Borrower	Neighbor to Neighbor Homes LLC			File No. 24-0814
Property Address	2078 Rhonda St			
City	Oxnard	County	Ventura	State CA Zip Code 93036
Lender/Client	Wedgewood Inc			

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35868682 File No. 24-0814

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 All outdated components and finishes have been updated and/or replaced with components that meet current standards.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)

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

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	•	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Exterior-Only Inspection Residential Appraisal Report

35868682 File# 24-0814

The purpose	of this su	mmary appraisal re	oort is to pr	ovide the lender/clie	nt with an	accurate,	and adequat	ely su	pported, opin	ion of t	he mar	ket value	of the	subject property.
Property Addres	S 207	8 Rhonda St				City	Oxnard				State	CA	Zip Code	93036
Borrower N	eighbor to	Neighbor Hom	es LLC	Owner of P	ublic Record	Ben	jamin R T	heis			County	Ventu	ıra	
Legal Descriptio	n TRA	ACT: 180703 LO	T: 104 MAPN	NR: 050MR 091										
Assessor's Parc	el# A	PN 179-0-084-0	35			Tax Ye	ar 2023				R.E. Ta	xes\$ 6	,020	
Neighborhood N	lame C	xnard				Map R	eference	522-E	-3		Census	Tract (029.01	
Occupant)	Owner	Tenant Va	icant	Special Ass	sessments \$	0			PUE) HOA	\$ 0		per year	per month
Property Rights	Appraised	Fee Simple	Leasehol	d Other (des	scribe)									
Assignment Typ	e e	Purchase Transaction	Refina	ance Transaction	Other	(describe)	SERVIC	NG						
Lender/Client	Weda	ewood Inc		Addres	S 2015	Manhatt	an Beach		Suite 100). Redor	ido Be	ach. CA	90278	
Is the subject pr		offered for sale or has it	been offered for sal	e in the twelve months p				,		,			Yes 🗙	No
Report data sou	rce(s) used, offe	ering price(s), and date(s)		CLAWMLS										
l did	did not ana	lyze the contract for sale	for the subject pure	chase transaction. Explain	n the results of	the analysis of	the contract for	sale or v	why the analysis	was not				
performed.														
Contract Price \$;	Date of Cor	tract	Is the pro	perty seller the	owner of publ	ic record?		Yes	No	Data Soul	rce(s)		
Is there any fina	ncial assistance	(loan charges, sale cond	essions, gift or dov	npayment assistance, et	c.) to be paid b	y any party on	behalf of the bo	rrower?						Yes No
If Yes, report the	e total dollar am	ount and describe the iter	ns to be paid.										_	_
Note: Race and	the racial com	position of the neighbo	rhood are not app	raisal factors.										
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Location	Urban	Suburban	Rural	Property Values	Increasing		Stable		eclining	PRICE	U 11111100	AGE	One-Unit	
	Over 75%	25-75%	Under 25%	Demand/Supply	Shortage				ver Supply	\$ (000)			2-4 Unit	80 %
	<u> </u>						In Balance				Low	(yrs)		5 %
Growth	Rapid	X Stable	Slow		Under 3 r		3-6 mths		er 6 mths	550	Low	0	Multi-Family	•
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Neighborhood D	escription	See attach	ed addenda.											
z														
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Zoning Complian	nce 🔀	Legal Legal Nor	nconforming (Grand	lfathered Use)	No Zo	ning	Illegal (describe)						
Is the highest ar	nd best use of si	ubject property as improv	ed (or as proposed	per plans and specificati	inne) the nrecei					1 V	NI.			
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35868682 File # 24-0814

