APPRAISAL OF



LOCATED AT:

1450 La Loma Road Pasadena, CA 91105

FOR:

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

BORROWER:

Redwood Holdings LLC

AS OF:

June 11, 2024

BY:

Tamra Miller

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

File Number: ExtLaLoma

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

1450 La Loma Road Pasadena, CA 91105

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

In my opinion, the market value of the property as of June 11, 2024

is:

\$1,330,000 One Million Three Hundred Thirty 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.

Tamra Miller

Exterior-Only Inspection Residential Appraisal Report File No. ExtLaLoma

he purpose	e of this summ	ary appraisal re	eport is to pro	vide the lender/c	lient with an a	ccurate, and adequately	supported	d, opinion of the m	narket valu	ue of the subj	ect property.
Property A	Address 1450	La Loma Ro	oad			City Pasadena		Stat	te CA Z	Zip Code 911 (05
		loldings LLC		Owner	of Public Record	Peter E Rodriguez	<u> </u>		inty Los A	•	
-		T # 6210 LC				.				J	
	s Parcel # 548		J. 02			Tax Year 2023		DF	. Taxes \$ 6	3 1/13	
-	nood Name Pa					Map Reference 565E7			sus Tract 4		
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Assignme		urchase Transacti	ion Refin			cribe) Servicing					
Lender/Cl	ient Wedgew	ood Inc		Addres	s 2015 Man	hattan Beach Blvd	Suite 100	0, Redondo Be	each, C	A 90278	
Is the subj	ject property curr	ently offered for s	sale or has it bee	en offered for sale ir	n the twelve mon	ths prior to the effective dat	te of this app	oraisal? Ye	es X No		
Report da	ta source(s) used	d. offering price(s)), and date(s).	Source: CRM	/ILS/Public I	Records					
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I did	did not and	alyze the contract	t for sale for the	subject purchase tr	ansaction. Expla	in the results of the analysi	s of the contr	ract for sale or why t	the analysis	s was not perfor	med.
Contract F	Price \$	Date	e of Contract		Is the property	seller the owner of public re	ecord?	YesNo _ □	Data Source	e(s)	
Is there ar	ny financial assis	tance (loan charg	jes, sale conces	ssions, gift or downp	ayment assistar	nce, etc.) to be paid by any p	oarty on beha	alf of the borrower?		∕es ∐No	
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. ExtLaLoma}$

