

Exterior-Only Inspection Residential Appraisal Report

Property Address 14700 Acacia Street City San Leandro State CA Zip Code 94579
Borrower Catamount Properties 2018 LLC Owner of Public Record CLINGENPEEL WILLIS A & MARGARET L County Alameda
Legal Description TRACT 1234 LOT 131
Assessor's Parcel # 77B-897-15 Tax Year 2023 R.E. Taxes \$ 1,877
Neighborhood Name San Leandro Map Reference 48-D5 Census Tract 4333.00
Occupant [X] Owner [ ] Tenant [ ] Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Servicing(Market Value)
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offerings price(s), and date(s). DOM 7;Subject property was offered for sale.;Latest Price \$775,000;Latest Date 06/14/2024;Original Price \$775,000;Original Date 06/17/2024;ML#ML81968773, current owner is the buyer of this probate listing

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [ ] Urban [X] Suburban [ ] Rural Property Values [X] Increasing [ ] Stable [ ] Declining PRICE AGE One-Unit 95 %
Built-Up [X] Over 75% [ ] 25-75% [ ] Under 25% Demand/Supply [ ] Shortage [X] In Balance [ ] OverSupply \$ (000) (yrs) 2-4 Unit 2 %
Growth [ ] Rapid [X] Stable [ ] Slow Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6mths 550 Low 1 Multi-Family 2 %
Neighborhood Boundaries The north boundary is the Marina Blvd;The East boundary is the Hwy880.; The south boundary is the Lewelling Blvd and the West boundary is the Wicks Blvd. 1,560 High 108 Commercial 1 %
928 Pred. 73 Other %
Neighborhood Description The subject property is located in a normal neighborhood in the City of San Leandro; The neighborhood is normal maintained and is near schools, parks, shopping centers and other community services. The property fits into the general quality and condition in the area. The subject's neighborhood is located within 5 -10 miles from employment centers and Hwy880.
Market Conditions (including support for the above conclusions) The neighborhood trend is increasing for the last 12 months with moderate sales rates.

Dimensions 53 X 95 Area 5035 sf Shape Rectangular View N;Res;
Specific Zoning Classification R1 Zoning Description Single Family Residence
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Comment
Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
Electricity [X] [ ] [ ] Water [X] [ ] Street Asphalt [X] [ ]
Gas [X] [ ] [ ] Sanitary Sewer [X] [ ] Alley None [ ] [ ]
FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X FEMA Map # 060013-0258H FEMA Map Date 12/21/2018
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.
No any adverse external factor noticed(Please see the attached satellite map).

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [X] MLS [X] Assessment and Tax Records [ ] Prior Inspection [X] Property Owner
[X] Other (describe) Drive by Exterior Inspection Data Source(s) for Gross Living Area RealQuest
General Description General Description Heating / Cooling Amenities Car Storage
Units [X] One [ ] OnewithAccessoryUnit [ ] Concrete Slab [X] Crawl Space [X] FWA [ ] HWBB [X] Fireplace(s) # 1 [ ] None
# of Stories 1 [ ] Full Basement [ ] Finished [ ] Radiant [ ] Woodstove(s) # 0 [X] Driveway # of Cars 2
Type [X] Det. [ ] Att. [ ] S-Det./End Unit [ ] Partial Basement [ ] Finished [ ] Other [ ] Patio/Deck Concre Driveway Surface Concrete
[X] Existing [ ] Proposed [ ] UnderConst. Exterior Walls Woodsidings/Good Fuel Gas [X] Porch Concrete [X] Garage # of Cars 2
Design (Style) Ranch Roof Surface Tile/Good [ ] Central Air Conditioning [ ] Pool None [ ] Carport # of Cars 0
Year Built 1953 Gutters & Downspouts Gal.Alum/Gd [ ] Individual [X] Fence Wood [X] Attached [ ] Detached
Effective Age (Yrs) 40 Window Type Sliding/Good [X] Other None [ ] Other None [ ] Built-in
Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,687 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) Dual pane windows.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;The subject is in an average condition. The data source is from the appraiser outside inspection and the PUBLIC DATA (Realquest,MLS Listing and Zillow.com) and VERIFIED by the owner . No physical, functional or external inadequacies were noted at the time of inspection. The Remaining Economic Life for the subject is about 40 years.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No
If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

### Exterior-Only Inspection Residential Appraisal Report

There are 36 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 799,000 to \$ 1,990,000		There are 230 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 550,000 to \$ 1,560,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	14700 Acacia Street San Leandro, CA 94579	1365 Ottawa Avenue San Leandro, CA 94579	1512 Hickory Ave San Leandro, CA 94579	1515 BOXWOOD AVE San Leandro, CA 94579			
Proximity to Subject		0.20 miles N	0.25 miles S	0.27 miles S			
Sale Price	\$	\$ 1,075,000	\$ 1,011,000	\$ 1,049,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 587.11 sq. ft.	\$ 648.91 sq. ft.	\$ 596.02 sq. ft.			
Data Source(s)		ML# BE41056219;DOM 7	ML# BE41057577;DOM 11	ML# CRTP2401260;DOM 107			
Verification Source(s)		Realquest Doc# 60573	Realquest Please Comment	Realquest Please Comment			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s05/24;c04/24	0	s06/24;c05/24	0	s07/24;c06/24	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5035 sf	6120 sf	-11,000	5830 sf	-8,000	10480 sf	-54,500
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	71	71		71		71	
Condition	C4	C4		C3	-32,000	C4	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	+8,000	Total Bdrms Baths	-8,000
Room Count	7 4 2.0	7 4 2.0		6 3 2.0		8 5 2.0	
Gross Living Area	1,687 sq. ft.	1,831 sq. ft.	-43,000	1,558 sq. ft.	+38,500	1,760 sq. ft.	-22,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/None	FWA/Central	-3,000	FWA/None		FWA/Central	-3,000
Energy Efficient Items	Dual Pane Window	Dual Pane Window		Dual Pane Window		Dual Pane Window	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		None	+20,000
Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete		Porch/Concrete	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Pool	None	None		None		None	
Listing Price \$	None	9590000	0	9590000	0	1,049,900	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -57,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -67,500
Adjusted Sale Price of Comparables		Net Adj: -5%		Net Adj: 1%		Net Adj: -6%	
		Gross Adj: 5%	\$ 1,018,000	Gross Adj: 9%	\$ 1,017,500	Gross Adj: 10%	\$ 981,500

SALES COMPARISON ANALYSIS

I did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) RealQuest, MLS.

My research  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) RealQuest, MLS see sales grid comp5

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	07/03/2024			
Price of Prior Sale/Transfer	\$790,000			
Data Source(s)	See comment	Realquest	Realquest	Realquest
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	02/01/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the comparables(Except comp5) for the last 12 months.

The reason that the current market value is higher than the previous sale just 9 days ago is that the previous sale was a probate sale and the seller want a quick sale .

Summary of Sales Comparison Approach All Comps are closed sales within last 3 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$300/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.5% monthly for the contract date difference more than 6 months and 0.1% monthly for the previous 4-6 months sold comparables(NOT applied as all the comps sold within most recent 3 months) according to 1004MC Data , 9).Energy:\$20000/Solar Panels; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

Indicated Value by Sales Comparison Approach \$ 990,000

Indicated Value by: Sales Comparison Approach \$ 990,000 Cost Approach (if developed) \$ 991,297 Income Approach (if developed) \$

RECONCILIATION

Most emphasis is on the market comparison approach which considers sales of similar properties within subject's neighbourhood. Cost approach is supportive. Income approach is not applicable: As the subject is used as a primary resident and almost all the homes in the subject's neighborhood are purchased for owner occupancy The digital signatures on this report are password protected. They are true and exactly same as original ones.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: \*\*This Appraisal Report is intended use for the intended lender/client and/or its assigns for use in mortgage transaction\*\*

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 990,000 , as of 07/12/2024 , which is the date of inspection and the effective date of this appraisal.

