

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

Property Address 3857 Crow Canyon Road Unit # 157 City San Ramon State CA Zip Code 94582
Borrower Catamount Properties 2018 LLC Owner of Public Record TOLTON TUESDAY L County Contra Costa
Legal Description SUBD:SAN RAMON COBBLESTONE OWNERS ASSOCIATION TR#:6368 T6368 BK U157
Assessor's Parcel No. 213-650-067-1 Tax Year 2023 R.E. Taxes \$ 6,320
Project Name COBBLESTONE Phase # 1 Map Reference 48-D5 Census Tract 3451.18
Occupant [X] Owner [ ] Tenant [ ] Vacant [ ] Special Assessments \$ 0 HOA \$ 495 per year [ ] per month [X]
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Servicing(Market Value)
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offerings price(s), and date(s). ML#

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [ ] Yes [ ] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics: Location [ ] Urban [X] Suburban [ ] Rural [ ]
Built-Up [X] Over 75% [ ] 25-75% [ ] Under 25% [ ]
Growth [ ] Rapid [X] Stable [ ] Slow [ ]
Condominium Unit Housing Trends: Property Values [X] Increasing [ ] Stable [ ] Declining [ ]
Demand/Supply [ ] Shortage [X] In Balance [ ] OverSupply [ ]
Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6mths [ ]
Neighborhood Boundaries: The north boundary is the Crow Canyon Rd; The East boundary is the Crow Canyon Rd; The south boundary is the Bollinger Canyon Rd. and the West boundary is the Alcosta Blvd.
Neighborhood Description: The subject property is located in the City of San Ramon; The neighborhood is standard maintained and is 3-5 minutes to the schools, parks, shopping centers and other community services.
Market Conditions: The neighborhood trend is increasing for the last 12 months with moderate sales rates.

Topography Level/Typical Size 6.54 ac Density 26/acre View N;Res;
Specific Zoning Classification R3 Zoning Description Single Family Residence
Zoning Compliance [X] Legal [ ] Legal Nonconforming - Do the zoning regulations permit rebuilding to current density? [X] Yes [ ] No
[ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See Comment
Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
Electricity [X] [ ] [ ] Water [X] [ ] Street Asphalt [X] [ ]
Gas [X] [ ] [ ] Sanitary Sewer [X] [ ] Alley None [ ] [ ]
FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X FEMA Map # 060710-0462F FEMA Map Date 06/16/2009
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [X] Yes [ ] No If Yes, describe.
The subject has the NOISE adverse site factor due to the Busy Rd (Please see the attached satellite map), so are some other comparables with similar adverse factor(see sales grid),the housing price will be impacted and the location adjustment will be applied accordingly in the sales grid.no any marketability issue noticed(i.e. The marketability signal----DOM for the comparables with/without this factor are similar).

Data source(s) for project information MLS,Realquest
Project Description [ ] Detached [ ] Row or Townhouse [X] Garden [ ] Mid-Rise [ ] High-Rise [ ] Other (describe) Garden
General Description: # of Stories 2 Exterior Walls Woodsidings/Good # of Units 170 # of Phases 1 # of Planned Phases
# of Elevators 0 Roof Surface Tile/Good # of Units Completed 170 # of Units 170 # of Planned Units
[X] Existing [ ] Proposed Total # Parking 170 # of Units For Sale 1 # of Units for Sale 1 # of Units for Sale
[ ] Under Construction Ratio (spaces/units) 1.00 # of Units Sold 169 # of Units Sold 169 # of Units Sold
Year Built 1988 Type Garage # of Units Rented 34 # of Units Rented 34 # of Units Rented
Effective Age 35 Guest Parking 170 # of Owner Occupied Units 136 # of Owner Occupied Units 136 # of Owner Occupied Units
Project Primary Occupancy [X] Principal Residence [ ] Second Home or Recreational [ ] Tenant
Is the developer/builder in control of the Homeowners' Association (HOA)? [ ] Yes [X] No
Management Group - [X] Homeowners' Association [ ] Developer [ ] Management Agent - Provide name of management company. COBBLESTONE HOA (925) 743-3080
Does any single entity (the same individual, investor group, corporation, etc.) own more than 10% of the total units in the project? [ ] Yes [X] No If Yes, describe
Was the project created by the conversion of an existing building(s) into a condominium? [ ] Yes [X] No If Yes, describe the original use and the date of conversion.
Are the units, common elements, and recreation facilities complete (including any planned rehabilitation for a condominium conversion)? [X] Yes [ ] No If No, describe
Is there any commercial space in the project? [ ] Yes [X] No If Yes, describe and indicate the overall percentage of the commercial space.

### Exterior-Only Inspection Individual Condominium Unit Appraisal Report

**PROJECT INFORMATION**

Describe the condition of the project and quality of construction. Average.

Describe the common elements and recreational facilities. Garden/ Greenbelt/ Trails, Pool, Sauna/ Spa/ Hot Tub

Are any common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Is the project subject to ground rent?  Yes  No If Yes, \$ \_\_\_\_\_ per year (describe terms and conditions)

Are the parking facilities adequate for the project size and type?  Yes  No If No, describe and comment on the effect on value and marketability.

**PROJECT ANALYSIS**

I  did  did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed. Information is not provided to the appraiser.

Are there any other fees (other than regular HOA charges) for the use of the project facilities?  Yes  No If Yes, report the charges and describe.

Compared to other competitive projects of similar quality and design, the subject unit charge appears  High  Average  Low If High or Low, describe

Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser?  Yes  No If Yes, describe and explain the effect on value and marketability.

**UNIT DESCRIPTION**

Unit Charge \$ 495 per month X 12 = \$ 5,940 per year. Annual assessment charge per year per square feet of gross living area = \$ 5

Utilities included in the unit monthly assessment  None  Heat  Air Conditioning  Electricity  Gas  Water  Sewer  Cable  Other

Source(s) Used for Physical Characteristics of Property  Appraisal Files  MLS  Assessment and Tax Records  Prior Inspection  Property Owner

Other (describe) Drive by Exterior Inspection Data Source(s) for Gross Living Area RealQuest

General Description	Amenities	Appliances	Car Storage
Floor # 2	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Refrigerator	<input type="checkbox"/> None
# of Levels 1	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Garage <input type="checkbox"/> Covered <input type="checkbox"/> Open
Heating Type FWA Fuel Gas <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Deck/Patio Concre	<input checked="" type="checkbox"/> Disp <input checked="" type="checkbox"/> Microwave	# of Cars 1
<input checked="" type="checkbox"/> Central AC <input type="checkbox"/> Individual AC	<input checked="" type="checkbox"/> Porch/Balcony Concrete	<input checked="" type="checkbox"/> Dishwasher	<input type="checkbox"/> Assigned <input checked="" type="checkbox"/> Owned
<input type="checkbox"/> Other (describe) None	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Washer/Dryer	Parking Space # 1

Finished area above grade contains: 5 Rooms 2 Bedrooms 2.0 Bath(s) 1,107 Square Feet of Gross Living Area Above Grade

Are the heating and cooling for the individual units separately metered?  Yes  No If No, describe and comment on compatibility to other projects in the market area.

Additional features (special energy efficient items, etc.) Dual pane windows.

Describe the condition of the property (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;The subject is in an average condition. The data source is from the appraiser outside inspection and the PUBLIC DATA (Realquest,MLS Listing and Zillow.com) and VERIFIED by the owner . No physical, functional or external inadequacies were noted at the time of inspection. The Remaining Economic Life for the subject is about 40 years.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

**PRIOR SALE HISTORY**

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.  
Data source(s) RealQuest, MLS.

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.  
Data source(s) RealQuest, MLS see sales grid

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	06/20/2024			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	DOC# 2024-0058740	Realquest	Realquest	Realquest
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	02/01/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the comparables for the last 12 months.

The previous sale of the subject is a Notice of Sale. Another Notice of sale at Date: 3/15/2024;price:\$0;DOC#2024-0024176

### Exterior-Only Inspection Individual Condominium Unit Appraisal Report

There are 31 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 310,000 to \$ 1,100,000 .							
There are 123 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 355,000 to \$ 1,260,000 .							
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	3857 Crow Canyon Road and Unit # 157, San Ramon, CA 94582	3627 Crow Canyon Rd 13, San Ramon, CA 94582	3871 Crow Canyon Rd 164, San Ramon, CA 94582	3793 Crow Canyon Rd 64, San Ramon, CA 94582			
Project Name and Phase	COBBLESTONE 1	COBBLESTONE 1	COBBLESTONE 1	COBBLESTONE 1			
Proximity to Subject		0.10 miles SW	0.02 miles NW	0.05 miles SE			
Sale Price	\$	\$ 822,500	\$ 715,000	\$ 720,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 667.61 sq. ft.	\$ 743.00 sq. ft.	\$ 745.34 sq. ft.			
Data Source(s)		ML#CC41060396;DOM 8	ML#CC41057422;DOM 13	ML#BE41062729;DOM 3			
Verification Source(s)		Realquest DOC#62934	Realquest DOC#54427	Realquest DOC#59143			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment		
Sale or Financing		ArmLth		ArmLth			
Concessions		Conv;0		Conv;0			
Date of Sale/Time		s07/24;c05/24	0	s06/24;c05/24	0		
Location	A;Res;BsyRd	N;Res;	-20,000	A;Res;BsyRd	N;Res;	-20,000	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	Fee Simple		
HOA Mo. Assessment	495	495		495	495		
Common Elements and Rec. Facilities	Landscaping/Gardens Comm Area Maint	Landscaping/Gardens Comm Area Maint		Landscaping/Gardens Comm Area Maint	Landscaping/Gardens Comm Area Maint		
Floor Location	2	1	0	1	0		
View	N;Res;	N;Res;		N;Res;	N;Res;		
Design (Style)	GR1L;Garden	GR2L;Garden	0	GR1L;Garden	GR1L;Garden		
Quality of Construction	Q4	Q4		Q4	Q4		
Actual Age	36	37	0	36	37	0	
Condition	C4	C3	-25,000	C3	-25,000	C3	-25,000
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths	Total Bdrms Baths		
	5 2 2.0	5 2 2.1	-4,000	5 2 2.0	5 2 2.0		
Gross Living Area	1,107 sq. ft.	1,232 sq. ft.	-36,250	1,107 sq. ft.	966 sq. ft.	+40,890	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	0sf		
Functional Utility	Average	Average		Average	Average		
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central	FWA/Central		
Energy Efficient Items	Dual Pane Window	Dual Pane Window		Dual Pane Window	Dual Pane Window		
Garage/Carport	1g;1ow	1g;1ow		1g;1ow	1g;1ow		
Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete	Porch/Concrete		
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace	1 Fireplace		
Pool	None	None		None	None		
Listing Price \$	None	824,950	0	715000	0	824,950	0
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -85,250	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -25,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -4,110
Adjusted Sale Price of Comparables		Net Adj: -10%		Net Adj: -3%		Net Adj: -1%	
		Gross Adj : 10%	\$ 737,250	Gross Adj: 3%	\$ 690,000	Gross Adj: 12%	\$ 715,890

