APPRAISAL OF



LOCATED AT:

6551 Crown Blvd San Jose, CA 95120

FOR:

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

BORROWER:

Catamount Properties 2018 LLC

AS OF:

July 8, 2024

BY:

GINA MARIE DIAS

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

File Number: 57939

In accordance with your request, I have appraised the real property at:

6551 Crown Blvd San Jose, CA 95120

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of July 8, 2024

is:

\$1,868,000 One Million Eight Hundred Sixty-Eight Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Llina Marie Dias
GINA MARIE DIAS

35638778

Exterior-Only Inspection Residential Appraisal Report File No. 57939

	350387	
Tilo No	57020	

he purpose of this sur	nmary appraisal re	eport is to prov	ide the lender/cl	lient with an a	ccurate, and adequate	ly supported	, opinion of the n	narket valı	ue of the subj	ject property.
Property Address 655	1 Crown Blvd				City San Jose		Stat	te CA Z	Zip Code 951	20-5540
Borrower Catamou	nt Properties 2	2018 LLC	Owner	of Public Record	d DAVID DANIEL		Cou	unty SAN	TA CLARA	\
Legal Description TR	3969 LOT 2									
Assessor's Parcel # 5					Tax Year 2023		R F	. Taxes \$ 2	20.036	
Neighborhood Name		IIEV			Map Reference 894/E	 :1		nsus Tract		
		Vacant	Cnadal	I Assessments \$			PUD HOA\$ 0	isus maci •	$\overline{}$	Dog month
Occupant Owner					5 U	F	PUD HUA \$ U		per year	per month
Property Rights Apprais	<u> </u>			r (describe)						
Assignment Type	Purchase Transacti	tion Refina			cribe) SERVICING					
Lender/Client Wedge					hattan Beach Blvo				A 90278	
Is the subject property of	currently offered for s	sale or has it bee	n offered for sale in	n the twelve mor	nths prior to the effective d	late of this app	raisal? XY	es 🔲 No)	
Report data source(s) u	used, offering price(s)	s), and date(s).	DOM 23;SUE	BJECT WAS	S LISTED ON THE	E REIL ML	S (MLS#8195	51154) F	ROM 06/0	7/2024
UNTIL 07/03/20	24 WITH A LIS	ST PRICE C	F \$1.788.888	8 AND WAS	S CANCELLED OF	N 07/03/20	024. NO < co	ontinued	l in addend	dum >
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Contract Price \$		e of Contract			seller the owner of public			Data Source	`	
	ssistance (loan charg	ges, sale concess	sions, gift or downp	oayment assistar	nce, etc.) to be paid by any	y party on beha	alf of the borrower?		Yes UNo	
If Yes, report the total d	ollar amount and des	scribe the items t	to be paid.							
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Note: Doos and the re	aial composition of	fthe neighborh	and are not ennre	nical factors						
Note: Race and the ra			oou are not appra		Jouring Transfe		One-Unit Hous	sing	Droosett	and Hea º/
	hood Characteristi	$\overline{}$	B		lousing Trends	D 11 :		-	Present La	
Location Urban	X Suburban	Rural	Property Values	Increasing	_= =	Declining			One-Unit	80 %
Built-Up X Over 75%		=	Demand/Supply			Over Supply		· /	2-4 Unit	5 %
Growth Rapid	X Stable	Slow	Marketing Time	X Under 3 mt	ths 3-6 mths	Over 6 mths	1,289 Low	10	Multi-Family	5 %
	ries NORTH-BI	LOSSOM H			VIEW DR; WEST-		3,785 High	79 (Commercial	5 %
LEYLAND PAR					,		1,911 Pred.		Other VAC	5 %
Naishbasbasd Daasist							, .	55 (S.1101 V/10	J /0
	ion oce Allaci	ieu Auuenul	uiii							
Market Conditions (incl	uding support for the	e above conclusion	ons) See Atta	ched Adder	ndum					
Dimensions 113.26	X 100		Area 1132	26 sf	Shape R	ECTANGL	JLAR	View N;F	Res:	
Specific Zoning Classifi					ΓΙ FAMILY RESIDI				100,	
		N								
		egai ivonconformi	ing (Grandfathered							
					<u> </u>	escribe)				
Is the highest and best	use of the subject pr	roperty as improv	ed (or as proposed		specifications) the present		Yes No	If No, descr	ibe	
Is the highest and best	use of the subject pr	operty as improv	ed (or as proposed		<u> </u>		Yes No	If No, descr	ibe	
Is the highest and best Utilities Public			ed (or as proposed		specifications) the present		Yes No Off-site Improve			olic Private
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35638778

Exterior-Only Inspection Residential Appraisal Report File No. 57939

	350387	
Tilo No	57020	

	rable pro	perties currently of	fered for sale in the su	bject neighborhood rang	ing in price fr	om \$ 1,98	88,000 to \$	1,999,888		
There are 11 compa	rable sale	es in the subject ne	ighborhood within the	past twelve months rang	ing in sale pr	ice from \$	1,825,000	to \$ 2,050,000		
FEATURE		SUBJECT		SLE SALE NO. 1		MPARABLE S	SALE NO. 2	COMPARABLE	SALE NO. 3	
6551 Crown Blvd					6560 Crown Blvd			1147 Kelez Dr		
Address San Jose, C	A 951	20-5540	San Jose, CA	95120-5541	San Jos	e, CA 951	20-5541	San Jose, CA 95	120-2860	
Proximity to Subject			0.04 miles SE		0.05 mil	es SE		0.85 miles NW		
Sale Price	\$			\$ 1,900,000		\$	2,030,000	\$	1,825,000	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 597.48 sq. ft.		\$ 558.6			\$ 561.02 sq. ft.		
Data Source(s)			REIL #ML8194	15899;DOM 3	REIL #N	/L819595	56;DOM 9	REIL #ML819579	983;DOM 36	
Verification Source(s)			DOC#25568774	PARCELQUEST	DOC#2563	35795/PARC	ELQUEST	DOC#25638739/PAR	CELQUEST	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing			ArmLth		ArmLth			ArmLth		
Concessions			Conv;0		Conv;0			Conv;0		
Date of Sale/Time			s11/23;c10/23		s05/24;0	04/24		s05/24;c04/24		
Location	N;Res		N;Res;		N;Res;			N;Res;		
Leasehold/Fee Simple		SIMPLE	FEE SIMPLE		FEE SIN			FEE SIMPLE		
Site	11320		10222 sf	0	10019 s	f	0	6098 sf	132,500	
View	N;Res		N;Res;		N;Res;	DI EV		N;Res;	+	
Design (Style)		DUPLEX	DT1;DUPLEX		DT1;DU	PLEX		DT2;DUPLEX	0	
Quality of Construction	Q4		Q4		Q4			Q4	+	
Actual Age	56		57	0	56		50.000	45	0	
Condition	C4		C4		C3		-50,900	C3	-91,250	
Above Grade		rms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths	0	Total Bdrms. Baths	0	
Room Count	10 4	4 4.0	12 6 4.0		12 6	4.0	404 500	12 6 5.0	-20,000	
Gross Living Area 188	Oof	2,934 sq. ft.	3,180 s	q. ft46,000		3,634 sq. ft.	-131,500	3,253 sq. ft	-60,000	
Basement & Finished	0sf		0sf		0sf			0sf		
Rooms Below Grade	\\/FF	DAGE	AVEDACE		\\/ED^4	25		AVEDACE	+	
Functional Utility	AVEF	RAGE CENTRAL	AVERAGE FAU/CENTRA		AVERA			AVERAGE FAU/NONE	10,000	
Heating/Cooling				<u> </u>		NIKAL		NONE	10,000	
Energy Efficient Items	NONI	=	NONE	20,000	NONE				10,000	
Garage/Carport	4gd	O/PORCH	2gd PATIO/PORCI		4gd PATIO/F			3ga3dw PATIO/PORCH	10,000	
Porch/Patio/Deck POOL/SPA	POOI		NONE	14,000	NONE	OKCH	14,000	NONE	14,000	
BONUS AREA	NON		NONE	14,000	NONE		14,000	NONE	14,000	
LIST PRICE	N/A	_	\$1,899,000	0	\$1,999,0	200	0	\$1,825,000	0	
Net Adjustment (Total)	IN/A		+ X)-	\$ 12,000	+	X - \$	168,400	+ X- \$		
Adjusted Sale Price			Net Adj0.6%	\$ 12,000	Net Adj.	-8.3%	100,400	Net Adj0.3%	4,730	
of Comparables			Gross Adj. 4.2%	\$ 1,888,000		9.7% \$	1,861,600	Gross Adj. 18.5% \$	1,820,250	
								0103371aj. 10.070 \$	1,020,200	
	search the	e sale or transfer hi					1,001,000			
	search the	e sale or transfer h		operty and comparable s			1,001,000			
	search the	e sale or transfer h					.,			
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I X did did not re	did not i	reveal any prior sal	istory of the subject pr	operty and comparable s	ales. If not, e	xplain		aisal.		
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35638778 File No. 57939

