Borrower: Champery Rental REO LLC		File No.: 35638626
Property Address: 34 Yankee Point Dr		Case No.: 57952
City: Carmel	State: CA	Zip: 93923
Lender: Wedgewood Inc		

# 07/09/2024

Subject

Your final opinion of value is lower than the most recent and/or current list price of the subject. Please provide additional support and/or commentary to explain the variance.

the most recent and/or current list price of the subject sat on the market for 270 days, a clear indicator that the market did not concur with this offering price (too high)

#### Adjustments

Please explain why a condition adjustment was made for Comp 230 Highway 1,165 Spindrift Rd #A. Provide the specific materials and updates which were found to be superior/inferior to the subject and how this adjustment was derived.

These Comps have lower FNMA UAD Condition ratings, warranting adjustment as typical for FNMA UCDP Appraisal Report Writing, 165 Spindrift Rd #A is newly built C1 rating, 230 Highway 1 is like new C2 rating. Subject is C3 rating, adjustment derived using paired sales analysis

Comparable Sales/Condition and Marketability Report

the 1004mc and the market increases were based off of and input using expanded search - GLA range 3317-9317 2mi radius on the subject MLS

Appraiser:	Supervisory Appraiser:	
Name:	Name:	

57952 .....

	i	57952
Exterior-Only Inspection Residential Appraisal Report	File No. 3	35638626