### Exterior-Only Inspection Residential Appraisal Report

ADDITIONAL COMMENTS

Comparable selection: All the comps are arm length transactions.  
 R1=Single family Residence: the minimum lot size for single family is 5000 sqft or above, The Maximum Residential Density = 9 units per acres. But for much newer single family the lot size will be smaller according to the density allowed (Alameda county zoning ordinance: [http://library.municode.com/HTML/16425/level2/TIT17ZO\\_CH17.08DI.html#TIT17ZO\\_CH17.08DI\\_17.08.060BUSI](http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.html#TIT17ZO_CH17.08DI_17.08.060BUSI))  
 This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgage Letter 2009-28.  
 No any personal property is included in this transaction.  
 Note that the GLA, floor plan of the comp2 is not correct in the Realquest, thus I use the number in the attached MLS Listing.  
 The condition of the interior of the improvements are from PUBLIC DATA (Realquest, MLS Listing and Zillow.com) and VERIFIED by the property owner.  
 Note about the verification source of the subject, comp2, comp3, comp4, comp5: As it is closed too recently (please see the attached MLS listing) and the deed document number is not recorded in the Realquest. Confirmed with the agent.  
 The Solar Panels in the subject are LEASED, and the subject still has the PG and E power connection, thus it is NOT considered in the sales grid. No any marketability issue noticed due to this factor (i.e. the marketability signal----DOM of the comparables with/without this factor is similar).  
 The condition adjustment for comp2, comp4, comp5 are because These Comparables have better upgraded kitchen (newer granite counter top and newer cabinet), Bathrooms (newer Granite/corian counter top) and flooring (newer hardwood/tile/carpet) while the subject has less upgraded kitchen (older laminate/tile counter top, older cabinet), bathroom (older tile/laminate counter top) and flooring (older laminate/tile/carpet flooring). The good condition houses usually with higher sales price, the condition adjustment was obtained by the pairing analysis of the comparables (comp2 vs comp1).  
 Due to the difference of GLA, condition, style and location, the pre-adjusted comparable price range is beyond the usual guideline. The age, lot size, GLA, location adjustments were obtained by the pair analysis of the comparables in the subject's neighborhood. Note that the age difference is within 35 years and the lot size difference within 10% of the subject's lot size is seen as bracketed as no adjustment are needed in this case.  
 All the comps are in the same or competing neighborhood (As the housing price are mainly impacted by the school's rating, all the comparables and the subject have the same or similar school ratings through across the Hwy and/or Major Rd.) within 1. miles with similar condition and location. Most emphasis are addressed in the two most recent 3 months sold and immediate neighbor and similar condition sold comp1 (also the nearest ----Location factor) and comp3 (also the most recent sale----timing factor) (35% for comp3 and comp1 respectively, 10% each for the remained sold comp).  
 Note that the subject's final market value is higher than the predominant value of the neighborhood. This is because the subject has a larger GLA and in an increasing market. No any marketability issue noticed due to this (i.e. the DOM of housing value higher than the predominant value is similar to the housing value lower than the predominant value).

COST APPROACH

**COST APPROACH TO VALUE (not required by Fannie Mae.)**

Provide adequate information for the lender/client to replicate your cost figures and calculations.  
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. The higher Land to improvement ratio is typical for the area.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$ 530,000
Source of cost data Marshall & swift cost reference	Dwelling	1,687	Sq. Ft. @ \$ 300.00	= \$ 506,100
Quality rating from cost service Good Effective date of cost data Current	Bsmt		Sq. Ft. @ \$	= \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport	400	Sq. Ft. @ \$ 110.00	= \$ 44,000
Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area The age/life method is used to calculate physical depreciation. No functional obsolescence or major deferred maintenance noted.	Total Estimate of Cost-new			= \$ 550,100
	Less Physical	50	Functional 0 External 5	
	Depreciation	275,050	0 13,753	= \$ ( 288,803 )
	Depreciated Cost of Improvements			= \$ 261,297
	"As-is" Value of Site Improvements			= \$ 200,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	Indicated Value By Cost Approach			= \$ 991,297

INCOME

**INCOME APPROACH TO VALUE (not required by Fannie Mae.)**

Estimated Monthly Market Rent \$ X Gross Multiplier = \$ Indicated Value by Income Approach  
 Summary of Income (including support for market rent and GRM)

PUD INFORMATION

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowner's Association (HOA)?  Yes  No Unit type(s)  Detached  Attached  
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.  
 Legal Name of Project  
 Total number of phases Total number of units Total number of units sold  
 Total number of units rented Total number of units for sale Data source  
 Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.  
 Does the project contain any multi-dwelling units?  Yes  No Data source.  
 Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.  
 Are the common elements leased to or by the Homeowner's Association?  Yes  No If Yes, describe the rental terms and options.  
 Describe common elements and recreational facilities.

**Market Conditions Addendum to the Appraisal Report**

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 14700 Acacia Street City San Leandro State CA ZIP Code 94579

Borrower Catamount Properties 2018 LLC

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	114	53	63	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	19.00	17.67	21.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Comparable Active Listings	1	0	61	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.05	0.00	2.90	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price	903,000.00	947,000.00	952,000.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Sales Days on Market	10	11	13	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Comparable List Price	785,000.00	N/A	899,980.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Listings Days on Market	185	N/A	17	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price	104.00	103.00	108.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

The concession were not seen as often as before,the supply and demand is in balance

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

No, as there is only few distressed properties in the subject's neighborhood( none of 230 sold comps and none of 62 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(Coreologic: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 for the last 12 months BUT with a much smaller increasing rate for the most recent 6 months .Comparing the most recent 3 months data to the previous 7-12 months data and the monthly time adjustment rate will be  $(952/903-1)/12*100=0.5\%$  for the contract date difference more than 6 months. .Comparing the most recent 3 months data to the previous 4-6months data and the monthly time adjustment rate will be  $(952/947-1)/6*100=0.1\%$  for the previous 4-6 months sold comparables.

As there is no any active/pending comparables in the previous 4-6 months,thus I entered 'N/A' in the above table.

CONDO/CO.OP PROJECTS

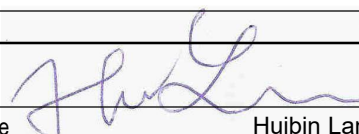
If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Active Comparable Listings				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Are foreclosures sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature 	Signature
Appraiser Name Huibin Lan	Supervisor Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492, Fremont, CA 94538	Company Address
State License/Certification # AR030132 State CA	State License/Certification # State
Email Address appraiserlan@yahoo.com	Email Address

Bluebay Appraisal Inc.  
**SUBJECT PHOTO ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower Catamount Properties 2018 LLC

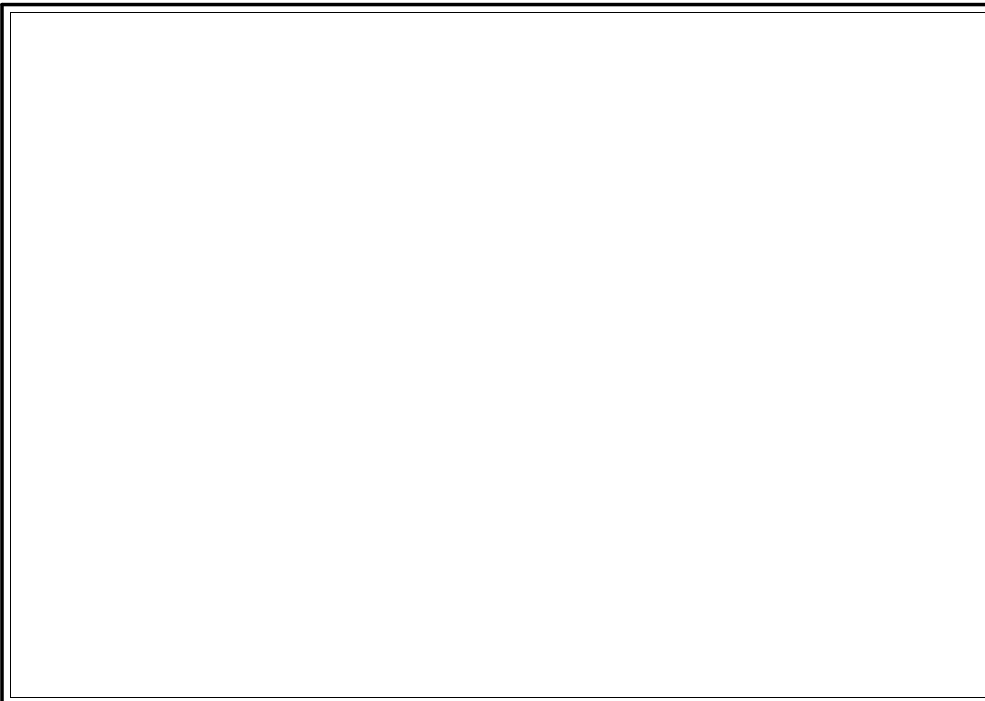
Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**FRONT OF  
SUBJECT PROPERTY**  
14700 Acacia Street  
San Leandro, CA 94579



**REAR OF  
SUBJECT PROPERTY**



**STREET SCENE**

Bluebay Appraisal Inc.  
**EXTRA COMPARABLES 4-5-6**

File No. 35671909  
 Case No. 57829

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City San Leandro County Alameda State CA Zip Code 94579

