Exterior-Only Inspection Residential Appraisal Report

58146 File No. 35854280

Th	he purpose of this summary appraisal report is	to provide the lender/client			iy supported	7			
	Property Address 131 Santa Ana Avenue		С	City Long Beach		Sta	ate CA	Zip Code 9	0803
	Borrower Champery Real Estate 2015	LLC Owner of Pr		Lynda K & Kevin	Cabral			Angeles	
۲	Legal Description LOT 14 BLK 35 TRACT						, _ 00		
		INO STOU AIND LOT T					·	44.004	
	Assessor's Parcel # 7245-006-014			Tax Year 2023				11,291	
Ļ.	Neighborhood Name Belmont Shore		N	Map Reference 99a1		Ce	nsus Trac	t <u>5773.00</u>	
SUBJEC	Occupant X Owner Tenant Vacant	Special Ass	sessments \$ 0)		PUD HOA\$ 0		per ye	ar per month
8	Property Rights Appraised X Fee Simple	Leasehold Other (de:							
8		Refinance Transaction X		ha) convicina					
8	Assignment Type Purchase Transaction								
	Lender/Client Wedgewood Inc			attan Beach Blvo					3
	Is the subject property currently offered for sale or ha	as it been offered for sale in the	e twelve months	s prior to the effective d	ate of this app	raisal?	Yes 🗶 N	No	
	Report data source(s) used, offering price(s), and da	ite(s). CRMLS. Realist	t						
		<u> </u>	-						
		f					. 41 1		
	Ididdid not analyze the contract for sale	for the subject purchase transa	action. Explain	the results of the analys	sis or the conti	raction sale of why	r the analys	sis was not p	errormea.
5									
CONTRAC	Contract Price \$ Date of Con	tract Is th	the property sel	eller the owner of public	record?	Yes No	Data Sour	ce(s)	
	Is there any financial assistance (loan charges, sale						-	Yes N	0
á	is there any infancial assistance (loan charges, sale	-	ieni assisiance	e, etc.) to be paid by any	party on bene	all of the borrower:	·	JiesIN	10
ပ	If Yes, report the total dollar amount and describe th	e items to be paid.							
ĺ									
f	Note: Race and the racial composition of the nei	ahborhood are not appraisal	Ifactors						
ľ	Neighborhood Characteristics		One-Unit Hou	using Trands		One-Unit Hou	ısina	Drocor	nt Land Use %
J			`						
	Location Urban X Suburban Rura		Increasing	_==	Declining	PRICE	AGE	One-Unit	80 %
	Built-Up X Over 75% 25-75% Unde	er 25% Demand/Supply 🔲	Shortage	X In Balance	Over Supply	\$(000)	(yrs)	2-4 Unit	5 %
3	Growth Rapid X Stable Slow				Over 6 mths	1,000 Low	<i>,</i>	Multi-Family	
NEIGHBORHOOD									
Ÿ	Neighborhood Boundaries The subject neighborhood Boundaries		y ∟ıvırıgst0	ii to the North, C	icean 10	1,400 High		Commercia	
쑮	the West, Bayshore to the South and					1,220 Pred.	40		%
돐	Neighborhood Description The neighborhoo	od consists of 1 and 2	story, woo	od frame and stu	icco, singl	le family resid	dences,	2-4 units	S,
Ĭ	apartments, condominiums, comme	rcial sites, school and	d park whe	re the property r	naintenan	ce levels are	averag	e. The n	eighborhood
Z	properties vary in size, age and style		, pao	p. op o		00 10 10 10 01 0	u		
	Market Conditions (including support for the above of		- d	J					
	Market Conditions (including support for the above o	onclusions) See Attache	ea Aaaena	um					
	Market Containons (morading Support for the above of								
	market containers (including support for the above of								
		Area 2137 sf	f	Shane R e	ectangular		View N	·Res·	
	Dimensions See Plat Map	Area 2137 sf			ectangular	r	View N	;Res;	
	Dimensions See Plat Map Specific Zoning Classification R1	Zoning Descripti	tion Single I	Family Residence	е	Г	View N	;Res;	
	Dimensions See Plat Map Specific Zoning Classification R1		tion Single I		escribe)		View N	;Res;	
-	Dimensions See Plat Map Specific Zoning Classification R1 Zoning Compliance X Legal Legal None	Zoning Descripti conforming (Grandfathered Use	tion Single I e) No Z	Family Residenc	escribe)				Attached
-	Dimensions See Plat Map Specific Zoning Classification R1 Zoning Compliance X Legal Legal None Is the highest and best use of the subject property a	Zoning Descripti conforming (Grandfathered Use	tion Single I e) No Z	Family Residenc	escribe)				Attached
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Exterior-Only Inspection Residential Appraisal Report File No. 35854280

