APPRAISAL OF



Single Family Residence

LOCATED AT:

184 Marview Way San Francisco, CA 94127

FOR:

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

BORROWER:

Champerey Real Estate 2015 LLC

AS OF:

May 25, 2024

BY:

Irina Kurtsevaya

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

File Number: 35459811

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

184 Marview Way San Francisco, CA 94127

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

In my opinion, the market value of the property as of May 25, 2024

is:

\$1,600,000 One Million Six Hundred Thousand Dollars

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

Irina Kurtsevaya

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| | | | | to provide the | | ilelit With all a | | | | upp | | | | e subject property. |
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| Property Addres | | | - | | | | , | San Franc | | | | | Zip Code 9 | |
| Borrower Chai | | | | LLC | Owner o | of Public Record | Mar Mar | y F Carter | 2016 | Trus | st Co | ounty Sar | n Francis | SCO . |
| Legal Description | | | l | | | | | | | | | | | |
| Assessor's Parce | | | | | | | | ear 2023 | | | | E. Taxes \$ | - | |
| Neighborhood N | $\overline{}$ | | ace | | | | | Reference E5 | /66 | | _ | | t 0305.00 | |
| Occupant X | Owner | Tenant | Vacant | | Special | Assessments \$ | 18 | | | | PUD HOA \$ 0 | | X per ye | earper month |
| Property Rights | Appraised | X Fee Sim | nple | Leasehold | | (describe) | | | | | | | | |
| Assignment Type | | hase Transac | ction | Refinance Tra | | X Other (des | | | | | | | | |
| Lender/Client V | /edgewoo | od Inc | | | Address | 2015 Man | hatta | ın Beach E | Ilvd Su | iite | <u>100, Redondo I</u> | Beach, (| CA 90278 | 8 |
| Is the subject pro | perty curren | tly offered for | sale or has | s it been offered | d for sale in | the twelve mon | ths pric | or to the effecti | ve date of | f this | appraisal? X | Yes 🔲 I | No | |
| Report data sour | ce(s) used, o | offering price(| s), and date | e(s). DOM | 7;Subje | ct has bee | n liste | ed on 05/1 | 6/2024 | l for | \$1,395,000 an | d becai | me a pen | nding sale on |
| 05/23/2024 | SFMLS# | 4 4240338 | 347. List | ing price is | s less th | an the con | tract | price - typ | ical for | this | area. | | | |
| Idid | did not analy | ze the contrac | ct for sale fo | or the subject p | ourchase tra | nsaction. Expla | in the r | esults of the a | nalysis of | the c | ontract for sale or why | the analy | sis was not p | erformed. |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| Contract Price \$ | | Da | te of Contra | act | | Is the property | seller th | ne owner of pu | blic recor | d? | Yes No | Data Sou | rce(s) | |
| Is there any finar | ncial assistan | ce (loan char | rges, sale c | oncessions, gif | t or downpa | ayment assistan | ice, etc. | .) to be paid by | any party | y on b | ehalf of the borrower | ? |]Yes 🔲 N | No |
| If Yes, report the | total dollar a | mount and de | escribe the | items to be pai | id. | | | | | | | | | |
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| Note: Race and | the racial co | omposition | of the neig | hborhood are | not appra | isal factors. | | | | | | | | |
| | | Characterist | | | | One-Unit H | ousing | g Trends | | | One-Unit Hou | ısing | Prese | nt Land Use % |
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| Built-Up X O | | 25-75% | Under | | nd/Supply | Shortage | | In Balance | Over | | | (yrs) | 2-4 Unit | 0 % |
| | | Stable | Slow | | | X Under 3 mt | | 3-6 mths | Over | | <i>,</i> , , | 1 | | |
| Neighborhood B | | | $\overline{}$ | | _ | | | | | o mu | 5,000 High | | Commercia | • |
| Freeway 28 | _ | | | | | | | | | | 1,600 Pred. | | Other | ai U % |
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| rates is prev | /alent. Se | e 1004m | ic adder | idum. | | | | | | | | | | |
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| Zoning Compliar | | | | onforming (Gran | | | Zonin | g lllega | ıl (describ | e) | | | | |
| Is the highest an | | , , | roperty as | improved (or as | c nranacad | | | | | | | | | |
| zoning and | physical | | | | | | | , . | sent use? |) | X Yes No | If No, des | cribe. <u>Giv</u> | en subject's |
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| Address San Francis | co, CA | <u> 94131</u> | | | | A 94131 | | | CA 94131 | | | A 94131 | |
| Proximity to Subject | | | 0.09 m | iles SW | | | 0.22 m | iles SW | 4 0=0 000 | | iles SW | | |
| Sale Price | \$ | 0.00 | | 00 . | \$ | 1,400,000 | . 000 | | \$ 1,650,000 | | \$ | 1,740,000 | |
| Sale Price/Gross Liv. Area | \$ | 0.00 sq. ft. | \$ 933. | | _ | | | .07 sq. ft. | | | .51 sq. ft. | 24 5 214 45 | |
| Data Source(s) | | | | | | 96;DOM 32 | | | 9905;DOM 32 | 1 | | 31;DOM 17 | |
| Verification Source(s) | | | | | | _P\$1499,000 | | | \$1695,000 | i | 9498; LP\$ | | |
| VALUE ADJUSTMENTS | DE | SCRIPTION | | RIPTION | | +(-) \$ Adjustment | | CRIPTION | +(-) \$ Adjustment | + | CRIPTION | +(-) \$ Adjustment | |
| Sale or Financing | | | ArmLth | | | | ArmLth | | | ArmLth | | | |
| Concessions | | | Conv;0 | | | | Conv;0 | | | Conv;C | | | |
| Date of Sale/Time | | | s05/24; | cu5/24 | | | | ;c12/23 | | | ;c04/24 | | |
| Location | N;Res | | N;Res; | | | | N;Res; | | | N;Res; | | | |
| Leasehold/Fee Simple | | Simple | Fee Sir | | | | Fee Si | | | Fee Si | | | |
| Site | 3171 | | 2962 st | | | 0 | 3236 s | İ | 0 | 3323 s | | 0 | |
| View | N;Res | | N;Res; | | | | N;Res; | | | N;Res; | | | |
| Design (Style) | | Contemp | DT2;Co | ontemp | | | | ontemp | | | ontemp | | |
| Quality of Construction | Q3 | | Q3 | | | | Q3 | | | Q3 | | | |
| Actual Age | 66 | | 66 | | | | 67 | | 0 | | | | |
| Condition | C3 | | C4 | 1 | | 150,000 | C3 | 1 | | C2 | 1 | -150,000 | |
| Above Grade | Total Bdi | | Total Bdrms | | | | Total Bdrm | | | Total Bdrm | | | |
| Room Count | 7 3 | | 7 3 | 2.0 | | 10,000 | 7 4 | 3.0 | 0 | | | 5,000 | |
| Gross Living Area 200 | | 1,680 sq. ft. | | 1,500 s | q. ft. | 36,000 | | 1,914 sq | . ft47,000 | 1 | 1,515 sq. ft. | 33,000 | |
| Basement & Finished | 0sf | | 0sf | | | | 0sf | | | 0sf | | | |
| Rooms Below Grade | _ | | | | | | | | | <u> </u> | | | |
| Functional Utility | Good | | Good | | | | Good | | | Good | | | |
| Heating/Cooling | FWA | none | FWA n | one | | | FWA n | one | | FWA n | one | | |
| Energy Efficient Items | None | | None | | | | None | | | None | | | |
| Garage/Carport | 2gbi2 | | 2gbi2dv | N | | | 2gbi2d | W | | 1gd1d\ | N | 10,000 | |
| Porch/Patio/Deck | Patio/ | /Deck | Patio/D | eck | | | Patio/D | eck | | Patio/E | Deck | | |
| Fireplace | 1 Fire | place | 1 Firep | lace | | | 1 Firep | lace | | 1 Firep | lace | | |
| Additional Feature | None | | None | | | | None | | | None | | | |
| | | | | | | | | | | | | | |
| Net Adjustment (Total) | | | X + | | \$ | 196,000 | + | X - | \$ 47,000 | + | X - \$ | 102,000 | |
| Adjusted Sale Price | | | Net Adj. | 14.0% | | | Net Adj. | -2.8% | | Net Adj. | -5.9% | | |
| of Comparables | | | Gross Adj. | 14.0% | \$ | 1,596,000 | Gross Adj. | 2.8% | \$ 1,603,000 | Gross Adj. | 11.4% \$ | 1,638,000 | |
| I X did did not res | search the | e sale or transfer h | istory of the | subject pr | ropert | ty and comparable s | ales. If not, | explain | | | | | |
| My research X did Data source(s) SFAR I My research did X Data source(s) SFAR I Report the results of the res | MLS/R did not r MLS/R | ealist reveal any prior sal ealist | les or transf | ers of the | comp | arable sales for the y | year prior t | o the date of | fective date of this appropriate sale of the comparable section of the comparable section and the section of the comparable section of the comparabl | sale. | nage 3) | | |
| ITEM | Saron UII | | BJECT | | J.U. y (| COMPARABLE SA | | | MPARABLE SALE NC | | | _E SALE NO. 3 | |
| Date of Prior Sale/Transfer | | 04/23/2024 | | | | | | | | | | | |
| Price of Prior Sale/Transfer | | \$25,342 | | | | | | | | | | | |
| Data Source(s) | | Doc#32724 | | | SF | ARMLS; Realis | st | SFAF | RMLS; Realist | s | FARMLS; F | Realist | |
| Effective Date of Data Sour | ce(s) | 05/25/2024 | | | | 25/2024 | | 05/25 | | | 5/25/2024 | | |
| Analysis of prior sale or tran | | | roperty and | comparah | | | saction | | bject on 04/23/2 | | | udgment | |
| amount \$25,342 is | | , , , | | | | | | | | | | | |
| 02/06/2024 Doc#13 | | | | | | | | | | | | | |
| Doc#2088 and 02/2 | | | | | | | | | | | | | |
| Sale; 02/28/2023 D | | | | | | | | | | | | | |
| area. Public records | | | | | | | | | | | | | |
| Summary of Sales Compari | | | | | | • | | | | | | a 3 | |
| bathroom property | | | | | | | | | | | | | |
| in this analysis. All | | | | | | | | | | u di | zarginou une | ost worgilt | |
| and analysis. All | SSITIPE | 4210 00100 6 | 5 10001 | 24 III U | اد د. | | a. 5a. O | - uuuul | - MIII. | | | | |
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| Indicated Value by Calas C | omporio | n Annroach + 1 G | 200 000 | | | | | | | | | | |
| Indicated Value by Sales Co | | | | 100 | | | n - | | • | | daniel * * | | |
| Indicated Value by: Sales | | | | | | est Approach (if dev | | | | | developed)\$ | or increation | |
| Sales comparison a | | | | | | | | | | | | | |
| Income approach is | | ppiicable in v | raiuation | UI SINO | jie t | arriny awelling | s in the | neignbo | mood, which are | : not pur | criased bas | eu on | |
| potential rental inco | $\overline{}$ | | 1 . | | | | h | | | | | | |
| I — ·· | X "as is, | | - | | | • | | | condition that the impro | | • | | |
| subject to the following | | | | | | | | | | | t to the following | · · | |
| inspection based on the ext | | | | | • | • | ration or re | pair: <u>In</u> | terior inspection | was no | ı ıncıuded İi | i tne scope | |
| of work. This appra | | • | | | | | | | | | | | |
| Based on a visual inspe | | | | | - | - | | | - | | - | - | |
| conditions, and apprais | er's cer | tification, my (o | | | | | | | | t of this re | eportis\$ 1,6 | 000,000 | |
| as of 05/25/2024 | | | | | | nspection and the | | ata afthia a | nnraical | | | | |

