Huibin Lan

Bluebay Appraisal Inc.

File No. 35667063 Case No. 58000

Exterior-Only	/ Insr	pection	Residential	Ap	praisal	Re	port
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The mumber of this summer on musical reserve							
	ort is to provide the lender/client						
Property Address 234 Houghton Stree		City	Mountain Vie		te CA Zip (		4041
Borrower Catamount Properties 20					County	Santa Cla	ara
Legal Description LOT:19 CITY:MOUN	TAIN VIEW SUBD:CITY C	ENTRE HOME				<b>• • • •</b>	
Assessor's Parcel # 158-35-057			Tax Year	2023		es\$ 5,450	
Neighborhood Name Town Square Pas Occupant X Owner Tenant Property Rights Appraised X Fee Simp Assignment Type Purchase Transacti		Map Ref		48-D5	Census Tr		96.00
Occupant X Owner Tenant	Vacant Special Assessments \$	0	X PUD	HOA \$	125	X per year	per month
Property Rights Appraised X Fee Simp							
Lender/Client Wedgewood Inc	Addı	ress 2015 Manha	attan Beach Blvc	I Suite 100, Red	londo B <u>eac</u> l	n, CA <u>90</u> 278	
Is the subject property currently offered for	sale or has it been offered for sa	le in the twelve mor	ths prior to the effect	tive date of this ap	praisal?	Yes X No	
Report data source(s) used, offerings price	(s), and date(s). ML#						
I did did not analyze the contra	ict for sale for the subject purcha	se transaction. Exp	ain the results of the	e analysis of the co	ntract for sale of	or why the analy	ysis was no
performed.	-						
0 A							
Contract Price \$ Date of Is there any financial assistance (loan char If Yes, report the total dollar amount and de	Contract Is the p	roperty seller the ov	/ner of public record	? Yes N	lo Data Sourc	e(s)	
Is there any financial assistance (loan char	ges. sale concessions. gift or do	wnpavment assistar	ce. etc.) to be paid t	ov any party on bel	alf of the borro	wer?	es No
R If Yes, report the total dollar amount and de		1.5	, , ,	, ,, ,			
	<b>-</b>						
Note: Race and the racial composition o	f the neighborhood are not ap	praisal factors.					
Neighborhood Characteristics		One-Unit Housing	Trends	One-L	Init Housing	Present Land	Use %
Location Urban X Suburban	Rural Property Values			eclining PRICE	AGE	One-Unit	95 %
Built-Un X Over 75% 25-75%	Under 25% Demand/Supply			verSupply \$ (000)		2-4 Unit	2 %
Growth Rapid X Stable	Slow Marketing Time			ver6mths 960	Low 1	Multi-Family	
Growth Rapid X Stable Neighborhood Boundaries The north bou					High 134	Commercial	
being the state of the second the			nay237, The South		U		
boundary is the El Camino Real and the Neighborhood Description The subject p				2,485	Pred. 69	Other	% and is
Neighborhood Description The subject p							
about 3-5 miles to schools, parks, shop				the general quali	ty and condition	on in the area.	The
subject's neighborhood is located within subject and subject an			•				
Market Conditions (including support for the	e above conclusions) The neig	hborhood trend is	increasing overall	for the last 12 m	onths		
	<u>.</u>	0.100 (	<u></u>	<u> </u>			
Dimensions 28 X77.		2162 sf		Rectangular	View	N;Res	;
Specific Zoning Classification			e Family Reside				
Zoning Compliance X Legal Lega							
Is the highest and best use of subject prope	erty as improved (or as proposed	ner plans and spec	ifications) the prese		No If No	describes Con-	ذ
		per plans and spee	incations) the preser	nt use?   X  Yes		describe. See	
Comment			incations) the preser	nt use ?   X   Yes		describe. See	
Utilities Public Other (describe)	Public	Other (describe)	Off	-site Improvemen		Public	Private
Utilities Public Other (describe)	Public Water X		Off Street	-site Improvemen Asphalt			
Utilities     Public     Other (describe)       Electricity     X	Public       Water     X       Sanitary Sewer     X	Other (describe)	Off Street Alley	- <b>site Improvemen</b> Asphalt None	tsType	Public X	Private
Utilities       Public       Other (describe)         Electricity       X	Public       Water     X       Sanitary Sewer     X       s     X     No	Other (describe)	Off Street Alley FEMA Map # 060	- <b>site Improvemen</b> Asphalt None	tsType	Public	Private
Utilities       Public       Other (describe)         Electricity       X	Water     X       Sanitary Sewer     X       s     X     No       FEMA Flood Zone     S       s typical for the market area?     X	Other (describe)	Off Street Alley FEMA Map # 0600 No, describe.	-site Improvemen Asphalt None 347-0039H	tsType FEMA Map I	Public X Date 05/18/20	Private
Utilities       Public       Other (describe)         Electricity       X	Public         Water       X         Sanitary Sewer       X         s       X       No         s typical for the market area?       X         ernal factors (easements, encroartic)       A	Other (describe)           Other (describe)           X500           X Yes         No If achments, environm	Off Street Alley FEMA Map # 060 No, describe. ental conditions, lan	-site Improvemen Asphalt None 347-0039H d uses, etc.)? X	tsType FEMA Map I	Public X Date 05/18/20	Private
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Utilities       Public       Other (describe)         Electricity       X	Water       X         Sanitary Sewer       X         s       X       No         s typical for the market area?       2         ernal factors (easements, encroare factor due to the Worshop)       1         ng price will be impacted and alDOM for the comparable       1	Other (describe) X500 X Yes No If achments, environm (Please see the at the location adjust s with/without this x MLS X As	Off Street Alley FEMA Map # 0603 No, describe. ental conditions, lan tached satellite ma ment will be applie factor are similar).	Asphalt None 347-0039H d uses, etc.)? X p) ,so are some of ad accordingly in t Records Prior	tsType FEMA Map I Yes No other compare he sales grid.	Public X Date 05/18/20 If Yes, describe ables with simi no any marke	Private
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Utilities       Public       Other (describe)         Electricity       X	Water       X         Sanitary Sewer       X         s X No       FEMA Flood Zone         s typical for the market area?       2         ernal factors (easements, encroated factor due to the Worshop of the comparable of Property       Appraisal Files         of Property       Appraisal Files         by Exterior Inspection       Concrete Slab X       Crawl S         Full Basement       Finish         Partial Basement       Finish	Other (describe)          X500         X Yes       No If         achments, environm         (Please see the at         the location adjust         s with/without this         X MLS       X As         Data Sou         Agace       X FWA         ed       Radia         shed       Other	Off Street Alley FEMA Map # 0603 No, describe. ental conditions, lan tached satellite ma ment will be applie factor are similar). sessment and Tax F irce(s) for Gross Livi ng / Cooling HWBB	Asphalt None 347-0039H d uses, etc.)? X up) ,so are some ad accordingly in the Records Prior ing Area Amenities X Fireplace(s) # Woodstove(s) Patio/Deck Co	tsType         FEMA Map I         Yes       No         other comparation       X         inspection       X         Reading       X         1       X         # 0       X         pincre       Drivit	Public X Date 05/18/20 If Yes, describe ables with simi no any marke Property Ow alQuest Car Stora None Driveway # of eway Surface C	Private
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Utilities       Public       Other (describe)         Electricity       X	Water         X           Sanitary Sewer         X           Sanitary Sewer         X           s         X         No           s         X         No         FEMA Flood Zone           s typical for the market area?         X           ernal factors (easements, encroated and alactors (easements, encroated and alactors)         Appraisal Files           of Property         Appraisal Files           by Exterior Inspection         General Description           Concrete Slab         X         Crawl S           Full Basement         Finish           Partial Basement         Finish           Roof Surface         Tile/Good           Gutters & Downspouts         Gal.Al           Window Type         Sliding/Good	Other (describe)         X500         X Yes       No If         achments, environm         (Please see the at         the location adjust         s with/without this         s X MLS X As         Data Sou         Back         Data Sou         Heati         Space       X FWA         ed       Radia         shed       Other         /Good       Fuel Gas         od       X Centra         um/Gd       Indivic         Dod       Other	Off Street Alley FEMA Map # 0600 No, describe. ental conditions, lan tached satellite ma ment will be applie factor are similar). sessment and Tax F irce(s) for Gross Livi ng / Cooling HWBB ht al Air Conditioning lual None	Asphalt None 347-0039H d uses, etc.)? X d uses, etc.)? X	tsType FEMA Map I Yes No other compara he sales grid. Inspection X Rea 1 Rea 1 X phoncre Drivi ete X X	Public X Date 05/18/20 If Yes, describe ables with simi no any marker AlQuest Car Stora None Driveway # of eway Surface C Garage # of Carport # of	Private
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Utilities       Public       Other (describe)         Electricity       X	Public         Water       X         Sanitary Sewer       X         s       X       No       FEMA Flood Zone         s typical for the market area?       X         ernal factors (easements, encroad         e factor due to the Worshop         ng price will be impacted and         alDOM for the comparable         of Property       Appraisal Files         by Exterior Inspection         General Description         Concrete Slab       X         Full Basement       Finish         Partial Basement       Finish         Roof Surface       Tile/Good         Gutters & Downspouts       Gal.Al         Window Type       Sliding/Go         en       X       Dishwasher         5       Rooms       2	Other (describe)         X500         X Yes       No If         achments, environm         (Please see the at         the location adjust         s with/without this         x MLS       X As         Data Sou         Bpace       X FWA         ed       Radia         shed       Other         /Good       Fuel Gas         od       X Centra         lum/Gd       Individ         od       Other         al X Microwave       Bedrooms         2.1       2.1	Off Street Alley FEMA Map # 0603 No, describe. ental conditions, lan tached satellite ma ment will be applie factor are similar). sessment and Tax F irce(s) for Gross Livi ng / Cooling HWBB nt Al Air Conditioning lual None X Washer/Dryer	Asphalt None 347-0039H d uses, etc.)? X d uses, etc.)? X	tsType FEMA Map I Yes No other compara he sales grid. Inspection X Rea 1 X oncre Drive ete X X	Public X Date 05/18/20 If Yes, describe ables with simi no any marker Ables With simi no any marker Property Ow alQuest Car Stora None Driveway # of eway Surface C Garage # of Carport # of Attached Built-in	Private
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Utilities       Public       Other (describe)         Electricity       X	Public         Water       X         Sanitary Sewer       X         s       X       No       FEMA Flood Zone         s typical for the market area?       X         ernal factors (easements, encrore         e factor due to the Worshop in         ng price will be impacted and         alDOM for the comparable         of Property       Appraisal Files         by Exterior Inspection         Concrete Slab       X         Full Basement       Finish         Partial Basement       Finish         Exterior Walls       Woodsidings         Roof Surface       Tile/Goc         Gutters & Downspouts       Gal.Al         Window Type       Sliding/Goc         en       X       Dishwasher         5       Rooms       2         items, etc.)       Dual pane wind	Other (describe)         ×500         X Yes       No If         achments, environm         (Please see the at         the location adjust         s with/without this         s with/without this         s with/without this         s A MLS         back         Data Sou         Heati         Space       X FWA         ed       Radia         shed       Other         /Good       Fuel Gas         od       X Centra         lum/Gd       Individ         bod       Other         al X Microwave       Bedrooms         Bedrooms       2.1         dows.       Ant needed repairs, dom	Off Street Alley FEMA Map # 060: No, describe. ental conditions, lan tached satellite ma ment will be applie factor are similar). sessment and Tax F irce(s) for Gross Livi ng / Cooling HWBB nt al Air Conditioning lual None X Washer/Dryer Bath(s) 1, eterioration, renovat	Asphalt None 347-0039H d uses, etc.)? X p) ,so are some of ad accordingly in the Records Prior ing Area Amenities X Fireplace(s) # Woodstove(s) Patio/Deck Co X Porch Concr Pool None X Fence Wood Other None Other (describe 258 Square	tsType FEMA Map I Yes No other compare the sales grid. Inspection X Rea 1 X oncre Drive ete X Feet of Gross tc.). C4;The	Public X X Date 05/18/20 If Yes, describe ables with simi no any marke A Property Ow alQuest Car Stora None Driveway # of eway Surface C Garage # of Carport # of Attached Built-in Living Area Abo subject is in	Private
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File No. 35667063 Case No. 58000

