Exterior-Only Inspection Residential Appraisal Report File No. 35426529

he purpose			report is t	o provi	ide the lender	CHEIII	witti aii a	ccurat	te, and adequ	ately su	pported,	opinion of th	ie market va	alue of the	s subject p	roperty.
	ddress 9766								Sebastopol				State CA	Zip Code	95472	
	Redwood H	_			Owne	r of Pu	ıblic Recor	d Sou	ich, Charlotte	& Crox	ford, Ja	cob	County Son	oma		
Legal Desc	cription Unine	orp County C	a													
Assessor's	Parcel # 10	4-060-009-00	0					Tax Y	Year 2023				R.E. Taxes \$	6,813		
Neighborho	ood Name Si	ıllivan Ranch						Map I	Reference 38.4	436059	°/-122.8	82788°	Census Trac	t 1536.02	2	
Occupant	X Owner	Tenant	Vacant		Specia	al Ass	essments \$	0			P	UD HOA\$	0	per y	year p	er month
Property Ri	ights Appraise	d X Fee Si	mple	Lease	ehold Oth	er (de:	scribe)									
Assignmen	, ,,	Purchase Transa			nce Transaction	<u> </u>		crihe)	Servicing							
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					offered for sale	in the	tweive mor	nins pri	ior to the effectiv	e date of	tnis appr	aisai?	Yes XI	NO OV		
Report data	a source(s) us	ed, offering price	e(s), and date	e(s). <u>(</u>	CCAR MLS											
I did	did not a	nalyze the contra	act for sale f	or the s	ubject purchase	transa	ction. Expla	ain the	results of the ar	nalysis of	the contra	act for sale or v	why the analy	sis was not	performed.	
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Contract Pr			ate of Contr						the owner of pul			JYes ∐No			1	
1	-		-		ions, gift or down	npayme	ent assistar	nce, etc	c.) to be paid by	any party	y on beha	If of the borrow	/er?	JYes	No	
If Yes, repo	ort the total do	lar amount and o	describe the	items to	o be paid.											
Note: Race	e and the rac	al composition	of the neig	hborho	ood are not appi	raisal	factors.									
		ood Characteris					One-Unit F	lousin	ng Trends			One-Unit F	lousing	Pres	ent Land Us	se %
Location	Urban	X Suburban	Rural		Property Values	$\overline{}$	Increasing		X Stable	Decli	ning	PRICE	AGE	One-Unit		94 %
	X Over 75%		=						X) In Balance (\equiv						
<u> </u>	_	25-75%	Under		Demand/Supply	=	Shortage			=	Supply	\$(000)	(yrs)	2-4 Unit		3 %
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		RD WEST										1,300 Pr	ed. 75	Other		%
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4 -					d fire protection											
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housing t	trends abov	e were derived	d from ana	alysis c	of the sales da	ata in	the 1004	mc an	nd sales comp	parison	section.					
Dimensions	s See Plat N	1ap 2			Area 239	25 sf			Shape	See Pla	at Map 2	2	View N	;Res;		
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Exterior-Only Inspection Residential Appraisal Report File No. 35426529

