File No. 35365975 Case No. 57262

Exterior-Only Ins	pection Residential	l Appraisal Report

		t in the provid	a tha landar/aliant y	with an aca	urate, and adequately supp	orted only	nion of the market v	alua of the aubient r	araparty
	The purpose of this summary appraisal report		e the lender/client v				State CA		94542
	Property Address 2505 Carisbrook Cour Borrower Redwood Holdings LL		Owner of Public Re	City	Hayward SHAW ROSAL		County	Alame	
				COLO	SHAW RUSAL		County	Aldine	ua
	Legal Description TRACT 3695 LOT 20 Assessor's Parcel # 425-380-22				Tay Vaar		2022 D C	Tayaa (* 2.024	
F					Tax Year			Taxes \$ 2,934	264.02
Ш	Neighborhood Name WOODLAND EST		- 1 A		Map Reference	48-D			364.02
R	Occupant X Owner Tenant Va		ial Assessments \$		0 X PUD	HOAS	\$ 430	X per year	per month
S	Property Rights Appraised X Fee Simple								
Ø	Assignment Type Purchase Transaction	n     Ret			r (describe) Servicing(N				
	Lender/Client Wedgewood Inc				Manhattan Beach Blv		/		-
	Is the subject property currently offered for sa								)
	Report data source(s) used, offerings price(s)		·		-				
	05/03/2024;Original Price \$990,000;0								
	I did did did not analyze the contract	t for sale for	the subject purcha	se transact	on. Explain the results of th	ne analysi	s of the contract for	sale or why the ana	alysis was not
E C	performed.								
CONTRACT									
Ē	Contract Price \$ Date of C				er the owner of public record		Yes No Data		
Ž	Is there any financial assistance (loan charge	es, sale con	cessions, gift or dov	wnpayment	assistance, etc.) to be paid	by any p	arty on behalf of the	borrower?	Yes 🔄 No 🛛
8	If Yes, report the total dollar amount and des	cribe the ite	ms to be paid.						
	Note: Race and the racial composition of t	the neighbo	orhood are not app						
	Neighborhood Characteristics			One-Unit	Housing Trends		One-Unit Hous	ing Present Lan	
00		Rural	Property Values	X Increas	ing Stable	Declining	PRICE	AGE One-Unit	95 %
0	Built-Up X Over 75% 25-75% U	Jnder 25%	Demand/Supply	Shorta	e X In Balance	OverSupply	\$ (000)	(yrs) 2-4 Unit	2 %
RHO	Growth Rapid X Stable S	Slow	Marketing Time	X Under 3	mths 3-6 mths	Over6mths	680 Low	1 Multi-Fami	ly 2 %
0 R	Neighborhood Boundaries The north bound	dary is the	Fairview Ave;The	East bou	idary is the Mountain.; Th	ne south	1,990 High	104 Commercia	al 1 %
Ы	boundary is the Mountain and the West b	oundary is	the Mission Blvd.				1,065 Pred.	52 Other	%
Ϋ́	Neighborhood Description The subject pro	perty is loc	ated in a normal r	neighborh	od in the City of Hayward	d. The ne	eighborhood is nor	mal maintained ar	nd is near
EIGH	schools, parks, shopping centers and othe	er commur	ity services. The	property fi	s into the general quality	and con	dition in the area.	The subject's neig	hborhood
Z	is located within 5 -10 miles from employr	ment cente	rs and Hwy680.						
	Market Conditions (including support for the a			hborhood	rend is increasing for the	e last 12	months with mo	derate sales rates	
			, –		-				
	Dimensions 70 X 261.	13	Area	182	'9 sf Shape	Rectar	ngular View	N;Re	s;
	Specific Zoning Classification	R1	Zoning	Descriptio	Single Family Reside	ence	0		
		Vonconformi	ng (Grandfathered		No Zoning Illegal (des				
	Is the highest and best use of subject propert				· · · ·		X Yes No	f No, describe. Se	e
	Comment	/ /			. , .			,	
	Utilities Public Other (describe)		Public	Other (de	scribe) Of	ff-site Im	provementsType	Public	Private
Щ	Utilities         Public         Other (describe)           Electricity         X	Water		Other (de		<mark>ff-site Im</mark> t Aspha	provementsType alt	Public X	Private
SITE				Other (de		t Aspha	alt		Private
SITE	Electricity X Gas X	Sanita	X		Street	t Aspha None	alt		
SITE	Electricity X Gas X	Sanita X No F	X ry Sewer X EMA Flood Zone		Street Alley	t Aspha None	alt	X	
SITE	Electricity     X       Gas     X       FEMA Special Flood Hazard Area     Yes	Sanita X No F typical for th	x ry Sewer X EMA Flood Zone 2 e market area? 2	X X K Yes	Street Alley FEMA Map # 065 No If No, describe.	t Aspha None 5033-02	alt 91G FEMA	X	2009
SITE	Electricity     X       Gas     X       FEMA Special Flood Hazard Area     Yes       Are the utilities and/or off-site improvements to	Sanita X No F typical for th rnal factors	X       ry Sewer     X       EMA Flood Zone     X       e market area?     X       (easements, encroar)	X X K Yes	Street Alley FEMA Map # 065 No If No, describe.	t Aspha None 5033-02	alt 91G FEMA	X Map Date 08/03/2	2009
SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements the there any adverse site conditions or external	Sanita X No F typical for th rnal factors	X       ry Sewer     X       EMA Flood Zone     X       e market area?     X       (easements, encroar)	X X K Yes	Street Alley FEMA Map # 065 No If No, describe.	t Aspha None 5033-02	alt 91G FEMA	X Map Date 08/03/2	2009
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SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements t         Are there any adverse site conditions or exter         No any adverse external factor noticed(Please s	Sanita X No F typical for th rnal factors see the attack	X ry Sewer X EMA Flood Zone 2 e market area? 2 (easements, encroaned satellite map).	X X X X X Achments, o	Street Alley FEMA Map # 065 No If No, describe.	t Aspha None 5033-02 nd uses, a	alt 91G FEMA etc.)? Yes X	X Map Date 08/03/2	2009
SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements t         Are there any adverse site conditions or exter         No any adverse external factor noticed(Please s         Source(s) Used for Physical Characteristics of	Sanita X No F typical for th rnal factors see the attact	X ry Sewer X EMA Flood Zone 2 e market area? 2 (easements, encroaned satellite map).	X X Achments, o	Street Alley FEMA Map # 065 No If No, describe. nvironmental conditions, la	t Aspha None 5033-02 nd uses, r Records	alt 91G FEMA etc.)? Yes X	X Map Date 08/03/2	2009
SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements t         Are there any adverse site conditions or exter         No any adverse external factor noticed(Please s         Source(s) Used for Physical Characteristics or	Sanita X No F typical for th rnal factors see the attact of Property by Exteric	X ry Sewer X EMA Flood Zone e market area? (easements, encroaned satellite map). Appraisal Files	X X Achments, o	Street Alley FEMA Map # 065 No If No, describe. nvironmental conditions, la X Assessment and Tax Data Source(s) for Gross Lin	t Aspha None 5033-02 nd uses, Records ving Area	alt 91G FEMA etc.)? Yes X	X Map Date 08/03/2 No If Yes, descri	2009 be.
SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements t         Are there any adverse site conditions or exter         No any adverse external factor noticed(Please s         Source(s) Used for Physical Characteristics or         X       Other (describe)         Drive       Drive	Sanita X No F typical for th rnal factors see the attach of Property by Exteric Genera	X ry Sewer X EMA Flood Zone X e market area? X (easements, encroa ned satellite map). Appraisal Files or Inspection al Description	X X Achments, o	Street Alley FEMA Map # 065 No If No, describe. nvironmental conditions, la X Assessment and Tax Data Source(s) for Gross Liv Heating / Cooling	t Aspha None 5033-02 nd uses, Records ving Area	alt 91G FEMA etc.)? Yes X Prior Inspection menities	X Map Date 08/03/2 No If Yes, descrive Mage Date 08/03/2 No If Yes, descrive No If Yes,	2009 be.
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SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements to the the utilities and/or off-site improvements to the the the any adverse site conditions or external factor noticed (Please sector)         No any adverse external factor noticed (Please sector)         Source(s) Used for Physical Characteristics or X Other (describe)         Drive         General Description         Units       X One         One with Accessory Unit         # of Stories       2         Type       X Det.	Sanita X No F typical for th rnal factors see the attact by Exteric Genera Concret Full Ba Partial E	X ry Sewer X EMA Flood Zone X e market area? X (easements, encroan ted satellite map). Appraisal Files or Inspection al Description e Slab X Crawl S sement Finishe Basement Finishe	X X X X A A A A A A A A A A A A A	Street Alley FEMA Map # 065 No If No, describe. nvironmental conditions, la X Assessment and Tax Data Source(s) for Gross Liv Heating / Cooling FWA HWBB Radiant Other	t Aspha None 5033-02 nd uses, None Records Ving Area X Fire Woo	alt 91G FEMA etc.)? Yes X Prior Inspection Prior P	X Map Date 08/03/2 No If Yes, descril on X Property O RealQuest Car Stor None X Driveway # o Driveway Surface	2009 be. wner rage of Cars 2 Concrete
SITE	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements f         Are there any adverse site conditions or exter         No any adverse external factor noticed(Please s         Source(s) Used for Physical Characteristics or         X       Other (describe)         Drive         General Description         Units       X One         Onewith Accessory Unit         # of Stories       2         Type       X Det.         Att.       S-Det./End Unit         X       Existing         Proposed       UnderConst.	Sanita X No F typical for th rnal factors see the attact by Exteric Genera Full Ba Partial E Exterior Wal	X         ry Sewer       X         EMA Flood Zone       X         e market area?       X         e market area?       X         (easements, encroaned satellite map).       X         Appraisal Files       X         r Inspection       X         al Description       Sement         e Slab       X       Crawl S         sement       Finished         sasement       Finished         Is Woodsidings/       X	X X X X X A A A A A A A A A A A A A	Street Alley FEMA Map # 065 No If No, describe. nvironmental conditions, la X Assessment and Tax Data Source(s) for Gross Lin Heating / Cooling FWA HWBB Radiant Other el Gas	t Aspha None 5033-02 nd uses, 1 Records ving Area X Fire Woo Pati	alt 91G FEMA etc.)? Yes X Prior Inspection Prior Inspection place(s) # 1 odstove(s) # 0 io/Deck Concre ch Concrete	X Map Date 08/03/2 No If Yes, description Mon X Property O RealQuest Car Stor None X Driveway # c Driveway Surface X Garage # c	2009 be. wner age of Cars 2 Concrete of Cars 2
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ENTS SIT	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements to the there any adverse site conditions or external factor noticed (Please site)       Yes         No any adverse external factor noticed (Please site)       Drive to the there and the	Sanita X No F typical for th rnal factors see the attact of Property by Exterior Genera Concret Full Ba: Partial E Exterior Wal Roof Surface Gutters & Do Window Typ n X Dishw 7 Roo rems, etc.)	X         ry Sewer       X         EMA Flood Zone       X         e market area?       X         e market area?       X         (easements, encroated satellite map).       X         Appraisal Files       X         r Inspection       X         al Description       Esabe X         e Slab X       Crawl S         sement       Finishe         Basement       Finishe         Basement       Finishe         State       Good         woodsidings/       Tile/Goo         wonspouts       Gal.All         e       Sliding/Goo         vasher       X       Disposa         ms       4       E         Dual pane winc       X	X X X X X X X X X A A A A A A A A A A A A A	Street         Alley         FEMA Map # 065         No If No, describe.         nvironmental conditions, la         X Assessment and Tax         Data Source(s) for Gross Live         Heating / Cooling         FWA       HWBB         Radiant         Other         Individual         Other None         pwave X Washer/Dryer         2.1       Bath(s)	t Aspha None 5033-02 nd uses, nd uses, ving Area ving Area X Fire Woo X Fire Poc X Fen Othe 2,073	alt 91G FEMA etc.)? Yes X Prior Inspection Prior Inspection menities uplace(s) # 1 odstove(s) # 0 io/Deck Concre ch Concrete ol None ice Wood er None r (describe) Square Feet of C	X         Map Date       08/03/2         No       If Yes, descrived in the second i	2009 be. vmer rage of Cars 2 Concrete of Cars 2 of Cars 2 of Cars 0 Detached bove Grade
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PROVEMENTS SIT	Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and/or off-site improvements to the there any adverse site conditions or external factor noticed (Please site)       Yes         No any adverse external factor noticed (Please site)       Drive for the there and the	Sanita X No F typical for th rnal factors see the attack of Property by Exteric Genera Concret Full Ba: Partial E Exterior Wal Roof Surface Gutters & Do Window Typ n X Dishv 7 Roo tems, etc.) is from the ysical, fun ut 40 years or adverse of	X         ry Sewer       X         EMA Flood Zone       X         e market area?       X         (easements, encroated satellite map).       X         a Appraisal Files       X         a Appraisal Files       X         a Inspection       Appraisal Files         a Inspection       Appraisal Files         a Description       E Slab         e Slab       X         Crawl Sement       Finishe         Basement       Tile/Goo         wonspouts       Gal.All         e       Sliding/Go         vasher       X         Dual pane       Wincome         e appraiser       outsi         ctional or       extern         seconditions       that affeed	X X X Yes achments, a achments	Street Alley FEMA Map # 065 No If No, describe. nvironmental conditions, la X Assessment and Tax Data Source(s) for Gross Liv Heating / Cooling FWA HWBB Radiant Other el Gas Central Air Conditioning Individual Other None powave X Washer/Dryer 2.1 Bath(s) 2 pairs, deterioration, renova ction and the PUBLIC quacies were noted a	t Aspha None 5033-02 Ind uses, I Records ving Area Ving Area Ving Area A X Fire Pati X Por Pati X Por Pati X Por Other 2,073 Itions, ren DATA ( t the tim	alt 91G FEMA etc.)? Yes X Prior Inspection Prior Inspection	X         Map Date       08/03/2         No       If Yes, description         In       X         Property O         RealQuest         Car Stor         None         X       Driveway # 0         Driveway Surface         X       Garage         X       Garage         Carport       # 0         Attached       X         X       Built-in         Bross Living Area A         The subject is in         Listing and Zillor         The Remaining         Yes       X         Yes       X	2009 be. wner age of Cars 2 Concrete of Cars 2 of Cars 0 Detached bove Grade