SALES COMPARISON ANALYSIS

Summary of Sales Comparison Analysis. All Comps are closed sales within last 11 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$290/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.2% monthly for the contract date difference more than 6 months and NO time adjustment for the previous 4-6 months sold comparables according to 1004MC Data , 9).Location:\$20000/Per Adverse Location; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

Indicated Value by Sales Comparison Approach \$ 720,000

INCOME

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

Estimated monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach (optional)

Summary of Income Approach (including support for market rent and GRM).

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 720,000 Income Approach (if developed) \$

Most emphasis is on the market comparison approach which considers sales of similar properties within subject's neighbourhood. Cost approach is not applicable. Income approach is not applicable and not developed as it is not a rental property. The digital signatures on this report are password protected.

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. \*\*This Appraisal Report is intended use for the intended lender/client and/or its assigns for use in mortgage transaction\*\*

Based on a complete visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 720,000 as of 07/17/2024, which is the date of the exterior inspection and the effective date of this appraisal.

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35691196  
Case No. 58036

Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon County Contra Costa State CA Zip Code 94582

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

Note on the comparable selection and adjustment:

No any litigation is against the subject or its project at the time of inspection.

This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgage Letter 2009-28

Note that the age difference within 30 years is seen bracketed as no any adjustments needed in this case.

No personal property was included in the valuation of the subject property .

Though the sold time of the ,comp4,comp5,comp6,comp7,comp8 are beyond the usual guideline , as they are the subject's same community and similar to the subject in all the features, thus they are still the good comparable.

Due to this extension and/or the difference of the GLA/lotsize/condition, the pre-adjusted comparable price range is beyond the usual guideline.

All the comparables and the subject has the same or similar amenities,common elements,No any marketability difference between the comps in the subject's community and in the competing community.

Note that There is no any buyers resistance to condo ownership noticed and no any marketability issue associate with this type of properties(This can be seen from the small DOM for almost all the comparables, just like other type of properties, each has its own pro and cons, target different kind of people).

Comparable selection:All the comps are arm length transactions.

The intended use of this appraisal report is to assist the client in establishing collateral value for purposes of a mortgage transaction or client's servicing needs.

No any personal property is included in this transaction.

Note about the verification source of the comp3 and comp4 : As it is closed too recently(please see the attached MLS listing) and the deed document number is not recorded in the Realquest. Confirmed with the agent.

The condition adjustment for comp1,comp2,comp3,comp6 and comp7,comp8 are because These Comparables have better upgraded kitchen(newer granite counter top and newer cabinet),Bathrooms(newer Granite/corian counter top) and flooring(newer hardwood/tile/carpet) while the subject has less upgraded kitchen(older laminate/tile counter top,older cabinet),bathroom(older tile/laminate counter top) and flooring(older laminate/tile/carpet flooring).The good condition houses usually with higher sales price, the condition adjustment was obtained by the pairing analysis of the comparables(comp4 vs comp7 ).

The age,GLA, location ,condition adjustments were obtained by the pair analysis of the comparables in the subject's neighborhood. Note that the age difference is within 30 years and the lot size difference within 10% of the subject's lot size is seen as BRACKETED as no adjustment are needed in this case.

All the comps are in the same or competing neighborhood ( As the housing price are mainly impacted by the school's rating, all the comparables and the subject have the same or similar school ratings though across the major road or HWY ) within 1 miles with similar condition and location. Most emphasis are addressed in the two same community and same condition comp4 and comp5(The weight assignment :35% each for comp4 and comp5 respectively ,5% each for the remained sold comp).

Note that the subject's final market value is larger than the predominant value of the neighborhood because the subject has larger GLA . No any marketability issue for the house value above/below the predominant value as the DOM are similar for the housing price above/below the predominant value.

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

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

AMC Registration # for ClearCapital.com, Inc: 1256

Bluebay Appraisal Inc.  
EXTRA COMPARABLES 4-5-6

File No. 35691196  
Case No. 58036

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City San Ramon County Contra Costa State CA Zip Code 94582

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SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	3857 Crow Canyon Road and Unit # 157, San Ramon, CA 94582			3723 Crow Canyon Rd 106, San Ramon, CA 94582			3739 Crow Canyon Rd 98, San Ramon, CA 94582			3855 Crow Canyon Rd 156, San Ramon, CA 94582		
Project Name and Phase	COBBLESTONE 1			COBBLESTONE 1			COBBLESTONE 1			COBBLESTONE 1		
Proximity to Subject				0.04 miles S			0.06 miles S			0.01 miles N		
Sale Price	\$			\$ 680,000			\$ 665,000			\$ 760,000		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.			\$ 737.53 sq. ft.			\$ 721.26 sq. ft.			\$ 686.54 sq. ft.		
Data Source(s)				ML#BE41036995;DOM 6			ML# BE41030207;DOM 56			ML# BE41040960;DOM 6		
Verification Source(s)				Realquest Doc#91927			Realquest DOC#86952			Realquest Doc# 120822		
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
Sale or Financing				ArmLth			ArmLth			ArmLth		
Concessions				Conv;0			Conv;0			Conv;0		
Date of Sale/Time				s09/23;c08/23 +14,960			s09/23;c08/23 +14,630			s11/23;c10/23 +13,680		
Location	A;Res;BsyRd			N;Res; -20,000			N;Res; -20,000			A;Res;BsyRd		
Leasehold/Fee Simple	Fee Simple			Fee Simple			Fee Simple			Fee Simple		
HOA Mo. Assessment	495			495			495			495		
Common Elements and Rec. Facilities	Landscaping/Gardens Comm Area Maint			Landscaping/Gardens Comm Area Maint			Landscaping/Gardens Comm Area Maint			Landscaping/Gardens Comm Area Maint		
Floor Location	2			2			2			1 0		
View	N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)	GR1L;Garden			GR1L;Garden			GR1L;Garden			GR1L;Garden		
Quality of Construction	Q4			Q4			Q4			Q4		
Actual Age	36			37 0			37 0			36		
Condition	C4			C4			C4			C3 -25,000		
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count	5	2	2.0	5	2	2.0	5	2	2.0	5	2	2.0
Gross Living Area	1,107 sq. ft.			922 sq. ft. +53,650			922 sq. ft. +53,650			1,107 sq. ft.		
Basement & Finished Rooms Below Grade	0sf			0sf			0sf			0sf		
Functional Utility	Average			Average			Average			Average		
Heating/Cooling	FWA/Central			FWA/Central			FWA/Central			FWA/Central		
Energy Efficient Items	Dual Pane Window			Dual Pane Window			Dual Pane Window			Dual Pane Window		
Garage/Carport	1g;1ow			1g;1ow			1g;1ow			1g;1ow		
Porch/Patio/Deck	Porch/Concrete			Porch/Concrete			Porch/Concrete			Porch/Concrete		
Fireplaces	1 Fireplace			1 Fireplace			1 Fireplace			1 Fireplace		
Pool	None			None			None			None		
Listing Price \$	None			680000 0			680000 0			824,950 0		
Net Adjustment (Total)				X + - \$ 48,610			X + - \$ 48,280			+ X - \$ -11,320		
Adjusted Sale Price of Comparables				Net Adj: 7% Gross Adj : 13% \$ 728,610			Net Adj: 7% Gross Adj: 13% \$ 713,280			Net Adj: -1% Gross Adj: 5% \$ 748,680		

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	06/20/2024			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	DOC# 2024-0058740	Realquest	Realquest	Realquest
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	02/01/2023

Summary of Sales Comparison Analysis. Search the database, no prior sale of the comparables for the last 12 months.

All Comps are closed sales within last 11 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$290/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.2% monthly for the contract date difference more than 6 months and NO time adjustment for the previous 4-6 months sold comparables according to 1004MC Data , 9).Location:\$20000/Per Adverse Location; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.



