# **APPRAISAL OF REAL PROPERTY LOCATED AT** 3955 W 64th St Los Angeles, CA 90043 TRACT # 6387 LOT 10 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 04/27/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Loan#57269 File # 2404036C

The purpose	of this sur	nmary appraisal rep	ort is to pr	ovide the lender/c	lient with an	accurate,	and adequate	ely suppo	rted. op	inion of t	he mar	ket value	of the su	bject property.
Property Addre		W 64th St					Los Angel				State	CA		90043
	000	oldings LLC		Owner of	Public Record		Suppleme		ddondi	ım	County		ANGELES	
Legal Descripti		CT # 6387 LO	10			000	Ouppleme	ontal A	auenuc	4111		LOG	ANOLLL	,
Assessor's Par		004-022-002	10			Tax Yea	r 2023				R.E. Ta	ixes \$ 7	47	
Neighborhood	'	EW HEIGHTS				Map Re	, 2020	673 D7			Census		2351.00	
Occupant	Owner		ant	Special A	ssessments \$	0		010 01	□ Pl	JD HOA	\$ 0		per year	per month
Property Rights		Fee Simple	Leasehol		lescribe)						. 0		1	ш.
Assignment Ty		Purchase Transaction	Refina	ance Transaction	Other	(describe)	Servicino	n						
Lender/Client	Wedge	wood Inc		Addr			an Beach		uite 10	n Redo	ndo B	each C	Δ 90278	
Is the subject p		offered for sale or has it t	een offered for sal	le in the twelve months				Diva, C	raite it	o, redo	ildo D	X		)
Report data so	ource(s) used, offe	ing price(s), and date(s).		DOM 21;S	ee attache	d addend	а							
				2021,0										
I did did performed.	did not ana	yze the contract for sale	or the subject pure	chase transaction. Expl	ain the results of	the analysis of	the contract for	sale or why	the analys	sis was not				
5	•	2									D			
Contract Price		Date of Cont			oroperty seller the			rrower?	Yes	No	Data Sou	rce(s)		Yes No
0		loan charges, sale conce unt and describe the item	-	viipayiilelli assisialice,	etc.) to be paid b	y ally party off	DELIAN OF THE DO	iiowei?						Yes No
ii 165, lepuit ti	ile total utilal allic	unt and describe the item	s to be paid.											
Note: Race an	nd the racial com	osition of the neighbor	hood are not app	raisal factors.										
		ood Characteristics			One-I	Jnit Housing T	rends			One	-Unit Hou	usina	Present	Land Use %
Location	Urban	Suburban	Rural	Property Values	Increasing		Stable	Declir	nina	PRICE	2 110C	AGE	One-Unit	85 %
	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage		In Balance		Supply	\$ (000)		(yrs)	2-4 Unit	85 * 5 *
Growth □	Rapid	Stable	Slow	Marketing Time	✓ Under 3 n		3-6 mths	<del>_</del>	6 mths	430	Low	1	Multi-Family	5 %
Neighborhood				VAN NESS A						2,088	High	114	Commercial	10 %
<u>~</u>		W PARK WEST		VAIN INESS A	VL EASI,	IINGLEW(	JUD 3UL	лП,		780	Pred.	100	Other	
Neighborhood				CATED IN A N	FIGHEOP	HOOD O	F MOSTI	Y SINIC	HE EA					
π		RES AND PUE							ILL FA	WILL DE	IACI	יירט רע	OFLATIE	O. ITIERE
10 01101	1 1140, 010	TILO TIND I OL	LIOTAGIL	THEO LOOP (T	LD WITTIN	V 1111 IVE	.ioi iboixi	HOOD.						
Market Condition	ions (including sup	port for the above conclu	sions)	SEE	ATTACHE	D ADDE	MUUN							
		-		022	7111710111	D NODE	1DOW							
Dimensions	SEE PLA	ГМАР		Area	4,700 sf		Shap	e RF	CTANC	GULAR		View N:	Res;	
Specific Zoning	g Classification	LAR1		Zonin	Description	SINGI F	FAMILY			30L/ (( C		,	1100,	
Zoning Complia	-		conforming (Grand		No Zoi		llegal (describe)							
Is the highest a		bject property as improve	d (or as proposed	per plans and specific	ations) the preser	nt use?	·		D	Yes	No	If No, descr	ibe HIC	SHEST
AND BES	ST USE OF	THE SUBJEC	Γ IS AS IMF	PROVED THE	PRESEN	Γ USE DU	JE TO TH	E ZON			TIONS	S		
Utilities	Public 0	her (describe)		P	ublic Other (	describe)		Off-:	site Improv	ements - Type			Public	Private
Electricity	$\boxtimes$			Water	$\square$			Stre	et AS	PHALT			X	
Gas	$\boxtimes$				$\square$			Alley	NO.	NE				
	Flood Hazard Area	Yes			X	FEMA Ma	000	037C17	777G		F	EMA Map Da	ate 12/2	21/2018
		vements typical for the n			Yes		describe							
		ions or external factors (e									Yes		If Yes, describe	
		IS TYPICAL IN						APPAR	ENT A	DVERSE	CON	IDITION	IS NOTED	AT THE
TIME OF	INSPECT	ON. **NO PRE	LIMINARY	TITLE REPO	RT WAS R	EVIEWE	D**							
Source(a) Hear	nd for Dhysical Cha	rantariotics of Droposts		Appraisal Eilas	N MIC	M Anna	coment and Terr	Ronarda		Drier Inc.	nortion		Property Owner	
Other (de:		racteristics of Property	CTION	Appraisal Files	<b>⋈</b> MLS	<u> </u>	ssment and Tax ce for Gross Liv			Prior Insp			Property Owner	
Other (de	General Des	TERIOR INSP	ECTION	General Description			ing/Cooling	iiiy Altd		PARCEL Amenities	. QUE	:01	Car Stora	ae
Units 🔀 0		th Accessory Unit	Concrete	<u> </u>		FWA	HWBB		Firepla		4	None	Jai Jilla	3-
# of Stories			U OUIDIELE		-ραου	1 1 1 11/4	111100			AUUIUI TT	1	II I INDIIG		
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	Det	S-Det /Fnd Unit	Full Baser		ished nished	Radiant  Other	\\/\		Wood	stove(s) #	0	Driveway S		Cars 1
		S-Det./End Unit	Partial Ba	sement Fi	nished	<b>X</b> Other	WALL		Wood Patio/	stove(s) #	ATIO	Driveway Si	urface (	ONCRETE
Existing	Proposed	Under Const.	Partial Ba	sement Fi	nished	Other Fuel	GAS		Wood Patio/ Porch	stove(s) #  Deck PA  FRONT	ATIO	Driveway Sı Garagı	urface C	CONCRETE Cars 2
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Loan#57269 File # 2404036C