There are 8 comparable	properties currently of	ffered for sale in th	ne subject neighborhoo	d ranging in price	from \$ 725,000	to \$ 859	,000
There are 46 comparable	sales in the subject	neighborhood within th	•		ce from \$ 590,00 0		,000,000
FEATURE	SUBJECT	COMPARABI		COMPARAB	LE SALE # 2	COMPARABI	LE SALE # 3
Address 2078 Rhonda St		2319 Otter Creek	Ln	1250 Camellia St		1431 Ivywood Dr	
Oxnard, CA 9303	6	Oxnard, CA 9303	6	Oxnard, CA 9303	6	Oxnard, CA 9303	0
Proximity to Subject Sale Price	\$	0.63 miles NE	•	0.42 miles E	I	0.54 miles SE	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 484.26 sq.ft.	\$ 800,000	s and na soft	\$ 685,000		\$ 685,000
Data Source(s)	φ 5q.π.	707.20	1070-DOM 40	\$ 481.04 sq.ft.	0244-DOM 40	\$ 507.41 Sq.ft.	20045-DOM 40
Verification Source(s)		PARCEL QUEST		PARCEL QUEST	•	PARCEL QUEST	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	., .	ArmLth	.,,	ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s08/24;c07/24		s04/24;c03/24		s04/24;c03/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6510 sf	5028 sf	+14,800	6434 sf	0	6090 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Traditional	DT2;Contemp.	0	DT1;Traditional		DT1;Traditional	
Quality of Construction Actual Age	Q4	Q4	•	Q4		Q4	
Condition	53 C4	31 C3	-80,000	53 C4		62 C4	0
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-80,000	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 2.1	6 3 2.1		6 3 2.0	+5,000		+5,000
Gross Living Area	1,639 sq.ft.	1,652 sq.ft.	-1,000	1,424 sq.ft.	+16,100		+21,700
Basement & Finished	0sf	0sf	.,	0sf	15,100	0sf	2.,. 30
Rooms Below Grade							
Functional Utility	AVERAGE	Average		Average		AVERAGE	
Heating/Cooling	FAU/NONE	FAU/None		FAU/NONE		FAU/NONE	
Energy Efficient Items	NONE	None		NONE		None	
Garage/Carport	2gd2dw	2ga2dw	0	2ga2dw	0	2ga2dw	0
Porch/Patio/Deck	PATIO	PATIO		PATIO		PATIO	
POOL-SPA	NONE	None		NONE		NONE	
BONUS-GUEST-ADU	NONE	NONE	•	NONE		NONE	
ORIGINAL LISTING PRICE Net Adjustment (Total)	NONE	\$799,000	\$ -66,200	\$699,000 X +	\$ 21,100	\$649,000 X +	\$ 26,700
Adjusted Sale Price		Net Adj. 8.3 %	-00,200	Net Adj. 3.1 %	21,100	Net Adj. 3.9 %	20,700
of Comparables		Gross Adj. 12.0 %	\$ 733,800		\$ 706,100		\$ 711,700
Data Source(s) My research Data Source(s) PARCEL Q PARCEL Q	UEST ot reveal any prior sales or to UEST	ansfers of the subject proper	lles for the year prior to the c	late of sale of the comparabl	le sale.		
Report the results of the research and anal						00110	DANIE 0415 #0
ITEM Date of Prior Sale/Transfer	S	UBJECT	COMPARABLE SA	LE #1	COMPARABLE SALE #2	COMPA	ARABLE SALE #3
Date of Prior Sale/Transfer Price of Prior Sale/Transfer							
Data Source(s)	DARCEL CU	EST .	DARCEL OUTOT	DARG	PEL OUEST	DAROCI	HEST
Effective Date of Data Source(s)	PARCEL QU 08/23/2024		PARCEL QUEST 08/23/2024	08/23	EL QUEST	PARCEL Q 08/23/2024	0631
Analysis of prior sale or transfer history of					NOT TRANSFERRE		6 MONTHS, THE
COMPARABLES HAVE TR		-	ine	- SOUCE I IIAS I	MANOI LINI	E : A013	C.MO.THO. HIL
Summary of Sales Comparison Approach	QAI E#	1 LARGED SMAL	IERIOT RETTE	R CONDITION-MI	S LISTING STATE	S SOME DEMODE	I ING AND
UPGRADES, SALE#2 SMA							
SALE#1 BEING MOST REC SUBJECT. NO TIME ADJU	ENT AND SAME	BED AND BATH C	OUNT AND SALE	#2 BEING MOST F	RECENT SALE IN	THE SAME COND	
The appraiser comparable emphasis on the past 3 me					-	_	
Adjustments were derived			analysis.				
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Indicated Value by: Sales Comparison A	••	7 13,000	ost Approach (if developed	721,00		ach (if developed) \$	
THE MARKET APPROACE RENTAL DATA ON HOME				ROPERTY. THE I	INCOME APPROA	CH IS N/A DUE T	O THE LACK OF
This appraisal is made as is							
	", subject to	completion per plans	and specifications on	the basis of a l	hypothetical condition th	at the improvements	have been
	following repairs or		s of a hypothetical	condition that the rep	hypothetical condition th pairs or alterations hav alteration or repair:	e been completed, or	
completed, subject to the following required inspection based Based on a visual inspection	following repairs or	alterations on the basic assumption that the	s of a hypothetical condition or deficien	condition that the rep cy does not require ast the street, defin	alteration or repair:	e been completed, or	subject to the

