Exterior-Only Inspection Residential Appraisal Report File No. 5208klondike

he purpose of this summary appraisal report is	to provide the lender/cl	ient with an a		upported,								
Property Address 5208 Klondike Avenue	0	-f D. Iblia Dansa	City Lakewood Michael & Judith Si	m o rt			Zip Code 90	712				
Borrower Redwood Holdings LLC Legal Description Tract 17226 Lot 266	Owner	of Public Record	i wichaei & Judith Si	nart	Coul	nty Los	Angeles					
Assessor's Parcel # 7156-003-005			Tax Year 2023		D F	Taxes \$	7 082					
Neighborhood Name Lakewood Mutuals			Map Reference 765 J-3				5707.01					
Occupant X Owner Tenant Vacant	Special	Assessments \$		ПРІ	UD HOA\$ 0	ous much	per year	per month				
Property Rights Appraised X Fee Simple		(describe)	-				<u></u>					
Assignment Type Purchase Transaction			cribe) Servicing									
Lender/Client Wedgewood Inc.			hattan Beach Blvd S	uite 100	, Redondo Be	each, C	A 90278					
Is the subject property currently offered for sale or ha	s it been offered for sale in	the twelve mon	ths prior to the effective date	of this appra	aisal? Ye	es XN)					
Report data source(s) used, offering price(s), and date	te(s). CRMLS											
Ididdid not analyze the contract for sale	for the subject purchase tra	ansaction. Expla	in the results of the analysis of	of the contra	act for sale or why t	he analysi	s was not perf	formed.				
		1. 11		10			()					
Contract Price \$ Date of Contract Is there any financial assistance (loan charges, sale of Contract Price)			seller the owner of public reco			ata Sourc	e(s) Yes No					
If Yes, report the total dollar amount and describe the	- '	ayıneni assisidi	ice, etc.) to be paid by any pa	rty on benai	ii oi the borrower?		res 🗀 NO					
in res, report the total dollar amount and describe the	e items to be paid.											
Note: Race and the racial composition of the neig	ghborhood are not appra	isal factors.										
Neighborhood Characteristics			lousing Trends		One-Unit Hous	ing	Present	Land Use %				
Location Urban X Suburban Rural	Property Values	Increasing	X Stable Dec	lining			One-Unit	60 %				
Built-Up X Over 75% 25-75% Under		=		er Supply			2-4 Unit	10 %				
Growth Rapid X Stable Slow	Marketing Time			er 6 mths	635 Low		Multi-Family	10 %				
Neighborhood Boundaries North; South St.	South; Carson St.	East; Lake	wood Blvd West; C	herry	1,935 High		Commercial	20 %				
Ave					875 Pred.	67		%				
Neighborhood Description The subjects neighborhood												
developments, and commerical center	er property. The ov	erall marke	et appeal is accetable	for the	marketability	of the	subjects r	narketing				
area.			-1141	·:		-4		4I				
Market Conditions (including support for the above or												
marketing time of less than 90 days. values remaining stable.	interest rates are r	ising, nowe	ever it appears to nav	e no av	derse ellect d	on the c	current ma	arket with				
Dimensions See Plat Map	Area 5000	ı ef	Shape Rect	angular		View N;	Ras.					
Specific Zoning Classification LKR1YY			Family Residence	arigulai		view IN,	1103,					
				ihe)								
Is the highest and best use of the subject property as				Zoning Compliance X Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)								
	improved (or as proposed	per plans and s	specifications) the present use	? X	Yes No I	f No. desc	ribe					
is the highest and best use of the subject property as	improved (or as proposed	per plans and s	specifications) the present use	e? X	Yes No II	f No, desc	ribe					
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. } 5208 \textbf{klondike}$

