Exterior-Only Inspection Residential Appraisal Report File No. 5950losarcos

he purpose	e of this summ	ary appraisal r	report is to	o provid	de the lender/c	client with an a	accura	ate, and adequately	suppor	ted, opinion of the r	market va	alue of the	subject proper
Property A	Address 5950	E Los Arcos	s Street				City	Long Beach		Sta	ate CA	Zip Code \$	90815
Borrower	Redwood F	loldings LLC)		Owner	of Public Recor	rd Ca	aplinger William	& Mai	rie Co	unty Los	Angeles	3
		19485 Lot 2						, J				J	
	s Parcel # 722						Tav	Year 2023		DI	E. Taxes \$	1 658	
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	nood Name Lo		7,,,,,,					Reference 190 D-	<u> </u>	_	IISUS IIAU		
Occupant	X Owner	Tenant _	Vacant	_		al Assessments	\$ U			PUD HOA\$ 0		per ye	earper mo
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Assignme	nt Type 🔲 Pı	urchase Transact	tion	Refinan	nce Transaction								
Lender/Cli	ient Wedgew	ood Inc.			Addres	ss 2015 Ma ı	nhatt	tan Beach Blvd	Suite 1	100, Redondo B	Beach, (CA 9027	8
Is the subj	ect property curr	ently offered for s	sale or has	s it been	offered for sale in	in the twelve mo	nths p	rior to the effective dat	te of this a	appraisal?	res XI	٧o	
Report dat	ta source(s) use	d, offering price(s	s), and date	e(s). C	CRMLS								
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I did	did not an	alyze the contrac	ct for sale fo	or the su	ıbject purchase tr	ransaction. Expl	lain the	e results of the analysis	s of the c	ontract for sale or why	the analys	sis was not p	performed.
Contract F			te of Contra					r the owner of public re			Data Sour		
N .	-		-			payment assista	ince, e	etc.) to be paid by any p	oarty on b	pehalf of the borrower?	· _	JYes ∐I	No
If Yes, rep	ort the total dolla	ar amount and de	escribe the	items to	be paid.								
Note: Rac	ce and the racia	l composition o	of the neigl	hborho	od are not appra	aisal factors							
		od Characteristi			о посаррга		Housi	ing Trends		One-Unit Hou	ısina	Prese	nt Land Use %
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<u> </u>	X Over 75%	25-75%	Under		Demand/Supply			=	ver Supp		(yrs)	2-4 Unit	10
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is the high	iest and best lise										ICAL L		
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. } 5950 los arcos$