File No. 35365975 Case No. 57262

**Exterior-Only Inspection Residential Appraisal Report** 

	Exterior-Only Ins There are 36 comparable properties currently offered for sale									000 to 0	1 00	0.000
There are 180 comparable sales in the subject neighbo						, ,	Ý	<u> </u>				0,000 . 1,680,000 .
FEATURE	SUBJ					SALE # 1		PARABLE S			RABLE S	
	arisbrook Co				51 Oak		001	2683 Oal			73 Lanca	
	ard, CA 9454					A 94542	н	ayward, C				A 94542
Proximity to Subject					.82 mil		0.17 miles E \$ 1,490,000 \$ 889.02 sq. ft. ML# CC41047579;DOM 2				0.16 mil	
Sale Price	\$				\$	1,400,000					1,485,000	
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.	\$	731.4	5 s	q. ft.				\$ 605	g. ft.	
Data Source(s)			ML	# BE	410502	227;DOM 5				ML# E	949;DOM 3	
Verification Source(s)			R	Realquest Doc# 38632			Re	alquest Do	oc# 23623	Realquest Doc		oc# 15609
VALUE ADJUSTMENTS	DESCRIF	TION	DES	SCRIPT	TION	+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustme
Sale or Financing			A	\rmLtl	h		Ar	nLth		Arm	_th	
Concessions			C	Conv;(	0		Co	nv;0		Con	v;0	
Date of Sale/Time			s03/	24;c0	2/24	0	s02/24	l;c01/24	+30,000	s02/24;	:01/24	+29,50
Location	B;Res;Bac	kwoods	B;Res	;Cul-d	le-Sac	0	B;Res;B	ackwoods		N;R	es;	+25,00
Leasehold/Fee Simple	Fee Sir	nple	Fee	e Sim	ple			Simple		Fee Si	mple	
Site	18279			0112		+122,500		75 sf	+111,000			+112,00
View	N;Re		1	N;Res	;			Res;		N;R	,	
Design (Style)	DT2;Con	ntemp	DT	1;Rar	nch	0		Ranch	C	,		
Quality of Construction	Q4			Q4				Q4		Q4		
Actual Age	45			58		0		66	C			
Condition	C4	1	ļ	C3		-120,000		C2	-240,000			-120,00
Above Grade	Total Bdrms		Total B		Baths	+8,000				Total Bdrm		-8,00
Room Count	7 4	2.1	6	3	2.0	+4,000		3 2.0	+4,000		3.0	-4,00
Gross Living Area	2,073	sq. ft	1,9	914	sq. ft.	+55,500			+139,000		sq. ft	-132,50
Basement & Finished	0sf			0sf			(	)sf		0s	f	
Rooms Below Grade										-		
Functional Utility	Avera			verag				erage	-	Avera		
Heating/Cooling	FWA/N			A/Cer		-3,000		Central	-3,000			-3,00
Energy Efficient Items	Dual Pane		Dual P					ne Window		Dual Pane		
Garage/Carport	2gbi2			ga2d		0	-3	a2dw	C			
Porch/Patio/Deck	Porch/Co			h/Con				Concrete		Porch/Co		
Fireplaces	1 Firep			irepla		-3,000		eplace		Nor		+3,00
	Non			None				one		Nor		
Listing Price \$	Non	е		95000	00	0	110	0000	0			
Net Adjustment (Total)					-	\$ 64,000	X +	-	\$ 49,000	+ X		\$ -98,000
Adjusted Sale Price			Net Ad	•			Net Adj:		A 500 000	Net Adj: -7		<b>A</b> 4 007 000
of Comparables						\$ 1,464,000 property and com		-	\$ 1,539,000	Gross Adj:	29%	\$ 1,387,000
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Data source(s) RealQu							s for the ye				3016.	
	research and a		the prior	sale or	transfer	history of the subi	ect propert	ry of the subject property and comparable sales (report			or sales or	n page 3).
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ITEM		SU	BJECT		transfer	history of the subj COMPARABLE S			PARABLE SALE #			n page 3). BLE SALE # 3
	er	SU 05/0	BJECT )2/2024		transfer							
ITEM Date of Prior Sale/Transfe	er	SU 05/( \$1,(	BJECT		transfer		SALE # 1	CON	PARABLE SALE # 10/04/2023		OMPARA	
ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transf	er fer	SU 05/0 \$1,0 See 0	BJECT )2/2024 )75,000	nt	transfer	COMPARABLE S	SALE # 1	CON	PARABLE SALE # 10/04/2023 \$975,000		OMPARA	BLE SALE # 3
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