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		able sales in the subject neighborhood within the past twelve months rangi SUBJECT COMPARABLE SALE NO. 1						ing in sale price from \$ 799,000 COMPARABLE SALE NO. 2			799,000		,625,000	1.50	N.E.NO. 2
FEATURE		SUBJECT				LE S	SALE NO. 1						COMPARAE Mill Station		ALE NO. 3
9766 Graton Rd	A 0E 47	0	4141 5			E 47	7 0	8967 Oa							,
Address Sebastopol, C	A 9547.	<u> </u>	Sebas 0.98 m			1547		Sebasto		9547	2		opol, CA 9	95472	<u> </u>
Proximity to Subject Sale Price	\$		0.98 11	illes	INE	\$	1,200,000	0.99 mil	es se	\$	1,200,000	0.66 m	iles SE	\$	1,180,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 49	08 06	3 sq. ft.	1	1,200,000	\$ 674	1.54 sq. ft		1,200,000	\$ 1.00	3.40 sq. ft.	Φ	1,100,000
Data Source(s)	φ	0.00 sq. ii.				1162	24;DOM 24				48;DOM 9	· ·	#BA3230	1100	2:DOM 55
Verification Source(s)			Realis				24,DOIVI 24		oc#3996		+0,DOW 9		<u>#ВАЗ230</u> Doc#1861		2,DOW 55
VALUE ADJUSTMENTS	DE	SCRIPTION			#3437 PTION	<u> </u>	+(-) \$ Adjustment		CRIPTION)	+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sale or Financing		.SOMI TION	ArmLtl		111011		+(-) \$ Aujustinent	ArmLth	JIMI HON		+(-) # Aujustinent	ArmLth			+(-) \$ Aujustinent
Concessions			Conv:					Conv:0				Conv:0			
Date of Sale/Time			s07/23		7/23			s08/23;0	08/23				;c05/23		
Location	N;Res	:	N;Res					N;Res;				N;Res;	•		
Leasehold/Fee Simple	Fee Si		Fee Si)			Fee Sim	ple			Fee Sir			
Site	23925	•	24376				-1,000	21632 s			5,000	1.50 ac			-83,000
View	N;Res		N;Res	;			,	N;Res;			,	N;Res;			,
Design (Style)	DT2;T	raditional	DT2;T	raditi	ional			DT2;Tra	ditional			DT2;Tr	aditional		
Quality of Construction	Q4		Q4					Q4				Q4			
Actual Age	75		76				0	31			-24,000	73			0
Condition	C3		СЗ					C3				C3			
Above Grade	Total Bd	rms. Baths	Total Bd	rms.	Baths			Total Bdrm	s. Bath	S		Total Bdr	ms. Baths	5	
Room Count	8 4	4 3.0	8 4	4	2.0		5,000	7 3	2.1		0	6 3	3 2.0		5,000
Gross Living Area 125		2,235 sq. ft.		2,	405 so	q. ft.	-21,250		1,779	sq. ft.	57,000		1,176 s	q. ft.	132,375
Basement & Finished	0sf		0sf					0sf				0sf			
Rooms Below Grade															
Functional Utility	Averaç		Averaç					Average				Averag			
Heating/Cooling	FWA (FWA (FWA C/				FWA C			
Energy Efficient Items	DPWir	n,HiEffAppl	DPWir	n,HiE	ffApp	I		DPWin,	HiEffApp	ol			,HiEffAp,S	Sol	-10,000
Garage/Carport	2gd2d		2gbi2c				0	2gd2dw				2gd2d\			
Porch/Patio/Deck	Patio/[Deck	Patio/[Deck				Patio/De	eck			Patio/D			
ETC	none r	noted	none n					none no					p, art stud	dio	-10,000
Pool	Pool		No Po				75,000				75,000				75,000
Additional Comments	none r	oted	none n	noted	$\overline{}$			none no	ted	Τ.		none n	oted	1.	
Net Adjustment (Total)			<u>X</u> +		<u> </u>	\$	57,750	<u>X</u> +		\$	113,000	<u>X</u> +		\$	109,375
Adjusted Sale Price			Net Adj.		4.8%		4 057 750	Net Adj.	9.4%		4 0 4 0 0 0 0	Net Adj.	9.3%		4 000 075
of Comparables I X did did not res			Gross A		8.5%	•	1,257,750 ty and comparable s			\$	1,313,000	Gross Ac	<u>j. 26.7%</u>	\$	1,289,375
Data source(s) Realist	did not ı	reveal any prior sa	les or trar	nsfers	of the o	comp	arable sales for the	year prior to	o the date	of sal	tive date of this appraise of the comparable report additional prior	sale.	page 3).		
ITEM			BJECT				COMPARABLE SA				PARABLE SALE NO.			RABL	E SALE NO. 3
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Data Source(s)		Realist				Rea			Reali				Realist		
Effective Date of Data Sour	. ,	05/22/2024					22/2024		05/22	2/202	24	0	5/22/2024	1	
Analysis of prior sale or tran	nsfer histo	ory of the subject p	roperty a	nd cor	mparab	le sa	les <u>None note</u>	ed							
Summary of Sales Compar	ison Ann	nach See atte	ched or	den	dum										
Summary of Sales Compan	ισοιι Αμβί	oaum. <u>See alla</u>	oneu al	au c i i(uuiii.										
Indicated Value by Sales C	ompariso	n Approach \$ 1,3	00,000												
Indicated Value by Sales C				000		Co	ost Approach (if de	veloped)\$	1,296,6	00_	Income Ap	oroach (i	f developed	d) \$ 0	
,	s Compa			000		Co	ost Approach (if de	veloped)\$	1,296,6	00	Income Ap	oroach (i	f developed	0 \$ (t	
Indicated Value by: Sale	s Compa			000		Co	ost Approach (if de	veloped) \$	1,296,6	00	Income Ap	oroach (i	f developed	d) \$ 0	
Indicated Value by: Sale See attached addendu	s Compa m.	arison Approach		000		Co	ost Approach (if de	veloped)\$	1,296,6	00	Income Ap	proach (i	f developec	t) \$ 0	
Indicated Value by: Sale See attached addendu	s Compa	arison Approach	\$1,300,		r plans a						Income Ap				ed,
Indicated Value by: Sale See attached addendu This appraisal is made subject to the following	s Compa m. X "as is, repairs o	" subject to	\$1,300,000 completions basis of	on per	othetica	and s	specifications on the	basis of a h	nypothetica	al con	dition that the impro	vements h		omplet	
Indicated Value by: Sale See attached addendu This appraisal is made	s Compa m. X "as is, repairs o	" subject to	\$1,300,000 completions basis of	on per	othetica	and s	specifications on the	basis of a h	nypothetica	al con been	dition that the impro	vements h	nave been co	omplet	
Indicated Value by: Sale See attached addendu This appraisal is made subject to the following inspection based on the ext	x Compa m. X "as is, repairs o raordinar	" subject to r alterations on the y assumption that	\$1,300, completion basis of the condi	on per a hype ition o	othetica r deficie	and s al cor ency	specifications on the adition that the repai does not require alte	basis of a has or alteration or re	nypothetica ions have epair:	al con been See a	idition that the impro completed, or attached addendi	vements h	nave been co	omplet	required
Indicated Value by: Sale See attached addendu This appraisal is made subject to the following	x Compa m. X "as is, repairs o raordinar	" subject to ralterations on the y assumption that	\$1,300, completion basis of the condi	on per a hype ition o	othetica r deficie ject pr	and solution and s	specifications on the adition that the repai does not require alto rty from at least t	basis of a here of a least of a l	nypothetications have epair:	al con been See a	idition that the impro completed, or attached addendi e of work, stateme	vements h	nave been co	omplet owing	required

