Exterior-Only Inspection Residential Appraisal Report

| File No. | 57207    |
|----------|----------|
| Case No. | 35314487 |

| l            | The nurness of this summers energical rone   | rt ic to provide   | a tha landar/a   | liont with on   | accurate an  | d adaguataly auppe   | orted on   | vinion of the  | market value  | of the aubicat n   | roporty   |
|--------------|--|--|--|---|--|--|--|--|---|--|---|
|              | The purpose of this summary appraisal repo<br>Property Address 13648 Silver Oak Ln   |  | e trie ierider/d   |   |  |  |  |  |   |  | 21-2217   |
|              | . ,  |  | 0 (0.1   |   | City   | Moorpark   |  | Siai   | e CA Zip  |  |   |
|              | Borrower Redwood Holdings L  |  | Owner of Pub   |   |  | Butler Made  | ш  |  | County  | Ventur   | id  |
|              | Legal Description TRACT: 520100 LOT  | <u> </u>   | R: 141MR 9   | 97  |  |  |  |  |   |  |   |
|              | Assessor's Parcel # 507-0-302-245  |  |  |   |  | Tax Year   |  | 2023   | R.E. Ta   | xes \$ 7,545   |   |
| BJECT        | Neighborhood Name Moorpark   |  |  |   | Map Refe   | erence   | C00  | )1   | Census  | Tract 00   | 76.10   |
| 쁘            |  | Vacant Speci   | ial Assessme   | nts \$  | 0  | PUD  | HOA  |  | 0   | per year   | per month   |
| Щ            | Property Rights Appraised X Fee Simple   |  |  | her (describe   |  | 100  | 11071  | . ψ  |   | por your   | por monur   |
| SUI          |  |  |  |   |  | `  |  |  |   |  |   |
|              | Assignment Type Purchase Transaction   | on Ref   | inance Irans   |   |  | oe) Loan Servic  |  |  |   |  |   |
|              | Lender/Client Wedgewood Inc  |  |  |   |  | ittan Beach Blv  |  |  |   | <u>ch, CA 90278</u>  | 3   |
|              | Is the subject property currently offered for  | sale or has it   | been offered   | for sale in the   | e twelve mon   | ths prior to the effe  | ctive dat  | te of this app   | raisal?   | Yes X No   |   |
|              | Report data source(s) used, offerings price(   | s), and date(s   | s). No CRI   | MLS#  |  |  |  |  |   |  |   |
|              | ,  |  |  |   |  |  |  |  |   |  |   |
|              | I did did not analyze the contra   | ect for sale for   | the subject n  | urchase tran  | saction Eval   | ain the results of th  | a analys   | sis of the cor   | tract for cal   | or why the anal  | lveie was not   |
| _            | ,  | .ct ioi sale ioi   | tile subject p   | dichase trans   | saction. Expi  | ani the results of th  | ic analys  | 313 01 1116 601  | iliact for said   | or willy the aliai   | iyolo was flot  |
| 5            | performed.   |  |  |   |  |  |  |  |   |  |   |
| ⋖            |  |  |  |   |  |  |  |  |   |  |   |
| CONTRACT     | ·  | Contract   |  |   |  | ner of public record   |  |  | <u>ο Data Sou</u>   |  |   |
| Z            | Is there any financial assistance (loan charge   | ges, sale cond   | cessions, gift   | or downpaym   | nent assistan  | ce, etc.) to be paid   | by any p   | party on beh   | alf of the boi  | rower? Y   | ⁄es No  |
| ဗ            | If Yes, report the total dollar amount and de  | scribe the iter  | ms to be paid  | l.  |  |  |  |  |   |  |   |
| _            |  |  |  |   |  |  |  |  |   |  |   |
|              |  |  |  |   |  |  |  |  |   |  |   |
|              | Note: Dace and the regial comments:  | f the naight -   | rhood are re   | of approinct  | factors  |  |  |  |   |  |   |
|              | Note: Race and the racial composition of   | the neighbo  | nnoou are n  |   |  | Tuende   |  | A  | alt Harry   | D  | llles %   |
|              | Neighborhood Characteristics   |  |  |   | Init Housing   |  |  |  | nit Housing   |  |   |
|              |  |  | Property Val   |   |  |  | Declining  | _  | AGI   |  | 85 %  |
| Ö            |  | Under 25%  | Demand/Sup   | pply Sho  | ortage X   | In Balance 0   | OverSuppl  | ly \$ (000)  | (yr   | s) 2-4 Unit  | 00 %  |
| 우            | Growth Rapid X Stable  | Slow   | Marketing Ti   | me X Und  | der 3 mths   | 3-6 mths   | Over6mth   | s 660  | Low 22  | Multi-Family   | y 5 %   |
| 立            | Neighborhood Boundaries Los Angeles  |  |  |   |  | the south. 23  | Fwv is   | 1,130  | High 50   |  |   |
| 0            | to the east. Tierra Rejada Rd is to t  |  |  |   |  |  | ,  | 1000   | Pred. 38  |  |   |
| 뿔            | Neighborhood Description Subject neighb  |  | thin 1 2 miles   | o from oduco  | tional rotail  | and ampleyment   | diatriata  |  |   | _  |   |
| <u>9</u>     |  |  |  |   |  |  |  |  |   |  |   |
| NEIGHBORHOOD | transportation, and freeways. Neighborho   |  |  |   | mpatibility ar   | na tne protection tr   | om detr  | imental con  | ditions as w  | eli as the adequa  | acy of public   |
|              | utilities, including police and fire protecti  |  |  |   |  |  |  |  |   |  |   |
|              | Market Conditions (including support for the   |  |  |   |  | a were relativel   | y stabl  | le at the tir  | ne of insp  | ection. There  | e was   |
|              | fluctuation of median prices. Howev  | ver, this wa   | is typical in  | the marke   | et area.   |  |  |  |   |  |   |
|              |  |  |  |   |  |  |  |  |   |  |   |
|              | Dimensions See Site Map for Ar   | ea Calculat  | tion A   | rea !   | 9236 sf  | Shape  | Recta  | ngular   | View  | N;Res  | s;  |
|              | Specific Zoning Classification   | R1   | Z  | Zoning Descri   | ption Single   | e Family Reside  | ential   |  |   |  |   |
|              | Zoning Compliance X Legal Legal  | Nonconformi  | ng (Grandfath  | hered Use)  | No Zonin   | g Illegal (des   | cribe)   |  |   |  |   |
|              | Is the highest and best use of subject prope   |  |  |   |  |  |  | Y Voc  | No. If No.  | dooribo The  | a biabaat   |
|              | is the highest and best use of subject prope   |  |  |   |  |  |  |  |   |  |   |
|              | and hest use meets legal nermissih   |  |  |   |  |  |  |  | INO II IN   | o, describe. The   | e nignesi   |
|              | and best use meets legal permissib   |  | al possibili   | ty, financia  | l feasibility  | , and maximum  | n produ  | uctivity.  |   |  | - U   |
| ш            | Utilities Public Other (describe)  | ility, physic  | al possibili<br>Pu   | ty, financia  | l feasibility  | , and maximum<br><b>O</b> f  | n produ<br>ff-site In  |  |   | Public   | Private   |
|              | Utilities Public Other (describe)  Electricity X   | oility, physic<br>Water  | al possibili<br>Pu   | ty, financia  | l feasibility  | , and maximum<br><b>Of</b><br>Street   | n produ<br>ff-site In<br>: Pvd   | uctivity.<br>nprovement  |   |  | - U   |
| SITE         | Utilities Public Other (describe)  Electricity X  Gas X  | water Sanita   | al possibili Pu ry Sewer   | ty, financia  | l feasibility<br>(describe)  | r, and maximum Of Street Alley   | n produ<br>ff-site In<br>Pvd<br>None   | uctivity.<br>nprovement<br>e   | sType   | Public   | Private   |
|              | Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes  | Water Sanita s X No F  | ry Sewer   | ty, financia  | l feasibility<br>(describe)  | , and maximum Of Street Alley FEMA Map # 061   | n produ<br>ff-site In<br>Pvd<br>None   | uctivity.<br>nprovement<br>e   | sType   | Public   | Private   |
|              | Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes  Are the utilities and/or off-site improvements  | Water Sanita s X No F s typical for the  | ry Sewer  EMA Flood Z e market area  | ty, financia  iblic Other  X  | I feasibility (describe)   | r, and maximum Of Street Alley FEMA Map # 061 No, describe.  | n produ<br>ff-site In<br>Pvd<br>None   | nctivity. nprovement e 338E  | sType FEMA Ma   | Public X Date 01/20/2  | Private   |
|              | Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes  Are the utilities and/or off-site improvements  Are there any adverse site conditions or extending the state of the stat | Water Sanita s X No F s typical for the  | ry Sewer EMA Flood Z e market area (easements, e   | ty, financia  blic Other  X   | I feasibility (describe)  I  No If I   | r, and maximum Of Street Alley FEMA Map # 061 No, describe. ental conditions, la   | n produ<br>ff-site In<br>Pvd<br>None<br>111C08   | nprovement e 338E , etc.)?   | FEMA Map  | Public  X Date 01/20/2 Diff Yes, describ   | Private   |
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|              | Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes  Are the utilities and/or off-site improvements  Are there any adverse site conditions or ext  There were no apparent adverse ea  also located at the end of a cul de s  Source(s) Used for Physical Characteristics  X Other (describe)  General Description  | Water Sanita s X No F s typical for the ernal factors ( asements, e sac. Therefore of Property Realis Genera   | ry Sewer EMA Flood Z e market area (easements, eancroachmore, the loc Appraisa   | ty, financia  ublic Other  X  | l feasibility (describe)  No If I  Its, environmenta arket neutra  MLS X As  Data Sou  Heatin  | Street Alley FEMA Map # 061 No, describe. ental conditions, laid conditions not al.  sessment and Tax roce(s) for Gross Living / Cooling   | n produ ff-site Im Pvd None 11C08 nd uses, ted. Ti Records //ing Area  | e 338E , etc.)? he subject s Prior a  Amenities  | FEMA Mal  | Public  X Date 01/20/2 Diff Yes, describe an arterial road  Property Over Records  Car Stora   | Private 2010 Dec. ad but  |
|              | Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes  Are the utilities and/or off-site improvements  Are there any adverse site conditions or ext  There were no apparent adverse ea  also located at the end of a cul de s  Source(s) Used for Physical Characteristics  X Other (describe)  General Description  Units X One OnewithAccessoryUnit  | Water Sanita S X No F S typical for the ernal factors ( asements, e sac. Therefore of Property Realis Genera X Concrete  | ry Sewer EMA Flood Z e market area (easements, e encroachmore, the loc Appraisa st al Descript   | ty, financia  ublic Other  X  | I feasibility (describe)  No If I Ints, environm vironmenta arket neutra  MLS X As Data Sou Heatii X FWA   | Street Alley FEMA Map # 061 No, describe. ental conditions, latal conditions notal.  sessment and Tax rce(s) for Gross Ling / Cooling HWBB   | n produ  ff-site Im  Pvd  None  111C08  nd uses, ted. Ti  Records  ving Area  X Fire   | nprovement e 338E , etc.)? the subject s Prior a Amenities replace(s) #  | FEMA Ma  Yes X No backs to  Inspection Ta:  | Public  X Date 01/20/2 Diff Yes, describe an arterial road  Property Over Records  Car Stora   | Private 2010 De. ad but wner  |
|              | Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes  Are the utilities and/or off-site improvements  Are there any adverse site conditions or ext  There were no apparent adverse ea  also located at the end of a cul de s  Source(s) Used for Physical Characteristics  X Other (describe)  General Description  Units X One Onewith Accessory Unit  # of Stories 2  | Water Sanita S X No F S typical for the ernal factors ( asements, e sac. Therefore For Property Realis Genera X Concrete Full Bas  | ry Sewer  EMA Flood Z e market area (easements, eancroachmore, the loc  Appraisa st al Descript e Slab  C sement  F  | ty, financia  ublic Other  X  | I feasibility (describe)  No If I Ints, environmental arket neutral  MLS X As Data Sou Heatin X FWA Radiar   | Street Alley FEMA Map # 061 No, describe. ental conditions, latal conditions notal.  sessment and Tax rce(s) for Gross Ling / Cooling HWBB   | n produ  ff-site Im  Pvd  None  111C08  nd uses, ted. Ti  Records  ving Area  X Firi   | nprovement e 338E , etc.)? he subject s Prior a Amenities replace(s) # codstove(s);  | FEMA Mal Yes X No backs to Inspection Ta.  1 0 1 0 1 0 1 0 1 0 1 1 0 1 1 1 1 1 1                            | Public  X Date 01/20/2  Diff Yes, describe an arterial roa  Property Over Records  Car Stora  None  Driveway # 0   | Private  2010  De. ad but  where  age   |
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|              | Electricity X  Gas X  FEMA Special Flood Hazard Area Year the utilities and/or off-site improvements Are there any adverse site conditions or extra There were no apparent adverse earlies located at the end of a cul de site Source(s) Used for Physical Characteristics X  Other (describe)  General Description  Units X One One with Accessory Unit # of Stories 2  Type X Det. Att. S-Det./End Unit X Existing Proposed UnderConst.  | Water Sanita S X No F S typical for the ernal factors ( asements, e sac. Therefore For Property Realis Genera X Concrete Full Bas Partial B  | ry Sewer  EMA Flood Z e market area (easements, easements, easements) ore, the loc  Appraisa st al Descript e Slab C sement F sasement Is S St   | ty, financia  ublic Other  X  X  Cone X  a? X Yes  encroachmen ents, or en eation is ma  I Files X  tion  trawl Space Finished  Finished  | I feasibility (describe)  No If I ats, environmenta arket neutra  MLS X As Data Sou Heatin X FWA Radiar Other Fuel FAU   | Street Alley FEMA Map # 061 No, describe. ental conditions, latal conditions notal.  sessment and Tax rce(s) for Gross Ling / Cooling HWBB   | r produ  ff-site In  Pvd  None  11C08  nd uses, ted. Ti  Records ving Area  X Fin  Wc  X Pa  X Po  | nprovement e 338E , etc.)? he subject s Prior a Amenities replace(s) # oodstove(s); atio/Deck Pa   | FEMA Maj  | Public  X Date 01/20/2 Diff Yes, describe an arterial roa  Property Over Records Car Stora None Driveway # o   | Private  2010  De. ad but  where  of Cars 3  Concrete  of Cars 3                                    |
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Exterior-Only Inspection Residential Appraisal Report Case No. 35314487

