APPRAISAL OF REAL PROPERTY LOCATED AT 6923 Sedan Ave West Hills, CA 91307 TRACT # 22054 LOT 101 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 05/18/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Loan#57431 File # 2405020C

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The purpose	of this s	summary appraisal repo	rt is to pro	ovide the len	der/client with	an accurate,	and adequa	itely supp	orted, opin	ion of t	he marl	ket value	of the	subject prop	perty.
Property Address	S 60'	23 Sedan Ave				City	West Hill	c			State	CA	Zip Code	91307	
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•		Holdings LLC		OWI	nor or rabile riccor	вет	ty J Mraz	/ IVIFAZ I	rust		County	LUS	ANGEL	E5	
Legal Description		ACT # 22054 LO	T 101												
Assessor's Parc	cel #	2026-015-004				Tax Ye	ar 2023				R.E. Tax	^{(es \$} 1	,212		
Neighborhood N	lame 1	WEST HILLS				Map R	leference	529 G6	6		Census	Tract 1	352.01		
Occupant \	Owner	Tenant Vac	ant	Spe	cial Assessments \$	0			PUI) HOA	S 0		per year	per m	onth
Property Rights		Fee Simple	Leasehol		her (describe)						. 0]		
75						ar (dagariba)									
Assignment Typ	De	Purchase Transaction	Relina	ance Transaction		er (describe)	Servicir	ng							
Lender/Client	Wedg	gewood Inc			Address 20	15 Manhat	tan Beach	Blvd, S	Suite 100	0, Redo	ndo Be	each, C	A 90278	}	
Is the subject pr	roperty current	y offered for sale or has it be	een offered for sal	le in the twelve m	onths prior to the e	fective date of thi	is appraisal?					X,	Yes	No	
Report data sou	rce(s) used, of	fering price(s), and date(s).		DOM 8	THEMLS#C	202407457	75IT THE	SUBIE	CTLIS	TED ON	04/2/	1/2024 F		ORIGINIA	Δ1
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		99.00. PENDING									FUR 3	045,00	0.00.		
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performed.															
-															
Contract Price \$	3	Date of Contra	act	Is	the property seller	the owner of pub	lic record?		Yes	No	Data Sour	ce(s)			
Is there any fina	ncial assistant	e (loan charges, sale conces	ssions nift or dow	vnnavment assista	ance etc) to he na	d hy any narty or	hehalf of the h	orrower?					Г	Yes	No
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or yes, report the	e total dollar ar	nount and describe the items	to be paid.												
Note: Bace and	the racial co	mposition of the neighborh	ood are not app	raisal factors											
and dire		orhood Characteristics				a linitila	Tronds			^-	He2 II-	oine	-	ontland II.	0/
	Neighb	rnood Characteristics			Un	e-Unit Housing	Trenas				-Unit Hou			sent Land Use 9	
Location	Urban	Suburban	Rural	Property Values	Increa	sing 🗙	Stable	Decli	ining	PRICE		AGE	One-Unit		90 %
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			Slow								Low	- ,	Multi-Fam	ilv	%
Growth	Rapid	Stable		Marketing Time			3-6 mths		6 mths	535	Low	4		<u> </u>	
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D: :												10			
Dimensions	SEE PL/	AT MAP		P	^{Area} 7,500 s	f	Sha	pe RE	CTANG	ULAR		View N;	Res;		
Specific Zoning	Classification	LARS		Z	Zoning Description	SINGL	E FAMILY	' RESID	ENCE						
Zoning Complia	nce 🔽	Legal Nonc	onforming (Grand	dfathered Use)	□ No	Zoning	Illegal (describe								
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Loan#57431 File # 2405020C