There are 56 compa				ing in price from \$ 1,00		2,188,000		
	rable sales in the subject ne				1,100,000	to \$ 2,107,000		
FEATURE	SUBJECT	COMPARABLE	SALE NO. 1	COMPARABLE S	SALE NO. 2	COMPARABLE SALE NO. 3		
1450 La Loma Roa		481 Avenue 64	4.405	1400 Brixton Rd				
Address Pasadena, 0	CA 91105	Pasadena, CA 9	1105	Pasadena, CA 91	105	Pasadena, CA 91	105	
Proximity to Subject		0.14 miles NE		0.57 miles NW		0.35 miles SE		
Sale Price	\$	\$	1,340,000	\$	1,355,000	\$	1,300,000	
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ 1,030.77 sq. ft.		\$ 918.64 sq. ft.		\$ 949.60 sq. ft.		
Data Source(s)		CRMLS #243719	<u> </u>	CRMLS #P1-1654	•	CRMLS#SR23135		
Verification Source(s)		Doc #294827/Re	alist	Doc #203391/Rea	llist	Doc #655240/Rea	list	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		Conv;25000	-25,000	Cash;645	-645	
Date of Sale/Time		s05/24;c04/24		s03/24;c03/24		s09/23;c09/23		
Location	N;Feeder St;	N;Feeder St;		N;Res;	0	N;Res;	0	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	11154 sf	4979 sf	55,600	9165 sf	0	12999 sf	-16,600	
View	B;Woods;	B;Woods;		B;Woods;Cnyn	0	B;Woods;		
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Bungalow	0	
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	74	77	0	68	0	70	0	
Condition	C4	C3	-75,000	C4	-25,000	C4	-	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	1,550	Total Bdrms. Baths	15,000	Total Bdrms. Baths	15,000	
Room Count	6 3 2.0	6 3 2.0		5 2 2.0	. 5,555	5 2 1.0	21,000	
Gross Living Area	1,485 sq. ft.	1,300 sq. ft	16,800	1,475 sq. ft.	0	1,369 sq. ft.	10,600	
Basement & Finished	0sf	0sf	10,000	0sf	0	0sf	10,000	
Rooms Below Grade	001	331		001		001		
	Average	Average		Average		Average		
Functional Utility	Average FWA/CAC	Average FWA/CAC		Average FWA/CAC		Average FWA/CAC		
Heating/Cooling	None			None		None		
Energy Efficient Items		None			40.000			
Garage/Carport	2ga2dw	2gd2dw	0	1cp1dw	10,000	2ga2dw		
Porch/Patio/Deck	Patio/Deck	Patio/Deck		Patio/Deck		Patio/Deck		
Net Adjustment (Total)		+ X- \$	2,600	+ X - \$	25,000	X + - \$	29,355	
Adjusted Sale Price		Net Adj0.2%		Net Adj1.8%		Net Adj. 2.3%		
of Comparables		Gross Adj. 11.0% \$	1,337,400	Gross Adj. 5.5% \$	1,330,000	Gross Adj. 4.9% \$	1,329,355	
I X did did not res	search the sale or transfer h	istory of the subject prope	erty and comparable s	ales. If not, explain				
My research did X	did not reveal any prior sa	les or transfers of the sub	ject property for the th	ree years prior to the effect	tive date of this appr	aisal.		
Data source(s) Realist								
		les or transfers of the com	parable sales for the	year prior to the date of sal	e of the comparable	sale.		
My research X did	did not reveal any prior sa	ios di tidilsicis di tile doll						
		ics of transfers of the con						
My research X did Data source(s) Realist			y of the subject prope	ty and comparable sales (i	report additional prio	r sales on page 3).		
My research X did	search and analysis of the p		y of the subject proper		report additional prio		E SALE NO. 3	
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Exterior-Only Inspection Residential Appraisal Report File No. ExtLaLoma

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. Clarification of Intended Use and Intended User:				
ClearCapital.com, Inc. California AMC Registration/License # 1256 Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology)	ology fee applied) for this assignment.			
The appraiser is is based in Claremont, CA. The appraiser is located the market, thus, geographically competent.	ed within 17 miles from the property and has 20 years appraising in			
	currently known. The impact of this outbreak also can vary from ecific market conditions within the appraisal to better inform the			
	E (not required by Fannie Mae)			
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Exterior-Only Inspection Residential Appraisal Report

with an accessory unit: including a

File No. ExtLaLoma

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>530-550-2500</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 06/12/2024 Date of Signature Effective Date of Appraisal 06/11/2024 State Certification # State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2026 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 1450 La Loma Road Did not inspect exterior subject property Pasadena, CA 91105 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,330,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

Exterior-Only Inspection Residential Appraisal Report File No. ExtLaLoma SUBJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 5