he purpose of this summary appraisal report is t	to provide the lender/client with an a	ccurate, and adequately su	pported, opinion of the n	narket value of the subject property						
Property Address 34 Yankee Point Dr		City Carmel		te CA Zip Code 93923						
Borrower Champery Rental REO LLC	Owner of Public Recor	d Chang, Zengbao	Соц	unty Monterey						
Legal Description Tr 181 Yankee Point Acres L	_ot 20 0.811 Ac	T. Y. 0000		T						
Assessor's Parcel # 243-141-011-000 Neighborhood Name Yankee Point Acres		Tax Year 2023 Map Reference 36.488274		. Taxes \$ 81,664 nsus Tract 5316.04						
Occupant X Owner Tenant Vacant	Special Assessments S		PUD HOA \$ 0	per year per month						
Property Rights Appraised X Fee Simple	Leasehold Other (describe)									
Assignment Type Purchase Transaction		cribe) Servicing/Market Va	lue							
Lender/Client Wedgewood Inc		attan Beach Blvd Suite 10		90278						
Is the subject property currently offered for sale or ha	s it been offered for sale in the twelve mo	nths prior to the effective date of	f this appraisal? X Y	es 🔲 No						
Report data source(s) used, offering price(s), and dat	te(s). DOM 92;EBRD MLS #8193	7329, LP \$10,980,000, LD	11/03/23 and previous	sly LD 06/30/23 for 178 Days						
same LP - total DOM at \$10,980,000 = 270										
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 Contr	ract Is the property	seller the owner of public recor	d? Yes No I	Data Source(s)						
Is there any financial assistance (loan charges, sale o		· · · · ·								
If Yes, report the total dollar amount and describe the	e items to be paid.									
Note: Race and the racial composition of the neig										
Neighborhood Characteristics		lousing Trends	One-Unit Hous	-						
Location Urban X Suburban Rural	Property Values X Increasing		3	AGE One-Unit 100 %						
Built-Up X Over 75% 25-75% Under			Supply \$(000)	(yrs) 2-4 Unit 0 %						
Growth Rapid Stable Slow	Marketing Time X Under 3 m		6 mths 2,635 Low	0 Multi-Family 0 %						
Neighborhood boundaries FACIFIC OCEAN N	(O(T)), WEST, SOUTH, HWYT		29,000 High 8,400 Pred.	20 Other %						
Neighborhood Description The neighborhood is	s located near all typical amenities	includina emplovment cer								
public transportation, recreation facilities, po										
were apparent.										
Market Conditions (including support for the above co	onclusions) Marketing times are typ	ically 0 to 90 days (Expos	ure times similar, on US	SPAP 2014 Addendum) the						
housing trends above were derived from ana	alysis of the sales data in the 1004	mc and sales comparison	section.							
Dimensions See Plat Map 2	Area <b>34916 sf</b>	Shape See Pl	at Map 2	View B;Wtr;Pano						
Specific Zoning Classification R1	Zoning Description Single									
	•••••••••••••••••••••••••••••••••••••••	o Zoning 🔄 Illegal (describ	- $ -$							
Is the highest and best use of the subject property as				If No, describe. only one possible						
use as improved - SFR, since there are no o	other uses and only one noted pose	sible use, as improved, that	it was the end of the an	alysis						
Utilities Public Other (describe)	Public Wator	C Other (describe)	Off-site Improve	ements—Type Public Private						
Electricity X	Water X	C Other (describe)	Off-site Improve Street Asphalt	ements—Type Public Private						
Electricity X C	Water     X       Sanitary Sewer     X		Off-site Improve Street Asphalt Alley None	ements—Type Public Private						
Electricity     X       Gas     X       FEMA Special Flood Hazard Area     Yes	Water         X           Sanitary Sewer         X           No         FEMA Flood Zone x		Off-site Improve Street Asphalt Alley None	ements—Type Public Private						
Electricity X C	Water     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No	FEMA Map # 60530	Off-site Improve Street Asphalt Alley None C0477H FEM	ements—Type Public Private						
Electricity     X       Gas     X       FEMA Special Flood Hazard Area     Yes       Are the utilities and off-site improvements typical for t	Water     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No	FEMA Map # 60530	Off-site Improve Street Asphalt Alley None C0477H FEM	ements—Type Public Private X IA Map Date 06/21/2017						
Electricity     X       Gas     X       FEMA Special Flood Hazard Area     Yes       Are the utilities and off-site improvements typical for t	Water     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No	FEMA Map # 60530	Off-site Improve Street Asphalt Alley None C0477H FEM	ements—Type Public Private X IA Map Date 06/21/2017						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor	Water     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No       ors (easements, encroachments, environr	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc	Off-site Improve Street Asphalt Alley None C0477H FEM c.)? Yes X No	Private Public Private X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper	Water     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No       ors (easements, encroachments, environr	FEMA Map # 60530 FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes XNo ds Prior Inspection	ements—Type Public Private X IA Map Date 06/21/2017						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s)       Used for Physical Characteristics of Proper         Other (describe)	Water     X       Sanitary Sewer     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No       ors (easements, encroachments, environr       rty     Appraisal Files	FEMA Map # 60530 FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No	Property Owner						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Source(s)         Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION	Water     X       Sanitary Sewer     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No       ors (easements, encroachments, environr       rty     Appraisal Files       X     MLS	FEMA Map # 60530 FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities	Public Private X A Map Date 06/21/2017 If Yes, describe. Property Owner Car Storage						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One	Water     X       Sanitary Sewer     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X       Yes     No       ors (easements, encroachments, environr       rty     Appraisal Files       GENERAL DESCRIPTION       X     Concrete Slab       Crawl Space	FEMA Map # 60530 FEMA Map # 60530 If No, describe. nental conditions, land uses, etc Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3	Public     Private       X     X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories	Water     X       Sanitary Sewer     X       Sanitary Sewer     X       No     FEMA Flood Zone x       he market area?     X Yes       No     ors (easements, encroachments, environr       rty     Appraisal Files     X MLS       GENERAL DESCRIPTION     X Concrete Slab     Crawl Space       Full Basement     Finished	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0	Public     Private       X     X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X) Yes         No       Ors (easements, encroachments, environr         rty       Appraisal Files       X) MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio	ements—Type       Public       Private         X       X         X <td< td=""></td<>						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       X Det.         Att.       S-Det./End Unit         X Existing       Proposed	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       Ors (easements, encroachments, environr         rty       Appraisal Files         GENERAL DESCRIPTION         X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS	Off-site Improve Street Asphalt Alley None C0477H FEM C0477H FEM C0477H Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio X Porch Concrete	ements—Type       Public       Private         X       X         X <td< td=""></td<>						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X         Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files         X       MLS         GENERAL DESCRIPTION         X       Concrete Slab         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other	Off-site Improve Street Asphalt Alley None C0477H FEM C0477H FEM C0477H Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio X Porch Concrete Pool none	ements—Type       Public       Private         X       X         X <td< td=""></td<>						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       X Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style)       Contemp	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       Ors (easements, encroachments, environr         rty       Appraisal Files         GENERAL DESCRIPTION         X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS Central Air Conditioning	Off-site Improve Street Asphalt Alley None C0477H FEM C0477H FEM C0477H Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio X Porch Concrete	ements—Type       Public       Private         X       X         X <td< td=""></td<>						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s)       Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         One       One with Accessory Unit         # of Stories       2         Type       X         Det.       Att.         S-Det./End Unit       X         Existing       Proposed         Under Const.       Design (Style)         Year Built 2005       Effective Age (Yrs) 10	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X       Yes         No       ors (easements, encroachments, environr         rty       Appraisal Files       X         GENERAL DESCRIPTION       X       Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS X Central Air Conditioning Individual Other None	Off-site Improve Street Asphalt Alley None C0477H FEM C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio X Porch Concrete Pool none X Fence wood Other none	ements—Type       Public       Private         X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       X Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X       Yes         No       ors (easements, encroachments, environr         rty       Appraisal Files       X         GENERAL DESCRIPTION       X       Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS X Central Air Conditioning Individual Other None Vicrowave X Washer/Drye	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio X Porch Concrete Pool none X Fence wood Other none r Other (describe)	ements—Type       Public       Private         X						
Electricity       X         Gas       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X One         One with Accessory Unit         # of Stories 2         Type       X Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.       Design (Style) Contemp         Year Built 2005       Effective Age (Yrs) 10         Appliances       X Refrigerator       X Range/Oven	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X       Yes         No       ors (easements, encroachments, environr         rty       Appraisal Files       X         GENERAL DESCRIPTION       X       Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X       Dishwasher       X         9       Rooms       4	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS X Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Batt	Off-site Improve Street Asphalt Alley None C0477H FEM C.)? Yes X No ds Prior Inspection ving Area Realist Amenities X Fireplace(s) # 3 WoodStove(s) # 0 X Patio/Deck patio X Porch Concrete Pool none X Fence wood Other none r Other (describe)	Public       Private         X       X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X) Refrigerator         Additional features (special energy efficient items, etc.)	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       Ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X Dishwasher       X Disposal         9 Rooms       4 Bed         :.)       Dual pane windows, high effice	FEMA Map #       60530         If No, describe.       60530         nental conditions, land uses, etc       60530         X Assessment and Tax Record       700         Data Source(s) for Gross Lig       100         Heating / Cooling       FWA         FWA       HWBB         X Radiant       00         Other       100         Fuel GAS       X Central Air Conditioning         Individual       00         Other       None         Wicrowave       X Washer/Drye         rooms       3.2 Battiency appliances	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area       Realist         Amenities       X         X Fireplace(s) # 3       0         WoodStove(s) # 0       X         X Patio/Deck patio       X         X Porch       Concrete         Pool none       X         X Fence wood       0         Other none       no         x 6,317       Square	Public       Private         X						
Electricity       X         Gas       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X) Refrigerator         Additional features (special energy efficient items, etc         Describe the condition of the property and data source	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X) Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION         X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X Dishwasher       X Disposal         9 Rooms       4 Bed         C.)       Dual pane windows, high effic	FEMA Map #       60530         If No, describe.       60530         nental conditions, land uses, etc       60530         X Assessment and Tax Record       7         Data Source(s) for Gross Light       60530         Heating / Cooling       FWA         FWA       HWBB         X Radiant       0ther         Fuel GAS       X Central Air Conditioning         Individual       0ther         Other None       9         Wicrowave       X Washer/Drye         rooms       3.2 Batti         iency appliances       6	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area       Realist         Amenities       X         X Fireplace(s) # 3       0         WoodStove(s) # 0       X         X Patio/Deck patio       X         X Porch       Concrete         Pool none       X         X Fence wood       0         Other none       r         r       Other (describe)         nds       6,317         Adeling, etc.).       C3;the su	Public       Private         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         X       X         Y       Y         X       X         X       X         X       X         X       X         X       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y         Y       Y      Y						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X Refrigerator         X Range/Oven         Finished area above grade contains:         Additional features (special energy efficient items, etc         Describe the condition of the property and data source         condition, reflecting comparable maintenance	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X) Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION         X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X       Dishwasher       X         9       Rooms       4         Bed       c.)       Dual pane windows, high effic         ce(s) (including apparent needed repairs, repairs, repairs)       Sec.	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS X Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Batt iency appliances deterioration, renovations, remo quacies were apparent. E	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area       Realist         Amenities       X         X Fireplace(s) # 3       0         WoodStove(s) # 0       X         X Porch       Concrete         Pool       none         X Fence wood       0         Other       none         r       Other (describe)         n(s)       6,317         odeling, etc.).       