

APPRAISAL OF REAL PROPERTY

LOCATED AT:

25614 Wolfe Cir Tract 33698: Lot 214: Stevenson Ranch, CA 91381

FOR:

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

AS OF:

06/03/2024

BY:

Robert Bronley

Robert Bronley The Appraisal Shoppe 22607 Collins Street Woodland Hills, CA. 91367

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

Re: Property: 25614 Wolfe Cir

Stevenson Ranch, CA 91381

Borrower: Catamount Properties 2018 LLC

File No.: 57690

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Kunly

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Robert Bronley CERT. GEN. APPRAISER

AG004659

SUMMARY OF SALIENT FEATURES

	Subject Address	25614 Wolfe Cir
	Legal Description	Tract 33698: Lot 214:
NOI	City	Stevenson Ranch
SUBJECT INFORMATION	County	Los Angeles
ECT INF	State	CA
SUBJ	Zip Code	91381
	Census Tract	9203.38
	Map Reference	4550 C7
RICE	Sale Price	\$
SALES PRICE	Date of Sale	
<u> </u>	Borrower	Catamount Properties 2018 LLC
CLIENT	Lender/Client	Wedgewood Inc.
	Size (Square Feet)	2,363
IS	Price per Square Foot	\$
F IMPROVEMENTS	Location	N;Res;
IMPRO	Age	31
FION OF	Condition	C4
DESCRIPTION 0	Total Rooms	8
D	Bedrooms	4
	Baths	3.0
SER	Appraiser	Robert Bronley
APPRAISER	Date of Appraised Value	06/03/2024
VALUE	Final Estimate of Value	\$ 980,000

57690 File No. 35485518

USPAP ADDENDUM

orrower Catamount Properties 2018 LLC	
roperty Address 25614 Wolfe Cir	
	os Angeles State CA Zip Code 91381
This report was prepared under the following USPAP reporting option:	
Appraisal Report This report was prepared in accord	ance with USPAP Standards Rule 2-2(a).
Restricted Appraisal Report This report was prepared in accord	ance with USPAP Standards Rule 2-2(b).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market	value stated in this report is:
A reasonable exposure time for the subject property develope	d independently from the stated marketing time is 30 days.
Additional Certifications	
I certify that, to the best of my knowledge and belief:	
I have NOT performed services, as an appraiser or in any other capacity, required three-year period immediately preceding acceptance of this assignment.	jarding the property that is the subject of this report within the
I HAVE performed services, as an appraiser or in another capacity, regardin	
period immediately preceding acceptance of this assignment. Those service - The statements of fact contained in this report are true and correct.	s are described in the comments below.
- The statements of fact contained in this report are true and correct. - The reported analyses, opinions, and conclusions are limited only by the reported ass	sumntions and limiting conditions and are my personal impartial and unbiased
professional analyses, opinions, and conclusions.	amptione and initially conditions and are my percental, impartial, and annuaced
- Unless otherwise indicated, I have no present or prospective interest in the property t	at is the subject of this report and no personal interest with respect to the parties
involved.	iss involved with this socianment
- I have no bias with respect to the property that is the subject of this report or the par - My engagement in this assignment was not contingent upon developing or reporting	- I
- My compensation for completing this assignment is not contingent upon the developing	
the client, the amount of the value opinion, the attainment of a stipulated result, or the o	
	epared, 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 personal inspection of the property that is	the authinet of this report
	ince to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated elsewhere in	
Additional Comments	
The intended user of this appraisal report is the lender/client.	Unless specifically stated within the report, there are no
additional intended users. The intended use is to evaluate the	
Monitoring, subject to stated scope of work, purpose of the ap	
and definition of market value.No additional intended users ar	e identified by the appraiser.
The was no personal property appraised	
APPRAISER!	SUPERVISORY APPRAISER: (only if required)
Karlait K.	
Signature:	Signature:
Name: Robert Bronley	Name:
Date Signed: 06/03/2024	Date Signed:
State Certification #: or State License #: AG004659	State Certification #: or State License #:
State: CA	State:
Expiration Date of Certification or License: 09/26/2024	Expiration Date of Certification or License:
Effective Date of Appraisal: 06/03/2024	Supervisory Appraiser Inspection of Subject Property: Did Not Exterior-only from Street Interior and Exterior
	LILIU NOLI III EXTERIOR-DRIV TROMI STREET III INTERIOR AND EXTERIOR

Exterior-Only Inspection Residential Appraisal Report

57690 File # 35485518

	The nurnees of this summery energical rener	et in to provide th	an landar/aliant with an	accurate and adequately and			t valua	of the aubicat	
	The purpose of this summary appraisal repor	t is to provide ti	ie ieriaer/chem with an						
	Property Address 25614 Wolfe Cir			City Stevenson Rar	nch	State	CA	Zip Code 9138	<u> </u>
	Borrower Catamount Properties 2018 L	_LC	Owner of Public Recor	d Lynette M Findlay		County	Los A	ngeles	
	Legal Description Tract 33698: Lot 214:	:							
	Assessor's Parcel # 2826-054-009			Tax Year 2023		R.E. Tax	kes \$ 7	7.142	
	Neighborhood Name Stevenson Ranch			Map Reference 4550	C7			9203.38	
SUBJECT	Occupant X Owner Tenant Vaca		Special Assessments	,	PU		Truct 3		per month
3		Leasehold		1,702		υ πολφ Ο		per year	por monun
Ŋ			Other (describe)	(daaaiiba) a.					
	Assignment Type Purchase Transaction	Refinance 1		, , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
	Lender/Client Wedgewood Inc.			Manhattan Beach Blvd		•			
	Is the subject property currently offered for sale o		for sale in the twelve mon	ths prior to the effective date of	f this apprais	al?		Yes 🔀 No	
	Report data source(s) used, offering price(s), and	date(s). D	ata sources utilized	were real quest, County	y public re	cords, multiple	listing	service, inter-	views
	with real estate persons, owners, and	ł tenants.							
	I did did not analyze the contract for s	sale for the subject	purchase transaction. Expla	in the results of the analysis of	the contract	for sale or why the	analysis	was not	
	performed.		•	•		•	-		
H									
ð.	Contract Price \$ Date of Cont	ract	Is the property seller	the owner of public record?	Yes	No Data Sour	rce(s)		
TR	<u> </u>						00(3)	□ Vaa	□ No
CONTRACT	Is there any financial assistance (loan charges, sa			se, etc.) to be paid by any party	OII DEIIAII O	i lile bollower?		Yes	No
ပ	If Yes, report the total dollar amount and describe	the items to be paid	O						
	Note: Race and the racial composition of the r	neighborhood are	not appraisal factors.						
	Neighborhood Characteristics		One-Un	it Housing Trends		One-Unit House	sina	Present Land	l Use %
		Rural Propo	erty Values Increasin		eclining		AGE	One-Unit	100 %
			and/Supply Shortage		ver Supply		_	2-4 Unit	<u>100 %</u> %
Q						. ,	(yrs)		
8		Slow Mark	eting Time Under 3	mths \mathbf{X} 3-6 mths \mathbf{O}	ver 6 mths	950 Low	20	Multi-Family	%
RH	Neighborhood Boundaries The neighborh	nood is bordere	d by. Valencia Blvd., l	North, mountains South,	#5	1,200 High	40	Commercial	%
BO	freeway East, and mountains to the We	st in the Stever	nson ranch area of Lo	s Angeles County.		1,050 Pred.	31	Other	%
돐	Neighborhood Description The immediate	market area is r	nade up of one and two	story Q3 quality single-fa	mily reside	ences. The single	e family	residences are	of
NEIGHBORHOOD	varying styles, sizes, ages, views,amenition								
Z	employment centers and typical amenities								
	Market Conditions (including support for the above			be Declining. There is					katina
	· · · · · · · · · · · · · · · · · · ·								
	times 30-90 days. The recent trends			et. Support comes from	n the loca	ii wils board, ir	itervie	ws with real e	State
	agents, and articles. Interest rates cu			Ohana I		1	/:a		
	Dimensions Est. Irrg. Per Attached Plat	<u>Map</u>	Area 6001 sf	Shape Iri		V	iew N;	Res;	
	Specific Zoning Classification LCA25*			Single Family Residen	ice				
	Zoning Compliance 🔀 Legal 🔲 Legal Nonc	conforming (Grandfa	athered Use) No Zo	ning 🔃 Illegal (describe)					
	Is the highest and best use of subject property as	improved (or as pro	oposed per plans and spec	fications) the present use?	X	Yes 🗌 No If	No, des	cribe The high	nest and
	best use is the subject's property's current us	se. This based on	the current zoning, build	ling codes, and market dema	ands. See	e attached supple	mental	addendum she	et:
	Utilities Public Other (describe)					ovements - Type			Private
									riivale
ш	, ,	Water		<u>'</u>					Tivale
SITE	Electricity \(\sum \)	Water	\mathbf{X}	S	Street Pav	ed Asphalt		X	
SITE	Electricity 🔀 🗌	Sanitar	ry Sewer 🔀	S A	Street Pav	ed Asphalt e	MA Man	X	
SITE	Electricity	Sanitar No FEMA FI	ry Sewer 🔀 🗌	S FEMA Map # 06037C	Street Pav	ed Asphalt e	МА Мар		
SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical	Sanitar No FEMA Fl for the market area?	ry Sewer	FEMA Map # 06037C	Street Pav Alley Non 0815G	ed Asphalt e FEI		Date 06/02/20	
SITE	Electricity	Sanitar No FEMA Fl for the market area?	ry Sewer	FEMA Map # 06037C	Street Pav Alley Non 0815G	ed Asphalt e FEI		X	
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SITE	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external file Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit	Sanitar No FEMA FI for the market area? factors (easements, operty Ap Genera Concrete Slab	ry Sewer	FEMA Map # 06037Ci No If No, describe ental conditions, land uses, etc.) Assessment and Tax Re Data Source for Gross Living Heating/Cooling FWA HWBB	Street Pave Alley Non 0815G ecords g Area A A Firepla	ed Asphalt e FEI Yes Prior Inspection Assessor's office menities ace(s) # 1	No None	Date 06/02/20 If Yes, describe Property Owner Car Storage	021
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	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical for there any adverse site conditions or external for the describe) General Description Units One One with Accessory Unit of Stories Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 1993 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items,	Sanitar No FEMA FI for the market area? factors (easements, perty Ap Genera Concrete Slab Full Basement Partial Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspr Window Type Dishwasher 8 Rooms etc.) No S	ry Sewer ood Zone X P Yes encroachments, environments, environments praisal Files MLS Description	FEMA Map # 06037Co No If No, describe Intal conditions, land uses, etc.) Assessment and Tax Re Data Source for Gross Living Heating/Cooling FWA HWBB Radiant Other Gas Central Air Conditioning Individual Other Owave Washer/Dryer 3.0 Bath(s) Part items noted: The same	Coords Greet Pave Alley Non 0815G Pacords Greet Pave Non 0815G Pacords Firepla Wood Patio/ Porch Pool Fence Other (2,366 atellite i	ed Asphalt e FEI Yes Prior Inspection Assessor's office menities ace(s) # 1 stove(s) # 0 Deck Open Front Pool Block Wall None describe) 3 Square Feet of 0 mage shows	None None Criveway Attacl Built- Gross Liv a swii	Date O6/02/20 If Yes, describe Property Owner Car Storage way # of Cars Surface Cooge # of Cars ort # of Cars hed Detail in ring Area Above Gri imming poor	S 3 ncrete S 3 s 0 ched
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Exterior-Only Inspection Residential Appraisal Report 57690 35485518