Exterior-Only Inspection Residential Appraisal Report

COST APPROACH TO VALUE	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculated the provided adequate information for the lender/client to replicate the below cost figures and calculated the provided adequate information for the lender/client to replicate the below cost figures and calculated the provided adequate information for the lender/client to replicate the below cost figures and calculated the provided adequated the provided adequated to the provided adequated adequated the provided adequated adequated adequated the provided adequated adeq	
Support for the opinion of site value (summary of comparable land sales or other methods for es	imating site value) DUE TO LACK OF RECENT COMPARABLE
SALES OF SIMILAR LOTS, THE LAND VALUE HAS BEEN ESTIM	ATED BY EXTRACTION. LAND-TO-VALUE RATIO IS TYPICAL
FOR AREA.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 1,325,000
Source of cost data DWELLINGCOST.COM	Dwelling 2,934 Sq. Ft. @ \$ 223 = \$ 654,282
Quality rating from cost service 3 Effective date of cost data 07/08/2024	Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.) See Attached Addendum	PATIO,FENCE,POOL 75,000 Garage/Carport 443 Sq. Ft. @ \$ 77
See Attached Addendum	Total Estimate of Cost-New
	Less 100 Physical Functional External
	Depreciation \$229,017 \$12,000 = \$(241,017)
	Depreciated Cost of Improvements = \$ 522,376
	"As-is" Value of Site Improvements = \$ 25,000
Estimated Demaining Economic Life (ULID and VA antiv)	
Estimated Remaining Economic Life (HUD and VA only) 70 Years	INDICATED VALUE BY COST APPROACH = \$ 1,872,400
	INDICATED VALUE BY COST APPROACH = \$ 1,872,400 UE (not required by Fannie Mae)
INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier =	UE (not required by Fannie Mae)
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INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes	Indicated Value by Income Approach N FOR PUDs (if applicable) No Unit type(s) Detached Attached
INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	Indicated Value by Income Approach N FOR PUDs (if applicable) No Unit type(s) Detached Attached
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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 OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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Exterior-Only Inspection Residential Appraisal Report

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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Exterior-Only Inspection Residential Appraisal Report

File No. **57939**

- 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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Lima Marie Aras	Signature
	Name
Name GINA MARIE DIAS Company Name SMARTVALUATION	Company Name
Company Address 3984 WASHINGTON BLVD #133	Company Address
FREMONT, CA 94538	
Telephone Number (510) 377-3905	Telephone Number
Email Address appraisalreviews@sbcglobal.net	Email Address
Date of Signature and Report <u>07/09/2024</u>	Date of Signature
Effective Date of Appraisal 07/08/2024	State Certification #
State Certification # AR028099	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 05/15/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
6551 Crown Blvd	Did not inspect exterior subject property
San Jose, CA 95120	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,868,000	
LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	

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FEATURE	5	SUBJECT			SALE NO. 4		MPARABLE S			COMPARABLE S	ALE NO. 6
6551 Crown Blvd			6588 Crown				maden Rd			1 Crown Blvd	
Address San Jose, C	A 9512	20-5540	San Jose, CA	4 95°	120-5541	San Jos	e, CA 951	25-4273	San	Jose, CA 951	20-5540
Proximity to Subject			0.12 miles S	W		4.37 mil	es NW		0.10	miles SW_	
Sale Price	\$			\$	2,050,000		\$	1,950,000		\$	1,988,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 810.28 sq.	ft.		\$ 607.6	67 sq. ft.		\$ 7	29.27 sq. ft.	
Data Source(s)			REIL #ML819		38:DOM 8			92;DOM 15		L #ML8196709	90:DOM 1
Verification Source(s)			DOC#2549998)102/PARCELO	•		NG SALE/PARCE	
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTIO		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
	DL	SCRIF HON	ArmLth	IN	+(-) \$ Aujustment	ArmLth	XIF HON	+(-) \$ Aujustment	List		+(-) \$ Aujustinent
Sale or Financing										ng	
Concessions			Conv;0			Conv;0	00/04		;0		
Date of Sale/Time			s07/23;c06/2	3		s04/24;0			Acti		
Location	N;Res	,	N;Res;			A;BKSB		75,000			
Leasehold/Fee Simple		SIMPLE	FEE SIMPLE			FEE SIN				SIMPLE	
Site	11326	S sf	10159 sf		0	16984 s	f	-140,500	126	32 sf	0
View	N;Res	s;	N;Res;			N;Res;			N;R	es;	
Design (Style)	DT1;C	UPLEX	DT1;DUPLE	Κ		DT1;DU	PLEX		DT1	;DUPLEX	
Quality of Construction	Q4		Q4			Q4			Q4		
Actual Age	56		8		0	67		0	58		0
Condition	C4		C3						С3		-94,400
Above Grade	Total Bdr	ms. Baths	Total Bdrms. Ba	the	0		Baths	0		Bdrms. Baths	0 ., 0
Room Count	10 4		11 5 4.		Ŭ	12 6	3.1	10,000		6 4.0	
	10 -	2,934 sq. ft.	2,530		76,000		3,1 3,209 sq. ft.	-51,500	12	2,726 sq. ft.	39,000
Gross Living Area 188	0-4	2,934 Sq. II.		Sq. II.	76,000		5,209 Sq. II.	-51,500	0-4	2,120 Sq. II.	39,000
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade											
Functional Utility	AVER		AVERAGE			AVERA				RAGE	
Heating/Cooling	FAU/0	CENTRAL	FAU/CENTR	AL		FAU/CE	NTRAL		FAL	J/CENTRAL	
Energy Efficient Items	NONE	Ē	NONE			NONE			NOI	NE	
Garage/Carport	4gd		3gd		10,000	2ga4dw		20,000	2gd	2gbi	10,000
Porch/Patio/Deck		D/PORCH	PATIO/PORG	СН	·	PATIO/F		,	_	IO/PORCH	·
POOL/SPA	POOL		NONE		14,000		0.10		NOI		14,000
BONUS AREA	NONE		NONE		14,000	NONE			NOI		14,000
		_			0		200	0			
LIST PRICE	N/A		\$1,988,000	Τ.		\$1,898,0			\$1,8	988,000	0
Net Adjustment (Total)			+ X-	\$	2,500	+	X - \$	87,000		+ X - \$	31,400
Adjusted Sale Price			Net Adj0.1	- 1		Net Adj.	-4.5%		Net A		
of Comparables				% \$	2,047,500	Gross Adj.	15.2% \$	1,863,000	Gross	Adj. 7.9 % \$	1,956,600
ITEM		SU	BJECT		COMPARABLE SA	LE NO. 4	COMP	ARABLE SALE NO.	5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer											
Date of Prior Sale/Transfer Price of Prior Sale/Transfer											
Price of Prior Sale/Transfer		PARCELQL	JEST	PA	RCELQUEST		PARCE	LQUEST		PARCELQUE	ST
Price of Prior Sale/Transfer Data Source(s)		PARCELQU 07/01/2024	JEST		RCELQUEST			LQUEST		PARCELQUE 07/01/2024	ST
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour	ce(s)	07/01/2024		07	/01/2024	TH TRA	07/01/20	024	ΔΝΓ	07/01/2024	
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compar	ce(s) ison Appr	07/01/2024 oach <u>ALL C</u>	OMPARABLES	07 S AR	/01/2024 E ARMS LENC		07/01/20 NSACTIO	024 NS PER MLS		07/01/2024 PARCELQUE	ST AND
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Sour Summary of Sales Compar ALL COMPARABLI	ce(s) ison Appr	07/01/2024 oach <u>ALL CO</u> E IN THE SA	OMPARABLES	07 S AR ARE	/01/2024 E ARMS LENC A AS THE SU	BJECT P	07/01/20 NSACTIO PROPERT	024 NS PER MLS Y. THE FINA	L OF	07/01/2024 PARCELQUE PINION OF VA	EST AND LUE HAS
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Exterior-Only Inspection Residential Appraisal Report

35638778 File No. 57939

FEATURE		SUBJECT			ALE NO. 7	COI	MPARABLE S	SALE NO. 8		COMPARABLE S	ALE NO. 9
6551 Crown Blvd			6251 Kelez Ct								
Address San Jose, C	A 951	20-5540	San Jose, CA	9512	20-2819						
Proximity to Subject			0.92 miles NW								
Sale Price	\$		5.52 111155 1444	\$	1,999,888		\$			\$	
		0.00 "	A C1170 0	_	1,999,000	Φ 0.0			_		
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 614.78 sq. ft.			\$ 0.0	00 sq. ft.		\$	sq. ft.	
Data Source(s)			REIL #ML819	5948	4;DOM 99						
Verification Source(s)			LISTING SALE/PA	RCEL	.QUEST						
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	RIPTION	+(-) \$ Adjustment	DI	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			Listing								
Concessions			;0								
Date of Sale/Time			Active								
	NI-D-	-									
Location	N;Re		N;Res;								
Leasehold/Fee Simple		SIMPLE	FEE SIMPLE								
Site	1132		6098 sf		132,500						
View	N;Re	5;	N;Res;								
Design (Style)	DT1;I	DUPLEX	DT2;DUPLEX		0						
Quality of Construction	Q4		Q4								
Actual Age	56		45		0						
Condition	C4		C3		-99,899						
Above Grade	Total Bd		Total Bdrms. Baths			Total Bdrms.	Baths		Total B	drms. Baths	
Room Count	10	4.0	12 6 5.0		-20,000				$\perp \perp$		
Gross Living Area 188		2,934 sq. ft.	3,253 s	sq. ft.	-60,000		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf								
Rooms Below Grade											
Functional Utility	AVEF	RAGE	AVERAGE								
Heating/Cooling		CENTRAL	FAU/NONE		10,000						
				+	10,000						
Energy Efficient Items	NONI	<u> </u>	NONE	-	40.000						
Garage/Carport	4gd		3ga3dw		10,000						
Porch/Patio/Deck		D/PORCH	PATIO/PORCI	H							
POOL/SPA	POO		NONE		14,000						
BONUS AREA	NON		NONE			_	_				
LIST PRICE	N/A		\$1,999,888		0						
Net Adjustment (Total)	14// (+ X-	\$	13,399	1	- \$		X.	+	0
				_	13,399						0
Adjusted Sale Price			Net Adj0.7%			Net Adj.	%		Net Ac		_
of Comparables			Gross Adj. 17.3%		1,986,489		% \$		Gross		0
ITEM		SU	BJECT	(COMPARABLE SA	LE NO. 7	COMF	PARABLE SALE NO	. 8	COMPARABI	E SALE NO. 9
Date of Prior Sale/Transfer											
Price of Prior Sale/Transfer											
Data Source(s)		PARCELQL	IFST	PAF	RCELQUEST						
Effective Date of Data Sour	co(s)	07/01/2024			01/2024						
Current of Color Common	: A			01/0	71/2024						
Effective Date of Data Sour Summary of Sales Compar	ison Appi	oacn									
1											
1											

Uniform Appraisal Dataset Definitions

35638778 File No 57939

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring 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.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

35638778 File No. 57939

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

Borrower: Catamount Properties 2018 LLC		File No.: 57939
Property Address: 6551 Crown Blvd		Case No.: 35638778
City: San Jose	State: CA	Zip: 95120-5540
Lender: Wednewood Inc		

Twelve Month Listing History of Subject Property

Continued from Twelve Month Listing History of Subject Property: OTHER MLS LISTINGS NOTED FOR THE SUBJECT PROPERTY DURING THE PREVIOUS 12 MONTHS.

Neighborhood Description

THE SUBJECT IS LOCATED IN THE ALMADEN VALLEY AREA OF SAN JOSE, IN A RESIDENTIAL NEIGHBORHOOD WHICH IS COMPOSED OF MAINTAINED HOMES OF VARIOUS DESIGN AND DEMAND. ACCESS TO SCHOOLS, SHOPPING, PUBLIC TRANSIT, AND COMMUNITY SERVICES IS WITHIN 2 MILES. ACCESS TO HIGHWAYS 101 AND 85, WHICH PROVIDE A TYPICAL COMMUTE TO EMPLOYMENT CENTERS, ARE WITHIN 2 MILES. COMMUTE TO EMPLOYMENT CENTERS INCLUDING SAN JOSE, WALNUT CREEK, OAKLAND, AND SAN FRANCISCO, IS 10 TO 75 MINUTES. 5% VACANCY FOR LAND USE IS TYPICAL FOR THE MARKET AREA AND HAS NO EFFECT ON MARKETABILITY NOR MARKET VALUE.

Neighborhood Market Conditions

CURRENT MARKET CONDITIONS INDICATES THAT VALUES IN THE SUBJECT'S IMMEDIATE MARKET AREA HAVE STABILIZED IN THE PAST 12 MONTHS AFTER SHOWING EVIDENCE OF PRICE FLUCTUATIONS IN THE PREVIOUS 18 MONTHS PER MLS AND MARKET EXTRACTED MATCHED PAIRED SALES AS THE RESILIENT SILICON VALLEY JOB MARKET AND LOW INVENTORY HAS STABILIZED EFFECTIVE DEMAND. TYPICAL MARKETING TIME IN THE SUBJECT MARKET AREA IS APPROXIMATELY 0-3 MONTHS GIVEN REALISTIC INITIAL PRICING.

IN RECENT TIMES, THE REAL ESTATE MARKET HAS BEEN DRIVEN BY STRONG EFFECTIVE DEMAND, LIMITED SUPPLY, AND STRONG LIQUIDITY. ASSET VALUES CAN FALL SIGNIFICANTLY IN SHORT PERIODS OF TIME IF ANY OF THOSE FACTORS, OFTEN IN CONJUNCTION WITH MANY OTHERS, CHANGE SIGNIFICANTLY. FURTHERMORE, WE ENCOURAGE THE READER TO EXCERCISE DUE DILIGENCE IN REVIEWING CONCLUSIONS AND REMIND THEM TO CONSIDER THAT THIS REPORT EXPRESSES AN OPINION OF VALUE AS OF THE SPECIFIC DATE OF VALUE.

THE VALUE OPINION IN THIS REPORT IS QUALIFIED BY CERTAIN ASSUMPTIONS, LIMITING CONDITIONS, CERTIFICATIONS AND DEFINITIONS.

Site Comments

THERE WERE NO ADVERSE SITE FACTORS NOTED. THE SUBJECT HAS TYPICAL INTERIOR LOT FOR NEIGHBORHOOD. SEE PRELIMINARY TITLE REPORT FOR EASEMENTS OF RECORD. FLOODMAP INFORMATION WAS OBTAINED FROM PARCELQUEST AND ACI SKYFLOOD MAPS AND ASSUMED BY THE APPRAISER TO BE ACCURATE AND IS, THEREFORE, UTILIZED IN THIS REPORT. SUBJECT STRRET LOCATION IS NOT AN ADVERSE SITE FACTOR.

BY INDICATING THAT THE HIGHEST AND BEST FOR THE SUBJECT IS RESIDENTIAL, THERE WERE STEPS TAKEN TO DETERMINE THIS, AS THOSE STEPS NEVER CHANGE AND ARE CONSISTENT. AT THE REQUEST OF THE CLIENT, WE HAVE SUMMARIZED THOSE STEPS AS FOLLOWS:

1) LEGALLY PERMISSABLE 2)PHYSICALLY POSSIBLE 3)FINANCIALLY FEASIBLE 4)MAXIMUM PROFITABILITY

THE SUBJECTS CURRENT ZONING IS CONSISTENT WITH ITS CURRENT USE AND SURROUNDING LAND USES. THEREFORE, AS STATED ON PAGE 1 OF THIS REPORT, THE HIGHEST AND BEST USE AS BOTH VACANT AND IMPROVED IS RESIDENTIAL.

Additional Features

APPRAISER HAS VIEWED RECENT INTERIOR MLS PHOTOS, WHICH SHOWS AVERAGE CONDITION WITH OLDER UPDATES. THE APPRAISER RELIES ON THESE PHOTOS AS ACCURATE UNDER THE EXTRAORDINARY ASSUMPTION THEY ARE ACCURATE. IF NOT, ASSIGNMENT RESULTS MAY BE AFFECTED.

SOME MLS INTERIOR/EXTERIOR PHOTOS HAVE BEEN INCLUDED IN THIS REPORT FOR SUPPLEMENTATION.

THE APPRAISER BELIEVES SUFFICIENT INFORMATION EXISTS TO PROVIDE CREDIBLE ASSIGNMENT RESULTS.

Physical Deficiencies or Adverse Conditions

THERE WERE NO PHYSICAL DEFICIENCIES NOR ADVERSE CONDITIONS OBSERVED BY THE APPRAISER DURING THE INSPECTION. THE APPRAISER IS NOT AN EXPERT IN PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS. IF ADDITIONAL DETAILED RESEARCH IS REQUIRED THE APPRAISER RECOMMENDS THE ASSISTANCE OF AN EXPERT IN THIS FIELD. THE APPRAISER MAKES NO WARRANTIES OR GUARANTEES EITHER EXPRESSED OR IMPLIED REGARDING THE STRUCTURAL INTEGRITY OF THE SUBJECT PROPERTY.

Comments on Sales Comparison

THE SALES COMPARISON APPROACH IS BASED ON THE PRINCIPLE OF SUBSTITUTION WHICH IS DEFINED BY THE APPRAISAL INSTITUTE AS FOLLOWS: "THE PRINCIPLE OF SUBSTITUTION AS APPLIED IN THE SALES COMPARISON APPROACH HOLDS THAT THE VALUE OF THE PROPERTY THAT IS REPLACEABLE IN THE MARKET TENDS TO BE SET BY THE COST OF ACQUIRING AN EQUALLY COMPARABLE SUBSTITUTE

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Landar: Wadaawaad Inc		

PROPERTY." THIS PRINCIPLE IS APPLIED USING ACCEPTED UNITS OF COMPARISON. BRACKETING IS USED TO ENSURE THAT A RANGE OF VALUE FOR THE SUBJECT PROPERTY IS REASONABLY ESTIMATED.

A METHODICAL 12 MONTH SEARCH OF THE IMMEDIATE SUBJECT AREA WAS PERFORMED FOR RECENT COMPARABLE SALES THAT HAVE OCCURRED IN THE SUBJECT'S MARKETPLACE. THIS DATA IS THEN ANALYZED TO DETERMINED WHICH OF THE PROPERTIES ARE DEEMED TO BE THE MOST SIMILAR TO THE SUBJECT IN TERMS OF LOCATION, AGE, GROSS LIVING AREA, AND ROOM CONFIGURATION. THE SEARCH PRODUCED A SUFFICIENT AMOUNT OF DATA TO PROVIDE FOR A REASONABLE ANALYSIS AND DETERMINATION OF A VALUE INDICATION THAT CAN BE APPLIED TO THE SUBJECT PROPERTY. DUE TO THE LIMITED INVENTORY OF CURRENT SALES WITH A POOL, IN THE SUBJECT'S IMMEIDIATE NEIGHBORHOOD SIMILAR TO THE SUBJECT IN GLA AND ROOM COUNT, THE SEARCH HAD TO BE EXPANDEDNORTH OF BLOSSOM HILL ROAD TO INCLUDE COMPARABLE #5 WHICH IS LOCATED IN A SIMILAR COMPETING NEIGHBORHOOD IN THE SUBJECT'S MARKET AREA. ALL COMPARABLES ARE LOCATED IN THE SUBJECT'S MARKET AREA, AND THEIR LOCATIONS HAVE NO EFFECT ON VALUE NOR MARKETABILITY. THE APPRAISER IS AWARE OF BOTH HIGHER AND LOWER SALES IN THE SUBJECT MARKET AREA, BUT THE COMPARABLES UTILIZED IN THIS REPORT ARE CONSIDERED BY THE APPRAISER TO BE THE BEST AVAILABLE.

ALL OF THE COMPARABLES ARE LOCATED IN THE SUBJECT MARKET AREA AND SHARE RELATIVELY SIMILAR FEATURES AS ROOM CONFIGURATION AND SIZE. NO OTHER SALES DEEMED HIGHLY COMPARABLE TO THE SUBJECT PROPERTY NOR DEEMED WORTHY OF INCLUSION INTO THIS REPORT.

MARKET WARRANTED ADJUSTMENTS FOR DIFFERENCES IN FEATURES, X AND Y, WERE DETERMINED THROUGH SIMPLE REGRESSION AND SENSITIVITY ANALYSIS, AS DEFINED BELOW. USING A DATASET OF 66 SALES FROM THE MARKET AREA OVER THE PREVIOUS 12 MONTHS, REGRESSION (X) AND SENSITIVITY ANALYSIS (Y) RESULTED IN ADJUSTMENTS AS FOLLOWS:

GLA: (X) = \$194 (Y) = \$182 LOT SIZE: (X) = \$29 (Y) = \$21

BATHROOMS: (X) = \$23,885 (Y) = \$18,933 GARAGES (X) = \$12,899 (Y) = \$8,245 POOLS (X) = \$16,227 (Y) = \$11,755

CENTRAL HEAT & AIR (X) = \$12,005 (Y) = \$8,630

MOST WEIGHT GIVEN TO THE REGRESSION METHOD, AS ITS BASIS ON HISTORICAL DATA APPEARS MORE CONSISTENT TO OVERALL MARKET REACTION THEN SENSITIVITY ANALYSIS.

THEREFORE, ADJUSTMENTS ARE MADE AS FOLLOWS:

LOT SIZE ADJUSTMENTS WERE MADE AT \$25 PSF FOR DIFFERENCES OVER 1500 SQ FT.

SQUARE FOOTAGE ADJUSTMENTS WERE CALCULATED AT \$188 PSF FOR DIFFERENCES OVER 100 SF. ROOM COUNT AND GLA INFORMATION IS OBTAINED FROM VARIOUS SOURCES INCLUDING MLS, PUBLIC RECORDS, AND DATAQUICK. IF THERE ARE ANY VARIATIONS BETWEEN WHAT IS REPORTED ON MLS AND WHAT IS OBTAINED FROM THE APPRAISER'S PUBLIC RECORD DATA SOURCE, THE GLA AND ROOM COUNT INFORMATION UTILIZED IN THE REPORT IS TAKEN FROM THE SOURCE DEEMED MOST RELIABLE BY THE APPRAISER.

BEDROOMS NOT ADJUSTED PER MARKET REACTION, AS MARKET REACTS MORE TO GLA DIFFERENCES AND THE SUBJECT APPEARS TO HAVE DENS IN EACH UNIT, WHICH HAVE SIMILAR MARKET REACTION. THEREFORE, SUBJECT OVERALL BEDROOM COUNT NOT BEING BRACKET HAS NO ADVERSE IMPACT ON VALUE OR MARKETABILITY OF THE SUBJECT PROPERTY.

BATHROOMS ADJUSTED AT \$20,000

HALF BATHS ADJUSTED AT \$10,000.

GARAGES ADJUSTED AT \$10,000. CARPORTS ADJUSTED AT \$5,000

CENTRAL A/C ADJUSTED AT \$10,000.

POOLS ADJUSTED AT \$14,0000.

OTHER AMENITIES/FEATURES ADJUSTMENTS WERE APPLIED AS APPROPRIATE AND ARE SELF-EVIDENT. ADJUSTMENTS ARE DERIVED USING MATCHED PAIRED SALES METHODOLOGY ALONG WITH SYNAPSE/SPARK SOFTWARE, WHICH ANALYZES DATA FROM THE SUBJECTS MARKET AREA OVER A 12 MONTH PRIOR TO DETERMINE A RANGE OF ADJUSTMENTS FOR DIFFERENCES IN FEATURES. THE APPRAISER THEN ANALYZES THIS DATA AND USES GEOGRAPHIC COMPETENCY TO APPLY THE MOST CREDIBLE ADJUSTMENT FOR EACH DIFFERENCE IN FEATURES (SUPPORTED BY PAIRING SALES #2 AND #3 AND #1 AND #5) FOR THE FOLLOWING ADJUSTMENTS:

SALE #5 BACKS DIRECTLY TO ALAMADEN EXPRESSWAY AND SUFFERS EXTERNAL OBSOLESCENCE, WARRANTING A \$75,000 LOCATION ADJUSTMENT.

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SALE #2 ADJUSTED 2.5% FOR MORE RECENT KITCHEN UPDATING IN ONE UNIT.

SALES #3, #4 AND #6 AND #7 ADJUSTED 5% FOR MORE RECENT KITCHEN AND EXTERIOR REFURBISHING IN BOTH UNITS.

NO TIME ADJUSTMENTS WERE WARRANTED AS COMPARABLES REFLECT CURRENT MARKET CONDITIONS.

ALL COMPARABLES HAVE SIMILAR MARKETABILITY AS THE SUBJECT PROPERTY. NO FINANCING ADJUSTMENTS WERE WARRANTED AS NO SALES REPORTED ANY FINANCING OR SALES CONCESSIONS OR CREDITS. COMPARABLES #1 THROUGH #5 ARE VERIFIED CLOSED. COMPARABLES #6 AND #7 ARE ACTIVE LISTINGS, IN THE SUBJECTS MARKET AREA. DUE TO THE UNRELIABILITY OF INITIAL LIST PRICING STRATEGIES OF AGENTS, LIST PRICES ARE CONSIDERED UNREILIABLE AND ARE, THEREFORE, EXCLUDED FROM THE WEIGHTING PROCESS IN THE RECONCILIATION OF VALUE. BECAUSE MOST HOMES ARE PRICED BELOW MARKET VALUE AND SELL AT OR ABOVE LIST PRICE, LISTINGS DO NOT NECESSARILY SUPPORT OR SET THE UPPER END OF MARKET RANGE.

RANGE OF VALUE IS TYPICAL FOR THIS MARKET AREA AND CANNOT BE TIGHTENED ANY FURTHER. THE SUBJECT VALUE FALLS WITHIN THIS RANGE AND IS THE MOST PROBABLE VALUE FOR THE SUBJECT PROPERTY IN THIS MARKET. MOST WEIGHT IS GIVEN TO THE ADJUSTED VALUES OF COMPARABLE #1, THE MOST RECENT, SIMILAR PROXIMATE SALE.

The Indicated Value by Sales Comparison Approach, \$1,868,000, is calculated using the following weights:

23.2% - 6552 Crown Blvd; Sale Price \$1,900,000; Adjusted Value \$1,888,000; Gross Adj: 4.2%

20.8% - 6560 Crown Blvd; Sale Price \$2,030,000; Adjusted Value \$1,861,600; Gross Adj: 9.7%

19.0% - 1147 Kelez Dr; Sale Price \$1,825,000; Adjusted Value \$1,820,250; Gross Adj: 18.5%

18.7% - 6588 Crown Blvd; Sale Price \$2,050,000; Adjusted Value \$2,047,500; Gross Adj: 9.9% 18.4% - 2907 Almaden Rd; Sale Price \$1,950,000; Adjusted Value \$1,863,000; Gross Adj: 15.2%

NO SALES EXCEED STANDARD NET AND/OR GROSS ADJUSTMENT GUIDELINES.

SINGLE FAMILY/MULTI-FAMILY HOUSING--PRICE AND AGE:

THE APPRAISER INDICATES THE PRICE RANGE AND PREDOMINANT PRICE OF PROPERTIES IN THE SUBJECT NEIGHBORHOOD. THE PRICE RANGE MUST REFLECT HIGH AND LOW PREVAILING PRICES OF SINGLE FAMILY AND MULTI-FAMILY HOMES, HOWEVER, ISOLATED HIGH AND LOW EXTREMES SHOULD BE EXCLUDED FROM THE RANGE. THE PREDOMINANT PRICE IS THAT WHICH IS THE MOST COMMON OR MOST FREQUENTLY FOUND IN THE NEIGHBORHOOD (I.E, THE MODE, NOT THE MEAN NOR THE MEDIAN).

PHOTOS

SUBJECT AND COMPARABLE PHOTOGRAPHS INCLUDED IN THIS REPORT ARE TAKEN WITH A DIGITAL CAMERA OR CAMERA PHONE AND DOWNLOADED INTO THE COMPUTER. ALL COMPARABLES HAVE BEEN INSPECTED ON THE EXTERIOR BY THE APPRAISER AND PHOTOS ARE THE BEST AVAILABLE TAKEN FROM THE STREET AND FACING THE FRONT OF THE DWELLING. FILE PHOTOS MAY BE UTILIZED IF PERSONS WERE PRESENT OR PHOTOS WERE UNCLEAR. SINCE MLS PHOTOS BEST REPRESENT THE CONDITION OF THE COMPARABLE AS OF THE SALE DATE, THEY ARE UTILIZED FOR THIS REPORT WITH THE EXPRESS CONSENT OF THECLIENT. THIS ADDENDUM SUPERCEDES ANY PRIOR WRITTEN AGREEMENTOR SCOPE OF WORK. ORIGINAL PHOTOS OF THE COMPARABLES ARE RETAINED IN THE WORKFILE.

CONSTRUCTION AND CONDITION ADJUSTMENTS:

QUALITY OF CONSTRUCTION ADJUSTMENTS WERE NOT MADE TO REFLECT DIFFERENCES OF QUALITY AND WORKMANSHIP AS COMPARED TO THAT OF THE SUBJECT. CONDITION ADJUSTMENTS ARE MADE TO REFLECT THE LEVEL OF MAINTENANCE A SHOWN BY THE VISUAL INSPECTION BY THE APPRAISER AND AS REPORTED BY AGENTS OR PRINCIPALS.

EFFECTIVE AGE:

THE ECONOMIC LIFE OF IMPROVEMENTS OF REAL ESTATE IS THE PERIOD OVER WHICH THEY CONTRIBUTE TO THE VALUE OF THE PROPERTY. THE ECONOMIC LIFE OF A RESIDENCE IS THE LENGTH OF TIME THAT IT PROVIDES THE SERVICES AND AMENITIES FOR THE RESIDENTIAL OCCUPANCY AT COSTS OF COMPETITIVE WITH THOSE OF OTHER RESIDENCES. THIS ESTIMATE IS BASED ON THE PHYSICAL CONDITION OF THE PROPERTY AND ON THE ATTITUDES AND RESPONSES OF PURCHASERS IN THE MARKET. THE EFFECTIVE AGE OF A STRUCTURE IS THE DIFFERENCE BETWEEN NORMAL ECONOMIC LIFE AND ITS REMAINING ECONOMIC LIFE. THE EFFECTIVE AGE IS DEPENDENT UPON THE DEGREE OF USE OR ABUSE AND THE QUALITY OF MAINTENANCE. IT MAY BE DETERMINED BY OBSERVATION OF THE PHYSICAL CONDITION AND UTILITY OF THE STRUCTURE. AGE ADJUSTMENTS WERE NOT MADE FOR EFFECTIVE AGE OF THE COMPARABLES AS COMPARED TO THAT OF THE SUBJECT AS THEY WERE MINIMAL AND COMMONLY OVERLOOKED IN THE MARKET.

UNITS OF COMPARISON:

USE OF STANDARD UNITS MAKES IT POSSIBLE TO DIRECTLY COMPARE SITES WHICH VARY IN SHAPE AND SIZE. VARIATIONS IN SIZE BY BE ACCOUNTED FOR BY REDUCING THE VALUATION ANALYSIS TO A UNIT BASIS. THE KEY CONSIDERATIONS ARE THE STANDARD OF ACCEPTANCE IN THE MARKET WHICH THE SUBJECT SITE IS LOCATED. THE DIRECT COMPARISON OF PROPERTY IS MORE APPROPRIATE AND

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DEFENSIBLE IF THE APPRAISER HAS CORRECTLY CHOSEN UNITS OF COMPARISON WHICH REPRESENT THE SALIENT FEATURES OF THE PROPERTIES.

HAZARDS:

THE READER IS CAUTIONED THAT THE PRESENCE OF UREA FORMALDEHYDE INSULATION CAN SOMETIMES BE FOUND IN OLDER HOMES. TO THE BEST OF THE UNDERSIGNED'S KNOWLEDGE, THE PRESENCE OF RADON, ASBESTOS, AND/OR LEAD BASED PAINTS HAVE NOT BEEN DETECTED ON THIS PROPERTY OR, IF RADON, ASBESTOS, AND/OR LEAD BASED PAINTS HAVE BEEN DETECTED, IT HAS BEEN DETERMINED THAT THE LEVEL OF RADON, ASBESTOS, AND/OR LEAD BASED PAINTS PRESENT IS CONSIDERED INNOCUOUS ACCORDING TO THE ENVIRONMENTAL PROTECTION AGENCY STANDARDS. THE UNDERSIGNED DOES NOT, HOWEVER, MAKE ANY GUARANTEES OR WARRANTIES THAT THE PROPERTY HAS BEEN TESTED FOR THE PRESENCE OF RADON, ASBESTOS, AND/OR LEAD BASED PAINTS, OR, IF TESTED, THAT THE TESTS WERE CONDUCTED PURSUANT TO EPA APPROVED PROCEDURES.

PURPOSE:

THE PURPOSE OF THIS APPRAISAL IS TO ESTIMATE THE MARKET VALUE OF THE FEE SIMPLE INTEREST OF THE SUBJECT PROPERTY AS DEFINED IN THE ATTACHED FNMA FORM 2055_05 UAD, AS OF THE DATE SET FORTH IN THE RECONCILIATION SECTION OF THE REPORT. THE TITLE IS ASSUMED TO BE GOOD AND MARKETABLE.

SCOPE:

IN THE PREPARATION OF THIS APPRAISAL, THE APPRAISER HAS MADE A PHYSICAL INSPECTION OF THE SUBJECT SITE AND IMPROVEMENTS INCLUDING MEASURING THE IMPROVEMENTS AND TAKING SUFFICIENT PHOTOGRAPHS TO ADEQUATELY CHARACTERIZE THE PROPERTY APPRAISED. CONSIDERATION WAS GIVEN TO INTERVIEWS WITH PEOPLE CONSIDERED INFORMED REGARDING THE REGION, AREA, SUBJECT PROPERTY NEIGHBORHOOD, THE SUBJECT PROPERTY AND THE COMPARABLE SITES. THIS INFORMATION WAS ANALYZED TO DOCUMENT THE VARIOUS ENVIRONMENTAL, SOCIAL, GOVERNMENTAL, AND THE ECONOMIC FACTORS THAT INFLUENCE THE MARKET VALUE OF THE SUBJECT PROPERTY. THE SCOPE OF THE APPRAISAL ALSO GAVE CONSIDERATION TO MAPS AND PLATS OF THE SUBJECT PROPERTY AND THE COMPARABLES. WHEN CONFLICTING INFORMATION WAS PROVIDED, THE SOURCE DEEMED THE MOST RELIABLE WAS USE. DATA BELIEVED TO BE UNRELIABLE WAS NOT INCLUDED IN THE REPORT NOR USED AS A BASIS FOR THE VALUATION CONCLUSION.

INTENDED USER:

THIS APPRAISAL REPORT IS CONFIDENTIALLY MADE FOR AND ADDRESSED TO THE SPECIFIC PARTY ORDERING THE APPRAISAL REPORT. IT IS THE PROPERTY OF THE PARTY ORDERING THE REPORT REGARDLESS OF WHO PAYS THE FEE FOR THE SERVICE RENDERED. NO OTHER USES MAY APPLY WITHOUT THE SPECIFIC RELEASE FROM THE ORDERING PARTY AND/OR APPRAISER. COPIES MAY BE RELEASED TO THE BORROWER, HOMEOWNER, ATTORNEY OF RECORD AND/OR ANY OTHER PARTY PARTICIPATING IN THE TRANSACTION AS DEEMED BY THE LENDER AND PROVIDED BY THE LAW.

EXPOSURE TIME/MARKETING TIME:

INDICATED IN THE NEIGHBORHOOD SECTION OF THE REPORT, THIS ESTIMATE IS BASED ON THE OBSERVATIONS OF THE MARKET TIMES FOR LISTINGS AND SALES WITHIN THE IMMEDIATE AREA AND THE RATIO OF LISTINGS TO CLOSED SALES. CONSIDERED WERE TRENDS IN ECONOMIC, SOCIAL, ENVIRONMENTAL, AND GOVERNMENTAL INFLUENCES AFFECTING THE REGION, LOCAL ECONOMY, AND SUBJECT'S NEIGHBORHOOD. CONSIDERATION WAS GIVEN THE SUBJECT PROPERTY AMENITIES WHICH CAN HAVE AN IMPACT ON MARKET TIME. THE MARKET TIME ASSUMES THE SUBJECT WILL BE AGGRESSIVELY MARKETED THROUGH NORMAL CHANNELS CONSISTENT WITH THE DEFINITION OF MARKET VALUE.

CONDITION ADDENDUM:

NO WARRANTY OF THE SUBJECT IS GIVEN OR IMPLIED. NO LIABILITY IS ASSUMED FOR THE STRUCTURAL OR MECHANICAL ELEMENTS OF THE PROPERTY. THIS APPRAISAL HAS NOT BEEN PREPARED FOR THE PURPOSE OF CERTIFYING THE PROPERTY'S STRUCTURAL INTEGRITY OF THE ELECTRICAL, MECHANICAL, AND/OR PLUMBING SYSTEMS. THE APPRAISAL HAS NOT BEEN PREPARED FOR THE PURPOSE OF CERTIFYING THAT THE PROPERTY DOES NOT HAVE AN INFESTATION OF TERMITES OR OTHER INSECTS, THAT THE PROPERTY DOES NOT CONTAIN HAZARDOUS MATERIALS, OR THAT THE PROPERTY DOES NOT SUFFER FROM OTHER CONDITIONS WHICH MAY ADVERSELY AFFECT ITS VALUE. FINALLY, THE APPRAISAL IS NOT INTENDED TO CERTIFY THE SOUNDNESS OF GEOLOGICAL AND SOIL CONDITIONS OF THE PROPERTY.

SCOPE OF PRACTICE:

THE STATE LICENSE CLASSIFICATION ENTITLES THE APPRAISER TO PERFORM ANY FEDERALLY RELATED REAL ESTATE TRANSACTION ACTIVITY WHICH IS PURSUANT TO THE FEDERAL REAL ESTATE APPRAISAL STANDARDS (SEC. 225.63). ALL APPRAISALS ARE PREPARED IN CONFORMITY WITH STANDARD RULE 1 & 2, SEC. 225.64 OF USPAP. A RECORD OF EACH FINISHED REPORT WILL BE KEPT ON FILE FOR FIVE YEARS. EACH LENDER MAY HAVE AN "APPROVED APPRAISER PANEL AND, MOREOVER, FURTHER CRITERIA FOR THE APPRAISER AND THIS APPRAISAL REPORT TO COMPLY WITH. IT IS THE RESPONSIBILITY OF THE PARTY ORDERING THE APPRAISAL TO NOTIFY THE APPRAISER TO ANY CRITERIA THAT SURPASSES THE USPAP CODE. LENDER PACKAGES WITH COMPLETE QUALIFICATIONS AND SAMPLES ARE AVAILABLE FOR SUBMISSION FOR APPRAISAL PANEL APPROVAL.

OTHER INSPECTION REPORTS:

THERE ARE CERTAIN REPORTS THAT CAN DISCOVER DEFICIENCIES THAT THE APPRAISER IS NOT AWARE OF. THE LENDER, BORROWER, OR OTHER INTERESTED PERSONS SHOULD CONSIDER HIRING ENGINEERS,

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TERMITE INSPECTORS, HAZARDOUS WASTE CONSULTANTS, GEOLOGISTS, OR OTHER PROFESSIONALS TO RENDER OPINIONS AS TO ANY SUCH MATTERS.

Final Reconciliation

ALL WEIGHT GIVEN TO THE SALES COMPARISON APPROACH. NO WEIGHT GIVEN TO THE COST APPROACH DUE TO THE LACK OF RECENT VACANT LAND SALES. SINCE MOST HOMES ARE PURCHASED FOR OWNER OCCUPANCY, THE INCOME APPROACH IS NOT CONSIDERED RELIABLE AND IS NOT UTILIZED IN THIS REPORT.

Cost Approach Comments

REPLACEMENT COST IS BASED ON DWELLINGCOST.COM, DISCUSSIONS WITH LOCAL BUILDERS, AND WITH THE APPRAISER'S KNOWLEDGE OF THE MARKET AREA. DEPRECIATION DETERMINED BY THE AGE/LIFE METHOD. LAND VALUE ESTIMATED BY EXTRACTION. LAND-TO-VALUE RATIO IS TYPICAL FOR AREA. NO EXTERNAL OBSOLESCENCE NOTED. FUNCTIONAL OBSOLESCENCE IS ATTRIBUTED TO THAT PORTION OF THE INGROUND POOL THAT MAY NOT BE RECOVERED IN THE MARKET. ESTIMATED REMAINING ECONOMIC LIFE IS 70 YEARS.

AT THE REQUEST OF THE CLIENT, DEVELOPMENT OF THE COST APPROACH HAS BEEN ATTEMPTED BY THE APPRAISER AS AN ANALYSIS TO SUPPORT THEIR OPINION OF THE PROPERTY'S MARKET VALUE. BECAUSE THEIR IS INSUFFICIENT MARKET EVIDENCE TO CREDIBLY SUPPORT THE SITE VALUE OR DERIVATION OF DEPRECIATION, THE COST APPROACH IS NOT GIVEN ANY CONSIDERATION IN THE APPRAISERS FINAL ANALYSIS. USE OF THIS DATA, IN WHOLE OR PART, FOR OTHER PURPOSES IS NOT INTENDED BY THE APPRAISER. NOTHING SET FORTH IN THE APPRAISAL SHOULD BE RELIED UPON FOR THE PURPOSES OF DETERMINING THE AMOUNT OR TYPE OF INSURANCE COVERAGE TO BE PLACED UPON THE SUBJECT PROPERTY. THE APPRAISER ASSUMES NO LIABILITY FOR AND DOES NOT GUARANTEE THAT ANY INSURABLE VALUE ESTIMATE INFERRED FROM THIS REPORT WILL RESULT IN THE SUBJECT PROPERTY BEING FULLY INSURED FOR ANY LOSS THAT MAY BE SUSTAINED. THE APPRAISER RECCOMENDS THAT AN INSURANCE PROFESSIONAL BE CONSULTED. FURTHER, THE COST APPROACH MAY NOT BE A RELIABLE INDICATION OF REPLACEMENT OR REPRODUCTION COST FOR ANY DATA OTHER THAN THE EFFECTIVE DATE OF THIS APPRAISAL DUE TO CHANGING COSTS OF LABOR AND MATERIALS AND DUE TO CHANGING BUILDING CODES AND GOVERNMENTAL REGULATIONS AND REQUIREMENTS.

THE APPRAISER CERTIFIES THAT THE LENDER OR THE AMC DID NOT IMPROPERLY INFLUENCE, OR ATTEMPT TO IMPROPERLY INFLUENCE, THE OUTCOME OF THIS APPRAISAL BY DOING ANY OF THE THINGS PROHIBITED BY SECTION 1(B) OF THE APPRAISER INDEPENDENCE REQUIREMENTS, EFFECTIVE 07/08/2024.

35638778

Market Conditions Addendum to the Appraisal Report File No. 57939

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in t	he subject neigh	borhood.	This is a required
addendum for all appraisal reports with an effective date on or af Property Address 6551 Crown Blvd	ter April 1, 2009.	City San	lose		State CA Zir	Code 9	5120-5540
Borrower Catamount Properties 2018 LLC		City Carr	0036		olate OA Zij	Code 3.	3120-3340
Instructions: The appraiser must use the information require	ed on this form as the I	basis for his/her concl	usions, and must provi	de support for those	conclusions, re	garding h	ousing trends and
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavailable				-			
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident							-
that would be used by a prospective buyer of the subject proper	-	-		-			
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	3 SeaSonar markets	Overall Tre		33 u 103, 0to.
Total # of Comparable Sales (Settled)	5	3	3	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	0.83	1.00	1.00	Increasing	X Stable		Declining
Total # of Comparable Active Listings	3	2	2	Declining	X Stable X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	3.61 Prior 7-12 Months	2.00 Prior 4-6 Months	2.00 Current - 3 Months	Declining	Overall Tre	nd nd	Increasing
Median Comparable Sale Price	1,867,900	1,919,200	1,898,425	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	38	21	22	Declining	X Stable		Increasing
Median Comparable List Price	1,798,000	1,799,000	1,799,000	Increasing	X Stable		Declining
Median Comparable Listings Days on Market	40	23	23	Declining	X Stable		Increasing
Median Sale Price as % of List Price	103.78% nt? Yes X	106.77% No	105.96%	Increasing Declining	X Stable X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler			rom 29/ to 59/ increas			condo fo	
Explain in detail the seller concessions trends for the past 12 m THE DATA USED IN THE GRID ABOVE DO							
REPORTED TRANSACTIONS. HOWEVER,							
SOME DISTRESSED SALES THAT WERE N							
EACH SALE USED IN THE MARKET COND	ITIONS REPOR	RT.					
	🔽						
Are foreclosure sales (REO sales) a factor in the market?	-		-			ם חוכ	TDECCED
THE DATA USED IN THE GRID ABOVE DO PROPERTIES ASSOCIATED WITH THE RE							
FIELD FOR AGENTS AND THERE MAY BE							
SCOPE OF THIS ASSIGNMENT TO CONFIR							
Cite data sources for above information. THE REILMLS			TA SOURCE US	ED TO THE C	OMPLETE	THE N	MARKET
CONDITIONS ADDENDUM. EFFECTIVE DA	ATE: JULY 8, 2	024					
Cummarize the above information as support for your conclus	sions in the Neighbor	hood coation of the o	nnraical roport form	f you used any add	litional informat	on cuch	as an analysis of
Summarize the above information as support for your conclust pending sales and/or expired and withdrawn listings, to formulate	•				itional informat	on, such	as an analysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate SEE ADDENDUM	•				itional informat	on, such	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	•				itional informat	on, such	as an analysis of
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pending sales and/or expired and withdrawn listings, to formulate	•				itional informat	on, such	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	•				itional informat	on, such	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana		ur conclusions.	itional informat	on, such	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate SEE ADDENDUM If the subject is a unit in a condominium or cooperative Subject Project Data	e your conclusions, pro	ovide both an explana		ur conclusions.	t Name: Overall Tre		
pending sales and/or expired and withdrawn listings, to formulate SEE ADDENDUM If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)	e your conclusions, pro	ovide both an explana	tion and support for you	Projec Increasing	t Name: Overall Tre		Declining
pending sales and/or expired and withdrawn listings, to formulate SEE ADDENDUM If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	e your conclusions, pro	ovide both an explana	tion and support for you	Projec Increasing Increasing	t Name: Overall Tre		Declining Declining
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Borrower: Catamount Properties 2018 LLC	File No.: 57939	
Property Address: 6551 Crown Blvd	Case No.: 35638778	
City: San Jose	State: CA Zip: 95120-5540	
Lender: Wedgewood Inc		

Lender: vvedgewood inc

Market Analysis Comments

A SEARCH OF THE PAST YEAR OF RESIDENTIAL DUPLEXES PROPERTIES IN THE CITY OF SAN JOSE WITHIN 5 MILESOF THE SUBJECT PROPERTY WITH A SQUARE FOOTAGE RANGE OF 2500 TO 3600 YIELDED A TOTAL OF 11 PROPERTIES. THE MC ADDENDUM IS NOT CONSIDERED A RELIABLE MECHANISM FOR INTERPRETING THE MARKET OR DRAWING CONCLUSIONS. THE APPRAISER HAS GIVEN NO WEIGHT TO THE MC ADDENDUM. THE MC ADDENDUM IS BASED ON VERY SPECIFIC CRITERIA WHICH IS LISTED ABOVE. THE OF PAGE 3 USES THE SAME COMPETITIVE FIGURES AS FOUND IN THE MC ADDENDUM. NEIGHBORHOOD TRENDS ON PAGE 1 CONSISTS OF SALES IN THE NEIGHBORHOOD. SEE MARKET ANALYSIS ADDENDUM FOR FURTHER SUPPORT. PLEASE NOTE THAT THE NUMBER OF LISTINGS FROM THE CURRENT THROUGH THE LAST 3 MONTHS ON THE 1004MC FROM MAY NOT COINCIDE WITH THE NUMBER OF LISTINGS ON THE TOP OF PAGE 3 OF THE REPORT AS PAGE 3 ONLY REFERS TO THE NUMBER OF PROPERTIES CURRENTLY LISTED AND THE 1004 MC FROM REFERS TO THE NUMBER OF PROPERTIES LISTED IN THE LAST 3 MONTHS.

			35638778 File No. 57939
	USPAP ADI	DENDUM	FIIE NO. 57939
Borrower: Catamount Properties 2018	LLC		
Property Address: 6551 Crown Blvd	County: SANTA CLARA	State: CA	Zip Code: 95120-5540
City: San Jose Lender/Client: Wedgewood Inc	County. SANTA CLARA	Sidie. CA	zip code. <u>95120-5540</u>
APPRAISAL AND REPORT IDEN	ITIEICATION		
This appraisal report is one of the following			
	s report was prepared in accordance with the	requirements of the Appraisal Report option	of USPAP Standards Rule 2-2(a).
	s report was prepared in accordance with the		
	e intended user of this report is limited to the interpretation and conclusions	· · · · · · · · · · · · · · · · · · ·	· ·
	rmation in the appraiser's workfile.	s sectional in the report may not be underside	a properly minious the additional
ADDITIONAL CERTIFICATIONS			
I certify that, to the best of my knowledge ar			
The statements of fact contained in thisThe report analyses, opinions, and cond		accumptions and are munorconal impo	artial, and unbiased professional
analyses, opinions, and conclusions.	ciusions are inflited only by the reported	assumptions and are my personal, impo	artial, and unbiased professional
 I have no (or the specified) present or pr 	ospective interest in the property that is	the subject of this report and no (or spe	ecified) personal interest with respect to
the parties involved.			
I have no bias with respect to the properMy engagement in this assignment was			
My compensation for completing this ass			ed value or direction in value that favors
the cause of the client, the amount of the	e value opinion, the attainment of a stipા	lated result, or the occurrence of a subs	sequent event directly related to the
intended use of this appraisal.My analyses, opinions, and conclusions	were developed and this report has her	n prepared in conformity with the Unifo	urm Standards of Professional Appraisal
Practice.	were developed and this report has bee	in prepared, in comorning with the office	IIII Standards of Froiessional Appraisar
This appraisal report was prepared in ac-	cordance with the requirements of Title	XI of FIRREA and any implementing req	gulations.
PRIOR SERVICES			
I have NOT performed services, as an immediately preceding acceptance of t		rding the property that is the subject of t	this report within the three-year period
☐ I HAVE performed services, as an app		the property that is subject of this report	within the three-year period
immediately preceding acceptance of t	this assignment. Those services are des	cribed in the comments below.	
PROPERTY INSPECTION			
		to warmand	
I have NOT made a personal inspection of			
(A)		F***	
APPRAISAL ASSISTANCE			
Unless otherwise noted, no one provided sign			n. If anyone did provide significant
assistance, they are hereby identified along NONE	with a summary of the extent of the ass	sistance provided in the report.	
TVOINE			
ADDITIONAL COMMENTS			
Additional USPAP related issues requiring of	disclosure and/or any state mandated re	quirements:	
THE APPRAISER CERTIFIES THAT			
TO IMPROPERLY INFLUENCE, THE BY SECTION 1(B) OF THE APPRAIS			33 PROHIBITED
MARKETING TIME AND EXPOS	URE TIME FOR THE SUBJEC	T PROPERTY	
X A reasonable marketing time for the su		tilizing market conditions pertinent to the	annraisal assignment
X A reasonable exposure time for the sul		mizing market conditions pertinent to the	z appraisar assignment.
APPRAISER:		SUPERVISORY APPRAISER (only if	required):
4\$· 202. •	Asa .		
Signature: Hima Marie		Signature:	
		Name:	
State Certification #: AR028099		Date Signed:State Certification #:	
or State License #: or Other (describe):		or State License #:	
or Other (describe): State: CA	State #:	State: Expiration Date of Certification or Licens	
State: CA Expiration Date of Certification or License:	05/15/2025	Supervisory Appraiser inspection of Sul	
Effective Date of Appraisal: 07/08/2024		Did Not Exterior-only from	,

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	0.: 57939	
Property Address: 6551 Crown Blvd	Case No.: 35638778		
City: San Jose	State: CA	Zip: 95120-5540	
Lender: Wedgewood Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 8, 2024 Appraised Value: \$ 1,868,000



STREET SCENE

ADDITIONAL PHOTOS

Borrower: Catamount Properties 2018 LLC	File N	0.: 57939	
Property Address: 6551 Crown Blvd	Case No.: 35638778		
City: San Jose	State: CA	Zip: 95120-5540	
Lender: Wedgewood Inc			



ALTERNATE STREET SCENE

MLS PHOTOS FOR SUBJECT EXTERIOR

Borrower: Catamount Properties 2018 LLC	File N	0.: 57939
Property Address: 6551 Crown Blvd	Case No.: 35638778	
City: San Jose	State: CA	Zip: 95120-5540
Lender: Wedgewood Inc		



ENTRANCES MLS



POOL MLS



GARAGES & GOLF CART STORAGE MLS

SUBJECT MLS PHOTOS FOR UNIT 1

Borrower: Catamount Properties 2018 LLC	File N	0.: 57939	
Property Address: 6551 Crown Blvd	Case No.: 35638778		
City: San Jose	State: CA	Zip: 95120-5540	
Lender: Wedgewood Inc			





LIVING ROOM UNIT 1 MLS

KITCHEN UNIT 1 MLS





BEDROOM UNIT 1 MLS

BEDROOM UNIT 1 MILS





BATHROOM UNIT 1 MLS

BATHROOM UNIT 1 MLS

SUBJECT MLS PHOTOS UNIT 2

 Borrower: Catamount Properties 2018 LLC
 File No.: 57939

 Property Address: 6551 Crown Blvd
 Case No.: 35638778

 City: San Jose
 State: CA
 Zip: 95120-5540

 Lender: Wedgewood Inc
 State: CA
 Zip: 95120-5540





LIVING ROOM UNIT 2 MLS

KITCHEN UNIT 2 MLS





BEDROOM UNIT 2 MLS

BEDROOM UNIT 2 MLS





BATHROOM UNIT 2 MLS

BATHROOM UNIT 2 MLS

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.: 57939

 Property Address: 6551 Crown Blvd
 Case No.: 35638778

 City: San Jose
 State: CA
 Zip: 95120-5540

 Lender: Wedgewood Inc
 Case No.: 35638778
 Case No.: 35638778



COMPARABLE SALE #1

6552 Crown Blvd San Jose, CA 95120-5541 Sale Date: s11/23;c10/23 Sale Price: \$ 1,900,000



COMPARABLE SALE #2

6560 Crown Blvd San Jose, CA 95120-5541 Sale Date: s05/24;c04/24 Sale Price: \$ 2,030,000



COMPARABLE SALE #3

1147 Kelez Dr San Jose, CA 95120-2860 Sale Date: s05/24;c04/24 Sale Price: \$ 1,825,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC
Property Address: 6551 Crown Blvd
City: San Jose
Lender: Wedgewood Inc



COMPARABLE SALE #4

6588 Crown Blvd San Jose, CA 95120-5541 Sale Date: s07/23;c06/23 Sale Price: \$ 2,050,000



COMPARABLE SALE #5

2907 Almaden Rd San Jose, CA 95125-4273 Sale Date: s04/24;c03/24 Sale Price: \$ 1,950,000



COMPARABLE SALE #6

6581 Crown Blvd San Jose, CA 95120-5540 Sale Date: Active Sale Price: \$ 1,988,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File	No.: 57939
Property Address: 6551 Crown Blvd	Case No.: 35638778	
City: San Jose	State: CA	Zip: 95120-5540
Lender: Wedgewood Inc		



COMPARABLE SALE #7

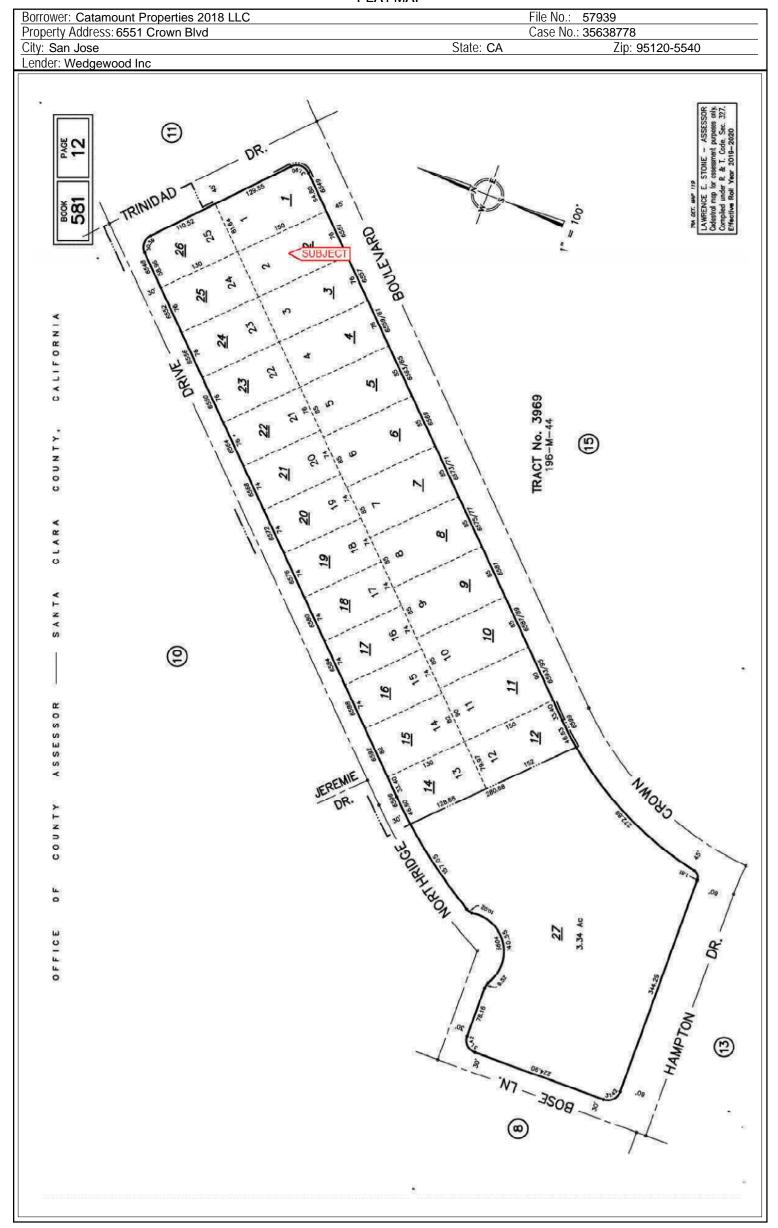
6251 Kelez Ct San Jose, CA 95120-2819 Sale Date: Active Sale Price: \$ 1,999,888

COMPARABLE SALE #8

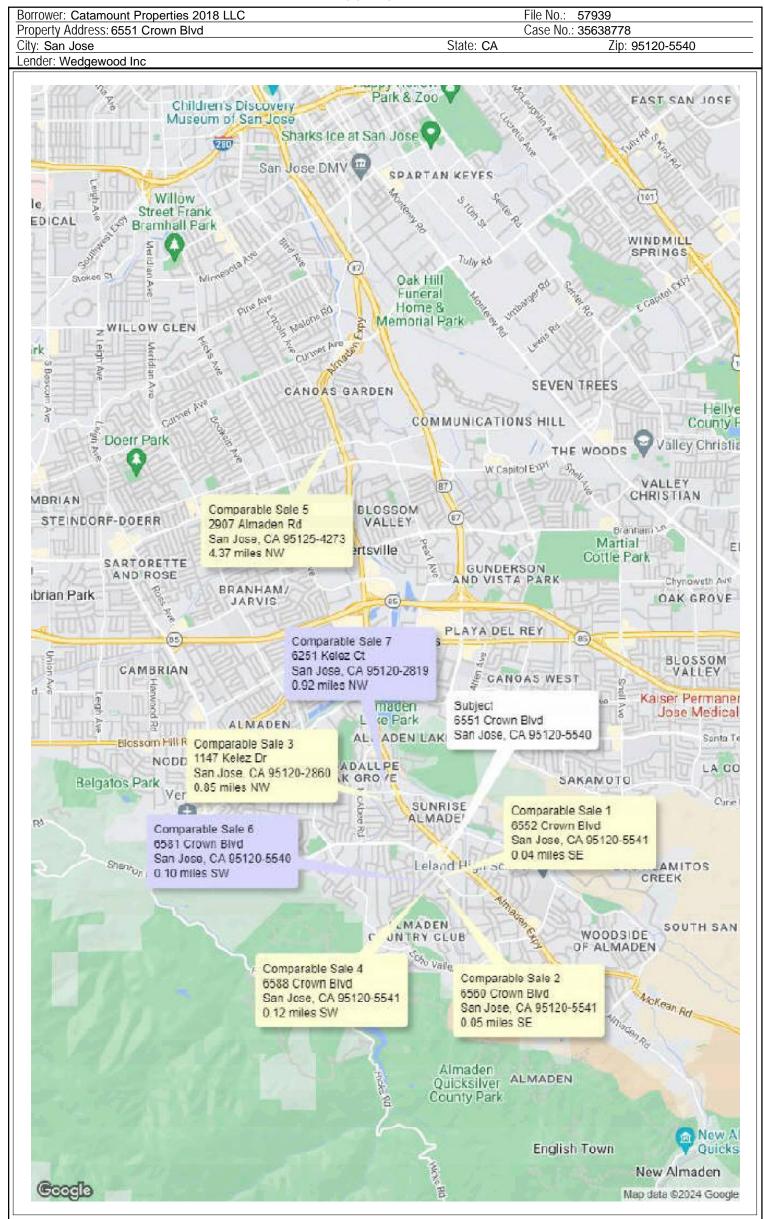
Sale Date: Sale Price: \$

COMPARABLE SALE #9

Sale Date: Sale Price: \$

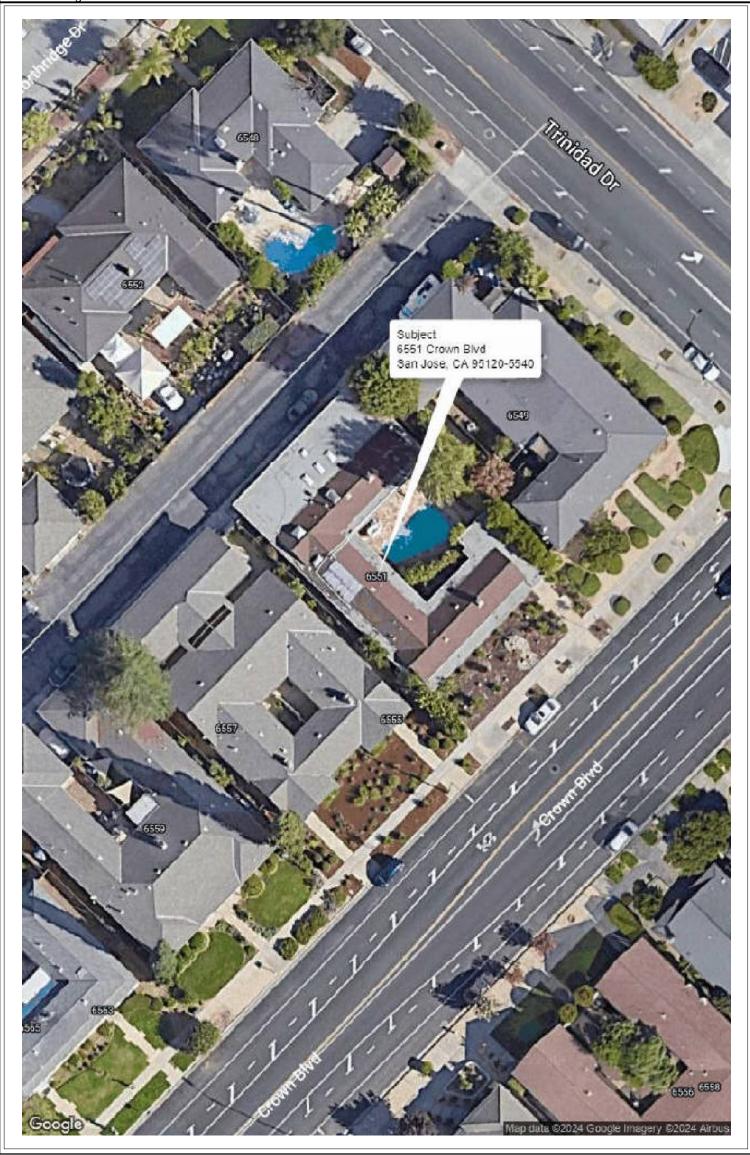


LOCATION MAP



AERIAL MAP

Borrower: Catamount Properties 2018 LLC File No.: 57939 Property Address: 6551 Crown Blvd
City: San Jose
Lender: Wedgewood Inc Case No.: 35638778 State: CA Zip: 95120-5540



FLOOD MAP

 Borrower: Catamount Properties 2018 LLC
 File No.: 57939

 Property Address: 6551 Crown Blvd
 Case No.: 35638778

 City: San Jose
 State: CA
 Zip: 95120-5540

Nurse Leadership Subject 6551 Crown Blvd San Jose, CA 95120-5540 Trinidad Dr Carrie

FLOOD INFORMATION

Community: CITY OF SAN JOSE

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06085C0403H

Panel: 06085C0403

Zone: D

Lender: Wedgewood Inc

Map Date: 05-18-2009

FIP5: 06085

Source: FEMA DFIRM

LEGEND



Road View:

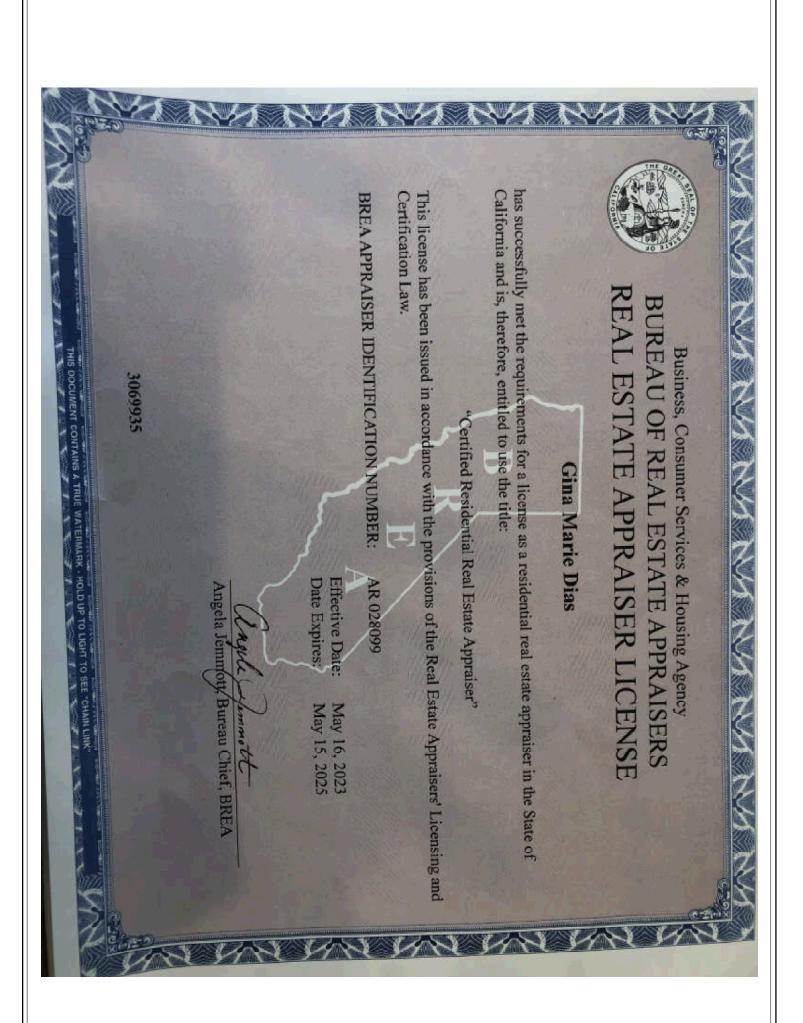




Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or mause of this flood map or its data.

Borrower: Catamount Properties 2018 LLC File No.: 57939 Property Address: 6551 Crown Blvd
City: San Jose
Lender: Wedgewood Inc Case No.: 35638778 State: CA Zip: 95120-5540



Borrower: Catamount Properties 2018 LLC File No.: 57939 Property Address: 6551 Crown Blvd Case No.: 35638778 City: San Jose State: CA Zip: 95120-5540

Lender: Wedgewood Inc

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE PROFESSIONAL ERRORS AND OMISSIONS INSURANCE POLICY **DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS, CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS, PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

B. Aggregate: \$2,000,000

Policy Number: Renewal of: PRA-1AX-1002910 PRA-1RE-2006432

1.Named Insured: Gina Marie Dias

(including Predecessor Entities and DBA's)

2. Physical Address: 39962 Cedar Blvd Suite 286 Newark, CA, 94560

3. Mailing Address: 39962 Cedar Blvd Suite 286 Newark, CA, 94560

4. Policy Period: From: 01/30/2024 To: 01/30/2025

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

A. Per Claim: \$1,000,000 5. Limit of Liability:

\$1,000 Each Claim 6. Deductible:

7. Policy Premium: \$1,193.00 \$0.00 8. State Taxes/Surcharges:

9. Retroactive Date: Full Prior Acts

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

Notice of a Claim or Potential Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: (646)-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

11.Program Administrator: Riverton Insurance Agency Corp.

12.Agent/Broker: ALIA (800) 882-4410

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

2 Hallon

President