File No. 35509562 Case No. 57744

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Exterior-Only	y inspection	Residential	Арр	oraisai	Re	ροιτ

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	The purpose of this summary appraisal report	is to provide the	e lender/client with a	n accurate, and			on of the market v	alue of		
	Property Address 3338 Selva Dr			City	San Jose	;	State CA	Zip C		
	Borrower Catamount Properties 2018		er of Public Record	BUI NHA TRUC	T; NGUYEN JIMMY	V AND MAI T	HUTHUY County		Santa Clara	
	Legal Description TRACT 4251 BOOK 2	19 PAGE 50	LOT 26							
	Assessor's Parcel # 649-13-055				Tax Year	2	023 R.E.	Taxes	\$ 7,962	
SUBJEC	Neighborhood Name Pala Rancho Cabai	na Club		Map Refe	rence	48-D5	Cen	sus Tra	act 5033.	23
Щ	Occupant X Owner Tenant Va	acant Special As	ssessments \$	0	X PUD	HOA \$	350	X	k per year p	er month
ഇ	Property Rights Appraised X Fee Simple			e)						
പ്	Assignment Type Purchase Transaction		ce Transaction X) Servicing(M	larket Va	lue)			
	Lender/Client Wedgewood Inc						00, Redondo B	loach	CA 90278	
	Is the subject property currently offered for sa								Yes X No	
	Report data source(s) used, offerings price(s).									
ľ	Report data source(s) used, offerings price(s)	, and uate(s).								
	I did did not analyze the contract	t for colo for the	aubiaat purahaaa tra	nanotion Evola	in the require of th		of the contract for		r why the enclysic	waa not
_	,		subject purchase tra			le allalysis		Sale U	i wity the analysis	was noi
C	performed.									
\$					6 11				()	
Ē	Contract Price \$ Date of Co			-	er of public record		es No Data			
CONTRA	Is there any financial assistance (loan charges			ment assistanc	e, etc.) to be paid	by any pa	rty on behalf of the	borrov	wer? Yes	No
ပိ	If Yes, report the total dollar amount and desc	cribe the items to	o be paid.							
-										
	Note: Race and the racial composition of the	he neighborhoo	od are not appraisa	I factors.						
	Neighborhood Characteristics			Unit Housing	Trends		One-Unit Hous	sing	Present Land Use	
	Location Urban X Suburban R	Rural Prop	perty Values X In			Declining	PRICE	AGE	One-Unit	95 %
Q	Built-Up X Over 75% 25-75% Ui	Inder 25% Den	nand/Supply S	hortage X	In Balance	OverSupply	\$ (000)	(yrs)	2-4 Unit	2 %
H	Growth Rapid X Stable SI	low Mar	keting Time X U	nder 3 mths	3-6 mths	Over6mths	665 Low	19	Multi-Family	2 %
BORHOO	Neighborhood Boundaries The north bound					e south	2,600 High	77	Commercial	1 %
0 m	boundary is the Tully Rd and the West bou		-	•			1,365 Pred.	51	Other	%
НIJ	Neighborhood Description The subject prop			borhood in the	City of San Jos	e [.] The ne	•	-		,,
Ш	3-5 miles to schools, parks, shopping cent						-			
	neighborhood is located within 5 -10 miles				rty nto into the g	icherar qu		ii iii ui		0013
_					orogoing over	ll for the l	act 12 months			
	Market Conditions (including support for the a		is) The neighbor		icreasing overa					
			A	7407 -6	Ohana	Destand			NiDeei	
ŀ	Dimensions 71.37 X 10		Area	7137 sf	Shape	Rectan	gular View		N;Res;	
	Specific Zoning Classification	R1			Family Reside					
	Zoning Compliance X Legal Legal N									
	Is the highest and best use of subject property	y as improved (c	or as proposed per p	lans and specif	cations) the prese	ent use?	X Yes No	lf No, c	lescribe. See	
	Comment									
	Utilities Public Other (describe)		Public Othe	er (describe)	0	ff-site Imp	rovementsType		Public Pr	ivate
SITE	Electricity X	Water	X		Street	t Aspha	lt		X	
	Gas X	Conitory C.	ewer X		Alley	None				
S		Sanitary Se				1349-025	68H FEMA	Man D	ate 05/18/2009	-
S		Sanitary Se	Flood Zone D	F	EMA Map # 060					9
	FEMA Special Flood Hazard Area Yes	X No FEMA			EMA Map # 060 o, describe.	0010 020				9
	FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements to	X No FEMA	arket area? X Ye	s No If N	o, describe.		tc.)? X Yes	_		9
	FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements to Are there any adverse site conditions or extern	X No FEMA typical for the ma mal factors (ease	arket area? X Ye ements, encroachme	s No If N ents, environme	o, describe. ntal conditions, la	nd uses, e		No I	lf Yes, describe.	
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File No. 35509562 Case No. 57744

There are 49 co	<u> </u>	XLEIT		isper	ction Reside	ential Ap	praisa	al Report		744		
			-		he subject neighbo					1,999		
					in the past twelve r				65,000 to S		,600,000 .	
FEATURE	SUBJE	CT	COMPA	RABLE	SALE # 1		RABLE S		COMPARA	BLE SA	LE # 3	
	38 Selva Dr		-		erde Drive			ont Drive		3293 Cuesta D		
	ose, CA 95148	}			A 95148			A 95148			A 95148	
Proximity to Subject			0.3	32 mile		0.	42 mile		0.3	1 miles		
Sale Price	\$			\$	1,600,000		\$	1,208,000		\$	1,610,000	
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.			q. ft.	\$ 820.6		q. ft.	\$ 757.65		<u>ı. ft.</u>	
Data Source(s)					282;DOM 12	ML# ML819374					00;DOM 11	
Verification Source(s)	_				# 25633914			# 25528307			e Comment	
VALUE ADJUSTMENTS	DESCRIPT	ION	DESCRIP	TION	+(-) \$ Adjustment	DESCRIPT	TION	+(-) \$ Adjustment	DESCRIPTIO	DN	+(-) \$ Adjustmen	
Sale or Financing			ArmLt			ArmL			ArmLth			
Concessions			Conv;			Conv;			Conv;0			
Date of Sale/Time	_		s06/24;c0	5/24	0			+133,000		5/24		
Location	A;Res;BsyRd/				-60,000			-60,000			-60,00	
Leasehold/Fee Simple	Fee Simp		Fee Sim		+31,000	Fee Sin			Fee Simp			
Site	7137 st			6098 sf				+20,000			+31,00	
View	N;Res;			N;Res;		N;Re:			N;Res;			
Design (Style)	DT1;Ran	ich	DT2;Cont	emp	0		inch		DT2;Conte	mp		
Quality of Construction	Q4		Q4			Q4			Q4			
Actual Age	56		59		0				59			
Condition	C4		C3		-40,000				C3		-40,000	
Above Grade		Baths	Total Bdrms.	Baths		Total Bdrms.	Baths	+5,000		Baths		
Room Count	7 4	2.0	7 4	3.0	-10,000		2.0		7 4	3.0	-10,000	
Gross Living Area	1,826	sq. ft.	2,125	sq. ft.	-98,500		sq. ft.	+117,000		sq. ft.	-98,500	
Basement & Finished	0sf		0sf	0sf		0sf			0sf			
Rooms Below Grade	+					•			•			
Functional Utility	Average		Averag			Avera	_		Average			
Heating/Cooling	FWA/No		FWA/Cei		-3,000			-3,000			-3,000	
Energy Efficient Items	Dual Pane W		Dual Pane V		0	Dual Pane V			Dual Pane Wi			
Garage/Carport	2ga2dw Porch/Cond		2gbi2d Porch/Con		0				2gbi2dw			
Porch/Patio/Deck						Porch/Cor			Porch/Conc			
Fireplaces Pool	1 Firepla None	ice	1 Firepla None			1 Firepl None			1 Fireplae None	Je		
Listing Price \$	None		1,438,0		0			0		0		
Net Adjustment (Total)	None		1,438,0		\$ -180,500	X +	000	\$ 212,000	+X -		\$ -180,500	
Adjusted Sale Price			Net Adj: -11				-	φ 212,000	Net Adj: -11%		φ -100,000	
of Comparables			Gross Adj :		\$ 1,419,500				Gross Adj: 15	1	\$ 1,429,500	
					t property and com					//0	ψ 1,420,000	
Data source(s) RealQu My research X did					e comparable sale	s for the year p		e date of sale of the	e comparable sal	e.		
	uest, MLS se											
Report the results of the		alysis of	the prior sale or							ales on		
Report the results of the ITEM	research and ana	alysis of SUI	the prior sale or BJECT		r history of the subj COMPARABLE S			rable sales (report PARABLE SALE #		ales on	page 3). BLE SALE # 3	
Report the results of the ITEM Date of Prior Sale/Transf	research and ana	alysis of SUI 05/0	the prior sale of BJECT 6/2024							ales on		
Report the results of the ITEM Date of Prior Sale/Transf Price of Prior Sale/Trans	research and ana	alysis of SUI 05/0	the prior sale of BJECT 6/2024 \$0		COMPARABLES	SALE # 1		PARABLE SALE #		ales on IPARAB	BLE SALE # 3	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