Exterior-Only Inspection Residential Appraisal Report File No. 35426529

The Intended User of this appraisal report is the Lender/Client. The Intended Us	e is to evaluate the property that is the subject of this appraisal for asset valuation
Significant professional assistance was provided by Joel A. Gilmore: BREA AT3 inspection of the subject, data/market research, highest and best use analysis, or reconciliation.	
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calculat	E (not required by Fannie Mae)
Support for the opinion of site value (summary of comparable land sales or other methods for est	
calculated using the abstraction method	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 300,000
Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 09/2023	Dwelling 2,235 Sq. Ft. @ \$ 423.00 = \$ 945,405 Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	34.1t.e v
LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS	Garage/Carport 420 Sq. Ft. @ \$ 86.00 = \$ 36,120
TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY, THIS AREA IS IN HIGH DEMAND AND LAND IS A PREMIUM.	Total Estimate of Cost-New
SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM	Depreciation \$107,968 = \$(107,968)
LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE BATIO IS TYPICAL TO THIS AREA	Depreciated Cost of Improvements = \$ 873,557
THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA	"As-is" Value of Site Improvements
	INDICATED VALUE BY COST APPROACH = \$ 1,296,600
	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM)	Indicated Value by Income Approach
	NEOD DID (f II II)
	N FOR PUDs (if applicable) No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	7. 17. = =
Legal name of project	Total growther of with rold
Total number of phases Total number of units Total number of units rented Total number of units for sale	Total number of units sold Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? Yes	No If Yes, date of conversion.
Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete?	If No describe the status of completion
Are the units, common elements, and recreation facilities complete?	f No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association?	o If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.	

Exterior-Only Inspection Residential Appraisal Report File No. 35426529

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

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

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report File No. 35426529

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).