Exterior-Only Inspection Residential Appraisal Report

Address         234 Houghton Street         545 Minton Lane         555 Front Lane         6031           Proximity Us Subject         0.13 miles NW         0.16 miles NW         0.4           Sale Price         \$         \$         \$         \$         2.038,000           Sale Price         \$         \$         \$         2.038,000         \$         \$         2.038,000           Sale Price/CrossLv. Area         \$         0.00 sq. ft         1.520 S sq. ft         \$         1.237.40 sq. ft         \$         1.916.4           Data Source(s)         ML# MLE 1965687,DOM 8         ML# MLE 19959379;DOM 55         ML# MLE         Yet         Realquest Doc# 2565320         Conv:0         NRes         NRes         NRes         NRes         NRes         NRes         NRes         So 200 Sr.4         Conv:0         Conv:0         Conv:0         Conv:0         Conv:0         Conv:0         Conv:0<	ABLE SALE # 3 Sierra Avenue n View, CA 94041 16 miles SW \$ 1,995,000
FATURE         SUBJECT         COMPARABLE SALE #1         COMPARABLE SALE #2         COMPARABLE SALE #2 <thcomparable #2<="" sale="" th=""></thcomparable>	ABLE SALE # 3 Sierra Avenue n View, CA 94041 46 miles SW \$ 1,995,000 43 sq. ft. 31968441;DOM 13
Address         224 Houghton Street         555 Front Lane         555 Front Lane         653           Poximity to Subject         0.13 miles NW         0.16 miles NW         0.4           Sale Prixe         \$         2,500,000         \$         2,230,000         5         2,303,000           Sale Prixe         \$         2,230,000         \$         1,237,400         5         1,237,400         5         1,916,4           Sale Prixe/OrssLiv Area         \$         0.00 sq. ft         \$         1,237,400         5         1,237,400         5         1,916,4           Sale Prixe/OrssLiv Area         \$         0.00 sq. ft         \$         1,224,000         5         ML# MLE 1965687;DON 8         ML# MLE 1905687;DON 8         ML# MLE 1905687;DON 8         ML# MLE 1905692;DON 8         ML# MLE 1	Sierra Avenue n View, CA 94041 46 miles SW \$ 1,995,000 43 sq. ft. 31968441;DOM 13
Mountain View, CA 94041           Proximity to Subject         \$         1,329,05         \$         2,038,000         \$         2,038,000           Sale Price         \$         1,329,05         \$         1,237,40         \$         1,916           Bela Surce(s)         ML# ML 916667/DON 8         ML# ML 919667/DON 8         ML# ML 919637/DON 55         ML # ML 91         Amultin         Amultin         Conv:0         Conv:0 <td>n View, CA 94041 46 miles SW \$ 1,995,000 43 sq. ft. 31968441;DOM 13</td>	n View, CA 94041 46 miles SW \$ 1,995,000 43 sq. ft. 31968441;DOM 13
Provinity to Subject         0.13 miles NW         0.16 miles NW         0.16 miles NW         0.2038,000           Sale Price         \$         2,038,000         \$         2,038,000         \$         1,116,4           Sale Price         \$         2,038,000         \$         1,237,400         \$         1,237	46 miles SW \$ 1,995,000 43 sq. ft. 31968441;DOM 13
Proximity to Subject         0.13 miles NW         0.16 miles NW         0.2           Sale Price         \$2,038,000         \$2,038,000         \$3,038,000         \$1,1916.4           Date Source(s)         ML# ML31965687;DOM 8         ML# ML3193037;DOM 55         MLB MLE           Verification Source(s)         Realquest Doc2# 2555320         Realquest Doc2# 2555320         Realquest Doc2# 2555427           VALUE ADUSTMENTS         DESCRIPTION         +(1) \$ Adjustment         DESCRIPTION         +(1) \$ Adjustment         DESCRIPTION           Sale or Financing         ArmLth         ArmLth         ArmLth         ArmLth         ArmLth           Date of Sale/Time         sol6/24;06/24         0         11/23;010/23         +128,500         SO/724;c0           Ocation         Ares: WorshipPhace         Res         Sol6/24;06/24         0         11/23;010/23         +128,500         SO/724;c0           Ocation         Ares: WorshipPhace         Res         NrRes;	46 miles SW \$ 1,995,000 43 sq. ft. 31968441;DOM 13
Sale Price         \$         2.000.000         \$         2.030.000           Sale Price/GrossLiv Area         \$         0.00         eq. ft         \$         1.237.40         sq. ft         \$         1.916.00           Data Source(s)         ML# ML8196667;DOM 8         ML# ML8199367;DOM 55         ML1 MLA         Sole         Sole         ML8 ML8199667;DOM 8         ML# ML8199367;DOM 55         ML8 ML6           Value ADUSTMENTS         DESCRPTION         DESCRPTION         DESCRPTION         DESCRPTION         DESCRPTION         DESCRPTION         Conv:0	43 sq. ft. 31968441;DOM 13
Sale Fries@costLu Area       0.00       op. ft       5       1.520.05       sp. 1.237.40       op. ft       5       1.916.2         Data Source(s)       ML# ML81965687:DOM 8       ML# ML81965687:DOM 8       ML# ML819855820       Realquest Doc# 25558427       Realquest Value ADUSTMENTS       DESCRIPTION       +(.)\$ Adjustment       DESCRIPTION       +(.)\$ Adju	31968441;DOM 13
Data Source(s)         ML# ML8198687.DOM 6         ML# ML81938379.DOM 55         ML# ML81938379.DOM 55           Verification Source(s)         Readquest Doc# 25653520         Readquest Doc# 25653427         Readquest Doc# 25653427         Readquest Doc# 25653427           Value ADUISTMENTS         DESCRIPTION         +013 Adjustment         DESCRIPTION         +013 Adjustment         DESCRIPTION           Stee Financing         Conv.v0         Conv.v0         Conv.v0         Conv.v0         Conv.v0           Location         ARes WorshipPlace         Ares Comm         0 ARes Byref(comm         +128,500         807724.c0           Leasehold/Fee Simple         Fee Simple         Fee Simple         Fee Simple         Fee Simple         Fee Simple           Site         2162 sf         2614 sf         0         2306 sf         0         4792 st           View         N:Res;         N:Res;         N:Res;         N:Res;         N:Res;         N:Res           Ouality of Construction         O4         O4         O4         O4         AdV         O4         AdV         AdV <t< td=""><td>31968441;DOM 13</td></t<>	31968441;DOM 13
VALUE ADJUSTMENTS         DESCRIPTION         DESCRIPTION         +(-) \$ Adjustment         DESCRIPTION         +(-) \$ Adjustment         DESCRIPTION           Sale or Financing         ArmLth         ArmLth         ArmLth         ArmLth         ArmLth           Concessions         Conv.0         Conv.0         Conv.0         Conv.0         Conv.0           Dete of SaleTime         ARes.WorshipPlace         ARes.Comm         0.4.Res.MorshipPlace         Fee Simple         Fie Simple         Fie Simple	t Please Comment
Sale or Financing         ArmLth         ArmLth         ArmLth         ArmLth         ArmLth           Conv;0         C	
Concessions         Conv;0         Co	ION +(-) \$ Adjustm
Concessions         Conv.0         Conv.0         Conv.0         Conv.0           Date of Sale/Time         sol6/24;cc6/24         0         s11/23;c10/23         +128,500         s07/24;c0           Location         A;Res;WorshipPlace         A;Res;Comm         0         A;Res;Res;Korm         +128,500         s07/24;c0           Leasehold/Fee Simple         Fee Simple         Fie Simple         Fie Simple         Fie Simple<	n
Location         A:Res:WorshipPlace         A:Res:Comm         0         A:Res:BsyRd/Comm         +50,000         N:Res           Leasehold/Fee Simple         Fee Simple         N:Res:         N:Res: <td< td=""><td>)</td></td<>	)
Leasehold/Fee Simple         Fee Simple         Fee Simple         Fee Simple         Fee Simple           Site         2162 sf         2614 sf         0         2006 sf         0         472e s           Design (Style)         DT2;Contemp         DT2;Contemp         DT2;Contemp         DT1;Ram         N;Res;         N;Res;           Quality of Construction         Q4         Q4         Q4         Q4         Q4           Actual Age         2.9         2.8         0         2.7         .0         6.4           Condition         C-4         C-3         -30.000         C3         -30.000         Total Bdrms           Barsenet A Finished         Osf         0         6.3         2.1         6.4         2           Gross Living Area         1.258         s.g.ft         1.635         s.g.ft         -264,500         1.041           Basemet A Finished         0.sf         0.sf         0.sf         0.sf         0.sf           Pactor PatiOPack         PortA/Central         FWA/Central         FWA/Central         FWA/Central         FWA/Central           Fireplaces         1         Fireplace         1         Fireplace         1         Fireplace         1         Fireplace	6/24
Site         2162 sf         2614 sf         0         2306 sf         0         4792 s           View         N;Res;         N;Res; <td< td=""><td>; -50,0</td></td<>	; -50,0
Site         2162 sf         2614 sf         0         2306 sf         0         4792 sf           View         N;Res;         N;Res; <t< td=""><td>ple</td></t<>	ple
Design (Style)         DT2;Contemp         DT2;Contemp         DT1;Rar           Quality of Construction         Q4         Q4         Q4         Q4         Q4           Actual Age         29         28         0         27         0         84           Condition         C4         C3         -30,000         C3         -30,000         C4           Above Grade         Total Bdms         Baths         Total Bdms         Baths         -10,000         Total Bdms         Baths         -264,500         1,041         Basement & Finished         0sf         0sf         0sf         Osf         Dosf         Descentral         EWA/Central         FWA/Central         FWA/Central         FWA/Central         FWA/Central         FWA/Central         FWA/Central         Porch/Concrete	sf -105,0
Quality of Construction         Q4         Q4         Q4         Q4         Q4           Actual Age         29         28         0         27         0         64           Condition         C4         C3         -30,000         C3         -30,000         C4           Above Grade         Total         Bdrms         Baths         Total         Bdrms         Baths         -10,000         Total         Bdrms           Rom Count         5         2         2.1         6         3         2.1         4         2           Gross Living Area         1,258         sq. ft         1,635         sq. ft         -266,500         1,647         sq. ft         -264,500         1,041           Basement & Finished         Osf	-
Quality of Construction         Q4         Q4         Q4         Q4           Actual Age         29         28         0         27         0         84           Condition         C4         C3         -30,000         C3         -30,000         C4           Above Grade         Total         Bdrms         Baths         Total         Bdrms         Baths         -10,000         Total         Bdrms         Rom Count         5         2         2.1         6         3         2.1         4         2           Gross Living Area         1,258         sq. ft         1,635         sq. ft         -256,500         1,647         sq. ft         -264,500         1,041           Basement & Finished         Osf	nch
Condition         C4         C3         -30,000         C3         -30,000         C4           Above Grade         Total Bdrms         Baths         Total Bdrms         Baths         -10,000         Total Bdrms         File         -264,500         1,041         Baths         Total Bdrms         File         -264,500         1,041         Bdrms         File         -264,500         1,041         Daths         Dath	
Condition         C4         C3         -30,000         C3         -30,000         C4           Above Grade         Total Bdrms         Baths         Total Bdrms         Baths         -10,000         Total Bdrms         File         -264,500         1,041         Baths         Total Bdrms         File         -264,500         1,041         Bdrms         File         -264,500         1,041         Daths         Dath	+27,5
Above Grade       Total       Batms       Total	
Room Count         5         2         2.1         6         3         2.1         6         3         2.1         4         2           Gross Living Area         1,258         sq. ft         1,635         sq. ft         -256,500         1,647         sq. ft         -264,500         1,041           Basement & Finished         Osf         Osf         Osf         Osf         Osf         Osf         Osf           Rooms Below Grade         FWA/Central         FWA/Ce	Baths
Gross Living Area       1,258       sq. ft.       1,635       sq. ft.       -256,500       1,647       sq. ft.       -264,500       1,041         Basement & Finished       0sf       0sf       0sf       0sf       0sf       0sf         Rooms Below Grade       0sf       0sf       0sf       0sf       0sf       0sf         Heating/Cooling       FWA/Central       FWA/Central       FWA/Central       FWA/Central       FWA/Central         Grage/Carport       1gbi1dw       2gbi2dw       -10,000       2gbi2dw       -10,000       1ggd1d         Porch/Pair/Dic/Deck       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete       None       None         Poil       None       None       None       None       None       None       None         Verage       Adjusted Sale Price       None       2,679,000       0       2,145,000       (X + - \$       -36,500       [X + ]       -         Adjusted Sale Price       Net Adj: -12%       \$ .430,500       Goross Adj: 24%       \$ 1,902,000       Gross Adj: 1       1       I       X did       did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this apprais       Data sou	1.0 +30,0
Basement & Finished       Osf       Osf       Osf       Osf       Osf         Functional Utility       Average       Average       Average       Average         Functional Utility       Average       Average       Average       Average         Functional Utility       Average       Average       Average       Average         Heating/Cooling       FWA/Central       FWA/Central       FWA/Central       FWA/Central         Garage/Carport       1gbi1dw       2gbi2dw       -10,000       2gbi2dw       -10,000       1gd1dt         Porch/Patio/Deck       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete       None       Note	sq. ft. +147,5
Rooms Below Grade         Average         Average         Average           Functional Utility         Average         Average         Average           Heating/Cooling         FWA/Central         FWA/Central         FWA/Central           Energy Efficient Items         Dual Pane Window         Dual Pane Window         Dual Pane Window         Dual Pane Window           Garage/Carport         1gbi1dw         2gbi2dw         -10,000         2gbi2dw         -10,000         1gd1dt           Porch/Patio/Deck         Porch/Concrete         None         Note 30, 2,145,000         Q 188000         X +         -         Adjustment(Total)         Image: Nit X +         >         \$ -306,500         Image: X +         -         Note Adj: 3%         Gross Adj: 24%         \$ 1,902,000         Gross Adj: 24%         \$ 1,902,000         Gross Adj: 1         X did         did not reveal any prior sales or transfer of the comparable sales. If not, ex	