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		ject neigh		the past twelve mont	hs ran				0			,200,000
FEATURE	SUBJECT		COMPARAE	LE SALE # 1		COM	PARABI	LE SALE # 2		COMPA	ARABL	E SALE # 3
Address 25614 Wolfe Cir		2535	9 Clarke St		2560	05 Wor			2611	19 Saling	or I	n
Stevenson Ranch	<u>ր, CA 91381</u>	Stev	enson Rand	ch, CA 91381	Stev	enson	Rancl	n, CA 91381	Stev	enson R	anch	n, CA 91381
Proximity to Subject		0.29	miles W		0.66	miles	N		0.85	miles N		
Sale Price	\$			\$ 1,032,000				\$ 965,000				\$ 1,090,000
Sale Price/Gross Liv. Area	·	q.ft. \$	399.38 sq.ft.	1,000,000		560.07		, 000,000		440.05		1,000,000
	Ψ 30	_										
Data Source(s)				42957;DOM 29				23817;DOM 21				5777;DOM 38
Verification Source(s)		Doc#	24-292727 		Doca	#24-19	2339		Doca	‡ 23-0752	2283	
VALUE ADJUSTMENTS	DESCRIPTION	DE	SCRIPTION	+(-) \$ Adjustment	DI	ESCRIPTI	ION	+(-) \$ Adjustment	DE	SCRIPTION	N	+(-) \$ Adjustment
Sales or Financing				(/ , ., .,				()				()
_		Arml			Arm			_	Arm			
Concessions		Conv		0	Casl			0		v;10960		-11,000
Date of Sale/Time		s05/2	24;c04/24		s03/	24;c02	/24		s11/	23;c10/2	23	-19,000
Location	N;Res;	N;Re	es:		N:Ac	djPrk;		0	N;Re	es:		
Leasehold/Fee Simple	Fee Simple		Simple			Simple				Simple		
							;					
Site	6001 sf	6977		0	3698			+7,000				-8,000
View	N;Res;	N;Re	es;		B;Mt	tn;		-25,000	N;Re	es;		
Design (Style)	DT2;Traditional	DT2	;Traditional		DT2	;Contemp	orarv	0	DT2	;Traditiona	al	
Quality of Construction	Q3	Q3	,		Q3	, comemp	o.u.y		Q3	,		
-												
Actual Age	31	34			27			0	27			0
Condition	C4	C3		-50,000	C4				C2			-75,000
Above Grade	Total Bdrms. Bat	ths Total	Bdrms. Baths		Total	Bdrms.	Baths	+5,000	Total	Bdrms. B	Baths	
Room Count		.0 8	4 3.0		7	3	2.1	+5,000			3.0	
					<u> </u>							
Gross Living Area	2,363 sc		2,584 sq.ft.	-11,000		1,723	s sq.π.	+32,000		2,477	ડપ.ા.	-6,000
Basement & Finished	0sf	0sf			0sf				0sf			
Rooms Below Grade												
Functional Utility	Average	Aver	ane		Aver	ade			Aver	ade		
Heating/Cooling	FAU/CAC	FAU	/CAC		FAU	/CAC			FAU	/CAC		
Energy Efficient Items	None	None	е		None	е			None	е		
Garage/Carport	3ga3dw	3ga3	Rdw		2ga2	2dw		+10,000	3na3	Rdw		
Porch/Patio/Deck								. 10,000				
	Open Patio / Porcl		Patio / Porch			Patio / F	orch			Patio / Porc	h	0
Amenities	Pool	None	e	+15,000	Pool				Pool			
Fireplace	1 Fireplace	1 Fir	eplace		1 Fir	eplace	•		1 Fir	eplace		
Blt-Ins	Blt-Ins	Blt-Ir	•		Blt-I	ns			Blt-Iı			
Net Adjustment (Total)	Dit-III3	DIC-II] + 🗶 -	\$ -46,000		+ [٦.	\$ 34.000				\$ -119.000
, ,							_	\$ 34,000] + 🔀		\$ -119,000
Adjusted Sale Price		Net Ad			Net A	dj.	3.5 %		Net A		1.9 %	
of Comparables		Gross	Adj. 7.4 %	\$ 986,000	Gross	Adj.	8.7 %	\$ 999,000	Gross	Adj. 10	.9 %	\$ 971,000
Data Source(s) Data utilize My research ☐ did 🔀 did i	in this report ca not reveal any prior	ame from sales or tra	n the public r ansfers of the co	bipiect property for the the ecords, realquest, a ecords, realquest, a ecords, realquest, a	and m year pri	nls ior to the						
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Exterior-Only Inspection Residential Appraisal Report 57690 35485518