					ct neighborhood rang						00,000 .	
					st twelve months rang				635,000	to \$	1,935,000	
FEATURE					SALE NO. 1	COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3			
5208 Klondike Avenue		2932 Allr			3312 Yearling Street		5438 Coke Avenue					
Address Lakewood, CA 90712		Lakewoo		0712	Lakewood, CA 90712 0.20 miles SE		Lakewood, CA 90712)712			
Proximity to Subject			0.46 mile			0.20 mi	les SE				miles NE	
Sale Price	\$			\$	680,000			\$	710,000		\$	791,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 561.9			\$ 550.		_			06.25 sq. ft.	
Data Source(s)					083;DOM 0				24;DOM 21		LS #PW23219	
Verification Source(s)			NDC Doc	c#12250	1 02/26/2024	NDC D	oc#388	02 C	01/18/2024	NDC	Doc#38093	01/18/2024
VALUE ADJUSTMENTS	DES	CRIPTION	DESCR	IPTION	+(-) \$ Adjustment	DESC	RIPTION		+(-) \$ Adjustment	_	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth				Arm	Lth	
Concessions			Cash;0			Cash;0				Con	v;1500	-1,500
Date of Sale/Time			s02/24;c0	02/24		s01/24;	c12/23			s01/	24;c12/23	
Location	N;Res;		N;Res;			N;Res;				N;Re	es;	
Leasehold/Fee Simple	Fee Sir	mple	Fee Simp	ple		Fee Sin	nple			Fee	Simple	
Site	5000 st	f	5103 sf		0	5001 sf			0	5006	3 sf	0
View	N;Res;		N;Res;			N;Res;				N;Re	es;	
Design (Style)	DT1;Tr	aditional	DT1;Trac	ditional		DT1;Tra	aditiona	al		DT1	;Traditional	
Quality of Construction	Q4		Q4			Q4				Q4		
Actual Age	72		72			72				72		
Condition	C4		C4			C4				C4		
Above Grade	Total Bdrms	s. Baths	Total Bdrms.	Baths		Total Bdrms	. Baths	5		Total E	Bdrms. Baths	
Room Count	7 3		7 3	1.0		7 3	1.0	-		7	3 1.0	
Gross Living Area 70		1,210 sq. ft.		,210 sq. ft			1,290 so	_	0		1,120 sq. ft.	0
Basement & Finished	0sf	,	0sf	,		0sf	, - 5 5 50	1		0sf	, . 5 9q. 10.	
Rooms Below Grade	55.		55.			33.				331		
Functional Utility	Confor	ms	Conform	s		Conforr	ns			Con	forms	
Heating/Cooling	Floor N		Floor No			Floor N		\dashv			A C/Air	0
Energy Efficient Items	None	10110	None	110		None	0110			Non		
Garage/Carport	2gd2dv	٨/	2gd2dw			2gd2dw	,			2gd2		
Porch/Patio/Deck	Patio	v	Patio			Patio	<u> </u>			Patio		
Fireplace	None		None			None				Non		
Fence	Fence		Fence			Fence				Fend		
Pool Spa	None		None X +			None			0	Non		4.500
Net Adjustment (Total)				- \$	0		0.0%	\$	0	-		1,500
Adjusted Sale Price			Net Adj.	0.0%	000 000	Net Adj.	0.0%		740.000	Net A	,	700 500
of Comparables			Gross Adj.	0.0% \$	680,000		0.0%	\$	710,000	Gross	Adj. 0.2% \$	789,500
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Exterior-Only Inspection Residential Appraisal Report File No. 5208klondike

	determined to be the strongest supporter for the subjects final value	approach, and the income approach, the market approach is typically not used for	
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Exterior-Only Inspection Residential Appraisal Report

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.

File No. 5208klondike

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).

Exterior-Only Inspection Residential Appraisal Report

- File No. 5208klondike
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Wille Cyal Signature_ Name William C Fisher Company Name William C Fisher Company Name Company Address 9192 Guss Drive Company Address Huntington Beach, CA 92646 Telephone Number _ Telephone Number <u>714-931-6993</u> Email Address Email Address hbredfish@gmail.com Date of Signature and Report 05/07/2024 Date of Signature State Certification # _ Effective Date of Appraisal 05/07/2024 State Certification # AR005705 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 12/23/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 5208 Klondike Avenue Did not inspect exterior subject property Lakewood, CA 90712 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 710,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc. Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

APPRAISER

Uniform Appraisal Dataset Definitions

File No. 5208klondike

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.