File No. 35509562 Case No. 57744

Exterior Only Increation Desidential Appraisal Penert

_	Exterior-Only inspection Re				
	Comparable selection:All the comps are arm length transactions.				
	R1=Single family Residence: the minimum lot size for single family is 5	000 sqft or above, The Ma	aximum Residential Density	/ = 9 u	units per
	acres.But for much newer single family the lot size will be smaller acco	-			
	http://library.municode.com/HTML/16425/level2/TIT17ZO CH17.08DI.f				
	This appraisal was ordered in compliance with Appraisal Independence				
		AIT and mongage Lett	er 2009-20.		
	No any personal property is included in this transaction.				
	No any Litigation against the subject or subject's project at the time of	-			
	The PUD amenity of the subject are Greenbelt/Club House, Playgrour	id, Pool, Spa, and comm	on area maintenance(Land	scapir	ng) and
	all are in a good condition.				
	All the comparables are in the same or competing PUD within similar a	menity, no any marketabil	ity difference between the	subjec	ct's
	community(i.e. the DOM are similar in different PUDs) and the compared	ables's competing commu	inities and are in a good co	onditio	n
	In order to bracket the location of the subject, I have to extend the guid				
	competing neighborhood. In order to bracket the condition of the subje				
S	comp4 in the same neighborhood.	iot, i have to externa the ge		comp	
Ę	· · · · · · · · · · · · · · · · · · ·				
COMMENTS	Note about the verification source of the comp2 : As it is closed too rec	entry(please see the attac	ned MLS listing) and the d	eeu aa	ocument
\geq	number is not recorded in the Realquest. Confirmed with the agent.				
S	The condition adjustment for comp5,comp6,comp3,comp1 are becaus				
ŏ	counter top and newer cabinet),Bathrooms(newer Granite/corian count				
_	has less upgraded kitchen(older laminate/tile counter top,older cabinet),bathroom(older tile/lamin	ate counter top) and flooring	ng(old	er
\mathbf{A}	laminate/tile/carpet flooring). The good condition houses usually with his	gher sales price, the condi	tion adjustment was obtain	ied by	' the
ADDITIONAL	pairing analysis of the comparables(comp2 vs comp1).				
E	Due to the difference of GLA, condition , style and location, the time/N	et/Total adjustment of cor	mp2 and the GLA adjustme	ent of d	comp6 and
	the pre-adjusted comparables price range is beyond the usual guide				
	The age let size CLA leastion adjustments were obtained by the pair	analysis of the comparable	a in the subject's poighbor	bood	Note that
	The age ,lot size ,GLA,location adjustments were obtained by the pair at the age difference is within 25 years, and the let size difference within				
	the age difference is within 35 years and the lot size difference within		e is seen as drackted as h	o adju	isment
	are needed in this case.				
	All the comps are in the same or competing neighborhood (As the hou				
	comparables and the subject have the same or similar school ratings)	within 1 miles with similar	condition and location. Mo	st em	phasis
	are addressed in the two nearest and the overall most similar(The aln	nost least Gross and Net	adjustment)comp4 and con	np5 (3	80% for
	comp4 and comp5 respectively, 10% each for the remained sold comp	o).			
	Note that the subject's final market value is higher than the predomin		ood . This is because the s	subiec	t has a
	larger GLA and a larger lot size . No any marketability issue noticed du				
	value is similar to the housing value lower than the predominant value)				Juominant
		•			
	COST APPROACH TO VALUE	(not required by Fannie Ma	e.)		
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate your cost figures and cal		e.)		
		culations.		arshal	ll & swift
	Provide adequate information for the lender/client to replicate your cost figures and cal	culations. ods for estimating site value) C	Cost estimates based on M		
	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other method	culations. ods for estimating site value) C	Cost estimates based on M		
CH	Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methor cost reference and observed typical cost. Land value arrived at by abstract the second sec	culations. ods for estimating site value) C	Cost estimates based on M		
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Freddie Mac Form 2055 March 2005

Bluebay	App	raisal	Inc.
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					File No.	3550956	52
Market Co	nditions Add	endum to th	ie Appraisal I	Report	Case No	. 57744	
The purpose of this addendum is to provide the lende	r/client with a clear and	d accurate understar	nding of the market tre	nds and con	ditions prevale	ent in the sul	oject
neighborhood. This is a required addendum for all ap	praisal reports with an	effective date on or	after April 1, 2009.				
Property Address 3338 Selva	a Dr	City	San Jose	State	CA	ZIP Code	95148
Borrower Catamount Properties 2018 LLC	;						
Instructions: The appraiser must use the information	n required on this form	as the basis for his/	her conclusions and m	ust provide s	support for the	se conclusio	ons, regarding
housing trends and overall market conditions as report	rted in the Neighborho	od section of the app	oraisal report form. The	e appraiser n	nust fill in all th	ne informatio	on to the extent
it is available and reliable and must provide analysis a	as indicated below. If a	any required data is	unavailable or is consi	dered unrelia	able, the appra	aiser must pi	rovide an
explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ailable, howe	ver, the appra	iser must in	clude that data
in the analysis. If data sources provide all the required	d information as an ave	erage instead of the	median, the appraiser	should repor	t the available	e figure and i	identify it as an
average. Sales and listings must be properties that co	ompete with the subjec	t property, determine	ed by applying the crite	eria that woul	ld be used by	a prospectiv	ve buyer of the
subject property. The appraiser must explain any ano					•		2
Inventory Analysis		Prior 4-6 Months	Current - 3 Months		Overall	Trend	
Total # of Comparable Sales (Settled)	121	53	65		reasing	Stable	X Declining

	Total # of Comparable Sales (Settled)	121	53	65			Increasing		Stable	X	Declining
	Absorption Rate (Total Sales/Months)	20.17	17.67	21.67			Increasing		Stable	X	Declining
	Total # of Comparable Active Listings	1	1	51			Declining		Stable	X	Increasing
	Months of Housing Supply (Total Listings/Ab. Rate)) 0.05 0.06 2.35		Declining		Stable	X	Increasing			
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			0	veral	I Trend		
<u></u>	Median Comparable Sales Price	1,350,000.00	1,330,000.00	1,525,000.00		Х	Increasing		Stable		Declining
S	Median Comparable Sales Days on Market	9 8		8		Х	Declining		Stable		Increasing
$\overline{\mathbf{A}}$	Median Comparable List Price	1,000,000.00	889,985.00	1,398,000.00		Х	Increasing		Stable		Declining
AN	Median Comparable Listings Days on Market	110	91	18		Х	Declining		Stable		Increasing
~		104.00	103.00	110.00		Х	Increasing		Stable		Declining
H	Seller-(developer, builder, etc,) paid financial assistar	ce prevalent?	Yes X	No			Declining	X	Stable		Increasing
EAR	Explain in detail seller concessions trends for the pas	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, ir	ncre	easir	ng use of buy	down	ns, closing c	costs	-
L L L L L	condo fees, options, etc.)								-		
	The concession were not seen as often as b	efore,the supply a	ind demand is in	balance,							
ARKET											
A											
\leq								-		-	

Fre

Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? No, as there is only few distressed properties in the subject's neighborhood(none of 239 sold comps and none of 53 active/pending comps within last 12 months are distressed sales), the prices will NOT be affected.

Cite data sources for above information.

MLS Database:Bayeast(www.maxmls.net) and Realquest(Corelogic:www.realquest.com)

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Overall the market in the subject's neighborhood is increasing overall for the the last 12 months (Comparing the medium price of most recent 3 months data to the previous 7-12 months data and the monthly time adjustment rate will be (1525/1350-1)/12*100=1.1 % for the contract date difference more than 3 months.