File No. 35426529

Exterior-Only Inspection Residential Appraisal Report

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Kak	
Signature	Signature
Name JESSE GILMORE	Name
Company Name Jgi	Company Name
Company Address 1452 N Vasco Rd Ste 376	Company Address
Livermore, CA 94551	
Telephone Number 925-518-7913	Telephone Number
Email Address jlgix@yahoo.com	Email Address
Date of Signature and Report 05/23/2024	Date of Signature
Effective Date of Appraisal 05/22/2024	State Certification #
State Certification # AR028592	or State License #
or State License # State #	State
or Other (describe) State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/08/2026	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
9766 Graton Rd	Did not inspect exterior subject property
Sebastopol, CA 95472	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,300,000	
LENDER/CLIENT	COMPARABLE SALES
Name Oler Occited #4050	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
D D 01 00070	Bate of moposition
Email Address	
Email / Idai coo	

57568 Exterior-Only Inspection Residential Appraisal Report File No. 35426529

JECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 5

FEATURE		SHR	JECT		COMPARA	RIF	SALE NO 1	CO	ΜΡΔΡΔΡ	RIFS	ALE NO 5		COMPARARI	F S/	MENO 6
		JUD.)_U	COMPARABLE SALE NO. 4 3991 Haven Ct		COMPARABLE SALE NO. 5 3280 Hicks Rd			COMPARABLE SALE NO. 6						
9766 Graton Rd	۰	_				o= ·-	70	l		•					
Address Sebastopol, C.	A 9547	2			stopol, CA	9547	72	Graton, C		2					
Proximity to Subject				0.93 n	niles NE			0.95 miles	s NE						
Sale Price	\$					\$	1,649,000			\$	1,495,000			\$	
Sale Price/Gross Liv. Area	\$		0.00 sq. ft.	\$ 5	27.51 sq. ft			\$ 1,480.2	20 sq. ft.			\$	0.00 sq. ft.		
Data Source(s)					#410595		OM 1				92;DOM 245				
Verification Source(s)				Listing				Listing							
VALUE ADJUSTMENTS	DF	SCP	RIPTION		SCRIPTION		+(-) \$ Adjustment		RIPTION		+(-) \$ Adjustment	וח	ESCRIPTION		+(-) \$ Adjustment
Sale or Financing	DL			Listing			. () # riajusiniciii	Listing	17011		· () # riajusuniciii			+	· () # / wjustilitiit
-				LISTING	J			Listing							
Concessions				<u>;</u>				; 							
Date of Sale/Time				Active				Active							
Location	N;Res			N;Res				N;Res;							
Leasehold/Fee Simple	Fee Si	imple	е	Fee S	imple			Fee Simp	le						
Site	23925	sf		19854	· sf		8,000	2.08 ac			-133,000				
View	N;Res	;		N;Res	s;			N;Res;							
Design (Style)	DT2;T		tional		raditional			DT2;Trad	itional						
Quality of Construction	Q4			Q4				Q4							
Actual Age	75			32			-32,980	92			14,950				
							-32,960								
Condition	СЗ			СЗ	1			C4			74,750			+	
Above Grade		lrms.	Baths	Total Bo				Total Bdrms.	Baths			Total B	drms. Baths	\perp	
Room Count	8 4	4	3.0	9	5 2.1		0	<u> </u>	1.0		15,000			_	
Gross Living Area 125		2	2,235 sq. ft.		3,126	sq. ft.	-111,375		1,010 so	q. ft.	153,125		sq.	ft.	
Basement & Finished	0sf			0sf				0sf	_	I					
Rooms Below Grade															
Functional Utility	Averaç	ne.		Avera	ae			Average							
Heating/Cooling	FWA (r	FWA				FWA C/A	ir					\dashv	
						ما ما								+	
Energy Efficient Items			EffAppl		n,HiEffApı	ال		DPWin,H	ı⊏пАрр	1				-	
Garage/Carport	2gd2d			3gbi3			-5,000	1gd4dw			5,000			_	
Porch/Patio/Deck	Patio/[Patio/				Patio/Dec						4	
ETC	none r	note	d	none i	noted			none note	ed						
Pool	Pool			Pool				No Pool		7	75,000	L		T	
	none r	noter	t	none i	noted			subdiv 8-	10 lots		-224,250				
Net Adjustment (Total)				+	$\overline{}$	\$	141,355	+	X -	\$	19,425		, <u> </u>	\$	
							141,000	-			19,420			Ψ	
Adjusted Sale Price				Net Adj		- 1	4 507 045	Net Adj.	-1.3%		4 47F FFF	Net Ad	-	Φ	
of Comparables				Gross A	.dj. 9.5%	\$	1,507,645		46.5%		1,475,575				
ITEM			SUI	BJECT			COMPARABLE SA	LE NO. 4	C	OMP	PARABLE SALE NO.	. 5	COMPAR	ABL	E SALE NO. 6
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer		[
									1						
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Uniform Appraisal Dataset Definitions

