## **APPRAISAL OF**



## LOCATED AT:

885 Delta Place Claremont, CA 91711

## FOR:

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

## **BORROWER:**

Redwood Holdings LLC

## AS OF:

June 20, 2024

BY:

Tamra Miller

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

File Number: ExtDeltaClaremont

In accordance with your request, I have appraised the real property at:

885 Delta Place Claremont, CA 91711

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of June 20, 2024

is:

\$875,000 Eight Hundred Seventy-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Jaffa.

## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. ExtDeltaClaremont}$

Tł	ne purpose of this summary appraisal report is	to provide the lender/o	onone with an a	ccurate, and adequatery	,				
	Property Address 885 Delta Place			City Claremont		State	e <b>CA</b> Zip	Code <b>91711</b>	
	Borrower Redwood Holdings LLC	Owne	er of Public Record	d Paez Dalia L Delg	gado	Cou	inty Los Ar	ngeles	
	Legal Description TRACT # 24533 LOT 1	0							
	Assessor's Parcel # 8311-024-005			Tax Year 2023		R.F.	. Taxes \$ <b>7</b> ,	847	
_	Neighborhood Name Claremont			Map Reference 601B2	)		sus Tract 40		
ည	Occupant Owner Tenant X Vacant	t Specie	al Assessments \$		$\overline{}$	PUD HOA\$ 0	isus mact +c		per month
SUBJECT				5 <b>U</b>		PUD HOA\$ U		per year	per monun
S	Property Rights Appraised X Fee Simple		er (describe)						
	Assignment Type Purchase Transaction	Refinance Transaction							
	Lender/Client Wedgewood Inc			hattan Beach Blvd				90278	
	Is the subject property currently offered for sale or h	as it been offered for sale	in the twelve mor	nths prior to the effective da	ite of this app	raisal? Ye	es X No		
	Report data source(s) used, offering price(s), and da	ate(s). Source: CRI	MLS/Public	Records					
	I did did not analyze the contract for sale	for the subject purchase t	transaction. Expla	ain the results of the analysi	is of the contr	ract for sale or why t	the analysis v	vas not performed	
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RACT	Contract Dairy & Date of Con	-11	1- th			DV DN- B	)-t- C/-	-\	
TR	Contract Price \$ Date of Con			seller the owner of public re			Data Source(s		
NO	Is there any financial assistance (loan charges, sale		ıpayment assistar	nce, etc.) to be paid by any p	party on beha	alf of the borrower?	Ye	s No	
ၓ	If Yes, report the total dollar amount and describe th	ne items to be paid.							
	Note: Race and the racial composition of the nei	ighborhood are not appr	raisal factors.						
	Neighborhood Characteristics			lousing Trends		One-Unit Hous	sing	Present Land U	lse %
	Location Urban X Suburban Rura	al Property Values			Declining			ne-Unit	85 %
					Over Supply			1 Unit	5 %
Q		er 25% Demand/Supply				` '	· ·		
RHOOD	Growth Rapid X Stable Slow		X Under 3 mi		Over 6 mths	549 Low		ılti-Family	5 %
¥	Neighborhood Boundaries The subject prop				ay,	1,300 High	<b>107</b> Co		5 %
8 8	north of 110 freeway, east of Eagle F	Rock Blvd and wes	st of Avenue	64.		<b>875</b> Pred.	<b>64</b> Ot	her	%
품	Neighborhood Description See Attached Ac	dendum							
NEIC									
Z									
	Market Conditions (including support for the above of	conclusions) See Att:	ached Adder	ndum					
	I warker conditions (including support for the above to	Joniciasions) Occ 7 ttt	acrica / laacr	Iddill					
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	0 0000 (O DI )	104	140 (				N.D		
	Dimensions 0.2399 acres (See Plat Map			Shape Irre			View N;Re	es;	
	Specific Zoning Classification CLRS10000	Zoning Des	scription Single	e Family Residentia			View N;Re	es;	
	Specific Zoning Classification CLRS10000		scription Single		aľ		View N;Re	es;	
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ш	Specific Zoning Classification CLRS10000  Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a  Utilities Public Other (describe)	Zoning Des aconforming (Grandfathere as improved (or as propose	escription Single ed Use) No ed per plans and s	e Family Residentia o Zoning Illegal (des specifications) the present u	al scribe)	Yes No l	If No, describ	e	Private
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S	Specific Zoning Classification CLRS10000 Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a  Utilities Public Other (describe) Electricity X Secondary  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for Are there any adverse site conditions or external factors are there any adverse site conditions or external factors are the secondary of the subject to the s	Zoning Description of the market area?  Service Sanitary Sevents and Service S	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present u  Cother (describe)  FEMA Map # 06  If No, describe.  Inental conditions, land uses  X Assessment and Tax Re Data Source(s) for Grost Heating / Cooling  X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioni Individual Other Microwave Washer/I	ecords  X Fire  Woo  X Pati  Porr  ing X Poo  X Fen  Oth	Off-site Improver Street Asphalt Alley None OF FEM/  Yes X No  Prior Inspection C CRMLS/Real Amenities Eplace(s) # 1 EndStove(s) # 0 Endoto Patio C None Endoto Pool C Fence Endoto Pool C	If No, describements—Type  The Map Date (In the Map Date	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ay # of Cars  Gurface Concret  e # of Cars  t # of Cars  ed X Detact	2 see 2 0 0 need
