		57335
Exterior-Only Inspection Residential Appraisal Report	File No.	35339329

		this summ		raisal ror																
he purpos	e of	this summ	ary appi	aisai ie	port is to	o provide	e the lender/cl	lient w	th an ac	curat	te, a	and adequat	ely su	upported	, opinio	on of the	market va	alue of th	e subject j	property.
Property /	٩ddr	ess <b>58 Sp</b> i	ndrift P	sge						City (	Coi	rte Madera				S	tate CA	Zip Code	94925	
Borrower	Re	dwood Ho	ldings L	LC			Owner	of Publi	c Record	Shin	noc	da Satoru C	Trus	t		С	ounty Mar	in		
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		ircel # 026								Tax Y	/ear	2023				R	.E. Taxes \$	3.032		
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Report da	ta so	ource(s) use	d, offering	g price(s),	and date	e(s). <u>D</u>	OM 9;CCAR	MLS #	BA3240	02462	26,	List Price \$	51,375	5,000, L	ist Date	e 04/09	/2024, Ke	enneth S	chrier, RE	/MAX
Marketp	_	<u> </u>																		
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were ap	pare	ent.																		
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Exterior-Only Inspection Residential Appraisal Report

#### 57335 File No. 35339329

Th	ere are 1 compar	rable pro	perties currently of	fered for sale in the su	bject neighborhood rang	ing in price fro	om \$ 1,59	5,000 to \$	1,595,0		
Th					past twelve months rang	ing in sale prid	ce from \$	1,010,000	to \$ 2,1	25,000	
	FEATURE		SUBJECT		BLE SALE NO. 1		/IPARABLE S	SALE NO. 2	C	OMPARABLE S	ALE NO. 3
	Spindrift Psge			62 Spindrift Psge	9	13 Spindri	ft Psge		13 Echo	Ave	
Ad	dress Corte Madera,	CA 949	925	Corte Madera, C	A 94925	Corte Mad	lera, CA 94	1925	Corte Ma	adera, CA 94	925
Pro	oximity to Subject			0.01 miles NE	=1	0.17 miles	SW		0.41 mile	es NW	
Sa	le Price	\$			\$ 1,795,000		\$	1,350,000		\$	1,380,000
Sa	le Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 1,195.07 sq. ft.		\$ 929.7	<b>5</b> sq. ft.		\$ 1,126	.53 sq. ft.	
Da	ta Source(s)			CCAR #BA3240	08765;DOM 9	CCAR #B	A3230306 <sup>-</sup>	15;DOM 28	CCAR #	BA32391465	6;DOM 21
Ve	rification Source(s)			RealistDoc#6167		RealistDoo	c#16742		RealistD	oc#30335	
VA	LUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment
Sa	le or Financing			ArmLth		ArmLth			ArmLth		
Co	incessions			Conv;0		Conv;0			Conv;0		
Da	te of Sale/Time			s03/24;c02/24		s07/23;c06	6/23	67.500	s11/23;c	10/23	69,000
Lo	cation	N;Res	:	N;Res;		N;Res;			N;Res;		,
-	asehold/Fee Simple	Fee Si		Fee Simple		Fee Simpl	e		Fee Sim	ple	
Sit		5760 s		5776 sf	0	6399 sf	-	0	6000 sf		0
Vie		N;Res		N;Res;		N;Res;			N;Res;		
	sign (Style)	DT1;R	-	DT1;Ranch		DT1;Ranc	h		DT1;Rar	nch	
	ality of Construction	Q4		Q3	-53,850	Q4			Q4		
	tual Age	65		65		65			72		13,800
	Indition	C3		C3		C3			C3		10,000
	ove Grade		rms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms	. Baths	
	ove Grade		Baths 3 2.0	5 3 2.0		5 3	2.0		5 3	1.0	10,000
	oss Living Area <b>450</b>		<b>1,452</b> sq. ft.	1,502 s			,452 sq. ft.			1,225 sq. ft.	102,150
-	sement & Finished	0sf	1,702 SY. 11.	0sf	<u>4. 10.</u>	0sf	,- <del>1</del> 02 34. II.		0sf	1, <b>220</b> 34.11.	102,100
		051		051		051			051		
	oms Below Grade	Au 1070 -	10	Avoraça		Average			Average		
	nctional Utility	Averac FWA N		Average FWA C/Air	10.000	Average FWA Non	۵		Average FWA No	ine	
2	ating/Cooling ergy Efficient Items										
	05		n,HiEffAppl	DPWin,HiEffApp 2qbi2dw	1	DPWin,Hi	ЕПАррі			HiEffAppl	10.000
	rage/Carport	2gbi2d		- U	h	2gbi2dw	Doroh		1gbi1dw		10,000
	rch/Patio/Deck		Patio, Porch	Deck/Patio, Porc		Deck/Patio	,			tio, Porch	
	odating	No Po	11-15yrs	full 6-10yr,11-15y No Pool	/1 - 150,000	some 11-1 No Pool	Syls		some 11 No Pool	-15915	
		NO PO	JI	NO POOI					NO POOL		
	t Adjustment (Total)			+ X-	\$ 236,350	X + (	- \$	67,500	X +		204,950
	, , ,				\$ 230,330		5.0%	67,500		14.9%	204,950
Au	justed Sale Price			Net Adj13.2% Gross Adj. 13.2%	¢ 1.559.650	Net Adj.	5.0% 5.0% \$	1 117 500	Net Adj.		1 594 050
S 10	Comparables       X     did	oorch th	calo or transfor h					1,417,500	GIUSS AUJ.	14.9% \$	1,584,950
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					operty and comparable s	ales. Il nol, ex	.piairi				
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	e is to evaluate the property that is the subject of this appraisal for a mortga	
finance transaction, subject to the stated Scope of Work, purpose of the apprais Value. No additional Intended Users are identified by the appraiser.	al, reporting requirements of this appraisal report form, and Definition of Ma	arket
ימוסט. דעס מעטונוטרומו ווונפרועפט טאפרא מרפ ועפרונווופט שא נוופ מטרומואפר.		
Significant professional assistance was provided by Joel A. Gilmore: BREA ATS inspection of the subject, data/market research, highest and best use analysis, or reconciliation.		
8		
COST APPROACH TO VALU	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es	ions.	)