There are 5 comparable	properties currently of	ffered for sale in	the subject neighborhoo	d ranging in price	from \$ 799,999		to\$ 1.26	. · · · · · · · · · · · · · · · · · · ·
There are 75 comparable	sales in the subject		the past twelve months		price from \$ 675,000	n	1,20	,280,000
FEATURE	SUBJECT		BLE SALE # 1		ABLE SALE # 2	U I	COMPARABLE	
								L SALL # 3
Address 6923 Sedan Ave		22738 Mobile S	t	23251 Welby W	Vay	6600 P	Platt Ave	
West Hills, CA 91	1307	West Hills, CA 9	91307	West Hills, CA	91307	West F	Hills, CA 91	307
Proximity to Subject		0.65 miles SE		0.26 miles SW		0.80 m	niles SW	
Sale Price	\$		\$ 877,000		\$ 850,000		:	\$ 830,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 558.60 sq.f	t.	\$ 627.77 sq.	ft.	\$ 52	28.66 sq.ft.	
Data Source(s)		THEMLS#SR2401		THEMLS#SR2316				087MR;DOM 12
Verification Source(s)		PARCEL QUES			ST / D# 861170			/ D# 433209
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sales or Financing	DECOMM NOW		T () \$ 7 tajasamont		T () \$ Aujustinini			· () © riajadanoni
Concessions		ArmLth		ArmLth		ArmLth		
*********		Conv;0		Cash;0		Cash;0		
Date of Sale/Time		s02/24;c01/24		s12/23;c12/23		s07/23	;c06/23	
Location	N;Res;	N;Res;		N;Res;		A;Com	ım;BsyRd	+35,000
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE S	IMPLE	
Site	7,500 sf	7,923 sf	-4,230	6,980 sf	+5,200	7,048 s	sf	+4,520
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT1;Bungalow			ungalow	
Quality of Construction	Q4	Q4		Q4		Q4	ungulow	
Actual Age	66	66		67	0	65		0
Condition			+		0			U
Above Grade	C4	C4		C4		C4	Idoma D. "	
	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths			Bdrms. Baths	
Room Count	8 4 2.0	8 4 2.0		8 4 2.0		8	4 2.0	
Gross Living Area	1,570 sq.ft.	1,570 sq.f	t.	1,354 sq.	ft. +20,520	1	1,570 sq.ft.	
Basement & Finished	0sf	0sf		0sf		0sf		
Rooms Below Grade								
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERA	AGE	
Heating/Cooling	FAU/CENTRAL	FAU/CENTRAL		FAU/CENTRAL		FAU/N		+5,000
Energy Efficient Items	NONE NOTED		•					-5,000
Garage/Carport		NONE NOTED		NONE NOTED			NOTED	
	2ga2dw	2ga2dw		2ga2dw		2ga2dv		
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATIO		PORCH/PATIO			H/PATIO	
FIREPLACES	NONE	1 FIREPLACE	-5,000	1 FIREPLACE	-5,000	NONE		
ADDITIONAL	NONE	NONE		NONE		NONE		
Net Adjustment (Total)		□ + X -	\$ -9,230	X +	\$ 20.720	X +	+ 🗍 - 🤃	\$ 44,520
Adjusted Sale Price		Net Adj. 1.1 %		Net Adj. 2.4		Net Adj.	5.4 %	,
of Comparables		Gross Adj. 1.1 %				Gross Adi.		\$ 874,520
	sale or transfer history of the			0.0	010,120	, ,,	J. 4	074,320
ula libertossaron ano e	Jaio or Banolor History or the	oubject property and comp	Jarabio Galoo. Il Ilot, explaiii					
	ot reveal any prior sales or tr	ansfers of the subject prop	erty for the three years prior to	the effective date of this	appraisal.			
	PARCEL QUEST							
My research did did did n	ot reveal any prior sales or tr	ansfers of the comparable	sales for the year prior to the o	date of sale of the compara	able sale.			
Data Source(s) THEMLS /	PARCEL QUEST	-						
			roperty and comparable sales	(report additional prior sale	es on page 3).			
rioport and robality of the robotation and think		or the employer p						
ITEM		UBJECT	COMPARABLE SA	· · · · · · · · · · · · · · · · · · ·	COMPARABLE SALE #2		COMPAR	RABLE SALE #3
ITEM	SI		COMPARABLE SA	· · · · · · · · · · · · · · · · · · ·			COMPAR	RABLE SALE #3
ITEM Date of Prior Sale/Transfer	05/16/2024		COMPARABLE SA 02/22/2024	· · · · · · · · · · · · · · · · · · ·			COMPAR	RABLE SALE #3
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	05/16/2024 \$845,000	UBJECT	COMPARABLE SA 02/22/2024 \$0	LE #1	COMPARABLE SALE #2			
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	05/16/2024 \$845,000 THEMLS / P	UBJECT	COMPARABLE SA 02/22/2024 \$0 THEMLS / PARCI	EL QUEST THE	COMPARABLE SALE #2		ΓHEMLS / F	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/16/2024 \$845,000 THEMLS / P 05/09/2024	ARCEL QUEST	COMPARABLE SA 02/22/2024 \$0 THEMLS / PARCI 05/09/2024	EL QUEST THE	COMPARABLE SALE #2 EMLS / PARCEL QU 19/2024			
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	05/16/2024 \$845,000 THEMLS / P 05/09/2024	ARCEL QUEST	COMPARABLE SA 02/22/2024 \$0 THEMLS / PARCI 05/09/2024	EL QUEST THE	COMPARABLE SALE #2 EMLS / PARCEL QU 19/2024		ΓHEMLS / F	
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/16/2024 \$845,000 THEMLS / P 05/09/2024	ARCEL QUEST	COMPARABLE SA 02/22/2024 \$0 THEMLS / PARCI 05/09/2024	EL QUEST THE	COMPARABLE SALE #2 EMLS / PARCEL QU 19/2024		ΓHEMLS / F	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	05/16/2024 \$845,000 THEMLS / P 05/09/2024	ARCEL QUEST	COMPARABLE SA 02/22/2024 \$0 THEMLS / PARCI 05/09/2024	EL QUEST THE	COMPARABLE SALE #2 EMLS / PARCEL QU 19/2024		ΓHEMLS / F	
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Loan#57431 File # 2405020C