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S	Specific Zoning Classification CLRS10000 Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a  Utilities Public Other (describe) Electricity X Secondary  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for Are there any adverse site conditions or external factors are there any adverse site conditions or external factors are the secondary of the subject to the s	Zoning Description of the market area?  Water Sanitary Sevent Sev	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning	al scribe) use? X  6037C175  6037C175  s, etc.)?  ecords S  Ex S Living Area  X Fire  Woo  X Pati  Porr  ing X Poo  X Fen  Otho  Oryer X C  Bath(s)	Off-site Improver Street Asphalt Alley None SOF FEM/  Prior Inspection CRMLS/Real Amenities Place(s) # 1 PodStove(s) # 0 Prior None Off Pool Ce Fence Prior None Off Pool Ce Fence Prior Inspection Characteristics Compared to the compared t	If No, describements—Type t  A Map Date (  If Yes, describements)  Property  Iist/Tax R  None  X Drivew  Driveway S  X Garage  Carpor  Attache  Built-in  Attache  Feet of Gros	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ay # of Cars  Surface Concret  e # of Cars  t # of Cars  do X  Detact  spection  as Living Area Abc  condition of su	2 See 2 O need
S	Specific Zoning Classification CLRS10000 Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe) Electricity X Sas X Secure	Zoning Descroed (Grandfathere as improved (or as propose as improved Zone Zone as improved Zone Zone Zone Zone Zone Zone Zone Zone	Public X ed per plans and s ed p	e Family Residentia b Zoning Illegal (des specifications) the present of the Content of	ecords  X Fire  X Pati  Porryer  X Pon  Sath(s)	Off-site Improved Street Asphalt Alley None SOF FEMA  Prior Inspection (a CRMLS/Real Amenities place(s) # 1 podStove(s) # 0 polycek Patio ch None of Pool ce Fence er None Other (describe) Ex 1,784 Square No adverse aff	If No, describe ments—Type t  A Map Date (  If Yes, describe of Yes, descr	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ay # of Cars  Surface Concret  # of Cars  t # of Cars  t # of Cars  concret  E # of Cars  Cars  Concret  Concr	2 Lee 2 O need
IMPROVEMENTS SITE	Specific Zoning Classification CLRS10000  Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe)  Electricity X	Zoning Descroed (Grandfathere as improved (or as propose as improved Zone Zone as improved Zone Zone Zone Zone Zone Zone Zone Zone	Public X ed per plans and s ed p	e Family Residentia b Zoning Illegal (des specifications) the present of the Content of	ecords  X Fire  X Pati  Porryer  X Pon  Sath(s)	Off-site Improved Street Asphalt Alley None SOF FEMA  Prior Inspection (a CRMLS/Real Amenities place(s) # 1 podStove(s) # 0 polycek Patio ch None of Pool ce Fence er None Other (describe) Ex 1,784 Square No adverse aff	If No, describe ments—Type t  A Map Date (  If Yes, describe of Yes, descr	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ay # of Cars  Surface Concret  # of Cars  t # of Cars  t # of Cars  concret  E # of Cars  Cars  Concret  Concr	2 Lee 2 O need
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S	Specific Zoning Classification CLRS10000  Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe)  Electricity X	Zoning Designation of the market area?  Water Sanitary Sevente Market area?  Sanitary Sevente Market area?  Correct (easements, encroact of the market area)  General Description of the market area of the market area?  Concrete Slab  General Description of the market area of the	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to c Other (describe)  FEMA Map # 06  If No, describe.  mental conditions, land uses  X Assessment and Tax Re Data Source(s) for Gros Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioni Individual Other Microwave Washer/E Tooms 2.0  deterioration, renovations, reinadequacies were updated kitchen an	al scribe) use? X  5037C175  5037C175  5, etc.)?  ecords Stiving Area  X Fire Wor X Pati Pord ing X Poo X Fen Oth Oryer X C Bath(s)	Off-site Improver Street Asphalt Alley None OF FEM/  Prior Inspection CRMLS/Real Amenities Eplace(s) # 1 EndStove(s) # 0 End Pool End Fence End Pool End Fence End None Other (describe) Ex 1,784 Square  Itc.). C4;The Control of the reportedly, Interportedly, Int	If No, describements—Typet  A Map Date (In the Normal Secretary of the Normal	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ay # of Cars  Surface Concret  # of Cars  t # of Cars  t # of Cars  concret  E # of Cars  Cars  Concret  Concr	2 Lee 2 O need
S	Specific Zoning Classification CLRS10000  Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe)  Electricity X	Zoning Designation of the market area?  Water Sanitary Sevente Market area?  Sanitary Sevente Market area?  Correct (easements, encroact of the market area)  General Description of the market area of the market area?  Concrete Slab  General Description of the market area of the	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to c Other (describe)  FEMA Map # 06  If No, describe.  mental conditions, land uses  X Assessment and Tax Re Data Source(s) for Gros Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioni Individual Other Microwave Washer/E Tooms 2.0  deterioration, renovations, reinadequacies were updated kitchen an	al scribe) use? X  5037C175  5037C175  5, etc.)?  ecords Stiving Area  X Fire Wor X Pati Pord ing X Poo X Fen Oth Oryer X C Bath(s)	Off-site Improver Street Asphalt Alley None OF FEM/  Prior Inspection CRMLS/Real Amenities Eplace(s) # 1 EndStove(s) # 0 End Pool End Fence End Pool End Fence End None Other (describe) Ex 1,784 Square  Itc.). C4;The Control of the reportedly, Interportedly, Int	If No, describements—Typet  A Map Date (  If Yes, describements—Typet  A Map Date (  If Yes, describements—Typet  If Yes, describements—Typet  If Yes, describements—In Secrit In Secrit I	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ray # of Cars  Surface Concrete  # of Cars  et # of Cars  et # of Cars  condition of surface  Condition of surface Condition of surfac	2 Lee 2 O need