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Provide adequate information for the lender/client to replicate the below cost figures and calculated Support for the opinion of site value (summary of comparable land sales or other methods for escalculated using the abstraction method         ESTIMATED       REPRODUCTION OR       REPLACEMENT COST NEW         Source of cost data       Swiftestimator.com         Quality rating from cost service       Good       Effective date of cost data       09/2023         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS         TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,         THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.         SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM         LAND VALUE: ABSTRACTION METHOD         THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA         Estimated Remaining Economic Life (HUD and VA only)       42 Years         Summary of Income Approach (including support for market rent and GRM)	ions.       ions.         iimating site value)       There were no land sales found .in the area. Land value         OPINION OF SITE VALUE       = \$         Dwelling       1,452 Sq. Ft. @ \$       574.00	00,000 33,448 43,260 76,708 13,972) 62,736 55,000
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es- calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 09/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM. SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA Estimated Remaining Economic Life (HUD and VA only) 42 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOP Legal name of project Total number of units rented Was the project created by the conversion of an existing building(s) into a PUD? Yes	OPINION OF SITE VALUE	00,000 33,448 43,260 76,708 13,972) 62,736 55,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es- calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 09/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM. SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA Estimated Remaining Economic Life (HUD and VA only) 42 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOP Legal name of project Total number of units rented Was the project contain any multi-dwelling units? Yes No Data source(s)	OPINION OF SITE VALUE	00,000 33,448 43,260 76,708 13,972) 762,736 55,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es- calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 09/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM. SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA Estimated Remaining Economic Life (HUD and VA only) 42 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOP Legal name of project Total number of units rented Was the project contain any multi-dwelling units? Yes No Data source(s)	OPINION OF SITE VALUE       = \$ 7         Dwelling       1,452 Sq. Ft. @ \$ 574.00	00,000 33,448 43,260 76,708 13,972) 762,736 55,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es calculated using the abstraction method  ESTIMATED	ions.       There were no land sales found in the area. Land value         OPINION OF SITE VALUE       = \$ 7         Dwelling       1,452 Sq. Ft. @ \$ 574.00	00,000 33,448 43,260 76,708 13,972) 62,736 55,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es- calculated using the abstraction method  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 09/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM. SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA Estimated Remaining Economic Life (HUD and VA only) 42 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDS ONLY if the developer/builder is in control of the HOP Legal name of project Total number of units rented Was the project contain any multi-dwelling units? Yes No Data source(s)	ions.       There were no land sales found in the area. Land value         OPINION OF SITE VALUE       = \$ 7         Dwelling       1,452 Sq. Ft.@\$ 574.00	00,000 33,448 43,260 76,708 13,972) 62,736 55,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es calculated using the abstraction method  ESTIMATED	ions.       There were no land sales found in the area. Land value         OPINION OF SITE VALUE       = \$ 7         Dwelling       1,452 Sq. Ft. @ \$ 574.00	00,000 33,448 43,260 76,708 13,972) 62,736 55,000
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es- calculated using the abstraction method  ESTIMATED	ions.       There were no land sales found .in the area. Land value         Imating site value)       There were no land sales found .in the area. Land value         OPINION OF SITE VALUE       = \$         Total signal       1,452 Sq. Ft. @ \$       574.00	200,000 333,448 43,260 376,708 13,972) 62,736 55,000 55,000 517,700

