APPRAISAL OF REAL PROPERTY LOCATED AT 16451 San Jose St Granada Hills, CA 91344 TRACT # 22803 LOT 105 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 07/02/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Exterior-Only Inspection Residential Appraisal Report

Loan#57674 File # 2407001C

									all according							
The purpose	of this	summary appraisal repo	rt is to pro	ovide the	lender/client	with an	accurate,	and adequat	ely support	ed, opini	ion of th	ie mark	et value	of the	subject pro	perty.
Property Address	s 16	451 San Jose St					City	Granada	Hills			State	CA	Zip Code	91344	
Borrower R	edwood	Holdings LLC		(Owner of Publ	ic Record	Unk	nown				County	LOS	ANGEL	ES	
Legal Description		RACT # 22803 LO	T 105				0									
Assessor's Parc		2679-005-002	1 100				Tax Ye	ar 2023				R.E. Tax	es\$ 5	,105		
Neighborhood N									E01 F2			Census				
_		GRANADA HILLS			Special Asses	amanta ¢	-	101010100	501 E3	PUD) HUV 6		mace 1	114.02	□ nor m	nonth
Occupant Diabte	Owner	Tenant Vaca			•		0			PUL) HOA \$	0		per year	per m	IIIIIIII
Property Rights		Fee Simple	Leasehol		Other (descri											
Assignment Typ	e	Purchase Transaction	Refina	ance Transaction		Other (de	scribe)	Servicin	g							
Lender/Client	Wed	gewood Inc			Address	2015 l	Manhat	tan Beach	Blvd, Su	ite 100), Redor	ido Be	each, CA	4 90278	3	
Is the subject pr	operty current	ly offered for sale or has it be	en offered for sal	e in the twelve	e months prior	to the effective	e date of thi	is appraisal?					\mathbf{X}	/es	No	
Report data sour	rce(s) used, o	ffering price(s), and date(s).		DOM	19;THE	MLS#OC	240934	112MR. TH	HE SUBJ	ECT R	RECENT	LY SO	OLD ON	06/28/	2024 FOF	R A
SALES PR	RICE OF	\$800,000.00. LIS	TED ON 0													
I did [nalyze the contract for sale fo														
performed.		•	, ,		·		•		•	•						
Contract Price \$		Date of Contra	art		Ic the nrone	rty seller the ov	wner of nub	lic record?	Г	Yes	□ No I	Data Sour	ra(c)			
				innoviment and		-			rrowor?	103	IVO	Jala Ooui	00(0)		□ Voo □	□ No
•		e (loan charges, sale conces	-	mpayment ass	sistance, etc.)	to be paid by a	arry party or	i beliali oi the bo	irower?					L	Yes	No
If Yes, report the	e total dollar ar	nount and describe the items	to be paid.													
Note: Race and	the racial co	mposition of the neighborh	ood are not appr	raisal factors.												
	Neighb	orhood Characteristics				One-Un	it Housing	Trends			One-	Unit Hou	sing	Pres	sent Land Use	%
Location	Urban	Suburban	Rural	Property Val	lues 🔽	Increasing		Stable	Declinin	0	PRICE		AGE	One-Unit		90 %
			Under 25%	Demand/Sur		•				-				2-4 Unit		
_	Over 75%	25-75%			,	Shortage		In Balance	Over Su		\$ (000)	Laur	(yrs)		ik	%
Growth	Rapid	Stable	Slow	Marketing Ti		Under 3 mth		3-6 mths	Over 6	-	535	Low	2	Multi-Fam	<u> </u>	%
Neighborhood B	oundaries	HIGHWAY 1	118 NORTH	H, HIGH\	WAY 405	EAST, I	DEVON	ISHIRE S	T SOUTH	ł,	1,600	High	112	Commerci	ial	10 %
PORTER	RANCH	WEST.									944	Pred.	68	Other		%
Neighborhood D	escription	THE SUBJE	CT IS LOC	CATED IN	N A NEIC	SHBORH	OOD C	OF MOSTL	Y SINGL	<u>E F</u> AN	MILY DE	TACH	IED PR	OPERT	TES. THE	RE
IS SHOPE	PING, ST	ORES AND PUBI	LIC FACILI	TIES LO	CATED	WITHIN	5 MILE	S.								
Market Condition	ns (includina s	upport for the above conclus	sions)		SEE AT	TACHED	ADDE	MIDLIM								
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Dimensions					A === =			Cha					\fa			
	SEE PL	AT MAP			Area 7,	532 sf		Shap	№ RFC	Tangi	I II AR		View N;	Res;		
Specific Zoning	Classification	LARS						*****		17 (140	O E/ (i (
Zoning Complian					Zoning Des		SINGL	E FAMILY			OLYTT					
	nce 🔀	Legal Legal Nonco	onforming (Grand	Ifathered Use)	Zoning Des				RESIDE		OL/ II C					
		Legal Legal Nonco				cription No Zonin	g	E FAMILY	RESIDE	NCE	Yes	No	If No, descri	be I	HIGHEST	
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There are 8 comparable	properties currently o	ffered for sale in	the subject neighborhoo	d ranging in p	price fr	rom \$ 820,000		to \$ 1,1	149,000
There are 75 comparable	sales in the subject		the past twelve months			e from \$ 535,50	0		1,250,000
FEATURE	SUBJECT		BLE SALE # 1			E SALE # 2		COMPARAE	BLE SALE # 3
Address 16451 San Jose		16723 Tribune S	· -	10936 Petit				Chatswor	
Granada Hills, CA	<u> 91344</u>	Granada Hills, C	A 91344	Granada Hil		N 91344		da Hills, C	CA 91344
Proximity to Subject Sale Price	6	0.48 miles NW	le	0.70 miles N		r	0.36 n	niles NE	10
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 557.55 sq.ft	\$ 775,000			\$ 800,000	٠ -	00 50 00 ft	\$ 785,000
Data Source(s)	\$ sq.ft.	007.00	•	\$ 444.44				96.50 sq.ft.	•
Verification Source(s)		THEMLS#24-35764				734MR;DOM 13			2194MR;DOM 13
VALUE ADJUSTMENTS	DESCRIPTION	PARCEL QUES DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		/ D# 133496 +(-) \$ Adjustment		CRIPTION	T / AGENT +(-) \$ Adjustment
Sales or Financing	BECOMM HON	ArmLth	· () ¢ riajastinont	ArmLth	•	· () \$ / tajasanishi	ArmLt		1 () \$ riajacanoni
Concessions		Cash;0		Conv;0			Conv;		
Date of Sale/Time		s03/24;c02/24		s02/24;c01/2	24			1;c05/24	
Location	N;Res;	N;Res;		N;Res;			A;Bsy		+20.000
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE	F			SIMPLE	120,000
Site	7,532 sf	7,500 sf	0	7,500 sf	_	0	7,202		0
View	N;Res;	N;Res;		N;Res;			N;Res		
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT1;Bungal	ow			ungalow	
Quality of Construction	Q4	Q4		Q4			Q4	unguro II	
Actual Age	67	71	0	71		0	68		0
Condition	C4	C4	+25,000				C4		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths			Bdrms. Baths	
Room Count	8 3 2.0	8 3 2.0		8 3	1.1	+10,000	8	3 2.0	
Gross Living Area	1,519 sq.ft.	1,390 sq.ft	+11,600		sq.ft.	-25,300		1,316 sq.ft.	+18,300
Basement & Finished	0sf	0sf	, , , , ,	0sf			0sf		
Rooms Below Grade									
Functional Utility	AVERAGE	AVERAGE		AVERAGE			AVER	AGE	
Heating/Cooling	FAU/NONE	FAU/NONE		FAU/CENTF	RAL	-5,000			-5,000
Energy Efficient Items	NONE NOTED	NONE NOTED		NONE NOT	ED		NONE	NOTED	
Garage/Carport	2ga2dw	2ga2dw		2gd1dw		0	2gd2d	w	0
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATIO		PORCH/PA	TIO		PORC	H/PATIO	
FIREPLACES	1 FIREPLACE	1 FIREPLACE		1 FIREPLAC	CE		NONE		+3,500
ADDITIONAL	NONE	NONE		NONE			NONE		
Net Adjustment (Total)		X +	\$ 36,600		3 - 8	\$ -20,300			\$ 36,800
Adjusted Sale Price		Net Adj. 4.7 %		Net Adj.	2.5 %		Net Adj.	4.7 %	
of Comparables	ale and the second second second second	Gross Adj. 4.7 %		Gross Adj.	5.0 %	\$ 779,700	Gross Adj	6.0 %	\$ 821,800
I did did not research the s	sale or transfer history of the	subject property and comp	arable sales. If not, explain						
My research did did n	nt reveal any prior cales or to	anefore of the cubiact prope	erty for the three years prior to	the effective date of	thic annr	raical			
			orty for the three yours prior to	alo onocivo dato oi	ино иррг	uioui.			
··· ITTEIVIEO /	PARCEL QUEST of reveal any prior sales or tr		sales for the year prior to the o	late of sale of the cor	mparable	sale.			
	PARCEL QUEST								
Report the results of the research and anal			operty and comparable sales	(report additional pric	or sales o	in page 3).			
ITEM		UBJECT	COMPARABLE SA			COMPARABLE SALE #2		COMP	PARABLE SALE #3
Date of Prior Sale/Transfer	06/28/2024								
Price of Prior Sale/Transfer	\$800,000								
Data Source(s)		ARCEL QUEST	THEMLS / PARCI	EL QUEST T	ГНЕМ	LS / PARCEL QI	JEST -	THEMLS /	PARCEL QUEST
Effective Date of Data Source(s)	06/21/2024		06/21/2024		06/21/2			06/21/2024	
Analysis of prior sale or transfer history of	the subject property and con	mparable sales				PERTY HAS TRA			
36 MONTHS AND NONE	OF THE COMPA	RABLE PROPER	RTIES HAVE TRA	NSFERRED	WITH	IIN 12 MONTHS	OF TH	E TRANS	ACTION DATE
LISTED.									
THE SUBJECTS RECENT	T TRANSFER AN	ID THE CURREN	IT APPRAISED V	ALUE IS THE	SAN	ΛE.			
Summary of Sales Comparison Approach	AFTER		E AND THOROUG						
			EST INDICATORS						
COMPARABLES USED A	RE CONSIDERE			INICIZE AC			VD II IC	TARELITO	
COMPARABLES USED A CLOSED ESCROW AND	RE CONSIDERE ONE IS A PENDI	NG LISTING. TH	IEY ARE SIMILAR						
COMPARABLES USED A CLOSED ESCROW AND MADE FOR DIFFERENCE	RE CONSIDERE ONE IS A PENDI ES IN MARKETIN	NG LISTING. TH	IEY ARE SIMILAR						
COMPARABLES USED A CLOSED ESCROW AND MADE FOR DIFFERENCE CONDITIONING, FIREPL	RE CONSIDERE ONE IS A PENDI ES IN MARKETIN ACE AND POOL.	NG LISTING. TH IG TIME, LOCAT	IEY ARE SIMILAR ION, LOT SIZE, C						
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Exterior-Only Inspection Residential Appraisal Report

Loan#57674 File# 2407001C

Scope of Work: In the preparation of this appraisal, the appraiser has made	•				
interviews with people considered informed regarding the region, area, sul sales. This information was analyzed to document the various environmen					
market value of the subject property. The scope of the appraisal also gave					
comparables. When conflicting information was provided, the source deen					
not included in the report nor used as a basis for the valuation conclusion.					
This appreciase report is intended for use by the private client or their cosin	a far markat valua ani	h. This remart is	not intended for		a. It
This appraisal report is intended for use by the private client or their assign is the property of the party ordering the report regardless of who pays the					
release from the ordering party and/or the Appraiser. Copies may be release					
party participating in the transaction as deemed by the lender and provided		,			
Indicated in the neighborhood section of the report, this estimate is based immediate area and the ratio of listings to closed sales. Considered were					
affecting the region, local economy, and the subject's neighborhood. Cons					
impact on market time. Market time assumes the subject was aggressively					
Condition Addendum: No warranty of the subject is given or implied. No lia					
property. This appraisal has not been prepared for the purpose of certifying plumbing systems. Nor has the appraisal been prepared for the purpose o					
insects, that the property does not contain hazardous materials, or that the					
affect its value. Finally, this appraisal is not intended to certify the soundness					,
Cost Approach: The cost approach was considered, but not utilized to mal			o many variable	s, due to fe	ew lot
sales and builders costs to make an accurate cost approach. Therefore it	s given no weight in th	nis report.			
COCT ADDDOAGU TO VALUE					
COST APPROACH TO VALUE	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
	(not required by Fannie Mae)	COST ESTIM	ATES WERE T	AKEN FRO	OM THE
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH	I, LAND/VALUE RATI	O IS TYPICAL F			
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Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOLORSTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 12/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA. Estimated Remaining Economic Life (HUD and VA only) 30 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) NOT FOOD TO SHOW THE SUBJECT PROPERTIES MARKET AREA. Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) NOT FOOD TO SHOW THE MARKET AND SWIFT OF THE	OPINION OF SITE VALUE OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 227 Depreciated Cost of Improvement "As-is" Value of Site Improvement INDICATED VALUE BY COST APPF E (not required by Fannie Mae) 0 = \$ IEQUIRED FOR PUDS (if applicable) No Unit type(s) D y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion	O IS TYPICAL F.RS. 1,519	240.00 90.00 External	=\$ =\$ =\$ =\$ =\$ =\$	590,000 364,560 34,200 398,760 227,851) 170,909 40,000 800,909
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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.

Loan#57674 File # 2407001C

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.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 2005

Loan#57674 File # 2407001C

20. I identified the lender/client in this appraisal report who i ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal luding, but not limited to, the public through advertising, public
	raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
insurers, government sponsored enterprises, and other secondary	wer, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part more of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
' ', ',	in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignme analysis, opinions, statements, conclusions, and the appraise.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the cceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared. 	of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this anature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
APPRAISER Robert P Charibeh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert P Gharibeh Company Name West Coast Appraisals (310) 560-2170	NameCompany Name
Company Address West Coast Appraisals (310) 560-2170 8400 Alverstone Ave	Company Address
Los Angeles, CA 90045	
Telephone Number (310) 560-2170	Telephone Number
Email Address rgharibeh@msn.com	Email Address
Date of Signature and Report 07/04/2024 Effective Date of Appraisal 07/02/2024	Date of Signature
State Certification #	or State License #
or State License # AL034184	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 05/27/2026	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
16451 San Jose St	Did inspect exterior of subject property from street
Granada Hills, CA 91344	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 800,000 LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	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	

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

Loan#57674 File # 2407001C

								_			пероп	File #		001C		
FEATURE		SUBJECT	•				LE SALE # 4		CO	MPARABL	E SALE # 5				LE SALE #	6
Address 16451 San Jose	St			1712	29 Los	Alimo	s St	168	50 Ger	main S	St	1641	6 San	Jose	St	
Granada Hills, C.	A 9134	4		Gran	nada F	Hills, C	A 91344	Gra	nada F	lills, C	A 91344	Gran	ada F	lills, C	A 9134	4
Proximity to Subject				0.95	miles	NW		0.50	0 miles	W		0.10	miles	SE		
Sale Price	\$						\$ 880,000				\$ 885,000				\$	899,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	579.7	1 sq.ft.	,	\$	485.4	6 sq.ft.	,	\$	698.5	2 sq.ft.		<u> </u>
Data Source(s)							350MR;DOM 78	THE			831MR;DOM 7	l			365MR;[OM 8
Verification Source(s)							T / D# 49050				Г / D# 59034				T / AGE	
VALUE ADJUSTMENTS	DF	SCRIPTIC)N		ESCRIPT		+(-) \$ Adjustment		DESCRIPTI		+(-) \$ Adjustment		ESCRIPTI			Adjustment
Sales or Financing	DL	001111 110	JIV	_		ION	T (-) & Aujustinoni	_		ON	+ (-) © Aujustinoni			UIV	T (-) ψ	Aujustinisiit
•				Arml				Arm				Listir				
Concessions				Con				Cor					DING:	0		
Date of Sale/Time				s01/	24;c01	1/24		s01	/24;c11	/23	+8,850	c06/2	24			
Location	N;Res	s;		N;Re	es;			N;R	les;			N;Re	es;			
Leasehold/Fee Simple	FEE S	SIMPI	F	FFF	SIMP	1 F		FFF	SIMP	l F		FFF	SIMP	l F		
Site	7,532			7,44			0		52 sf		0	9,55				-20,220
View	N;Res			N;Re				N;R			•	N;Re				-20,220
Design (Style)			.1			_1				_1				.1		
- ' ' '	DT1;E	sunga	alow	-	;Bung	alow			1;Bunga	alow			Bunga	alow		
Quality of Construction	Q4			Q4				Q4				Q4				
Actual Age	67			69			0	62			0	66				(
Condition	C4			СЗ			-65,000	C3			-65,000	C4				-25,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	, , , , ,	Total	Bdrms.	Baths		Total	Bdrms.	Baths		,
Room Count	8	3	2.0	7	3	2.0	0	-	3	2.0	0	7	3	2.0	1	(
Gross Living Area				+ '-			0									
*		1,519	, oq.ii.	0 -	1,51	O JUIL	- 0	_	1,823) ^{34,11.}	-27,400		1,28	/ oq.16.		+20,900
Basement & Finished	0sf			0sf				0sf				0sf				
Rooms Below Grade																
Functional Utility	AVEF	RAGE		AVE	RAGE			AVI	ERAGE			AVE	RAGE			
Heating/Cooling	FAU/I			_	/CEN		-5 000		J/CEN1		-5,000					-5,000
Energy Efficient Items	NONE				IE NO		3,300		NE NO		5,500		IE NO			2,000
Garage/Carport			. LU				_			, LU				יבט		
	2ga2d			2gd2			0		2dw			2gd1			1	(
Porch/Patio/Deck	POR				RCH/P				RCH/P	ATIO			CH/P		1	
FIREPLACES	1 FIR	EPLA	CE	1 FIF	REPLA	ACE		NO	NE		+3,500	1 FIF	REPL/	ACE		
ADDITIONAL	NONE	Ξ		NON	۱E			NO	NE			POC	L			-35,000
																,
Net Adjustment (Total)] +	X -	\$ -70.000	Г	7 + 1	X -	\$ -85.050	Г	+ [X -	\$	-64,320
Adjusted Sale Price				Net Adi		8.0 %	-10,000	Net A		9.6 [%]	-05,050	Net Adj.		7.2 %		-0-7,320
of Comparables				Gross A					,	3.0 ″	e			1.2 "	e	004
· ·	the set					8.0 %				12.4 %		aiuss F	ıuj.	11.8 %	Ψ	834,680
Report the results of the research and ana	aysis of the	prior sal			ry of the s	subject pro		_								
ITEM			S	UBJECT			COMPARABLE SAL	E#	4		COMPARABLE SALE #	5		COMPA	RABLE SALE	# 6
Date of Prior Sale/Transfer	0	6/28/2	2024													
		800,0														
Price of Prior Sale/Transfer	2.					IEST	TUENU O / DADO		HEST	THE		IEST	THE	MIS/	PARCE	I OHEST
Price of Prior Sale/Transfer Data Source(s)			IS/P	ARCI			THEM S / PARC	-1 '	~~~·		ALS/PARCEL O			· · · L U /		
Data Source(s)	Т	HEML		PARC				EL C		06/24	/ILS / PARCEL QI /2024					
Data Source(s) Effective Date of Data Source(s)	T 0	HEML 6/21/2	2024				06/21/2024	EL (06/21	/ILS / PARCEL QI /2024			1/2024		
Data Source(s)	T 0	HEML 6/21/2	2024					EL G		06/21						
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Data Source(s) Effective Date of Data Source(s)	T 0	HEML 6/21/2	2024							06/21						
Data Source(s) Effective Date of Data Source(s)	T 0	HEML 6/21/2	2024							06/21						
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	T 0	HEML 6/21/2	2024							06/21						
Data Source(s) Effective Date of Data Source(s)	T 0	HEML 6/21/2	2024							06/21						
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	T 0	HEML 6/21/2	2024							06/21						
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	T 0	HEML 6/21/2	2024							06/21						
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	T 0	HEML 6/21/2	2024							06/21						
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Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	T 0	HEML 6/21/2	2024							06/21						
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Loan#57674 ile No. 2407001C

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. 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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

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

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

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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UAD Version 9/2011 (Updated 1/2014)

Market Conditions Addendum to the Appraisal Report

Loan#57674 File No. 2407001C

The purpose of this addendum is to provide the lender/client with a			ends and conditi	ons prevalent in the subject						
Property Address 16451 San Jose St	Willi all ellective date oil of after A		Granada	Hille	St	ate CA		ZIP Code 913	11	
Borrower Redwood Holdings LLC		0.0,	Granaua	ПШ5		CA		0000 913	44	
Instructions: The appraiser must use the information required on thi	s form as the basis for his/her con	nclusions, and m	nust provide sup	port for those conclusions, regardi	ng					
housing trends and overall market conditions as reported in the Neig	phorhood section of the appraisal	report form. Th	e appraiser mus	t fill in all the information to the ext	ent					
it is available and reliable and must provide analysis as indicated bel	low. If any required data is unavaila	able or is consid	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to					a					
in the analysis. If data sources provide the required information as a	-			-						
average. Sales and listings must be properties that compete with the					he					
subject property. The appraiser must explain any anomalies in the di		w construction, Prior 4–6					_	Overall Trend		
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months			Current – 3 Months		Increasing		Stable Stable		Declining
Absorption Rate (Total Sales/Months)	31		9	25	台		H	Stable	H	Declining
Total # of Comparable Active Listings	5.17	6.	<u>აა</u> მ	8.33 8	+	Declining	F	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	0		1.0	×	Declining	F	Stable	H	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		6 Months	Current – 3 Months				Overall Trend		
Median Comparable Sale Price	865,000	900	,000	901,000	×	Increasing		Stable		Declining
Median Comparable Sales Days on Market	14	1	0	12	X	Declining		Stable		Increasing
Median Comparable List Price	865,000	867	,475	944,450	\boxtimes	Increasing		Stable		Declining
Median Comparable Listings Days on Market	11	1	4	17		Declining		Stable	X	
Median Sale Price as % of List Price	101		13	106	$ \mathbf{X} $	Increasing	Ļ	Stable	Щ	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No	FOV increasing :	as of buildoune pleases seeks on		Declining	X	Stable	Ш	Increasing
Explain in detail the seller concessions trends for the past 12 month fees, options, etc.). SELLER CONCESSION						T 4 D E 4		\^(E\ (ED T	–	
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WERE RANDOM AND DID NOT APPEAL	R TO HAVE AINT TRI	ENDS.								
MARKET 										
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, ex	plain (including	the trends in listings and sales of fo	oreclose	d properties).				
REO/BANK SALES ARE MINIMAL IN TH	E MARKET AREA AN	ND HAVE	LITTLE T	O NO AFFECT ON T	HE N	IARKET.				
City data accuracy for about information										
Cite data sources for above information.	MLS									
Summarize the above information as support for your conclusions in	n the Neighborhood section of the	appraisal report	form. If you use	ed any additional information, such	as					
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings,	=			-	as					
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Freddie Mac Form 71 March 2009

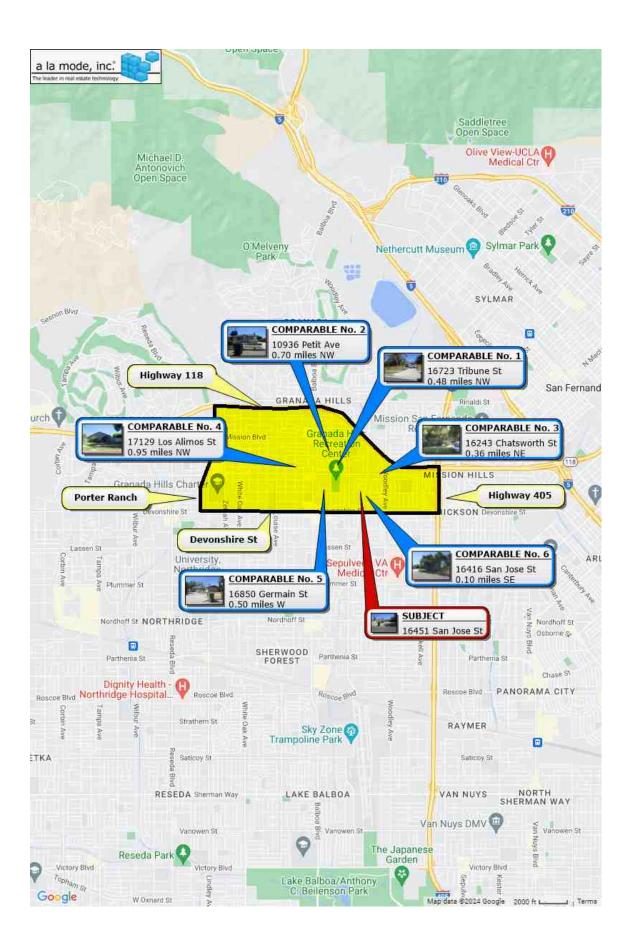
USPAP ADDENDUM

Loan#57674 File No. 2407001C

	OSI AI ADDLIVDOW	File No. 2407001C
Borrower Redwood Holdings LLC		
Property Address 16451 San Jose St		
Granada Hills	County LOS ANGELES	State CA Zip Code 91344
. Oranada riilio	LOS ANGELES	CA91344
ender Wedgewood Inc		
This report was prepared under the following LICE	AD reporting antique	
This report was prepared under the following USF	Ar reporting option.	
Appraisal Report Tr	s report was prepared in accordance with USPAP Standards Rule 2-2(a).	
-		
Restricted Appraisal Report Tr	s report was prepared in accordance with USPAP Standards Rule 2-2(b).	
Bassanahla Evnasura Tima		
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subject	property at the market value stated in this report is:	<u>0-75</u>
A REASONABLE EXPOSURE TIME FO	R THE SUBJECT PROPERTY AT THE OPINION OF VAL	UE INDICATED IS ESTIMATED
WITHIN 75 DAYS.		
William 10 Bittle.		
Additional Certifications		
I certify that, to the best of my knowledge and belief:		
► I have NOT performed services, as an appraisor or	any other capacity, regarding the property that is the subject of this report within t	the
three-year period immediately preceding acceptance	of this assignment.	
<u> </u>		
	other capacity, regarding the property that is the subject of this report within the thr	ee-year
period immediately preceding acceptance of this as	signment. Those services are described in the comments below.	
- The statements of fact contained in this report a	a true and correct	
·		in a second in a set of the second
	are limited only by the reported assumptions and limiting conditions and a	are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.		
- Unless otherwise indicated. I have no present or i	rospective interest in the property that is the subject of this report and no	personal interest with respect to the parties
involved.	, , , , , , , , , , , , , , , , , , ,	
	the solution of the second and the second solution in the state of the second	
	the subject of this report or the parties involved with this assignment.	
 My engagement in this assignment was not cont 	ngent upon developing or reporting predetermined results.	
- My compensation for completing this assignment	is not contingent upon the development or reporting of a predetermined va-	alue or direction in value that favors the cause of
	ment of a stipulated result, or the occurrence of a subsequent event direct	I
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	eloped, and this report has been prepared, in conformity with the Uniform	Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.		
- Unless otherwise indicated. I have made a person	al inspection of the property that is the subject of this report.	
1	ficant real property appraisal assistance to the person(s) signing this certif	fication (if there are exceptions, the name of each
, , ,		ication (ii there are exceptions, the name of each
individual providing significant real property apprais	al assistance is stated elsewhere in this report).	
Additional Comments		
	<	
ADDDALGED: / / / /	AUPTONICATIVA CONTRACTOR CONTRACT	(anth if vancinal)
APPRAISER:	SUPERVISORY APPRAISER:	(only if required)
N 11 M		
KVWN).		
Signature:	Signature:	
Name: Robert P Gharibeh	Name:	
TODOTT CHANDON		
Date Signed: 07/04/2024	Date Signed:	
State Certification #:	State Certification #:	
or State License #: AL034184	or State License #:	
State: CA	State:	
5 1 11 5 1 10 111	5 1 11 B 1 10 111 11	
Expiration Date of Certification or License: 05/27/2		-
Effective Date of Appraisal: 07/02/2024	Supervisory Appraiser Inspection of Subj	
	Did Not Exterior-only f	from Street Interior and Exterior

Location Map

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



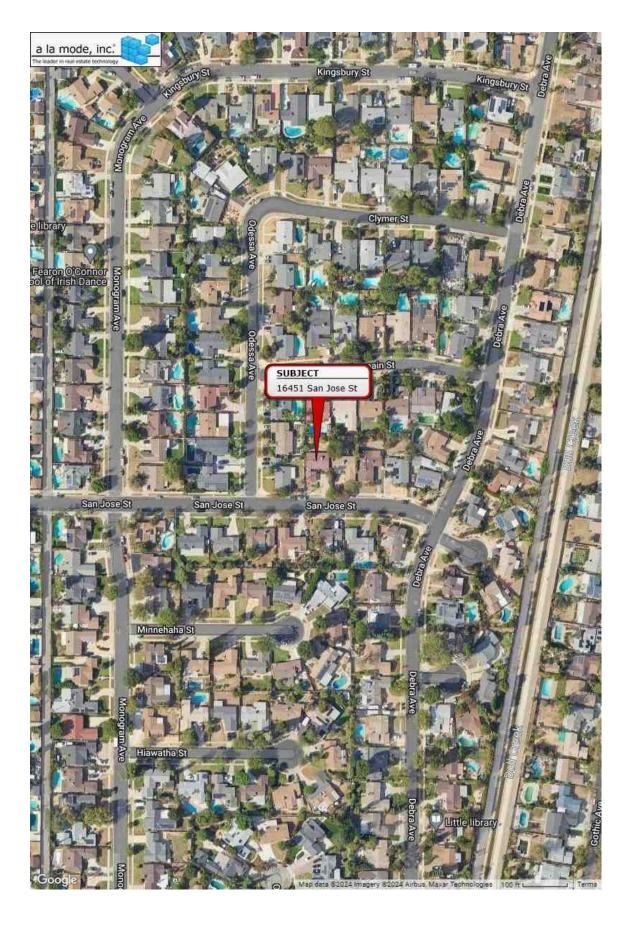
Plat Map

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Landar/Cliant	Wodgowood Inc							



Appraiser License

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	Stat	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



E&O Insurance

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	Sta	te CA	Zip Code	91344	
Lender/Client	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: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27, 2024 To: January 27, 2025

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. \$ 500,000
 4C. \$ 1,000,000

 Claim Expenses Limit of Liability
 4B. \$ 500,000
 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

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

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: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Supplemental Addendum

File	No.	24	٥7	'n	11	c

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							

SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF GRANADA HILLS, CALIFORNIA. THE NEIGHBORHOOD IS A WELL DEFINED SUBURBAN RESIDENTIAL COMMUNITY OF MEDIÚM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH AVERAGE TO GOOD QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS IN CLOSE PROXIMITY TO NEIGHBORHOOD ELEMENTARY AND HIGH SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

SITE COMMENTS:

THE SUBJECT IS REMOVED FROM HEAVILY TRAVELED THOROUGHFARES AND THEREFORE DOES NOT SUFFER FROM DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

SALES COMPARISON COMMENTS:

FIVE OF THE COMPARABLES ARE CONFIRMED CLOSED SALES AND ONE IS A PENDING LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR MARKETING TIME, LOCATION, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, AIR CONDITIONING, FIREPLACE AND POOL. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA.

A MARKETING TIME ADJUSTMENT WAS MADE SINCE THE SUBJECTS MARKET AREA INCREASED ROUGHLY 4-6% OVER THE LAST 12 MONTHS HOWEVER REMAINED STABLE OVER THE LAST 6 MONTHS. THE APPRAISER MADE A 1/2% ADJUSTMENT FOR EACH MONTH THE COMPARABLES WERE DATED BACK. NO ADJUSTMENTS WERE MADE TO COMPARABLES NUMBER ONE, TWO, THREE AND FOUR SINCE THESE COMPARABLES ARE WITHIN THE LAST 6 MONTHS AND REPRESENT CURRENT MARKET CONDITIONS.

