APPRAISAL OF REAL PROPERTY

LOCATED AT

5304 Baza Ave Woodland Hills, CA 91364 See attached addenda.

FOR

Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278

AS OF

06/14/2024

BY

Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

West Coast Appraisals (310) 560-2170

Exterior Only Increation Posidential Approical Perpert

Loan#57430

The purpose of Property Address											14C	
Property Address	f this summary	appraisal report	t is to prov	vide the lender,	/client with a	n accurate, and a	dequately suppor	rted, opinion	of the mai	rket value	of the sub	oject property.
- TOPOLLY MULLESS	5304 Ba	za Ave				^{City} Wood	lland Hills		State	CA	Zip Code 9	1364
Borrower Rec	dwood Holdi	ngs LLC		Owner	of Public Record	Redwood	Holdings LL	_C	County	LOS	ANGELES	;
Legal Description	See atta	iched addend	la.									
Assessor's Parcel #	# 2168-	023-065				Tax Year 20)23		R.E. Ta		,557	
Neighborhood Nam	e WOO	DLAND HILL	S			Map Reference	560 A3		Census	s Tract 1	375.02	
Occupant	Owner Te	enant 🗙 Vaca	nt	Special	Assessments \$	0		PUD	HOA\$ 0		per year	per month
Property Rights App	praised 🔰	Fee Simple	Leasehold	Other	(describe)							
Assignment Type	Purcha	se Transaction	Refinan	ce Transaction	X Other	(describe) Serv	vicing					
Lender/Client	Wedgewoo	od Inc		Ad	dress 201	5 Manhattan Be	ach Blvd, S	uite 100, F	Redondo B	each, CA	A 90278	
Is the subject prope	erty currently offered	for sale or has it bee	en offered for sale	in the twelve month	ns prior to the effe	ctive date of this appraisa	1?			۱ 🗙	/es 🗌 No	
Report data source	(s) used, offering pr	ice(s), and date(s).		DOM 3;TH	HEMLS#SR24	4077636MR. THE	SUBJECT RE	CENTLY SC	OLD ON THE	E MLS FO	R A SALES	PRICE OF
\$907,000.00 E	DATED 06/11/2	2024. LISTED C	ON 04/18//202	24. PENDING	ON 05/02/20	24. ORIGINAL LIS	T PRICE OF	\$799,000.00).			
I did	did not analyze the	e contract for sale for	the subject purch	ase transaction. Ex	plain the results of	the analysis of the contra	act for sale or why	the analysis was	; not			
performed.												
Contract Price \$		Date of Contrac	at	Is the	e property seller th	e owner of public record?	?	Yes] No 🛛 Data Sou	irce(s)		
Is there any financia	al assistance (loan d	harges, sale concess	ions, gift or down	payment assistance	e, etc.) to be paid	by any party on behalf of	the borrower?				· □	Yes 🗌 No
If Yes, report the tot	tal dollar amount an	d describe the items t	to be paid.									
Note: Race and the	e racial compositio	n of the neighborho	od are not appra	isal factors.								
	Neighborhood (characteristics			One-	Unit Housing Trends			One-Unit Ho	using	Present	Land Use %
Location	Urban 🗙	Suburban	Rural	Property Values	Increasir	ig 🗙 Stable	Declini	ning	PRICE	AGE	One-Unit	95 %
	Over 75%	25-75%		Demand/Supply	Shortage			•	\$ (000)	(yrs)	2-4 Unit	%
· 25		Stable		Marketing Time	Vinder 3				575 Low	2	Multi-Family	%
Neighborhood Bour									900 High	2	Commercial	5 %
•		GHWAY 101					100 את מאין			63	Other	<u>% כ</u>
Neighborhood Desc						RHOOD OF MO			200			
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13 SHUFFI	NG, STORE	5 AND FUBL		HES LUCA		N THE NEIGHB						
Market Conditions ((including support fo	or the above conclusi	one)	0.55								
Market Conditions ((including cupport it		0110)	SEE		ED ADDENDUM	/1					
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Specific Zoning Clas	EE PLAT M				ng Description			EGULAR		VIEW N;	Res;	
Zoning Compliance		LAR1	nforming (Grandfa		No Zi	SINGLE FAM		ENCE				
		roperty as improved					SCIIDE)	Vor	s 🗌 No	lf No, descri	ha u c	
								Yes		-	HIG	SHEST
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Gas		Vac	Si	anitary Sewer	X	EEMA Map #	Alley	NONE		EEMA Map Da		
FEMA Special Flood	d Hazard Area	Yes	Sa No FEN		X C	FEMA Map #	Alley 06037C12	NONE		FEMA Map Da		6/2008
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Exterior-Only Inspection Residential Appraisal Report