	rable properties currently of						1,380,000	
	rable sales in the subject ne						to \$ 2,100,000	
FEATURE	SUBJECT	COMPARABLE				SALE NO. 2	COMPARABLE	
5950 E Los Arcos S		6406 E Fairbrook		2107 San			2412 Palo Verde	
Address Long Beach	, CA 90815	Long Beach, CA	90815	Long Bea		90815	Long Beach, CA	90815
Proximity to Subject		0.77 miles SE	4.005.000	0.39 miles		4.075.000	0.51 miles NE	4 000 500
Sale Price	\$	\$ 045.70 8	1,085,000	↑ F70 70	\$	1,075,000	\$ 570.00 %	1,263,500
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 615.78 sq. ft.	400 DOM 4	\$ 572.72		200 DOM 40	\$ 579.32 sq. ft.	000 DOM 444
Data Source(s)		CRMLS #SB24047				268;DOM 12	CRMLS #PW23184	
Verification Source(s)	DECODIDATION	NDC Doc#25113				0 03/29/2024	NDC Doc#12614	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	4.000	ArmLth			ArmLth	
Concessions		Conv;4000 s04/24;c03/24	-4,000	Conv;0 s03/24;c0	2/24		Cash;0 s02/24;c02/24	
Date of Sale/Time Location	A;Fces School;	N;Res;	-20,000		2/24	20,000	A;Fces Trf Str;	0
Leasehold/Fee Simple	Fee Simple	Fee Simple	-20,000	Fee Simpl	lo	-20,000	Fee Simple	- 0
Site	5883 sf	6508 sf		6175 sf	ie	0	6040 sf	0
View	N;Res;	N;Res;		N;Res;		0	N;Res;	0
Design (Style)	DT1;Traditional	DT1;Traditional		DT2;Tradi	itional	0	DT2;Traditional	0
Quality of Construction	Q4	Q4		Q4	itionai	0	Q4	0
Actual Age	69	71	0	75		0	72	0
Condition	C4	C4	0	73 C4		0	C4	0
Above Grade			0	Total Bdrms.	Datha			
Room Count	Total Bdrms. Baths 9 4 2.0	Total Bdrms. Baths 8 3 2.0		9 4	Baths 2.0		Total Bdrms. Baths 9 4 3.0	-10,000
Gross Living Area 70	1,860 sq. ft.	1,762 sq. f	i. 0		2.0 377 sq. ft.	0	2,181 sq. ft	
Basement & Finished	0sf	0sf		0sf	,,, 34. II.	0	0sf	22,300
Rooms Below Grade	001	331		001			001	
Functional Utility	Conform	Conform		Conform			Conform	
Heating/Cooling	FWA Unknown	FWA C/Air	0		e	0	FWA C/Air	0
Energy Efficient Items	None	None		None		0	None	
Garage/Carport	2ga2dw	2ga2dw		1ga2dw		±7 500	2ga2dw	
Porch/Patio/Deck	Patio	Patio		Patio		+7,500	Patio	
Fireplace	None	1 F/P	-2,500	1 F/P		-2,500		
Fence	Fence	Fence	-2,300	Fence		-2,500	Fence	
Pool Spa	None	None		None			None	
Net Adjustment (Total)	TYONG	+ X- \$	26,500		<u> </u>	15,000	+ X- \$	32,500
Adjusted Sale Price		Net Adj2.4%	20,000		1.4%	10,000	Net Adj2.6%	02,000
of Comparables		Gross Adj. 2.4% \$	1,058,500	,	2.8% \$	1,060,000	,	1,231,000
	search the sale or transfer h					1,000,000	01033 Auj. 2.0 70 \$	1,201,000
· Zyaraaramorros			orty and comparable of	aroor ii riot, onpi				
My research did X	did not reveal any prior sa	les or transfers of the sub	iect property for the th	ree vears prior t	to the effect	tive date of this appra	aisal.	
Data source(s) CRMLS			,	, , , , , , , , , , , , , , , , , , ,				
	did not reveal any prior sa	les or transfers of the con	nparable sales for the	vear prior to the	date of sal	le of the comparable	sale.	