File No.

57207

1,025,000 1,049,900 There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to\$ 910,000 There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,130,000 to\$ FEATURE COMPARABLE SALE #1 COMPARABLE SALE # 2 COMPARABLE SALE #3 **SUBJECT** Address 13648 Silver Oak Ln 13625 Silver Oak Ln 13719 Donnybrook Ln 3921 Hatfield Ct Moorpark, CA 93021-2217 Moorpark, CA 93021 Moorpark, CA 93021 Moorpark, CA 93021 0.04 miles NW 0.44 miles S 0.69 miles S Proximity to Subject Sale Price 1,125,000 \$ 1,130,000 1,110,000 0.00 375.50 sq. ft. 409.42 sq. ft. 402.17 Sale Price/Gross Liv. Area \$ sq. ft. \$ sq. ft. CRMLS#P1-13300;DOM 8 CRMLS#NDP2306379;DOM 4 CRMLS#223001577;DOM 33 Data Source(s) DOC#2023000058346, RealQuest Verification Source(s) DOC#2023000035370, RealQuest DOC#2023000040604, RealQuest VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION **DESCRIPTION** +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustmen Sale or Financing ArmLth ArmLth ArmLth Conv;0 Cash:0 Conv:0 Concessions Date of Sale/Time s05/23;c04/23 0 s08/23;c08/23 0 s06/23;c06/23 +56,000 N;Res; N;Res; A;BacksBusyRd; Location N;Res; Fee Simple Fee Simple Fee Simple Leasehold/Fee Simple Fee Simple o Site 9236 sf 6499 sf 10103 sf o 13245 sf -20,000 N;Res; N;Res; N;Res; N;Res; View Design (Style) DT2;Traditional DT2;Traditional DT2;Medit 0 DT2;Traditional Q3 Q3 Q3 Q3 Quality of Construction Actual Age 23 22 0 37 0 38 -28,500 -28,000 Condition C4 C4 C3 C3 Total Bdrms. Total Bdrms. O Total Bdrms. Above Grade Total Bdrms. Baths Baths Baths Baths Room Count 4 3.0 8 4 3.0 9 5 3.0 5 3.0 2,996 Gross Living Area 2.996 2,760 sq. ft. 2,760 +23,500 sa. fl sa. ft. sa. ft Basement & Finished 0sf 0sf 0sf 0sf Rooms Below Grade **Functional Utility** Average <u>Average</u> Average Average FAU/CAC Heating/Cooling FAU/CAC FAU/CAC FAU/CAC **Energy Efficient Items** None None None None Garage/Carport 3ga3dw 3ga3dw 3ga3dw 3ga3dw Porch/Patio/Deck Patio/Porch Patio/Porch Patio/Porch Patio/Porch Fireplaces 1 Fireplace 1 Fireplace 1 Fireplace 1 Fireplace Other None None Pool/Spa -20,000 None Other None None Leased Solar None 0 + X -11,500 + -5,000 | x | + | | Net Adjustment (Total) \$ Net Adj: 1% Adjusted Sale Price Net Adj: 0% Net Adj: 0% Gross Adj: 0% 1,125,000 Gross Adj: 5% Gross Adj: 13% of Comparables 1.125.000 1,121,500 I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research did X did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data source(s) CRMLS, RealQuest.com did X did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale My research Data source(s) CRMLS, RealQuest.com Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM SUBJECT COMPARABLE SALE #1 COMPARABLE SALE # 2 COMPARABLE SALE #3 Date of Prior Sale/Transfer Price of Prior Sale/Transfer RealQuest.com RealQuest.com RealQuest.com RealQuest.com Data Source(s) Effective Date of Data Source(s) 04/21/2024 04/21/2024 04/21/2024 04/21/2024 Analysis of prior sale or transfer history of the subject property and comparable sales The prior transfer of comp two was not a market driven transaction. The estimated value is based on the most recent similar sales, support of value marketability, and Summary of Sales Comparison Approach indication of value based on the principles of substituion. The opinion of value is greater than predominate due to gross living area. The subject is not over improved and there are no adverse affects on value or marketability. 1,125,000 Indicated Value by Sales Comparison Approach \$ Indicated Value by: Sales Comparison Approach \$ 1,125,000 Cost Approach (if developed) \$ Income Approach (if developed) \$ Value is based on principles of substitution & opportunity costs as they apply to the market data approach Due to the lack of relevant lot sales in the subject's area and the age of the subject improvements, the cost approach has been deemed unreliable and, therefore, unnecessary to be included in this report. The majority of the home within the subject's neighborhood are owner occupied, not income producing, and therefore, the income approach is unnecessary. subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been This appraisal is made X "as is," subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is 1,125,000 , as of 04/19/2024 , which is the date of inspection and the effective date of this appraisal