Loan#57430

				Exteri	or-u	niy i	Ins	pection	nesiue	ential	Appra	aisal	Report		File # 2			80	
There are 28 comparable	properti	ies curr	rently o	iffered fo	or sal	e in	the	e subject r	neighborhoo	od rangi	ing in	price	from \$ 950.000	-		to \$		45,000	
There are 76 comparable	sales	in the	subject	neighbo	rhood	within	the	past twelv	ve months	s rangir	ig in s	sale pri	ce from \$ 621,0	-)			1,384,0	
FEATURE		SUBJECT	Г		CC	OMPAR/	RABLE	SALE # 1			COI	MPARAB	LE SALE # 2			CC		LE SALE #	
Address 5304 Baza Ave				22120	0 Cos	stans	so S	St		5326	Baza	Ave			21806	Yba	rra Ro		
Woodland Hills.	CA 91	364		Wood	lland	Hills	s. C	A 91364		Woo	dland I	Hills.	CA 91364		Woodl	and	Hills.	CA 913	64
Proximity to Subject				0.48 ו			,				miles				0.81 m				
Sale Price	\$						\$	8	800,000				\$ 1,050,0	00				\$	1,070,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 7	750.4	-7 sq.	ı.ft.			\$ ·	767.54	1 sq.ft.			\$ 53	30.7	5 sq.ft.		
Data Source(s)				THEM	LS#SI	R2400	0344	48MR;DOM	л 2	THEN	ILS#23-	-33050	5;DOM 56		THEML	S#SF	R24008	010MR;	оом 15
Verification Source(s)				PARC	CEL C	QUE	ST	/ D# 259 [.]	177	PAR	CEL Q	UES	Г / D# 45328		PARC	EL C	QUES	Г / D# 1	05170
VALUE ADJUSTMENTS	D	ESCRIPTI	ON	DE	SCRIPTI	ION		+(-) \$ Adju	ustment	DI	escriptic	DN	+ (-) \$ Adjustment		DES	CRIPTI	ON	+(-) \$	S Adjustment
Sales or Financing				ArmL	th					ArmL	.th				ArmLtl	n			
Concessions				Cash	;0					Conv	r;0				Conv;()			
Date of Sale/Time				s04/2	4;c01	1/24				s01/2	24;c12	/23			s02/24	;c01	/24		
Location	N;Re	es;		N;Re	s;					N;Re	s;				N;Res	;			
Leasehold/Fee Simple	FEE	SIMPI	LE	FEE \$	SIMP	٢LE				FEE	SIMPL	E			FEE S	IMP	LE		
Site	5,372	2 sf		6,327	' sf			-	-11,460	6,239) sf		-10,40	04	6,783	sf			-16,932
View	N;Re	es;		N;Res	s;					N;Re	s;				N;Res	,			
Design (Style)	DT1;	Bunga	alow	DT1;E	Bunga	alow	'			DT1;	Bunga	low			DT2;B	unga	alow		0
Quality of Construction	Q4			Q4						Q3			-40,00						
Actual Age	60			74					0	66				-	63				0
Condition	C4			C4						C3			-90,0	00			1		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Bath	_		40,000		Bdrms.	Baths				3drms.	Baths		
Room Count	8	3	2.0	6	2	1.0	-		15,000		3	2.0		0	11	3	3.0		-15,000
Gross Living Area	-	1,434	4 sq.ft.		1,06	6 ^{sq.}	ļ.ft.	+	-36,800		1,368	sq.ft.	+6,60			2,016	3 sq.ft.		-58,200
Basement & Finished	0sf			0sf						0sf					0sf				
Rooms Below Grade	-																		
Functional Utility		RAGE		AVEF			_				RAGE			-	AVER	-			
Heating/Cooling		CENT		FAU/							CENT			_	FAU/C				
Energy Efficient Items		IE NO	TED	NON		TED					E NO	TED		_	NONE		TED		
Garage/Carport	2gbi2			2ga2d					0	2ga2				_	2cp2d				+20,000
Porch/Patio/Deck		CH/P/		POR							CH/PA				PORC				
FIREPLACES		REPLA		1 FIR		ACE					REPLA	CE		_	1 FIRE				
ADDITIONAL		(not wo	orking)	NON					0	NON					POOL		PA		-50,000
ADDITION PLANS	NON	IE		NON						NON		_		_	NONE		_	•	
Adjusted Sale Price					+	· .		6	80,340			≺ -	\$ -133,8				X -	\$	-120,132
Adjusted Sale Price				Net Adj.		10.0	%			Net Adj.		12.7 %			Net Adj.		11.2 %		
I did did not research the					roperty a		% \$ nparal	ble sales. If no		Gross A	dj. ·	14.0 %		96	Gross Adj.		15.0 %	\$	949,868
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