35868682 File # 24-0814

	INTENDED USER IS TO EVALUATE THE	PROPERTY THAT IS THE
SUBJECT OF THIS APPRAISAL FOR MARKET VALUE OF THE SUBJECT 1	O THE STATED SCOPE OF WORK, PUR	POSE OF THE APPRAISAL,
REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM & DE	FINITION OF MARKET VALUE, NO ADDI	TIONAL INTENDED USERS ARE
IDENTIFIED BY THE APPRAISER.		
IDENTIFIED DT THE ALT KAIDEK.		
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AN ATTEMPT WAS MADE TO FIND OUT THE CONTRACT DATE OF THE SA		
AGENTS INVOLVED DID NOT RESULT IN ANY RESPONSE FROM THE AG	ENTS. THEREFORE THE DATES USED I	OR THE SALES IN THIS REPORT
ARE CLOSE OF ESCROW.		
THE EFFECTIVE AGE IS LOWER THAN THE ACTUAL AGE DUE TO ROUTI	NE MAINTENANCE & UPKEEP PROLON	GING THE ESTIMATED
REMAINING ECONOMIC LIFE.		
COST APPROACH TO VALUE	(not required by Fannie Mae)	
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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)	Continue de	rived from Marchall Swift
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)		rived from Marshall-Swift.
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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 price is not affected by under 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: 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. reporting 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.

35868682

24-0814

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
- 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 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
- 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 loan application). mortgage
- 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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35868682 File # 24-0814

20. I identified the ordered and will	he lender/client in this appraisal report who is receive this appraisal report.	the individual, organization, or agent for the organization that
secondary market agency, or instrun obtain the appraise report may be d	ortgagee or its successors and assigns; m participants; data collection or reporting nentality of the United States; and any state,	ort to: the borrower; another lender at the request of the lortgage 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 ding, but not limited to, the public through advertising, public
laws and regulation	that any disclosure or distribution of this appra ons. Further, I am also subject to the provis isclosure or distribution by me.	
insurers, governmer	another lender at the request of the borrowe nt sponsored enterprises, and other secondary finance transaction that involves any one or me	market participants may rely on this appraisal report as part
	ble federal and/or state laws (excluding audio ontaining 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 nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
•	al or negligent misrepresentation(s) contained in including, but not limited to, fine or imprison 01, et seq., or similar state laws.	
SUPERVISORY APPR	RAISER'S CERTIFICATION: The Superviso	ry Appraiser certifies and agrees that:
1. I directly supe analysis, opinions,	ervised the appraiser for this appraisal assignment statements, conclusions, and the appraiser	
I accept full statements, conclu		report including, but not limited to, the appraiser's analysis, opinions,
	identified in this appraisal report is either a su qualified to perform this appraisal, and is acc	
	report complies with the Uniform Standards ne Appraisal Standards Board of The Appraisal epared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
	ble federal and/or state laws (excluding audio ontaining a copy or representation of my signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
APPRAISER	In Ball	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name <u>Joseph Bald</u> Company Name		Name Company Name
Company Address	Baldino RE Services 6355 Topanga Canyon Blvd, Suite 225	Company Address
,	Woodland Hills, CA 91367	
Telephone Number	(818) 416-3913	Telephone Number
Email Address joe	e6677@aol.com	Email Address
Date of Signature and Re	·	Date of Signature
Effective Date of Apprais		State Certification #
State Certification # or State License #	AR029340	or State License # State
or Other (describe)		Expiration Date of Certification or License
State CA		· · · · · · · · · · · · · · · · · · ·
Expiration Date of Certific	cation or License <u>08/29/2024</u>	SUBJECT PROPERTY
4 D D D C C C C C C C C C C C C C C C C	A A P P P A I O F P	Did not inspect exterior of subject property
ADDRESS OF PROPERTY	Y APPKAISEU	Did inspect exterior of subject property from street
2078 Rhonda St		Date of Inspection
Oxnard, CA 93036 APPRAISED VALUE OF S	SUBJECT PROPERTY \$ 715,000	
LENDER/CLIENT	110,000	COMPARABLE SALES
Name Clear Capita	<u> </u>	Did not inspect exterior of comparable sales from street
_	Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address	2015 Manhattan Beach Blvd , Suite 100,	Date of Inspection
Email Address	Redondo Beach, CA 90278	