FEATURE	SUBJECT COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5			COMPARABLE SALE NO. 6					
1450 La Loma Roa	-		175 Sequoia Dr		306 Cherry Dr							
Address Pasadena, (Pasadena, CA 91105		Pasadena, CA 91105							
Proximity to Subject			0.50 m	iles NV	/		0.33 mile	es NW				
Sale Price	\$				\$	1,465,000		\$	1,210,000		\$	
Sale Price/Gross Liv. Area	\$	sq. ft.	\$ 838	.58 sq. ft.			\$1,045.8	31 sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS	S#PW2	322	6040;DOM 78	CRMLS	#P1-1500)2;DOM 17			
Verification Source(s)			Doc #2	22999/	Rea	alist	Doc #71	7540/Rea	alist			
VALUE ADJUSTMENTS	DE	SCRIPTION	DESC	CRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth	1			ArmLth					
Concessions			Conv;1	8860		-18,860	Conv;0					
Date of Sale/Time			s04/24	;c03/24			s10/23;c	:09/23				
Location	N;Fee	eder St;	N;Res;			0	N;Res;		0			
Leasehold/Fee Simple	Fee S	Simple	Fee Sir	mple			Fee Sim	ple				
Site	1115	4 sf	7475 st	f		33,100	7803 sf		30,200			
View	B;Wo	ods;	B;CtyS	ky;Mtn		-45,000	B;Wood					
Design (Style)	DT1;	<u> Fraditional</u>	DT1;Tr	aditiona	al		DT1;Tra	ditional				
Quality of Construction	Q4		Q4				Q4					
Actual Age	74		66			0	72		0			
Condition	C4		C3			-75,000	C4			<u> </u>		
Above Grade	Total Bd		Total Bdrms				Total Bdrms.	Baths		Total E	Bdrms. Baths	
Room Count	6	3 2.0	6 3	_			6 3	1.0	21,000			
Gross Living Area		1,485 sq. ft.		1,747 s	q. ft.	-23,800		,157 sq. ft.	29,800		sq. ft.	
Basement & Finished	0sf		0sf				0sf					
Rooms Below Grade												
Functional Utility	Avera		Averag				Average					
Heating/Cooling	FWA		FWA/C	AC			FWA/CA	\C				
Energy Efficient Items	None		None				None					
Garage/Carport	2ga2		2ga2dv				2gd2dw		0			
Porch/Patio/Deck	Patio	/Deck	Patio/D	eck			Patio/De	eck				
Net Adjustment (Total)			+	X -	\$	129,560	X +	- \$	81,000		+	
Adjusted Sale Price			Net Adj.	-8.8%			Net Adj.	6.7%		Net A	dj. %	
of Comparables			Gross Adj.	13.4%	\$	1,335,440	Gross Adj.	6.7% \$	1,291,000	Gross	Adj. % \$	
		SU	BJECT				I E NO 1	COMF	PARABLE SALE NO.	. 5	COMPARABI	E SALE NO. 6
ITEM						COMPARABLE SA	LE NO. 4				001111 711111111111	
ITEM Date of Prior Sale/Transfer						COMPARABLE SA	LE NO. 4	10/20/20	023		001111111111111111111111111111111111111	
							LE NO. 4	\$0	023		30,111,111,121	
Date of Prior Sale/Transfer		Realist				alist	LE NO. 4	\$0 Realist			967	
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Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		Realist 06/10/2024				alist	LE NO. 4	\$0 Realist				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		Realist 06/10/2024				alist	LE NO. 4	\$0 Realist				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		Realist 06/10/2024				alist	LL NO. 4	\$0 Realist				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		Realist 06/10/2024				alist	LL NO. 4	\$0 Realist				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		Realist 06/10/2024				alist	LL INO. 4	\$0 Realist				
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour		Realist 06/10/2024				alist	LL NO. 4	\$0 Realist				

Uniform Appraisal Dataset Definitions

File No ExtlaLoma

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: ExtLaLoma
Property Address: 1450 La Loma Road		Case No.:
City: Pasadena	State: CA	Zip: 91105
Lender: Wednewood Inc		

Neighborhood Boundaries

Page 1

Neighborhood Description

The general neighborhood consists of predominantly one and two story story single family residences. Most of the houses were built during the 1900's through 1960's. K-6 school and retail shopping center located within a 2 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

Neighborhood Market Conditions

The Corelogic/Realist/MLS and DataQuick News Source reported stability in the market area as the market revealed decreases of prices and values of -0.4% for the past 6 months in the general market area. The average marketing time range was reported at 10 to 78 days, and reasonable exposure time was 40 days.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Exterior inspection was performed per engagement guidelines on 06/11/2024.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 10 to 78 days, and reasonable exposure time was 40 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 10 to 78 days for the subject's general market area.

The average marketing time range was reported at 10 to 78 days, and reasonable exposure time was 40 days.

Comments on Sales Comparison

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

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

Through paired sales analysis the market indicated homes with two car garage did command higher prices/values versus homes with carport improvement thus adjustment warranted in the sales grid.

Through paired sales analysis the market revealed comparable sale 2 was deemed similar in lot utility/lot value, therefore, zero dollar adjustments warranted in the sales grid. Comps 1, 3, 4, 5 were adjusted for differences.

