

Huibin Lan

Exterior-Only Inspection Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 2458 Cameron Drive City Union City State CA Zip Code 94587
 Borrower WH1 LLC Owner of Public Record HIMENES DOLORES B TR County Alameda
 Legal Description TRACT 2988 LOT 14
 Assessor's Parcel # 475-0166-073 Tax Year 2023 R.E. Taxes \$ 2,494
 Neighborhood Name Union City Map Reference 48-D5 Census Tract 4403.01
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) Servicing(Market Value)
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offerings price(s), and date(s). ML#

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %		
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	95 %	
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> OverSupply	\$ (000)	(yrs)	2-4 Unit	2 %	
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6mths	750	Low	1	Multi-Family	2 %
Neighborhood Boundaries The north boundary is the Whipple Rd.; The East boundary is the Central Ave.; The south boundary is the Hwy880 and the West boundary is the Hwy880								2,400	High	112	Commercial	1 %
Neighborhood Description The subject property is located in a normal neighborhood in the City of Union City; The neighborhood is normal maintained and is near schools, parks, shopping centers and other community services. The property fits into the general quality and condition in the area. The subject's neighborhood is located within 5 -10 miles from employment centers and Hwy880.								1,475	Pred.	51	Other	%
Market Conditions (including support for the above conclusions) The neighborhood trend is increasing for the last 12 months with moderate sales rates.												

Dimensions 63.24 X 100 Area 6324 sf Shape Rectangular View N;Res;
 Specific Zoning Classification R1 Zoning Description Single Family Residence
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe. See
 Comment
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
 Electricity Water Street Asphalt
 Gas Sanitary Sewer Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 060014-0431G FEMA Map Date 08/03/2009
 Are the utilities and/or off-site improvements typical for the market area? Yes No If No, describe.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe.
 No any adverse external factor noticed(Please see the attached satellite map).

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) Drive by Exterior Inspection Data Source(s) for Gross Living Area RealQuest

General Description	General Description	Heating / Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> OnewithAccessoryUnit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 2
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input type="checkbox"/> Patio/Deck Concre	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> UnderConst.	Exterior Walls Woodsidings/Good	Fuel Gas	<input checked="" type="checkbox"/> Porch Concrete	<input checked="" type="checkbox"/> Garage # of Cars 2
Design (Style) Ranch	Roof Surface Tile/Good	<input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 1968	Gutters & Downspouts Gal.Alum/Gd	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence Wood	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 40	Window Type Sliding/Good	<input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)				
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,888 Square Feet of Gross Living Area Above Grade				
Additional features (special energy efficient items, etc.) Dual pane windows.				

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

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

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

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There are 34 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 799,000 to \$ 1,999,000		There are 161 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 750,000 to \$ 2,400,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	2458 Cameron Drive Union City, CA 94587	32301 Claremont St Union City, CA 94587	2461 Becket Drive Union City, CA 94587	2412 Almaden Boulevard Union City, CA 94587	
Proximity to Subject		0.05 miles E	0.14 miles E	0.24 miles S	
Sale Price	\$	\$ 1,390,000	\$ 1,588,000	\$ 1,550,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 887.61 sq. ft.	\$ 732.13 sq. ft.	\$ 820.97 sq. ft.	
Data Source(s)		ML# CC41062661;DOM 18	ML# SF424046222;DOM 17	ML# ML81971453;DOM 3	
Verification Source(s)		Realquest Please Comment	Realquest Please Comment	Realquest Please Comment	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment
Sale or Financing		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0	
Date of Sale/Time		s07/24;c06/24	0	s08/24;c08/24	0
Location	N;Res;	N;Res;		N;Res;	A;Res;BsyRd/BsyRd +60,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	Fee Simple
Site	6324 sf	7410 sf	-16,500	6000 sf	0
View	N;Res;	N;Res;		N;Res;	N;Res;
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch	DT1;Ranch
Quality of Construction	Q4	Q4		Q4	Q4
Actual Age	56	55	0	51	0
Condition	C4	C4		C3	-33,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	-10,000
Room Count	7 4 2.0	7 4 2.0		7 5 2.0	
Gross Living Area	1,888 sq. ft.	1,566 sq. ft.	+90,000	2,169 sq. ft.	-78,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Average		Average	Average
Heating/Cooling	FWA/None	FWA/None		FWA/Central	-3,000
Energy Efficient Items	Dual Pane Window	Dual Pane Window		Dual Pane Window	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	
Porch/Patio/Deck	Porch/Concrete	Porch/Concrete		Porch/Concrete	
Fireplaces	1 Fireplace	1 Fireplace		1 Fireplace	
Pool	None	None		None	
Listing Price \$	None	1288000	0	1550000	0
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 73,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -124,500
Adjusted Sale Price of Comparables		Net Adj: 5%		Net Adj: -8%	
		Gross Adj: 8%	\$ 1,463,500	Gross Adj: 8%	\$ 1,463,500
				Gross Adj: 7%	\$ 1,561,500

SALES COMPARISON ANALYSIS

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

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.
 Data source(s) RealQuest, MLS.
 My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.
 Data source(s) RealQuest, MLS see sales grid comp3

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

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				04/23/2024
Price of Prior Sale/Transfer				\$1,200,000
Data Source(s)	Realquest	Realquest	Realquest	DOC# 2024051894
Effective Date of Data Source(s)	02/01/2023	02/01/2023	02/01/2023	02/01/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the subject within last 36 months and no prior sale of the comparables(Except comp3) for the last 12 months.
 The previous sale of comp3 was a NON armlength transaction:Not listed in the open MLS Listing.

Summary of Sales Comparison Approach All Comps are closed sales within last 6 months of similar design and age, and similar quality, condition and appeal from subject's market area.
 Adjustments are made as follows: 1). Site: \$15/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$280/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.9% monthly for the contract date difference more than 6 months and -0.8% monthly for the previous 4-6 months sold comparables according to 1004MC Data , 9).Location:\$30000/Per Adverse Location Factor;The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.
 Indicated Value by Sales Comparison Approach \$ 1,510,000

Indicated Value by: Sales Comparison Approach \$ 1,510,000 Cost Approach (if developed) \$ 1,512,004 Income Approach (if developed) \$

RECONCILIATION

Most emphasis is on the market comparison approach which considers sales of similar properties within subject's neighbourhood. Cost approach is supportive. Income approach is not applicable: As the subject is used as a primary resident and almost all the homes in the subject's neighborhood are purchased for owner occupancy The digital signatures on this report are password protected. They are true and exactly same as original ones.
 This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **This Appraisal Report is intended use for the intended lender/client and/or its assigns for use in mortgage transaction**
 Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 1,510,000 , as of 08/30/2024 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

Comparable selection: All the comps are arm length transactions.
 R1=Single family Residence: the minimum lot size for single family is 5000 sqft or above, The Maximum Residential Density = 9 units per acres. But for much newer single family the lot size will be smaller according to the density allowed (Alameda county zoning ordinance: http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI.html#TIT17ZO_CH17.08DI_17.08.060BUSI)
 This appraisal was ordered in compliance with Appraisal Independence "AIR" and Mortgage Letter 2009-28.
 No any personal property is included in this transaction.