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SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6					
Address	14700 Acacia Street San Leandro, CA 94579			1783 Arena St San Leandro, CA 94579			1226 Butler Ave San Leandro, CA 94579								
Proximity to Subject				0.96 miles S			0.37 miles N								
Sale Price	\$			\$ 1,065,000			\$ 872,000			\$					
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.		\$ 669.81	sq. ft.		\$ 554.00	sq. ft.		\$	sq. ft.				
Data Source(s)				ML# BE41055644;DOM 34			ML# BE41056219;DOM 7								
Verification Source(s)				Realquest Please Comment			Realquest Please Comment								
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			+(-)\$ Adjustment			DESCRIPTION			+(-)\$ Adjustment		
Sale or Financing				ArmLth						ArmLth					
Concessions				Conv;0						Conv;0					
Date of Sale/Time				s06/24;c05/24			0			s06/24;c05/24			0		
Location	N;Res;			N;Res;						N;Res;					
Leasehold/Fee Simple	Fee Simple			Fee Simple						Fee Simple					
Site	5035 sf			5400 sf			0			5605 sf			-5,500		
View	N;Res;			N;Res;						N;Res;					
Design (Style)	DT1;Ranch			DT1;Ranch						DT1;Ranch					
Quality of Construction	Q4			Q4						Q4					
Actual Age	71			18			-47,500			73			0		
Condition	C4			C3			-32,000			C3			-32,000		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	+8,000			Total	Bdrms.	Baths			
Room Count	7	4	2.0	6	3	2.0				7	4	2.0			
Gross Living Area	1,687		sq. ft.	1,590		sq. ft.	+29,000			1,574		sq. ft.	+34,000		
Basement & Finished Rooms Below Grade	0sf			0sf						0sf					
Functional Utility	Average			Average						Average					
Heating/Cooling	FWA/None			FWA/Central			-3,000			FWA/Central			-3,000		
Energy Efficient Items	Dual Pane Window			Solar Panels			-20,000			Dual Pane Window					
Garage/Carport	2ga2dw			None			+20,000			None			+20,000		
Porch/Patio/Deck	Porch/Concrete			Porch/Concrete						Porch/Concrete					
Fireplaces	1 Fireplace			1 Fireplace						1 Fireplace					
Pool	None			None						None					
Listing Price \$	None			9590000			0			872000			0		
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> -			\$ -45,500			<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 13,500		
Adjusted Sale Price of Comparables				Net Adj: -4%						Net Adj: 2%					
				Gross Adj: 15%			\$ 1,019,500			Gross Adj: 11%			\$ 885,500		
										Net Adj: 0%					
										Gross Adj: 0%					

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	07/03/2024		05/03/2024	
Price of Prior Sale/Transfer	\$790,000		\$0	
Data Source(s)	See comment	Realquest	DOC# 56767	
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the comparables(Except comp5) for the last 12 months.

The previous sale of comp5 was an Affidavit

Summary of Sales Comparison Approach All Comps are closed sales within last 3 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$300/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.5% monthly for the contract date difference more than 6 months and 0.1% monthly for the previous 4-6 months sold comparables(NOT applied as all the comps sold within most recent 3 months) according to 1004MC Data , 9).Energy:\$20000/Solar Panels; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

**Exterior-Only Inspection Residential Appraisal Report**

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.



**Exterior-Only Inspection Residential Appraisal Report**

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**

Signature   
 Name Huibin Lan  
 Company Name Bluebay Appraisal Inc.  
 Company Address 41041 Trimboli Way #1492  
Fremont, CA 94538  
 Telephone Number 5106736733  
 Email Address appraiserlan@yahoo.com  
 Date of Signature and Report 07/12/2024  
 Effective Date of Appraisal 07/12/2024  
 State Certification # AR030132  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 02/18/2025

**ADDRESS OF PROPERTY APPRAISED**

14700 Acacia Street  
San Leandro, CA 94579

APPRAISED VALUE OF SUBJECT PROPERTY \$ 990,000

**LENDER/CLIENT**

Name Clear Capital  
 Company Name Wedgewood Inc  
 Company Address 2015 Manhattan Beach Blvd Suite 100  
Redondo Beach, CA 90278  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

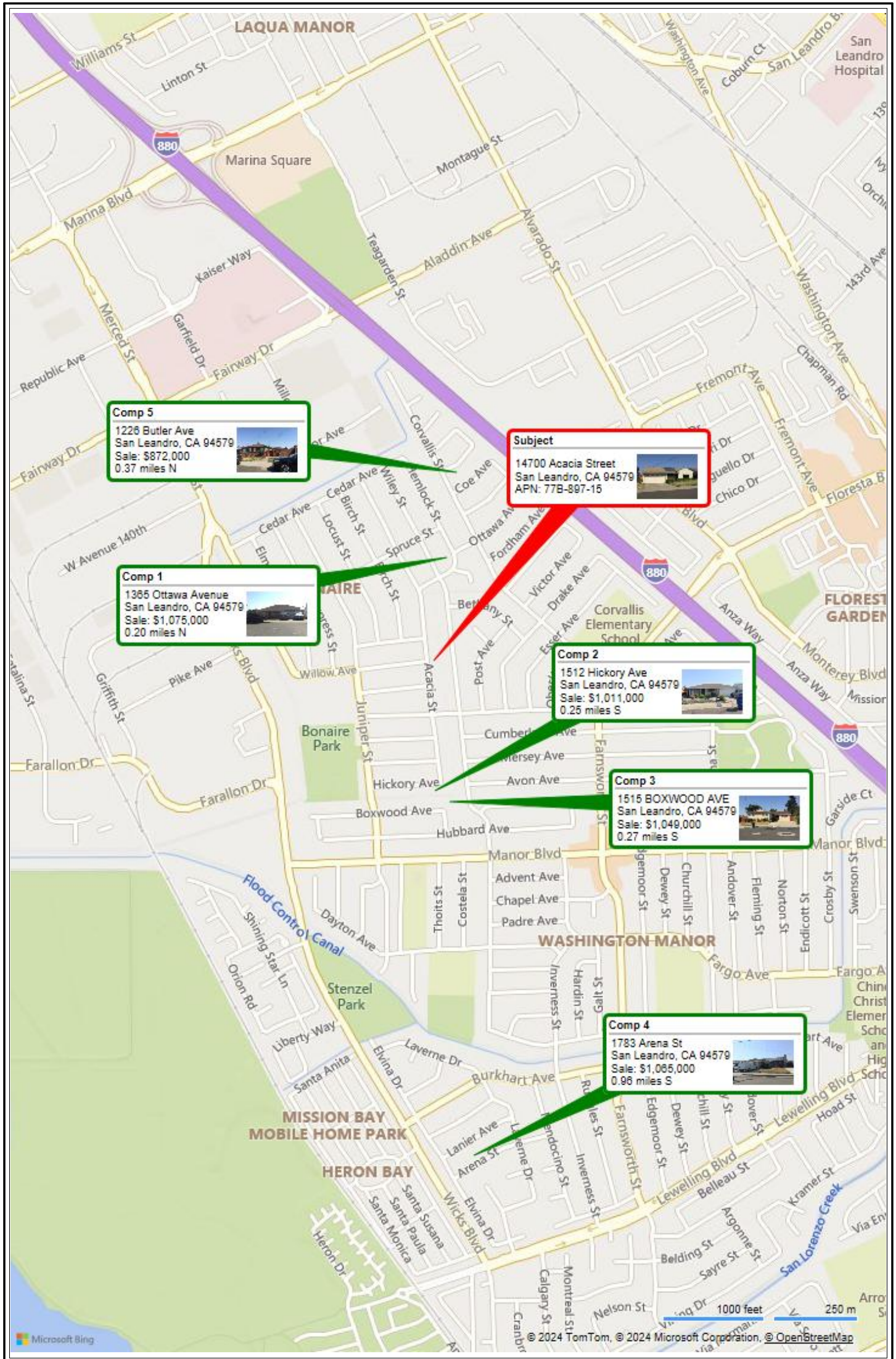
**SUBJECT PROPERTY**

- Did not inspect exterior of subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

Borrower Catamount Properties 2018 LLC  
Property Address 14700 Acacia Street  
City San Leandro County Alameda State CA Zip Code 94579  
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278