Exterior-Only inspection Re	sidenilai Appiaisai nepo		File # 2406014C	
Scope of Work: In the preparation of this appraisal, the appraiser has mad	e an exterior inspection of th	ne subject s	ite. Consideration was g	iven to
interviews with people considered informed regarding the region, area, sul	ject property neighborhood,	, the subject	property and the compa	arable
sales. This information was analyzed to document the various environmer	tal, social, governmental an	d economic	factors that influence the	е
market value of the subject property. The scope of the appraisal also gave				
comparables. When conflicting information was provided, the source deen	ned most reliable has been ι	used. Data I	pelieved to be unreliable	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	s for market value only. This	s report is n	ot intended for any other	ruse It
is the property of the party ordering the report regardless of who pays the				
release from the ordering party and/or the Appraiser. Copies may be relea				
party participating in the transaction as deemed by the lender and provide				
Indicated in the neighborhood section of the report, this estimate is based				
immediate area and the ratio of listings to closed sales. Considered were				
affecting the region, local economy, and the subject's neighborhood. Cons		-	lities which can have a p	ositive
impact on market time. Market time assumes the subject was aggressively	marketed through normal d	channels.		
Condition Addendum: No warranty of the subject is given or implied. No lia	bility is assumed for the stru	uctural of me	echanical elements of the	e
property. This appraisal has not been prepared for the purpose of certifying				
plumbing systems. Nor has the appraisal been prepared for the purpose o				
insects, that the property does not contain hazardous materials, or that the	property does not suffer fro	m other cor	nditions which may adver	rsely
affect its value. Finally, this appraisal is not intended to certify the soundne	ss of the geological and soil	conditions	of the property.	
Cost Approach. The cost opproach was considered but a tasting the		010 010 1-	mony voriables due t	owlet
Cost Approach: The cost approach was considered, but not utilized to mal sales and builders costs to make an accurate cost approach. Therefore it			many variables, due to to	
	s given no weight in this lep			
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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 ECO ESTIMATED	COS I, LAND/VALUE RATIO IS T VOMIC LIFE - 30 YEARS. OPINION OF SITE VALUE DWELLING 1,434 DWELLING 1,434 O POOL / PATIO Garage/Carport 380 Total Estimate of Cost-New Less Physical F Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E(not required by Fannie Mae) 0 = \$ EQUIRED FOR PUDs (if applicable) No Unit type(s) Detached y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of completion.	Sq.Pt. @ \$. Sq.Pt. @ \$. Sq.Pt. @ \$. Sq.Pt. @ \$. Sq.Pt. @ \$	Image: Second state sta	DERIVED 685,000 344,160 65,000 34,200 443,360 253,336 190,024 40,000 915,024

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 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 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 concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

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

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

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

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the prosence 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 hazards, this appraisal report must not be considered as a newformental 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 mortgage or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

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

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

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

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

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

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

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

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

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

APPRAISER Robert P Charibeh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert P Gharibeh	Name
Company Name West Coast Appraisals (310) 560-2170	Company Name
Company Address 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 06/15/2024	Date of Signature
Effective Date of Appraisal 06/14/2024	State 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 05/27/2026	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
5304 Baza Ave	Date of Inspection
Woodland Hills, CA 91364	
APPRAISED VALUE OF SUBJECT PROPERTY \$ 915,000	
LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	·····
Email Address	

Freddie Mac Form 2055 March 2005

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Fannie Mae Form 2055 March 2005

