

Exterior-Only Inspection Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property. Property Address 46880 Sentinel Drive City Fremont State CA Zip Code 94539 Borrower Catamount Properties 2018 LLC Owner of Public Record CHIU PAUL & LINDA S County Alameda Legal Description TRACT 3853 LOT 91 Assessor's Parcel # 519-1670-050 Tax Year 2023 R.E. Taxes \$ 5,530 Neighborhood Name Fremont Map Reference 48-D5 Census Tract 4403.36 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? [ ] Yes [X] No Report data source(s) used, offerings price(s), and date(s). ML#

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 [ ] Over6mths 1,205 Low 1 Multi-Family 2 % Neighborhood Boundaries The north boundary is the S Grimmer Blvd;The East boundary is the Mountain; The south boundary is the Scott Creek Rd. and the West boundary is the Warm Springs Blvd. 4,180 High 92 Commercial 1 % 2,319 Pred. 47 Other % Neighborhood Description The subject property is located in in the City of Fremont. The neighborhood is standard maintained and is about 3-5 miles to 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 Hwy680 Market Conditions (including support for the above conclusions) The neighborhood trend is increasing for the last 12 months with moderate sales rates.

Dimensions 78 X 130 Area 10140 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 # 065028-0606G FEMA Map Date 08/03/2009 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 3 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 3 Design (Style) Ranch Roof Surface Tile/Good [X] Central Air Conditioning [ ] Pool None [ ] Carport # of Cars 0 Year Built 1979 Gutters & Downspouts Gal.Alum/Gd [ ] Individual [X] Fence Wood [X] Attached [ ] Detached Effective Age (Yrs) 40 Window Type Sliding/Good [ ] 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) 1,928 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

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| There are 32 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,190,000 to \$ 3,800,000                                   |   | There are 160 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,205,000 to \$ 4,180,000 |                                      |   |                    |
|--|---|--|--------------------------------------|---|--------------------|
| FEATURE  | SUBJECT                                   | COMPARABLE SALE # 1  | COMPARABLE SALE # 2                  | COMPARABLE SALE # 3                         |                    |
| Address  | 46880 Sentinel Drive<br>Fremont, CA 94539 | 702 Topawa Drive<br>Fremont, CA 94539  | 47603 Papago St<br>Fremont, CA 94539 | 46097 Raindance Road<br>Fremont, CA 94539   |                    |
| Proximity to Subject   |   | 0.74 miles SW  | 0.98 miles S                         | 0.40 miles N                                |                    |
| Sale Price   | \$  | \$ 2,100,000   | \$ 2,335,000                         | \$ 3,378,000                                |                    |
| Sale Price/Gross Liv. Area   | \$ 0.00 sq. ft.                           | \$ 1,361.87 sq. ft.  | \$ 1,343.50 sq. ft.                  | \$ 1,222.14 sq. ft.                         |                    |
| Data Source(s)   |   | ML# ML81960210;DOM 6   | ML# BE41055461;DOM 8                 | ML# ML81964272;DOM 13                       |                    |
| Verification Source(s)   |   | Realquest Doc# 58543   | 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  |   | s05/24;c04/24  | 0                                    | s05/24;c04/24                               | 0                  |
| Location   | N;Res;                                    | A;Res;BsyRd  | +50,000                              | N;Res;                                      |                    |
| Leasehold/Fee Simple   | Fee Simple                                | Fee Simple   |                                      | Fee Simple                                  |                    |
| Site   | 10140 sf                                  | 6644 sf  | +140,000                             | 6542 sf                                     | +144,000           |
| View   | N;Res;                                    | N;Res;   |                                      | N;Res;                                      |                    |
| Design (Style)   | DT1;Ranch                                 | DT1;Ranch  |                                      | DT1;Ranch                                   |                    |
| Quality of Construction  | Q4  | Q4   |                                      | Q4  |                    |
| Actual Age   | 45  | 48   | 0                                    | 46  | 0                  |
| Condition  | C4  | C3   | -65,000                              | C4  |                    |
| Above Grade  | Total Bdrms. Baths                        | Total Bdrms. Baths   | +10,000                              | Total Bdrms. Baths                          | +10,000            |
| Room Count   | 7 4 2.0                                   | 6 3 2.0  |                                      | 6 3 2.0                                     |                    |
| Gross Living Area  | 1,928 sq. ft.                             | 1,542 sq. ft.  | +243,000                             | 1,738 sq. ft.                               | +119,500           |
| Basement & Finished Rooms Below Grade  | 0sf                                       | 0sf  |                                      | 0sf   |                    |
| Functional Utility   | Average                                   | Average  |                                      | Average                                     |                    |
| Heating/Cooling  | FWA/Central                               | FWA/Central  |                                      | FWA/None                                    | +3,000             |
| Energy Efficient Items   | Dual Pane Window                          | Dual Pane Window   |                                      | Dual Pane Window                            |                    |
| Garage/Carport   | 3ga3dw                                    | 2ga2dw   | +20,000                              | 2ga2dw                                      | +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                                      | 1670000  | 0                                    | 1670000                                     | 0                  |
| Net Adjustment (Total)   |   | X + - \$ 398,000   |                                      | X + - \$ 296,500                            |                    |
| Adjusted Sale Price of Comparables   |   | Net Adj: 19%<br>Gross Adj : 25% \$ 2,498,000   |                                      | Net Adj: 13%<br>Gross Adj: 13% \$ 2,631,500 |                    |
| I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain |   |  |                                      |   |                    |

SALES COMPARISON ANALYSIS

My research  did  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  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 comp2  
 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      |            |                     | 01/10/2024          |                     |
| Price of Prior Sale/Transfer     |            |                     | \$0                 |                     |
| Data Source(s)                   | Realquest  | Realquest           | DOC# 7092           | 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 subject within last 36 months and no prior sale of the comparables(Except comp2) for the last 12 months.  
 The previous sale of comp2 was a NON Armlength transaction:Affidavit

Summary of Sales Comparison Approach All Comps are closed sales within last 10 months of similar design and age, and similar quality, condition and appeal from subject's market area.  
 Adjustments are made as follows: 1). Site: \$40//SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$630/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$10000/Bedroom; 4). Bathroom: \$20000/Bathroom; 5). Age: \$1000/Year(For age difference more than 50 years); 6). Fire place: \$5,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.9% monthly for the contract date difference more than 3 months according to 1004MC Data , 9).Location:\$5000/per benefit/Adverse Factor; 10).View:\$50000/Benefit View; 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 \$ 2,540,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 2,540,000 Cost Approach (if developed) \$ 1,429,552 Income Approach (if developed) \$  
 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 \$ 2,540,000 , as of 06/28/2024 , which is the date of inspection and the effective date of this appraisal.

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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 comp 34867 Starling Dr was sold much below the market value considering its bigger GLA and only one day market exposure, thus not used  
 In order to have three most recent three months sold comparables, I have to extend the guideline of the GLA difference to use comp1 and comp3 in the immediate neighborhood.  
 The condition of the interior of the improvements are from PUBLIC DATA (Realquest,MLS Listing and Zillow.com) and VERIFIED by the property owner.  
 Though the comp4,comp5 and comp6 is beyond the usual guideline of the sold time and/or the GLA difference, as it is subject's same neighbor and similar to the subject in all the features, thus it is still a good comparable.  
 Due to this extension and/or the difference of the GLA/lotsize/condition, the GLA adjustment and/or the Net adjustment and/or the total adjustment of comp1,comp3,comp5 and comp6 and the pre-adjusted comparable price range is beyond the usual guideline  
 Note about the verification source of the comp2 and comp3: As it is closed too recently (please see the attached MLS listing) and the deed document number is not recorded in the public. CONFIRMED the sale price with the agent.  
 The condition adjustment for comp1 comp3,comp4, comp5,comp6 are because These Comparables have better upgraded kitchen (newer granite counter top and newer cabinet), Bathrooms (newer Granite/corion 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 comp3).  
 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 nearest sold comp4 and comp6 (40% for comp6 and comp4 respectively, 5% 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 a larger lot size and in an increasing market, no any recent update. 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              |         |                         | = \$ 700,000     |
| Source of cost data Marshall & swift cost reference  | Dwelling                           | 1,928   | Sq. Ft. @ \$ 440.00     | = \$ 848,320     |
| 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. @ \$ 140.00     | = \$ 56,000      |
| 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         |         |                         | = \$ 904,320     |
|  | Less Physical                      | 50      | Functional 0 External 5 |                  |
|  | Depreciation                       | 452,160 | 0 22,608                | = \$ ( 474,768 ) |
|  | Depreciated Cost of Improvements   |         |                         | = \$ 429,552     |
|  | "As-is" Value of Site Improvements |         |                         | = \$ 300,000     |
| Estimated Remaining Economic Life (HUD and VA only) 40 Years   | Indicated Value By Cost Approach   |         |                         | = \$ 1,429,552   |

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 46880 Sentinel Drive City Fremont State CA ZIP Code 94539

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)                                  | 77                       | 41                                      | 42                          | <input type="checkbox"/>            | Increasing | <input type="checkbox"/>            | Stable | <input checked="" type="checkbox"/> | Declining  |
| Absorption Rate (Total Sales/Months)                                   | 12.83                    | 13.67                                   | 14.00                       | <input type="checkbox"/>            | Increasing | <input type="checkbox"/>            | Stable | <input checked="" type="checkbox"/> | Declining  |
| Total # of Comparable Active Listings                                  | 0                        | 0                                       | 32                          | <input checked="" type="checkbox"/> | Declining  | <input type="checkbox"/>            | Stable | <input checked="" type="checkbox"/> | Increasing |
| Months of Housing Supply (Total Listings/Ab. Rate)                     | 0.00                     | 0.00                                    | 2.29                        | <input checked="" 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  | 2,128,280.00             | 2,285,000.00                            | 2,600,000.00                | <input checked="" type="checkbox"/> | Increasing | <input type="checkbox"/>            | Stable | <input type="checkbox"/>            | Declining  |
| Median Comparable Sales Days on Market                                 | 8                        | 8                                       | 8                           | <input type="checkbox"/>            | Declining  | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/>            | Increasing |
| Median Comparable List Price   | N/A                      | N/A                                     | 2,462,444.00                | <input type="checkbox"/>            | Increasing | <input type="checkbox"/>            | Stable | <input type="checkbox"/>            | Declining  |
| Median Comparable Listings Days on Market                              | N/A                      | N/A                                     | 8                           | <input type="checkbox"/>            | Declining  | <input type="checkbox"/>            | Stable | <input type="checkbox"/>            | Increasing |
| Median Sale Price as % of List Price                                   | 105.00                   | 108.00                                  | 112.00                      | <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 160 sold comps and none of 32 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 .Comparing the most recent 3 months data to the previous 7-12 months data and the monthly time adjustment rate will be  $(260000/212828-1)/12*100=0.9\%$  for the contract date difference more than 3 months.

As there is no any active/pending comparables in the previous 4-12 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:

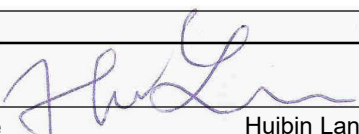
Project Name:

| 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 checked="" type="checkbox"/> | Declining  | <input type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |
| Months of Unit Supply (Total Listings/Ab. Rate) |                   |                  |                    | <input checked="" 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   
 Appraiser Name Huibin Lan  
 Company Name Bluebay Appraisal Inc.  
 Company Address 41041 Trimboli Way #1492, Fremont, CA 94538  
 State License/Certification # AR030132 State CA  
 Email Address appraiserlan@yahoo.com

Signature \_\_\_\_\_  
 Supervisor Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 State License/Certification # \_\_\_\_\_ State \_\_\_\_\_  
 Email Address \_\_\_\_\_



Bluebay Appraisal Inc.  
**SUBJECT PHOTO ADDENDUM**

File No. 35617785  
Case No. 57876

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

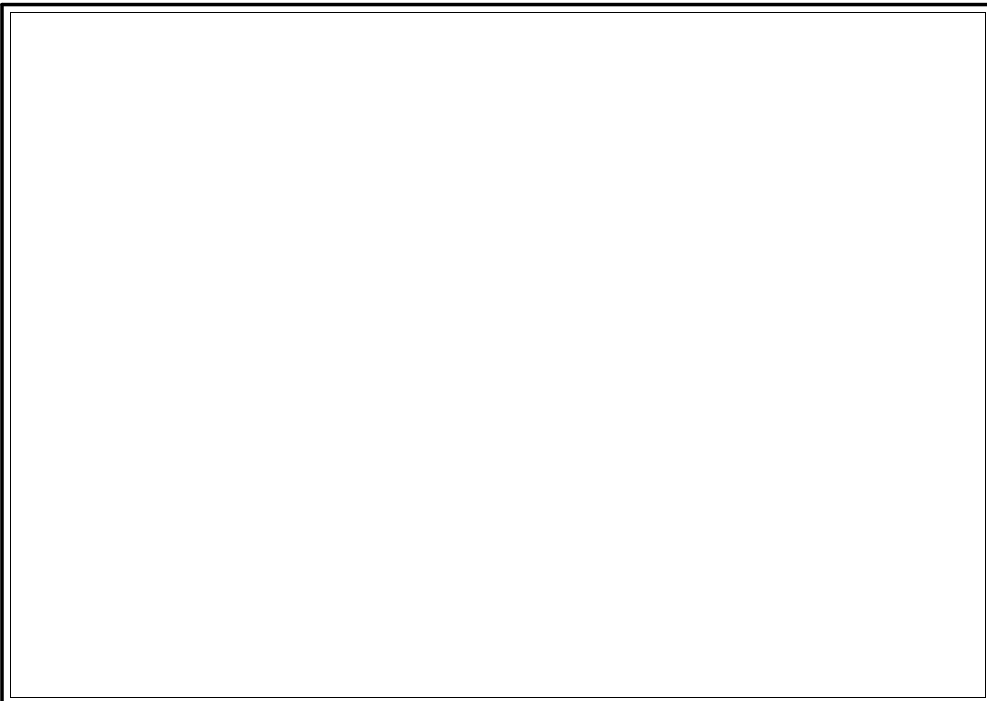
City Fremont County Alameda State CA Zip Code 94539

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



**FRONT OF  
SUBJECT PROPERTY**

46880 Sentinel Drive  
Fremont, CA 94539



**REAR OF  
SUBJECT PROPERTY**



**STREET SCENE**

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

File No. 35617785  
 Case No. 57876

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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

SALES COMPARISON ANALYSIS

| FEATURE                               | SUBJECT                                   |       |       | COMPARABLE SALE # 4                     |       |       | COMPARABLE SALE # 5                       |       |       | COMPARABLE SALE # 6                      |       |       |
|---------------------------------------|---|-------|-------|---|-------|-------|---|-------|-------|--|-------|-------|
| Address                               | 46880 Sentinel Drive<br>Fremont, CA 94539 |       |       | 46548 Chaparral Dr<br>Fremont, CA 94539 |       |       | 45419 Little Foot Pl<br>Fremont, CA 94539 |       |       | 1070 Hiawatha Court<br>Fremont, CA 94539 |       |       |
| Proximity to Subject                  |   |       |       | 0.22 miles NW                           |       |       | 0.97 miles NW                             |       |       | 0.24 miles N                             |       |       |
| Sale Price                            | \$  |       |       | \$ 2,525,000                            |       |       | \$ 2,488,000                              |       |       | \$ 2,760,000                             |       |       |
| Sale Price/Gross Liv. Area            | \$ 0.00 sq. ft.                           |       |       | \$ 1,110.38 sq. ft.                     |       |       | \$ 1,080.33 sq. ft.                       |       |       | \$ 1,099.16 sq. ft.                      |       |       |
| Data Source(s)                        |   |       |       | ML# BE41038316;DOM 8                    |       |       | ML# BE41035300;DOM 1                      |       |       | ML# ML81938175;DOM 11                    |       |       |
| Verification Source(s)                |   |       |       | Realquest Doc# 119445                   |       |       | Realquest Doc# 100216                     |       |       | Realquest Doc# 105460                    |       |       |
| VALUE ADJUSTMENTS                     | DESCRIPTION                               |       |       | DESCRIPTION                             |       |       | DESCRIPTION                               |       |       | DESCRIPTION                              |       |       |
| Sale or Financing                     |   |       |       | ArmLth                                  |       |       | ArmLth                                    |       |       | ArmLth                                   |       |       |
| Concessions                           |   |       |       | Conv;0                                  |       |       | Conv;0                                    |       |       | Conv;0                                   |       |       |
| Date of Sale/Time                     |   |       |       | s10/23;c09/23                           |       |       | s09/23;c08/23                             |       |       | s09/23;c08/23                            |       |       |
| Location                              | N;Res;                                    |       |       | A;Res;BsyRd                             |       |       | B;Res;Cul-de-Sac                          |       |       | N;Res;                                   |       |       |
| Leasehold/Fee Simple                  | Fee Simple                                |       |       | Fee Simple                              |       |       | Fee Simple                                |       |       | Fee Simple                               |       |       |
| Site                                  | 10140 sf                                  |       |       | 9871 sf                                 |       |       | 6599 sf                                   |       |       | 10974 sf                                 |       |       |
| View                                  | N;Res;                                    |       |       | N;Res;                                  |       |       | N;Res;                                    |       |       | N;Res;                                   |       |       |
| Design (Style)                        | DT1;Ranch                                 |       |       | DT1;Ranch                               |       |       | DT2;Contemp                               |       |       | DT1;Ranch                                |       |       |
| Quality of Construction               | Q4  |       |       | Q4                                      |       |       | Q4  |       |       | Q4                                       |       |       |
| Actual Age                            | 45  |       |       | 46                                      |       |       | 46  |       |       | 44                                       |       |       |
| Condition                             | C4  |       |       | C3                                      |       |       | C3  |       |       | C3                                       |       |       |
| Above Grade                           | Total                                     | Bdrms | Baths | Total                                   | Bdrms | Baths | Total                                     | Bdrms | Baths | Total                                    | Bdrms | Baths |
| Room Count                            | 7   | 4     | 2.0   | 7                                       | 4     | 2.1   | 7   | 4     | 3.0   | 7  | 4     | 2.1   |
| Gross Living Area                     | 1,928 sq. ft.                             |       |       | 2,274 sq. ft.                           |       |       | 2,303 sq. ft.                             |       |       | 2,511 sq. ft.                            |       |       |
| Basement & Finished Rooms Below Grade | 0sf                                       |       |       | 0sf                                     |       |       | 0sf                                       |       |       | 0sf                                      |       |       |
| Functional Utility                    | Average                                   |       |       | Average                                 |       |       | Average                                   |       |       | Average                                  |       |       |
| Heating/Cooling                       | FWA/Central                               |       |       | FWA/Central                             |       |       | FWA/Central                               |       |       | FWA/Central                              |       |       |
| Energy Efficient Items                | Dual Pane Window                          |       |       | Dual Pane Window                        |       |       | Dual Pane Window                          |       |       | Dual Pane Window                         |       |       |
| Garage/Carport                        | 3ga3dw                                    |       |       | 3ga3dw                                  |       |       | 2gbi2dw                                   |       |       | 2ga2dw                                   |       |       |
| Porch/Patio/Deck                      | Porch/Concrete                            |       |       | Porch/Concrete                          |       |       | Porch/Concrete                            |       |       | Porch/Concrete                           |       |       |
| Fireplaces                            | 1 Fireplace                               |       |       | 1 Fireplace                             |       |       | 1 Fireplace                               |       |       | 2 Fireplaces                             |       |       |
| Pool                                  | None                                      |       |       | None                                    |       |       | None                                      |       |       | None                                     |       |       |
| Listing Price \$                      | None                                      |       |       | 2,399,950                               |       |       | 2,368,000                                 |       |       | 2,475,000                                |       |       |
| Net Adjustment (Total)                |   |       |       | + X -                                   |       |       | X + -                                     |       |       | + X -                                    |       |       |
| Adjusted Sale Price of Comparables    |   |       |       | Net Adj: -2%                            |       |       | Net Adj: 1%                               |       |       | Net Adj: -6%                             |       |       |
|                                       |   |       |       | Gross Adj: 22%                          |       |       | Gross Adj: 30%                            |       |       | Gross Adj: 26%                           |       |       |
|                                       |   |       |       | \$ 2,486,500                            |       |       | \$ 2,502,000                              |       |       | \$ 2,581,000                             |       |       |

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      |            |                     |                     |                     |
| Price of Prior Sale/Transfer     |            |                     |                     |                     |
| Data Source(s)                   | Realquest  | 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 subject within last 36 months and no prior sale of the comparables(Except comp2) for the last 12 months.

Summary of Sales Comparison Approach All Comps are closed sales within last 10 months of similar design and age, and similar quality, condition and appeal from subject's market area.  
 Adjustments are made as follows: 1). Site: \$40//SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$630/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$1000/Bedroom; 4). Bathroom: \$20000/Bathroom; 5). Age: \$1000/Year(For age difference more than 50 years); 6). Fire place: \$5,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.9% monthly for the contract date difference more than 3 months according to 1004MC Data , 9).Location:\$5000/per benefit/Adverse Factor; 10).View:\$50000/Benefit View; 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 06/28/2024  
 Effective Date of Appraisal 06/28/2024  
 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

46880 Sentinel Drive  
Fremont, CA 94539

APPRAISED VALUE OF SUBJECT PROPERTY \$ 2,540,000

#### 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 \_\_\_\_\_

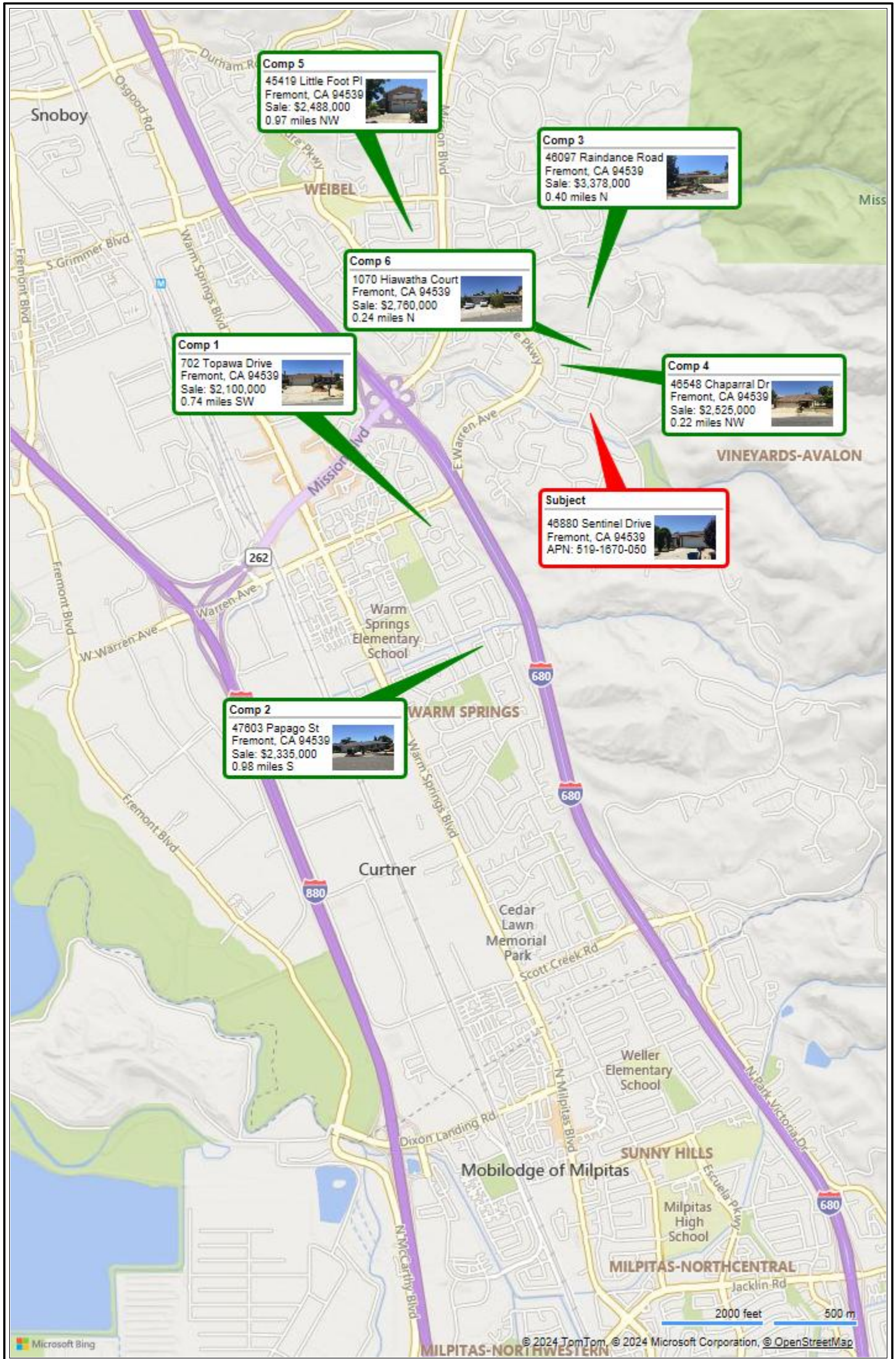
#### COMPARABLE SALES

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

Bluebay Appraisal Inc.  
**LOCATION MAP ADDENDUM**

File No. 35617785  
Case No. 57876

Borrower **Catamount Properties 2018 LLC**  
Property Address **46880 Sentinel Drive**  
City **Fremont** County **Alameda** State **CA** Zip Code **94539**  
Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**





Borrower **Catamount Properties 2018 LLC**

Property Address **46880 Sentinel Drive**

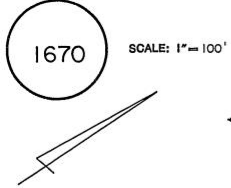
City **Fremont** County **Alameda** State **CA** Zip Code **94539**

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

**ASSESSOR'S MAP 519**

Code Area Nos. 12-095

TR. 3853 103/81



DRAWN: 9 - 15 - 78 PB. REVISED: 4-30-79 RG  
1-7-86 PB  
2-10-86 BV

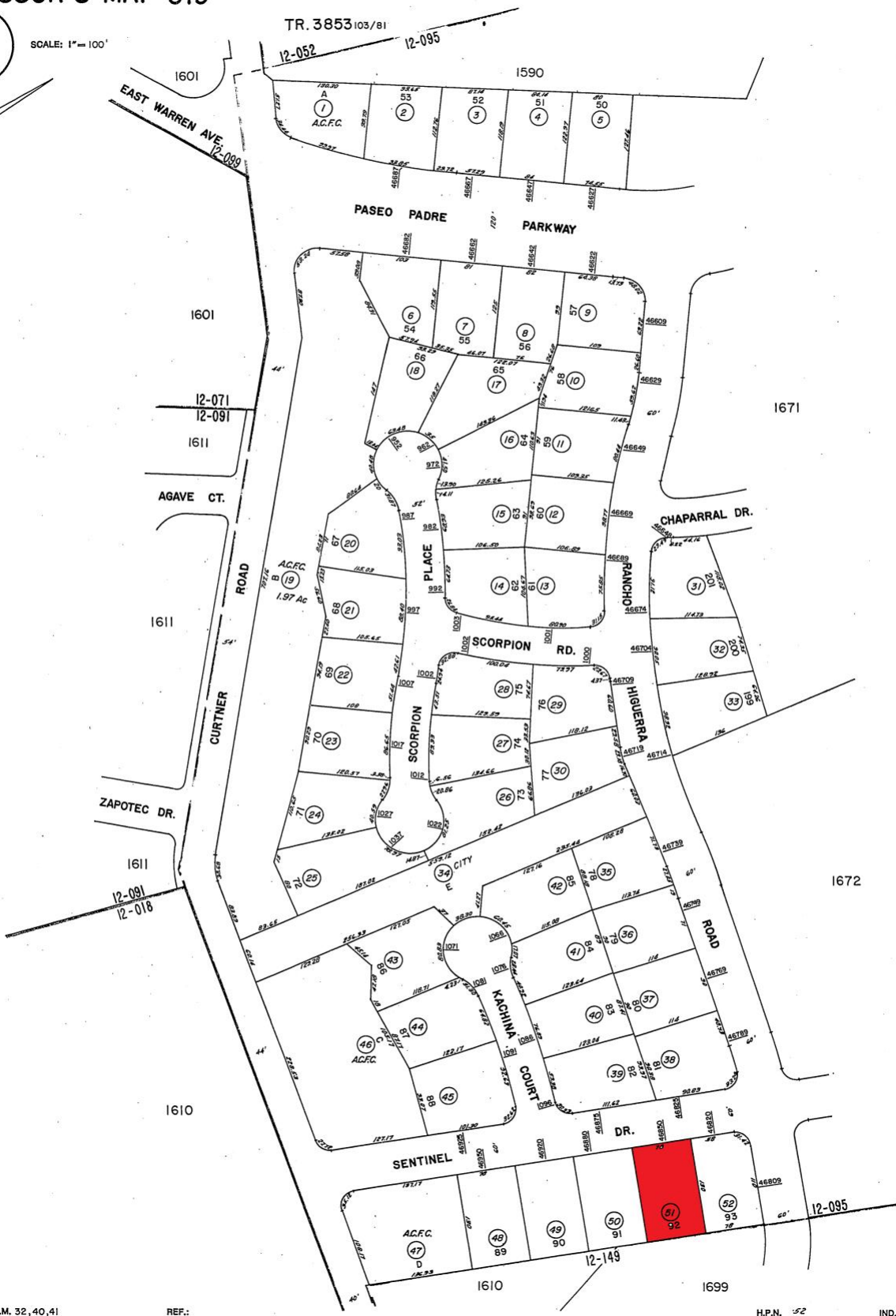
FORMERLY: Por. Pg. 1501

A.C.M. 32,40,41

REF.:

H.P.N. 52

IND. PG. 6



Borrower **Catamount Properties 2018 LLC**

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City **Fremont** County **Alameda** State **CA** Zip Code **94539**

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



**COMPARABLE SALE # 1**  
702 Topawa Drive  
Fremont, CA 94539



**COMPARABLE SALE # 2**  
47603 Papago St  
Fremont, CA 94539



**COMPARABLE SALE # 3**  
46097 Raindance Road  
Fremont, CA 94539



Borrower Catamount Properties 2018 LLC

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City Fremont County Alameda State CA Zip Code 94539

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



**COMPARABLE SALE # 4**  
46548 Chaparral Dr  
Fremont, CA 94539



**COMPARABLE SALE # 5**  
45419 Little Foot Pl  
Fremont, CA 94539



**COMPARABLE SALE # 6**  
1070 Hiawatha Court  
Fremont, CA 94539



Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont

County

Alameda

State

CA

Zip Code

94539

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 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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

6/28/24, 3:06 PM

Matrix

47603 Papago St, Fremont, California 94539

View Comparable Properties

Listing



Report Listing



1 / 46



MLS #: BE41055461
Beds: 3
Baths (F/P): 2 (2/0)
Primary SqFt: 1,738 SqFt
Apprx Lot: 6,542 SqFt
Apprx Acr: 0.150 Acres
Age/Yr Blt: 46/1978
Parcel#: 519-119-816
DOM: 8
LA: Bobby Nijjar
LA Ph: (510) 552-3595
BA: Taran Nijjar
Walk Score:

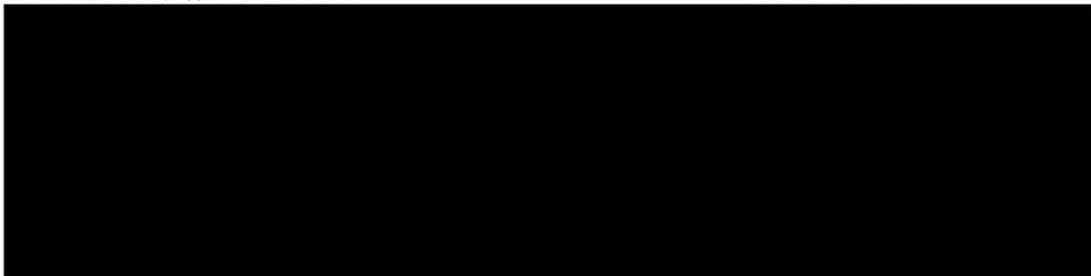
SYMBIUM ADU options

47603 Papago St, Fremont 94539

County: Alameda
Area: 999 - Other Area
Class: Res. Single Family / Detached
Land Use:
Comm: 2,25
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: \$1,899,900
List Price: \$1,899,900
Sale Price: \$2,335,000
\$/Primary SqFt: \$1,343.50
\$/Total SqFt
HOA Fee: /
Zoning:

Dates
Original:
List: 04/10/2024
Sale: 04/18/2024
COE: 05/13/2024
Expires:
Off Mrkt:
LOE: 25
Incorp:
City Limit:
Possession: COE



Private:

Showing & Location

Showing Information

Occupied By: Call Agent
Show Contact:
Occupant Nm:
Phone:
Instructions: 24-Hour Notice Not Required
Map
X Street: Gable Dr
Directions: Warm Spring Blvd- Gable Dr- Papago St
Prop Faces:

Owner:
Show type:
Occupant Ph:
Add Instruct: Call/text agent. CBS code required, lockbox location : Gas pipe
School
Elem: / Fremont (510) 657-2350
Middle: / Fremont (510) 657-2350
High: / Fremont (510) 657-2350
Building #:

# offers:
Buyer Finance: Conventional Loan

Closing Details
Sold Remarks:
Concession: LOE: 25
Features

Accessibility:
Bathroom: Window, Tile, Primary - Shower(s) over Tub(s), , Primary - Tile
Bedroom:

Horse:
Interior: Mirrored Closet Door(s)
Kitchen: Countertop - Tile, Dishwasher, Garbage Disposal, Breakfast Bar, Microwave, Breakfast Nook, Cooktop - Electric, Oven Range, Refrigerator (s)
Laundry: 220 Volt Outlet, In Garage, Washer, Dryer
Lot Desc: Regular - Corner
Other Rooms:

Communication:
Construct Type:
Cooling: Window/Wall Unit, Ceiling Fan, Central -1 Zone
Dining Rm: Dining Area
Enerav Sav: Double Pane Windows

Pool YN:
Pool / Spa: Pool - No. None

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAAAItWsjA0N1LSUTixAxKWQGxoYmwCogxAwMQcKJRXmpMDIZRQeEQQskam... 2/3



Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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

6/28/24, 3:11 PM

Matrix

46097 Rainsance Road, Fremont, California 94539

View Comparable Properties

Listing

Report Listing



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MLS #: ML81964272
Beds: 4
Baths (F/P): 3 (3/0)
Primary SqFt: 2,764 SqFt (Realist\*)
Apprx Lot: 12,136 SqFt (Realist\*)
Apprx Acr: 0.279 Acres
Age/Yr Blt: 38/1986 (Realist\*)
Parcel#: 519-1673-025
DOM: 13
LA: Annie Culbertson
LA Ph: (408) 707-0340
BA: Laxmi Penupothula
Recent: 06/13/2024 : Changed to Sold : P->S

SYMBIUM ADU options

46097 Rainsance Road, Fremont 94539

County: Alameda
Area: 3700 - Fremont
Class: Res. Single Family / Detached
Land Use: SFR
Comm: 2,5%
L.Type/Service: Exclusive Right to Sell, Full Service
Special Info: Not Applicable
Ownership:
Fin Terms: Cash or Conventional Loan
Public:

Status: Sold
Orig Price: \$2,998,888
List Price: \$2,998,888
Sale Price: \$3,378,000
\$/Primary SqFt: \$1,222.14
\$/Total SqFt:
HOA Fee: /
Zoning: R1

Dates
Original: 05/03/2024
List: 05/03/2024
Sale: 05/16/2024
COE: 06/13/2024
Expires: 09/30/2024
Off Mrkt:
LOE: 28
Incorp:
City Limit:
Possession: COE

Private:

Showing & Location

Showing Information

Occupied By: Vacant
Show Contact:
Occupant Nm:
Phone:
Instructions: Go Directly, Leave Card, Lockbox - Supra iBox Bluetooth LE
Map
X Street: SUNDANCE DRIVE
Directions: PASEO PADRE PARKWAY/ SUNDANCE DRIVE/ RAINDANCE ROAD
Prop Faces:
# offers:
Buyer Finance: Conventional Loan
Accessibility: Grab Bars
Bathroom: Double Sinks, Full on Ground Floor, Primary - Oversized Tub, Primary - Stall Shower(s), Shower and Tub, Solid Surface, Updated Bath
Bedroom: Ground Floor Bedroom, Walk-in Closet
Communication:
Construct Type:
Cooling: Ceiling Fan, Central AC
Breakfast Bar. Breakfast Nook. Dining
Owner: Williams Annett M
Show type: Vacant
Occupant Ph:
Add Instruct: PLEASE TURN OFF ALL LIGHTS AND LOCK ALL DOOR AFTER SHOWING.
School
Elem: Fred E. Weibel Elementary / Fremont Unified
Middle: John M. Horner Junior High / Fremont Unified
High: Irvington High / Fremont Unified
Building #:
Closing Details
Sold Remarks:
Concession:
LOE: 28
Features
Horse: No
Interior: Built-in Vacuum, High Ceiling, Walk-in Closet, Wet Bar
Kitchen: Cooktop - Electric, Countertop - Quartz, Dishwasher, Garbage Disposal, Island, Microwave, Oven - Built-In, Pantry, Refrigerator (s), Trash Compactor
Laundry: Inside, Washer/Dryer
Lot Desc: Views -
Other Rooms: Laundry Room

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont

County

Alameda

State

CA

Zip Code

94539

Lender/Client Wedgewood Inc

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

### FEMA-4683-DR, California Disaster Declaration as of 05/25/2023

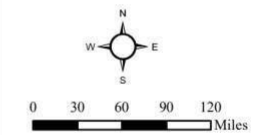


**Data Layer/Map Description:**  
The types of assistance that have been designated for selected areas in the State of California.

All municipalities in the State of California are eligible to apply for assistance under the Hazard Mitigation Grant Program.

**Designated Counties**

- No Designation
- Individual Assistance and Public Assistance (Categories A - G)
- Public Assistance (Categories A - G)



**Data Sources:**  
 FEMA, ESRI;  
 Initial Declaration: 01/14/2023  
 Disaster Federal Registry Notice:  
 Amendment #10: 05/25/2023  
 Datum: North American 1983  
 Projection: Lambert Conformal Conic

MapID 8fda5a21f510525231531twhqprod





Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont

County

Alameda

State

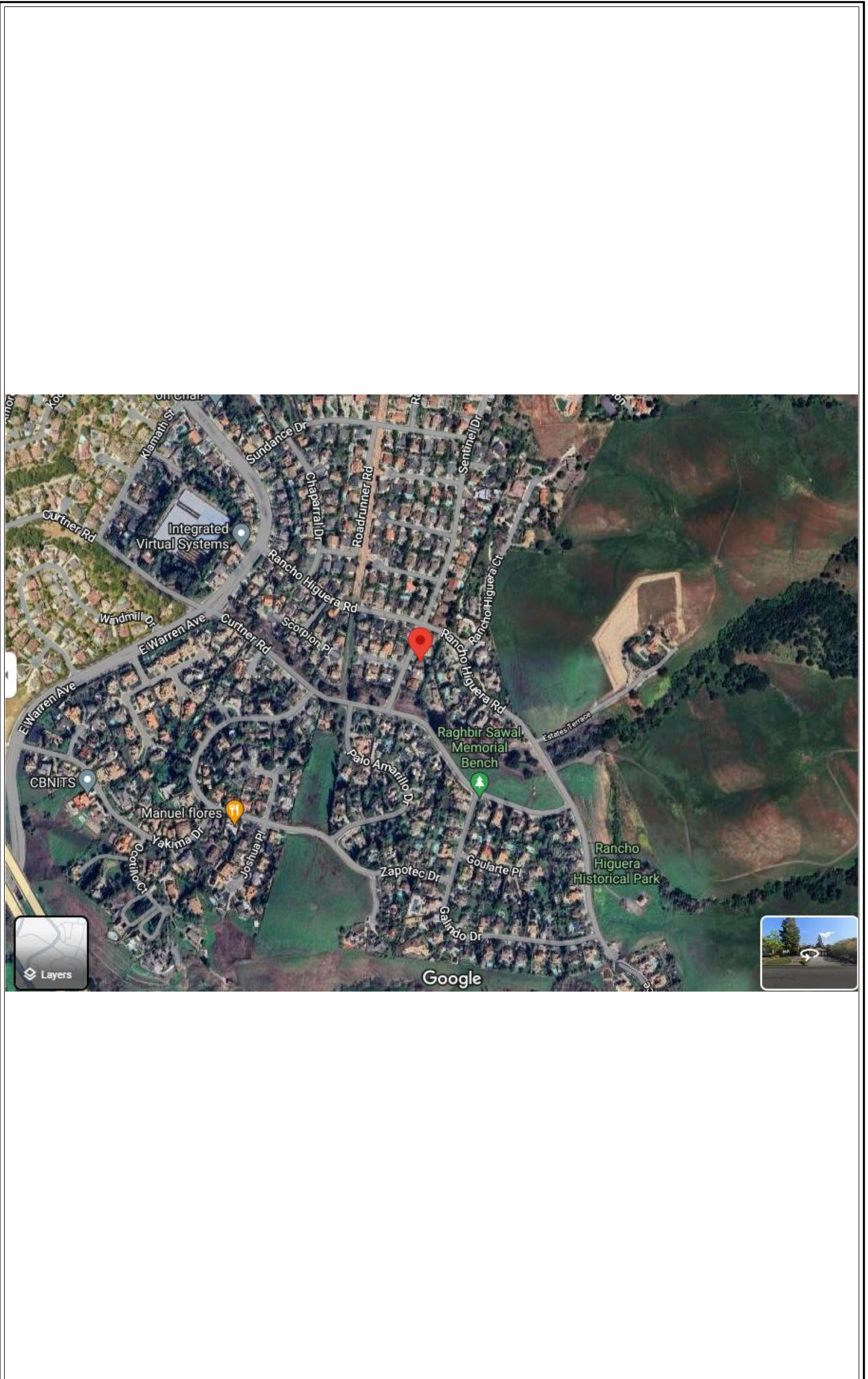
CA

Zip Code

94539

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. 35617785  
Case No. 57876

## 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. 35617785  
Case No. 57876

### 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. 35617785  
Case No. 57876

| 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. 35617785  
Case No. 57876

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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 the report), 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.

Though the subject is located in the area of California Severe Winter Storms, Flooding, Landslides, and Mudslides DR-4683-CA, it is the COMMON FACTORS to the majority houses (especially the same factor to all the comparables used in this report and all the major counties in the bay area: Alameda, Santa Clara, San Mateo, San Francisco, Contra Costa) in the California (See the attached map from FEMA website). No any marketability or house value impact due to this factor according to the the actual shorter DOM in the MLS listing and the sale price in the MLS listing.

The statistics of the 160 searched comparables (Support the GLA adjustment):

**Status: Sold (160)**

|               | Sale Price    | Sq Ft Total | \$/SqFt |
|---------------|---------------|-------------|---------|
| <b>Min</b>    | \$1,205,000   | 1,146       | \$685   |
| <b>Max</b>    | \$4,180,000   | 3,244       | \$1,848 |
| <b>Avg</b>    | \$2,324,719   | 2,024       | \$1,170 |
| <b>Median</b> | \$2,319,000   | 1,906       | \$1,163 |
| <b>Sum</b>    | \$371,955,006 |             |         |

Residential 9 Land Sale (Since 1/1/2020 and zip code of 94539) (Supporting the lot size adjustment):

| Street Address (Full) | Sale Price | Lot Size | Close Date     | Price/Per Sqft |
|-----------------------|------------|----------|----------------|----------------|
| 1981 Mandan CT        | 910000     | 16734    | 11/9/2023      | 54.38030357    |
| 43033 Osgood Rd       | 4000000    | 68864    | 3/30/2022      | 58.08550186    |
| 45751 Vinehill Ter    | 1600000    | 19893    | 6/3/2024       | 80.43030212    |
| 2547 Washington       | 1058000    | 12685    | 8/27/2021      | 83.40559716    |
| 2539 Washington Blvd  | 1000000    | 11428    | 8/28/2020      | 87.50437522    |
| 2381 Rutherford Lane  | 2050000    | 21746    | 6/20/2024      | 94.27021061    |
| 816 Hunter Ln         | 2850000    | 27007    | 5/3/2024       | 105.5281964    |
| 263 Fusteria CT       | 925000     | 7840     | 8/11/2020      | 117.9846939    |
| 231 Cavalo Court      | 1625000    | 13308    | 8/7/2023       | 122.1070033    |
|                       |            |          | <b>Average</b> | 89.29957601    |
|                       |            |          | <b>Medium</b>  | 87.5           |

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35617785  
Case No. 57876

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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

Appraiser searched out 5 miles from the subject ,within 12 months GLA 1100-3300 sqft and city of Fremont and zip code of 94539and found the following 160 comparables :

| Street Address (Full)    | Sale Price | Sq Ft Total |
|--------------------------|------------|-------------|
| 431 Tangelo Ct           | 3105000    | 2690        |
| 41644 Chiltern Dr        | 3600000    | 2624        |
| 40679 Slayton Street     | 3220000    | 2552        |
| 811 Beaver Ct            | 2670000    | 2144        |
| 45352 Little Foot Pl     | 2800000    | 2303        |
| 48665 Taos Rd            | 2286000    | 1639        |
| 40846 Calido Place       | 2525000    | 1694        |
| 40923 Durillo DR         | 2480000    | 1342        |
| 43963 Beretta Dr         | 3050000    | 2879        |
| 1144 Kensington Dr       | 3010000    | 2294        |
| 48345 Conifer ST         | 2318000    | 1750        |
| 340 Anza ST              | 2080000    | 1474        |
| 46097 Raindance RD       | 3378000    | 2764        |
| 43128 Palm PL            | 2720000    | 2328        |
| 227 Bear Ct              | 1715000    | 1484        |
| 48825 Semillon           | 2800000    | 2657        |
| 41051 Rosewalk Ct        | 2600000    | 2453        |
| 48284 Arcadian St        | 2017000    | 1822        |
| 40995 Nunes Ct           | 1629000    | 1248        |
| 42640 Palm AVE           | 2632500    | 1962        |
| 48819 Sauvignon Ct       | 2892000    | 3058        |
| 143 Bear Ct              | 2100000    | 1960        |
| 41620 Beatrice St        | 2700000    | 1664        |
| 1070 Plymouth AVE        | 2850000    | 1817        |
| 603 Starlite WAY         | 2200000    | 1775        |
| 169 Linmore DR           | 2125000    | 1380        |
| 1655 Douglas CT          | 2400000    | 1807        |
| 492 Ironwood Ter         | 1679000    | 2009        |
| 47603 Papago St          | 2335000    | 1738        |
| 3183 Bruce Dr            | 3400000    | 2757        |
| 48992 Oat Grass TER      | 1640000    | 1785        |
| 702 Topawa Drive         | 2100000    | 1542        |
| 41695 Joyce Ave          | 2600000    | 1670        |
| 2055 Parkmeadow Pl       | 2912408    | 2431        |
| 160 Tuolumne Dr          | 2300000    | 1692        |
| 478 Pagoda TER           | 1658000    | 1781        |
| 42243 Palm AVE           | 2540000    | 1750        |
| 21 Chantecler DR         | 3170000    | 2832        |
| 485 Ironwood TER         | 1700000    | 1911        |
| 2195 Ocaso Camino        | 2780000    | 2418        |
| 43244 Coit Ave           | 3400000    | 3194        |
| 44486 View Point Cir     | 3750000    | 2934        |
| 911 Praderia CIR         | 1335000    | 1656        |
| 43577 Southerland<br>Way | 3045000    | 2388        |
| 692 Emerson St           | 2505000    | 1606        |
| 42850 Castillejo Ct      | 3160000    | 2538        |
| 41555 Chadbourne Dr      | 2777000    | 2024        |
| 44203 Opal Ct            | 2750000    | 2058        |
| 43139 Starr St           | 2250000    | 1546        |



Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35617785  
Case No. 57876

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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

|                         |         |      |
|-------------------------|---------|------|
| 42002 Via San Gabriel   | 2025000 | 1502 |
| 46718 Bradley St        | 1680021 | 1441 |
| 43847 N Moray St        | 3250000 | 3112 |
| 700 Arikara Ct          | 2601000 | 1948 |
| 48775 Big Horn Ct       | 1875000 | 2100 |
| 48001 Starlite CT       | 1990000 | 1544 |
| 2099 Ocaso Camino       | 2580000 | 2316 |
| 40920 Cascado PI        | 2320000 | 1718 |
| 40701 Tirso St          | 3003000 | 2409 |
| 40939 Durillo Dr        | 2500000 | 1902 |
| 211 Helado Rd           | 2285000 | 1569 |
| 2036 Valorie St         | 1771000 | 1376 |
| 1960 Waycross RD        | 2352000 | 1711 |
| 1940 Castillejo WAY     | 4180000 | 3005 |
| 193 Pagosa Way          | 2040000 | 1655 |
| 203 Lippert AVE         | 1535000 | 1234 |
| 482 Crab Apple Ter      | 1400000 | 1409 |
| 40926 Canyon Heights Dr | 3530000 | 3199 |
| 3248 Bruce Dr           | 2720000 | 2704 |
| 44513 Japala PI         | 1760000 | 1380 |
| 1643 Douglas CT         | 2500000 | 1750 |
| 348 Merlin Ct           | 2770000 | 2366 |
| 2084 Boxwood Way        | 1950000 | 1568 |
| 313 Lower Vintners CIR  | 3510000 | 3019 |
| 44363 Pomace ST         | 1600999 | 1207 |
| 44663 Japala PI         | 1500000 | 1296 |
| 2085 Boxwood Way        | 1860000 | 1944 |
| 354 Dana St             | 1876000 | 1404 |
| 40639 Slayton St        | 2860000 | 2552 |
| 48917 Rustyleaf Terrace | 1425000 | 1535 |
| 40739 Canyon Heights Dr | 2465000 | 1858 |
| 44548 Japala PI         | 1742000 | 1224 |
| 569 Pistache Ter        | 1655000 | 2009 |
| 264 San Moreno PL       | 2275011 | 1957 |
| 44164 Glendora DR       | 2580000 | 2254 |
| 43673 Southerland Way   | 2495000 | 2388 |
| 285 Kansas Way          | 1771000 | 1231 |
| 2085 Arbutus CT         | 1800000 | 1261 |
| 46635 Crawford Ct       | 1700000 | 2481 |
| 832 Bedford St          | 2929900 | 2732 |
| 327 Ohlones St          | 1688000 | 1184 |
| 2307 Olive Ave          | 1770000 | 1376 |
| 575 Ginkgo Terrace      | 1525000 | 1911 |
| 325 Aleut Ct            | 2650000 | 2511 |
| 1116 Kensington DR      | 2430000 | 2213 |
| 40921 Cascado PI        | 2000000 | 1718 |
| 44548 Japala PI         | 1205000 | 1224 |
| 41736 Paseo Padre       | 2100000 | 1660 |

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

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|                            |         |      |
|----------------------------|---------|------|
| Pkwy                       |         |      |
| 2582 Abaca Way             | 1655000 | 1374 |
| 102 Mission Siena Ter      | 2650000 | 2243 |
| 47639 Mardis St            | 1931000 | 2064 |
| 1477 Tolteca DR            | 2605000 | 2898 |
| 42638 Lerwick ST           | 2720000 | 2881 |
| 44743 Parkmeadow<br>Dr     | 2860000 | 2159 |
| 191 W Hunter Ln            | 2674000 | 2539 |
| 48755 Taos Rd              | 1638500 | 1243 |
| 41444 Joyce Ave            | 1500000 | 1339 |
| 41247 Apricot Ln           | 2100000 | 1698 |
| 1643 Douglas Ct            | 1900000 | 1750 |
| 48373 Conifer              | 1800000 | 1919 |
| 49042 Feather Grass<br>Ter | 1501000 | 1785 |
| 41102 Saint Anthony<br>Dr  | 1950000 | 1749 |
| 41461 Denise ST            | 2300000 | 2107 |
| 41744 Chadbourne Dr        | 2000100 | 1470 |
| 46548 Chaparral Dr         | 2525000 | 2274 |
| 40658 Slayton St           | 2355000 | 1896 |
| 337 Grafton Ter            | 1715000 | 2105 |
| 598 Ginkgo Ter             | 1575000 | 2045 |
| 42971 Luzon Drive          | 2675000 | 2497 |
| 2045 Clematis Court        | 1705000 | 1737 |
| 55 Kootenai Dr             | 2825000 | 2591 |
| 43123 Luzon Dr             | 2531000 | 2244 |
| 2680 Sunnycrest<br>Court   | 2275000 | 1834 |
| 2563 Abaca Way             | 1580000 | 1370 |
| 40444 La Jolla Ct          | 2678000 | 2115 |
| 861 Owhanee Ct             | 3100000 | 3030 |
| 768 Wichitaw Dr            | 2111000 | 1784 |
| 49070 Tomahawk PL          | 1770000 | 1655 |
| 48620 Taos Rd              | 2095000 | 1866 |
| 311 Bead Grass Ter         | 1445000 | 1772 |
| 2247 Jackson ST            | 1800000 | 1834 |
| 43801 Dubal CT             | 2270000 | 2071 |
| 40942 Camero PI            | 2300000 | 1718 |
| 1070 Hiawatha CT           | 2760000 | 2511 |
| 42641 Sully ST             | 2500000 | 2400 |
| 223 Rosado Rd              | 2380000 | 1759 |
| 46858 Bradley St           | 1831000 | 1462 |
| 45352 Whitetail Ct         | 2855000 | 2743 |
| 45439 Little Foot PL       | 2535000 | 2596 |
| 2359 Lockwood Ave          | 1715000 | 1146 |
| 707 Choctaw Dr.            | 1871000 | 1542 |
| 45280 Elk CT               | 2790000 | 2743 |
| 285 Kansas way             | 1275000 | 1231 |
| 41658 Marigold Dr          | 2610000 | 2150 |
| 45419 Little Foot PI       | 2488000 | 2303 |
| 2190 Castillejo Way        | 2780000 | 2633 |