## Exterior-Only Inspection Residential Appraisal Report

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

#### Exterior-Only Inspection Residential Appraisal Report

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

#### APPRAISER

KOA	
Signature	5
Name JESSE GILMORE	1
Company Name Jgi	(
Company Address 1452 N Vasco Rd Ste 376	(
Livermore, CA 94551	_
Telephone Number 925-518-7913	-
Email Address jlgix@yahoo.com	E
Date of Signature and Report 04/30/2024	[
Effective Date of Appraisal 04/26/2024	5
State Certification # AR028592	C
or State License #	5
or Other (describe) State #	E
State CA	
Expiration Date of Certification or License 01/08/2026	
ADDRESS OF PROPERTY APPRAISED	
58 Spindrift Psge	l
Corte Madera, CA 94925	l
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,530,000	
LENDER/CLIENT	(
Name Clear Capital #1256	(
Company Name Wedgewood Inc	(
Company Address 2015 Manhattan Beach Blvd Suite 100	
Redondo Beach, CA 90278	
Email Address	

#### SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
State Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect exterior subject property
Did inspect exterior of subject property from street
Date of Inspection

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

	57335
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		Exterio	or-Only	/ Insj	peo	ction Resid	dential	App	rai	sal Report	. Fi	le No. 3533932	29
FEATURE		SUBJECT	CO	MPARAE	BLE S	SALE NO. 4	CO	MPARAB	LE S	ALE NO. 5		COMPARABLE	SALE NO. 6
58 Spindrift Psge			121 Harbo				9 Paloma						
Address Corte Madera,	CA 949	925	Corte Mad	dera, C	A 94	925	Corte Mad	dera, CA	۹4	925			
Proximity to Subject			0.44 miles	s NW			0.33 miles	SW					
Sale Price	\$				\$	1,520,000			\$	1,595,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.		77 sq. ft.		014454	\$ 1,193.8				\$	0.00 sq. ft.	
Data Source(s) Verification Source(s)			CCAR #3 RealistDo			JOIN 154		CAR #ML81962747;DOM 2					
VALUE ADJUSTMENTS	DF	SCRIPTION		RIPTION	, 	+(-) \$ Adjustment	Listing	ng DESCRIPTION +(-) \$ Adjustment		וח	ESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		SCRIPTION	ArmLth	AIF HON		+(-) \$ Aujustment	Listing	IF HON		+(-) \$ Aujustment			+(-) \$ Aujustment
Concessions			Conv;0				;						
Date of Sale/Time			s02/24;c0	1/24			Active			159,500			
Location	N;Res	,	N;Res;				N;Res;						
Leasehold/Fee Simple	Fee Si		Fee Simp	le			Fee Simpl	е					
Site	5760 s		7885 sf			-21,000				-19,000			
View Design (Style)	N;Res		N;Res; DT1;Rano	- 1-			N;Res;						
Quality of Construction	DT1;R Q4	anch	Q4				DT1;Rand Q3	7T		-47,850			
Actual Age	65		69			0	67			-47,000			
Condition	C3		C3				C3						
Above Grade	Total Bdi	rms. Baths	Total Bdrms.	Baths	5		Total Bdrms.	Baths			Total B	drms. Baths	
Room Count	5 3		6 3	2.0		0	5 3	2.0					
Gross Living Area 450		<b>1,452</b> sq. ft.		<b>1,569</b> s	q. ft.	-52,650		, <b>336</b> so	q. ft.	52,200		sq. ft	
Basement & Finished	0sf		0sf				0sf						
Rooms Below Grade			•										
Functional Utility	Averag						Average			10.000			
Heating/Cooling										-10,000			
Energy Efficient Items Garage/Carport	2gbi2d	n,HiEffAppl lw	DPWin,H 2gbi2dw	п⊏птАрр	л		DPWin,Hi 2gbi2dw	⊏паррі	I				
Porch/Patio/Deck		Patio, Porch	Deck/Pati	o. Porc	:h		Deck/Pati	o. Porch	n				
Updating		11-15yrs	some 11-				full 6-10yr			-79,750			
Pool	No Poo		No Pool				No Pool	, <b>.</b> ,	-				
Net Adjustment (Total)			+	X -	\$	73,650	X +		\$	55,100		- \$	