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Scope of Work: In the preparation of this appraisal, the appraiser has mad					
interviews with people considered informed regarding the region, area, sub- sales. This information was analyzed to document the various environment					
market value of the subject property. The scope of the appraisal also gave	, , ,				•
comparables. When conflicting information was provided, the source deen	ned most reliable has b	peen used. Data	believed to be u	ınreliable v	was
not included in the report nor used as a basis for the valuation conclusion.					
This appraisal report is intended for use by the private client or their assign	o for market value only	. This report is n	ot intended for	any other	uoo It
This appraisal report is intended for use by the private client or their assign is the property of the party ordering the report regardless of who pays the					
release from the ordering party and/or the Appraiser. Copies may be relea					
party participating in the transaction as deemed by the lender and provided	by law.		_		
Indicated in the neighborhood section of the report, this estimate is based immediate area and the ratio of listings to closed sales. Considered were to					
affecting the region, local economy, and the subject's neighborhood. Cons					
impact on market time. Market time assumes the subject was aggressively				•	
Condition Addendum: No warranty of the subject is given or implied. No lia					
property. This appraisal has not been prepared for the purpose of certifying plumbing systems. Nor has the appraisal been prepared for the purpose o					
insects, that the property does not contain hazardous materials, or that the					
affect its value. Finally, this appraisal is not intended to certify the soundne	ss of the geological ar	nd soil conditions	of the property.		•
Cost Approach: The cost approach was considered, but not utilized to make			many variables	, due to fe	w lot
sales and builders costs to make an accurate cost approach. Therefore it i	s given no weight in th	ііѕ герогт.			
COST APPROACH TO VALUI	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)			ATES WERE TA		
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Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 12/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA. Estimated Remaining Economic Life (HUD and VA only) 35 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) NOT F PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units? Yes No	A, LAND/VALUE RATINOMIC LIFE - 35 YEA OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 205 Depreciated Cost of Improvements "As-is" Value of Site Improvements "INDICATED VALUE BY COST APPR E (not required by Fannie Mae) 0 = \$ REQUIRED IFOR PUDs (if applicable) No Unit type(s) Dr y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	O IS TYPICAL FIRS. 1,570 Sq.R. @ \$ 0 Sq.R. @ \$ 380 Sq.R. @ \$ Functional 0 etached	240.00 90.00 External	= \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$ = \$	625,000 376,800 34,200 411,000 205,500 40,000 870,500

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

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

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

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

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

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

DEFINITION OF MARKET VALUE:

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

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

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

The appraiser's certification in this report is subject

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

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
 Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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Fannie Mae Form 2055 March 2005

20. I identified the ordered and will	e lender/client in this appraisal report who is receive this appraisal report.	the individual, organization, or agent for the organization that
secondary market agency, or instrume obtain the appraise report may be disc	rtgagee or its successors and assigns; m participants; data collection or reporting entality of the United States; and any state,	ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ing, but not limited to, the public through advertising, public
22. I am aware t laws and regulation that pertain to dis-		sal report by me or the lender/client may be subject to certain ions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, insurers, government of any mortgage fi	another lender at the request of the borrowe sponsored enterprises, and other secondary inance transaction that involves any one or mo	market participants may rely on this appraisal report as part
	e federal and/or state laws (excluding audio ntaining a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and ivered containing my original hand written signature.
25. Any intentional criminal penalties in Code, Section 1001		this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPRA	AISER'S CERTIFICATION: The Supervisor	y Appraiser certifies and agrees that:
1. I directly superv analysis, opinions,	rised the appraiser for this appraisal assignment, statements, conclusions, and the appraiser	
I accept full restatements, conclusion		eport including, but not limited to, the appraiser's analysis, opinions,
• • • • • • • • • • • • • • • • • • • •	dentified in this appraisal report is either a su qualified to perform this appraisal, and is acco	
promulgated by the		of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
5. If this appraisal defined in applicable appraisal report con valid as if a pa	e federal and/or state laws (excluding audio ataining a copy or representation of my signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ture, the appraisal report shall be as effective, enforceable and ivered containing my original hand written signature.
APPRAISER Rob	ert P Gharibéh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name Robert P Gha Company Name W	ribeh /est Coast Appraisals (310) 560-2170	Name Company Name
Company Address	8400 Alverstone Ave	Company Address
	Los Angeles, CA 90045	
Telephone Number	(310) 560-2170	Telephone Number
Email Address <u>rgha</u> Date of Signature and Repo	aribeh@msn.com	Email Address Date of Signature
Effective Date of Appraisal	ort <u>05/20/2024</u> 05/18/2024	State Certification #
State Certification #	03/10/2024	or State License #
or State License #	AL034184	State
or Other (describe)	State #	Expiration Date of Certification or License
State CA	Aion out income	SUBJECT PROPERTY
Expiration Date of Certifica	tion or License <u>05/27/2024</u>	OUDDEDT FROM ENTE
ADDRESS OF PROPERTY A	APPRAISED	Did not inspect exterior of subject property Did inspect exterior of subject property from street
West Hills, CA 91307	ID JEGT DDGDEDT/ &	Date of Inspection
APPRAISED VALUE OF SU LENDER/CLIENT	<u>515,000</u>	COMPARABLE SALES
Name CLEAR CAPI		Did not inspect exterior of comparable sales from street
Company Name W Company Address	/edgewood Inc	Did inspect exterior of comparable sales from street
Company nadiooc	2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278	Date of Inspection
Email Address	, 3	