| FEATURE | | SUBJECT | | | | SALE NO. 4 | COMPARABLE SALE NO. 5 | | COMPARABLE SALE NO. 6 | | | |
|------------------------------|-----------|---------------|-------------|----------------|--------|--------------------|-----------------------|---------|-----------------------|---------|--------------|--------------------|
| 184 Marview Way | | | 630 Pa | | | | | | | | | |
| Address San Francis | co, CA | 94131 | | | | 4 94131 | | | | | | |
| Proximity to Subject | | | 0.17 mi | les SW | | | | | | | | |
| Sale Price | \$ | | | | \$ | 1,400,000 | | \$ | | | \$ | |
| Sale Price/Gross Liv. Area | \$ | 0.00 sq. ft. | \$ 981. | | | | \$ | sq. ft. | | \$ | sq. ft. | |
| Data Source(s) | | | | | | 40;DOM 10 | | | | | | |
| Verification Source(s) | | | Doc#94 | 1403; LI | P:\$ | 1,350,000 | | | | | | |
| VALUE ADJUSTMENTS | DE | SCRIPTION | | RIPTION | | +(-) \$ Adjustment | DESCR | IPTION | +(-) \$ Adjustment | D | ESCRIPTION | +(-) \$ Adjustment |
| Sale or Financing | | | ArmLth | | | | | | | | | |
| Concessions | | | Conv;0 | | | | | | | | | |
| Date of Sale/Time | | | s11/23; | | | | | | | | | |
| Location | N;Res | | A;PubT | | | 100,000 | | | | | | |
| Leasehold/Fee Simple | | Simple | Fee Sin | | | | | | | | | |
| Site | 3171 | | 3297 sf | | | 0 | | | | | | |
| View | N;Res | s; | N;Res; | | | | | | | | | |
| Design (Style) | DT2;0 | Contemp | DT2;Cc | ntemp | | | | | | | | |
| Quality of Construction | Q3 | | Q3 | | | | | | | | | |
| Actual Age | 66 | | 67 | | | 0 | | | | | | |
| Condition | C3 | | C3 | | | | | | | | | |
| Above Grade | Total Bdi | | Total Bdrms | | | | Total Bdrms. | Baths | | Total I | Bdrms. Baths | |
| Room Count | 7 3 | | 7 3 | 2.1 | | 5,000 | | | | | | |
| Gross Living Area 200 | | 1,680 sq. ft. | | 1,427 s | q. ft. | 51,000 | | sq. ft. | | | sq. ft. | |
| Basement & Finished | 0sf | | 0sf | | | | | | | | | |
| Rooms Below Grade | | | | | | | | | | | | |
| Functional Utility | Good | | Good | | | | | | | | | |
| Heating/Cooling | FWA | none | FWA no | one | | | | | | | | |
| Energy Efficient Items | None | | None | | | | | | | | | |
| Garage/Carport | 2gbi2 | | 1gbi1dv | | | 10,000 | | | | | | |
| Porch/Patio/Deck | Patio/ | | Patio/D | | | | | | | | | |
| Fireplace | 1 Fire | | 1 Firepl | ace | | | | | | | | |
| Additional Feature | None | | None | | | | | | | | | |
| | | | | _ | | | | | | | | |
| Net Adjustment (Total) | | | X + | | \$ | 166,000 | + |]- \$ | | | + | |
| Adjusted Sale Price | | | Net Adj. | 11.9% | | | Net Adj. | % | | Net A | dj. % | |
| of Comparables | | | Gross Adj. | 11.9% | \$ | 1,566,000 | Gross Adj. | % \$ | | Gross | Adj. % \$ | |
| ITEM | | | BJECT | | | COMPARABLE SA | LE NO. 4 | COMP | ARABLE SALE NO. | . 5 | COMPARABL | E SALE NO. 6 |
| Date of Prior Sale/Transfer | | 04/23/2024 | | | | | | | | | | |
| Price of Prior Sale/Transfer | | \$25,342 | | | | | | | | | | |
| Data Source(s) | | Doc#32724 | | | | ARMLS; Realis | st | | | | | |
| Effective Date of Data Sour | | 05/25/2024 | | | 05/ | 25/2024 | | | | | | |
| Summary of Sales Compari | son Appr | roach | | | | | | | | | | |
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57627