The condition of the interior of the improvements are from PUBLIC DATA (Realquest, MLS Listing and Zillow.com) and VERIFIED by the property owner.
 Note about the verification source of the subject, comp2, comp3, comp4, comp1: As it is closed too recently (please see the attached MLS listing) and the deed document number is not recorded in the Realquest. Confirmed with the agent.
 Though the comp4 and comp6 are beyond the usual guideline of the GLA difference, as they are immediate neighbor and similar to the subject in all the features, thus they are still the good comparables

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

The age, lot size, GLA, location adjustments were obtained by the pair analysis of the comparables in the subject's neighborhood. Note that the age difference is within 35 years and the lot size difference within 10% of the subject's lot size is seen as bracketed as no adjustment are needed in this case.

All the comps are in the same or competing neighborhood (As the housing price are mainly impacted by the school's rating, all the comparables and the subject have the same or similar school ratings through across the Hwy and/or Major Rd.) within 1. miles with similar condition and location. Most emphasis are addressed in the nearest and similar condition comp1 and the overall most similar (The least Gross and Net adjustment) comp3 (30% for comp3 and comp1 respectively, 10% each for the remained sold comp).

Note that the subject's final market value is higher than the predominant value of the neighborhood. This is because the subject has a larger GLA and No any adverse Location. No any marketability issue noticed due to this (i.e. the DOM of housing value higher than the predominant value is similar to the housing value lower than the predominant value).

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.
 Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. The higher Land to improvement ratio is typical for the area.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			= \$ 1,000,000
Source of cost data Marshall & swift cost reference	Dwelling	1,888	Sq. Ft. @ \$ 280.00	= \$ 528,640
Quality rating from cost service Good Effective date of cost data Current	Bsmt		Sq. Ft. @ \$	= \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport	400	Sq. Ft. @ \$ 110.00	= \$ 44,000
Physical depreciation is based on the subject's effective age. Cost estimates based on Marshall & swift cost reference and observed typical cost. Land value arrived at by abstraction method. Land to improvement ratio is typical for the area The age/life method is used to calculate physical depreciation. No functional obsolescence or major deferred maintenance noted.	Total Estimate of Cost-new			= \$ 572,640
	Less Physical	50	Functional 0 External 5	
	Depreciation	286,320	0 14,316	= \$ (300,636)
	Depreciated Cost of Improvements			= \$ 272,004
	"As-is" Value of Site Improvements			= \$ 240,000
Estimated Remaining Economic Life (HUD and VA only) 40 Years	Indicated Value By Cost Approach			= \$ 1,512,004

INCOME

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

Estimated Monthly Market Rent \$ X Gross Multiplier = \$ Indicated Value by Income Approach
 Summary of Income (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project
 Total number of phases Total number of units Total number of units sold
 Total number of units rented Total number of units for sale Data source
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
 Does the project contain any multi-dwelling units? Yes No Data source.
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
 Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options.
 Describe common elements and recreational facilities.

Market Conditions Addendum to the Appraisal Report

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

Property Address 2458 Cameron Drive City Union City State CA ZIP Code 94587

Borrower WH1 LLC

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	76	48	37	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	12.67	16.00	12.33	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Comparable Active Listings	0	0	34	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.00	0.00	2.76	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price	1,355,000.00	1,572,500.00	1,500,000.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Sales Days on Market	9	6	10	<input type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Comparable List Price	N/A	N/A	1,549,000.00	<input checked="" type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Listings Days on Market	N/A	N/A	14	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price	105.00	111.00	104.00	<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

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

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

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

No, as there is only few distressed properties in the subject's neighborhood(none of 161sold comps and none of 34 active/pending comps within last 12 months are distressed sales), the prices will NOT be affected.

Cite data sources for above information.

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

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

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

Comparing the most recent 6 months data to the previous 7-12 months data and the monthly time adjustment rate will be $(1500/1355-1)/12*100=0.9\%$ for the contract date difference more than 6 months. Comparing the most recent 3 months data to the previous 4-6months data and the monthly time adjustment rate will be $(15000/15725-1)/6*100=-0.8\%$ for the previous 4-6 months sold comparables.

As there is no any active/pending comparables in the previous 4-12 months,thus I entered 'N/A' in the above table.

CONDO/CO.OP PROJECTS

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


Project Name:

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

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

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

APPRAISER

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

Signature _____
 Supervisor Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

Bluebay Appraisal Inc.
SUBJECT PHOTO ADDENDUM

File No. 35893506

Case No. 58288

Borrower WH1 LLC

Property Address 2458 Cameron Drive

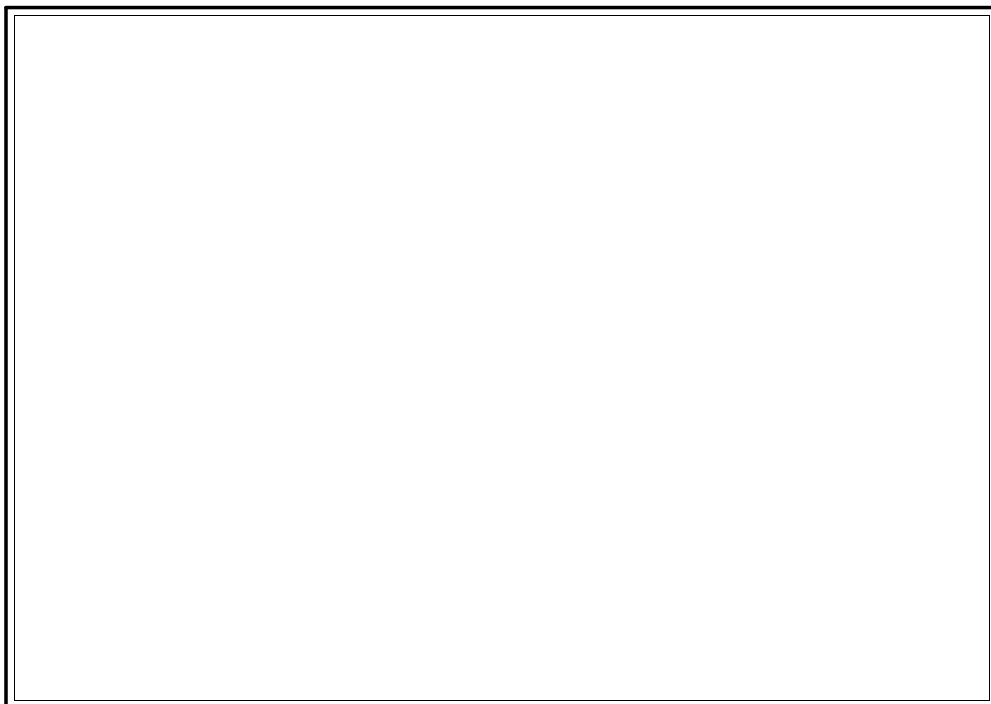
City Union City County Alameda State CA Zip Code 94587