There are 16 comparable	proper	rties curre	rently of	ffered f	or sale	e in t	the subject	t neighborhoo	d rang	ing in	price	from \$	679,000		to \$	1,1	35,000	
There are 102 comparable	sales	in the	subject	neighbo	rhood	within t	he past	twelve month:	s rangir	ıg in s	sale pri	ce from		0		to \$ 1	,180,000	)
FEATURE		SUBJECT			CC	MPARAB	LE SALE #	1		COI	MPARABI	LE SALE #	2		CO	MPARABL	E SALE # 3	
Address 3955 W 64th St				5860	S Ve	rdun <i>A</i>	Ave		5465	S Vict	toria A	Ave		6018	S Rin	npau E	Blvd	
Los Angeles, CA	9004	43		Los A	Anaele	es. CA	90043		Los A	Anaele	s. CA	90043		1		•	90043	
Proximity to Subject				0.43						miles l					miles			
Sale Price	\$						\$	810,000				\$	707,000				\$	645,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 5	590.3	8 sq.ft.		010,000	_	492.34	sq.ft.		,	_	603.37	7 sq.ft.		
Data Source(s)							3870IT;D	OM 1				9486MR;	DOM 2				PF;DOM	8
Verification Source(s)							T / D# 1					Γ / D# 7					/ D# 13	
VALUE ADJUSTMENTS	1	DESCRIPTIO	ON		SCRIPTI			Adjustment		ESCRIPTIO			Adjustment		ESCRIPTION			Adjustment
Sales or Financing				ArmL	th				ArmL	th				Arml	th			
Concessions				Conv					Cash					Cash				
Date of Sale/Time				s02/2	, -	7/24				24;c01	/24				24;c02	/24		
Location	N;R	es.		N;Re		., 47			N:Re		, <u>4</u> T			N:Re		, 47		
Leasehold/Fee Simple		SIMPL	-	FEE S						s, SIMPL	_				SIMPI	_		
Site		00 sf		5,350				-4,550					-16,156					-7,105
View	N;R			N;Re				-4,550	N;Re				-10,130	N;Re				-7,103
Design (Style)			-leve			alaur										Jave		
Quality of Construction		;Bunga	MOIL	DT1;I	bunga	alow				Bunga	llOW				Bunga	llOW		
Actual Age	Q4			Q4 93					Q4					Q4				0
Condition	83							-25.000	102				0	100				+55.000
Above Grade	C4	Bdrms.	Baths	C4	Bdrms.	Baths		-25,000	-	Bdrms.	Baths		45.000	C5 Total	Bdrms.	Baths		+55,000
	Total		_	Total					Total				-15,000	-				<b></b>
Room Count	7	2	1.0	7	2	1.0			7	3	1.0		0 0 00 5	_	2	2.0		-7,500
Gross Living Area	-	1,107	7 sq.ft.		1,372	2 sq.ft.		-17,225		1,436	sq.ft.		-21,385		1,069	sq.ft.		0
Basement & Finished	0sf			0sf					0sf					0sf				
Rooms Below Grade	<del> </del>																	
Functional Utility		ERAGE		AVEF						RAGE					RAGE			
Heating/Cooling	_	LL/NON		WALI					NON				+5,000					0
Energy Efficient Items	NON	NE NO	TED	NON	E NO	TED				E NO	TED				IE NO	TED		
Finergy Efficient Items Garage/Carport Porch/Patio/Deck FIREPLACES		1dw		1gd1				-10,000						2gd1				
Porch/Patio/Deck	POF	RCH/PA	ATIO_	POR	CH/P	ATIO			POR	CH/PA	OITA			POR	CH/P/	OITA		
FIREPLACES	1 FI	REPLA	CE_	NON	E			+5,000	NON	E			+5,000	1 FIF	REPLA	CE		
	DEN	1		DEN					NON	E			+15,000	NON	IE			+15,000
ADDITIONAL  Net Adjustment (Total)  Adjusted Sale Price of Comparables																		
Net Adjustment (Total)					+	<b>X</b> -	\$	-51,775		+ [	<b>X</b> -	\$	-27,541		+ [	-	\$	55,395
Adjusted Sale Price				Net Adj.		6.4 %			Net Adj.		3.9 %			Net Adj.		8.6 %		
of Comparables				Gross Ac	dj.	7.6 %	\$	758,225	Gross A	dj. ·	11.0 %	\$	679,459	Gross A	ldj.	13.1 %	\$	700,395
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Loan#57269 File # 2404036C