Functional Utility       Average       Average       Average       Average         Heating/Cooling       FWA/Central       FWA/Central       FWA/Central       FWA/Central         Energy Efficient Items       Dual Pane Window         Garage/Carport       1 (gbi1dw       2gbi2dw       -10,000       2gbi2dw       -10,000         Gorder       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete       Porch/Concrete         Porch/Patio/Deck       Porch/Concrete       None       None       None       None         Colo       None       None       None       None       None       None         NotAdjustment(Total)	
Energy Efficient Items         Dual Pane Window         Carage/Carport         1gbi1dw         2gbi2dw         -10,000         2gbi2dw         -10,000         1gf1dh           Porch/Patio/Deck         Porch/Concrete         None         2,145,000         0         18800C         X 4         -         Adjusted Sale Price         Net Adj: -12%         Net Adj: -7%         Net Adj: -7%         Net Adj: -7%         Net Adj: -7%         Net Adj: -12%         Y 1,002,000         Gross Adj: 12%         \$ 2,193,500         Gross Adj: 24%         \$ 1,902,000         Gross Adj: 1         I         X did         did not research the sale or transfer sof the subject property and comparable sales. If not, explain           My research         X did         did not reveal any pri	je
Energy Efficient Items         Dual Pane Window         Dual Pane Window         Dual Pane Window         Dual Pane Window           Garage/Carport         1gbi1dw         2gbi2dw         -10,000         2gbi2dw         -10,000         1gd1dh           Porch/Patio/Deck         Porch/Concrete         None         Sono         Sono         Sono         Sono         Sono         None         None         None         None         None         None         None         None         No	
Garage/Carport       1gbi1dw       2gbi2dw       -10,000       2gbi2dw       -10,000       1gd1dx         Porch/Patio/Deck       Porch/Concrete       None       <	
Porch/Patio/Deck         Porch/Concrete         I Fireplace         None         State         State         Stat	N
Pool       None       None       None       None       None         Listing Price \$       None       2,579,000       0       2,145,000       0       188000         Net Adjustment (Total)       +   X - \$ -306,500       +   X - \$ -136,000         X + ] -       Adjusted Sale Price       Net Adj: -12%       Net Adj: -7%       Net Adj: 3%         of Comparables       Gross Adj : 12%       \$ 2,193,500       Gross Adj: 24%       \$ 1,902,000       Gross Adj: 1         I       X did       did not reveal any prior sales or transfers of the subject property and comparable sales. If not, explain         My research       X did       did not reveal any prior sales or transfers of the comparable sales for the year prior to the effective date of this apprais         Data source(s)       RealQuest, MLS.	crete
Listing Price \$       None       2,579,000       0       2,145,000       0       188000         Net Adjustment (Total)       + X - \$       -306,500       + X - \$       -136,000       IX + -         Adjusted Sale Price       Net Adj: -12%       Net Adj: -7%       Net Adj: 3%         of Comparables       Gross Adj : 12%       \$ 2,193,500       Gross Adj: 24%       \$ 1,902,000       Gross Adj: 1         I       X did       did not research the sale or transfer history of the subject property and comparable sales. If not, explain         My research       X did       did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this apprais         Data source(s)       RealQuest, MLS.         My research       X did       did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale saurce(s)         Data source(s)       RealQuest, MLS       SuBJECT       COMPARABLE SALE # 1       COMPARABLE SALE # 2       <	ace
Net Adjustment (1otal)       I + X - \$ -306,500       I + X - \$ -136,000       X + I - \$ -136,000       X + I - \$ Adjusted Sale Price         Adjusted Sale Price       Net Adj: -12%       Net Adj: -7%       Net Adj: -7%       Net Adj: 3%         of Comparables       Gross Adj : 12%       \$ 2,193,500       Gross Adj: 24%       \$ 1,902,000       Gross Adj: 1         I       X did       did not research the sale or transfer history of the subject property and comparable sales. If not, explain       My research       X did       did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this apprais         Data source(s)       RealQuest, MLS.       My research       X did       did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale source(s)       RealQuest, MLS see sales grid comp4         Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior ITEM       SUBJECT       COMPARABLE SALE # 1       COMPARABLE SALE # 2       COI         Date of Prior Sale/Transfer       04/02/2024       Price of Prior Sale/Transfer       \$ 02/01/2023       02/01/2023       02/01/2023         Data Source(s)       DOC# 25617421       Realquest       Realquest       Realquest       Effective Data Source(s)       02/01/2023       02/01/2023 <td< td=""><td></td></td<>	
Net Adjustment (1otal)       I <td>0</td>	0
of Comparables       Gross Adj: 12%       \$ 2,193,500       Gross Adj: 24%       \$ 1,902,000       Gross Adj: 1         I       X       did       did not research the sale or transfer history of the subject property and comparable sales. If not, explain         My research       X       did       did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this apprais         Data source(s)       RealQuest, MLS.         My research       X       did       did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sales         Data source(s)       RealQuest, MLS       see sales grid       comp4         Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior         ITEM       SUBJECT       COMPARABLE SALE # 1       COMPARABLE SALE # 2       COI         Date of Prior Sale/Transfer       04/02/2024	\$ 50,000
Image: Comparables       Cross Adj : 12%       \$ 2,193,500       Gross Adj: 24%       \$ 1,902,000       Gross Adj: 1         I       X       did       did not research the sale or transfer history of the subject property and comparable sales. If not, explain         My research       X       did       did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraise         Data source(s)       RealQuest, MLS.         My research       X       did         did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale saurce(s)         Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior in the of Prior Sale/Transfer         04/02/2024       ITEM       SUBJECT         Price of Prior Sale/Transfer       04/02/2024         Price of Prior Sale/Transfer       \$0         Data Source(s)       DOC# 25617421       Realquest         Effective Date of Data Source(s)       02/01/2023       02/01/2023       02/01/2023         Analysis of prior sale or transfer history of the subject was a NON Armlength transaction: Notice of Default. Other three p armlengh transactions at Data 1/31/2024, DOC#25592785(Notice of Rescission); Date 12/22/2023; Doc#25578580(Notice of 11/27/2023; Doc#25567639(Notice of Default);	
My research       X       did       did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this apprais         Data source(s)       RealQuest, MLS.         My research       X       did       did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sales         Data source(s)       RealQuest, MLS       see sales grid       comp4         Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior in the date of Prior Sale/Transfer       04/02/2024         Date of Prior Sale/Transfer       04/02/2024       COI         Price of Prior Sale/Transfer       \$0       grid of the comparable sales         Data Source(s)       DOC# 25617421       Realquest       Realquest         Effective Date of Data Source(s)       02/01/2023       02/01/2023       02/01/2023         Analysis of prior sale or transfer history of the subject property and comparable sales       Search the database, no prior sale of the comparafice property and comparable sales       Not comparafice prior sale of the subject property and comparable sales       Search the database, no prior sale of the comparafice prior sale of the subject property and comparable sales       Search the database, no prior sale of the comparafice prior sale of the subject property	<mark>8% </mark> \$ 2,045,00
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior and comparable sales sale)         Date of Prior Sale/Transfer       04/02/2024       COMPARABLE SALE # 1       COMPARABLE SALE # 2       COMPARAB	ale.
ITEMSUBJECTCOMPARABLE SALE # 1COMPARABLE SALE # 2COMPARABLE SALE # 2Date of Prior Sale/Transfer04/02/2024Price of Prior Sale/Transfer\$0Data Source(s)DOC# 25617421RealquestRealquestEffective Date of Data Source(s)02/01/202302/01/202302/01/2023Analysis of prior sale or transfer history of the subject property and comparable salesSearch the database, no prior sale of the compara for the last 12 months. The previous sale of the subject was a NON Armlength transaction: Notice of Default. Other three prior armlengh transactions at Date 1/31/2024, DOC#25592785(Notice of Rescission); Date 12/22/2023; Doc#25578580(Notice of Default);	
Date of Prior Sale/Transfer04/02/2024Image: Constraint of the subject property and comparable salesConstraint of the sale of the subject property and comparable salesConstraint of the sale of the subject property and comparable salesConstraint of the sale of the subject property and comparable salesConstraint of the sale of the comparation of the subject property and comparable salesConstraint of the sale of the comparation of the subject property and comparable salesConstraint of the sale of the comparation of the subject property and comparable salesConstraint of the sale of the comparation of the subject property and comparable salesConstraint of the sale of the comparation of the subject property and comparable salesConstraint of the sale of the comparation of the subject property and comparable salesConstraint of the sale of the comparation of the sale of the subject was a NON Armlength transaction: Notice of Default. Other three property and the sale of	sales on page 3).
Price of Prior Sale/Transfer\$0Data Source(s)DOC# 25617421RealquestRealquestEffective Date of Data Source(s)02/01/202302/01/202302/01/2023Analysis of prior sale or transfer history of the subject property and comparable salesSearch the database, no prior sale of the compara for the last 12 months. The previous sale of the subject was a NON Armlength transaction: Notice of Default. Other three property and transaction at Date 1/31/2024, DOC#25592785(Notice of Rescission); Date 12/22/2023;Doc#25578580(Notice of Default);	MPARABLE SALE # 3
Data Source(s)         DOC# 25617421         Realquest         Realquest           Effective Date of Data Source(s)         02/01/2023         02/01/2023         02/01/2023           Analysis of prior sale or transfer history of the subject property and comparable sales         Search the database, no prior sale of the compara           for the last 12 months.         The previous sale of the subject was a NON Armlength transaction: Notice of Default. Other three property and comparable sales         Search the database, no prior sale of the compara           armlengh transactions at Date 1/31/2024,DOC#25592785(Notice of Rescission); Date 12/22/2023;Doc#25578580(Notice of 11/27/2023;Doc#25567639(Notice of Default);         11/27/2023;Doc#25567639(Notice of Default);	
Effective Date of Data Source(s)         02/01/2023         02/01/2023         02/01/2023           Analysis of prior sale or transfer history of the subject property and comparable sales         Search the database, no prior sale of the comparation of the subject was a NON Armlength transaction: Notice of Default. Other three parmlengh transactions at Date 1/31/2024, DOC#25592785(Notice of Rescission); Date 12/22/2023;Doc#25578580(Notice of Default);	
Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the comparation for the last 12 months. The previous sale of the subject was a NON Armlength transaction: Notice of Default. Other three parmlengh transactions at Date 1/31/2024,DOC#25592785(Notice of Rescission); Date 12/22/2023;Doc#25578580(Notice of 11/27/2023;Doc#25567639(Notice of Default);	Realquest
for the last 12 months. The previous sale of the subject was a NON Armlength transaction: Notice of Default. Other three p armlengh transactions at Date 1/31/2024,DOC#25592785(Notice of Rescission); Date 12/22/2023;Doc#25578580(Notice of 11/27/2023;Doc#25567639(Notice of Default);	02/01/2023
armlengh transactions at Date 1/31/2024,DOC#25592785(Notice of Rescission); Date 12/22/2023;Doc#25578580(Notice of 11/27/2023;Doc#25567639(Notice of Default);	
Summary of Sales Comparison Approach All Comps are closed sales within last 10 months of similar design and age, and sim	ilar quality
condition and appeal from subject's market area.	,
Adjustments are made as follows: 1). Site: \$40/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gros	s living area:
\$680/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$5000/Bedroom; 4). Bathroom: \$20000/Bathroom; 5). Age: \$	\$500/Year(For age
difference more than 50 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8). The monthly time adjustment	ent used 0.7% for
	ding to 1004MC
Data, 9).Location:\$50000/per benefit/Adverse Factor; 10).Energy:\$20000/Solar Panels;The above adjustment are obtained	ed by paired
analysis of the comparables in the subject's neighborhood and is typical to the area.	
Indicated Value by Sales Comparison Approach \$ 2,030,000	
Indicated Value by: Sales Comparison Approach \$ 2,030,000 Cost Approach (if developed) \$ 2,029,934 Income Approach (if developed)	1 <i>1</i> ·
Most emphasis is on the market comparison approach which considers sales of similar properties within subject's neighbourhood. Cost ap Income approach is not applicable: As the subject is used as a primary resident and almost all the homes in the subject's neighborhood ar	
owner occupancy The digital signatures on this report are password protected. They are true and exactly same as original ones.	<u>o purchaseu 101</u>
This appraisal is made $X$ "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improve	
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following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **This Ap intended use for the intended lender/client and/or its assigns for use in mortgage transaction**	, or 📃 subjecttothe
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UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