File No. 57207 Case No. 35314487

**Exterior-Only Inspection Residential Appraisal Report** 

| -                                    | Exterior only inopositor res   |  |   |  |   |                                 |
|--------------------------------------|--|--|---|--|---|---------------------------------|
|                                      | The appraiser certifies and agrees that this appraisal was prepared in a   | accordance with the requi  | irements of   |  |   |                                 |
|                                      | Title XI of the Financial Institutions, Reform, Recovery, and Enforceme  | nt Act (FIRREA) of 1989  | as amended (  | 12   |   |                                 |
|                                      |  |  |   | 12   |   |                                 |
|                                      | U.S.C. 3331 et seq.), and any applicable implementing regulations in e   | ffect at the time the appra  | aiser signs the   |  |   |                                 |
|                                      | appraisal certification.   |  |   |  |   |                                 |
|                                      | appraisal continuation   |  |   |  |   |                                 |
|                                      |  |  |   |  |   |                                 |
|                                      | This report was prepared in accordance with the requirements of the A  | ppraisal Report option of  | <b>USPAP Standa</b>   | ards Rule 2-26   | a).   |                                 |
|                                      |  |  | _   | ,  |   |                                 |
|                                      |  |  |   |  |   |                                 |
|                                      | Fannie Mae Definition: Market value is the most probable price which a   | a property should bring in   | a competitive a   | and open mark  | et ur   | nder all                        |
|                                      | conditions requisite to a fair sale, the buyer and seller, each acting pru-  |  |   | •  |   |                                 |
|                                      | •  | dentily, knowledgeably an  | u assummy me  | price is not a   | песте   | u by                            |
|                                      | undue stimulus.  |  |   |  |   |                                 |
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|                                      | AMC Registration # for ClearCapital.com, Inc: California #1256   |  |   |  |   |                                 |
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| <b>ADDITIONAL</b>                    |  |  |   |  |   |                                 |
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|                                      | COST APPROACH TO VALUE   | (not required by Fannie M  | ae.)  |  |   |                                 |
|                                      |  |  | ae.)  |  |   |                                 |
|                                      | Provide adequate information for the lender/client to replicate your cost figures and cale   | culations.   | <b>,</b>  | alue for the subi  | act nr  | onerty was                      |
|                                      | Provide adequate information for the lender/client to replicate your cost figures and cale<br>Support for the opinion of site value (summary of comparable land sales or other method)   | culations.  ods for estimating site value)   | Opinion of site va  |  |   |                                 |
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# Prodigy Appraisal Services EXTRA COMPARABLES 4-5-6

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

Property Address 13648 Silver Oak Ln

City Moorpark County Ventura State CA Zip Code 93021-2217

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

|                         | FEATURE SUBJECT COMPARAB      |                       |            |           |   |          | RABLE      | SALE#       | 4         |              | COMPA             | RABLE S | SALE# 5          |          | COMPARA    | BLE SA   | ALE#         | 6  |
|-------------------------|-------------------------------|-----------------------|------------|-----------|---|----------|------------|-------------|-----------|--------------|-------------------|---------|------------------|----------|------------|----------|--------------|--|
|                         | Address 13648                 | -                     |            |           |   |          |            | ybrook l    | Ln        |              |                   |         |                  |          |            |          |              |  |
|                         | Moorpark,                     | CA 93                 | 3021-2     | 217       |   |          |            | CA 9302     |           |              |                   |         |                  |          |            |          |              |  |
|                         | Proximity to Subject          |                       |            |           |   |          | ).48 mi    |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Sale Price                    | \$                    |            |           |   |          | \$         |             | 9,900     |              |                   | \$      |                  |          |            | \$       |              |  |
|                         | Sale Price/Gross Liv. Area    |                       | 0.00       | sq. ft.   | s   | 371.5    |            | g. ft.      | -,        | \$           |                   |         | q. ft.           | \$       |            |          | q. ft.       |  |
|                         | Data Source(s)                |                       | #PW2224642 |           |   |          |            | 54559;D     | OM 3      | Ť            |                   |         | 4                | Ť        |            |          | 4            | <u>                                     </u> |
|                         | Verification Source(s)        |                       | Doc Sel    |           | <u> </u>                                  |          |            | elected     | , O.W. O  |              |                   |         |                  |          |            |          |              |  |
|                         | VALUE ADJUSTMENTS             |                       | SCRIPT     |           | П   | ESCRIP   |            |             | djustment | ח            | ESCRIP            | TION    | +(-) \$ Adjustme | nt D     | ESCRIPTION | ON       | +(-) \$ Ad   | liustmant                                    |
|                         | Sale or Financing             |                       | Listing    |           |   | Listin   |            | Ι ( ) Ψ / ( | ајазинсти |              | LOOKII            | 11011   | γγγαjustine      |          |            | 011      | - ( ) ψ / ιο | justinom                                     |
|                         | Concessions                   |                       | Libility   | <u> </u>  |   | 0;0      | 9          |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Date of Sale/Time             |                       | w12/22     | 2         |   | c03/2    | 1          |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Location                      |                       | N;Res      |           |   | N;Res    |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Leasehold/Fee Simple          |                       |            |           |   | ee Sim   |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Site                          | Fee Simple<br>9236 sf |            |           | 9626                                      |          |            | (           |           |              |                   |         |                  |          |            |          |              |  |
|                         | View                          |                       | N;Res      |           |   | N;Res    |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           | БТ  |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Design (Style)                | טוע                   | 2;Tradit   | uonai     | וט  | 2;Tradi  | ilionai    |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Quality of Construction       |                       | Q3         |           |   | Q3       |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Actual Age                    |                       | 23         |           |   | 38       |            |             | C         | -            |                   |         |                  |          |            |          |              |  |
|                         | Condition                     | 1                     | C4         |           |   | C4       | <b>-</b>   |             |           |              |                   | T = #   |                  |          | <b>1</b>   | <b>-</b> |              |  |
|                         | Above Grade                   |                       | Bdrms.     | Baths     |   | Bdrms.   | Baths      |             |           | lotal        | Bdrms             | Baths   |                  | Lota     | Bdrms.     | Baths    |              |  |
|                         | Room Count                    | 8                     | 4          | 3.0       | 8   | 4        | 3.0        |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Gross Living Area             | 2,                    | ,996       | sq. ft.   | 2   | 2826     | sq. ft.    |             | +17,000   |              |                   | sq. ft. |                  |          |            | sq. ft.  |              |  |
|                         | Basement & Finished           |                       | 0sf        |           |   | 0sf      |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Rooms Below Grade             |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
| 10                      | Functional Utility            |                       | Averag     |           |   | Averag   | _          |             |           |              |                   |         |                  |          |            |          |              |  |
| Sis                     | Heating/Cooling               | F                     | FAU/CA     |           | I   | FAU/C    | AC         |             |           |              |                   |         |                  |          |            |          |              |  |
| ×                       | Energy Efficient Items        |                       | None       |           |   | None     | •          |             |           |              |                   |         |                  |          |            |          |              |  |
| ₹                       | Garage/Carport                |                       | 3ga3d\     |           |   | 3ga3d    | lw         |             |           |              |                   |         |                  |          |            |          |              |  |
| <b>A</b>                | Porch/Patio/Deck              | Pa                    | atio/Po    | rch       | P   | atio/Po  | orch       |             |           |              |                   |         |                  |          |            |          |              |  |
| Z                       | Fireplaces                    | 1                     | Firepla    | ace       | 2   | Firepla  | aces       |             | -5,000    |              |                   |         |                  |          |            |          |              |  |
| <u>8</u>                | Other                         |                       | None       |           |   | None     | 9          |             |           |              |                   |         |                  |          |            |          |              |  |
| A<br>R                  | Other                         |                       | None       | !         |   | None     | 2          |             |           |              |                   |         |                  |          |            |          |              |  |
| <u></u>                 | Net Adjustment (Total)        |                       |            |           | X   | +        | -          | \$ 12       | 2,000     |              | +                 | -       | \$               |          | + -        |          | \$           |  |
| Ó                       | Adjusted Sale Price           |                       |            |           |   | Adj: 1%  |            |             |           | Net /        | Adj: 0%           | 6       |                  |          | Adj: 0%    |          |              |  |
| S                       | of Comparables                |                       |            |           | Gros                                      | s Adj :  | 2%         | \$ 1,06     | 61,900    | Gros         | s Adj:            | 0%      | \$               | Gros     | s Adj: 09  | %        | \$           |  |
| LES COMPARISON ANALYSIS |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
| SAL                     | Report the results of the re  | esearch               | ı and ana  | alysis of | the prior sale or transfer history of the |          | of the sub | ject pr     | operty a  | nd compa     | rable sales       |         |                  |          |            |          |              |  |
| 0)                      | ITEM                          |                       | <u> </u>   | SU        | BJECT COMPARABLE S                        |          | LE#        | 4           | COMP      | ARABLE SALE# | 5                 | COMF    | PARABL           | E SALE 7 | # 6        |          |              |  |
|                         | Date of Prior Sale/Transfe    | er                    |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Price of Prior Sale/Transfe   | er                    |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Data Source(s)                |                       |            | RealQ     | Quest.com RealQuest.c                     |          | com        |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Effective Date of Data Sou    | urce(s)               |            | 04/2      | 21/2024 04/21/202                         |          | 24         |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Analysis of prior sale or tra | ansfer h              | nistory of | the sub   | ject pro                                  | perty ar | nd compa   | arable sal  | es SEE    | CON          | MMEN <sup>-</sup> | TS      |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         | Summary of Sales Compa        | arison A              | pproach    | SEE       | COM                                       | /ENTS    | 3          |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |
|                         |                               |                       |            |           |   |          |            |             |           |              |                   |         |                  |          |            |          |              |  |