I"I have performed no services, as an appraiser or in any other ca within the three year period immediately preceding acceptance of	
A reasonable exposure time for the subject property developed in	dependently from the stated marketing time is 30 days.
The intended user of this appraisal report is the lender/client. Unler intended users. The intended use is to evaluate the property that is subject to stated scope of work, purpose of the appraisal, reporting market value. No additional intended users are identified by the appraisal intended users are identified by the appraisal.	s the subject of this appraisal for a mortgage finance transaction, g requirements of this appraisal report form, and definition of
Appraisal Fee \$220	
Some data utilized in this report was older than six months free this older data due to a lack of match paired data in the imme	
The square footage was rounded off to the nearest thousand.	
Special assessment taxes are voter approved. Special assess special assessments paid for flood control service open space.	e program, storms sewers, public parks, County parks,
trauma and emergency services. The special assessment taxe have similar type special assessments. The special assessment taxe tax statement	es are paid yearly. The sales/listings utilized in this report ent tax is mailed with the real estate real property assessment
	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estimate the provided in the comparable land sales or other methods for estimate the comparable land sales or other methods for estimate the comparable land sales or other methods for estimate the comparable land sales or other methods for estimate the provided in the comparable land sales or other methods for estimate the comparable land sales or other methods.	
was utilized with this report. An appraisal process where the appraiser selects comparate	· · · · · · · · · · · · · · · · · · ·
estimate from the total price given estimate of the value of the land, comparable three w	
\$620,000.Typical land to building ratio for the neighborhood. The area is +_98% built up ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 621,200
Source of cost data Marshall & Swift Cost Handbook	DWELLING 2,363 Sq.Ft. @ \$ 200.00 =\$ 472,600
Quality rating from cost service Q3 Effective date of cost data 06/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	0 Sq.Ft. @ \$ =\$ =\$
Typical land building ratio for the neighborhood. The Marshall and Swift cost	Garage/Carport 630 Sq.Ft. @ \$ 80.00 == \$ 50,400
handbook was utilized in this report for cost information. The calculated	Total Estimate of Cost-New =\$ 523,000 Less Physical Functional External
square footage of gross living area is considered an approximation. The subject has no functional or economic obsolescence noted are anticipated.	Depreciation 209,200 =\$(209,200)
The abstraction approach was utilized.	Depreciated Cost of Improvements =\$ 313,800
	"As-is" Value of Site Improvements =\$ 100,000
Estimated Remaining Economic Life (HUD and VA only) 30 Years	INDICATED VALUE BY COST APPROACH =\$ 1,035,000
	JE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM)	= \$ Indicated Value by Income Approach
outliniary of moonic Approach (moluting support of market one and dring)	, , , , , , , , , , , , , , , , , , , ,
	I FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)?	I FOR PUDs (if applicable) No Unit type(s) Detached Attached
	I FOR PUDs (if applicable) No Unit type(s) Detached Attached
Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units	I FOR PUDs (if applicable) No Unit type(s) Detached Attached Ind the subject property is an attached dwelling unit. Total number of units sold
Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units for sale	No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s)
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Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data Source(s)	No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion
Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	No Unit type(s) Detached Attached and the subject property is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion

Exterior-Only Inspection Residential Appraisal Report

57690 File # 35485518

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 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.

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Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 57690 File # 35485518

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.

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- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER // D	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert Bronley	Name
Company Name The Appraisal Shoppe	Company Name
Company Address 22607 Collins St	Company Address
Woodland Hills, CA 91367	
Telephone Number (818) 715-0051	Telephone Number
Email Address appraisalshoppe1@aol.com	Email Address
Date of Signature and Report 06/03/2024	Date of Signature
Effective Date of Appraisal 06/03/2024	State Certification #
State Certification #	or State License #
or State License # AG004659	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 09/26/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property
25614 Wolfe Cir	Did inspect exterior of subject property from street
Stevenson Ranch. CA 91381	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 980,000	
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 AMC Registration Clear Capital.com Inc: California #1256	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

Exterior-Only Inspection Residential Appraisal Report 57690 Silver # 35485518

FEATURE	SUBJECT	COMPARAB	LE SALE # 4	CON	/IPARABI	E SALE # 5		COMPAR	RABLE	SALE#6	
Address 25614 Wolfe Cir		25908 Bryant Pl		25211 Kea	ats Ln		25919	9 Words	wort	h Ln	
Stevenson Ranch	n, CA 91381	Stevenson Rand	h, CA 91381	Stevensor	Ranc	h, CA 91381	Steve	nson Ra	anch	, CA 91381	
Proximity to Subject		0.21 miles W		0.24 miles	S		0.60 r	niles NV	٧		
Sale Price	\$		\$ 1,050,000			\$ 1,195,000				\$ 965.	,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 330.60 sq.ft.			7 sq.ft.	, ,		47.17 so	q.ft.		
Data Source(s)		CRMLS#SR231				0482;DOM 9			•	0546;DOM 7	
Verification Source(s)		Doc#23-064412		Doc#24-22		0.02,200		24-0102			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIP		+(-) \$ Adjustment		CRIPTION		+(-) \$ Adjustm	ent
Sales or Financing		ArmLth	() + ()	ArmLth		() + ()	ArmL			() +	
Concessions		Conv:16200	16 200	FHA;1000	Λ	-10,000				Ω	,500
Date of Sale/Time		s09/23:c08/23		s04/24:c0		-10,000		4;c01/24	1		,000
Location	N;Res;	N;Res;	-23,300	N;Res;	3/24		N;Adj		+	-12,	000,
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simpl			Fee S				- 0
Site			0		е	0				1.6	000
View	6001 sf	6191 sf	0	5869 sf			4097			+0,	,000
Design (Style)	N;Res;	N;Res;		B;Mtn;		-25,000					
Quality of Construction	DT2;Traditional	DT2;Traditional		DT2;Traditi	onai			raditional	-		
	Q3	Q3		Q3			Q3				
Actual Age	31	28	0	35			26				0
Condition	C4	C4		C2	Ι	-125,000		D. D			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms					aths	+5,	,000
Room Count	8 4 3.0	8 4 3.0		8 4	3.0		7		.1		0
Gross Living Area	2,363 sq.ft.	3,176 sq.ft.	-41,000		6 sq.ft.	-24,000		2,158 \$	q.ft.	+10,	,000
Basement & Finished	0sf	0sf		0sf			0sf				
Rooms Below Grade											
Functional Utility	Average	Average		Average			Avera	ige			
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC			FAU/	CAC			
Energy Efficient Items	None	None		None			None				
Garage/Carport	3ga3dw	2ga2dw	+10,000	3ga3dw			2ga2d	w		-10,	,000
Porch/Patio/Deck	Open Patio / Porch	Cvd Patio / Porch	0	Open Patio /	Porch			itio / Porch	1		0
Amenities	Pool	None	+15,000			+15,000	None			+15.	.000
Fireplace	1 Fireplace	1 Fireplace	,	1 Fireplace	e	,		place			,
Blt-Ins	Blt-Ins	Blt-Ins		Blt-Ins			Blt-In:	•			
Net Adjustment (Total)	Bit inio	□ + X -	\$ -55,700		X -	\$ -169,000			- 1	\$ 5.	,500
Adjusted Sale Price		Net Adj. 5.3 %		Net Adj.	14.1 %	-100,000	Net Adj		6 %	, 0,	,000
of Comparables		Gross Adj. 10.1 %		Gross Adj.	16.7 %	\$ 1,026,000			9 %	\$ 070	,500
Report the results of the research a	l and analysis of the prior								9 /0	Ψ 970 ,	,500
ITEM		JBJECT	COMPARABLE SA			OMPARABLE SALE # {			ΙΡΔΒΔ	ABLE SALE # 6	
Date of Prior Sale/Transfer	30	JOSEOT	OOIVII AITABLE OA	LL # 4	0.	JIVII AITADEL JAEL # ,	,	OOW	11 /11/	NDLL OALL # 0	
Price of Prior Sale/Transfer Data Source(s)	0 1 :		0		0 1			0 1			
` '	CoreLogic		CoreLogic		Corel			CoreLog			
	06/03/2024		06/03/2024		06/03			06/03/20			
Analysis of prior sale or transfer hi						ords (did not) indic		•			
within the last three years				rds (did no	t) indic	ate any recorded	title tra	ansfer w	ithin	the past	
three years involving the o	comparable sales	utilize in this app	raisal report.								
Analysis/Comments											