| | E (not required by Fannie Mae) |
|---|--|
| Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est | |
| 35-70% of the total value of the property. There are no valid land co | |
| land to improvement values are higher than in most parts of the cou of land sales, site value is derived by abstraction. | and y. This does not effect marketability for notices. Due to the lack |
| ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW | OPINION OF SITE VALUE |
| Source of cost data Quality rating from cost service Effective date of cost data | Dwelling 1,680 Sq. Ft. @ \$ = \$ 0 Sq. Ft. @ \$ = \$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | |
| A valid cost approach cannot be performed without interior inspection and is not required by Fannie Mae. Appraiser requires | Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ 0 |
| an interior inspection to perform a cost analysis. | Less Physical Functional External |
| | Depreciation |
| | "As-is" Value of Site Improvements = \$ |
| Estimated Remaining Economic Life (HUD and VA only) 50 Years | INDICATED VALUE BY COST APPROACH = \$ 0 |
| INCOME APPROACH TO VALUE | JE (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 |
| | |
| | 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 | |
| Legal name of project Total number of phases Total number of units | Total number of units sold |
| Total number of units rented Total number of units for sale | Data source(s) |
| Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s) | No If Yes, date of conversion. |
| | |
| a) | If No, describe the status of completion. |
| | If No, describe the status of completion. |
| Are the common elements leased to or by the Homeowners' Association? Yes No | |
| Are the common elements leased to or by the Homeowners' Association? Yes No Describe common elements and recreational facilities. | |

Exterior-Only Inspection Residential Appraisal Report

57627 File No. 35459811

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

57627 File No. 35459811

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

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

Exterior-Only Inspection Residential Appraisal Report

57627 File No. 35459811

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

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) |
|--|--|
| AV-t | |
| Signature Number Start | Signature |
| Name Irina Kurtsevaya \/ | Name |
| Company Name Real Estate Appraisal Services | Company Name |
| Company Address 2020 Clement St Apt 2 | Company Address |
| San Francisco, CA 94121 | |
| Telephone Number <u>415-387-3230</u> | Telephone Number |
| Email Address irina.appraiser@yahoo.com | Email Address |
| Date of Signature and Report 05/25/2024 | Date of Signature |
| Effective Date of Appraisal 05/25/2024 | State Certification # |
| State Certification # AR029969 | or State License # |
| or State License # State # | StateExpiration Date of Certification or License |
| or Other (describe) State # | Expiration Date of Certification or License |
| State CA | |
| Expiration Date of Certification or License 01/16/2025 | |
| | |
| ADDRESS OF PROPERTY APPRAISED | SUBJECT PROPERTY |
| 184 Marview Way | Did not inspect exterior subject property |
| San Francisco, CA 94127 | Did inspect exterior of subject property from street |
| | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,600,000 | |
| LENDER/CLIENT | COMPARABLE SALES |
| | |
| Name ClearCapital.com, Inc California #1256 | 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 |
| Redondo Beach, CA 90278 | |
| Email Address | |

57627 File No. 35459811

Uniform Appraisal Dataset Definitions

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

$Significant finish \ and \ lorent and \ lo$

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.

57627 File No. 35459811

Uniform Appraisal Dataset Definitions

| 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 |
| Α | Adverse | Location & View | Listing | Listing | Sale or Financing Concessions |
| ArmLth | Arms Length Sale | Sale or Financing Concessions | MR | Mid-Rise Structure | Design(Style) |
| AT | Attached Structure | Design(Style) | Mtn | Mountain View | View |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grade | N N A | Neutral | Location & View |
| br | Bedroom | Basement & Finished Rooms Below Grade | NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| B | Beneficial Busy Bood | Location & View Location | op o | Open Other | Garage/Carport Basement & Finished Rooms Below Grade |
| BsyRd cp | Busy Road 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 | Date of Sale/Time | Short | Short Sale | Sale or Financing Concessions |
| | Federal Housing Authority | Sale or Financing Concessions | Sf | Square Feet | Area, Site, Basement |
| g ga | Garage Garage - Attached | Garage/Carport Garage/Carport | sqm Unk | Square Meters Unknown | Area, Site, Basement Date of Sale/Time |
| gbi | Garage - Attached Garage - Built-in | Garage/Carport | VA | Veterans Administration | Sale or Financing Concessions |
| gd | Garage - Detached | Garage/Carport | WO 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 Ann | raiser-Defined Abbrev | viotione | | | |
| Other App | i disei-Deililed Abbie | viations | | | |
| Abbrev. | Full Name | Appropriate Fields | Abbrev. | Full Name | Appropriate Fields |
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| Abbrev. | Full Name | Appropriate Fields | Abbrev. | Full Name | Appropriate Fields |

ADDENDUM

| Borrower: Champerey Real Estate 2015 LLC | | File No.: 35459811 |
|--|-----------|--------------------|
| Property Address: 184 Marview Way | | Case No.: 57627 |
| City: San Francisco | State: CA | Zip: 94131 |
| Lender: Wednewood Inc | | _ |

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Sources of Information:

The appraisal is based on the information gathered from public records; SFMLS; Zillow.com and visual observation of subject, neighborhood and comparable properties, and any other sources identified in the report. If conflicting information is discovered, the sources deemed most reliable are given most weight.

Neighborhood Description

The subject is a SFR located within a residential pocket in the Midtown Terrace district of San Francisco. Adequate level of conformity. It is composed of wood frame detached single family homes on rolling irregular shape sites. The availability of vacant buildable land is limited as the neighborhood is practically 100% built-up. Public schools, transportation and recreation areas are located within 1 mile radius. Downtown employment is within a 20 minute drive.

Proximity to the Laguna Honda Reservoir does not affect the marketability of the subject at the appraised value. Laguna Honda Reservoir does not have any effect on the value of properties in this local.

According to the Google map, the subject property is located across the street from Mount Sutro School. Based on a visual inspection of the subject property, no school was observed on the subject block.

Comments on Sales Comparison.

The search radius was 6 months from the time of physical inspection, over 15% difference in living area, and up to 1 mile from the subject property. Sales chosen and provided in this report were taken from subject's market neighborhood and are considered to be the best available at time of inspection. Subject and all comparables are considered similar overall and best represent the current market.

Adjustments are based on market data, matched pair analysis and/or appraiser experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution. Adjustments are made as follow.

G.L.A. difference over 100 sq.ft. is adjusted at \$200/sq.ft.(rounded to the nearest 1,000); bathroom - \$10,000 per full bathroom. Site adjustments are not warranted in homes with similar street frontage in this area. Lack of additional parking space is adjusted at \$10,000. Age adjustments are not warranted in homes with similar effective age.

No adjustments are required for variances in bedroom count as this has been accounted for in the overall square footage adjustment per matched pair analysis and historical market data. It should be noted the total room count is derived from adding the bedroom count to the three main living areas (as recognized by Fannie Mae: living, dining, and kitchen) to the bedroom count. This is to allow for consistency in this item of comparison. Other areas that may be noted in the MLS or public records such as offices, dens, nooks, etc. may or may not have four walls and are not generally recognized by market participants in monetary terms. Therefore, the total room count will be derived by the Fannie Mae standard.

Comparable 1 is the most recent sale of the similar house located in the immediate subject area. Comparable 1 has the similar to the subject finished room behind the garage included in GLA - typical for neighborhood. Comparable 1 sold in inferior condition (original bathrooms and kitchen, hardwood floors need to be refinished). Condition difference is adjusted at \$150,000.

Comparable 2 is a 3 bathroom SFR sold in similar condition and located in the immediate subject area. It used to bracket the subject's bathroom count.

Comparable 3 is the recent sale of 3 bedroom home located in the subject's neighborhood. Comparable 3 sold in the superior recently remodeled condition (new interior paint, new hardwood floors, remodeled kitchen and bathrooms).

Comparable 4 is is located in the immediate subject area on a public transportation street that does appear to have a negative impact on value and marketability. Comparables 1, 2, 3 do not have any external influences as the subject and were used in paired sales analysis to determine the adjustment rate. The location difference is adjusted at \$100,000.

Final Reconciliation

Sales comparison analysis was used in this valuation. An accurate cost approach could not be developed without an interior inspection. Income approach is not applicable in valuation of single family dwellings in the neighborhood, which are not purchased based on potential rental income.

Appraiser Independence Statement:

The appraiser has prepared the appraisal in full compliance with with the Appraiser Independence Requirements and the Truth in Lending Act, Regulation Z, Section 226.42 as set by FNMA on 10/15/2010 and has not performed, participated in, or been associated with any activity in violation of these requirements. The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose

ADDENDUM

| Borrower: Champerey Real Estate 2015 LLC | File No.: 35459811 | | | | |
|---|--------------------------|----------------|--|--|--|
| Property Address: 184 Marview Way | Case No.: | | | | |
| City: San Francisco | State: CA | Zip: 94131 | | | |
| Lender: Wedgewood Inc | | | | | |
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| of the appraisal, reporting requirements of this appraisal report for | m, and Definition of Mar | ket Value No | | | |
| additional Intended Users are identified by the appraiser. | m, and Bemillion of Mai | Not Valac. 140 | | | |
| additional interface cools are identified by the appraison. | | | | | |
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Real Estate Appraisal Services