File No. 35365975 Case No. 57262

## Exterior-Only Inspection Residential Appraisal Report

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	Comparable selection:All the comps are arm length transactions.						
	R1=Single family Residence: the minimum lot size for single family is 5	5000 soft or abo	ove The Ma	aximum Resid	lential Density	/ = 9	units per
	acres.But for much newer single family the lot size will be smaller acco						
			-			ulula	
	http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.				031)		
	This appraisal was ordered in compliance with Appraisal Independence	e "AIR" and Mo	ortgage Lett	er 2009-28.			
	No any personal property is included in this transaction.						
	Note that the GLA , floor plan of the comp2 is not correct in the Realqu						
	The condition of the interior of the improvements are from PUBLIC DA	TA (Realquest	,MLS Listin	g and Zillow.c	om) and VE	RIFIE	D by the
	property owner.						
	The PUD amenity of the subject are Greenbelt/Club House, Greenbelt	, Pool and com	nmon area i	maintenance(	Landscaping)	and	all are in
	a good condition.						
	All the comparables are in the same or competing PUD within similar a	amenity, no any	/ marketabil	itv difference	between the	subie	ct's
	community(i.e. the DOM are similar in different PUDs) and the compa						
n	Though the comp4 and comp5 is beyond the usual guidline of the solo						
,	neighbor and csame community and/or bracketing the condition of the				-		
I					ne leatures,	inus n	
2	good comparable.	·					
	The condition adjustment for comp1 comp2,comp3,comp4,comp5 are						
5	granite counter top and newer cabinet),Bathrooms(newer Granite/coria	in counter top)	and flooring	g(newer hardv	vood/tile/carp	et) wi	hile the
_	subject has less upgraded kitchen(older laminate/tile counter top,olde	er cabinet),bath	room(older	tile/laminate	counter top) a	and	
Ş	flooring(older laminate/tile/carpet flooring).The good condition houses	usually with hig	gher sales p	rice, the cond	lition adjustm	ent w	as
5	obtained by the pairing analysis of the comparables(comp2 vs comp6	).					
	Note about the verification source of the subject : As it is closed too re		see the atta	ched MLS list	ing) and the	deed	document
D.	number is not recorded in the public.CONFIRMED the sale price with t						
	Due to the difference of GLA, condition, style and location, the Total		comp2 comr	3 the GLA/N	et/Total adjus	mont	of comp6
	and the pre-adjusted comparable price range is beyond the usual guid		ompz,comp			mon	
			aamnarahl	an in the subi	at'a naighba	hood	Note that
	The age ,lot size ,GLA,location adjustments were obtained by the pair						
	the age difference is within 35 years and the lot size difference within	10% of the sub	ject's lot siz	te is seen as i	prackted as n	o adj	usment
	are needed in this case.						
	All the comps are in the same or competing neighborhood ( As the hou	using price are	mainly impa	acted by the s	chool's rating	, all t	he
	comparables and the subject have the same or similar school ratings	through acroos	the Hwy ar	nd/or Major Ro	d.) within 1. r	niles	with
	similar condition and location. Most emphasis are addressed in the tw	o Same comm	unity the mo	ost recent sole	d comp1(Tim	ing fa	ctor for
	increasing market) and the nearest comp3(location factor) (30% for c						
	comp).						
	comp). Note that the subject's final market value is bigher, than, the predomin	ant value of the	neighborh	ood This is h	ecause the s	ubiec	t has a
	Note that the subject's final market value is higher than the predomination						
	Note that the subject's final market value is higher than the predominal larger GLA, a larger lot size and backwoods. No any marketability issues	e noticed due t					
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Freddie Mac Form 2055 March 2005

Bluebay /	Appraisal	Inc.
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	Market Co	nditions Add	endum to tr							
	The purpose of this addendum is to provide the lender				_			<ol> <li>57262</li> <li>ent in the s</li> </ol>	ubject	t
	neighborhood. This is a required addendum for all app			•						-
	Property Address 2505 Carisbroo	ok Court	City	Hayward	Stat	e CA		ZIP Code		94542
	Borrower Redwood Holdings LLC	required on this form	as the basis for his/	her each signs and m	int nro	ido ouronarte	for the		iono	regarding
	Instructions: The appraiser must use the information housing trends and overall market conditions as report									
	it is available and reliable and must provide analysis a	-								
	explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ilable, l	nowever, the	appra	aiser must	includ	e that data
	in the analysis. If data sources provide all the required		•			•		•		
	average. Sales and listings must be properties that co subject property. The appraiser must explain any anot						ed by	a prospec	tive bu	iyer of the
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Orecios		verall	Trend		
	Total # of Comparable Sales (Settled)	108	39	33		Increasing		Stable	X	Declining
	Absorption Rate (Total Sales/Months)	18.00	13.00	11.00		Increasing		Stable	X	Declining
	Total # of Comparable Active Listings	2	1	36		Declining		Stable	X	Increasing
	Months of Housing Supply (Total Listings/Ab. Rate) Median Sales & List Price, DOM, Sale/List %	0.11 Prior 7-12 Months	0.08 Prior 4-6 Months	3.27 Current - 3 Months		Declining	verall	Stable Trend	X	Increasing
2	Median Comparable Sales Price	1,038,500.00	1,052,000.00	1,100,000.00	X	Increasing		Stable		Declining
2	Median Comparable Sales Days on Market	11	9	10	X	Declining		Stable		Increasing
A	Median Comparable List Price	1,439,444.00	1,200,000.00	1,029,000.00		Increasing		Stable		Declining
2 3	Median Comparable Listings Days on Market Median Sale Price as % of List Price	72 104.00	106 102.00	18 108.00	X	Declining		Stable Stable		Increasing Declining
5	Seller-(developer, builder, etc,) paid financial assistan		Yes X	No 108.00		Increasing Declining	X	Stable	╠─┤	Declining Increasing
AR	Explain in detail seller concessions trends for the past				creasir				costs	
	condo fees, options, etc.)									
2	The concession were not seen as often as b	efore,the supply a	ind demand is in	balance						
	Are foreclosure sales (REO sales) a factor in the mark			lain (including the trend						
	No, as there is only few distressed properti				omps	and none	of 39	9 active/	bendi	ing
	comps within last 12 months are distressed	sales), the prices (	will NOT be alled							
	Cite data sources for above information.		. · · ·							
	Cite data sources for above information. MLS Database:Bayeast( www.maxmls.net) a	and Realquest(Co	relogic:www.real	quest.com)						
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	MLS Database:Bayeast( www.maxmls.net) a Summarize the above information as support for your an analysis of pending sales, and/or expired and withor Overall the market in the subject's neighborh previous 7-12 months data and the monthly than 3 months. A If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosures sales (REO sales) a factor in the pro	conclusions in the Nei drawn listings, to form nood is increasing time adjustment ra	ighborhood section o late your conclusion for the last 12 m ate will be (1100, e following: Prior 4-6 Months	pf the appraisal report f ns, provide both an exp nonths .Comparing /1039-1)/12*100=0 Project Name: Current - 3 Months		n and support most recer or the cont or the cont or the cont or the cont or the cont or the cont or the cont	t for y tt 3 n ract o	our conclu nonths d date diffe date date date date date date date date		Declining Declining Increasing
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	MLS Database:Bayeast( www.maxmls.net) a Summarize the above information as support for your an analysis of pending sales, and/or expired and witho Overall the market in the subject's neighborh previous 7-12 months data and the monthly than 3 months. A If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosures sales (REO sales) a factor in the pro- of foreclosed properties.	conclusions in the Nei drawn listings, to form nood is increasing time adjustment ra e project, complete the Prior 7-12 Months ject?	ighborhood section of late your conclusion for the last 12 m ate will be (1100, for the last 12 m ate will be (1100, Prior 4-6 Months No If yes, inc	pf the appraisal report f ns, provide both an exp nonths .Comparing /1039-1)/12*100=0 Project Name: Current - 3 Months		n and support most recer or the cont or the cont or the cont or the cont or the cont or the cont or the cont	t for y tt 3 n ract o	our conclu nonths d date diffe date date date date date date date date		Declining Declining Increasing
	MLS Database:Bayeast( www.maxmls.net) a         Summarize the above information as support for your         an analysis of pending sales, and/or expired and withor         Overall the market in the subject's neighborh         previous 7-12 months data and the monthly         than 3 months.         A         If the subject is a unit in a condominium or cooperative         Subject Project Data         Total # of Comparable Sales (Settled)         Absorption Rate (Total Sales/Months)         Total # of Active Comparable Listings         Months of Unit Supply (Total Listings/Ab. Rate)         Are foreclosures sales (REO sales) a factor in the pro-         of foreclosed properties.	conclusions in the Nei drawn listings, to form nood is increasing time adjustment ra	ighborhood section of late your conclusion for the last 12 m ate will be (1100, e following: Prior 4-6 Months No If yes, inc d project. Signature	Project Name: Current - 3 Months dicate the number of RE		n and support most recer or the cont or the cont or the cont or the cont or the cont or the cont or the cont	t for y tt 3 n ract o	our conclu nonths d date diffe date date date date date date date date		Declining Declining Increasing
	MLS Database:Bayeast( www.maxmls.net) a Summarize the above information as support for your an analysis of pending sales, and/or expired and withe Overall the market in the subject's neighborh previous 7-12 months data and the monthly than 3 months. A If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosures sales (REO sales) a factor in the pro of foreclosed properties. Summarize the above trends and address the impact	conclusions in the Nei drawn listings, to form nood is increasing time adjustment ra	ighborhood section of late your conclusion for the last 12 m ate will be (1100, be following: Prior 4-6 Months No If yes, inc d project.	Project Name		n and support most recer or the cont or the cont or the cont or the cont or the cont or the cont or the cont	t for y tt 3 n ract o	our conclu nonths d date diffe date date date date date date date date		Declining Declining Increasing
	MLS Database:Bayeast( www.maxmls.net) a         Summarize the above information as support for your         an analysis of pending sales, and/or expired and withor         Overall the market in the subject's neighborh         previous 7-12 months data and the monthly         than 3 months.         A         If the subject is a unit in a condominium or cooperative         Subject Project Data         Total # of Comparable Sales (Settled)         Absorption Rate (Total Sales/Months)         Total # of Active Comparable Listings         Months of Unit Supply (Total Listings/Ab. Rate)         Are foreclosures sales (REO sales) a factor in the pro-         of foreclosed properties.         Summarize the above trends and address the impact         Signature         Appraiser Name         Huibin I         Company Address         41041 Trimboli Way #149	conclusions in the Nei drawn listings, to form nood is increasing time adjustment ra	ighborhood section of late your conclusion for the last 12 m ate will be (1100, Prior 4-6 Months Prior 4-6 Months No If yes, inc	of the appraisal report f ns, provide both an exp nonths .Comparing /1039-1)/12*100=0 Project Name: Current - 3 Months Current - 3 Months dicate the number of RE		n and support most recer or the cont or the cont or the cont or the cont or the cont or the cont or the cont	t for y tt 3 n ract o	our conclu nonths d date diffe date date date date date date date date	sions. ata to erenc	Declining Declining Declining Increasing Increasing s and sales
	MLS Database:Bayeast( www.maxmls.net) a Summarize the above information as support for your an analysis of pending sales, and/or expired and witho Overall the market in the subject's neighborh previous 7-12 months data and the monthly than 3 months. A If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosures sales (REO sales) a factor in the pro of foreclosed properties. Summarize the above trends and address the impact Signature Appraiser Name Huibin I Bluebay Appr	conclusions in the Nei drawn listings, to form nood is increasing time adjustment ra	ighborhood section of late your conclusion for the last 12 m ate will be (1100, Prior 4-6 Months Prior 4-6 Months No If yes, inc	Of the appraisal report f ns, provide both an exp nonths .Comparing /1039-1)/12*100=0 Project Name: Current - 3 Months Jicate the number of RE Jicate the number of RE Name Name Address nse/Certification #		n and support most recer or the cont or the cont or the cont or the cont or the cont or the cont or the cont	t for y tt 3 n ract o	our conclu nonths d date diffe date date date date date date date date		Declining Declining Declining Increasing Increasing s and sales