Adjusted Sale Price			Net Adj.	-4.8%			Net Adj.	3.5%			Net Ad	-	
of Comparables			Gross Adj.	4.8%		1,446,350		23.1%		1,650,100	Gross /	1	
ITEM		SUI	BJECT			COMPARABLE SA	LE NO. 4	C	OMF	PARABLE SALE NO.	5	COMPARA	BLE SALE NO. 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer													
Data Source(s)		Realist			Rea	alist		Realis	st				
Effective Date of Data Sour	ce(s)	04/26/2024				26/2024		04/26		24			
Summary of Sales Compari		oach See atta	ched adde	ndum.									
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## **Uniform Appraisal Dataset Definitions**

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

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

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

**Q1** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

**O2** 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.

**O3** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

**Q5** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

**Q6** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

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

## Uniform Appraisal Dataset Definitions

57335 File No. 35339329

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

#### **Other Appraiser-Defined Abbreviations**

Abbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
		Version 9/2011 Produced using ACI software.			2055 0514D 121820

#### ADDENDUM

Borrower: Redwood Holdings LLC	File No	File No.: 35339329		
Property Address: 58 Spindrift Psge	Case N	Case No.: 57335		
City: Corte Madera	State: CA	Zip: 94925		
Lender: Wedgewood Inc				

#### **Comments on Sales Comparison**

All sales are the most recent, proximate, and similar in overall market appeal. After a thorough search of all pertinent data sources, the comparables displayed are considered to be the best available for subject analysis.

After the comparable sales and the neighborhood were researched using public records and MLS the neighborhood was driven by the appraiser and original photos were taken of the comparables. The photos are then compressed on the report for smaller file size and more efficient transport to the client via e-mail.

#### Quantitative adjustments:

\$450 per sf GLA, \$5000 per 1/2 bath, \$10000 per 1000 sf lot size

Qualitative adjustments: 3% for quality rating 1% per decade age

quality of construction adjustment was made for Comparables 1, 5. The assessor office in this area publishes building quality ratings, obtainable via Realist. Comparables 1, 5 have assessor quality rating of Good. Subject and the remaining Comparables were listed as Average for assessor quality rating

#### List to sale ratios 110%

the market has bottomed from the recent declining market, adjustments warranted for comps from q7-12, q4-6 of 5% see 1004mc for further details

Adjustments were derived by bracketing and using paired sales analysis, gross paired sales analysis, and appraiser's knowledge of the area and appeal.

Comps 1-2 given the most weight as sales on subject street

#### Final Reconciliation

The sales comparison approach was given the most weight in determining the subject's estimated market value. The quality and quantity of sales and listings data was sufficient to complete this assignment. The income approach to value was deemed unreliable due to lack of available rental sales.