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S	Specific Zoning Classification CLRS10000  Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe)  Electricity X	Zoning Designation of the market area?  Water Sanitary Sevente Market area?  Sanitary Sevente Market area?  Correct (easements, encroact of the market area)  General Description of the market area of the market area?  Concrete Slab  General Description of the market area of the	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to c Other (describe)  FEMA Map # 06  If No, describe.  mental conditions, land uses  X Assessment and Tax Re Data Source(s) for Gros Heating / Cooling X FWA HWBB Radiant Other Fuel Gas X Central Air Conditioni Individual Other Microwave Washer/E Tooms 2.0  deterioration, renovations, reinadequacies were updated kitchen an	al scribe) use? X  5037C175  5037C175  5, etc.)?  ecords Stiving Area  X Fire Wor X Pati Pord ing X Poo X Fen Oth Oryer X C Bath(s)	Off-site Improver Street Asphalt Alley None OF FEM/  Prior Inspection CRMLS/Real Amenities Eplace(s) # 1 EndStove(s) # 0 End Pool End Fence End Pool End Fence End None Other (describe) Ex 1,784 Square  Itc.). C4;The Control of the reportedly, Interportedly, Int	If No, describements—Typet  A Map Date (  If Yes, describements—Typet  A Map Date (  If Yes, describements—Typet  If Yes, describements—Typet  If Yes, describements—In Secrit In Secrit I	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ray # of Cars  Surface Concrete  # of Cars  et # of Cars  et # of Cars  condition of surface  Condition of surface Condition of surfac	2 Lee 2 O need
S	Specific Zoning Classification CLRS10000 Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe) Electricity X	Zoning Designation	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to compare the present of	al scribe) use? X  6037C175  6037C175  s, etc.)?  ecords X Fire  Woo X Pati  Porr ing X Poo X Fen  Oth Oryer X C Bath(s)  remodeling, eternoted. N ad one bate  ty of the proper	Off-site Improver Street Asphalt Alley None SOF FEM/  Yes X No  Prior Inspection (a CRMLS/Real Amenities place(s) # 1 pdStove(s) # 0 io/Deck Patio ch None oil Pool ice Fence er None Other (describe) Ex 1,784 Square  No adverse aff th reportedly, I erty? Yes	If No, describements—Typet  A Map Date (  If Yes, describements—Typet  A Map Date (  If Yes, describements—Typet  Property  List/Tax R  None  X Drivew  Driveway S  X Garage  Carpor  Attach  Built-in  Atterior Inserted or Gross  Overall confect to many however,	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ray # of Cars  Surface Concrete  # of Cars  et # of Cars  et # of Cars  condition of surface  Condition of surface Condition of surfac	2 Lee 2 O need
S	Specific Zoning Classification CLRS10000  Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe)  Electricity X	Zoning Designation	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to compare the present of	al scribe) use? X  5037C175  5037C175  5, etc.)?  ecords Stiving Area  X Fire Wor X Pati Pord ing X Poo X Fen Oth Oryer X C Bath(s)	Off-site Improver Street Asphalt Alley None SOF FEM/  Yes X No  Prior Inspection (a CRMLS/Real Amenities place(s) # 1 pdStove(s) # 0 io/Deck Patio ch None oil Pool ice Fence er None Other (describe) Ex 1,784 Square  No adverse aff th reportedly, I erty? Yes	If No, describements—Typet  A Map Date (  If Yes, describements—Typet  A Map Date (  If Yes, describements—Typet  Property  List/Tax R  None  X Drivew  Driveway S  X Garage  Carpor  Attach  Built-in  Atterior Inserted or Gross  Overall confect to many however,	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ray # of Cars  Surface Concrete  # of Cars  et # of Cars  et # of Cars  condition of surface  Condition of surface Condition of surfac	2 Lee 2 O need
S	Specific Zoning Classification CLRS10000 Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe) Electricity X	Zoning Designation	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to compare the present of	al scribe) use? X  6037C175  6037C175  s, etc.)?  ecords X Fire  Woo X Pati  Porr ing X Poo X Fen  Oth Oryer X C Bath(s)  remodeling, eternoted. N ad one bate  ty of the proper	Off-site Improver Street Asphalt Alley None SOF FEM/  Yes X No  Prior Inspection (a CRMLS/Real Amenities place(s) # 1 pdStove(s) # 0 io/Deck Patio ch None oil Pool ice Fence er None Other (describe) Ex 1,784 Square  No adverse aff th reportedly, I erty? Yes	If No, describements—Typet  A Map Date (  If Yes, describements—Typet  A Map Date (  If Yes, describements—Typet  Property  List/Tax R  None  X Drivew  Driveway S  X Garage  Carpor  Attach  Built-in  Atterior Inserted or Gross  Overall confect to many however,	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ray # of Cars  Surface Concrete  # of Cars  et # of Cars  et # of Cars  condition of surface  Condition of surface Condition of surfac	2 Lee 2 O need
S	Specific Zoning Classification CLRS10000 Zoning Compliance X Legal Legal Non Is the highest and best use of the subject property a Utilities Public Other (describe) Electricity X	Zoning Designation	escription Single ed Use) No ed per plans and sed per plans and se	e Family Residentia b Zoning Illegal (des specifications) the present to compare the present of	al scribe) use? X  6037C175  6037C175  s, etc.)?  ecords X Fire  Woo X Pati  Porr ing X Poo X Fen  Oth Oryer X C Bath(s)  remodeling, eternoted. N ad one bate  ty of the proper	Off-site Improver Street Asphalt Alley None SOF FEM/  Yes X No  Prior Inspection (a CRMLS/Real Amenities place(s) # 1 pdStove(s) # 0 io/Deck Patio ch None oil Pool ice Fence er None Other (describe) Ex 1,784 Square  No adverse aff th reportedly, I erty? Yes	If No, describements—Typet  A Map Date (  If Yes, describements—Typet  A Map Date (  If Yes, describements—Typet  Property  List/Tax R  None  X Drivew  Driveway S  X Garage  Carpor  Attach  Built-in  Atterior Inserted or Gross  Overall confect to many however,	e.  De Public  X  D9/26/2008  Cribe.  Owner  Olls  Car Storage  ray # of Cars  Surface Concrete  # of Cars  et # of Cars  et # of Cars  condition of surface  Condition of surface Condition of surfac	2 Lee 2 O need