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EXTRA COMPARABLES 7-8-9

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SALES COMPARISON ANALYSIS

FEATURE	SUBJECT			COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address	3857 Crow Canyon Road and Unit # 157, San Ramon, CA 94582			3731 Crow Canyon Rd 101, San Ramon, CA 94582			3881 Crow Canyon Rd 168, San Ramon, CA 94582					
Project Name and Phase	COBBLESTONE 1			COBBLESTONE 1			COBBLESTONE 1					
Proximity to Subject				0.06 miles S			0.03 miles W					
Sale Price	\$			\$ 760,000			\$ 719,000			\$		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.			\$ 686.54 sq. ft.			\$ 744.31 sq. ft.			\$ sq. ft.		
Data Source(s)				ML# BE41041590;DOM 5			ML# BE41038019;DOM 14					
Verification Source(s)				Realquest DOC#103775			Realquest DOC#100548					
VALUE ADJUSTMENTS	DESCRIPTION			DESCRIPTION			DESCRIPTION			DESCRIPTION		
Sale or Financing				ArmLth			ArmLth					
Concessions				Conv;0			Conv;0					
Date of Sale/Time				s10/23;c10/23			s10/23;c09/23					
Location	A;Res;BsyRd			N;Res;			A;Res;BsyRd					
Leasehold/Fee Simple	Fee Simple			Fee Simple			Fee Simple					
HOA Mo. Assessment	495			495			495					
Common Elements and Rec. Facilities	Landscaping/Gardens Comm Area Maint			Landscaping/Gardens Comm Area Maint			Landscaping/Gardens Comm Area Maint					
Floor Location	2			1			1			0		
View	N;Res;			N;Res;			N;Res;					
Design (Style)	GR1L;Garden			GR1L;Garden			GR1L;Garden					
Quality of Construction	Q4			Q4			Q4					
Actual Age	36			36			36					
Condition	C4			C3			C3					
Above Grade	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Room Count	5	2	2.0	5	2	2.0	5	2	2.0			
Gross Living Area	1,107 sq. ft.			1,107 sq. ft.			966 sq. ft.			+40,890 sq. ft.		
Basement & Finished Rooms Below Grade	0sf			0sf			0sf					
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					
Garage/Carport	1g;1ow			1g;1ow			1g;1ow					
Porch/Patio/Deck	Porch/Concrete			Porch/Concrete			Porch/Concrete					
Fireplaces	1 Fireplace			1 Fireplace			1 Fireplace					
Pool	None			None			None					
Listing Price \$	None			739000			725,000			0		
Net Adjustment (Total)				[ ] + [X] -			\$ -31,320			[X] + [ ] - \$ 30,270		
Adjusted Sale Price of Comparables				Net Adj: -4%			Net Adj: 4%			Net Adj: 0%		
				Gross Adj: 8%			Gross Adj: 11%			Gross Adj: 0%		
				\$ 728,680			\$ 749,270			\$		

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	06/20/2024			
Price of Prior Sale/Transfer	\$0			
Data Source(s)	DOC# 2024-0058740	Realquest	Realquest	
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	

Summary of Sales Comparison Analysis. Search the database, no prior sale of the comparables for the last 12 months.

All Comps are closed sales within last 11 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$10/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$290/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.2% monthly for the contract date difference more than 6 months and NO time adjustment for the previous 4-6 months sold comparables according to 1004MC Data , 9).Location:\$20000/Per Adverse Location; The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

**Market Conditions Addendum to the Appraisal Report**

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 3857 Crow Canyon Road City San Ramon State CA ZIP Code 94582

Borrower Catamount Properties 2018 LLC

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend						
Total # of Comparable Sales (Settled)	59	41	23	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Absorption Rate (Total Sales/Months)	9.83	13.67	7.67	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining	
Total # of Comparable Active Listings	0	3	31	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing	
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.22	4.04	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing	
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend						
Median Comparable Sales Price	700,000.00	720,000.00	720,000.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining	
Median Comparable Sales Days on Market	13	9	12	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing	
Median Comparable List Price	N/A	1,051,727.00	649,900.00	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Median Comparable Listings Days on Market	N/A	78	33	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing	
Median Sale Price as % of List Price	101.00	100.00	100.00	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining	
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

The concession were not seen as often as before,the supply and demand is in balance

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

No, as there is only few distressed properties in the subject's neighborhood( none of 123 sold comps and none of 34 active/pending comps within last 12 months are distressed sales), the prices will NOT be affected.

Cite data sources for above information.

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

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

Overall the market in the subject's neighborhood is increasing for the last 12 months BUT STABLE for the most recent 6 months

Comparing the most recent 3 months data to the previous 7-12 months data and the monthly time adjustment rate will be  $(72/70-1)/12*100=0.2\%$  for the contract date difference more than 6 months. Comparing the most recent 3 months data to the previous 4-6months data and the monthly time adjustment rate will be  $(72/72-1)/6*100=0.0\%$  i.e. stable and NO time adjustment for the previous 4-6 months sold comparables.

As there is no any active/pending comparables in the previous 7-12 months,thus I entered 'N/A' in the above table.

CONDO/CO.OP PROJECTS

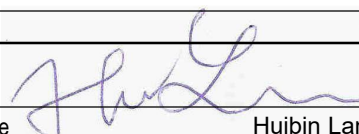
If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: COBBLESTONE

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	6	0	3	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	1.00	0.00	1.00	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Active Comparable Listings			1	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)	0.00		1.00	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Are foreclosures sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature   
 Appraiser Name Huibin Lan  
 Company Name Bluebay Appraisal Inc.  
 Company Address 41041 Trimboli Way #1492, Fremont, CA 94538  
 State License/Certification # AR030132 State CA  
 Email Address appraiserlan@yahoo.com

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

Bluebay Appraisal Inc.  
**SUBJECT PHOTO ADDENDUM**

File No. 35691196

Case No. 58036

Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

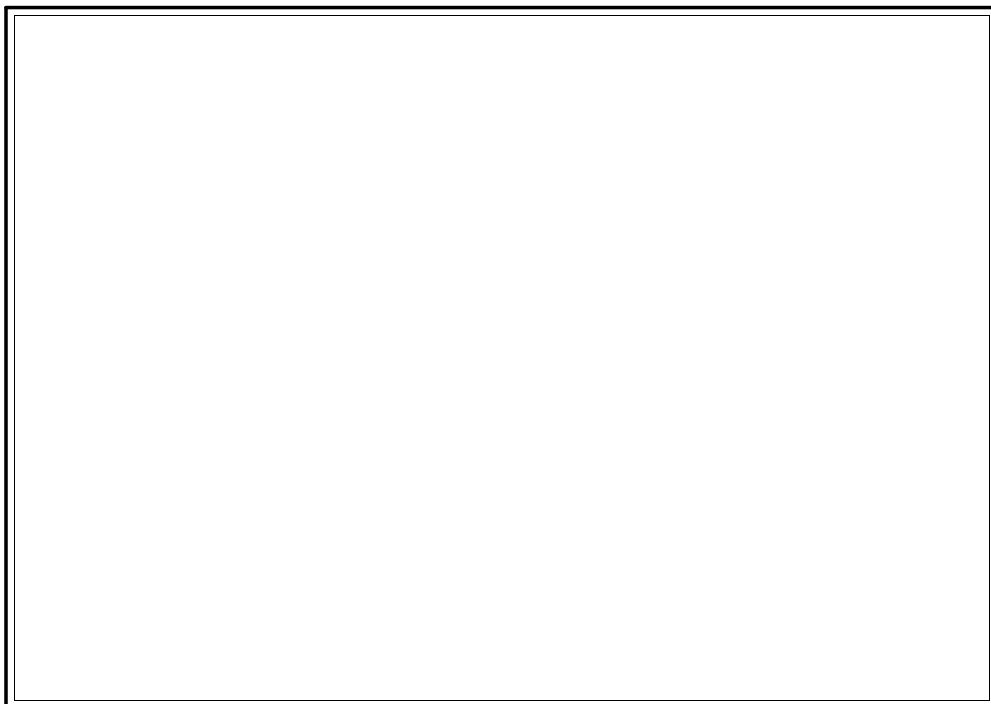
City San Ramon County Contra Costa State CA Zip Code 94582

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



**FRONT OF  
SUBJECT PROPERTY**

3857 Crow Canyon Road  
San Ramon, CA 94582



**REAR OF  
SUBJECT PROPERTY**



**STREET SCENE**



## Exterior-Only Inspection Individual Condominium Unit Appraisal Report

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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, appraisals, 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 Individual Condominium Unit 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 have performed a visual inspection of the exterior areas of the subject property from at least the street. I have reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

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

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

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

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

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

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature [Handwritten Signature]
Name Huibin Lan
Company Name Bluebay Appraisal Inc.
Company Address 41041 Trimboli Way #1492
Fremont, CA 94538
Telephone Number 5106736733
Email Address appraiserlan@yahoo.com
Date of Signature and Report 07/17/2024
Effective Date of Appraisal 07/17/2024
State Certification # AR030132
or State License #
or Other (describe) State #
State CA
Expiration Date of Certification or License 02/18/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

ADDRESS OF PROPERTY APPRAISED

3857 Crow Canyon Road
157, San Ramon, CA 94582

SUBJECT PROPERTY

- Did not inspect exterior of subject property
Did inspect exterior of subject property from street
Date of Inspection