Borrower **Catamount Properties 2018 LLC**

Property Address **14700 Acacia Street**

City **San Leandro** County **Alameda** State **CA** Zip Code **94579**

Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**



**COMPARABLE SALE # 1**  
1365 Ottawa Avenue  
San Leandro, CA 94579



**COMPARABLE SALE # 2**  
1512 Hickory Ave  
San Leandro, CA 94579



**COMPARABLE SALE # 3**  
1515 BOXWOOD AVE  
San Leandro, CA 94579

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

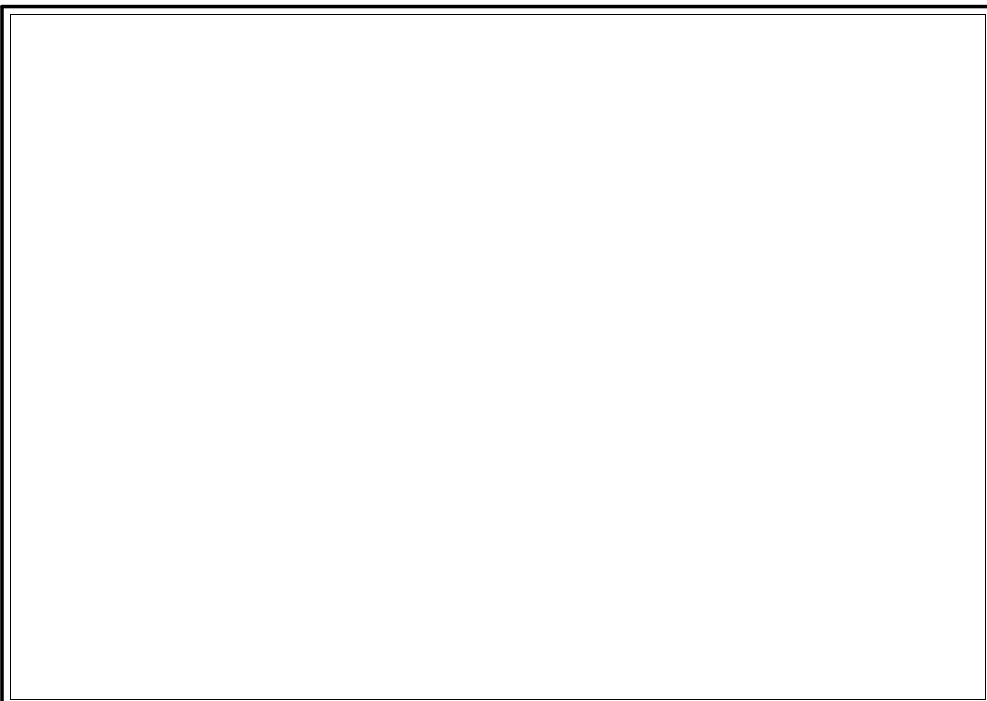
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**COMPARABLE SALE # 4**  
1783 Arena St  
San Leandro, CA 94579



**COMPARABLE SALE # 5**  
1226 Butler Ave  
San Leandro, CA 94579



**COMPARABLE SALE # 6**

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro

County

Alameda

State

CA

Zip Code

94579

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Business, Consumer Services & Housing Agency  
BUREAU OF REAL ESTATE APPRAISERS  
REAL ESTATE APPRAISER LICENSE

**Huibin M. Lan**

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 030132

Effective Date: February 19, 2023  
Date Expires: February 18, 2025

*Loretta Dillon*  
Loretta Dillon, Deputy Bureau Chief, BREA

3067248

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

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro

County

Alameda

State

CA

Zip Code

94579

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

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)

[X] Great American Assurance Company

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

Policy Number: RAP3367375-23

Renewal of: RAP3367375-22

Program Administrator: Herbert H. Landy Insurance Agency Inc. 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Huibin Lan

Item 2. Address: 41526 Carmen St
City, State, Zip Code: Fremont, CA 94539

Item 3. Policy Period: From 09/08/2023 To 09/08/2024
(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. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
D. \$ 1,000,000 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): 09/08/2006

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)

[Signature]
Authorized Representative

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

7/12/24, 1:12 PM

Matrix

14700 Acacia Street, San Leandro, California 94579

[View Comparable Properties](#)

**Listing**

[Report Listing](#)



1 / 1



**MLS #:** **ML81968773**  
**Beds:** 4  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,687 SqFt (Realist\*)  
**Apprx Lot:** 5,035 SqFt (Realist\*)  
**Apprx Acr:** 0.116 Acres  
**Age/Yr Blt:** 71/1953 (Realist\*)  
**Parcel#:** 077B-0897-015  
**DOM:** 7  
**LA:** [Greg Damelio](#)  
**LA Ph:** (650) 245-8700  
**BA:** [Sohrab Sangha](#)  
**Walk Score:** 51  
**Recent:** **07/11/2024 : Changed to Sold : P->S**

[SYMBIUM ADU options](#)

**14700 Acacia Street, San Leandro 94579**  
 County: Alameda  
 Area: 3100 - San Leandro  
 Class: Res. Single Family / Detached  
 Land Use: SFR  
 Comm: 2,5%  
 L.Type/Service: Exclusive Agency, Full Service  
 Special Info: Not Applicable  
 Ownership:  
 Fin Terms:  
 Public:

**Status:** **Sold**  
**Orig Price:** \$775,000  
**List Price:** **\$775,000**  
**Sale Price:** **\$790,000**  
**\$/Primary SqFt:** \$468.29  
**\$/Total SqFt:** /  
**HOA Fee:** /  
**Zoning:** R1

**Dates**  
**Original:** 06/07/2024  
**List:** 06/07/2024  
**Sale:** 06/14/2024  
**COE:** 07/03/2024  
**Expires:** 11/06/2024  
**Off Mrkt:**  
**LOE:** 19  
**Incorp:** Yes  
**City Limit:** Yes  
**Possession:** COE

Private:

**Showing & Location**

**Showing Information**  
 Occupied By: Call Agent  
 Show Contact: Rebecca  
 Occupant Nm:  
 Phone: (415) 307-9114  
 Instructions: Lockbox - Supra iBox Bluetooth LE

**Owner:** Clingenpeel Willis A  
**Show type:** Vacant  
**Occupant Ph:** Gt.Code:  
**Add Instruct:**

**Map**  
 X Street: Willow Avenue  
 Directions:

**School**  
**Elem:** / San Leandro Unified  
**Middle:** **John Muir Middle** / San Leandro Unified  
**High:** **San Leandro High** / San Leandro Unified

Prop Faces:

Building #:

# offers:  
 Buyer Finance: All Cash No Loans

**Closing Details**  
**Sold Remarks:**  
**Concession:** LOE: 19

06/12/2024 San Leandro/San Lorenzo/Hayward  
 Opportunity knocks! Please visit!

Tour Bridge / Bay East / Contra Costa AOR

**Accessibility:**  
**Bathroom:** Tub  
**Bedroom:**  
**Communication:**  
**Construct Type:** Wood Frame  
**Cooling:** None  
**Dining Rm:** Eat in Kitchen, No Formal  
**Energy Sav:**  
**Ext. Amenities:** Back Yard, Fenced  
**Family Room:** No Family Room  
**Fence:** Fenced Back  
**Fireplace:** #1 / Wood Stove  
**Flooring:** Hardwood, Vinyl/Linoleum  
**Foundation:** Concr Slab

**Features**  
**Horse:** No  
**Interior:** None  
**Kitchen:** Countertop - Laminate, Hookups - Gas, Refrigerator (s)  
**Laundry:** Washer/Dryer  
**Lot Desc:** Grade - Level -  
**Other Rooms:**  
**Pool YN:** No  
**Pool / Spa:**  
**Prop Condition:** Fixer Upper  
**Roof:** Composition  
**Security:**  
**Soil Condition:**  
**Stories:** 1  
**Stories:** 1

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAEAltWMjY0tFTSubi0BRfAbGhibAKiDEDaxBwolFeakwMhIFB4RBBKRqYGQMM... 2/3



Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

7/12/24, 9:03 PM

Matrix

1512 Hickory Ave, San Leandro, California 94579

View Comparable Properties

Listing

Report Listing



MLS #: BE41057577
Beds: 3
Baths (F/P): 2 (2/0)
Primary SqFt: 1,558 SqFt
Apprx Lot: 5,830 SqFt
Apprx Acr: 0.130 Acres
Age/Yr Blt: 71/1953
Parcel#: 77B-895-2
DOM: 11
LA: Louise Lovewell (510) 351-5555
BA: Sully Jong
Walk Score:

1 / 31



SYMBIUM ADU options

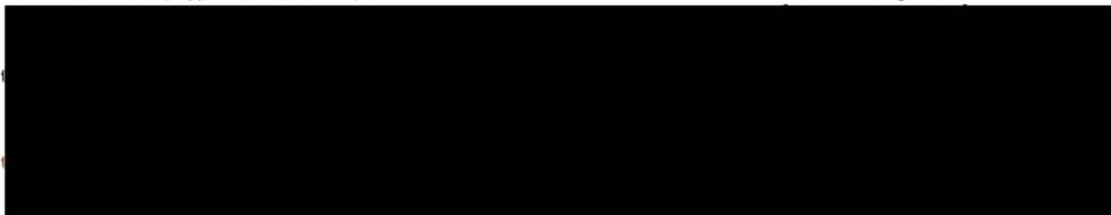
1512 Hickory Ave, San Leandro 94579

County: Alameda
Area: 999 - Other Area
Class: Res. Single Family / Detached
Land Use:
Comm: 2,5
L.Type/Service: Exclusive Right to Sell, Full Service
Special Info: Not Applicable
Ownership:
Fin Terms: Terms - Cash Offer, Type - Conventional, FHA
Public:

Status: Sold
Orig Price: \$875,000
List Price: \$875,000
Sale Price: \$1,010,888
\$/Primary SqFt: \$648.84
\$/Total SqFt
HOA Fee: /
Zoning:

Dates
Original:
List: 04/26/2024
Sale: 05/07/2024
COE: 06/07/2024
Expires:
Off Mrkt:
LOE: 31
Incorp:
City Limit:
Possession: Negotiable

Private:



Showing & Location

Showing Information

Occupied By: Owner
Show Contact:
Occupant Nm:
Phone:
Instructions: 24-Hour Notice Not Required
Map
X Street: Acacia
Directions: Juniper to Hickory
Prop Faces:

Owner:
Show type:
Occupant Ph:
Add Instruct: Call owner 1 hour before showing and make appointment. Show between 10am-7pm

School

Elem:
Middle:
High:

# offers:
Buyer Finance: Conventional Loan

Closing Details
Sold Remarks:
Concession: LOE: 31

Accessibility:
Bathroom:
Bedroom:

Features
Horse:
Interior: Window Covering(s)
Kitchen: Countertop - Stone, Dishwasher, Eat In Kitchen, Garbage Disposal, Microwave, Oven - Built-In, Oven Range - Gas, Refrigerator (s), Updated
Laundry: In Garage, Washer, Dryer
Lot Desc: Grade - Level, Regular -
Other Rooms: Laundry Room
Pool YN:
Pool / Spa: Pool - No, None

Communication:
Construct Type:
Cooling: None
Dining Rm:
Energy Sav:

Ext. Amenities: Back Yard, Fenced, Front Yard, Garden, Patio(s), Sprinkler(s) - Auto, Sprinkler(s) - Back, Sprinkler(s) - Front, Deck, Dog Run/Kennel
FamIlv Room: Separate FamIlv Room

Prop Condition:

Roof:

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

7/12/24, 9:07 PM

Matrix

1515 BOXWOOD AVE, San Leandro, California 94579

View Comparable Properties

Listing

□

Report Listing



**MLS #:** CRPTP2401260  
**Beds:** 5  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,760 SqFt (Realist\*)  
**Apprx Lot:** 10,480 SqFt (Realist\*)  
**Apprx Acr:** 0.241 Acres  
**Age/Yr Blt:** 70/1954 (Realist\*)  
**Parcel#:** 80H158925  
**DOM:** 107  
**LA:** Patti McKelvey  
**LA Ph:** (619) 271-8300  
**BA:** Johnny Singh  
**Walk Score:**  
**Recent:** 07/08/2024 : Changed to Sold : P->S

1 / 52



SYMBIUM ADU options

1515 BOXWOOD AVE, San Leandro 94579

**County:** Alameda  
**Area:** 699 - Not Defined  
**Class:** Res. Single Family /  
**Land Use:**  
**Comm:** 2,5%  
**L.Type/Service:** Exclusive Right to Sell, Full Service  
**Special Info:** Not Applicable  
**Ownership:**  
**Fin Terms:** Terms - Cash Offer, Type - Conventional, FHA, VA Loan  
**Public:**

**Status:** Sold  
**Orig Price:** \$1,100,000  
**List Price:** \$1,049,900  
**Sale Price:** \$1,049,000  
**\$/Primary SqFt:** \$596.02  
**\$/Total SqFt:**  
**HOA Fee:** \$0/  
**Zoning:** R-1

**Dates**  
**Original:**  
**List:** 03/06/2024  
**Sale:** 06/21/2024  
**COE:** 07/08/2024  
**Expires:** 09/05/2024  
**Off Mrkt:**  
**LOE:** 17  
**Incorp:**  
**City Limit:**  
**Possession:**

Private:



Showing & Location

Showing Information

**Occupied By:**  
**Show Contact:**  
**Occupant Nm:**  
**Phone:**  
**Instructions:**  
**Map**  
**X Street:**  
**Directions:** [CROSS STREET(S)]: HUBBARD AVE  
**Prop Faces:**

**Owner:**  
**Show type:** Gt.Code:  
**Occupant Ph:**  
**Add Instruct:** EASY TO SHOW - CALL PATTI ON HER CELL PHONE 619-417-8160

**School**  
**Elem:**  
**Middle:**  
**High:** / Other  
**Building #:**

**# offers:**  
**Buyer Finance:** Conventional Loan

**Closing Details**  
**Sold Remarks:**  
**Concession:** LOE: 17

**Accessibility:**  
**Bathroom:**  
**Bedroom:**  
**Communication:**  
**Construct Type:**  
**Cooling:** Central AC  
**Dining Rm:**  
**Energy Sav:**  
**Ext. Amenities:** Back Yard  
**Family Room:**  
**Fence:**  
**Fireplace:** Family Room  
**Flooring:**  
**Foundation:**  
**Heating:**

**Features**  
**Horse:**  
**Interior:**  
**Kitchen:**  
**Laundry:** Other  
**Lot Desc:** - Mid Block  
**Other Rooms:** Other  
**Pool YN:** No  
**Pool / Spa:** None  
**Prop Condition:**  
**Roof:**  
**Security:**  
**Soil Condition:**  
**Stories:** 1One Story  
**Style:**  
**View:** None

**Garage/Parking**  
**Garage:** 0  
**Carpport:**  
**Open Parking:**  
**Features:**

**Structure(s)**  
**Type:**  
**O.S. Desc:**  
**O.S. Size:**

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

7/12/24, 9:11 PM

Matrix

1783 Arena St, San Leandro, California 94579

View Comparable Properties

Listing

Report Listing



1 / 49



MLS #: BE41055644
Beds: 3
Baths (F/P): 2 (2/0)
Primary SqFt: 1,590 SqFt
Apprx Lot: 5,400 SqFt
Apprx Acr: 0.124 Acres
Age/Yr Blt: 18/2006
Parcel#: 080-G13-211-0300
DOM: 34
LA: Son Luu
LA Ph: (510) 409-6855
BA: Simon Chan
Walk Score:

SYMBIUM ADU options

1783 Arena St, San Leandro 94579

County: Alameda
Area: 999 - Other Area
Class: Res. Single Family / Detached
Land Use:
Comm: 2,5
L.Type/Service: Exclusive Right to Sell, Full Service
Special Info: Short Sale / Subject to Lender
Ownership:
Fin Terms: Terms - Cash Offer, Type - Conventional
Public:

Status: Sold
Orig Price: \$1,200,000
List Price: \$1,149,000
Sale Price: \$1,065,000
\$/Primary SqFt: \$669.81
\$/Total SqFt
HOA Fee: /
Zoning:

Dates
Original:
List: 04/11/2024
Sale: 05/15/2024
COE: 06/07/2024
Expires:
Off Mrkt:
LOE: 23
Incorp:
City Limit:
Possession: COE

Private:



Showing & Location

Showing Information

Occupied By: Vacant
Show Contact:
Occupant Nm:
Phone:
Instructions: 24-Hour Notice Not Required

Owner:
Show type:
Occupant Ph:
Add Instruct:
Gt.Code:

Map
X Street: Elvina Dr
Directions: Wicks Blvd, Burkhart Ave, Elvina Dr, Arena Street

School

Elem:
Middle:
High:
Building #:

Prop Faces:
# offers:
Buyer Finance: Conventional Loan

Closing Details
Sold Remarks:
Concession: LOE: 23

Accessibility:
Bathroom:
Bedroom:
Communication:
Construct Type:
Cooling: Ceiling Fan, Central -1 Zone
Dining Rm:
Energy Sav:
Ext. Amenities: Back Yard, Fenced, Front Yard, Garden, Patio(s), Deck, Dog Run/Kennel
Family Room:
Fence:
Fireplace: #1 / Living Room, Brick
Flooring: Laminate, Carpet - Wall to Wall
Unit Floor #:

Features
Horse:
Interior: Built-in Vacuum
Kitchen: 220 Volt Outlet, Countertop - Stone, Countertop - Tile, Dishwasher, Oven - Built-In, Oven Range - Gas, Oven Range - Built-In, Refrigerator (s)
Laundry: Hookups - No, Washer, Dryer
Lot Desc: Regular -
Other Rooms: Music Room
Pool YN:
Pool / Spa: Pool - No, None
Prop Condition:
Roof: Composition
Security:
Soil Condition:
Stories: 1One Story
Floor in Build: 1

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

7/12/24, 9:16 PM

Matrix

1226 Butler Ave, San Leandro, California 94579

[View Comparable Properties](#)

**Listing**

[Report Listing](#)



1 / 1



**MLS #:** BE41058614  
**Beds:** 4  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,574 SqFt  
**Apprx Lot:** 5,605 SqFt  
**Apprx Acr:** 0.130 Acres  
**Age/Yr Blt:** 73/1951  
**Parcel#:** 80H-156-017  
**DOM:** 10  
**LA:** Paul Litvinchuk  
**LA Ph:** (510) 750-8380  
**BA:** [Justin Ma](#)  
**Walk Score:**

[SYMBIUM ADU options](#)

**1226 Butler Ave , San Leandro 94579**

**County:** Alameda  
**Area:** 999 - Other Area  
**Class:** Res. Single Family / Detached  
**Land Use:**  
**Comm:** 2,0  
**L.Type/Service:** Exclusive Right to Sell, Full Service  
**Special Info:** Not Applicable  
**Ownership:**  
**Fin Terms:** Terms - Cash Offer, Type - Conventional  
**Public:**

**Status:** **Sold**  
**Orig Price:** \$880,000  
**List Price:** **\$880,000**  
**Sale Price:** **\$872,000**  
**\$/Primary SqFt:** \$554.00  
**\$/Total SqFt:**  
**HOA Fee:** /  
**Zoning:**

**Dates**  
**Original:**  
**List:** 05/04/2024  
**Sale:** 05/14/2024  
**COE:** 06/11/2024  
**Expires:**  
**Off Mrkt:**  
**LOE:** 28  
**Incorp:**  
**City Limit:**  
**Possession:** Other

Private:

**Showing & Location**

**Showing Information**

**Occupied By:** Vacant  
**Show Contact:**  
**Occupant Nm:**

**Owner:**  
**Show type:** **Gt.Code:**  
**Occupant Ph:**

**Phone:**  
**Instructions:** 24-Hour Notice Not Required

**Add Instruct:** Call Paul Litvinchuk (510) 750-8380 for appointment to show.

**Map**  
**X Street:** Corvallis St  
**Directions:** Farnsworth then Corvallis then Right on Butler  
**Prop Faces:**

**School**  
**Elem:** / San Lorenzo (510) 317-4600  
**Middle:** / San Lorenzo (510) 317-4600  
**High:** / San Lorenzo (510) 317-4600  
**Building #:**

**# offers:**  
**Buyer Finance:** Conventional Loan

**Closing Details**  
**Sold Remarks:**  
**Concession:** **LOE:** 28

**Accessibility:**  
**Bathroom:**  
**Bedroom:**  
**Communication:**  
**Construct Type:**  
**Cooling:** None  
**Dining Rm:** Dining Area  
**Energy Sav:**  
**Ext. Amenities:** Back Yard, Front Yard, Patio(s), Side Yard  
**Family Room:** Separate Family Room  
**Fence:**  
**Fireplace:** #1 / Living Room  
**Flooring:** Other, Carpet - Wall to Wall  
**Unit Floor #:**  
**Foundation:**  
**Heating:** Wall Furnace

**Features**  
**Horse:**  
**Interior:** None  
**Kitchen:** Countertop - Stone, Dishwasher, Oven Range  
**Laundry:** None, Other  
**Lot Desc:** Irregular -  
**Other Rooms:**  
**Pool YN:**  
**Pool / Spa:** Pool - No, None  
**Prop Condition:**  
**Roof:** Composition  
**Security:**  
**Soil Condition:**  
**Stories:** 1One Story  
**Floor in Build:** 1  
**Style:** Ranch  
**View:**

**Garage/Parking**

**Garage:** 0  
**Carport:** 1

**Structure(s)**

**Type:**  
**O.S. Desc:**

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAAAItWsrAwMlfsUTIEEZYghomxCZzKK83JgRAgOQSPCELJyBRojAFUF5wxiAKl...

2/3

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro

County

Alameda

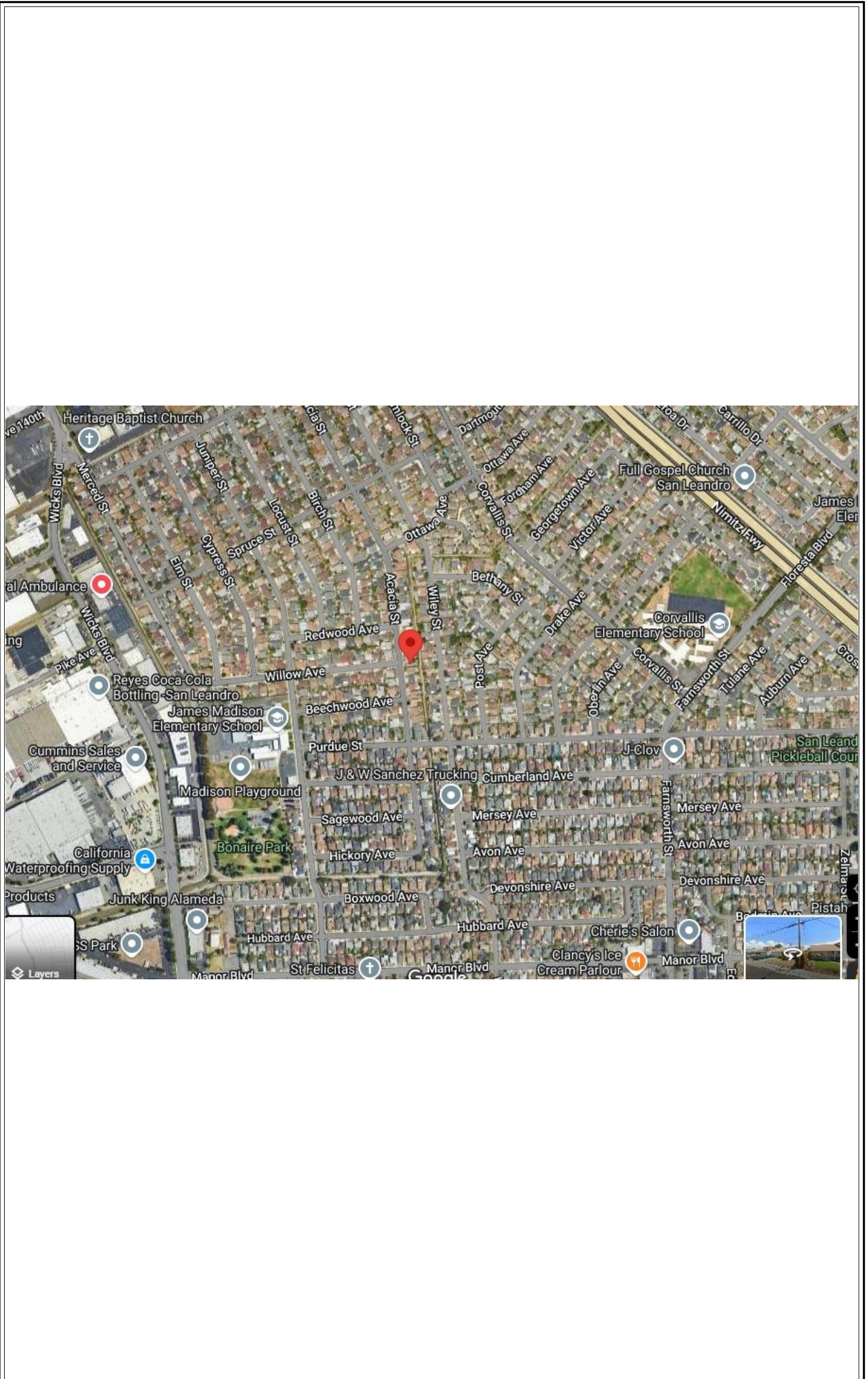
State CA

Zip Code

94579

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



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

File No. 35671909  
Case No. 57829

## 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. 35671909  
Case No. 57829

### 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**

File No. 35671909  
Case No. 57829

Abbreviation	Full Name	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)
B	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
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing 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)
in	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
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade



Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, 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 appraiser 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 to influence 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 any unauthorized contacts either personally by phone or electronically to the Clear Capital.