# $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. ExtDeltaClaremont}$

						neighborhood rang				1,12		
						welve months rang					1,300,000	
FEATURE		SUBJECT		MPARABI					SALE NO. 2	1		LE SALE NO. 3
885 Delta Place	CA 04-	74.4	3017 La	-			1022 B		14744		Northwest	
Address Claremont,	CA 917	/11	Clarem			11		ont, CA 9	91711		mont, CA	91/11
Proximity to Subject			0.34 mi	ies Svv		000 000	0.22 m	iles SW	050,000	0.08	miles NW	<b>1.100.000</b>
Sale Price	\$	0.00 %	* C20	10 0	\$	860,000	A FCO		850,000	A 50	0.00	\$ 1,100,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.		46 sq. ft.		200-DOM 0	\$ 569.		04.400.DOM.00		9.26 sq. ft.	227440.DOM 24
Data Source(s)						588;DOM 8						227410;DOM 31
Verification Source(s)	DE	CCDIDTION	Doc #3	<u>DZ3UZ/F</u> RIPTION	Real			2856/Re		1	#189147/R	
VALUE ADJUSTMENTS	DE	SCRIPTION	ArmLth		-	+(-) \$ Adjustment	ArmLth	CRIPTION	+(-) \$ Adjustment	ArmL	SCRIPTION	+(-) \$ Adjustment
Sale or Financing						15 000	l			1		0.250
Concessions			Conv;1; s05/24;		+	-15,000	s01/24		+	Conv		-8,350
Date of Sale/Time	Nicobi	:\//rahn:Daa	†			0		•	0	1	24;c02/24	
Location		;Wrshp;Res	N;Schl;		-	0		erStrg;Re	8 0		l;Wrshp;Re	S
Leasehold/Fee Simple	Fee S		Fee Sin	•	-	0	Fee Sir 7346 st				Simple	0
Site View	10448 N;Res		7251 sf N;Res;			0	N;Res;		0	8500 N;Res		0
Design (Style)	<del></del>	raditional	DT1;Tra	nditiona	J.			aditional	+		s, Traditional	1 0
Quality of Construction	Q4	Taullionai	Q4	auitioria	21		Q4	auitioriai		Q4	Taullional	0
	64		67		-+	0	71		0	66		0
Actual Age Condition	C4		C4		_	0	C4		10,000			0
Above Grade	Total Bdr	rms. Baths	Total Bdrms	. Baths	. +	0	Total Bdrms	s. Baths	10,000	Total Bd	Irms. Baths	
Room Count	-	1 2.0	6 3	3.0		-15,000	7 4	3.0	-15,000		4 2.1	-11,000
Gross Living Area	'   '	+   2.0 1,784 sq. ft.		1,347 sq		29,300		1,492 sq.			2,160 sq	
Basement & Finished	0sf	1,104 Sq. II.	0sf	1,047 50	y. II.	23,300	0sf	1,734 SQ.	19,000	0sf	۷, ۱۵۵ ۵۹	-20,200
Rooms Below Grade	USI		031				USI			USI		
Functional Utility	Avera	ine	Average	<u> </u>	+		Averag	Δ		Avera		
Heating/Cooling	FWA/		FWA/C		+		FWA/C			FWA	_	
Energy Efficient Items	Wind		Window		+		Windov			Wind		
Garage/Carport	2gd2d		2ga2dw		_	0	2gd2dv			2ga2		0
Porch/Patio/Deck	Patio/		Patio/D			0	Patio/D			Patio		0
Pool Features	Pool	Deck	No Poo			15 000	No Poo		15,000	1		15,000
1 0011 catales	1 001		140 1 00			13,000	140100	<i>)</i> 1	13,000	1101	001	13,000
Net Adjustment (Total)			X +		\$	14,300	X +	<u> </u>	29,600	<u></u>	X -	\$ 29,550
Adjusted Sale Price			Net Adj.	1.7%		14,500	Net Adj.	3.5%	23,000	Net Adj		ş <u>29,550</u>
q ′			Gross Adi.							1 '		* 4.070.450
■ of Comparables					1 0	87/ 300	Cross Adi	7 ∩%	: 870 600	Croce A	di 5.1%	1 11/11/15/11
of Comparables	soarch the	salo or transfor h				874,300		7.0%	879,600	Gross A	dj. <b>5.4</b> %	\$ 1,070,450
	search the	e sale or transfer h				874,300 and comparable s			879,600	Gross A	dj. <b>5.4</b> %	\$ 1,070,450
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I X did did not res	did not r		istory of the	subject pro	operty	and comparable s	ales. If not,	explain _	879,600		dj. 5.4%	\$ 1,070,450
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# Exterior-Only Inspection Residential Appraisal Report File No. ExtDeltaClaremont

Clarification of Intended Use and Intended User:	
The Intended User of this appraisal report is the Lender/Client. The	
appraisal for a mortgage finance transaction, subject to the stated S	
this appraisal report form, and Definition of Market Value. No additional Clarification of Intended Use and Intended User:	onal Intended Users are identified by the appraiser.
ClearCapital.com, Inc. California AMC Registration/License # 1256	slogy for applied) for this preignment
Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology)	biogy ree applied) for this assignment.
The appraiser is is based in Claremont, CA. The appraiser is locate	ed within 2 miles from the property and has 20 years appraising in
the market, thus, geographically competent.	
On March 13, 2020, the United States Government declared a Nation	onal Emergency Concerning the Novel Coronavirus Disease (COVII
19) Outbreak. The effective date of this appraisal is after this decla	
considering active listing and pending sales in the appraiser conclu	
outbreak, the future impact to property values (and valuation) is not market to market and the appraiser has documented any known sp	
client and intended users of the conditions seen at the time of the p	
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estimated to the comparable land sales).	ions. imating site value) The remaining economic life (REL) is estimated at
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions. imating site value) The remaining economic life (REL) is estimated at
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est 32 years. The estimated site (land) value was derived by the abstrate area.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data DwellingCost Publication  Quality rating from cost service Average Effective date of cost data 06/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.  Estimated Remaining Economic Life (HUD and VA only) 32 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1	imating site value) The remaining economic life (REL) is estimated at action method due to lack of land sales in subject's neighborhood  OPINION OF SITE VALUE. = \$662,78  Dwelling 1,784 Sq. Ft. @ \$203. = \$362,18  Sq. Ft. @ \$=\$  Garage/Carport ~400 Sq. Ft. @ \$65. = \$26,00  Total Estimate of Cost-New = \$388,18  Less 65 Physical Functional External  Depreciation \$197,061 = \$(197,06)  Depreciated Cost of Improvements = \$191,08  "As-is" Value of Site Improvements . Hardscape = \$20,000  INDICATED VALUE BY COST APPROACH = \$873,900  UE (not required by Fannie Mae)
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est 32 years. The estimated site (land) value was derived by the abstrate area.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data DwellingCost Publication  Quality rating from cost service Average Effective date of cost data 06/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.  Estimated Remaining Economic Life (HUD and VA only) 32 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) The income appredominantly owner occupied single family homes, thus, rental da PROJECT INFORMATIO	imating site value) The remaining economic life (REL) is estimated at action method due to lack of land sales in subject's neighborhood  OPINION OF SITE VALUE
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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.

#### 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).

- 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.

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature\_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number \_ Telephone Number <u>530-550-2500</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 06/20/2024 Date of Signature State Certification # \_ Effective Date of Appraisal 06/20/2024 State Certification # AR033837 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 04/27/2026 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 885 Delta Place Did not inspect exterior subject property Claremont, CA 91711 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 875,000 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