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

Loan#57431 File # 2405020C

FEATURE				• • •		File # 2		
	SUBJECT	COMPARABL	E SALE # 4	COMPARAE	BLE SALE # 5		COMPARABL	E SALE # 6
Address			· · · · · · · · · · · · · · · · · · ·					
Address 6923 Sedan Ave		6424 Woodlake	Ave	23420 Gilmore	St	23007	Gilmore S	t
West Hills, CA 9	1307	West Hills, CA 9	1307	West Hills, CA 9	1307	West F	Hills, CA 9	1307
Proximity to Subject	1001	,	1001		71007			1001
		0.57 miles S		0.71 miles SW		0.54 m	niles S	
Sale Price	\$		\$ 890,000		\$ 850,000			\$ 869,900
Sale Price/Gross Liv. Area	\$ sa.ft.	e	000,000	c 00 ft			on #	000,000
	\$ sq.ft.	\$ 614.64 sq.ft.		\$ 608.45 sq.ff	L.	\$ 60	04.52 sq.ft.	
Data Source(s)		THEMLS#GD23197	838IT·DOM 61	THEMLS#SR2409	5501MR·DOM 7	THEMI	S#22400125	58VC;DOM 41
Verification Source(s)								
. ,		PARCEL QUEST	[/ D# 51565	PARCEL QUES	ST / AGENT		EL QUEST	/ AGENT
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DES	CRIPTION	+ (-) \$ Adjustment
Sales or Financing								
·		ArmLth		Listing		Listing		
Concessions		Conv:0		ACTIVE;0		PEND	ING:0	
Date of Sale/Time		- /-						
		s01/24;c12/23		Active		c05/24		
Location	N;Res;	A;BsyRd;	+20,000	N·Res·		N;Res		
Leasehold/Fee Simple			20,000					
	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE			IMPLE	
Site	7,500 sf	6,902 sf	+5.980	6,817 sf	+6,830	7.500	sf	
View	N;Res;	N;Res;	,	N;Res;	· · · · · · · · · · · · · · · · · · ·			
7		<u> </u>				N;Res		
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT1;Bungalow		DT1;B	ungalow	
Quality of Construction	Q4	Q4		Q4		Q4		
<i>y</i>								
Actual Age	66	67	0	65	0	67		(
Condition	C4	C4	-25,000	C4		C4		-25,000
0			-25,000		+			-25,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total E	Bdrms. Baths	
Room Count	8 4 2.0	8 4 2.0		8 4 2.0		8	4 2.0	
<u> </u>							.	
Gross Living Area	1,570 sq.ft.	1,448 sq.ft.	+11,590	1,397 sq.ff	t +16,435	1	1,439 sq.ft.	+12,445
Basement & Finished	,	· '	,.50	,	1.2,.00		-	,
	0sf	0sf		0sf		0sf		
Rooms Below Grade						1		
Functional Utility	AV/EDAGE	A)/EDAGE		A)/EDAGE		41/55	AOE	
*	AVERAGE	AVERAGE		AVERAGE		AVER	AGE	
Heating/Cooling	FAU/CENTRAL	FAU/CENTRAL		FAU/CENTRAL		FALI/C	ENTRAL	
Energy Efficient Items	NONE NOTED	NONE NOTED		NONE NOTED	1	<u>INO</u> NE	NOTED	
Garage/Carport								
	2ga2dw	2ga2dw		2ga2dw	1	2ga2d		
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATIO		PORCH/PATIO		PORC	H/PATIO	
EIDEDI VCEG			E 000	NONE				E 000
FIREPLACES	NONE	1 FIREPLACE			1		EPLACE	-5,000
ADDITIONAL	NONE	POOL	-25,000	NONE		NONE		
			,-50					
					-			
Net Adjustment (Total)		🗌 + 🔀 -	\$ -17,430	🛛 + 🔲 -	\$ 23,265	7	+ 🛛 -	\$ -17,555
Adjusted Sale Price		Net Adj. 2.0 %	11,100	Net Adj. 2.7 %		Net Adj.	2.0 %	,500
•		, 2.0		Z./ /c	11.			l.
of Comparables		Gross Adj. 10.4 %	\$ 872,570	Gross Adj. 2.7 %	\$ 873,265	Gross Adj.	4.9 %	\$ 852,345
Report the results of the research and ana	lysis of the prior sale or trans							,
ITEM	S	UBJECT	COMPARABLE SALI	E# 4	COMPARABLE SALE #	5	COMPAR	RABLE SALE # 6
Date of Prior Sale/Transfer	05/46/2024			00/0	E/2022			
	05/16/2024			08/2	5/2023			
Price of Prior Sale/Transfer	\$845,000			\$0				
Data Source(s)	TUEMI C / E	ADOEL OUTCET	TUEMI C / DADOI	T OUEST THE	MIC / DADCEL OL	IECT 1	THEMIC /	DADCEL OLICCE
		ARCEL QUEST	THEIVILS / PARCE	EL QUEST THE	MLS / PARCEL QL	ופשע	I LEINITO /	PARCEL QUEST
Effective Date of Data Source(s)	05/09/2024		05/09/2024	05/09	9/2024	(05/09/2024	
Analysis of prior sale or transfer history of	the cubiect property and co			100.0				
Allalysis of prior sale of transfer filstory of	the subject property and co	liparaule sales						
<u> </u>								
Analysis/Comments								
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Loan#57431 File No. 2405020C