Scope of Work: In the preparation of this appraisal, the appraiser has made					
interviews with people considered informed regarding the region, area, sul sales. This information was analyzed to document the various environmen					
market value of the subject property. The scope of the appraisal also gave	, , ,				•
comparables. When conflicting information was provided, the source deen		-		•	was
not included in the report nor used as a basis for the valuation conclusion.					
This appraisal report is intended for use by the private client or their assign					
is the property of the party ordering the report regardless of who pays the					
release from the ordering party and/or the Appraiser. Copies may be releat party participating in the transaction as deemed by the lender and provider		omeowner, attorr	ley of record at	iu/or arry o	uiei
party participating in the transaction as decined by the lender and provides	by law.				
Indicated in the neighborhood section of the report, this estimate is based	on the observations of	f the market time:	s for listings an	d sales witl	hin the
immediate area and the ratio of listings to closed sales. Considered were	rends in economic, so	cial, environmen	al and governr	nental influ	iences
affecting the region, local economy, and the subject's neighborhood. Cons			nities which car	n have a po	ositive
impact on market time. Market time assumes the subject was aggressively	marketed through no	rmal channels.			
Condition Addandum No warranty of the cubicat is given as invalid. No li-	bility is assumed for t	ha atministrated of m	a abania al alam	anta of the	
Condition Addendum: No warranty of the subject is given or implied. No lia property. This appraisal has not been prepared for the purpose of certifyin					
plumbing systems. Nor has the appraisal been prepared for the purpose of					
insects, that the property does not contain hazardous materials, or that the					
affect its value. Finally, this appraisal is not intended to certify the soundne					,
Cost Approach: The cost approach was considered, but not utilized to male	ce a creditable apprais	al. There are too	many variable	s, due to fe	ew lot
sales and builders costs to make an accurate cost approach. Therefore it	s given no weight in th	nis report.			
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COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOLORSTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$  Summary of Income Approach (including support for market rent and GRM)  NOT FOOD TO THE SUBJECT PROPERTIES IN CONTROLOGY See Summary of Income Approach (including support for market rent and GRM)  NOT FOOD TO THE HOA and the subject proper Legal Name of Project  Total number of units rented  Total number of units rented  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)	A, LAND/VALUE RATINOMIC LIFE - 30 YEA  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation 175 Depreciated Cost of Improvement  "As-is" Value of Site Improvement  INDICATED VALUE BY COST APPF  E (not required by Fannie Mae)  0 = \$ REQUIRED  IFOR PUDS (if applicable) No Unit type(s) D by is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion	O IS TYPICAL F.RS.  1,107	250.00	=\$	530,000 276,750 30,400 307,150 175,506) 131,644 40,000 701,644
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT  Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND  SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR  THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES  MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS  TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VALI  Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  NOT F  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project  Total number of units rented  Total number of units rented  Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No  Data Source(s)  Are the units, common elements, and recreation facilities complete?	A, LAND/VALUE RATINOMIC LIFE - 30 YEA  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation 175 Depreciated Cost of Improvement  "As-is" Value of Site Improvement  INDICATED VALUE BY COST APPF  E (not required by Fannie Mae)  0 = \$ REQUIRED  IFOR PUDS (if applicable) No Unit type(s) D by is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion	O IS TYPICAL F.RS.  1,107	250.00	=\$	530,000 276,750 30,400 307,150 175,506) 131,644 40,000 701,644
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOLORSTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$  Summary of Income Approach (including support for market rent and GRM)  NOT FOOD TO THE SUBJECT PROPERTIES IN CONTROLOGY See Summary of Income Approach (including support for market rent and GRM)  NOT FOOD TO THE HOA and the subject proper Legal Name of Project  Total number of units rented  Total number of units rented  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)	A, LAND/VALUE RATINOMIC LIFE - 30 YEA  OPINION OF SITE VALUE  DWELLING  Garage/Carport  Total Estimate of Cost-New Less Physical Depreciation 175 Depreciated Cost of Improvement  "As-is" Value of Site Improvement  INDICATED VALUE BY COST APPF  E (not required by Fannie Mae)  0 = \$ REQUIRED  IFOR PUDS (if applicable) No Unit type(s) D by is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion	O IS TYPICAL F.RS.  1,107 Sq.R. @ \$	250.00	=\$	530,000 276,750 30,400 307,150 175,506) 131,644 40,000 701,644
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data MARSHALL AND SWIFT  Quality rating from cost service AVG Effective date of cost data 12/2023  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND  SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR  THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES  MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS  TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VALI  Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  NOT F  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project  Total number of units rented  Total number of units  Total number of units rented  Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Yes No  Does the project contain any multi-dwelling units?  Yes No  Does the project contain any multi-dwelling units?  Yes No	A, LAND/VALUE RATINOMIC LIFE - 30 YEA  OPINION OF SITE VALUE DWELLING  Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 175 Depreciated Cost of Improvement "As-is" Value of Site Improvement "INDICATED VALUE BY COST APPR  E (not required by Fannie Mae) 0 = \$ REQUIRED  IFOR PUDs (if applicable) No Unit type(s) D y is an attached dwelling unit.  Total number of units sold Data source(s)  No If Yes, date of conversion	O IS TYPICAL F.RS.  1,107 Sq.R. @ \$	250.00	=\$	530,000 276,750 30,400 307,150 175,506) 131,644 40,000 701,644

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

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

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

  Because the appraiser is not an expert in the field of environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Loan#57269 File # 2404036C

APPRAISER'S CERTIFICATION: The

The Appraiser certifies and agrees tha

- 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.