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

File No. 57207 Case No. 35314487

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

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

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

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

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

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

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

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

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

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

Page

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

File No. 57207 Case No. 35314487

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

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

# Exterior-Only Inspection Residential Appraisal Report Case No. 3531448

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

| APPRAISER             |                                     | SUPERVISORY APPRAISER (ONLY IF REQUIRED)                 |  |  |  |
|-----------------------|-------------------------------------|--|--|--|--|
|                       |                                     | (  |  |  |  |
| Signature             | ryene 1                             | Signature  |  |  |  |
| Name                  | / Antonio Anderson                  | Name   |  |  |  |
| Company Name          | Prodigy Appraisal Services          | Company Name   |  |  |  |
| Company Address       | P. O. Box 4609                      | Company Address  |  |  |  |
|                       | West Hills, CA 91308                |  |  |  |  |
| Telephone Number      |                                     | Telephone Number   |  |  |  |
| -                     | antonio@prodigyappraisal.com        | Email Address  |  |  |  |
| Date of Signature ar  | nd Report04/21/2024                 | Date of Signature  |  |  |  |
| Effective Date of Ap  | praisal <u>04/19/2024</u>           | State Certification #                                    |  |  |  |
| State Certification # | AR035678                            | or State License #                                       |  |  |  |
| or State License #    |                                     | State  |  |  |  |
| or Other (describe)   | State #                             | Expiration Date of Certification or License              |  |  |  |
| State                 | CA                                  |  |  |  |  |
| Expiration Date of C  | Pertification or License11/23/2024  |  |  |  |  |
|                       |                                     | SUBJECT PROPERTY   |  |  |  |
| ADDRESS OF PRO        | PERTY APPRAISED                     |  |  |  |  |
|                       | 13648 Silver Oak Ln                 | Did not inspect exterior of subject property             |  |  |  |
|                       | Moorpark, CA 93021-2217             | Did inspect exterior of subject property from street     |  |  |  |
|                       |                                     | Date of Inspection                                       |  |  |  |
| APPRAISED VALUI       | E OF SUBJECT PROPERTY \$1,125,000   |  |  |  |  |
| LENDER/CLIENT         |                                     |  |  |  |  |
| Name                  | ClearCapital                        | COMPARABLE SALES   |  |  |  |
|                       | Wedgewood Inc                       |  |  |  |  |
| Company Address       | 2015 Manhattan Beach Blvd Suite 100 | Did not inspect exterior of comparable sales from street |  |  |  |
|                       | Redondo Beach, CA 90278             | Did inspect exterior of comparable sales from street     |  |  |  |
| Email Address         |                                     | Date of Inspection                                       |  |  |  |

# Prodigy Appraisal Services COMMENT ADDENDUM

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

| Property Address | 13648 Silver Oak Ln |         |                              |                                  |
|------------------|---------------------|---------|------------------------------|----------------------------------|
| City Moorpark    |                     | State   | CA                           | Zip Code 93021-2217              |
| Lender/Client W  | /edgewood Inc       | Address | 2015 Manhattan Beach Blvd Su | ite 100. Redondo Beach, CA 90278 |

# SUBJECT CONDITION Per exterior inspection, age, location, the subject appears to be in overall average condition with good quality of construction. The appraiser makes the extraordinary assumption that the interior of the subject is also in average condition with no need for any repairs or deferred maintenance issues not seen from the exterior inspection. The right to modify this report is reserved if the above noted information is found to be inaccurate which could affect value and the outcome of this assignment. There's no apparent damage to the subject or neighborhood from any recent heavy rains, flooding, mud-slides or any other natural disasters.

# Prodigy Appraisal Services COMMENT ADDENDUM

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

| Property Address | 13648 Silver Oak Ln |        |                 |                |                   |            |               |
|------------------|---------------------|--------|-----------------|----------------|-------------------|------------|---------------|
| City Moorpark    | ·                   | County | Ventura         | State          | CA                | Zip Code   | 93021-2217    |
| Lender/Client V  | Vedgewood Inc       | •      | Address 2015 Ma | anhattan Beacl | h Blvd Suite 100. | Redondo Be | ach, CA 90278 |

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

This report was completed in full compliance with the appraiser independence regulations.

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

#### PURPOSE AND INTENDED USERS:

The Intended Use is to evaluate the property that is the subject of this appraisal for an asset valuation, loan servicing, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of the appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The report will not be used for mortgage lending purposes.

# COMPETENCY PROVISION:

The appraiser has the appropriate knowledge and experience to complete this assignment competently. Appraiser qualifications are maintained in Prodigy Appraisal Services files and can be provided upon request.

#### **SELF CONTAINMENT:**

This appraisal report is intended to be a report containing the information necessary to enable the reader to understand the appraiser's opinion. Any third party studies referred to, such as pest, hazardous materials, or structural reports have been verified by the appraiser to the extent of the assumptions and conclusions used.

#### PERSONAL PROPERTY:

Any personal property involved in the transaction has been excluded from the valuation of the real property. Should a transaction, which includes personal property of sufficient value to affect the market value of the real property, be evident, a separate assessment of the personal property, fixtures, or intangible items will be identified and included in the report as a separate valuation.

### **DIGITAL SIGNATURE:**

This appraisal is digitally signed. This digital signature requires a security password known only by the appraiser. No changes can be made to any portion of this appraisal report once it has been digitally signed. The digital signature used in this report is an accurate representation of the appraiser's signature.

### LIMITING CONDITIONS:

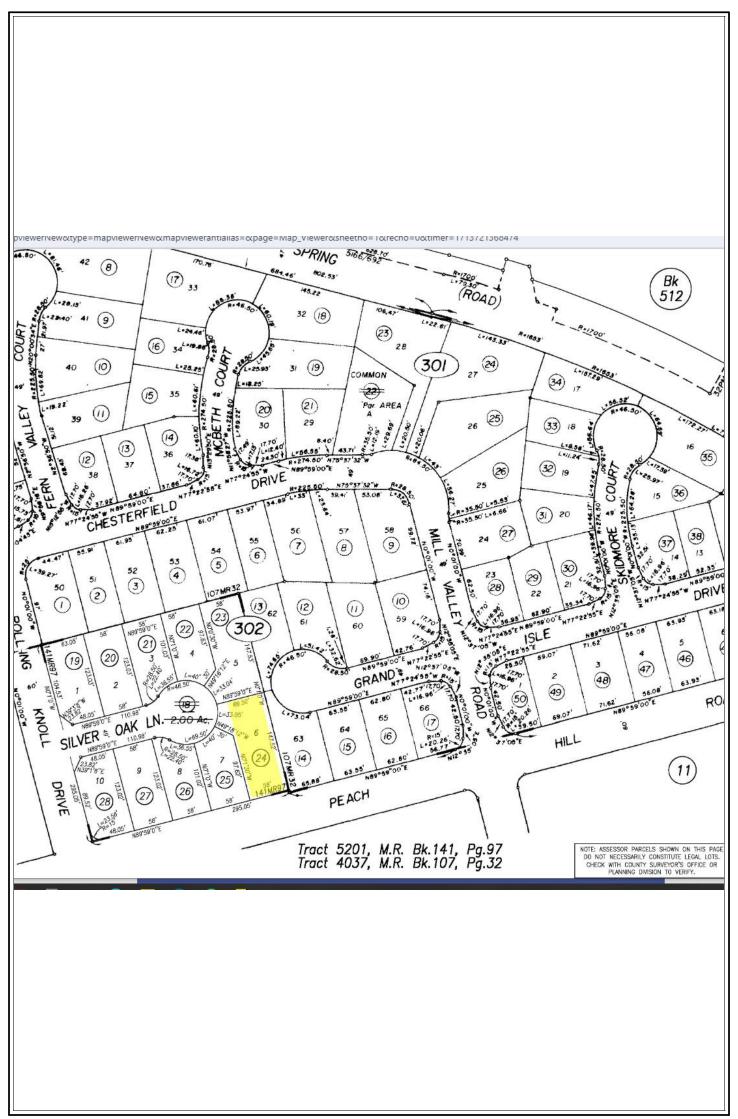
The appraiser is not a licensed building contractor or a professional building inspector. I am not qualified to survey or analyze physical items that are not readily visible. If any of the parties in this transaction have questions or concerns regarding any mechanical or structural physical problems, conditions, infestation, contamination, or other issues regarding the subject property, an expert in that field or specialty should be consulted.

