# **APPRAISAL OF REAL PROPERTY LOCATED AT** 3207 W 78th PI Los Angeles, CA 90043 TRACT # 8044 E 40 FT OF LOT 25 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 05/02/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

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

Loan#57246 File # 2405001C

The purpose	of this summar	y appraisal repo	rt is to pro	ovide the lender/cli	ent with an	accurate.	and adequat	alv eur	pported, opin	ion of the	e market val	ue of the	subject property.
Property Address			10 to pro	OVIGO 1110 IONIGOT/ON	one with un	City	· ·		pportou, opii			Zip Code	
	0207 11	78th Pl		Owner of	Public Record		Los Ange				- 0, 1		90043
Legal Description	ledwood Hold		ET OF LO		ubiic Hecord	Ciai	rinda Ivette	e Sarr	ipson		odulity LO	S ANGEL	.ES
Assessor's Parci	110101	# 8044 E 40	FIOFLO	01 25		Tax Ye	ar 2022				R.E. Taxes \$	1 245	
Neighborhood N	7012	-010-025 KMESA HEI	OUT C					702 E	:1		Census Tract	1,345	
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Assignment Type		ase Transaction		ance Transaction	Other	(describe)	Servicino	α					
Lender/Client	Wedgewo			Addre					Suito 10	) Podon	do Beach,	CA 00279	Ω
			en offered for sal	le in the twelve months	2010			Divu,	Suite 10	J, IXEGOII		Yes	No
	rce(s) used, offering p			DOM 50:Se									
				DOW 30,36	c allacine	u addend	ia.						
l did	did not analyze t	ne contract for sale for	r the subject purc	chase transaction. Expla	in the results of	the analysis of	the contract for	sale or w	vhy the analysis	was not			
performed.			, ,			•							
_													
Contract Price \$	i	Date of Contra	nct	Is the pr	operty seller the	owner of pub	lic record?		Yes	No D	ata Source(s)		
Is there any finar	ncial assistance (loan	charges, sale conces	sions, gift or dow	vnpayment assistance, e	tc.) to be paid b	y any party on	behalf of the bo	rrower?					Yes No
If Yes, report the	total dollar amount a	nd describe the items	to be paid.										
Note: Race and	I the racial compositi	on of the neighborh	ood are not appi	raisal factors.									
	Neighborhood	Characteristics			One-	Jnit Housing	Trends			One-L	Init Housing	Pre	sent Land Use %
Location		Suburban	Rural	Property Values	Increasing		Stable	De	clining	PRICE	AGE	One-Unit	85 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage		In Balance	0v	er Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth		Stable	Slow	Marketing Time	Under 3 r	nths	3-6 mths	Ov	er 6 mths	430	Low 34	Multi-Fam	
Neighborhood B	oundaries	SLAUSON A	AVE NORT	H, VAN NESS	AVE EAS	ST, INGL	EWOOD S	SOUT	H AND	1,505	High 114		ial 10 %
	VD WEST.									730	Pred. 99	Other	%
Neighborhood D	•			CATED IN A NE						MILY DE	TACHED F	PROPERI	TIES. THERE
2 IS SHOPE	PING, STORE	S AND PUB	LIC FACILI	ITIES LOCATE	D WITHIN	N THE N	EIGHBOR	HOOL	D				
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Warket Condition	ns (including support	ioi ille above conclus	10115)	SEE /	ATTACHE	D ADDE	NDUM						
Dimensions	SEE PLAT M	AD.		Area	5.417 sf		Shap	ne Di	ECTANG	III A D	View	N;Res;	
Specific Zoning (		LAR1			Description	SINGL	E FAMILY			ULAK	1.011	N,Res,	
Zoning Complian			onforming (Grand		No Zo		Illegal (describe)		IDLINOL				
Is the highest an		property as improved	(or as proposed	per plans and specifica	tions) the preser	nt use?	- ' '		X	Yes	No If No, de	scribe	HIGHEST
AND BES	T USE OF TH	HE SUBJECT	IS AS IMF	PROVED THE	PRESEN <sup>-</sup>	Γ USE D	UE TO TH	E ZO	NING RE	STRICTI	ONS.		
Utilities		describe)		Pul		describe)			ff-site Improve			Publi	ic Private
Electricity	$\boxtimes$			Water	<b>7</b>			S	treet ASF	HALT		X	1 🗆
Gas	lacktriangledown												
				Sanitary Sewer				A	lley NOI	ΙE			
-	ood Hazard Area	Yes	No FE	Sanitary Sewer SMA Flood Zone	<b>⟨</b>	FEMA M		A		NE	FEMA Maj		2/21/2018
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Loan#57246 File # 2405001C