Data source(s) CRMLS			,	,				
Report the results of the res	search and analysis of the p	rior sale or transfer histor	y of the subject proper	ty and compara	able sales (report additional prio	r sales on page 3).	
ITEM		BJECT	COMPARABLE SAI			PARABLE SALE NO.		BLE SALE NO. 3
Date of Prior Sale/Transfer								
Price of Prior Sale/Transfer								
Data Source(s)	CRMLS/ND	ССС	RMLS/NDC		CRMLS	/NDC	CRMLS/ND	C
Effective Date of Data Sour			5/17/2024		05/17/2	024	05/17/2024	
Analysis of prior sale or tran							parables was not	ed.No prior
transactions were r								
	<u> </u>							
Summary of Sales Compar	ison Approach. All 4 co	omparables are fro	om the subjects	marketing	area. S	ince the appra	iser was unable to	perform an
-								
interior inspection,	the comparables w	<u>ere considered sir</u>	illiai to trie subj				divistas sints. Comen	oroblo 4
interior inspection, for the subject Gre					uired the	<u>e least gross</u> a	<u>ajustments. Com</u> t	arabie 4
	eater weight to com	parable 1, 2 & 3 s	since the compa	ırables req				arable 4
for the subject Gre	eater weight to com	parable 1, 2 & 3 s	since the compa	ırables req				diable 4
for the subject Gre	eater weight to com	parable 1, 2 & 3 s	since the compa	ırables req				diable 4
for the subject Gre	eater weight to com	parable 1, 2 & 3 s	since the compa	ırables req				arable 4
for the subject Gre	eater weight to com	parable 1, 2 & 3 s	since the compa	ırables req				ratable 4
for the subject Gre	eater weight to com support. All of the c	parable 1, 2 & 3 s differences were d	since the compa	ırables req				alable 4
for the subject Gre offers additional as Indicated Value by Sales C Indicated Value by: Sale	eater weight to com support. All of the comparison Approach \$ 1,0 s Comparison Approach	parable 1, 2 & 3 s differences were d 080,000 \$1,080,000	since the compa erived from pair	rables required sales a	nalysis	and verified fro	om CRMLS.	
for the subject Gre offers additional a s	eater weight to com support. All of the comparison Approach \$ 1,0 s Comparison Approach	parable 1, 2 & 3 s differences were d 080,000 \$1,080,000	since the compa erived from pair	rables required sales a	nalysis	and verified fro	om CRMLS.	
for the subject Gre offers additional as Indicated Value by Sales C Indicated Value by: Sale	eater weight to come support. All of the comparison Approach \$ 1,0 s Comparison Approach ch is given the great	parable 1, 2 & 3 s differences were d 080,000 s1,080,000 atest weight in the	since the compa erived from pair	rables required sales a	nalysis	and verified fro	om CRMLS.	
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Exterior-Only Inspection Residential Appraisal Report File No. 5950losarcos