Exterior-Only Inspection Residential Appraisal Report 57690 File # 35485518

FEATURE	SUBJECT	COMPARABI	LE SALE # 7	COM	1PARABL	LE SALE # 8		COMPARAB	LE SALE # 9
Address 25614 Wolfe Cir		25363 Irving Ln		26014 Sar	ndburg	Pl	24751	Laurelcre	st Ln
Stevenson Ranch	n, CA 91381	Stevenson Rand	h, CA 91381			h, CA 91381	Steven	son Rand	ch, CA 91381
Proximity to Subject		0.19 miles SW	•	0.66 miles		,		iles SE	,
Sale Price	\$	0.10.11110	\$ 1,065,000			\$ 1,030,000			\$ 1,070,000
	\$ sq.ft.	\$ 412.95 sq.ft.	1,000,000		5 sq.ft.	1,000,000		52.80 sq.ft	.,,
Data Source(s)		CRMLS#SR2314		120.0		96384;DOM 18			00708;DOM 5
Verification Source(s)		Doc#23-0625032		No Doc Se				Selected	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
Sales or Financing	DESCRIPTION		T(-) \$ Aujustinent		IION	T(-) # Aujustilielit		HILL LION	T (-) \$ Aujustinent
Concessions		ArmLth		Listing		40.000	Listing		40.000
		FHVA;0		Conv;0		-40,000			-40,000
Date of Sale/Time		s09/23;c08/23	-24,000				c05/24		0
Location	N;Res;	N;Res;		N;AdjPrk;		0	N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee Sir		
Site	6001 sf	8608 sf	-8,000	3958 sf		+6,000	7206 s	f	-3,500
View	N;Res;	N;Res;		N;Res;			N;Res;		
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Tradition	onal		DT2;Tra	aditional	
Quality of Construction	Q3	Q3		Q3			Q3		
Actual Age	31	33	0	27		0	36		0
Condition	C4	C3	-60,000				C3		-50,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-00,000	Total Bdrms.	Baths			drms. Baths	-50,000
Room Count									
	8 4 3.0	8 4 3.0	1.00-	8 4	3.0	-	8	4 3.0	
Gross Living Area	2,363 sq.ft.	2,579 sq.ft.	-11,000		3 sq.ft.	0		,312 sq.ft	0
Basement & Finished	0sf	0sf		0sf			0sf		
Rooms Below Grade									
Functional Utility	Average	Average		Average			Averag	je	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC			FAU/C	AC	
Energy Efficient Items	None	None		Solar Pow	er	-25,000	None		
Garage/Carport	3ga3dw	2ga2dw	+10,000				3ga3dv	N	
Porch/Patio/Deck	Open Patio / Porch	Open Patio / Porch	10,000	Open Patio /	Porch			o / Porch	0
Amenities	Pool	None	+15,000		FUICII	+15,000		U/ FUICII	+15,000
			+15,000			+15,000		1	+15,000
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace	9		1 Firep	lace	
Blt-Ins	Blt-Ins	Blt-Ins	•	Blt-Ins			Blt-Ins	N	•
Net Adjustment (Total)			\$ -78,000		X -	\$ -44,000			\$ -78,500
Adjusted Sale Price		Net Adj. 7.3 %		Net Adj.	4.3 %		Net Adj.	7.3 %	
of Comparables		Gross Adj. 12.0 %			8.3 %				\$ 991,500
Report the results of the research a	and analysis of the prior	sale or transfer history	of the subject property	and comparab	le sales	(report additional prior	sales on p	age 3).	
ITEM	Sl	IBJECT	COMPARABLE SA	LE# 7	C	OMPARABLE SALE # 1	3	COMPA	RABLE SALE # 9
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	CoreLogic		CoreLogic		Corel	ogic	C	CoreLogic	
Effective Date of Data Source(s)	06/03/2024		06/03/2024			3/2024		6/03/202	
Analysis of prior sale or transfer his				parch of pa		ords (did not) indic			
within the last three years									
				rus (uiu rio	t) iriaic	ate any recorded	uue uai	isiei willi	in the past
three years involving the c	comparable sales	utilize in this app	raisai report.						
Analysis/Comments									

File No. 35485518

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Borrower	Catamount Properties 2018 LLC					
Property Address	25614 Wolfe Cir					
City	Stevenson Ranch	County Los Angeles	State	CA	Zip Code 91381	
Landar/Client	Wedgewood Inc					

A thorough search for comparable sales was made in this neighborhood. These comparable sales have significantly different (dates of sale, sizes, ages, conditions, and styles), in the appraiser's opinion, the comparable sales selected are the best indicators of the subject property's market value. Studies using match pairs serve as a basis for making the required adjustments

The validity of the sales comparison approach depends on the existence of recent sales of property which are comparable in location, size, age, condition, utility, construction and overall market appeal and compared with the subject property. The sale comparison approach has broad applicability and is persuasive when sufficient data is available. It usually provides the primary indication of value in sales of properties not purchased for their income producing characteristics. Every effort has been made to strictly here to the lenders guidelines and those of HUD. However due to the nature of the market it is not always possible to find comparable sales within a data pool for a particular area, that meet all of these guidelines. Therefore, it might have been necessary to use older sales, sales of competing homes in the area located further away than typically desired. In these instances, it is the appraiser's opinion that the comparable sales chosen represent the best data available and are the most reliable indicators of current market value.

Highest and best use is, that use, from among reasonable probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible and which results in the highest land value. This definition applies specifically to the highest and best use of land or size as though vacant when a site contains improvements, the highest and best use may determine to be different from existing use. The existing use will continue unless and until land value in its highest and best use exceeds the sum of the value of the entire property in its existing use and that cost to remove the improvements.

As indicated in the above definition two analysis are typically required for the highest and best use. First analysis of its highest and best use of land as though vacant. The second analysis of the term the highest and best use of the site as improved with the existing building and off-site improvements. The subject land is improved with a residential property built in 1993. The property is functional in its use, design, and is currently in Q2 condition. The current improvements are physically adequate, are illegal conforming use, could be providing positive net operating income, and are maximally productive use of the property. Therefore, it is the appraiser's opinion that the existing improvements represent the highest and best use of the subject property as improved.

Highest and best use is, that use, from among reasonable probable and legal alternative uses, found to be physically possible, appropriately supported, financially feasible and which results in the highest land value. This definition applies specifically to the highest and best use of land or size as though vacant when a site contains improvements, the highest and best use may determine to be different from existing use. The existing use will continue unless and until land value in its highest and best use exceeds the sum of the value of the entire property in its existing use and that cost to remove the improvements.

As indicated in the above definition two analysis are typically required for the highest and best use. First analysis of its highest and best use of land as though vacant. The second analysis of the term the highest and best use of the site as improved with the existing building and off-site improvements. The subject land is improved with a residential property built in 1993. The property is functional in its use, design, and is currently in Q2 condition. The current improvements are physically adequate, are illegal conforming use, could be providing positive net operating income, and are maximally productive use of the property. Therefore, it is the appraiser's opinion that the existing improvements represent the highest and best use of the subject property as improved.

There are no extraordinary assumptions are hypothetical conditions to this appraisal report. An extraordinary assumption presume as fact otherwise uncertain information about physical, legal, our economic characteristics of the subject property or about conditions external to the property, such as market conditions or trends, or the integrity of the data used in an analysis. A hypothetical condition that which is contrary to known facts about physical, legal, or economic characteristics of the subject property are about conditions external to the property, such as market conditions or trends.