			Exterior-Only I	spection Reside	ential Appr	aisai	nepoli	File #	2406014C	
	FEATURE	SUBJECT	COMPARAE	ILE SALE # 4	CO	MPARABL	E SALE # 5		COMPARABL	E SALE # 6
Address g	5304 Baza Ave		22031 Galvez S	t .	5331 Tend	lilla Av	*	5013	Serrania Av	-
	Woodland Hills, 0	CA 91364	Woodland Hills,		Woodland				land Hills, (
Proximity to Sul			0.40 miles SW	0,101001	0.08 miles				niles SE	
Sale Price		\$		\$ 960,000			\$ 1.072.522			\$ 950,0
Sale Price/Gros	ss Liv. Area	\$ sq	^{ft.} \$ 819.81 ^{sq.ff}	· · · · · · · · · · · · · · · · · · ·	\$ 715.9	7 sq.ft.	/- /-	\$7	64.90 ^{sq.ft.}	
Data Source(s)			THEMLS#SB23212		THEMLS#P1				S#24-39897	5:DOM 13
Verification Sou	urce(s)		PARCEL QUES				Г / D# 326954		EL QUEST	
VALUE ADJUST	TMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTI		+ (-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sales or Financ	cing		ArmLth		ArmLth			Listind	1	
Concessions			Conv;25000	-25.000	Cash;0			ACTI		
Date of Sale/Tin	me		s01/24;c12/23	20,000	s05/24;c05	5/24		Active		
Location		N;Res;	N;Res;		N;Res;			A;Bsy		+30,0
Leasehold/Fee S	Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMP	IF				
Site		5,372 sf	6,255 sf	-10 596	5,117 sf		0	5,494		
View		N;Res;	N;Res;		B;CtySky;		-60,000	,		
Design (Style)		DT1;Bungalow	DT1;Bungalow		DT1;Bunga	alow		,	., Bungalow	
Quality of Const	struction	Q4	Q4		Q3		-40,000			
Actual Age		60	72	0	61		,	70		
Condition		C4	C4	-45,000	-		-90,000			-45,0
Above Grade		Total Bdrms. Bath		+40,000		Baths	-90,000 +40.000		Bdrms. Baths	-40,0
Room Count				,			.,	7		
Gross Living Ar	rea	8 3 2.		+15,000		1.1 8 sq.ft.	+7,500		3 2.0	
Basement & Fin		1,434 ^{sq}	-	+26,300	,	o البلاق D	-6,400		1,242 ^{sq.ft.}	+19,2
Basement & Fin Rooms Below (0sf	0sf		0sf			0sf		
						_				
Functional Utility		AVERAGE	AVERAGE		AVERAGE			AVER		
Heating/Cooling		FAU/CENTRA			FAU/CEN				CENTRAL	
Energy Efficient		NONE NOTED	NONE NOTED		NONE NO	TED		NONE	NOTED	
Garage/Carport		2gbi2dw	2ga2dw	0	2gbi2dw			1ga1d	w	+15,0
Porch/Patio/Dec	ck	PORCH/PATIC	PORCH/PATIO		PORCH/P	ATIO		PORC	H/PATIO	
FIREPLACES	S	1 FIREPLACE	1 FIREPLACE		NONE		+5,000	1 FIRI	EPLACE	
ADDITIONAL	L	Pool(not working		0	NONE			NONE		
ADDITION P	PLANS	NONE	YES	-10,000	NONE			NONE		
Net Adjustment			+ X ·	\$ -9,296		Χ.	\$ -143,900	X		\$ 19,2
Adjusted Sale P	Price		Net Adj. 1.0 %	.,		13.4 %	1.0,000	Net Adj.	2.0 %	,2
of Comparables	s		Gross Adj. 17.9 %			23.2 %	\$ 928,622	Gross Adi		\$ 969,2
Report the resu	lts of the research and anal	ysis of the prior sale or tr		operty and comparable sales					11.0	505,2
-	ITEM	· · ·	SUBJECT	COMPARABLE SAL	E# 4		COMPARABLE SALE #	;	COMPA	RABLE SALE # 6
Date of Prior Sa	ale/Transfer	06/11/2024			4			,		0
Price of Prior Sa		\$907,000						-		
Data Source(s)				THEMLS / PARCI		TUCA		ILCT		
.,	of Data Source(s)	06/04/2024		06/04/2024			/2024		06/04/2024	
	or sale or transfer history of			00/04/2024		00/04	/2024		00/04/2024	•
		, ,								
Analysis/Comm	nonto									
Andiysis/Comm	lients									
	rm 2055 March 2005			UAD Version 9/20						Form 2055 March 2