#### **Conditions of Appraisal**

No appraisal conditions. This appraisal of the subject property is made in existing or "As-Is" condition.

57335 File No. 35339329

	USPAP	ADDENDUM	File No. 35339329
Borrower: Redwood Holdings LLC			
Property Address: 58 Spindrift Psge			
City: Corte Madera	County: Marin	State: CA	Zip Code: <u>94925</u>
Lender: Wedgewood Inc			
APPRAISAL AND REPORT IDEN	ITIFICATION		
This report was prepared under t	he following USPAP reporti	ng option:	
X Appraisal Report	A written report prepared under S	Standards Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under S		
	A willen report prepared under .	Statiualus Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time	for the subject property at the mark	ket value stated in this report is: 0-90 E	Days
Additional Certifications			
X I have performed NO services, as an		regarding the property that is the subj	ect of this report within the three-year
period immediately preceding accept	ance of this assignment.		
I HAVE performed services, as an a	ppraiser or in another capacity, reg	arding the property that is the subject of	of this report within the three-year
period immediately preceding accept	ance of this assignment. Those ser	vices are described in the comments b	elow.
Additional Comments			
		<i></i>	
No employee, director, officer, or agent of the company, or partner on behalf of the lender			
extortion, collusion, compensation, instructi			
I have not been contacted by anyone other	than the intended user (lender/clien	t as identified on the first page of the re	port), borrower, or designated contact to make
	e to immediately report any unauthor	prized contacts either personally by pho	ne or electronically to AMC named in report on
signature page all work done in compliance with Title XI of	FIRREA		
APPRAISER:		SUPERVISORY APPRAISER (o	nly if required).
	0	JUI LIVIJUKI AFFRAIJER (U	
	(T)		
Signature:			
Name: <u>JESSE GILMORE</u> Date Signed: <u>04/30/2024</u>			
State Certification #: AR028592			
or State License #: or Other (describe):			
	State #:	State:	
State: <u>CA</u> Expiration Date of Certification or Licens	e <sup>.</sup> 01/08/2026	<ul> <li>Expiration Date of Certification o</li> <li>Supervisory Appraiser inspectior</li> </ul>	r License:
Effective Date of Appraisal: 04/26/2024			y from street I Interior and Exterior

Produced using ACI software, 800.234.8727 www.aciweb.com

The purpose of this addendum is to provide the lender/client with addendum for all appraisal reports with an offective date on or ad		understanding of the	market trends and cor	ndition	is prevalent in t	ne su	bject neighbor	nood.	This is a requi	ed
addendum for all appraisal reports with an effective date on or af Property Address 58 Spindrift Psge	τοι Αμπ Ι, 2009.	City Corte	Madera		S	tate (	CA Zip Co	de <b>9</b> 4	925	_
Borrower Redwood Holdings LLC										
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and								nd		
overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide										
analysis as indicated below. If any required data is unavailable					-					
provide data for the shaded areas below; if it is available, however,			-						-	
median, the appraiser should report the available figure and ident that would be used by a prospective buyer of the subject proper		-					-			112
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	13 300	Sonar markets,		Overall Trend	510010	50105, 010.	_
Total # of Comparable Sales (Settled)	11	3	3		Increasing		Stable	X	Declining	
Absorption Rate (Total Sales/Months)	1.83	1.00	1.00		Increasing		Stable			_
Total # of Comparable Active Listings	N/A	N/A	1		Declining	$\mathbb{H}$	Stable	╞		_
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	N/A Prior 7-12 Months	N/A Prior 4-6 Months	1.00 Current - 3 Months		Declining		Stable Overall Trend		Increasing	_
Median Comparable Sale Price	1,700,000	1,380,000	1,795,000	x I	Increasing	ī	Stable		Declining	_
Median Comparable Sales Days on Market	21	17	12		Declining		Stable		) Increasing	_
2 Median Comparable List Price	N/A	N/A	1,595,000	XI	Increasing	$\Box$	Stable	Ċ	Declining	
Median Comparable Listings Days on Market	N/A	N/A	2		Declining		Stable		Increasing	
Median Sale Price as % of List Price	114.00%	98.00%	112.00%		Increasing		Stable			
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	2011 501		Declining	<u> </u>	Stable		Increasing	<u>,</u>
Explain in detail the seller concessions trends for the past 12 m	ionths (e.g., seller cor	tributions increased f	rom 3% to 5%, increa	ising u	ise of buydown	S, CIO	sing costs, cor	ndo fe	es, options, et	2.).
none noted										_
· · · · ·	Yes X No If	yes, explain (including	the trends in listings a	and sa	les of foreclose	d proj	perties).			
none noted										_
										_
										_
Cite data sources for above information. EBRD which is the	East Bay MLS									
Summarize the above information as support for your conclusion		hood section of the a	nnraisal renort form	If you	used anv addi	itiona	l information.	such	ac an analycig	
Summarize the above information as support for your conclus						liona	, mornation,		15 an analysi.	of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat				liona	, montation,		15 an anarysi.	of
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pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperativ Subject Project Data	e your conclusions, pro 1052-1852 1mi rad	ovide both an explanal			Project	Nan	ne: Dverall Trend			; of
pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperativ Subject Project Data Total # of Comparable Sales (Settled)	e your conclusions, pro 1052-1852 1mi rad	ovide both an explanat dius te the following:	ion and support for yo		Project	Nan	ne: Dverall Trend Stable		Declining	; of
pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperativ Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	e your conclusions, pro 1052-1852 1mi rad	ovide both an explanat dius te the following:	ion and support for yo		Project Increasing Increasing	Nan	ne: Dverall Trend Stable Stable		) Declining	s of
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## SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	File No.: 35339329		
Property Address: 58 Spindrift Psge	Case No.: 57335			
City: Corte Madera	State: CA	Zip: 94925		
Lender: Wedgewood Inc				