After reviewing the three approaches, the market approach, the cos	t approach, and the income approach, the market approach was
determined to be the strongest supporter for the subjects final value	
property. The income approach was considered to be not applicable	
data. Exterior inspection only.	, , , , , , , , , , , , , , , , , , , ,
COST APPROACH TO VALUE	F (not required by Fannie Mae)
	E (not required by Fannie Mae)
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Exterior-Only Inspection Residential Appraisal Report

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

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

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

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

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

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

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

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

File No. 5950losarcos

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).

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- File No. 5950losarcos
- 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 05/18/2024 Date of Signature State Certification # _ Effective Date of Appraisal 05/17/2024 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 5950 E Los Arcos Street Did not inspect exterior subject property Long Beach, CA 90815 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,080,000 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

Exterior-Only Inspection Residential Appraisal Report File No. 5950losarcos

FEATURE		SUB	BJECT				SALE NO. 4	CO	MPARABLE S	SALE NO. 5		COMPARABLE S	SALE NO. 6
5950 E Los Arcos S	Street			5920 E	Fairbro	ook	Street						
Address Long Beach	, CA 9	08	15	Long Be	each, C	CAS	90815						
Proximity to Subject				0.52 mi									
Sale Price	\$					\$	1,006,000		\$			\$	
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.	\$ 631	51 sa fi	_	.,000,000	\$	sq. ft.		\$	sq. ft.	
Data Source(s)	Ψ		0.00 3q. n.				417;DOM 2	Ψ	34.11.		Ψ	34.11.	
Verification Source(s)							5 05/07/2024						
	D.E.	-001	DIDTION					DECO	DIDTION			ECODIDITION	
VALUE ADJUSTMENTS	DE	:501	RIPTION		RIPTION		+(-) \$ Adjustment	DESCI	RIPTION	+(-) \$ Adjustment	U	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing				ArmLth									
Concessions				Cash;0									
Date of Sale/Time				s05/24;	c04/24								
Location			School;	N;Res;			-20,000						
Leasehold/Fee Simple	Fee S	<u>Sim</u>	ple	Fee Sin	nple								
Site	5883	sf		5992 sf			0						
View	N;Res	s:		N;Res;									
Design (Style)			ditional	DT1;Tra	aditiona	al							
Quality of Construction	Q4			Q4									
Actual Age	69			75			0						
Condition	C4			C4			0						
					I								
Above Grade	Total Bd	_	Baths	Total Bdrms				Total Bdrms.	Baths		Total E	Bdrms. Baths	
Room Count	9 4	4	2.0	9 4	2.0								
Gross Living Area 70		1	,860 sq. ft.		1,593 s	sq. ft.	18,700		sq. ft.			sq. ft.	
Basement & Finished	0sf			0sf									
Rooms Below Grade													
Functional Utility	Confo	orm	1	Conforr	n								
Heating/Cooling			known	FWA N			0						
Energy Efficient Items	None			None									
Garage/Carport	2ga2d			1ga1dw			+7,500						
Porch/Patio/Deck	Patio	⊿ ۷۷		Patio	1		+1,500						
Fireplace	None			None									
Fence	Fence			Fence									
Pool Spa	None			None									
Net Adjustment (Total)				X +	<u></u>	\$	6,200	+	<u></u> - \$		\sqcup	+	
Adjusted Sale Price				Net Adj.	0.6%	,		Net Adj.	%		Net A	dj. %	
of Comparables				Gross Adj.	4.6%	5 \$	1,012,200	Gross Adj.	% \$		Gross	Adj. % \$	
ITEM			SU	BJECT			COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO	. 5	COMPARAB	LE SALE NO. 6
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)		CI	RMLS/ND	C		CF	RMLS/NDC						
Effective Date of Data Sour	ro(s)		5/17/2024				/17/2024						
Summary of Sales Compar						00	11/2024						
Summary of Sales Compar	ison Appi	oac	n										
)													

Uniform Appraisal Dataset Definitions

File No. 5950losarcos

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

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

UAD Version 9/2011

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. 5950losarcos

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

Market Conditions Addendum to the Appraisal Report File No. 5950losarcos

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions prevalent in t	he subject neighbo	rhood. ⁻	This is a required
addendum for all appraisal reports with an effective date on or all Property Address 5950 E Los Arcos Street	ner April 1, 2009.	City Long	Beach		State CA Zip Co	ode 90)815
Borrower Redwood Holdings LLC					,		
Instructions: The appraiser must use the information require						-	-
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however.				-			
median, the appraiser should report the available figure and ident			-				-
that would be used by a prospective buyer of the subject prope							
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	38	13	22	X Increasing	Stable		Declining
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	6.33 19	4.33	7.33 5	X Increasing Declining	Stable Stable	<u> </u>	Declining Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.00	0.69	0.68	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		y · · · · · · · · · · · · ·
Median Comparable Sale Price	1,089,000	985,000	1,090,000	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	27	29	24	Declining	X Stable		Increasing
Median Comparable List Price	1,039,000	979,000	1,075,000	X Increasing	Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	100.00%	42 100.00%	38 100.00%	Declining Increasing	X Stable X Stable		Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	100.00 /6	Declining	X Stable	╁	Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5%, increa	sing use of buydown		ndo fee	, <u> </u>
The higher percentage of consessions are as	-			-	13, 0103111g 00313, 00	indo rec	55, op tions, otc.,.
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Elimited flumber of foreclosure property is not	led at the prese	nt time, that wo	ala onset the co	arrent stable m	arket trends.		
Cite data sources for above information. CRMLS/NDC							
Summarize the above information as support for your conclus	sions in the Neighbor	hand saction of the a	nnraical roport form	If you used any add	itional information	such s	as an analysis of
Summarize the above information as support for your conclust pending sales and/or expired and withdrawn listings, to formulate	-			-	itional information	, such a	as an analysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate Present market conditions for the marketing a	e your conclusions, pro	ovide both an explanat	ion and support for yo	ur conclusions.			-
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SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 5950 E Los Arcos Street
City: Long Beach
Lender: Wedgewood Inc.