There are 8 comparable	properties currently of	ffered for sale in	the subject neighborhoo	d ranging in price	from \$ 750,000		to \$ 965	5,000
There are 30 comparable	sales in the subject	neighborhood within	the past twelve months	s ranging in sale pr	ice from \$ 540,00	0	to \$ 9	99,000
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COMPARAE	BLE SALE # 2		COMPARABL	E SALE # 3
Address 3207 W 78th PI		2306 W 74th St		3208 W 75th St		2602 W	75th St	
Los Angeles, CA	90043	Los Angeles, C	A 90043	Los Angeles, CA	A 90043	Los Ang	eles, CA	90043
Proximity to Subject		0.63 miles NE		0.22 miles N		0.44 mile	es NE	
Sale Price	\$		\$ 715,000		\$ 849,000			\$ 745,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 458.33 sq.f		\$ 531.29 sq.ft.		\$ 525	5.39 sq.ft.	
Data Source(s)		THEMLS#23-3170	37;DOM 15	THEMLS#RS24052	2520MR;DOM 4	THEMLS#	#DW23172	474MR;DOM 20
Verification Source(s)		PARCEL QUES		PARCEL QUES				/ D# 783621
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv:0		Conv:7500	-7.500	Conv:27	200	-27,200
Date of Sale/Time		s11/23;c10/23		s04/24;c03/24	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	s11/23;c	:10/23	,
Location	N;Res;	N:Res:		N;Res;		N;Res;		
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIN	ЛРLE	
Site	5,417 sf	6,703 sf	-12.860	6,375 sf	-9.580	7,203 sf		-17,860
View	N;Res;	N;Res;	,	N;Res;		N;Res;		,
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT1;Bungalow		DT1;Bur	ngalow	
Quality of Construction	Q4	Q4		Q4		Q4	ga.o.	
Actual Age	88	100	0	86	0	100		0
Condition	C4	C4	+35.000		-70,000			+35,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	. 55,500	Total Bdrms. Baths	70,000	Total Bdri	ms. Baths	. 50,000
Room Count	6 3 2.0	6 3 2.1	-5,000		0			0
Gross Living Area	1,626 sq.ft.	1,560 sq.f					418 sq.ft.	+16,640
Basement & Finished	0sf	0sf	+5,200	0sf		0sf	. 10	10,040
Rooms Below Grade	031	031		031		031		
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERA	GE	
Heating/Cooling	FAU/CENTRAL	WALL/NONE	±5 000	FAU/CENTRAL		FAU/CE		
Energy Efficient Items	NONE NOTED	NONE NOTED	+5,000	NONE NOTED		NONE N		
Garage/Carport								
Porch/Patio/Deck	2gd1dw PORCH/PATIO	2gd1dw		2gd1dw PORCH/PATIO		2gd1dw PORCH		
		PORCH/PATIO	ı F 000	2 FIREPLACES	F 000			
FIREPLACES	1 FIREPLACE	NONE	+5,000		-5,000	1 FIREF	LACE	
ADDITIONAL	NONE	NONE		NONE		NONE		
Net Adjustment (Total)		<b>M</b> +	\$ 00.400	+ <b>X</b>   -	\$ 00.000	N +	П.	\$ 0.500
Adjusted Sale Price			\$ 32,420		\$ -92,080	Net Adj.		\$ 6,580
of Comparables		1.0	\$ 747.420	10.0	\$ 750,000		0.9 %	\$ 754.500
	ale or transfer history of the	. 0.0		Gross Adj. 10.8 %	\$ 756,920	GIUSS AUJ.	13.0 %	§ 751,580
I did did not research the s	sale of transfer filstory of the	Subject property and comp	idiable Sales. II IIUI, expidiii					
My receased	ot royaal any prior calco or t	ranefore of the cubinet prop	orty for the three years prior to	the offective date of this ar				
			erty for the three years prior to	the effective date of this ap	opraisal.			
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Data Source(s)  THEMLS / My research  Data Source(s)  THEMLS /  THEMLS /	PARCEL QUEST ot reveal any prior sales or to PARCEL QUEST	ransfers of the comparable	sales for the year prior to the o	date of sale of the comparab	ole sale.			
Data Source(s) THEMLS / My research did did did n Data Source(s) THEMLS / Report the results of the research and anal	PARCEL QUEST of reveal any prior sales or tr PARCEL QUEST ysis of the prior sale or trans	ransfers of the comparable  ransfers of the subject p	sales for the year prior to the or	date of sale of the comparab	ole sale.		COMPA	RARI F SAI F #2
Data Source(s)  My research  Data Source(s)  Report the results of the research and analysis	PARCEL QUEST of reveal any prior sales or to PARCEL QUEST ysis of the prior sale or trans	ransfers of the comparable	sales for the year prior to the o	date of sale of the comparab	ole sale.		COMPA	RABLE SALE #3
Data Source(s)  My research  did   did   did   Data Source(s)  Report the results of the research and ana  ITEM  Date of Prior Sale/Transfer	PARCEL QUEST of reveal any prior sales or treveal any prior sales or treveal any prior sales or transpired from the prior sale or transpired from the prior sales or transpired from the prior sal	ransfers of the comparable  ransfers of the subject p	sales for the year prior to the or	date of sale of the comparab	ole sale.		COMPA	RABLE SALE #3
Data Source(s)  My research did did did id id id id id id id id id	PARCEL QUEST of reveal any prior sales or tr PARCEL QUEST ysis of the prior sale or trans \$ 04/30/2024 \$730,000	Transfers of the comparable Toffer history of the subject p UBJECT	sales for the year prior to the comparable sales  COMPARABLE SA	date of sale of the comparab (report additional prior sales	on page 3).  COMPARABLE SALE #2			
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# **Exterior-Only Inspection Residential Appraisal Report**