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



**FRONT OF
SUBJECT PROPERTY**

2458 Cameron Drive
Union City, CA 94587



**REAR OF
SUBJECT PROPERTY**



STREET SCENE

Bluebay Appraisal Inc.
EXTRA COMPARABLES 4-5-6

File No. 35893506
 Case No. 58288

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City	Union City	County	Alameda	State	CA	Zip Code	94587
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Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	2458 Cameron Drive Union City, CA 94587	2478 Aptos Ct Union City, CA 94587			2890 Pelican Dr Union City, CA 94587			2426 Balmoral Street Union City, CA 94587		
Proximity to Subject		0.29 miles W			0.98 miles SE			0.26 miles S		
Sale Price	\$	\$ 1,385,000			\$ 1,550,000			\$ 1,475,000		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 946.68 sq. ft.			\$ 1,000.00 sq. ft.			\$ 988.61 sq. ft.		
Data Source(s)		ML# BE41064129;DOM 14			ML# BE41057377;DOM 8			ML# BE41058110;DOM 7		
Verification Source(s)		Realquest Please Comment			Realquest DOC#48685			Realquest Doc# 68715		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	
Sale or Financing		ArmLth			ArmLth			ArmLth		
Concessions		Conv;0			Conv;0			Conv;0		
Date of Sale/Time		s08/24;c07/24 0			s04/24;c04/24 -49,500			s06/24;c05/24 -35,500		
Location	N;Res;	N;Res;			N;Res;			A;Res;BsyRd +30,000		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	6324 sf	8084 sf -26,500			6323 sf 0			6808 sf 0		
View	N;Res;	N;Res;			N;Res;			N;Res;		
Design (Style)	DT1;Ranch	DT1;Ranch			DT1;Ranch			DT1;Ranch		
Quality of Construction	Q4	Q4			Q4			Q4		
Actual Age	56	55 0			49 0			56		
Condition	C4	C4			C3 -33,000			C3 -33,000		
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	7 4 2.0	7 4 2.0			7 4 2.0			6 3 2.0		
Gross Living Area	1,888 sq. ft.	1,463 sq. ft. +119,000			1,550 sq. ft. +94,500			1,492 sq. ft. +111,000		
Basement & Finished Rooms Below Grade	0sf	0sf			0sf			0sf		
Functional Utility	Average	Average			Average			Average		
Heating/Cooling	FWA/None	FWA/None -3,000			FWA/Central -3,000			FWA/None		
Energy Efficient Items	Dual Pane Window	Dual Pane Window			Dual Pane Window			Dual Pane Window		
Garage/Carport	2ga2dw	2ga2dw			2ga2dw			2ga2dw		
Porch/Patio/Deck	Porch/Concrete	Porch/Concrete			Porch/Concrete			Porch/Concrete		
Fireplaces	1 Fireplace	None +3,000			1 Fireplace			None +3,000		
Pool	None	None			None			None		
Listing Price \$	None	1199000 0			1550000 0			1299000 0		
Net Adjustment (Total)		X + - \$ 92,500			X + - \$ 9,000			X + - \$ 85,500		
Adjusted Sale Price of Comparables		Net Adj: 7% Gross Adj : 11% \$ 1,477,500			Net Adj: 1% Gross Adj: 12% \$ 1,559,000			Net Adj: 6% Gross Adj: 15% \$ 1,560,500		

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

ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Realquest	Realquest			Realquest			Realquest		
Effective Date of Data Source(s)	02/01/2023	02/01/2023			02/01/2023			02/01/2023		

Analysis of prior sale or transfer history of the subject property and comparable sales Search the database, no prior sale of the subject within last 36 months and no prior sale of the comparables(Except comp3) for the last 12 months.

Th sale date of comp5 was 05/08/204, which is more than 3 months ago comparing to the effective date of appraisal(08/29/2024), thus the time adjustment applied accordingly

Summary of Sales Comparison Approach All Comps are closed sales within last 6 months of similar design and age, and similar quality, condition and appeal from subject's market area.

Adjustments are made as follows: 1). Site: \$15/SF(For lot size difference larger than 10% of the subject's lot size); 2). Gross living area: \$280/SF(For GLA difference more than 20 sqft); 3). Bedroom: \$8000/Bedroom; 4). Bathroom: \$8000/Bathroom; 5). Age: \$900/Year(For age difference more than 30 years); 6). Fire place: \$3,000/Fireplace;7) Car storage: \$10,000/car.8) The time adjustment uses 0.9% monthly for the contract date difference more than 6 months and -0.8% monthly for the previous 4-6 months sold comparables according to 1004MC Data , 9).Location:\$30000/Per Adverse Location Factor;The above adjustment are obtained by paired analysis of the comparables in the subject's neighborhood and is typical to the area.

Exterior-Only Inspection Residential Appraisal Report

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

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

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

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

Exterior-Only Inspection Residential Appraisal Report**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.

Exterior-Only Inspection Residential Appraisal Report

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.

APPRAISER

Signature 
 Name Huibin Lan
 Company Name Bluebay Appraisal Inc.
 Company Address 41041 Trimboli Way #1492
Fremont, CA 94538
 Telephone Number 5106736733
 Email Address appraiserlan@yahoo.com
 Date of Signature and Report 08/30/2024
 Effective Date of Appraisal 08/30/2024
 State Certification # AR030132
 or State License # _____
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 02/18/2025

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

ADDRESS OF PROPERTY APPRAISED

2458 Cameron Drive
Union City, CA 94587

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,510,000

LENDER/CLIENT

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Borrower **WH1 LLC**
Property Address **2458 Cameron Drive**
City **Union City** County **Alameda** State **CA** Zip Code **94587**
Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278**

ASSESSOR'S MAP 475

Code Area Nos. 15-041

166 Scale: 1" = 100'

TRACT 2962 (Bk. 56 Pg. 88)
TRACT 2988 (Bk. 56 Pg. 80)