If the subject is a unit in a condominium or cooperative	e project, complete the	e following:	Project Name:				
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	0	verall Trend		
Total # of Comparable Sales (Settled)				Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)				Increasing	Stable		Declining
Total # of Active Comparable Listings				Declining	Stable		Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				Declining	Stable		Increasing
Are foreclosures sales (REO sales) a factor in the pro	ject? 🗌 Yes [No If yes, inc	licate the number of RE	EO listings and expla	ain the trends in	listing	s and sales
of foreclosed properties.	-			-		_	
Summarize the above trends and address the impact	on the subject unit and	d project.					
Signature		Signature					
Awar	_						
Appraiser Name Huibin I	an	Supervisor	Name				
Company Name Bluebay App	raisal Inc.	Company I	Name				
Company Address 41041 Trimboli Way #149	2, Fremont, CA 94	1538 Company	Address				
State License/Certification # AR030132	State C	CA State Licer	se/Certification #			Sta	ie
Email Address appraiserlan@	yahoo.com	Email Addı	ess				
ddie Mac Form 71 March 2009 UAD Versio	on 9/2011 Produce	ed by ClickFORM	IS Software 800-62	22-8727 Fannie M	ae Form 1004M	IC Mar	ch 2009
					Page 4	of	30

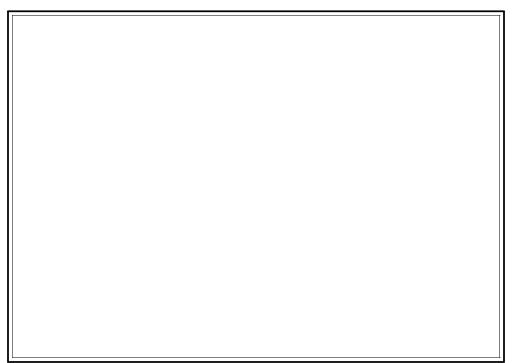
Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

File No. 35509562 Case No. 57744

					-		
Borrower Ca	tamount Properties 20	18 LLC					
Property Address	s 3338 Selva Dr						
City San Jose	e	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client	Wedgewood Inc		Address	2015 Manhattan B	each Blvd Suite 10	0, Redondo Beach, C	CA 90278



FRONT OF SUBJECT PROPERTY 3338 Selva Dr San Jose, CA 95148



REAR OF SUBJECT PROPERTY



STREET SCENE

Bluebay Appraisal Inc. EXTRA COMPARABLES 4-5-6

File No. 35509562 Case No. 57744

Borrower Catamount Properties 2018 LLC

Property Addre	ss 3338 Selv	a Dr					
City	San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client		Wedgewood Inc	Address	2015 Manhattan Bea	ach Blvd Suite	100, Redondo Beac	h, CA 90278

FEATURE	3338 Selva Dr 3273 S							C		RABLE S		COMPARABLE SALE # 6					
			_		-	-				47 Dias			1894 Wesley Court San Jose, CA 95148				
San Jos	se, CA	<u>v 95148</u>	8				A 95148				A 95148						
Proximity to Subject					0.	22 mile			0.1	13 mile			1	.34 mil			
Sale Price	\$					\$	1,275,000			\$	1,450,000			\$		1,300,000	
Sale Price/Gross Liv. Area	\$	0.00	sq. ft.		708.3		<u>q. ft.</u>	\$	810.9		q. ft.	\$ 960.83 so					
Data Source(s)				ML#	# CRP	W2318	4565;DOM 19	MI	_# ML8	819525	529;DOM 15	ML# ML81959			972	2;DOM 7	
Verification Source(s)				R	ealque	st Doc	# 25560686	Re	ealque	st Doc	# 25608303	Realquest Doci			# 2	5625222	
VALUE ADJUSTMENTS	DE	SCRIPT	ΓΙΟΝ	DI	ESCRIP	TION	+(-) \$ Adjustment	DES	SCRIPT	ION	+(-) \$ Adjustment	DE	SCRIP	TION	+(-) \$ Adjustm	
Sale or Financing					ArmL				ArmLt	h			ArmLth				
Concessions					Conv	0			Conv;	0			Conv				
Date of Sale/Time				s1 ⁻	1/23;c′	10/23	+112,000	s03	/24;c0	2/24	+64,000	s04	4/24;c	04/24			
Location	A;Res	;BsyRd	/School		N;Re	s;	-60,000	A;F	Res;Sc	hool	-30,000	A;Res	s;BsyR	d/Schoo	I		
Leasehold/Fee Simple	Fe	ee Sim	ple	F	ee Sin	nple		Fe	e Sim	nple		F	ee Sin	nple			
Site		7137 s			5979 sf		+34,500		6534 :		0		6534				
View		N;Res	s;		N;Re	s;			N;Res	s;			N;Re	s;			
Design (Style)	D	T1;Rar	nch	D	T1;Ra	nch		D	T1;Rai	nch		D)T1;Ra	nch			
Quality of Construction		Q4			Q4				Q4				Q4				
Actual Age		56			59		0		57		0		45				
Condition	<u> </u>	C4			C4			<u> </u>	C3		-40,000		C3			-40,0	
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms	Baths			
Room Count	7	4	2.0	7	4	2.0		7	4	2.0		7	4	2.0			
Gross Living Area	1.	,826	sq. ft.	1	,800	sq. ft.	+8,500	1,	788	sq. ft.	+12,500	1	,353	sq. ft		+156,0	
Basement & Finished		0sf			0sf				0sf				0sf				
Rooms Below Grade																	
Functional Utility		Averag	je		Avera	ge			Averag	ge			Avera	ge			
Heating/Cooling	<u> </u>	WA/No	one	F۷	VA/Ce	ntral	-3,000	F۷	/A/Ce	ntral	-3,000	F	WA/N	one			
Energy Efficient Items	Dual	Pane V	Vindow	Dual	Pane \	Vindow		Dual	Pane V	Vindow		Dual	Pane	Nindow			
Garage/Carport		2ga2d	W		2ga2d	w			2ga2d	w		2ga2dw					
Porch/Patio/Deck	Porc	ch/Con	ncrete	Por	ch/Cor	ncrete		Porc	h/Cor	ncrete		Por	ch/Co	ncrete			
Fireplaces	1	Firepla	ace	1	Firepl	ace			None	;	+5,000	1	Firep	ace			
Pool		None	•		None	•		None			Non	Э					
Listing Price \$		None	•		1,2 <u>50,0</u>	000	0		, <u>350,0</u>	00	0		1, <u>148,</u> (000			
Net Adjustment (Total)				X	+	-	\$ 92,000	X		-	\$ 8,500	X		-	\$	116,000	
Adjusted Sale Price					dj: 7%		1	Net A					dj: 9%				
of Comparables				Gros	s Adj :	17%	\$ 1,367,000	Gross	Adj: 1	1%	\$ 1,458,500	Gross	s Adj: ˈ	15%	\$	1,416,00	
Report the results of the re	esearch	<u>and an</u>			or sale c												
ITEM				BJECT		(COMPARABLE SA	LE #	4	COMP	ARABLE SALE #	5	CON			SALE # 6	
Date of Prior Sale/Transfe				6/202	4									01/1		024	
Price of Prior Sale/Transfe	er	<u> </u>		\$0											\$0		
Data Source(s)			DOC#				Realque				Realquest			DOC# :			
Effective Date of Data Sou				1/202			02/01/202				02/01/2023			02/0			
Analysis of prior sale or tra		history of	f the sub	ject pro	perty ar	nd compa	arable sales Sea	rch the	e datak	base,	no prior sale of	the c	ompar	ables(E	xce	ept comp6	
for the last 12 months																	
The previous sale of	comp6	<u>)</u> was a	a NON	armle	ngth tr	ansacti	on(Affidavit).										
											<u> </u>						
				-				ast 10) mon	the ot	cimilar dacian	and			nila	r quality,	
					Summary of Sales Comparison Approach All Comps are closed sales within last 10 months of similar design and age, and similar quality,												
condition and appe	al fror	m subj	ject's r	narke	t area										_		
condition and appe Adjustments are ma	al fror ade as	m subj s follov	ject's r ws: 1).	narke Site:	t area \$30/\$	SF(For	lot size differe	ence la	arger	than 1	- 0% of the sub	ject's	lot siz	ze); 2).			
condition and appe Adjustments are ma area: \$330/SF(For	al fror ade as GLA c	m subj s follov differe	ject's r ws: 1). nce m	narke Site: ore th	et area \$30/\$ nan 20	SF(For ∮sqft);	lot size differe 3). Bedroom:	ence la \$5000	arger)/Bedi	than 1 room; -	0% of the sub 4). Bathroom:	ject's \$100	lot siz	ze); 2). athroor	n; 5	5). Age:	
condition and appe Adjustments are ma area: \$330/SF(For \$700/Year(For age	al fror ade as GLA c differe	m subj s follov differe ence n	ject's r ws: 1). nce m nore th	narke Site: ore th an 50	et area \$30/\$ nan 20) years	6F(For sqft); s); 6). F	lot size differe 3). Bedroom: Fire place: \$3,0	ence la \$5000 000/Fii	arger)/Bedi replac	than 1 room; æ;7) C	0% of the sub 4). Bathroom: ar storage: \$1	ject's \$100 0,000	lot siz 00/Ba //car.8	ze); 2). athroor 5). The	n; 5 mc	5). Age: onthly tin	
condition and appe Adjustments are ma area: \$330/SF(For \$700/Year(For age adjustment used 1	al fror ade as GLA c differe .1% fc	m subj s follov differe ence n or the	ject's r ws: 1). nce m nore th contra	narke Site: ore th an 50 ct dat	et area \$30/\$ nan 20) years te diffe	i. 6F(For sqft); s); 6). F erence	lot size differe 3). Bedroom: Fire place: \$3,0 more than 3 i	ence la \$5000 000/Fii month	arger)/Bedi replac s ac	than 1 room; æ;7) C ccordir	0% of the sub 4). Bathroom: ar storage: \$1 ig to 1004MC	ject's \$100 0,000 Data	lot siz 00/Ba /car.8 , 9).L	ze); 2). athroor 5). The ocatio	n; 5 mc n:\$	5). Age: onthly tin 30000/p	
condition and appe Adjustments are ma area: \$330/SF(For \$700/Year(For age	al fror ade as GLA c differe .1% fo ctor; 1	m subj s follov differe ence n or the	ject's r ws: 1). nce m nore th contra	narke Site: ore th an 50 ct dat	et area \$30/\$ nan 20) years te diffe	i. 6F(For sqft); s); 6). F erence	lot size differe 3). Bedroom: Fire place: \$3,0 more than 3 i	ence la \$5000 000/Fii month	arger)/Bedi replac s ac	than 1 room; æ;7) C ccordir	0% of the sub 4). Bathroom: ar storage: \$1 ig to 1004MC	ject's \$100 0,000 Data	lot siz 00/Ba /car.8 , 9).L	ze); 2). athroor 5). The ocatio	n; 5 mc n:\$	5). Age: onthly tin 30000/p	

