## Exterior-Only Inspection Residential Appraisal Report File No. 1071hanlon

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Property A	Address 1071	S Hanlon W	Vay				City	Anaheim			Sta	ate CA	Zip Code	92808	
Borrower	Redwood	Holdings LLC	2		Owner	r of Public Recor	d Th	ne Summit Con	nmunit	ty As	ssoc. Co	ounty Ora	ange		
		13511 BLK		2									<u> </u>		
	s Parcel # 35						Tav	Year <b>2023</b>			D	E. Taxes \$	9 227		
-		ntage Place	п					Reference 771 F	. 6				t 0219.2	2	
								Reference // I F							
Occupant	Owner		✓ Vacant	_		al Assessments S	\$ U			<b>X</b> P	UD HOA\$ 1	10	per y	/ear 🔼 þe	er month
:	Rights Appraise			Lease		er (describe)									
Assignme	nt Type 🔲 🛭	Purchase Transac	ction	Refinar	nce Transaction										
Lender/Cl	ient Wedgev	wood Inc.			Addre	ss <b>2015 Mar</b>	nhatt	tan Beach Blvd	d Suite	100	, Redondo E	Beach,	CA 9027	78	
Is the subj	ject property cu	rrently offered for	sale or has	s it been	offered for sale i	in the twelve mor	nths pi	rior to the effective d	ate of this	s appra	aisal?	Yes XI	No		
Report da	ta source(s) us	ed, offering price(s	s), and date	e(s). <b>C</b>	CRMLS										
.,		51, 110	,												
I did	did not a	nalyze the contrac	ct for sale f	or the su	ubject purchase t	ransaction. Expla	ain the	e results of the analy	sis of the	contra	act for sale or why	the analy	sis was not	performed.	
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Contract F			te of Contr					the owner of public				Data Sou			
3	-		•			payment assistai	nce, e	etc.) to be paid by any	party on	behal	if of the borrower	? <u> </u>	JYes ∟	No	
If Yes, rep	ort the total dol	lar amount and de	escribe the	items to	o be paid.										
Note: Rad	ce and the raci	al composition o	of the neig	hborho	od are not appr	aisal factors.	-		_	-					-
		ood Characterist				One-Unit F	Housi	ng Trends			One-Unit Hou	ısina	Pres	ent Land Us	se %
Location	Urban	X Suburban	Rural		Property Values			$\overline{}$	Declining	,	PRICE	AGE	One-Unit		70 %
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<u> </u>	X Over 75%	25-75%	Under		Demand/Supply		(	_ =	Over Sup		\$(000)	(yrs)	2-4 Unit		% 40 %
Growth	Rapid	X Stable	Slow		Marketing Time				Over 6 m	iths	890 Low		Multi-Fam		10 %
Neighborh	nood Boundarie	s North; 91	<u>Freew</u> a	y. So	uth; 241 To	II Rd. East;	Wei	r Canyon. Wes	st;		5,000 High	60	Commerc	ial	20 %
-	n Rim Rd			_							1,450 Pred.		Other		%
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area.							11.41								
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market	ing time of	less than 90	) days. I	Intere	st rates are	rising, howe	ever	it appears to h	nave n	o av	derse effect	on the	current	market w	vith
values	remaining	stable.													
Dimension	ns See Plat	Мар			Area <b>570</b>	0 sf		Shape <b>R</b> e	ectana	ular		View N	l:Res:		
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Zoning Co										- T	)				
Is the high	nest and best us	se of the subject p	roperty as	improve	ed (or as propose	ed per plans and	specif	fications) the present		1 Y		If No, des	scribe		
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-		Other (describ	oe)		Water		c C		use?		Off-site Improv	rements-			Private
Electricity	X	Other (describ	oe)		Water Sanitary Sev	X	c C		use?		Off-site Improv	rements-		Public X	Private
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## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. } \textbf{1071} \textbf{hanlon}$