Loan#57246 File # 2405001C

Scope of Work: In the preparation of this appraisal, the appraiser has mad					
interviews with people considered informed regarding the region, area, sut sales. This information was analyzed to document the various environmen					
market value of the subject property. The scope of the appraisal also gave	, , ,				•
comparables. When conflicting information was provided, the source deen	ned most reliable has b	peen used. Data	believed to be i	unreliable v	was
not included in the report nor used as a basis for the valuation conclusion.					
This appraisal report is intended for use by the private client or their assign	o for market value only	. This report is r	not intended for	any other	uoo It
is the property of the party ordering the report regardless of who pays the					
release from the ordering party and/or the Appraiser. Copies may be relea					
party participating in the transaction as deemed by the lender and provided	by law.				
Indicated in the neighborhood section of the report, this estimate is based immediate area and the ratio of listings to closed sales. Considered were to					
affecting the region, local economy, and the subject's neighborhood. Cons					
impact on market time. Market time assumes the subject was aggressively					
Condition Addendum: No warranty of the subject is given or implied. No lia					
property. This appraisal has not been prepared for the purpose of certifying plumbing systems. Nor has the appraisal been prepared for the purpose o					
insects, that the property does not contain hazardous materials, or that the					
affect its value. Finally, this appraisal is not intended to certify the soundne					•
Cost Approach: The cost approach was considered, but not utilized to make			many variables	s, due to fe	w lot
sales and builders costs to make an accurate cost approach. Therefore it i	s given no weight in th	ііѕ герогт.			
COST APPROACH TO VALUI	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)			ATES WERE TA		
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH	I, LAND/VALUE RATI	O IS TYPICAL F			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOLUSING THE ABSTRACTION METHOD.	I, LAND/VALUE RATI	O IS TYPICAL F			
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOLESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT  Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR	A, LAND/VALUE RATINOMIC LIFE - 35 YEA  OPINION OF SITE VALUE DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation 219	O IS TYPICAL F RS.  1,626 Sq.Rt.@\$ 0 Sq.Rt.@\$ 380 Sq.Rt.@\$  Functional	250.00 85.00	=\$ =\$ =\$ =\$ =\$ =\$ =\$	490,000 406,500 32,300
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT  Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA.  Estimated Remaining Economic Life (HUD and VA only) 35 Years  INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) NOT F  PROJECT INFORMATION IS the developer/builder in control of the HOA and the subject proper Legal Name of Project  Total number of phases Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	A, LAND/VALUE RATINOMIC LIFE - 35 YEA  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation 219  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPR  E (not required by Fannie Mae)  O = \$ REQUIRED  IFOR PUDS (if applicable)  No Unit type(s) Do y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	O IS TYPICAL F RS.  1,626	250.00	= \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$	490,000 406,500 32,300 438,800 219,400) 219,400 40,000 749,400
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT  Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND  SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR  THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES  MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS  TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA.  Estimated Remaining Economic Life (HUD and VA only)  35 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  NOT F  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper  Legal Name of Project  Total number of units rented  Total number of units  Total number of units rented  Total number of units rented  Total number of units rented  Total number of units cented  T	A, LAND/VALUE RATINOMIC LIFE - 35 YEA  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation 219  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPR  E (not required by Fannie Mae)  O = \$ REQUIRED  IFOR PUDS (if applicable)  No Unit type(s) Do y is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	O IS TYPICAL F RS.  1,626 Sq.R. @ \$	250.00	= \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$	490,000 406,500 32,300 438,800 219,400) 219,400 40,000 749,400
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reparding 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 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 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.