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Loan#57269 File # 2404036C

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable)	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal uding, but not limited to, the public through advertising, public
	raisal report by me or the lender/client may be subject to certain risions of the Uniform Standards of Professional Appraisal Practice
insurers, government sponsored enterprises, and other secondary	ver, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part more of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
	n this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignme analysis, opinions, statements, conclusions, and the appraise.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the coeptable to perform this appraisal under the applicable state law.
<ol> <li>This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared.</li> </ol>	of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
APPRAISER Robert P Charibeh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert P Gharibeh  Company Name West Coast Appraisals (310) 560-2170	NameCompany Name
Company Address  West Coast Appraisals (310) 560-2170  8400 Alverstone Ave	Company Address
Los Angeles, CA 90045	
Telephone Number (310) 560-2170	Telephone Number
Email Address rgharibeh@msn.com	Email Address
Date of Signature and Report 04/29/2024  Effective Date of Appraisal 04/27/2024	Date of SignatureState Certification #
State Certification #	or State License #
or State License # AL034184	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 05/27/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
3955 W 64th St	Did inspect exterior of subject property from street  Date of Inspection
Los Angeles, CA 90043  APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000	·
APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000  LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did not inspect extend of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278 Email Address	
<del>.</del>	

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FEATURE		SUBJEC	T		CO	MPARAB	LE SALE #	4		CON	MPARABL	E SALE # 5		CON	IPARABL	E SALE # 6	
Address 3955 W 64th St				7525				7	413	7 W 61			4125	W 59			
Los Angeles, CA	900/	13					90043			Angele		90043	1			90043	
Proximity to Subject	JJ02			1.21			. 55045			2 miles		00070		miles		JUU <del>T</del> J	
	\$			1.211	, iii Co	JL	\$	750,000	0.02	- 1111103		\$ 850,000	0.74	69	4 4 4	\$ 8	349,999
	\$		sq.ft.	\$ /	180 1	5 sq.ft.		7 30,000	\$	623.62		630,000	\$	939.23	sq.ft.		, <del>,</del> ,,,,,,,,,
Data Source(s)			-4				  815MR;D	OM 62				1:DOM 32	1			070MD-D01	M 30
Verification Source(s)				_								1;DOM 32				970MR;DOI	
VALUE ADJUSTMENTS		DESCRIPTI	ION		SCRIPTI		T / D# 65	57796 Adjustment		DESCRIPTION		+(-) \$ Adjustment		CEL Q ESCRIPTION		+ (-) \$ Adju	
Sales or Financing		DEOUNIF II	JUN .			UIT	T(-) \$	rajuotHGH			UIT	T (-) Ø MUJUSTITICITE			11	-r(-) a Adju	oundill
=				ArmL					Listi				Listin				
Concessions  Data of Sala/Time				Conv						NDING;	0		ACTI				
Date of Sale/Time				s09/2		/23			c04				Activ				
Location	N;R			A;Bsy				+20,000					N;Re				
Leasehold/Fee Simple		SIMP	LE	FEE S		LE				SIMPL	LE		_	SIMPL	.E		
		00 sf		4,613				0		02 sf		-13,314	-,				-4,634
View	N;R	es;		N;Res						tySky;		-30,000					
Design (Style)	DT1	;Bunga	alow	DT1;8	Spani	sh		-20,000	DT1	1;Bunga	alow		DT1;	Bunga	low		
Quality of Construction	Q4			Q4					Q4				Q4				
Actual Age	83			93				0	87			0	75				0
Condition	C4			C4				-25,000	C4			-25,000	C3				-55,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		-15,000	Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	7	2	1.0	8	3	1.1		-3,750	6	2	1.0	0	6	2	2.0		-7,500
Gross Living Area		1,10		Ι ΄	1,562			-29,575		1,363		-16,640		905		+	-13,130
Basement & Finished	0sf	,		0sf	, : 5:			.,	0sf	,,,,,,,		. 2,310	0sf				.,
Rooms Below Grade																	
Functional Utility	Д\/F	RAGE		AVEF	RAGE				Δ\/F	ERAGE	:		A\/FI	RAGE			
Heating/Cooling		LL/NO		FAU/I				0		LL/NON				L/WAI	1		-5,000
Energy Efficient Items		NE NO		NON				U		NE NO				E NO			-0,000
Garage/Carport			ובט	1ad1		ובט		+10,000			יבט				בט		
Porch/Patio/Deck	2gd		٨Τ١٨			۸۲۱۸		+ 10,000			۸۳۱۸		2gd1		TIO		
		RCH/P		POR(			-			RCH/P/				CH/PA	NIIU		LE 000
FIREPLACES		REPL/	4CE	1 FIR		NCE.		.45.000		IREPLA	NUE		NON		A T: 0		+5,000
ADDITIONAL	DEN	N		NON	=			+15,000	DΕΙ	N			ENC	LSD P	AHO		0
Not Adjustment (Total)				<del> </del>					_	¬ . •			<u> </u>		7	¢	
Net Adjustment (Total)					+	<b>X</b> -	\$	-48,325	L		_	\$ -84,954	No. 2 T	+ 2	₹ -	\$ .	-54,004
Adjusted Sale Price				Net Adj.		6.4 %			Net Ac	OJ.	10.0 %		Net Adj.		6.4 %		
of Comparables				Gross Ad		18.4 %		701,675			10.0 %		Gross A	dj. ·	10.6 %	\$ 7	795,995
Report the results of the research and analy	ysis of	the prior sa			of the s	ubject pr											
ITEM			SI	UBJECT			CON	MPARABLE SALI	E#	4		COMPARABLE SALE #	5		COMPAR	RABLE SALE #	6
Date of Prior Sale/Transfer		04/24/	2024								06/02	/2023		01/10	/2024		
Price of Prior Sale/Transfer		\$700,0	000								\$0			\$0			
Data Source(s)		THEM	ILS / P	ARCE	L QU	EST	THEMLS	S / PARCE	EL Q	UEST	THEM	ILS / PARCEL QI	JEST	THEN	/LS/	PARCEL (	QUEST
Effective Date of Data Source(s)		04/16/					04/16/20				04/16/			04/16			
Analysis of prior sale or transfer history of	the sub	ject proper	ty and cor	mparable s	sales												
Analysis/Comments																	
								_									