Exterior-Onl	v Inspection	Residential	App	oraisal	Rep	oort

Loan#57430

					01-01	y	spection r	100100		-ppic	13011	nepon	File #	2406	014C	
FEATURE		SUBJECT	i 📃		C01	MPARAB	LE SALE # 7			CON	IPARABL	LE SALE # 8		CO	MPARABL	E SALE # 9
Address 5304 Baza Ave				2170	5 Dun	netz F	Rd									
Woodland Hills, 0	CA 9 [,]	1364					CA 91364									
Proximity to Subject	-				miles											
Sale Price	\$						\$ 89	99,000				\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	592.23	3 sq.ft.			\$		sq.ft.		S		sq.ft.	
Data Source(s)							136MR;DOM	27								
Verification Source(s)							T / AGENT									
VALUE ADJUSTMENTS	1	DESCRIPTIO	ON				+(-) \$ Adjusi	tment	DES	SCRIPTIC	N	+ (-) \$ Adjustment		ESCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing				Listin	a											
Concessions					y DING;	0										
Date of Sale/Time				c05/2		5							-			
Location	N;R	ec.		A;Bsv			<u>مر</u>	30,000								
Leasehold/Fee Simple		ES, SIMPI	IE		yrtu, SIMPI	F										
Site	5,37			7,504				0								
View	0,37 N;R			N;Re			-	0					-			
Design (Style)		es; ;Bunga			s; Bunga											
Quality of Construction	Q4	,ounga	WUIL	-	bunga	aiUW										
Actual Age				Q4				~								
Condition	60			62				0								
Above Grade	C4 Total	Bdrms.	Patha	C4	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Patha	
Room Count		-	Baths	Total					rutar	DUIINS.	DatilS		I OTAÍ	burms.	Baths	
	8	3	2.0	8	3	2.0		0.101			og #				or #	
Gross Living Area	a -	1,434	4 sq.ft.		1,518	sq.rt.	· ·	-8,400			sq.ft.				sq.ft.	
Basement & Finished	0sf			0sf												
Rooms Below Grade																
Functional Utility		RAGE			RAGE											
Heating/Cooling		I/CENT														
Energy Efficient Items		NE NO		NON		TED							_			
Garage/Carport		2dw		2gbi2									_			
Porch/Patio/Deck		RCH/PA											_			
FIREPLACES		REPLA			REPLA	CE							_			
ADDITIONAL	Poo	l(not wo	rking)					0					_			
ADDITION PLANS	NON	١E		NON		_									_	
Net Adjustment (Total)					+ [-	\$ 2	21,600		+ [-	\$] + [-	\$
Adjusted Sale Price				Net Adj.		2.4 %			Net Adj.		%		Net Adj		%	
of Comparables				Gross A		4.3 %	\$ 92	20 600	Gross Ad	j.	%	\$	Gross A	Adj.	%	\$
				for histor			<u> </u>	20,000			_					
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Report the results of the research and ana ITEM	lysis of t	the prior sa		UBJECT	y of the si	ubject pr	operty and compara	able sales (ABLE SALE	(report add	litional pr		on page 3). COMPARABLE SALE #	8			RABLE SALE # 9
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Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

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.

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

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.

UAD Version 9/2011 (Updated 1/2014)

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
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
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
е	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
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	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
L		

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Mar	ket Conditions Ad	dendum	to the Ap	praisal Report		Cile Ne		oan#5743	0	
The purpose of this addendum is to provide the lender/client with a cl			•			File No.	24	406014C		
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A	April 1, 2009.								
Property Address 5304 Baza Ave		Cit	Woodlan	d Hills	S	tate CA		ZIP Code 913	364	
Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this	form as the basis for his/her cor	nclusions and r	nust nrovide sun	nort for those conclusions regard	ina					
housing trends and overall market conditions as reported in the Neigh				•	•					
it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavail	able or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to pr	rovide data for the shaded areas	below; if it is av	ailable, however,	the appraiser must include the da	ta					
in the analysis. If data sources provide the required information as an	-									
average. Sales and listings must be properties that compete with the subject property. The appraiser must explain any anomalies in the dat					he					
Inventory Analysis	Prior 7–12 Months		6 Months	Current – 3 Months				Overall Trend		
Total # of Comparable Sales (Settled)	32		8	26		Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	5.33		00	8.67		Increasing		Stable		Declining
Total # of Comparable Active Listings	11		9	28		Declining		Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.1		.5	3.2		Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months	-	6 Months	Current – 3 Months	_	Inorosoina		Overall Trend		Dealining
Median Comparable Sale Frice Median Comparable Sales Days on Market	1,068,750	,	0,000	1,123,500	╞	Increasing Declining	X	Stable Stable	╞	Declining Increasing
Median Comparable List Price	15 1,069,500		8 1,500	<u> </u>		Increasing	┢	Stable	┢	Declining
Madian Comparable Listings Davis on Madiat	19	,	0	29		Declining	X	Stable		Increasing
Median Sale Price as % of List Price	102		02	116	X	Increasing		Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No				Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months				, , , , , , , , , , , , , , , , , , , ,						
fees, options, etc.). SELLER CONCESSIO			E SUBJEC	I PROPERTIES MA	RKE	I AREA	HO	WEVER	THE	Y
Wedian Comparative Estings Days of market Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months fees, options, etc.). SELLER CONCESSIC WERE RANDOM AND DID NOT APPEAR	TO HAVE ANY IR	ENDS.								
							_		_	
Are foreclosure sales (REO sales) a factor in the market?	🗌 Yes 🛛 🗙 No	lf yes, ex	plain (including t	he trends in listings and sales of t	oreclos	ed properties).				
REO/BANK SALES ARE MINIMAL IN THE	E MARKET AREA AI	ND HAVE	LITTLE T	O NO AFFECT ON T	'HE N	ARKET.				
Cite data sources for above information. THE N	<i>I</i> LS									
Summarize the above information as support for your conclusions in	-		-	-	as					
an analysis of pending sales and/or expired and withdrawn listings, to	o formulate your conclusions, pro	ovide both an ex	planation and su	pport for your conclusions.				VOTADI	F 0	
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USPAP ADDENDUM