Exterior-Only Inspection Residential Appraisal Report

Case No. 57744

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

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that

ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et 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.

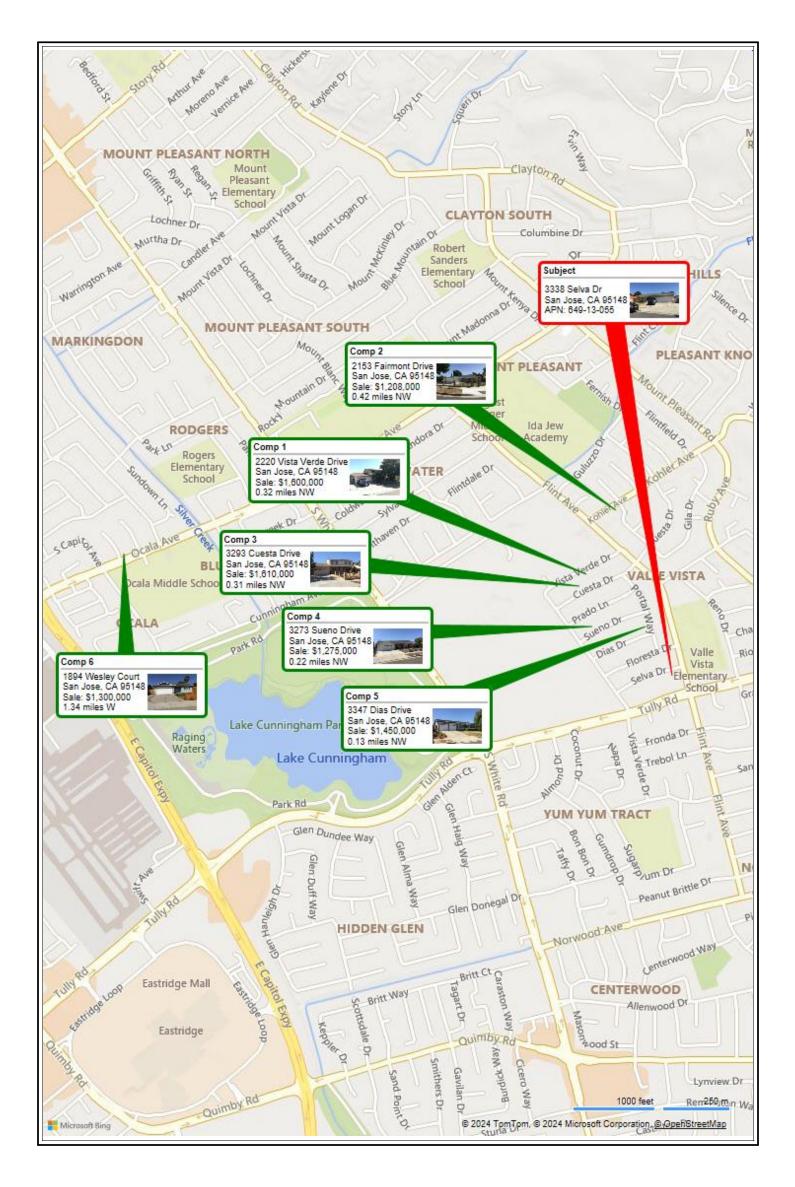
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation 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.

A	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature MM	Signature
Name Huibin Lan	Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492	Company Address
Fremont, CA 94538	
Telephone Number 5106736733	Telephone Number
Email Addressappraiserlan@yahoo.com	Email Address
Date of Signature and Report 06/06/2024	Date of Signature
Effective Date of Appraisal 06/06/2024	State Certification #
State Certification # AR030132	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 02/18/2025	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
3338 Selva Dr	Did not inspect exterior of subject property
San Jose, CA 95148	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,415,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
Freddie Mac Form 2055 March 2005	Fannie Mae Form 2055 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 9 of 30

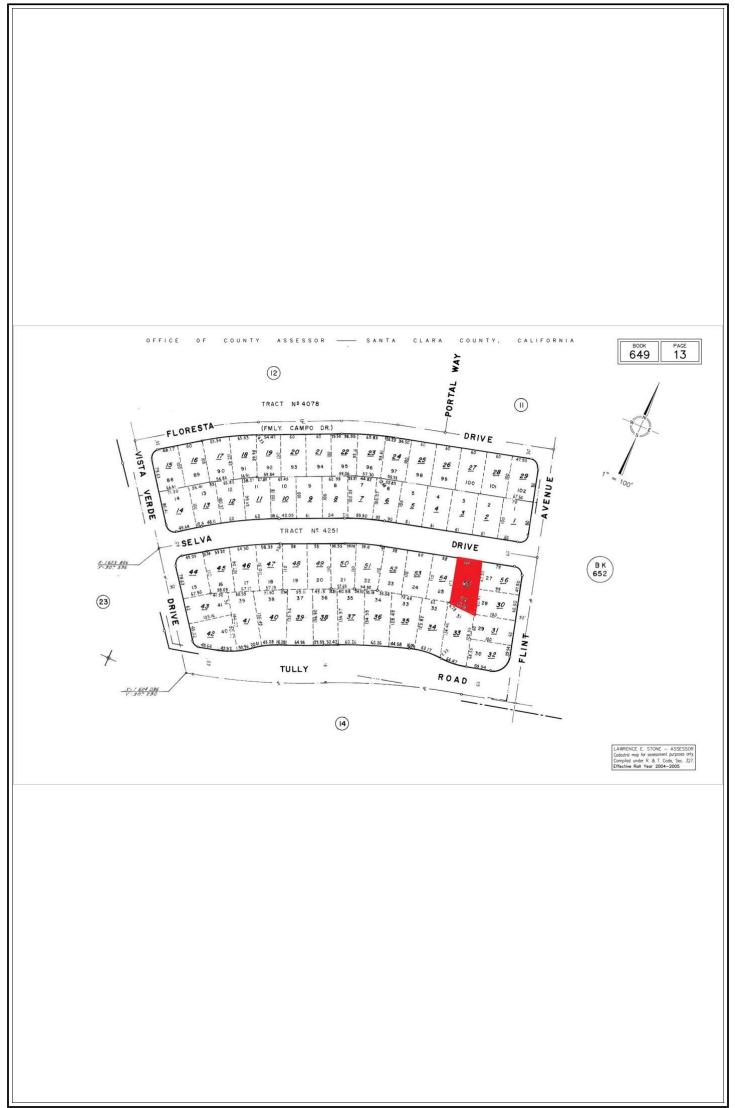
File No. 35509562 Case No. 57744

Borrower Catamount Pro	operties 2018 LLC					
Property Address 3338 \$	Selva Dr					
City San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood		Address	2015 Manhattan Bea	ach Blvd Suite 10	0 Redondo Beac	h CA 90278