57568

File No. 35426529

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions File No. 35426529

Abbreviati	ons 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	Design(Style)	Mtn	Mountain View	View
ba br	Bathroom(s)	Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade	N NonArm	Neutral	Location & View
br B	Bedroom Beneficial	Location & View		Non-Arms Length Sale Open	Sale or Financing Concessions Garage/Carport
BsyRd	Busy Road	Location	op o	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	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	Days On Market	Data Sources	RT	Row or Townhouse	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
e FHA	Expiration Date Federal Housing Authority	Date of Sale/Time Sale or Financing Concessions	Short sf	Short Sale Square Feet	Sale or Financing Concessions Area, Site, Basement
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
g ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
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
Other App	raiser-Defined Abbre	viotions			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbiev.	ruiiNaine	Appropriate Fields	Abbiev.	runivanie	Appropriate Fields
			-		
					
-			-		

ADDENDUM

Borrower: Redwood Holdings LLC	File No	o.: 35426529
Property Address: 9766 Graton Rd	Case	No.: 57568
City: Sebastopol	State: CA	Zip: 95472
Lender: Wednewood Inc		

Comments on Sales Comparison

All sales are the most recent, proximate, and similar in overall market appeal. After a thorough search of all pertinent data sources, the comparables displayed are considered to be the best available for subject analysis.

After the comparable sales and the neighborhood were researched using public records and MLS the neighborhood was driven by the appraiser and original photos were taken of the comparables. The photos are then compressed on the report for smaller file size and more efficient transport to the client via e-mail.

Quantitative adjustments:

\$125 per sf GLA, \$5000 per 1/2 bath to 2.1 baths, \$2000 per 1000 sf lot size

Sold Comp Characteristics Bracketing

The subject's Bathroom Count does not appear to be bracketed. Expand your search back further in time to provide a sale to bracket. Discuss any impact on value and marketability and ensure you have explained the lack of sales with a similar amenity and how the adjustment amount(s) were determined.

2.1 baths max adjustment, zero adjustment for 2.1 baths to 3.0 baths \$5000 per 1/2 bath to 2.1 baths

3,0 baths appears overimprovement to the area

Qualitative adjustments:

0.5% per decade age 5% for condition rating

comp 5 MLS says "Prime development opportunity within (subjective terminology) of charming downtown Graton. Beautiful wooded two-acre parcel with huge potential. Current zoning allows four dwelling units plus an ADU. Property can also potentially be subdivided into eight to ten lots" - while it is not selling (DOM 245) it was adjusted 15% for the high offering price for what is currently onsite (C4 condition, small GLA, etc)

Adjustments were derived by bracketing and using paired sales analysis, gross paired sales analysis, and appraiser's knowledge of the area and appeal.

Comps 1-2 given the most weight as the most recent sales.

Final Reconciliation

The sales comparison approach was given the most weight in determining the subject's estimated market value. The quality and quantity of sales and listings data was sufficient to complete this assignment. The income approach to value was deemed unreliable due to lack of available rental sales.

Conditions of Appraisal

No appraisal conditions. This appraisal of the subject property is made in existing or "As-Is" condition.