# Exterior-Only Inspection Residential Appraisal Report File No. ExtDeltaClaremont BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE		SUBJECT	COMPARAE				MPARABLE	SALE NO. 5		COMPARABLE S	SALE NO. 6
885 Delta Place			3402 Campus			816 Ree					
Address Claremont, C	CA 91	711	Claremont, CA		711		ont, CA 9	1711			
Proximity to Subject Sale Price	\$		0.18 miles NW	<b>v</b>   \$	870,000	0.26 mil	es NE	900,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 465.49 sq. ft.	_	870,000	\$ 559.0		900,000	\$	0.00 sq. ft.	
Data Source(s)	Ψ	0.00 sq. n.	CRMLS #2435		9;DOM 11			08111;DOM 4	Ψ	0.00 sq. n. j	
Verification Source(s)			Doc #138546/				4687/Re				
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth					
Concessions			Conv;0			Conv;0					
Date of Sale/Time			s03/24;c02/24			s02/24;0					
Location		l;Wrshp;Res	N;Res;		0	A;Comn		15,000			
Leasehold/Fee Simple		Simple	Fee Simple		0	Fee Sim		0			
Site View	1044 N;Re		7369 sf N;Res;		0	13913 s N;Res;		0			
Design (Style)		s, Fraditional	DT1;Traditiona	al		DT1;Tra	ditional				
Quality of Construction	Q4	raditional	Q4			Q4	unional				
Actual Age	64		71		0	68		0			
Condition	C4		C4			C4					
Above Grade	Total Bo	rms. Baths	Total Bdrms. Baths	s	0	Total Bdrms.	Baths	0	Total	Bdrms. Baths	
Room Count	7	4 2.0	6 3 2.0	)		6 3	2.0				
Gross Living Area		1,784 sq. ft.	<b>1,869</b> s	sq. ft.	0		,610 sq. ft.	11,700		sq. ft.	
Basement & Finished	0sf		0sf			0sf					
Rooms Below Grade			_			Δ.					
Functional Utility	Avera		Average	_		Average			-		
Heating/Cooling	FWA		FWA/CAC			FWA/C/			-		
Energy Efficient Items	Wind 2gd2		Windows 2gd2dw			Window 2gd2dw	S				
Garage/Carport Porch/Patio/Deck		/Deck	Patio/Deck			Patio/De	ack				
Pool Features	Pool	Deck	Pool			No Pool	JUN	15,000			
1 0011 0010100	1 001		1 001			140 1 001		10,000			
Net Adjustment (Total)			X +	\$	10,000	X +	\$	41,700		+	
Adjusted Sale Price			Net Adj. 1.1%	)		Net Adj.	4.6%		Net A	dj. %	
of Comparables			Gross Adj. 1.1%	\$	880,000	Gross Adj.	4.6% \$	941,700	Gross	Adj. % \$	
ITEM			BJECT	(	COMPARABLE SAI	_E NO. 4		PARABLE SALE NO	. 5	COMPARABI	LE SALE NO. 6
Date of Prior Sale/Transfer		06/18/2024					02/16/2	024			
Price of Prior Sale/Transfer		\$875,000 Realist		_	P . 4		\$0				
		Realist		ı ĸea	alist		Realist				
Data Source(s)	20(6)				10/2024		06/10/2	024			
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## **Uniform Appraisal Dataset Definitions**

File No ExtDeltaClaremont

#### 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.

Appreviat	ions Used in Data Sta	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
A	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	-	Mtn	Mountain View	View
		Design(Style)			
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	op	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
	· · · · · · · · · · · · · · · · · · ·				
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
					<del>-</del>
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
	=	- '			<del>-</del>
gd	Garage - Detached	Garage/Carport	WO	Walk Un 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
			<del></del>		
	-				

#### **ADDENDUM**

Borrower: Redwood Holdings LLC	ower: Redwood Holdings LLC File No.: ExtDeltaClaremont		
Property Address: 885 Delta Place	Case	e No.:	
City: Claremont	State: CA	Zip: 91711	
Lender: Wednewood Inc			

#### **Neighborhood Boundaries**

Page 1

#### **Neighborhood Description**

The general neighborhood consists of predominantly one and two story story single family residences. Most of the houses were built during the 1900's through 1970's. K-6 school and retail shopping center located within a 1 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

#### **Neighborhood Market Conditions**

The Corelogic/Realist/MLS and DataQuick News Source reported stability in the market area as the market revealed increases of prices and values of 1% for the past 6 months and continued into all four quarters of 2023 in the general market area. The average marketing time range was reported at 4 to 66 days, and reasonable exposure time was 14 days.

Source: Corelogic/Realist/DataQuick News

#### **Extra Comments**

Exterior inspection was performed per engagement guidelines on 06/20/2024.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 4 to 66 days, and reasonable exposure time was 14 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 4 to 66 days for the subject's general market area.

The average marketing time range was reported at 4 to 66 days, and reasonable exposure time was 14 days.

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

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

The subject is vacant per subject's current MLS listing and per MLS the subject's utilities were on.

The subject does not front, side or back to school/house of worship however is 0.02 mile proximity (1 block). Through paired sales analysis the market indicated no adjustments warranted for comparable sales in the sales grid.

Through paired sales analysis the market indicated homes no age adjustments were warranted for comps as the market revealed homes in the subject's general market area are typically upgraded and maintained, thus, no substantive market reasoning for age adjustments as comparables were similar in overall condition, upkeep and marketability.

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility/lot value, therefore, zero dollar adjustments warranted in the sales grid.

The subject is in average condition, however, kitchen updated per MLS listing.

Comp 1 was reported in similar C4 condition to baths, flooring, kitchen and was adjusted for no pool, sale concession, bath count, GLA.

Comp 2 was reported in similar C4 condition to baths, flooring, however, inferior kitchen and was adjusted for kitchen condition, GLA, no pool, bath count.

Comp 3 was reported in similar C4 condition to baths, flooring, kitchen and was adjusted for sale concession, no pool, bath count, GLA.

Comp 4 was reported in similar C4 condition to baths, flooring, however, inferior kitchen and was adjusted for kitchen condition.

Comp 5 was reported in similar C4 condition to baths, flooring, kitchen and was adjusted for no pool, adverse commercial location, GLA. Comp 5 is located north of Foothill Blvd in the similar market neighborhood and was used due to a lack of closed sales similar in marketability and GLA in the past 12 months and 1 mile radius thus an expanded market search was warranted.

Adjustments to C4 condition (inferior kitchen) of \$10,000 were derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

Adjustments to GLA of \$67/sf were derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

Adjustments to half baths \$11,000 were derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

#### **ADDENDUM**

Borrower: Redwood Holdings LLC File No.: ExtDeltaClaremont		
Property Address: 885 Delta Place	Case N	No.:
City: Claremont	State: CA	Zip: 91711
Lender: Wednewood Inc		

Adjustments to full baths \$15,000 were derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

Adjustments to adverse location \$15,000 were derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

Adjustments to no pool of \$15,000 was derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

Comp 1 is located within proximity of school campus/residential, through paired sales analysis the market indicated homes did not command lower prices/values versus homes within the interior tract neighborhood thus zero dollar adjustments warranted in the sales grid.

Comp 2 is located and home is within proximity of water storage, through paired sales analysis the market indicated homes did not command lower prices/values versus homes within the interior tract neighborhood thus zero dollar adjustment warranted in the sales grid.

The subject and comp 3 are located within proximity of school campus/house or worship (however subject and comp 3 do not front, back or side to school campus/house of worship), through paired sales analysis the market indicated homes did not command lower prices/values versus homes within the interior tract neighborhood thus zero dollar adjustments warranted in the sales grid.