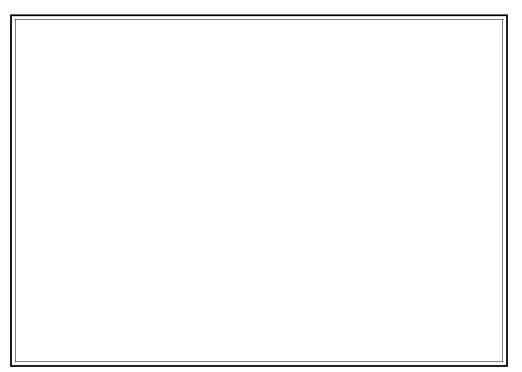
### Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

File No. 35365975 Case No. 57262

Borrower Redwood Holdings L	LC					
Property Address 2505 Carisbro	ook Court					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood Inc		Address	2015 Manhattan E	Beach Blvd Suite 1	00, Redondo Beach, (	CA 90278



FRONT OF SUBJECT PROPERTY 2505 Carisbrook Court Hayward, CA 94542



REAR OF SUBJECT PROPERTY



## STREET SCENE

#### Bluebay Appraisal Inc. EXTRA COMPARABLES 4-5-6

File No. 35365975 Case No. 57262

Borrower Redwood Holdings LLC

Property Address 2505 Carisbrook Court										
City	Hayward	County	Alameda	State	CA	Zip Code	94542			
Lender/Client		Wedgewood Inc	Address	2015 Manhattan Be	ach Blvd Suite	100, Redondo Beac	h, CA 90278			

Address 2505 Ca	SUBJECT	<u> </u>	-	ARABLE		0		RABLE S		C	-	RABLE S			
		ok Court			178 Oak					st Court			388 Mc		
Haywa	rd, CA	94542				A 94542				A 94541			ward, C		
Proximity to Subject			<b></b>	(	).44 mil			0.	.69 mile		0.32 mile \$				
Sale Price	\$				\$	1,320,000			\$	1,500,000					200,000
Sale Price/Gross Liv. Area	\$ (	0.00 sq. ft.		689.6		q. ft.	\$	673.2		q. ft.	\$	818.5		q. ft.	
Data Source(s)						16;DOM 23	<u> </u>			24;DOM 29			341050		
Verification Source(s)						c# 112684				c# 25792		Realq	uest Do		
VALUE ADJUSTMENTS	DES	SCRIPTION	DES	<u>3CRIF</u>	PTION	+(-) \$ Adjustment	DE	SCRIPT		+(-) \$ Adjustment	DE	SCRIP	TION	+(-)	\$ Adjustme
Sale or Financing				\rmL				ArmL	th			ArmL	th		
Concessions				Conv	;0			Conv;	;0			Conv	•		
Date of Sale/Time					09/23	+53,000	s02	2/24;c(	)1/24	+30,000	s07	7/23;c	06/23		+66,0
Location	B;Res	s;Backwoods	B;Res;	;Bac	kwoods		B;Re	s;Cul-	de-Sac	0	A;F	Res;B	syRd		+50,00
Leasehold/Fee Simple	Fe	e Simple	Fee	e Sin	nple		F	ee Sin	nple		F	ee Sin	nple		
Site	1	8279 sf	<u>1</u>	1200	sf	+106,000		10171	sf	+121,500		24345	sf		-91,0
View	<u> </u>	N;Res;	<u> </u>	N;Re	s;			N;Res	s;			N;Re	s;		
Design (Style)	DT2	2;Contemp	DT2	;Con	temp		DT	2;Con	temp		D	T1;Ra	nch		
Quality of Construction		Q4		Q4				Q4				Q4			
Actual Age		45		61		0		37		0		99			+54,0
Condition		C4		C3		-120,000		C3		-120,000		C4			
Above Grade	Total E	Bdrms. Baths	Total B	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		+16,0
Room Count	7	4 2.1	7	4	2.1		7	4	2.1		4	2	1.0		+12,0
Gross Living Area	2,0	073 sq. ft.	1,9	914	sq. ft.	+55,500	2	,228	sq. ft.	-54,500	1	,466	sq. ft.		+212,5
Basement & Finished		0sf		0sf				0sf				0sf			
Rooms Below Grade															
Functional Utility	A	Average	A	vera	ge			Avera	ge			Avera	ge		
Heating/Cooling	FV	NA/None	F۷	VA/N	one		F٧	NA/Ce	ntral	-3,000	F	WA/N	one		
Energy Efficient Items	Dual F	Pane Window	Dual P	ane <sup>\</sup>	Window		Dual	Pane V	Vindow		Dual	Pane \	Nindow		
Garage/Carport	2	2gbi2dw	2	gbi2d	dw			3gbi3d	dw	-10,000		None	Э		+20,0
Porch/Patio/Deck		h/Concrete		-	ncrete			ch/Cor		,	Por	ch/Co	ncrete		
Fireplaces		Fireplace		Firepl				Firepl			1	Firepl	ace		
Pool		None		None				None				None			
Listing Price \$		None	1,5	388,8	388	0		15980	00	0					
Net Adjustment (Total)			X.	+	]-	\$ 94,500		+ X	-	\$ -36,000	X	+	-	\$	339,500
Adjusted Sale Price			Net Ad	ij: 7%	, 0		Net A	.dj: -2%	6		Net A	dj: 28	%		
of Comparables			Gross	Adj :	25%	\$ 1,414,500	Gross	s Adj: 2	23%	\$ 1,464,000	Gross	Adj: 4	43%	\$ 1	,539,500
Report the results of the r	esearch	and analysis of	the prior	sale (	or transfe	history of the sub	ject pro	perty ar	nd compa	rable sales					
ITEM			BJECT			COMPARABLE SA				ARABLE SALE #	5	CON	/IPARABI	E SA	LE# 6
Date of Prior Sale/Transfe	er	05/0	)2/2024												
			75 000												
Price of Prior Sale/Transfe	er	\$1,0	75,000			et									
Price of Prior Sale/Transfe Data Source(s)	er		commen			Realques	st			Realquest			Rea	Ique	st
Data Source(s)		See o	commen	nt		Realques 02/01/202				Realquest 02/01/2023				lque: 1/202	
Data Source(s) Effective Date of Data Sou	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e data		02/01/2023	f the o	compa	02/0	1/202	23
Data Source(s)	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e datal			f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e datal		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e datal		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e datal		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e datal		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e datal		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e data		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e data		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e data		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra	urce(s)	See 0 02/0	commen )1/2023	nt	nd compa	02/01/202	23	e data		02/01/2023	f the c	compa	02/0	1/202	23
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra months.	urce(s) ransfer hi	See o 02/0 istory of the sub	commen 01/2023 oject prope	erty ar		02/01/202 rable sales Sea	23 rch th		base,	02/01/2023 no prior sale c			02/0 irables	1/202 for th	2 <u>3</u> ne last 1
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra- months.	urce(s) ansfer hi	See o 02/0 istory of the sub	commen 01/2023 oject prope	erty ar		02/01/202 rable sales Sea	23 rch th		base,	02/01/2023			02/0 irables	1/202 for th	2 <u>3</u> ne last 1
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra- months.	urce(s) ansfer hi arison Ap arison Ap	See o 02/0 istory of the sub	commen 01/2023 oject prope Diect prope	erty and ert	closec a.	02/01/202 rable sales Sea	23 rch the	1 moi	hase,	02/01/2023 no prior sale c	and	age, a	02/0 irables	nilar	23 ne last 1
Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra- months. Summary of Sales Compa condition and appe Adjustments are ma	arison Ap alf from ade as	See o 02/0 istory of the sub poproach All n subject's r s follows: 1).	Commen 01/2023 oject prope Diect prope	erty and area area area \$15/\$	closec a. SF(For	02/01/202 rable sales Sea I sales within I	23 rch the	1 mol	hths of	02/01/2023 no prior sale c similar design 0% of the sub	and	age, a	02/0 irables	nilar Gro	23 ne last 1 quality, ss living
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Exterior-Only Inspection Residential Appraisal Report