Comp 1 was reported in superior C3 condition to (highly upgraded) kitchen, baths, flooring and was adjusted for GLA, condition, lot size.

Comp 2 was reported in similar condition to baths, flooring, however, upgraded kitchen and was adjusted for condition, sale concession, bath count, carport.

Comp 3 was reported in similar condition to baths, flooring, kitchen and was adjusted for sale concession, bed/bath count, GLA, lot size.

Comp 4 was reported in superior C3 condition to (highly upgraded) kitchen, baths, flooring and was adjusted for sale concession, GLA, superior city lights view, condition, lot size.

Comp 5 was reported in similar condition to baths, flooring, kitchen and was adjusted for bath count, GLA, lot size.

The subject and comp 1 are located on feeder streets, through paired sales analysis the market indicated homes along feeder street did not command lower prices/values versus homes within the interior tract neighborhood thus zero dollar adjustments warranted in the sales grid.

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

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

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

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

ADDENDUM

Borrower: Redwood Holdings LLC		File No.: ExtLaLoma
Property Address: 1450 La Loma Road		Case No.:
City: Pasadena	State: CA	Zip: 91105
Lender: Wednewood Inc		

Most weight to value was placed on Comp 2 and comparable sale was deemed to be a best indicator of value when considering immediate market area, date of sale and similar GLA as the subject property.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 2 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$1,330,000.

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

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

The average marketing time range was reported at 10 to 78 days, and reasonable exposure time was 40 days.

Final Reconciliation

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com. Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

Market Conditions Addendum to the Appraisal Report File No. ExtLaLoma

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 1450 La Loma Road City Pasadena State CA Zip Code 91105 Borrower Redwood Holdings LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) 11 14 Increasing Declining 31 X Increasing Absorption Rate (Total Sales/Months) Stable Declining 5.17 3.67 4.67 Declining X Stable Increasing Total # of Comparable Active Listings 5 3 5 Months of Housing Supply (Total Listings/Ab.Rate) 0.97 0.82 1.07 Declining Stable X Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 1,350,000 1,450,000 1,352,500 X Stable Declining Median Comparable Sales Days on Market 15 27 Stable X Increasing 13 Median Comparable List Price 1,349,000 1,475,000 1,349,000 _) Increasing X Stable Declining Median Comparable Listings Days on Market X Declining Stable Increasing 68 27 21 Median Sale Price as % of List Price Declining X Increasing 100.00% 102.00% 101.00% Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Yes X No X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). An analysis was performed on 56 competing sales over the past 12 months. For those sales, a total of 17.9% were reported to have seller concessions. This analysis shows a change of +5.7% per month. X No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? Yes An analysis was performed on 56 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO. Cite data sources for above information. Information reported in the CRMLS system (using an effective date of 06/11/2024) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression. 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. An analysis was performed on 56 competing sales over the past 12 months. The sales within this group had a median sale price of \$1,372,500. This analysis shows a change of -0.4% per month. Based on all sales in this same group, there is a 1.1 month supply. This analysis shows a change of -3.9% per month. These sales had a median DOM of 16. This analysis shows a change of +12.4% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months | Prior 4-6 Months Subject Project Data Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature Name Tamra Miller Name Company Name Appraisal Services Company Name Company Address <u>2615 Bonnie Brae Ave</u> Company Address _ Claremont, CA 91711 State License/Certification #_ State License/Certification # AR033837 State CA State Email Address tmillerappraisal@gmail.com Email Address

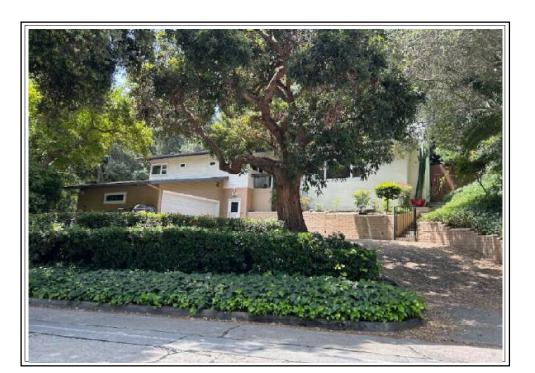
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1450 La Loma Road
City: Pasadena
Lender: Wedgewood Inc