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

## **Quality Ratings and Definitions**

Q1

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

Q2

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

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

## Not Updated

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

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

## Updated

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

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

## Remodeled

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

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

## Explanation of Bathroom Count

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

## Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

# Market Conditions Addendum to the Appraisal Report

Loan#57269 2404036C

The purpose of this addendum is to provide the lender/client with a neighborhood. This is a required addendum for all appraisal reports		Inril 1 2009								
Property Address 3955 W 64th St	s with an effective date on or after A	·	y Los Ange	alaa	St	ate CA		ZIP Code 900	12	
Borrower Redwood Holdings LLC			LOS Ange	5165		UN CA		<u> </u>	43	
Instructions: The appraiser must use the information required on th	is form as the basis for his/her con	nclusions, and i	nust provide sup	port for those conclusions, regard	ling					
housing trends and overall market conditions as reported in the Nei					-					
it is available and reliable and must provide analysis as indicated be										
explanation. It is recognized that not all data sources will be able to					ata					
in the analysis. If data sources provide the required information as										
average. Sales and listings must be properties that compete with th	=									
subject property. The appraiser must explain any anomalies in the c					uio					
Inventory Analysis	Prior 7–12 Months		6 Months	Current – 3 Months	_		(	Overall Trend		
Total # of Comparable Sales (Settled)					+	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	44		29	29	岗	Increasing	H	Stable	H	Declining
Total # of Comparable Active Listings	7.33		.67	9.67	_	Declining	H	Stable	H	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	21		11	16		Declining	H	Stable	Η	
Median Sale & List Price, DOM, Sale/List %	2.9 Prior 7–12 Months		.1 6 Months	1.7 Current – 3 Months		Decilining	پسا	Overall Trend		Increasing
Median Comparable Sale Price					$\dashv$	Ingranging				Declining
•	705,450		,000	715,000	-	Increasing	X	Stable	닏	
Median Comparable Sales Days on Market	23		24	17			H	Stable	닏	Increasing
Median Comparable List Price	749,975		,999	815,000		Increasing		Stable	$\vdash$	Declining
Median Comparable Listings Days on Market	22		17	21	-	Declining	X	Stable	Щ	Increasing
Median Sale Price as % of List Price	102		97	110	$\square$		Щ	Stable	Щ	Declining
Wedlan Sale Price as % of List Price  Seller-(developer, builder, etc.)paid financial assistance prevalent?  Editor (developer, builder, etc.)paid financial assistance prevalent?  Fees, options, etc.).  SELLER CONCESSI  WERE RANDOM AND DID NOT APPEA	X Yes	No No				Declining	X	Stable	Ш	Increasing
Explain in detail the seller concessions trends for the past 12 month	hs (e.g., seller contributions increas	sed from 3% to	5%, increasing u	ise of buydowns, closing costs, c	ondo					
fees, options, etc.). SELLER CONCESSI	ONS ARE PREVALE	NT IN TH	E SUBJEC	CT PROPERTIES MA	ARKE	T AREA,	HO	WEVER T	ΉE	Υ
WERE RANDOM AND DID NOT APPEA	R TO HAVE ANY TRI	ENDS.								
<u>~</u>										
<u> </u>										
MARKET										
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If ves. e.	colain (including	the trends in listings and sales of	foreclose	d properties).				
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REO/BANK SALES ARE MINIMAL IN TH	IE WARNET AREA AL	ND HAVE	LIIILEI	O NO AFFECT ON		MARKE I.				
Cite data sources for above information.	MLS									
One data sources for above information.	IVILO									
one data sources for above information.	WEG									
One data sources for above information.	WEO									
Summarize the above information as support for your conclusions		appraisal repor	t form. If you use	ed any additional information, suc	n as					
1116	in the Neighborhood section of the			-	n as					
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Freddie Mac Form 71 March 2009