Case No. 57262

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

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

**Exterior-Only Inspection Residential Appraisal Report** 

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

## Exterior-Only Inspection Residential Appraisal Report Case No. 57262

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.

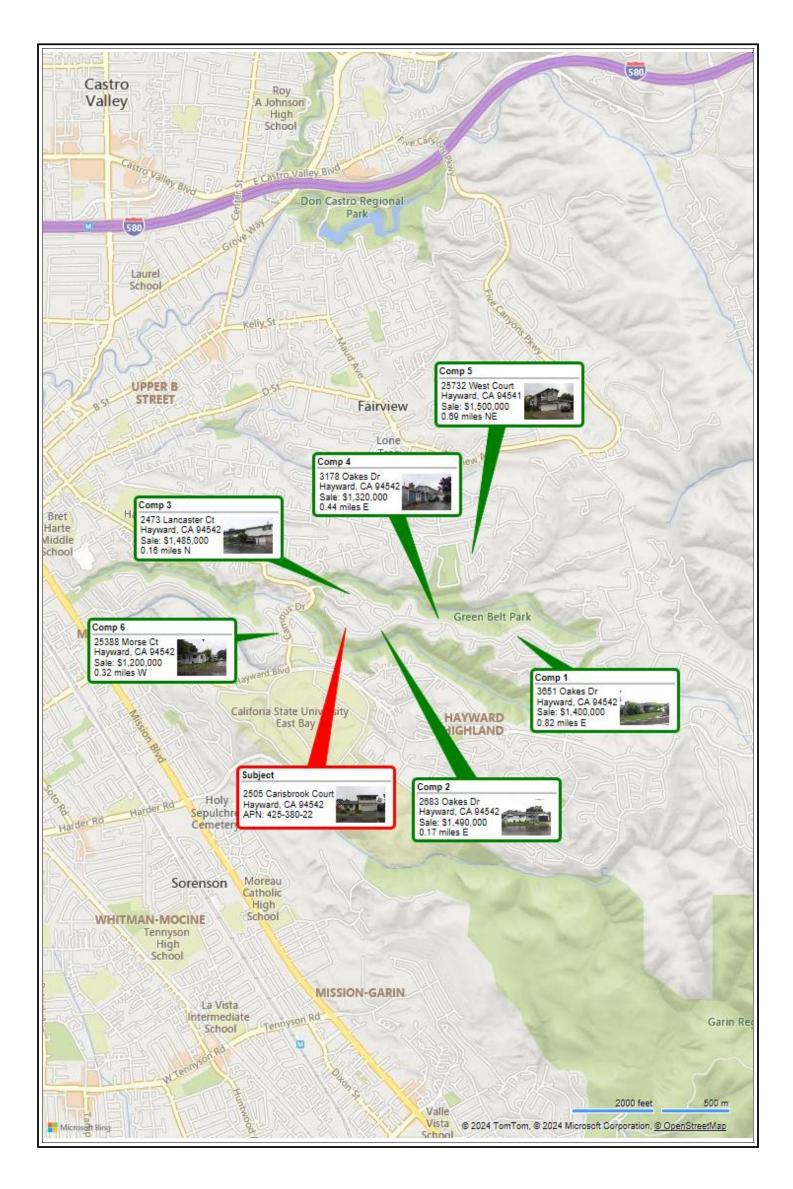
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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.

A	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Huibin Lan	Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492	Company Address
Fremont, CA 94538	
Telephone Number <u>5106736733</u>	Telephone Number
Email Addressappraiserlan@yahoo.com	Email Address
Date of Signature and Report 05/04/2024	Date of Signature
Effective Date of Appraisal 05/04/2024	State Certification #
State Certification # AR030132	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State <u>CA</u>	
Expiration Date of Certification or License 02/18/2025	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
2505 Carisbrook Court	Did not inspect exterior of subject property
Hayward, CA 94542	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$1,450,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
Freddie Mac Form 2055 March 2005	Fannie Mae Form 2055 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 9 of 28

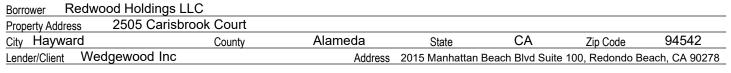
File No. 35365975 Case No. 57262

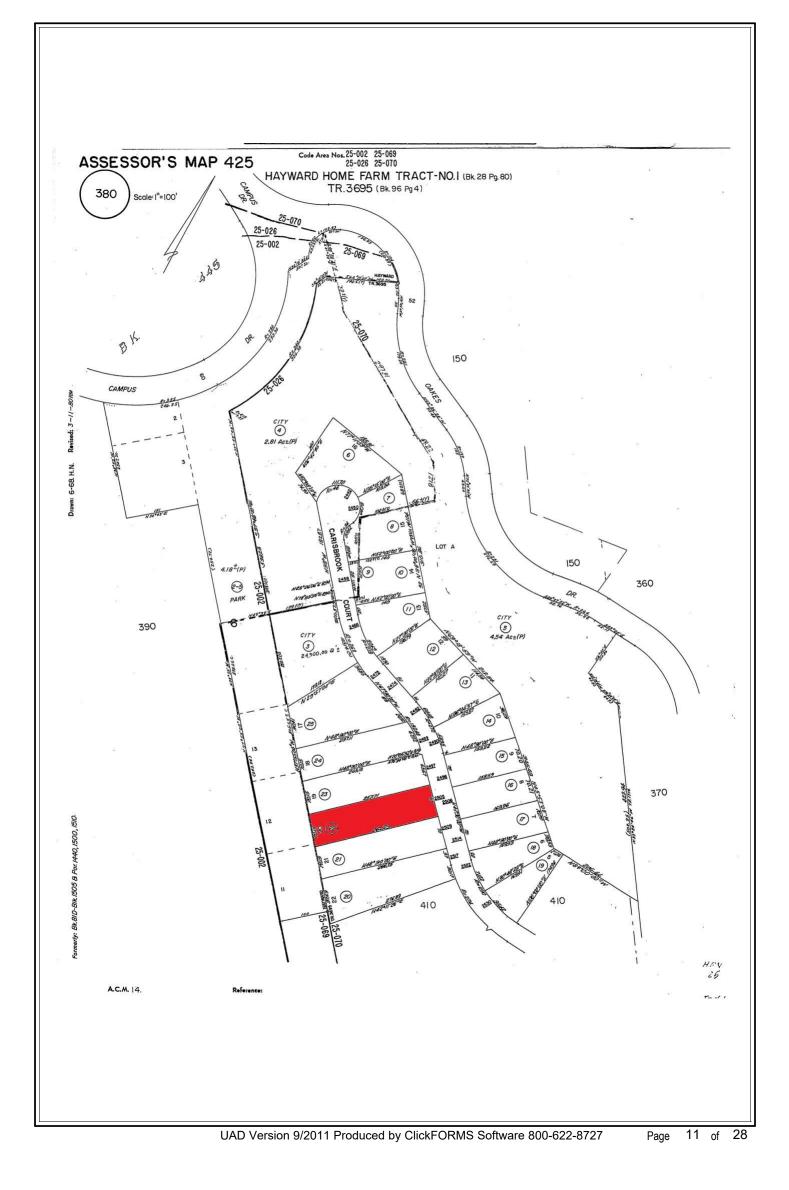
Borrower Redwood Holdin	ngs LLC					
Property Address 2505 C	arisbrook Court					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood	Inc	Address	2015 Manhattan Bea	ch Blvd Suite 10	0, Redondo Beac	h, CA 90278



#### Bluebay Appraisal Inc. PLAT MAP

File No. 35365975 Case No. 57262





### Bluebay Appraisal Inc. COMPARABLES 1-2-3

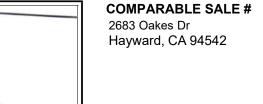
File No. 35365975 Case No. 57262

Borrower Red	wood Holdings LLC					
Property Address	2505 Carisbrook Court					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client V	Vedgewood Inc	Address	2015 Manhattan I	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278
	reageneea me	71001033	2010 Marmatan	Beach Biva Call		



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COMPARABLE SALE #13651 Oakes Dr1Hayward, CA 945421



2





COMPARABLE SALE # 3 2473 Lancaster Ct Hayward, CA 94542

### Bluebay Appraisal Inc. COMPARABLES 4-5-6

File No. 35365975 Case No. 57262

Borrower Redwood Holding	s LLC					
Property Address 2505 Caris	sbrook Court					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood Ir	IC .	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE # 4 3178 Oakes Dr Hayward, CA 94542





COMPARABLE SALE # 5 25732 West Court Hayward, CA 94541

COMPARABLE SALE # 6 25388 Morse Ct Hayward, CA 94542

License
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3067248	Loretta Dillon, Deputy Bureau Chief, BREA	.:	ation Law.	· · · · · · · · · · · · · · · · · · ·	has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:	Huibin M. Lan	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE	

Insurance

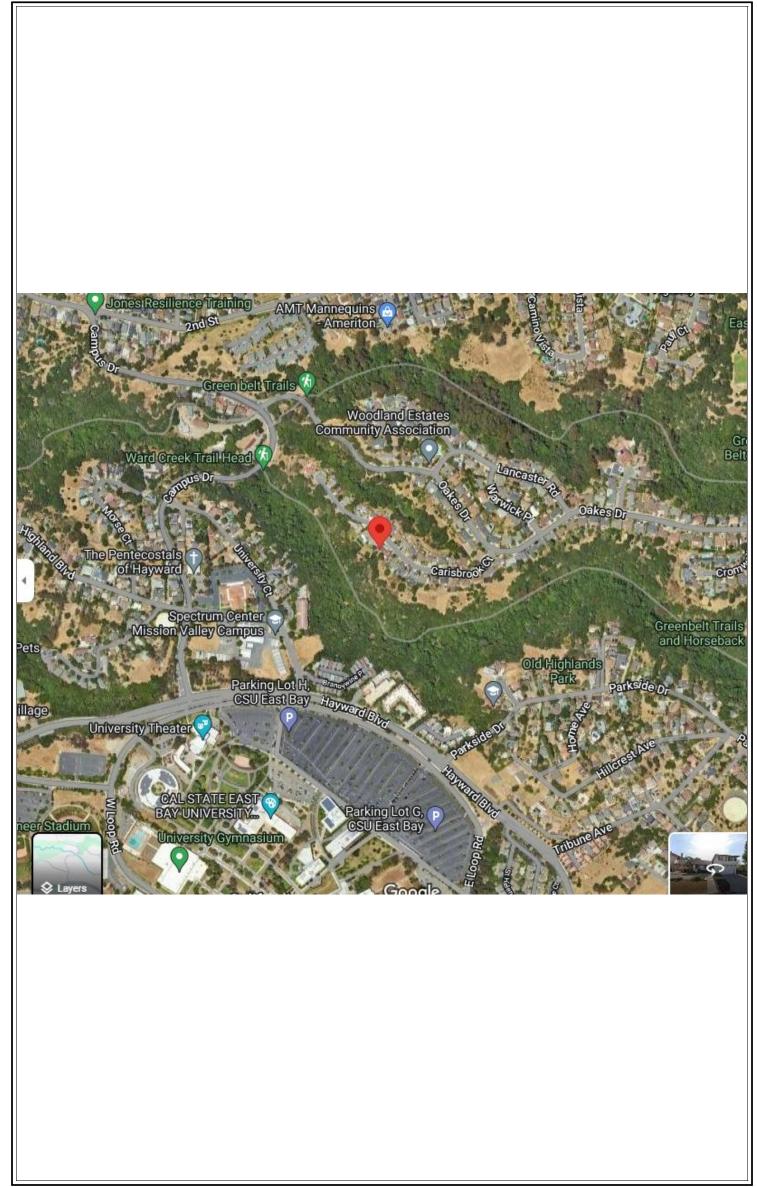
Borrower Red								
City Hayward	ess 2505 C	arisbrook Court	County	Alameda	State	CA	Zip Code	94542
Lender/Client	Wedgewo	od Inc	,	Address 2015 Manhatta	n Beach Blvd Suit			h, CA 90278
		EATAMERI	<u> </u>		DECLARA		NS	
	Gri	EATAMERI	CAN	D	for EAL ESTATE A			
		INSURANCE			DMISSIONS IN			Y
	301 E. Fo	urth Street, Cincinnati	, OH 45202					
	THI: Insuran ⊠ Gr Note: 7 Item 1. Item 2.	S POLICY APPLIE: AND REPORTED ce is afforded by the c eat American Assurar The Insurance Compar Policy Number: <b>R</b> Program Administrate Named Insured: Address: City, State, Zip Code: Policy Period: From	S TO THOSE CLA D IN WRITING TO company indicated b nee Company ny selected above sh AP3367375-23 or: Herbert 100 Rive Huibin Lan 41526 Carme Fremont, CA 09/08/2023 (Month, Day, Year)	H. Landy Insurance Agency Inc er Ridge Drive, Suite 301 Norw	E AGAINST THI HE POLICY PER n) mpany. enewal of: RAP rood, MA 02062	E INSU RIOD. 733673	JRED 75-22	
	Item 4	Limits of Liability:						
		A. \$ 500,000 B. \$ 500,000 C. \$ 1,000,000 D. \$ 1,000,000	Claim Expenses Damages Limit	of Liability – Each <b>Claim</b> 5 Limit of Liability – Each <b>Claim</b> of Liability – Policy Aggregate 8 Limit of Liability – Policy Aggre	egate			
	Item 5.	Deductible (Inclusiv	e of Claim Expense	es):				
		A. \$ 500	Each Claim					
		B. \$ <b>1,000</b>	Aggregate					
	Item 6.	Premium: \$ 835	5.00					
	Item 7.	Retroactive Date (if	applicable): 09/	08/2006				
	Item 8.	Forms, Notices and D42100 (03/15) D4 D42402 (05/13) D4 D42414 (08/19)	42300 CA (10/13)		Berey C Authorize		/	
	D42101	(03/15)				]	Page 1 of 1	

File No. 35365975 Case No. 57262

(Client Wedge)		Address			e 100, Redondo Beach, C.
3/24, 11:25 AM			Matrix		
□ 2505 Ca Listing	risbrook Ct, Hayward, Cali	fornia 9454	2 View Con	nparable Propertie	s
	Repor	<u>t Listing</u>			
		California State University, East Bay	Green Belt Park HAYWARD Map data ©2024 Googl	Apprx Lot: Apprx Acr: Age/Yr Blt: Parcel#: DOM: LA: LA Ph: BA: Walk Score: Recent: 05/02/202	t 2,073 SqFt 18,279 SqFt 0.410 Acres 45/1979 27 Keith Murray (510) 582-5540 Sohrab Sangha
1 / 15		🤨 🖂 🖄		->S	
	Ĩ.			SYMBIUM AL	DU options
2505 Carisbroo County: Area: Class: Land Use: Comm: L.Type/Service: Special Info: Ownership: Fin Terms: Public: Private:	k Ct , Hayward 94542 Alameda 999 - Other Area Res. Single Family / Detached 2.5 Exclusive Right to Sell, Full Service Terms - Cash Offer Great Location for this 4 Bedroom 2.5 Bat PROBATE. This will require Court Confirma Fireplace in Family Room.2-Car Garage. B This property is a Probate Sale (in consen Car Forms PA (Probate Advisory),and PA-I on Associated Docs This transaction will re present physical condition Keith's Cell # 5 Pre-Escrow with First American Title Dany	ation. Looking for ack Deck is in nee vatorship) It appea PA (Probate Agree equire Court Confi 10-512-0956 Call	\$430/Annually home in Woodland Est an all cash offer. Lots o d of replacement. Plea: ars it will need to be a ment Purchase Addend mation This property i if you have any question 556	f possibilities, se do not walk a all cash offer um must be in s being sold st	Large lot. Newer Roof. on it. You will need 10% EMD cluded with offer. Added rictly "AS-IS" in it's
Showing Inform Occupied By: Show Contact: Occupant Nm: Phone:	nation Vacant	Owner: Show type: Occupant Ph: Add Instruct:		Gt.Code: on Front Door,	lockbox location : Front
Instructions: <u>Map</u> X Street: Directions: Prop Faces:	24-Hour Notice Not Required Oakes Dr Campus to Oakes Dr. 2nd R Carisbrook Ct	School Elem: Middle: High: Building #: - Closing Details	Door		
<pre># offers: Buyer Finance:</pre>	All Cash No Loans	Sold Remarks: Concession:		LOE:	22
Accessibility: Bathroom: Bedroom: Communication: Construct Type: Cooling: Dining Rm: Energy Sav:	None Dining Area	<ul> <li>Features</li> <li>Horse:</li> <li>Interior:</li> <li>Kitchen:</li> <li>Laundry:</li> <li>Lot Desc:</li> <li>Other Rooms:</li> <li>Pool YN:</li> <li>Pool / Spa:</li> </ul>	Window Covering(s) Dishwasher, Oven Rar 220 Volt Outlet, In La Grade - Sloped Down Pool - Gunite, Pool - I	undry Room, V - Court	
Ext. Amenities: Family Room: Fence:	Back Yard, Fenced, Front Yard, Side Yard, Sprinkler(s) - Front Separate Family Room	Prop Condition: Roof: Security:	Composition		
Fireplace: Flooring: Unit Floor #: Foundation:	#1 / Family Room, Wood Burning Other	Soil Condition: Stories: Floor in Build: Style:	2Two Story 2 Contemporary		
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Aerial Map

Borrower Redwood Holdings LLC						
Property Address 2505 Carisbrook Court						
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood Inc		Address 2015 Manhattan Be	ach Blvd S	uite 100	, Redondo Beac	h, CA 90278



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

File No. 35365975 Case No. 57262

### **Requirements - Condition and Quality Ratings Usage**

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

#### **Condition Ratings and Definitions**

#### C1

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

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

#### C2

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

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

#### C3

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

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

#### C4

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

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

#### C5

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

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

#### C6

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

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

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

File No. 35365975 Case No. 57262

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

#### Q1

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

#### Q2

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

#### Q3

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

#### Q4

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

#### Q5

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

#### Q6

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

#### Requirements - Definitions of Not Updated, Updated and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

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

A	n Full Name	May Appear in These Fields
	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
٩T	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grad
br	Bedroom	Basement & Finished Rooms Below Grad
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
		Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Ŭ
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
	Garage	Garage/Carport
<u>g</u>		
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	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)
n	Interior Only Stairs	Basement & Finished Rooms Below Grad
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
Ν	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
	Other	Basement & Finished Rooms Below Grad
2		
0	Other	Design (Style)
ор	Open	Garage/Carport
<sup>⊃</sup> rk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grad
RT	Row or Townhouse	Design (Style)
8	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
	Square Meters	Area, Site
sqm	· ·	
Jnk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
N	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grad
Noods	Woods View	View
**0003		
A / 4	Water View	View
	Water Frontage	Location
Wtr WtrFr		
WtrFr	Walk Up Basement	Basement & Finished Rooms Below Grad
		Basement & Finished Rooms Below Grad
NtrFr		Basement & Finished Rooms Below Grad
NtrFr		Basement & Finished Rooms Below Grad
VtrFr		Basement & Finished Rooms Below Grad

File No. 35365975 Case No. 57262

#### Borrower Redwood Holdings LLC

Property Address 25	05 Carisbrook Court					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedg	jewood Inc	Address 2015 N	lanhattan Beach	Blvd Suite 100	), Redondo Bea	ch, CA 90278

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

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

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

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

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

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

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

File No. 35365975 Case No. 57262

Borrower Redw	ood Holdings LLC
Property Address	2505 Carisbrook Court
City Hayward	County

Wedgewood Inc

Lender/Client

Alameda State CA Zip Code 94542 Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Street Address (Full)		q Ft Total	
150 Sierrawood Ave	Price 1351000	2127	
2505 Carisbrook Ct	1075000	2073	
24772 Pear St	1040000	1552	
	1250000	1831	
26095 Tarragon St 323 Brookhaven Ct	1630000	2284	
3624 Seabreeze Ct	1300000	1720	
24203 2nd St	1150000	2009	
		1900	
1905 Wingate Way 24691 2nd ST	940000		
	950000	1461	
23350 Maud Ave	1100000	2131	
28462 Pacific St	1050000	1470	
248 Edwin Way	1120000	1592	
26528 Ashland CT	1225000	1998	
542 Cottage Park Dr	1301000	2254	
36 Gisler WAY	1077000	1532	
23274 Maud AVE	1100000	2166	
28049 Ziele Creek Dr	1339001	1826	
26421 Cascade ST	938000	1976	
27149 Fielding Dr	1240000	2171	
27726 Eucalyptus CT	680000	1549	
23247 Nevada Rd	780000	1511	
2234 Fernwood Ct	750000	1577	
2591 Jacobs St	1122000	1736	
2179 Brandywine Pl	940000	1458	
3651 Oakes Dr	1400000	1914	
344 Apricot Cir	1055555	1607	
26991 Gading Rd	1100000	1515	
2992 Pickford Way	1070000	1823	
24676 Sylvan Glen Ct	1530000	2136	
355 B St	1025000	1607	
23709 Glenbrook Ln	1210000	1928	
22670 Beech St	901000	1853	
23646 Glenbrook Ln	1270000	2154	
1872 Grove Way	980000	1541	
3272 Round Hill Dr	1260000	1887	
3621 Skyline Dr	1480000	2060	
26557 Hickory Ave	830000	1679	
2208 Rosenblatt ST	990000	1938	
28004 Farm Hill Dr	1325000	1964	
2724 Gamble Ct	1005000	1920	
27092 Gading Rd	1075000	1560	
2683 Oakes Dr	1490000	1676	
327 Ocie WAY	900000	1564	
1210 D St	930000	1803	
27865 Pebble Ct	1530000	1928	
289 Terrace Ave	870000	1455	
2473 Lancaster Ct	1485000	2452	
2017 Parkhurst St	1170000	2105	

File No. 35365975 Case No. 57262

Borrower Redwood Holdings LLC

24290 Park St

23977 Mayville Dr

1692 Highland Blvd

2705 Gamble Ct

795 Pinedale

Property Address	2505 Carisbrook Court
	_

ity Hayward	County		Alameda	State	CA	Zip Code	94542
ender/Client Wedgewood Inc			Address 2015	Manhattan Beac	h Blvd Suite	100, Redondo Bea	ach, CA 9027
25732 West CT	150	0000	) 222	8			
1717 D St	92	25000	) 159	6			
2727 Gamble Ct	83	30000	) 191	6			
1146 Inglewood St	93	30000	) 191	3			
1917 Wingate Way	90	)2000	146	2			
2136 Edgebrook Pl	132	25000	230	8			
274 W Jackson ST	75	55000	204	3			
23936 Sunnybank Pl	105	50000	) 163	6			
20151 Leif Lane	114	4000	) 189	5			
20355 Leif Lane	114	19000	) 189	5			
21183 Locust St	84	19000	168	2			
402 Saint Andrews St	100	0000	) 183	7			
25705 Westview Way	106	60000	246	5			
307 Brookview Way	156	65000	) 247	1			
28005 Quercus Ct	129	9000	236	7			
27965 High Country Dr	133	30002	2 169	3			
23540 Maud Ave	106	60640	225	8			
3330 Speros Loop	99	95000	) 189	1			
3616 Seabreeze CT	110	0000	) 166	6			
1836 Trym	96	65000	) 147	4			
24836 Oneil AVE	86	60000	206	2			
22635 Myrtle CIR	105	52000	) 160	7			
22828 Optimist St	80	0000	) 175	0			
24079 Machado Ct	128	35000	206	2			
3833 Star Ridge Rd	110	0000	) 162	9			
3978 Amyx Ct	168	30000	230	4			
2550 Oakes Dr	110	0000	151	4			
3422 Eureka Court	135	55000	) 227	6			
25613 Firebrand Pl	98	35000	) 181	8			
3297 Hackamore Dr	115	50000	) 191	6			
20253 Leif Lane	114	19000	) 189	5			
1277 Mcbride Ln	100	0000	183	4			
2064 Jubilee DR	116	60000	) 192	2			
301 Fig Tree CT	113	35000	) 190	5			
2636 East Ave		35000					
2955 Sunnybank LN		38000					
3363 Daisy Ct		00000					
3146 Madsen St		15000					
2683 Oakes Dr		65000					
27971 Edgecliff Way		00000					
440 Grove Way		)5000					
26630 Call Ave		0000					
2979 Ralston Way		0000					
26981 Jennings WAY		19000					
26981 Jennings WAY		19000					
2149 Edgebrook Pl		65000					
30509 Prestwick Ave		20000					
	1.52		102	-			

2383

1953

1920

1659

1577

1145000

1000000

950000

890000

1030000

File No. 35365975 Case No. 57262

Borrower Redwood Holdings LLC

er/Client Wedgewood Inc	County Ala Ada	dress 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90
~		, , , , , , , , , , , , , , , , , , ,
21195 Ocean View Dr	950000	1834
3112 Freestone PL	1119888	1922
2710 Gamble Ct	986000	1920
25185 Soto Road	990000	1548
3178 Oakes Dr	1325000	2010
28087 Dobbel Ave	1375000	2133
1825 Dahill Ln	900000	2019
3281 Hackamore Drive	980000	1461
24839 Diadon Dr	850000	1499
671 Toomey Ter	1400000	2380
24165 Amaranth Loop	1150000	1922
1068 Central Blvd	1000000	1708
3632 Seabreeze Ct	1350000	1768
132 Berry AVE	1180000	1807
29402 Holyoke Ave	1350000	2198
28624 Roanoke St	825000	1490
776 Pinedale Ct	825000	1566
28004 Farm Hill Dr	900000	1964
90 Middleton PL		
25625 Paul Ct	975000 1301000	1938 2391
21636 Prospect Ct	850000	1549
29049 Hillview ST 37 Lance WAY	1200000	1744
-	1072500	1866
24725 Calaroga Ave	940000	1656
2124 Edgebrook PL	1230000	2308
1236 Rex RD	950000	1723
1105 Grove WAY	1039000	1477
26425 Flamingo Ave	855000	1535
243 Stanislaus Way	1100000	1499
81 Austin Ave	970000	1938
30152 Bridgeview WAY	1535000	2264
1277 McBride Ln	715000	1834
27972 Farm Hill Dr	1175000	1682
2184 Edgebrook Pl	1265000	2203
24187 Amaranth Loop	1150000	1922
27346 Parkside Dr	1150000	1695
3358 East AVE	950000	1770
105 Mountaintop Avenue	1110000	1547
3441 Augusta Ct	1475000	2133
3537 Skyline Dr	1505000	1693
390 Cooper	915000	1530
24400 Edgebrook Drive	1030000	1598
172 Berry Ave	1300000	2483
1023 Spring CT	985000	1703
24994 Silverthorne	1135000	1624
121 Cornucopia WAY	920000	1495
24678 Townsend Ave	1100000	1570
383 Elmwood LN	840000	1725
544 Sequoia RD	830000	1467
589 Cottage Park DR	950000	1495
25388 Morse Ct	1200000	1466
271 Goodrich St	960000	1935

File No. 35365975 Case No. 57262

Borrower Redwood Holdings LLC

Property Address 2505 Carisbrook	Court					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood Inc		Address 2015 N	/lanhattan Beach	Blvd Suite 10	0, Redondo Bea	ch, CA 90278

2609 Jacobs St	1060000	1574
23017 Palazzo Del Kayla	1160000	2067
2955 Ralston Way	925000	1746
28480 Aragon AVE	870000	1524
27088 Lemay WAY	900000	1522
3571 Skyline Dr	1500000	1878
3331 Rosenblatt St	949000	1891
1074 Old Oak LN	820000	1800
24874 Willimet Way	880000	2100
628 Jilliene Way	1100000	1560
30432 Treeview ST	1160000	1904
28061 Ziele Creek Dr.	1160000	1832
1648 E St	1170000	1969
26082 Underwood Ave	860000	1479
28093 Thorup Ln	1110000	1705
29219 Lonetree PL	985000	1770
25980 Underwood AVE	950000	1989
24661 Townsend Ave	980000	1742
26300 Ventura	1028888	1736
25897 Bryn Mawr AVE	933000	1550
22999 Palazzo Del Kayla	1125000	2050
941 Westwood St	885000	1480
2112 Jubilee Dr	1220000	1995
27795 Pleasant Hill Ct	1400000	1946
29342 Taylor AVE	1325000	2402
24923 Mead Way	1100000	2020
1142 Tamalpais Pl	1170000	1705
23755 Clayton St	900000	1502

File No. 35365975 Case No. 57262

Borrower/Client Redwood Holdings LLC						
Address 2505 Carisbrook Court					Unit No.	
City Hayward Cour	nty	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood Inc	-				-	

APPRAISAL COMPLIANCE ADDENDUM

This Appraisal Compliance Addendum is included to ens APPRAISAL AND REPORT IDENTIFICATION	ure this appraisal report meets all USPAP 2014 requirements.
Restricted Appraisal Report This report was prepared in accordance with the reconstructed user of this report is limited to the identified	uirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). Juirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The d client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived t may not be understood properly without the additional information in the appraiser's workfile.
ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
<ul> <li>The statements of fact contained in this report are true and correct.</li> <li>The reported analyses, opinions, and conclusions are limited only by the reported</li> </ul>	assumptions and are my personal, impartial, and unbiased professional analyses,
opinions, and conclusions. Unless otherwise indicated, I have no present or prospective interest in the prope	rty that is the subject of this report and no personal interest with respect to parties involved by other capacity, regarding the property that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment.	is other capacity, regarding the property that is the subject of this report within the three-year
I have no bias with respect to the property that is the subject of this report or the p	•
of the client, the amount of the value opinion, the attainment of a stipulated result,	opment or reporting of a predetermined value or direction in value that favors the cause
this appraisal. My analyses, opinions, and conclusions were developed and this report has been were in effect at the time this report was prepared.	prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
Unless otherwise indicated, I have made a personal inspection of the property that	• •
individual providing significant real property appraisal assistance is stated elsewh	ssistance to the person(s) signing this certification (if there are exceptions, the name of each ere in this report).
This report has been prepared in accordance with Title XI of FIRREA as amended PRIOR SERVICES	d, and any implementing regulations.
<ul> <li>X I have NOT performed services, as an appraiser or in another other capac immediately preceding acceptance of this assignment.</li> </ul>	ity, regarding the property that is the subject of the report within the three-year period
IHAVE performed services, as an appraiser or in another capacity, regarding preceding acceptance of this assignment. Those services are described in the co	g the property that is the subject of this report within the three-year period immediately
PROPERTY INSPECTION	
I X HAVE made a personal inspection of the property that is the subject of the subject of the property that is the property that is the subject of the property that is the property that propert	
APPRAISAL ASSISTANCE	
Unless otherwise noted, no one provided significant real property appraisal assistance are hereby identified along with a summary of the extent of the assistance provided in t	to the person signing this certification. If anyone did provide significant assistance, they
none	
ADDITIONAL COMMENTS	
Additional USPAP related issues requiring disclosure and/or any state mandated requir within the last 3 years.	ements: External only inspection. I did not do any services for the subject
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PRO           X         A reasonable marketing time for the subject property is 20-40 day(s) ut day	Ilizing market conditions pertinent to the appraisal assignment.
$\overline{X}$ A reasonable exposure time for the subject property is $20-40$ day(s).	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
ne Le	
Signature Huibin Lan	_ Signature
Name <u>Huibin Lan</u> Date of Signature 05/04/2024	_ Name Date of Signature
State Certification # AR030132	_ State Certification #
or State License #State CA	_ or State License #State
Expiration Date of Certification or License 02/18/2025	Expiration Date of Certification or License
Effective Date of Appraisal 05/04/2024	Supervisory Appraiser Inspection of Subject Property:           Did Not         Exterior Only from street
USPAP Compliance Addendum 2014	Page 26 of 28

Borrower Redwood Holdings LLC

File No. 35365975 Case No. 57262

Hayward ler/Client We	edgewood Inc	County		ameda s. 2015 Manhatta	State ( an Beach Blvd Suite	CA Zip Code	945 Pach CA 9
			Addres	<u>s 2015 Mannalla</u>	an Beach Bivd Suite	100, Redondo Be	each, CA s
	amarco	TTT P					
	CHICAGO	IIILE					
ENHAN	CED REPORT 2.0						
<del>d</del> i -							
Subjec	t Property:					Prep	ared For:
4	Site Address		Mail Ad	dross			Amy Zhang
1.	2505 CARISBROOK CT HAYWARD, CA 94542-1203		2505 CA	ARISBROOK CT RD, CA 94542-1203		(5' amylanzhang	Amy Zhang 10) 552-1058 @yahoo.com
	357					W	
Docun	nent Contents					Pro	ovided By
	Profile Cover Sheet Property Overview					3340 Wa	tichard Chen alnut Ave 116
	<ul> <li>Property History Page</li> <li>Property Comparables (Detailed)</li> </ul>	(t				Fremo	nt, CA 94538 hen@ctt.com
	Property Comparables (Summa     Neighborhood     Plat Map	ry)					
"	• Piat wap						
PROP				25	05 CARISBROOK CT,		542-1203
-				200	US CARIBBROOK CI,	, HAT WARD, CA JA	042-1200
Owner	and Geographic Information						
$(\Omega)$	Primary Owner: SHAW ROSALYNN B			Secondary Owner:			
0	Site Address:			Mail Address:			
	2505 CARISBROOK CT, HAYWARD, C				CT, HAYWARD, CA 94542-1:		
	APN: 425-3 Housing Tract Number:	380-22		Lot Number:	ra	age / Grid:	
	Legal Description:						
Proper	ty Details						
	Bedrooms: 0		Year Built: 1	1977	Square Feet:	2,073	
	Bathrooms: 0		Garage:		Lot Size:	18,279 SF	
63	Total Rooms:	IAI	Fireplace:		Number of Units		
+2	Zoning:	筆	Pool:		Use Code:	Planned Unit Develo (Residential)	pment (PUD)
Sale Ir	formation						
٢٠٩	Transfer Date: 10/03/2017		Seller:	SHAW, RICHARD L; SHAW	W. RICHARD LEE		
لمهلم	Transfer Value: \$0.00		Document#:	2017218546			
59740	Cost/Sq Feet:						
Asses	sment and Taxes						
	Assessed Value: \$222	,066.00	Percent Improvemen	t: 75.49%	Homeowner Exe	mption: H	
-8		428.00	Tax Amount:	\$2,933.94	Tax Rate Area:	25-070	
	Improvement Value: \$167 Market Improvement Value:	,638.00	Tax Status: Market Land Value:	Current	Tax Account ID: Tax Year:	2023	
	Market Value:				and get the development of the second	- 25283 (markana)	

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File No. 35365975 Case No. 57262

2505 CARISBROOK CT, HAYWARD, CA 94542-1203

Borrower Redwood Holdings LLC						
Property Address 2505 Carisbrook C	ourt					
City Hayward	County	Alameda	State	CA	Zip Code	94542
Lender/Client Wedgewood Inc		Address 2015 Manhattar	n Beach Blvd Su	uite 100	, Redondo Bea	ach, CA 90278

## CHICAGO TITLE

#### PROPERTY HISTORY

Prior Transfer - 10/03/20	17			
Recording Date:	10/03/2017		Document#:	2017218546
Price:	\$0.00		Document Type:	Transfer on Death Deed
First TD:			Type of Sale:	Price as "0", "None", "No Consideration"
Lender Name:				
Buyer Name:	SHAW, ROSALYNN E		Buyer Vesting:	
Seller Name:	SHAW, RICHARD L;	SHAW, RICHARD LEE		
Legal Description:	Lot Number:	20		
	Tract Number:	3695		
	Map Ref:	MB96 PG4-7		