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Appraiser searched out 3.5 miles from the subject ,within 12 months GLA 1180-23607 sqft and city of San Leandro and found the following 230 comparables :

Street Address (Full)	Sale Price	Sq Ft Total
849 Martin Blvd	678200	1294
1842 Benedict Dr	1200000	1730
2351 LONGVIEW DR	1480000	2168
1515 BOXWOOD AVE	1049000	1760
1582 Leonard DR	672000	1265
1970 Placer Dr	736000	1552
775 Collier Dr	1250000	2135
14700 Acacia ST	790000	1687
326 W Broadmoor Blvd	780000	1357
2047 Eveleth Ave.	875000	1441
860 Begier Ave.	1075000	1836
405 Cape Cod DR	925000	1914
214 Reva Ave	725000	1243
727 Arguello Dr	853000	1391
1563 150Th Ave	600000	1241
2372 Longview Dr	1400000	2296
1398 Graff Ave	929000	1448
1448 Kelly Ave	790000	1318
830 Saint Marys AVE	710000	1201
632 Beatrice St	850000	1274
1794 Vining Dr.	710000	1190
2175 Longview Dr	1300000	2215
814 Collier Dr	1060000	1274
347 Accolade Dr	950000	1768
3583 Del Monte Way	920000	1612
2744 Lakeview DR	1327000	1848
596 Superior Ave	875000	1262
1379 Wainwright Ave	823000	1384
570 Glen Drive	1500000	2288
1521 152Nd Ave	800000	1282
2067 Pacific Ave	860000	1354
1054 San Jose St	1225000	1819
14301 Corvallis St	931000	1234
1783 Arena St	1065000	1590
651 Elsie Ave	1100000	1640
1226 Butler Ave	872000	1574
854 Begier Ave	1200000	2224
694 Joaquin Ave	990000	1547
1512 Hickory Ave	1010888	1558
853 Begier Ave	945000	1650
2501 Humboldt Dr	1420000	2066
1410 Leonard Dr	952000	1907
15451 Wicks Blvd	840000	1619
15628 Atlantus AVE	1315000	2251
14634 Darius Way	1100000	1884
16542 Toledo St.	1280000	2191
678 Elsie Ave	1145000	1474
16226 San Remo Dr	1200000	1874
570 Pala Ave	1200000	1769

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

1365 Ottawa Avenue	1075000	1831
1365 Graff Ave	1050000	2170
2790 Marineview Dr	1380000	2167
16083 Cambrian Dr	1300000	1699
13830 School St	832000	1358
1395 San Rafael Street	1280000	1604
1178 Breckenridge St	1000000	1550
15576 Calgary St.	970000	1414
501 Diehl Ave	870000	1349
155 Best Ave	860000	1684
14660 Acapulco RD	848000	1196
849 Bridge Rd	1250000	2225
1227 Purdue St	880000	1243
1302 Margery Ave	755000	1328
15310 Inverness St	975000	1799
15358 Snowy Plover CT	898000	1321
15223 Farnsworth St	800000	1438
1517 Gilmore Dr	885000	1428
289 Peralta Ave	965000	2000
1533 Darius Ct	1200198	2060
2525 Lakeview Dr	1163790	1737
727 Bancroft Ave	1075000	1645
15973 WELLINGTON WAY	965000	1249
1379 Vining Dr	928000	1190
1545 Hays St	925000	1655
856 Sybil AVE	960000	1615
1741 Burkhardt Ave	915000	1418
746 Rodney Dr	1250000	2125
1251 San Jose St	1400000	2220
125 Rantoul Cir	1395000	2287
3658 Del Monte Way	1015000	1440
1133 Camellia Ct	980000	1604
850 Martin Blvd	840000	1400
125 Accolade Dr	928000	1599
15352 Laverne Drive	1050000	1882
2078 Whelan Ave	1010000	1512
15158 Norton St	945000	1425
1056 Grace St	770000	1418
1048 Cumberland Ave	1125000	1600
150 Georgia Way	990000	1451
14748 Midland Rd	947000	1567
14462 Maracaibo Rd	815000	1346
1697 Vida Ct	908000	1683
967 Serra Dr	850000	1226
940 Rodney Dr	1100000	1218
1567 Wayne Ave	910000	1530
1467 Sayre St	1200000	1889
1098 Manor Blvd	962000	1471
3407 Del Mar Circle	875000	1466
615 Elsie Ave	846000	1206
673 Cape Cod Dr.	1201000	1917
16180 Marcella St.	810000	1587

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

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Borrower Catamount Properties 2018 LLC

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Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

265 Castro St	710000	1369
1169 Louise St	870000	1340
1548 139th AVE	900000	1283
715 Portola DR	899000	1352
16770 Rolando AVE	1275000	1484
16225 Calypso CT	960000	1626
760 Cary Dr	1268000	1745
555 Begier Ave	1200000	1863
712 Hutchings Dr	765000	1266
14462 Maracaibo Rd	725000	1346
14638 Merced St	1215000	2095
2069 Hillside CIR	1050000	1997
1529 153Rd Ave	760000	1218
1320 Sandelin Ct	907000	1385
1123 Devonshire Ave	900000	1300
16542 Toledo	915000	2191
1519 166Th Ave	960000	1728
15261 Hardin St	843000	1241
15625 Wicks Blvd	998800	1936
2184 Buena Vista Avenue	815000	1467
15515 Montreal	840000	1204
981 Juana Ave	852000	1440
1666 Redwood Ave	960000	1328
1033 San Jose	805000	1574
16825 Clinton Ave	680000	1304
901 Bancroft Ave	1300000	2136
215 Accolade Dr	1030000	1768
820 Rodney Dr	1150000	1829
975 Helen Ave	850000	1525
2069 Vestal Ct	950000	1825
1315 Dutton Ave	800000	1696
611 Oakes Blvd	1175000	2158
300 Oakes Dr.	825000	1670
16516 Foothill Blvd	650000	1524
135 Farrelly Dr	780000	1305
2000 Placer Dr	695000	1600
440 Teola Ct	999000	2207
14368 Merced St	921000	1570
2494 W Avenue 136th	926250	1907
604 Oakes BLVD	1276000	2109
977 Kenyon Ave	970000	1682
828 Maud AVE	950000	1286
13840 Samoa Rd	860000	1493
315 Garcia Ave	650000	1416
1861 Burkhart Ave	950000	2003
14044 School St	800000	1358
16244 Lyle St	950000	1320
1699 Mono AVE	750000	1273
16609 Winding Blvd	1125000	1918
15911 Gramercy DR	1176000	1895
15356 Mendocino St	925000	2021
1917 North BLVD	550000	1252

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower Catamount Properties 2018 LLC

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Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

14297 Tiburon Rd	923000	1630
1697 Hickory Ave	875000	1208
2400 Prosperity Way	1120000	2120
319 FARRELLY DRIVE	756000	1367
2351 Rocky Point Ct	1300000	2066
1450 Glen Dr	1190000	1951
837 Glen Dr	1140000	1523
1063 Victoria Ave	1025000	1824
1657 Renaissance Ln	855000	1708
14136 Santiago Rd	850000	1184
15225 Vera Ave	875000	1549
1359 Santa Rosa St	905000	1338
181 Sunnyside DR	1020000	2326
1221 Coe Ave	855000	1401
15380 Laverne Dr	750000	1347
1455 155Th Ave	730000	1192
14752 Lark ST	849000	1279
1943 Charlotte Ave	785000	1477
16584 Russell Ct	650000	1505
237 Cherrywood Ave	815000	1361
2539 Marineview Dr	1418000	1872
1282 Gardner Blvd	810000	1586
14228 Maracaibo Rd	901000	1386
123 Oakes Blvd	760000	1223
2025 W Avenue 134Th	1100000	1848
1456 Sayre St	975000	1470
1266 148Th Ave	950000	1425
805 Bancroft Ave	1104000	2072
15133 Farnsworth St	850000	1426
14370 Tiburon Road	820000	1196
2330 W Avenue 135th	800000	1924
16129 Carolyn St	835000	1718
14886 Farnsworth	910000	1500
15463 Brunswick Cir	1070000	1908
1536 137th Ave	868888	1360
15359 Ruggles St	1016800	2111
258 Leo Ave	792500	1288
2423 Marineview Dr	1560000	2302
1552 Plaza Dr	780000	1196
15653 Fantail Ct	1170000	1817
670 Victoria Ct	1100000	2127
1786 Lanier AVE	1000000	1347
2058 Bradhoff AVE	880000	1309
125 Accolade DR	859000	1599
823 Casanova Drive	855000	1356
16620 Winding Blvd	860000	1452
985 San Jose St	1320000	2240
479 Superior Ave	1070000	1668
1538 Brookside DR	800000	1210
295 Oakes Blvd	1200000	1418
174 Cherrywood AVE	1030000	1950
1727 Clarke St.	980000	1686

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower Catamount Properties 2018 LLC

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Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

1365 Parker St	750000	1466
1644 Wayne Ave	862000	1680
14848 Midland Rd	850000	1668
2265 Pomar Vista St	820000	1208
2314 Hillside Dr	1105000	1697
1485 Dayton Ave	930000	1426
14833 Sylvia Way	975000	1624
2018 Gulfstream Way	1300000	2255
408 Dutton Ave	1025000	2054
14829 Towers St	900000	1750
1359 Sandelin Ct	1020000	1942
1132 Devonshire AVE	900000	1625
776 Bridge Rd	1300000	2015
701 Begonia DR	1296000	2007
16675 Rolando Ave	870000	1744
1141 Tulane AVE	1030000	1866
1302 Oakes	1175000	1734
1460 150Th Ave	700000	1300
1606 Russ Ave	1150000	2259
881 Bancroft Ave	899000	1375
1336 Cumberland Ave	865000	1535
2130 Benedict Dr	640000	1734
470 Joaquin Ave	825000	1373
638 Maud Ave	1105000	1455
1456 Oriole Ave	743000	1277

**Status:**

**Sold (230)**

	Sale Price	Beds	Baths	Year Built	Sq Ft Total	Lot Size	\$/SqFt
<b>Min</b>	\$550,000	2	1	1915	1,184	1,775	\$369
<b>Max</b>	\$1,560,000	7	4	2008	2,326	39,424	\$903
<b>Avg</b>	\$970,497	3	2	1953	1,624	6,121	\$603
<b>Median</b>	\$928,000	3	2	1950	1,574	5,434	\$597
<b>Sum</b>	\$223,214,314						

**APPRAISAL COMPLIANCE ADDENDUM**

File No. 35671909  
Case No. 57829

Borrower/Client <u>Catamount Properties 2018 LLC</u>		Unit No. _____
Address <u>14700 Acacia Street</u>		_____
City <u>San Leandro</u>	County <u>Alameda</u>	State <u>CA</u> Zip Code <u>94579</u>
Lender/Client <u>Wedgewood Inc</u>		

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

**APPRAISAL AND REPORT IDENTIFICATION**

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions 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 and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant 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 assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

**PRIOR SERVICES**

- I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

**PROPERTY INSPECTION**

- I  **HAVE** made a personal inspection of the property that is the subject of this report.
- I  have **NOT** made a personal inspection of the property that is the subject of this report.

**APPRAISAL ASSISTANCE**

Unless otherwise noted, no one provided significant real property 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 assistance provided in the report.

none

**ADDITIONAL COMMENTS**


Additional USPAP related issues requiring disclosure and/or 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**

A reasonable marketing time for the subject property is 20-40 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 20-40 day(s).

**APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

<p>Signature </p> <p>Name <u>Huibin Lan</u></p> <p>Date of Signature <u>07/12/2024</u></p> <p>State Certification # <u>AR030132</u></p> <p>or State License # _____</p> <p>State <u>CA</u></p> <p>Expiration Date of Certification or License <u>02/18/2025</u></p> <p>Effective Date of Appraisal <u>07/12/2024</u></p>	<p>Signature _____</p> <p>Name _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>Supervisory Appraiser Inspection of Subject Property:</p> <p><input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only from street <input type="checkbox"/> Interior and Exterior</p>
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Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro County Alameda State CA Zip Code 94579

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



ENHANCED REPORT 2.0

Subject Property:



Site Address 14700 ACACIA ST SAN LEANDRO, CA 94579-1217



Mail Address 14700 ACACIA ST SAN LEANDRO, CA 94579-1217



Prepared For:

Amy Zhang (510) 552-1058 amylanzhang@yahoo.com

Document Contents



- Profile Cover Sheet
Property Overview
Property History Page
Property Comparables (Detailed)
Property Comparables (Summary)
Neighborhood
Plat Map

Provided By

Richard Chen 3340 Walnut Ave 116 Fremont, CA 94538 Richard.chen@cti.com

PROPERTY OVERVIEW

14700 ACACIA ST, SAN LEANDRO, CA 94579-1217

Owner and Geographic Information



Primary Owner: CLINGENPEEL WILLIS A & MARGARET L
Site Address: 14700 ACACIA ST, SAN LEANDRO, CA 94579-1217
APN: 77B-897-15
Housing Tract Number:
Legal Description:

Secondary Owner:
Mail Address: 14700 ACACIA ST, SAN LEANDRO, CA 94579-1217
Lot Number:
Page / Grid:

Property Details

Table with 3 columns: Bedrooms (4), Bathrooms (2), Total Rooms (8), Zoning, Year Built (1953), Garage (Garage 0), Fireplace, Pool, Square Feet (1,687), Lot Size (5,035 SF), Number of Units (0), Use Code (Single Family Residential)

Sale Information



Transfer Date: 04/03/1970 Seller: N/A
Transfer Value: \$0.00 Document#: 70034127
Cost/Sq Feet:

Assessment and Taxes



Assessed Value: \$88,135.00 Percent Improvement: 50.53% Homeowner Exemption: H
Land Value: \$43,596.00 Tax Amount: \$1,877.02 Tax Rate Area: 10-018
Improvement Value: \$44,539.00 Tax Status: Current Tax Account ID:
Market Improvement Value: Market Land Value: Tax Year: 2023
Market Value:



Borrower Catamount Properties 2018 LLC

Property Address 14700 Acacia Street

City San Leandro

County

Alameda

State

CA

Zip Code

94579

Lender/Client Wedgewood Inc

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**PROPERTY HISTORY**

**14700 ACACIA ST, SAN LEANDRO, CA 94579-1217**

**Release Record - 11/14/2006**

<b>Recording Date:</b>	11/14/2006	<b>Document#:</b>	<a href="#">2006424375</a>
<b>Price:</b>		<b>Document Type:</b>	Release of Mortgage
<b>TD Due Date:</b>		<b>Type of Financing:</b>	
<b>Lender Name:</b>		<b>Borrowers Name:</b>	CLINGENPEEL,MARGARET L;CLINGENPEEL,WILLIS A
<b>Lender Type:</b>			
<b>Vesting:</b>			
<b>Legal Description:</b>			

**Mortgage Record - 10/24/2006**

<b>Recording Date:</b>	10/24/2006	<b>Document#:</b>	<a href="#">2006397231</a>
<b>Loan Amount:</b>	\$417,995.00	<b>Loan Type:</b>	Unknown Loan Type
<b>TD Due Date:</b>		<b>Type of Financing:</b>	
<b>Lender Name:</b>	WELLS FARGO FINANCIAL CALIFORNIA INC	<b>Borrowers Name:</b>	CLINGENPEEL, WILLIS A; CLINGENPEEL, MARGARET L
<b>Lender Type:</b>			
<b>Vesting:</b>	JT		
<b>Legal Description:</b>	<b>Lot Number:</b>	131	
	<b>Tract Number:</b>	1234	
	<b>Map Ref:</b>	0	

**Mortgage Record - 10/14/2004**

<b>Recording Date:</b>	10/14/2004	<b>Document#:</b>	<a href="#">2004462390</a>
<b>Loan Amount:</b>	\$307,996.00	<b>Loan Type:</b>	Unknown Loan Type
<b>TD Due Date:</b>		<b>Type of Financing:</b>	
<b>Lender Name:</b>	WELLS FARGO FINANCIAL CALIFORNIA INC	<b>Borrowers Name:</b>	CLINGENPEEL, WILLIS A; CLINGENPEEL, MARGARET L
<b>Lender Type:</b>			
<b>Vesting:</b>	JT		
<b>Legal Description:</b>	<b>Lot Number:</b>	131	
	<b>Tract Number:</b>	1234	
	<b>Map Ref:</b>	0	

**Mortgage Record - 04/24/2002**

<b>Recording Date:</b>	04/24/2002	<b>Document#:</b>	<a href="#">2002181201</a>
<b>Loan Amount:</b>	\$50,000.00	<b>Loan Type:</b>	Credit Line (Revolving)
<b>TD Due Date:</b>		<b>Type of Financing:</b>	
<b>Lender Name:</b>	CALIFORNIA FED BK	<b>Borrowers Name:</b>	CLINGENPEEL, WILLIS A; CLINGENPEEL, MARGARET L
<b>Lender Type:</b>			
<b>Vesting:</b>	JT		
<b>Legal Description:</b>	<b>Lot Number:</b>	131	
	<b>Tract Number:</b>	1234	
	<b>Map Ref:</b>	0	