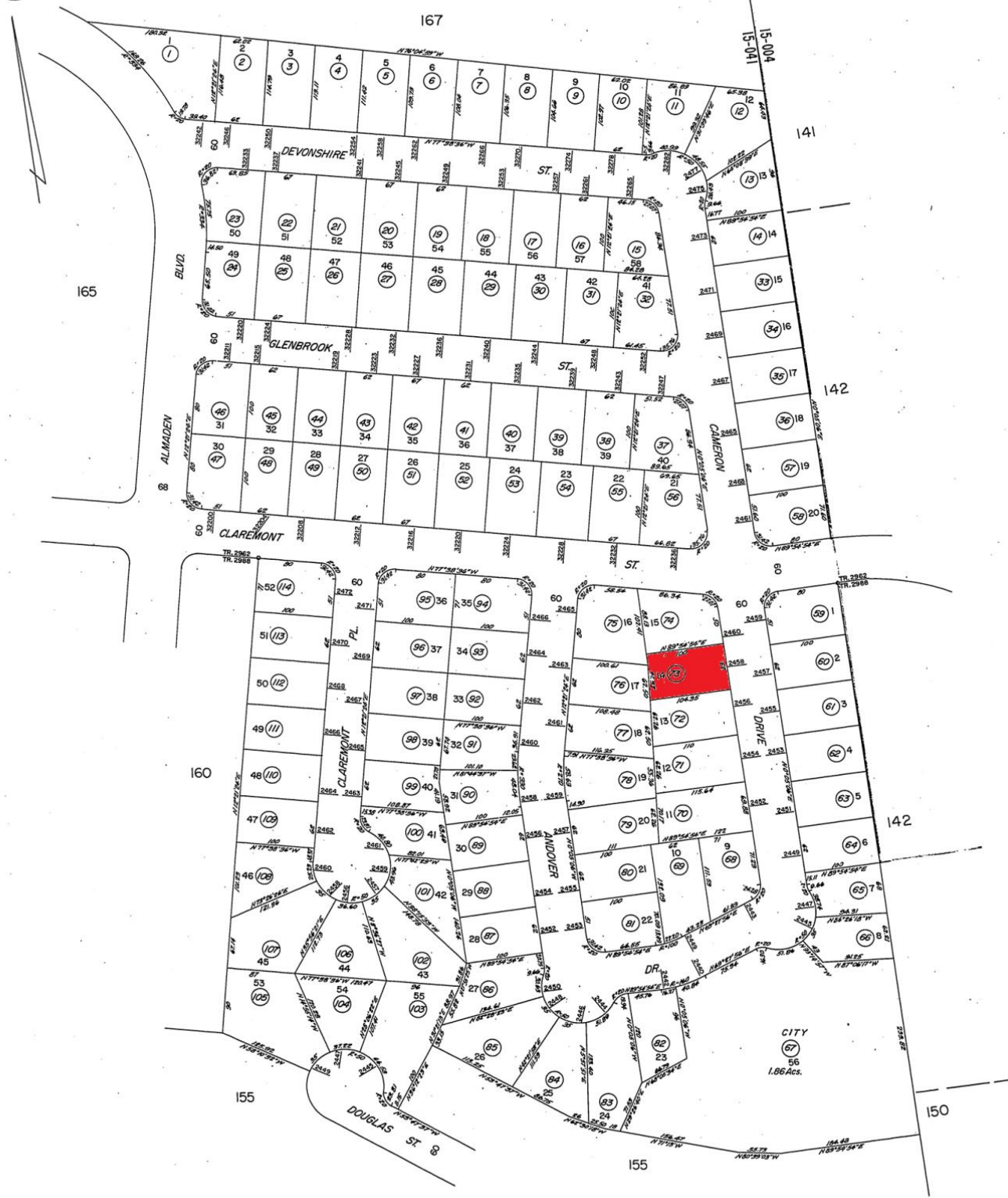
Drawn: 9-68R.H.S. Revised: 7-9-73 RG

Formerly: Pm. Bk. 1100 Bk. 86. 9-68

A.C.M. 24

Reference:

End. 2



Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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



COMPARABLE SALE # 1
32301 Claremont St
Union City, CA 94587



COMPARABLE SALE # 2
2461 Becket Drive
Union City, CA 94587



COMPARABLE SALE # 3
2412 Almaden Boulevard
Union City, CA 94587

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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



COMPARABLE SALE # 4

2478 Aptos Ct
Union City, CA 94587



COMPARABLE SALE # 5

2890 Pelican Dr
Union City, CA 94587



COMPARABLE SALE # 6

2426 Balmoral Street
Union City, CA 94587

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State

CA

Zip Code

94587

Lender/Client Wedgewood Inc

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



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

Huibin M. Lan

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 030132

Effective Date: February 19, 2023

Date Expires: February 18, 2025

Loretta Dillon
Loretta Dillon, Deputy Bureau Chief, BREA

3067248

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

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State

CA

Zip Code

94587

Lender/Client Wedgewood Inc

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



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

[X] Great American Assurance Company

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

Policy Number: RAP3367375-23

Renewal of: RAP3367375-22

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

Item 1. Named Insured: Huibin Lan

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

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

Item 4. Limits of Liability:

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

Item 5. Deductible (Inclusive of Claim Expenses):

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

Item 6. Premium: \$ 835.00

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

Item 8. Forms, Notices and Endorsements attached:

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

[Signature]
Authorized Representative

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State CA

Zip Code

94587

Lender/Client Wedgewood Inc

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

8/29/24, 2:12 PM

Matrix

32301 Claremont St, Union City, California 94587

View Comparable Properties

Listing

□

Report Listing



1 / 28



MLS #: CC41062661
Beds: 4
Baths (F/P): 2 (2/0)
Primary SqFt: 1,566 SqFt
Apprx Lot: 7,410 SqFt
Apprx Acr: 0.170 Acres
Age/Yr Blt: 55/1969
Parcel#: 475-142-114
DOM: 18
LA: Lou Espinosa (510) 205-6080
BA: Sonny James
Walk Score:

SYMBIUM ADU options

32301 Claremont St, Union City 94587

County: Alameda
Area: 999 - Other Area
Class: Res. Single Family / Detached
Land Use:

Status: Sold
Orig Price: \$1,288,000
List Price: \$1,288,000
Sale Price: \$1,390,000
\$/Primary SqFt: \$887.61
\$/Total SqFt:
HOA Fee: /

Dates
Original:
List: 06/08/2024
Sale: 06/26/2024
COE: 07/30/2024
Expires:
Off Mrkt:
LOE: 34
Incorp:
City Limit:
Possession: COE

L.Type/Service: Exclusive Right to Sell, Full Service
Special Info: Not Applicable

Zoning:

Ownership:
Fin Terms: Terms - Cash Offer, Type - Conventional
Public:

Private:

Showing & Location

Showing Information

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

Owner:
Show type:
Occupant Ph:
Add Instruct: see confidential remarks

Gt.Code:

Map
X Street: almaden
Directions: alvarado niles - almaden - claremont st

School

Elem:
Middle:
High:
Building #:

Prop Faces:

Closing Details

offers:
Buyer Finance: Conventional Loan

Sold Remarks:
Concession: LOE: 34

Features

Accessibility:
Bathroom:
Bedroom:
Communication:
Construct Type:
Cooling: None
Dining Rm:
Energy Sav:
Ext. Amenities: Back Yard, Fenced, Front Yard, Side Yard
Family Room:
Fence:
Fireplace: #1 / Family Room
Flooring: Laminate
Unit Floor #:
Foundation:
Heating: Gas

Horse:
Interior:
Kitchen: Cooktop - Electric, Refrigerator (s)
Laundry: In Garage, Washer, Dryer
Lot Desc: Regular -
Other Rooms: None
Pool YN:
Pool / Spa: Pool - No, None
Prop Condition:
Roof: Composition
Security:
Soil Condition:
Stories: 1One Story
Floor in Build: 1
Style: Bungalow
View:

Garage/Parking

Garage: 2
Carport:
Open Parking:
Features: Attached Garage, Garage, Gate/Door Opener
Builder Nm:

Structure(s)

Type:
O.S. Desc:
O.S. Size:

Model Name:

https://search.mlslistings.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAEAltWsjQxM1DSUTlYBRKWQGxoYmwCogxAwMQcKJRXmpMDIZRQeEQQQG...