There are 68 compa			ject neighborhood rang			•	2,250,000					
		ct neighborhood within the j				90,000	to \$ 5,000,000					
FEATURE	SUBJECT		LE SALE NO. 1		RABLE SA		COMPARABLE					
1071 S Hanlon Way			8245 E Park Terrace Lane			Court	915 S Cottontail Lane					
Address Anaheim, C	A 92808		Anaheim, CA 92808			8	Anaheim, CA 92808					
Proximity to Subject		0.29 miles NE		0.36 miles S			0.78 miles NW					
Sale Price	\$		\$ 1,315,000		\$	1,405,000	\$	1,250,000				
Sale Price/Gross Liv. Area	\$ 0.00 so	. ft. \$ 618.82 sq. ft.		\$ <b>524.65</b> sq	q. ft.		\$ 488.09 sq. ft.					
Data Source(s)		CRMLS #PW232	13474;DOM 10	CRMLS #PW2	2319582	29;DOM 22	CRMLS #IG231833	22;DOM 19				
Verification Source(s)		NDC Doc#1327	75 01/19/2024	NDC Doc#30	06098	12/12/2023	NDC Doc#31363	4 12/20/2023				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	NC	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment				
Sale or Financing		ArmLth		ArmLth			ArmLth					
Concessions		Conv;5000	-5.000	Conv;8000		-8.000	Conv;3000	-3,000				
Date of Sale/Time		s01/24;c12/23	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	s12/23;c11/2	23	-,	s12/23;c11/23	-,				
Location	N;Res;	N;Res;		N;Res;			N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Simple					
Site	5700 sf	7605 sf	0	6000 sf		0	7000 sf	0				
View	N;Res;	N;Res;		N;Res;			N;Res;					
Design (Style)	DT2;Traditiona			DT2;Traditio	nal		DT2;Traditional					
Quality of Construction	Q4	Q4		Q4	Jilai		Q4					
	32	31	0			0	31	0				
Actual Age	C4	C4	0	C4		U	C4	0				
Condition					+							
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0		Baths	U	Total Bdrms. Baths					
Room Count	9 5 3.0	8 4 3.0	0 47.100		3.0	04.075	9 5 3.0	45.000				
Gross Living Area 75	2,353 so		. ft. 17,100	2,678	sq. ft.	-24,375	<b>2,561</b> sq. ft.	-15,600				
Basement & Finished	0sf	0sf		0sf			0sf					
Rooms Below Grade												
Functional Utility	Conforms	Conforms		Conforms			Conforms					
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air			FWA C/Air					
Energy Efficient Items	None	None		None			None					
Garage/Carport	3gbi3dw	3gbi3dw		3gbi3dw			3gbi3dw					
Porch/Patio/Deck	Patio	Patio		Patio			Patio					
Fireplace	1 F/P	1 F/P		1 F/P			1 F/P					
Fence	Fence	Fence		Fence			Fence					
Pool Spa	None	None		None			None					
Net Adjustment (Total)		X +	\$ 12,100	+ X-	\$	32,375	+ X- \$	18,600				
Adjusted Sale Price		Net Adj. 0.9%	,	Net Adj2.3		- ,	Net Adj1.5%	-,				
of Comparables		,	\$ 1,327,100	, ,	3% \$	1,372,625		1,231,400				
	search the sale or trans	fer history of the subject pro				.,0.2,020		.,_0.,.00				
			r y									
	<u> </u>		ihiect property for the th	roo voars prior to th	ha affactiv	o date of this appra	aical					
My research X did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.												
		or sales or transfers of the si	Data source(s) CRMLS/NDC									
Data source(s) CRMLS	S/NDC				ato of salo	•						
Data source(s) CRMLS  My research did X	S/NDC did not reveal any pri	or sales or transfers of the so			ate of sale	•						
Data source(s) CRMLS  My research did X  Data source(s) CRMLS	S/NDC did not reveal any pri S/NDC	or sales or transfers of the co	omparable sales for the	year prior to the da		of the comparable	sale.					
Data source(s) CRMLs  My research did X  Data source(s) CRMLs  Report the results of the res	S/NDC did not reveal any pri S/NDC	or sales or transfers of the co	omparable sales for the	year prior to the da	e sales (re	of the comparable	sale. r sales on page 3).	NECHENO 2				
Data source(s) CRMLs My research did X Data source(s) CRMLs Report the results of the res	S/NDC did not reveal any pri S/NDC search and analysis of	or sales or transfers of the contraction of the contraction of the prior sale or transfer hist SUBJECT	omparable sales for the	year prior to the da	e sales (re	of the comparable	sale. r sales on page 3).	BLE SALE NO. 3				
Data source(s) CRMLs  My research did X  Data source(s) CRMLs  Report the results of the res  ITEM  Date of Prior Sale/Transfer	S/NDC did not reveal any pri S/NDC search and analysis of 04/10/20	or sales or transfers of the contraction of the contraction of the prior sale or transfer hist SUBJECT	omparable sales for the	year prior to the da	e sales (re	of the comparable	sale. r sales on page 3).	BLE SALE NO. 3				
Data source(s) CRMLS My research did X Data source(s) CRMLS Report the results of the res ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	S/NDC did not reveal any pri S/NDC search and analysis of 04/10/20 \$0	or sales or transfers of the contraction of the contraction of the prior sale or transfer hist SUBJECT	omparable sales for the ory of the subject prope COMPARABLE SA	year prior to the da	e sales (re COMPA	of the comparable port additional prio RABLE SALE NO.	sale. r sales on page 3). 2 COMPARAE					
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Freddie Mac Form 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report File No. 1071hanlon After reviewing the three approaches, the market approach, the cost approach, and the income approach, the market approach was