Loan#57246 File # 2405001C

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

Loan#57246 File # 2405001C

Fannie Mae Form 2055 March 2005

20. I identified th ordered and will	e lender/client in this appraisal report who is receive this appraisal report.	the individual, organization, or agent for the organization that
secondary market agency, or instrum obtain the apprais report may be dis	ortgagee or its successors and assigns; m participants; data collection or reporting entality of the United States; and any state,	ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ling, but not limited to, the public through advertising, public
laws and regulatio	that any disclosure or distribution of this apprains. Further, I am also subject to the provis sclosure or distribution by me.	
23. The borrower, insurers, governmen of any mortgage	another lender at the request of the borrowe t sponsored enterprises, and other secondary finance transaction that involves any one or mo	market participants may rely on this appraisal report as part
· · · · · · · · · · · · · · · · · · ·	ole federal and/or state laws (excluding audio ontaining a copy or representation of my sigr	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional criminal penalties Code, Section 100	including, but not limited to, fine or imprison	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPR	AISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
1. I directly super analysis, opinions,	rvised the appraiser for this appraisal assignment statements, conclusions, and the appraiser	
2. I accept full statements, conclus		eport including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser appraisal firm), is		ab-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
	report complies with the Uniform Standards of e Appraisal Standards Board of The Appraisal epared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
	ole federal and/or state laws (excluding audio ntaining a copy or representation of my signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ture, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
APPRAISER RO	gert P Charibéh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name Robert P Gha		NameCompany Name
Company Address	Vest Coast Appraisals (310) 560-2170  8400 Alverstone Ave	Company Address
, , ,	Los Angeles, CA 90045	
Telephone Number	(310) 560-2170	Telephone Number
	aribeh@msn.com	Email Address
Date of Signature and Re Effective Date of Appraisa		Date of Signature  State Certification #
State Certification #	05/02/2024	or State License #
or State License #	AL034184	State
or Other (describe)	State #	Expiration Date of Certification or License
State <u>CA</u> Expiration Date of Certific	ation or License <u>05/27/2024</u>	SUBJECT PROPERTY
ADDDESS OF 52 22 2		Did not inspect exterior of subject property
ADDRESS OF PROPERTY 3207 W 78th PI	'APPRAISED	Did inspect exterior of subject property from street
Los Angeles, CA 90		Date of Inspection
APPRAISED VALUE OF S LENDER/CLIENT	UBJECT PROPERTY \$ 750,000	COMPARABLE SALES
Name CLEAR CAP	ITAL	Did not inapped exterior of comparable calca from street
	Vedgewood Inc	☐ Did not inspect exterior of comparable sales from street ☐ Did inspect exterior of comparable sales from street
Company Address	2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Email Address	Redondo Beach, CA 90278	

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6

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

Loan#57246 File # 2405001C

FEATURE		SUBJECT	T		COI	MPARABI	LE SALE #	4		COI	MPARABL	E SALE # 5		COI	MPARABL	E SALE # 6	
				2150				7	245								
0207 W 7001111	000	12			W 74		00040		1	6 W 71		00042					
Los Angeles, CA Proximity to Subject	9004	43					90043					90043					
Sale Price	9			0.28 ו	miles	IN	le	70=	υ.53	miles		\$ 775,000				\$	
	\$		c - B				\$	725,000				\$ 775,000				Ψ	
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 4	473.5	5 sq.ft.			\$	580.09	g sq.ft.		\$		sq.ft.		
Data Source(s)				THEM	LS#SF	R23195	700MR;D	ом 43	THE	MLS#C\	/24068	452MR;DOM 22					
Verification Source(s)							T / D# 55					Γ / AGENT					
VALUE ADJUSTMENTS		DESCRIPTI	ION		SCRIPTI			Adjustment		DESCRIPTION		+(-) \$ Adjustment	D	ESCRIPTION	ON	+(-) \$ Adjust	tment
Sales or Financing				ArmL	th				Listi	na							
Concessions				Privat													
Date of Sale/Time						10.4				IVE;0							
Location					4;c01	/24			Activ				-				
*****	N;R			N;Re					N;R								
Leasehold/Fee Simple		SIMP	LE	FEE:	SIMPI	LE				SIMP	LE						
Site	5,41	17 sf		5,535	sf			0	5,04	2 sf		0					
View	N;R	les;		N;Re	 s;				N;R	es;							
Design (Style)		1;Bunga	alow		Bunga	alow				;Bunga	alow						
Quality of Construction	Q4	,_ <del></del> 190		Q4	gc				Q4	, 190							
Actual Age	88			93				0	85			0					
Condition													_				
	C4	T	T = -	C4				+35,000		T = -		-70,000	_	T			
Above Grade	Total		Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	6	3	2.0	6	3	1.1		+5,000	6	3	1.0	+10,000	1				
Gross Living Area		1,626	6 sq.ft.		1,531	sq.ft.		+7,600		1,336	sq.ft.	+23,200			sq.ft.		
Basement & Finished	0sf	,		0sf				,	0sf			,					
Rooms Below Grade																	
Functional Utility	Δ۱/۵	ERAGE	:	AVEF	2405				Δ\/⊏	RAGE							
Heating/Cooling								+10.000					-				
		J/CENT		NON				+10,000					-				
Energy Efficient Items		NE NO	TED	NON	⊨ NO	ıED				NE NO.	IED						
Garage/Carport		1dw		1dw				+20,000				+20,000					
Porch/Patio/Deck	POF	RCH/P	ATIO	POR	CH/P/	OITA			POF	RCH/P/	ATIO						
FIREPLACES	1 FI	REPLA	ACE	NON	E			+5,000	NON	١E		+5,000					
ADDITIONAL	NOI			ADU				-40,000									
		•						-,000									
Net Adjustment (Total)				×	+ [	٦-	\$	42,600	Г	7 + [	X -	\$ -11,800		] + [	٦.	\$	
Adjusted Sale Price				Net Adj.	L	5.9 <sup>%</sup>	l'	4∠,000	Net Ad			-11,000	Net Adj.		<u></u> %		
· ·					46	5.9 <sup>n</sup>	e	<b>-</b> a- · ·			1.5 %	e				\$	
of Comparables	al-	Aba	da a · ·	Gross Ad		16.9 %		767,600			16.5 %		uruss A	nuj.	%	Ψ	
Report the results of the research and anal	ysis of	ine prior sa			y or the s	ubject pro			_					1	0.5		
ITEM			SI	UBJECT			CON	MPARABLE SAL	E#	4		COMPARABLE SALE #	5		COMPAR	RABLE SALE #	6
Date of Prior Sale/Transfer		04/30/	2024			T											
Price of Prior Sale/Transfer		\$730,0															
Data Source(s)				ARCF	LQU	EST	THEMI S	S / PARCI	EL O	UEST	THEM	ILS / PARCEL Q	UEST	1			
Effective Date of Data Source(s)		04/18/			_ 40		04/18/20				04/18/						
Analysis of prior sale or transfer history of	the sub			nparable o	sales		0 T/ 10/20	<i>-</i>			J-7/ 10/	12727					
, sie er prior eare of transfer filetory of		-,501 1101101	., 001														
Analysis/Comments																	
* * * * * * * * * * * * * * * * * * * *																	

