APPRAISAL OF REAL PROPERTY LOCATED AT 7938 Ostrom Ave Van Nuys, CA 91406 TRACT # 15923 LOT 107 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 07/19/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Exterior-Only Inspection Residential Appraisal Report

Loan#58045 File # 2407021C

The purpose of	this summar	ry appraisal repo	ort is to pro	ovide the lende	er/client with an	accurate,	and adequa	tely supp	ported, opin	ion of th	ie mark	et value	of the	subject pro	perty.
Property Address	7038 0	strom Ave	-			City	Van Nuys				State	CA	Zip Code	91406	
			110	Owne	er of Public Record						County	0, 1			
Out		operties 2018		OWIII	a of rabile record	Lee	Cantor T	rust			Oddity	LUS	ANGEL	E9	
Legal Description		Γ # 15923 LO ⁻	Γ 107												
Assessor's Parcel #	[‡] 220 ⁴	1-017-002				Tax Ye	ear 2023				R.E. Tax	(es \$ 4	,230		
Neighborhood Nam	a LAKI	E BALBOA				Map F	Reference	531 C	3		Census	Tract 1	311.00		
Occupant 🗶	Owner	Tenant Vaca	ant	Speci	ial Assessments \$	0			PUD) HOA \$	0		per year	per n	nonth
Property Rights App		Fee Simple	Leasehold	d 🗆 Othe	er (describe)										
Assignment Type		nase Transaction		ance Transaction		(describe)	0								
		iasc mansaction	Птина		Lalabara and		Servicin								
Lender/Client	Wedgewo						tan Beach	Blvd,	Suite 100), Redor	ido Be	each, C			
Is the subject prope	rty currently offere	ed for sale or has it be	en offered for sale	e in the twelve mor	nths prior to the effec	ctive date of th	is appraisal?						Yes 🔀	No	
Report data source	s) used, offering p	price(s), and date(s).		THEMLS	3										
I did	did not analyze t	the contract for sale fo	or the subject nurc	hase transaction. F	Evolain the results of	the analysis o	f the contract fo	r sale or wi	hy the analysis	was not					
performed.	did flot dilaly20 t	no contract for calc to	1 tilo odbjoot paro	maso aunououon. E	Explain the results of	tilo tilitiyolo o	1 010 00110 001 10	5010 OI WI	ny ano analysis	was not					
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5															
Contract Price \$		Date of Contra	act	ls t	the property seller the	e owner of pub	olic record?		Yes	No [Data Sour	ce(s)			
Is there any financia	ıl assistance (loan	charges, sale conces	ssions, gift or dow	npayment assistan	ice, etc.) to be paid t	oy any party o	n behalf of the b	orrower?					Γ	Yes	No
If Yes, report the to	al dollar amount a	and describe the items	to be paid.										_		_
Note: Race and the	a racial composit	ion of the neighborh	ood are not appr	raisal factors.											
	Neighborhood	I Characteristics			One-	Unit Housing	Trends			One-	Unit Hou	sing	Pre	sent Land Use	9%
Location U	Urban 🗙	Suburban	Rural	Property Values	Increasing	n 🔽	Stable	□ Dec	clining	PRICE		AGE	One-Unit		85 %
			Under 25%						-						
	Over 75%	25-75%		Demand/Supply	Shortage		In Balance		er Supply	\$ (000)		(yrs)	2-4 Unit		5 %
Growth F	Rapid 🔀	Stable	Slow	Marketing Time	Under 3 r	mths	3-6 mths	Ove	er 6 mths	640	Low	1	Multi-Fam	ily	%
Reighborhood Bour	daries	NORTHRID	GE NORTH	H, VAN NU	YS AIRPORT	ΓEAST.	VANOWE	N ST S	SOUTH	1,625	High	104	Commerc	al	10 %
AND RESE	DA WEST				_					900	Pred.	74	Other		%
Neighborhood Desc		THE SLIB IE	CTISIOC	ΔTED IN A	NEIGHBOR	HOOD	DE MOSTI	V CINI	IGI E EAN				OPEDI	IES TUE	-RF
П								_1 3111	IGLL I AI	VIIL I DL	IACI	ILDFI	OFLIN	ILO. IIIL	_1\L
IS SHOPPII	1G, STORE	ES AND PUBI	LIC FACILI	TIES LUCA	TIED MITHIL	N 3 MILE	.5.								
Market Conditions (including support	for the above conclus	ions)	SE	E ATTACHE	D ADDE	NDUM								
Dimensions S	EE PLAT N	ΙΔΡ		Are	ea 6.626 sf		Sha	D0 ID	REGULA	R		View N	Res;		
Specific Zoning Clas					ning Description	011101				u v		IN,	1165,		
-		LAR1					E FAMILY		DENCE						
Zoning Compliance			onforming (Grand	rathered Use)	No Zo	ning	Illegal (describe								
Is the highest and b	est use of subject	nronerty as improved					mogai (accomb	;)							
		. Proporty as milhinger	ı (or as proposed	per plans and spec	cifications) the preser		mogai (accorde	;)	X	Yes	No	If No, descr	ibe	HIGHEST	-
AND BEST	USE OF TH					nt use?	- '	,				If No, descr	ibe	HIGHEST	-
		HE SUBJECT			HE PRESEN	nt use?	- '	IE ZON	NING RE	STRICT		If No, descri	ibe		
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	properties currently o	ffered for sale in	the subject neighborhoo	d ranging in	price	from \$ 779,000		to \$	999	,999
There are 60 comparable	sales in the subject		the past twelve months			ce from \$ 710,00	0			,150,000
FEATURE	SUBJECT	COMPARAE	BLE SALE # 1	CC	OMPARABI	LE SALE # 2		CON	IPARABL	E SALE # 3
Address 7938 Ostrom Ave	•	16919 Lorne St		17123 Lan	ark St		1714	8 Lorne	e St	
Van Nuys, CA 91	406	Van Nuys, CA 9	1406	Van Nuys,	CA 91	1406	Van I	Nuys, (CA 91	406
Proximity to Subject	•	0.33 miles NE	I.	0.23 miles	N	I.	0.14	miles N		
Sale Price	\$		\$ 860,000			\$ 847,000				\$ 870,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 569.54 sq.ft		\$ 592.3				617.02		
Data Source(s) Verification Source(s)		THEMLS#MB2401				889MR;DOM 4				776MR;DOM 15
VALUE ADJUSTMENTS	DESCRIPTION	PARCEL QUES DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI		F / D# 556874 +(-) \$ Adjustment		CEL Q ESCRIPTIO		/ D# 118692 +(-) \$ Adjustment
Sales or Financing	DESCRIPTION		+ (-) \$ Aujustilient		IUN	+ (-) \$ AUJUSTITIETT			N	+ (-) \$ AUJUSTITIETT
Concessions		ArmLth		ArmLth		0.000	ArmL			
Date of Sale/Time		Conv;0		Conv;6000		-6,000		,	22	
Location	NiDeer	s07/24;c06/24 N:Res:		s08/23;c07	123			24;c12/	23	
Leasehold/Fee Simple	N;Res; FEE SIMPLE	FEE SIMPLE		N;Res; FEE SIMP			N;Re	s; SIMPL	_	
Site	6,626 sf	5,804 sf	+6 220	6,017 sf	LE	+6,090				+6,220
View	N;Res;	N;Res;	+0,220	N;Res;		+0,090	0,004 N;Re			+0,220
Design (Style)	DT1;Bungalow	DT1;Bungalow		DT1;Bunga	alow			s, Bungal	014	
Quality of Construction	Q4	Q4		Q4	alow		Q4	Duriyai	OW	
Actual Age	70	71	0	72		0	72			0
Condition	C4	C4		72 C4		0	C4			-35,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms.	Baths	-55,000
Room Count	8 3 2.0	8 3 2.0		8 3	2.0		7	3	2.0	0
Gross Living Area	1,551 sq.ft.	1,510 sq.ft	. 0			+10.890	,	1.410		+12,690
Basement & Finished	0sf	0sf		0sf	<u> </u>	. 10,030	0sf	1,710		. 12,030
Rooms Below Grade	001			331			031			
Functional Utility	AVERAGE	AVERAGE		AVERAGE	:		A\/FF	RAGE		
Heating/Cooling	FAU/CENTRAL	FAU/CENTRAL		FAU/CEN				CENTI	RAI	
Energy Efficient Items	NONE NOTED	NONE NOTED		SOLAR (Pai		-10.000				
Garage/Carport	2gd1dw	2gd1dw		2ga2dw	u)	-,	2ga2			0
Porch/Patio/Deck	PORCH/PATIO	PORCH/PATIO		PORCH/P	ATIO			CH/PA	TIO	
FIREPLACES	NONE	NONE		1 FIREPLA		-3,500				
ADDITIONAL	POOL / SPA	POOL	+7,500			+30,000				+30,000
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			,				,
Net Adjustment (Total)		X + \(\cdot \)	\$ 15,720	X +	-	\$ 27.480	X	+	7 -	\$ 13,910
Adjusted Sale Price		Net Adj. 1.8 %		Net Adj.	3.2 %	,	Net Adj.		1.6 %	.,
of Comparables		Gross Adj. 1.8 %	\$ 875,720	Gross Adj.	7.8 %	\$ 874,480	Gross Ad	dj.		\$ 883,910
I X did did not research the s	sale or transfer history of the			•		,				ŕ
My research did did n	ot reveal any prior sales or tr	ransfers of the subject prope	erty for the three years prior to	the effective date	of this app	oraisal.				
	PARCEL QUEST									
My research did did n	ot reveal any prior sales or tr	ransfers of the comparable s	sales for the year prior to the o	date of sale of the	comparabl	e sale.				
		-								
	PARCEL QUEST									
Report the results of the research and ana	ysis of the prior sale or trans	sfer history of the subject pr			orior sales				00:	DINIFOLIE (C
Report the results of the research and ana	ysis of the prior sale or trans		operty and comparable sales COMPARABLE SA		orior sales	on page 3). COMPARABLE SALE #2			COMPA	RABLE SALE #3
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Exterior-Only Inspection Residential Appraisal Report

Loan#58045 File # 2407021C

Scope of Work: In the preparation of this appraisal, the appraiser has made	
interviews with people considered informed regarding the region, area, sul	
sales. This information was analyzed to document the various environmer market value of the subject property. The scope of the appraisal also gave	· · · · · ·
comparables. When conflicting information was provided, the source deen	· · · · · · · · · · · · · · · · · · ·
not included in the report nor used as a basis for the valuation conclusion.	led most reliable has been used. Data believed to be unreliable was
not included in the report not used as a basis for the valuation conclusion.	
This appraisal report is intended for use by the private client or their assign	ns for market value only. This report is not intended for any other use. It
is the property of the party ordering the report regardless of who pays the	<u> </u>
release from the ordering party and/or the Appraiser. Copies may be release	1 1 1 1
party participating in the transaction as deemed by the lender and provide	<u> </u>
	-
Indicated in the neighborhood section of the report, this estimate is based	on the observations of the market times for listings and sales within the
immediate area and the ratio of listings to closed sales. Considered were	
affecting the region, local economy, and the subject's neighborhood. Cons	· · · · · · · · · · · · · · · · · · ·
impact on market time. Market time assumes the subject was aggressively	/ marketed through normal channels.
Condition Addendum: No warranty of the subject is given or implied. No lia	ability is assumed for the structural of mechanical elements of the
property. This appraisal has not been prepared for the purpose of certifying	g the property's structural integrity of the electrical, mechanical and or
plumbing systems. Nor has the appraisal been prepared for the purpose o	f certifying the property does not have an infestation of termites or other
insects, that the property does not contain hazardous materials, or that the	property does not suffer from other conditions which may adversely
affect its value. Finally, this appraisal is not intended to certify the soundness	ess of the geological and soil conditions of the property.
Cost Approach: The cost approach was considered, but not utilized to male	ke a creditable appraisal. There are too many variables, due to few lot
sales and builders costs to make an accurate cost approach. Therefore it	s given no weight in this report.
COST APPROACH TO VALUE	E (not required by Fannie Mae)
	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	COST ESTIMATES WERE TAKEN FROM THE
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Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) MARSHALL AND SWIFT COST HANDBOOK. SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOLOGICAL SETIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 12/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK. LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA. Estimated Remaining Economic Life (HUD and VA only) 35 Years INCOME APPROACH TO VALIE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) NOT FOUND TO SHAPP	COST ESTIMATES WERE TAKEN FROM THE I, LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND IS DERIVED NOMIC LIFE - 35 YEARS. OPINION OF SITE VALUE

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

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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.

Loan#58045 File # 2407021C

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

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

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Loan#58045 File # 2407021C

20. I identified the lender/client in this appraisal report who ordered and will receive this appraisal report.	s the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state obtain the appraiser's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal luding, but not limited to, the public through advertising, public
•	raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
insurers, government sponsored enterprises, and other secondary	wer, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part more of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervi	sory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraisal ap	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the cceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisa report was prepared. 	of Professional Appraisal Practice that were adopted and I Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this inature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
APPRAISER Robert P Charibeh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert P Gharibeh Company Name West Coast Appraisals (310) 560-2170	NameCompany Name
Company Address West Coast Appraisals (310) 560-2170 8400 Alverstone Ave	Company Address
Los Angeles, CA 90045	
Telephone Number (310) 560-2170	Telephone Number
Email Address rgharibeh@msn.com	Email Address
Date of Signature and Report 07/21/2024 Effective Date of Appraisal 07/19/2024	Date of Signature
State Certification #	or State License #
or State License # AL034184	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 05/27/2026	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
7938 Ostrom Ave	Did inspect exterior of subject property from street
Van Nuys, CA 91406	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 875,000 LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278 Email Address	

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

Loan#58045 File # 2407021C

FEATURE		SUBJEC	T		CO	MPARAB	LE SALE #	4		CO	MPARABL	E SALE # 5		CC	MPARABL	E SALE #	6
Address 7938 Ostrom Ave	9			1693	3 Ena	adia W	/ay				esta Av	-			ntara S		
Van Nuys, CA 91	406					CA 9	1406				CA 91	406			CA 91	406	
Proximity to Subject				1.05	miles	S	I.		0.81	miles		I.		miles	NE	•	
Sale Price	\$		4	•		4	\$	881,000				\$ 920,00				\$	910,000
Sale Price/Gross Liv. Area Data Source(s)	\$		sq.ft.			8 sq.ft.					8 sq.ft.				4 sq.ft.		
Verification Source(s)							9193MR;E					5;DOM 6	_			920MR;D	
VALUE ADJUSTMENTS		DESCRIPT	ION		CEL (ESCRIPT		T / D# 1	14457 Adjustment		CEL C ESCRIPTI		/ D# 802495 +(-) \$ Adjustment		CEL (DESCRIPT		/ D# 22	20406 Adjustment
Sales or Financing		DEGOTTII	1014	-		ION	Τ (-) Ψ	Aujustinont			ION	T (-) © Aujustinoni			IOIV	T (-) Ψ /	Aujustinont
Concessions				ArmL	-un /:6500	`		-6.500	Arml				Arm				
Date of Sale/Time					24;c01			-0,500	_	v,u 23;c10	1/23			v,u 24;c0:	3/2/		
Location	N;R	PS.		N;Re		1/24			N;Re		1123		N;R		3/24		
Leasehold/Fee Simple		SIMP	ı F		SIMP	l F				SIMP	1 F			SIMF	ηF		
Site		26 sf		6,000				+6,260				+6,26	0 6,62				0
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	N;R			N;Re					N;Re			-, -	N;R				
Design (Style)	DT1	1;Bung	alow	DT1;	Bung	alow			DT1	Bung	alow		DT1	;Bung	alow		
Quality of Construction	Q4			Q4					Q4				Q4				
Actual Age	70			75				0	72				0 72				0
Condition	C4			C4				-35,000	C3			-70,00	0 C3		,		-70,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.			
Room Count	8	3	2.0	8	3	2.0			6	3	2.0		0 7	3	2.0		0
Gross Living Area	_	1,55	1 sq.ft.		1,63	7 sq.ft.		-7,740		1,29	6 sq.ft.	+22,95		1,23	5 sq.ft.		+28,440
Basement & Finished	0sf			0sf					0sf				0sf				
Rooms Below Grade	A : /-	-040-	_	A) /=-	D 4 0 -	_			A \ '-	D 4 0 -			1	D 4 6 7	_		
Functional Utility Heating/Cooling		ERAGE			RAGE					RAGE				RAGE			
Energy Efficient Items		J/CEN		FAU/						/CEN				/CEN			
Garage/Carport		NE NO	ILD		E NO	IED		^		IE NO	IED	+15,00		NE NC	ıı ED		0
Porch/Patio/Deck		1dw RCH/P	۸٦١٨	2gd2 POR		٨ΤΙΟ		U	2cp2	CH/P	٨ΤΙΟ	+15,00		zaw RCH/P	ATIO		U
FIREPLACES	NO		ATIO	NON		ATIO				REPL/		-3 50	10N 0		ATIO		
ADDITIONAL		OL / SF	-Δ	NON				+30,000				-5,50	1001				+30,000
ADDITIONAL .		02701	,,	11011				100,000	. 00	<i>,</i> <u>,</u> , , ,	,,		110.	· <u> </u>			100,000
Net Adjustment (Total)					+	X -	\$	-12,980	Г	+	X -	\$ -29,29	0 [+	X -	\$	-11,560
Adjusted Sale Price				Net Adj.		1.5 %		,	Net Adj		3.2 %	,	Net Ad		1.3 %		,
of Comparables				Gross A	dj.	9.7 %		868,020	Gross A	\dj.	12.8 %	\$ 890,71	O Gross	Adj.	14.1 %	\$	898,440
Report the results of the research and anal	lysis of	the prior sa			y of the s	subject pr				dditional p							
ITEM			SI	UBJECT			CO	MPARABLE SAL	E# ,	4		COMPARABLE SALE #	5			RABLE SALE	# 6
Date of Prior Sale/Transfer															3/2023		
Price of Prior Sale/Transfer															0,000		
Data Source(s) Effective Date of Data Source(s)				ARCE	=L QL				=L QI	JEST		ILS / PARCEL C	UESI				L QUEST
Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	the sul	07/02/		mnarahle	sales		07/02/2)24			07/02	/2024		107/0	2/2024		
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Analysis/Comments																	
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Exterior-Only Inspection Residential Appraisal Report

Loan#58045 File # 2407021C

FEATURE		SUBJEC	T		CO	MPARAB	LE SALE #	7		CO	MPARABL	E SALE # 8		CO	MPARABL	E SALE # 9	_
Address 7938 Ostrom Ave				1711								_ · · · · · · · · · · · · · · · · · · ·					-
7000 000011171110						ntlay S											
Van Nuys, CA 91	406					CA 9	1406										_
Proximity to Subject	6			0.91	miles	S	Te.					6				le.	_
Sale Price	\$		-				\$	895,000				\$				\$	_
Sale Price/Gross Liv. Area	\$		sq.ft.			4 sq.ft			\$		sq.ft.		\$		sq.ft.		
Data Source(s)				THEM	ILS#24	1-4115	71;DOM 1	3									
Verification Source(s)							T / AGE	NT	\perp								_
VALUE ADJUSTMENTS		DESCRIPTI	ION		ESCRIPT			Adjustment		DESCRIPTI	ION	+(-) \$ Adjustment	D	ESCRIPTI	ON	+(-) \$ Adjustment	_
Sales or Financing				Listin	a												-
Concessions					g DING	٠0											
Date of Sale/Time						,υ											-
Location	N: -			c07/2					_								-
	N;R			N;Re			-		-				-				_
Leasehold/Fee Simple Site		SIMP	LE	FEE		LE			_								_
Site	6,62	26 sf		6,402	2 sf			(_
View	N;R	es;		N;Re	s;				\perp								_
Design (Style)		;Bunga	alow	DT1;		alow											
Quality of Construction	Q4			Q4													_
Actual Age	70			74				(-
Condition									_								-
Above Grade	C4	P.4.	P-#	C3	D.t.	D-"		-70,000	_	P4-	P-#		T-1 1	D.t.	D-41		_
	Total	Bdrms.	Baths	Total	Bdrms.	Baths	1		Total	Bdrms.	Baths		Total	Bdrms.	Baths		_
Room Count	8	3	2.0	6	3	2.0		(_					<u> </u>			_
Gross Living Area		1,55	1 sq.ft.		1,21	3 sq.ft		+30,420			sq.ft.				sq.ft.		
Basement & Finished	0sf			0sf													
Rooms Below Grade																	
Functional Utility	Δ\/F	RAGE	•	AVE	RAGE												-
Heating/Cooling		J/CEN															-
Energy Efficient Items																	-
		NE NO	IED	NON		ווי⊔	1	-	_								_
Garage/Carport	2gd			2gd2				()				-				_
Porch/Patio/Deck		RCH/P	ATIO	POR		ATIO											_
FIREPLACES	NON	VE		NON	E												_
ADDITIONAL	POO	OL / SF	PA	BON	US R	ООМ		+20,000									
								,,									_
Net Adjustment (Total)					+	X -	\$	-19,580		7 + 1	П-	\$] + [٦-	\$	-
Adjusted Sale Price				Net Adj.		2.2 %		- 13,300	Net Ad		<u> </u>		Net Adj.	J L	<u> </u>		-
of Comparables				Gross A	di	13.5 %	s	875,420				\$	Gross A		%	\$	
	voic of	the price of	olo or t		uj.	13.5 ^{/0}	oporty and	8/5,420	(rose-	, iuj.			uiuss A	wj.	70	۳	_
Report the results of the research and anal	เหลาล กฏ	uit pilli Să			y UI LITE S	ասյեն։ քլ							_	1	00107	DADIE CALE "	_
ITEM			S	UBJECT			CO	MPARABLE SA	.c #	7		COMPARABLE SALE #	8		CUMPAI	RABLE SALE # 9	_
Date of Prior Sale/Transfer																	
Price of Prior Sale/Transfer																	_
Data Source(s)		THEM	ILS / P	ARCE	L QL	JEST	THEML	S / PARC	EL Q	UEST							
Effective Date of Data Source(s)		07/02/				-	07/02/2										-
Analysis of prior sale or transfer history of				mparable	sales		J. 10212										-
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Loan#58045 File No. 2407021C

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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 any 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. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

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.

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	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 Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	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	Sale 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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions 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
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UAD Version 9/2011 (Updated 1/2014)

Market Conditions Addendum to the Appraisal Report

Loan#58045 File No. 2407021C

The purpose of this addendum is to provide the lender/client with a \ensuremath{a}			ends and conditi	ons prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports	with an effective date on or after A	<u> </u>	· · · · · · · · · · · · · · · · · · ·		C+	nto O A		7ID Codo o 4 4		
Property Address 7938 Ostrom Ave Borrower Catamount Properties 2018 LLC	2	CIL	y Van Nuy	S	اد	ate CA		ZIP Code 914	06	
Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information required on the		nclusions and r	must nrovide sur	nort for those conclusions renardir	n					
housing trends and overall market conditions as reported in the Nei				:	-					
it is available and reliable and must provide analysis as indicated be										
explanation. It is recognized that not all data sources will be able to	* '				1					
in the analysis. If data sources provide the required information as a										
average. Sales and listings must be properties that compete with th	=			-	е					
subject property. The appraiser must explain any anomalies in the d					•					
Inventory Analysis	Prior 7–12 Months		-6 Months	Current – 3 Months	T		(Overall Trend		
Total # of Comparable Sales (Settled)	30		19	11	╁	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)	5.00		.33	3.67	Ħ	Increasing		Stable	H	Declining
Total # of Comparable Active Listings	8		5	8	Ħ	Declining		Stable	Ħ	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.6).8	2.2	Ħ	Declining	-	Stable	Ħ	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		-6 Months	Current – 3 Months	Т		_	Overall Trend		
Median Comparable Sale Price	899,500	900	0,000	945,000	т	Increasing	X	Stable	П	Declining
Median Comparable Sales Days on Market	9		23	13	Ħ	Declining	Ħ	Stable	×	Increasing
Median Comparable List Price	895,750		0,000	874,500	П	Increasing		Stable	_	Declining
Median Comparable Listings Days on Market	14		16	8	X	Declining	Ħ	Stable		Increasing
Median Sale Price as % of List Price	104		00	106	Ħ	Increasing	×	Stable	Ħ	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No No	-		Ħ	Declining		Stable	Ħ	Increasing
Explain in detail the seller concessions trends for the past 12 montr		sed from 3% to	5%, increasing u	ise of buydowns, closing costs, cor	ıdo					
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 month fees, options, etc.). SELLER CONCESSI WERE RANDOM AND DID NOT APPEA	ONS ARE PREVALE	NT IN TH	E SUBJE	CT PROPERTIES MA	RKE	T AREA.	но	WEVER T	HE	Υ
WERE RANDOM AND DID NOT APPEA										-
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Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No) If yes, ex	xplain (including	the trends in listings and sales of fo	reclose	d properties).				
REO/BANK SALES ARE MINIMAL IN TH	IE MARKET AREA AI	ND HAVE	LITTLE T	O NO AFFECT ON TH	HE N	IARKET.				
Cite data sources for above information.	MLS									
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Freddie Mac Form 71 March 2009

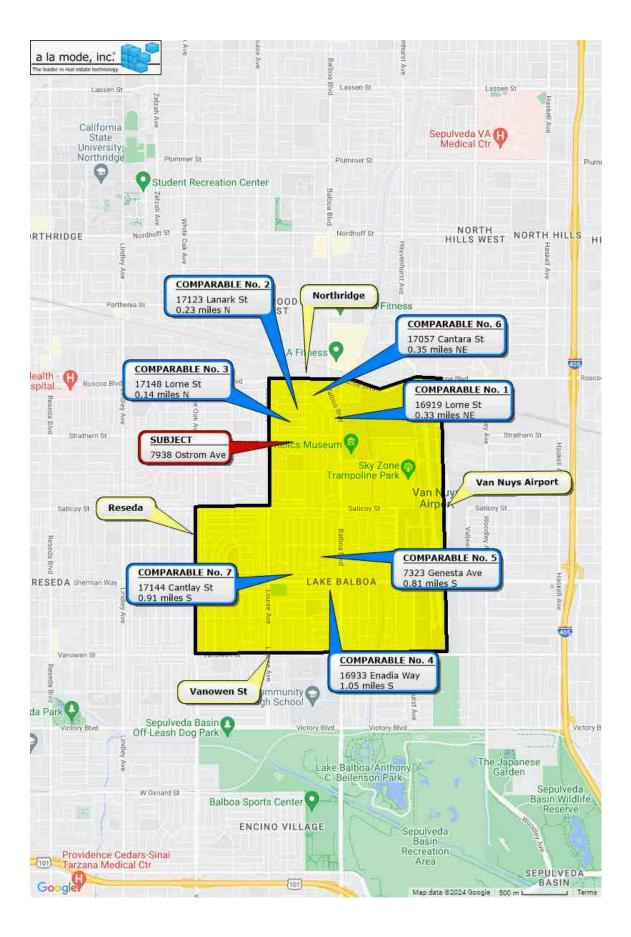
USPAP ADDENDUM

Loan#58045

		FIIE INO. 2407021C
Borrower Catam	mount Properties 2018 LLC	
Property Address 7938 (Ostrom Ave	
City Van N	<u>.</u> .	State CA Zip Code 91406
vairiv	Tayo EGG / INGLEEG	5000 CA 25 5000 91406
ender Wedge	gewood Inc	
inis report was prepare	red under the following USPAP reporting option:	
Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
Appraisal ricport	This report was prepared in accordance with our Ar Gandards ride 2-2-(a).	
Restricted Appraisal	al Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
	This report was propared in association that our rail of the outrained that a	
Decemble Function T	Time	
Reasonable Exposure T		
My opinion of a reasonable	le exposure time for the subject property at the market value stated in this report is:	0-75
A DEASONABLE E	EXPOSURE TIME FOR THE SUBJECT PROPERTY AT THE OPINION OF VAL	
		OL INDICATED IS ESTIMATED
WITHIN 75 DAYS.		
Additional Certifications	IS	
I certify that, to the best of	f my knowledge and belief:	
I have NOT performed	ed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within t	the
	mediately preceding acceptance of this assignment.	
unde year period iiiii	moduloty proceding accoptance of the accignment.	
LHAVE porformed cor	onlines as an appraisar or in another appealty regarding the property that is the subject of this report within the thr	ree year
	ervices, as an appraiser or in another capacity, regarding the property that is the subject of this report within the thr	ee-year
period immediately pr	preceding acceptance of this assignment. Those services are described in the comments below.	
The statements of feet	ct contained in this report are true and correct.	
	·	
 The reported analyses, 	s, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and a	are my personal, impartial, and unbiased
professional analyses of	opinions, and conclusions.	
1 '		personal interest with respect to the parties
	icated, I have no present or prospective interest in the property that is the subject of this report and no	personal interest with respect to the parties
involved.		
- I have no hias with res	espect to the property that is the subject of this report or the parties involved with this assignment.	
- My engagement in this	is assignment was not contingent upon developing or reporting predetermined results.	
- My compensation for o	completing this assignment is not contingent upon the development or reporting of a predetermined va	alue or direction in value that favors the cause of
1	of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directl	
- My analyses, opinions	is, 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	ne this report was prepared.	
- Unless otherwise indic	icated, I have made a personal inspection of the property that is the subject of this report.	
- Unless otherwise indic	icated, no one provided significant real property appraisal assistance to the person(s) signing this certif	fication (if there are exceptions, the name of each
	nificant real property appraisal assistance is stated elsewhere in this report).	
individual providing sign	illicant real property appraisal assistance is stated eisewhere in this report).	
Additional Comments		
Additional Comments		
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APPRAISER:	SUPERVISORY APPRAISER:	(only if required)
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// // // // // // // // // // // // //		
IL VW	W /	
Signature:	Signature:	
Name: Robert P Gha	nariheh Name:	
TROBOTET OTIC		
Date Signed: 07/21/20	Date Signed:	
State Certification #:	State Certification #:	
7120		
State: CA	State:	
Expiration Date of Certification or	or License: 05/27/2026 Expiration Date of Certification or License	<u> </u>
	COLLITEGES	
Effective Date of Appraisal:	07/19/2024 Supervisory Appraiser Inspection of Subjection	
	Did Not Exterior-only f	from Street Interior and Exterior

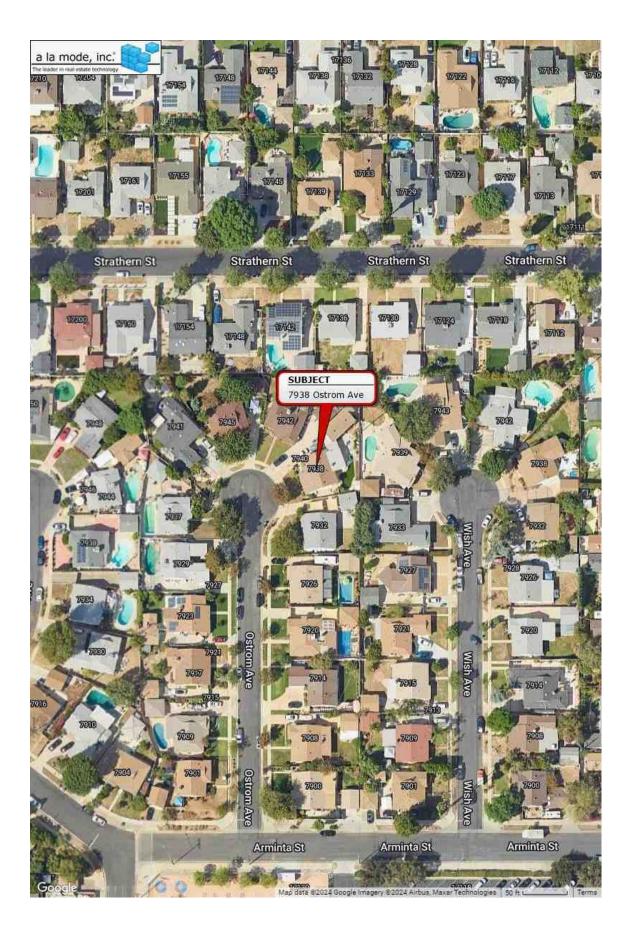
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	Sta	^e CA	Zip Code	91406	
Landar/Cliant	Wedgeweed Inc							



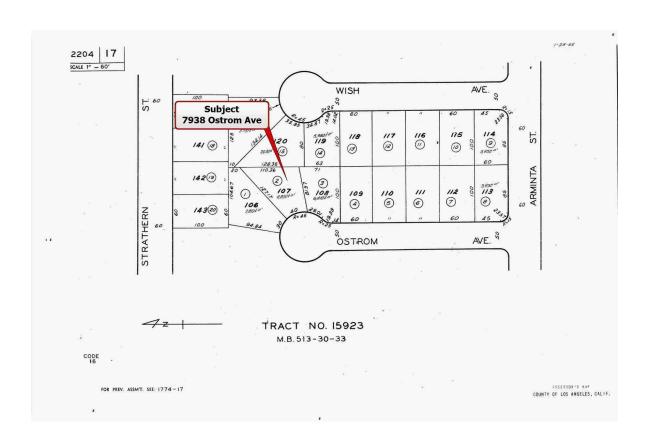
Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Landar/Cliant	Wadaawaad Ina							



Plat Map

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Appraiser License

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



E&O Insurance

Borrower	Catamount Properties 2018 LLC								
Property Address	7938 Ostrom Ave								
City	Van Nuys	County	LOS ANGELES	:	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc								

Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

 Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27, 2024 To: January 27, 2025

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

 4. Limit of Liability:
 Each Claim
 Policy Aggregate

 Damages Limit of Liability
 4A. \$ 500,000
 4C. \$ 1,000,000

 Claim Expenses Limit of Liability
 4B. \$ 500,000
 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

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

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Supplemental Addendum

File	No.	24	٥7	021	C

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							

SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF VAN NUYS, CALIFORNIA. THE NEIGHBORHOOD IS A WELL DEFINED SUBURBAN RESIDENTIAL COMMUNITY OF MEDIUM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS WITHIN 4 MILES TO NEIGHBORHOOD SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

SITE COMMENTS:

THE SUBJECT IS REMOVED FROM HEAVILY TRAVELED THOROUGHFARES AND THEREFORE DOES NOT SUFFER FROM DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

SALES COMPARISON COMMENTS:

SIX OF THE COMPARABLES ARE CONFIRMED CLOSED SALES AND ONE IS A PENDING LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR CREDIT, LOT SIZE, CONDITION, SQUARE FOOTAGE, SOLAR (PAID), FIREPLACE, POOL, SPA AND BONUS ROOM. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA.