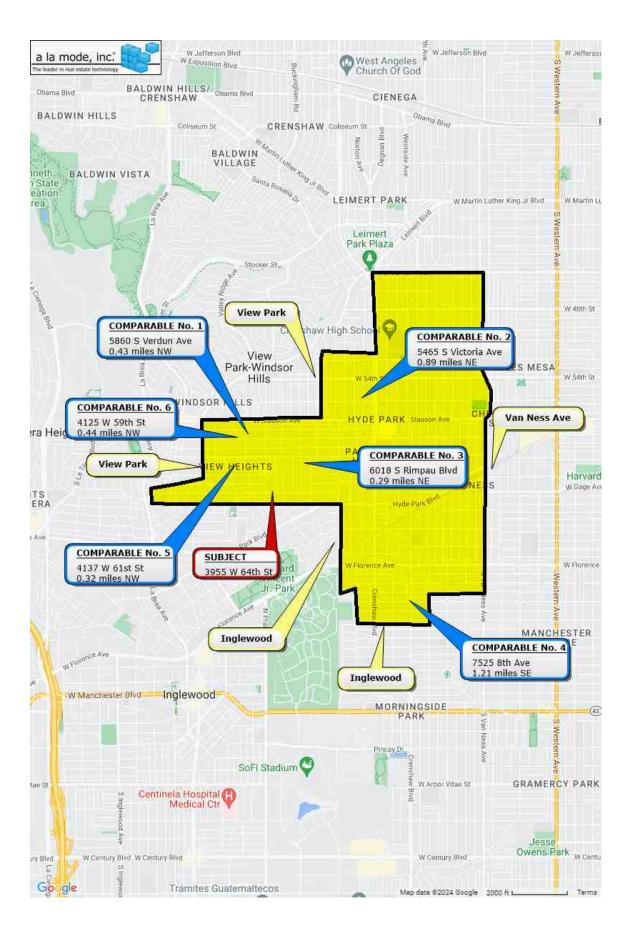
# **USPAP ADDENDUM**

Loan#57269

			FIIE NO. 2404036C
Borrower	Redwood Holdings LLC		
Property Address	3955 W 64th St		
City	Los Angeles	County LOS ANGELES	State CA Zip Code 90043
Lender	Wedgewood Inc		
	Weagewood inc		
This report wa	s prepared under the following l	JSPAP reporting option:	
Annual of I	Danast	This years to use a represent in accordance with LICDAD Chanderde Dule	0.0(a)
Appraisal F	Report	This report was prepared in accordance with USPAP Standards Rule	2-2(a).
Restricted	Appraisal Report	This report was prepared in accordance with USPAP Standards Rule	2-2(h)
	Appraisar ricport	This report was prepared in accordance with oor Ar otandards hale	2-2(0).
Reasonable Ex	cposure Time		
My opinion of a i	reasonable exposure time for the sub	ject property at the market value stated in this report is:	0-75
1		FOR THE SUBJECT PROPERTY AT THE OPINIC	ON OF VALUE INDICATED IS ESTIMATED
WITHIN 75	DAYS.		
Additional Cert	tifications		
	he best of my knowledge and belief:		
1			
I have NOT	performed services, as an appraiser	or in any other capacity, regarding the property that is the subject of the	his report within the
	period immediately preceding accept		
unee-year	period irriflediately preceding accept	ance of this assignment.	
☐ I HAVE port	formed consises, as an appraisar or i	a another connects, recogniting the property that is the cubicet of this rer	part within the three year
		n another capacity, regarding the property that is the subject of this rep	Jort Within the three-year
period imm	nediately preceding acceptance of this	s assignment. Those services are described in the comments below.	
- The statemen	nts of fact contained in this repor	t are true and correct	
	•		anditions and are my personal importial and unbisced
	•	ons are limited only by the reported assumptions and limiting c	conditions and are my personal, impartial, and unblased
professional an	nalyses, opinions, and conclusion	š.	
- Unless otherv	wise indicated, I have no present	or prospective interest in the property that is the subject of this	report and no personal interest with respect to the parties
involved.			· · · · ·
- I have no bias	s with respect to the property tha	t is the subject of this report or the parties involved with this as	ssignment.
- My engagem	ent in this assignment was not c	ontingent upon developing or reporting predetermined results.	
1	-		redetermined value or direction in value that favors the cause of
			<b>I</b>
	•	ttainment of a stipulated result, or the occurrence of a subseque	* * * * * * * * * * * * * * * * * * * *
<ul> <li>My analyses,</li> </ul>	opinions, and conclusions were	developed, and this report has been prepared, in conformity wi	th the Uniform Standards of Professional Appraisal Practice that
were in effect a	at the time this report was prepare	d.	
	• • • • • •	sonal inspection of the property that is the subject of this repor	d l
1	· · · · · · · · · · · · · · · · · · ·		<b>I</b>
- Unless otherv	wise indicated, no one provided s	ignificant real property appraisal assistance to the person(s) sig	gning this certification (if there are exceptions, the name of each
individual provi	iding significant real property app	raisal assistance is stated elsewhere in this report).	
· ·			
A -1 -1111 1 O			
Additional Con	nments		
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	<del>// / / / / / /</del>	<u> </u>	
ADDDAIGED.	1/11/1///	CHDERWOODY	ADDDAISED: (only if required)
APPRAISER:	M/M = M/M	SUPERVISORY	APPRAISER: (only if required)
	N 11 M		
	ILVWI J 1		
Signature:	/ / ''' / '	Signature:	
Name: Rober	rt P Gharibeh	Name:	
110001			
_	)4/29/2024	Date Signed:	
State Certification #:		State Certification #:	
or State License #:	AL034184	or State License #:	
	ALUU+ 104	State:	
State: CA			
Expiration Date of Cer	ratication or License: _05/2	7/2024 Expiration Date of Cert	titication or License:
Effective Date of Appr			Inspection of Subject Property:
		Did Not	Exterior-only from Street Interior and Exterior