	rable properties currently of	fered for sale in the subj	ect neighborhood rang	ng in price froi			1,3	. 000,000	
	rable sales in the subject ne	eighborhood within the pa	ast twelve months rang	ing in sale pric	e from \$	1,100,000	to \$	1,300,000	
FEATURE	SUBJECT	COMPARABLI	E SALE NO. 1		IPARABLE S	SALE NO. 2		COMPARABLE SA	ALE NO. 3
131 Santa Ana Ave		148 Nieto Ave		117 Pom				Park Ave	
Address Long Beach	, CA 90803	Long Beach, CA	90803	Long Bea		00803		g Beach, CA 9	0803
Proximity to Subject		0.22 miles NW		0.05 mile			0.41	miles NW	
Sale Price	\$		1,207,500		\$	1,275,000		\$	1,249,999
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 1,244.85 sq. ft.		\$1,278.84				86.01 sq. ft.	
Data Source(s)		CRMLS#PW241	31148;DOM 11			1273;DOM 5		/LS#PW24116	6122;DOM 11
Verification Source(s)		Doc#516928		Doc#505				#428228	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			Arm		45.000
Concessions		Conv;0		Conv;0	27/04			h;15000	-15,000
Date of Sale/Time	N.D.	s08/24;c07/24		s07/24;c0)//24			24;c06/24	
Location	N;Res;	N;Res;		N;Res;	1.		N;R		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	эе	0		Simple	
Site	2137 sf N;Res;	2871 sf N;Res;	- 0	2400 sf N;Res;		U	289° N;R		0
View	DT1;tract	DT1;tract		DT1;tract					
Design (Style)	Q3	Q3		Q3	L		Q3	;tract	
Quality of Construction	98	84	-1,400	96		0	77		-2,100
Actual Age Condition	C3	C3	-1,400	C3		U	C3		-2,100
Above Grade					Datha			Bdrms. Baths	
Room Count	Total Bdrms. Baths 4 2 1.0	Total Bdrms. Baths 4 2 1.0		Total Bdrms. 4 2	Baths 1.0		Total I	2 1.0	
Gross Living Area 50	906 sq. ft.	970 sq.	ft. O		997 sq. ft.	0	4	972 sq. ft.	0
Basement & Finished	0sf	0sf	0	0sf	oor sq. II.	- 0	0sf	31 Z 34. II.	- 0
Rooms Below Grade				331			031		
Functional Utility	Average	Average		Average			Ave	rage	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC	;			/CAC	
Energy Efficient Items	None	None		None	,		Non		
Garage/Carport	None	None		None			Non		
Porch/Patio/Deck	Porch/ Patio	Porch/ Patio		Porch/ Pa	atio			h/ Patio	
1 O'CHI UNO DECK	None	None		None	200		Non		
<u> </u>	110110	110110		140110			11011		
Net Adjustment (Total)		+ X-	1,400	X +] - \$	0		+ X- \$	17,100
Adjusted Sale Price		Net Adj0.1%	,		0.0%	_	Net A		,
of Comparables		Gross Adj. 0.1%	1,206,100	,	0.0% \$	1,275,000		•	1,232,899
	search the sale or transfer h	istory of the subject prop			plain				, ,
My research did X	did not reveal any prior sa	les or transfers of the sul	ject property for the th	ree years prior	to the effect	ive date of this appra	aisal.		
Data source(s) MRMLS									
My research did X	did not reveal any prior sa	les or transfers of the co	mparable sales for the	year prior to th	e date of sal	e of the comparable	sale.		
Data source(s) MRMLS	S								
Report the results of the res	search and analysis of the p	rior sale or transfer histo	ry of the subject proper	ty and compar	rable sales (r	eport additional prior	r sales	on page 3).	
ITEM	SU	BJECT	COMPARABLE SA	LE NO. 1	COMF	PARABLE SALE NO.	2	COMPARABL	E SALE NO. 3
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)	CoreLogic		CoreLogic		CoreLog	,		CoreLogic	
Effective Date of Data Sour	. ,		8/21/2024		08/21/20			08/21/2024	
Analysis of prior sale or tran	nsfer history of the subject p	roperty and comparable	sales The sub	ect proper	rty did no	t have any sal	es tra	ansaction in th	e last 36
months.									
Subject and comp	data gathered and	verified from the N	VILS, Corelogic,	and Real	ııst data				
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This appraisal is made	X "as is," subject to	completion per plans an	d specifications on the	hasis of a hype	othetical con	dition that the impre-	/emont	s have been complet	ted.
	repairs or alterations on the						$\overline{}$	s have been comple bject to the following	
inspection based on the ext	•					completed, of	ای ی	Special and following	roquirou
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conditions, and apprais		= :	=		-			=	-
as of 08/21/2024			of inspection and the				****		, -
eddie Mac Form 2055 March 2005	UAD Version 9/20		ed using ACI software, 800.234.8					Fannie Mae	e Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