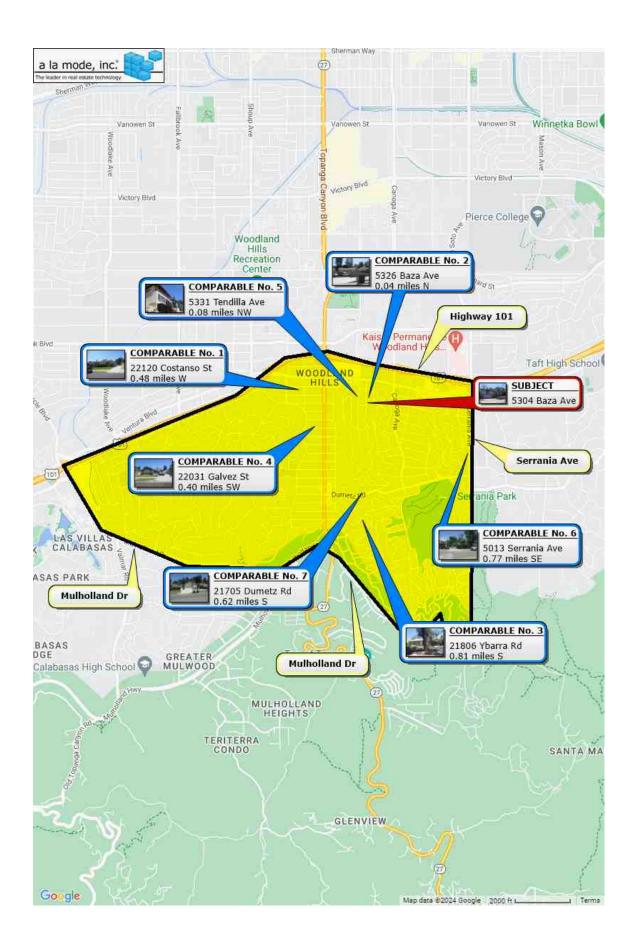
			1110 NO. 2406014C
orrower	Redwood Holdings LL	2	
roperty Address	5304 Baza Ave		
ity	Woodland Hills	County LOS ANGEL	ES State CA Zip Code 91364
ender	Wedgewood Inc		
This report w	as prepared under the following	g USPAP reporting option:	
Appraisal	Report	This report was prepared in accordance with USPAP Stand	ards Bule 2-2(a)
	nepon	This report was prepared in accordance with oor Ar otand	and Thic 2-2(a).
Restricted	d Appraisal Report	This report was prepared in accordance with USPAP Stand	ards Rule 2-2(b).
Reasonable E	Exposure Time		
	•	subject property at the market value stated in this report is:	0-75
			OPINION OF VALUE INDICATED IS ESTIMATED
-		E FOR THE SUBJECT PROPERTY AT THE	OFINION OF VALUE INDICATED IS ESTIMATED
WITHIN 75	DAYS.		
Additional Ce	ertifications		
I certify that, to	the best of my knowledge and be	ef:	
I have NO	T performed services, as an appra	ser or in any other capacity, regarding the property that is the su	bject of this report within the
three-year	r period immediately preceding ac	eptance of this assignment.	
I HAVE pe	erformed services, as an appraiser	or in another capacity, regarding the property that is the subject	of this report within the three-year
period imr	mediately preceding acceptance o	this assignment. Those services are described in the comments	s below.
		-	
	ents of fact contained in this re		
- The reported	d analyses, opinions, and conc	usions are limited only by the reported assumptions and	limiting conditions and are my personal, impartial, and unbiased
professional a	analyses, opinions, and conclus	ions.	
			ct of this report and no personal interest with respect to the parties
involved.			
- I have no bia	as with respect to the property	that is the subject of this report or the parties involved wi	th this assignment.
- My engagen	ment in this assignment was no	t contingent upon developing or reporting predetermined	results.
- My compen-	sation for completing this assi	nment is not contingent upon the development or reportin	g of a predetermined value or direction in value that favors the cause of
		• • • •	subsequent event directly related to the intended use of this appraisal.
- My analyses	s, opinions, and conclusions w	re developed, and this report has been prepared, in confo	prmity with the Uniform Standards of Professional Appraisal Practice that
were in effect	at the time this report was pre	ared.	
- Unless other	rwise indicated. I have made a	personal inspection of the property that is the subject of t	this report.
			son(s) signing this certification (if there are exceptions, the name of each
individual prov	viding significant real property	ppraisal assistance is stated elsewhere in this report).	
1			
Additional Co	omments		
	\land		
APPRAISER:		SUPERV	/ISORY APPRAISER: (only if required)
	NI H		
	K MUN		
Signature:		Signature:	
	VI · I		
	ert P Gharibeh	Name:	
Date Signed:	06/15/2024	Date Signe	d:
State Certification #		State Certit	iication #:
or State License #:		or State Lid	
	AL034184		
State: CA		State:	
Expiration Date of Ce	ertification or License: 0	5/27/2026 Expiration	Date of Certification or License:
Effective Date of App			y Appraiser Inspection of Subject Property:
	00/14/2024		