# Prodigy Appraisal Services PLAT MAP

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

| Property Address   | 13648 Silver Oak Ln |         |                  |                  |                |                 |
|--------------------|---------------------|---------|------------------|------------------|----------------|-----------------|
| City Moorpark      | County              | Ventura | State            | CA               | Zip Code       | 93021-2217      |
| Lender/Client Wedg | gewood Inc          | Address | 2015 Manhattan E | Beach Blvd Suite | 100, Redondo E | Beach, CA 90278 |



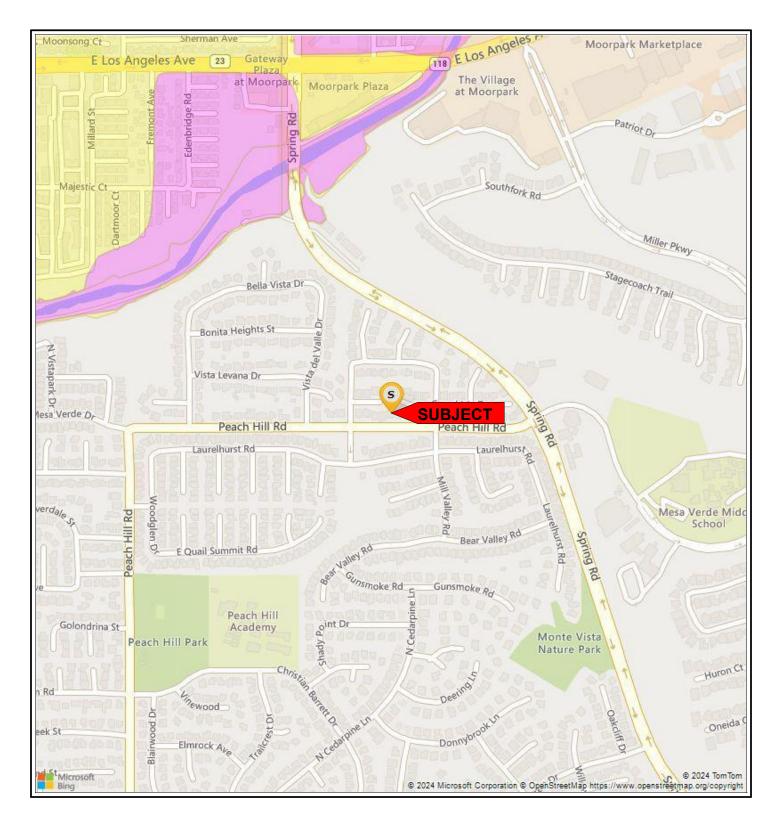
# **Prodigy Appraisal Services**

# FLOOD MAP ADDENDUM

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

| Property Address | 13648 Silver Oak Ln |         |                |                  |             |                |
|------------------|---------------------|---------|----------------|------------------|-------------|----------------|
| City Moorpark    | County              | Ventura | State          | CA               | Zip Code    | 93021-2217     |
| Lender/Client We | edgewood Inc        | Address | 2015 Manhattan | Beach Blvd Suite | 100 Redondo | Beach CA 90278 |



# Flood Map Legends Flood Zones Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards Floodway areas with velocity hazard Floodway areas COBRA zone

| Flood 2   | Flood Zone Determination |                  |             |                     |            |  |  |  |  |  |  |  |
|-----------|--------------------------|------------------|-------------|---------------------|------------|--|--|--|--|--|--|--|
| In Specia | al Flood H               | azard Area (F    | lood Zone): | Out                 |            |  |  |  |  |  |  |  |
| Within 25 | 50 ft. of m              | ultiple flood zo | ones?       | Not within 250 feet |            |  |  |  |  |  |  |  |
| Commun    | nity:                    |                  |             | 060712              |            |  |  |  |  |  |  |  |
| Commun    | ity Name                 |                  | MO          | MOORPARK, CITY OF   |            |  |  |  |  |  |  |  |
| Map Nun   | nber:                    |                  | 06          | 6111C0838E          |            |  |  |  |  |  |  |  |
| Zone:     | Χ                        | _ Panel:         | 0838E       | Panel Date:         | 01/20/2010 |  |  |  |  |  |  |  |
| FIPS Co   | de:                      | 06111            | Census Tr   | ract:               | 0076.10    |  |  |  |  |  |  |  |

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

# Prodigy Appraisal Services COMMENT ADDENDUM

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

| Property Address | 13648 Silver Oak Ln |        |                |                 |                 |            |               |
|------------------|---------------------|--------|----------------|-----------------|-----------------|------------|---------------|
| City Moorpark    |                     | County | Ventura        | State           | CA              | Zip Code   | 93021-2217    |
| Lender/Client V  | Vedgewood Inc       |        | Address 2015 M | lanhattan Beach | Blvd Suite 100, | Redondo Be | ach, CA 90278 |

#### **GRID ADJUSTMENTS:**

Market Grid adjustments are deemed to be self-explanatory and adjustments to the comparable sales reflect the appraiser's best estimate of market's reaction to the differences between the subject property and the comparables. Paired sales analysis is conducted to a limited degree based on the market data in the area and may not only be limited to the information included in the sales comparison grid. This approach is deemed most reliable and reflective of the typical buyer reaction to or lack thereof, certain amenities, room count, condition, quality of construction, location, view, etc...

**MARKET CONDITIONS**: None warranted due to the stable trend in the neighborhood based on the 1004MC, CRMLS CMA data, neighborhood value trend charts, and market area analysis over the last 12 months. SEE EXHIBIT AND CHARTS BELOW. The list to sale price ratios is 102%.

**LOCATION**: Adjustments applied at 2.5% increments to reflect market reaction. The adjustment is the best estimated market reaction and the paired sales analysis was conducted to a limited degree of comps two and three included in the report and historical data.

**SITE**: Based on a review of Ventura County Tax Assessor plat map, the subject has a site area of 9236 Sqft. The Google Aerial maps and 3D measuring tools were utilized to estimate the overall usable area for the subject and comparables. Even though the comparable lots differ in size from the subject, they still can only be used to build one home, so their larger or smaller site areas are worth only a marginal difference, not the full overall value of land. That being noted adjustments warranted were applied at \$5 per sqft for differences greater than 3000 sqft and rounded to \$500.

VIEW: None warranted.

**DESIGN/STYLE**: None warranted.

**GLA**: Adjustments made at \$100.00 per square foot of difference for differences greater than 100 square feet and then rounded to the nearest \$500.

**ROOM COUNT**: Bedroom count was absorbed in the GLA adjustments.

**QUALITY OF CONSTRUCTION AND CONDITION**: Adjustments made at 2.5% increments based on level of difference and the paired sales analysis of comparables one and two. Comps two and three have been updated in recent years with newer cabinets, counter tops, vanities, and some flooring.

AGE: None warranted. Age was considered in the quality and condition ratings.

GUEST HOUSE: None warranted.

AUTO STORAGE: None warranted.

### SUMMARY OF SALES COMPARISON APPROACH:

A diligent effort was made to find comparables sales that were similar to the subject in age, style, lot size, quality of construction, close proximity, and condition. The initial search criteria were 12 months prior to inspection, 20% GLA difference, and 1 mile radius. Based on the above noted search criteria the comparables included in the report bracket the major characteristics of the subject and considered the best indication of value.

Comp one was given dominate weight due to same GLA, same street/block location, similar overall condition, least amount in gross adjustments. Comps two and three were given secondary and supportive weight due to size, close proximity, similar GLA, limited gross adjustments. Comps 1-3 sold more than six months prior but had to be considered due to the limited number of similar recent sale. Comp four was added to demonstrate current listing activity. NOTE: the adjusted sale price is less than the estimated value, however, as reflected in the 1004MC, the list to sale price ratios are 102%+.

**MARKET CONDITIONS**: None warranted due to the stable trend in the neighborhood based on the 1004MC, CRMLS CMA data, neighborhood value trend charts, and market area analysis over the last 12 months. SEE EXHIBIT AND CHARTS BELOW. The list to sale price ratios is 102%.

Due kids out front of comp three at inspection, the photo had to be pulled from the CRMLS. A photo of the street sign was added to demonstrate exterior inspection.