Bluebay Appraisal Inc. **PLAT MAP**

Borrower Catamo	ount Properties 20	018 LLC					
Property Address	3338 Selva Dr						
City San Jose		County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wed	gewood Inc		Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



Bluebay Appraisal Inc. COMPARABLES 1-2-3

File No. 35509562 Case No. 57744

Borrower Catamount Proper	ties 2018 LLC					
Property Address 3338 Selva	Dr					
City San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Ind	c	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278

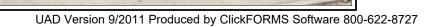


COMPARABLE SALE #12220 Vista Verde DriveSan Jose, CA 95148



COMPARABLE SALE #22153 Fairmont DriveSan Jose, CA 95148

COMPARABLE SALE #33293 Cuesta DriveSan Jose, CA 95148



Bluebay Appraisal Inc. COMPARABLES 4-5-6

File No. 35509562 Case No. 57744

Borrower Catamount Properties 20	018 LLC					
Property Address 3338 Selva Dr						
<u>City</u> San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc		Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE # 3273 Sueno Drive San Jose, CA 95148

4



COMPARABLE SALE #53347 Dias DriveSan Jose, CA 95148



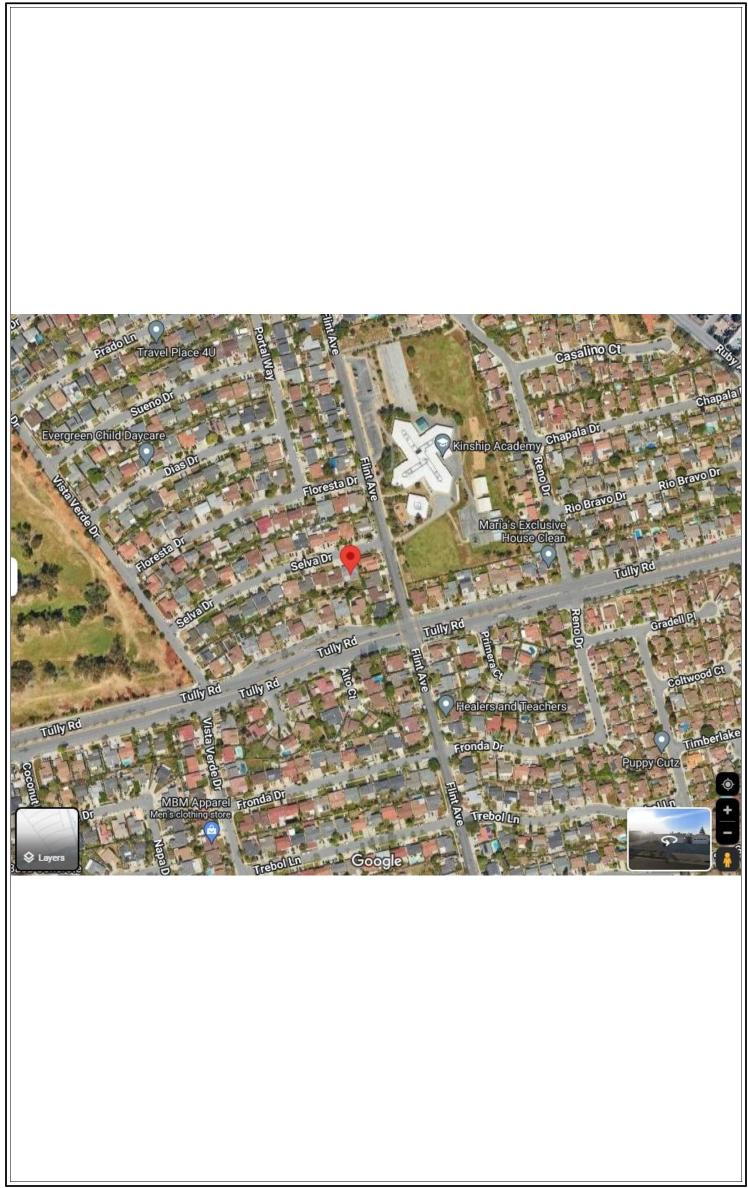
COMPARABLE SALE # 6 1894 Wesley Court San Jose, CA 95148

er/Client Wedgewood Inc			A	\ddress 2	2015 Ma	nhattan Bea	ach Blvd S	<u>uite 100, R</u>	edondo Beach	<u>, CA 90</u>
3067248 THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHANLINK"	Jonet Libr	Effective Date: February 19, 2023 Date Expires: February 18, 2025	BREA APPRAISER IDENTIFICATION NUMBER: AR 030132	This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	"Certified Residential Real Estate Appraiser"	has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:	Huibin M. Lan	REAL ESTATE APPRAISER LICENSE	Business, Consumer Services & Housing Agency BUREALL OF REAL ESTATE APPRAISERS	

Insurance

	amount Properties							
City San Jose	ess 3338 Selva Di	Cou	untv San	a Clara	State	CA	Zip Code	95148
	Wedgewood Inc				tan Beach Blvd Su		•	
Lender/Client	GREAT	MERICA SURANCE GRO eet, Cincinnati, OH	Addres		DECLAR DECLAR for REAL ESTATE OMISSIONS IN	ATION APPRA	Redondo Beac	
			AIMS MADE AND F					
			VRITING TO THE COM			RIOD.		
		erican Assurance Co	ny indicated below: (A cap	nai stock corporati	ion)			
			ected above shall herein be	referred to as the C	Company.			
	Policy N	Number: RAP33	67375-23	1	Renewal of: RA	P3367375	5-22	
	Program	n Administrator:	Herbert H. Landy In 100 River Ridge Dri			2		
	Item 1. Named	Insured: Huib	in Lan					
	Item 2. Addres City, Sta		41526 Carmen St Fremont, CA 94539					
	Item 3. Policy	(Mon	09/08/2023 To (<i>h, Day, Year</i>) (<i>Month,</i> :01 a.m. Standard Time at t	09/08/2024 Day, Year) he address of the N	amed Insured as	stated in I	tem 2.)	
	Item 4. Limits	of Liability:						
	A. \$	10 10 10 10 10 10 10 10 10 10 10 10 10 1	amages Limit of Liability –	Each Claim				
	B. \$		aim Expenses Limit of Lia		n			
	C. \$		amages Limit of Liability – laim Expenses Limit of Lia		ragata			
	-	ible (Inclusive of C		onity - Toney Age	gregate			
	A. \$		ach Claim					
	В. \$	1,000 Ag	ggregate					
	Item 6. Premiu	m: \$ 835.00						
	Item 7. Retroad	ctive Date (if applied	cable): 09/08/2006					
	D4210 D4240	0 (03/15) D42300	rsements attached:) CA (10/13) IL7324 (07, 3 (05/13) D42412 (03/17)			a . may		
	D42101 (03/15)					Pa	age 1 of 1	

Borrower Catamount Properties 2018	LLC					
Property Address 3338 Selva Dr						
City San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc		Address 2015 Manhattan Be	each Blvd Si	uite 100	, Redondo Beach	, CA 90278