Loan#57246 ile No. 2405001C

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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 any 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. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

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

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

C5

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

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

C6

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

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

#### **Quality Ratings and Definitions**

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence 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.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

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.

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

### Explanation of Bathroom Count

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) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions  Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions  Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing  Recreational (Rec) Room	Sale or Financing Concessions  Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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UAD Version 9/2011 (Updated 1/2014)

# Market Conditions Addendum to the Appraisal Report

File No.

Loan#57246 2405001C

neighborhood. This is a required addendum for all appraisal reports	=		ondo and condic							
Property Address 3207 W 78th PI		·	y Los Ang	eles	S	ate CA		ZIP Code 900	43	
Borrower Redwood Holdings LLC			Looring	5100				- 000		
Instructions: The appraiser must use the information required on thi	is form as the basis for his/her cond	clusions, and r	must provide sup	port for those conclusions, rega	ırding					
housing trends and overall market conditions as reported in the Neig	ghborhood section of the appraisal	report form. Th	ne appraiser mus	t fill in all the information to the	extent					
it is available and reliable and must provide analysis as indicated be	low. If any required data is unavaila	able or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to	provide data for the shaded areas b	elow; if it is av	ailable, however	the appraiser must include the	data					
in the analysis. If data sources provide the required information as a	an average instead of the median, th	ne appraiser sh	ould report the a	vailable figure and identify it as	an					
average. Sales and listings must be properties that compete with the	e subject property, determined by a	pplying the cri	teria that would I	e used by a prospective buyer	of the					
subject property. The appraiser must explain any anomalies in the d	lata, such as seasonal markets, new	v construction,	foreclosures, et	C.						
Inventory Analysis	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months				verall Trend		
Total # of Comparable Sales (Settled)	16		8	6		Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	2.67	2.	.67	2.00		Increasing	X	Stable		Declining
Total # of Comparable Active Listings	4		4	8		Declining		Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.5	1	.5	4.0		Declining		Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-	6 Months	Current – 3 Months			0	verall Trend		
Median Comparable Sale Price	792,500	75,	,000	789,500		Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	32		14	40		Declining		Stable	X	Increasing
Median Comparable List Price	799,000	800	,000	835,000	X			Stable		Declining
Median Comparable Listings Days on Market	24		15	28		Declining		Stable	X	Increasing
Median Sale Price as % of List Price  Median Sale Price as % of List Price  Seller-(developer, builder, etc.)paid financial assistance prevalent?  Explain in detail the seller concessions trends for the past 12 month  fees, options, etc.).  SELLER CONCESSIG  WERE RANDOM AND DID NOT APPEA	103		00	99		Increasing		Stable	X	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No				Declining	X	Stable		Increasing
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Freddie Mac Form 71 March 2009