Comp 5 is located and home is within proximity of commercial lot, through paired sales analysis the market indicated homes did command lower prices/values versus homes within the interior tract neighborhood thus adjustments warranted in the sales grid.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Through paired sales analysis the market indicated homes with four bedrooms did not command higher prices/values versus homes with three bedrooms thus zero dollar adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with three bathrooms did command higher prices/values versus homes with two bathrooms thus adjustments warranted in the sales grid.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Most weight to value was placed on comparable sale 1 was deemed to be a best indicator of value when considering immediate market area, date of sale, similar condition to kitchen as the subject property.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 1 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$875,000.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 4 to 66 days, and reasonable exposure time was 14 days.

## **Final Reconciliation**

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report. Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

## ADDENDUM

	ADDENDUM
Borrower: Redwood Holdings LLC	File No.: ExtDeltaClaremont
Property Address: 885 Delta Place	Case No.:
City: Claremont	State: CA Zip: 91711
Lender: Wedgewood Inc	
ClearCapital.com, Inc. California AMC Regis	etration/License # 1256
ree Disclosure: The appraiser received \$220	fee (minus \$20 technology fee applied) for this assignment.
The appraiser is based in Claremont, CA. T	he appraiser is located within 1.5 miles from the property and has 20
years appraising in the market, thus, geogra	
years appraising in the marker, thus, geogra	princally competent.
On March 13, 2020, the United States Gove	rnment declared a National Emergency Concerning the
	tbreak. The effective date of this appraisal is after this declaration
	parable sales and considering active listing and pending sales in the
appraiser conclusion. Due to the rapidly cha	anging economic conditions with this outbreak, the future impact to
	tly known. The impact of this outbreak also can vary from market to
	any known specific market conditions within the appraisal to better
inform the client and intended users of the co	onditions seen at the time of the preparation of the appraisal.
	• • • • • • • • • • • • • • • • • • • •

# $\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. ExtDeltaClaremont}$

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditions prevale	iii iii iiie su	bjoot noignbo	hood	11115 15	ı required
addendum for all appraisal reports with an effective date on or af Property Address 885 Delta Place	fter April 1, 2009.	City Clare	emont		State	CA Zin Co	nde <b>9</b>	1711	
Borrower Redwood Holdings LLC		City Clare	mont		State	OA Zip Ci	oue 3	17 11	
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must prov	ide support for	those conc	lusions, regar	ding h	ousing t	ends and
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 proper		-					-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend			
Total # of Comparable Sales (Settled)	24	6	11	X Increasing		Stable	1	Decli	
Absorption Rate (Total Sales/Months)	4.00	2.00	3.67 5	X Increasing		Stable Stable		Decli	_
Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)	0.50	3.50	1.36	Declining  X Declining		Stable	1	Incre Incre	
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	77 200		Overall Trend			ionig
Median Comparable Sale Price	881,000	890,000	875,000	Increasino	) X	Stable		Decli	ning
Median Comparable Sales Days on Market	16	15	13	X Declining		Stable	L	Incre	
Median Comparable List Price	937,000	975,000	965,000	Increasing		Stable Stable		Decli	<u> </u>
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	39 94.00%	10 91.00%	14 91.00%	Declining Increasing		Stable		Incre Decli	
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	31.0070	Declining		Stable		Incre	
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5%, increa	sing use of buy			ndo fe	ees, opti	ons, etc.).
An analysis was performed on 41 competing			. For those sale	s, a total of	31.7%	were repo	ortec	to ha	ve
seller concessions. This analysis shows a ch	ange of +6.1%	per month.							
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	and sales of fore	closed pro	perties).			
An analysis was performed on 41 competing			_				ted	to be	₹EO.
Cite data sources for above information. Information repo	orted in the CRI	MLS system (us	sing an effective	date of 06	/20/202	.4\			
						4) was un	11760	¹to ar	rive at
the results noted on this addendum. Any pero								to ar	rive at
								to ar	rive at
the results noted on this addendum. Any pero	cent change res	hood section of the a	ppraisal report form.	are based o	on simpl	e regress	ion.		
the results noted on this addendum. Any pero- Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate	cent change res	hood section of the a	ppraisal report form.	are based of the b	on simpl	e regress	such	as an a	nalysis of
the results noted on this addendum. Any percommercial Summarize the above information as support for your conclust pending sales and/or expired and withdrawn listings, to formulate An analysis was performed on 41 competing	cent change res sions in the Neighbor e your conclusions, pro sales over the p	hood section of the a bovide both an explana past 12 months	ppraisal report form. ion and support for yo . The sales with	If you used any ur conclusions. in this grou	on simpl y additiona up had a	e regress	such	as an a	nalysis of
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## SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Redwood Holdings LLC
 File No.:
 ExtDeltaClaremont

 Property Address: 885 Delta Place
 Case No.:

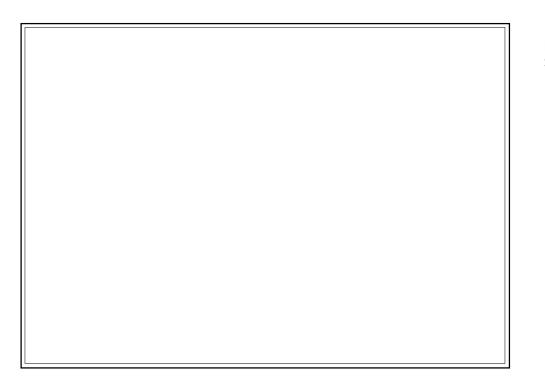
 City: Claremont
 State: CA
 Zip: 91711

 Lender: Wedgewood Inc
 Value of the No.:
 ExtDeltaClaremont



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 20, 2024 Appraised Value: \$ 875,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: ExtDeltaClaremont
Property Address: 885 Delta Place	Case	No.:
City: Claremont	State: CA	Zip: 91711
Lender: Wedgewood Inc		



## COMPARABLE SALE #1

3017 Lansbury Ave Claremont, CA 91711 Sale Date: s05/24;c04/24 Sale Price: \$ 860,000



#### COMPARABLE SALE #2

1022 Butte St Claremont, CA 91711 Sale Date: s01/24;c12/23 Sale Price: \$ 850,000



## COMPARABLE SALE #3

1152 Northwestern Dr Claremont, CA 91711 Sale Date: s03/24;c02/24 Sale Price: \$ 1,100,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File N	0.: ExtDeltaClaremont
Property Address: 885 Delta Place	Case	No.:
City: Claremont	State: CA	Zip: 91711
Lender: Wedgewood Inc		



