Huibin Lan

Case No. 57602
Exterior-Only Inspection Residential Appraisal Report

File No. 35509563

			Exter	<u>rior-On</u>	ily ins	pection	ı Ke	<u>siaer</u>	itiai Apj	u aisa	I Report					
The purpo	ose of this su	mmary appraisa	al report is to	provide the	e lender/cl	lient with ar	accur	ate, and	l adequately	supported	d, opinion of t	he market	value of	the subjec	t propert	ty.
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Exterior-Only Inspection Residential Appraisal Report erties currently offered for sale in the subject neighborhood ranging in price from \$ 69

		narable sales in the su	bject neighborhood with					1,805,000 .
	FEATURE	SUBJECT	COMPARABLE		COMPARABLE S		COMPARABLE SA	· · · · · · · · · · · · · · · · · · ·
		Faye Court	2049 Elin		143 Dor		203 Doray	
		n Hill, CA 94523	Pleasanton Hil		Pleasanton Hil	•	Pleasanton Hill	
	Proximity to Subject	11 Tilli, OA 34323	0.25 mile		0.32 mile		0.29 mile	
	Sale Price	\$	\$	775,000	\$	900,000	\$	880,000
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	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		+(-) \$ Adjustment		+(-) \$ Adjustment
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	Location	N;Res;	A;Res;BsyRd	+20,000			N;Res;	
	Leasehold/Fee Simple	Fee Simple	Fee Simple	120,000	Fee Simple		Fee Simple	
	Site	9450 sf	6000 sf	+69,000		+57,000		+57,000
	View	N;Res;	N;Res;	109,000	N;Res;	137,000	N;Res;	137,000
	Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
	Quality of Construction	Q4	Q4		Q4		Q4	
		74	75				74	
	Actual Age	C4	C3	-25,000			C3	-25,000
	Condition Above Grade							-25,000
		Total Bdrms. Baths 6 3 1.0	Total Bdrms. Baths 4 2 1.0	+6,000	Total Bdrms. Baths 6 3 1.0			
	Room Count			100,000		0		(
40	Gross Living Area	1,032 sq. ft		+66,000	<u> </u>	0	.,00= 09.10.	
SIS	Basement & Finished	0sf	0sf		0sf		0sf	
$\rightarrow$	Rooms Below Grade	A	A		A		A	
NAL	Functional Utility	Average	Average	12.000	Average		Average	
Z	Heating/Cooling	FWA/Central	FWA/None	+3,000			FWA/Central	
	Energy Efficient Items	Dual Pane Window	Dual Pane Window		Dual Pane Window		Dual Pane Window	
Ö	Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
RIS	Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete		Porch/Concrete	. 0 000
⋖	Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		None	+3,000
OMP/	Pool	None	None		None		None	
	Listing Price \$	None	750,000	0 444 000		0	0.10,000	0 000
C	Net Adjustment (Total)		X + -	\$ 141,000	X + -	\$ 57,000	X + -	\$ 35,000
ES	Adjusted Sale Price		Net Adj: 18%	0.40.000	Net Adj: 6%	<b>*</b> 057.000	Net Adj: 4%	<b>*</b> 045 000
	of Comparables  I X did did not re		Gross Adj : 25%	\$ 916,000	Gross Adj: 6%	\$ 957,000	Gross Adj: 10%	\$ 915,000
4	I   X   did     did not re	search the sale or trans	sfer history of the subjec	t property and com	naranie sales, it not, exi	niain		
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**Exterior-Only Inspection Residential Appraisal Report** 

	mparable selection:All the comps are arm length transactions.		
	=Single family Residence: the minimum lot size for single family is 5000 sqft or above, The Maximum Residential Density		
	res.But for much newer single family the lot size will be smaller according to the denisty allowed(Alameda county zoning o	rdian	ce:
	p://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.html#TIT17ZO_CH17.08DI_17.08.060BUSI)		
	is appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgage Letter 2009-28.		
	any personal property is included in this transaction.		
	te that the GLA, floor plan of the comp2 is not correct in the Realquest, thus I use the number in the attached MLS Listing		
	e condition of the interior of the improvements are from PUBLIC DATA (Realquest, MLS Listing and Zillow.com) and VER	RIFIEL	) by the
pro	pperty owner.		
_		.,	1
	e condition adjustment for comp1 comp3,comp4 are because These Comparables have better upgraded kitchen(newer g		
	unter top and newer cabinet),Bathrooms(newer Granite/corian counter top) and flooring(newer hardwood/tile/carpet) while		
	s_less upgraded kitchen(older laminate/tile counter top,older cabinet),bathroom(older tile/laminate counter top) and floorir ninate/tile/carpet flooring).The good condition houses usually with higher sales price, the condition adjustment was obtaine		
	iring analysis of the comparables(comp1 vs comp5 ).	ou by	uic
Pa	ining analysis of the comparables(comp) vs compo j.		
Du	e to the difference of the GLA/lotsize/condition, the Net adjustment of comp1 and comp5 and the pre-adjusted comparable	e pric	e range
	beyond the usual guideline	<u>- p</u>	90
1			
5			
Th	e age ,lot size ,GLA,location adjustments were obtained by the pair analysis of the comparables in the subject's neighborh	nood.	Note that
	age difference is within 35 years and the lot size difference within 10% of the subject's lot size is seen as brackted as no		
	e needed in this case.		
(			
All	the comps are in the same or competing neighborhood ( As the housing price are mainly impacted by the school's rating,	all th	ie
COI	mparables and the subject have the same or similar school ratings through acroos the Hwy and/or Major Rd.) within 1. mi	iles v	vith
sin	nilar condition and location. Most emphasis are addressed in the near and oveall most similar(The least gross and net ad	ljustn	nent)
COI	mp1 and comp2 (35% for comp3 and comp6 respectively, 10% each for the remained sold comp).		
	te that the subject's final market value is lower than the predominant value of the neighborhood. This is because the subject is final market value in the predominant value of the neighborhood.	_	
	naller GLA with no any recent update. No any marketability issue noticed due to this(i.e. the DOM of housing value higher	than	the
pre	edominant value is similar to the housing value lower than the predominant value).		
	COST APPROACH TO VALUE (not required by Fannie Mae )		
Pro	COST APPROACH TO VALUE (not required by Fannie Mae.)		
	ovide adequate information for the lender/client to replicate your cost figures and calculations.	ırshal	I & swift
Su	ovide adequate information for the lender/client to replicate your cost figures and calculations.  pport for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Cost estimates based on Ma		
Su	ovide adequate information for the lender/client to replicate your cost figures and calculations.		
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Market Conditions Addendum to the Appraisal Report File No. 35509563

Market Col	naitions Ada	chaam to ti	ic Appraisar i	<del>vop.</del>	ort Case				
The purpose of this addendum is to provide the lende	r/client with a clear and	d accurate understar	nding of the market tren	nds and	conditions p	revale	ent in the s	ubject	
neighborhood. This is a required addendum for all app			-		·			•	
Property Address 1979 Faye (			Pleasanton Hill	Stat	e CA		ZIP Code		94523
Borrower Redwood Holdings LLC	Jourt	Oity 1		Olai	.0 0/1		<u> </u>		0 1020
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<b>Instructions:</b> The appraiser must use the information	•								
housing trends and overall market conditions as report	rted in the Neighborho	od section of the app	oraisal report form. The	apprai	ser must fill ir	ı all th	ne informat	tion to	the extent
it is available and reliable and must provide analysis a	as indicated below. If a	any required data is	unavailable or is consid	dered u	nreliable, the	appra	aiser must	provid	e an
explanation. It is recognized that not all data sources		• •						-	
in the analysis. If data sources provide all the required	•								
		•	• • • • • • • • • • • • • • • • • • • •		•		•		•
average. Sales and listings must be properties that co	•					ed by	a prospect	ive bu	yer of the
subject property. The appraiser must explain any ano	malies in the data, suc	h as seasonal marke	ets, new construction, t	oreclos	ures, etc.				
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		O۱	erall	Trend		
Total # of Comparable Sales (Settled)	95	28	47		Increasing		Stable	X	Declining
Absorption Rate (Total Sales/Months)	15.83	9.33	15.67	$\Box$	Increasing	$\Box$	Stable	X	Declining
. ,									
Total # of Comparable Active Listings	1	1	39	$\vdash$	Declining	Н	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.06	0.11	2.49		Declining		Stable	X	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Oy	erall	Trend		
Median Comparable Sales Price	1,050,000.00	1,057,015.00	1,100,000.00	X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	11	8	8	Х	Declining		Stable	Ш	Increasing
•	1,476,626.00	899,000.00	_					V	
Median Comparable List Price			1,050,000.00	1/	Increasing		Stable	X	<u>Declining</u>
Median Comparable Listings Days on Market	80	111	18	X	Declining		Stable		Increasing
Median Sale Price as % of List Price	109.00	104.00	105.00	X	Increasing		Stable		Declining
Seller-(developer, builder, etc.) paid financial assistan	ce prevalent?	Yes X	No		Declining	X	Stable		Increasing
Explain in detail seller concessions trends for the pas				creasir				nete	
	t 12 months (e.g. selle		3360 110111 3 /0 10 3 /0, 111	Cicasii	ig use of buy	JOWING	s, closing c	0313	
condo fees, options, etc.)									
The concession were not seen as often as b	efore,the supply a	ind demand is in	balance						
A ( ) (DEO ) ( ) ( ) ( )	,o Dy IV	7							
Are foreclosure sales (REO sales) a factor in the mark			ain (including the trend		-				
No, as there is only few distressed properti	es in the subject's	neighborhood( r	none of 170 sold co	omps	and none	of 41	l active/	pend	ing
comps within last 12 months are distressed	sales), the prices v	will NOT be affect	cted.						
	,								
Cite data sources for above information.									
Cite data sources for above information.  MLS Database:Bayeast( www.maxmls.net) a	and Realquest(Co	relogic:www.real	quest.com)						
	and Realquest(Co	relogic:www.real	quest.com)						
MLS Database:Bayeast( www.maxmls.net) a				orm If	wou used any	addit	ional infor	mation	euch as
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MARKET RESEARCH & ANALYSIS

CONDO/CO.OP PROJECTS

# Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

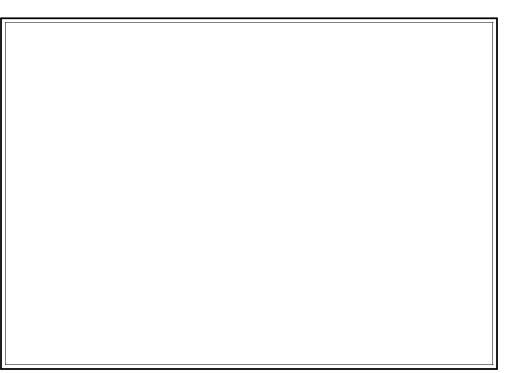
File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

Property Address 1979 Faye	Court					
City Pleasanton Hill	County	Contra Costa	State	CA	Zip Code	94523
Lender/Client Wedgewood	Inc	Address	2015 Manhattan E	Beach Blvd Suite 10	00, Redondo Beach, 0	CA 90278



FRONT OF SUBJECT PROPERTY 1979 Faye Court Pleasanton Hill, CA 94523



REAR OF SUBJECT PROPERTY



STREET SCENE

# Bluebay Appraisal Inc. **EXTRA COMPARABLES 4-5-6**

File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton Hill County Contra Costa State CA Zip Code 94523

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

FEATURE	9	SUBJECT	Т	COMPARABLE SALE # 4 COMPARABLE SALE # 5		0	OMPAR	RABLE SA	AI F #														
Address 1979	Faye (		1994 Marta Dr					12 Soul		Ĭ	<i>y</i>	U IDEE O	<u> </u>										
	n Hill, CA 94523			Pleasanton Hill, CA 94523			F	Pleasan	nton Hill	, CA 94523													
Proximity to Subject			0.46 miles E			0.68 miles S																	
Sale Price	\$			\$ 860,000			\$ 1,090,000						\$										
Sale Price/Gross Liv. Area		0.00	sq. ft.			\$ 916.74 sq. ft.			\$ sq. ft.			a. ft.											
Data Source(s)			5 4	ML# CC41055915;DC			ML# CC41051		<del>-</del>														
Verification Source(s)				Realquest Do		· · · · · · · · · · · · · · · · · · ·	Realquest Doc#		· · · · · · · · · · · · · · · · · · ·														
VALUE ADJUSTMENTS	DF	SCRIPTI	ION	DESCRIPTION			+(-) \$ Adjustment		SCRIPT		+(-) \$ Adjustment	DE	SCRIP1	TION	+(-) \$ Adju								
Sale or Financing	DL	BEOOKII HOIV		ESCRIPTION		ESCRIPTION		SORIF HON		LOOKII HON			ArmLt		- (-) ψ Aujustinent		ArmLt		- (-) ψ Aujustinent		_001111	IIOI	- (-) <del>ψ Λ</del> α <u></u> μα
Concessions									Conv;				Conv;										
Date of Sale/Time					/24;c0		0	-0	4/24;c0		0												
Location		N;Res;		A;Res			ļ		N;Res		0												
Leasehold/Fee Simple		e Simp			e Sim		+40,000		ee Sim														
Site		9450 sf			5760 s	•	+74,000		14790	•	-107,000												
View		N;Res;			N;Res		+74,000		N;Res		-107,000												
		T1;Ran			1;Rar	-		-	DT1;Ra														
Design (Style)	ט	Q4	CH	וט	Q4	ICH		L	Q4	ncn													
Quality of Construction																							
Actual Age		74			73		05.000		55		0												
Condition	<del>-</del> <sup>1</sup>	C4	D "	<del>-</del>  -	C3	D "	-25,000		C4	D "	.0.00	<b>-</b>	ь.	- ·									
Above Grade	Total		Baths		3drms.	Baths		Total		Baths	+8,000	l otal	Bdrms.	Baths									
Room Count	6	3	1.0	6	3	1.0	_	4	2	1.0	70.500		1										
Gross Living Area	1,	032	sq. ft.	1,0	042	sq. ft.	0	<u> </u>	1,189	sq. ft.	-78,500			sq. ft.									
Basement & Finished		0sf			0sf				0sf														
Rooms Below Grade				_																			
Functional Utility		Average			verag				Averag														
Heating/Cooling		/A/Cen			A/Cer				WA/No		+3,000												
Energy Efficient Items		Pane Wi		Dual F				Dua	I Pane V														
Garage/Carport		2ga2dw			2ga2d				2ga2d														
Porch/Patio/Deck		ch/Cond				crete			rch/Cor														
Fireplaces	1	Firepla	ce		Firepla			1	Firepla														
Pool		None			None				None														
Listing Price \$		None			99,00	00	0		750,00		0												
Net Adjustment (Total)					+	-	\$ 89,000		+ X		\$ -174,500	-	+ .	-	\$								
Adjusted Sale Price				Net Ad	•				Adj: -16				Adj: 0%										
,							* 040 000			18%	\$ 915,500	( iroc											
of Comparables				Gross	Adj :	16%	\$ 949,000	Gros	s Aaj: 1	10 /0	Ψ 310,000	GIUS	s Adj: (	J%	\$								
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## **Exterior-Only Inspection Residential Appraisal Report**

File No. 35509563 Case No. 57602

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 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.

Page

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

File No. 35509563 Case No. 57602

## 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.

# Exterior-Only Inspection Residential Appraisal Report Case No. 57602

- 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 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.

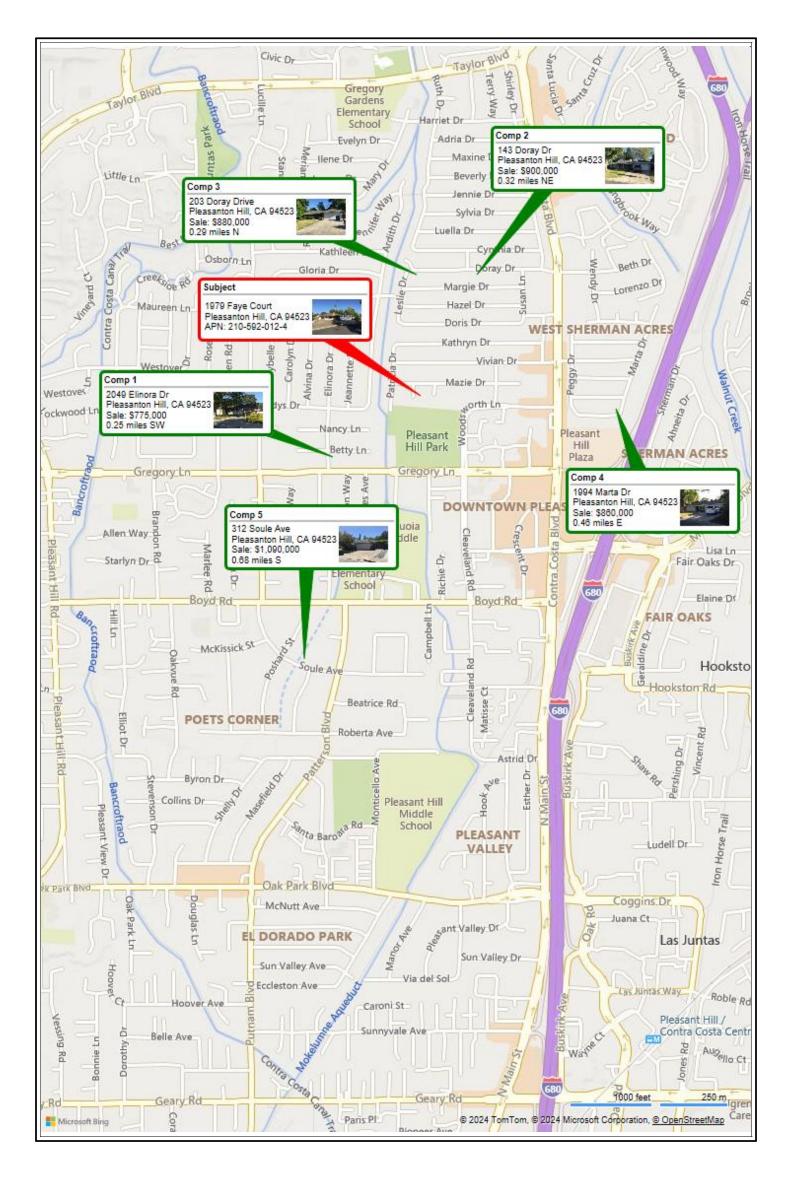
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Huibin Lan	Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492	Company Address
Fremont, CA 94538	
Telephone Number 5106736733	Telephone Number
Email Address appraiserlan@yahoo.com	Email Address
Date of Signature and Report 06/06/2024	Date of Signature
Effective Date of Appraisal 06/06/2024	State Certification #
State Certification # AR030132	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 02/18/2025	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
1979 Faye Court	Did not inspect exterior of subject property
Pleasanton Hill, CA 94523	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$930,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 2055 March 2005 Fannie Mae Form 2055 March 2005

# Bluebay Appraisal Inc. **LOCATION MAP ADDENDUM**

File No. 35509563 Case No. 57602

20::0::0:						
Property Address 1979 Faye Co	ourt	·	·			·
City Pleasanton Hill	County	Contra Costa	State	CA	Zip Code	94523
Landar/Client Wedgewood Inc	·	Address	2015 Manhattan Roa	ch Blyd Suito 10	n Podondo Boso	h CA 00278



# Bluebay Appraisal Inc. **PLAT MAP**

35509563 File No. Case No. 57602

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Redwood Holdings LLC Borrower

Lender/Client

1979 Faye Court Property Address City Pleasanton Hill County Contra Costa CA 94523 State Zip Code Wedgewood Inc

GREGORY GARDENS UNIT NO. 6 M 8 41-3 TAX CODE AREA (09) as) **%** 1035 73 ØZ 1033 (20) @ (II) @ 09 (10) 0 (Z) (3) 03 1030 1025 1021 1031 1029 1028 1027 1026 1024 1023 1022 1036 V | V | A N DRIV 1037 (es) 1100 (12) (08) % (g) |||9 114 DRIVE 1040 1064 1065 1066 COURT COURT 1 24 20 2) 23 23 (11)(12) 3 1043 (13) (15) (114) (14) ASSESSOR'S MAP
BOOK 150 PAGE 11
CONTRA COSTA COUNTY, CALIF. 1

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton Hill County Contra Costa State CA Zip Code 94523

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**COMPARABLE SALE #** 2049 Elinora Dr Pleasanton Hill, CA 94523



COMPARABLE SALE # 2 143 Doray Dr Pleasanton Hill, CA 94523

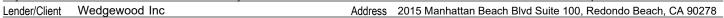


COMPARABLE SALE # 203 Doray Drive Pleasanton Hill, CA 94523

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton Hill County Contra Costa State CA Zip Code 94523





COMPARABLE SALE # 1994 Marta Dr Pleasanton Hill, CA 94523



COMPARABLE SALE # 312 Soule Ave
Pleasanton Hill, CA 94523



## COMPARABLE SALE # 6

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton Hill County Contra Costa State CA Zip Code 94523

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Certification Law. BREA APPRAISER IDENTIFICATION NUMBER: California and is, therefore, entitled to use the title: has successfully met the requirements for a license as a residential real estate appraiser in the State of This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and REAL ESTATE APPRAISER LICENSE BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency 'Certified Residential Real Estate Appraiser' AR 030132 Date Expires: Loretta Dillon, Deputy Bureau Chief, BREA Effective Date: February 19, 2023 February 18, 2025

Insurance File

File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton HillCountyContra CostaStateCAZip Code94523Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



## **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: RAP3367375-23 Renewal of: RAP3367375-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Huibin Lan

Item 2. Address: 41526 Carmen St
City, State, Zip Code: Fremont, CA 94539

Item 3. Policy Period: From 09/08/2023 To 09/08/2024

(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. \$ 500,000 Damages Limit of Liability – Each Claim

B. \$ \_\_\_\_ 500,000 \_\_\_\_ Claim Expenses Limit of Liability – Each Claim

C. \$ \_\_\_\_\_\_ Damages Limit of Liability – Policy Aggregate

D. \$ \_\_\_\_\_\_ Claim Expenses Limit of Liability – Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ **1,000** Aggregate

Item 6. **Premium**: \$ 835.00

Item 7. Retroactive Date (if applicable): 09/08/2006

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)

 $D42402\ (05/13)\ \ D42408\ (05/13)\ \ D42412\ (03/17)\ \ D42413\ (06/17)$ 

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton Hill County Contra Costa State CA Zip Code 94523 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

6/6/24, 10:48 AM

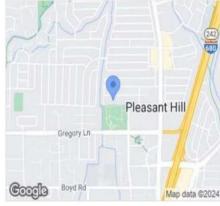
□ 1979 Faye Ct, Pleasant Hill, California 94523

View Comparable Properties

#### Listing

# Report Listing





CC41060554 MLS #: Beds: Baths (F/P): 1(1/0)Primary SqFt 1,052 SqFt Apprx Lot: 9,450 SqFt Apprx Acr: 0.220 Acres Age/Yr Blt: 74/1950 150-113-009-8 Parcel#: DOM: Jessica Nance LA: LA Ph: (925) 956-9552

Walk Score: Recent:

05/22/2024 : PEND : ->P

1/1



#### SYMBIUM ADU options

1979 Faye Ct , Pleasant Hill 94523

County: Contra Costa 999 - Other Area Area: Res. Single Family / Detached Class:

Land Use: Comm:

L.Type/Service: Exclusive Right to Sell, Full Service

Special Info: Not Applicable

Ownership:

Fin Terms: Terms - Cash Offer

Public:

Private: For comps purposes only

**Showing Information** 

Occupied By: Show Contact:

Occupant Nm: Phone:

Instructions: 24-Hour Notice Not Required

<u>Map</u>

Mazie

X Street: Directions: Mazie Dr > Faye Ct

Prop Faces:

Accessibility:

Bathroom: Bedroom:

Communication: Construct Type:

Cooling: Central -1 Zone

Dining Rm:

Energy Sav:

Ext. Amenities: Back Yard, Front Yard, Side Yard

Family Room: Fence:

Fireplace: #1 / Living Room

Flooring: Parquet, Vinyl, Carpet - Wall to Wall

Unit Floor #: Foundation:

Heating: Forced Air

**Garage/Parking** Garage: Carport: Open Parking:

Features:

Sewer:

Water:

Enclosed, Garage, RV/Boat Parking

Builder Nm:

Constr. Status: Existing ETA Complet .:

Status: Pending Orig Price: \$760,000 List Price: \$760,000 Sale Price:

\$/Primary SqFt: \$722.43 \$/Total SqFt HOA Fee:

Zoning:

Dates Original: List:

05/22/2024 Sale: 05/22/2024 COE: 06/05/2024 Expires:

Off Mrkt: Incorp: City Limit: Possession: COE

Gt.Code:

Showing & Location

Owner:

Show type:

Occupant Ph:

Add Instruct: Occupied - DO NOT SHOW

**School** Elem: Middle: High:

Building #: Features

Horse: Interior: Kitchen:

Countertop - Laminate, Dishwasher Laundry: In Closet

Lot Desc: Grade - Level - Court Other Rooms: **Guest House** 

Pool YN:

Pool / Spa: Prop Condition:

Pool - No, None

Roof: Security: Soil Condition:

Stories: 10ne Story Floor in Build:

Traditional Style: View:

Structure(s) Type: O.S. Desc: O.S. Size:

Model Name: Price min:

Price max: Utilities Electricity:

Distribution

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAEAltWMjQwN1HSUTICYksgNjQxBnENDUDAxBwoIFeakwMhIFB4RBBKRqZAsw...

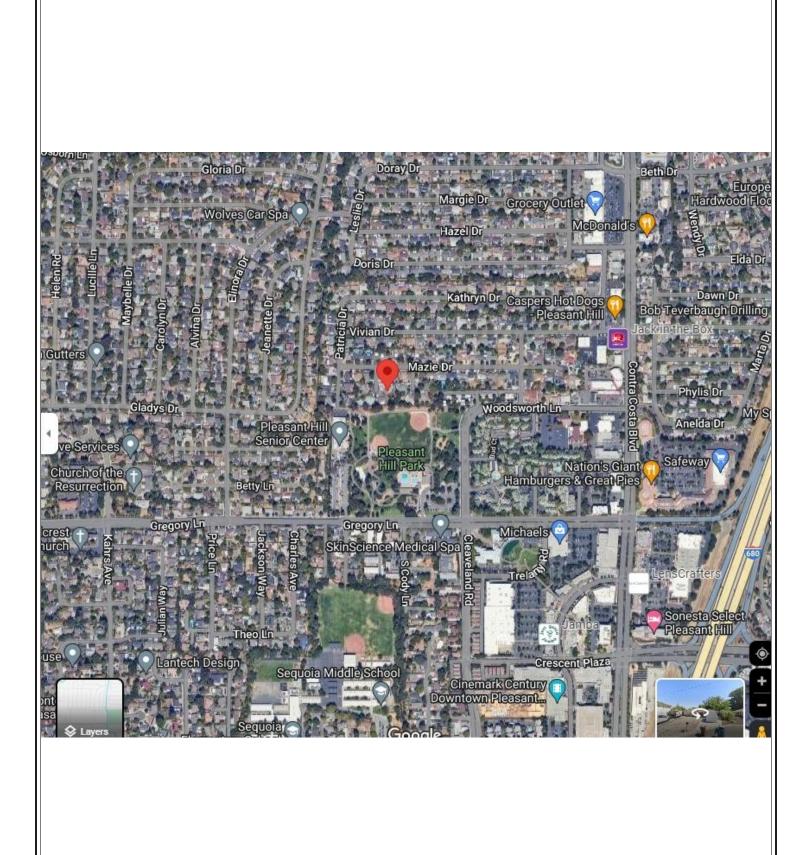
Aerial Map F

File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton HillCountyContra CostaStateCAZip Code94523Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



# UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 35509563 Case No. 57602

### Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

### **Condition Ratings and Definitions**

C<sub>1</sub>

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

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

C2

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

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

C3

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

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

C.4

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

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

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are 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.

# UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 35509563 Case No. 57602

### **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 exceptionally high quality.

Ω2

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.

Ω4

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

05

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.

Ω6

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.

### Requirements - 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 meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

#### Remodeled

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

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

### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

File No.

Case No.

35509563

57602

Abbreviation **Full Name** May Appear in These Fields Α Adverse Location & View Acres Area, Site ac AdjPrk Adjacent to Park Location AdjPwr Adjacent to Power Lines Location <u>Ar</u>mLth Sales or Financing Concessions Arms Length Sale ΑT Attached Structure Design (Style) В Beneficial Location & View Bathroom(s) Basement & Finished Rooms Below Grade ba br Bedroom Basement & Finished Rooms Below Grade BsyRd **Busy Road** Location Contracted Date Date of Sale/Time Cash Cash Sale or Financing Concessions Commercial Influence Comm Location Conventional Conv Sale or Financing Concessions Garage/Carport Carport ср CrtOrd Court Ordered Sale Sale or Financing Concessions CtvSkv City View Skyline View View CtyStr City Street View View Garage/Carport Covered DOM Days On Market **Data Sources** DT **Detached Structure** Design (Style) dw Driveway Garage/Carport **Expiration Date** Date of Sale/Time Sale or Financing Concessions Estate Estate Sale **FHA** Federal Housing Administration Sale or Financing Concessions Garage Garage/Carport g Attached Garage Garage/Carport ga gbi Built-In Garages Garage/Carport qd **Detached Garage** Garage/Carport **GlfCse** Golf Course Location Golf Course View Glfvw View Design (Style) GR Garden HR High Rise Design (Style) Interior Only Stairs Basement & Finished Rooms Below Grade in Ind Industrial Location & View Listing Listing Sales or Financing Concessions Location Lndfl Landfill Limited Sight LtdSaht View MR Mid Rise Design (Style) Mtn Mountain View View Neutral Ν Location & View NonArm Non-Arms Length Sale Sale or Financing Concessions Other Basement & Finished Rooms Below Grade 0 Other Design (Style) Garage/Carport Open op Prk Park View View View Pstrl Pastoral View PubTrn **Public Transportation** Location PwrLn Power Lines View Relo Relocation Sale Sale or Financing Concessions **REO REO Sale** Sale or Financing Concessions Location & View Res Residential RHUSDA - Rural Housing Sale or Financing Concessions Recreational (Rec) Room Basement & Finished Rooms Below Grade rr RT Row or Townhouse Design (Style) Settlement Date Date of Sale/Time SD Semi-detached Structure Design (Style) Short Short Sale Sale or Financing Concessions Area, Site, Basement sf Square Feet Area, Site sqm Square Meters Unk Unknown Date of Sale/Time Veterans Administration VA Sale or Financing Concessions w Withdrawn Date Date of Sale/Time Walk Out Basement Basement & Finished Rooms Below Grade wo Woods Woods View View Wtr Water View View WtrFr Water Frontage Basement & Finished Rooms Below Grade wu Walk Up Basement

File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

20::0::0:						
Property Address 1979 Faye Court						
City Pleasanton Hill	County	Contra Costa	State	CA	Zip Code	94523
Lender/Client Wedgewood Inc		Address 2015 M	anhattan Beach	h Blvd Suite 10	0. Redondo Bea	ch, CA 90278

The appraiser's competency for completing work order assignments within the subject's market area:

The appraiser is very familiar with the market area of the subject, approximate about 300 of appraisals completed in this market, there is about 10 miles that the appraiser traveled to the subject. The appraisaler has about 10 years of field work experience and has access to the MLS data of the subject's neighborhood. The appraiser reside in the neighbor county of Alameda county.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

HIGHEST AND BEST USE OF THE SUBJECT: The subject has typical lot size, GLA, style ,construction quality and similar condition as a single family house( physically possible) and conform to the neighborhood with almost all the similar single family houses(The reasonable,probable and Legal use of the lot as the the single family home zoning of the neighborhood----Legally allowable), the single family house demand is still high in all the bay area and the subject's neighborhood(financially feasible and Maximu Productive), thus its current use is in its highest and best use.

The Coronavirus (COVID-19) outbreak has had a significant impact on local, national and global economies. Financial markets worldwide are experiencing unprecedented volatility. In some areas of the United States, there are current Shelter-in-Place orders and other restrictions on daily activities. These events are likely to impact real estate values in the short term but, as of the date of this appraisal, there is not enough data to substantiate that position. I have researched all available local sources and, as of this date, I have not found any data suggesting that significant changes in local real estate market have occurred. The market data presented in this appraisal report is considered the most recent and relevant available and the resulting analysis best reflects market conditions as of the effective date of appraisal.

No employee, director, officer, or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of thereport), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report anyunauthorized contacts either personally by phone or electronically to the Clear Capital.

File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

City Pleasanton Hill County Contra Costa State CA Zip Code 94523

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

and found the following 170 Street Address (Full)	Sale Price	Sq Ft Total		
301 Sunset Rd	1700000	2111		
1784 Shirley DR	625000	1460		
104 Burns Ct	1670000	1713		
16 Edie Ct	1255000	2247		
2354 Marcia Dr	845000	1357		
2468 Geraldine Dr	799000	1087		
212 Ashton Way	1055000	1812		
336 Maryal Rd	1525000	1272		
1979 Marta Dr	830000	1126		
407 Kahrs Ave	1160000	1611		
59 Spar CT	840000	1612		
440 Monti Cir	1300000	1649		
140 Coats Circle	995000	1400		
342 Belva Ln	1450000	1496		
1666 Barnett Cir	1700000	1672		
2049 Elinora Dr	775000	900		
1033 Santa Cruz Dr	1200000	1883		
203 Doray Drive	880000	1052		
185 Doray Dr	920000	1357		
73 Audrey Ln	873000	966		
36 Mazie DR	1080000	1484		
		2144		
400 Ivy Ln 114 Chianti Pl	1350000	1713		
	1365000			
143 Belle Ln	1510000	2032		
2197 Norse Dr.	1100000	1512		
4 Limewood PL	1010000	1657		
23 Oak Gate Pl	1130000	2237		
140 Barnett Ter	736000	1456		
2969 Hannan Drive	1355000	1713		
143 Doray Dr	900000	1052		
281 Oak Park Ln	1075000	2191		
1642 ELDA CT	965000	1575		
154 Margie Drive	975000	1664		
573 Maureen Ln	1100000	1700		
443 Minton Crt	1375000	1944		
1931 Maybelle Dr	1453000	1888		
80 Oakvue Rd	1116000	1920		
62 Ramsgate Ln	1065000	1876		
3035 Vessing Rd	1375000	1230		
619 Parkhaven Ct	1570000	2041		
1411 Stonehedge Dr	1650000	2304		
106 Sylvia Dr	1150000	1277		
312 Soule Ave	1090000	1189		
237 Greenwich Dr	1363500	1311		
273 Oak Park Ln	1300000	1748		
119 Lorenzo Dr	900000	1627		
1994 Marta Dr	860000	1042		
931 Santa Cruz Drive	931000	1573		
241 Oak Park Ln	1118000	1194		

File No. 35509563 Case No. 57602

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Property Address 19	979 Faye Court							
City Pleasanton H	ill	County	Contra Co	osta	State	CA	Zip Code	94523
Lender/Client Wed	gewood Inc	,	Address	2015 Manh	attan Beach	Blvd Suite 100	, Redondo Beach	, CA 90278

Lender/Client vveagewood inc		Address 2015 Mannatian Beach Bivd Suite 100, Redondo Beach, CA 9027
502 Waterberry Dr	1525000	1780
124 Haven CIR	1379900	2362
408 Timberline Ct	1410000	1996
142 Beverly Dr	1225000	1772
1730 Shirley Dr	915000	1158
25 Greendell Place	1100000	2136
742 Charlton Dr	1439000	2145
1667 Mary Drive	963000	1762
26 Westover CT	1375000	1976
1967 Marta Dr	765000	1677
254 Jeanne Dr	1003500	1042
404 Saddlebrook Ln	1361000	2056
428 Fensalir AVE	1025000	1285
14 Westover Ct	830000	2198
106 Doris Dr	870000	1042
17 Fawn Creek Ct	1240000	1467
1560 Terry Way	756000	1500
1991 Maybelle Dr	618000	884
2096 Hoover Ave	1089029	1200
2137 Sherman Dr	835000	1494
121 Haven CIR	1350000	2356
303 Sunset Rd	1150000	1950
1034 Esther DR	920000	1476
2944 Boies Dr	1275000	2022
	967000	1486
866 Wedgewood Ct 751 Camelback Rd	780000	1612
2293 Pleasant Hill Rd	1125000	2177
115 Lockwood Ln 15 Hero Ct	1225000	2335 1877
218 llene Dr	933000	
	849000	1160
1985 Morello Ave 125 Luella Dr	1150000	2294
	800000 1300000	1042
115 Julian Way		2270
1661 Marta Dr	879000	1404
3095 Diablo View Rd	1000000	1892
828 Hamilton Dr	1094000	1897
943 SANTA CRUZ Drive	700000	1157
1989 Mohawk Dr	1360000	2423
194 Elderwood Dr	1147000	2074
2919 Dorothy Dr.	850000 1575000	1335
975 Iroquois Dr	1575000	2284
550 Odin Dr	950000	1240
457 Iron Hill St	1380000	2135
362 Scarlet Oak Court	720000	1303
137 Cynthia Dr	895000	1042
1995 Mohawk Drive	1110000	2340
1642 Elda CT	703000	1575
419 Minton	1240000	1393
1166 Santa Lucia Dr	999000	2000
154 Doris Dr	975000	1488
106 Sylvia Dr	725000	1042
162 Crescent Plaza	790000	1618

File No. 35509563 Case No. 57602

DOITOWEL TYCK	bollower Treamood Floralings ELO						
Property Address	s 1979 Faye Court						
City Pleasant	on Hill	County	Contra Costa	State	CA	Zip Code	94523
Lender/Client	Wedgewood Inc	•	Address 2015	Manhattan Beach	Blvd Suite 100,	Redondo Beach	, CA 90278

ender/ollent wedgewood inc		Address 2010 W	annatian Beach Bive Guite 100, Redondo Beach, GA 30210
0440 Alamiata	705000	4040	
2143 Ahnieta	725000	1042	
105 Marvin Dr	1005000	1668	
2175 Norse Dr	900000	1512	
137 Beverly Dr	803000	1042	
1942 Carolyn Dr	995000	1142	
35 Phylis Dr	800000	1042	
4 Lone Oak Ct	1275000	1897	
400 lvy Ln	940000	2144	
1034 Esther DR	720000	1476	
2900 Madeira Way	1091000	2022	
50 Del Vista Ct	1210000	2138	
190 Doris DR	800000	1042	
1791 Shirley DR	820000	1367	
22 Carpenter Ct	1100000	2043	
1013 Hook Ave	755300	1092	
40 Erin Ct	1375000	1805	
27 Saint Julie Court	1245000	2018	
299 Oakvue LN	902000	1164	
1966 Ardith Dr	1210000	1348	
7 Greyfell Pl	1318000	2101	
119 Cynthia Dr	930000	1042	
312 Ashton Way	1035000	1812	
68 Fordham Ct	930000	1743	
501 Westover Ln	1200000	2323	
62 Mayhew Way	1050000	1858	
2455 Geraldine Dr	980000	1508	
20 Stevenson Dr	1300000	2286	
400 Lenox Ct	800000	1008	
845 Hamilton DR	1360000	1654	
130 Wyatt Cir	1400000	1721	
190 Oak Park Ln	1310000	2195	
342 Twinview Dr.	1350000	1874	
155 charles ave	1060000	1386	
1030 Santa Lucia Dr	950000	1780	
10 Tokay Ct	1399900	2027	
1948 Maybelle Dr	905000	1040	
54 Dublin Dr	1325000	2121	
14 Village Square Pl	1180000	2406	
22 Celia DR	760000	1369	
413 Lenox CT	895000	1007	
338 Primrose Dr	1010000	1857	
1427 Stonehedge Dr	1415000	1990	
101 Ashton Way	1125000	2173	
721 Duke Cir	930000	1247	
30 El Rancho Dr	980007	1133	
1989 Mohawk	1150000	2423	
1877 Maybelle Dr	1290000	1652	
32 Marlee Rd	1010000	1716	
205 Golf Links St	1350000	2173	
852 Golf Club Cir	1405000	1898	
33 Wildwood Ct	1280000	1811	
196 Hazel Dr	1050888	1514	
100 Hazor Di	.000000	1017	

File No. 35509563 Case No. 57602

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Property Address 1979 Faye Court						
City Pleasanton Hill	County	Contra Costa	State	CA	Zip Code	94523
Lender/Client Wedgewood Inc	•	Address 2015 M	anhattan Beacl	h Blvd Suite 100	, Redondo Beach	n, CA 90278

216 Jennifer Way	1250000	1601
339 1St Ave	1010000	1718
36 Wildwood Ct	1425000	2110
22 Hero Ct	1377000	1897
2057 Hoover Ave	800000	1238
421 Soule Ave.	1450000	2359
3093 Diablo View RD	1288000	1805
42 Oak Gate Pl	1075000	1686
1935 Oak Park Blvd	1190000	1571
2565 Jewell Ln	725000	1400
325 Strand Ave	1200000	2102
1764 Douglas Ter	930000	1592
124 Cynthia Dr	825000	1042
106 Burns Ct	1805000	2439
212 Twinview Dr	1195000	2068
2033 Morello Ave.	961522	1472
740 Harvard DR	865000	1188

File No. 35509563 Case No. 57602

Borrower Redwood Holdings LLC

Property Address	1979 Fave Court						
City Pleasanton	Hill	County	Contra Costa	State	CA	Zip Code	94523
Lender/Client We	edaewood Inc	•	Address 2015 M	anhattan Beacl	h Blvd Suite 100	). Redondo Bea	ch. CA 90278

According to the statistics of the searched 170 comparables(See below),
The average and medium price per sqft for the searched 179 comparables are \$679/sqft and \$659/sqft respectively,
Which shows that support of \$500/sqft obtained by the pairing analysis of comp1 vs comp3 in the sales grid(Note that all the sold comparables used in the report has the range of \$825-\$916 which is also much larger than \$500/sqft

## **Status: Sold** (170)

	Sale Price	Year Built	GLA(sqft)	\$/SqFt
Min	\$618,000	1917	884	\$378
Max	\$1,805,000	2023	2,439	\$1,199
Avg	\$1,096,950	1962	1,664	\$679
Median	\$1,077,500	1956	1,666	\$659
Sum	\$186,481,546			

The following are the statistics of lot sales 1/1/2020 for the city of Pleasanton hill (The price range is from \$15/sqft to \$70 sqft)to support the \$20/sqft adjustment obtained from the pairing analysis (comp2 vs comp5):

sqit/ito support tile \$20/sqit aujusti	Herit Obtained	i iroini tile pairing	analysis (compz
Street Address (Full)	Sale	Lot Size	lot \$/sqft
	Price		
0 Reliez Valley Road	1415000	69267	20.4281981
170 Cleaveland Rd	800000	23958	33.3917689
0 Janin	700000	34412	20.3417413
520 Boyd Rd	600000	12197	49.1924244
890 Golf Club Rd	595000	16030	37.1179039
285 Mac Gregor	525000	25700	20.4280156
195B Cortsen Road	400000	12000	33.3333333
800 Golf Club Cir	329000	4675	70.3743316
800 Golf Club Cir	250000	4675	53.4759358
1986 Geary Rd.	235000	15300	15.3594771

Bluebay Appraisal Inc.

# APPRAISAL COMPLIANCE ADDENDUM File No. 35509563 Case No. 57602

Borrower/Client Redwood Ho	Aldings LLC		Case	5 NO. 37 002
	ndings LLC			Llui4 NI a
Address 1979 Faye Court	Ot-	Cambra Casta	01-1- 04	Unit No
City Pleasanton Hill		Contra Costa	_ State <u>CA</u>	_ Zip Code <u>94523</u>
Lender/Client Wedgewood I	<u>IC</u>			
This App	rainal Camplianae Addandum is included to ana	ure this appraisal report mosts of	LUCDAD 2014 ro	quiromonto
This Appl APPRAISAL AND REPORT	raisal Compliance Addendum is included to ens	ure this appraisal report meets a	1 USPAP 2014 re	quirements.
This Appraisal Report is one of the	<del></del>			
X Appraisal Report	This report was prepared in accordance with the rec			
Restricted Appraisal Report	This report was prepared in accordance with the rec			* *
	intended user of this report is limited to the identified		•	
	at the opinions and conclusions set forth in the repor	t may not be understood properly wit	nout the additional in	nformation in the appraiser's workfile.
ADDITIONAL CERTIFICAT	IONS			
I certify that, to the best of my kno	wledge and belief:			
The statements of fact conta	ined in this report are true and correct.			
The reported analyses, opini	ions, and conclusions are limited only by the reported	assumptions and are my personal,	mpartial, and unbia	sed professional analyses,
opinions, and conclusions.				•
•	I have no present or prospective interest in the prope	rtv that is the subject of this report a	nd no personal inter	est with respect to parties involved
	I have performed no services, as an appraiser or in a		•	
	g acceptance of this assignment.	,	. ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
* *	o the property that is the subject of this report or the p	parties involved with this assignment		
	inment was not contingent upon developing or reporti			
	eting this assignment is not contingent upon the devel		and value or directic	on in value that favors the cause
* *	he value opinion, the attainment of a stipulated result,	· · · · · · · · · · · · · · · · · · ·		
this appraisal.	ie value opinion, the attainment of a supulated result,	, or the occurrence of a subsequent	verit directly related	a to the interface use of
	conclusions were developed and this report has been	propagad in conformity with the Uni	form Ctandarda of [	Professional Appraisal Practice that
		r prepared, in comorning with the on	IOITII Standards of F	Tolessional Appraisal Fractice that
were in effect at the time this		at in the publicat of this report		
	I have made a personal inspection of the property that	-		
	no one provided significant real property appraisal as	, .	s certification (if the	he are exceptions, the name of each
	nt real property appraisal assistance is stated elsewh	. ,		
PRIOR SERVICES	ed in accordance with Title XI of FIRREA as amended	a, and any implementing regulations		
		it and a second constitution of the second control of the second constitution of the second control of the sec	and in at a fither man	desittiin the thorough an original
	d services, as an appraiser or in another other capac	ity, regarding the property that is the	subject of the repor	it within the three-year period
immediately preceding acce				
	ices, as an appraiser or in another capacity, regarding		is report within the	three-year period immediately
	s assignment. Those services are described in the co	mments below.		
PROPERTY INSPECTION				
	sonal inspection of the property that is the subject of t			
	a personal inspection of the property that is the subje	ect of this report.		
APPRAISAL ASSISTANCE				
	rovided significant real property appraisal assistance		n. If anyone did prov	vide significant assistance, they
are hereby identified along with a	summary of the extent of the assistance provided in t	he report.		
none				
ADDITIONAL COMMENTS				
Additional USPAP related issues r	requiring disclosure and/or any state mandated requir	rements: External only inspec	tion. I did not d	o any services for the subject
within the last 3 years.				
MARKETING TIME AND EX	XPOSURE TIME FOR THE SUBJECT PRO	PERTY		
		tilizing market conditions pertinent to	the appraisal assic	inment
	for the subject property is $\frac{20-40}{}$ day(s).	and the first of the first to	are appraisal accig	,,
7 Troubonable expedite anne	(a) (b)			
APPRAISER		SUPERVISORY APPRAIS	ER (ONLY IF R	EQUIRED)
P				
00	Y			
Cianature / /		Ciamata:		
Signature   Libin Lan		Mana		
Name <u>Huibin Lan</u>				
Date of Signature 06/06/202	•	Date of Signature		
State Certification # AR030132	2	State Certification #		
State <u>CA</u>		_ State		
Expiration Date of Certification or	License 02/18/2025	<ul> <li>Expiration Date of Certification o</li> </ul>		
		Supervisory Appraiser Inspection		
Effective Date of Appraisal 06/0	)6/2024	Did Not Exterior C	Only from street	Interior and Exterior

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

CA 94<u>5</u>23 City Pleasanton Hill County Contra Costa State Zip Code Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



### **ENHANCED REPORT 2.0**

#### Subject Property:



PLEASANT HILL, CA 94523-3307



Prepared For:

Amy Zhang (510) 552-1058 amylanzhang@yahoo.com

#### **Document Contents Provided By**

Secondary Owner:

Mail Address:

Lot Number:



Profile Cover Sheet
Property Overview
Property History Page
Property Comparables (Detailed)

Property Comparables (Summary) Neighborhood

Plat Map

Richard Chen 3340 Walnut Ave 116 Fremont, CA 94538 Richard.chen@ctt.com

### PROPERTY OVERVIEW

### 1979 FAYE CT, PLEASANT HILL, CA 94523-3307

Page / Grid:

#### Owner and Geographic Information



**Primary Owner:** 

BUTLER, KATHLEEN A; BUTLER, IAIN

1979 FAYE CT, PLEASANT HILL, CA 94523-3307

APN: 150-113-009-8

**Housing Tract Number:** 

**Legal Description:** 

Lot Code: 1052

Subdivision:

GREGORY GARDENS #6

LOT:1052 GREGORY GARDENS #6 LOT 1052 Legal Brief Description:

### **Property Details**

Bedrooms: 3

**⊖** Bathrooms: Total Rooms:

R Zoning:

War Built: 1950 Garage:

Garage 1 Fireplace:

Square Feet: Lot Size:

1612 MERIAN DR, PLEASANT HILL, CA 94523-2236

1052

9,450 SF Number of Units:

Use Code:

Single Family Residential

1,052

#### Sale Information



Transfer Date: Transfer Value:

05/29/2024 \$0.00

Seller: Document#:

黨 Pool:

BUTLER, KATHLEEN A; MCCULLA, KATHLEEN A 2024-050196

Cost/Sq Feet:

#### **Assessment and Taxes**

Market Value:



Assessed Value: \$477,243,00 Land Value: \$224,483.00 Improvement Value: \$252,760.00

Market Improvement Value:

Percent Improvement: Tax Status:

52.96% \$6,217.04 Current

Homeowner Exemption Tax Rate Area:

12-029 Tax Account ID: 150-113-009-8 2023

Market Land Value:

Tax Year:

Borrower Redwood Holdings LLC

Property Address 1979 Faye Court

CA 94<u>5</u>23 City Pleasanton Hill County Contra Costa State Zip Code Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



PROPERTY HISTORY	1979 FAYE CT, PLEASANT HILL, CA 94523-3307
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Prior Transfer - 05/29/2024

Lender Name:

Recording Date: 05/29/2024 Document#:

\$0.00 Intra-family Transfer or Dissolution Price: **Document Type:** First TD: Type of Sale: Transfer Tax on doc. indicated as EXEMPT

BUTLER, KATHLEEN A; BUTLER, IAIN **Buyer Name:** 

Buyer Vesting: BUTLER, KATHLEEN A; MCCULLA, KATHLEEN A Seller Name:

Legal Description: Lot Number:

GREGORY GARDENS UNIT NO 6 CONTRA COSTA COUNTY CALI

City / Muni / Twp: PLEASANT HILL

Assignment Record - 01/23/2013

01/23/2013 Recording Date: 2013-018828 Document#:

Price: **Document Type:** Assignment of Mortgage

TD Due Date: Type of Financing:

Lender Name: MCCULLA,KATHLEEN A Lender Type: **Borrowers Name:** 

Vesting: Legal Description:

Release Record - 04/03/2006

Recording Date: 04/03/2006 2006-102306

**Document Type:** Substitution of Trustee and Full Reconveyance

TD Due Date: Type of Financing: Lender Name:

Lender Type **Borrowers Name:** MCCULLA, KATHLEEN A

Vestina: **Legal Description:** 

Mortgage Record - 03/14/2006

Recording Date: 03/14/2006 Document#: 2006-076872

\$417,000.00 Unknown Loan Type Loan Amount: Loan Type: TD Due Date: Type of Financing:

Lender Name: WASHINGTON MUTUAL BANK FA

Borrowers Name: MCCULLA, KATHLEEN A Lender Type:

Vesting:

Legal Description: Lot Number: Subdivision: GREGORY GARDENS UNIT #5

Map Ref:

Mortgage Record - 03/05/2003

03/05/2003 2003-100799 Recording Date: Document#: Unknown Loan Type Loan Amount: \$300,000.00 Loan Type:

TD Due Date: Type of Financing:

ABN AMRO MORTGAGE GROUP INC Lender Name:

MCCULLA, KATHLEEN A Lender Type: **Borrowers Name:** 

Vesting:

1052 Legal Description: Lot Number:

Subdivision: **GREGORY GARDENS UNIT #6** 

Map Ref:

City / Muni / Twp: PLEASANT HILL