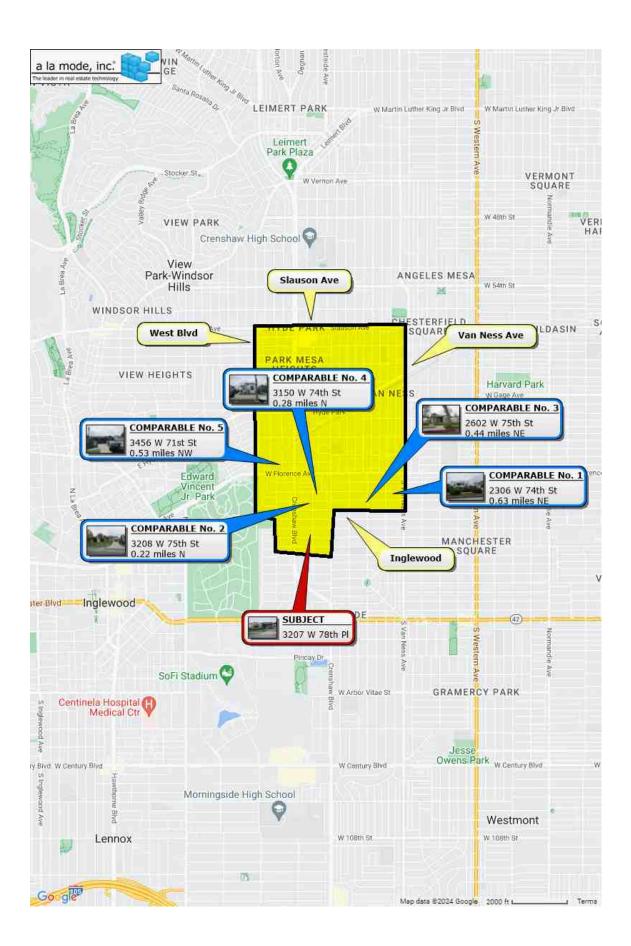
# USPAP ADDENDUM

Loan#57246

	OSI AI ADDLINDON	File No. 2405001C
Borrower Redwood Holdings LLC		
Property Address 3207 W 78th PI		
20	County LOS ANGELES	State CA Zip Code 90043
LOS 7 (IIIgolos	LOS ANGELES	CA 90043
ender Wedgewood Inc		
This report was prepared under the following LICE	D reporting ention:	
This report was prepared under the following USPA	r reporting option.	
Appraisal Report This	report was prepared in accordance with USPAP Standards Rule 2-2(a).	
-		
Restricted Appraisal Report This	report was prepared in accordance with USPAP Standards Rule 2-2(b).	
Daganahla Evnagura Tima		
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subject p	roperty at the market value stated in this report is:	<u>0-75</u>
A REASONABLE EXPOSURE TIME FOR	R THE SUBJECT PROPERTY AT THE OPINION OF VAL	UE INDICATED IS ESTIMATED
WITHIN 75 DAYS.		
William 70 B/Clos.		
Additional Certifications		
I certify that, to the best of my knowledge and belief:		
L have NOT performed convices, as an appraiser or in	any other canacity, regarding the property that is the subject of this report within t	the
	any other capacity, regarding the property that is the subject of this report within t	110
three-year period immediately preceding acceptance	of this assignment.	
I HAVE performed services, as an appraiser or in and	ther capacity, regarding the property that is the subject of this report within the thr	ee-year
period immediately preceding acceptance of this ass	gnment. Those services are described in the comments below.	
The statements of fact contained in this report are	true and correct	
- The statements of fact contained in this report are		
	are limited only by the reported assumptions and limiting conditions and a	are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.		
- Unless otherwise indicated. I have no present or pr	ospective interest in the property that is the subject of this report and no	personal interest with respect to the parties
involved.		
- I have no bias with respect to the property that is t	ne subject of this report or the parties involved with this assignment.	
- My engagement in this assignment was not contin	gent upon developing or reporting predetermined results.	
- My compensation for completing this assignment i	s not contingent upon the development or reporting of a predetermined va	alue or direction in value that favors the cause of
		I
	nent of a stipulated result, or the occurrence of a subsequent event direct	• • • • • • • • • • • • • • • • • • • •
- My analyses, opinions, and conclusions were deve	loped, and this report has been prepared, in conformity with the Uniform	Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.		
- Unless otherwise indicated. I have made a personal	I inspection of the property that is the subject of this report.	
1		fication (if there are executions, the name of each
	cant real property appraisal assistance to the person(s) signing this certif	ication (ii there are exceptions, the name of each
individual providing significant real property appraisa	assistance is stated elsewhere in this report).	
Additional Comments		
Additional Comments		
_		
	<u> </u>	
APPRAISER:	SUPERVISORY APPRAISER:	(only if required)
NIX HA		
K MIN IV		
Signature:	Signature:	
Name: Robert P Gharibeh	Name:	
Date Signed: 05/04/2024	Date Signed:	
State Certification #:	State Certification #:	
	or State License #:	
712001101		
State: CA	State:	
Expiration Date of Certification or License: 05/27/2	D24 Expiration Date of Certification or License	:
Effective Date of Appraisal: 05/02/2024	Supervisory Appraiser Inspection of Subjection	ect Property:
·· <u>00/02/202<del>4</del></u>	Did Not Exterior-only f	
	Did Not Exterior-only i	III(UIUI MIN EA(UIUI