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 26, 2024 Appraised Value: \$ 1,530,000



## STREET SCENE

Borrower: Redwood Holdings LLC	File 1	Vo.: 35339329	
Property Address: 58 Spindrift Psge	Case	No.: 57335	
City: Corte Madera	State: CA	Zip: 94925	
Lender: Wedgewood Inc			



MLS photo bath

MLS photo KIT





MLS photo LR

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: 35339329	
Property Address: 58 Spindrift Psge	Case	No.: 57335	
City: Corte Madera	State: CA	Zip: 94925	
Lender: Wedgewood Inc			



### COMPARABLE SALE #1

62 Spindrift Psge Corte Madera, CA 94925 Sale Date: s03/24;c02/24 Sale Price: \$ 1,795,000



## COMPARABLE SALE #2

13 Spindrift Psge Corte Madera, CA 94925 Sale Date: s07/23;c06/23 Sale Price: \$ 1,350,000



## COMPARABLE SALE #3

13 Echo Ave Corte Madera, CA 94925 Sale Date: s11/23;c10/23 Sale Price: \$ 1,380,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: 35339329	
Property Address: 58 Spindrift Psge	Case	No.: 57335	
City: Corte Madera	State: CA	Zip: 94925	
Lender: Wedgewood Inc			



## COMPARABLE SALE #4

121 Harbor Dr Corte Madera, CA 94925 Sale Date: s02/24;c01/24 Sale Price: \$ 1,520,000

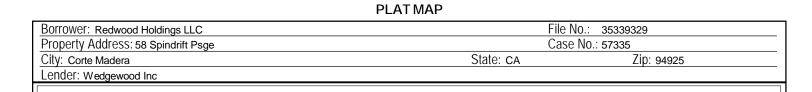


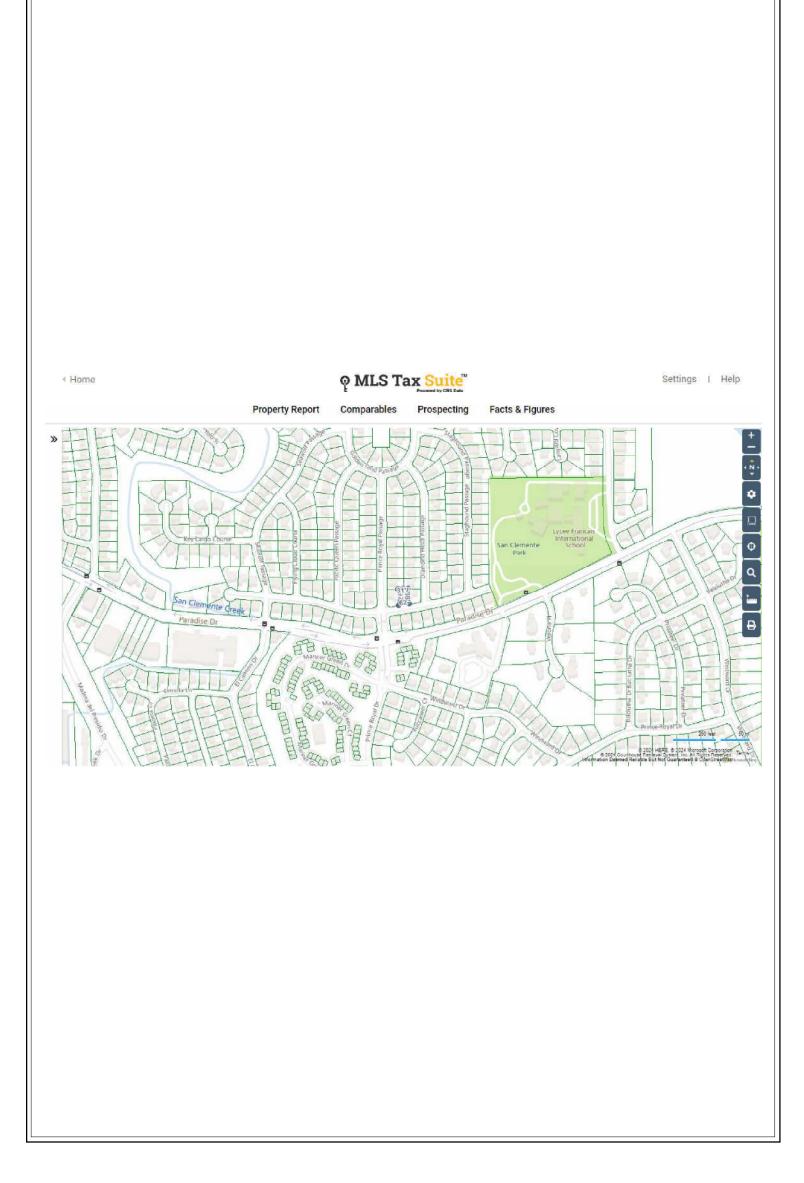