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.

C 4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Market Conditions Addendum to the Appraisal Report

File No.

Loan#57431 2405020C

neighborhood. This is a required addendum for all appraisal reports	-		enus anu conun	ions prevaient in the subject						
Property Address 6923 Sedan Ave		·	y West Hil	ls	S	ate CA		ZIP Code 913	07	
Borrower Redwood Holdings LLC			* *************************************	10		071		010		
Instructions: The appraiser must use the information required on thi	is form as the basis for his/her con	clusions, and i	must provide sup	port for those conclusions, regard	ng					
housing trends and overall market conditions as reported in the Neig	ghborhood section of the appraisal	report form. Ti	ne appraiser mus	st fill in all the information to the ex	ent					
it is available and reliable and must provide analysis as indicated be	low. If any required data is unavaila	able or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to	provide data for the shaded areas b	below; if it is av	vailable, however	, the appraiser must include the da	a					
in the analysis. If data sources provide the required information as a	an average instead of the median, th	he appraiser sh	ould report the a	vailable figure and identify it as an						
average. Sales and listings must be properties that compete with the	e subject property, determined by a	applying the cri	teria that would I	be used by a prospective buyer of t	he					
subject property. The appraiser must explain any anomalies in the d	ata, such as seasonal markets, nev	w construction	foreclosures, et	C.						
Inventory Analysis	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months			0	verall Trend		
Total # of Comparable Sales (Settled)	39		12	24		Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	6.50	4	.00	8.00		Increasing	X	Stable		Declining
Total # of Comparable Active Listings	11		8	5	X			Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.7	2	2.0	0.6	X	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months				verall Trend		
Median Comparable Sale Price	940,000	904	,500	962,500		Increasing	X	Stable		Declining
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Median Comparable List Price	949,000	878	3,250	890,000	L	Increasing	Щ	Stable	M	Declining
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an analysis of pending sales and/or expired and withdrawn listings, THE MEDIAN SALES PRICE FOR COME THE LAST 12 MONTHS. If the subject is a unit in a condominium or cooperative project, come Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject Summarize the Appraiser Name Robert P Gharibeh	to formulate your conclusions, pro PETING PROPERTIE plete the following: Prior 7–12 Months Yes No unit and project.	Prior 4-	splanation and state SUBJEC 6 Months dicate the numb Signature Supervisory Ap	Project Na Current – 3 Months TS MEAN and explain the treatment of REO listings and explain the REO listings an	me:	Increasing Increasing Declining Declining		vverall Trend Stable Stable Stable	E 0	Declining Declining Increasing
an analysis of pending sales and/or expired and withdrawn listings, THE MEDIAN SALES PRICE FOR COME THE LAST 12 MONTHS. If the subject is a unit in a condominium or cooperative project, come Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Summarize the above trends and address the impact on the subject Signature Appraiser Name Robert P Gharibeh Company Name West Coast Appraisals (3	to formulate your conclusions, pro PETING PROPERTIE plete the following: Prior 7–12 Months Yes No unit and project.	Prior 4-	splanation and six planation a	Project Na Current – 3 Months To REO listings and explain the trends and explain the trends are recorded to the control of t	me:	Increasing Increasing Declining Declining		vverall Trend Stable Stable Stable		Declining Declining Increasing