APPRAISED VALUE OF SUBJECT PROPERTY \$ 720,000

LENDER/CLIENT

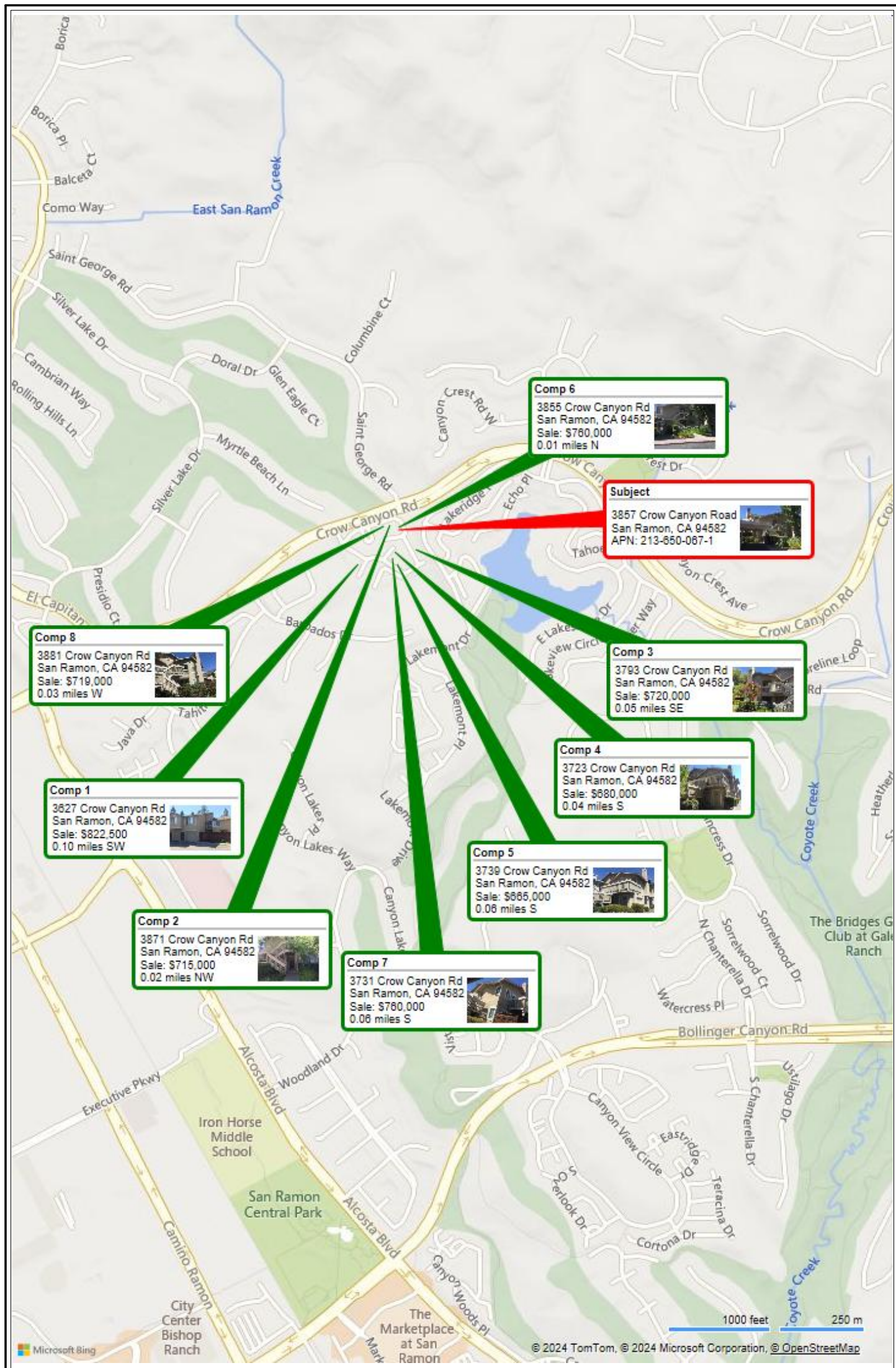
Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100
Redondo Beach, CA 90278
Email Address

COMPARABLE SALES

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



Borrower Catamount Properties 2018 LLC  
 Property Address 3857 Crow Canyon Road  
 City San Ramon County Contra Costa State CA Zip Code 94582  
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278





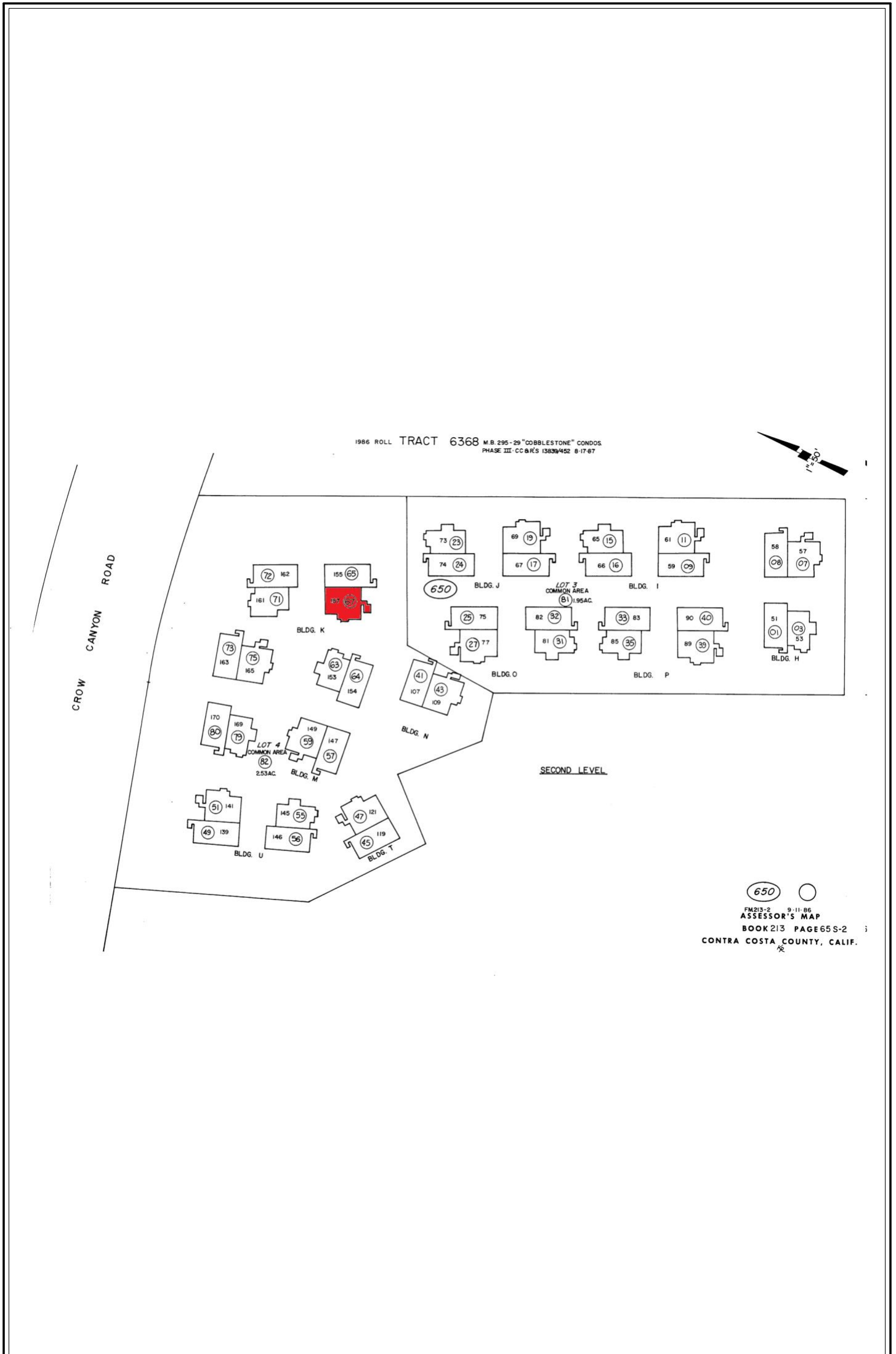
Bluebay Appraisal Inc.  
**PLAT MAP**

File No. 35691196  
Case No. 58036

Borrower **Catamount Properties 2018 LLC**  
Property Address **3857 Crow Canyon Road**

City **San Ramon** County **Contra Costa** State **CA** Zip Code **94582**

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



Borrower **Catamount Properties 2018 LLC**

Property Address **3857 Crow Canyon Road**

City **San Ramon** County **Contra Costa** State **CA** Zip Code **94582**

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



**COMPARABLE SALE # 1**  
3627 Crow Canyon Rd  
13, San Ramon, CA 94582



**COMPARABLE SALE # 2**  
3871 Crow Canyon Rd  
164, San Ramon, CA 94582



**COMPARABLE SALE # 3**  
3793 Crow Canyon Rd  
64, San Ramon, CA 94582



Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon County Contra Costa State CA Zip Code 94582

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



**COMPARABLE SALE # 4**  
3723 Crow Canyon Rd  
106, San Ramon, CA 94582



**COMPARABLE SALE # 5**  
3739 Crow Canyon Rd  
98, San Ramon, CA 94582



**COMPARABLE SALE # 6**  
3855 Crow Canyon Rd  
156, San Ramon, CA 94582



Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon County Contra Costa State CA Zip Code 94582

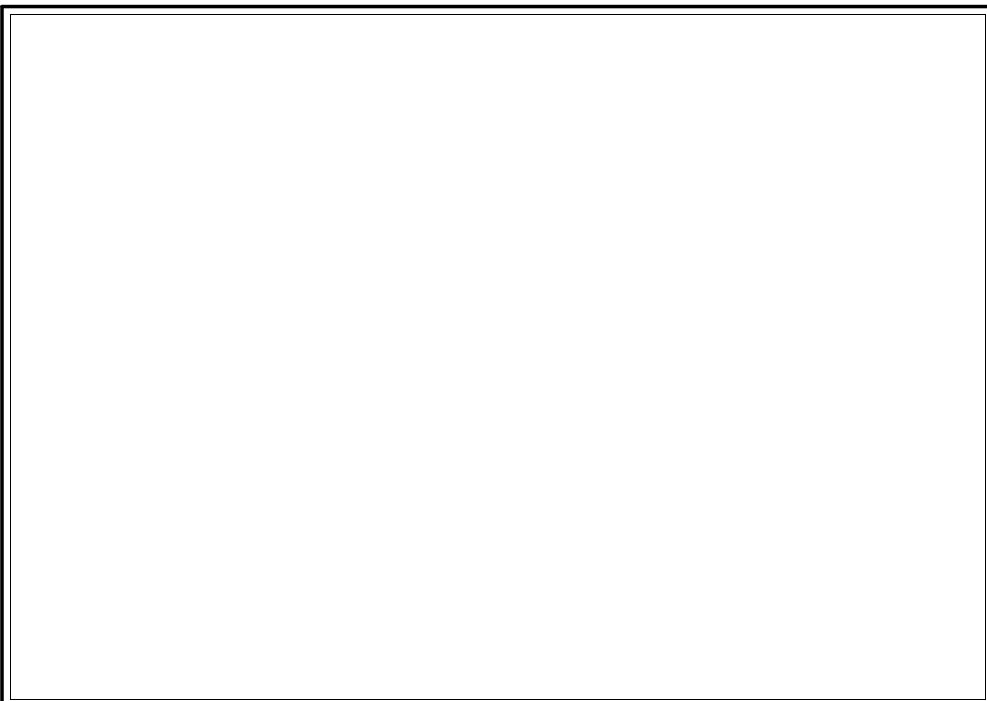
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