File No. 35854280

The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated S this appraisal report form, and Definition of Market Value. No additional transaction of Market Value.	cope of Work, purpose of the appraisal, reporting requirements of
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculating support for the policing of site value (support for the policing of site value).	
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58146

Exterior-Only Inspection Residential Appraisal Report

File No. 35854280

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

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

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

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

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

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

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

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

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

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

File No. 35854280

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 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.

CLIDED/JEODY ADDDAIGED (ONLY IE DECLIDED)

AFFRAISER	SUPERVISORT AFFRAISER (UNLT IF REQUIRED)
Signature Lawy	Signature
Name Ricky Leung	Name
Company Name ACM Enterprise	Company Name
Company Address 7561 Silverado Ln	Company Address
La Palma, CA 90623	
Telephone Number <u>714-390-6777</u>	Telephone Number
Email Address ACM.EnterpriseOne@gmail.com	Email Address
Date of Signature and Report 08/21/2024	Date of Signature
Effective Date of Appraisal 08/21/2024	State Certification #
State Certification # AR033688	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/13/2026	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
131 Santa Ana Avenue	Did not inspect exterior subject property
Long Beach, CA 90803	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,220,000	
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 N/A	

A DDD A ICED

Exterior-Only Inspection Residential Appraisal Report 58146 File No. 35854280

FEATURE		SUBJECT		MPARAE	BLE S	ALE NO. 4	COM	IPARABLE S	ALE NO. 5		COMPARABLE S	ALE NO. 6
131 Santa Ana Ave			169 Qui									
Address Long Beach		വജവദ	Long Be			กลดง						
_	, CA 3	0003	0.52 mil			0003						
Proximity to Subject			0.52 1111	ies invi		4 000 500						
Sale Price	\$				\$	1,262,500		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$1,578.				\$	sq. ft.		\$	sq. ft.	
Data Source(s)			CRMLS	#OC24	1067	7522;DOM 24						
Verification Source(s)			No Doc	Select	ed							
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCI	RIPTION		+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing	,		ArmLth			() ¢ riajasimoni	220011		· () \$ rtajasanont		2001111 11011	() \$ riajasinoni
Concessions			Conv;0									
•				05/04								
Date of Sale/Time			s05/24;	005/24								
Location	N;Res		N;Res;									
Leasehold/Fee Simple	Fee S	Simple	Fee Sin	nple								
Site	2137	sf	3070 sf			0						
View	N;Res		N;Res;									
Design (Style)	DT1;t		DT1;tra	ot .								
		iaci		Ci	-							
Quality of Construction	Q3		Q3									
Actual Age	98		101			0						
Condition	C3		C3									
Above Grade	Total Bd	rms. Baths	Total Bdrms.	Baths	, 7		Total Bdrms.	Baths		Total I	Bdrms. Baths	
Room Count		2 1.0	4 2	1.0						<u> </u>		
Gross Living Area 50		906 sq. ft.		800 s		5,300		cc 4				
	0-1	300 Sq. If.	0-4	OUU S	y. Il.	5,300		sq. ft.			sq. ft.	
Basement & Finished	0sf		0sf									
Rooms Below Grade												
Functional Utility	Avera	ige	Average	-								
Heating/Cooling	FAU/		FAU/CA									
Energy Efficient Items	None		None	-								
Garage/Carport	None		None									
) o t' -								
Porch/Patio/Deck		/ Patio	Porch/ F	atio	_							
	None		None									
Net Adjustment (Total)			X +	\bigcap	T\$	5,300]- \$			+	
				0.4%	_	0,000				_		
Adjusted Sale Price			Net Adj.				Net Adj.	%		Net A		
of Comparables			Gross Adj.	0.4%	\$	1,267,800	Gross Adj.	% \$		Gross	Adj. % \$	
ITEM		SU	BJECT			COMPARABLE SA	LE NO. 4	COMP	ARABLE SALE NO.	5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer												
Data Source(s)		CoreLogic			Col	reLogic						
Effective Date of Data Source	(-)	08/21/2024			00/	21/2024						
					00/	21/2024						
Summary of Sales Compari	ison Appi	oach										
<u> </u>												
0												

Uniform Appraisal Dataset Definitions

File No. 35854280

Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

Other Appraiser-Defined A	bbreviations
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Appropriate Fields

Full Name

Abbrev.