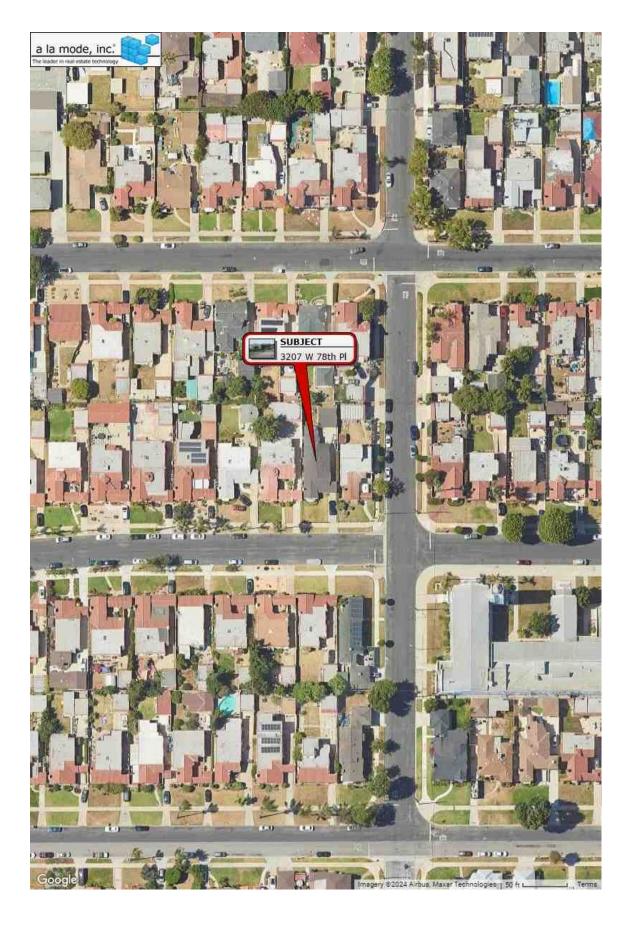
# **Location Map**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



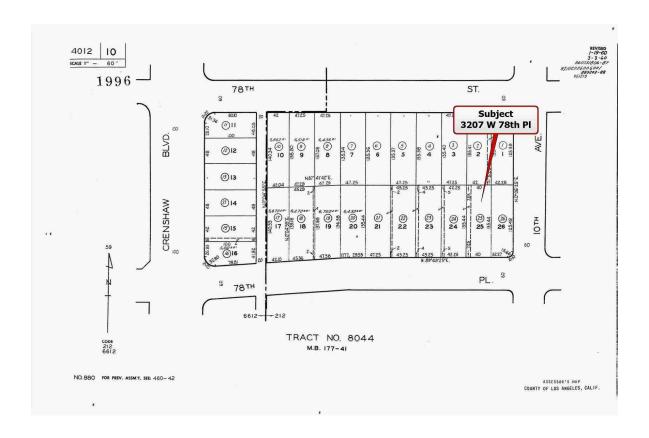
# **Aerial Map**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



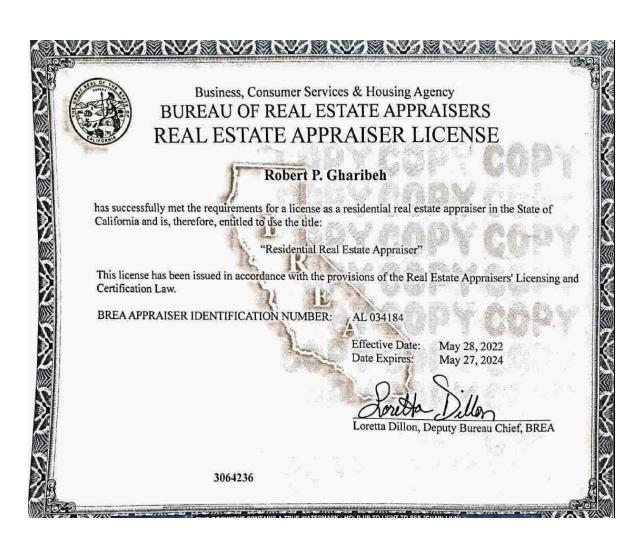
# **Plat Map**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# **Appraiser License**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	Sta	<sup>e</sup> CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



#### **E&O** Insurance

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							

#### Accelerant National Insurance Company

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

# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

#### PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27, 2024 To: January 27, 2025

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

 4. Limit of Liability:
 Each Claim
 Policy Aggregate

 Damages Limit of Liability
 4A. \$ 500,000
 4C. \$ 1,000,000

 Claim Expenses Limit of Liability
 4B. \$ 500,000
 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

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

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

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

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

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

Date: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

**Supplemental Addendum** 

File	No.	24	٥5	nr	1	r

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							

#### SUPPLEMENTAL ADDENDUM

#### **NEIGHBORHOOD AND SITE COMMENTS:**

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF LOS ANGELES, CALIFORNIA. THE NEIGHBORHOOD IS A WELL DEFINED SUBURBAN RESIDENTIAL COMMUNITY OF MEDIUM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH AVERAGE TO GOOD QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS IN CLOSE PROXIMITY TO NEIGHBORHOOD ELEMENTARY AND HIGH SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

THE SUBJECT IS REMOVED FROM HEAVILY TRAVELED THOROUGHFARES AND THEREFORE DOES NOT SUFFER FROM DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

#### **SALES COMPARISON COMMENTS:**

FOUR OF THE COMPARABLES ARE CONFIRMED CLOSED SALES AND ONE IS AN ACTIVE LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR CREDIT, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, AIR CONDITIONING, HEATER, FIREPLACE, GARAGE AND ADU. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA.