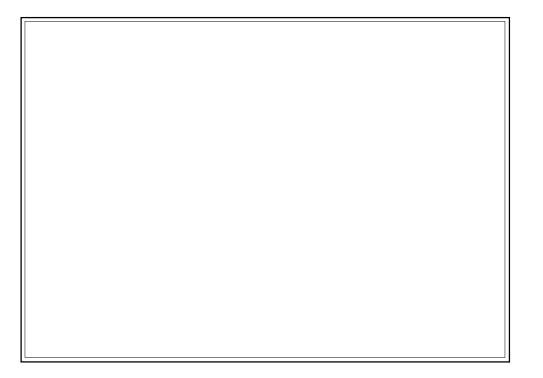
File No.: 5950losarcos
Case No.:

Zip: 90815



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 17, 2024 Appraised Value: \$ 1,080,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 5950 E Los Arcos Street
City: Long Beach
Lender: Wedgewood Inc.

File No.: 5950losarcos
Case No.:

Zip: 90815



COMPARABLE SALE #1

6406 E Fairbrook Street Long Beach, CA 90815 Sale Date: s04/24;c03/24 Sale Price: \$ 1,085,000



COMPARABLE SALE #2

2107 San Vicente Avenue Long Beach, CA 90815 Sale Date: s03/24;c02/24 Sale Price: \$ 1,075,000



COMPARABLE SALE #3

2412 Palo Verde Avenue Long Beach, CA 90815 Sale Date: s02/24;c02/24 Sale Price: \$ 1,263,500

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File	No.: 5950losarcos
Property Address: 5950 E Los Arcos Street	Cas	se No.:
City: Long Beach	State: CA	Zip: 90815
Lender: Wedgewood Inc.		·



COMPARABLE SALE #4

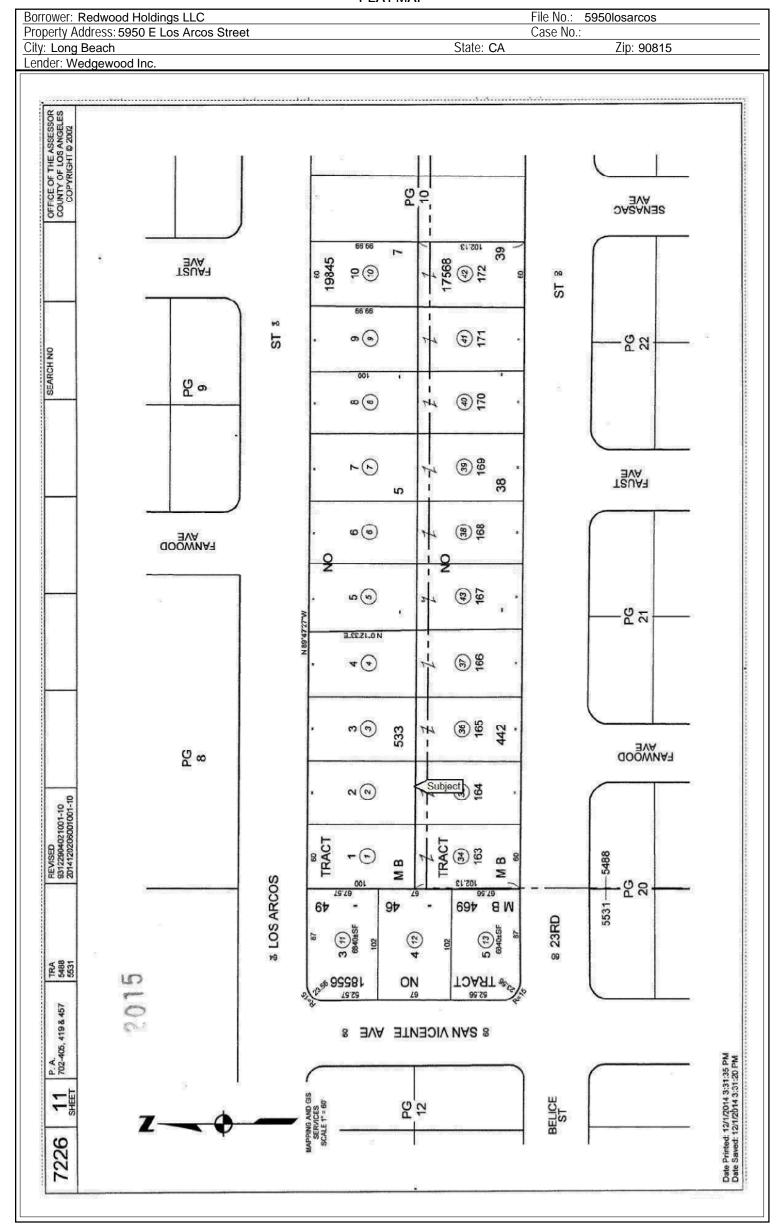
5920 E Fairbrook Street Long Beach, CA 90815 Sale Date: s05/24;c04/24 Sale Price: \$ 1,006,000