File No. 35667063 Case No. 58000

## Exterior-Only Inspection Residential Appraisal Report

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	Comparable selection:All the comps are arm length transactions.	
	R1=Single family Residence: the minimum lot size for single family is t	5000 sqft or above, The Maximum Residential Density = 9 units per
	acres.But for much newer single family the lot size will be smaller acco	ording to the denisty allowed(Alameda county zoning ordiance:
	http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.	
	This appraisal was ordered in compliance with Appraisal Independence	
	No any personal property is included in this transaction.	
	No any Litigation against the subject or subject's project at the time of	inspection.
	The PUD amenity of the subject are Greenbelt and common area main	ntenance(Landscaping) and all are in a good condition.
	All the comparables are in the same or competing PUD within similar a	amenity, no any marketability difference between the subject's
	community(i.e. the DOM are similar in different PUDs) and the compa	
	The condition adjustment for comp1,comp2,comp7,comp5 and comp6	
	kitchen(newer granite counter top and newer cabinet),Bathrooms(new	.,
	hardwood/tile/carpet) while the subject has less upgraded kitchen(old	
Ë	tile/laminate counter top) and flooring(older laminate/tile/carpet flooring	g). The good condition houses usually with higher sales price, the
COMMENTS	condition adjustment was obtained by the pairing analysis of the comp	parables(comp4 vs comp5 ).
₩	Though the comp2,comp6,comp7,comp8 is beyond the usual guidelin	e of the sold time, the comp1.comp2 and comp6 are beyond the
Ē	usual guide line of the GLA difference as it is subject's immediate or c	
ō	it is still a good comparable.	
Y	Due to this extension and/or the difference of the GLA/lotsize/condition	
Ž	comp6 and comp8 and the pre-adjusted comparable price range is be	yond the usual guideline
<b>ADDITIONAL</b>		
E	Note about the verification source of the comp3 : As it is closed too re-	cently(please see the attached MLS listing) and the deed document
0	number is not recorded in the Realquest. Confirmed with the agent.	
	The age ,lot size ,GLA,location adjustments were obtained by the pair	
	the age difference is within 35 years and the lot size difference within	10% of the subject's lot size is seen as brackted as no adjusment
	are needed in this case.	
	All the comps are in the same or competing neighborhood ( As the ho	using price are mainly impacted by the school's rating, all the
	comparables and the subject have the same or similar school ratings	
	are addressed in the two nearest sold and the the same community s	
	5% each for the remained sold comp).	
	Note that the subject's final market value is higher than the predomir	nant value of the neighborhood . This is because the subject has a
	larger GLA and a good condition and in an increasing market. No any	marketability issue noticed due to this(i.e. the DOM of housing value
	higher than the predominant value is similar to the housing value lowe	
	COST APPROACH TO VALUE	
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INCOME COST A	Provide adequate information for the lender/client to replicate your cost figures and ca Support for the opinion of site value (summary of comparable land sales or other meth cost reference and observed typical cost. Land value arrived at by abs the area . ESTIMATED REPRODUCTIONOR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area . The age/life method is used to calculate physical depreciation. No functional obsolescence or major deferred maintenance noted. Estimated Remaining Economic Life (HUD and VA only) 40 Years INCOME APPROACH TO VALUI Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control	Iculations.         ioods for estimating site value)       Cost estimates based on Marshall & swift         itraction method. The higher Land to improvement ratio is typical for         OPINION OF SITE VALUE       =\$ 1,300,000         Dwelling       1,258       Sq. Ft. @ \$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @ \$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @ \$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @ \$ 130.00       =\$ 27,300         Total Estimate of Cost-new       =\$ 882,740         Less       Physical 38       Functional 0       External 5         Depreciation       335,441       0       27,365       =\$ (362,806)         Depreciated Cost of Improvements       =\$ 519,934       "As-is" Value of Site Improvements       =\$ 2,029,934         Indicated Value By Cost Approach       =\$ 2,029,934       =\$ 2,029,934         E (not required by Fannie Mae.)       =\$ 1ndicated Value by Income Approach       =\$ 2,029,934         FOR PUDs (if applicable)       X No       Unit type(s)       X Detached       Attached
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INCOME COST A	Provide adequate information for the lender/client to replicate your cost figures and ca Support for the opinion of site value (summary of comparable land sales or other meth cost reference and observed typical cost. Land value arrived at by abs the area . ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall & swift cost reference Quality rating from cost service Good Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area . The age/life method is used to calculate physical depreciation. No functional obsolescence or major deferred maintenance noted. Estimated Remaining Economic Life (HUD and VA only) 40 Year: Summary of Income (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowner's Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control Legal Name of Project Town Square Paseo Total number of units rented Total number of units Tota Total number of units rented Total number of units for sale Data	Iculations.         iods for estimating site value)       Cost estimates based on Marshall & swift         traction method. The higher Land to improvement ratio is typical for         OPINION OF SITE VALUE       =\$ 1,300,000         Dwelling       1,258       Sq. Ft. @ \$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @ \$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @ \$ 130.00       =\$ 827,300         Garage/Carport       210       Sq. Ft. @ \$ 130.00       =\$ 27,300         Total Estimate of Cost-new       =\$ 882,740         Less       Physical 38       Functional 0       External 5         Depreciation       335,441       0       27,365       =\$ ( 362,806 )         Depreciated Cost of Improvements       =\$ 519,934       "As-is" Value of Site Improvements       =\$ 2,029,934         K       Indicated Value By Cost Approach       =\$ 2,029,934       E         E       Indicated Value by Income Approach       =\$ 2,029,934         E       Indicated Value by Income Approach       =\$ 2,029,934         E       Indicated Value by Income Approach       =\$ 2,029,934         E       Indicated Value by Income Approach       Indicated Value by Income Approach         Source       Town Square Paseo HOA (408) 225-7380       Inteastacting
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DRMATION INCOME COST A	Provide adequate information for the lender/client to replicate your cost figures and ca         Support for the opinion of site value (summary of comparable land sales or other meth         cost reference and observed typical cost. Land value arrived at by abs         the area .         ESTIMATED       REPRODUCTIONOR       X REPLACEMENT COST NEW         Source of cost data       Marshall & swift cost reference         Quality rating from cost service       Good       Effective date of cost data       Current         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       Physical depreciation is based on the subject's effective age. Cost         estimates based on Marshall & swift cost reference and observed       typical cost. Land value arrived at by abstraction method. Land to         improvement ratio is typical for the area       The age/life method is used         to calculate physical depreciation. No functional obsolescence or         major deferred maintenance noted.         Estimated Remaining Economic Life (HUD and VA only) 40         Year:         INCOME APPROACH TO VALUI         Estimated Monthly Market Rent \$       X Gross Multiplier         Summary of Income (including support for market rent and GRM)       Year:         Provide the following information for PUDs ONLY if the developer/builder is in control       Legal Name of Project       Town Square Paseo         <	Iculations.         oods for estimating site value)       Cost estimates based on Marshall & swift         traction method. The higher Land to improvement ratio is typical for         OPINION OF SITE VALUE       =\$ 1,300,000         Dwelling       1,258       Sq. Ft. @\$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @\$ 680.00       =\$ 855,440         Bsmt       Sq. Ft. @\$ 130.00       =\$ 27,300         Total Estimate of Cost-new       =\$ 882,740         Less       Physical 38       Functional 0       External 5         Depreciation       335,441       0       27,365       =\$ (362,806)         Depreciated Cost of Improvements       =\$ 519,934       "As-is" Value of Site Improvements       =\$ 2,029,934         Indicated Value By Cost Approach       =\$ 2,029,934       =\$ (not required by Fannie Mae.)       =\$ 2,029,934         E       Indicated Value by Income Approach       =\$ 2,029,934       =\$ (not required by Fannie Mae.)       =         =\$ Indicated Value by Income Approach       =\$ 2,029,934       =\$ (not required by Fannie Mae.)       =         =\$ Sold       Indicated Value by Income Approach       =\$ 2,029,934       =\$ (not required by Fannie Mae.)       =         =\$ No Unit type(s)       X Detached       Attached       of the HOA and the subject property is an a
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Bluebay	Appraisa	I Inc.
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35667063 File No.

Market Conditions	Addendum t	to the A	Appraisal R	leport	Case No. 58000	

The purpose of this add	dendum is to provide the lender/client with a clear and	d accurate und	lerstanding of the market tre	ends and con	ditions pre	evalent in the subj	ject
neighborhood. This is a	a required addendum for all appraisal reports with an	effective date	on or after April 1, 2009.				
Property Address	234 Houghton Street	City	Mountain View	State	CA	ZIP Code	94041

Catamount Properties 2018 LLC Borrower

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

	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			O	vera	I Trend		
	Total # of Comparable Sales (Settled)	88	43	53			Increasing		Stable	X	Declining
	Absorption Rate (Total Sales/Months)	14.67	14.33	17.67			Increasing		Stable	X	Declining
	Total # of Comparable Active Listings	0	0	29			Declining		Stable	X	Increasing
	Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	1.64			Declining		Stable	X	Increasing
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			O	vera	I Trend		
S	Median Comparable Sales Price	2,352,500.00	2,517,000.00	2,540,000.00		X	Increasing		Stable		Declining
N S	Median Comparable Sales Days on Market	8	8	8			Declining	X	Stable		Increasing
₹	Median Comparable List Price	N/A	N/A	2,388,000.00			Increasing		Stable	X	Declining
A	Median Comparable Listings Days on Market	N/A	N/A	13		X	Declining		Stable		Increasing
≪		106.00	111.00	110.00		X	Increasing		Stable		Declining
<b>H</b> O	Seller-(developer, builder, etc,) paid financial assistan	ce prevalent?	Yes X	No			Declining	X	Stable		Increasing
AR	Explain in detail seller concessions trends for the past	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, in	ncre	easii	ng use of buy	dowr	ns, closing c	osts	
SFA	condo fees, options, etc.)								-		
	The concession were not seen as often as b	efore,the supply a	ind demand is in	balance,							

MARKET

Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). Are foreclosure sales (REO sales) a factor in the market? No, as there is only few distressed properties in the subject's neighborhood( none of 184 sold comps and none of 29 active/pending comps within last 12 months are distressed sales), the prices will NOT be affected.

#### Cite data sources for above information.

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

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Overall the market in the subject's neighborhood is increasing overall for the the last 12 months BUT in a smaller increasing rate for the most recent 6 months (Comparing the medium price of most recent 3 months data to the previous 7-12 months data and the monthly time adjustment rate will be (25400/23525-1)/12\*100=0.7% for the contract date difference more than 6 months. Comparing the medium price of most recent 3 months data to the previous 4-6 months data and the monthly time adjustment rate will be (25400/25170-1)/6\*100=0.2% for the previous 4-6 months sold comparables.

As there is no any active/pending comparables in the previous 4-12 months, thus I entered 'N/A' in the above table.

	If the subject is a unit in a condominium or cooperative	e project, complete the	e following:	Project Name:						
	Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		0	veral	l Trend		
	Total # of Comparable Sales (Settled)					Increasing		Stable		Declining
	Absorption Rate (Total Sales/Months)					Increasing		Stable		Declining
	Total # of Active Comparable Listings					Declining		Stable		Increasing
0	Months of Unit Supply (Total Listings/Ab. Rate)					Declining		Stable		Increasing
5	Are foreclosures sales (REO sales) a factor in the pro	ject? 🗌 Yes 🛛	No If yes, ind	icate the number of RI	EO li	stings and expl	ain th	e trends in l	isting	s and sales
ų	of foreclosed properties.									
Ś										
7										
5										
3										
ğ										
Z										
25										
	Summarize the above trends and address the impact	on the subject unit and	d project.							
		1								
ÿ	Signature		Signature							
2	Appraiser Name Huibin I	Lan	Supervisor	Name						
AY.	Company Name Bluebay App	raisal Inc.	Company N	lame						
A	Company Address 41041 Trimboli Way #149	2, Fremont, CA 94	538 Company A	ddress						
	State License/Certification # AR030132	State C	A State Licen	se/Certification #					Sta	te
	Email Address appraiserlan@	yahoo.com	Email Addr	ess						
ed	die Mac Form 71 March 2009 UAD Versio	on 9/2011 Produce	ed by ClickFORM	IS Software 800-6	22-8	3727 Fannie M	lae F	orm 1004M0	C Ma	rch 2009

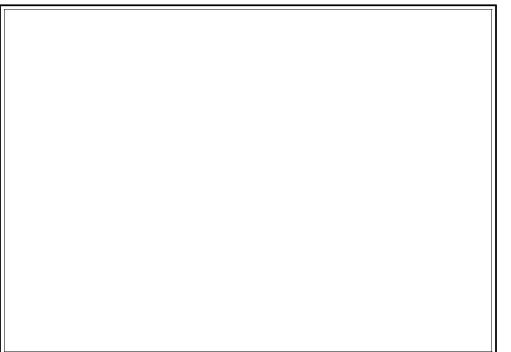
### Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

File No. 35667063 Case No. 58000

Borrower Catamount Properties	2018 LLC			-		
Property Address 234 Houghton	Street					
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc	·	Address	2015 Manhattan E	each Blvd Suite 10	0, Redondo Beach, C	CA 90278



**FRONT OF SUBJECT PROPERTY** 234 Houghton Street Mountain View, CA 94041







STREET SCENE

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

File No. 35667063 Case No. 58000

Borrower Catamount Properties 2018 LLC

Property Ac	dress 234 Hought	ton Street					
City	Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Clie	ent	Wedgewood Inc	Address	2015 Manhattan Bea	ach Blvd Suite	100, Redondo Beac	h, CA 90278