After reviewing the three approaches, the market approach, the cos	
determined to be the strongest supporter for the subjects final value	
property. The income approach was considered to be not applicable	e, due to the predominance of owner occupany, and lack of rental
data. Exterior inspection only.	
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COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estimated to the comparable land sales).	ons. imating site value) The abstraction method was used to determine the
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#### **Exterior-Only Inspection Residential Appraisal Report**

File No. 1071hanlon

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

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

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

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

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

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

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

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

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

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

#### **Exterior-Only Inspection Residential Appraisal Report**

File No. 1071hanlon

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

#### Exterior-Only Inspection Residential Appraisal Report

File No. 1071hanlon

- 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 seg., 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

#### Signature Wille Cyal Signature\_ Name William C Fisher Company Name William C Fisher Company Name Company Address 9192 Guss Drive Company Address Huntington Beach, CA 92646 Telephone Number \_ Telephone Number <u>714-931-6993</u> Email Address Email Address hbredfish@gmail.com Date of Signature and Report 05/08/2024 Date of Signature Effective Date of Appraisal 05/07/2024 State Certification # State Certification # AR005705 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 12/23/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 1071 S Hanlon Way Did not inspect exterior subject property Anaheim, CA 92808 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,250,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital 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

APPRAISER

#### **Uniform Appraisal Dataset Definitions**

File No. 1071hanlon

#### Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

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

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

#### Uniform Appraisal Dataset Definitions

File No. 1071hanlon

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

#### Market Conditions Addendum to the Appraisal Report File No. 1071hanlon

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 1071 S Hanlon Way City Anaheim State CA Zip Code 92808 Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered 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 below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Inventory Analysis Total # of Comparable Sales (Settled) 35 18 15 Increasing Stable Declining Absorption Rate (Total Sales/Months) Increasing Stable Declining 5.83 6.00 5.00 Declining Stable Increasing Total # of Comparable Active Listings 20 4 6 Months of Housing Supply (Total Listings/Ab.Rate) 3.43 0.67 1.20 Declining Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 1,300,000 1,400,000 1,450,000 Increasing Stable Declining Stable Increasing Median Comparable Sales Days on Market 27 29 22 Increasing Median Comparable List Price 1,310,000 1,399,000 1,429,000 Stable Declining Median Comparable Listings Days on Market 40 Declining Stable Increasing 51 48 Median Sale Price as % of List Price Increasing Declining 100.00% 100.00% 100.00% Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The higher percentage of consessions are assistance with closing costs at a low percentage or amount. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Limited number of foreclosure property is noted at the present time, that would offset the current stable market trends. Cite data sources for above information. CRMLS/NDC Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Present market conditions for the marketing area of the subject are good. Limited marketing time of less than 90 days. Interest rates are rising, however it appears to have no avderse effect on the current market with values remaining stable. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Current - 3 Months Subject Project Data Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Stable Declining Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature William Crish Signature\_ Name William C Fisher Name Company Name William C Fisher Company Name Company Address 9192 Guss Drive Company Address \_ Huntington Beach, CA 92646 State License/Certification # State License/Certification # AR005705 State CA State Email Address hbredfish@gmail.com Email Address

### SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 1071hanlon

 Property Address: 1071 S Hanlon Way
 Case No.:

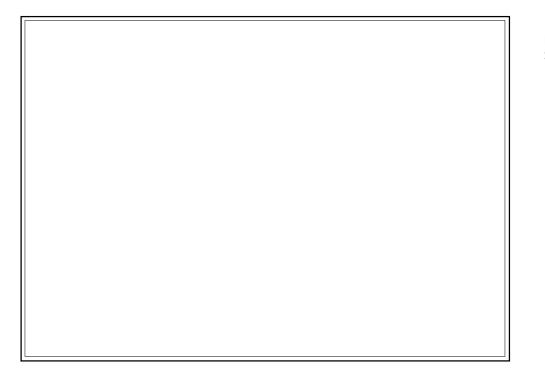
 City: Anaheim
 State: CA
 Zip: 92808

 Lender: Wedgewood Inc.
 State: CA
 Zip: 92808



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 7, 2024 Appraised Value: \$ 1,250,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

#### COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.: 1071hanlon

 Property Address: 1071 S Hanlon Way
 Case No.:

 City: Anaheim
 State: CA
 Zip: 92808

 Lender: Wedgewood Inc.
 State: CA
 Zip: 92808



#### COMPARABLE SALE #1

8245 E Park Terrace Lane Anaheim, CA 92808 Sale Date: s01/24;c12/23 Sale Price: \$ 1,315,000



#### COMPARABLE SALE #2

1011 S Mountcrest Court Anaheim, CA 92808 Sale Date: s12/23;c11/23 Sale Price: \$ 1,405,000



#### COMPARABLE SALE #3

915 S Cottontail Lane Anaheim, CA 92808 Sale Date: s12/23;c11/23 Sale Price: \$ 1,250,000

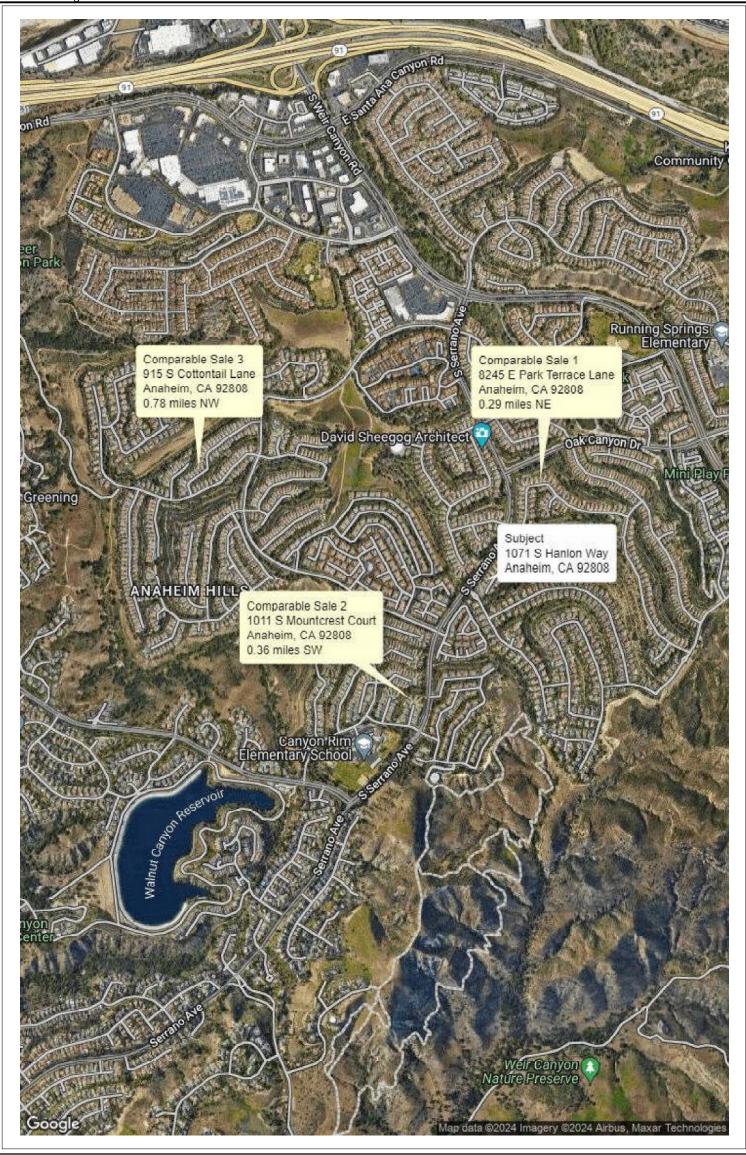
### PLAT MAP

#### **LOCATION MAP**

Borrower: Redwood Holdings LLC File No.: 1071hanlon Property Address: 1071 S Hanlon Way City: Anaheim Case No.:

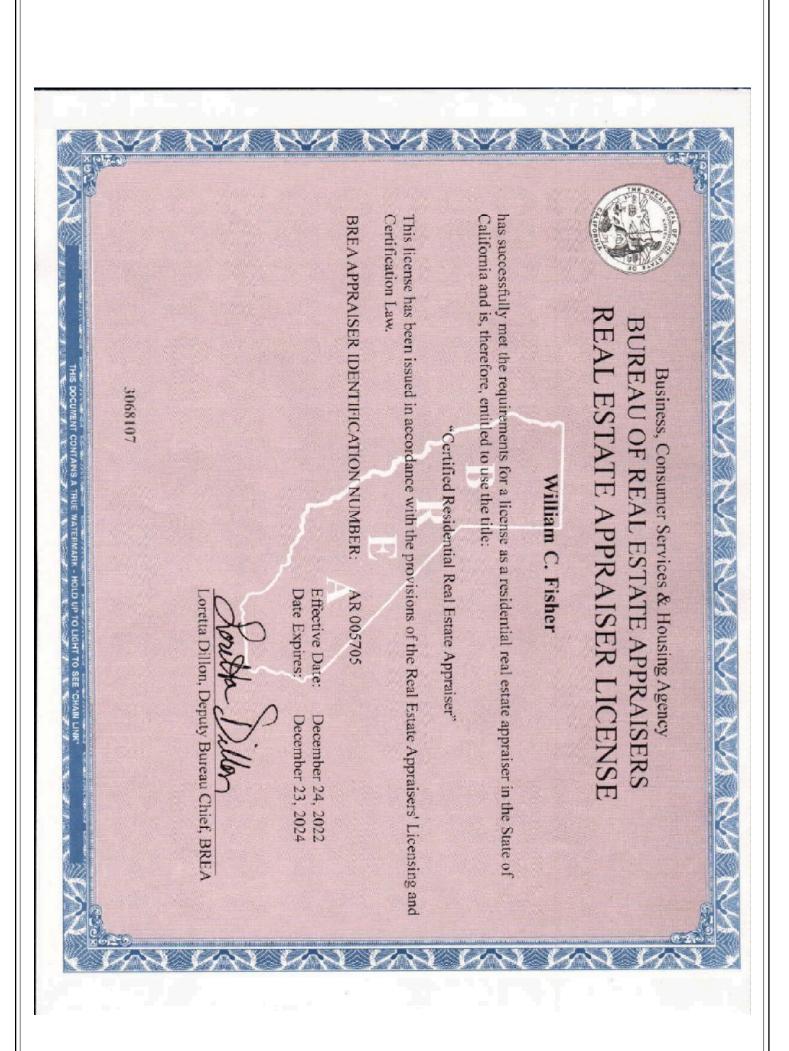
State: CA Zip: 92808

Lender: Wedgewood Inc.



Borrower: Redwood Holdings LLC	File No.: 1071hanlon				
Property Address: 1071 S Hanlon Way	Case No	).:			
City: Anaheim	State: CA	Zip: 92808			

Lender: Wedgewood Inc.



Borrower: Redwood Holdings LLC
Property Address: 1071 S Hanlon Way
Case No.:
City: Anaheim
State: CA
Lender: Wedgewood Inc.

HUDSON INSURANCE COMPANY 100 William Street, 5th Floor New York, NY 10038



#### 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 AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4, OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1003758 Renewal of:

Named Insured: William C. Fisher

Address:

9192 Guss Drive

Huntington Beach, CA, 92646

Turnington Beach, OA, 3204

3. Policy Period: From: 10/18/2023

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

4. Limit of Liability

Each Claim

Policy Aggregate

PRA-1AX-1002512

**Damages** Limit of Liability

A. \$1,000,000

B. \$1,000,000

Claims Expense Limit of

C. \$1,000,000

D. \$1,000,000

Liability

5. Deductible (Inclusive of Claims Expenses):

5A. \$ 500 Each Claim

5B.

\$ 1,000 Aggregate

To: 10/18/2024

6. Policy Premium: \$680.00

State Taxes/Surcharges: \$0.00

7. Retroactive Date:

10/18/2022

8. Notice to Company:

Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator:

Gut 2 Selleg

Riverton Insurance Agency Corp.

B. Agent/Broker:

ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President

Secretary

Ina Darkal

PRA100 (01/20)

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#### **AERIAL MAP**

Borrower: Redwood Holdings LLC
Property Address: 1071 S Hanlon Way
City: Anaheim
Lender: Wedgewood Inc. File No.: 1071hanlon Case No.: State: CA Zip: 92808