Freddie Mac Form 71 March 2009

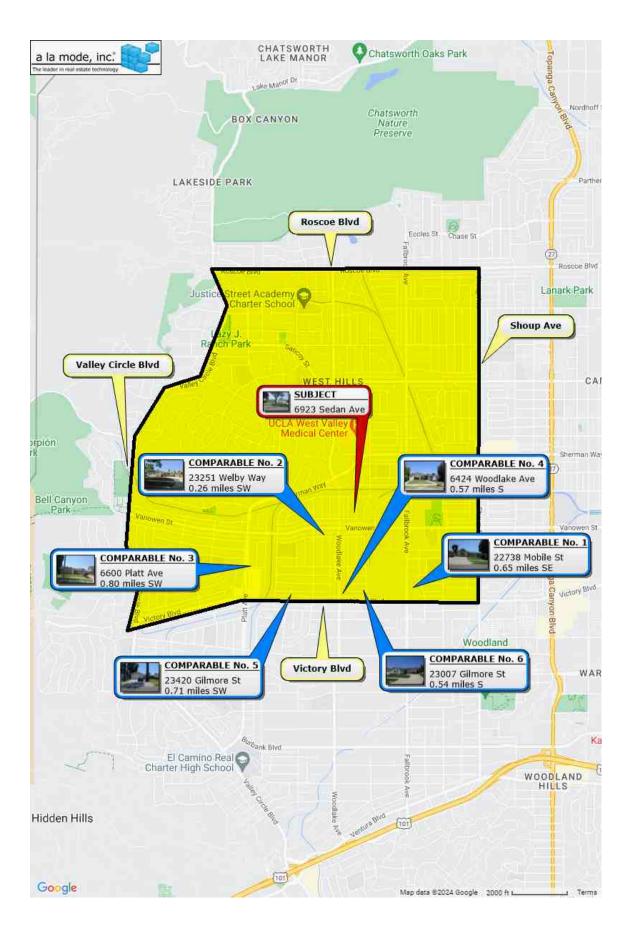
USPAP ADDENDUM

Loan#57431

		OSI AI ADDENDON	File No. 2405020C
Borro	i Neuwood Holdings LLC		
Prope	rty Address 6923 Sedan Ave		
City	West Hills	County LOS ANGELES	State CA Zip Code 91307
Lende		20002220	5
_	vveagewood me		1
	This report was prepared under the following l	JSPAP reporting option:	
Ш	Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
	Appraisar Report	This report was prepared in accordance with OSFAF Standards rule 2-2(a).	
	Restricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
- ['			
L			
_			
	Reasonable Exposure Time		
	My opinion of a reasonable exposure time for the sub	ject property at the market value stated in this report is:	0-75
		FOR THE SUBJECT PROPERTY AT THE OPINION OF VAL	
- 1		OR THE SUBJECT FROFERTT AT THE OFINION OF VAL	LOC INDICATED IS ESTIMATED
	WITHIN 75 DAYS.		
_			
_			
	Additional Certifications		
	certify that, to the best of my knowledge and belief:		
		or in any other consoity regarding the average, that is the contract of this are	the
		or in any other capacity, regarding the property that is the subject of this report within	uie
	three-year period immediately preceding accept	ance of this assignment.	
- [.	THAVE performed and the second	another seconds, seconds the second state to the second state of t	
		n another capacity, regarding the property that is the subject of this report within the th	iree-year
	period immediately preceding acceptance of thi	s assignment. Those services are described in the comments below.	
	- The statements of fact contained in this repor	t are true and correct.	
- 1	·	ons are limited only by the reported assumptions and limiting conditions and	are my personal impartial and unbiased
- 1	professional analyses, opinions, and conclusion		aro my poroonal, imparaal, and anbiaood
- 1			nevernal interest with respect to the neutro
- 1	· · · · · · · · · · · · · · · · · · ·	or prospective interest in the property that is the subject of this report and no	personal interest with respect to the parties
	involved.		
	 I have no bias with respect to the property that 	t is the subject of this report or the parties involved with this assignment.	
	- My engagement in this assignment was not c	ontingent upon developing or reporting predetermined results.	
	 My compensation for completing this assignm 	ent is not contingent upon the development or reporting of a predetermined v	value or direction in value that favors the cause of
- 1		ttainment of a stipulated result, or the occurrence of a subsequent event direct	I .
- 1	· · · · · · · · · · · · · · · · · · ·	developed, and this report has been prepared, in conformity with the Uniform	• • • • • • • • • • • • • • • • • • • •
- 1			i Standards di Professional Appraisal Practice that
- 1	were in effect at the time this report was prepare		
- 1	•	sonal inspection of the property that is the subject of this report.	
	 Unless otherwise indicated, no one provided s 	ignificant real property appraisal assistance to the person(s) signing this certi	ification (if there are exceptions, the name of each
	individual providing significant real property app	aisal assistance is stated elsewhere in this report).	
_			
	Additional Comments		
	\wedge		
L		<u></u>	
Δ	PPRAISER:	SUPERVISORY APPRAISER:	(only if required)
-	1/1/4	COI ENVIOURI AI I NAIGER.	(, ··· · · · · · · · · · · · · · · ·
Sir	nature:	Signature:	
	me: Robert P Gharibeh	Name:	
	te Signed: 05/20/2024	Date Signed:	
Sta	ate Certification #:	State Certification #:	
or	State License #: AL034184	or State License #:	
Sta	ate: CA	State:	
	0/1	7/2024 Expiration Date of Certification or License	e:
	<u> </u>	Supervisory Appraiser Inspection of Sub	
£11	ective Date of Appraisal: 05/18/2024		
		Did Not Exterior-only	from Street Interior and Exterior