Address 024 U.S.	5	SUBJEC	т	C	OMPA	RABLE	SALE# 4		COMPA	RABLE S	ALE# 5	C	OMPAR	ABLE SA	ALE #	6
Address 234 Ho	ughton	Stree	t		354	Flynn	Avenue		560 Y	′osemit	e Avenue		30	01 Pine	Way	
Mountain	View, (	CA 940	041	Mo	ountai	in View	, CA 94043		Mounta	in View	, CA 94041	N	lounta	in View	, CA	94041
Proximity to Subject					0.	95 mile	s NE		0.4	47 mile	s SW			).12 mil		
Sale Price	\$					\$	2,150,000			\$	2,298,000			\$	2,2	200,500
Sale Price/Gross Liv. Area	\$	0.00	sq. ft.	\$ 1	,776.	86 s	g. ft.	\$	1,630.	94 s	q. ft.	\$	1,258.	87 s	q. ft.	
Data Source(s)					# ML	81953	543;DOM 3		ML# ML	819684	41;DOM 13	M	L# ML	819445		OM 13
Verification Source(s)				Rea	alque	st Doci	# 25613637				#25646472			st Doci		
VALUE ADJUSTMENTS	DE	SCRIPT	ΓΙΟΝ		SCRIP		+(-) \$ Adjustment		DESCRIPT		+(-) \$ Adjustment		SCRIPT			Adjustm
Sale or Financing					ArmLt				ArmLt		() + · · · · · · · · · · · · · · · · · ·		ArmLt			
Concessions					Conv;				Conv;				Conv;	0		
Date of Sale/Time					24;c0		+21,500		s06/24;c0		C		1/23;c1			+138,5
Location	A;Res	;Worsh	ipPlace		es;Bs		0		N;Res		-50,000		Res;Co			
Leasehold/Fee Simple		e Sim			e Sim	-			Fee Sim		,		ee Sim			
Site		2162 s			663 s		-140,000		4792 :		-105,000		1307 :			+34,0
View		N;Res	;	١	N;Res	s;			N;Res	з;			N;Res	з;		
Design (Style)		2;Cont			1;Rai		0		DT1;Ra		C	DT	2;Con	temp		
Quality of Construction		Q4	•		Q4				Q4				Q4			
Actual Age		29			68		0	)	96		+33,500		28			
Condition		C4			C4				C3		-30,000		C3			-30,0
Above Grade	Total	Bdrms.	Baths	Total B	drms.	Baths	-10,000	Tc	otal Bdrms.	Baths	-10,000			Baths		-10,0
Room Count	5	2	2.1	6	3	2.0	+10,000		6 3	1.1	+20,000		3	3.1		-20,0
Gross Living Area	1,	258	sq. ft.	1,2	210	sq. ft.	+32,500	-	1,409	sq. ft.	-102,500		,748	sq. ft.		-333,0
Basement & Finished		0sf			0sf				0sf				0sf			
Rooms Below Grade																
Functional Utility	A	Averag	je	A	verag	je			Avera	ge			Avera	ge		
Heating/Cooling	F۷	VA/Cer	ntral	F۷	VA/No	one	+3,000	)	FWA/No	one	+3,000	F۷	VA/Ce	ntral		
Energy Efficient Items	Dual	Pane W	Vindow	Dual P	ane V	Vindow		D	)ual Pane V	Vindow		Dual	Pane V	Vindow		
Garage/Carport		1gbi1d	W	2	ga2d	W	-10,000	)	1gd1d	w	C		2gbi2d	lw		-10,0
Porch/Patio/Deck	Porc	ch/Con	crete	Porch	h/Cor	ncrete			Porch/Cor	ncrete		Por	ch/Cor	ncrete		
Fireplaces	1	Firepla	ace	1 F	Firepla	ace			1 Firepla	ace			None	•		+5,0
Pool		None			None	;			None	•			None	•		
Listing Price \$		None	•	19	998,0	00	0		2,298,0	000	C		19980	00		
Net Adjustment (Total)					+ X	-	\$ -93,000		+ X	-	\$ -241,000	-	+ X -		\$ -	225,500
				Net Ad	lj: -4%	6		Ne	et Adj: -10	%		Net A	dj: -10	%		
Adjusted Sale Price				Gross	Adj :	11%	\$ 2,057,000	Gr	ross Adi: 1	15%	\$ 2,057,000	Gross	s Adj: 2	26%	\$ 1	975,00
· · · · ·								-							T	
Adjusted Sale Price of Comparables															Ţ	
Adjusted Sale Price of Comparables Report the results of the r	esearch	and an	-		sale o			ject	t property an							
Adjusted Sale Price of Comparables Report the results of the r ITEM		and an	SU	BJECT			COMPARABLE SA	ject	t property an		rable sales ARABLE SALE #	5	CON	IPARABL		.E# 6
Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe	er	and an	SUI 04/0	BJECT 2/2024			07/26/202	ject	t property an			5	COM	IPARABL		.E# 6
Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe	er		SUI 04/0	BJECT 2/2024 \$0			COMPARABLE SA 07/26/202 \$0	ject LE 23	t property an # 4		ARABLE SALE #	5	CON		E SAI	
Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s)	er er		<u>SUI</u> 04/0 DOC#	BJECT 2/2024 \$0 256174	21		COMPARABLE SA 07/26/202 \$0 DOC# 2550	ject <u>LE</u> 23	t property an # 4	COMP	ARABLE SALE #	5	COM	Rea	E SAI	t
Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou	er er urce(s)		SUI 04/0 DOC# 02/0	BJECT 2/2024 \$0 256174 1/2023	21	(	COMPARABLE SA 07/26/202 \$0 DOC# 2550 02/01/202	ject LE 23 578 23	t property an # 4 89	COMP	ARABLE SALE # Realquest 02/01/2023			Rea 02/01	E SAI	t 3
Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or transfe	er er urce(s) ansfer h		SUI 04/0 DOC# 02/0	BJECT 2/2024 \$0 256174 1/2023	21	(	COMPARABLE SA 07/26/202 \$0 DOC# 2550 02/01/202	ject LE 23 578 23	t property an # 4 89	COMP	ARABLE SALE #			Rea 02/01	E SAI	t 3
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Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or transfe	er er urce(s) ansfer h s.	istory of	SUI 04/0 DOC# 02/0 f the sub	BJECT 2/2024 \$0 256174 1/2023 ject prope	21 erty an	d compa	COMPARABLE SA 07/26/202 \$0 DOC# 2550 02/01/202 rable sales Sea	ject LE 23 578 23 rch	t property an # 4 89	COMP	ARABLE SALE # Realquest 02/01/2023			Rea 02/01	E SAI	t 3
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Adjusted Sale Price of Comparables Report the results of the r ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra for the last 12 months	er er urce(s) ansfer h s.	istory of	SUI 04/0 DOC# 02/0 f the sub	BJECT 2/2024 \$0 256174 1/2023 ject prope	21 erty an	d compa	COMPARABLE SA 07/26/202 \$0 DOC# 2550 02/01/202 rable sales Sea	ject LE 23 578 23 rch	t property an # 4 89	COMP	ARABLE SALE # Realquest 02/01/2023			Rea 02/01	E SAI	t 3
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### Bluebay Appraisal Inc. EXTRA COMPARABLES 7-8-9

File No. 35667063 Case No. 58000

Borrower Catamount Properties 2018 LLC

Property Ad	dress 234 Hought	on Street					
City	Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Clie	nt	Wedgewood Inc	Address	2015 Manhattan Bea	ach Blvd Suite	100, Redondo Beac	h, CA 90278

Addr Prox Sale	FEATURE	S	SUBJEC	т	(		ARABLE	SALE#7		COMPAF	RABLE S	ALE# 8		COMPA	RABLE S	ALE #	9
	ress 234 Ho						0 Mercy					pe Drive					-
	Mountain	•			м			, CA 94041	r			, CA 94043					
	ximity to Subject		5/10/10				.29 mile				.94 mil						
- OHIE		\$				0		1,910,000		0	-	1,825,000			\$		
					<b>•</b>	1 050	\$		<b>^</b>	4 705	\$		•			0	
	Price/GrossLiv.Area	\$ (	0.00	sq. ft.		1,650		q. ft.	\$	1,785.		q. ft.	\$		S	sq. ft.	
	a Source(s)							985;DOM 48				57;DOM 22					
	ification Source(s)							#25552553				#25546665					
	UE ADJUSTMENTS	DES	SCRIPT	ION	DE	SCRIF	PTION	+(-) \$ Adjustment	DE	ESCRIPT	ION	+(-) \$ Adjustment		DESCRIP	TION	+(-) \$ Adj	ustm
Sale	e or Financing					ArmL	th			ArmLt	h						
Con	cessions					Conv	;0			Conv;	0						
Date	e of Sale/Time				s10	/23;c	10/23	+120,330	s1 s1	0/23;c0	9/23	+127,750					
Loca	ation	A;Res;	Worsh	ipPlace	A;F	Res;S	chool	C	A	A;Res;H	lwy	C					
Leas	sehold/Fee Simple	Fe	e Sim	ple	Fe	e Sir	nple			ee Sim	-						
Site			2162 s			6534		-174,880		6098 \$		-157,440					
View			N;Res			N;Re		,		N;Res		,					
	sign (Style)		2;Cont			T1;Ra		0	Г	DT1;Rai		0					
_	· · · · ·		Q4	emp		Q4				Q4							
	ality of Construction							. 00.000									
	ual Age		29			85		+28,000		62		0	-				
	ndition		C4			C3	-	-30,000		C3		-30,000			-		
	ove Grade		Bdrms.	Baths		Bdrms	Baths	-10,000		Bdrms.	Baths	-10,000		al  Bdrms	Baths		
	om Count	5	2	2.1	6	3	2.0	+10,000		3	2.0	+10,000					
Gros	ss Living Area	1,2	258	sq. ft.	1,	157	sq. ft.	+68,680	) ^	1,022	sq. ft.	+160,480			sq. ft		
Base	ement & Finished		0sf			0sf				0sf							
Roo	oms Below Grade																
Fund	ctional Utility	A	Averag	le		Avera	qe			Averag	le						
	ating/Cooling		/A/Cer			NA/N	_	+3,000	F	WA/Cei							
	ergy Efficient Items		Pane W				Window	0,000		olar Pa		-20,000					
	age/Carport		lgbi1d			2ga2d		-10,000		2ga2d		-10,000					
	ch/Patio/Deck		h/Con				ncrete	-10,000		rch/Cor		-10,000					
					FUIC			15.000				15.000					
	eplaces	11	Firepla			Non		+5,000		None		+5,000					
Poc			None			Non				None							
List	ting Price \$		None			<u>,999,9</u>	<u>990</u>	C		<u>1,999,9</u>	99	C					
	Adjustment (Total)				X	+	-	\$ 10,130	X		-	\$ 75,790		+	-	\$	
	usted Sale Price				Net A	•				Adj: 4%				: Adj: 0%			
of Co	Comparables				Gross	Adj :	24%	\$ 1,920,130	Gros	s Adj: 2	9%	\$ 1,900,790	Gro	oss Adj:	0%	\$	
Rep	port the results of the r	esearch	and and	alysis of	the prio	r sale o	or transfe	r history of the sub	ject pro	operty an	d compa	rable sales					
5	ITEM			SU	BJECT			COMPARABLE SA	LE #	7	COMP	ARABLE SALE #	8	CO	MPARAB	LE SALE #	9
Date	e of Prior Sale/Transfe	r		04/0	2/2024	1											
	ce of Prior Sale/Transfe				\$0												
	a Source(s)			DOC#		421		Realque	st			Realquest					
<ul> <li>Data</li> </ul>	ective Date of Data Sou				1/2023			02/01/202				02/01/2023					
			inter ( of										the		rahlaa/E	voont oo	mn/
Effe	alysis of prior sale or tra		Story of	the sub	ject prop	berty a	nu compa	arable sales Sea	ICH U	le ualai	Jase,	no prior sale of	uie	compa	ables		mp4
Effe Ana	the least 10 meanshes																
Effe Ana	the last 12 months	5.															
Effe Ana	the last 12 months	5.															
Effe Ana	the last 12 months	3															
Effe Ana	the last 12 months	5															
Effe Ana	the last 12 months	5															
Effe Ana	the last 12 months	5 <u>.</u>															
Effe Ana	the last 12 months	5															
Effe Ana	the last 12 months	3.															
Effe Ana	the last 12 months	3.															
Effe Ana	the last 12 months	5															
Effe Ana for 1					Comps	are (	closed s	ales within last	10 m	onths c	of simila	ar design and a	ge,	and sim	ilar qua	lity, cond	ition
Effe Ana for 1	nmary of Sales Compa	arison Ap			Comps	are (	closed s	ales within last	10 m	onths c	f simila	ar design and a	ge,	and sim	ilar qua	lity, cond	ition
Effe Ana for 1	nmary of Sales Compa d appeal from subj	arison Ap ect's m	narket	area.													ition
Effe Ana for f	nmary of Sales Compa d appeal from subj justments are mad	arison Ap ect's m e as fo	narket ollows:	area. 1). Site	e: \$40/	'SF(F	or lot si	ze difference la	rger t	han 10º	% of th	e subject's lot s	ize)	; 2). Gro	oss livin	g area:	
Effe Ana for 1	nmary of Sales Compa d appeal from subj justments are mad 30/SF(For GLA diff	arison Ap ect's m e as fo ference	narket ollows: e more	area. 1). Site than 2	e: \$40/ 20 sqft)	'SF(F ); 3).	or lot si Bedroor	ze difference la n: \$5000/Bedro	rger t oom; 4	han 10º 1). Bath	% of the room: S	e subject's lot s \$20000/Bathrod	ize) om;	; 2). Gro 5). Age:	oss livin \$500/Y	g area: ′ear(For a	age
Effe Ana for t	nmary of Sales Compa d appeal from subj justments are mad 30/SF(For GLA diff erence more than	arison Ap ect's m e as fo ference 50 yea	narket ollows: e more ars); 6)	area. 1). Site than 2 . Fire p	e: \$40/ 20 sqft) blace: \$	/SF(F ); 3).   \$3,00	or lot si Bedroor 0/Firepl	ze difference la n: \$5000/Bedro ace;7) Car stor	rger t oom; 4 age: {	han 10º 1). Bath \$10,000	% of the room: \$ /car.8)	e subject's lot s \$20000/Bathroo . The monthly	ize) om; time	; 2). Gro 5). Age: e adjust	oss livin \$500/Y ment_u	g area: ′ear(For a sed 0.7%	age o for
Effe Ana for t	nmary of Sales Compa d appeal from subj justments are mad 30/SF(For GLA diff erence more than contract date diffe	arison Ap ect's m e as fo ference 50 yea erence	narket bllows: e more ars); 6) more t	area. 1). Site than 2 ). Fire p than 6	e: \$40/ 20 sqft) blace: \$ month	/SF(F ); 3). I \$3,00 s and	or lot si Bedroor 0/Firepl 0.2% r	ze difference la n: \$5000/Bedro ace;7) Car stor nonthly for the	rger t oom; 4 age: \$ previc	han 10º 4). Bath \$10,000 ous 4-6	% of the room: \$ //car.8) months	e subject's lot s \$20000/Bathroo . The monthly s sold compara	bize) om; time bles	; 2). Gro 5). Age: e adjust acco	oss livin \$500/Y ment_u ording to	g area: ′ear(For a sed 0.7% o 1004MC	age o for
Effe Ana for t	nmary of Sales Compa d appeal from subj justments are mad 30/SF(For GLA diff erence more than contract date diffe ta, 9).Location:\$5	arison Ap ect's m e as fo ference 50 yea erence 50000/p	narket ollows: e more ars); 6) more t per bei	area. 1). Sito than 2 . Fire p than 6 nefit/Ac	e: \$40/ 20 sqft blace: \$ month dverse	/SF(F ); 3).   \$3,00 s and Facto	or lot si Bedroor 0/Firepl 0.2% r or; 10).	ze difference la n: \$5000/Bedro ace;7) Car stor nonthly for the Energy:\$20000	rger t oom; 4 age: { previc /Sola	han 10 <sup>4</sup> 1). Bath \$10,000 bus 4-6 r Panel:	% of the room: \$ //car.8) months	e subject's lot s \$20000/Bathroo . The monthly s sold compara	bize) om; time bles	; 2). Gro 5). Age: e adjust acco	oss livin \$500/Y ment_u ording to	g area: ′ear(For a sed 0.7% o 1004MC	age o for
Effe Ana for t	nmary of Sales Compa d appeal from subj justments are mad 30/SF(For GLA diff erence more than contract date diffe	arison Ap ect's m e as fo ference 50 yea erence 50000/p	narket ollows: e more ars); 6) more t per bei	area. 1). Sito than 2 . Fire p than 6 nefit/Ac	e: \$40/ 20 sqft blace: \$ month dverse	/SF(F ); 3).   \$3,00 s and Facto	or lot si Bedroor 0/Firepl 0.2% r or; 10).	ze difference la n: \$5000/Bedro ace;7) Car stor nonthly for the Energy:\$20000	rger t oom; 4 age: { previc /Sola	han 10 <sup>4</sup> 1). Bath \$10,000 bus 4-6 r Panel:	% of the room: \$ //car.8) months	e subject's lot s \$20000/Bathroo . The monthly s sold compara	bize) om; time bles	; 2). Gro 5). Age: e adjust acco	oss livin \$500/Y ment_u ording to	g area: ′ear(For a sed 0.7% o 1004MC	ag o f

Exterior-Only Inspection Residential Appraisal Report

58000

Case No.