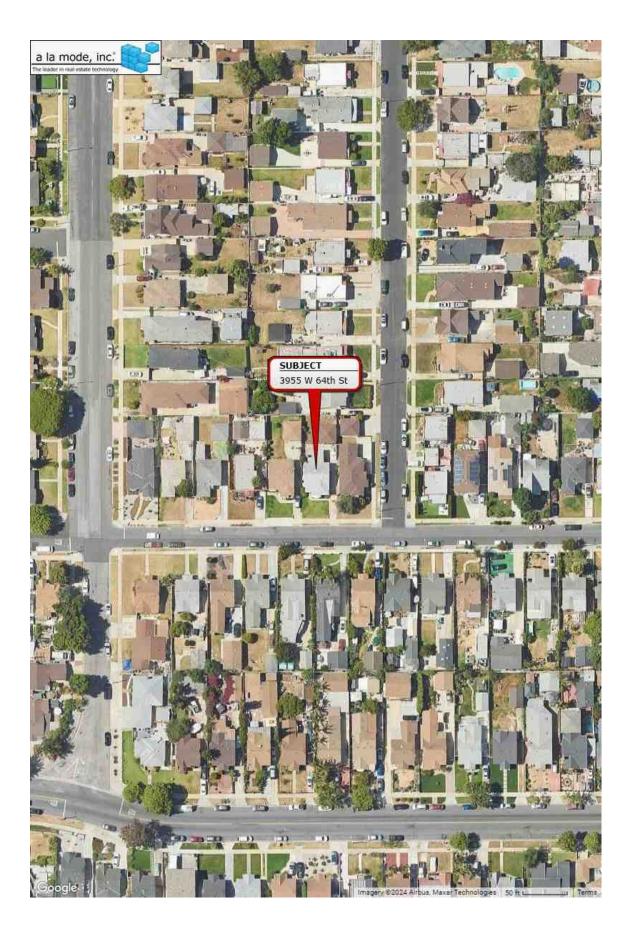
# **Location Map**

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



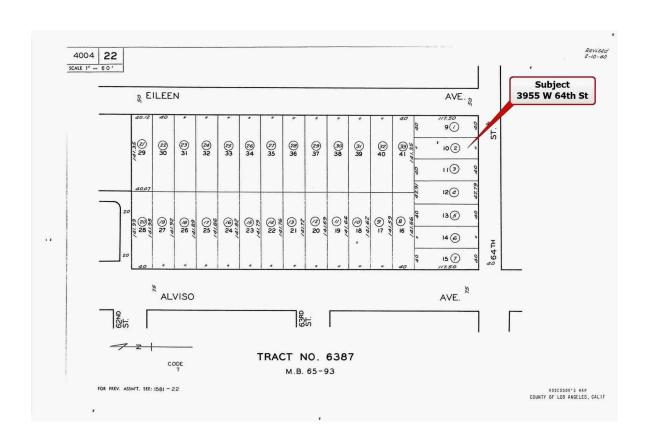
# **Aerial Map**

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# **Plat Map**

Borrower	Redwood Holdings LLC								
Property Address	3955 W 64th St								
City	Los Angeles	County	LOS ANGELES	St	ate	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc								



# **Appraiser License**

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



## **E&O** Insurance

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							

## Accelerant National Insurance Company

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

# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

## PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

 Address: 8400 Alverstone Ave Los Angeles, CA 90045

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

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

 4. Limit of Liability:
 Each Claim
 Policy Aggregate

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

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

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

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

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

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

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

Date: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Supplemental Addendum

File No	. 24	040	360	C
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Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							

## SUPPLEMENTAL ADDENDUM

## **NEIGHBORHOOD AND SITE COMMENTS:**

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

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

## **SALES COMPARISON COMMENTS:**

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

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR LOCATION, LOT SIZE, VIEW, DESIGN (STYLE), CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, BEDROOM COUNT, HEATING, AIR CONDITIONING, FIREPLACE AND GARAGE. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$7.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET

A DESIGN (STYLE) ADJUSTMENT (\$20,000.00) WAS MADE TO COMPARABLE NUMBER FOUR SINCE THIS COMPARABLE IS A SPANISH STYLE UNIT AND SPANISH STYLE UNITS HAVE A POSITIVE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA

A LOCATION ADJUSTMENT (\$20,000.00) WAS MADE TO COMPARABLE NUMBER FOUR SINCE THIS COMPARABLE IS LOCATED ON A FEEDER STREET AND HAS AN INCREASE IN TRAFFIC AND NOISE.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR

INSPECTION OF THE COMPARABLES. COMPARABLES NUMBER ONE, FOUR AND FIVE HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$25,000.00) WAS MADE SINCE THESE COMPARABLES HAVE A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS. A LARGER ADJUSTMENT (\$55,000.00) WAS MADE TO COMPARABLE NUMBER THREE SINCE THIS COMPARABLE WAS IN NEED OF REPAIR AND NOT HABITABLE. A LARGER ADJUSTMENT (\$55,000.00) WAS MADE TO COMPARABLE NUMBER SIX SINCE THIS COMPARABLE IS REMODELED AND HAS A SUPERIOR KITCHEN AND BATHROOMS.

