Huibin Lan

Exterior-Only Inspection Residential Appraisal Report

| File No. | 35868685 |
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| Case No. | 58293 |
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|---------------|--|--|--|--|---|---|--|--|--|---|
| | The purpose of this summary appraisal repo | ort is to provid | <u>le the lender/client with an</u> | accurate, and | l adequately sur | oported, opini | on of the marke | t value o | i the subject pro | perty. |
| | Property Address 2034 Cove Court | | | City | San Jo | se | State C | A 7in C | code 95° | 148 |
| | , , | maallC | | | | | | • | Santa Clar | |
| | Borrower Neighbor to Neighbor Hor | | | | MARCOS U; UF | YDIAINO MAK | coss Coun | Ly | Janta Ciál | u |
| | Legal Description LOT:57 CITY:SAN J | OSE TR#:4 | 4922 TR 4922 LOT 57 | ′ | | | | | | |
| | Assessor's Parcel # 491-31-038 | | | | Tax Ye | ar 2 | .023 R | .E. Taxe | s\$ 12,148 | |
| 3 | Neighborhood Name San Jose | | | Map Refe | | 48-D5 | | ensus Tra | | 0.01 |
| й | | | | | | | | Elisus II | | |
| 2 | | | cial Assessments \$ | 0 | PU |) HOA \$ | 0 | | per year | per month |
| ŋ | Property Rights Appraised X Fee Simp | le Lease | ehold Other (describe | !) | | | | | | |
| ק | Assignment Type Purchase Transacti | | finance Transaction X | | o) Servicina | (Market \/a | امایام) | | | |
| " | | on I I ke | | | | | | | | |
| | Lender/Client Wedgewood Inc | | Address 2 | 015 Manha | ttan Beach B | Blvd Suite 1 | 00, Redondo | <u>Beach</u> | i, CA <u>90278</u> | |
| | Is the subject property currently offered for | sale or has it | been offered for sale in th | e twelve mon | hs prior to the e | ffective date | of this appraisal | ? ' | Yes X No | |
| | Report data source(s) used, offerings price | | | | • | | | | | |
| | report data source(s) used, offerings price | (s), and date(| 5). IVIL# | | | | | | | |
| | | | | | | | | | | |
| | I did did not analyze the contra | act for sale for | r the subject purchase tran | saction. Expla | ain the results of | f the analysis | of the contract t | or sale o | r why the analys | is was not |
| | performed. | | , · | | | , | | | , , | |
| ט | periorinea. | | | | | | | | | |
| ⋖ | | | | | | | | | | |
| Ľ | Contract Price \$ Date of | Contract | Is the property | seller the ow | ner of public red | ord? Y | ′es No Da | ta Source | e(s) | |
| Ţ | Is there any financial assistance (loan char | | | | | | | | | No |
| S | | - | | iletti assisiatti | be, etc.) to be po | alu by ally pa | ity on benan or i | HE DOILO | wei:ies | |
| 3 | If Yes, report the total dollar amount and de | escribe the ite | ms to be paid. | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | N / B | • 41 | | • . | | | | | | |
| | Note: Race and the racial composition o | | | | | | | | | |
| | Neighborhood Characteristics | | One-l | Jnit Housing | Trends | | One-Unit Ho | using | Present Land U | se % |
| | Location Urban X Suburban | Rural | Property Values X Inc | | Stable | Declining | PRICE | AGE | One-Unit | 95 % |
| 4 | | | | | | | | | | |
| ≾∣ | Built-Up X Over 75% 25-75% | Under 25% | Demand/Supply Sh | ortage X | In Balance | OverSupply | \$ (000) | (yrs) | 2-4 Unit | 2 % |
| 뒤 | Growth Rapid X Stable | Slow | Marketing Time X Un | der 3 mths | 3-6 mths | Over6mths | 590 Low | 26 | Multi-Family | 2 % |
| Y | 0.0.0.0 | | | | | | | 94 | 1 | |
| 5 | Neighborhood Boundaries The north bou | | | inuary is the | Ciayton Rd.; | ne south | 1,725 High | | Commercial | - /• |
| η | boundary is the Tully Rd. and the West | boundary is | the E Capitol Expy | | | | 987 Pred. | 63 | Other | % |
| I | Neighborhood Description The subject p | roperty is loc | cated in a normal neighb | orhood in th | e City of San J | ose. The ne | ighborhood is | normal r | naintained and | is about |
| פ | | | | | | | | | | |
| П | 3-5 miles to schools, parks, shopping co | | | | erty fits into the | generai qu | ality and condi | tion in th | ie area. The su | bjects |
| Z | neighborhood is located within 5 -10 mil | es from emp | ployment centers and the | Hwy680 . | | | | | | |
| | Market Conditions (including support for the | e above conc | lusions) The neighborho | od trend is i | ncreasing ove | rall for the | ast 12 months | BUT DE | CLINE for the | most |
| | recent 6 months | | 3 | | | | | | | |
| | recent o months | | | | | | | | | |
| | | | | | | | | | | |
| | Dimensions 84 X 10 | 00 | Area | 8400 sf | Shape | Rectang | gular Vi | ew | N;Res; | |
| | Specific Zoning Classification | R1 | | intion Single | Family Res | | | | | |
| | | | | | | | | | | |
| | Zoning Compliance X Legal Lega | l Nonconform | ing (Grandfathered Use) | No Zonin | g Illegal (d | escribe) | | | | |
| | Is the highest and best use of subject prope | erty as improv | red (or as proposed per pla | ns and speci | fications) the pre | esent use? | X Yes N | o If No. o | describe. See | |
| | Comment | ., | | | | | | | | |
| | | | | | | | | | | |
| | | | Dublis Other | . (-121) | | Off -!t- l | | | Dark Carl | Data and a |
| | Utilities Public Other (describe) | | Public Other | (describe) | | | rovementsTy | pe | | Private |
| ш | | Water | | (describe) | Stro | Off-site Imp | | ре | Public I | Private |
| SITE | Utilities Public Other (describe) Electricity X | | . X | (describe) | | eet Aspha | | pe | | Private |
| SILE | Utilities Public Other (describe) Electricity X Gas X | Sanita | x X Ary Sewer X | | Alle | eet Aspha ey None | lt | | X | |
| | Utilities Public Other (describe) Electricity X | Sanita s X No F | ary Sewer X DEFEMA Flood Zone D | F | Alle EMA Map # 0 | eet Aspha ey None | lt | | | |
| | Utilities Public Other (describe) Electricity X Gas X | Sanita s X No F | ary Sewer X DEFEMA Flood Zone D | F | Alle | eet Aspha ey None | lt | | X | |
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File No.