Market Conditions Addendum to the Appraisal Report

35868682 File No. 24-0814

The purpose of this addendum is to provide the lender/client with a cl			enus and conditio							
neighborhood. This is a required addendum for all appraisal reports w Property Address 2078 Rhonda St	with an effective date on or after April		, <u> </u>		e-	tata 🙃		7ID Codo a a a		
2010 141101144 01	<u> </u>	UIL	Oxnard			tate CA		ZIP Code 930	36	
Instructions: The appraiser must use the information required on this		usions, and r	nust provide supp	oort for those conclusions, regar	rding					
housing trends and overall market conditions as reported in the Neigh	hborhood section of the appraisal rep	port form. Th	e appraiser must	fill in all the information to the e	extent					
it is available and reliable and must provide analysis as indicated belo	ow. If any required data is unavailable	e or is consi	dered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to pro-	rovide data for the shaded areas belo	ow; if it is av	ailable, however,	the appraiser must include the o	iata					
in the analysis. If data sources provide the required information as an	=			-						
average. Sales and listings must be properties that compete with the					f the					
subject property. The appraiser must explain any anomalies in the dat								D		
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months		6 Months	Current – 3 Months		Increasing		Overall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	21		0	15	X		H	Stable	H	Declining
Total # of Comparable Active Listings	3.50 N/A		33 /A	5.00 8	\dashv	Declining	F	Stable	H	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A		/A	1.6	╁	Declining	Ħ	Stable	Ħ	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		6 Months	Current – 3 Months				Overall Trend		
Median Comparable Sale Price	775,000	799	,000	799,000		Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	6	1	0	17		Declining		Stable	X	Increasing
Median Comparable List Price	N.A	N	/A	791,950		Increasing		Stable		Declining
Median Comparable Listings Days on Market	N/A		/A	10	Ļ	Declining		Stable		Increasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent?	103% Yes		9%	100%	ᆜᆜ	Increasing Declining	X		H	Declining
Explain in detail the seller concessions trends for the past 12 months		No I from 3% to	5% increasing u	co of hundowns, closing costs	condo	Deciming	X	Stable	Ш	Increasing
Are foreclosure sales (RE0 sales) a factor in the market? FORECLOSURE AND REO SALES ARE NO	Yes No			he trends in listings and sales of	f foreclose	ed properties).				
Cite data sources for above information. MLS, I WWW.TEMPO.SOCALMLS.COM, CLAW Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE OVERALL TRENDS REPORTED ON THE STABLE TREND IN THE PAST 12 MONTHS PROPERTY. HOWEVER THIS IS NOT CONCEITED OF PROPERTY THAT IS COME	o formulate your conclusions, provid HE INVENTORY ANALY S FOR PROPERTIES IN CLUSIVE EVIDENCE TH	praisal repor de both an ex YSIS GR I THE NI HAT AL	form. If you use planation and su	d any additional information, support for your conclusions. PRICE DOM & LIST LOOD THAT ARE CO	SALE	RATIO GF	RID:	S INDICAT E SUBJEC	T	
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Freddie Mac Form 71 March 2009

Supplemental Addendum

	Supple	ementa	l Addendum		Fi	le No. 24-081	4	
Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2078 Rhonda St							
City	Oxnard	County	Ventura	State	CA	Zip Code	93036	
Lender/Client	Wedgewood Inc							

· Exterior-Only: Neighborhood - description

The subject is located in a stable area. It is in proximity to many financial, industrial, service & movie industry centers. The subject is located minutes from major traffic arteries on Ventura and Wooley. The subject is located less than 3 miles south of the 101 fwy. The subject is located within 20 miles from major retail, entertainment & employment opportunities in Oxnard, Ventura and Camarillo.