# Prodigy Appraisal Services AERIAL MAP ADDENDUM

File No. 57207 Case No. 35314487

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Redwood Holdings LLC

Lender/Client

Property Address 13648 Silver Oak Ln

Wedgewood Inc

City Moorpark County Ventura State CA Zip Code 93021-2217

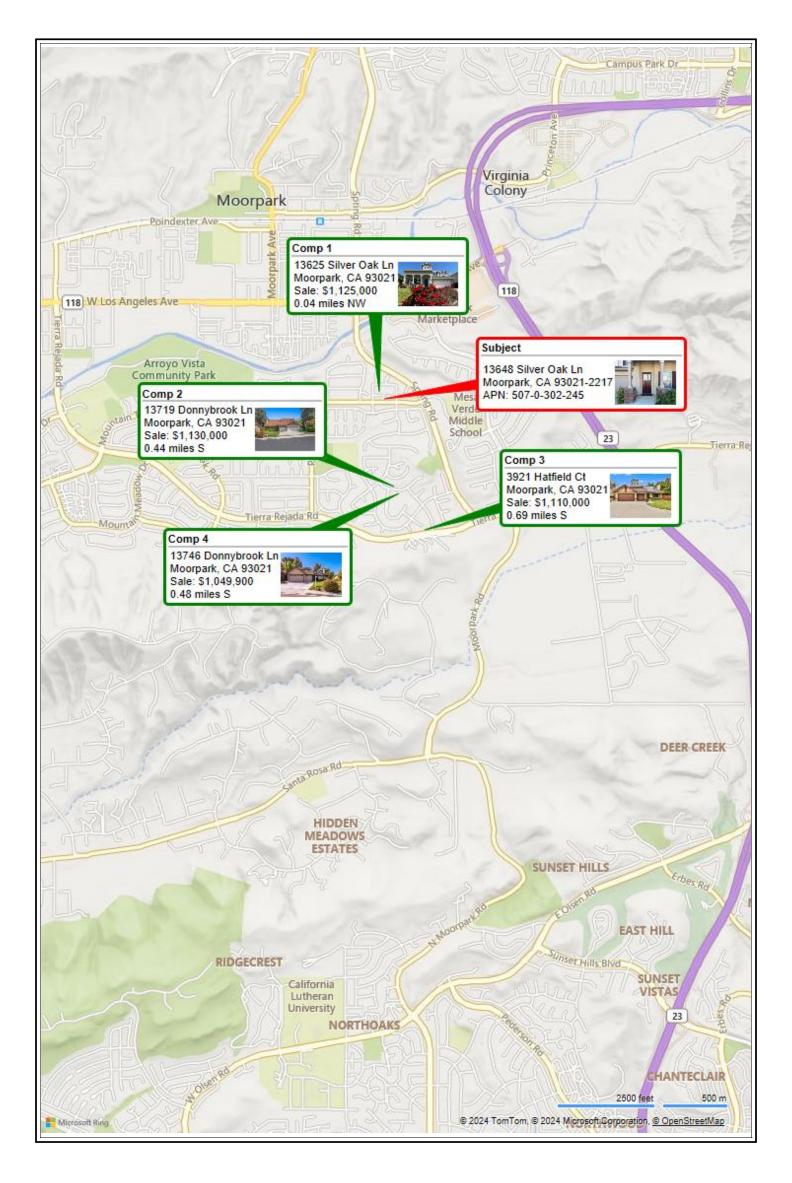
9430 Megan Ave Chatsworth, CA 9131 APN: 2727-016-015 Plummer St

# Prodigy Appraisal Services LOCATION MAP ADDENDUM

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

| Property Address | 13648 Silver Oak Ln |         |                    |                  |                |               |
|------------------|---------------------|---------|--------------------|------------------|----------------|---------------|
| City Moorpark    | County              | Ventura | State              | CA               | Zip Code       | 93021-2217    |
| Lender/Client We | dgewood Inc         | Address | 2015 Manhattan Bea | ch Blvd Suite 10 | 0, Redondo Bea | ach, CA 90278 |



|  |   |                                | io / ippraidar i                     |          |       |                 |              |                |          |             |  |  |
|--|---|--------------------------------|--------------------------------------|----------|-------|-----------------|--------------|----------------|----------|-------------|--|--|
| The purpose of this addendum is to provide the lende   |   |                                | -                                    | nds      | an    | d conditions p  | reva         | lent in the s  | ubjec    |             |  |  |
| neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Property Address 13648 Silver (  | Dak Ln  | City                           | Moorpark                             |          | Sta   | ite CA          |              | ZIP Code       | 93       | 3021-2217   |  |  |
| Borrower Redwood Holdings LLC  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Instructions: The appraiser must use the information   | required on this form                                   | as the basis for his/          | her conclusions and m                | ust      | pro   | vide support f  | or th        | ose conclus    | ions,    | regarding   |  |  |
| housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent    |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| it is available and reliable and must provide analysis a   | is indicated below. If a                                | any required data is           | unavailable or is consi              | der      | ed ı  | unreliable, the | арр          | raiser must    | provid   | le an       |  |  |
| explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the        |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Inventory Analysis   | Prior 7-12 Months                                       | Prior 4-6 Months               | Current - 3 Months                   | <u> </u> | , 0.0 |                 | /eral        | l Trend        |          |             |  |  |
| Total # of Comparable Sales (Settled)  | 6   | 0                              | 2                                    |          | Х     | Increasing      | - Ciui       | Stable         |          | Declining   |  |  |
| Absorption Rate (Total Sales/Months)   | 1   | 0                              | 0.67                                 |          | X     | Increasing      |              | Stable         | H        | Declining   |  |  |
|  | 0   | 0                              | 2                                    |          | ^     |                 |              |                | X        |             |  |  |
| Total # of Comparable Active Listings  |   | 0                              |                                      |          |       | Declining       |              | Stable         |          | Increasing  |  |  |
| Months of Housing Supply (Total Listings/Ab. Rate)   | Total Livings to 1 takes                                |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Median Sales & List Price, DOM, Sale/List %  | Prior 7-12 Months                                       | Prior 4-6 Months               | Current - 3 Months                   | <u> </u> |       |                 |              | 1              |          | D 11 1      |  |  |
| Median Comparable Sales Price  | 1,055,000   | 0                              | 1,012,500                            | H        |       | Increasing      |              | Stable         | $\vdash$ | Declining   |  |  |
| Median Comparable Sales Days on Market   | 20.5  | 0                              | 3.5                                  |          |       | Declining       | X            | Stable         |          | Increasing  |  |  |
| Median Comparable List Price   | 0   | 0                              | 1,037,450                            |          |       | Increasing      | X            | Stable         |          | Declining   |  |  |
| Median Comparable Listings Days on Market  | 0   | 0                              | 24                                   |          |       | Declining       | X            | Stable         |          | Increasing  |  |  |
| Median Sale Price as % of List Price   | 99.19   | 0                              | 102.00                               | Ц        |       | Increasing      | X            | Stable         | Щ        | Declining   |  |  |
| Seller-(developer, builder, etc,) paid financial assistan  | ce prevalent?   | Yes X                          | No                                   |          |       | Declining       | X            | Stable         |          | Increasing  |  |  |
| Explain in detail seller concessions trends for the pas-   | 12 months (e.g. seller                                  | r contributions increa         | ased from 3% to 5%, in               | ncre     | asi   | ng use of buy   | dowr         | ns, closing c  | osts     |             |  |  |
| condo fees, options, etc.)   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| CRMLS indicates there were 8 closed sales  | during the past 12                                      | 2 months and 2 c               | of those sales cont                  | air      | ed    | seller cond     | ess          | ions whic      | h is :   | 25% of      |  |  |
| the total transactions in this market area. Pri  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| concessions; 0% of sales for this period. 0-3  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| and \$25,000. The median concession amou   |   | 21.0000.01.0, 070              | <u> </u>                             |          |       |                 |              |                |          |             |  |  |
| Are foreclosure sales (REO sales) a factor in the mark   |   | No If yes evol                 | ain (including the trend             | de ii    | n lie | tings and sale  | e of         | foreclosed r   | rone     | tios)       |  |  |
| The data used in the grid above does not inc   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| reported transactions. However, this is not a  |   |                                |                                      |          |       |                 | ea :         | saies inai     | wer      | e not       |  |  |
| reported. It is beyond the scope of this assig   | nment to confirm  | each sale used i               | n the Market Cond                    | ווונוכ   | ons   | кероп.          |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Cite data sources for above information.   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| CRMLS was the data source used to comple   | ete the Market Cor                                      | nditions Addendu               | ım. 4/21/2024                        |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Summarize the above information as support for your  | conclusions in the Nei                                  | ghborhood section of           | of the appraisal report f            | forr     | n. If | you used any    | add          | itional inforr | natio    | n, such as  |  |  |
| an analysis of pending sales, and/or expired and with  | drawn listings, to formu                                | ulate your conclusion          | ns, provide both an exp              | olar     | atio  | on and suppor   | t for        | your conclu    | sions    |             |  |  |
| The statistics above were generated from ar  | n exported MLS ma                                       | arket search. De               | tails regarding the                  | ca       | ılcı  | llations and    | pro          | cess can       | be f     | ound        |  |  |
| online at http://bradfordsoftware.com/1004m  | ıc/calc.shtml.  |                                |                                      |          |       |                 |              |                |          |             |  |  |
| ·  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| May 11 11 11 11 11 11 11 11 11 11 11 11 11   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| If the subject is a unit in a condominium or cooperative   |   |                                | Project Name:                        | _        |       |                 | _            |                |          |             |  |  |
| Subject Project Data   | Prior 7-12 Months                                       | Prior 4-6 Months               | Current - 3 Months                   | ļ ,      |       |                 | <u>/eral</u> | l Trend        |          |             |  |  |
| Total # of Comparable Sales (Settled)  |   |                                |                                      | Ļ        |       | Increasing      |              | Stable         | Щ        | Declining   |  |  |
| Absorption Rate (Total Sales/Months)   |   |                                |                                      | Ц        |       | Increasing      |              | Stable         |          | Declining   |  |  |
| Total # of Active Comparable Listings  |   |                                |                                      |          |       | Declining       |              | Stable         |          | Increasing  |  |  |
| Months of Unit Supply (Total Listings/Ab. Rate)  |   |                                |                                      |          |       | Declining       |              | Stable         |          | Increasing  |  |  |
| Are foreclosures sales (REO sales) a factor in the pro   | ject? Yes _   | No If yes, inc                 | icate the number of RI               | EΟ       | listi | ngs and expla   | in th        | e trends in I  | isting   | s and sales |  |  |
| of foreclosed properties.  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              | _              |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| 0 : 11 1 1 1 1 1 1 1 1   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
| Summarize the above trends and address the impact on the subject unit and project.   |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  | on the subject unit and                                 | d project.                     |                                      |          |       |                 |              |                |          |             |  |  |
|  | on the subject unit and                                 | d project.                     |                                      |          |       |                 |              |                |          |             |  |  |
|  | on the subject unit and                                 | d project.                     |                                      |          |       |                 |              |                |          |             |  |  |
|  | on the subject unit and                                 | d project.                     |                                      |          |       |                 |              |                |          |             |  |  |
|  | on the subject unit and                                 | d project.                     |                                      |          |       |                 |              |                |          |             |  |  |
|  | on the subject unit and                                 | d project.                     |                                      |          |       |                 |              |                |          |             |  |  |
| Signature  | on the subject unit and                                 | d project.  Signature          |                                      |          |       |                 |              |                |          |             |  |  |
| Signature Signature  | on the subject unit and                                 |                                |                                      |          |       |                 |              |                |          |             |  |  |
|  |   |                                | Name                                 |          |       |                 |              |                |          |             |  |  |
| To Mare 1  | derson  | Signature                      |                                      |          |       |                 |              |                |          |             |  |  |
| Appraiser Name Antonio An Company Name Prodigy Apprais   | derson<br>sal Services                                  | Signature Supervisor Company N | Name                                 |          |       |                 |              |                |          |             |  |  |
| Appraiser Name Antonio An Company Name Prodigy Apprais Company Address P. O. Box 4609, Wes   | derson<br>sal Services<br>tt Hills, CA 91308            | Signature Supervisor Company N | Name<br>Address                      |          |       |                 |              |                | Sta      | te          |  |  |
| Appraiser Name Antonio An Company Name Prodigy Appraise Company Address P. O. Box 4609, Wes  | derson<br>sal Services<br>tt Hills, CA 91308<br>State C | Signature Supervisor Company N | Name<br>Address<br>se/Certification# |          |       |                 |              |                | Sta      | te          |  |  |