## COMPARABLE SALE #4

3402 Campus Ave Claremont, CA 91711 Sale Date: s03/24;c02/24 Sale Price: \$ 870,000



## COMPARABLE SALE #5

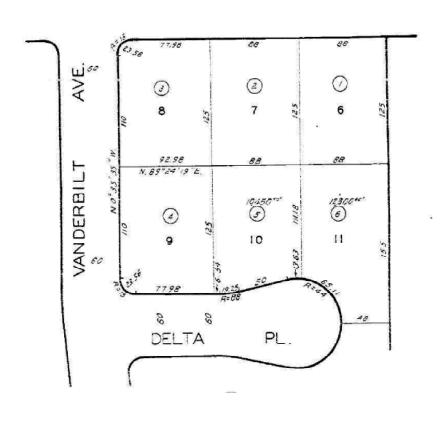
816 Reed Dr Claremont, CA 91711 Sale Date: s02/24;c01/24 Sale Price: \$ 900,000

## COMPARABLE SALE #6

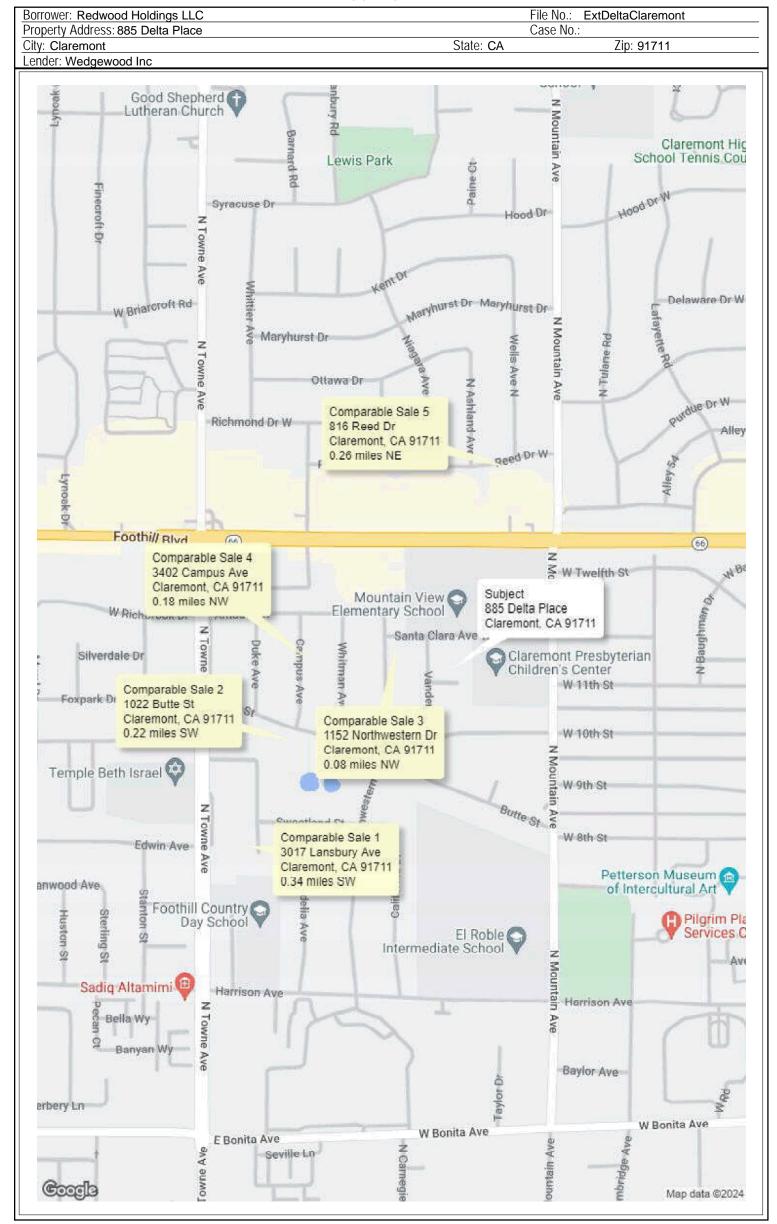
Sale Date: Sale Price: \$

## PLAT MAP

Borrower: Redwood Holdings LLC	File No	0.: ExtDeltaClaremont
Property Address: 885 Delta Place	Case	No.:
City: Claremont	State: CA	Zip: 91711
Lender: Wedgewood Inc		·



#### **LOCATION MAP**



**USPAP ADDENDUM** 

File No. ExtDeltaClaremont

	USPAP ADDI		
Borrower: Redwood Holdings LLC			
Property Address: 885 Delta Place			
City: Claremont Lender: Wedgewood Inc	County: Los Angeles	State: CA	Zip Code: 91711
veagewood inc			
APPRAISAL AND REPORT IDENTI			
This report was prepared under the	following USPAP reporting opt	ion:	
X Appraisal Report	A written report prepared under Standard	ls Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under Standard	ls Rule 2-2(b).	
Reasonable Exposure Time  My opinion of a reasonable exposure time for	the subject property at the market value	e stated in this report is: 14 d	ays
The average marketing time range was	reported at 4 to 66 days, and reas	sonable exposure time wa	as 14 days.
Additional Certifications			
X I have performed <b>NO</b> services, as an ap	opraiser or in any other canacity, regarding	ng the property that is the sub	ject of this report within the three year
period immediately preceding acceptance		ig the property that is the sub	ect of this report within the three-year
	•		
	raiser or in another capacity, regarding the		
period immediately preceding acceptance	e of this assignment. Those services are	e described in the comments i	Delow.
Additional Comments			
APPRAISER:	SUI	PERVISORY APPRAISER (	only if required):
1			
Signature:	Si	gnature:	
Name: Tamra Miller		5	
Date Signed: 06/20/2024	Da	ate Signed:	
State Certification #: AR033837			
or State License #: or Other (describe):	or _ State #: St	State License #:ate:	
State: CA	Ex		or License:
Expiration Date of Certification or License:	<u>04/27/2026</u> <u>St</u>	ipervisory Appraiser inspectio	n of Subject Prop <u>ert</u> y:
Effective Date of Appraisal: 06/20/2024		J Did Not	lly from street Interior and Exterior

Borrower: Redwood Holdings LLC	File No.: ExtDeltaClaremont		
Property Address: 885 Delta Place	Case	Case No.:	
City: Claremont	State: CA	Zip: 91711	
Londor: Wedgewood Inc			