Jesse Gilmore

LISPAP ADDENDUM

57568 File No. 35426529

	USPAP <i>F</i>	ADDENDUM	
Borrower: Podwood Holdings LLO			
Borrower: Redwood Holdings LLC Property Address: 9766 Graton Rd			
City: Sebastopol	County: Sonoma	State: CA	Zip Code: 95472
Lender: Wedgewood Inc	County. Sonoma	Sidle. CA	zip coue. <u>354/2</u>
APPRAISAL AND REPORT IDEN	TIFICATION		
This report was prepared under the		na option:	
X Appraisal Report	A written report prepared under S	tandards Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under S	tandards Rule 2-2(b).	
Reasonable Exposure Time			
-	for the audient property at the mark	at value atatad in this report is. 0-90 [Dave
My opinion of a reasonable exposure time	for the subject property at the mark	et value stateu in this report is: <u>0-50 t</u>	Says
Additional Certifications			
	opproject or in any other senseth	rogarding the property that is the sould	act of this report within the three was
I have performed NO services, as an approach immediately preceding assents.		regarding the property that is the subj	ect of this report within the three-year
period immediately preceding accepta	ance of this assignment.		
I HAVE performed services, as an a	onraiser or in another canacity, rega	rding the property that is the subject	of this report within the three-year
period immediately preceding accepta			
period infinediately preceding accepta	ince of this assignment. Those serv	ices are described in the comments t	CIOW.
Additional Comments			
Nie and and a final and a fifth and a second of the	a la calca de la calca de la desarta de la calca d		
No employee, director, officer, or agent of the			
company, or partner on behalf of the lender			or review of an appraisal through coercion,
extortion, collusion, compensation, instruction			eport), borrower, or designated contact to make
			one or electronically to AMC named in report on
signature page	s to infinediately report any unauthor	ized contacts entire personally by pric	ine of electronically to Alvic Harried in report of
all work done in compliance with Title XI of	FIRREA		
an non concern compliance mun mic y i ci			
ADDDAIGED		CUREDWICORY ARREAMOND	1.15
APPRAISER:		SUPERVISORY APPRAISER (c	only II requirea):
Kal	*		
Signature:	4-)	Signature:	
Name: JESSE GILMORE	47	· ·	
Date Signed: 05/23/2024	_ \ \		
AB000500			
or State License #:			
or Other (describe):			
State: CA			or License:
Expiration Date of Certification or License	9: 01/08/2026	Supervisory Appraiser inspection	
Effective Date of Appraisal: 05/22/2024			ly from street Interior and Exterior

Jesse Gilmore

Market Conditions Addendum to the Appraisal Report

57568 File No. 35426529

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. City Sebastopol Property Address 9766 Graton Rd State CA Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months **Inventory Analysis** Overall Trend X Stable Total # of Comparable Sales (Settled) Increasing Declining 0 Absorption Rate (Total Sales/Months) Increasing Stable Declining 0.83 0.00 0.00 Declining Increasing X Stable Total # of Comparable Active Listings N/A N/A 3 Months of Housing Supply (Total Listings/Ab.Rate) N/A N/A 3.00 Declining X Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 1,200,000 0 Increasing x Stable 0 Increasing Median Comparable Sales Days on Market Declining X Stable 0 0 35 Median Comparable List Price N/A 1,495,000 Increasing X Stable Declining N/A Median Comparable Listings Days on Market X Stable Increasing 20 Declining N/A N/A Increasing Declining Median Sale Price as % of List Price X Stable 100.00% 100.00% 100.00% Yes Seller-(developer, builder, etc.)paid financial assistance prevalent? [X] No Declining X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). none noted Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). none noted Cite data sources for above information. EBRD which is the East Bay MLS Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The results above are expanded search - GLA range 1235-3235 1mi radius If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months | Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature -Name JESSE GILMORE Name Company Name Jgi Company Name Company Address 1452 N Vasco Rd Ste 376 Company Address _ Livermore, CA 94551 State License/Certification # State License/Certification # AR028592 State CA State Email Address jlgix@yahoo.com Email Address

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File I	No.: 35426529	
Property Address: 9766 Graton Rd	Case	No.: 57568	
City: Sebastopol	State: CA	Zip: 95472	
Lender: Wedgewood Inc		•	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 22, 2024 Appraised Value: \$ 1,300,000