File No.: ExtLaLoma
Case No.:

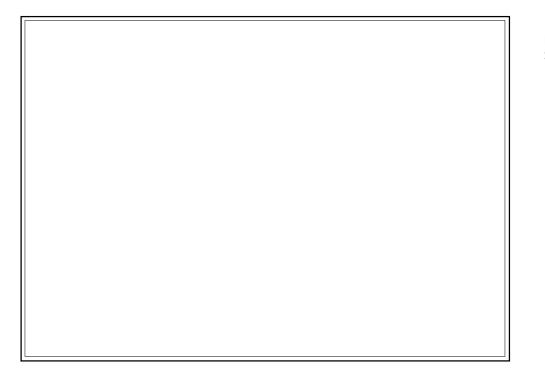
ExtLaLoma
Case No.:

Zip: 91105



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 11, 2024 Appraised Value: \$1,330,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC
Property Address: 1450 La Loma Road
City: Pasadena
Lender: Wedgewood Inc



COMPARABLE SALE #1

481 Avenue 64
Pasadena, CA 91105
Sale Date: s05/24;c04/24
Sale Price: \$ 1,340,000



COMPARABLE SALE #2

1400 Brixton Rd Pasadena, CA 91105 Sale Date: s03/24;c03/24 Sale Price: \$ 1,355,000



COMPARABLE SALE #3

840 Burleigh Dr Pasadena, CA 91105 Sale Date: s09/23;c09/23 Sale Price: \$ 1,300,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Redwood Holdings LLC	File	No.: ExtLaLoma
Property Address: 1450 La Loma Road	Cas	se No.:
City: Pasadena	State: CA	Zip: 91105
Lender: Wedgewood Inc		



COMPARABLE SALE #4

175 Sequoia Dr Pasadena, CA 91105 Sale Date: s04/24;c03/24 Sale Price: \$ 1,465,000



COMPARABLE SALE #5

306 Cherry Dr Pasadena, CA 91105 Sale Date: s10/23;c09/23 Sale Price: \$ 1,210,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

PLAT MAP

File No.: ExtLaLoma Borrower: Redwood Holdings LLC Property Address: 1450 La Loma Road City: Pasadena Case No.: State: CA Zip: 91105 Lender: Wedgewood Inc 5482 | 14 SCALE I" = 60' LA LOMA 2004 RD. ① 31 €33 g700 *** (2) 55 ⑤ 9.™ 53 (a) 52 (o. 1 (a) .e. * POPPY PEAK TRACT NO. 6210 M.B. 103-38-4 DR. PEAK JUL 0 9 2003 ASSESSOR'S HAP COUNTY OF LOS ANGELES, CALIF. FOR PREV. ASSAUT, SEE: 556

LOCATION MAP

Borrower: Redwood Holdings LLC File No.: ExtLaLoma Property Address: 1450 La Loma Road Case No.: City: Pasadena State: CA Zip: 91105 Lender: Wedgewood Inc WORTHY DE torre-Eagle Rock 'iew Park (134) Vista Dy (134) Q W Colorado Blvd (134) W Colorado Blvd Fusion Academy Pasadena colorado Blvd Glengarry Rd English Los Mon Rd Nani's Music Studio A Diesel Doctor Comparable Sale 4 Nithsdale Ro 175 Sequoia Dr San Rafael S Elementary School Pasadena, CA 91105 Comparable Sale 2 0.50 miles NW 1400 Brixton Rd Little Free Libra Pasadena, CA 91105 San Rafael Rot 0.57 miles NW Elmwood Branch Library helby Mossie's ! itle Comparable Sale 5 306 Cherry Dr Pasadena, CA 91105 Comparable Sale 1 481 Avenue 64 0.33 miles NW Pasadena, CA 91105 0.14 miles NE Lagunita Rd oloale p laton Cheviotos 64 Subject 1450 La Loma Road Pasadena, CA 91105 Comparable Sale 3 La Loma 840 Burleigh Dr Coppy Peak or Kaweah Dr Pasadena, CA 91105 Poppy Peak Of 0.35 miles SE Johnston Lake N Avenue 64 days of the state o trickland Ave Galvez Family Child Care Pomney Of Church St Hillandale Dr Oak Crest Way Church of the Angels ada Marie Ave Martha C. Salcido, PA Coop St Albana St Church St Map data ©2024 24