Accelerant National Insurance Company

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

# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

#### PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 2024

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

4. Limit of Liability: Each Claim Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 680

7. Retroactive Date: October 21, 2022

8. Notice to Company: Notice of a Claim or Potential Claim should be sentto:

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

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

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

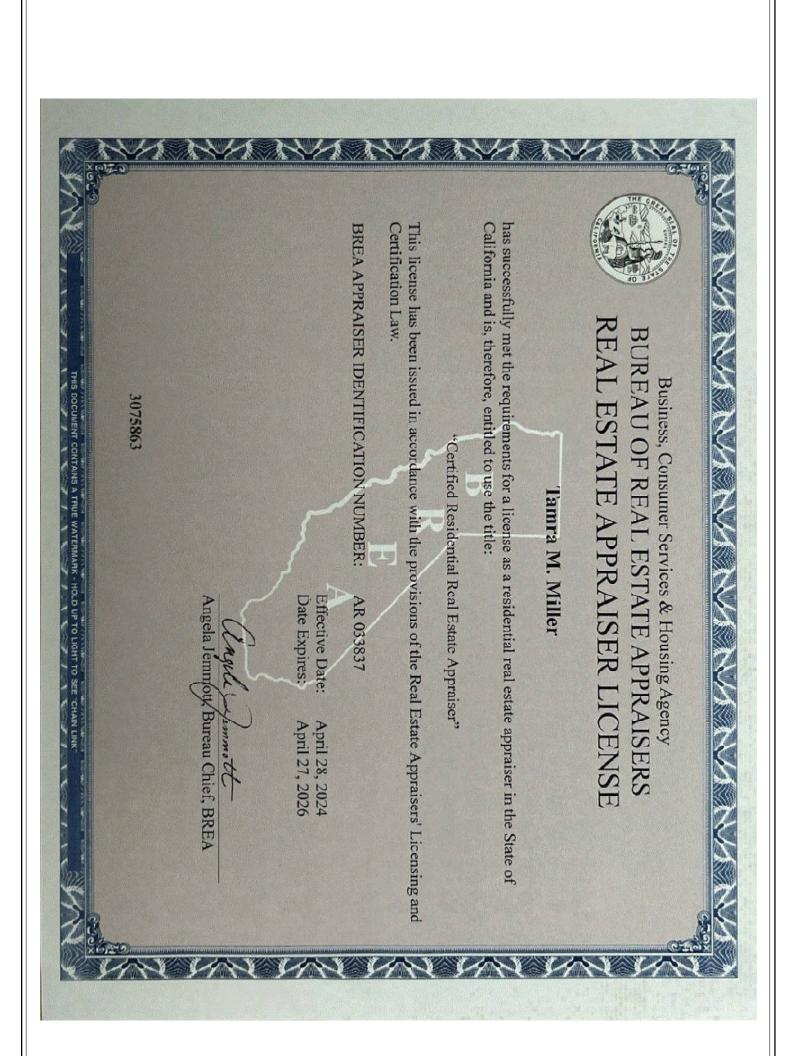
If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: October 11, 2023 By:

Authorized Representative

N DEC 40000 04 22

Borrower: Redwood Holdings LLC File No.: ExtDeltaClaremont Property Address: 885 Delta Place
City: Claremont
Lender: Wedgewood Inc Case No.: State: CA Zip: 91711



#### **FLOOD MAP**

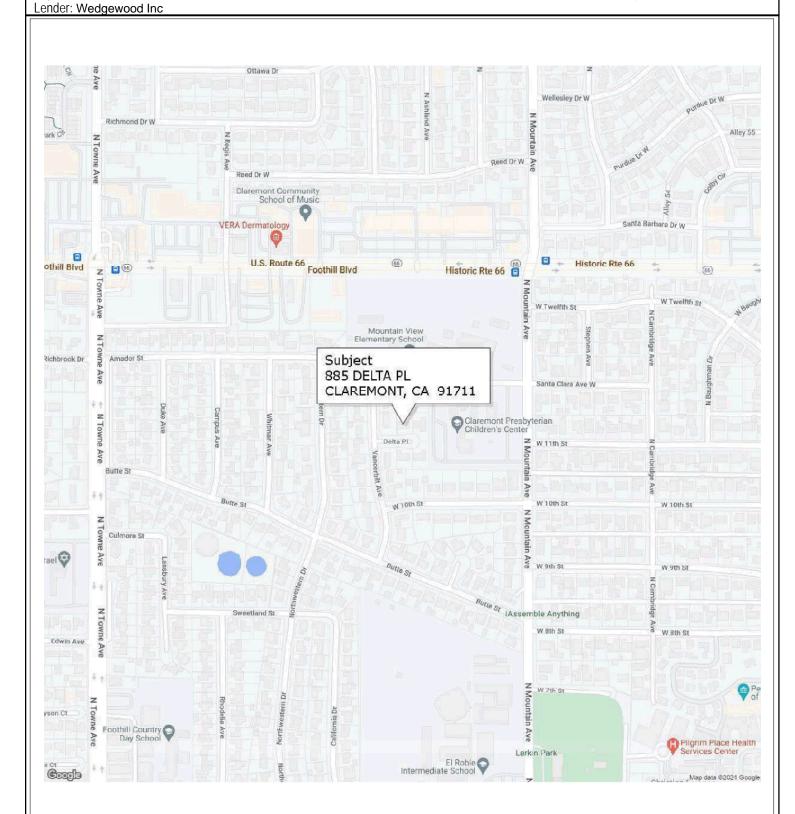
Borrower: Redwood Holdings LLC
Property Address: 885 Delta Place
City: Claremont

State: CA

File No.: ExtDeltaClaremont

Case No.:

Zip: 91711



#### FLOOD INFORMATION

Community: CITY OF CLAREMONT

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1750F

Panel: 06037C1750

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

## **LEGEND**



= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

## Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

Borrower: Redwood Holdings LLC	File No.: ExtDeltaClaremont				
Property Address: 885 Delta Place City: Claremont	Case No.:           State: CA         Zip: 91711				
Lender: Wedgewood Inc					
PROPERTY TRANSFER HISTORY					
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)					
1152 Northwestern Dr -Transferred on 10/26/2023 for \$0. It transferred from Weston Stanley to Weston Family Trust and was a Affidavit (Document #733388).					
3402 Campus Ave -No transfer history.					
1022 Butte St -No transfer history.					
816 Reed Dr -Transferred on 02/16/2024 for \$0. It transferred from Brage Ruth C	to Owner Record and was a Affidavit (Document #104686).				
Annraise	Supervisory Appraiser:				
Appraise:  Name:	Name:				
ivalile.	TWITTO:				

## **AERIAL MAP**

File No.: ExtDeltaClaremont Borrower: Redwood Holdings LLC Property Address: 885 Delta Place City: Claremont Case No.:

State: CA Zip: 91711

Lender: Wedgewood Inc



Borrower: Redwood Holdings LLC	File N	File No.: ExtDeltaClaremont		
Property Address: 885 Delta Place	Case	Case No.:		
City: Claremont	State: CA	Zip: 91711		
Lender: Wedgewood Inc		•		



Side of Subject and Detached Garage