MARKET RESEARCH & ANALYSIS

CONDO/CO.OP PROJECTS

# Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

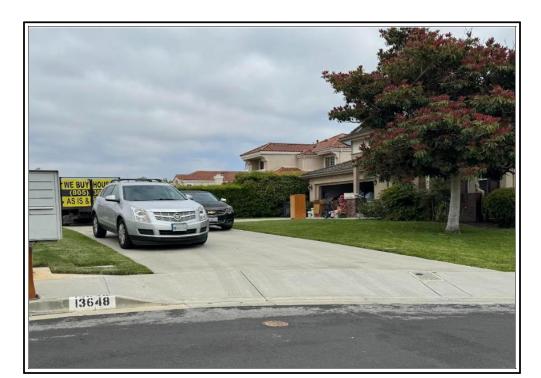
File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

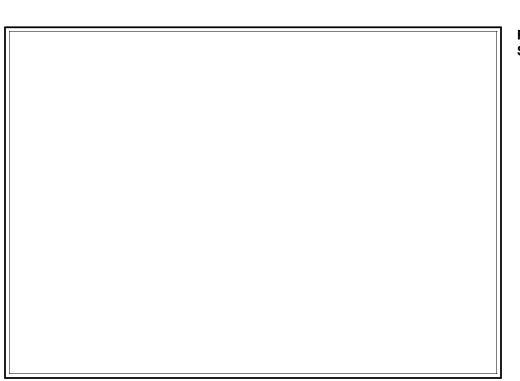
Property Address 13648 Silver Oak Ln

City Moorpark County Ventura State CA Zip Code 93021-2217

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



FRONT OF SUBJECT PROPERTY 13648 Silver Oak Ln Moorpark, CA 93021-2217



REAR OF SUBJECT PROPERTY



STREET SCENE

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

Property Address 13648 Silver Oak Ln

City Moorpark County Ventura State CA Zip Code 93021-2217





COMPARABLE SALE # 13625 Silver Oak Ln Moorpark, CA 93021

1



COMPARABLE SALE # 2 13719 Donnybrook Ln Moorpark, CA 93021



COMPARABLE SALE # 3 3921 Hatfield Ct Moorpark, CA 93021

# Prodigy Appraisal Services COMPARABLES 4-5-6

File No. 57207 Case No. 35314487

 Borrower
 Redwood Holdings LLC

 Property Address
 13648 Silver Oak Ln

 City
 Moorpark
 County
 Ventura
 State
 CA
 Zip Code
 93021-2217

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE SALE # 4 13746 Donnybrook Ln Moorpark, CA 93021

**COMPARABLE SALE #** 5

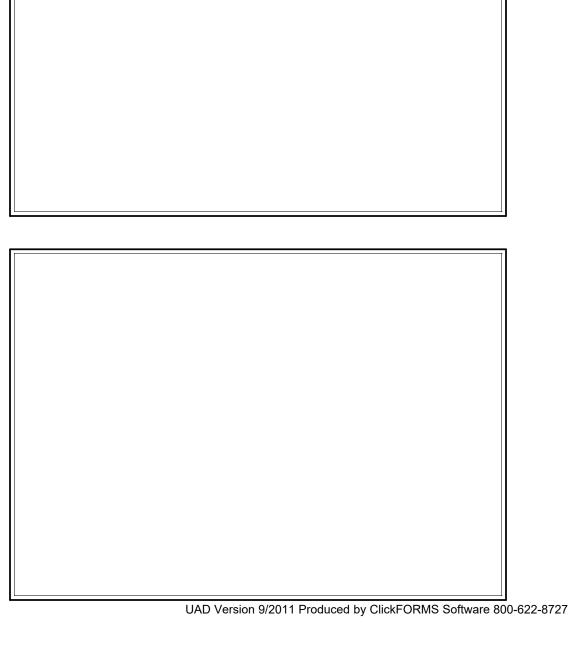
COMPARABLE SALE # 6

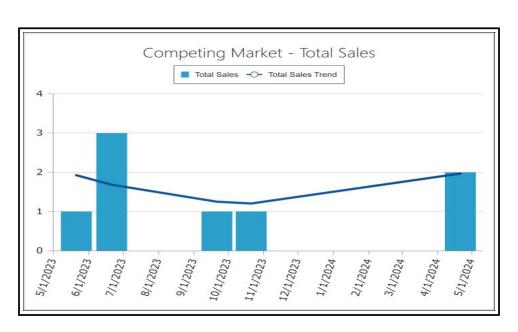
File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC 13648 Silver Oak Ln Property Address City Moorpark County Ventura State CA Zip Code 93021-2217 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



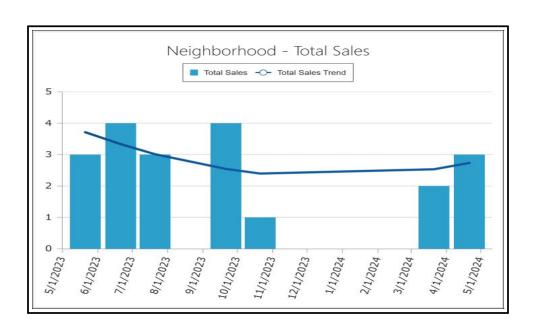
3921 Hatfield Ct Appraiser Photo of Street Sing



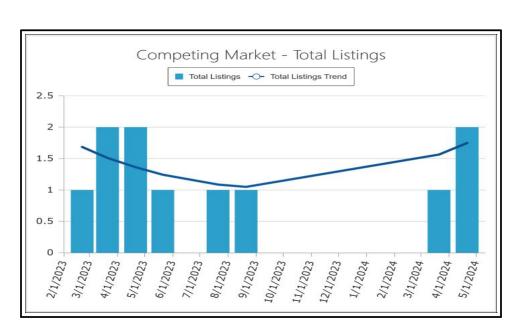


ABOVE: Competing Market - Total Sales

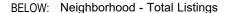
BELOW: Neighborhood - Total Sales

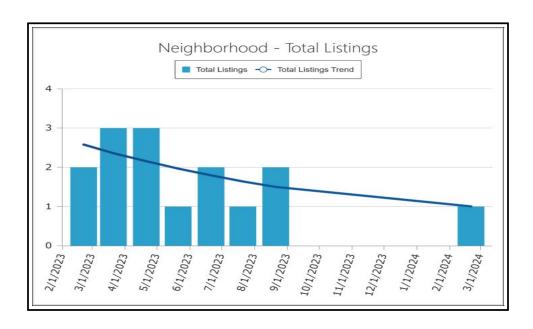


33



ABOVE: Competing Market - Total Listings







ABOVE: Competing Market - Total Sales and Listings

BELOW: Neighborhood - Total Sales and Listings





ABOVE: Competing Market - Median Sales Price

BELOW: Neighborhood - Median Sales Price



33



ABOVE: Competing Market - Median List Price

BELOW: Neighborhood - Median List Price

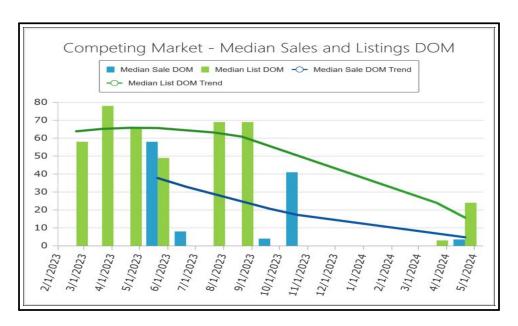




ABOVE: Competing Market - Median Sales and List Price

BELOW: Neighborhood - Median Sales and List Price





ABOVE: Competing Market - Median Sales and Listings DOM



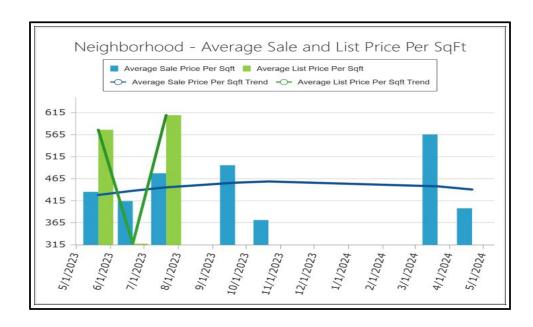


33



ABOVE: Competing Market - Average Sale and List Price Per SqFt

BELOW: Neighborhood - Average Sale and List Price Per SqFt



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

(UAD) File No. 57207 **Definitions** Case No. 35314487

# Requirements - Condition and Quality Ratings Usage

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

# **Condition Ratings and Definitions**

C1

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

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

C2

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

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

C3

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

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

C.4

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

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

C5

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

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

C6

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

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

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

File No. 57207 Case No. 35314487

# **Quality Ratings and Definitions**

Q1

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

Q2

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

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Ω6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

# Requirements - Definitions of Not Updated, Updated and Remodeled

# Not Updated

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

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

### Updated

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

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

### Remodeled

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

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

# **Explanation of Bathroom Count**

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

### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

File No.