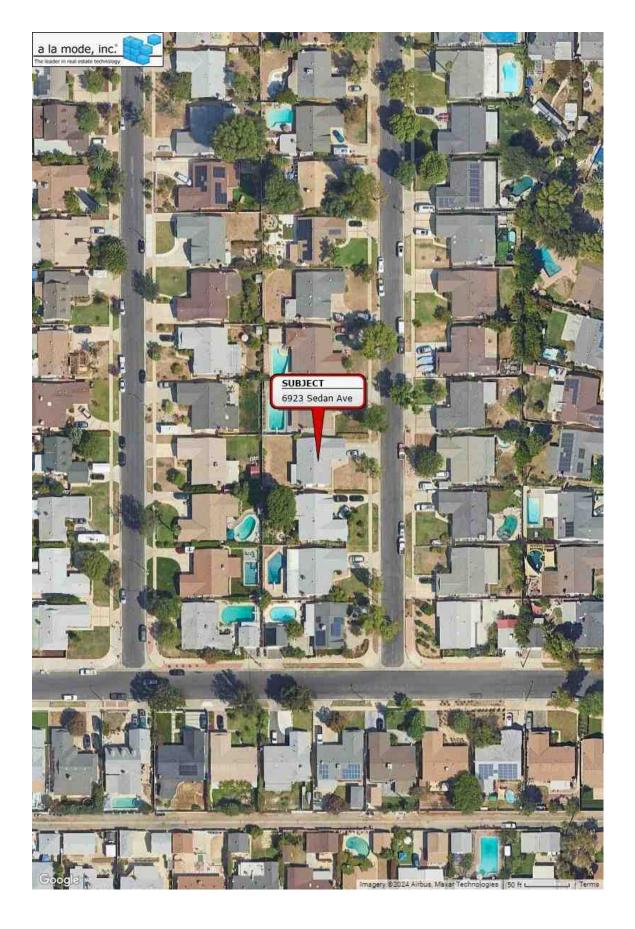
Location Map

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							



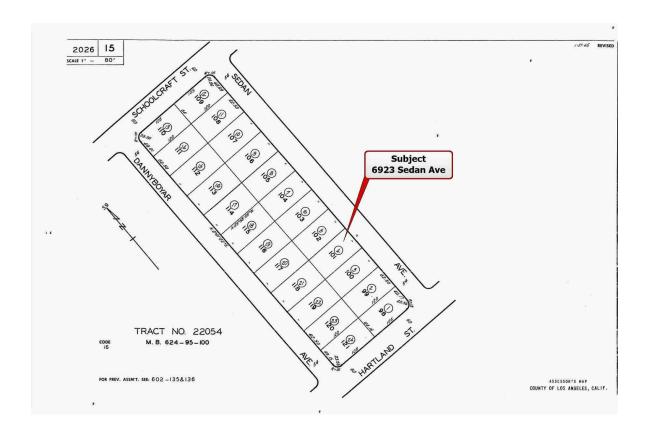
Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Landar/Cliant	Wedgewood Inc							



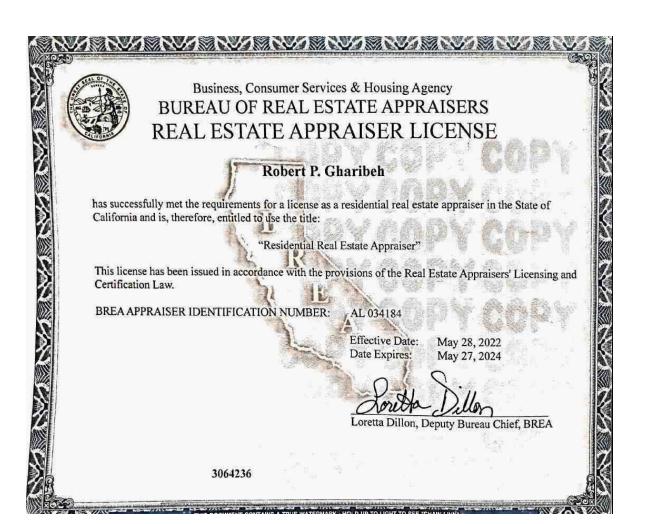
Plat Map

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							



Appraiser License

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							



E&O Insurance

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							

Accelerant National Insurance Company

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

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

 Address: 8400 Alverstone Ave Los Angeles, CA 90045

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

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

 4. Limit of Liability:
 Each Claim
 Policy Aggregate

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

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

 Notice to Company: Notice of a Claim or Potential Claim should be sent to: OREP Insurance Services: info@orep.org

6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

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

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

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

Date: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Supplemental Addendum

File No.	24	05	no	nc.

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							

SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF WEST 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.

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

SALES COMPARISON COMMENTS:

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

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR LOCATION, LOT SIZE, CONDITION, SQUARE FOOTAGE, AIR CONDITIONING, FIREPLACE AND POOL. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA

A LOCATION ADJUSTMENT WAS MADE TO COMPARABLES NUMBER THREE AND FOUR. COMPARABLE NUMBER THREE WAS ADJUSTED \$35,000.00 FOR BEING LOCATED ON A FEEDER STREET AND IN CLOSE PROXIMITY TO COMMERCIAL PROPERTIES. THIS COMPARABLE HAS MUCH MORE TRAFFIC AND NOISE TO THE SUBJECT. COMPARABLE N UMBER FOUR WAS ADJUSTED \$20,000.00 FOR BEING LOCATED ON A FEEDER STREET. THIS COMPARABLE HAS AN INCREASE IN TRAFFIC AND TRAFFIC NOISE.