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Market Conditions Addendum to the Appraisal Report File No. 5208klondike

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions prevalent in t	the subject neighbo	rhood.	This is a required	
addendum for all appraisal reports with an effective date on or all Property Address 5208 Klondike Avenue	ner April 1, 2009.	City Lake	wood		State CA Zip C	ode 90)712	
Borrower Redwood Holdings LLC		,			,			
Instructions: The appraiser must use the information require					_	-	-	
overall market conditions as reported in the Neighborhood section analysis as indicated below. If any required data is unavailable								
provide data for the shaded areas below; if it is available, however				-				
median, the appraiser should report the available figure and ident			-				-	
that would be used by a prospective buyer of the subject prope				s seasonal markets			sures, etc.	
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7-12 Months 74	Prior 4-6 Months 20	Current - 3 Months 22	Increasing	Overall Trend X Stable		Declining	
Absorption Rate (Total Sales/Months)	12.33	6.67	7.33	Increasing	X Stable	<u> </u>	Declining	
Total # of Comparable Active Listings	22	11	8	X Declining	Stable		Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	1.78	1.65	1.09	X Declining	Stable		Increasing	
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Increasing	Overall Trend X Stable		Declining	
Median Comparable Sales Price Median Comparable Sales Days on Market	839,000 33	837,000 29	875,000 21	Declining	X Stable		Increasing	
Median Comparable List Price	822,000	799,000	879,000	X Increasing	Stable		Declining	
Median Comparable Listings Days on Market	44	32	36	Declining	X Stable		Increasing	
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	Increasing	X Stable X Stable		Declining	
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Cite data sources for above information. CRMLS/NDC								
Summarize the above information as support for your conclus	sions in the Neighbor	hood section of the a	ppraisal report form.	If you used any add	litional information	, such a	as an analysis of	
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat	ion and support for yo	ur conclusions.				
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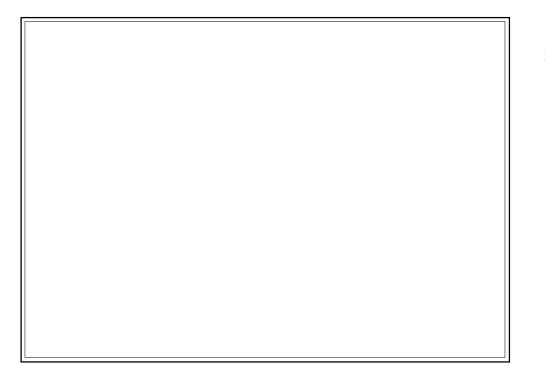
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC		File No.: 5208klondike
Property Address: 5208 Klondike Avenue		Case No.:
City: Lakewood	State: CA	Zip: 90712
Lender: Wedgewood Inc.		

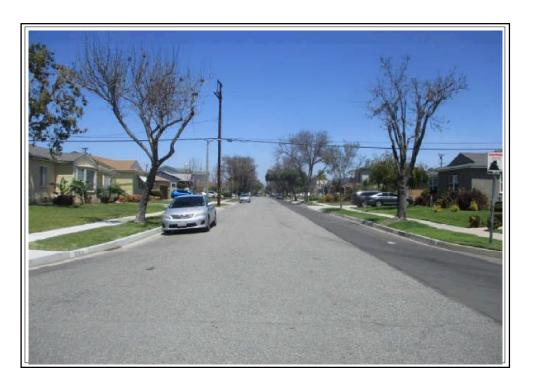


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 7, 2024 Appraised Value: \$ 710,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 5208 Klondike Avenue
City: Lakewood
Lender: Wedgewood Inc.