35868685 Case No. 58293

Exterior-Only Inspection Residential Appraisal Report

| | | | ently offered for sale in t | | | | | 00 to \$ 1 | 600,000 . |
|----------------|---|---|---|---|--|--|---|---|--|
| | There are 244 com | nparable sales in the su | bject neighborhood with | in the past twelve r | nonths ranging | in sale p | rice from \$ 5 | 90,000 to\$ | 1,725,000 . |
| | FEATURE | SUBJECT | COMPARABLE | SALE #1 | COMPA | RABLE S | ALE#2 | COMPARABL | E SALE #3 |
| | Address 2034 | Cove Court | 2983 Warringt | ton Avenue | 2116 | Flintmo | ore Court | 1586 Be | rksford Way |
| | San Jos | se, CA 95148 | San Jose, C | | San | Jose, C | A 95148 | San Jose | e, CA 95127 |
| | Proximity to Subject | | 0.88 mile | | | 0.81 mile | | | niles NW |
| | Sale Price | \$ | \$ | 1,050,000 | | \$ | 1,450,000 | 0.00 . | \$ 1,120,000 |
| | Sale Price/Gross Liv. Area | \$ 0.00 sq. ft. | | sq. ft. | \$ 1,065 | | q. ft. | \$ 942.76 | sq. ft. |
| | | ψ 0.00 sq. it. | ML# ML819747 | | | | 127;DOM 8 | · · · · · · · · · · · · · · · · · · · | 967774;DOM 7 |
| | Data Source(s) | | | | | | | | • |
| | Verification Source(s) | | Realquest Doc | | | | 25640563 | | oc# 25660147 |
| | VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | | | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustmen |
| | Sale or Financing | | ArmLth | | ArmL | .th | | ArmLth | |
| | Concessions | | Conv;0 | | Conv | ['] ;0 | | Conv;0 | |
| | Date of Sale/Time | | s08/24;c08/24 | 0 | s05/24;c | 05/24 | -61,000 | s07/24;c06/2 | 4 (|
| | Location | N;Res; | N;Res; | | N;Re | s; | | A;Res;WorshipP | ace +20,000 |
| | Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Sin | nple | | Fee Simple | |
| | Site | 8400 sf | 4792 sf | +90.000 | | | 0 | 5320 sf | +77,000 |
| | View | N;Res; | N;Res; | 100,000 | N;Re | | | N;Res; | .,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| | Design (Style) | DT1;Ranch | DT1;Ranch | | DT1;Ra | | | DT1;Ranch | |
| | | · · · · · · · · · · · · · · · · · · · | · · · · · · · · · · · · · · · · · · · | | | | | | |
| | Quality of Construction | Q4 | Q4 | | Q4 | | | Q4 | |
| | Actual Age | 49 | 67 | 0 | | | 0 | 69 | |
| | Condition | C3 | C3 | | C3 | | | C3 | |
| | Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms | | | Total Bdrms. Ba | |
| | Room Count | 6 3 2.0 | 6 3 2.0 | | 6 3 | 2.0 | | 6 3 2 | .0 |
| | Gross Living Area | 1,106 sq. ft | . 1,188 sq. ft. | -49,000 | 1,361 | sq. ft. | -153,000 | 1,188 s | q. ft49,000 |
| ഗ | Basement & Finished | 0sf | 0sf | | 0sf | | | 0sf | |
| | Rooms Below Grade | | | | | | | | |
| - | Functional Utility | Average | Average | † | Avera | ae | | Average | |
| 7 | Heating/Cooling | FWA/Central | FWA/Central | + | FWA/Ce | | | FWA/None | +3,000 |
| | | | | + | | | | - | |
| | Energy Efficient Items | Dual Pane Window | Dual Pane Window | | Dual Pane | | | Dual Pane Wind | ow |
| . | Garage/Carport | 2ga2dw | 2ga2dw | | 2ga2d | | | 2ga2dw | |
| <u>x</u> | Porch/Patio/Deck | Porch/Concrete | Porch/Concrete | | Porch/Co | | | Porch/Concre | |
| <u> </u> | Fireplaces | None | 1 Fireplace | -5,000 | 1 Firep | lace | -5,000 | 1 Fireplace | -5,000 |
| ₫. | Pool | None | None | | None | е | | None | |
| <u>≥</u> | Listing Price \$ | None | 1035,000 | 0 | 1,399,8 | 800 | 0 | 999,000 | (|
| ပ္ပု | Net Adjustment (Total) | | X + - | \$ 36,000 | + X | - | \$ -219,000 | X + - | \$ 46,000 |
| $\overline{}$ | Adjusted Sale Price | | Net Adj: 3% | | Net Adj: -15 | | , | Net Adj: 4% | |
| _ | of Comparables | | Gross Adj : 14% | \$ 1,086,000 | | | \$ 1 231 000 | | \$ 1,166,000 |
| SAL | | esearch the sale or trans | | | | | | 01000 7 taj. 1170 | ψ 1,100,000 |
| | My research X did Data source(s) RealQu | | or sales or transfers of th | ne subject property | for the three ye | ears prior | to the effective dat | e of this appraisal. | |
| | My research X did | did not reveal any price | or sales or transfers of th | ne comparable sale | s for the year p | orior to the | date of sale of the | comparable sale. | |
| | Data source(s) RealQu | iest, MLS see sale | s grid comp3 | | | | | | |
| | Report the results of the re | esearch and analysis of | the prior sale or transfe | r history of the sub | ject property ar | nd compa | rable sales (report | additional prior sale | s on page 3). |
| | ITEM | | BJECT | COMPARABLE S | | | PARABLE SALE# | | ARABLE SALE # 3 |
| | Date of Prior Sale/Transfe | | 29/2024 | | | | | | 0/20/2023 |
| | Price of Prior Sale/Transfe | , | | | | | | | |
| | I lice of Frior Sale/ Harisi | or | \$0 | | | | | (| |
| | | | \$0 25501054 | Pealgue | et | | Pealguest | | 950,000 |
| | Data Source(s) | DOC# | 25591954 | Realques | | | Realquest | DOC | \$950,000 # 25547791 |
| | Data Source(s) Effective Date of Data Sou | DOC# urce(s) 02/0 | 25591954 01/2023 | 02/01/202 | 23 | | 02/01/2023 | DO0 | \$950,000 C# 25547791 2/01/2023 |
| | Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra | urce(s) DOC# cansfer history of the sub | 25591954 01/2023 | 02/01/202 | 23 | | 02/01/2023 | DO0 | \$950,000 C# 25547791 2/01/2023 |
| | Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra for the last 12 month | urce(s) 02/0 ransfer history of the subns. | 25591954 01/2023 oject property and compa | 02/01/202 arable sales Sea | 23 | | 02/01/2023 | DO0 | \$950,000 C# 25547791 2/01/2023 |
| | Data Source(s) Effective Date of Data Source Analysis of prior sale or trafor the last 12 month The previous transact | DOC# urce(s) 02/0 ransfer history of the subns. ction of the subject v | 25591954 01/2023 oject property and compa | 02/01/202 arable sales Sea e. | 23 rch the data | base, | 02/01/2023 no prior sale of | DOC 0 the comparable | \$950,000 C# 25547791 2/01/2023 |
| | Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra for the last 12 month The previous transact The previous sale of | urce(s) DOC# urce(s) 02/0 ransfer history of the sub ns. ction of the subject v the comp3 was low | 25591954 01/2023 Diject property and comparations a Notice of Sale er because the sub | 02/01/202 arable sales Sea e. | 23 rch the data | base, | 02/01/2023 no prior sale of | DOC 0 the comparable | \$950,000 C# 25547791 2/01/2023 |
| | Data Source(s) Effective Date of Data Sou Analysis of prior sale or tra for the last 12 month The previous transact The previous sale of the subject DOES N | urce(s) 02/0 ransfer history of the subns. ction of the subject v the comp3 was low | 25591954 01/2023 oject property and comparations a Notice of Sale was a Notice of Sale are because the sub- nels. | 02/01/202 arable sales Sea e. ject's market ha | rch the data | base, | 02/01/2023 no prior sale of the last 12 mo | DOC 0 the comparable | \$950,000 C# 25547791 2/01/2023 |
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Exterior-Only Inspection Residential Appraisal Report