Market Conditions Addendum to the Appraisal Report

57627 File No. 35459811

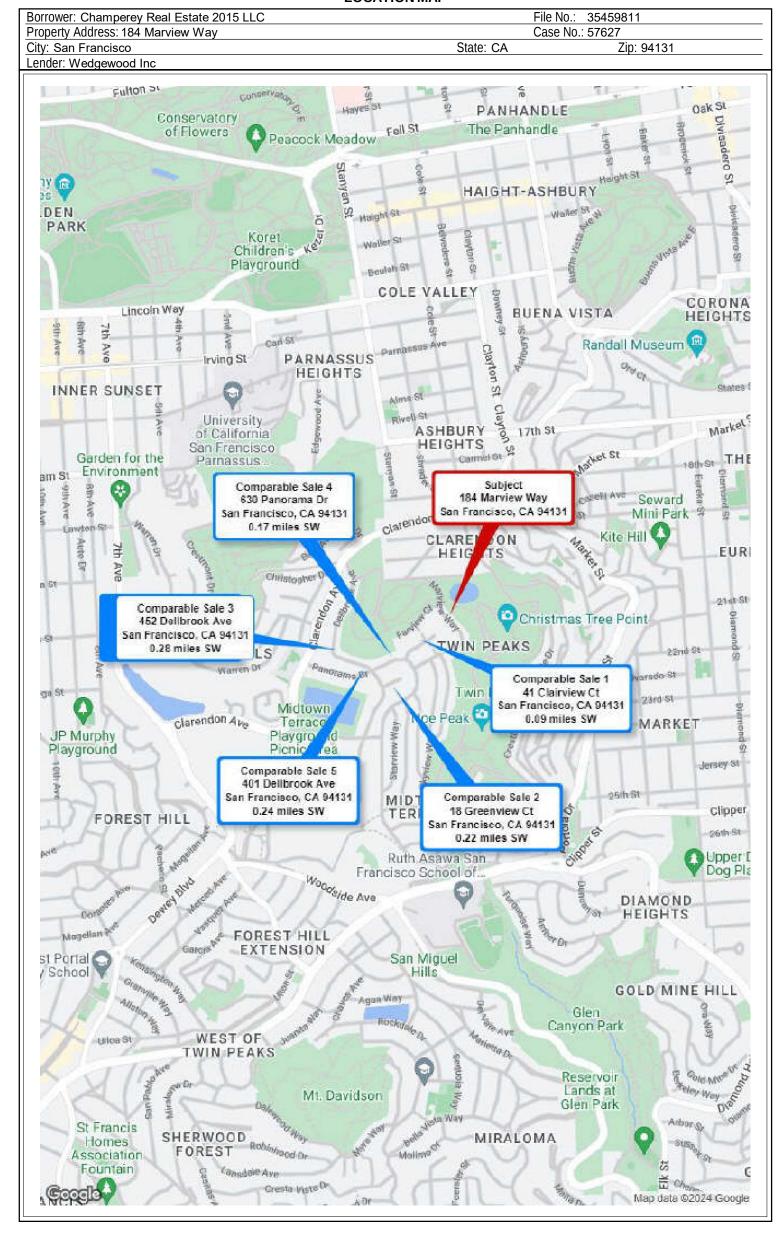
The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 184 Marview Way City San Francisco State CA Zip Code 94131 Borrower Champerey Real Estate 2015 LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) 14 8 Increasing Declining 7 Absorption Rate (Total Sales/Months) Increasing X Stable Declining 2.33 3 Declining X Stable Total # of Comparable Active Listings 8 7 14 Increasing Increasing Months of Housing Supply (Total Listings/Ab.Rate) 6 3 4 Declining X Stable Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price 1,600,000 1,625,000 1,600,000 Increasing X Stable Declining Median Comparable Sales Days on Market 32 30 35 Declining X Stable Increasing Median Comparable List Price 1,599,000 1,625,000 1,599,000 Increasing X Stable Declining Median Comparable Listings Days on Market Declining X Stable 73 Increasing 70 75 Declining Median Sale Price as % of List Price 100% 100% 100% Increasing X Stable Declining Increasing Yes Seller-(developer, builder, etc.)paid financial assistance prevalent? X Stable 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.). Seller concessions in the area are typically expressed in the form of contribution toward buyers closing costs. Conventional financing at market rates is typical. *Reliable listing data beyond the last 3 month is not available. 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). REO sales are not a major factor in this residential locale. Foreclosures and FHA/VA financing are not common in the subject market area. The estimated percentage of REO/foreclosure properties in the subject market is less 1%. Cite data sources for above information. NDC/public records and MLS were used as sources to assist in collecting information. 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 typical market exposure period of less than 3 months reflects the appeal of depreciated pricing. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Subject Project Data Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Declining Stable 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? Yes 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 Irina Kurtsevaya Name Company Name Real Estate Appraisal Services Company Name Company Address 2020 Clement St Apt 2 Company Address _ San Francisco, CA 94121 State License/Certification # State License/Certification # AR029969 State CA State Email Address irina.appraiser@yahoo.com Email Address

57627 File No. 35459811

USPAP ADDENDI IM

| | USPAP AL | DENDOM | |
|--|--|--|--|
| Borrower: Champerey Real Estate 2 | 015 LLC | | |
| Property Address: 184 Marview Way | | | |
| City: San Francisco | County: San Francisco | State: <u>CA</u> | Zip Code: <u>94131</u> |
| Lender: Wedgewood Inc | | | |
| APPRAISAL AND REPORT IDEN | ITIFICATION | | |
| This report was prepared under t | he following USPAP reporting | option: | |
| X Appraisal Report | A written report prepared under Stan | dards Rule 2-2(a). | |
| Restricted Appraisal Report | | • • | |
| Restricted Appraisal Report | A writter report prepared under Start | ualus Ruie 2-2(b). | |
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| Reasonable Exposure Time | | | |
| My opinion of a reasonable exposure time | e for the subject property at the market v | value stated in this report is: $_{	extstyle -}$ | |
| The reasonable exposure time for th | e subject is currently under 3 mo | nths. | |
| тно годоспавно одрежате инто тог и | c caspect to carrenally arraot of the | | |
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| Additional Certifications | | | |
| $\boxed{\mathbf{X}}$ I have performed \mathbf{NO} services, as a | n appraiser or in any other capacity, reg | arding the property that is the | e subject of this report within the three-year |
| period immediately preceding accep | tance of this assignment. | | |
| I HAVE performed services, as an a | appraiser or in another capacity, regardi | ng the property that is the sul | niect of this report within the three-year |
| | tance of this assignment. Those services | | |
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| Additional Comments | | | |
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| ADDD AICED. | | CUREDVICORY ARREAG | |
| APPRAISER: | | SUPERVISORY APPRAIS | =K (UNIY IT requirea): |
| H-t | | | |
| Signature: | 24 | Signature: | |
| Name: Irina Kuftsevaya | - | | |
| Date Signed: 05/25/2024 State Certification #: AR029969 | | 3 | |
| or State License #: | | | |
| or Other (describe): | | State: | |
| State: CA | | | tion or License: |
| Expiration Date of Certification or Licens Effective Date of Appraisal: 05/25/202 | | Supervisory Appraiser insp | pection of Subject Property: |
| FILECTIVE DATE OF ADDITIONS OF ADJUSTED A | т | I I I I I I I I I I I I I I I I I I I | or-only from super 1 Interior and Exterior |

LOCATION MAP



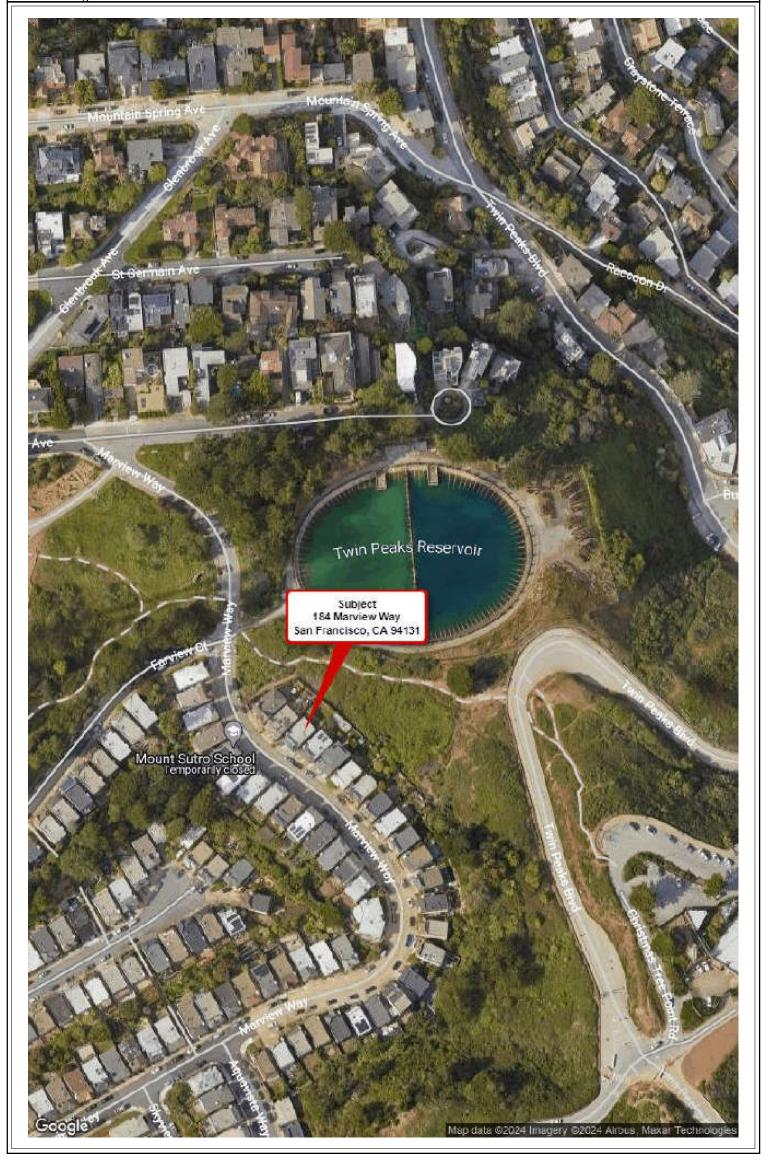
| Borrower: Champerey Real Estate 2015 LLC | File No.: 35459811 |
|--|--|
| Property Address: 184 Marview Way City: San Francisco | Case No.: 57627 State: CA Zip: 94131 |
| Lender: Wedgewood Inc | State: 671 |
| COPYRIGHT SAN FRANCISCO CITY & COUNTY ASSESSOR 1995 | 2785 MIDTOWN TERRACE SUB NO.6 REVISED 1959 |
| ¥6 | |
| | MARVIEW MAR |
| MARVIEW WAY OUNTS OU | 32 61367 |

AERIAL MAP

Borrower: Champerey Real Estate 2015 LLC
Property Address: 184 Marview Way
City: San Francisco File No.: 35459811 Case No.: 57627

State: CA Zip: 94131

Lender: Wedgewood Inc



Borrower: Champerey Real Estate 2015 LLC
Property Address: 184 Marview Way
City: San Francisco File No.: 35459811 Case No.: 57627 Zip: 94131 State: CA

Lender: Wedgewood Inc

184 Marview Way, San Francisco, CA 94131-1220, San Francisco County Auction APN: 2785-003 CLIP: 7902146520

| Beds | Full Baths | Half Baths | Sale Price | Sale Date |
|------------|------------|------------|------------|-----------|
| 3 | 2 | N/A | \$56,000 | N/A |
| Bldg Sq Ft | Lot Sq Ft | Yr Built | Type | |
| 1.274 | 3,171 | 1958 | SFR | |

| | 1,214 | 3,171 | 1930 SFR | |
|----------------------------|--------------|---------------|----------------------------------|--------------------|
| OWNER INFORMATION | | | | |
| Owner Name | Mary F Carte | er 2016 Trust | Tax Billing Zip+4 | 1220 |
| Tax Billing Address | 184 Marvlew | Way | Owner Occupied | Yes |
| Tax Billing City & State | San Francisc | co, CA | Owner Name 2 | Carter Mary F (Te) |
| Tax Billing Zip | 94131 | | | |
| LOCATION INFORMATION | | | | |
| School District | San Francisc | co | Zoning | RH1 |
| Community College District | San Francisc | co City | Parcel Comments | 40-X/OS |
| Census Tract | 305.00 | | Within 250 Feet of Multiple Flor | od Z No |
| Property Carrier Route | C004 | | | |
| TAX INFORMATION | | | | |
| APN | 2785-003 | | Tax Area | 1000 |
| Alt APN | 2785003 | | Block ID | 2785 |
| Exemption(s) | Homeowner | | Lot Number | 3 |
| % Improved | 60% | | | |
| ASSESSMENT & TAX | | | | |
| Assessment Year | 2023 | | 2022 | 2021 |
| Assessed Value - Total | \$86,769 | | \$85,069 | \$83,402 |
| Assessed Value - Land | \$34,613 | | \$33,935 | \$33,270 |
| Assessed Value - Improved | \$52,156 | | \$51,134 | \$50,132 |
| YOY Assessed Change (\$) | \$1,700 | | \$1,667 | |
| | | | | |

| Assessed Value - Total | \$86,769 | \$85,069 | \$83,402 |
|---------------------------|-----------|-------------|------------|
| Assessed Value - Land | \$34,613 | \$33,935 | \$33,270 |
| Assessed Value - Improved | \$52,156 | \$51,134 | \$50,132 |
| YOY Assessed Change (\$) | \$1,700 | \$1,667 | |
| YOY Assessed Change (%) | 2% | 2% | |
| Tax Year | Total Tax | Change (\$) | Change (%) |
| 2021 | \$1,014 | | |
| 2022 | \$1,032 | \$18 | 1.73% |
| 2023 | \$1,050 | \$18 | 1.79% |
| Special Assessment | | Tax Amount | |
| Sf Bay Rs Parcel Tax | | \$12.00 | |

| - (15,005 | | |
|------------------------------|------------|------|
| Special Assessment | Tax Amount | |
| Sf Bay Rs Parcel Tax | \$12.00 | |
| Sfood Parcel Tax | \$99.00 | |
| Total Of Special Assessments | \$111.00 | |
| | | |

| Land Use - CoreLogic | SFR | Building Sq Ft | 1,274 |
|----------------------|-----------------|----------------|-------|
| Land Use - County | 1 Dwelling Unit | Stories | 1 |
| Lot Frontage | 33 | Total Rooms | 6 |
| Lot Depth | 94 | Bedrooms | 3 |
| Lot Acres | 0.0728 | Total Baths | 2 |
| Lot Area | 3,171 | Full Baths | 2 |
| Year Built | 1958 | Construction | Wood |
| Gross Area | 1.274 | Total Units | 1 |

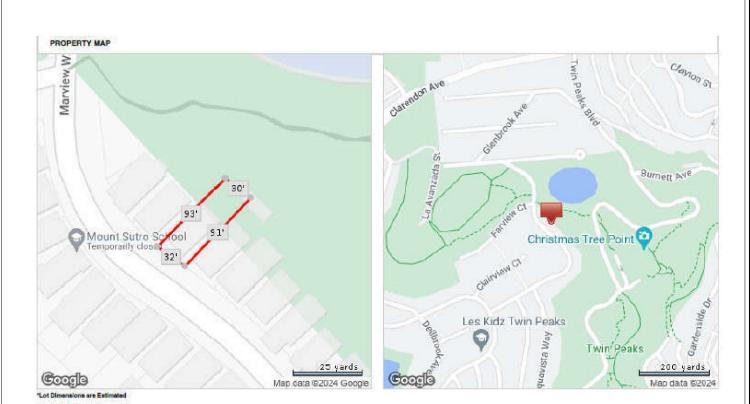
| Recording Date | 05/17/1974 | | Deed Type | Deed (Reg) |
|-----------------------|--------------------------|---------------|---------------|--------------------------|
| Sale Price | \$56,000 | | Owner Name | Mary F Carter 2016 Trust |
| Price Per Square Feet | \$43.96 | | Owner Name 2 | Carter Mary F (Te) |
| Recording Date | 03/25/2016 | 07/19/2001 | 10/18/1996 | 05/17/1974 |
| Sale Price | | | | \$56,000 |
| Nominal | Y | Y | Y | |
| Buyer Name | Carter Mary F 2016 Trust | Carter Mary F | Carter Mary F | |

| File No.: 35459811 | |
|--------------------|--------------|
| Cas | e No.: 57627 |
| State: CA | Zip: 94131 |
| | _ |
| | Cas |

| Seller Name | Carter Mary F | C | Carter Mary F | Ca | rter Raymond H 2nd & Ma F | |
|----------------------------------|--------------------------|--------------|---------------|---|------------------------------|---------------------|
| Document Number | K222059 | H | 1933-121 | GO | 741-365 | |
| Document Type | Individual Grant De | eed C | Grant Deed | Int | erspousal Deed Transfer | Deed (Reg) |
| MORTGAGE HISTORY | | | | | | |
| Mortgage Date | 05/17/2013 | 01/27/2011 | | 12/26/2007 | 12/26/2007 | 03/17/2005 |
| Mortgage Amount | \$245,000 | \$252,269 | | \$50,000 | \$251,000 | \$191,000 |
| Mortgage Lender | Jp Morgan Chase Bk | Jp Morgan | Chase Bk | Jp Morgan Chase | Bk Jp Morgan Chase B | k Wachovia Mtg Co |
| Mortgage Code | Conventional | Convention | al | Conventional | Conventional | Conventional |
| Mortgage Type | Refl | Refi | | Refl | Refl | Refi |
| Mortgage Lender Mortgage Code | Flagstar Bi | | | United Ca Bk Conventional | | a Bk/Ca entional |
| Mortgage Date | 06/25/2003 | | | 07/19/2001 | 11/10/ | 1999 |
| | | | | | | |
| Mortgage Type | Refl | | V-775-LES | Nominal | Refl | |
| | | | | 200000000000000000000000000000000000000 | | |
| FORECLOSURE HISTORY | | | | | | |
| Document Type | Notice Of Trustee's Sale | Notice Of Sa | ile | Release Of Lis Peni Notice | dens/ Notice Of Default | Notice Of Default |
| Default Date | | | | | 02/05/2024 | 01/08/2024 |
| Foreclosure Filling Date | 04/19/2024 | | | | 02/05/2024 | 01/08/2024 |
| Recording Date | 04/23/2024 | 04/19/2024 | | 02/15/2024 | 02/06/2024 | 01/10/2024 |
| Document Number | 32724 | | | 15161 | 13260 | 2089 |
| Default Amount | | | | | \$17,412 | \$2,186 |
| Final Judgment Amount | \$25,342 | | | | | |
| Original Doc Date | 12/26/2007 | | | 02/28/2023 | 05/17/2013 | 12/26/2007 |
| Original Document Num ber | 1510848 | | | 15091 | J660719 | I510848 |
| Original Book Page | 544000173 | | | | 899000451 | 544000173 |

| Document Type | Release Of Lis Pendens/Notic e | Notice Of Trustee's Sale | Notice Of Sale | Notice Of Default |
|--------------------------|-----------------------------------|--------------------------|----------------|-------------------|
| Default Date | | | | 02/24/2023 |
| Foreclosure Filing Date | | 06/06/2023 | | 02/24/2023 |
| Recording Date | 01/10/2024 | 06/07/2023 | 06/06/2023 | 02/28/2023 |
| Document Number | 2088 | 40269 | | 15091 |
| Default Amount | | | | \$2,084 |
| Final Judgment Amount | | \$27,571 | | |
| Original Doc Date | 02/28/2023 | 12/26/2007 | | 12/26/2007 |
| Original Document Number | 15091 | 151084 | | 1510848 |
| Original Book Page | | 544000173 | | 544000173 |

| Borrower: Champerey Real Estate 2015 LLC | File No.: 35459811 | |
|--|--------------------|------------|
| Property Address: 184 Marview Way | Case | No.: 57627 |
| City: San Francisco | State: CA | Zip: 94131 |
| Lender: Wedgewood Inc | | |