Signature	Rober	ronly	Signature	
Name Robert E	ronley		Name	
Date Signed 06	/03/2024		Date Signed	
State Certification #	<i></i>	State	State Certification #	State
Or State License #	AG004659	State CA	Or State License #	State

File	No.	354	8551	g
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Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc			

Comments on market data / Adjustment comments

The adjustments that were warranted, were derived from match paired data from within this report, preparation of the work file, other jobs performed in the immediate market area over the past 36 interviews selling and listing agents from the immediate and surroundings market areas. There were no adjustments that exceeded the lenders guidelines of 10%. Not all adjustments in the sales comparison approach, and be directly extracted are supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment. The appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers and sellers in the marketplace. This method is a standard and well accepted practice within the appraisal industry. All interested parties are encouraged to have an understanding of basic valuation practices when appraising complex properties are when there is an extreme absent of like elements of comparison are in instances where the market data is consistent which to draw better supported adjustments and overall value.

Comments on market data utilized in this appraisal report:

25359 Clarke St - This is will a two-story Q3 quality traditional type style single-family residence located West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County. This sale was given a C3 rating for condition due to updates over the years and maintaining in good condition. An adjustment was applied based on buyers reactions to it on this been updated over the years and been well maintained where the adjustment was derived from paired data within this report and other data that was gathered during the preparation of the work file. This recent sale from the immediate market area was considered good match paired data due to the following characteristics such as quality of construction, effective age, lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

25605 Wordsworth Ln - This is a two-story Q3 quality Contemporary type style single-family residence situated West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County with pool and Mountain view. This sale was given a C4 rating for condition due to no updates over the years per MLS Photos and exterior. This recent sale from the immediate market area was considered good match paired data due to the following Features such as quality of construction, effective age, smaller lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

26119 Salinger Ln - This is a two-story Q3 quality traditional type style single-family residence situated West of the #5 freeway in the Stevenson ranch area of Los Angeles County with swimming pool and considered good match Paired data. This sale was given a C2 condition rating based on recent upgrades/remodeling per MLS photo/MLS comments where a condition adjustment was applied based on buyers reactions to recent upgrades/remodeling and where the adjustment was derived from paired data within this report and other data that was gathered during the preparation of the work file. This sale was considered good paired data due to the following attributes such as quality of construction, effective age, lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the Stevenson ranch area West of the #5 freeway with few other adjustments being required at this time.

25908 Bryant PI - This is a two-story Q3 quality Contemporary type style single-family residence with Mountain View, situated West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County with pool and Mountain view. This sale was given a C4 rating for condition the 10 no updates over the years per MLS Photos and exterior. This recent

Signature	10000	Monda	Signature	
Name Robe	ert Bronley		Name	
Date Signed	06/03/2024		Date Signed	
State Certificat	tion #	State	State Certification #	State
Or State Licen	se # AG004659	State CA	Or State License #	State

	- Capi	rioiniontai riaaonaani	1 110	10. 004000 10	
Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc				

File No. 35/185518

sale from the immediate market area was considered good match paired data due to the following Similarities such as quality of construction, effective age, lot size/lot utility, larger square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

25211 Keats Ln - This is a two-story Q3 quality traditional type style single-family residence situated West of the #5 freeway in the Stevenson ranch area of Los Angeles County with ,Mountain View and considered good match Paired data. This sale was given a C2 condition rating based on recent upgrades/remodeling per MLS photo/MLS comments where a condition adjustment was applied based on buyers reactions to recent upgrades/remodeling and where the adjustment was derived from paired data within this report and other data that was gathered during the preparation of the work file. This sale was considered good paired data due to the following characteristics such as quality of construction, effective age, lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the Stevenson ranch area West of the #5 freeway with few other adjustments being required at this time.

25919 Wordsworth Ln - This is a two-story Q3 quality traditional type style single-family residence situated West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County. This sale was given a C4 rating for condition due to no updates over the years per MLS Photos and exterior. This recent sale from the immediate market area was considered good match paired data due to the following attributes such as quality of construction, effective age, smaller lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

25363 Irving Ln - This is a two-story Q3 quality traditional type style single-family residence located West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County. This sale was given a C3 rating for condition due to updates over the years and maintaining in good condition. An adjustment was applied based on buyers reactions to it on this been updated over the years and been well maintained where the adjustment was derived from paired data within this report and other data that was gathered during the preparation of the work file. This recent sale from the immediate market area was considered good match paired data due to the following Features such as quality of construction, effective age, lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

26014 Sandburg PI - This current active listing is a two-story Q3 quality traditional type style single-family residence situated West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County. This sale was given a C4 rating for condition due to no updates over the years per MLS Photos and exterior. This recent sale from the immediate market area was considered good match paired data due to the following Similarities such as quality of construction, effective age, smaller lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

24751 Laurelcrest Ln - This current active listing is a two-story Q3 quality traditional type style single-family residence located West of the #5 Freeway in the Stevenson Ranch area of Los Angeles County. This sale was given a C3 rating for condition due to updates over

Signature	Rober	houle	Signature	
Name Robert I	Bronley		Name	
Date Signed O	6/03/2024		Date Signed	
State Certification	#	State	State Certification #	State
Or State License #	4 AG004659	State CA	Or State License #	State

	oupp.	omontai Audonaum	1 110	110. 33403310	
Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc				

File No. 35/185518

the years and maintaining in good condition. An adjustment was applied based on buyers reactions to it on this been updated over the years and been well maintained where the adjustment was derived from paired data within this report and other data that was gathered during the preparation of the work file. This recent sale from the immediate market area was considered good match paired data due to the following characteristics such as quality of construction, effective age, lot size/lot utility, square footage range, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch with few other adjustments being required at this time.

Summary of sales comparison approach:

In the appraiser's opinion comparables 2,4, and 6 were given the greatest consideration in the final estimate of market value for the subject property. These three sales from the immediate market area West of the five freeway in the Stevenson ranch area of Los Angeles County and all having a C4 condition rating like the subject property were considered good match paired data due to the following characteristics such as quality of construction, effective age, lot size/lot utility, some with similar amenities, square footage ranges, overall interior utility, varying interior amenities/utility, and market appeal due to the similarities within the Stevenson ranch community. Comparables 1,3,,5 and 7 were four more sales West of the #5 freeway in the Stevenson ranch community of Los Angeles County with a superior condition ratings and consider good match paired data due to the following features such as quality of construction, effective age, lot size/lot utility, similar amenities, square footage range, overall interior utility, very interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch. These for additional sales were selected in support of the final estimate of market value for the subject property. Comparables 8 and 9 were two recent active listings from the Stevenson ranch community situated West of the #5 freeway and considered good match paired data due to the following similarities when compared with the subject property in the following features such as quality of construction, effective age, lot size/lot utility, square footage range, interior utility, very interior amenities/utility, and market appeal due to the similarities and location within the immediate market area Stevenson ranch. These two recent active listings were chosen in support of the final estimate of market value for the subject property.

Sometimes there are discrepancies between the appraiser's inspection and the public records. Public records in some instances does not have the correct information recorded for the subjects property, interior room count, bathroom count, on-site amenities, and other interior, amenities. Public records cannot be relied upon in all circumstances when there is a discrepancy between the public records and the MLS records the appraiser will use the data that appears most accurate and reliable. There were no discrepancies found between the public records/MLS in this report.

The predominant value is higher than the final estimate of market value due to the subject property C4 condition rating.

Some data (Comparable 9) utilized in this report were further away (more than a mile) than typically desired. It was necessary to use this data due to a lack of good match paired data within the immediate market area that paired with the subject in terms of quality of construction, style, effective age, lot size, and square footage range. The typical buyer would consider these other areas in Stevenson Ranch when purchasing a residence due to the following characteristics in quality of construction, level type lot, square footage range, interior utility, age range, and similar amenities such as having a pool. These areas share the same school system, transportation facilities, shopping facilities, recreational facilities, and social services.