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

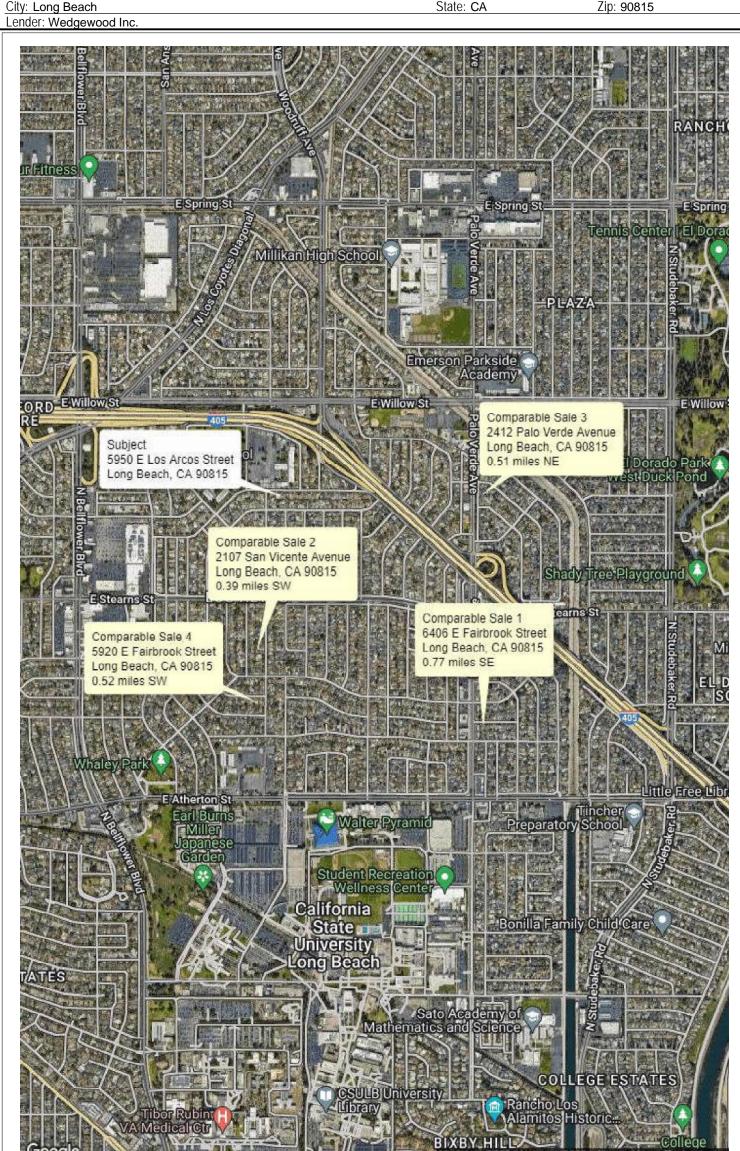
Sale Date: Sale Price: \$



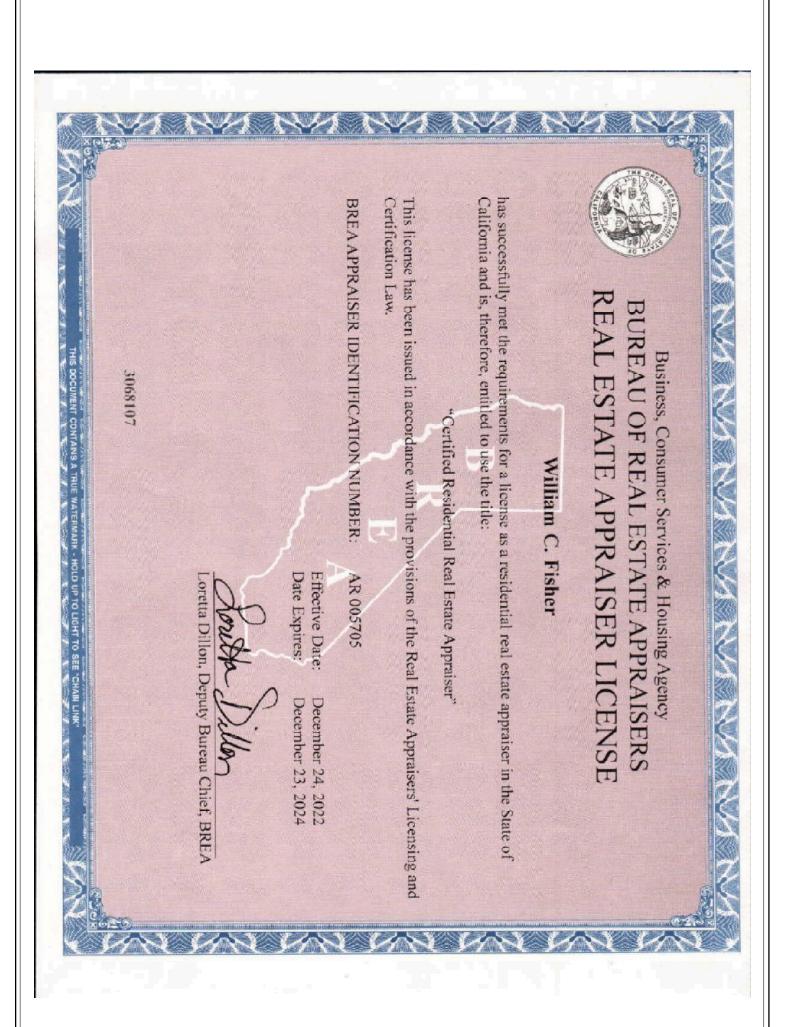
LOCATION MAP

Borrower: Redwood Holdings LLC File No.: 5950losarcos Property Address: 5950 E Los Arcos Street Case No .:

City: Long Beach State: CA



Borrower: Redwood Holdings LLC File No.: 5950losarcos Property Address: 5950 E Los Arcos Street
City: Long Beach
Lender: Wedgewood Inc. Case No.: State: CA Zip: 90815



Borrower: Redwood Holdings LLC File No.: 5950losarcos Property Address: 5950 E Los Arcos Street Case No.: City: Long Beach State: CA Zip: 90815 Lender: Wedgewood Inc

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

JUDSON

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.

PRA-1AX-1003758 Policy Number:

1. Named Insured: William C. Fisher

2. Address:

9192 Guss Drive

Huntington Beach, CA, 92646

3. Policy Period:

From: 10/18/2023

To: 10/18/2024 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):

Each Claim \$ 500

5B.

\$ 1,000 Aggregate

Renewal of:

Policy Premium: \$680.00 6.

State Taxes/Surcharges: \$0.00

7. Retroactive Date: 10/18/2022

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

Secretary

Ina Darkal

PRA100 (01/20)

Page 1

AERIAL MAP

File No.: 5950losarcos Borrower: Redwood Holdings LLC Property Address: 5950 E Los Arcos Street
City: Long Beach
Lender: Wedgewood Inc. Case No.:

State: CA Zip: 90815