Did Not Exterior-only from Street

Interior and Exterior

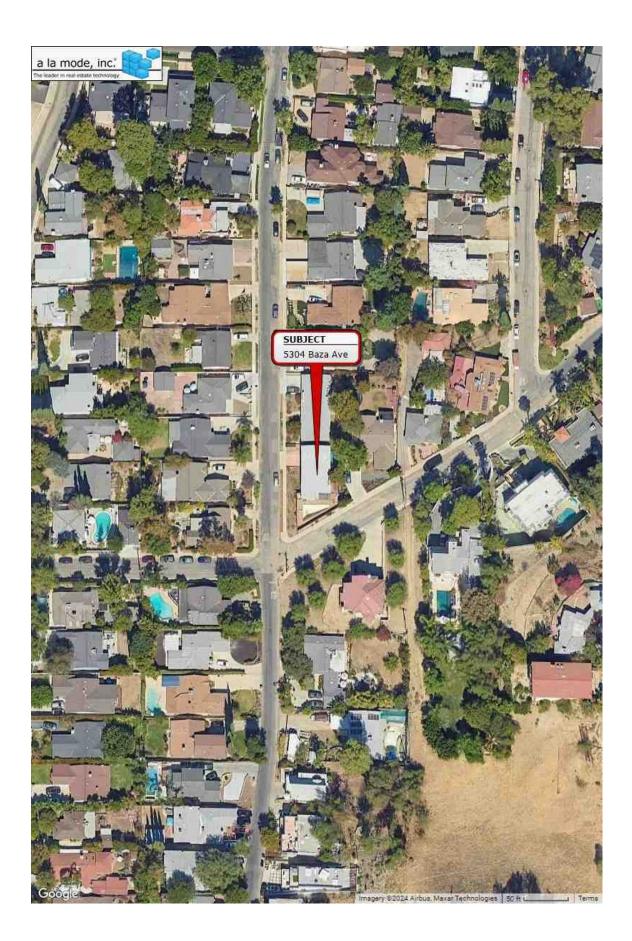
Location Map

Borrower	Redwood Holdings LLC							
Property Address	5304 Baza Ave							
City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	5304 Baza Ave							
City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							



Plat Map

Borrower	Redwood Holdings LLC							
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Lender/Client	Wedgewood Inc							



Appraiser License

Borrower	Redwood Holdings LLC							
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City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							



Borrower	Redwood Holdings LLC						
Property Address	5304 Baza Ave						
City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364
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.

Renewal of: New

Policy Number: NAX40PL107979-00

1. Named Insured: Robert Gharibeh

- 2. 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 Damages Limit of Liability 4A. \$ 500,000 Claim Expenses Limit of Liability 4B. \$ 500,000

5. Deductible (Inclusive of Claims Expenses): Each Claim Policy Aggregate 4C. \$ 1,000,000 4D. \$ 1,000,000

Aggregate 5B. \$1,000

6. Policy Premium: \$ 668

- 7. Retroactive Date: January 27, 2008
- Notice to Company: Notice of a Claim or Potential Claim should be sentto: OREP Insurance Services: <u>info@orep.org</u> 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115
- 9. Program Administrator: OREP Insurance Services, LLC appraisers@orep.org

5A. \$500

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.

By:

Date: January 23, 2024

Asaac Peck

Authorized Representative

N DEC 40000 04 22

Page 1 of 1

Borrower	Redwood Holdings LLC							
Property Address	5304 Baza Ave							
City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							

SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF WOODLAND HILLS, 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.

SITE COMMENTS:

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:

FIVE 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 CREDIT, LOCATION, QUALITY OF CONSTRUCTION, VIEW, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, BEDROOM COUNT, PARKING, FIREPLACE, POOL, SPA AND ADDITION PLANS. 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 \$12.00 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. NO ADJUSTMENT WAS MADE TO COMPARABLE NUMBER SEVEN SINCE THIS COMPARABLE IS LOCATED ON A SLOPING LOT AND HAS A SIMILAR USABLE LOT SIZE AS THE SUBJECT. NO LOT SIZE ADJUSTMENT IS NECESSARY FOR COMPARABLE NUMBER SEVEN.

QUALITY OF CONSTRUCTION ADJUSTMENTS (\$40,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA. COMPARABLES NUMBER TWO AND FIVE WERE ADJUSTED SINCE THEY HAVE SUPERIOR HARDSCAPING AND LANDSCAPING TO THE SUBJECT.