## COMPARABLE SALE #5

9 Paloma Dr Corte Madera, CA 94925 Sale Date: Active Sale Price: \$ 1,595,000

## COMPARABLE SALE #6

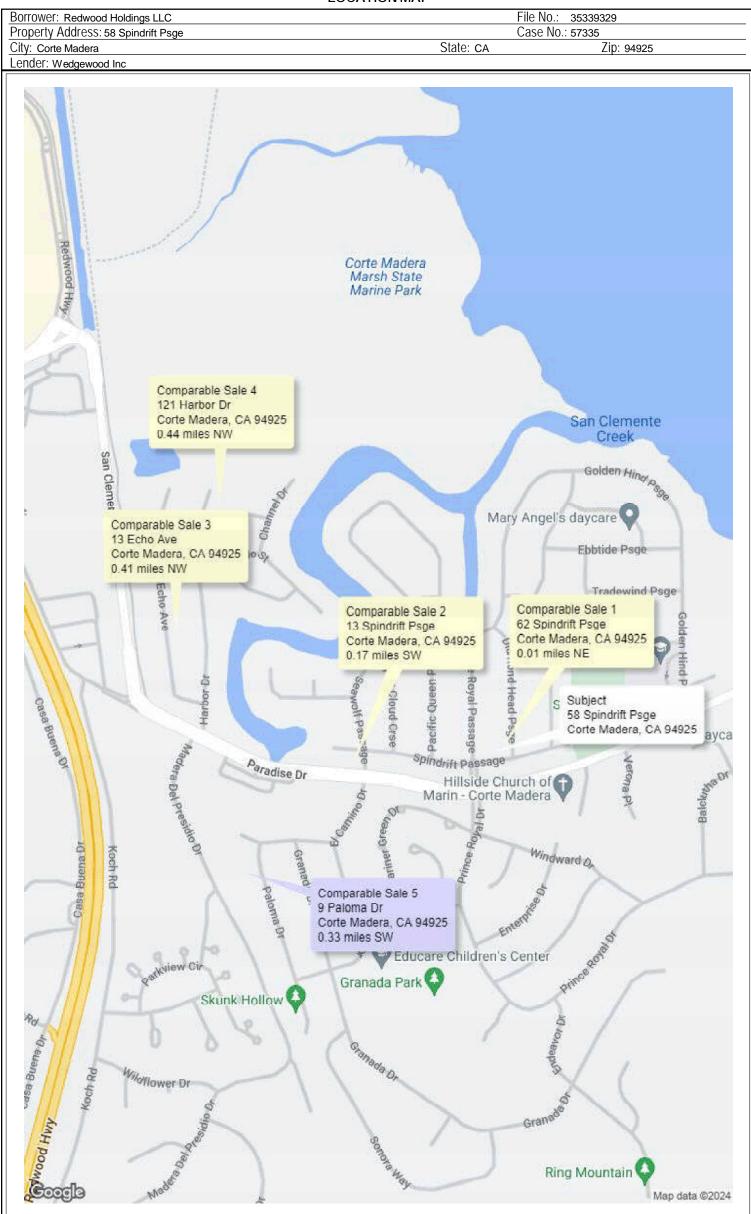
Sale Date: Sale Price: \$







#### LOCATION MAP



#### **AERIAL MAP**

Borrower: Redwood Holdings LLC Property Address: 58 Spindrift Psge City: Corte Madera Lender: Wedgewood Inc

Case No.: 57335 State: CA

File No.: 35339329



rrower: Redwood Holdings LLC operty Address: 58 Spindrift Psge y: Corte Madera nder: Wedgewood Inc			
/: Corte Madera			: 35339329 0.: 57335
nder: Wedgewood Inc		State: CA	Zip: 94925
GREATAMERI	>	DECL	ARATIONS
GREATAMERI	CAN.	DEAL EST	for ATE APPRAISERS
INSURANCE	GROUP		NS INSURANCE POLIC
301 E. Fourth Street, Cincinnati	, OH 45202		
THIS POLICY APPLIE	S TO THOSE CLAIMS THAT	REPORTED INSURANC I ARE FIRST MADE AGAINS IPANY DURING THE POLIC	ST THE INSURED
Insurance is afforded by the c	company indicated below: (A ca	pital stock corporation)	
Great American Assura	nce Company		
Note: The Insurance Compa	ny selected above shall herein be	e referred to as the Company.	
	AP3363950-24	Renewal of:	RAP3363950-23
Program Administrat	or: Herbert H. Landy h	nsurance Agency Inc. ive, Suite 301 Norwood, MA (	
Item 1. Named Insured:	Jesse Gilmore		