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35617785  
Case No. 57876

Borrower Catamount Properties 2018 LLC

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|                        |         |      |
|------------------------|---------|------|
| 48208 Cottonwood St    | 1975000 | 1877 |
| 1986 Mandan CT         | 2375000 | 2781 |
| 948 Seminole Cmn       | 3100000 | 2718 |
| 336 Escobar St         | 1755000 | 1310 |
| 40872 Terry Ter        | 1760000 | 1675 |
| 41515 Denise ST        | 2128280 | 1772 |
| 41515 Denise St        | 2128280 | 1772 |
| 40874 Calido PI        | 2360007 | 1902 |
| 495 Yampa Way          | 2400000 | 2921 |
| 44536 Parkmeadow<br>DR | 3100000 | 3244 |
| 20 Lima Ter            | 2000000 | 2175 |
| 45940 Sentinel PI      | 2620000 | 2709 |
| 47229 Cavanaugh<br>Cmn | 1850000 | 1870 |
| 48611 Tonopah CT       | 2160000 | 2219 |
| 75 Mission Ridge Ct    | 3020000 | 3142 |



**APPRAISAL COMPLIANCE ADDENDUM**

File No. 35617785  
Case No. 57876

|  |                       |                 |                       |
|--|-----------------------|-----------------|-----------------------|
| Borrower/Client <u>Catamount Properties 2018 LLC</u> |                       | Unit No. _____  |                       |
| Address <u>46880 Sentinel Drive</u>                  |                       | _____           |                       |
| City <u>Fremont</u>                                  | County <u>Alameda</u> | State <u>CA</u> | Zip Code <u>94539</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)**

|   |  |
|---|--|
| Signature  | Signature _____  |
| Name <u>Huibin Lan</u>  | Name _____   |
| Date of Signature <u>06/28/2024</u>   | Date of Signature _____  |
| State Certification # <u>AR030132</u>   | State Certification # _____  |
| or State License # _____  | or State License # _____   |
| State <u>CA</u>   | State _____  |
| Expiration Date of Certification or License <u>02/18/2025</u>                                 | Expiration Date of Certification or License _____  |
| Effective Date of Appraisal <u>06/28/2024</u>   | Supervisory Appraiser Inspection of Subject Property:  |
|   | <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only from street <input type="checkbox"/> Interior and Exterior |

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont County Alameda State CA Zip Code 94539

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



ENHANCED REPORT 2.0

Subject Property:



Site Address
46880 SENTINEL DR
FREMONT, CA 94539-6949



Mail Address
46880 SENTINEL DR
FREMONT, CA 94539-6949



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

46880 SENTINEL DR, FREMONT, CA 94539-6949

Owner and Geographic Information



Primary Owner:
CHIU PAUL & LINDA S
Site Address:
46880 SENTINEL DR, FREMONT, CA 94539-6949
APN: 519-1670-50
Housing Tract Number:
Legal Description:

Secondary Owner:
Mail Address:
46880 SENTINEL DR, FREMONT, CA 94539-6949
Lot Number:
Page / Grid:

Property Details

Table with 3 columns: Property Feature (Bedrooms, Bathrooms, Total Rooms, Zoning, Year Built, Garage, Fireplace, Pool), Value/Count, and Description (Square Feet, Lot Size, Number of Units, Use Code).

Sale Information



Transfer Date: 02/05/2002
Transfer Value: \$0.00
Cost/Sq Feet:
Seller: CHIU, PAUL; CHIU, LINDA SUE
Document#: 2002055386

Assessment and Taxes



Assessed Value: \$428,142.00
Land Value: \$143,812.00
Improvement Value: \$284,330.00
Market Improvement Value:
Market Value:
Percent Improvement: 66.41%
Tax Amount: \$5,530.36
Tax Status: Current
Market Land Value:
Homeowner Exemption: H
Tax Rate Area: 12-095
Tax Account ID:
Tax Year: 2023

Borrower Catamount Properties 2018 LLC

Property Address 46880 Sentinel Drive

City Fremont

County

Alameda

State

CA

Zip Code

94539

Lender/Client Wedgewood Inc

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



**PROPERTY HISTORY**

**46880 SENTINEL DR, FREMONT, CA 94539-6949**

**Release Record - 07/28/2023**

|                           |            |                           |   |
|---------------------------|------------|---------------------------|---|
| <b>Recording Date:</b>    | 07/28/2023 | <b>Document#:</b>         | <a href="#">2023085940</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>    | PAUL CHIU AND LINDA SUE CHIU AS TRUSTEES OF THE CHIU FAMILY TRUST DIED SEPTEMBER 17 1996 AS |
| <b>Lender Type:</b>       |            |                           |   |
| <b>Vesting:</b>           |            |                           |   |
| <b>Legal Description:</b> |            |                           |   |

**Mortgage Record - 05/07/2015**

|                           |                                   |                           |   |
|---------------------------|-----------------------------------|---------------------------|---|
| <b>Recording Date:</b>    | 05/07/2015                        | <b>Document#:</b>         | <a href="#">2015122599</a>              |
| <b>Loan Amount:</b>       | \$320,000.00                      | <b>Loan Type:</b>         | Future Advance Clause/Open End Mortgage |
| <b>TD Due Date:</b>       |                                   | <b>Type of Financing:</b> |   |
| <b>Lender Name:</b>       | WELLS FARGO BANK NA               | <b>Borrowers Name:</b>    | CHIU, PAUL; CHIU, LINDA SUE             |
| <b>Lender Type:</b>       |                                   |                           |   |
| <b>Vesting:</b>           | FM                                |                           |   |
| <b>Legal Description:</b> | <b>Lot Number:</b> 91             |                           |   |
|                           | <b>Tract Number:</b> 3853         |                           |   |
|                           | <b>Map Ref:</b> 0                 |                           |   |
|                           | <b>City / Muni / Twp:</b> FREMONT |                           |   |

**Release Record - 06/14/2007**

|                           |            |                           |  |
|---------------------------|------------|---------------------------|--|
| <b>Recording Date:</b>    | 06/14/2007 | <b>Document#:</b>         | <a href="#">2007223800</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>    | CHIU,LINDA SUE;CHIU,PAUL;THE CHIU FAMILY TRUST DATE SEPTEMBER 17, 1996 |
| <b>Lender Type:</b>       |            |                           |  |
| <b>Vesting:</b>           |            |                           |  |
| <b>Legal Description:</b> |            |                           |  |

**Mortgage Record - 05/10/2007**

|                           |                                   |                           |                             |
|---------------------------|-----------------------------------|---------------------------|-----------------------------|
| <b>Recording Date:</b>    | 05/10/2007                        | <b>Document#:</b>         | <a href="#">2007182266</a>  |
| <b>Loan Amount:</b>       | \$350,000.00                      | <b>Loan Type:</b>         | Credit Line (Revolving)     |
| <b>TD Due Date:</b>       |                                   | <b>Type of Financing:</b> |                             |
| <b>Lender Name:</b>       | WELLS FARGO BANK NA               | <b>Borrowers Name:</b>    | CHIU, PAUL; CHIU, LINDA SUE |
| <b>Lender Type:</b>       |                                   |                           |                             |
| <b>Vesting:</b>           | FM                                |                           |                             |
| <b>Legal Description:</b> | <b>Lot Number:</b> 91             |                           |                             |
|                           | <b>Tract Number:</b> 3853         |                           |                             |
|                           | <b>Map Ref:</b> 0                 |                           |                             |
|                           | <b>City / Muni / Twp:</b> FREMONT |                           |                             |

**Mortgage Record - 07/20/2004**

|                           |                           |                           |                             |
|---------------------------|---------------------------|---------------------------|-----------------------------|
| <b>Recording Date:</b>    | 07/20/2004                | <b>Document#:</b>         | <a href="#">2004331743</a>  |
| <b>Loan Amount:</b>       | \$250,000.00              | <b>Loan Type:</b>         | Credit Line (Revolving)     |
| <b>TD Due Date:</b>       |                           | <b>Type of Financing:</b> |                             |
| <b>Lender Name:</b>       | WELLS FARGO BANK NA       | <b>Borrowers Name:</b>    | CHIU, PAUL; CHIU, LINDA SUE |
| <b>Lender Type:</b>       |                           |                           |                             |
| <b>Vesting:</b>           | FM                        |                           |                             |
| <b>Legal Description:</b> | <b>Lot Number:</b> 91     |                           |                             |
|                           | <b>Tract Number:</b> 3853 |                           |                             |
|                           | <b>Map Ref:</b> 0         |                           |                             |