File No. 35509562 Case No. 57744

24, 12:14 PM 23233 Cuesta Drive, San Jose Aclifornia 95143 Turne Santa Drive, San Jose Santa Jose Maria Decemponentia de la conserva de l	<u>i Jose</u> Client Wedgev	vood Inc	County	Santa Address			CA Zip Code e 100, Redondo Beac
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Communication:Laundry:In Garage, Washer/DryerConstruct Type:Wood FrameLot Desc:Grade - Level -Cooling:Central ACOther Rooms:Dining Area, Dining Area in Living RoomPool YN:YesEnergy Sav:Double Pane WindowsPool / Spa:Ext, Amenities:Back Yard, FencedProp Condition:Family Room:Separate Family RoomRoof:CompositionFence:Fenced Back, Fenced FrontSecurity:Fireplace:#1 / Family Room, Gas BurningSoil Condition:		Primary - Stall Show	ver(s)		Courtesta 2	Dichursch 5	ata
Cooling: Central AC Other Rooms: Dining Area, Dining Area, Dining Area in Living Room Pool YN: Yes Energy Sav: Double Pane Windows Pool / Spa: Ext. Amenities: Back Yard, Fenced Prop Condition: Family Room: Separate Family Room Roof: Composition Fence: Fenced Back, Fenced Front Security: Fireblace: #1 / Family Room, Gas Burning Soil Condition:	Communication:		om, waik-in Closet	Laundry:	In Garage, Washer		шту
Energy Sav: Double Pane Windows Pool / Spa: Ext. Amenities: Back Yard, Fenced Prop Condition: Family Room: Separate Family Room Roof: Composition Fence: Fenced Back, Fenced Front Security: Fireplace: #1 / Family Room, Gas Burning Soil Condition: Soil Condition:	Cooling:	Central AC		Other Rooms:			
Ext. Amenities:Back Yard, FencedProp Condition:Family Room:Separate Family RoomRoof:CompositionFence:Fenced Back, Fenced FrontSecurity:Fireplace:#1 / Family Room, Gas BurningSoil Condition:					Yes		
Fence: Fenced Back, Fenced Front Security: Fireplace: #1 / Family Room, Gas Burning Soil Condition:	Ext. Amenities:	Back Yard, Fenced		Prop Condition:	Composition		
	Fence:	Fenced Back, Fenced	d Front	Security:	composition		
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UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 35509562 Case No. 57744

Requirements - Condition and Quality Ratings Usage

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

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

File No. 35509562 Case No. 57744

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

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

Q4

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

Q5

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

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviatio		May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
		Garage/Carport
dw	Driveway	
9	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
n	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
	Open	Garage/Carport
ор	•	
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
s SD	Semi-detached Structure	
		Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
	Withdrawn Date	Date of Sale/Time
N		
NO	Walk Out Basement	Basement & Finished Rooms Below Grade
Noods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

File No. 35509562 Case No. 57744

Borrower Catamount Properties 2018 LLC

Property Address 3338 Selva Dr						
City San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc		Address 2015 M	lanhattan Beach	Blvd Suite 100), Redondo Bea	ch, CA 90278

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

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

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

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

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

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

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

File No. 35509562 Case No. 57744

Borrower Catan	nount Properties 2018 LLC
Property Address	3338 Selva Dr

Flopelly Address 5550 Serva D	//					
<u>City</u> San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc	;	Address 2015 M	lanhattan Beach	Blvd Suite 10	0, Redondo Bea	ach, CA 90278

Street Address (Full)	Sale Price	Sq Ft Total	
3644 Satinwood DR	2112000	2072	
3293 Cuesta DR	1610000		
2068 Interbay DR	910000		
3341 Fronda DR	1500000		
2774 Sand Point CT	1560000		
3239 Foxboro PL	1901000		
2994 Castleton DR	1525000		
3083 Sulphur Spring CT	2106000		
2525 Home Crest DR	1175000		
2625 Suisun AVE	1646000		
2867 Pinecrest CT	1765000		
3379 Kohler AVE	1625000		
3214 Lakebrook CT	2500000		
2260 Barlow AVE	800000		
2260 Barlow AVE	800000		
4022 Yerba Buena AVE	1700000		
2394 Samoa WAY	1080000		
3038 Everdale DR	1220000		
2116 Flintmore CT	1450000		
2679 Taffy DR	1550000		
3066 Lynview DR	1320100		
2804 Westbranch DR	1340333		
2275 Pumpherston CT	1590000		
3321 Kettmann RD	1265000		
2704 Millbrae WAY	1400000		
1621 Jessica WAY	1270000	1400	
1735 Home Gate DR	1270000		
3817 Deedham CT	2150000		
3457 Gila DR	1340000		
2515 Glen Hastings CT	1600000		
2961 Castleton DR	1480088		
2332 Renfield WAY	1300000		
2220 Vista Verde DR	1600000		
2220 Vista verde DR 2987 Davidwood WAY	1810000		
1165 Utopia PL	2040000		
13654 Marmont WAY	1160000		
2936 MITTON	1680000		
3016 Ridgemont Dr	1155000		
3275 Coldwater DR	1200000		
2778 Gilham CT	1650000		
1662 Honeysuckle DR	920000		
3324 Michelangelo DR	1988880		
2332 Amador CT	1340000		
2856 Rathmann DR	1755000		
1894 Wesley CT 3358 Densmore CT	1300000		
	1915000		
3016 Stevens LN	1490000		
3249 Pumpherston WAY	1360000		

File No. 35509562 Case No. 57744

Borrower Catamount Properties 2018 LLC

/ San Jo		County	Santa Clara	State	CA	Zip Code	95148
der/Client	Wedgewood Inc		Address 2015 M	anhattan Beach	Blvd Suite 10	0, Redondo Bea	ch, CA 902
3548	Columbine DR	1188000	1324				
3791	San Felipe RD	2400000	2006				
2808	Mcann CT	2160000	2461				
1536	Endicott DR	1280000	1696				
2402	Van Winkle LN	1175000	1576				
2538	Alto CT	1634000	1772				
1662	Aldrich WAY	1368000	1563				
1016	0 Meadow LN	1295000	1545				
3335	Quesada DR	1632000	1950				
2204	Pettigrew Dr	1380000	1450				
4033	Chamberer DR	2500000	2547				
3652	Slopeview DR	2125000	2124				
3628	Norwood AVE	1940000	1968				
758 (Candlestick WAY	1185000	1653				
3364	Hoiting DR	1605000	1501				
2971	Oldfield WAY	1810000	1812				
3114	Rasmus CIR	2340000	2442				
2130	Bayhaven Dr	999900	1783				
3303	Americus DR	2225000	2512				
2746	Gilham WAY	1707750	2216				
3207	Lakemore CT	2485000	2365				
3078	Olivewood PL	1648000	1526				
3211	Pentland CT	1250000	1298				
3661	Morrie DR	1330000	1450				
2030	Cove CT	1480000	2078				
3271	Ingersoll DR	1720000	1910				
2869	Mantis Dr	1640000	1809				
3776	Brigadoon WAY	1100000	1287				
3591	Cour Du Vin	2600000	2445				
2021	CRANWORTH CIR	1390099	1330				
2857	Granite Creek PL	1193000	1462				
2543	Glen Alma WAY	1650000	2533				
3582	Clayton RD	1180000	1490				
	Pine Ridge WAY	1425000	2389				
1854	Home Gate DR	1155000	1376				
2795	Fourthplain CT	1848000	2323				
3118	Remington WAY	1525000	1706				
3347	Dias DR	1450000	1788				
1748	Home Gate DR	1075000	1376				
3470	Rocky Mountain DR	1090000	1659				
	Sundown LN	1250000	1289				
2703	Klein RD	1900000	2463				
1662	Leeward DR	1050000	1353				
	LOCH NESS WAY	1320000	1326				
	La Porte Ave.	890000	1292				
	Cureton PL	780000	1358				
	Hickerson DR	950000	1900				
	Harvestwood CT	2185000	2253				
	Knightswood WAY	1700000	1528				
	Golden Dew CIR	1265000	1542				
	Coldwater Dr	1260000	1351				
	Fenwick WAY	1125000	1538				