THE APPRAISER ADJUSTED FOR DISSIMILARITIES BETWEEN THE SUBJECT & COMPARABLES ACCORDING TO THE MARKET REACTION. THEREFORE DISSIMILARITIES THAT HAVE A 0 INDICATED IN THE ADJUSTMENT COLUMN MEANS THE APPRAISER HAS ACKNOWLEDGED THE DIFFERENCE , HOW EVER THE MARKET DOES NOT SUPPORT ANY ADJUSTMENT

THE APPRAISER HAS COMPLETED THIS APPRAISAL IN FULL COMPLIANCE WITH THE APPRAISER INDEPENDENCE REQUIREMENT AND HAS NOT PERFORMED, PARTICIPATED IN, OR BEEN ASSOCIATED WITH ANY ACTIVITY IN VIOLATION OF CODE

NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDÉPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT. REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL.

THE APPRAISER S OFFICE IS WITHIN 15 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 10 YEARS

Use of the appraisal by any party stipulates to an agency relationship between that party and the appraiser whether through intermediaries or not; further that any party charging the borrower or collecting appraisal fees from the borrower(s)for the appraisal hereby agrees that they are responsible for insuring full payment is made to the appraiser for the appraisal

Range of values at the top of page two is reflective of the parameters entered in search for statistically similar neighborhood sales and often times results in a wider range of values due to the variances in quality and additional features that the system is unable to auto filter.

At the request of the client, the appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser had not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business.

Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the

property was viewable and comparable property data was generally obtained from third party sources.

SALES FOUND ACROSS MAJOR ROADWAYS AND FREEWAYS ARE STILL CONSIDERED THE SAME AREA AND HAS NO EFFECT ON MARKETABILITY.

NO PERSONAL PROPERTY WAS INCLUDED IN THE VALUATION OF THE SUBJECT PROPERTY.

THE SUBJECT IS NOT LOCATED TO ANY COMMERCIAL PROPERTY THAT WOULD EFFECT THE MARKETABILITY OF THE SUBJECT

The state of California has recently experienced catastrophic wildfires. The subject and surrounding area have not been physically affected. The overall impact to the subject's housing market is not known at this time

The preparer assumes the interior condition of the improvements to be the same as the exterior condition of the property unless otherwise noted in the report. If the assumptions are found to be incorrect it may alter the results of the report.

NO ADJUSTMENT FOR AGE, ANY ADJUSTMENT FOR AGE, IF WARRANTED, WOULD BE FOUND IN THE QUALITY ADJUSTMENT.

SALE#2 MLS PHOTO WAS USED DUE TO PEOPLE BEING OUTSIDE THE PROPERTY WHEN THE EXTERIOR INSPECTION WAS PERFORMED.