SUBJECT PROPERTY PHOTO ADDENDUM

| Borrower: Champerey Real Estate 2015 LLC | | File No.: 35459811 | |
|--|-----------|--------------------|--|
| Property Address: 184 Marview Way | | Case No.: 57627 | |
| City: San Francisco | State: CA | Zip: 94131 | |
| Lender: Wedgewood Inc | | · | |



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 25, 2024 Appraised Value: \$1,600,000



STREET SCENE

Borrower: Champerey Real Estate 2015 LLC
Property Address: 184 Marview Way
Case No.: 57627
City: San Francisco
State: CA
Lender: Wedgewood Inc



Street Scene - opposite view

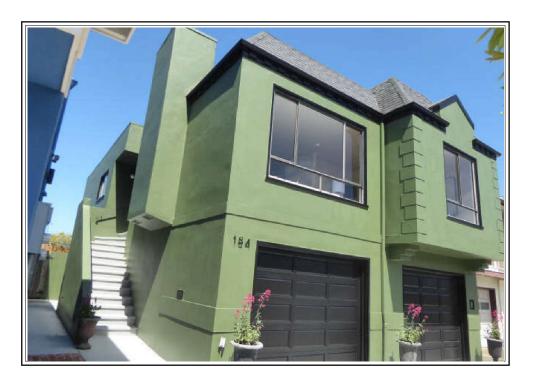


View in front of the subject across the street

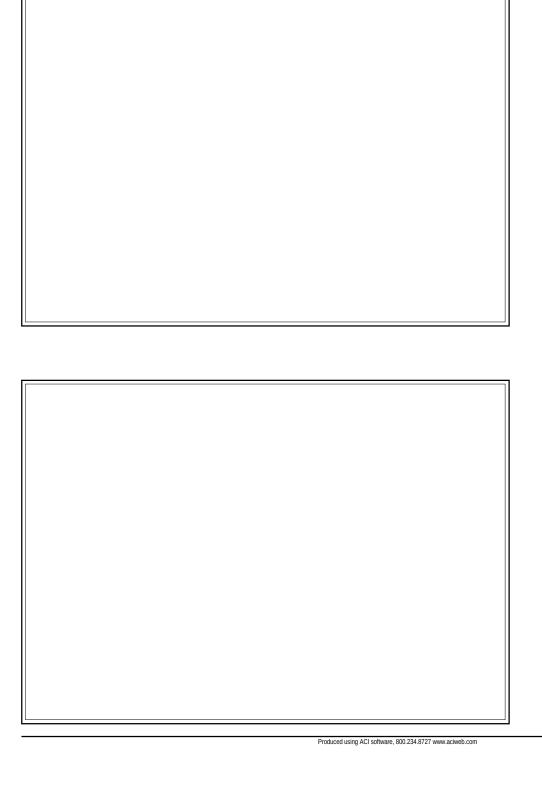


Left side

| Borrower: Champerey Real Estate 2015 LLC | File No.: 35459811 | |
|--|--------------------|------------|
| Property Address: 184 Marview Way | Case No.: 57627 | |
| City: San Francisco | State: CA | Zip: 94131 |
| Lender: Wedgewood Inc | | • |



Right side



COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: Champerey Real Estate 2015 LLC | File No.: 35459811 | |
|--|--------------------|---------------|
| Property Address: 184 Marview Way | Ca | se No.: 57627 |
| City: San Francisco | State: CA | Zip: 94131 |
| Lender: Wedgewood Inc | | |



COMPARABLE SALE #1

41 Clairview Ct San Francisco, CA 94131 Sale Date: s05/24;c05/24 Sale Price: \$ 1,400,000



COMPARABLE SALE #2

18 Greenview Ct San Francisco, CA 94131 Sale Date: s12/23;c12/23 Sale Price: \$1,650,000



COMPARABLE SALE #3

452 Dellbrook Ave San Francisco, CA 94131 Sale Date: s04/24;c04/24 Sale Price: \$ 1,740,000

COMPARABLE PROPERTY PHOTO ADDENDUM

| Borrower: Champerey Real Estate 2015 LLC | File No.: 35459811 | |
|--|--------------------|------------|
| Property Address: 184 Marview Way | Case | No.: 57627 |
| City: San Francisco | State: CA | Zip: 94131 |
| Lender: Wedgewood Inc | | |



COMPARABLE SALE #4

630 Panorama Dr San Francisco, CA 94131 Sale Date: s11/23;c11/23 Sale Price: \$ 1,400,000

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$

Appraiser License Certificate

Borrower: Champerey Real Estate 2015 LLC
Property Address: 184 Marview Way
Case No.: 57627
City: San Francisco
Lender: Wedgewood Inc



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"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 029969

Effective Date: January 17, 2023 Date Expires: January 16, 2025

Loretta Dillon, Deputy Bureau Chief, BREA

3067342

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK

Real Estate Appraisers Errors & Omissions Insurance Policy

| Borrower: Champerey Real Estate 2015 LLC | File N | 0.: 35459811 | |
|--|-----------|-----------------|--|
| Property Address: 184 Marview Way | Case | Case No.: 57627 | |
| City: San Francisco | State: CA | Zip: 94131 | |
| Lender: Wedgewood Inc | | | |

Accelerant National Insurance Company

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

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL105934-00 Renewal of: New

1. Named Insured: Irina Kurtsevaya

2. Address: 2020 Clement St Apt 2 San Francisco, CA 94121

3. Policy Period: From: November 5, 2023 To: November 5, 2024

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

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$716

7. Retroactive Date: November 5, 2010

 Notice to Company: Notice of a Claim or Potential Claim should be sentto: OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

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

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

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

Date: October 25, 2023 By:

Asaac Peck
Authorized Representative

N DEC 40000 04 22 Page 1 of 1