2/3

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State CA

Zip Code

94587

Lender/Client Wedgewood Inc

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

8/29/24, 2:17 PM

Matrix

2461 Becket Drive, Union City, California 94587

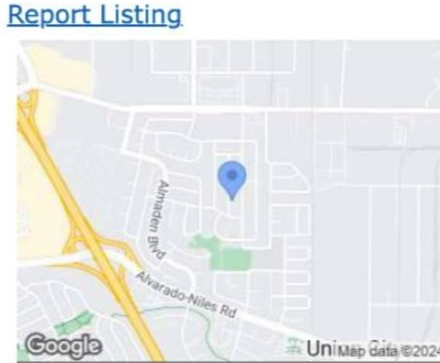
View Comparable Properties

Listing

Report Listing



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MLS #: SF424046222
Beds: 5
Baths (F/P): 2 (2/0)
Primary SqFt: 2,169 SqFt (Realist*)
Total SqFt: 2,169 SqFt
Add'l Type:
Apprx Lot: 6,000 SqFt (Realist*)
Apprx Acr: 0.138 Acres
Age/Yr Blt: 51/1973
Parcel#: 475-014-2029
DOM: 17
LA: Mei Huang
LA Ph: (415) 756-7228
BA: [Flora Tu](#)
Walk Score:
Recent:
08/21/2024 : Changed to Sold :
P->S
SYMBIUM [ADU options](#)

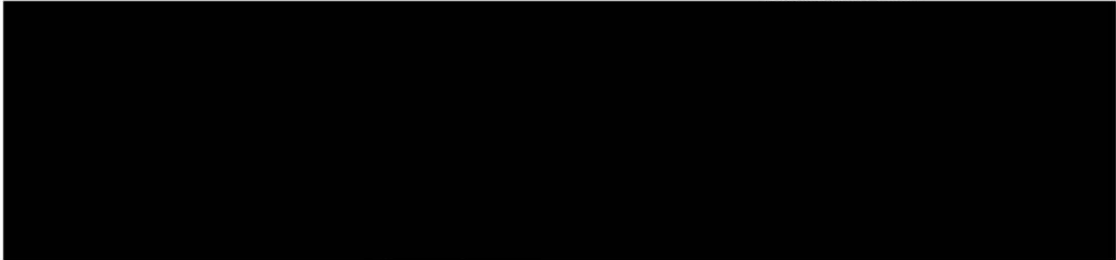
2461 Becket Drive, Union City 94587

County: Alameda
Area: 3500 - Union City
Class: Res. Single Family / Detached, Single Family
Land Use:
L.Type/Service: Exclusive Right to Sell, Full Service
Special Info: Not Applicable
Ownership:
Fin Terms:
Public:

Status: **Sold**
Orig Price: \$1,550,000
List Price: **\$1,550,000**
Sale Price: **\$1,580,000**
\$/Primary SqFt: \$728.45
\$/Total SqFt: \$728.45
HOA Fee: /
Zoning:

Dates
Original: 07/08/2024
List: 07/08/2024
Sale: 08/15/2024
COE: 08/21/2024
Expires: 12/31/2024
Off Mkt:
LOE: 6
Incorp:
City Limit:
Possession: COE

Private:



Showing & Location

Showing Information

Occupied By: Vacant
Show Contact:
Occupant Nm:
Phone:
Instructions: Lockbox - Supra iBox, Go Directly, Leave Card, Lockbox, Other

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

Map
X Street: Claremont
Directions:

School
Elem:
Middle:
High:

Prop Faces:

Building #:

offers: 0
Buyer Finance: Conventional Loan

Closing Details
Sold Remarks:
Concession: LOE: 6

Accessibility:
Bathroom:
Bedroom:
Communication:
Construct Type:
Cooling: Central AC, Ceiling Fan
Dining Rm:
Energy Sav: Ceiling Fan, Skylight Tube(s)
Ext. Amenities:
Family Room:
Fence:
Fireplace: #1 / Living Room
Floors: Laminate Tile

Features
Horse:
Interior:
Kitchen: Countertop - Marble, Dishwasher, Breakfast Nook, Skylight(s)
Laundry: In Garage
Lot Desc: -
Other Rooms:
Pool YN:
Pool / Spa:
Prop Condition:
Roof:
Security:
Soil Condition:
Stairs:

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State

CA

Zip Code

94587

Lender/Client Wedgewood Inc

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

8/29/24, 2:22 PM

Matrix

2412 Almaden Boulevard, Union City, California 94587

View Comparable Properties

Listing

Report Listing



MLS #: ML81971453
Beds: 4
Baths (F/P): 2 (2/0)
Primary SqFt: 1,888 SqFt (Realist*)
Apprx Lot: 7,370 SqFt (Realist*)
Apprx Acr: 0.169 Acres
Age/Yr Blt: 56/1968 (Realist*)
Parcel#: 475-0155-057
DOM: 3
LA: Juan Reyes
LA Ph: (408) 218-1606
BA: Cody Kellar

1 / 1

SYMBIUM ADU options

2412 Almaden Boulevard, Union City 94587

County: Alameda
Area: 3500 - Union City
Class: Res. Single Family / Detached
Land Use: SFR

Status: Sold
Orig Price: \$1,249,999
List Price: \$1,249,999
Sale Price: \$1,550,000
\$/Primary SqFt: \$820.97
\$/Total SqFt: /
HOA Fee: /
Zoning: RS-6000

Dates
Original: 06/28/2024
List: 06/28/2024
Sale: 07/01/2024
COE: 07/22/2024
Expires: 08/27/2024
Off Mrkt:
LOE: 21
Incorp: Yes
City Limit: Yes

L.Type/Service: Exclusive Right to Sell,
Special Info: Not Applicable
Ownership:
Fin Terms:
Public:

Private:

Showing Information

Occupied By: Vacant
Show Contact: Juan Reyes
Occupant Nm:

Owner: Amador Manuel
Show type: Call Agent
Occupant Ph:

Phone: (408) 218-1606

Add Instruct: Please make sure all entry ways are locked before leaving and turn off all the lights when leaving, thank you

Instructions: Go Directly, Lockbox - Supra iBox Bluetooth LE

Map

X Street: Alvarado Niles Road
Directions: Head east on Alvarado Niles Road and make a left turn on Almaden Blvd