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$10.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET. LOT SIZE ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLES NUMBER THREE AND FOUR HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$35,000.00) WAS MADE SINCE THESE COMPARABLES HAVE A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS. A LARGER ADJUSTMENT (\$70,000.00) WAS MADE TO COMPARABLES NUMBER FIVE, SIX AND SEVEN SINCE THESE COMPARABLES ARE REMODELED AND HAVE A SUPERIOR KITCHEN AND BATHROOMS. CONDITION ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET
AT \$90.00 A SQUARE FOOT. SQUARE FOOTAGE ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS
WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SOLAR (PAID) ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE
SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

FIREPLACE ADJUSTMENTS (\$3,500.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE
SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

POOL ADJUSTMENTS (\$22,500.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

SPA ADJUSTMENTS (\$7,500.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

BONUS ROOM ADJUSTMENTS (\$10,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL CONDITION THEN THE ACTUAL AGE

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

COMPARABLE NUMBER TWO IS A DATED SALE HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT IS SIMILAR IN CONDITION, BEDROOM COUNT, BATHROOM COUNT AND GARAGE.

COMPARABLE NUMBER FIVE IS A DATED SALE HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT IS SIMILAR IN BEDROOM COUNT, BATHROOM COUNT, POOL AND BRACKETS THE SUBJECTS SPA

COMPARABLE NUMBER FOUR EXCEEDS THE TYPICAL 1 MILE RADIUS HOWEVER IS STILL CONSIDERED WITHIN THE SUBJECTS MARKET AREA. BOTH NEIGHBORHOODS ARE SIMILAR AND THE MARKET REACTION WOULD BE THE SAME. NO ADJUSTMENT IS NECESSARY FOR EXCEEDING THE TYPICAL 1 MILE RADIUS. THE APPRAISER FELT IT WAS NECESSARY TO USE THIS COMPARABLE SINCE IT IS SIMILAR IN BEDROOM COUNT, BATHROOM COUNT AND GARAGE

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

Supplemental Addendum

	ouppi	Gillelita	Audendun	1110 NO. 240702 TC				
Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave		·					
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							

File No. 2407024C

FINAL RECONCILIATION COMMENTS:

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH IS NEITHER APPLICABLE NOR RELEVANT TO SINGLE FAMILY PROPERTIES AND CONDOMINIUMS; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCLIMENTARY SOURCES AND THE MARKETPLACE. AS THEY APPLY TO THE SUBJECT PROPERTY

THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER ONE SINCE IT IS THE MOST SIMILAR CLOSED COMPETING SALE WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER TWO, THREE AND FOUR SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER FIVE AND SIX SINCE THEY ARE THE LEAST MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER SEVEN SINCE IT IS A PENDING LISTING AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

ADDITIONAL COMMENTS:

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE LOWER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN UNDER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY.

• URAR : Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE STABLE AFTER SEVERAL MONTHS OF RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 89 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 89 SALES WAS 13 DAYS.

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
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Subject Front

7938 Ostrom Ave

Sales Price

 Gross Living Area
 1,551

 Total Rooms
 8

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 6,626 sf

 Quality
 Q4

 Age
 70





Street Scene Other Direction



Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Comparable 1

16919 Lorne St

Prox. to Subject 0.33 miles NE 860,000 Sale Price Gross Living Area 1,510 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 5,804 sf Site Q4 Quality Age 71



Comparable 2

17123 Lanark St

Prox. to Subject 0.23 miles N Sale Price 847,000 Gross Living Area 1,430 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,017 sf Quality Q4 Age 72



Comparable 3

17148 Lorne St

Prox. to Subject 0.14 miles N Sale Price 870,000 Gross Living Area 1,410 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View 6,004 sf Site Quality Q4 Age 72

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Comparable 4

16933 Enadia Way

Prox. to Subject 1.05 miles S 881,000 Sale Price Gross Living Area 1,637 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 6,000 sf Site Q4 Quality Age 75



Comparable 5

7323 Genesta Ave

Prox. to Subject 0.81 miles S Sale Price 920,000 Gross Living Area 1,296 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,000 sf Quality Q4 Age 72



Comparable 6

17057 Cantara St

Prox. to Subject 0.35 miles NE Sale Price 910,000 Gross Living Area 1,235 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6,627 sf Quality Q4 Age 72

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	7938 Ostrom Ave							
City	Van Nuys	County	LOS ANGELES	State	CA	Zip Code	91406	
Lender/Client	Wedgewood Inc							



Comparable 7

17144 Cantlay St

Prox. to Subject $0.91 \; \mathrm{miles} \; \mathrm{S}$ 895,000 Sale Price Gross Living Area 1,213 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 6,402 sf Q4 Quality Age 74

Comparable 8

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 9

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age