USPAP ADDENDUM

File No. ExtLaLoma

	USPA	PADDENDUM		
Borrower: Redwood Holdings LLC				
Property Address: 1450 La Loma Roa				
City: Pasadena	County: Los Ange	les State	e: CA	Zip Code: 91105
Lender: Wedgewood Inc				
APPRAISAL AND REPORT IDEN	ITIFICATION			
This report was prepared under t	ne following USPAP repo	rting option:		
_	-		`	
X Appraisal Report	A written report prepared und	er Standards Ruie 2-2(a _.).	
Restricted Appraisal Report	A written report prepared und	er Standards Rule 2-2(b)).	
Reasonable Exposure Time				
My opinion of a reasonable exposure time	for the subject property at the m	arkat value stated in this	s report is: 40 day	/S
my opinion of a reasonable exposure time	Tor the subject property at the h	iarket value stateu iii tilis	3 TCPOIT 132	
The average marketing time range v	was reported at 10 to 78 day	/s, and reasonable e	xposure time wa	as 40 days.
	·			
Additional Certifications				
VI have performed NO convices as an	a appraisar or in any other cones	ity regarding the proper	ty that is the subje	at of this raport within the three year
X I have performed NO services, as ar period immediately preceding accept		ity, regarding the proper	ty that is the subject	of this report within the three-year
period infinediately preceding accept	ance of this assignment.			
I HAVE performed services, as an a	nnraiser or in another canacity	enarding the property th	at is the subject of	this report within the three-year
period immediately preceding accept				
ported immediatory proceduring decopie	ando or triis designiment. Triese t	301 11003 410 403011204 11	Tino commonts bo	
Additional Comments				
APPRAISER:		SUPERVISORY	APPRAISER (on	ıly if required):
1 1/1				
Signature //		Clara-ton		
Signature: Name: Tamra Miller		<u>o</u>		
Name: Tarrira Miller Date Signed: 06/12/2024				
State Certification #: AR033837				
or State License #:				
or Other (describe):				
State: CA	Jiaic #			License:
Expiration Date of Certification or Licens	e· 04/27/2026			of Subject Property:
Effective Date of Appraisal: 06/11/2024	j			from street Interior and Exterior

Borrower: Redwood Holdings LLC	File N	lo.: ExtLaLoma	
Property Address: 1450 La Loma Road	Case	No.:	
City: Pasadena	State: CA	Zip: 91105	
London: Wedgewood Inc		·	

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: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