**COMPARABLE SALE #** 7  
3731 Crow Canyon Rd  
101, San Ramon, CA 94582



**COMPARABLE SALE #** 8  
3881 Crow Canyon Rd  
168, San Ramon, CA 94582



**COMPARABLE SALE #** 9



Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon

County

Contra Costa

State

CA

Zip Code

94582

Lender/Client Wedgewood Inc

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



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

**Huibin M. Lan**

has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 030132

Effective Date: February 19, 2023  
Date Expires: February 18, 2025

*Loretta Dillon*  
Loretta Dillon, Deputy Bureau Chief, BREA

3067248

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE - CHAIN LINK

Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon

County

Contra Costa

State

CA

Zip Code

94582

Lender/Client Wedgewood Inc

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



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

[X] Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP3367375-23

Renewal of: RAP3367375-22

Program Administrator: Herbert H. Landy Insurance Agency Inc. 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Huibin Lan

Item 2. Address: 41526 Carmen St
City, State, Zip Code: Fremont, CA 94539

Item 3. Policy Period: From 09/08/2023 To 09/08/2024
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

- A. \$ 500,000 Damages Limit of Liability - Each Claim
B. \$ 500,000 Claim Expenses Limit of Liability - Each Claim
C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

- A. \$ 500 Each Claim
B. \$ 1,000 Aggregate

Item 6. Premium: \$ 835.00

Item 7. Retroactive Date (if applicable): 09/08/2006

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)
D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)
D42414 (08/19)

Handwritten signature: Rebecca A. Magnuson
Authorized Representative



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Lender/Client Wedgewood Inc

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

7/12/24, 1:12 PM

Matrix

14700 Acacia Street, San Leandro, California 94579

View Comparable Properties

Listing

□

Report Listing



**MLS #:** ML81968773  
**Beds:** 4  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,687 SqFt (Realist\*)  
**Apprx Lot:** 5,035 SqFt (Realist\*)  
**Apprx Acr:** 0.116 Acres  
**Age/Yr Blt:** 71/1953 (Realist\*)  
**Parcel#:** 077B-0897-015  
**DOM:** 7  
**LA:** [Greg Damelio](#)  
**LA Ph:** (650) 245-8700  
**BA:** [Sohrab Sangha](#)  
**Walk Score:** 51  
**Recent:** 07/11/2024 : Changed to Sold : P->S

1 / 1

3D

SYMBIUM ADU options

**14700 Acacia Street, San Leandro 94579**  
 County: Alameda  
 Area: 3100 - San Leandro  
 Class: Res. Single Family / Detached  
 Land Use: SFR  
 Comm: 2,5%  
 L.Type/Service: Exclusive Agency, Full Service  
 Special Info: Not Applicable  
 Ownership:  
 Fin Terms:  
 Public:

**Status:** Sold  
 Orig Price: \$775,000  
 List Price: **\$775,000**  
 Sale Price: **\$790,000**  
 \$/Primary SqFt: \$468.29  
 \$/Total SqFt:  
 HOA Fee: /  
 Zoning: R1

**Dates**  
 Original: 06/07/2024  
 List: 06/07/2024  
 Sale: 06/14/2024  
 COE: 07/03/2024  
 Expires: 11/06/2024  
 Off Mrkt:  
 LOE: 19  
 Incorp: Yes  
 City Limit: Yes  
 Possession: COE

Private:

Showing & Location

Showing Information

Occupied By: Call Agent  
 Show Contact: Rebecca  
 Occupant Nm:  
 Phone: (415) 307-9114  
 Instructions: Lockbox - Supra iBox Bluetooth LE

Owner: Clingenpeel Willis A  
 Show type: Vacant  
 Occupant Ph:  
 Add Instruct:

Map

X Street: Willow Avenue  
 Directions:

School

Elem: / San Leandro Unified  
 Middle: **John Muir Middle** / San Leandro Unified  
 High: **San Leandro High** / San Leandro Unified

Prop Faces:

Building #:

# offers:

Buyer Finance: All Cash No Loans

Closing Details

Sold Remarks:

Concession:

LOE: 19

06/12/2024 San Leandro/San Lorenzo/Hayward Opportunity knocks! Please visit!

Bridge / Bay East / Contra Costa AOR

Features

Accessibility:  
 Bathroom: Tub  
 Bedroom:  
 Communication:  
 Construct Type: Wood Frame  
 Cooling: None  
 Dining Rm: Eat in Kitchen, No Formal  
 Energy Sav:  
 Ext. Amenities: Back Yard, Fenced  
 Family Room: No Family Room  
 Fence: Fenced Back  
 Fireplace: #1 / Wood Stove  
 Flooring: Hardwood, Vinyl/Linoleum  
 Foundation:

Horse: No  
 Interior: None  
 Kitchen: Countertop - Laminate, Hookups - Gas, Refrigerator (s)  
 Laundry: Washer/Dryer  
 Lot Desc: Grade - Level -  
 Other Rooms:  
 Pool YN: No  
 Pool / Spa:  
 Prop Condition: Fixer Upper  
 Roof: Composition  
 Security:  
 Soil Condition:  
 Stories: 1  
 Stair:

Borrower Catamount Properties 2018 LLC

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City San Ramon

County

Contra Costa

State CA

Zip Code

94582

Lender/Client Wedgewood Inc

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

7/12/24, 9:03 PM

Matrix

1512 Hickory Ave, San Leandro, California 94579

[View Comparable Properties](#)

**Listing**

[Report Listing](#)



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**MLS #:** BE41057577  
**Beds:** 3  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,558 SqFt  
**Apprx Lot:** 5,830 SqFt  
**Apprx Acr:** 0.130 Acres  
**Age/Yr Blt:** 71/1953  
**Parcel#:** 77B-895-2  
**DOM:** 11  
**LA:** Louise Lovewell  
**LA Ph:** (510) 351-5555  
**BA:** [Sully Jong](#)  
**Walk Score:**



[SYMBIUM ADU options](#)

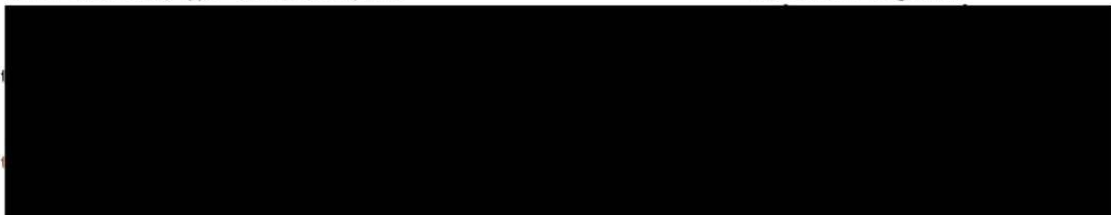
**1512 Hickory Ave , San Leandro 94579**

**County:** Alameda  
**Area:** 999 - Other Area  
**Class:** Res. Single Family / Detached  
**Land Use:**  
**Comm:** 2,5  
**L.Type/Service:** Exclusive Right to Sell, Full Service  
**Special Info:** Not Applicable  
**Ownership:**  
**Fin Terms:** Terms - Cash Offer, Type - Conventional, FHA  
**Public:**

**Status:** **Sold**  
**Orig Price:** \$875,000  
**List Price:** **\$875,000**  
**Sale Price:** **\$1,010,888**  
**\$/Primary SqFt:** \$648.84  
**\$/Total SqFt:**  
**HOA Fee:** /  
**Zoning:**

**Dates**  
**Original:**  
**List:** 04/26/2024  
**Sale:** 05/07/2024  
**COE:** 06/07/2024  
**Expires:**  
**Off Mrkt:**  
**LOE:** 31  
**Incorp:**  
**City Limit:**  
**Possession:** Negotiable

Private:



**Showing & Location**

**Showing Information**

**Occupied By:** Owner  
**Show Contact:**  
**Occupant Nm:**  
**Phone:**  
**Instructions:** 24-Hour Notice Not Required  
**Map**  
**X Street:** Acacia  
**Directions:** Juniper to Hickory  
**Prop Faces:**

**Owner:**  
**Show type:** Gt.Code:  
**Occupant Ph:**  
**Add Instruct:** Call owner 1 hour before showing and make appointment. Show between 10am-7pm

**School**

**Elem:**  
**Middle:**  
**High:**  
**Building #:**

**# offers:**  
**Buyer Finance:** Conventional Loan

**Closing Details**  
**Sold Remarks:**  
**Concession:** LOE: 31

**Features**

**Accessibility:**  
**Bathroom:**  
**Bedroom:**  
**Communication:**  
**Construct Type:**  
**Cooling:** None  
**Dining Rm:**  
**Energy Sav:**  
**Ext. Amenities:** Back Yard, Fenced, Front Yard, Garden, Patio(s), Sprinkler(s) - Auto, Sprinkler(s) - Back, Sprinkler(s) - Front, Deck, Dog Run/Kennel  
**Familv Room:** Separate Familv Room