				
				
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	LIAD V	Version 9/2011 Produced using ACI software, 8	800.234.8727 www.aciweb.com	2055_05UAD 12182015

Abbrev.

Full Name

Appropriate Fields

ADDENDUM

Borrower: Champery Real Estate 2015 LLC	File I	No.: 35854280
Property Address: 131 Santa Ana Avenue	Case	e No.: 58146
City: Long Beach	State: CA	Zip: 90803
Lender: Wednewood Inc		

Neighborhood Market Conditions

Based on current market data, the property values in the subject neighborhood remains stable for the past 6 months. Secondary data presented in the 1004MC shows subject immediate neighborhood comparable sale price and comparable list price to be increasing or returning to a state of stability.

Reasonable exposure time of the subject property is under 3 months. Based upon the "Median Comparable Sales Days On Market" in the 1004MC, the "Exposure Time" for the opinion of value is under 3 months.

Highest and Best Use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Comments on Sales Comparison

Research parameters for substitute properties were to include sales and/or listings with transaction dates within the past 6 months, situated within a 1-mile radius of the subject property. Consideration was given to properties with similar gross living area (GLA), list size, and year built as the subject. Data was sourced from reliable platforms such as the MLS, Realquest, NDC, and insights from local agents.

Among the comparables, Comparable #1 was accorded the most consideration due to it being the most recent sale. Closed sales within a 1-4 bracket of GLA were utilized to bracket the subject's value.

Adjustments applied in the sales comparison approach were derived from paired sales analysis, incorporating current sales data, broker listing information, and past appraisal data files. MLS photos were utilized for the presented comps due to restrictions on physical inspections. The appraiser confirms conducting a physical exterior inspection of all comparables by driving to the properties.

Each comparable presented is deemed to be the best indicator of value for the subject property.

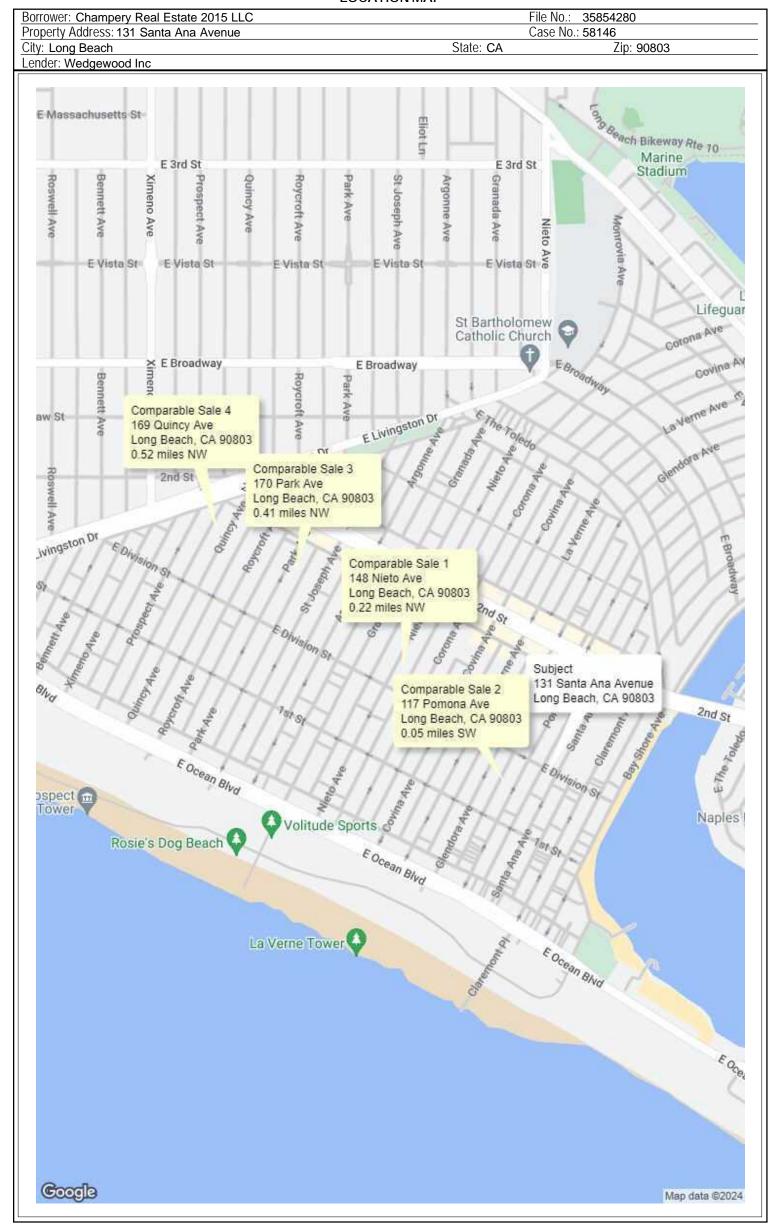
Final Reconciliation

The Market Data Approach, the principle of which is substitution was given the most consideration in determining the final estimate of value because this approach evaluates the behaviour of typically informed buyers and sellers.