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 400 SQUARE FEET AT \$10.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 400 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 400 SQUARE FEET

APPRAISER WAS UNABLE TO BE TERMINE A MARKET REACTION FOR LESS THAN 400 SQUARE LELT.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLES NUMBER FOUR AND SIX HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$25,000.00) WAS MADE SINCE THESE COMPARABLES HAVE A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS.

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET AT \$95.00 A SQUARE FOOT

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

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.

POOL ADJUSTMENTS (\$25,000.00) 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 THREE IS A DATED SALE HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT IS SIMILAR IN CONDITION, BEDROOM COUNT, BATHROOM COUNT, SQUARE FOOTAGE AND GARAGE.

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

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

FINAL RECONCILIATION COMMENTS:

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

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

Supplemental Addendum

		Cuppidinental Hundinaum	24000	7200
Borrower	Redwood Holdings LLC			
Property Address	6923 Sedan Ave			
City	West Hills	County LOS ANGELES	State CA Zip Code	91307
Lender/Client	Wedgewood Inc			

File No. 2405020C

FINAL RECONCILIATION COMMENTS (CONTINUED):

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 COMPARABLE NUMBER FOUR SINCE IT IS THE NEXT MOST SIMILAR CLOSED COMPETING SALE. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER FIVE AND SIX SINCE THEY ARE ACTIVE / PENDING SALE 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.

THE OWNER OF PUBLIC RECORD MAY BE DIFFERENT. THE SUBJECT PROPERTY SOLD RECENTLY AND IT DOES NOT APPEAR THAT THE OWNER OF PUBLIC RECORD DID NOT UPDATE YET.

• 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 182 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 182 SALES WAS 10 DAYS.

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

THE SUBJECT PROPERTY HAS TRANSFERRED WITHIN THE LAST 36 MONTHS AND TWO OF THE COMPARABLE PROPERTIES HAVE TRANSFERRED WITHIN 12 MONTHS OF THE TRANSACTION DATE LISTED. THE PRIOR TRANSFER FOR THE SUBJECT WAS JUST DAYS AGO. THE APPRAISED VALUE FOR THE SUBJECT IS ABOVE THE MOST RECENT SALE HOWEVER IT APPEARS THE MOST RECENT SALE WAS BELOW MARKET VALUE. THE SUBJECT WAS LISTED LOW AT \$799,999.00 AND RECEIVED MULTIPLE OFFERS WITHIN DAYS. THE PRIOR TRANSFER FOR COMPARABLE NUMBER ONE WAS NOT AN ARMS LENGTH TRANSACTION AS THE SELLER TRANSFERRED THE PROPERTY INTO A TRUST PRIOR TO SELLING. THE PRIOR TRANSFER FOR COMPARABLE NUMBER FIVE DOES NOT APPEAR TO BE AN ARMS LENGTH TRANSACTION AS THE PROPERTY TRANSFERRED TO A FAMILY MEMBER AT ZERO DOLLARS PRIOR TO SELLING.

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							



Subject Front

6923 Sedan Ave Sales Price

 Gross Living Area
 1,570

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 7,500 sf

 Quality
 Q4

 Age
 66



Street Scene



Street Scene Other Direction

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							



Comparable 1

22738 Mobile St

Prox. to Subject 0.65 miles SE 877,000 Sale Price Gross Living Area 1,570 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 7,923 sf Site Q4 Quality Age 66



Comparable 2

23251 Welby Way

Prox. to Subject 0.26 miles SW Sale Price 850,000 Gross Living Area 1,354 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 6,980 sf Quality Q4 Age 67



Comparable 3

6600 Platt Ave

 Prox. to Subject
 0.80 miles SW

 Sale Price
 830,000

 Gross Living Area
 1,570

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

Location A;Comm;BsyRd
View N;Res;
Site 7,048 sf
Quality Q4
Age 65

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	6923 Sedan Ave							
City	West Hills	County	LOS ANGELES	State	CA	Zip Code	91307	
Lender/Client	Wedgewood Inc							



Comparable 4

6424 Woodlake Ave

Prox. to Subject 0.57 miles S Sale Price 890,000 Gross Living Area 1,448 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location A;BsyRd; View N;Res; 6,902 sf Site Q4 Quality Age 67



Comparable 5

23420 Gilmore St

Prox. to Subject 0.71 miles SW Sale Price 850,000 Gross Living Area 1,397 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,817 sf Quality Q4 Age 65



Comparable 6

23007 Gilmore St

Prox. to Subject 0.54 miles S Sale Price 869,900 Gross Living Area 1,439 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7,500 sf Quality Q4 Age 67