**Horse:**  
**Interior:** Window Covering(s)  
**Kitchen:** Countertop - Stone, Dishwasher, Eat In Kitchen, Garbage Disposal, Microwave, Oven - Built-In, Oven Range - Gas, Refrigerator (s), Updated  
**Laundry:** In Garage, Washer, Dryer  
**Lot Desc:** Grade - Level, Regular -  
**Other Rooms:** Laundry Room  
**Pool YN:**  
**Pool / Spa:** Pool - No, None

**Prop Condition:**

**Roof:**

<https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAEAItWsrAwMifSUTI0ARKWYIYxiGloAAIm5kChvNKcHAihhMjglAyMgWaZQDVp...>

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Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon County Contra Costa State CA Zip Code 94582

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

7/12/24, 9:07 PM

Matrix

1515 BOXWOOD AVE, San Leandro, California 94579

View Comparable Properties

Listing

□

Report Listing



**MLS #:** CRPTP2401260  
**Beds:** 5  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,760 SqFt (Realist\*)  
**Apprx Lot:** 10,480 SqFt (Realist\*)  
**Apprx Acr:** 0.241 Acres  
**Age/Yr Blt:** 70/1954 (Realist\*)  
**Parcel#:** 80H158925  
**DOM:** 107  
**LA:** Patti McKelvey  
**LA Ph:** (619) 271-8300  
**BA:** Johnny Singh  
**Walk Score:**  
**Recent:** 07/08/2024 : Changed to Sold : P->S

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SYMBIUM ADU options

1515 BOXWOOD AVE, San Leandro 94579

**County:** Alameda  
**Area:** 699 - Not Defined  
**Class:** Res. Single Family /  
**Land Use:**  
**Comm:** 2,5%  
**L.Type/Service:** Exclusive Right to Sell, Full Service  
**Special Info:** Not Applicable  
**Ownership:**  
**Fin Terms:** Terms - Cash Offer, Type - Conventional, FHA, VA Loan  
**Public:**

**Status:** Sold  
**Orig Price:** \$1,100,000  
**List Price:** \$1,049,900  
**Sale Price:** \$1,049,000  
**\$/Primary SqFt:** \$596.02  
**\$/Total SqFt:**  
**HOA Fee:** \$0/  
**Zoning:** R-1

**Dates**  
**Original:**  
**List:** 03/06/2024  
**Sale:** 06/21/2024  
**COE:** 07/08/2024  
**Expires:** 09/05/2024  
**Off Mrkt:**  
**LOE:** 17  
**Incorp:**  
**City Limit:**  
**Possession:**

Private:



Showing & Location

Showing Information

**Occupied By:**  
**Show Contact:**  
**Occupant Nm:**  
**Phone:**  
**Instructions:**  
**Map**  
**X Street:**  
**Directions:** [CROSS STREET(S)]: HUBBARD AVE  
**Prop Faces:**

**Owner:**  
**Show type:** Gt.Code:  
**Occupant Ph:**  
**Add Instruct:** EASY TO SHOW - CALL PATTI ON HER CELL PHONE 619-417-8160

**School**  
**Elem:**  
**Middle:**  
**High:** / Other  
**Building #:**

**# offers:**  
**Buyer Finance:** Conventional Loan

**Closing Details**  
**Sold Remarks:**  
**Concession:** LOE: 17

**Accessibility:**  
**Bathroom:**  
**Bedroom:**  
**Communication:**  
**Construct Type:**  
**Cooling:** Central AC  
**Dining Rm:**  
**Energy Sav:**  
**Ext. Amenities:** Back Yard  
**Family Room:**  
**Fence:**  
**Fireplace:** Family Room  
**Flooring:**  
**Foundation:**  
**Heating:**

**Features**  
**Horse:**  
**Interior:**  
**Kitchen:**  
**Laundry:** Other  
**Lot Desc:** - Mid Block  
**Other Rooms:** Other  
**Pool YN:** No  
**Pool / Spa:** None  
**Prop Condition:**  
**Roof:**  
**Security:**  
**Soil Condition:**  
**Stories:** 1One Story  
**Style:**  
**View:** None

**Garage/Parking**  
**Garage:** 0  
**Carpport:**  
**Open Parking:**  
**Features:**

**Structure(s)**  
**Type:**  
**O.S. Desc:**  
**O.S. Size:**

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94582

Lender/Client Wedgewood Inc

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

7/12/24, 9:11 PM

Matrix

1783 Arena St, San Leandro, California 94579

View Comparable Properties

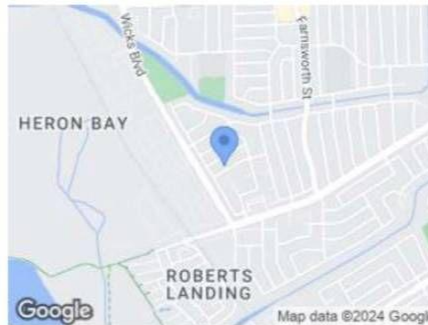
Listing

□

Report Listing



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**MLS #:** BE41055644  
**Beds:** 3  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,590 SqFt  
**Apprx Lot:** 5,400 SqFt  
**Apprx Acr:** 0.124 Acres  
**Age/Yr Blt:** 18/2006  
**Parcel#:** 080-G13-211-0300  
**DOM:** 34  
**LA:** Son Luu  
**LA Ph:** (510) 409-6855  
**BA:** [Simon Chan](#)  
**Walk Score:**



[SYMBIUM ADU options](#)

**1783 Arena St , San Leandro 94579**

**County:** Alameda  
**Area:** 999 - Other Area  
**Class:** Res. Single Family / Detached  
**Land Use:**  
**Comm:** 2,5  
**L.Type/Service:** Exclusive Right to Sell, Full Service  
**Special Info:** Short Sale / Subject to Lender  
**Ownership:**  
**Fin Terms:** Terms - Cash Offer, Type - Conventional  
**Public:**

**Status:** **Sold**  
**Orig Price:** \$1,200,000  
**List Price:** **\$1,149,000**  
**Sale Price:** **\$1,065,000**  
**\$/Primary SqFt:** \$669.81  
**\$/Total SqFt**  
**HOA Fee:** /  
**Zoning:**

**Dates**  
**Original:**  
**List:** 04/11/2024  
**Sale:** 05/15/2024  
**COE:** 06/07/2024  
**Expires:**  
**Off Mrkt:**  
**LOE:** 23  
**Incorp:**  
**City Limit:**  
**Possession:** COE

Private:



Showing & Location

**Showing Information**

**Occupied By:** Vacant  
**Show Contact:**  
**Occupant Nm:**  
**Phone:**  
**Instructions:** 24-Hour Notice Not Required

**Owner:**  
**Show type:**  
**Occupant Ph:** Gt.Code:  
**Add Instruct:**

**Map**  
**X Street:** Elvina Dr  
**Directions:** Wicks Blvd, Burkhart Ave, Elvina Dr, Arena Street

**School**  
**Elem:**  
**Middle:**  
**High:**  
**Building #:**

**Prop Faces:**  
**# offers:**  
**Buyer Finance:** Conventional Loan

**Closing Details**  
**Sold Remarks:**  
**Concession:** LOE: 23

**Accessibility:**  
**Bathroom:**  
**Bedroom:**  
**Communication:**  
**Construct Type:**  
**Cooling:** Ceiling Fan, Central -1 Zone  
**Dining Rm:**  
**Energy Sav:**  
**Ext. Amenities:** Back Yard, Fenced, Front Yard, Garden, Patio(s), Deck, Dog Run/Kennel  
**Family Room:**  
**Fence:**  
**Fireplace:** #1 / Living Room, Brick  
**Flooring:** Laminate, Carpet - Wall to Wall  
**Unit Floor #:**

**Features**  
**Horse:**  
**Interior:** Built-in Vacuum  
**Kitchen:** 220 Volt Outlet, Countertop - Stone, Countertop - Tile, Dishwasher, Oven - Built-In, Oven Range - Gas, Oven Range - Built-In, Refrigerator (s)  
**Laundry:** Hookups - No, Washer, Dryer  
**Lot Desc:** Regular -  
**Other Rooms:** Music Room  
**Pool YN:**  
**Pool / Spa:** Pool - No, None  
**Prop Condition:**  
**Roof:** Composition  
**Security:**  
**Soil Condition:**  
**Stories:** 1One Story  
**Floor in Build:** 1

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAAAItWsrAwMlFSUTI0AxKWlIaJsQmcyivNyYEQIDKjwhCycgUaIwBVBecMYgJJU... 2/3

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Zip Code

94582

Lender/Client Wedgewood Inc

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

7/12/24, 9:16 PM

Matrix

1226 Butler Ave, San Leandro, California 94579

[View Comparable Properties](#)

**Listing**

[Report Listing](#)



1 / 1



**MLS #:** BE41058614  
**Beds:** 4  
**Baths (F/P):** 2 (2/0)  
**Primary SqFt:** 1,574 SqFt  
**Apprx Lot:** 5,605 SqFt  
**Apprx Acr:** 0.130 Acres  
**Age/Yr Blt:** 73/1951  
**Parcel#:** 80H-156-017  
**DOM:** 10  
**LA:** Paul Litvinchuk  
**LA Ph:** (510) 750-8380  
**BA:** [Justin Ma](#)  
**Walk Score:**

[SYMBIUM ADU options](#)

**1226 Butler Ave , San Leandro 94579**

**County:** Alameda  
**Area:** 999 - Other Area  
**Class:** Res. Single Family / Detached  
**Land Use:**  
**Comm:** 2,0  
**L.Type/Service:** Exclusive Right to Sell, Full Service  
**Special Info:** Not Applicable  
**Ownership:**  
**Fin Terms:** Terms - Cash Offer, Type - Conventional  
**Public:**