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|---------------------------|---|--|---|---|
| | Comparable selection:All the comps are arm length transactions. | | | |
| | R1=Single family Residence: the minimum lot size for single family is 5 | 5000 sqft or above, The Maximum Residential | Density = 9 ι | ınits per |
| | acres.But for much newer single family the lot size will be smaller acco | ording to the denisty allowed(Alameda county | zoning ordian | ice: |
| | http://library.municode.com/HTML/16425/level2/TIT17ZO_CH17.08DI. | · · · · · · · · · · · · · · · · · · · | | |
| | This appraisal was ordered in compliance with Appraisal Independence | | | |
| | • | e AIR and Mortgage Letter 2009-26. | | |
| | No any personal property is included in this transaction. | | | |
| | | | | |
| | In order to bracket the lot size of the subject, I have to extend the guid | eline of the GLA difference to use comp2 in t | he competing | |
| | neighborhood. | | | |
| | | | | |
| | Note about the verification source of the comp4 : As it is closed too red | contly/places see the attached MLS listing) ar | nd the deed de | ocument |
| | · | certify(please see the attached MLS listing) at | ia ille deed di | Cument |
| | number is not recorded in the Realquest. Confirmed with the agent. | | | |
| 40 | | | | |
| | Due to the difference of GLA, condition, style and location, the time/N | let/Total adjustment of comp2 and the pre- | adjusted com | parables |
| COMMENTS | price range is beyond the usual guideline. | | | |
| 믵 | | | | |
| f | The age ,lot size ,GLA,location adjustments were obtained by the pair | analysis of the comparables in the subject's r | oighborhood | Note that |
| ō | | | | |
| Ö | the age difference is within 35 years and the lot size difference within | 10% of the subject's lot size is seen as brackt | ied as no adju | Isment |
| ၂ | are needed in this case. | | | |
| DDITIONAL | | | | |
| ō | All the comps are in the same or competing neighborhood (As the hou | using price are mainly impacted by the school | 's rating, all th | ne |
| Ě | comparables and the subject have the same or similar school ratings) | | _ | |
| | · · · · · · · · · · · · · · · · · · · | | | |
| | are addressed in the two most recent three months sold(Time factor) | · · · · · · · · · · · · · · · · · · · | np 4 (Also the i | easi |
| ⋖ | gross and net adjustment) (30% for comp4 and comp3 respectively, | 10% each for the 4 remained sold comp). | | |
| | | | | |
| | Note that the subject's final market value is higher than the predomir | ant value of the neighborhood . This is becau | ise the subjec | t has a |
| | larger GLA and a larger lot size with a good upgraded condition and in | an increasing market for the last 12 months. | No any mark | ketability |
| | issue noticed due to this(i.e. the DOM of housing value higher than the | | | |
| | | predominant value is similar to the nodsing v | raide lower til | an the |
| | predominant value). | | | |
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| | COST APPROACH TO VALUE | (not required by Fannie Mae.) | | |
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| | Provide adequate information for the lender/client to replicate your cost figures and ca | culations. | ed on Marsha | II & swift |
| | Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth | culations. ods for estimating site value) Cost estimates base | | |
| | Provide adequate information for the lender/client to replicate your cost figures and call Support for the opinion of site value (summary of comparable land sales or other methods to reference and observed typical cost. Land value arrived at by abs | culations. ods for estimating site value) Cost estimates base | | |
| | Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth | culations. ods for estimating site value) Cost estimates base | | |
| CH | Provide adequate information for the lender/client to replicate your cost figures and cal Support for the opinion of site value (summary of comparable land sales or other meth cost reference and observed typical cost. Land value arrived at by abset the area. | culations. ods for estimating site value) Cost estimates base | | pical for |
| ЭАСН | Provide adequate information for the lender/client to replicate your cost figures and call Support for the opinion of site value (summary of comparable land sales or other methods to reference and observed typical cost. Land value arrived at by abs | culations. ods for estimating site value) Cost estimates base | | |
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Market Conditions Addendum to the Appraisal Report File No. 35868685 Case No. 58293

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|----------------------|--|--|--|--|----------------------------------|---|--|--|----------------------------------|---|
| | The purpose of this addendum is to provide the lende | | | - | nas an | a conditions p | reva | ent in the s | ubjec | Į. |
| | neighborhood. This is a required addendum for all app | | | • | | | | | | |
| | Property Address 2034 Cove (| Court | City | San Jose | Sta | ate CA | | ZIP Code | | 95148 |
| | Borrower Neighbor to Neighbor Homes LL | С | | | | | | | | |
| | Instructions: The appraiser must use the information | | as the basis for his/ | her conclusions and m | ust pro | ovide support | for th | ose conclus | sions | regarding |
| | housing trends and overall market conditions as report | • | | | | | | | | |
| | - | - | | • | | | | | | |
| | it is available and reliable and must provide analysis a | | • | | | | | | - | |
| | explanation. It is recognized that not all data sources | - | | | | | | | | |
| | in the analysis. If data sources provide all the required | l information as an ave | erage instead of the | median, the appraiser | should | I report the av | ailabl | e figure and | d iden | tify it as an |
| | average. Sales and listings must be properties that co | mpete with the subject | t property, determine | ed by applying the crite | eria tha | t would be us | ed by | a prospec | tive bu | iver of the |
| | subject property. The appraiser must explain any ano | • | | | | | , | | | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| | | | | | 1010010 | | | Tuesd | | |
| | Inventory Analysis | Prior 7-12 Months | | Current - 3 Months | | 1 | verai | l Trend | | |
| | Total # of Comparable Sales (Settled) | 112 | 72 | 60 | | Increasing | | Stable | X | Declining |
| | Absorption Rate (Total Sales/Months) | 18.67 | 24.00 | 20.00 | | Increasing | | Stable | X | Declining |
| | Total # of Comparable Active Listings | 1 | 4 | 49 | | Declining | | Stable | X | Increasing |
| | Months of Housing Supply (Total Listings/Ab. Rate) | 0.05 | 0.17 | 2.45 | | Declining | | Stable | X | Increasing |
| | | | - | Current - 3 Months | | | voral | | | moreasing |
| | Median Sales & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | | - T | 1 | verai | Trend | $\overline{}$ | |
| YSIS | Median Comparable Sales Price | 965,000.00 | 1,070,000.00 | 982,500.00 | X | Increasing | | Stable | Щ | Declining |
| Σ. | Median Comparable Sales Days on Market | 9 | 8 | 11 | | Declining | | Stable | X | Increasing |
| ANAL | Median Comparable List Price | 1,200,000.00 | 1,290,000.00 | 949,000.00 | | Increasing | | Stable | X | Declining |
| Z | Median Comparable Listings Days on Market | 181 | 116 | 14 | Х | Declining | | Stable | | Increasing |
| | | | | | | 1 | V | | | |
| Ĩ | Median Sale Price as % of List Price | 102.00 | 106.00 | 102.00 | — | Increasing | X | Stable | \vdash | Declining |
| RCH & | Seller-(developer, builder, etc,) paid financial assistan | ce prevalent? | Yes X | No | | Declining | X | Stable | | Increasing |
| ¥ | Explain in detail seller concessions trends for the pas | t 12 months (e.g. selle | r contributions increa | ased from 3% to 5%, in | ncreasi | ing use of buy | dowr | s, closing o | osts | |
| RESEA | condo fees, options, etc.) | (. 3 | | | | 3 , | | -, J - | | |
| ш | | | | halanaa | | | | | | |
| | The concession were not seen as often as b | etore,the supply a | and demand is in | balance, | | | | | | |
| MARKET | | | | | | | | | | |
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| ¥ | | | | | | | | | | |
| Ž | | | 7 | | | | | | | |
| | Are foreclosure sales (REO sales) a factor in the mark | ret? Yes X | No If yes, expl | ain (including the trend | ds in lis | stings and sale | es of | foreclosed | orope | rties). |
| | No, as there is only few distressed properti | es in the subject's | neiahborhood(i | none of 244 sold c | eamo | and none | of 5 | 4 active/r | pend | ina |
| | comps within last 12 months are distressed | | | | | | | | | |
| | comps within last 12 months are distressed | sales), the prices | WIII NOT be affect | Sied. | | | | | | |
| | | | | | | | | | | |
| | As there is no any active/pending comparab | les in the previous | 4-12 months,th | us I entered 'N/A' i | n the | above table | е | | | |
| | | | | | | | | | | |
| | Cite data sources for above information. | | | | | | | | | |
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| | | 15 1 1/0 | | | | | | | | |
| | MLS Database:Bayeast(www.maxmls.net) a | and Realquest(Co | relogic:www.real | quest.com) | | | | | | |
| | | and Realquest(Co | relogic:www.real | quest.com) | | | | | | |
| | MLS Database:Bayeast(www.maxmls.net) a | | | | form. If | f vou used an | / add | itional infor | matio | n. such as |
| | MLS Database:Bayeast(www.maxmls.net) a Summarize the above information as support for your | conclusions in the Ne | ighborhood section of | of the appraisal report | | • | | | | n, such as |
| | MLS Database:Bayeast(www.maxmls.net) a Summarize the above information as support for your an analysis of pending sales, and/or expired and with | conclusions in the Ne drawn listings, to form | ighborhood section outlier | of the appraisal report | olanatio | on and suppo | t for | your conclu | sions | |
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Bluebay Appraisal Inc. SUBJECT PHOTO ADDENDUM

File No. 35868685 Case No. 58293

Borrower Neighbor to Neighbor Homes LLC

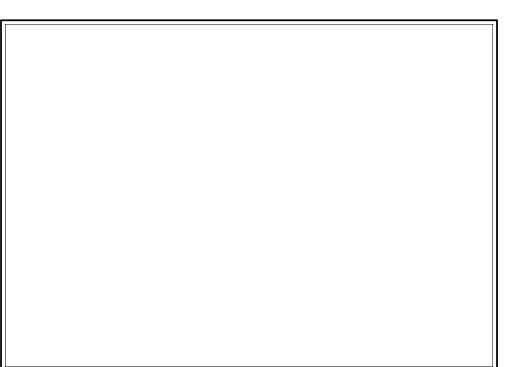
 Property Address
 2034 Cove Court

 City San Jose
 County
 Santa Clara
 State
 CA
 Zip Code
 95148

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



FRONT OF SUBJECT PROPERTY 2034 Cove Court San Jose, CA 95148



REAR OF SUBJECT PROPERTY



STREET SCENE

Bluebay Appraisal Inc. **EXTRA COMPARABLES 4-5-6**

File No. 35868685 Case No. 58293

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148

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

| | | SUBJECT | | COMPAR | | | | | RABLE S | | | | RABLE SA | | 6 |
|---|---|--|--|--|---|--|--|---|--|---|--|--|--|----------------------------|--|
| | Cove C | | | | | ord Way | | | | et Court | (| | Mount \ | | |
| San Jos | se, CA | 95148 | | | | A 95127 | | | | A 95127 | | | Jose, C | | 127 |
| Proximity to Subject | | | | 0.59 | | s NW | | 0. | 56 mile | | | C |).84 mil | | |
| Sale Price | \$ | | | | \$ | 1,122,000 | | | \$ | 1,160,000 | | | \$ | | 080,000 |
| Sale Price/Gross Liv. Area | \$ (| 0.00 sc | q. ft. | | | q. ft. | \$ | 1,060. | | q. ft. | | 1,080. | | q. ft. | |
| Data Source(s) | | | | ML# ML8 | 1972 | 849;DOM 4 | | | | 33;DOM 16 | | | _81966 | | |
| Verification Source(s) | | | | Realquest | Pleas | se Comment | F | Realque | est Doc# | [‡] 25626708 | Re | ealque | est Doc | # 25 | 349886 |
| VALUE ADJUSTMENTS | DES | SCRIPTION | ١ | DESCRIPTION | ON | +(-) \$ Adjustment | DI | ESCRIP1 | ΓΙΟΝ | +(-) \$ Adjustment | DES | SCRIP1 | ΓΙΟΝ | +(-) | Adjustn |
| Sale or Financing | | | | ArmLth | | | | ArmL | th | , , | | ArmL | th | | |
| Concessions | | | | Conv;0 | | | | Conv | :0 | | | Conv: | :0 | | |
| Date of Sale/Time | | | | s08/24;c07 | | 0 | sC |)4/24;c(| | -65,000 | | /24;c(| | | |
| Location | 1 | N;Res; | | A;Res;Worship | | +20,000 | | N;Res | | , , , , , , | | Res;Bs | | | +20,0 |
| Leasehold/Fee Simple | | e Simple | | Fee Simp | | | | ee Sin | | | | e Sin | - | | -,- |
| Site | | 8400 sf | | 7120 sf | | +32,000 | | 7000 | - | +35,000 | | 5227 | - | | +79, |
| View | | N;Res; | | N;Res; | | 102,000 | | N;Res | | 100,000 | | N;Res | | | . 10, |
| Design (Style) | | Γ1;Ranch | | DT1;Rand | | | г | DT1;Ra | | | | T1;Ra | - | | |
| | וט | Q4 | | Q4 | JI I | | L | Q4 | HUH | | | Q4 | HCH | | |
| Quality of Construction | | 49 | | 69 | | 0 | | 53 | | 0 | | 66 | | | |
| Actual Age | — | | | | | 0 | | | | U | | | | | |
| Condition | _ | C3 | u . | C3 | D " | | - | C3 | D. " | | - ¹ | C3 | Б.: | | |
| Above Grade | Total E | | | | Baths | | Total | Bdrms. | | | | Bdrms. | Baths | | |
| Room Count | 6 | | .0 | | 2.0 | | 6 | 3 | 2.0 | | 6 | 3 | 2.0 | | |
| Gross Living Area | 1, | | q. ft. | | sq. ft. | -49,000 | | 1,094 | sq. ft. | 0 | 1, | 000 | sq. ft. | | +63, |
| Basement & Finished | | 0sf | | 0sf | | | | 0sf | | | | 0sf | | | |
| Rooms Below Grade | | | | | | | | | | | | | | | |
| Functional Utility | Α | Average | | Average |) | | | Avera | ge | | - / | Avera | ge | | |
| Heating/Cooling | FW | /A/Centra | ıl | FWA/Cent | tral | | F | WA/Ce | ntral | | F۷ | VA/Ce | ntral | | |
| Energy Efficient Items | Dual F | Pane Wind | ow | Dual Pane Wir | ndow | | Dua | l Pane \ | Vindow | | So | lar Pa | nels | | -20, |
| Garage/Carport | 2 | 2ga2dw | | 2ga2dw | , | | | 2ga2d | lw | | | 1ga1d | lw | | +10, |
| Porch/Patio/Deck | Porc | h/Concre | te | Porch/Conc | rete | | Po | rch/Cor | ncrete | | Pord | ch/Cor | ncrete | | |
| Fireplaces | | None | | 1 Fireplac | ce | -5,000 | | 1 Firepl | ace | -5,000 | | None | | | |
| Pool | | None | | None | | -, | | None | | , | | None | | | |
| Listing Price \$ | | None | | 969,000 |) | 0 | | 1035,0 | | 0 | 9 | 979,88 | | | |
| Net Adjustment (Total) | | 110110 | | + X - | | \$ -2,000 | | 1 7 | - | \$ -35,000 | X + | | - | \$ | 153,00 |
| Adjusted Sale Price | | | | Net Adj: 0% | | | Not A | Adj: -3% | | Ψ 00,000 | Net A | | 2/2 | Ψ | 100,00 |
| of Comparables | | | | Gross Adj : 9° | % | 1 | | s Adj: 9 | | \$ 1,125,000 | Gross | • | | \$ 1 | ,233,00 |
| or comparables | | | | 0.0007 taj : 0 | 70 | ψ 1,120,000 | 10.00 | o / taj. c | 3 70 | ψ 1,120,000 | 0,000 | , tuj. | 1070 | Ψ | ,200,0 |
| Report the results of the re | | and analys | ie of | the prior sale or t | ranefa | r history of the sub | iect nr | onerty ar | nd compa | rahla salas | | | | | |
| ITEM | 53641611 | | | BJECT | | COMPARABLE SA | | | | ARABLE SALE# | 5 | CON | /IPARABI | ESV | I = # 4 |
| | | | | 29/2024 | + | JOINIF ANABLE SA | LL# | - | COIVIE | ANABLE SALE # | | COIV | IFANADI | 3/- | LL# (|
| Date of Prior Sale/Transfe | | | | | | | | | | | - | | | | |
| Price of Prior Sale/Transfe | er | | | \$0 | | | | | | D 1 1 | - | | | | |
| Data Source(s) | | | | 25591954 | | Realques | | | | Realquest | | | Rea | | |
| Effective Date of Data Sou | | | | 1/2023 | | 02/01/202 | | | | 02/01/2023 | | | 02/0 | | |
| Analysis of prior sale or tra | | story of the | sub | ject property and | compa | rable sales Sea | rch th | ne datal | base, | no prior sale of | the co | mpara | ables(E | xcep | t comp |
| for the last 12 month | S. | | | | | | | | | | | | | | |
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| Summany of Salas Compa | urison An | unroach | ΔΙΙ | Comps are c | losed | I sales within I | last f | S mont | hs of si | milar design a | and ac | ie an | nd simil | ar o | uality |
| | | | | | losed | l sales within l | ast 6 | 3 mont | hs of si | milar design a | and ag | ge, an | nd simil | ar q | uality, |
| condition and appea | al from | n subject | 's r | narket area. | | | | | | | | | | | |
| condition and appea Adjustments are ma | al from ade as | n subject follows: | 's r 1). | market area. . Site: \$25/SF | F(For | lot size differe | ence | larger | than 1 | 0% of the sub | ject's | lot siz | ze); 2). | Gro | ss livir |
| condition and appea Adjustments are ma area: \$600/SF(For | al from ade as GLA d | n subject follows: lifference | 's r 1). • m | market area. . Site: \$25/SF ore than 20 s | F(For sqft); | lot size differe 3). Bedroom: | ence \$100 | larger 000/Be | than 1 droom; | 0% of the sub 4). Bathroom | ject's : \$200 | lot siz 000/B | ze); 2). sathroo | Gro | ss livir). Age |
| Summary of Sales Compa condition and appea Adjustments are ma area: \$600/SF(For 0 \$700/Year(For age 0 | al from ade as GLA d differe | n subject follows: lifference ence more | t's r 1). e m e th | narket area. . Site: \$25/SF ore than 20 s aan 50 years); | -(For sqft); ; 6). F | lot size differe 3). Bedroom: ire place: \$3,0 | ence \$100 000/F | larger 000/Be ireplac | than 1 droom; ce;7) C | 0% of the sub 4). Bathroom ar storage: \$10 | ject's : \$200 0,000/ | lot siz 000/B /car.8 | ze); 2). sathroo). The | Gro m; 5 mor | ss livir). Age thly ti |
| condition and appear Adjustments are material \$600/SF(For \$700/Year(For age adjustment used 0.000) | al from ade as GLA d differe .2% fo | n subject follows: lifference nce more or the cor | t's r 1). e me e th | market area. Site: \$25/SF ore than 20 s an 50 years); ct date differe | F(For sqft); ; 6). F ence | lot size differe 3). Bedroom: ire place: \$3,0 more than 6 r | ence \$100 000/F mont | larger 000/Be ireplac hs and | than 1 droom; ce;7) C | 0% of the sub 4). Bathroom ar storage: \$1 monthly for th | ject's : \$200 0,000/ ne pre | lot siz 000/B /car.8 | ze); 2). sathroo). The s 4-6 m | Gro m; 5 mor onth | ss livir). Age thly ti |
| condition and appear Adjustments are ma area: \$600/SF(For 6 \$700/Year(For age 6 adjustment used 0. comparables acce | al from ade as GLA d differe .2% fo ording | n subject s follows: lifference ence more or the cor to 1004l | t's r 1). e me e th ntra MC | narket area. Site: \$25/SF ore than 20 s an 50 years); ot date differe Data, 9).Lo | F(For sqft); ; 6). F ence catio | lot size differe 3). Bedroom: ire place: \$3,0 more than 6 r n:\$20000/per | ence \$100 000/F mont bene | larger 000/Be ireplac hs and efit/Adv | than 1 droom; ce;7) C: I -1.4% verse F | 0% of the sub 4). Bathroom ar storage: \$10 monthly for th actor; 10).End | ject's : \$200 0,000/ ne pre ergy:\$ | lot siz 000/B /car.8 evious 2000 | ze); 2). sathroo). The s 4-6 m 0/Sola | Gro m; 5 mor onth | ss livir). Age thly ti s sold nels; T |
| condition and appear Adjustments are ma area: \$600/SF(For of \$700/Year(For age) | al from ade as GLA d differe .2% fo ording | n subject s follows: lifference ence more or the cor to 1004l | t's r 1). e me e th ntra MC | narket area. Site: \$25/SF ore than 20 s an 50 years); ot date differe Data, 9).Lo | F(For sqft); ; 6). F ence catio | lot size differe 3). Bedroom: ire place: \$3,0 more than 6 r n:\$20000/per | ence \$100 000/F mont bene | larger 000/Be ireplac hs and efit/Adv | than 1 droom; ce;7) C: I -1.4% verse F | 0% of the sub 4). Bathroom ar storage: \$10 monthly for th actor; 10).End | ject's : \$200 0,000/ ne pre ergy:\$ | lot siz 000/B /car.8 evious 2000 | ze); 2). sathroo). The s 4-6 m 0/Sola | Gro m; 5 mor onth | ss livir). Age thly tin s sold nels; T |
| condition and appear Adjustments are ma area: \$600/SF(For of \$700/Year(For age of adjustment used 0. comparables accomparables | al from ade as GLA d differe .2% fo ording | n subject s follows: lifference ence more or the cor to 1004l | t's r 1). e me e th ntra MC | narket area. Site: \$25/SF ore than 20 s an 50 years); ot date differe Data, 9).Lo | F(For sqft); ; 6). F ence catio | lot size differe 3). Bedroom: ire place: \$3,0 more than 6 r n:\$20000/per | ence \$100 000/F mont bene | larger 000/Be ireplac hs and efit/Adv | than 1 droom; ce;7) C: I -1.4% verse F | 0% of the sub 4). Bathroom ar storage: \$10 monthly for th actor; 10).End | ject's : \$200 0,000/ ne pre ergy:\$ | lot siz 000/B /car.8 evious 2000 | ze); 2). sathroo). The s 4-6 m 0/Sola | Gro m; 5 mor onth | ss livir). Age thly tins s sold nels; T |

Exterior-Only Inspection Residential Appraisal Report

File No. 35868685 Case No. 58293

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.

Page

Exterior-Only Inspection Residential Appraisal Report

File No. 35868685 Case No. 58293

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 Case No. 58293

- 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:

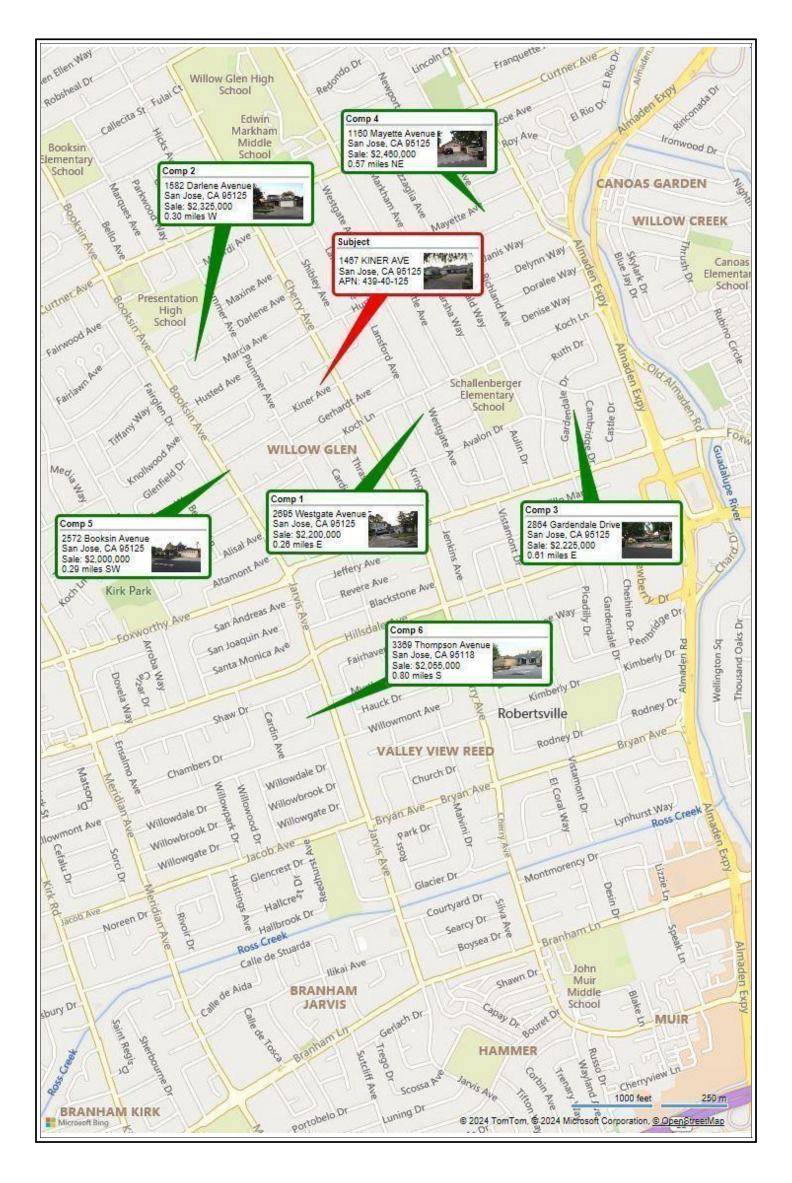
- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, 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.

| g. | |
|--|--|
| APPRAISER | SUPERVISORY APPRAISER (ONLY IF REQUIRED) |
| Signature | Signature |
| Name Huibin Lan | Name |
| Company Name Bluebay Appraisal Inc. | Company Name |
| Company Address 41041 Trimboli Way #1492 | Company Address |
| Fremont, CA 94538 | |
| Telephone Number 5106736733 | Telephone Number |
| Email Address appraiserlan@yahoo.com | Email Address |
| Date of Signature and Report 08/23/2024 | Date of Signature |
| Effective Date of Appraisal 08/23/2024 | State Certification # |
| State Certification # AR030132 | or State License # |
| or State License # | State |
| or Other (describe) State # | Expiration Date of Certification or License |
| State CA | |
| Expiration Date of Certification or License 02/18/2025 | |
| | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | |
| 2034 Cove Court | Did not inspect exterior of subject property |
| San Jose, CA 95148 | Did inspect exterior of subject property from street |
| | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$1,150,000 | |
| LENDER/CLIENT | |
| Name Clear Capital | COMPARABLE SALES |
| Company Name Wedgewood Inc | |
| Company Address 2015 Manhattan Beach Blvd Suite 100 | Did not inspect exterior of comparable sales from street |
| Redondo Beach, CA 90278 | Did inspect exterior of comparable sales from street |
| Email Address | Date of Inspection |
| | |

Bluebay Appraisal Inc. **LOCATION MAP ADDENDUM**

File No. 35868685 Case No. 58293

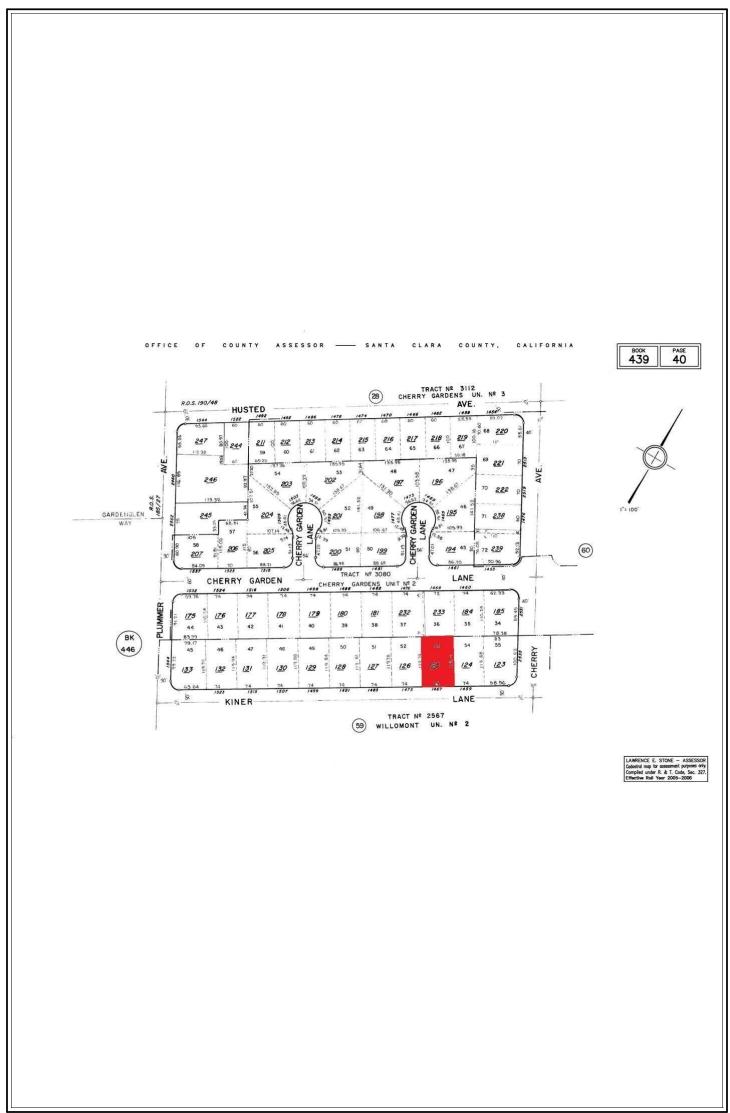
| Property Address | 2034 Cove Court | | | | | |
|------------------|-----------------|-------------|--------------------|-----------------|------------------|----------|
| City San Jose | County | Santa Clara | State | CA | Zip Code | 95148 |
| Landar/Cliant Wa | daewood Inc | Addross | 2015 Monhotton Poo | oh Plyd Cuito 1 | 00 Bodondo Bosob | CA 00279 |



Bluebay Appraisal Inc. **PLAT MAP**

File No. 35868685 Case No. 58293

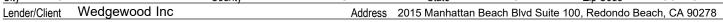
| Property Address | 2034 Cove Court | | | | | |
|-------------------|-----------------|-------------|----------------|------------------|-----------------|----------------|
| City San Jose | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client Wed | dgewood Inc | Address | 2015 Manhattan | Beach Blvd Suite | 100, Redondo Be | each, CA 90278 |



Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148





COMPARABLE SALE # 2983 Warrington Avenue San Jose, CA 95127

1



COMPARABLE SALE # 2 2116 Flintmore Court San Jose, CA 95148

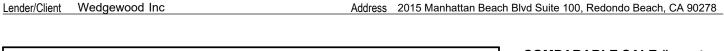


COMPARABLE SALE # 3 1586 Berksford Way San Jose, CA 95127

Borrower Neighbor to Neighbor Homes LLC

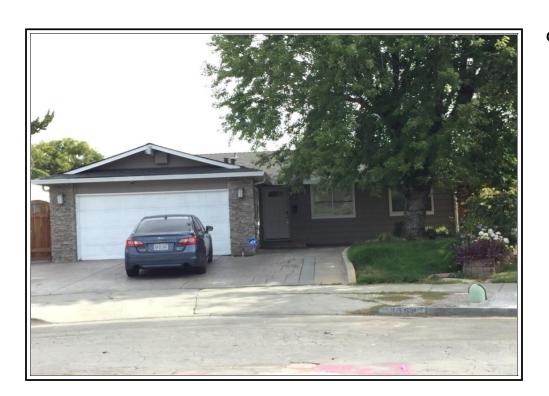
Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148





COMPARABLE SALE # 1596 Berksford Way San Jose, CA 95127



COMPARABLE SALE # 5 1664 Nugget Court San Jose, CA 95127



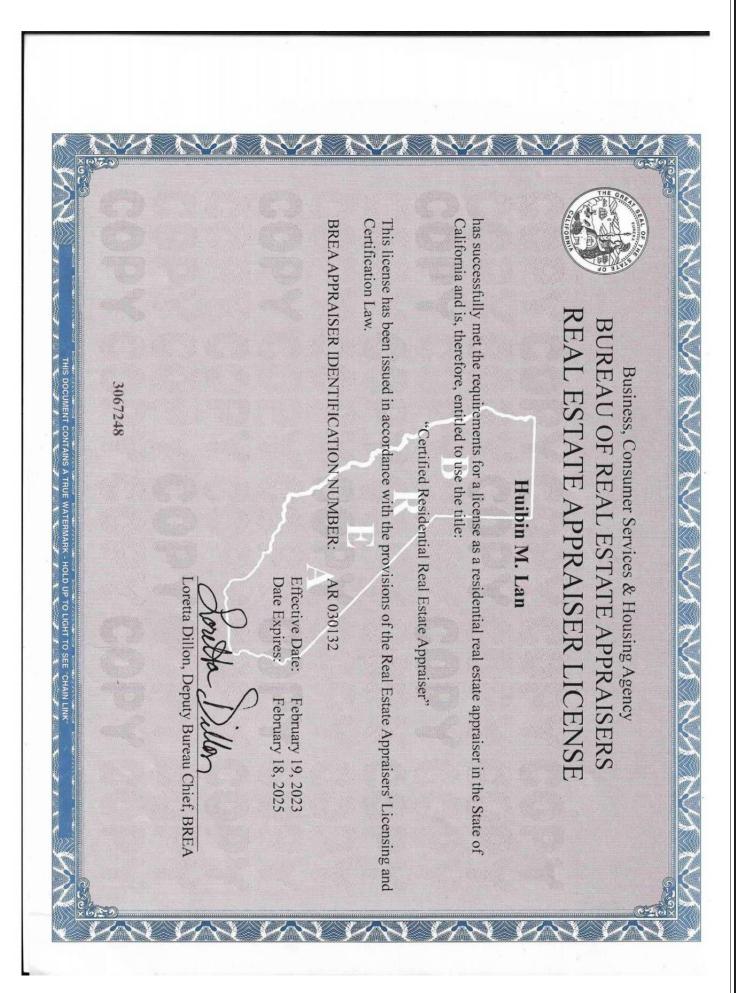
COMPARABLE SALE # 6
3227 Mount Vista Drive
San Jose, CA 95127

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148

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



Insurance

File No. 35868685 Case No. 58293

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



DECLARATIONS

REAL ESTATE APPRAISERS **ERRORS & OMISSIONS INSURANCE POLICY**

301 E. Fourth Street, Cincinnati, OH 45202

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)

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

Policy Number: RAP3367375-23 Renewal of: RAP3367375-22

Herbert H. Landy Insurance Agency Inc. Program Administrator:

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Huibin Lan Item 1. Named Insured:

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

09/08/2023 09/08/2024 Item 3. Policy Period: From

(Month, Day, Year) (Month, Day, Year)

(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

500,000 B. \$ Claim Expenses Limit of Liability - Each Claim

1,000,000 Damages Limit of Liability - Policy Aggregate C. \$

1,000,000 D. \$ Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$__**500** Each Claim

B. \$ 1,000 Aggregate

835.00 Item 6. Premium: \$

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)

Kerey a majourn Authorized Representative

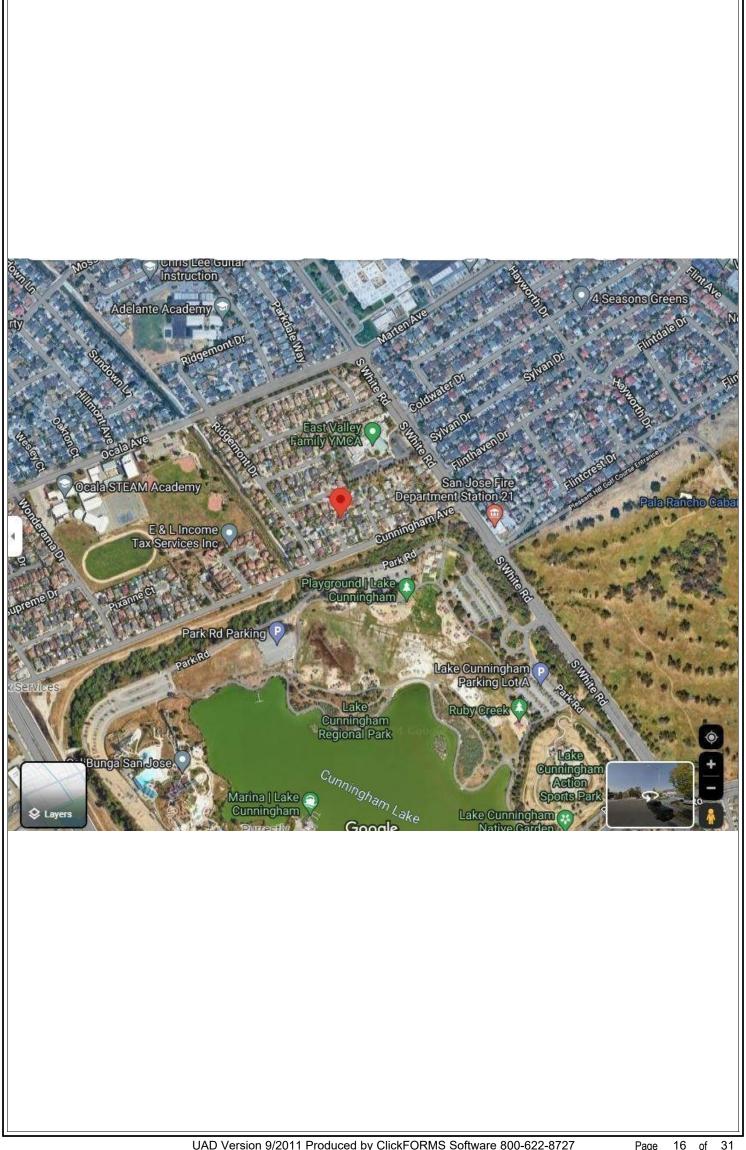
D42101 (03/15) Page 1 of 1 Aerial Map

File No. 35868685 Case No. 58293

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

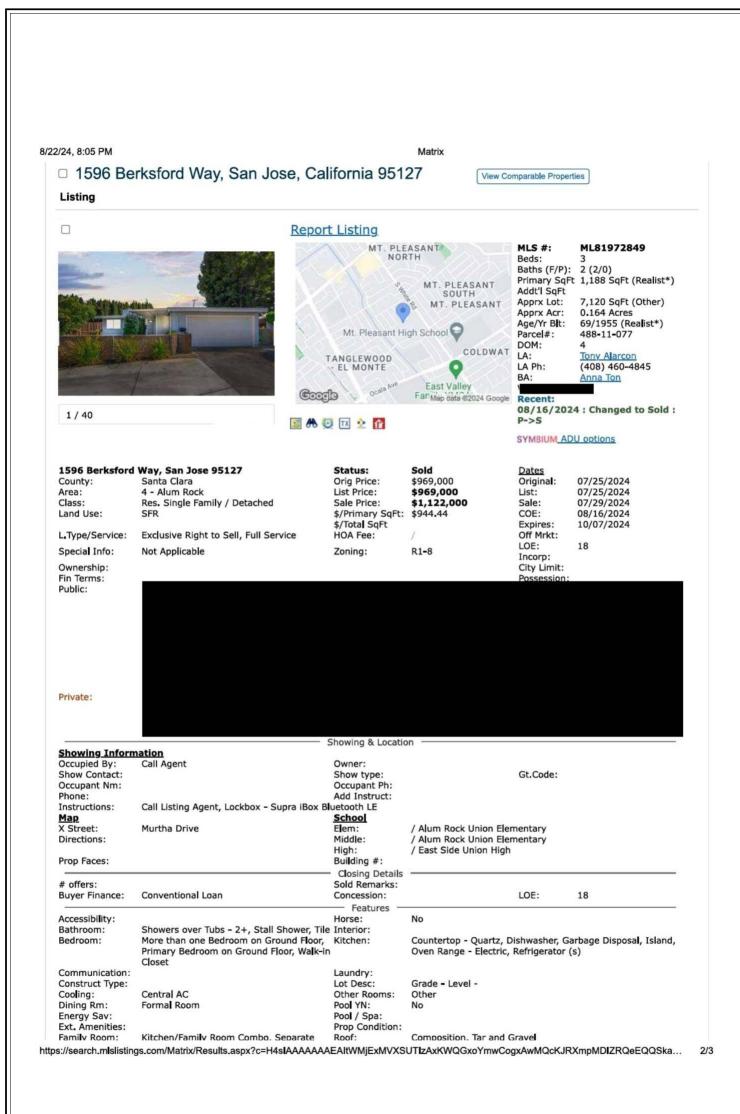


Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148

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

File No. 35868685 Case No. 58293

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.

C.4

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. 35868685 Case No. 58293

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.

Ω4

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

05

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.