VIEW ADJUSTMENTS (\$25,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

BEDROOM ADJUSTMENTS (\$15,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

DEN ADJUSTMENTS (\$15,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE

SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

BATHROOM ADJUSTMENTS (\$3,750.00 FOR EACH 1/2 BATHROOM) WERE MADE BASED ON A PAIRED

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

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

GARAGE ADJUSTMENTS (\$10,000.00 FOR EACH CAR) WERE MADE BASED ON A PAIRED SALES

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

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

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

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

COMPARABLE NUMBER FOUR EXCEEDS THE TYPICAL 1 MILE RADIUS HOWEVER IS STILL CONSIDERED WITHIN THE SUBJECTS MARKET AREA. BOTH NEIGHBORHOODS ARE SIMILAR AND THE MARKET REACTION WOULD BE SIMILAR. THIS COMPARABLE IS LOCATED ON A FEEDER STREET AND WAS ADJUSTED FOR BEING ON A FEEDER STREET HOWEVER NO ADJUSTMENT IS NECESSARY FOR EXCEEDING THE TYPICAL 1 MILE RADIUS. THE APPRAISER FELT IT WAS NECESSARY TO USE THIS COMPARABLE SINCE IT BRACKETS THE SUBJECTS LOT SIZE.

COMPARABLE NUMBER FOUR IS A DATED SALE HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT BRACKETS THE SUBJECTS LOT SIZE

COMPARABLE NUMBER TWO IS MUCH LARGER IN SQUARE FOOTAGE TO THE SUBJECT HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT IS SIMILAR IN BEDROOM COUNT, CONDITION, GARAGE AND DESIGN (STYLE).

# Supplemental Addendum

		Supplementa	File No. 2404036C					
Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							

## SALES COMPARISON COMMENTS (CONTINUED):

COMPARABLE NUMBER FOUR IS MUCH LARGER IN SQUARE FOOTAGE TO THE SUBJECT HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT BRACKETS THE SUBJECTS LOT SIZE. THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA.

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

## FINAL RECONCILIATION COMMENTS:

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

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

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

## **ADDITIONAL COMMENTS:**

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE LOWER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN UNDER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY.

## URAR: Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE AVERAGE WITH RECENTLY RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 154 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 154 SALES WAS 21 DAYS

## Owner of Public Record:

BETTY ANN JACKSON / BETTY ANN JACKSON LIVING TRUST

## • Exterior-Only: Subject - Data Source(s), Offering Price(s), Date(s)

THEMLS#240006367SD. THE SUBJECT WAS SOLD ON 04/24/2024 FOR A SALES PRICE OF \$700,000.00. LISTED ON 03/24/2024, PENDING ON 04/14/2024. ORIGINAL LIST PRICE OF \$725,000.00. LAST LIST PRICE OF \$675,000.00.

## • Exterior-Only: Sales Comparison Analysis - Prior Sale or Transfer History Analysis

THE SUBJECT PROPERTY HAS TRANSFERRED WITHIN THE LAST 36 MONTHS AND TWO OF THE COMPARABLE PROPERTIES HAVE TRANSFERRED WITHIN 12 MONTHS OF THE TRANSACTION DATE LISTED. THE PRIOR TRANSFER FOR THE SUBJECT IS VERY RECENT AND ONLY CONFIRMED THROUGH THE MLS. IT IS TOO SOON FOR PARCEL QUEST TO REGISTER. THE TRANSFER AMOUNT AND CURRENT APPRAISED VALUE IS THE SAME.

THE PRIOR TRANSFER FOR COMPARABLE NUMBER FIVE DOES NOT APPEAR TO BE AN ARMS LENGTH TRANSACTION AS THE OWNER TRANSFERRED TO A FAMILY MEMBER AT ZERO DOLLARS.

THE PRIOR TRANSFER FOR COMPARABLE NUMBER SIX DOES NOT APPEAR TO BE AN ARMS LENGTH TRANSACTION AS IT TRANSFERRED FOR ZERO DOLLARS INTO A TRUST AND THEN FOR ZERO DOLLARS BACK TO THE LENDER. TWO TRANSACTIONS ON THE SAME DAY.

# **Photograph Addendum**

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



FRONT OF THE SUBJECT PROPERTY



ADDITIONAL FRONT PHOTO OF THE SUBJECT PROPERTY



ADDITIONAL FRONT PHOTO OF THE SUBJECT PROPERTY

# **Photograph Addendum**

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STREET SCENE OTHER DIRECTION



STREET SCENE OTHER DIRECTION

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# Comparable 1

5860 S Verdun Ave

Prox. to Subject 0.43 miles NW 810,000 Sale Price 1,372 Gross Living Area Total Rooms Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; 5,350 sf Site Q4 Quality Age 93



# Comparable 2

5465 S Victoria Ave

Prox. to Subject 0.89 miles NE Sale Price 707,000 Gross Living Area 1,436 Total Rooms Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 7,008 sf Quality Q4 Age 102



# Comparable 3

6018 S Rimpau Blvd

Prox. to Subject 0.29 miles NE Sale Price 645,000 Gross Living Area 1,069 Total Rooms 6 Total Bedrooms 2 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5,715 sf Quality Q4 Age 100

# **Comparable Photo Page**

Borrower	Redwood Holdings LLC							
Property Address	3955 W 64th St							
City	Los Angeles	County	LOS ANGELES	State	CA	Zip Code	90043	
Lender/Client	Wedgewood Inc							



# Comparable 4

7525 8th Ave

Prox. to Subject 1.21 miles SE 750,000 Sale Price Gross Living Area 1,562 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 1.1 Location A;BsyRd; View N;Res; 4,613 sf Site Q4 Quality Age 93



# Comparable 5

4137 W 61st St

Prox. to Subject 0.32 miles NW Sale Price 850,000 Gross Living Area 1,363 Total Rooms 6 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; B;CtySky; View Site 6,602 sf Quality Q4 Age 87



## Comparable 6

4125 W 59th St

Prox. to Subject 0.44 miles NW Sale Price 849,999 Gross Living Area 905 Total Rooms 6 Total Bedrooms 2 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 5,362 sf Q4 Quality Age 75