COMPARABLE SALE #1

2932 Allred Street Lakewood, CA 90712 Sale Date: s02/24;c02/24 Sale Price: \$ 680,000



COMPARABLE SALE #2

3312 Yearling Street Lakewood, CA 90712 Sale Date: s01/24;c12/23 Sale Price: \$ 710,000



COMPARABLE SALE #3

5438 Coke Avenue Lakewood, CA 90712 Sale Date: s01/24;c12/23 Sale Price: \$ 791,000

Borrower: Redwood Holdings LLC Property Address: 5208 Klondike Avenue		File No.: 5208klond Case No.:	ike
City: Lakewood Lender: Wedgewood Inc.	State: CA	Zip: 9	90712
Lender: weagewood inc.			
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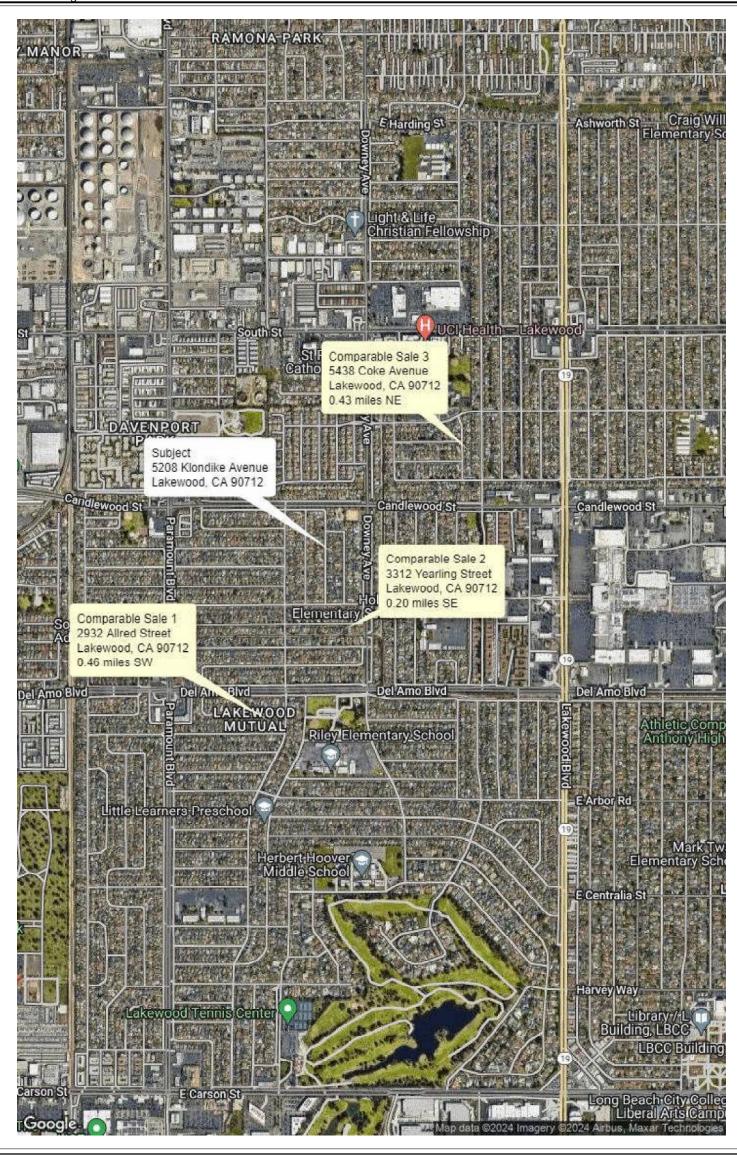
LOCATION MAP