**Status:** **Sold**  
**Orig Price:** \$880,000  
**List Price:** **\$880,000**  
**Sale Price:** **\$872,000**  
**\$/Primary SqFt:** \$554.00  
**\$/Total SqFt:**  
**HOA Fee:** /  
**Zoning:**

**Dates**  
**Original:**  
**List:** 05/04/2024  
**Sale:** 05/14/2024  
**COE:** 06/11/2024  
**Expires:**  
**Off Mrkt:**  
**LOE:** 28  
**Incorp:**  
**City Limit:**  
**Possession:** Other

Private:

**Showing & Location**

**Showing Information**

**Occupied By:** Vacant  
**Show Contact:**  
**Occupant Nm:**

**Owner:**  
**Show type:** **Gt.Code:**  
**Occupant Ph:**

**Phone:**  
**Instructions:** 24-Hour Notice Not Required

**Add Instruct:** Call Paul Litvinchuk (510) 750-8380 for appointment to show.

**Map**  
**X Street:** Corvallis St  
**Directions:** Farnsworth then Corvallis then Right on Butler

**School**  
**Elem:** / San Lorenzo (510) 317-4600  
**Middle:** / San Lorenzo (510) 317-4600  
**High:** / San Lorenzo (510) 317-4600

**Prop Faces:**

**Building #:**

**# offers:**  
**Buyer Finance:** Conventional Loan

**Closing Details**  
**Sold Remarks:**  
**Concession:** **LOE:** 28

**Accessibility:**  
**Bathroom:**  
**Bedroom:**  
**Communication:**  
**Construct Type:**  
**Cooling:** None  
**Dining Rm:** Dining Area  
**Energy Sav:**  
**Ext. Amenities:** Back Yard, Front Yard, Patio(s), Side Yard  
**Family Room:** Separate Family Room  
**Fence:**  
**Fireplace:** #1 / Living Room  
**Flooring:** Other, Carpet - Wall to Wall  
**Unit Floor #:**  
**Foundation:**  
**Heating:** Wall Furnace

**Features**  
**Horse:**  
**Interior:** None  
**Kitchen:** Countertop - Stone, Dishwasher, Oven Range  
**Laundry:** None, Other  
**Lot Desc:** Irregular -  
**Other Rooms:**  
**Pool YN:**  
**Pool / Spa:** Pool - No, None  
**Prop Condition:**  
**Roof:** Composition  
**Security:**  
**Soil Condition:**  
**Stories:** 1One Story  
**Floor in Build:** 1  
**Style:** Ranch  
**View:**

**Garage/Parking**

**Garage:** 0  
**Carport:** 1

**Structure(s)**

**Type:**  
**O.S. Desc:**

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAEAltWsrAwMlfSUTIEEZYghomxCZzKK83JgRAgOQSPCELJyBRojAFUF5wxiAKl...

2/3



Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon

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Contra Costa

State

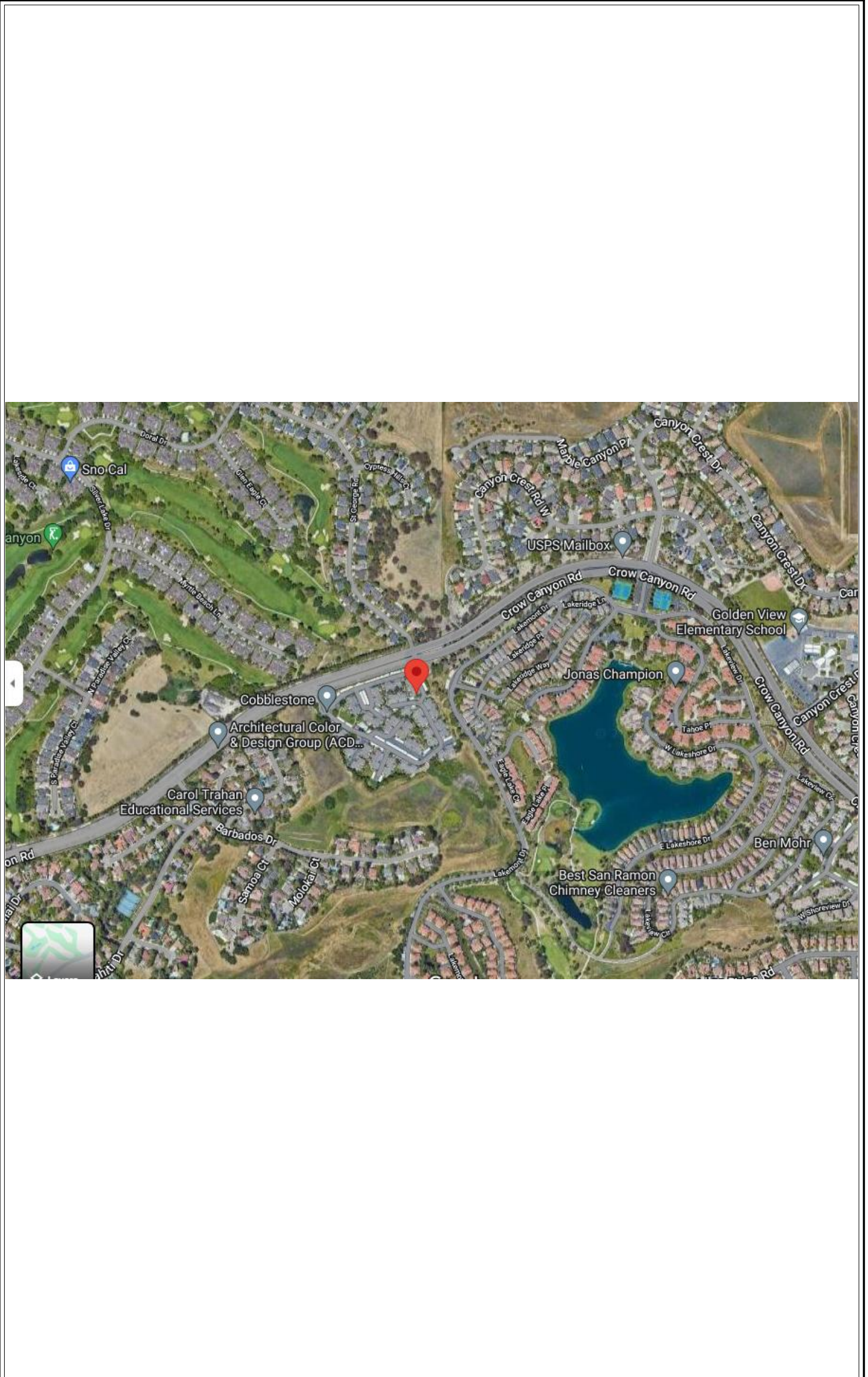
CA

Zip Code

94582

Lender/Client Wedgewood Inc

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



**UNIFORM APPRAISAL DATASET (UAD)  
Property Condition and Quality Rating Definitions**File No. 35691196  
Case No. 58036**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. 35691196  
Case No. 58036

### 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. 35691196  
Case No. 58036

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

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35691196  
Case No. 58036

Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon County Contra Costa State CA Zip Code 94582

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

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

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

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

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

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

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

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Appraiser searched out 5 miles from the subject ,within 12 months GLA 500-15007 sqft and city of San Raman and found the following 123 comparables :

Street Address (Full)	Sale Price	Sq Ft Total
209 Copper Ridge Rd	780000	1079
315 Norris Canyon Ter	680000	1147
3793 Crow Canyon	720000	966
236 Eastridge Dr	660000	1074
382 S Overlook Dr	810000	1079
262 Eastridge	580000	985
9085 Alcosta BLVD 409	525000	952
423 Pine Ridge Dr	820000	1314
7912 Persica CT	1160000	1419
115 Reflections 15	510000	624
3627 Crow Canyon Rd	822500	1232
1304 Dawn Ct	945000	1325
725 Watson Canyon Ct 212	689000	914
8975 Alcosta Blvd 144	490000	916
130 Copper Ridge Rd	550000	778
795 Watson Canyon Ct 257	725000	914
3871 Crow Canyon Rd	715000	1107
9085 Alcosta Blvd 398	655000	1368
2828 Bollinger Canyon Rd	865000	1158
9008 Craydon Cir	459500	780
7518 Imperata Ln	1210000	1419
4720 Norris Canyon Rd 206	806000	1015
129 Coralflower	1120000	1356
225 Reflections Dr 22	669000	949
3117 Lakemont Dr 3	850000	1474
1910 Whitetail Ln	683000	879
207 Copper Ridge Rd	800000	1079
311 Norris Canyon Ter	726000	1164
205 Compton CIR B	505000	685
185 Norris Canyon Ter B	701000	1082
191 Norris Canyon Ter A	689000	1022
9046 Craydon Cir	355000	612
2658 Meadow Glen	825000	1281
1302 Dawn CT	759000	1027
440 Bollinger Canyon Ln 196	495000	657
61 Eagle Lake Ln 11	1200000	1272
409 Regal Lily Ln	1175000	1488
236 Canyon Woods Way C	838000	1031
265 Reflections Dr 11	470000	624
298 Eastridge Dr	505000	730
214 Eastridge Dr	580000	985
323 Skyline Dr	875000	1147
239 Plumpointe Ln	1051000	1356
626 Norris Canyon Ter	710000	1075
150 Reflections Dr 24	600000	749
2713 Bollinger Canyon Rd	810000	1276
505 Norris Canyon Terrace	700000	1007
122 Copper Ridge Rd	790000	1314
2555 Twin Creeks Dr	670000	954



Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

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613 Norris Canyon Ter	720000	1147
2863 Fountainhead Dr	860000	1158
1309 Potenza Terrace	935000	1352
9025 Alcosta APT 251	620000	1340
9010 Craydon Cir	455000	780
41 Eagle Lake Ct 11	970000	1272
108 Copper Ridge Rd	799000	1314
4704 Norris Canyon RD 203	755000	951
785 Watson Canyon 146	686000	914
104 Compton Cir A	630000	924
1219 Lorenzini Loop	897389	1352
366 S Overlook DR	811000	1079
1310 Sutter Creek Ln	660000	879
192 Eastridge DR	635000	985
115 Arianna Ln	910000	1211
112 Stone Pine Ln	750000	988
1115 Nancy Ln	933000	1211
215 Reflections Dr 18	500000	624
421 Carillo CT	710000	1064
5032 Lakeview Dr 201	900000	1250
2605 FOUNTAINHEAD DR	780000	954
4736 Norris Canyon RD 101	750000	1015
9085 Alcosta Blvd 307	510000	952
160 Reflections DR 14	640000	943
363 Eastridge Dr	650000	1058
9005 Alcosta BLVD 210	575000	1230
9005 Alcosta Blvd 210	575000	1230
112 Norris Canyon PI B	675000	1022
105 Compton Circle D	575000	924
510 Norris Canyon Ter	720000	1147
356 S Overlook Dr	785000	1079
560 La Copita Ct	760000	1200
9005 Alcosta BLVD 213	630000	1317
2653 Fountainhead DR	710000	1102
9072 Craydon Cir	370000	612
140 Reflections Dr 12	510080	624
2696 Shadow Mountain Dr	835000	1427
9085 Alcosta Blvd 365	512500	1039
440 Canyon Woods PI A	713000	1042
376 S Overlook DR	590000	778
3731 Crow Canyon Rd	760000	1107
109 Compton Circle B	618000	924
3855 Crow Canyon Rd	760000	1107
4716 Norris Canyon Rd 202	750000	951
245 Reflections Dr. 22	670000	949
9004 Craydon Cir	360000	612
3881 Crow Canyon Rd	717500	966
795 Watson Canyon Ct 254	513000	657
7067 Briza Loop	1276000	1462
235 Reflections Dr 28	520000	624
130 Reflections Dr 15	589000	749
2656 Shadow Mountain Dr	870000	1427

Bluebay Appraisal Inc.  
**COMMENT ADDENDUM**

File No. 35691196  
Case No. 58036

Borrower Catamount Properties 2018 LLC

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City San Ramon County Contra Costa State CA Zip Code 94582

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

5002 Lakeview Dr. 101	919000	1309
409 Norris Canyon TER	642000	1009
230 Eastridge Dr	710000	1058
380 S Overlook Drive	834000	1314
2010 Canyon Woods Dr E	825000	1026
3723 Crow Canyon Rd	680000	922
215 Reflections Dr 11	524000	624
3821 Crow Canyon Rd	910000	1386
225 Reflections Dr 14	504000	624
9025 Alcosta Blvd 250	645000	1340
245 Reflections Dr 28	530000	624
9085 Alcosta Blvd 371	555000	1039
3739 Crow Canyon Rd	665000	922
4700 Norris Canyon Rd 102	755000	947
7531 Imperata LN	1160000	1462
614 Norris Canyon Ter	740000	1147
3813 Crow Canyon Rd	700000	922
440 Bollinger Canyon Ln 194	648000	914
9085 Alcosta Blvd 318	652000	1368
3613 Crow Canyon Rd	745000	1107
200 Norris Canyon Place D	720000	1082
607 Destiny Ln	950000	1378

**APPRAISAL COMPLIANCE ADDENDUM**

File No. 35691196  
Case No. 58036

Borrower/Client <u>Catamount Properties 2018 LLC</u>		Unit No. <u>157</u>
Address <u>3857 Crow Canyon Road</u>		Zip Code <u>94582</u>
City <u>San Ramon</u>	County <u>Contra Costa</u>	State <u>CA</u>
Lender/Client <u>Wedgewood Inc</u>		

This Appraisal Compliance Addendum is included to ensure this appraisal report meets all USPAP 2014 requirements.

**APPRAISAL AND REPORT IDENTIFICATION**

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

**ADDITIONAL CERTIFICATIONS**

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

**PRIOR SERVICES**

- I have **NOT** performed services, as an appraiser or in another other capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

**PROPERTY INSPECTION**

- I **HAVE** made a personal inspection of the property that is the subject of this report.
- I have **NOT** made a personal inspection of the property that is the subject of this report.

**APPRAISAL ASSISTANCE**

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

none


**ADDITIONAL COMMENTS**

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: External only inspection. I did not do any services for the subject within the last 3 years.

**MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY**

A reasonable marketing time for the subject property is 20-40 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 20-40 day(s).

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature 	Signature _____
Name <u>Huibin Lan</u>	Name _____
Date of Signature <u>07/17/2024</u>	Date of Signature _____
State Certification # <u>AR030132</u>	State Certification # _____
or State License # _____	or State License # _____
State <u>CA</u>	State _____
Expiration Date of Certification or License <u>02/18/2025</u>	Expiration Date of Certification or License _____
Effective Date of Appraisal <u>07/17/2024</u>	Supervisory Appraiser Inspection of Subject Property: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only from street <input type="checkbox"/> Interior and Exterior



Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon County Contra Costa State CA Zip Code 94582

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



**ENHANCED REPORT 2.0**

**Subject Property:**



**Site Address**  
3857 CROW CANYON RD  
SAN RAMON, CA 94582-1456



**Mail Address**  
3857 CROW CANYON RD  
SAN RAMON, CA 94582-1456



**Prepared For:**

**Amy Zhang**  
(510) 552-1058  
amylanzhang@yahoo.com

**Document Contents**



- Profile Cover Sheet
- Property Overview
- Property History Page
- Property Comparables (Detailed)
- Property Comparables (Summary)
- Neighborhood
- Plat Map

**Provided By**

**Richard Chen**  
3340 Walnut Ave 116  
Fremont, CA 94538  
Richard.chen@cti.com

**PROPERTY OVERVIEW**

**3857 CROW CANYON RD, SAN RAMON, CA 94582-1456**

**Owner and Geographic Information**



**Primary Owner:**  
TOLTON TUESDAY L

**Secondary Owner:**

**Site Address:**  
3857 CROW CANYON RD, SAN RAMON, CA 94582-1456

**Mail Address:**  
3857 CROW CANYON RD, SAN RAMON, CA 94582-1456

**APN:** 213-650-067-1

**Lot Number:** **Page / Grid:**

**Housing Tract Number:** 6368

**Legal Description:** **Subdivision:** SAN RAMON COBBLESTONE OWNERS ASSOCIATION

**Tract Number:** 6368

**Legal Brief Description:** SUBD:SAN RAMON COBBLESTONE OWNERS ASSOCIATION TR#:6368 T6368 BK U157

**Property Details**

<b>Bedrooms:</b> 2	<b>Year Built:</b> 1988	<b>Square Feet:</b> 1,107
<b>Bathrooms:</b> 2	<b>Garage:</b> Garage 1	<b>Lot Size:</b>
<b>Total Rooms:</b> 5	<b>Fireplace:</b>	<b>Number of Units:</b> 0
<b>Zoning:</b>	<b>Pool:</b>	<b>Use Code:</b> Condominium Unit (Residential)

**Sale Information**



**Transfer Date:** 03/19/2004  
**Transfer Value:** \$370,000.00  
**Cost/Sq Feet:**

**Seller:** SCHULTZ, JEFFREY L; SCHULTZ, MANDY  
**Document#:** 2004-092270

**Assessment and Taxes**



**Assessed Value:** \$505,621.00  
**Land Value:** \$235,728.00  
**Improvement Value:** \$269,893.00  
**Market Improvement Value:**  
**Market Value:**

**Percent Improvement:** 53.38%  
**Tax Amount:** \$6,319.84  
**Tax Status:** Current  
**Market Land Value:**

**Homeowner Exemption:** H  
**Tax Rate Area:** 17-003  
**Tax Account ID:** 213-650-067-1  
**Tax Year:** 2023

Borrower Catamount Properties 2018 LLC

Property Address 3857 Crow Canyon Road

City San Ramon

County

Contra Costa

State

CA

Zip Code

94582

Lender/Client Wedgewood Inc

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



**PROPERTY HISTORY**

**3857 CROW CANYON RD, SAN RAMON, CA 94582-1456**

**Foreclosure Record - 06/20/2024**

Recording Date: 06/20/2024 Document#: [2024-0058740](#)  
 Document Type: Notice of Sale  
 Lender Type: Borrowers Name:  
 Vesting:  
 Legal Description:

**Foreclosure Record - 03/15/2024**

Recording Date: 03/15/2024 Document#: [2024-0024176](#)  
 Document Type: Notice of Default  
 Lender Type: Borrowers Name:  
 Vesting:  
 Legal Description:

**Assignment Record - 12/19/2023**

Recording Date: 12/19/2023 Document#: [2023-133595](#)  
 Price: Document Type: Assignment of Mortgage  
 TD Due Date: Type of Financing:  
 Lender Name: Borrowers Name: TUESDAY L TOLTON  
 Lender Type:  
 Vesting:  
 Legal Description:

**Release Record - 02/03/2023**

Recording Date: 02/03/2023 Document#: [2023-009530](#)  
 Price: Document Type: Release of Mortgage  
 TD Due Date: Type of Financing:  
 Lender Name: Borrowers Name: JEFFREY L SCHULTZ AND MANDY SCHULTZ HUSBAND AND WIFE AS COMMUNITY PROPERTY  
 Lender Type:  
 Vesting:  
 Legal Description:

**Assignment Record - 12/03/2021**

Recording Date: 12/03/2021 Document#: [2021-330614](#)  
 Price: Document Type: Assignment of Mortgage  
 TD Due Date: Type of Financing:  
 Lender Name: Borrowers Name: TOLTON, TUESDAY L  
 Lender Type:  
 Vesting:  
 Legal Description: