Exterior-Only Inspection Residential Appraisal Report File No. 1021hilda

he purpose	e of this summ	nary appraisal r	report is t	to provi	ide the lender/	client with an	accura	ate, and adequately	supported	d, opinion of the r	market va	alue of the	subject pro	perty.
Property A	Address 1021	S Hilda Stre	eet				City	Anaheim		Sta	ite CA	Zip Code 🤄	92806	
Borrower	Catamount	Properties 2	2018 LL	LC	Owne	r of Public Reco	rd M o	cPhee Investmer	nt Group	O Co	unty Ora	ange		
Legal Des	cription N TR	4030 BLK L	Lot 4											
Assessor's	s Parcel # 25 3	3-402-04					Tax	Year 2023		R.E	E. Taxes \$	6,320		
Neighborh	nood Name An	naheim					Map	Reference 769 D-6	3	Cei	nsus Trac	t 0863.06	3	
Occupant		X Tenant	Vacant		Speci	al Assessments	\$ 0			PUD HOA\$ 0		per ye		month
<u> </u>	Rights Appraised			Lease		er (describe)				,				
Assignme	$\overline{}$	urchase Transact			nce Transaction		scribe)) Servicing						
	ient Wedgew		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,) IXCIIIIIII				tan Beach Blvd S	Suita 10	n Redondo B	Reach (CΔ 9027	 Ω	
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						in the twelve mo	mus p	onor to the ellective date	e or trus app	oraisai? Y	ies 🔽 i	VO		
Report da	ta source(s) use	ed, offering price(s	s), and date	ie(s). <u>C</u>	CRIVILS									
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develo	pments, and	a commerica	ai cente	er prop	perty. The o	verall mark	et ap	opeal is good for	the ma	rketability of t	ne subj	ects area	a	
Market Co	onditions (includi	ing support for the	e above co	onclusion	ns) Present	market cor	nditio	ons for the marke	eting are	ea of the subje	ect are	good. Lii	mited	
market	ing time of	less than 90	days. I	Intere	st rates are	rising, how	ever	r it appears to ha	ave no a	vderse effect	on the	current r	narket wi	ith
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Exterior-Only Inspection Residential Appraisal Report File No. 1021hilda

	rable properties currently o		,			2,995,000		
	rable sales in the subject no					to \$ 1,199,000		
FEATURE	SUBJECT	COMPARABL 605 S Hilda Stre			RABLE SALE NO. 2	COMPARABLE S		
	021 S Hilda Street			528 S Hilda		2560 E Westport Drive		
Address Anaheim, C	A 92806	Anaheim, CA 92806		Anaheim, CA 92806		Anaheim, CA 92806		
Proximity to Subject		0.73 miles NE	* 070,000	0.81 miles N		0.88 miles NE	070.000	
Sale Price	\$		\$ 876,000		\$ 822,000	\$	870,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 455.54 sq. ft.		\$ 624.62 sq.		\$ 640.65 sq. ft.		
Data Source(s)		CRMLS #PW2320			24030016;DOM 15	CRMLS #IV2403238		
Verification Source(s)		NDC Doc#1285	00 05/22/2024		9343 04/10/2024	NDC Doc#84500	04/04/2024	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	ON +(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Cash;0		Conv;1000		FHA;0		
Date of Sale/Time		s05/24;c05/24		s04/24;c03/2	24	s04/24;c02/24		
Location	A;Frwy Noise;	A;Frwy Noise;		A;Frwy Noise	e;	A;Frwy Noise;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	7201 sf	7210 sf	0	7280 sf	0	7217 sf	0	
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditio	nal	DT1;Traditional		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	62	64	0	61	0		0	
Condition	C4	C4		C4		C4		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			aths 0		0	
Room Count	7 4 2.0	7 4 2.0			2.0	6 3 2.0		
Gross Living Area 70	1,833 sq. ft.	1,923 sq.	ft. O	1,316		1,358 sq. ft.	33,300	
Basement & Finished	0sf	0sf	<u> </u>	0sf	200,200	0sf	55,550	
Rooms Below Grade	301			30.		301		
	Conforms	Conforms		Conforms		Conforms		
Functional Utility		FWA Unknown		FWA C/Air	0	FWA C/Air	0	
Heating/Cooling	FWA Unknown		+		0		0	
Energy Efficient Items	None	None	+	None		None		
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw		
Porch/Patio/Deck	Patio	Patio		Patio		Patio		
Fireplace	1 F/P	1 F/P		1 F/P		1 F/P		
Fence	Fence	Fence		Fence		Fence		
Pool,Spa	Pool,Spa	Pool,Spa		Pool,Spa		Pool,Spa		
Net Adjustment (Total)			\$ 0	X +	\$ 35,200		33,300	
Adjusted Sale Price		Net Adj. 0.0%		Net Adj. 4.3		Net Adj. 3.8%		
		Gross Adj. 0.0%	* 07C 000				000.000	
of Comparables			·		5% \$ 857,200	Gross Adj. 3.8% \$	903,300	
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Exterior-Only Inspection Residential Appraisal Report File No. 1021hilda

determined to be the strongest supporter for the subjects final value	e estimate. The cost approach is typically not used for this ty	pe of
property. The income approach was considered to be not applicabl data. Exterior inspection only.	e, due to the predominance of owner occupany, and lack of r	rental
data. Exterior inspection only.		
COST ADDDOACH TO VALL	JE (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calcula	·	
Support for the opinion of site value (summary of comparable land sales or other methods for es		nine the
estimate of land value. The subjects neighborhood is completely de	ечеюреа.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$	675,000
Source of cost data Marshall and Swift Cost Handbook Quality rating from cost service Average Effective date of cost data 2023	Dwelling 1,833 Sq. Ft. @ \$ 275.00 = \$ Sq. Ft. @ \$ = \$	504,075
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Patio	10,000
The economic life was estimated at 70 years. The remaining	Garage/Carport 461 Sq. Ft. @ \$ 175.00 = \$	80,675
economic life is based on the effective age of the property. External obsolescence is noted from the Freeway traffic noise.	Total Estimate of Cost-New = \$ Less 70 Physical Functional External	594,750
Functional obsolescence from the overimprovement of the pool	Depreciation \$339,008 \$60,000 \$25,000 = \$(424,008)
and spa.	Depreciated Cost of Improvements = \$ "As-is" Value of Site Improvements = \$	170,742 20,000
	AS-IS Value of Site Improvements = \$	20,000
	INDICATED VALUE BY COST APPROACH = \$	865,700
	.UE (not required by Fannie Mae) \$ Indicated Value by Income Approach	
Summary of Income Approach (including support for market rent and GRM)	a muicateu value by mcome Approach	
	No Unit type(s) Detached Attached	
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA		
Legal name of project	Tatal acceptance of continuated	
Total number of phases Total number of units Total number of units rented Total number of units for sale	Total number of units sold Data source(s)	
Was the project created by the conversion of an existing building(s) into a PUD? Yes	No If Yes, date of conversion.	
Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No	If No, describe the status of completion.	
Tes Line and a man, common dioments, and redeation facilities complete?	п но, ассыво ше заваз о сотпрешон.	
Are the common elements leased to or by the Homeowners' Association?	MAY TO THE PROPERTY OF THE PRO	
·	o If Yes, describe the rental terms and options.	
Describe common elements and recreational facilities.	o If Yes, describe the rental terms and options.	

Exterior-Only Inspection Residential Appraisal Report

File No. 1021hilda

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report

File No. 1021hilda

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.
- 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.
- 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.
- 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
- 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.
- 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.
- 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.
- I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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Exterior-Only Inspection Residential Appraisal Report

File No. 1021hilda

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature William Crish	Signature
Name William C Fisher	Name
Company Name William C Fisher	Company Name
Company Address 9192 Guss Drive	Company Address
Huntington Beach, CA 92646	
Telephone Number 714-931-6993	Telephone Number
Email Address hbredfish@gmail.com	Email Address
Date of Signature and Report 07/13/2024	Date of Signature
Effective Date of Appraisal 07/12/2024	State Certification #
State Certification # AR005705	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/23/2024	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
1021 S Hilda Street	Did not inspect exterior subject property
Anaheim, CA 92806	Did inspect exterior of subject property from street Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 870,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

APPRAISER

Uniform Appraisal Dataset Definitions

File No. 1021hilda

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

		Uniform Appraisal	Datasett		File No. 1021hilda
Abbreviat	ions Used in Data Star	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
С	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grad
djPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
djPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
,	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
rmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
T	Attached Structure	Design(Style)	Mtn	Mountain View	View
' 3	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
				-	_
D-I	Beneficial	Location & View	ор	Open	Garage/Carport
syRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grad
)	Carport	Garage/Carport	0	Other	Design(Style)
ash	Cash	Sale or Financing Concessions	Prk	Park View	View
tySky	City View Skyline View	View	Pstrl	Pastoral View	View
tyStr	City Street View	View	PwrLn	Power Lines	View
omm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grad
onv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
rtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
OM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
T	Detached Structure		1		
		Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
N	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
state	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
HA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
a	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
bi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
d	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grad
R	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grad
lfCse	Golf Course	Location	WtrFr	Water Frontage	Location
lfvw	Golf Course View	View	Wtr	Water View	View
R				Withdrawn Date	Date of Sale/Time
	High Rise Structure	Design(Style)	W		
d	Industrial	Location & View	Woods	Woods View	View
ther App	oraiser-Defined Abbre	viations			
bbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

Market Conditions Addendum to the Appraisal Report File No. 1021hilda

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ultions prevalent in			·		
addendum for all appraisal reports with an effective date on or a Property Address 1021 S Hilda Street	fter April 1, 2009.	City Ana h	eim		State CA Zip C	ode 9 2	2806		
Borrower Catamount Properties 2018 LLC		City Ariai	ioiiii		State OA Zip G	Jue 32	.000		
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	de support for thos	e conclusions, regar	ding ho	using trends and		
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable				_					
provide data for the shaded areas below; if it is available, however			-				-		
median, the appraiser should report the available figure and identhat would be used by a prospective buyer of the subject prope		-		-					
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	3 Scasonai markets	Overall Trend	IOI CCIO.	surcs, etc.		
Total # of Comparable Sales (Settled)	12	3	8	Increasing	X Stable		Declining		
Absorption Rate (Total Sales/Months)	2.00	1.00	2.67	Increasing	X Stable		Declining		
Total # of Comparable Active Listings	6	1	5	Declining	Stable	<u> X</u>	Increasing		
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	3.00 Prior 7-12 Months	1.00 Prior 4-6 Months	1.87 Current - 3 Months	Declining	X Stable Overall Trend		J Increasing		
Median Comparable Sale Price	910,000	870,000	951,500	Increasing	X Stable		Declining		
Median Comparable Sales Days on Market	19	27	21	Declining	X Stable		Increasing		
Median Comparable List Price	909,000	899,000	939,000	Increasing	X Stable		Declining		
Median Comparable Listings Days on Market	29	44	39	Declining	X Stable		Increasing		
Median Sale Price as % of List Price	100.00%	100.00%	100.00%	Increasing	X Stable		Declining		
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	20/ t- F0/ t	Declining	X Stable		Increasing		
Explain in detail the seller concessions trends for the past 12 m The higher percentage of consessions are as					ns, closing costs, co	nao tee	es, options, etc.).		
The higher percentage of consessions are as	ssistance with ci	osing costs at a	i low percentage	or amount.					
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	nd sales of foreclos	ed properties).				
Limited number of foreclosure property is not			_						
	•								
ODMI ONIDO									
Cite data sources for above information. CRMLS/NDC									
	Life data sources for above information. CRIVILS/NDC								
Summarize the above information as support for your conclusion	sions in the Noighbor	hand section of the a	nnraical roport form	f you used any ad-	ditional information	such :	as an analysis of		
Summarize the above information as support for your conclu-	•				ditional information	, such a	as an analysis of		
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	ion and support for you	ır conclusions.			•		
	e your conclusions, pro area of the subj	ovide both an explana ect are good. L	tion and support for you mited marketing	r conclusions. time of less	than 90 days.		•		
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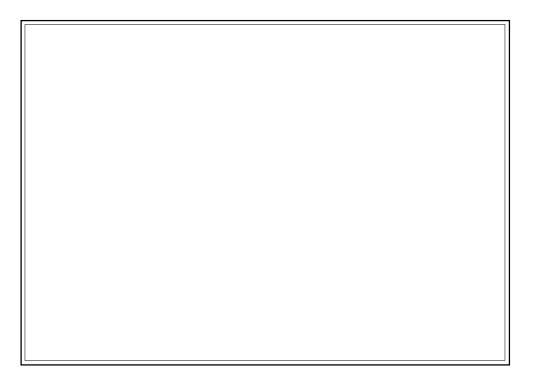
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File	No.: 1021hilda
Property Address: 1021 S Hilda Street	Cas	se No.:
City: Anaheim	State: CA	Zip: 92806
Lender: Wedgewood Inc.		



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: July 12, 2024 Appraised Value: \$ 870,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	F	ile No.: 1021hilda
Property Address: 1021 S Hilda Street		Case No.:
City: Anaheim	State: CA	Zip: 92806
Lender: Wedgewood Inc.		



COMPARABLE SALE #1

605 S Hilda Street Anaheim, CA 92806 Sale Date: s05/24;c05/24 Sale Price: \$ 876,000



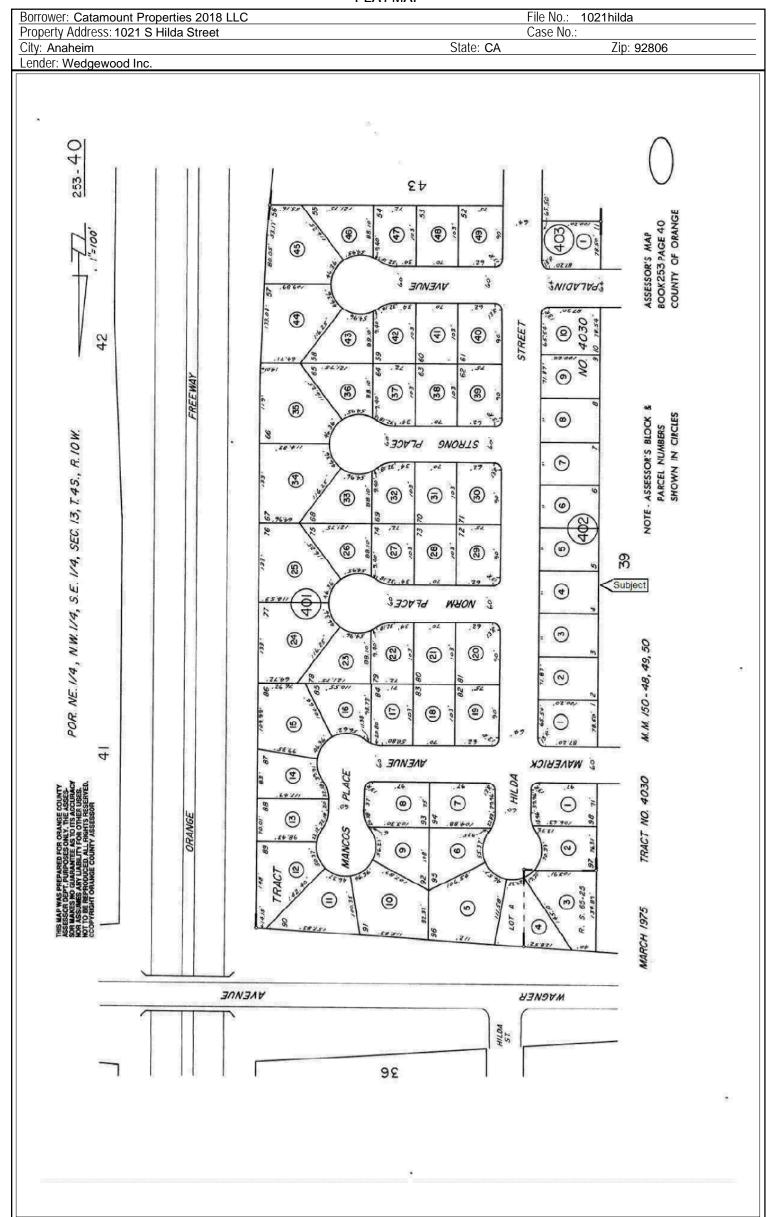
COMPARABLE SALE #2

528 S Hilda Court Anaheim, CA 92806 Sale Date: s04/24;c03/24 Sale Price: \$ 822,000



COMPARABLE SALE #3

2560 E Westport Drive Anaheim, CA 92806 Sale Date: s04/24;c02/24 Sale Price: \$ 870,000



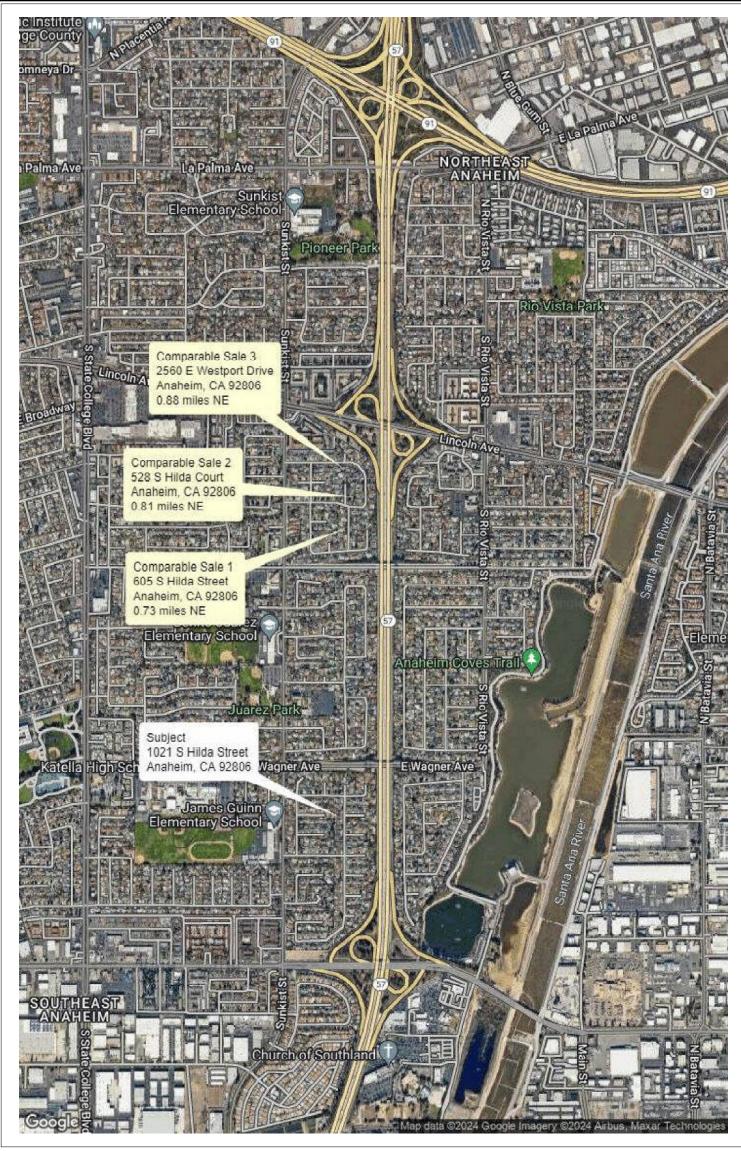
LOCATION MAP

Borrower: Catamount Properties 2018 LLC File No.: 1021hilda

Property Address: 1021 S Hilda Street Case No.:

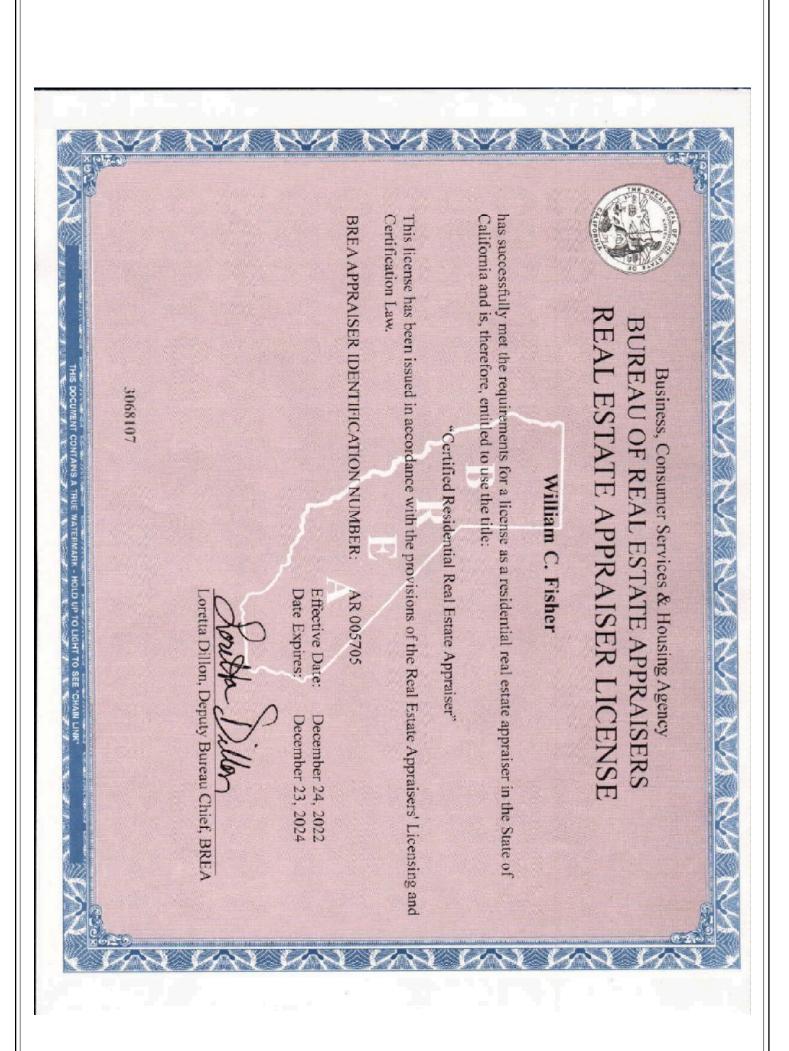
City: Anaheim State: CA Zip: 92806

Lender: Wedgewood Inc.



Borrower: Catamount Properties 2018 LLC	File No.: 1021hilda		
Property Address: 1021 S Hilda Street	Case	No.:	
City: Anaheim	State: CA	Zip: 92806	

Lender: Wedgewood Inc.



Borrower: Catamount Properties 2018 LLC
Property Address: 1021 S Hilda Street
City: Anaheim
Lender: Wedgewood Inc.

File No.: 1021hilda
Case No.:

Zip: 92806

HUDSON INSURANCE COMPANY 100 William Street, 5th Floor

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



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1003758

Named Insured: William C. Fisher

2. Address: 9192 Guss Drive

Huntington Beach, CA, 92646

3. Policy Period: From: 10/18/2023

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

4. Limit of Liability

Each Claim

Policy Aggregate

PRA-1AX-1002512

Damages Limit of Liability

A. \$1,000,000

B. \$1,000,000

To: 10/18/2024

Claims Expense Limit of

C. \$1,000,000

D. \$1,000,000

Liability

5. Deductible (Inclusive of Claims Expenses):

Each Claim

ises): 5B.

\$ 1,000 Aggregate

Renewal of:

6. Policy Premium: \$680.00

State Taxes/Surcharges: \$0.00

7. Retroactive Date:

\$ 500

10/18/2022

8. Notice to Company:

Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator:

Gut 2 Selleg

Riverton Insurance Agency Corp.

B. Agent/Broker:

ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

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

President

Secretary

Ina Darkal

PRA100 (01/20)

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AERIAL MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 1021 S Hilda Street
City: Anaheim
Lender: Wedgewood Inc. File No.: 1021hilda Case No.:

State: CA Zip: 92806