Borrower: Redwood Holdings LLC File No.: 5208klondike

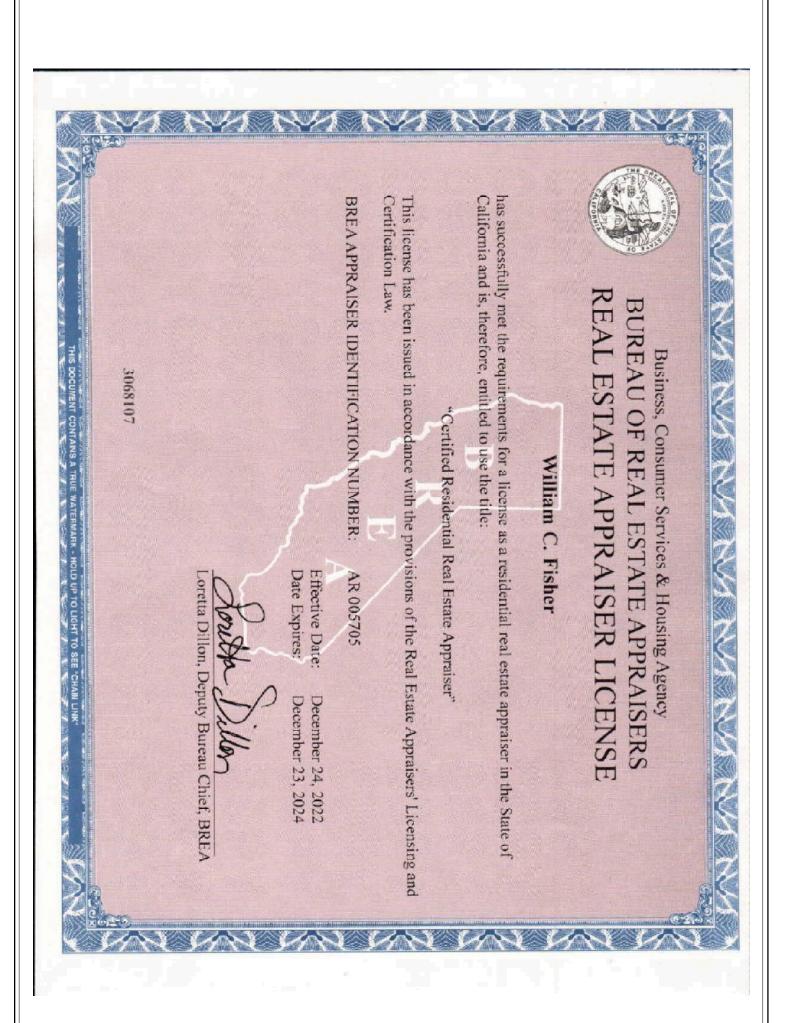
Property Address: 5208 Klondike Avenue Case No.:

City: Lakewood State: CA Zip: 90712

Lender: Wedgewood Inc.



Borrower: Redwood Holdings LLC File No.: 5208klondike Property Address: 5208 Klondike Avenue
City: Lakewood
Lender: Wedgewood Inc. Case No.: State: CA Zip: 90712



Borrower: Redwood Holdings LLC File No.: 5208klondike Property Address: 5208 Klondike Avenue Case No.: City: Lakewood State: CA Zip: 90712 Lender: Wedgewood Inc.

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



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 AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

PRA-1AX-1003758 Policy Number:

Renewal of: PRA-1AX-1002512

1. Named Insured: William C. Fisher

2. Address:

9192 Guss Drive

Huntington Beach, CA, 92646

3. Policy Period:

From: 10/18/2023

To: 10/18/2024

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above 4. Limit of Liability Each Claim

Each Claim

Damages Limit of Liability

A. \$1,000,000

Policy Aggregate B. \$1,000,000

Claims Expense Limit of

C. \$1,000,000

D. \$1,000,000

Liability

5. Deductible (Inclusive of Claims Expenses):

5B.

\$ 500

\$ 1,000 Aggregate

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: 10/18/2022

Notice to Company:

Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator:

Gut 2 Selleg

Riverton Insurance Agency Corp.

B. Agent/Broker:

ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

Secretary

Ina Darkal

PRA100 (01/20)

Page 1

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 5208 Klondike Avenue
City: Lakewood
Lender: Wedgewood Inc. File No.: 5208klondike Case No.: State: CA Zip: 90712