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

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.

manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Exterior-Only Inspection Residential Appraisal Report Case No. 58000

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

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

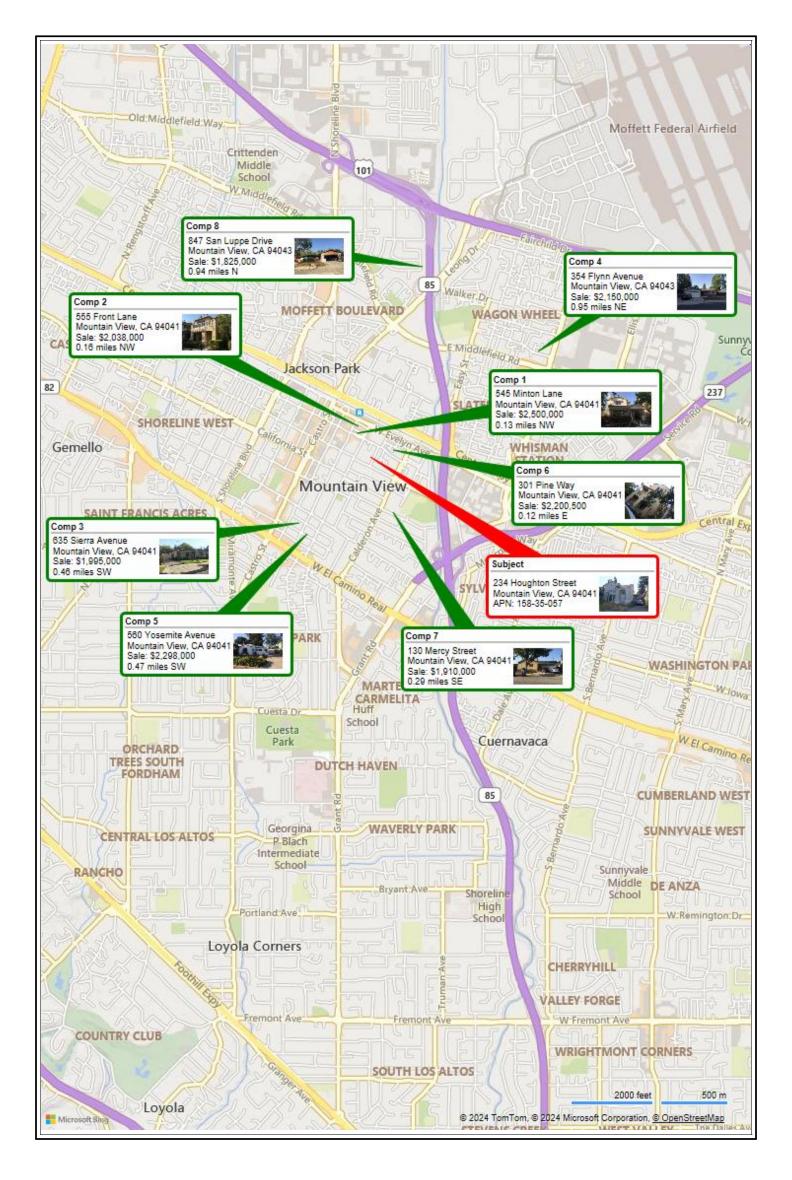
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation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

R	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Huibin Lan	Name
Company Name Bluebay Appraisal Inc.	Company Name
Company Address 41041 Trimboli Way #1492	Company Address
Fremont, CA 94538	
Telephone Number 5106736733	Telephone Number
Email Address appraiserlan@yahoo.com	Email Address
Date of Signature and Report <u>07/11/2024</u>	Date of Signature
Effective Date of Appraisal 07/11/2024	State Certification #
State Certification # AR030132	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 02/18/2025	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
234 Houghton Street	Did not inspect exterior of subject property
Mountain View, CA 94041	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$2,030,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
Freddie Mac Form 2055 March 2005	Fannie Mae Form 2055 March 2005

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 10 of 30

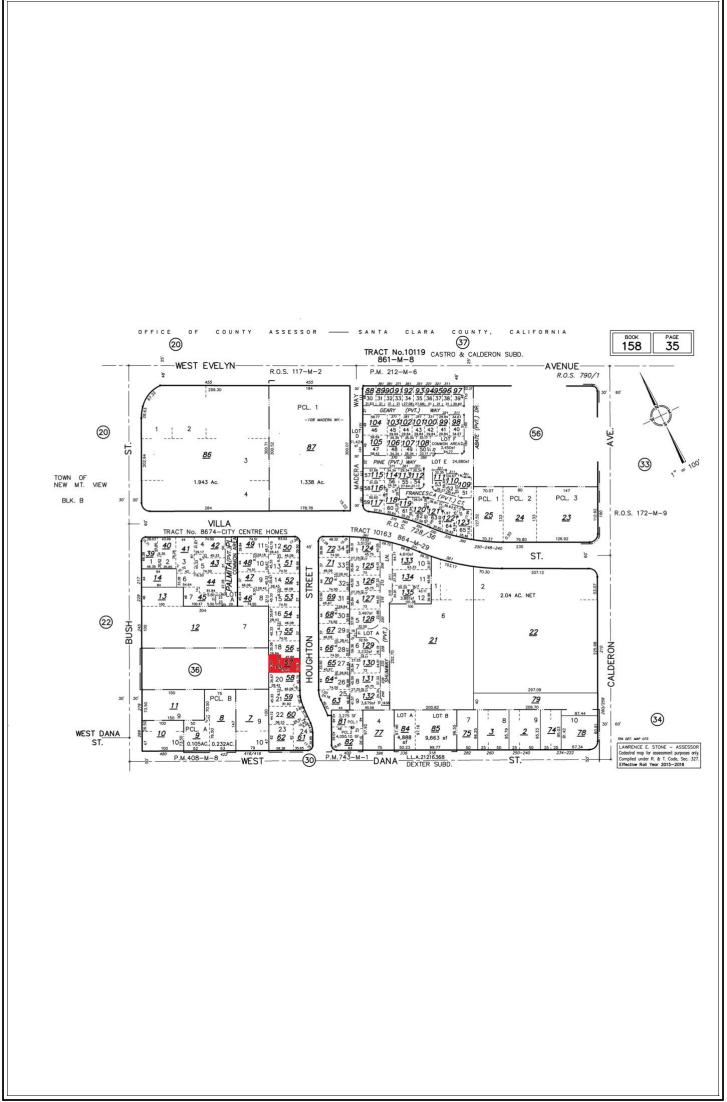
File No. 35667063 Case No. 58000

Borrower Catamount Properti	es 2018 LLC					
Property Address 234 Hought	ton Street					
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd Suite 10	0, Redondo Beac	h, CA 90278



#### Bluebay Appraisal Inc. **PLAT MAP**

Borrower Catamount Properties	s 2018 LLC					
Property Address 234 Houghto	n Street					
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc	·	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo B	each, CA 90278



#### Bluebay Appraisal Inc. COMPARABLES 1-2-3

File No. 35667063 Case No. 58000

Borrower Catamount Properties	2018 LLC					
Property Address 234 Houghton	Street					
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc		Address	2015 Manhattan I	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE # 1 545 Minton Lane Mountain View, CA 94041



210-5

COMPARABLE SALE # 2 555 Front Lane Mountain View, CA 94041

COMPARABLE SALE # 3 635 Sierra Avenue Mountain View, CA 94041

### Bluebay Appraisal Inc. COMPARABLES 4-5-6

File No. 35667063 Case No. 58000

Borrower Catamount Properties	2018 LLC					
Property Address 234 Houghton	Street					
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc		Address	2015 Manhattan I	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE #4354 Flynn Avenue4Mountain View, CA 940434



COMPARABLE SALE #5560 Yosemite Avenue5Mountain View, CA 94041



COMPARABLE SALE # 6 301 Pine Way Mountain View, CA 94041

Bluebay Appraisal Inc. COMPARABLES 7-8-9

File No. 35667063 Case No. 58000

Borrower Cat	amount Properties 20 <sup>-</sup>	18 LLC					
Property Address	234 Houghton Stre	eet					
City Mountain	View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client V	Nedgewood Inc		Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



COMPARABLE SALE #7130 Mercy Street7Mountain View, CA 94041

COMPARABLE SALE #8847 San Luppe DriveMountain View, CA 94043



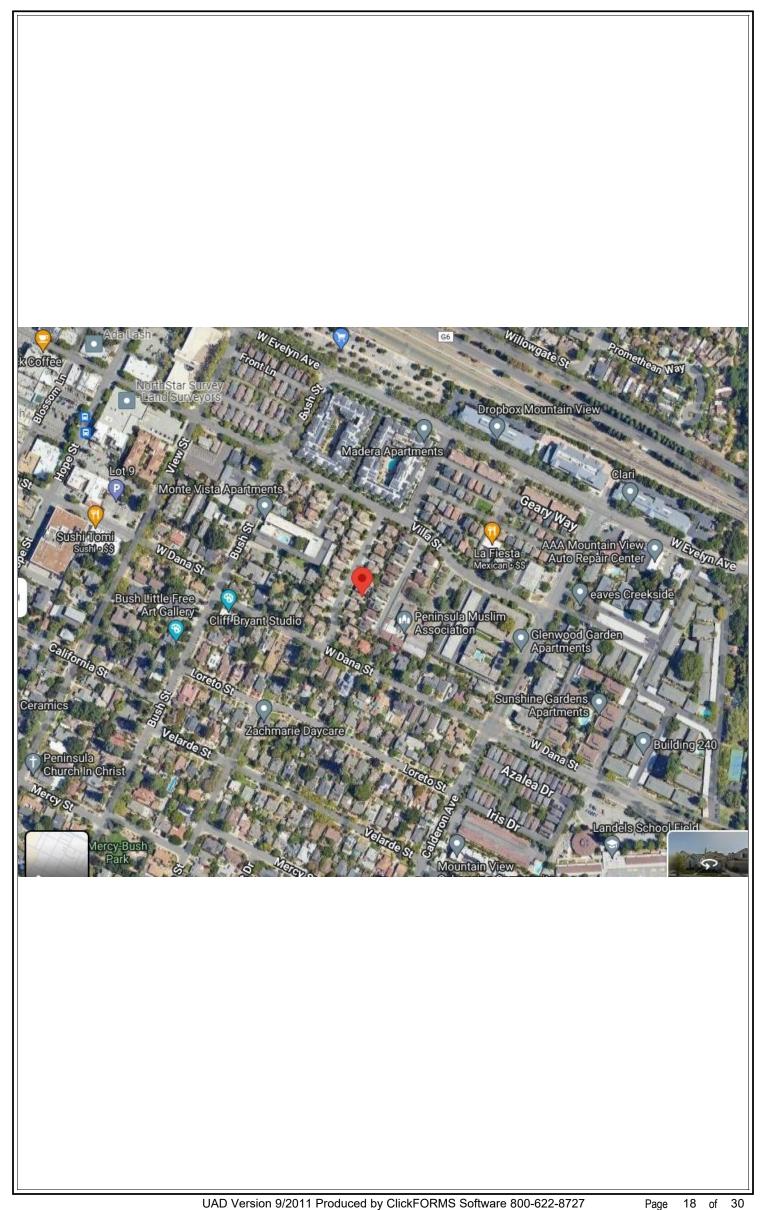
COMPARABLE SALE # 9

er/Client Wedgewood Ind		unty	A	Santa Cla Address 20		nhattan Bea	State ach Blvd Si		ip Code edondo Beach	9404 n, CA 90
3067248	Loretta Dillon, Deputy Bureau Chief, BREA	Effective Date: February 19, 2023 Date Expires: February 18, 2025	BREA APPRAISER IDENTIFICATION NUMBER: AR 030132	This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.	"Certified Residential Real Estate Appraiser"	has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:	Huibin M. Lan	AL ES	Business, Consumer Services & Housing Agency RIIREATIOF REAT ECTATE ADDR ATCERC	

Insurance

	amount Properties 2018 ess 234 Houghton Stree						
City Mountain	View	County	Santa (	Clara	State CA	Zip Code	94041
Lender/Client	Wedgewood Inc		Address	2015 Manhattan	Beach Blvd Suite 100	), Redondo Bea	ch, CA 90278
	GREATAME	$\sim$			DECLARATIO	DNS	
	GREATAME	ERICAN		DF	for AL ESTATE APPR	AIGEDC	
		NCE GROUP			MISSIONS INSUR		Y
	301 E. Fourth Street, Cin	cinnati, OH 45202					-
	THIS IS BO	OTH A CLAIMS M	ADE AND REI	PORTED INS	URANCE POLIC	v	
		PPLIES TO THOSE CI PRTED IN WRITING T					
	Insurance is afforded b	by the company indicated	below: (A capital	stock corporation	)		
	Great American A	Assurance Company					
	Note: The Insurance C	Company selected above	shall herein be refe	rred to as the Con	npany.		
	Policy Number	r: RAP3367375-23		Ren	newal of: RAP3367.	375-22	
	Program Admi	nistrator: Herbe	rt H. Landy Insura	ance Agency Inc.			
	Tiogram Admi		iver Ridge Drive,				
	Item 1. Named Insure	ed: Huibin Lan					-
	Item 2. Address:	41526 Cam	nen St				
	City, State, Zip						
	Item 3. Policy Period	: From 09/08/2023	То 0	9/08/2024			
	-	(Month, Day, Year h dates at 12:01 a.m. Star	r) (Month, Da	v, Year)	and Incurred on stated i	n Itam 2 )	
	37 <sup>-</sup>		ndard Time at the a	iddress of the Nan	led insured as stated i	n nem 2.)	
	Item 4. Limits of Lial	oility:					
	A. \$ <b>500,0</b>	Domega Damages Lim	it of Liability – Ea	ch Claim			
	В. \$ <b>500,0</b>	000 Claim Expens	ses Limit of Liabili	ty – Each Claim			
	C. \$ 1,000	,000 Damages Lim	it of Liability – Pol	licy Aggregate			
	D. \$1,000,	,000 Claim Expens	ses Limit of Liabili	ty - Policy Aggreg	gate		
	Item 5 Deductible (It	nclusive of Claim Expen	1965).				
	A. \$_ 500	Each Claim					
	B. \$ 1,000						
	Item 6. <b>Premium</b> : \$	835.00					
	Item 7. Retroactive D	ate (if applicable): 0	9/08/2006				
	Item 8. Forms, Notice	es and Endorsements at	tached:				
		15) D42300 CA (10/13			P	4	
	D42402 (05/1 D42414 (08/1	13) D42408 (05/13) D 19)	42412 (05/17) D	42413 (00/17)	Kenzya.m	annon	
		100 B			Authorized Rep	resentative	
						<b>D</b>	
	D42101 (03/15)					Page 1 of 1	

Borrower Catamount Properties 2018 L	LC					
Property Address 234 Houghton Street						
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc		Address 2015 Manhattan Be	ach Blvd S	uite 100	, Redondo Bea	ch, CA 90278



File No. 35667063 Case No. 58000

lountain View r/Client Wedgew	County	Santa Address			CA Zip Code e 100, Redondo Beach,	940 CA 9
/11/24, 10:13 PM			Matrix			
	ra Avenue, Mountain V	iew, California	94041	View Comparable	Properties	
Listing						
	R	Report Listing				
		12/17/17/1	U	MLS #: Beds:	ML81968441 2	
- mpr		Mountain View	1152	Baths (F/P):	The second s	
Sale martine	the states to	Public Library	ADA	Apprx Lot: Apprx Acr:	4,792 SqFt (Realist*) 0.110 Acres	
		Mountain	OLD MOUNTAIN	Age/Yr Blt: Parcel#:	84/1940 (Realist*) 158-09-040	
		View		DOM: LA:	13 Nancy A, Stuhr	
Contraction of the second				LA Ph: BA:	(650) 575-8300 Bei Wu	
the last		Consta	Phyllis .	Recent:		
1/21		COOGERS	Map data ©2024 Goo	99e 07/11/202 P->S	4 : Changed to Sold :	
- /	3	I A 😳 🛛 🖄 🚹 🎕		SYMBIUM AD	lloptions	
				ST MBIOM_AD		
635 Sierra Aven County:	ue, Mountain View 94041 Santa Clara	Status: Orig Price:	Sold \$1,880,000	Dates Original:	06/05/2024	
Area: Class:	207 - Downtown Mountain View Res. Single Family / Detached	List Price: Sale Price:	\$1,880,000 \$1,995,000	List: Sale:	06/05/2024 06/18/2024	
Land Use: Comm:	SFR 2.5%	\$/Primary SqFt: \$/Total SqFt		COE: Expires:	07/10/2024 08/13/2024	
L.Type/Service:	Exclusive Right to Sell, Full Service	HOA Fee:	/	Off Mrkt: LOE:	22	
Special Info: Ownership:	Not Applicable	Zoning:	R1	Incorp: City Limit:	No Yes	
Fin Terms: Public:				Possession:	COE	
Private:						
Showing Inform	ation	Showing & Locatio	n ———			
Occupied By: Show Contact:	Vacant	Owner: Show type:	Levratto Mildred M ( Vacant	(Te) Gt.Code:		
Occupant Nm: Phone:		Occupant Ph: Add Instruct:				
Instructions: Map	Lockbox - Supra iBox Bluetooth LE,	School				
X Street: Directions:	Hope and View	Elem: Middle:		ham Middle / M	Iountain View Whisman	
Prop Faces:	North	High: Bui <b>l</b> ding #:	Mountain View Hi	<b>gh</b> / Mountain Vi	ew-Los Altos Union High	
# offers:		Closing Details Sold Remarks:				
Buyer Finance:	Conventional Loan	Concession: Tour		LOE:	22	
	Altos/Mountain View District in Downtown. I look forward to see	Silico	Valley Association of	of REALTORS		
Accessibility:		Features	No		7	
Bathroom: Bedroom:	Shower over Tub - 1, Tile	Interior: Kitchen:				
Communication: Construct Type:		Laundry: Lot Desc:	Grade - Level -			
Cooling:	Ceiling Fan, Central AC	Other Rooms:	Den/Study/Office, L	•		
ttps://search.mlslisting	s.com/Matrix/Results.aspx?c=H4sIAA	AAAAAEAItWMjWxMFLS	UTIHYksgNjQxNoFTe	aU5ORACJIfgEU	EoGZkCjTGA6olzBjGh	2/

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

File No. 35667063 Case No. 58000

### **Requirements - Condition and Quality Ratings Usage**

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

#### **Condition Ratings and Definitions**

#### C1

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

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

#### C2

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

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

#### C3

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

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

#### C4

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

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

#### C5

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

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

#### C6

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

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

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

File No. 35667063 Case No. 58000

#### **Quality Ratings and Definitions**

#### Q1

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

#### Q2

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

#### Q3

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

#### Q4

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

#### Q5

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

#### Q6

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

#### Requirements - Definitions of Not Updated, Updated and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

#### Example:

3.2 indicates three full baths and two half baths.

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

File No. 35667063 Case No. 58000

Abbreviatior A	n Full Name	May Appear in These Fields Location & View
A ac	Adverse	Area, Site
ac AdjPrk		Location
	Adjacent to Park	
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
	Covered	
		Garage/Carport
DOM	Days On Market	Data Sources
T	Detached Structure	Design (Style)
wb	Driveway	Garage/Carport
Э	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
n	Interior Only Stairs	Basement & Finished Rooms Below Grad
Ind	Industrial	Location & View
Listing	Listing	Sales or Financing Concessions
Lndfl	Landfill	Location
	Limited Sight	View
LtdSght		
MR	Mid Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
Relo	Relocation Sale	Sale or Financing Concessions
REO		
	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
N N	Withdrawn Date	Date of Sale/Time
WO .	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

File No. 35667063 Case No. 58000

Borrower Catamount Properties 2018 LLC

Property Address 234 Houghton	Street					
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc		Address 2015 M	lanhattan Beach	Blvd Suite 100	), Redondo Bea	ch, CA 90278

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

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

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

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

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

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

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

File No. 35667063 Case No. 58000

Borrower Catamount Properties 2018 LLC Property Address 234 Houghton Street

838 Excell CT

944 Trophy DR

1690 Morgan ST

1174 Clark AVE

Property Addres	s 234 Houghton Str	reet					
City Mountai	n View	County	Santa Clara	State	CA	Zip Code	94041
Lender/Client	Wedgewood Inc		Address 2015 Ma	anhattan Beach	n Blvd Suite 100	, Redondo Bead	ch, CA 90278

Appraiser searched out 3 miles from the subject ,within 12 months GLA 700-2100 sqft and city of Mountain View

and found the following 184			2 months GLA 700-2100 Sql	and city of Mountain view
Street Address (Full)	Sale	Sq Ft		
	Price	Total		
363 Ruth AVE	2000000	1140		
862 Tulane CT	3480000	1962		
635 Sierra AVE	1995000	1041		
102 Freedom LN	2200000	1290		
545 Minton LN	2500000	1635		
629 Barbara AVE	3005000	1638		
873 San Lucas AVE	2571000	1389		
637 Lola LN	2760000	1178		
2375 Adele AVE	1650000	1384		
395 Shoreline	2818888	1750		
2420 Our LN	3050000	1882		
171 Santa Rosa AVE	1450000	984		
170 Centre ST	2478000	1593		
725 Rainbow DR	2540000	1730		
143 Laurel WAY	2332000	1339		
364 N Rengstorff AVE	2050000	1340		
700 Farley ST	1770000	877		
1605 Hollingsworth DR	3005000	1479		
1584 Bonita AVE	2918000	1329		
560 Yosemite AVE	2298000	1409		
1640 Mercy ST	2300000	1460		
1298 Cuernavaca Circulo	1765000	1535		
1572 Spring ST	1713000	1258		
109 Chetwood DR	2350000	1641		
266 N Rengstorff AVE	1851000	1076		
1515 Gilmore ST	3000000	1306		
768 Calderon AVE	2452000	1194		
1874 San Luis AVE	2510000	1311		
1074 Judson DR	2750000	1286		
1654 Lee DR	3000000	1458		
102 Promethean WAY	1780000	1389		
223 Lauella CT	2326000	1948		
622 Fairmont AVE	2800000	1692		
1030 Ashley PL	3590000	2089		
111 Dalma DR	2750000	1407		
192 Melia LOOP	2680000	1998		
806 Emily DR	1630000	1100		
367 Fay WAY	1940000	1076		
226 Thompson AVE	2100000	1280		
3440 Truman AVE	3850000	2007		
1524 Bonita AVE	2650000	1193		
286 Monroe DR 1101 Karen WAY	2800000	1773		
	2715000	974 1742		
1425 Gilmore ST	2800001	1742 2074		
1831 Fordham WAY	4411000	2074		

1880000

3000000

1825000

3316500

1348

2030

1182

1762

File No. 35667063 Case No. 58000

Borrower Catamount Properties 2018 LLC

1377 Bonita AVE

2900000

1591

Property Address 234 Houghton Street City Mountain View County

Mountain View her/Client Wedgewood Inc	County	Santa Clara         State         CA         Zip Code         94041           Address         2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 902
		Address 2015 Marinatian Beach Bivd Suite 100, Redondo Beach, CA 902
387 Martens AVE	3460000	1602
487 Church ST	2150000	1364
1100 Karen WAY	2750000	1388
87 Eldora DR	2660000	1124
520 View ST	3315000	1650
537 Devonshire CT	2338000	1755
1248 Phyllis AVE	2750000	1196
210 Mariposa AVE	2300000	1070
369 Ruth AVE	2550000	1440
3391 Lubich DR	2800000	1972
1666 Tulane DR	2811000	1178
936 Valencia AVE	2500000	1679
155 Horizon AVE	1450000	735
767 Calderon AVE	2025000	942
2420 Laura LN	2023000	1332
890 Windmill Park LN	2350000	1755
	2350000	1558
535 McCarty AVE 1224 Miramonte AVE	2888000	1536
107 Beacon ST		1935
	2980000	
595 Anza ST	2605000	1571
1328 Phyllis AVE	3133000	2040
1440 Bonita AVE	2795000	1178
515 Villa ST	1680000	1000
144 Iris DR	2210000	1844
552 Drucilla DR	3127000	1466
355 Fay WAY	2270000	1344
719 Leong DR	1540000	864
565 Sierra AVE	2077000	888
3414 Pyramid WAY	2100000	1776
660 Pettis AVE	2517000	1208
2450 Villa Nueva WAY	3400000	1598
1857 Appletree LN	4088000	1938
2434 Alvin ST	2455000	1116
330 Anna AVE	2800000	1621
1155 Judson DR	2700000	1316
1060 Boranda AVE	2650000	1327
354 Flynn AVE	2150000	1210
774 San Pablo DR	2450000	1302
1837 Fordham WAY	3800000	1946
1719 S Springer RD	2215000	1760
260 Fay WAY	2560000	1588
275 Paul AVE	2525000	1681
114 Whits RD	2460000	1570
89 Centre ST	1600000	1004
2362 Thompson CT	2220000	1104
1430 San Marcos CIR	3010000	1950
955 San Rafael AVE	960000	864
1088 Washington ST	1850000	1120
1704 Walnut DR	2480000	1280
1840 Anthony CT	2300000	974
1817 Limetree LN	3030000	1280

File No. 35667063 Case No. 58000

Borrower Catamount Properties 2018 LLC Property Address 234 Houghton Street

Property Address 234 Houghton Stre City Mountain View	County	Santa Clara State CA Zip Code 94041
Lender/Client Wedgewood Inc		Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
2511 Mardell WAY	2350000	1342
1111 El Monte	2668000	1878
180 Beatrice ST	1750000	842
1147 Cuesta DR	2490000	1280
261 Orchard AVE	2220000	1368
54 Church ST	2570000	1941
491 Burgoyne ST	2610000	1682
2420 Marcelyn AVE	2050000	1140
1666 Morgan ST	1560000	1258
1797 Pilgrim AVE	2500000	974
1631 Spring ST	1671000	1430
663 Yosemite AVE	2605000	1384
1893 Vassar AVE	1785000	1348
1000 Karen WAY	2501000	974
2513 Devri CT	2035000	1216
1868 Vassar AVE	1750000	923
83 Centre ST	1350000	764
2439 Alvin ST	2580000	1548
1577 Ernestine LN	2920000	1392
1174 Fordham WAY	3336000	1671
1596 Dennis LN	2500000	1365
1525 Melba CT	2745000	1316
915 Plumtree LN	3420300	1613
745 Independence AVE	1750000	920
1546 Montalto DR	2836000	1490
540 Bush ST	2550000	1668
301 Pine Way	2200011	1748
3508 Pyramid WAY	2185000	1776
1869 Walnut DR	3925000	2026
555 Front LN	2038000	1647
2409 Laura LN	1790000	1008
130 Mercy ST	1910000	1157
369 Ruth AVE	1950000	1440
1310 Mercy ST	2005000	930
1028 Tulane DR	2975000	1775
461 Whisman Park DR	2130000	1833
174 Fair Oaks ST	1610000	979
1548 Spring ST	1775000	1672
1810 Walnut DR	3420000	1894
64 Paul AVE	2101000	1482
1649 Lee DR	2850000	1739
2410 Villa Nueva WAY	2630000	1598
292 Monroe DR	2725000	1773
1678 Latham ST	1590000	977
1190 Bruckner CIR	3460000	1964
2409 Benjamin DR	1900000	1137
580 Tyrella AVE	2020000	1095
2428 Whitney DR	2510000	1280
568 View ST	2700000	1276
1324 Gilmore ST	2880000	1371
3410 Pyramid WAY	2260000	1751
847 San Luppe DR	1825000	1022
	.020000	

File No. 35667063 Case No. 58000

Property Address 234 Houghton Stre						
City Mountain View	County	Santa Clara	State	CA	Zip Code	94041
ender/Client Wedgewood Inc		Address 2015 N	lanhattan Beach	Blvd Suite 10	0, Redondo Bea	ch, CA 9027
130 Iris DR	1855000	1787				
246 Farley ST	1760000	860				
1903 Milano WAY	2200000	1977				
182 Melia LOOP	2491000	1812				
407 Hedgerow CT	2500000	1970				
1744 Begen AVE	2775000	1846				
1463 Todd ST	3050000	1457				
1841 Doane AVE	2168000	1400				
2424 Whitney DR	2255000	1104				
2439 Marjorie CT	2550000	1216				
210 Athena CT	2112000	1603				
63 Olive CT	2510000	1395				
280 Franklin ST	2550000	1194				
1780 Begen AVE	3150000	2070				
2429 Villa Nueva WAY	3510000	1848				
871 San Simeon DR	2010000	1302				
1166 Fordham WAY	3050000	1622				
1861 Montecito AVE	2910000	1837				
2446 Thaddeus DR	2250000	1280				
349 Walker DR	1850000	1112				
209 Post ST	2450000	1888				
121 Palmer AVE	2300000	1302				
1708 Morgan ST	1975000	1512				
537 Anza ST	1800000	1298				
2725 Diericx DR	3140000	2059				
136 Avellino WAY	2320000	1916				
1113 Clark AVE	2355000	974				
1538 Melba CT	2300000	1260				
2576 Dell AVE	2300000	1240				
390 Carmelita DR	2375000	943				

1500

Statistics of searched 184 sold comparables: Status: Sold (184)

1569 Alison AVE

	Sale Price	Sq Ft Total	\$/SqFt
Min	\$960,000	735	\$1,038
Max	\$4,411,000	2,089	\$2,787
Avg	\$2,461,884	1,441	\$1,746
Median	\$2,485,000	1,390	\$1,737
Sum	\$452,986,700		

2600000

File No. 35667063 Case No. 58000

Borrower/Client Catamount Properties 2018 LLC						
Address 234 Houghton Street					Unit No.	
City Mountain View	_ County	Santa Clara	State	CA	Zip Code	94041
Lender/Client Wedgewood Inc						

APPRAISAL COMPLIANCE ADDENDUM

This Appraisal Compliance Addendum is included to ensu APPRAISAL AND REPORT IDENTIFICATION	re this appraisal report meets all USPAP 2014 requirements.
This Appraisal Report is one of the following types:         X       Appraisal Report         This report was prepared in accordance with the required in accordance with the required in accordance with the required user of this report is limited to the identified	uirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). uirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived may not be understood properly without the additional information in the appraiser's workfile.
ADDITIONAL CERTIFICATIONS	
I certify that, to the best of my knowledge and belief:	
<ul> <li>The statements of fact contained in this report are true and correct.</li> <li>The reported analyses, opinions, and conclusions are limited only by the reported a opinions, and conclusions.</li> </ul>	assumptions and are my personal, impartial, and unbiased professional analyses,
Unless otherwise indicated, I have no present or prospective interest in the propert	y that is the subject of this report and no personal interest with respect to parties involved y other capacity, regarding the property that is the subject of this report within the three-year
I have no bias with respect to the property that is the subject of this report or the pa My engagement in this assignment was not contingent upon developing or reportin	-
of the client, the amount of the value opinion, the attainment of a stipulated result, of this appraisal.	or the occurrence of a subsequent event directly related to the intended use of
<ul> <li>My analyses, opinions, and conclusions were developed and this report has been p were in effect at the time this report was prepared.</li> <li>Unless otherwise indicated, I have made a personal inspection of the property that</li> </ul>	orepared, in conformity with the Uniform Standards of Professional Appraisal Practice that is the subject of this report.
	sistance to the person(s) signing this certification (if there are exceptions, the name of each re in this report).
PRIOR SERVICES X I have NOT performed services, as an appraiser or in another other capacit	y, regarding the property that is the subject of the report within the three-year period
preceding acceptance of this assignment. Those services are described in the corr	the property that is the subject of this report within the three-year period immediately ments below.
I         X         HAVE         made a personal inspection of the property that is the subject of the have         NOT         made a personal inspection of the property that is the subject         Mathematical state         Mathmatematical state         Mat	
APPRAISAL ASSISTANCE	
Unless otherwise noted, no one provided significant real property appraisal assistance to are hereby identified along with a summary of the extent of the assistance provided in the none	
ADDITIONAL COMMENTS	
Additional USPAP related issues requiring disclosure and/or any state mandated require within the last 3 years.	ments: External only inspection. I did not do any services for the subject
MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PRO	PERTY lizing market conditions pertinent to the appraisal assignment.
$\boxed{X}$ A reasonable exposure time for the subject property is $20-40$ day(s) day(s).	izing market conditions pertment to the appraisal assignment.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
nelle.	
Signature Huibin Lan	SignatureName
Date of Signature 07/11/2024	Date of Signature
State Certification # AR030132	State Certification #
or State License # StateCA	or State License # State
Expiration Date of Certification or License 02/18/2025	Expiration Date of Certification or License
Effective Date of Appraisal 07/11/2024	Supervisory Appraiser Inspection of Subject Property:
USPAP Compliance Addendum 2014	Page 28 of 30

File No. 35667063 Case No. 58000

Mountain Viev		County			i Clara	Stat			
er/Client We	dgewood Inc			Address	2015 Manhattar	n Beach Blvo	d Suite 10	00, Redondo	Beach, CA
	CHICA	GO TITLE	Ę						
	0		-						
ENHAN	CED REPORT	2.0							
Subjec	t Property:							Pr	epared For:
	Site Address			Mail Add	ress		(5	2	Amy Zhang
1.	234 HOUGHTON ST MOUNTAIN VIEW, CA	A 94041-1318		234 HOU	GHTON ST IN VIEW, CA 94041-1318		Ī	amylanzha	(510) 552-1058 ang@yahoo.com
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Docum	ent Contents							F	Provided By
	Profile Cover She								Richard Chen
	<ul> <li>Property Overview</li> <li>Property History F</li> <li>Property Compara</li> </ul>	age						Fre	) Walnut Ave 116 emont, CA 94538 rd.chen@ctt.com
	<ul> <li>Property Compara</li> <li>Neighborhood</li> <li>Plat Map</li> </ul>	ables (Summary)							
۱ <u> </u>	• Plat Map								
PROPE	RTY OVERVIEW				234 HC	DUGHTON ST	, MOUNT	AIN VIEW, CA	94041-1318
Owner	and Geographic In	formation							
0	Primary Owner:	And the foreign the fillent of			Secondary Owner:				
U)	INTRAVAIA ANTHONY J Site Address:				Mail Address:				
	234 HOUGHTON ST, MO	UNTAIN VIEW, CA 94041-1318			234 HOUGHTON ST,				
					Lot Number: 1	19	Page	/ Grid:	
	APN: Housing Tract Number:	158-35-057 8674							
		8674 Lot Code:		19					
	Housing Tract Number:	8674		19 CITY CENTRE HOMES 8674					
	Housing Tract Number:	8674 Lot Code: Subdivision: Tract Number: Legal Brief Description	:	CITY CENTRE HOMES 8674 LOT:19 CITY:MOUNTAI	I VIEW SUBD:CITY CENTI	RE HOMES TR#:8	3674 TR 8674	LOT 19	
	Housing Tract Number: Legal Description:	8674 Lot Code: Subdivision: Tract Number:	:	CITY CENTRE HOMES 8674	I VIEW SUBD:CITY CENTI	RE HOMES TR#:ε	3674 TR 8674	LOT 19	
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Sale In Assess	Housing Tract Number: Legal Description: ty Details Bedrooms: 2 Bathrooms: 2 Total Rooms: 5 Zoning: P(18 formation Transfer Date: 04, Transfer Value: \$0, Cost/Sq Feet: sment and Taxes Assessed Value: Land Value: Improvement Value: Value:	8674 Lot Code: Subdivision: Tract Number: Legal Brief Description City / Muni / Twp: 09/2004 00 \$439,004.00 \$196,308.00 \$242,696.00	劉 劉	CITY CENTRE HOMES 8674 LOT: 19 CITY:MOUNTAIL MOUNTAIN VIEW Year Built: 19 Garage: G Fireplace: Pool: Seller: I Document#: I Tax Amount: Tax Status:	95 arage 1 NTRAVAIA, JOSEFA MARI 7715936 55.28% \$5,450,48	Square Lot Size Numbe Use Co IA TORMO Homeo Tax Rat Tax Act	Feet: e: r of Units: de: wner Exemp te Area: count ID:	1,258 2,612 SF 0 Single Family Re	sidential
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Property Address 234 Houghton Street City Mountain View County Santa Clara State CA Zip Code 94041 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278	Borrower Catamour	nt Properties 201	8 LLC				
Lender/Client       Wedgewood Inc       Address       2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278         Mainter Street       2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278         PROPERTY HISTORY       234 HOUGHTON ST, MOUNTAIN VIEW, CA 94041-1318         Relesse Record - 9405/2024       Recording Date:       0405/2024         Price:       0405/2024       DocumentF:       285193/20         Price:       Type of Financing:       Lender Name:       ANTHONY JEROME INTRAVIA         Lender Type:       Borrowers Name:       ANTHONY JEROME INTRAVIA         Vasting:       Ud02/2024       DocumentF:       26175/21         Borrowers Name:       Vasting:       26175/21         Westing:       Westing:       26175/21	Property Address 23	4 Houghton Stre	et				
Security Chicago Tittles         Property HISTORY       234 HOUGHTON ST, MOUNTAIN VIEW, CA 94041-1318         Release Record - 0408/2024       Documentif: 25519139         Price:       Type of Financing:         Lender Type:       Borrowers Name: ANTHONY JEROME INTRAVAIA         Vesting:       Documentif: 2517421         Documentif: 2517421         Percelosure Record - 04/02/2024       Documentif: 2517421         Document Type:       Notice of Sale         Lender Type:       Notice of Sale	City Mountain View County		Santa Clara	State	CA Zip Code	94041	
234 HOUGHTON ST, MOUNTAIN VIEW, CA 94041-1318         Release Record - 04/05/2024         Recording Date:       04/05/2024       Document#:       25619139         Price:       Document Type:       Substitution of Trustee and Full Reconveyance.         TD Due Date:       Type of Financing:         Lender Name:       Borrowers Name:       ANTHONY JEROME INTRAVAIA         Vesting:       Egal Description:         Foreclosure Record - 04/02/2024         Recording Date:       04/02/2024       Document#:       25617421         Document Type:       Notice of Sale       Borrowers Name:       Scientification:         Lender Type:       Notice of Sale       Borrowers Name:       Scientification:         Vesting:       Scientification:       Scientification:       Scientification:         Vesting:	Lender/Client Wedg	jewood Inc		Address 2015 N	/anhattan Beach Blvd S	uite 100, Redondo Bea	ch, CA 90278
234 HOUGHTON ST, MOUNTAIN VIEW, CA 94041-1318         Release Record - 04/05/2024         Recording Date:       04/05/2024       Document#:       25619139         Price:       Document Type:       Substitution of Trustee and Full Reconveyance.         TD Due Date:       Type of Financing:         Lender Name:       Borrowers Name:       ANTHONY JEROME INTRAVAIA         Vesting:       Egal Description:         Foreclosure Record - 04/02/2024         Recording Date:       04/02/2024       Document#:       25617421         Document Type:       Notice of Sale       Borrowers Name:       Scientification:         Lender Type:       Notice of Sale       Borrowers Name:       Scientification:         Vesting:       Scientification:       Scientification:       Scientification:         Vesting:							
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Price:       Document Type:       Substitution of Trustee and Full Reconveyance         TD Due Date:       Type of Financing:         Lender Name:       Ender Type:         Lender Type:       Borrowers Name:         Vesting:       Lender Conveyance         Legal Description:       Foreclosure Record - 04/02/2024         Recording Date:       04/02/2024         Document Type:       Notice of Sale         Lender Type:       Notice of Sale         Lender Type:       Notice of Sale         Lender Type:       Sourowers Name:         Vesting:       Sourowers Name:	Release Rec	ord - 04/05/2024					
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Foreclosure Record - 01/31/2024

Foreclosure Record - 12/22/2023

Foreclosure Record - 11/27/2023

01/31/2024

12/22/2023

11/27/2023

Notice of Default

Notice of Default

Notice of Rescission

Recording Date:

Document Type:

Recording Date: Document Type:

Lender Type:

Recording Date:

Document Type:

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Vesting: Legal Description:

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