File No. 35509562 Case No. 57744

Borrower Catamount Properties 2018 LLC

San Jose	County	Santa Clara	State	CA	Zip Code	95148
der/Client Wedgewood Inc		Address 2015 M	anhattan Bead	ch Blvd Suite 10	0, Redondo Bea	ach, CA 902
2987 Masonwood ST	1515000	1380				
3002 Everdale Court	1150000	1374				
1201 Lancelot LN	1000000	1599				
2628 Aborn RD	1750000	2194				
1228 Gainsville AVE	1048000	1283				
3039 Fenwick WAY	1200000	1457				
1777 S White RD	1065000	1353				
3718 Rosemar AVE	1175000	1810				
3346 Prado LN	1360000	1960				
348 Dale DR	911000	1344				
3276 Cuesta DR	1450000	2125				
3164 Sylvan DR	1249888	1351				
3594 Rue Chene Do'r	2360000	2445				
3045 Harvestwood CT	1750000	2253				
2217 S King RD	975000	1352				
2918 Glen Darby CT	1465000	2113				
3223 Maple Leaf Ct	1428000	1904				
10200 Regan ST	950000	1280				
2425 Amador DR	850000	1353				
2372 Pentland WAY	1289000	1893				
2893 Glen Frost CT	1400000	2113				
3427 Timberlake AVE	1475000	1427				
3600 Cobbert DR	1800000	2114				
2232 Vista Verde DR	1365000	2125				
1866 Oakton CT	972500	1287				
2522 Sugarplum DR	1325000	1650				
1217 Edith ST	975000	1711				
2207 Vista Verde DR	1380000	1826				
3474 MOUNT PRIETA DR		1806				
3604 Nortree St	1700000	1772				
1900 Edgestone CIR	1171000	1698				
2930 Mitton DR	2050000	2037				
524 Hobie LN	1150000	2014				
3398 Rocky Mountain DR		1455				
1342 Norvella St	1020000	1317				
1342 Norvella ST	1020000	1317				
3834 Forestwood DR	1450000	1649				
2906 Mitton DR	1640000	1798				
10290 Regan ST	965000	1337				
4010 Timberline DR	1600000	1870				
3711 Corkerhill WAY	1350000	1330				
3273 Sueno DR	1275000	1800				
1711 Tustin DR	1158000	1545				
3139 Mount Isabel CT	1750000	2104				
1365 Wildman DR	1425000	2293				
1464 Palmwood DR	1100000	1674				
3041 Harvestwood CT	1610000	2253				
2740 Gilham WAY	1650000	2199				
3164 Sylvan DR	840000	1351				
2099 Naida AVE	890000	1575				
14004 Clayton RD	1150000	1520				

File No. 35509562 Case No. 57744

Borrower Catamount Properties 2018 LLC Property Address 3338 Selva Dr

Property Address 3338 Selva Dr		
<u>City</u> San Jose	County	Santa Clara State CA Zip Code 95148
Lender/Client Wedgewood Inc		Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
3370 Mount Logan DR	980000	1400
3087 Muirdrum Place	1525000	1948
3550 Slopeview DR	1700000	1528
3898 Yerba Buena AVE	1620000	1670
330 Serrano AVE	1290000	1710
3255 Edna pl	1365000	2121
2851 Riedel RD	1780000	1604
3587 Rue Chene Dor	2315000	2445
1822 Home Gate Drive	975000	1376
3430 Mount Saint Helena DR	1100000	1659
3084 Balgray CT	1360000	1538
4157 Horizon CT	1900000	2147
1504 Berksford WAY	1000000	1300
3543 Columbine DR	1103000	2006
1817 Loch Ness WAY	1055000	1326
2834 Burdick WAY	1265000	1374
3372 Braden CT	1755000	1890
2755 Woodmoor DR	975000	1283
2442 Renfield WAY	1275000	1476
2649 Bon Bon DR	1190000	1853
2049 Rigoletto DR	1150000	1486
3148 Markwood CT	1763000	1931
3288 Brittany CT	2080000	2056
2629 Reno DR	1210000	1438
3261 Curling CT	1260000	1326
2814 Norcrest CT	1900000	2072
2704 Millbrae WAY	1350000	1340
1662 Aldrich WAY	899000	1563
3529 Marten AVE	1550000	2480
3211 Napa CT	1349999	1554
2748 Twin Oaks LN	1110000	2214
1505 McGinness Ave	665000	1311
2961 Midhurst WAY	2200000	1932
4143 Littleworth WAY	1750000	1860
1624 Farringdon CT	1180000	1398
3034 Masonwood ST	1620000	1802
1716 Sundown LN	820000	1289
3171 Bourgogne CT	2400000	2341
2292 Ruby AVE	1340000	1825
3827 Forestwood DR	1450000	1439
2153 Fairmont DR	1208000	1472
2051 Laddie WAY	1330000	1697
1665 Seminole WAY	1260000	2252
2766 Vineyard Park PL	1230000	1528
895 Tybalt DR	1625000	2382
2980 Fenwick WAY	1225000	1538
3434 Piemonte CT	1875000	1823
2030 Cove CT	1315000	2078
2731 Cunningham AVE	1175000	1353
2868 Stallion WAY	1200000	2508
1449 S White RD	1338000	1434

File No. 35509562 Case No. 57744

Borrower Catamount Properties 2018 LLC

Property Address 3338 Selva Dr						
City San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc		Address 2015 M	anhattan Beach B	iva Suite 100,	Redondo Beac	n, CA 90278
3139 Flinthaven	1230000	1739				
3698 Slopeview DR	1765000	1902				
3042 Rossmore WAY	1357000	1855				
3816 Yerba Buena AVE	1398000	1649				
2624 TIMBERLAKE	1480000	1738				
3277 Stimson WAY	1865000	1860				
2149 Flintmore CT	1460000	1774				
1790 Home Gate DR	920000	1376				
4205 Watkins WAY	1750000	2120				
3339 Brigadoon WAY	1220000	1859				
2690 Keppler DR	1300000	2174				
3405 Ambum Ave	1550000	1532				
3016 Magnum DR	1872000	1774				
850 Feller AVE	1048000	1358				
3443 Ambum AVE	1770000	1532				
10230 Griffith ST	1120000	1438				
3786 Evangelho CIR	1505000	1820				
3429 Myrna CT	1645000	1804				
2650 Taffy DR	1100000	1616				
14729 Palomino DR	1065000	1603				
2779 Aldworth DR	1865000	2243				
2956 Winwood WAY	1590000	1726				
3162 Bourgogne CT	2050000	2056				
2699 Ramsdell PL	1750000	2475				
4107 Partridge DR	1230000	1967				
1890 Orlando DR	939000	1283				
467 Porter Lane	1650000	2131				
2899 Whittington DR	1625000	2037				
3342 Woodside LN	1545000	1787				
2829 Sand Point DR	1417000	1554				
540 Fleming AVE	1350000	1979				
2806 El Vista WAY	1375000	1531				
971 Juliet AVE	1601000	2000				
1492 S Capitol AVE	920000	1460				
4115 Middle Park DR	1625000	1691				

File No. 35509562 Case No. 57744

				Ca	ise No. 57744	
Borrower Catamount Properties 20	18 LLC					
Property Address 3338 Selva Dr						
<u>City</u> San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc		Address 2015 M	anhattan Beach	Blvd Suite 100	, Redondo Bea	ch, CA 90278

The statistics of the searched 239 sold comparables (supporting to the GLA adjustment)

Status: Sold (239)

	Sale Price	Year Built	Sq Ft Total	\$/SqFt
Min	\$665,000	1946	1,280	\$478
Max	\$2,600,000	2005	2,552	\$1,214
Avg	\$1,442,797	1974	1,741	\$832
Median	\$1,365,000	1972	1,691	\$828
Sum	\$344,828,536			

The following lot sales within 3 miles from the subject and sale date after 1/1/2020+(Supporting the lot size adjustment)

Street Address (Full)	Sale Price	Lot Size	Sale Date	Price/sqft
3543 Kettmann RD	3100000	49243	10/16/2021	62.95311
2595 Quimby RD	2201000	51082	10/22/2020	43.087585
802 Rosemar CT	1459000	50784	6/19/2022	28.729521
4349 San Felipe Rd	1400000	31596	5/2/2023	44.309406
3037 Mousa CT	1142588	26090	1/15/2024	43.794097
802 Rosemar CT	970000	50130	10/6/2021	19.349691
3037 Mousa Court	900000	31596	4/16/2024	28.484618
2927 S Aborn RD	833333	8574	3/15/2023	97.193025
0 Norwood AVE	760000	9023	10/17/2022	84.229192
0 Brightwood DR	740000	6716	10/18/2022	110.18463
Lot 2 Ramstad DR	700000	39644	11/13/2020	17.657149
0 Brightwood DR	650000	6090	4/17/2023	106.73235
3032 Mousa Court	500000	31596	4/16/2024	15.824788
0 Mt Hamilton RD	500000	25700	4/17/2024	19.455253
Lot 29 Ramstad DR	500000	10780	11/10/2020	46.382189
0 Rose View DR	390000	17003	8/5/2023	22.937129
0 Story RD	325000	16990	3/1/2023	19.128899
0 Fleming	200000	9148	5/9/2024	21.862702
			avg	46.23863
			midium	43

File No. 35509562 Case No. 57744

Borrower/Client Catamount Properties 2018 LLC						
Address 3338 Selva Dr					Unit No.	
City San Jose	County	Santa Clara	State	CA	Zip Code	95148
Lender/Client Wedgewood Inc						