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$10.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET

THE SUBJECTS LOT SIZE IS NOT COMPLETELY BRACKETED BY THE CLOSED COMPETING SALES HOWEVER COMPARABLE NUMBER FOUR IS VERY SIMILAR AND THE TYPICAL BUYER WOULD NOT BE ABLE TO NOTICE THE DIFFERENCE. NO LOT SIZE ADJUSTMENT IS NECESSARY FOR COMPARABLE NUMBER FOUR. COMPARABLE NUMBER FIVE IS AN ACTIVE LISTING AND THIS COMPARABLE BRACKETS THE SUBJECTS LOT SIZE.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLES NUMBER ONE, THREE AND FOUR HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$35,000.00) WAS MADE SINCE THE SUBJECT HAS A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS, A LARGER ADJUSTMENT (\$70,000,00) WAS MADE TO COMPARABLES NUMBER TWO AND FIVE SINCE THESE COMPARABLES ARE REMODELED AND HAVE SUPERIOR KITCHEN AND BATHROOMS.

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET AT \$80 00 A SQUARE FOOT

BATHROOM ADJUSTMENTS (\$5,000.00 FOR EACH 1/2 BATHROOM) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.
AIR CONDITIONING ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS
WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.
HEATER ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE
SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.
FIREPLACE ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE
SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

ADU ADJUSTMENTS (\$40,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

GARAGE ADJUSTMENTS (\$10,000.00 EACH CAR) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL CONDITION THEN THE ACTUAL AGE.

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA.

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

#### **FINAL RECONCILIATION COMMENTS:**

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH IS NEITHER APPLICABLE NOR RELEVANT TO SINGLE FAMILY PROPERTIES AND CONDOMINIUMS; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

### Supplemental Addendum

		ouppiomontai A	adonadiii			24000	JIC	
Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County LO	S ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							

File No. 2405001C

#### FINAL RECONCILIATION COMMENTS (CONTINUED):

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER ONE AND TWO SINCE THEY ARE THE MOST SIMILAR CLOSED COMPETING SALES WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER THREE AND FOUR SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER FIVE SINCE IT IS AN ACTIVE LISTING AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

#### **ADDITIONAL COMMENTS:**

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE UPPER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN OVER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY. THE OWNER OF PUBLIC RECORD MAY BE INCORRECT. THE SUBJECT JUST SOLD ON 04/30/2024 AND THE TRANSACTION IS NOT UPDATED ON PUBLIC RECORDS.

THE SUBJECTS EFFECTIVE AGE IS BELOW THE SUBJECTS ACTUAL AGE DO TO THE UPDATING / REMODELING COMPLETED AT THE PROPERTY SINCE BEING BUILT.

#### URAR: Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE AVERAGE WITH RECENTLY RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 84 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 84 SALES WAS 20 DAYS.

#### • Exterior-Only: Subject - Sale/Listing History Amount, Date, Data Source & Record Number

THEMLS#IG24013008MR. THE SUBJECT WAS SOLD ON 04/30/2024 FOR A SALES PRICE OF \$730,000.00. LISTED ON 02/04/2024. PENDING ON 04/10/2024. ORIGINAL LIST PRICE OF \$855,000.00. LAST LIST PRICE OF \$799,900.00.

# **Subject Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# **Subject Front**

3207 W 78th PI Sales Price

Gross Living Area 1,626 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 5,417 sf Quality Q4 88 Age



# **Street Scene**



# **Street Scene Other Direction**

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# Comparable 1

2306 W 74th St

Prox. to Subject 0.63 miles NE 715,000 Sale Price Gross Living Area 1,560 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 6,703 sf Site Q4 Quality Age 100



# Comparable 2

3208 W 75th St

Prox. to Subject 0.22 miles N Sale Price 849,000 Gross Living Area 1,598 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,375 sf Quality Q4 Age 86



## Comparable 3

2602 W 75th St

Prox. to Subject 0.44 miles NE Sale Price 745,000 Gross Living Area 1,418 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7,203 sf Quality Q4 Age 100

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	3207 W 78th PI							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# Comparable 4

3150 W 74th St

Prox. to Subject 0.28 miles N 725,000 Sale Price 1,531 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; View N;Res; 5,535 sf Site Q4 Quality Age 93



# Comparable 5

3456 W 71st St

Prox. to Subject 0.53 miles NW Sale Price 775,000 Gross Living Area 1,336 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 5,042 sf Quality Q4 Age 85

# Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age