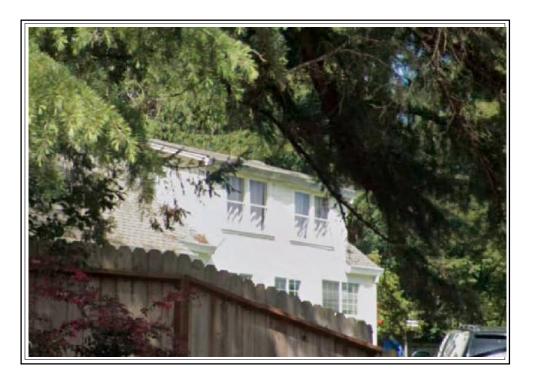
STREET SCENE

Borrower: Redwood Holdings LLC	File	No.: 35426529
Property Address: 9766 Graton Rd	Ca	se No.: 57568
City: Sebastopol	State: ca	Zip: 95472
Lender: Wedgewood Inc		·



subject MLS photo from 2011

subject has been updated and expanded since



zoom in photo from gate

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	F	ile No.: 35426529
Property Address: 9766 Graton Rd	C	Case No.: 57568
City: Sebastopol	State: CA	Zip: 95472
Lender: Wedgewood Inc		,



COMPARABLE SALE #1

4141 Shook Rd Sebastopol, CA 95472 Sale Date: s07/23;c07/23 Sale Price: \$ 1,200,000



COMPARABLE SALE #2

8967 Oak Grove Ave Sebastopol, CA 95472 Sale Date: s08/23;c08/23 Sale Price: \$ 1,200,000



COMPARABLE SALE #3

10534 Mill Station Rd Sebastopol, CA 95472 Sale Date: s05/23;c05/23 Sale Price: \$ 1,180,000 Borrower: Redwood Holdings LLC
Property Address: 9766 Graton Rd
City: Sebastopol
Lender: Wedgewood Inc



4141 Shook Rd MLS



8967 Oak Grove Ave MLS



10534 Mill Station Rd MLS

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File I	Vo.: 35426529	
Property Address: 9766 Graton Rd	Case	e No.: 57568	
City: Sebastopol	State: CA	Zip: 95472	
Lender: Wedgewood Inc		7	



COMPARABLE SALE #4

3991 Haven Ct Sebastopol, CA 95472 Sale Date: Active Sale Price: \$ 1,649,000



COMPARABLE SALE #5

3280 Hicks Rd Graton, CA 95472 Sale Date: Active Sale Price: \$ 1,495,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: Redwood Holdings LLC	F	ile No.: 35426529	
Property Address: 9766 Graton Rd	C	Case No.: 57568	
City: Sebastopol	State: CA	Zip: 95472	
Lender: Wedgewood Inc		•	