APPRAISAL COMPLIANCE ADDENDUM

This Appraisal Compliance Adder APPRAISAL AND REPORT IDENTIFICATION	ndum is included to ensure this appraisal report meets all USPAP 2014 requirements.
Restricted Appraisal Report This report was prepared intended user of this repo	in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The rt is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived usions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.
ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
The statements of fact contained in this report are true a	
opinions, and conclusions.	imited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses,
Unless otherwise indicated, I have no present or prospe	ective interest in the property that is the subject of this report and no personal interest with respect to parties involved es, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year present
	ibject of this report or the parties involved with this assignment.
My engagement in this assignment was not contingent in	
	contingent upon the development or reporting of a predetermined value or direction in value that favors the cause ment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of
My analyses, opinions, and conclusions were developed were in effect at the time this report was prepared.	d and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
Unless otherwise indicated, I have made a personal ins Unless otherwise indicated, no one provided significant	spection of the property that is the subject of this report. t real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal as	ssistance is stated elsewhere in this report).
This report has been prepared in accordance with Title PRIOR SERVICES	XI of FIRREA as amended, and any implementing regulations.
	r or in another other capacity, regarding the property that is the subject of the report within the three-year period
	another capacity, regarding the property that is the subject of this report within the three-year period immediately
preceding acceptance of this assignment. Those service PROPERTY INSPECTION	es are described in the comments below.
· I X HAVE made a personal inspection of the prop	· · ·
I have NOT made a personal inspection of the APPRAISAL ASSISTANCE	e property that is the subject of this report.
	perty appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they
are hereby identified along with a summary of the extent of the none	e assistance provided in the report.
none	
ADDITIONAL COMMENTS	
	any state mandated requirements: External only inspection. I did not do any services for the subject
within the last 3 years.	
MARKETING TIME AND EXPOSURE TIME FOR	THE SUBJECT PROPERTY
X A reasonable marketing time for the subject property is	
X A reasonable exposure time for the subject property is	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
p P	
Signature	Signature
Name Huibin Lan	Name
Date of Signature 06/06/2024 State Certification # AR030132	Date of Signature State Certification #
or State License #	or State License #
State CA	State
Expiration Date of Certification or License 02/18/2025	Expiration Date of Certification or LicenseSupervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal 06/06/2024	Did Not Exterior Only from street Interior and Exterior
USPAP Compliance Addendum 2014	Page 28 of 30

File No. 35509562 Case No. 57744

ENHANC Subject		Detailed)	۳	Addres			CA Zip Code 951 100, Redondo Beach, CA 9 Image: state of the state of t
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ENHANC Subject Docume Docume PROPER Owner a	CED REPORT 2.0 The property: Site Address 3338 SELVA DR SAN JOSE, CA 95148-1622 ent Contents Property Comparables (I Prop	Detailed)	® ↓ ↓	3338 SI	ELVA DR		Amy Zhang (510) 552-1058 amylanzhang@yahoo.com
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PROPER Owner a	3338 SELVA DR SAN JOSE, CA 95148-1622 ent Contents Profile Cover Sheet Property Overview Property History Page Property Comparables (I Neighborhood Neighborhood	Detailed)		3338 SI	ELVA DR		(510),552-1058 amylanzhang@yahoo.com
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PROPER Owner a	 Profile Cover Sheet Property Overview Property History Page Property Comparables (I Property Comparables (S) Neighborhood 						Provided By
Owner a	 Property Overview Property History Page Property Comparables (I Property Comparables (S Neighborhood 						
Owner a	 Property History Page Property Comparables (I Property Comparables (S Neighborhood 						Richard Chen
Owner a	 Property Comparables (S Neighborhood 						3340 Walnut Ave 116 Fremont, CA 94538
Owner a							Richard.chen@ctt.com
Owner a							
Owner a							
(RTY OVERVIEW					3338 SELVA DR,	SAN JOSE, CA 95148-1622
Ś	and Geographic Informa	ation					
W	Primary Owner:				Secondary Owner:		
	BUI NHA TRUC T; NGUYEN JIM	IMY V AND MAI THU THUY	•				
	Site Address: 3338 SELVA DR, SAN JOSE, CA	A 95148-1622			Mail Address: 3338 SELVA DR, SAN J	IOSE, CA 95148-1622	
	APN:	649-13-055			Lot Number: 26	Pa	ge / Grid:
	Housing Tract Number:	4251					
	Legal Description:	Lot Code:		26			
		Tract Number:		4251	SE TR#:4251 TR 4251 LOT 26		
		Legal Brief Description: City / Muni / Twp:		SAN JOSE	SE TR#:4251 TR 4251 LOT 26		
	hy Dotaile						
	ty Details						
	Bedrooms: 4 Bathrooms: 2				1968 Garage 2	Square Feet: Lot Size:	1,826 7,137 SF
	Total Rooms: 8		1	Fireplace:		Number of Units:	
	Zoning: R1-8			Pool:		Use Code:	Single Family Residential
Sale Infe	formation						
(E)	Transfer Date: 12/28/201	15		Seller:	BUI, NHA TRUC T; NGUYEN,	, JIMMY V	
<u>H@</u> H	Transfer Value: \$0.00			Document#:	23182391		
	Cost/Sq Feet:						
Assessr	ment and Taxes						
		\$518,426.00		Percent Improvemen	nt: 40.00%	Homeowner Exer	nption:
	Assessed Value:	\$311,056.00		Tax Amount:	\$7,962.46	Tax Rate Area:	17-048
	Assessed Value: Land Value:	COOT 070 00		Tax Status:	Current	Tax Account ID:	
	Land Value: Improvement Value:	\$207,370.00		Market Land Value:		Tax Year:	2023
	Land Value: Improvement Value: Market Improvement Value:	\$207,370.00					
	Land Value: Improvement Value:	\$207,370.00					
	Land Value: Improvement Value: Market Improvement Value:	\$207,370.00					
	Land Value: Improvement Value: Market Improvement Value:	\$207,370,00					
	Land Value: Improvement Value: Market Improvement Value:	\$207,370,00					

San Jose		Co	ounty	Santa		State	CA Zip Coo	
er/Client We	dgewood Inc			Address	2015 Manhatta	an Beach Blvd S	uite 100, Redondo	Beach, CA 9
	outro i o		TT T°					
	CHICAG	TT Of	TLE					
PROPE	RTY HISTORY					3338 SELVA	DR, SAN JOSE, CA	95148-1622
Foreclos	re Record - 05/06/2024							
Recordin	y Date: 05/06/20	24		1	Document#:	25632738		
Documer		Sale						
Lender Ty Vesting:	pe:				Borrowers Name:			
Legal De	cription:							
Assignme	nt Record - 07/13/2022							
Recordin	g Date: 07/13/20	22		1	Document#:	25335247		
Price: TD Due D	ate				Oocument Type: Type of Financing:	Assignment of M	ortgage	
Lender N					ype of Financing.			
Lender Ty	pe:				Borrowers Name:	SEPERATE PRO	II A MARRIED WOMAN AS PERTY AND JIMMY V NG BAND AND WIFE AS JOINT MMON	UYEN AND THU
Vesting:								
Legal De:	cription:							
Mortgage	Record - 01/28/2019							
Recordin Loan Am					ocument#: .oan Type:	24104416	Clause/Open End Mortgage	
TD Due D					Type of Financing:		Clauser open End Mongage	12
Lender N		ARGO BANK NA	A					
Lender Ty	pe: TC				Borrowers Name:	BUI, NHA TRUC	T; HUNGTRAN, DUY	
Vesting: Legal De		ber:	26					
	Tract Nu		4251					
	Map Ret	:	0					
	City / M	uni / Twp:	SAN JOSE					
Release F	ecord - 01/20/2016							
Recordin	g Date: 01/20/20	16			Document#:	<u>23200046</u>		
Price: TD Due D					Document Type:	Substitution of Tr	ustee and Full Reconveyar	ice
Lender N					ype of Financing:			
Lender T					Borrowers Name:	NHA TRUC T. BU	JI AND THUY MAI AND JIM	IMY V. NGUYEN
Vesting:								
Legal De	cription:							
Mortgage	Record - 12/28/2015							
Recordin Loan Am					ocument#: .oan Type:	23182392 New Convention	al	
TD Due D		.00			oan Type: Type of Financing:	New Convention	a	
Lender N		NCIAL BANK NA	4					
Lender T				,	Borrowers Name:	BUI, NHA TRUC	T; NGUYEN, JIMMY V	
Vesting:	тс							
Legal De	cription: Lot Nun	iber:	26					
	Subdivi		TRACT #4251					
	Map Re	:	MAP219 PG50					
	244 (Mathia	uni / Twp:	SAN JOSE					