The Cost Approach was developed using data from Marshall&Swift and local builder costs.

The Income Approach was not used because there is no relevant rental data available.

LOCATION MAP



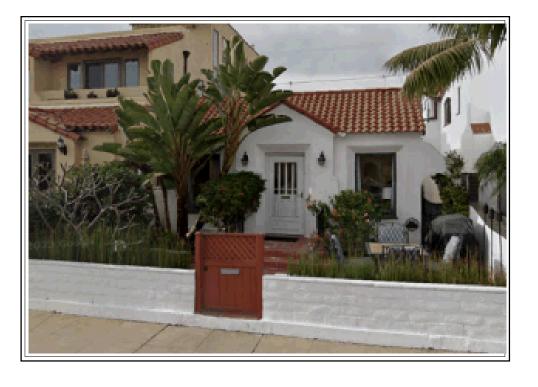
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Champery Real Estate 2015 LLC	File I	No.: 35854280	
Property Address: 131 Santa Ana Avenue	Case	e No.: 58146	
City: Long Beach	State: CA	Zip: 90803	
Lender: Wedgewood Inc		·	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 21, 2024 Appraised Value: \$ 1,220,000



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Champery Real Estate 2015 LLC
Property Address: 131 Santa Ana Avenue
City: Long Beach
Lender: Wedgewood Inc



COMPARABLE SALE #1

148 Nieto Ave Long Beach, CA 90803 Sale Date: s08/24;c07/24 Sale Price: \$ 1,207,500



COMPARABLE SALE #2

117 Pomona Ave Long Beach, CA 90803 Sale Date: s07/24;c07/24 Sale Price: \$ 1,275,000



COMPARABLE SALE #3

170 Park Ave Long Beach, CA 90803 Sale Date: s07/24;c06/24 Sale Price: \$ 1,249,999

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Champery Real Estate 2015 LLC		File No.: 35854280	
Property Address: 131 Santa Ana Avenue		Case No.: 58146	
City: Long Beach	State: CA	Zip: 90803	
Lender: Wedgewood Inc		·	



COMPARABLE SALE #4

169 Quincy Ave Long Beach, CA 90803 Sale Date: s05/24;c05/24 Sale Price: \$ 1,262,500

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$ Borrower: Champery Real Estate 2015 LLC
Property Address: 131 Santa Ana Avenue
City: Long Beach

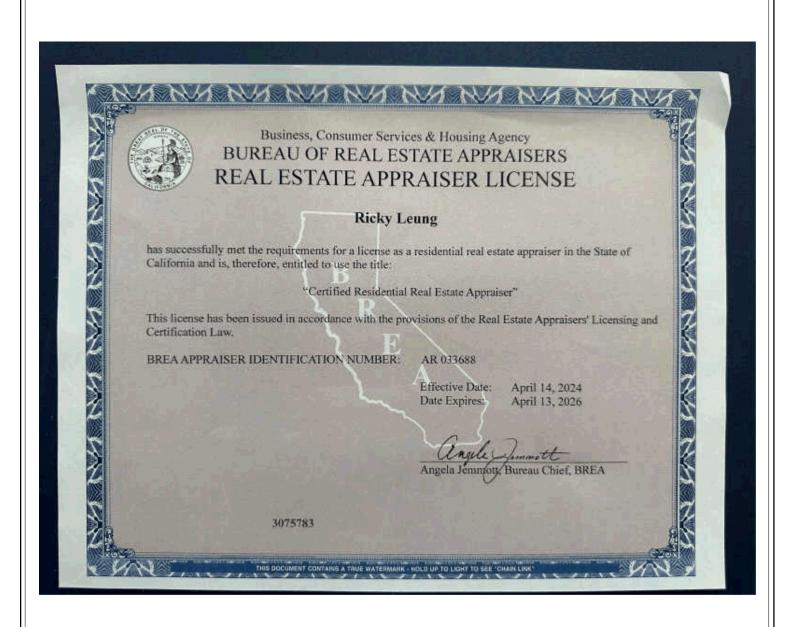
File No.: 35854280

Case No.: 58146

State: CA

Zip: 90803

Lender: Wedgewood Inc



Borrower: Champery Real Estate 2015 LLC	File N	lo.: 35854280
Property Address: 131 Santa Ana Avenue	Case	No.: 58146
City: Long Beach	State: CA	Zip: 90803

Lender: 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: NAX40PL104155-01 Renewal of: NAX40PL104155-00

1. Named Insured: Ricky Leung DBA ACM Enterprise

Address: 7561 Silverado Ln La Palma, CA 90623

3. Policy Period: From: August 19, 2024 To: August 19, 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. \$ 1,000,000 4D. \$ 2,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate

5A. \$500 5B. \$1,000

6. Policy Premium: \$732

7. Retroactive Date: August 19, 2016

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

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: August 15, 2024 By: Asaac Peck
Authorized Representative

N DEC 40000 04 22 Page 1 of 1

58146

Market Conditions Addendum to the Appraisal Report File No. 35854280

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in	the subject neighbor	hood.	This is a required
addendum for all appraisal reports with an effective date on or all Property Address 131 Santa Ana Avenue	ter April 1, 2009.	City Long	Beach		State CA Zip Co	de 90	803
Borrower Champery Real Estate 2015 LLC		ony Long	Boacii	`	otate C71 Zip oc	, de 00	
Instructions: The appraiser must use the information require					-	-	-
overall market conditions as reported in the Neighborhood section							· ·
analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however.							
median, the appraiser should report the available figure and identifications.			-				-
that would be used by a prospective buyer of the subject prope	rty. The appraiser mus			s seasonal markets	, new construction,	foreclos	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		D. elieiee
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	5 0.83	6 2.00	8 2.67	Increasing Increasing	X Stable X Stable		Declining Declining
Total # of Comparable Active Listings	4	5	3	Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.80	2.50	1.13	Declining	X Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend		
Median Comparable Sale Price	\$1,340,000	\$1,371,250	\$1,268,750	Increasing	X Stable		Declining
Median Comparable Sales Days on Market Median Comparable List Price	6 \$1,772,500	9 \$1,895,000	11 \$2,099,000	Declining Increasing	X Stable X Stable		Increasing Declining
Median Comparable List Frice Median Comparable Listings Days on Market	217	70	π2,099,000 72	Declining	X Stable	-	Increasing
Median Sale Price as % of List Price	101.16%	102.03%	100.00%	Increasing	X Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No		Declining	X Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m	-				-		
CRMLS indicates there were 19 closed sales							
37% of the total transactions in this market a					•		
Sales; 3 with concessions; 50% of sales for t ranged between \$1,200 and \$15,000. The mo				0% of sales to	r triis perioa. i	ne co	ncessions
ranged between \$1,200 and \$10,000. The me	caiaii concessie	n amount is to	,500.				
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	nd sales of foreclose	ed properties).		
CRMLS indicates there were 19 closed sales							
which is 5% of the total transactions in this m							
period. 4-6: 6 Sales; 0 foreclosures or short s for this period.	sales; 0% of sale	es for this perio	d. 0-3: 8 Sales;	<u>0 foreclosures</u>	s or short sales	s; 0%	of sales
ioi tilis period.							
Cite data sources for above information. CRMLS was the	e data source us	sed to complete	the Market Cor	nditions Adden	ndum. 8/21/20	24	
		•					
Summarize the above information as support for your conclus	•				ditional information,	such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	tion and support for you		litional information,	such a	s an analysis of
	e your conclusions, pro	ovide both an explana	tion and support for you		litional information,	such a	s an analysis of
pending sales and/or expired and withdrawn listings, to formulate	e your conclusions, pro	ovide both an explana	tion and support for you		ditional information,	such a	s an analysis of
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58146 File No. 35854280

USPAP ADDENDUM

		03	PAP ADDI	EINDOW		
Borrower: Champe	ery Real Estate 20	15 LLC				
Property Address: 1	31 Santa Ana Ave	enue				
City: Long Be	each wood Inc	County: <u>Los A</u>	Angeles	State:	CA	Zip Code: 90803
Lender. <u>vvedget</u>	WOOD ITIC					
APPRAISAL AN	D REPORT IDE	NTIFICATION				
This report was	prepared under t	the following USPAP r	eporting op	tion:		
X Appraisal R	eport	A written report prepared	d under Standar	ds Rule 2-2(a).		
Restricted	Appraisal Report	A written report prepared	d under Standar	ds Rule 2-2(b).		
				(,,		
	T '					
Reasonable Ex	•	e for the subject property at	the market value	a ctated in this r	opartic: Unde	er 3 months
wy opinion or a reas	soriable exposure time	and the subject property at	the market value	e stateu III tilis i	ероп із. <u>апав</u>	1 o monute
						d on an analysis of past
						nparable Sales Days On Market" in
						Median Comparable Listing Days One indication of "under 3 Months"
	e" has been check		diddi o ivioi	illio . Trioroto	ic, the rage	one maleation of under 5 Months
· ·						
Additional Cer	tifications					
▼ I have performe	ed NO services as a	n appraiser or in any other c	anacity regardi	na the property	that is the subi	ect of this report within the three-year
		tance of this assignment.	apacity, regardi	ing the property	that is the subj	eet of this report within the three year
		appraiser or in another capa tance of this assignment. Th				of this report within the three-year
periou imineuiz	itely preceding accept	tance of this assignment. Th	iose services ar	e described iii ti	ie comments n	CIOW.
Additional Com	nments					
raditional con						
APPRAISER:			SU	PERVISORY A	PPRAISER (c	only if required):
	D.,					
Signature:	Richy Law	7		0		
Name: Ricky L	eung	Married Control of the Control of th				
Date Signed: 08/2	<u>21/2024</u> μ. ΔΒηγρέδο					
State Certification						
or Other (describe):	State #:	Or	tate:		
State: CA						or License:
	Certification or Licens			upervisory Appr	aiser inspection	n of Subject Prop <u>er</u> ty:
Effective Date of A	ppraisal: 08/21/202	4		」 Did Not 〔	Exterior-on	lly from street Interior and Exterior

58146

Appraiser Independence Certification File No.: 35854280

Borrower:	Champery Real Estate 2015	LLC		
Property Address:	131 Santa Ana Avenue			
City:	Long Beach	County: Los Angeles	State: CA	Zip Code: 90803
Lender/Client:	Wedgewood Inc			· ——-

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

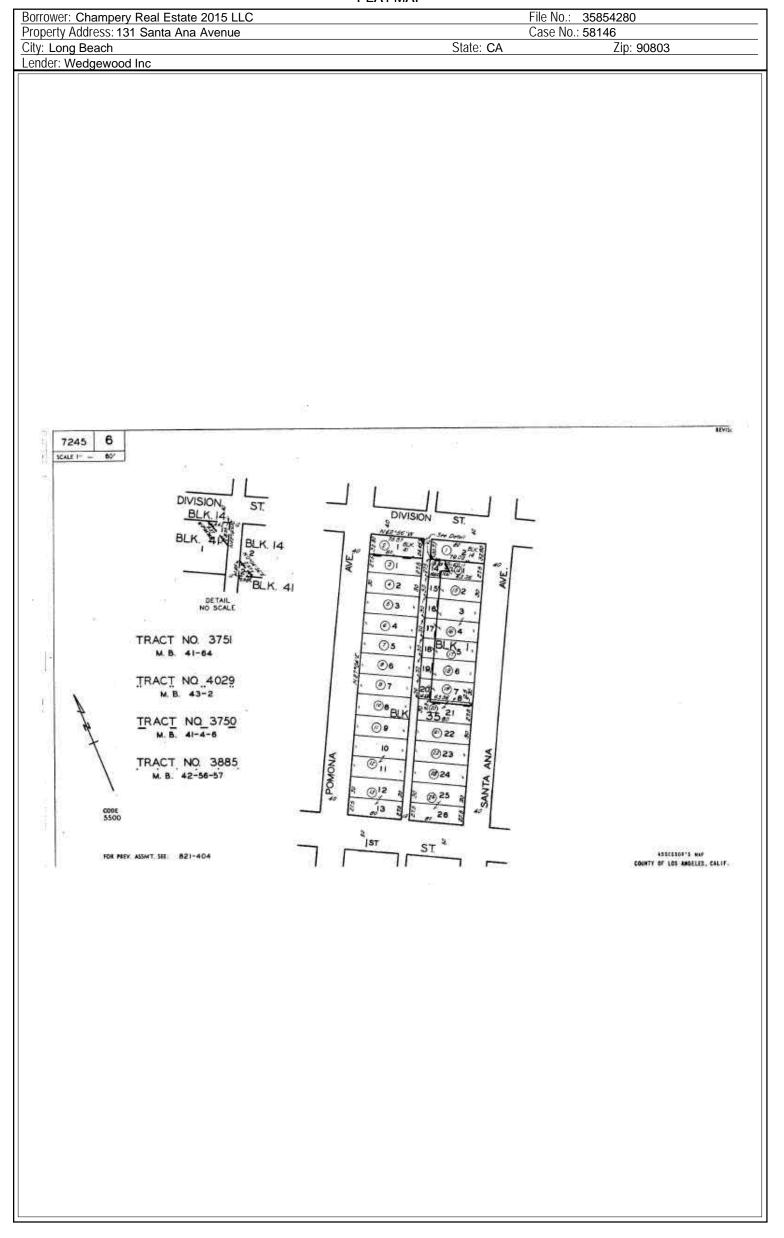
1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;

Additional Comments:

- 2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
- 3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
- 4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
- 5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
- 6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
- 7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
- 8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

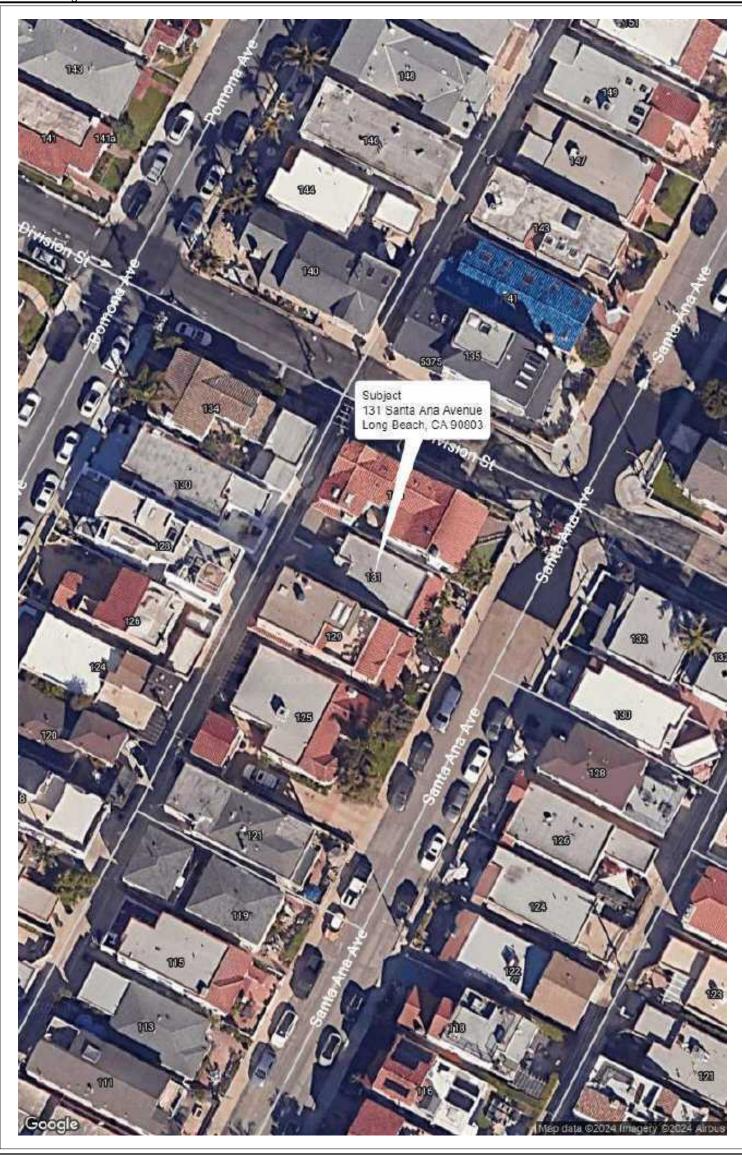
APPRAISER:	SUPERVISORY APPRAISER (only if required):
_	
Signature: Kiely Lawy	Signature:
Signature: Name: Date Signed: 08/21/2024	Signature: Name: Date Signed:
Signature: Ricky Leting Date Signed: 08/21/2024 State Certification #: AR033688	Signature: Name: Date Signed: State Certification #:
Signature: Name: Ricky Leting Date Signed: 08/21/2024 State Certification #: AR033688 or State License #:	Signature: Name: Date Signed: State Certification #: or State License #:
Signature: Ricky Leting Date Signed: 08/21/2024 State Certification #: AR033688	Signature: Name: Date Signed: State Certification #:

PLAT MAP



AERIAL MAP

Borrower: Champery Real Estate 2015 LLC File No.: 35854280 Property Address: 131 Santa Ana Avenue
City: Long Beach
Lender: Wedgewood Inc Case No.: 58146 State: CA Zip: 90803



FLOOD MAP

Borrower: Champery Real Estate 2015 LLC
Property Address: 131 Santa Ana Avenue
City: Long Beach
Lender: Wedgewood Inc

Baya Subject 131 Santa Ana Avenue Long Beach, CA 90803

FLOOD INFORMATION

Community: City of Long Beach

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1969G

Panel: 06037C1969

Zone: X

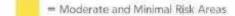
Map Date: 04-21-2021

FIPS: 06037

Source: FEMA DFIRM

LEGEND





Road View:



Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.