to replicate the below cost figures and calculating	E (not required by Fannie Mae) ons.
	Support for the opinion of site value (summary of comparable land sales or other methods for estinterior inspection and is not required by Fannie Mae. Appraiser req	
	·····	
픙	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 300,000
ROA	Source of cost data Outlitude time from part consider	Dwelling 2,640 Sq. Ft. @ \$ = \$ 0
APP	Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Sq. Ft. @ \$ = \$
COST APPROACH		Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New
		Less 80 Physical Functional External
		Depreciation \$0 = \$(0) Depreciated Cost of Improvements = \$ 0
		"As-is" Value of Site Improvements
		INDICATED VALUE BY COST APPROACH = \$ 0
ME	INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$	JE (not required by Fannie Mae) Indicated Value by Income Approach
NCON NCON	Summary of Income Approach (including support for market rent and GRM)	maiocatod valdo by mobilio rapproadii
	PROJECT INFORMATION	I 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
	Legal name of project	and the subject property is an attached dwelling unit.
NO	Total number of phases Total number of units Total number of units rented Total number of units for sale	Total number of units sold Data source(s)
RMAT	Was the project created by the conversion of an existing building(s) into a PUD?	No If Yes, date of conversion.
NFO	Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No I	f No, describe the status of completion.
PUDINFORMATION	, , , , , , , , , , , , , , , , , , , ,	· · · · · · · · · · · · · · · · · · ·
	Are the common elements leased to or by the Homeowners' Association?	If Yes, describe the rental terms and options.
	Describe common elements and recreational facilities.	
	Describe continuon elentents and techealional idcillites.	

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

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

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)				
th-t					
Signature Name Fine King King King King King King King King	Signature				
Name Irina Kurtsevaya	Name				
Company Name Real Estate Appraisal Services	Company Name				
Company Address 2020 Clement St Apt 2	Company Address				
San Francisco, CA 94121					
Telephone Number 415-387-3230	Telephone Number				
Email Address irina.appraiser@yahoo.com	Email Address				
Date of Signature and Report 04/06/2024	Date of Signature				
Effective Date of Appraisal 04/04/2024	State Certification #				
State Certification # AR029969	or State License #				
or State License #	State				
or State License # State #	StateExpiration Date of Certification or License				
State CA					
Expiration Date of Certification or License 01/16/2025					
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY				
452 Monterey Rd	Did not inspect exterior subject property				
APPRAISED VALUE OF SUBJECT PROPERTY \$ $\underline{1,525,000}$	·				
I ENDER/CLIENT	COMPARABLE SALES				
	Date of inoposition				
· · · · · · · · · · · · · · · · · · ·					
452 Monterey Rd Pacifica, CA 94044	SUBJECT PROPERTY Did not inspect exterior subject property Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street Did inspect exterior of comparable sales from street Date of Inspection				

Uniform Appraisal Dataset Definitions

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.

Uniform Appraisal Dataset Definitions

Abbreviati	ons 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
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Aujrwi	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth			MR	Mid-Rise Structure	-
	Arms Length Sale Attached Structure	Sale or Financing Concessions		Mountain View	Design(Style) View
AT		Design(Style)	Mtn		·
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
CtyStr	City Street View	View	PwrLn	Power Lines	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)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	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
Other Ann	raiser-Defined Abbrev	detions			
Other App	raiser-Defined Appre	viations			
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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			Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: 35269692
Property Address: 452 Monterey Rd		Case No.: 57162
City: Pacifica	State: CA	Zip: 94044
Lender: Wednewood Inc		

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, the purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional Intended Users are identified by the appraiser.

Sources of Information.

The appraisal is based on the information gathered from public records; MLS and exterior visual observation of the subject, neighborhood and comparable properties, and any other sources identified in the report. If conflicting information is discovered, the sources deemed most reliable are given the most weight.

Neighborhood Description

The subject is located within the residential pocket in the Edgemar neighborhood of Pacifica. It is composed of wood frame detached SFRs on level to rolling terrain. The availability of vacant buildable land is limited as the neighborhood is practically 100% built-up. Public schools, transportation, and recreation areas are within 1 mile radius. Highway access is 1 mile to the west. Downtown San Francisco employment is within a 30 minute drive.

Prior Sales Comments

Listing history in the 12 months preceding the effective date of the appraisal report, and the prior sale history, if any, of the subject for a minimum of three years prior to the effective date of the appraisal, unless otherwise noted in this report. I have researched, analyzed and reported on the sale/transfer history in each comparable, within one year from the date of the latest sale of the comparable. Any findings pertaining to the listing and sale history of the subject and comparables are reported in the report. MLS data and public records were used as sources of information.

Comments on Sales Comparison

The appraiser's comparable search parameters began with SFAR MLS search for SFRs sold within the prior 3 months, located in the subject's neighborhood, within 1 mile from the subject, and 15% of GLA. Due to the lack of market activity, the comparable search parameters were extended to include properties that sold within 12 months to locate comparables with more similar characteristics, and were within 20% of the subject's living area; extending distance parameters outside of the subject's core market would skew the value estimate. Those comparables utilized in this report are considered the best available at the time of inspection and most representative of the subject property. There is a wide range of values for similar sized properties in the area reflecting differences in style, the extent of the remodeling, curb appeal and particular location. Adjustments are based on market data, matched pair analysis and/or appraiser experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution. G.L.A. difference over 100sq.ft. is adjusted at \$100/sq.ft. (rounded to the nearest 1,000); bedroom \$20,000;

difference over 2,000 sq.ft. is adjusted at \$20/sq.ft.

Comparable 1 is located on the same block and has similar external depreciation. Comparable 1 has been recently fully renovated with a permit. Condition adjustment is reasonable.

\$20,000 per full bathroom. Age adjustments are not warranted in homes with similar effective ages. Lot size

Comparable 1 is a renovated home that does appear to have a positive impact on value and marketability. Comparables 2, 4, 5 were sold in average condition as the subject and were used in paired sales analysis to determine the adjustment rate. The condition difference was adjusted at \$100,000. Comparable 1 has the bonus area: loft area with kitchenette and bathroom can be used as a family room or separate 5th bedroom adjusted at \$35,000.

Comparable 2 sold in the similar to the subject condition. It is exposed to distant traffic noise from Freeway35 and a busy Hickey St - location adjustment is not necessary. Comparable 2 has inferior to the subject view which does appear to have a negative impact on value and marketability. Comparables 1 and 4 have similar to the subject view and were used in paired sales analysis to determine the adjustment rate. View amenity is adjusted at \$50,000.

Comparable 3 is a fully renovated home located on the same street but does not have the external depreciation. Comparable 3 does not have external influences which does appear to have a positive impact on value and marketability. Comparables 1, 2, and 5 have similar to the subject economic depreciation and were used in paired sales analysis to determine the adjustment rate. Location adjustment is \$30,000.

Comparable 4 has similar to the subject condition, and view and is located in the immediate subject area. Comparable 5 is a smaller home located on the same street and sold in a similar condition, used because of a scarcity of comparables.

Final Reconciliation

Sales comparison analysis was used in this valuation. An accurate cost approach could not be developed without an interior inspection. The income approach is not applicable in the valuation of single family dwellings in the neighborhood, which are not purchased based on potential rental income.

Real Estate Appraisal Services

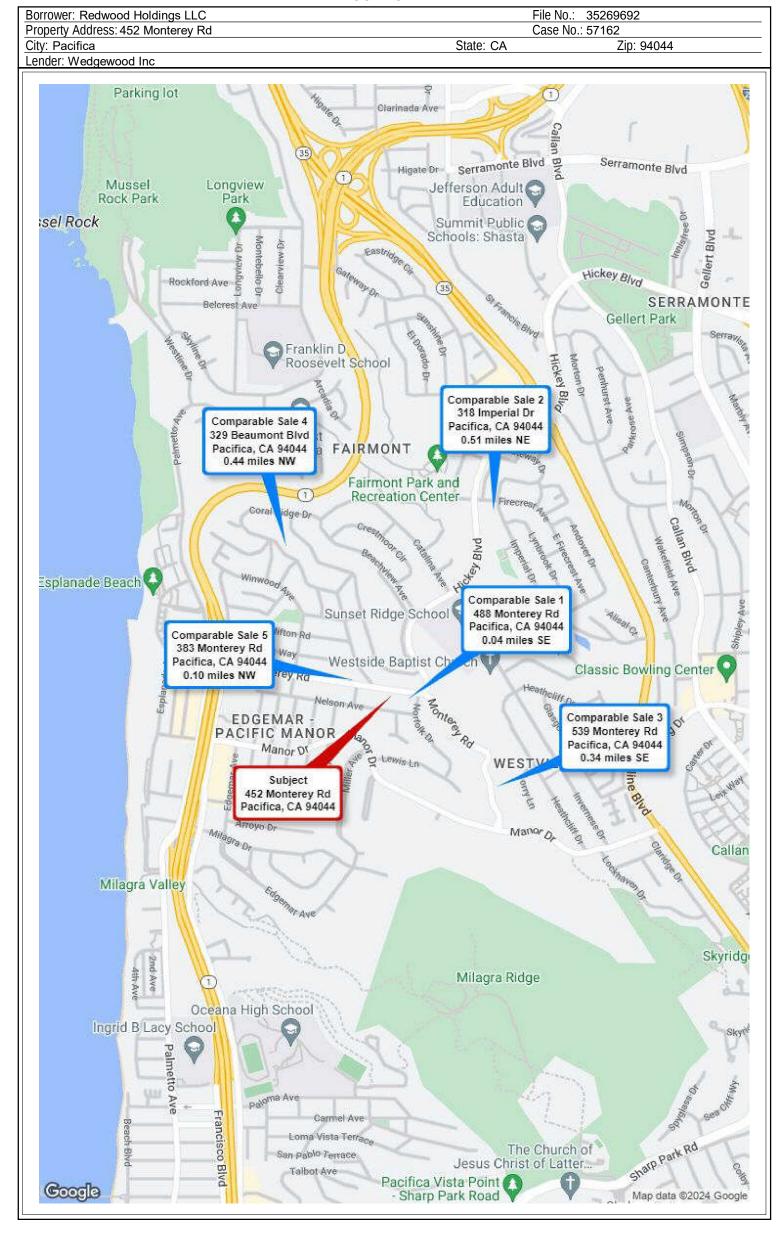
Market Conditions Addendum to the Appraisal Report File No. 35269692 wide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. The profession of the subject neighborhood.

addendum for all appraisal reports with an effective date on or af	ter Abril 1. 2009.					iboiiioou.	
Property Address 452 Monterey Rd	to: 7 (p.m. 2, 2000)	City Pacif	ica		State CA Zip	Code 94	044
Borrower Redwood Holdings LLC		-					
Instructions: The appraiser must use the information requir	red on this form as the	basis for his/her cond	lusions, and must provi	de support for those	e conclusions, re	garding ho	ousing trends and
overall market conditions as reported in the Neighborhood sectio	on of the appraisal rep	ort form. The appraise	r must fill in all the infor	mation to the extent	it is available ar	ıd reliable a	and must provide
analysis as indicated below. If any required data is unavaila							
provide data for the shaded areas below; if it is available, however							-
median, the appraiser should report the available figure and identify							
that would be used by a prospective buyer of the subject pro				as seasonal markets			sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Tre	nd I	Daaliaiaa
Total # of Comparable Sales (Settled)	13	7	9	Increasing	X Stable X Stable		Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	2.17 N/A*	2 N/A*	3 5	Increasing Declining	X Stable		Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A*	N/A*	2	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Deciming	Overall Tre	nd	Increasing
Median Comparable Sale Price	1,520,000	1,500,000	1,525,000	Increasing	X Stable	<u>u</u>	Declining
Median Comparable Sales Days on Market	22	20	23	Declining	X Stable		Increasing
Median Comparable List Price	N/A*	N/A*	1,525,000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	N/A*	N/A*	95	Declining	X Stable		Increasing
Median Sale Price as % of List Price	N/A*	N/A*	100%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalen		No		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 1		·	d from 3% to 5%, increa	asing use of buydov	ns, closing cost	s, condo fe	es, options, etc.).
Are foreclosure sales (REO sales) a factor in the market? X REO sales are not a major factor in this resid area.			the trends in listings ar I FHA/VA financi		,	e subjec	ct market
Cite data sources for above information. NDC/public reco	ords and MLS w	vere used as so	urces to assist in	collecting inf	ormation		
The data sources for above information.	ords and MEO W	reie asea as so	<u> </u>	r concoung in	omiduon.		
The typical market exposure period of less the	an o montris re		al of depreciated	pricing Profe	ecional fam	iliae ara	a the
typical investors in this area.		псыз те аррес	al of depreciated	pricing. Profe	ssional fam	ilies are	e the
typicai ilivesiois ili tilis afea.		псов те аррег	al of depreciated	pricing. Profe	ssional fam	ilies are	e the
If the subject is a unit in a condominium or cooperativ	e project , comple	te the following:	al of depreciated		ssional fam	ilies are	e the
If the subject is a unit in a condominium or cooperativ Subject Project Data	e project , comple Prior 7-12 Months		Current - 3 Months	Projec	t Name: Overall Tre		
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)		te the following:		Project Increasing	t Name: Overall Tre		Declining
If the subject is a unit in a condominium or cooperativ Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)		te the following:		Project Increasing Increasing	t Name: Overall Tre		Declining Declining
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings		te the following:		Project Increasing Increasing Declining	t Name: Overall Tre Stable Stable Stable		Declining Declining Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	te the following: Prior 4-6 Months	Current - 3 Months	Project Increasing Increasing Declining Declining	t Name: Overall Tre Stable Stable Stable Stable Stable	nd	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months	te the following: Prior 4-6 Months		Project Increasing Increasing Declining Declining	t Name: Overall Tre Stable Stable Stable Stable Stable	nd	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	Prior 7-12 Months Yes No If	te the following: Prior 4-6 Months	Current - 3 Months	Project Increasing Increasing Declining Declining	t Name: Overall Tre Stable Stable Stable Stable Stable	nd	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7-12 Months Yes No If	te the following: Prior 4-6 Months	Current - 3 Months	Project Increasing Increasing Declining Declining	t Name: Overall Tre Stable Stable Stable Stable Stable	nd	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7-12 Months Yes No If	te the following: Prior 4-6 Months	Current - 3 Months	Project Increasing Increasing Declining Declining	t Name: Overall Tre Stable Stable Stable Stable Stable	nd	Declining Declining Increasing Increasing
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7-12 Months Yes No If	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months	Project Increasing Increasing Declining Declining explain the trends in	t Name: Overall Tre Stable Stable Stable Stable Istings and sale	nd East of forecl	Declining Declining Increasing Increasing osed properties.
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject APPRAISER	Prior 7-12 Months Yes No If	te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months er of REO listings and e	Project Increasing Increasing Declining Declining explain the trends in	t Name: Overall Tre Stable Stable Stable Isstings and sale	nd East of forecl	Declining Declining Increasing Increasing osed properties.
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of	Prior 7-12 Months Yes No If	te the following: Prior 4-6 Months yes, indicate the numb SUP	Current - 3 Months er of REO listings and e	Project Increasing Increasing Declining Declining explain the trends in	t Name: Overall Tre Stable Stable Stable Isstings and sale	nd East of forecl	Declining Declining Increasing Increasing osed properties.
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subje	Prior 7-12 Months Yes No If y	super Signa Nam	Current - 3 Months er of REO listings and e	Project Increasing Increasing Declining Declining explain the trends in	t Name: Overall Tre Stable Stable Stable Iistings and sale	nd Carlo Ses of forecle	Declining Declining Increasing Increasing osed properties.
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subje	Prior 7-12 Months Yes No If y	sup-	Current - 3 Months er of REO listings and e	Project Increasing Increasing Declining Declining explain the trends in	t Name: Overall Tre Stable Stable Stable Iistings and sale	nd Carlo Ses of forecle	Declining Declining Increasing Increasing osed properties.
If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Summarize the above trends and address the impact on the subject of the subje	Prior 7-12 Months Yes No If y	sup-	Current - 3 Months er of REO listings and e	Project Increasing Increasing Declining Declining explain the trends in	t Name: Overall Tre Stable Stable Stable Iistings and sale	nd Carlo Ses of forecle	Declining Declining Increasing Increasing osed properties.
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USPAP ADDENDUM

	O	SFAF ADL	CINDOW		
Borrower: Redwood Holdings LLC Property Address: 452 Monterey Rd City: Pacifica Lender: Wedgewood Inc	County: <u>Sa</u>	n Mateo	State:	CA	Zip Code: <u>94044</u>
APPRAISAL AND REPORT IDE	NTIFICATION				
This report was prepared under		————— P reporting o	ption:		
X Appraisal Report	A written report prepa				
Restricted Appraisal Repor			• •		
	. A million roport propa	Caraci	ardo 11dio 2 2(s).		
Reasonable Exposure Time My opinion of a reasonable exposure tin	ne for the subject property	at the market va	lue stated in this r	eport is:	
The reasonable exposure time for	the subject is currently	under 3 mon	ths.		
Additional Certifications					
XI have performed NO services, as period immediately preceding acce			ding the property	that is the sub	ject of this report within the three-year
☐ I HAVE performed services, as an period immediately preceding acce					of this report within the three-year below.
Additional Comments					
Additional Comments					
APPRAISER:		S	SUPERVISORY A	PPRAISER (only if required):
H-					
Signature: // Sex	Q .y		Signature:		
Name: Irina Kurtsevaya					
Date Signed: 04/06/2024 State Certification #: AR029969			•		
or State License #:					
or Other (describe):			State:		
State: <u>CA</u> Expiration Date of Certification or Lice	 nso: 01/16/2025				or License:
Effective Date of Appraisal: 04/04/20	24		Did Not		on of Subject Property: Interior and Exterior

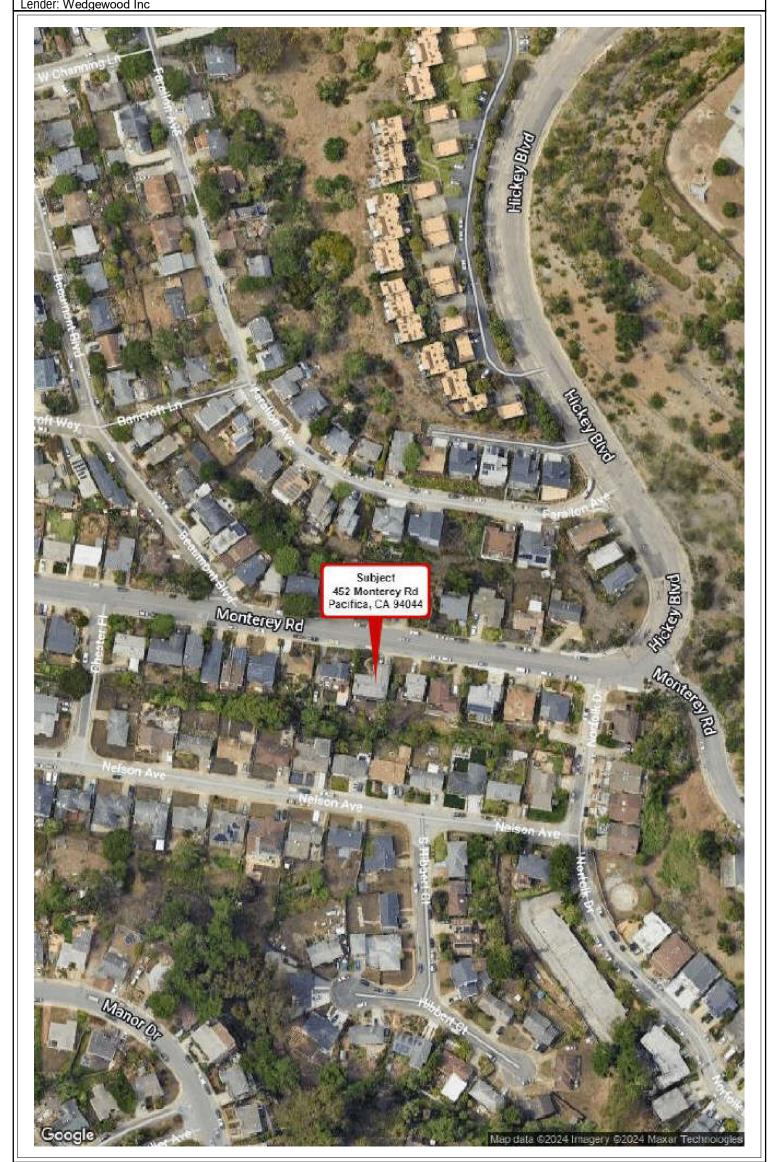
LOCATION MAP



AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 452 Monterey Rd
City: Pacifica
Lender: Wedgewood Inc File No.: 35269692 Case No.: 57162 Zip: 94044

State: CA



PLAT MAP



Borrower: Redwood Holdings LLC
Property Address: 452 Monterey Rd
City: Pacifica
Lender: Wedgewood Inc File No.: 35269692 Case No.: 57162 Zip: 94044 State: CA

	Beds	Full Baths	Half Baths	Sale Price	9	Sale Date
	4	2	1	\$315,000		02/20/2001
Challen I	NEW CONTRACTOR AND A SECOND CONTRACTOR ASSECTION AND A SECOND CONTRACTOR ASSECTION ASSEC	70000 1800-000 200 0 820	TOTAL COMMON	2505 BUNA 000		
THE	Bldg Sq Ft	Lot Sq Ft	Yr Built	Type		
	2,640	6,000	1963	SFR		
OWNER INFORMATION						
Owner Name	Ewell Jerrod	Langston	Tax Billing Zip		95067	
Tax Billing Address	Po Box 6651		Tax Billing Zip+4		6518	
Tax Billing City & State	Scotts Valley	y, CA				
LOCATION INFORMATION						
School District	Jefferson Un		Property Carrier I	Brutte	C001	
Community College District	San Mateo J	The state of the s	Zoning	na saletta	R10006	
Elementary School District	Pacifica San	27 S 200 S 200	Market Area		659	
Census Tract	6029.00	T Colle D	Within 250 Feet o	f Multiple Flood Z	No	
			one			
TAX INFORMATION						
APN	009-124-090		Block ID		15	
% Improved	50%		Lot Number		14	
Tax Area	016009					
Legal Description	LOTS 14 15	BLOCK 15 EDGEMAR				
ASSESSMENT & TAX						
Assessment Year	2023		2022		2021	
Assessed Value - Total	\$456,204		\$447,260		\$438,492	
Assessed Value - Land					\$219,246	
	\$228,102		\$223,630			
Assessed Value - Improved	\$228,102		\$223,630		\$219,246	
YOY Assessed Change (\$)	\$8,944		\$8,768			
YOY Assessed Change (%)	2%		2%			
Tex Year	Total Tax		Change (S)		Change (%	1
2021	\$8,106					
2022	\$9,194		\$1,088		13.42%	
2023	\$9,076		-\$118		-1.29%	
CHARACTERISTICS						
Land Use - CoreLogic	SFR		2nd Floor Area		1,210	
Land Use - County	1 Family Res	sidence	Total Rooms		8	
Lot Frontage	60	orowith,	Bedrooms		4	
Lot Depth	100		Total Baths		3	
Lot Acres	0.1377		Full Baths		2	
Lot Area	6,000		Half Baths		1	
Year Built	1963		Heat Type		Central	
Gross Area	3,080		Cooling Type		Central	
Building Sq Ft	2,640		Parking Type		Attached	Garage
Above Gnd Sq Ft	2,540		Garage Capacity		2	
Ground Floor Area	1,430		Garage Sq Ft		440	
LAST MARKET SALE & SALES	HISTORY					
Recording Date	03/01/2001	on a transfer of the same of t	Document Number	er .	25669	W508-0000-10-1
Settle Date	02/20/2001		Deed Type		Grant De	ed
Sale Price	\$315,000		Owner Name		Ewell Jer	rod Langston
Price Per Square Feet	\$119.32		Sellar		Maroney	Joseph P
Recording Date 0	1/16/2019	04/12/2011	12/05/2005	03/01/2001		04/13/1976
Sale Price			- Control of the Control	\$315,000		
Nominal Y		Y	Y	A TOWNS		
Buyer Name E	well Jerrod L	Ewell Julie A & Jerrod	Ewell Julie A	Ewell Jerrod	L & Julie	Maroney Joseph
Coyer reason		A STATE OF THE PARTY OF THE PAR		A SELECTION OF		

Borrower: Redwood Holdings LLC	File N	0.: 35269692
Property Address: 452 Monterey Rd	Case	No.: 57162
City: Pacifica	State: CA	Zip: 94044

Lender: Wedgewood Inc

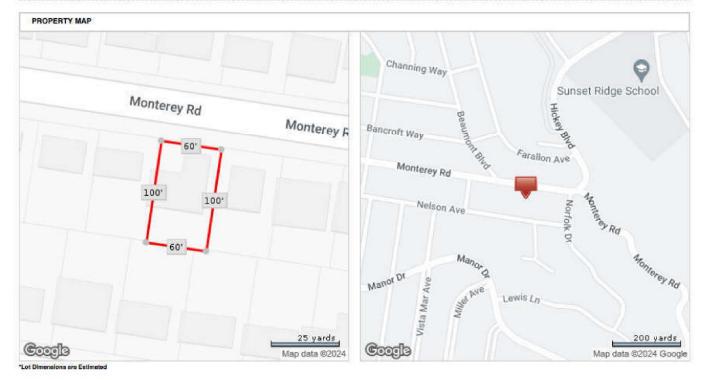
Mortgage Type

Ewell Julie A & Jerrod L Seller Name **Ewell Julie A** Ewell Jerrod L Maroney Joseph P Document Number 3153 41119 211858 25669 AJ61160 Interspousal Deed Tran sfer Document Type **Grant Deed Grant Deed Grant Deed** Deed (Reg) MORTGAGE HISTORY 12/17/2019 01/16/2019 04/12/2011 07/31/2003 12/05/2005 Mortgage Date Mortgage Amount \$623,500 \$600,000 \$372,000 \$380,000 \$367,000 **Encore Credit Corp** Mortgage Lender West One Cap Group I Athas Cap Grp Inc Ally Bk American Hm Mtg Mortgage Code Conventional Conventional Conventional Conventional Construction Mortgage Type Refi Nominal Nominal Refi Mortgage Date 03/01/2001 03/01/2001 \$252,000 \$63,000 Mortgage Amount Countrywide Hm Lns Inc Mortgage Lender Countrywide Hm Lns Inc Mortgage Code Conventional Conventional

FORECLOSURE HISTORY			
Document Type	Notice Of Trustee's Sale	Notice Of Default	Notice Of Trustee's Sale
Default Date		11/16/2023	
Foreclosure Filing Date	02/15/2024	11/16/2023	
Recording Date	02/20/2024	11/17/2023	11/21/2002
Document Number	9420	61406	242914
Default Amount		\$41,669	
Final Judgment Amount	\$678,039	1	\$263,860
Original Doc Date	12/17/2019	12/17/2019	03/01/2001
Original Document Number	107211	107211	25671

Resale

Resale



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	lo.: 35269692
Property Address: 452 Monterey Rd	Case No.: 57162	
City: Pacifica	State: CA	Zip: 94044
Lender: Wedgewood Inc		-



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 4, 2024 Appraised Value: \$ 1,525,000



STREET SCENE

Borrower: Redwood Holdings LLC
Property Address: 452 Monterey Rd
City: Pacifica
City: Pacifica
Lender: Wedgewood Inc



Street scene - opposite view



Left side

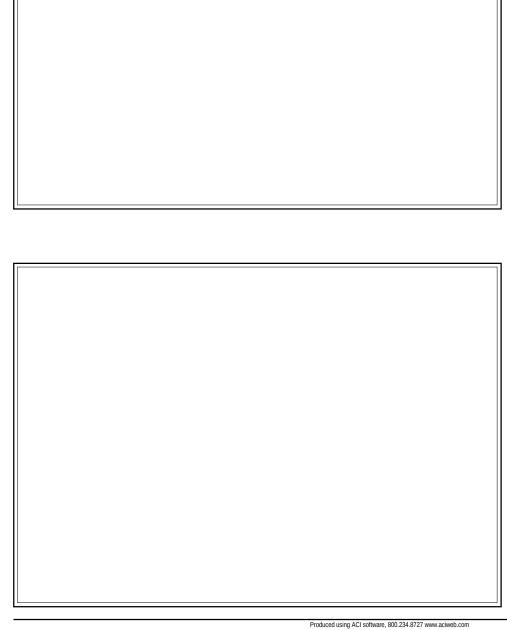


Right side

Borrower: Redwood Holdings LLC	Fi	le No.: 35269692	
Property Address: 452 Monterey Rd	Ca	Case No.: 57162	
City: Pacifica	State: CA	Zip: 94044	
Lender: Wedgewood Inc		•	



View in front of the subject (across the street)



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	No.: 35269692
Property Address: 452 Monterey Rd	Case No.: 57162	
City: Pacifica	State: CA	Zip: 94044
Lender: Wedgewood Inc		



COMPARABLE SALE #1

488 Monterey Rd Pacifica, CA 94044 Sale Date: s11/23;c11/23 Sale Price: \$1,706,500



COMPARABLE SALE #2

318 Imperial Dr Pacifica, CA 94044 Sale Date: s11/23;c11/23 Sale Price: \$ 1,310,000



COMPARABLE SALE #3

539 Monterey Rd Pacifica, CA 94044 Sale Date: s12/23;c12/23 Sale Price: \$ 1,410,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File No.: 35269692		
Property Address: 452 Monterey Rd		Case No.: 57162	
City: Pacifica	State: CA	Zip: 94044	
Lender: Wedgewood Inc			



COMPARABLE SALE #4

329 Beaumont Blvd Pacifica, CA 94044 Sale Date: s08/23;c08/23 Sale Price: \$ 1,450,000



COMPARABLE SALE #5

383 Monterey Rd Pacifica, CA 94044 Sale Date: s11/23;c11/23 Sale Price: \$ 1,225,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

Real Estate Appraisers Errors & Omissions Insurance Policy

Borrower: Redwood Holdings LLC		File No.: 35269692	
Property Address: 452 Monterey Rd		Case No.: 57162	
City: Pacifica	State: CA	Zip: 94044	
Lender: Wedgewood Inc		<u>.</u>	

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: NAX40PL105934-00 Renewal of: New

Named Insured: Irina Kurtsevaya

Address: 2020 Clement St Apt 2 San Francisco, CA 94121

3. Policy Period: From: November 5, 2023 To: November 5, 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 ClaimPolicy AggregateDamages Limit of Liability4A. \$ 1,000,0004C. \$ 1,000,000Claim Expenses Limit of Liability4B. \$ 1,000,0004D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 716

7. Retroactive Date: November 5, 2010

 Notice to Company: Notice of a Claim or Potential Claim should be sent to: 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 25, 2023 By: Asaac Pack
Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Borrower: Redwood Holdings LLC
Property Address: 452 Monterey Rd
City: Pacifica

File No.: 35269692

Case No.: 57162

State: CA
Zip: 94044

Lender: Wedgewood Inc



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

Irina Kurtsevaya

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

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 029969

Effective Date: Date Expires: January 17, 2023

January 16, 2025

Loretta Dillon, Deputy Bureau Chief, BREA

3067342

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