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

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

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 680

7. Retroactive Date: October 21, 2022

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

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

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

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

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

Date: October 11, 2023

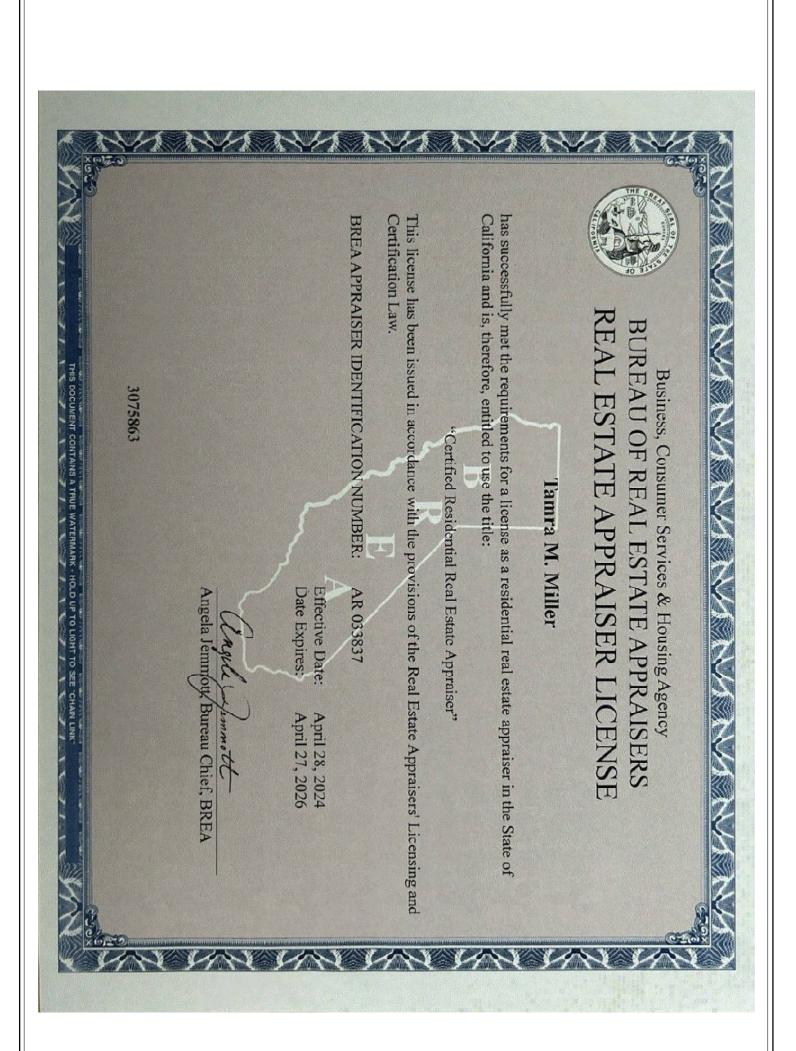
By:

Asaac Peck

Authorized Representative

N DEC 40000 04 22

Borrower: Redwood Holdings LLC
Property Address: 1450 La Loma Road
City: Pasadena
Lender: Wedgewood Inc File No.: ExtLaLoma Case No.: State: CA Zip: 91105



FLOOD MAP

Borrower: Redwood Holdings LLC
Property Address: 1450 La Loma Road
City: Pasadena
Lender: Wedgewood Inc

Mossie's Little Free Library Subject 1450 LA LOMA RD PASADENA, CA 91105 8 Marianna Rd Coople

FLOOD INFORMATION

Community: CITY OF PASADENA

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1375F

Panel: 06037C1375

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area - High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

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

Borrower: Redwood Holdings LLC	File N	No.: ExtLaLoma
Property Address: 1450 La Loma Road	Case	No.:
City: Pasadena	State: CA	Zip: 91105
Lander: Wedgewood Inc		

PROPERTY TRANSFER HISTORY

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

306 Cherry Dr

- -Transferred on 10/20/2023 for \$0. It transferred from Wang Chen G to Kotz Gaelin M and was a Quit Claim Deed (Document #717539)
- -Transferred on 10/20/2023 for \$0. It transferred from Locke Family Trust to Locke Thomas S and was a Affidavit (Document #717538)
- -Transferred on 10/20/2023 for \$0. It transferred from Locke John R to Locke Family Trust and was a Affidavit (Document #717537).

481 Avenue 64

- -Transferred on 01/18/2024 for \$1,120,000. It transferred from Hagelis B J and L A F/Tr to Chiang Sue and was a Grant Deed (Document #38415).
- -Transferred on 08/23/2023 for \$0. It transferred from Hagelis William J to Hagelis B J and L A Fam Trust and was a Grant Deed (Document #559915).

840 Burleigh Dr

-Transferred on 09/28/2023 for \$0. It transferred from Takach Shirley A to Takach Family Trust and was a Affidavit (Document #655239).

1400 Brixton Rd

-No transfer history.

1777 La Loma Rd

-No transfer history.

175 Sequoia Dr

-No transfer history.

353 Tamarac Dr

-No transfer history.

	4	
	1	
Appraiser.		Supervisory Appraiser:
Name:	7"	Name:
- Tamor	·	Turno.

AERIAL MAP

Borrower: Redwood Holdings LLC
Property Address: 1450 La Loma Road
City: Pasadena
Lender: Wedgewood Inc File No.: ExtLaLoma
Case No.: State: CA Zip: 91105