35868682

		File No. 24-0814
Neighbor to Neighbor Home	es LLC	
Property Address 2078 Rhonda St		
ity Oxnard	County Ventura	State CA Zip Code 93036
ender Wedgewood Inc		
This report was prepared under the following USP	AP reporting option:	
Appraisal Report Th	is report was prepared in accordance with USPAP Standards Rule 2-2(a).	
	is a second and a second and a second and a second and a second a second a second a second a second a second a	
Restricted Appraisal Report Th	is report was prepared in accordance with USPAP Standards Rule 2-2(b).	
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subject	property at the market value stated in this report is:	
lify opinion of a reasonable exposure time for the subject	property at the market value stated in this report is.	90 DAYS
Additional Certifications		
I certify that, to the best of my knowledge and belief:		
► I have NOT performed services as an appraiser or in	n any other capacity, regarding the property that is the subject of this report with	hin the
three-year period immediately preceding acceptance		
unee-year period infiniediately preceding acceptance	e or this assignment.	
I HAVE performed services, as an appraiser or in an	other capacity, regarding the property that is the subject of this report within the	e three-vear
	signment. Those services are described in the comments below.	,
- The statements of fact contained in this report ar		
	are limited only by the reported assumptions and limiting conditions ar	nd are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.		
- Unless otherwise indicated, I have no present or p	prospective interest in the property that is the subject of this report and r	no personal interest with respect to the parties
involved.		
- I have no bias with respect to the property that is	the subject of this report or the parties involved with this assignment.	
1	ngent upon developing or reporting predetermined results.	
1	is not contingent upon the development or reporting of a predetermined	d value or direction in value that favors the cause of
1	nment of a stipulated result, or the occurrence of a subsequent event dir	
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	reloped, and this report has been prepared, in conformity with the Unifor	ini Standards di Professional Appraisal Practice that
were in effect at the time this report was prepared.		
	nal inspection of the property that is the subject of this report.	
	fficant real property appraisal assistance to the person(s) signing this co	ertification (if there are exceptions, the name of each
individual providing significant real property apprais	al assistance is stated elsewhere in this report).	
Additional Comments		
APPRAISER:	SUPERVISORY APPRAISE	K: (only if required)
the 1 Paul		
Cianahura.	0).	
Signature:	Signature:	
Name: _Joseph Baldi <mark>no √</mark> r.	Name:	
Date Signed: 08/24/2024	Date Signed:	
State Certification #: AR029340	State Certification #:	
or State License #:	or State License #:	
State: CA	State:	
5	5 1 11 5 1 10 111 11	ense:
5" " 2	Supervisory Appraiser Inspection of S	
Effective Date of Appraisal: 08/24/2024		
	Did Not Exterior-o	nly from Street Interior and Exterior

Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	2078 Rhonda St						
City	Oxnard	County	Ventura	State	CA	Zip Code	93036
Lender/Client	Wedgewood Inc						



Subject Front

2078 Rhonda St

Sales Price

 Gross Living Area
 1,639

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 6510 sf

 Quality
 Q4

 Age
 53

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2078 Rhonda St							
City	Oxnard	County	Ventura	State	CA	Zip Code	93036	
Lender/Client	Wedgewood Inc							



Comparable 1

2319 Otter Creek Ln

Prox. to Subject 0.63 miles NE Sale Price 800,000 1,652 Gross Living Area Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; 5028 sf Site Quality Q4 Age 31



Comparable 2

1250 Camellia St

Prox. to Subject 0.42 miles E Sale Price 685,000 Gross Living Area 1,424 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; Site 6434 sf Quality Q4 Age 53



Comparable 3

1431 Ivywood Dr

Prox. to Subject 0.54 miles SE Sale Price 685,000 Gross Living Area 1,350 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6090 sf Quality Q4 Age 62

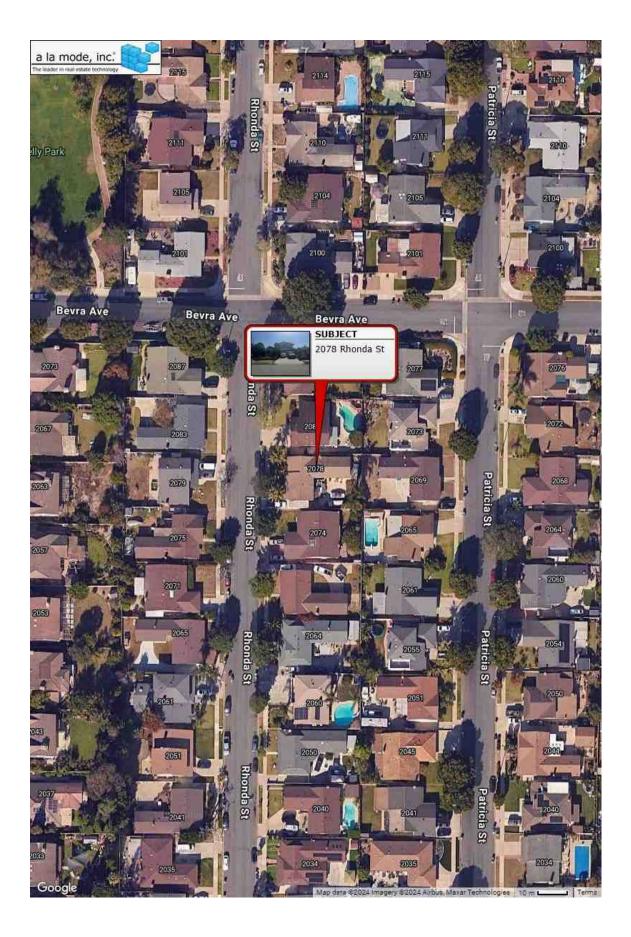
Location Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2078 Rhonda St							
City	Oxnard	County	Ventura	State	CA	Zip Code	93036	
Lender/Client	Wedgewood Inc							