School
Elem: Tom Kitayama Elementary / New Haven Unified
Middle: / New Haven Unified
High: / New Haven Unified
Building #:

Prop Faces:

offers: 5
Buyer Finance: Conventional Loan

Closing Details
Sold Remarks:
Concession: LOE: 21

Accessibility:

Bathroom: Double Sinks, Granite, Primary - Stall Shower(s), Shower over Tub - 1
Bedroom: Ground Floor Bedroom, Primary Bedroom on Ground Floor

Horse: No
Interior:
Kitchen: Countertop - Quartz, Dishwasher, Garbage Disposal, Microwave, Oven - Built-In, Oven Range - Electric
Laundry: Electricity Hookup (220V), In Garage

Communication:

Construct Type: Wood Frame
Cooling: None
Dining Rm: Dining Area in Living Room
Energy Sav:
Ext. Amenities:
Family Room: Separate Family Room
Fence:
Fireplace: #1 / Family Room
Flooring: Other
Foundation: Crawl Space
Heating: Forced Air

Lot Desc: -
Other Rooms:
Pool YN: No
Pool / Spa:
Prop Condition:
Roof: Shingle
Security:
Soil Condition:
Stories: 1
Style:
View:

Garage/Parking

Garage: 2

Structure(s)
Type:

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State CA

Zip Code

94587

Lender/Client Wedgewood Inc

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

8/29/24, 2:31 PM

Matrix

2478 Aptos Ct, Union City, California 94587

View Comparable Properties

Listing

□

Report Listing



MLS #: BE41064129
Beds: 4
Baths (F/P): 2 (2/0)
Primary SqFt: 1,500 SqFt
Apprx Lot: 8,084 SqFt
Apprx Acr: 0.190 Acres
Age/Yr Blt: 55/1969
Parcel#: 475-160-89
DOM: 14
LA: Vanessa Klein
LA Ph: (510) 258-2924
BA: Vinodhini Pari
Walk Score:

1 / 40



SYMBIUM ADU options

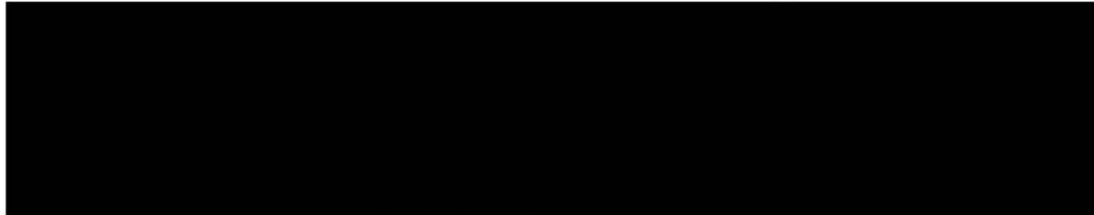
2478 Aptos Ct, Union City 94587

County: Alameda
Area: 999 - Other Area
Class: Res. Single Family / Detached
Land Use:

Status: Sold
Orig Price: \$1,199,000
List Price: \$1,199,000
Sale Price: \$1,385,000
\$/Primary SqFt: \$923.33
\$/Total SqFt:
HOA Fee: /
Zoning:

Dates
Original:
List: 06/21/2024
Sale: 07/05/2024
COE: 08/01/2024
Expires:
Off Mrkt:
LOE: 27
Incorp:
City Limit:

L.Type/Service: Exclusive Right to Sell, Full Service
Special Info: Not Applicable
Ownership:
Fin Terms:
Public:



Private:

Showing & Location

Showing Information

Occupied By: Owner
Schedule Showing
Schedule Showing https://instashowing.com/showings/2478-aptos-ct
Show Contact:
Occupant Nm:

Owner:
Show type:
Occupant Ph:
Add Instruct: https://instashowing.com/showings/2478-aptos-ct One of the seller's still reside at the home. Please make sure to book appointment. CBS code will be p

Phone:
Instructions: 24-Hour Notice Not Required
Schedule Showing:

Map
X Street: Balmoral
Directions: Alvarado Niles to Almaden to Bainbridge

School
Elem:
Middle:
High:
Building #:

Prop Faces:

offers:
Buyer Finance: Conventional Loan

Closing Details
Sold Remarks:
Concession: LOE: 27

Accessibility:
Bathroom:
Bedroom:
Communication:
Construct Type:
Cooling: Ceiling Fan
Dining Rm:
Energy Sav:
Ext. Amenities: Back Yard, Fenced, Front Yard, Patio(s) - Covered, Side Yard
Family Room:
Fence:

Features
Horse:
Interior: None
Kitchen: Garbage Disposal, Microwave, Oven - Self Cleaning
Laundry: Hookups Only, None
Lot Desc: Regular - Court
Other Rooms: None
Pool YN:
Pool / Spa: Pool - No, None
Prop Condition:
Roof:
Security:

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

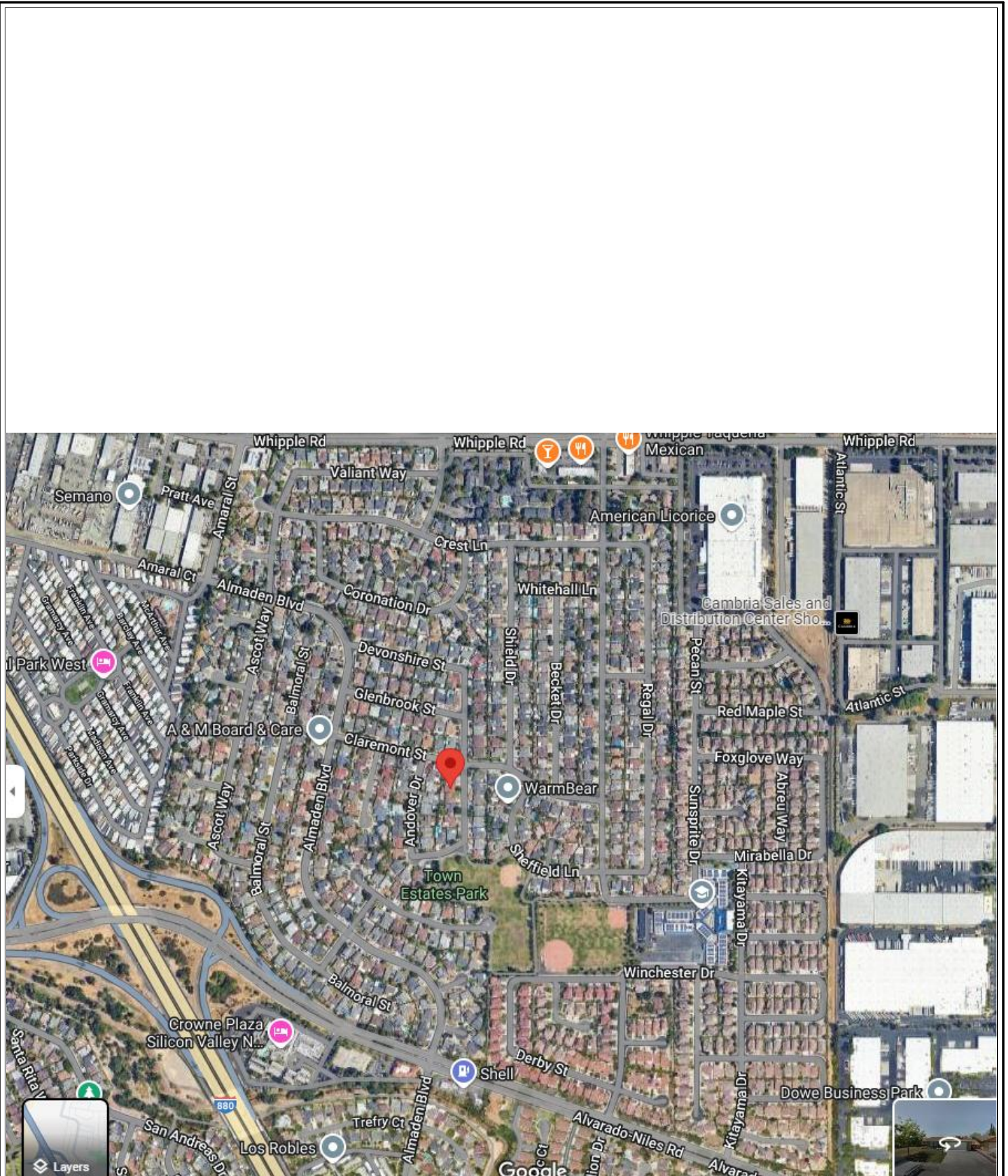
State CA

Zip Code

94587

Lender/Client Wedgewood Inc

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



**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. 35893506
Case No. 58288

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

**UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions**

File No. 35893506
Case No. 58288

Quality Ratings and Definitions

Q1

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

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

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

Q5

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

Q6

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

Requirements - Definitions of Not Updated, Updated and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

**UNIFORM APPRAISAL DATASET (UAD)
Property Description Abbreviations Used in This Report**

File No. 35893506
Case No. 58288

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

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 35893506
Case No. 58288

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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

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

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

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

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

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

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

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

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 35893506
Case No. 58288

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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

Appraiser searched out 3 miles from the subject ,within 12 months GLA 1321-2454 sqft and city of Union City
And found the following 161 comparables :

Street Address (Full)	Sale Price	Sq Ft Total
2461 Becket DR	1580000	2169
32462 Joyce WAY	1605000	1566
32759 Gustine St	1450000	1541
31323 Santa Ana WAY	1225000	1530
3323 San Marco CT	1225000	1349
5735 Jean DR	1835000	2139
3200 San Andreas Dr	1560000	1811
33050 Calistoga ST	1180000	1647
3556 Cattail Ct	1300000	1335
4163 Queen Anne Dr	1350000	1432
32816 Regents Blvd	1701000	1704
34712 Lilac Street	1550000	1569
4463 Lagoon Ct	1725000	2135
2240 Bristlecone Ct	1615100	1500
4123 Princess Ct	1300000	1357
1875 Slate Dr	1475000	1551
2478 Aptos Ct	1385000	1500
35039 Clover St	1385000	1382
3268 Santa Paula WAY	975000	1556
4810 Tipton Ct	2205000	2275
2412 Almaden BLVD	1550000	1888
4737 Darlene Ct	1670000	2292
31329 santa cruz way	1500000	1556
30611 Carr Way	1331000	1760
2930 Sorrento WAY	1530000	2100
4324 Queen Anne Drive	1300000	1357
32301 Claremont St	1390000	1566
32210 Hall Ranch Pkwy	1750000	1953
32305 Ruth CT	1540000	1753
4828 Jennifer Ct	1580000	1480
3178 San Rafael Way	1425000	1556
4250 Cambridge Way	1577000	2087
32524 Jean Dr	1575000	1946
33342 6Th St	1150000	1801
1095 Lisbon Ter	1030000	1612
4522 Queen Anne Dr	1450000	1432
32711 Fairmead St	1650000	1703
33356 Depot RD	1580000	2157
2406 Bing Pl	1600888	1616
33329 13th St.	950000	1419
31273 Santa Catalina Way	1455000	1396
32425 Edith WAY	1600000	1463
31406 San Jacinto Ct.	1530000	1675
2426 Balmoral Street	1475000	1492
32462 Joyce WAY	1130000	1566
4616 Empire St	1750000	1835
4740 Ashley Ct	1685000	1472
31418 San Jacinto Ct	1525000	1675
2471 Pecan ST	1750000	2290

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 35893506
 Case No. 58288

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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

4820 Tipton Ct	1950000	1901
33161 5th Street	850000	1479
4722 Louise Ln	1160000	1566
1945 Sherman DR	1316000	1349
31297 Santa Catalina Way	1550000	1762
4724 Michelle Way	1575000	1463
3072 San Mateo WAY	1090000	1556
32332 Jacklynn Ct	1615000	1374
4332 Remora DR	1850000	1889
35015 Peco ST	1650000	1888
2532 Nevada	1250000	1340
4552 Delores Dr	1651000	2054
280 Appian Way	1320000	1776
3224 San Luces Way	1265000	1556
4517 Darcelle Dr	1635000	1632
33703 13Th St	1200000	1869
34529 Mahogany Ln	1665000	1867
5839 Carmel WAY	1930000	2139
32646 Noah Dr	1475000	2100
2890 Pelican Dr	1550000	1550
2065 Sherman DR	1540000	1789
32777 Belami LOOP	1728000	2104
32720 Fowler Ct	2400000	2378
33037 Korbel ST	1830000	2078
34816 Hollyhock St	1620000	1544
34836 Hollyhock ST	1563000	1544
32427 Lois Way	1525000	1463
4451 Horner St	2300000	2209
4446 Alice way	1570000	1389
2716 Meadowlark	1305000	1382
4344 Fellows St	1620000	1555
114 Toyon Ln	1665000	1772
1078 Lisbon Ter	1080000	1449
2401 Farrol AVE	1500001	1712
4614 Korbel St	1640000	1667
1709 Red Maple ST	1760000	1921
2495 Regal Dr	1502125	1800
3220 San Andreas Dr	1680000	1918
32452 Edith Way	1500000	1463
4426 Drywood Ct	1725000	2250
1132 La Brea TER	1000000	1449
4163 Queen Anne Dr	1100000	1432
30619 Carr Way	1605000	2149
2633 Hilton St	1573000	1813
34878 Travertine Way	1675000	1914
30311 Meridien Cir	2120000	2442
33852 11th ST	1350000	2320
32440 Elizabeth Way	1525000	1463
4231 Queen Anne Dr	1300000	1357
2497 Ascot Way	1460000	1349
2558 Cherrywood Drive	1500000	1909
3255 Santa Susana WAY	1305000	1396

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 35893506
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Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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