Some data exceeds the lenders guideline with data being 20% larger and smaller in square footage when compared with the subject property. Comparable 2 was 20% smaller in square footage, and

Signature	Kolen	houle	Signature	
Name Robert Br	onley		Name	
Date Signed 06/	03/2024		Date Signed	
State Certification #		State	State Certification #	State
Or State License #	AG004659	State CA	Or State License #	State

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Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc			

comparables 4 and 5 were 20% larger in square footage. It was necessary to use this data had due to a lack of match paired data similar to the subject property, quality of construction, square footage, overall utility, and varying amenities.

The attached market condition sheet shows market declining at a rate of approximately 1/4% a month. Time adjustments were applied to sales that were closed over 90 days ago from the effective date of this report. The adjustment dates to the contract date of sale.

Special assessment taxes are voter approved. Special assessment taxes can be extended by voters approval. Subject special assessments paid for flood control service open space program, storms sewers, public parks, County parks, trauma and emergency services. The special assessment taxes are paid yearly. The sales/listings utilized in this report have similar type special assessments. The special assessment tax is mailed with the real estate real property assessment tax statement.

A few of the sales/listings utilized as appraisal report had a different style. It is not always possible to find identical type sales in older neighborhoods that homes have been altered over the many years. It was necessary to use this data as recent match paired data in terms of square footage, quality of construction, and similar type condition. The typical buyer in this market is generally looking for location. The style and if the property is one story versus two stories is a matter of taste of the buyer, which has been verified by selling agents over the past years.

The lot size comes form the attached plat map. The attached legal sheet is not correct.

There were other sales and listings found during the preparation of the work file. These sales and listings were not utilized at this time due to varying issues regarding quality of construction, superior type views, superior lot size and utility, off-site amenities such as guesthouse and,locational issues. This data is part of the work file.

Adjustments that have been made up based on match paired analysis of comparables utilized within this report are based on past market analysis of sales within the subjects market area.

The square footage adjustment made in this report is based on a match paired analysis of the comparables utilized in this report, and historical experience of the area. Square footage adjustment was determined to be \$50 per square foot.

There were no adjustments made for patios or other secondary amenities are energy-efficient items as there was no good match paired data to indicate value for secondary amenities.

There were adjustments made for bedroom or for bath room counts as there were match paired data to indicate a value for bedroom or bath counts at this time in the marketplace.

There were no adjustments made for actual age as there is no conclusive data that suggest that differences in effective age warranted adjustments.

Lot size adjustments were made as paired data indicated adjustments were warranted at \$3.00 per square foot.

Primary amenities, such as pools, spa, guest units, tennis courts and views do hold value for homes in this area. There were adjustments made based on paired data in the area.

Paired data did indicate that adjustments were warranted for homes that had varied garage sizes.

Condition adjustments were made at some of the homes utilized in the report were of lesser or superior condition. Paired data indicated adjustments were warranted for homes that were in need of repair or in superior condition.

All adjustments that have been made are in the opinion of the appraiser to be good accurate adjustments and are based on a match paired data analysis.

Based upon physical conditions of the subject property and its effective age, the estimated remaining

Signature	Me Mance	Signature	
Name Robert Bronley		Name	
Date Signed 06/03/2024		Date Signed	
State Certification #	State	State Certification #	State
Or State License # AG004659	State CA	Or State License #	State

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Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc.				

File No. 35/185518

economic life is 55 years. Depreciation is calculated by the effective age divided by the economic life equals the remaining economic life. The Marshall and Swift cost book table for remaining economic life was utilized in this report.

The income approach was admitted and not the applicable due to the lack of sufficient compatible rental data and sales of rental properties required to establish a gross rent multiplier, this approach is not consider relevant in the appraisal single-family residential properties typically purchased for owner occupancy, as it does not accurately reflect the motivations or valuation progress applied by the typical purchaser of market

Signature	Robert	Kronla
Name Robert Bro	nley	
Date Signed 06/03	3/2024	
State Certification #		State
Or State License #	AC004650	State CA

Signature	
Name	
Date Signed	
State Certification #	State
On Obeta 1 ! #	01-1-

Market Conditions Addendum to the Appraisal Report

57690 35485518

The purpose of this addendum is to provide the lender/o		•		prevalent in the Sub	ject	
neighborhood. This is a required addendum for all appra	aisai reports with an effective			Ctoto O A	7ID Code O40	204
Property Address 25614 Wolfe Cir	<u> </u>	City Stevenso	on Ranch	State CA	ZIP Code 913	381
Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information re		acia for hig/har canalysian	s and must provide cupper	t for those conclusion	one regarding	
housing trends and overall market conditions as reporte	•		•			
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it is available and reliable and must provide analysis as i						
explanation. It is recognized that not all data sources wil						
in the analysis. If data sources provide the required infor	-	• • • • • • • • • • • • • • • • • • • •	·	-	-	
average. Sales and listings must be properties that com				sed by a prospective	e buyer of the	
subject property. The appraiser must explain any anoma					0 "7 1	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	Deslining
Total # of Comparable Sales (Settled)	13	6	6	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	2.17	2.00	2.00	Increasing	Stable	Declining
Total # of Comparable Active Listings	5	6	8	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.3	3.0	4.0	Declining	Stable Stable	✓ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	1,100,990	1,120,450	1,035,350	Increasing	Stable	X Declining
Median Comparable Sales Days on Market	25	19.5	58.5	Declining	Stable	Increasing
Median Comparable List Price	1,148,900	1,072,490	1,070,000	Increasing	Stable	■ Declining
Median Comparable Listings Days on Market	107	44	31	■ Declining	Stable	Increasing
Median Sale Price as % of List Price	98.98	98.79	97.27	Increasing	Stable	■ Declining
Seller-(developer, builder, etc.)paid financial assistance	prevalent? Yes	X No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the pa			n 3% to 5%, increasing use	of buydowns, closin	g costs, condo	
fees, options, etc.). The data used in the o						nsactions
However, this is not a mandatory reporting						
been reported. It is beyond the scope of the					3310113, Dut 116	ave not
been reported. It is beyond the scope of the	iis assignment to cor	illim each sale used	a in the Market Condi	tions Report.		
Are ferralegues calco (DEO calco) a feater in the market	O Voo M No	If you avalois (inclus	ling the trande in listings on	d aclas of forceloss	d proportion)	
Are foreclosure sales (REO sales) a factor in the market			ling the trends in listings and			
The data used in the grid above does not						
transactions. However, this is not a manda	atory reporting field fo	or agents and there	may be some distres	sed sales that	were not rep	orted. It is
beyond the scope of this assignment to co	onfirm each sale used	d in the Market Con	ditions Report.			
Cite data sources for above information. The C	CARETS MLS was the	e data source used	to complete the Mark	et Conditions	Addendum.	
Summarize the above information as support for your co	onclusions in the Neighborh	ood section of the apprais	al report form. If you used a	ny additional inform	ation such as	
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdra						
an analysis of pending sales and/or expired and withdra	wn listings, to formulate you	ur conclusions, provide bo	th an explanation and suppo	rt for your conclusi	ons.	an values
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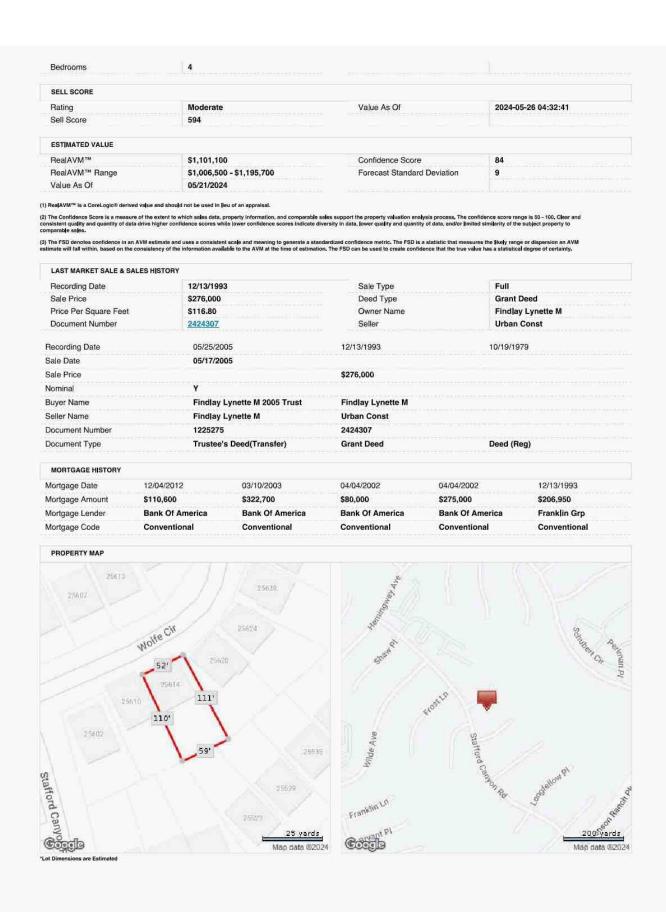
Legal Sheet - Page 1