A LOCATION ADJUSTMENT (\$20,000.00) WAS MADE TO COMPARABLE NUMBER THREE SINCE THIS COMPARABLE IS LOCATED ON A FEEDER STREET AND HAS AN INCREASE IN TRAFFIC AND NOISE

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$10.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET AN A SQUARE FEOT SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLE NUMBER ONE HAS THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$25,000.00) WAS MADE SINCE THIS COMPARABLE WAS IN NEED OF SOME REPAIRS. A LARGER ADJUSTMENT (\$65,000.00) WAS MADE TO COMPARABLES NUMBER FOUR AND FIVE SINCE THESE COMPARABLES ARE REMODELED AND HAVE A SUPERIOR KITCHEN AND BATHROOMS. COMPARABLE NUMBER SIX HAS THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$25,000.00) WAS MADE SINCE THIS COMPARABLE HAS SUPERIOR BATHROOMS TO THE SUBJECT.

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET AT \$90.00 A SQUARE FOOT

BATHROOM ADJUSTMENTS (\$10,000.00 FOR EACH 1/2 BATHROOM) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

AIR CONDITIONING ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

FIREPLACE ADJUSTMENTS (\$3,500.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

POOL ADJUSTMENTS (\$35,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL CONDITION THEN THE ACTUAL AGE.

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA.

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

FINAL RECONCILIATION COMMENTS:

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH IS NEITHER APPLICABLE NOR RELEVANT TO SINGLE FAMILY PROPERTIES AND CONDOMINIUMS; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

Supplemental Addendum

		ouppiomonic	ii Audoliuulii			24070	J10	
Borrower	Redwood Holdings LLC	•	•					
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							

File No. 2407004C

FINAL RECONCILIATION COMMENTS (CONTINUED):

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER ONE, TWO AND THREE SINCE THEY ARE THE MOST SIMILAR CLOSED COMPETING SALES WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER FOUR AND FIVE SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER SIX SINCE IT IS A PENDING LISTING AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

ADDITIONAL COMMENTS:

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE LOWER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN UNDER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY.

THE OWNER OF PUBLIC RECORD IS CURRENTLY LISTED AS UNKNOWN. ACCORDING TO THE MLS, THE SUBJECT PROPERTY RECENT SOLD (06/28/2024) AND THE NEW OWNER OF PUBLIC RECORD IS NOT UPDATED YET. THE SUBJECTS NEW OWNER NAME HAS NOT UPDATED ON PUBLIC RECORDS YET.

• URAR : Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE AVERAGE WITH RECENTLY RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 116 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 116 SALES WAS 12 DAYS.

Subject Photo Page

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Subject Front

16451 San Jose St

Sales Price

Gross Living Area 1,519 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 7,532 sf Quality Q4 67 Age



Street Scene



Street Scene Other Direction

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Comparable 1

16723 Tribune St

Prox. to Subject 0.48 miles NW 775,000 Sale Price Gross Living Area 1,390 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 7,500 sf Site Q4 Quality Age 71



Comparable 2

10936 Petit Ave

Prox. to Subject 0.70 miles NW Sale Price 800,000 Gross Living Area 1,800 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; N;Res; View Site 7,500 sf Quality Q4 Age 71



Comparable 3

16243 Chatsworth St

Prox. to Subject 0.36 miles NE Sale Price 785,000 Gross Living Area 1,316 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location A;BsyRd; N;Res; View Site 7,202 sf Quality Q4 Age 68

Comparable Photo Page

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



Comparable 4

17129 Los Alimos St

Prox. to Subject 0.95 miles NW 880,000 Sale Price Gross Living Area 1,518 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 7,443 sf Site Q4 Quality Age 69



Comparable 5

16850 Germain St

Prox. to Subject 0.50 miles W Sale Price 885,000 Gross Living Area 1,823 Total Rooms 9 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7,952 sf Quality Q4 Age 62



Comparable 6

16416 San Jose St

Prox. to Subject 0.10 miles SE Sale Price 899,000 Gross Living Area 1,287 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 9,554 sf Quality Q4 Age 66

Photograph Addendum

Borrower	Redwood Holdings LLC							
Property Address	16451 San Jose St							
City	Granada Hills	County	LOS ANGELES	State	CA	Zip Code	91344	
Lender/Client	Wedgewood Inc							



MLS PHOTO FOR COMPARABLE NUMBER ONE SINCE THE NEW OWNER INSTALLED AND FENCE AND THE APPRAISERS PHOTO IS OBSTRUCTED.



MLS PHOTO FOR COMPARABLE NUMBER THREE SINCE THE APPRAISERS PHOTO WAS OBSTRUCTED BY LANDSCAPING AND VEHICLES.



MLS PHOTO FOR COMPARABLE NUMBER SIX SINCE THE APPRAISERS PHOTO WAS OBSTRUCTED BY LANDSCAPING.