3991 Haven Ct MLS



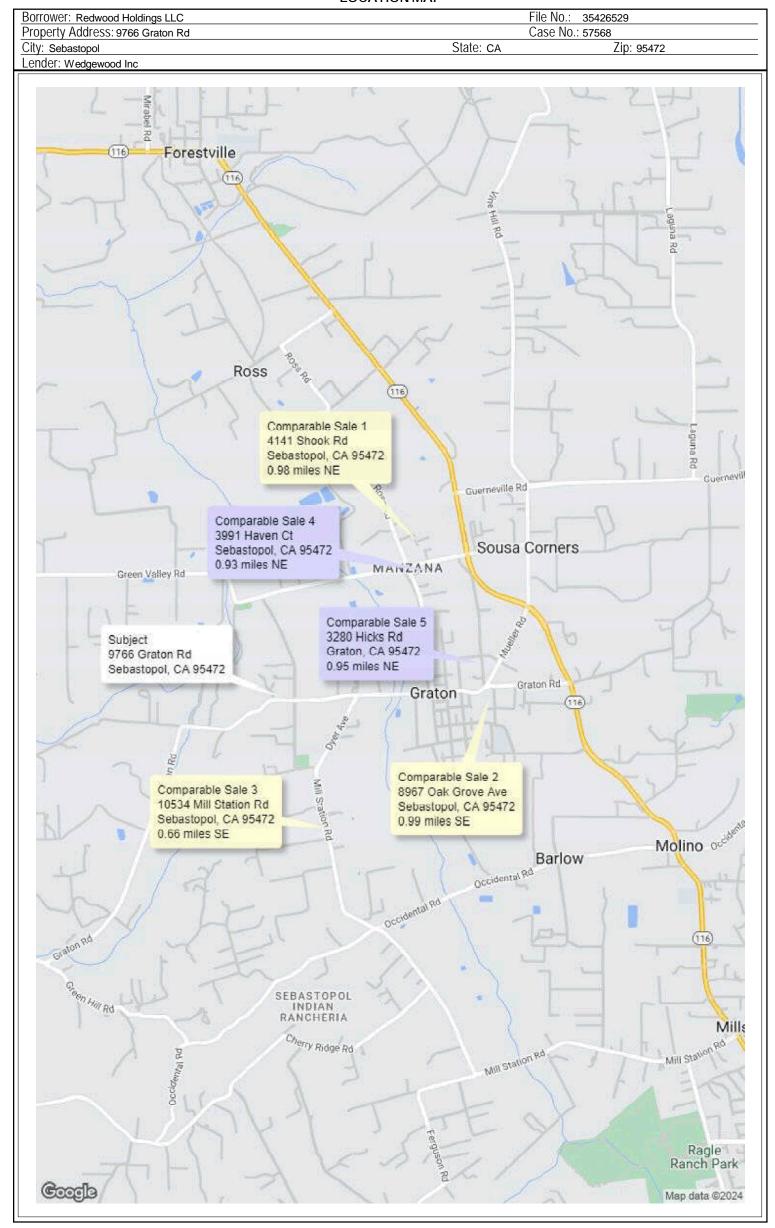
3280 Hicks Rd MLS

PLAT MAP

Property Report Companible Protopering Facts & Figures Property Report Companible Protopering Facts & Figures Property Report Companible Protopering Facts & Figures	BOFFOWER: Redwood Holdings LLC Property Address: 9766 Graton Rd	File No.: 354 Case No.: 575	26529
Home Property Report Companibles Prospecting Facts & Figures Settings I Help	City: Sehastonol	State CA	7in: 95472
Property Report Comparables Prospecting Facts & Figures Settings Help	Lender: Wedgewood Inc	Sidio. On	_ip: 00112
	Property Report **Property Report** **Property Re	Comparables Prospecting Facts & Figures Gilliam Constrout In Constrou	CFB to a House Construction of the constructio

File No.: 35426529 Borrower: Redwood Holdings LLC Property Address: 9766 Graton Rd
City: Sebastopol
Lender: Wedgewood Inc Case No.: 57568 State: ca Zip: 95472 Powered by CRS Date Settings | Help √ Home Property Report Comparables Prospecting Facts & Figures + | 🗱 🗘 🗅 🕒 🗗 🗓 🗓 174 Sullivan Rd Graton Rd Graton Rd Graton Rd © 2024 HERE © 2024 Monsoft Corporation © 2024 Courthouse Retrieval Cystem, Inc. & Rights Reserved. Terms Information Deemed Reliable But Not Guarantee © OpenStreet@pticooptil

LOCATION MAP



Borrower: Redwood Holdings LLC	Fi	le No.: 35426529	
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Lender: Wedgewood Inc



DECLARATIONS

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3363950-24 Renewal of: RAP3363950-23

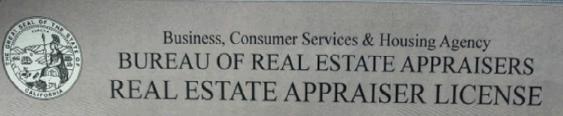
Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Jesse Gilmore Item 2. Address: 1452 N Vasco Rd Ste 376 Livermore, CA 94551 City, State, Zip Code: 04/03/2024 04/03/2025 Item 3. Policy Period: From (Month, Day, Year) (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. S 1,000,000 Damages Limit of Liability - Each Claim B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim C. \$ 2,000,000 Damages Limit of Liability - Policy Aggregate D. S 2,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A. S 500 Each Claim B. S 1,000 Aggregate

License

Borrower: Redwood Holdings LLC	File No.: 35426529		
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City: Sebastopol	State: CA	Zip: 95472	
Lender: Wedgewood Inc			



Jesse A. Gilmore

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

NA WA WA WA WA WA

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER:

AR 028592

Effective Date: January 9, 2024 Date Expires: January 8, 2026

Angela Jemmott, Bureau Chief, BREA

AERIAL MAP

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