2480 Regal Dr	1390000	1529
34867 Starling Dr	1055000	1378
3243 San Pablo Way	1560000	1556
3164 San Gabriel Way	1430000	1675
4740 Ashley Court	1150000	1472
2462 Claremont PL	1550000	1888
4560 Darcelle Dr	1500000	1902
33500 University DR	1150000	1520
33500 University DR	1150000	1520
4367 Fellows St	1650000	1980
4811 Tipton Ct	1685000	1988
3259 Santa Rosa Way	1250000	1449
3080 San Andreas Dr	1350000	1449
2478 Shield DR	1300000	1913
1767 H ST	1250000	1549
33639 12Th St	860000	1451
34257 Myrtle LN	1450000	1875
2663 Morello Ct	1300000	1382
2638 Rainier CT	1370000	1550
3220 San Andreas Drive	1115000	1918
5163 Westport WAY	1706000	2226
33115 BASSWOOD AVENUE	1030000	1380
3518 Oyster Ct	1500000	1793
1080 Burgas TER	1043000	1612
35051 Peco St	1450000	1888
2717 Meadowlark Dr.	1230000	1392
2664 Morello CT	1170000	1382
1729 Sherman DR	1230000	1905
34363 Grand Canyon Dr	1650000	2320
4213 Queensboro Way	1250000	1357
32495 Jean DR	1665000	2031
2535 Begonia ST	1330000	1382
33156 7th Street	1200000	2428
4841 Sally Ct	1650000	1880
4231 Queen Anne Dr	750000	1357
2452 Maraschino Pl	1308000	1392
2483 Ascot Way	1243000	1349
3213 Courthouse Dr	1400000	2167
2821 Zinnia CT	1180000	1382
4317 Blondwood Ct	1390000	1880
33103 9Th St	1120000	1664
32212 Cabello St	1360000	1521
4935 Caspar St	1625000	2342
252 Appian WAY	1070000	1766
34247 Perry Road	1480000	1794
3243 San Pablo WAY	1050000	1556
34248 Perry Road	1299500	2249
32526 Shiela WAY	1450000	1463
33752 WEYLAND CT	1200000	1463
31369 San Bruno Ct	1150000	1396
34231 Perry Glen Ter	2050000	2273
2400 Heritage WAY	1800000	2193

Bluebay Appraisal Inc.
COMMENT ADDENDUM

File No. 35893506
Case No. 58288

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City County Alameda State CA Zip Code 94587

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

30828 Harlan Ct	1363828	1700
4251 Cambridge Way	1632000	2095
4582 Ellen Way	1200000	1659
32469 Deborah Dr	1400000	1463
32764 Goshen ST	1330000	1550
2497 Ascot Way	1067000	1349
4383 Fellows ST	1350000	1555
2484 Hilton St	1540000	1802

Borrower WH1 LLC

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8/29/24, 1:37 PM

Statistics Sheet

Basic Market Statistics

Use this sheet to see basic statistics on the market as a whole.

Status: Sold (161)

	List Price	DOM	Sale Price	Beds	Baths	Year Built	Sq Ft Total	Lot Size	\$/SqFt
Min	\$750,000	0	\$750,000	2	2	1912	1,335	0	\$494
Max	\$1,998,000	62	\$2,400,000	5	4	2024	2,442	44,759	\$1,175
Avg	\$1,350,741	12	\$1,448,419	4	2	1977	1,713	6,527	\$854
Median	\$1,350,000	8	\$1,475,000	4	2	1973	1,616	6,000	\$863
Sum	\$217,469,359		\$233,195,442						

Criteria:

161 Listings have been selected.

Borrower WH1 LLC
 Property Address 2458 Cameron Drive
 City Union City County Alameda State CA Zip Code 94587
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



ENHANCED REPORT 2.0

Subject Property:



Site Address
2458 CAMERON DR
UNION CITY, CA 94587-1839



Mail Address
2458 CAMERON DR
UNION CITY, CA 94587-1839



Prepared For:

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

Document Contents



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

Provided By

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

PROPERTY OVERVIEW

2458 CAMERON DR, UNION CITY, CA 94587-1839

Owner and Geographic Information



Primary Owner:
HIMENES DOLORES B TR
Site Address:
2458 CAMERON DR, UNION CITY, CA 94587-1839
APN: 475-166-73
Housing Tract Number:
Legal Description:

Secondary Owner:
Mail Address:
2458 CAMERON DR, UNION CITY, CA 94587-1839
Lot Number: **Page / Grid:**

Property Details

Bedrooms: 4	Year Built: 1968	Square Feet: 1,888
Bathrooms: 2	Garage: Garage 0	Lot Size: 6,324 SF
Total Rooms: 6	Fireplace:	Number of Units: 0
Zoning:	Pool:	Use Code: Single Family Residential

Sale Information



Transfer Date: 12/28/2006 **Seller:** N/A
Transfer Value: \$0.00 **Document#:** [2006471213](#)
Cost/Sq Feet:

Assessment and Taxes



Assessed Value: \$88,842.00	Percent Improvement: 76.66%	Homeowner Exemption: H
Land Value: \$20,737.00	Tax Amount: \$2,494.40	Tax Rate Area: 15-041
Improvement Value: \$68,105.00	Tax Status: Current	Tax Account ID:
Market Improvement Value:	Market Land Value:	Tax Year: 2023
Market Value:		

Borrower WH1 LLC

Property Address 2458 Cameron Drive

City Union City

County

Alameda

State

CA

Zip Code

94587

Lender/Client Wedgewood Inc

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



PROPERTY HISTORY

2458 CAMERON DR, UNION CITY, CA 94587-1839

Prior Transfer - 12/28/2006

Recording Date: 12/28/2006

Document#: [2006471213](#)

Loan Amount:

Loan Type:

TD Due Date:

Type of Financing:

Lender Name:

Borrowers Name:

Lender Type:

Vesting:

Legal Description:

APPRAISAL COMPLIANCE ADDENDUM

File No. 35893506
Case No. 58288

Borrower/Client WH1 LLC
Address 2458 Cameron Drive
City Union City County Alameda State CA Zip Code 94587
Lender/Client Wedgewood Inc

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

APPRAISAL AND REPORT IDENTIFICATION

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

ADDITIONAL CERTIFICATIONS

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

PRIOR SERVICES

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

PROPERTY INSPECTION

[X] HAVE made a personal inspection of the property that is the subject of this report.
[] have NOT made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.
none

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

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

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature [Handwritten Signature] Name Huibin Lan Date of Signature 08/30/2024 State Certification # AR030132 or State License # State CA Expiration Date of Certification or License 02/18/2025 Effective Date of Appraisal 08/30/2024
Signature Name Date of Signature State Certification # or State License # State Expiration Date of Certification or License
Supervisory Appraiser Inspection of Subject Property: [] Did Not [] Exterior Only from street [] Interior and Exterior

Bluebay Appraisal Inc.
LOCATION MAP ADDENDUM

File No. 35893506
 Case No. 58288

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