C3;the su         xterior only inspection, i	Public       Private         X       X      X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         One       One with Accessory Unit         # of Stories 2         Type       X         Det.       Att.         S-Det./End Unit         X       Existing         Proposed       Under Const.         Design (Style)       Contemp         Year Built 2005       Effective Age (Yrs) 10         Appliances       X       Refrigerator         X       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient items, etc.)         Describe the condition of the property and data source condition, reflecting comparable maintenance any variance would effect assignment results	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X) Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files       X) MLS         GENERAL DESCRIPTION         X) Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X) Dishwasher       X) Disposal         9 Rooms       4 Bed         C.)       Dual pane windows, high effice         ce(s) (including apparent needed repairs, or       See         s (extraordinary assumption used for       See	FEMA Map #       60530         If No, describe.       60530         nental conditions, land uses, etc       60530         X Assessment and Tax Record       7         Data Source(s) for Gross Light       10         FWA       HWBB         X Radiant       10         Other       11         Fuel GAS       X Central Air Conditioning         Individual       0         Other None       10         Vicrowave       X Washer/Drye         rooms       3.2 Batt         deterioration, renovations, removations, removat	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C0477H       FEM         c.)?       Yes       X No         ds       Prior Inspection         ving Area Realist       Amenities         X Fireplace(s) # 3       WoodStove(s) # 0         X Patio/Deck patio       X Porch Concrete         Pool none       X Fence wood         Other none       Other none         r       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         quality and a commer       X	Public       Private         X       X      X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X Refrigerator         X Range/Oven         Finished area above grade contains:         Additional features (special energy efficient items, etc         Describe the condition of the property and data source         condition, reflecting comparable maintenance	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X) Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files       X) MLS         GENERAL DESCRIPTION         X) Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X) Dishwasher       X) Disposal         9 Rooms       4 Bed         C.)       Dual pane windows, high effice         ce(s) (including apparent needed repairs, or       See         s (extraordinary assumption used for       See	FEMA Map #       60530         If No, describe.       60530         nental conditions, land uses, etc       60530         X Assessment and Tax Record       7         Data Source(s) for Gross Light       10         FWA       HWBB         X Radiant       10         Other       11         Fuel GAS       X Central Air Conditioning         Individual       0         Other None       10         Vicrowave       X Washer/Drye         rooms       3.2 Batt         deterioration, renovations, removations, removat	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C0477H       FEM         c.)?       Yes       X No         ds       Prior Inspection         ving Area Realist       Amenities         X Fireplace(s) # 3       WoodStove(s) # 0         X Patio/Deck patio       X Porch Concrete         Pool none       X Fence wood         Other none       Other none         r       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         quality and a commer       X	Public       Private         X       X      X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         One       One with Accessory Unit         # of Stories 2         Type       X         Det.       Att.         S-Det./End Unit         X       Existing         Proposed       Under Const.         Design (Style)       Contemp         Year Built 2005       Effective Age (Yrs) 10         Appliances       X       Refrigerator         X       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient items, etc.)         Describe the condition of the property and data source condition, reflecting comparable maintenance any variance would effect assignment results	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X) Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files       X) MLS         GENERAL DESCRIPTION         X) Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X) Dishwasher       X) Disposal         9 Rooms       4 Bed         C.)       Dual pane windows, high effice         ce(s) (including apparent needed repairs, or       See         s (extraordinary assumption used for       See	FEMA Map #       60530         If No, describe.       60530         nental conditions, land uses, etc       60530         X Assessment and Tax Record       7         Data Source(s) for Gross Light       10         FWA       HWBB         X Radiant       10         Other       11         Fuel GAS       X Central Air Conditioning         Individual       0         Other None       10         Vicrowave       X Washer/Drye         rooms       3.2 Batt         deterioration, renovations, removations, removat	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C0477H       FEM         c.)?       Yes       X No         ds       Prior Inspection         ving Area Realist       Amenities         X Fireplace(s) # 3       WoodStove(s) # 0         X Patio/Deck patio       X Porch Concrete         Pool none       X Fence wood         Other none       Other none         r       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         quality and a commer       X	Public       Private         X       X      X						
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Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X         One       One with Accessory Unit         # of Stories 2         Type       X         Det.       Att.         S-Det./End Unit         X       Existing         Proposed       Under Const.         Design (Style)       Contemp         Year Built 2005       Effective Age (Yrs) 10         Appliances       X       Refrigerator         X       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient items, etc.)         Describe the condition of the property and data source condition, reflecting comparable maintenance any variance would effect assignment results	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       Ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface Comp       Gutters & Downspouts Galv         Window Type       Dual Pn         X Dishwasher       X Disposal         9 Rooms       4 Bed         Sc.)       Dual pane windows, high efficience         se(es) (including apparent needed repairs, resc.       No functional or external inader         s (extraordinary assumption used for the recompliance       Southard and the recompliance	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS X Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Bath iency appliances deterioration, renovations, remo quacies were apparent. E or the interior condition an ent MLS from 2023 suppo	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area       Realist         Amenities       X         X Fireplace(s) # 3       0         WoodStove(s) # 0       X Patio/Deck patio         X Porch       Concrete         Pool none       X         X Fence wood       0         Other none       r         r       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         odeling, etc.).       C3;the su         xterior only inspection, i       on         other in this condition rating       on	Public       Private         X       X      X						
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Electricity       X         Gas       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X Refrigerator         X Range/Oven         Finished area above grade contains:         Additional features (special energy efficient items, etc         Describe the condition of the property and data source         condition, reflecting comparable maintenance         any variance would effect assignment results.)	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X Dishwasher       X Disposal         9 Rooms       4 Bed         c:)       Dual pane windows, high effice         c:e(s) (including apparent needed repairs, rese conditions that affect the livability, sou	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Batt iency appliances deterioration, renovations, remo quacies were apparent. E or the interior condition an ent MLS from 2023 support address, or structural integrity of	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area       Realist         Amenities       X         X Fireplace(s) # 3       0         WoodStove(s) # 0       X Patio/Deck patio         X Porch       Concrete         Pool none       X         X Fence wood       0         Other none       r         r       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         odeling, etc.).       C3;the su         xterior only inspection, i       on         other in this condition rating       on	Public       Private         X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external fact         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X Refrigerator         X Range/Oven         Finished area above grade contains:         Additional features (special energy efficient items, etc         Describe the condition of the property and data source         condition, reflecting comparable maintenance         any variance would effect assignment results.)         Are there any apparent physical deficiencies or adver	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X Dishwasher       X Disposal         9 Rooms       4 Bed         c:)       Dual pane windows, high effice         c:e(s) (including apparent needed repairs, rese conditions that affect the livability, sou	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Batt iency appliances deterioration, renovations, remo quacies were apparent. E or the interior condition an ent MLS from 2023 support address, or structural integrity of	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area Realist       Amenities         X Fireplace(s) # 3       WoodStove(s) # 0         X Patio/Deck patio       X Porch Concrete         Pool none       X Fence wood         Other none       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         d quality and a comment       Yes	Public       Private         X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X Refrigerator         X Range/Oven         Finished area above grade contains:         Additional features (special energy efficient items, etc         Describe the condition of the property and data source         condition, reflecting comparable maintenance         any variance would effect assignment results.)         Are there any apparent physical deficiencies or adver	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes         No       ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         X Dishwasher       X Disposal         9 Rooms       4 Bed         c:)       Dual pane windows, high effice         c:e(s) (including apparent needed repairs, rese conditions that affect the livability, sou	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Batt iency appliances deterioration, renovations, remo quacies were apparent. E or the interior condition an ent MLS from 2023 support address, or structural integrity of	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area Realist       Amenities         X Fireplace(s) # 3       WoodStove(s) # 0         X Patio/Deck patio       X Porch Concrete         Pool none       X Fence wood         Other none       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         d quality and a comment       Yes	Public       Private         X						
Electricity       X         Gas       X         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typical for t         Are there any adverse site conditions or external factor         Are there any adverse site conditions or external factor         Source(s) Used for Physical Characteristics of Proper         Other (describe)         GENERAL DESCRIPTION         Units       X) One         One with Accessory Unit         # of Stories 2         Type       X) Det.         Att.       S-Det./End Unit         X Existing       Proposed         Under Const.         Design (Style) Contemp         Year Built 2005         Effective Age (Yrs) 10         Appliances       X Refrigerator         X Range/Oven         Finished area above grade contains:         Additional features (special energy efficient items, etc         Describe the condition of the property and data source         condition, reflecting comparable maintenance         any variance would effect assignment results.)         Are there any apparent physical deficiencies or adver	Water       X         Sanitary Sewer       X         Sanitary Sewer       X         No       FEMA Flood Zone x         he market area?       X Yes       No         ors (easements, encroachments, environr         rty       Appraisal Files       X MLS         GENERAL DESCRIPTION       X Concrete Slab       Crawl Space         Full Basement       Finished         Partial Basement       Finished         Exterior Walls       Wood         Roof Surface       Comp         Gutters & Downspouts       Galv         Window Type       Dual Pn         (X)       Dishwasher       (X)         (x)       Dishwasher       (X)         (x)       Dual pane windows, high effice         (x)       Inctional or external inadee         (x)       Cincluding apparent needed repairs, exe.         No functional or external inadee       (x)         (x)       Cincluding apparent needed repairs, exe.         (x)       Gender the livability, sou         (x)       Se conditions that affect the livability, sou         (x)       Se conditional utility, style, condition, use	FEMA Map # 60530 If No, describe. nental conditions, land uses, etc X Assessment and Tax Recor Data Source(s) for Gross Li Heating / Cooling FWA HWBB X Radiant Other Fuel GAS Central Air Conditioning Individual Other None Vicrowave X Washer/Drye rooms 3.2 Batt iency appliances deterioration, renovations, remo quacies were apparent. E or the interior condition an ent MLS from 2023 support address, or structural integrity of	Off-site Improve         Street       Asphalt         Alley       None         C0477H       FEM         C0477H       FEM         C.)?       Yes       X No         ds       Prior Inspection         ving Area Realist       Amenities         X Fireplace(s) # 3       WoodStove(s) # 0         X Patio/Deck patio       X Porch Concrete         Pool none       X Fence wood         Other none       Other (describe)         n(s)       6,317 Square         odeling, etc.).       C3;the su         xterior only inspection, i       d         d quality and a comment       Yes	Public       Private         X						

Exterior-Only Inspection Residential Appraisal Report

#### 57952 File No. 35638626

There are 12 compa	inable properties	s currently offered i	for sale in the subject	t neighborhood rang	ing in price froi	11.3 2,030	<b>5,000</b> 10 \$	25,300,000			
There are 12 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 3,000,000 to \$ 29,000,000											
FEATURE SUBJECT COMPARABLE SALE NO. 1						PARABLE S	ALE NO. 2	COMPARABLE	SALE NO. 3		
34 Yankee Point Dr		230	Highway 1		5 Yankee Beach Way			165 Spindrift Rd #A	165 Spindrift Rd #A		
Address Carmel, CA 9	3923	Car	mel, CA 93923		Carmel, CA 93923			Carmel, CA 93923			
Proximity to Subject		0.87	7 miles NE		0.06 miles NW			0.35 miles NE			
Sale Price	\$		\$	9,600,000	\$ 6,042,500			\$ 6,300,000			
Sale Price/Gross Liv. Area	\$ 0	0.00 sq. ft. \$ 1	,439.28 sq. ft.		\$ 2,450.32	2 sq. ft.		\$ 1,985.50 sq. ft.			
Data Source(s)		CCA	AR #ML81869201	1;DOM 0	CCAR #ML	_81917243	3;DOM 231	CCAR #ML8193653	4;DOM 38		
Verification Source(s)		Rea			Realist			Realist			
VALUE ADJUSTMENTS	DESCRIF		DESCRIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sale or Financing		Arm			ArmLth			ArmLth			
Concessions		Con	,		Conv;0			Conv;0			
Date of Sale/Time			/21;c11/21	384,000	s04/24;c12	/23	60,425	s09/23;c09/23	504,000		
Location	B;Wtr;	B;W			B;Wtr;			N;Res;	63,000		
Leasehold/Fee Simple	Fee Simple		Simple		Fee Simple	)		Fee Simple			
Site	34916 sf		04 sf	57,072	31475 sf		20,646	14520 sf	122,376		
View	B;Wtr;Pano		/tr;Pano		B;Wtr;Pan			B;Wtr;Filtered	63,000		
Design (Style)	DT2;Conter		2;Contemp		DT2;Conte	mp		DT2;Contemp			
Quality of Construction	Q3	Q3			Q3			Q3			
Actual Age	19	7		-1,000			6,000	0	-1,000		
Condition	C3	C2		-96,000				C1	-252,000		
Above Grade	Total Bdrms.	Baths Total		05.000	Total Bdrms.	Baths	00.000	Total Bdrms. Baths	F 000		
Room Count	9 4	3.2 10	5 5.3	-25,000	6 3	2.0	20,000	8 3 3.1	5,000		
Gross Living Area 700		317 sq. ft.	6,670 sq. ft.	-247,100		<b>,466</b> sq. ft.	2,695,700	<b>3,173</b> sq. ft.	2,200,800		
Basement & Finished	0sf	0sf			Osf			Osf			
Rooms Below Grade	Aug	A	r0.00		A			Averação			
Functional Utility	Average Radiant C/A		rage liant None		Average FWA None			Average FWA None	0		
Heating/Cooling Energy Efficient Items				0			0		0		
Energy Efficient Items	DPWin,HiE		Nin,HiEffAppl	20.000	DPWin,HiE	паррі		DPWin,HiEffAppl			
Garage/Carport	2gbi2dw	Ŭ	i4dw	-20,000	2gbi2dw	Doroh		2gbi2dw			
Porch/Patio/Deck ETC	Deck/Patio,		k/Patio, Porch		Deck/Patio ADU 1/1 in		0	Deck/Patio, Porch none noted			
Pool	none noted No Pool	No F	e noted		No Pool	ci ili gia	0	No Pool			
<u>F001</u>			-001								
Porch/Patio/Deck ETC Pool Net Adjustment (Total)		X	]+  ]-  \$	51,972	X + [	]- \$	2,802,771	X+ - \$	2,705,176		
Adjusted Sale Price		Net A		51,972		 46.4%	2,002,771	Net Adj. 42.9%	2,703,170		
of Comparables		Gross	,	9,651,972		46.4% \$	8,845,271	Gross Adj. 51.0% \$	9,005,176		
I X did did not res	l soarch tho salo		of the subject propert				0,040,271	GIUSS AUJ. 51.0 /0   \$	3,003,170		
My research did X 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) Realist My research did X 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) Realist	-	any prior sales or t	transfers of the comp	arable sales for the	year prior to th	e date of sal	e of the comparable	sale.			
Data source(s) Realist	-	any prior sales or t	transfers of the comp	parable sales for the	year prior to th	e date of sal	e of the comparable	sale.			
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Exterior-Only Inspection	Residential Appraisal Report	File No. 35638626
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The Intended User of this appraisal report is the Lender/Client. The Intended Us	e is to evaluate the property that is the subject of this appraisal for asset valuation
Significant professional assistance was provided by Joel A. Gilmore: BREA AT3 inspection of the subject, data/market research, highest and best use analysis, or reconciliation.	
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est 81928304)	
· · · · · · · · · · · · · · · · · · ·	
5 ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE= \$ 5,400,000
Source of cost data Swiftestimator.com Quality rating from cost service Good Effective date of cost data 03/2024	Dwelling         6,317         Sq. Ft. @ \$         606.00
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
LAND VALUE IS GREATER THAN 30% OF TOTAL VALUE AND IS TYPICAL TO THIS AREA. THERE IS NO AFFECT ON MARKETABILITY,	Garage/Carport         600         Sq. Ft. @ \$         106.00
SOURCES USED FOR THE COST APPROACH:SWIFTESTIMATOR.COM	Less 75 Physical Functional External
LAND VALUE: ABSTRACTION METHOD THE LAND TO VALUE RATIO IS TYPICAL TO THIS AREA	Depreciation         \$155,692         = \$(         155,692)           Depreciated Cost of Improvements         = \$         3,736,010
	"As-is" Value of Site Improvements
Estimated Remaining Economic Life (HUD and VA only) 65 Years	INDICATED VALUE BY COST APPROACH
	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = S Summary of Income Approach (including support for market rent and GRM)	Indicated Value by Income Approach
	N FOR PUDs (if applicable) No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA 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           Was the project created by the conversion of an existing building(s) into a PUD?         Yes	Data source(s) No If Yes, date of conversion.
Does the project contain any multi-dwelling units? Yes No Data source(s)	
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion
	If No, describe the status of completion

# 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 concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

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

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

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

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

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

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

# Exterior-Only Inspection Residential Appraisal Report

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Exterior-Only Inspection Residential Appraisal Report

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

KOA
Signature
Name JESSE GILMORE
Company Name Jgi
Company Address 1452 N Vasco Rd Ste 376
Livermore, CA 94551
Telephone Number 925-518-7913
Email Address jlgix@yahoo.com
Date of Signature and Report 07/09/2024
Effective Date of Appraisal 07/05/2024
State Certification # AR028592
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 01/08/2026
ADDRESS OF PROPERTY APPRAISED
34 Yankee Point Dr
Carmel, CA 93923
APPRAISED VALUE OF SUBJECT PROPERTY \$ 9,250,000
LENDER/CLIENT
Name Clear Capital #1256
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
State Expiration Date of Certification or License
SUBJECT PROPERTY Did not inspect exterior subject property Did inspect exterior of subject property from street Date of Inspection
Did inspect exterior of subject property from street

COMPARABLE SALES

 Did not inspect exterior of comparable sales from street
Did inspect exterior of comparable sales from street
Date of Inspection

57952

TUNINE         SUBJECT         COMMANUE SALE 0.1         COMMANUE SALE	Exterior-Only Inspection Resid						dential Appraisal Report				57952 File No. 35638626		
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Non-Count         9         4         3.2         8         4         3.1         5.000         sq.h         sq.h           Breamer's Friched         0         63.37 sq.h         4730 sq.h         1,10,800         sq.h         sq.h         sq.h           Breamer's Friched         0.000         Market Count         0         sq.h         sq.h         sq.h           Breamer's Friched         0.000         Market Count         0         sq.h         sq.h         sq.h           Endlers(UMW)         Average         Average         0         sq.h         sq.h         sq.h           Engles/Staff Bres         Deschafter Reprint         200.200<	Condition	C3		C3						<u> </u>			
Gray Lamp, Sav 200         6.317 sp. 1         4.730 sp. 11         1.110.990         sp. 11         sp. 21           Koms Bave Gate         Average         Average         Average         Average         sp. 11         sp. 21         sp. 21 <t< td=""><td>Above Grade</td><td></td><td></td><td></td><td></td><td></td><td>Total Bdrms.</td><td>Baths</td><td></td><td>Total</td><td>Bdrms. Baths</td><td></td></t<>	Above Grade						Total Bdrms.	Baths		Total	Bdrms. Baths		
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# Uniform Appraisal Dataset Definitions

#### **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.

**O2** 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.

**O3** 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

57952 File No. 35638626

Abbrev.	Full Name	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	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	Ν	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
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	Water Frontage	Location
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 Appraiser-Defined Abbreviations**

bbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields

#### ADDENDUM

Borrower: Champery Rental REO LLC	File N	File No.: 35638626		
Property Address: 34 Yankee Point Dr	Case	Case No.: 57952		
City: Carmel	State: CA	Zip: 93923		
Lender: Wedgewood Inc				

#### **Comments on Sales Comparison**

All sales are the most recent, proximate, and similar in overall market appeal. After a thorough search of all pertinent data sources, the comparables displayed are considered to be the best available for subject analysis.

After the comparable sales and the neighborhood were researched using public records and MLS the neighborhood was driven by the appraiser and original photos were taken of the comparables. The photos are then compressed on the report for smaller file size and more efficient transport to the client via e-mail.

#### Quantitative adjustments:

\$600 per sf GLA, \$5000 per 1/2 bath, \$6000 per 1000 sf lot size, \$1000 per decade age ADU adjustments similar \$600 per sf GLA, \$10000 per bath

appraiser noted comps 4 and 8 - there is no online information indicating the size of the ADU and the MLS notes that both are combined GLAs

Qualitative adjustments: 1% for C2 condition rating, 4% for C1rating 1% for view

1% for location

List to sale ratios 98%

Adjustments were derived by bracketing and using paired sales analysis, gross paired sales analysis, and appraiser's knowledge of the area and appeal.

Comps 1-4 given the most weight as the proximate comps

appraiser needed to go back 36 months and outwards to 5 mile radius in order to find comps as well as needing to expand the GLA and lot size ranges signifigantly in order to add enough comps for a report and an analysis

Line adjustments exceed 10%, net exceeds 15%, and/or gross 25%, but large adjustments warranted to narrow the adjusted value range. The area is not homogeneous and properties with varying features were necessary. It was necessary to provide sales with a large range of unadjusted and adjusted values for similar reasons.

#### Final Reconciliation

The sales comparison approach was given the most weight in determining the subject's estimated market value. The quality and quantity of sales and listings data was sufficient to complete this assignment. The income approach to value was deemed unreliable due to lack of available rental sales.

#### **Conditions of Appraisal**

No appraisal conditions. This appraisal of the subject property is made in existing or "As-Is" condition.

57952 File No. 35638626

		USPAP AD	DENDUM	File No. 35638626
Dorrowo				
	Champery Rental REO LLC Address: 34 Yankee Point Dr			
City:	Carmel	County: Monterey	State: CA	Zip Code: 93923
Lender:	Wedgewood Inc			
	ISAL AND REPORT IDEN			
_		e following USPAP reporting		
X Ap	opraisal Report	A written report prepared under Star	ndards Rule 2-2(a).	
🗌 Re	estricted Appraisal Report	A written report prepared under Star	ndards Rule 2-2(b).	
	nable Exposure Time	for the subject property at the market.	value stated in this report is. 0-00 D	3//6
	on of a reasonable exposure time	for the subject property at the market v	value stateu in this report is: <u>0.00 D</u>	ays
Additi	onal Certifications			
	ve performed <b>NO</b> services, as an od immediately preceding accepta	appraiser or in any other capacity, reg	arding the property that is the subje	ect of this report within the three-year
pen	ou infinediately preceding accepta	nce of this assignment.		
		ppraiser or in another capacity, regardi		
peri	od immediately preceding accepta	nce of this assignment. Those service	s are described in the comments be	elow.
Additic	onal Comments			
No emplo	yee, director, officer, or agent of th	e lender, or any other third party acting	as joint venture partner, independe	nt contractor, appraisal management
				or review of an appraisal through coercion,
		n, inducement, intimidation, bribery, or		port), borrower, or designated contact to make
				ne or electronically to AMC named in report on
signature				· ·
all work d	one in compliance with Title XI of I	IRREA		
APPR	AISER:		SUPERVISORY APPRAISER (o	nly if required):
	V~T			
Clanat		the )	Signaturo	
Name <sup>.</sup>	JESSE GILMORE		8	
Date Si	gned: 07/09/2024		Date Signed:	
State C	Certification #: AR028592		State Certification #:	
or State	e License #:	State #:	01.1	
or Othe State:		SIdIE #:		License:
		2 01/08/2026	Supervisory Appraiser inspection	
	e Date of Appraisal: 07/05/2024		Did Not Exterior-only	, , , , , , , , , , , , , , , , , , , ,
		Produced using ACI software, 8	00 23/ 8727 www.aciwob.com	USPAP 14 04272015

Produced using ACI software, 800.234.8727 www.aciweb.com

Market Conditions Addendum to the Appraisal Report	File No. 35638626	
		-

	The purpose of this addendum is to provide the lender/client with		understanding of the		luitions	1				
	addendum for all appraisal reports with an effective date on or a Property Address 34 Yankee Point Dr	fter April 1, 2009.	City Carme				State C	CA Zip Co	do 03	023
	Borrower Champery Rental REO LLC		City Carrie	51					ue <b>33</b>	323
	Instructions: The appraiser must use the information require	ed on this form as the l	basis for his/her concl	usions, and must prov	vide sup	port for thos	e concl	usions, regard	ling ho	using trends and
	overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraisar must fill in all the information to the extent it is available 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 the data in the analysis. If data sources provide 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 prope									
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			C	Overall Trend		-
	Total # of Comparable Sales (Settled)	8	0	4		creasing		Stable		Declining
	Absorption Rate (Total Sales/Months)	1.33	0.00	1.33	$\equiv$	creasing		Stable	╞	
	Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	N/A N/A	N/A N/A	4 3.01		eclining eclining		Stable Stable	╟	Increasing
	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		coming		Overall Trend		Jincredaing
	Median Comparable Sale Price	5,310,000	0	6,950,000	X Ir	creasing		Stable		Declining
	Median Comparable Sales Days on Market	45	0	25		eclining	X	Stable		Increasing
SIS	Median Comparable List Price	N/A	N/A	11,275,000		creasing		Stable		Declining
NALYSIS	Median Comparable Listings Days on Market	N/A	N/A	35		eclining		Stable		J Increasing
AN	Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevaler	98.00%	0.00% No	98.00%		icreasing eclining		Stable Stable	╶╢──	Declining
H &	Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increa		5	<u></u>		ndo fer	5
<b>ARC</b>	q13-18 -no sales	ionin's (e.g., sener cor			ising us	e or buyuow	113, 0103	sing costs, coi		es, opiions, eic. <i>j</i> .
SE/	q19-24 -2 total sales median sale price \$4,062,500									
T RE	q25-30 -3 total sales median sale price \$6,600,000									
ΚE	q31-36 -5 total sales median sale price \$5,175,000									
<b>1</b> AR										
2		Yes X No If	yes, explain (including	the trends in listings a	and sale	es of foreclos	ed prop	perties).		
	none noted									
	Cite data sources for above information. EBRD which is the	e East Bay MLS								
	Summariza the above information as support for your conclu	sions in the Neighbor	hand costion of the a	nnraical ronart form	If you	icod any od	ditional	Information	cuch (	on analysis of
	Summarize the above information as support for your conclu-						ditional	l information,	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat				ditional	l information,	such a	as an analysis of
		e your conclusions, pro	ovide both an explanat				ditional	l information,	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat				ditional	l information,	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat				ditional	l information,	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat				ditional	l information,	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explanat				ditional	l information,	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range	e your conclusions, pro 3317-9317 2mi rad	ovide both an explanal			lusions.			such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range	e your conclusions, pro 3317-9317 2mi rad	ovide both an explanat dius te the following:	ion and support for yo			ct Nam	ne:	such a	as an analysis of
	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range	e your conclusions, pro 3317-9317 2mi rad	ovide both an explanal			Projec	ct Nam	ne: Dverall Trend	such a	
	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)	e your conclusions, pro 3317-9317 2mi rad	ovide both an explanat dius te the following:	ion and support for yo		Projec		ne: Dverall Trend Stable	such a	Declining
	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range 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 3317-9317 2mi rad	ovide both an explanat dius te the following:	ion and support for yo		Project	ct Nam C	ne: Dverall Trend		) Declining
	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled)	e your conclusions, pro 3317-9317 2mi rad	ovide both an explanat dius te the following:	ion and support for yo		Projec		ne: Dverall Trend Stable Stable		Declining
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ROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
DP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
0/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
NDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, pro 3317-9317 2mi rad	by the both an explanal dius te the following: Prior 4-6 Months	Current - 3 Months		Project Project Increasing Increasing eclining eclining	ct Nam C	ne: Dverall Trend Stable Stable Stable Stable Stable		Declining Declining Declining Increasing
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CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, pro 3317-9317 2mi rad	by ide both an explanal dius te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months		Project Project Increasing eclining eclining n the trends i	ct Nam C	ne: Dverall Trend Stable Stable Stable stable gs and sales of		Declining Declining Declining Increasing Increasing osed properties.
CONDO / CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate The results above are expanded search - GLA range If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, pro 3317-9317 2mi rad	by ide both an explanal dius te the following: Prior 4-6 Months yes, indicate the numb	Current - 3 Months er of REO listings and		Project Project Increasing eclining eclining n the trends i	ct Nam C	ne: Dverall Trend Stable Stable Stable stable gs and sales of		Declining Declining Declining Increasing Increasing osed properties.
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APPRAISER CONDO/CO-OP PROJECTS	pending sales and/or expired and withdrawn listings, to formulate         The results above are expanded search - GLA range         If the subject is a unit in a condominium or cooperative         Subject Project Data         Total # of Comparable Sales (Settled)         Absorption Rate (Total Sales/Months)         Total # of Active Comparable Listings         Months of Unit Supply (Total Listings/Ab. Rate)         Are foreclosure sales (REO sales) a factor in the project?         Summarize the above trends and address the impact on the sub         Summarize the above trends and address the impact on the sub         Summarize the above trends and address the impact on the sub         Company Name Jgi         Company Name Jgi         Company Address 1452 N Vasco Rd Ste 376	e your conclusions, pro 3317-9317 2mi rad	by ide both an explanal dius	Current - 3 Months Current - 3 M		Project Project Intereasing eclining eclining n the trends i SER (ON	Ct Nam CC I D I D I D I D I D I D I D I D I D I D	he: Dverall Trend Stable Stable Stable stable stable F REQUIF		Declining Declining Declining Increasing osed properties.
	pending sales and/or expired and withdrawn listings, to formulate         The results above are expanded search - GLA range         If the subject is a unit in a condominium or cooperative         Subject Project Data         Total # of Comparable Sales (Settled)         Absorption Rate (Total Sales/Months)         Total # of Active Comparable Listings         Months of Unit Supply (Total Listings/Ab. Rate)         Are foreclosure sales (REO sales) a factor in the project?         Summarize the above trends and address the impact on the sub         Summarize the above trends and address the impact on the sub         Company Name Jgi         Company Address 1452 N Vasco Rd Ste 376         Livermore, CA 94551	e your conclusions, pro 3317-9317 2mi rac 7e project , complei Prior 7-12 Months Yes No If ject unit and project.	by ide both an explanal dius	Current - 3 Months Current - 3 M		Project Project Intereasing eclining eclining n the trends i SER (ON	Ct Nam CC I D I D I D I D I D I D I D I D I D I D	he: Dverall Trend Stable Stable Stable stable stable F REQUIF		Declining Declining Declining Increasing osed properties.

	Subject Photos	
Borrower: Champery Rental REO LLC		File No.: 35638626
Property Address: 34 Yankee Point Dr		Case No.: 57952
City: Carmel	State: CA	Zip: 93923
Lender: Wedgewood Inc		





Subject Front 2





Subject Street 1

Subject Front 1

Subject Street 2





Subject MLS 1

Subject MLS 2

	Comp Photos	
Borrower: Champery Rental REO LLC		File No.: 35638626
Property Address: 34 Yankee Point Dr		Case No.: 57952
City: Carmel	State: CA	Zip: 93923
Lender: Wedgewood Inc		·





165 Spindrift Rd #A

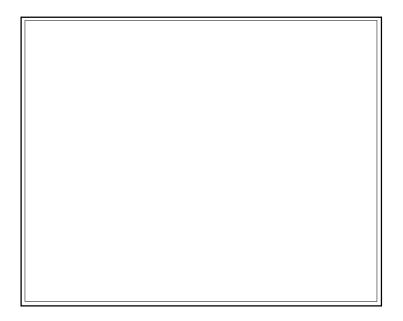
5 Yankee Beach Way

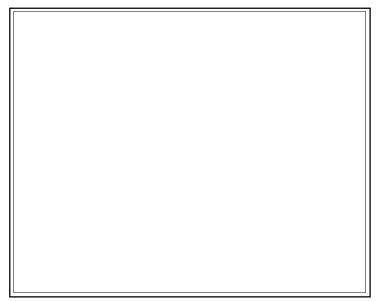






230 Highway 1





	Comp Photos	
Borrower: Champery Rental REO LLC		File No.: 35638626
Property Address: 34 Yankee Point Dr		Case No.: 57952
City: Carmel	State: CA	Zip: 93923
Lender: Wedgewood Inc		





5 Yankee Beach Way MLS

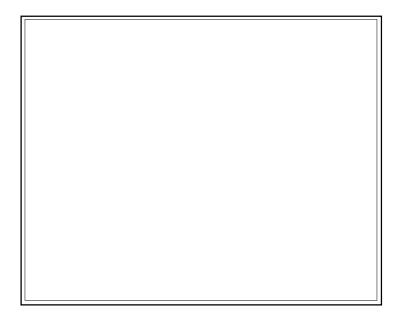
230 Highway 1 MLS

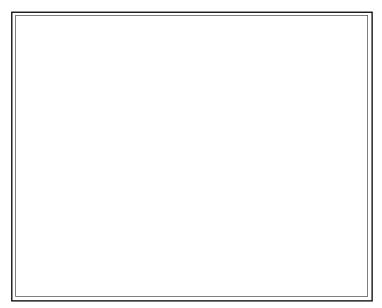


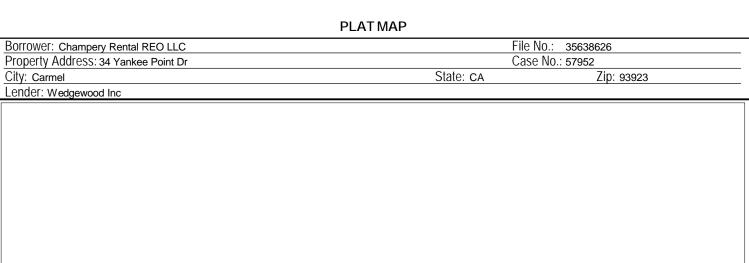
165 Spindrift Rd #A MLS

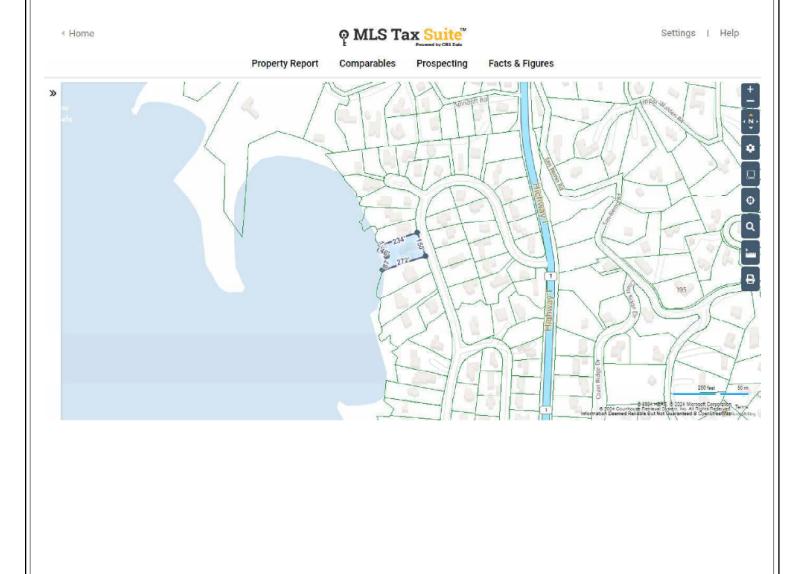


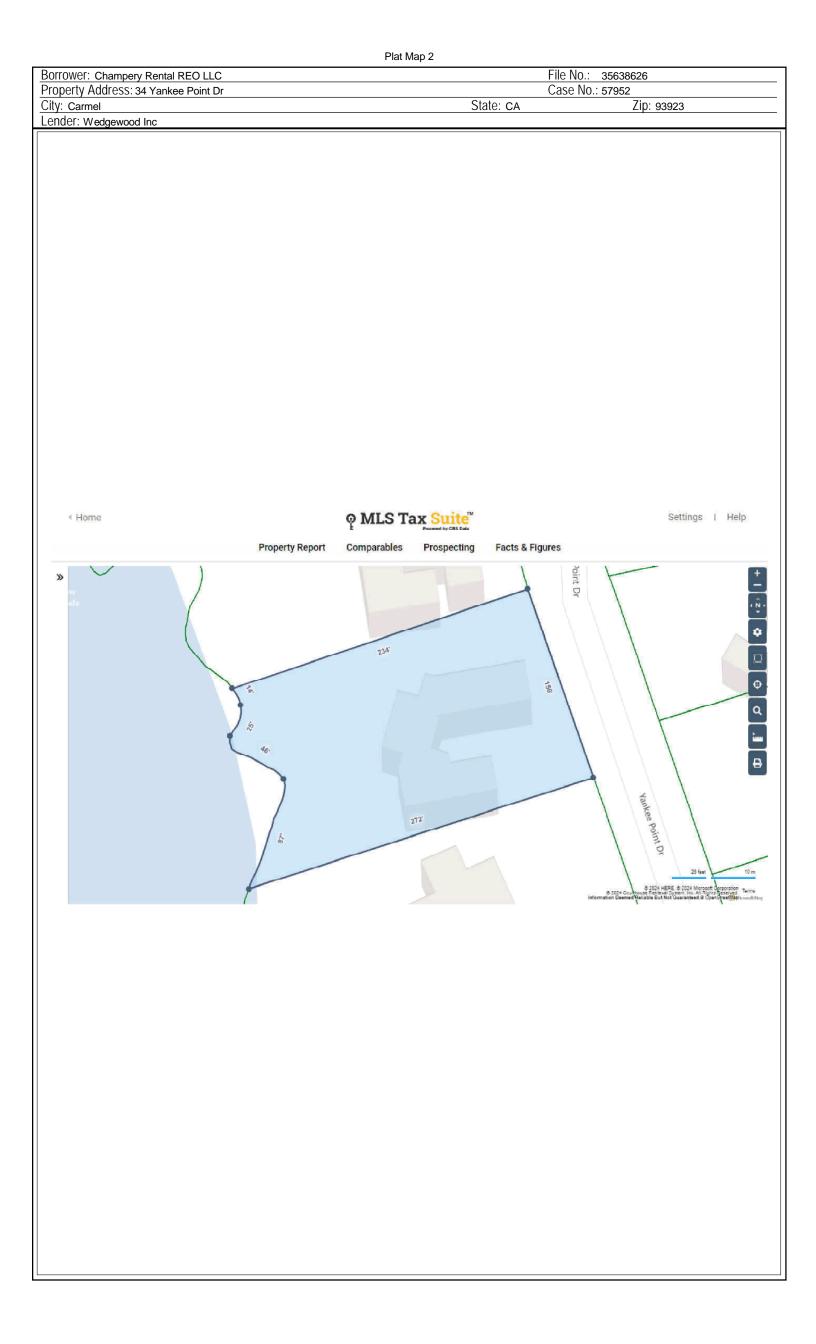
176 Spindrift Rd MLS



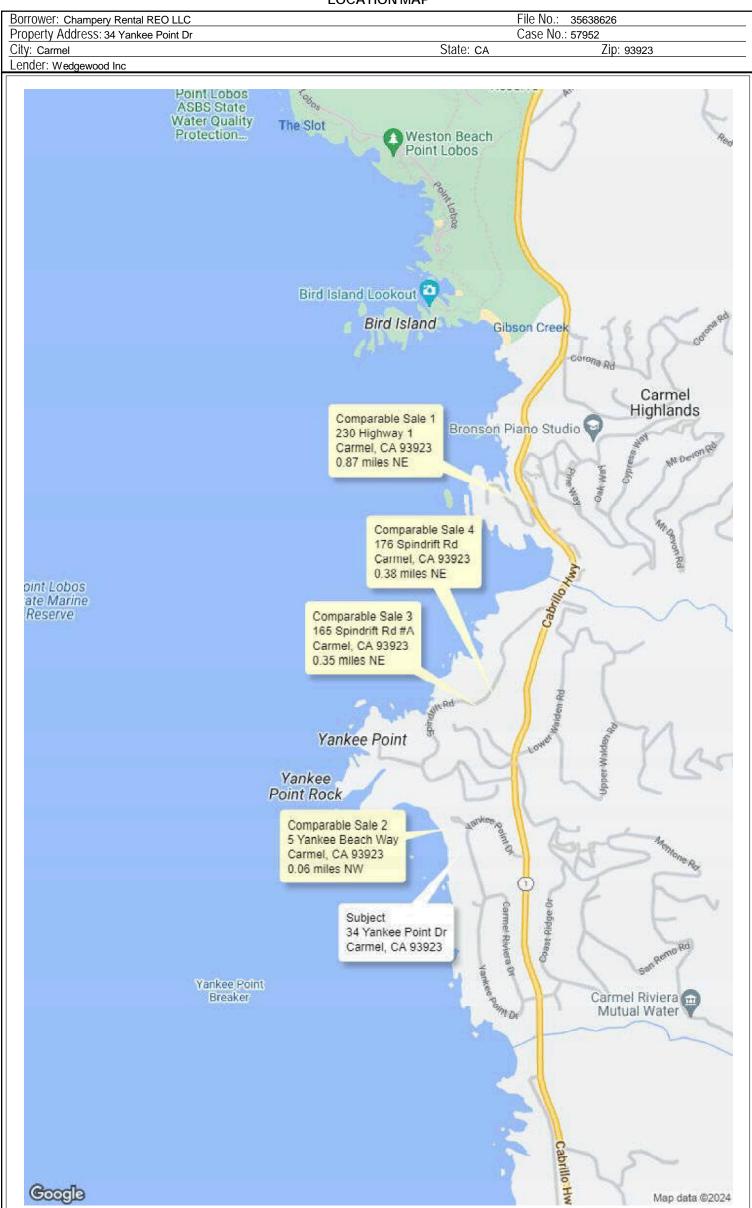








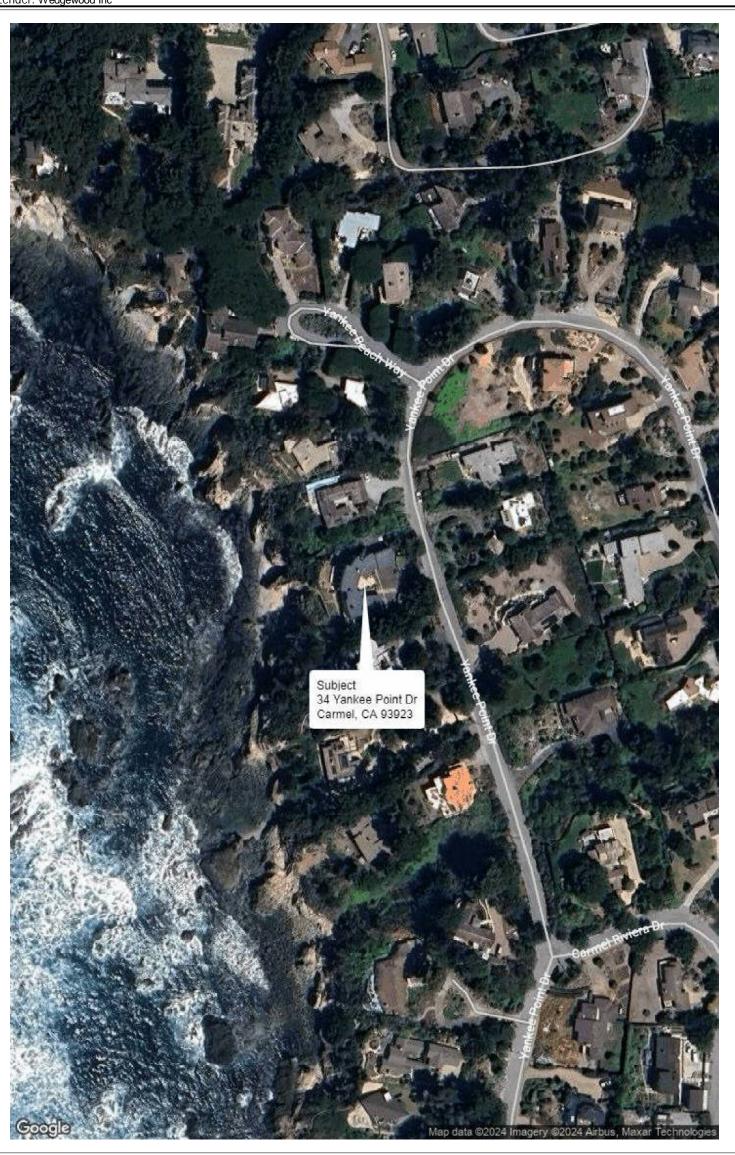
# LOCATION MAP



# **AERIAL MAP**

Borrower: Champery Rental REO LLC Property Address: 34 Yankee Point Dr City: Carmel Lender: Wedgewood Inc

State: CA



	E & O
rrower: Champery Rental REO LLC operty Address: 34 Yankee Point Dr	File No.: 35638626 Case No.: 57952
/: Carmel	State: CA Zip: 93923
Ider: Wedgewood Inc	
5	DECLARATIONS
GREATAMERICAN.	for
INSURANCE GROUP	REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY
301 E. Fourth Street, Cincinnati, OH 45202	ERRORS & OMISSIONS INSURANCE FOLICY
or birourn street cheminal, or sour	
	D DEBODTED INCLUDINGE DOLLON
THIS IS BOTH A CLAIMS MADE ANI	D REPORTED INSURANCE POLICY.
THIS POLICY APPLIES TO THOSE CLAIMS TH	
AND REPORTED IN WRITING TO THE CO	OMPANY DURING THE POLICY PERIOD.
Insurance is afforded by the company indicated below: (A	capital stock corporation)
I Great American Assurance Company	
Note: The Insurance Company selected above shall herein	he referred to as the Company