Item 2. Address:	1452 N Vasco Rd Ste 37	6	
City, State, Zip Code	Livermore, CA 94551		
Item 3. Policy Period: From (Both dates	(Month, Day, Year) (Month	04/03/2025 , Day, Year) the address of the Named Insur-	ed as stated in Item 2.)
Item 4. Limits of Liability:			
A. 5 1,000,000	Damages Limit of Liability		
B. \$ 1,000,000	Claim Expenses Limit of Li	National Constantial New Sect.	
C. § 2,000,000	Damages Limit of Liability	1997 (1995) - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 - 1995 -	
	Claim Expenses Limit of L	ability – Policy Aggregate	
D, S 2,000,000			
Item 5. Deductible (Inclusiv	e of Claim Expenses):		
ada a	e of Claim Expenses): Each Claim		

Borrower: Redwood Holdings LLC	Fi	ile No.: 35339329
Property Address: 58 Spindrift Psge	C	ase No.: 57335
City: Corte Madera	State: CA	Zip: 94925
Lender: Wedgewood Inc		

License

# MANY NY NY NY NY NY



## Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE

## Jesse A. Gilmore

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:

"Certified Residential Real Estate Appraiser"

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 028592

Effective Date: Date Expires:

January 9, 2024 January 8, 2026

Angela Jemmott, Bureau Chief, BREA