A LOCATION ADJUSTMENT (\$30,000.00) WAS MADE TO COMPARABLES NUMBER SIX AND SEVEN SINCE THESE COMPARABLES ARE LOCATED ON FEEDER STREETS AND HAVE AN INCREASE IN TRAFFIC AND NOISE.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. A LARGER ADJUSTMENT (\$90,000.00) WAS MADE TO COMPARABLES NUMBER TWO AND FIVE SINCE THESE COMPARABLES ARE REMODELED AND HAVE SUPERIOR KITCHEN AND BATHROOMS. COMPARABLES NUMBER FOUR AND SIX HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$45,000.00) WAS MADE SINCE THESE COMPARABLES HAVE SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS.

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

BATHROOM ADJUSTMENTS (\$7,500.00 EACH 1/2 BATHROOM) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET AT \$100.00 A SQUARE FOOT.

PARKING ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA. THE APPRAISER MADE A \$15,000.00 ADJUSTMENT FOR EACH CAR GARAGE AND A \$5,000.00 ADJUSTMENT FOR EACH CARPORT.

POOL ADJUSTMENTS (\$40,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA. THE SUBJECT PROPERTY HAS A POOL HOWEVER ACCORDING TO THE AGENT, THE POOL IS EMPTY AND NOT WORKING. NO VALUE WAS GIVEN FOR THE SUBJECTS POOL SINCE IT APPEARS TO BE IN NEED OF REPAIR.

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

ADDITION PLANS ADJUSTMENTS (\$10,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA. COMPARABLE NUMBER FOUR HAS PLANS FOR A 700 SQUARE FOOT ADJUSTMENT THAT IS READY FOR PLAN SUBMITTING.

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.

VIEW ADJUSTMENTS (\$60,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

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

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

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

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

Borrower	Redwood Holdings LLC							
Property Address	5304 Baza Ave							
City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							

SALES COMPARISON COMMENTS (CONTINUED):

COMPARABLE NUMBER THREE 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 AND HAS A POOL.

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, TWO AND THREE 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 FOUR AND FIVE SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER SIX AND SEVEN 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 178 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 178 SALES WAS 14 DAYS.

Exterior-Only: Legal Description

TRACT NO 6170 LOT ON E LINE OF BAZA AVE COM S THEREON 81 FT FROM NW COR OF LOT 1973 TH E PARALLEL WITH N LINE OF SD LOTTO E LINE OF SD LOT TH S AND FOLLOWING BDRY LINE OF SD LOT TO BEG PART OF LOT 1973

Subject Photo Page

Borrower	Redwood Holdings LLC							
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City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							



Subject Front

5304 Baza Ave	
Sales Price	
Gross Living Area	1,434
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	5,372 sf
Quality	Q4
Age	60



Street Scene





Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	5304 Baza Ave							
City	Woodland Hills	County	LOS ANGELES	State	CA	Zip Code	91364	
Lender/Client	Wedgewood Inc							



Comparable 1

22120 Costanso	St
Prox. to Subject	0.48 miles W
Sale Price	800,000
Gross Living Area	1,066
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6,327 sf
Quality	Q4
Age	74



Comparable 2

5326 Baza Ave	
Prox. to Subject	0.04 miles N
Sale Price	1,050,000
Gross Living Area	1,368
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6,239 sf
Quality	Q3
Age	66



Comparable 3

21806 Ybarra Rd	
Prox. to Subject	0.81 miles S
Sale Price	1,070,000
Gross Living Area	2,016
Total Rooms	11
Total Bedrooms	3
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	6,783 sf
Quality	Q4
Age	63

Comparable Photo Page

Borrower	Redwood Holdings LLC							
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Lender/Client	Wedgewood Inc							



Comparable 4

22031 Galvez St	
Prox. to Subject	0.40 miles SW
Sale Price	960,000
Gross Living Area	1,171
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6,255 sf
Quality	Q4
Age	72



Comparable 5

5331 Tendilla Ave	331 Tendilla Ave		
Prox. to Subject	0.08 miles NW		
Sale Price	1,072,522		
Gross Living Area	1,498		
Total Rooms	8		
Total Bedrooms	2		
Total Bathrooms	1.1		
Location	N;Res;		
View	B;CtySky;		
Site	5,117 sf		
Quality	Q3		
Age	61		



5013 Serrania Av	e
Prox. to Subject	0.77 miles SE
Sale Price	950,000
Gross Living Area	1,242
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	5,494 sf
Quality	Q4
Age	70



Comparable Photo Page

Borrower	Redwood Holdings LLC							
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Lender/Client	Wedgewood Inc							



Comparable 7

21705 Dumetz F	1705 Dumetz Rd				
Prox. to Subject	0.62 miles S				
Sale Price	899,000				
Gross Living Area	1,518				
Total Rooms	8				
Total Bedrooms	3				
Total Bathrooms	2.0				
Location	A;BsyRd;				
View	N;Res;				
Site	7,504 sf				
Quality	Q4				
Age	62				

Comparable 8

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

Comparable 9

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