Policy Number: RAP3363950-24	Renewal of: RAP3363950-23
Program Administrator: Herbert H. Landy	Insurance Agency Inc.
100 River Ridge	Drive, Suite 301 Norwood, MA 02062
Item 1. Named Insured: Jesse Gilmore	
Item 2. Address: 1452 N Vasco Rd Ste	
City, State, Zip Code: Livermore, CA 94551	
Item 3. Policy Period: From 04/03/2024 To	04/03/2025
(Month, Day, Year) (Mon (Both dates at 12:01 a.m. Standard Time	nth, Day, Year) at the address of the Named Insured as stated in Item 2.)
Item 4. Limits of Liability:	
A. S 1,000,000 Damages Limit of Liabili	4* BODA 70 COMMENT
B. \$ 1,000,000 Claim Expenses Limit of	a manua - managana war
C. \$ 2,000,000 Damages Limit of Liabilit	ty – Policy Aggregate
D. S 2,000,000 Claim Expenses Limit of	f Liability – Policy Aggregate
Item 5. Deductible (Inclusive of Claim Expenses):	
A. \$ 500 Each Claim	
B. S 1,000 Aggregate	

Borrower: Champery Rental REO LLC		File No.: 35638626
Property Address: 34 Yankee Point Dr		Case No.: 57952
City: Carmel	State: CA	Zip: 93923
Lender: Wedgewood Inc		

License

# MANY MANY MANY MA

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

# Jesse A. Gilmore

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 028592

Effective Date: Date Expires:

January 9, 2024 January 8, 2026

Angela Jemmott, Bureau Chief, BREA