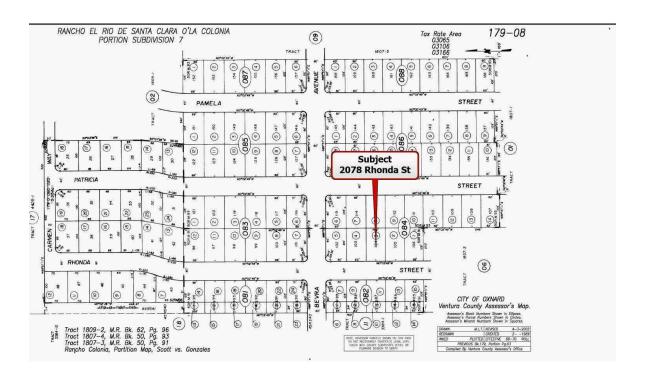
Location Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2078 Rhonda St							
City	Oxnard	County	Ventura	State	CA	Zip Code	93036	
Lender/Client	Wedgewood Inc							



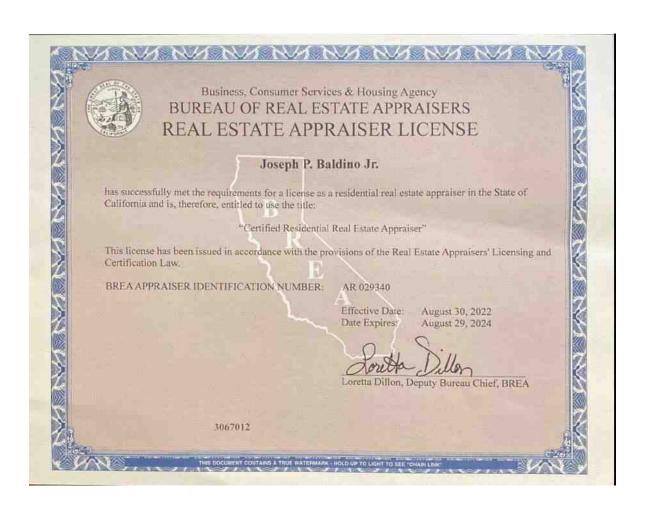
PLAT MAP

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2078 Rhonda St							
City	Oxnard	County	Ventura	State	CA	Zip Code	93036	
Lender/Client	Wednewood Inc							



LICENSE

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2078 Rhonda St							
City	Oxnard	County	Ventura	State	CA	Zip Code	93036	
Lender/Client	Wedgewood Inc							



E & O INSURANCE

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	2078 Rhonda St						
City	Oxnard	County	Ventura	State	CA	Zip Code	93036
Lender/Client	Wedgewood Inc						

HUDSON INSURANCE COMPANY

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



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1004156 Renewal of: PRA-1AX-1002851

1. Named Insured: Joseph P. Baldino Jr 2. Address: 7638 Linley Lane West Hills, CA, 91304

Policy Period: From: 01/16/2024 To: 01/16/2025

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

4. Limit of Liability Each Claim Policy Aggregate Damages Limit of Liability A. \$1,000,000 B. \$2,000,000

C. \$1,000,000 D. \$2,000,000 Claims Expense Limit of Liability

5. Deductible (Inclusive of Claims Expenses):

Each Claim \$ 1,000 Aggregate \$ 500

Policy Premium: \$774.00 State Taxes/Surcharges: \$0.00 6.

Retroactive Date: 01/16/2015 7.

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

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

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

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

President Secretary

PRA100 (01/20) Page | 1