Case No.

57207

35314487

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

Prodigy Appraisal Services

### APPRAISAL COMPLIANCE ADDENDUM

File No. 57207 Case No. 3531448

|   | APPRAISAL C  | , UI          | MPLIANCE                 | ADDENDU                                 | /I Case        | No. 3531        | 4487                       |
|---|--|---------------|--------------------------|---|----------------|-----------------|----------------------------|
| Borrower/Client Redwood Ho<br>Address 13648 Silver Oak L    |  |               |                          |   |                | Unit No.        |                            |
| City Moorpark   |  | ounty         | Ventura                  | State                                   | CA             |                 | 93021-2217                 |
| Lender/Client Wedgewood I                                   | nc   |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
| This App  | raisal Compliance Addendum is included   | to en         | sure this appraisa       | I report meets all USPA                 | √P 2014 red    | quirements.     |                            |
| APPRAISAL AND REPOR   | T IDENTIFICATION   |               |                          |   |                |                 |                            |
| This Appraisal Report is one of the                         |  |               |                          |   |                |                 |                            |
| X Appraisal Report  | This report was prepared in accordance with  |               |                          |   |                |                 |                            |
| Restricted Appraisal Report                                 |  |               | •                        |   |                |                 | , ,                        |
|   | intended user of this report is limited to the id<br>at the opinions and conclusions set forth in the          |               |                          | * |                |                 |                            |
|   | at the opinions and conclusions set for the thi  | ie repo       | ort may not be under     | stood property without the              | auuilionain    | lioimationiii   | the appraiser's working    |
|   |  |               |                          |   |                |                 |                            |
| ADDITIONAL OFFICIOAT  | TONG.  |               |                          |   |                |                 |                            |
| ADDITIONAL CERTIFICAT I certify that, to the best of my kno |  |               |                          |   |                |                 |                            |
| -   | ined in this report are true and correct.  |               |                          |   |                |                 |                            |
|   | ions, and conclusions are limited only by the re   | eporte        | ed assumptions and       | are my personal, impartia               | I, and unbia   | sed profession  | onal analyses,             |
| opinions, and conclusions.                                  |  | •             | ·                        |   |                | ·               | •                          |
|   | I have no present or prospective interest in the   |               |                          |   |                | -               | ·                          |
|   | I have performed no services, as an appraiser  | or in         | any other capacity, r    | regarding the property tha              | t is the subje | ect of this rep | ort within the three-year  |
| • •   | g acceptance of this assignment.   | or the        | nartica involved wit     | h this assignment                       |                |                 |                            |
|   | o the property that is the subject of this report of the property inment was not contingent upon developing or |               | •                        | _                                       |                |                 |                            |
|   | eting this assignment is not contingent upon the   | -             |                          |   | e or directic  | on in value the | at favors the cause        |
| * *   | he value opinion, the attainment of a stipulated   |               |                          | -                                       |                |                 |                            |
| this appraisal.   |  |               |                          |   |                |                 |                            |
|   | conclusions were developed and this report ha  | as bee        | en prepared, in confo    | ormity with the Uniform Sta             | andards of P   | rofessional A   | Appraisal Practice that    |
| were in effect at the time this                             |  | tl            | ant in the publicat of t | thia ranart                             |                |                 |                            |
|   | I have made a personal inspection of the prop-<br>no one provided significant real property appra              | -             | -                        |   | cation (if the | ere are excen   | itions the name of each    |
|   | nt real property appraisal assistance is stated  |               | •                        | roon(o) digiting this continu           | on in the      | TO GITO OXOOP   | dono, the name of each     |
| This report has been prepare                                | ed in accordance with Title XI of FIRREA as ar   |               |                          | enting regulations.                     |                |                 |                            |
| PRIOR SERVICES  |  |               |                          |   |                |                 |                            |
|   | d services, as an appraiser or in another other  | r capa        | acity, regarding the p   | property that is the subject            | of the repor   | t within the th | rree-year period           |
| immediately preceding acce                                  |  |               |                          | to the conditions of their many         | 4              | 41              | anta al financia alfadado. |
|   | ices, as an appraiser or in another capacity, re<br>s assignment. Those services are described in              |               |                          | is the subject of this repor            | t within the t | inree-year pe   | riod immediately           |
| PROPERTY INSPECTION   | assignment. Those services are described in  | i uie c       | omments below.           |   |                |                 |                            |
| · I X HAVE made a per                                       | sonal inspection of the property that is the sub   | ject o        | f this report.           |   |                |                 |                            |
|   | a personal inspection of the property that is th   | ie sub        | ject of this report.     |   |                |                 |                            |
| APPRAISAL ASSISTANCE  |  |               |                          |   |                |                 |                            |
|   | rovided significant real property appraisal assisummary of the extent of the assistance provide                |               |                          | ing this certification. If any          | one did prov   | /ide significar | nt assistance, they        |
| are nereby identified along with a                          | summary of the extent of the assistance provide  | <u>aea in</u> | i the report.            |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
| ADDITIONAL COMMENTS   |  |               |                          |   |                |                 |                            |
| Additional USPAP related issues                             | requiring disclosure and/or any state mandated   | d requ        | uirements:               |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   | XPOSURE TIME FOR THE SUBJECT   |               |                          |   |                |                 |                            |
|   | e for the subject property is 1-90 Days d  |               |                          | ditions pertinent to the app            | oraisal assig  | nment.          |                            |
| X A reasonable exposure time                                | for the subject property is <u>1-90 Days</u> d   | lay(s).       |                          |   |                |                 |                            |
| APPRAISER   |  |               | SUPERVISO                | ORY APPRAISER (O                        | NLY IF R       | EQUIRED         | j                          |
|   |  |               |                          | (0                                      |                |                 | ,                          |
|   |  |               |                          |   |                |                 |                            |
|   |  |               |                          |   |                |                 |                            |
|   | $\mathcal{L}V$   |               |                          |   |                |                 |                            |
| a Holisa  | <del>7 )</del>   |               | 0: 1                     |   |                |                 |                            |
| Signature Antonio Andersoi                                  |  |               | Signature<br>Name        |   |                |                 |                            |
| Date of Signature 04/21/202                                 |  |               | Name<br>Date of Signati  | ure                                     |                |                 |                            |
| State Certification # AR03567                               |  |               |                          | tion#                                   |                |                 |                            |
| O   |  |               | 01 1 1 1                 | se #                                    |                |                 |                            |
| State CA  |  |               | State                    |   |                |                 |                            |
| Expiration Date of Certification or                         | License 11/23/2024   |               |                          | e of Certification or Licens            |                |                 |                            |
|   | 10/0004  |               |                          | praiser Inspection of Subjection        |                |                 |                            |
| Effective Date of Appraisal 04/                             | 19/2024  |               | Did Not                  | Exterior Only from                      | ı street _     | Interior a      | and Exterior               |
|   |  |               |                          |   |                |                 |                            |

File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

Property Address 13648 Silver Oak Ln

<u>City Moorpark</u> County Ventura State CA Zip Code 93021-2217

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



File No. 57207 Case No. 35314487

Borrower Redwood Holdings LLC

Property Address 13648 Silver Oak Ln

City Moorpark County Ventura State CA Zip Code 93021-2217

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



# **DECLARATIONS**

REAL ESTATE APPRAISERS **ERRORS & OMISSIONS INSURANCE POLICY** 

301 E. Fourth Street, Cincinnati, OH 45202

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

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

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

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

Policy Number: RAP4113647-22 Renewal of: RAP4113647-21

Herbert H. Landy Insurance Agency Inc. Program Administrator:

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Antonio D. Anderson Item 1. Named Insured:

Item 2. Address: P.O. Box 4609

> West Hills, CA 91308 City, State, Zip Code:

11/29/2022 11/29/2023 Item 3. Policy Period: From

(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ 1,000,000 Damages Limit of Liability - Each Claim

1,000,000 B. \$ Claim Expenses Limit of Liability - Each Claim

1,000,000 Damages Limit of Liability - Policy Aggregate C. \$

1,000,000 D. \$ Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ **500** Each Claim

B. \$ 1,000 Aggregate

895.00 Item 6. Premium: \$

Item 7. Retroactive Date (if applicable): 11/29/2005

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)

D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)

D42414 (08/19)

Kessy a magnioni Authorized Representative

D42101 (03/15) Page 1 of 1