Borrower	Catamount Properties 2018 LLC							
Property Address	25614 Wolfe Cir							
City	Stevenson Ranch	County	Los Angeles	State	CA	Zip Code	91381	
Lender/Client	Wedgewood Inc							

	Beds	Full Baths	Half Baths	Sale Price	
	4	3	N/A	\$276,000	N/A
	Bldg Sq Ft	Lot Sq Ft	Yr Built	Type	
	2,363	6,133	1993	SFR	
OWNER INFORMATION					
Owner Name	Findlay Lynette		Tax Billing Zip		91381
Mail Owner Name	Lynette M Find	\$70	Tax Billing Zip+4		1542
Tax Billing Address Tax Billing City & State	25614 Wolfe Cit Stevenson Ran		Owner Occupied		Yes
rax billing Oily & State	Stevenson han	cii, ca			
LOCATION INFORMATION					
Zip Code	91381		Comm College Dis	strict Code	Santa Clarita
Carrier Route	C055		Census Tract		9203.38
Zoning	LCA25*		Topography		Rolling/Hilly
Tract Number	33698		Within 250 Feet of one	Multiple Flood Z	No
School District	William S Hart I	Jn			
TAX INFORMATION					
APN	2826-054-009		Lot		214
% Improved	58%		Water Tax Dist		Castaic Lake Service
Tax Area	10721		Fire Dept Tax Dist		Consolidated Co
Legal Description	TR=33698 LOT	214			
ASSESSMENT & TAX					
Assessment Year	2023		2022		2021
Assessed Value - Total	\$450,705		\$441,869		\$433,206
Assessed Value - Land	\$190,472		\$186,738		\$183,077
Assessed Value - Improved	\$260,233		\$255,131		\$250,129
OY Assessed Change (\$)	\$8,836		\$8,663		
OY Assessed Change (%)	2%		2%		
Tax Year	Total Tax		Change (\$)		Change (%)
2021	\$6,853				
2022	\$7,011		\$159		2.32%
2023	\$7,142		\$130		1.86%
Special Assessment			Tax Amount		
Solid Waste Fee 62			\$3.51		
Safe Clean Water83			\$98.21		
Flood Control 62			\$51.25		
a County St Lt 62			\$5.00		
County Library 56			\$33.86		
_lad1awstrcpw80			\$47.45		
Considated Sewer62			\$50.50		
aco Vectr Cntrl80			\$18.97		
_lad#2zn25strc80			\$847.45		
Combined Liens			\$606.07		
Total Of Special Assessments			\$1,762.27		
CHARACTERISTICS					
County Land Use	Single Family F	lesid	Total Baths		3
Universal Land Use	SFR		Full Baths		3
Lot Frontage	50		Heat Type		Central
Lot Depth	120		Cooling Type		Central
Lot Acres	0.1408		Year Built	±:	1993
Lot Area	6,133		Effective Year Buil	t .	1993
Building Sq Ft	2,363		Building Type		Type Unknown

Legal Sheet - Page 2

Borrower	Catamount Properties 2018 LLC							
Property Address	25614 Wolfe Cir							
City	Stevenson Ranch	County	Los Angeles	State	CA	Zip Code	91381	
Lender/Client	Wedgewood Inc							



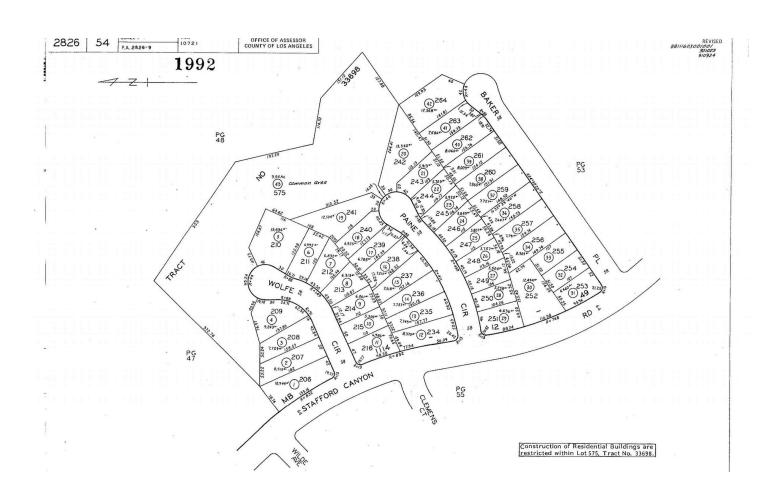
Property Details Courtesy of Robert Bronley, Robert Bronley, Broker, California Regional MLS
The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can independently verified by the recipient of this report with the applicable county or municipality.

Generated on: 05/31/24 Page 2/2

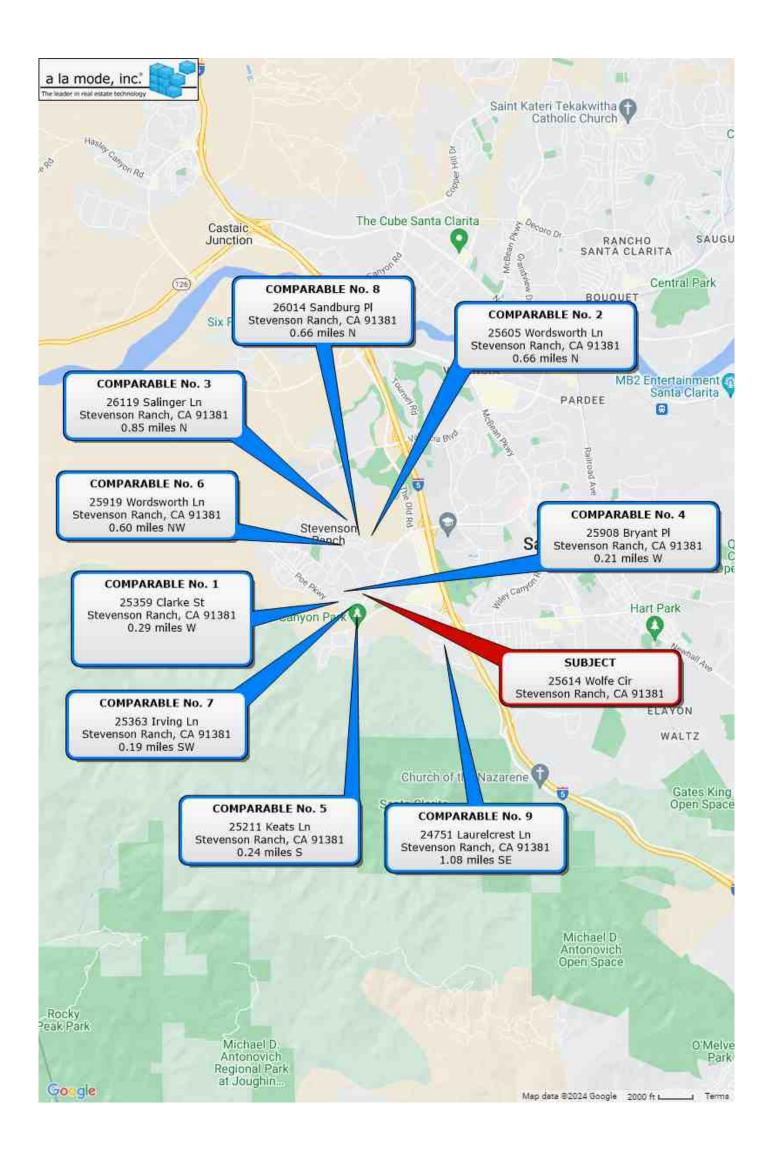
Plat Map

Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc.			



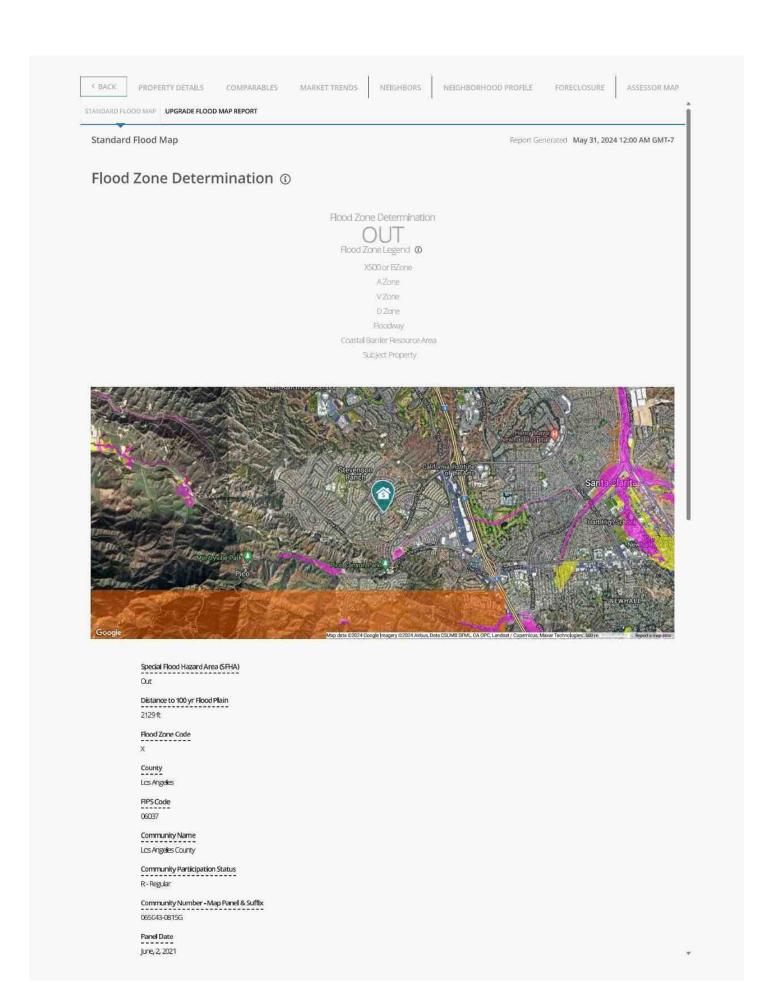
Location Map

Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc.				



Flood Map - Page 1

Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc.			



Aerial Map

Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc				



Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc			



Subject Front

25614 Wolfe Cir

Sales Price

Gross Living Area 2,363 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; 6001 sf Site Quality Q3 Age 31

Subject Rear



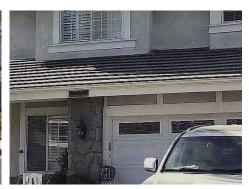
Subject Street

Photograph Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc.			







Street looking South

Side

Address







Side

Mountain View

Subject Property Front

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc				



Comparable 1

25359 Clarke St

0.29 miles W Prox. to Subject Sale Price 1,032,000 2,584 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 6977 sf Quality Q3 34 Age



Comparable 2

25605 Wordsworth Ln

Prox. to Subject 0.66 miles N Sale Price 965,000 Gross Living Area 1,723 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.1 Location N; Adj Prk;View B;Mtn; 3698 sf Site Quality Q3 Age 27



Comparable 3

26119 Salinger Ln

Prox. to Subject 0.85 miles N Sale Price 1,090,000 Gross Living Area 2,477 Total Rooms 8 Total Bedrooms 4 **Total Bathrooms** 3.0 Location N;Res; View N;Res; Site 8742 sf Quality Q3 Age 27

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc				



Comparable 4

25908 Bryant PI

0.21 miles W Prox. to Subject Sale Price 1,050,000 Gross Living Area 3,176 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Res; Site 6191 sf Quality Q3 28 Age



Comparable 5

25211 Keats Ln

Prox. to Subject 0.24 miles S Sale Price 1,195,000 Gross Living Area 2,836 Total Rooms 8 Total Bedrooms Total Bathrooms 3.0 Location N;Res; View B;Mtn; 5869 sf Site Quality Q3 Age 35



Comparable 6

25919 Wordsworth Ln

0.60 miles NW Prox. to Subject Sale Price 965,000 Gross Living Area 2,158 Total Rooms 7 Total Bedrooms 4 **Total Bathrooms** 2.1 Location N;AdjPrk; N;Res; View Site 4097 sf Quality Q3 Age 26

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381	
Lender/Client	Wedgewood Inc				



Comparable 7

25363 Irving Ln

0.19 miles SW Prox. to Subject Sale Price 1,065,000 Gross Living Area 2,579 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 8608 sf Quality Q3 33 Age



Comparable 8

26014 Sandburg Pl

Prox. to Subject 0.66 miles N Sale Price 1,030,000 Gross Living Area 2,433 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N; Adj Prk;View N;Res; 3958 sf Site Quality Q3 Age 27



Comparable 9

24751 Laurelcrest Ln

1.08 miles SE Prox. to Subject Sale Price 1,070,000 Gross Living Area 2,312 Total Rooms 8 Total Bedrooms 4 **Total Bathrooms** 3.0 Location N;Res; View N;Res; Site 7206 sf Quality Q3 Age 36

MLS Photograph Addendum

Borrower	Catamount Properties 2018 LLC			
Property Address	25614 Wolfe Cir			
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 91381
Lender/Client	Wedgewood Inc			





25363 Irving Ln

26014 Sandburg Pl

57690 File No. 35485518

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 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.

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.

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.

<u>ر د</u>

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.

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.

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.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions Sale or Financing Concessions
GlfCse	Golf Course	
Glfvw	Golf Course View	Location View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
OD KIT.	OUTDOOR KITCHEN	PORCH / PATIO / DECK
ODFP	OUTDOOR FIREPLACE	PORCH / PATIO / DECK
ODLA	OUTDOOR LIVING AREA	PORCH / PATIO / DECK
WF	WATERFALL	PORCH / PATIO / DECK
GNBELT	GREENBELT VIEW	VIEW
PRI. SETTING	PRIVATE SETTING	LOCATION
SPTCT	SPORTS COURT	PORCH / PATIO / DECK
OP	OPEN PATIO	PORCH / PATIO / DECK

E and 0 2024

Borrower	Catamount Properties 2018 LLC				
Property Address	25614 Wolfe Cir				
City	Stevenson Ranch	County Los Angeles	State CA	Zip Code 913	381
Lender/Client	Wedgewood Inc.				



DECLARATIONS

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

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

Policy Number: RAP4113770-23 Renewal of: RAP4113770-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Robert Bronley

Item 2. Address: 4037 Phelan Rd. Suite A169

City, State, Zip Code: Phelan, CA 92371

Item 3. Policy Period: From 12/10/2023 To 12/10/2024

(Month, Day, Year) (Month, Day, Year)

(Month, Day, Year) (Month, Day, Year)
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. Limits of Liability:

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

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

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

D. S _____ Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

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

Item 6. Premium: \$ 835.00

Item 7. Retroactive Date (if applicable): 12/10/1991

Item 8. Forms, Notices and Endorsements attached:

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

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

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1

2024' CA License

Borrower	Catamount Properties 2018 LLC								
Property Address	25614 Wolfe Cir								
City	Stevenson Ranch	County	Los Angeles	St	ate	CA	Zip Code	91381	
Lender/Client	Wedgewood Inc								