Ω6

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. 35868685 Case No. 58293

| A ac AdjPrk AdjPwr ArmLth AT B ba br BsyRd c Cash Comm Conv cp CrtOrd CtySky CtyStr cv DOM DT dw e Estate FHA g ga ga gbi gd GlfCse Glfvw GR HR in Ind Listing Lndfl | Adverse Acres Adjacent to Park Adjacent to Power Lines Arms Length Sale Attached Structure Beneficial Bathroom(s) Bedroom Busy Road Contracted Date Cash Commercial Influence Conventional Carport Court Ordered Sale City View Skyline View City Street View Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale Federal Housing Administration | Location & View Area, Site Location Location Sales or Financing Concessions Design (Style) Location & View Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade Location Date of Sale/Time Sale or Financing Concessions Location Sale or Financing Concessions Garage/Carport Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style) |
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| CrtOrd CtySky CtyStr cv DOM DT dw e Estate FHA g gga ggbi ggd GlfCse Glfvw GR HR in Ind | Court Ordered Sale City View Skyline View City Street View Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale | Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style) |
| CrtOrd CtySky CtyStr cv DOM DT dw e Estate FHA g gga ggbi ggd GlfCse Glfvw GR HR in Ind | Court Ordered Sale City View Skyline View City Street View Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale | Sale or Financing Concessions View View Garage/Carport Data Sources Design (Style) |
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| cv DOM DT dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in | Covered Days On Market Detached Structure Driveway Expiration Date Estate Sale | Garage/Carport Data Sources Design (Style) |
| DOM DT dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in Ind Listing | Days On Market Detached Structure Driveway Expiration Date Estate Sale | Data Sources Design (Style) |
| DT dw e Estate FHA g gga ggbi ggt GlfCse Glfvw GR HR in | Detached Structure Driveway Expiration Date Estate Sale | Design (Style) |
| DT dw e Estate FHA g gga ggbi ggt GlfCse Glfvw GR HR in | Detached Structure Driveway Expiration Date Estate Sale | Design (Style) |
| dw e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in | Driveway Expiration Date Estate Sale | - , , , |
| e Estate FHA g ga gbi gd GlfCse Glfvw GR HR in | Expiration Date Estate Sale | Caraga/Carport |
| Estate FHA g ga ga gbi gd GlfCse Glfvw GR HR in | Estate Sale | Garage/Carport |
| FHA g ga ga gbi gd GlfCse Glfvw GR HR in | | Date of Sale/Time |
| g ga gbi gd GlfCse Glfvw GR HR in | Federal Housing Administration | Sale or Financing Concessions |
| g ga gbi gd GlfCse Glfvw GR HR in | | Sale or Financing Concessions |
| ga gbi gd GlfCse Glfvw GR HR in | Garage | Garage/Carport |
| gbi gd GlfCse Glfvw GR HR in | | |
| gd GlfCse Glfvw GR HR in Ind | Attached Garage | Garage/Carport |
| GlfCse Glfvw GR HR in Ind | Built-In Garages | Garage/Carport |
| GlfCse Glfvw GR HR in Ind | Detached Garage | Garage/Carport |
| Glfvw GR HR in Ind Listing | Golf Course | Location |
| GR HR in Ind Listing | Golf Course View | View |
| HR in Ind Listing | | |
| in Ind Listing | Garden | Design (Style) |
| Ind Listing | High Rise | Design (Style) |
| Listing | Interior Only Stairs | Basement & Finished Rooms Below Grade |
| Listing | Industrial | Location & View |
| | | |
| l ndfl | Listing | Sales or Financing Concessions |
| | Landfill | Location |
| LtdSght | Limited Sight | View |
| MR | Mid Rise | Design (Style) |
| Mtn | Mountain View | View |
| N | | |
| | Neutral | Location & View |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions |
| 0 | Other | Basement & Finished Rooms Below Grade |
| 0 | Other | Design (Style) |
| ор | Open | Garage/Carport |
| | - | - |
| Prk | Park View | View |
| Pstrl | Pastoral View | View |
| PubTrn | Public Transportation | Location |
| PwrLn | Power Lines | View |
| | Relocation Sale | Sale or Financing Concessions |
| Relo | | |
| 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 |
| vv u | wait ob pasement | Daschiefit & Fillistied Moulls Delow Glade |
| | | |
| | 1 | |
| | | |
| | | |

File No. 35868685 Case No. 58293

Borrower Neighbor to Neighbor Homes LLC

| Property Address 2 | 2034 Cove Court | | | | | | |
|--------------------|-----------------|--------|----------------|----------------|----------------|-----------------|--------------|
| City San Jose | | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client We | daewood Inc | | Address 2015 M | anhattan Beach | Blvd Suite 100 |). Redondo Bead | ch. 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 appraisaler 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 anyunauthorized contacts either personally by phone or electronically to the Clear Capital.

File No. 35868685 Case No. 58293

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148

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

| ound the following 244 compar Street Address (Full) | Sale Price | Sq Ft Total | |
|--|---------------|-------------|--|
| 2944 Vanport DR | 975000 | 884 | |
| 3216 Thousand Pines CT | 1500000 | 1303 | |
| 2983 Warrington AVE | 1050000 | 1188 | |
| 1735 Monrovia DR | 880000 | 1084 | |
| 1383 Cliffwood DR | 651000 | | |
| I596 Berksford WAY | 1122000 | | |
| 2344 Orlando DR | 860000 | | |
| 2797 Florence AVE | 1347900 | | |
| 3367 Mount Logan DR | 1110000 | | |
| 2502 N Logsden WAY | 770000 | | |
| 1914 Lavonne AVE | 825000 | | |
| 1657 Terilyn AVE | 905000 | | |
| 3035 Serpa DR | 1400000 | | |
| 1662 Honeysuckle DR | 1099000 | | |
| 1761 Hopkins DR | 850000 | | |
| 1582 Mount Frazier DR | 800000 | | |
| 14031 Diamond AVE | 830000 | | |
| 2682 Gumdrop DR | 950000 | | |
| 2668 Mozart AVE | | | |
| | 855555 | | |
| 2801 Gavilan DR | 1270000 | | |
| 1823 Tampa WAY | 980000 | | |
| 3503 Slopeview DR | 1725000 | | |
| 2320 Portal WAY | 1150000 | | |
| 1690 Saralynn DR | 970000 | | |
| 340 Feller AVE | 1182000 | | |
| 1706 Berona WAY | 1205000 | | |
| 3248 Mount Rainier DR | 985000 | | |
| 14030 Diamond AVE | 750000 | | |
| 1332 Sundown LN | 1035000 | | |
| 2708 Coventry DR | 855000 | | |
| 1673 Nickel AVE | 1185000 | | |
| I702 Kyra CIR | 1175000 | | |
| 10141 Griffith ST | 995000 | 1154 | |
| I561 Bermuda WAY | 880000 | 960 | |
| I594 Nickel AVE | 870000 | 1038 | |
| 1656 Scotty ST | 875000 | 1040 | |
| I508 Terilyn AVE | 828000 | 960 | |
| I0110 Bedford ST | 930000 | 1024 | |
| 2992 Remington WAY | 1608000 | 1463 | |
| 10321 Meadow LN | 925000 | 992 | |
| 10241 STONEHEDGE CT | 958000 | 1024 | |
| 2580 Gumdrop DR | 1515000 | 1514 | |
| 1408 Taper CT | 830000 | 1061 | |
| 2039 Flintcrest DR | 1350000 | 1461 | |
| 13531 Emilie DR | 1020000 | | |
| 2736 Reno DR | 1350000 | | |
| 1799 La Porte AVE | 818000 | | |
| I913 Daytona dr | 950099 | | |
| 2571 Chant CT | 1177000 | | |

File No. 35868685 Case No. 58293

| Property Address 2 | 2034 Cove Court | | | | | | |
|--------------------|-----------------|--------|----------------|----------------|----------------|----------------|--------------|
| City San Jose | | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client Wed | daewood Inc | | Address 2015 M | anhattan Beach | Blvd Suite 100 | . Redondo Bead | ch. CA 90278 |

| <u> </u> | | | | |
|--------------------------------------|--------------------|--------------|--|--|
| 1666 Scotty ST | 1010000 | 1040 | | |
| 1586 Berksford WAY | 1120000 | 1188 | | |
| 2505 Brahms AVE | 1055000 | 1241 | | |
| 1244 Tudor CT | 965000 | 1400 | | |
| 14460 Highgrove CT | 850000 | 1460 | | |
| 10040 Griffith ST | 1055000 | 1246 | | |
| 3253 Arthur AVE | 1213800 | 1314 | | |
| 1535 Terilyn AVE | 875000 | 960 | | |
| 3227 Mount Vista DR | 1080000 | 1000 | | |
| 2681 Flintwood CT | 1350000 | 1120 | | |
| 260 Doris AVE | 868000 | 1072 | | |
| 1719 Bermuda Way | 950000 | 960 | | |
| 3599 Estate View CT | 1540000 | 1532 | | |
| 2917 Castleton DR | 1580000 | 1463 | | |
| 1534 Osprey CT | 900000 | 800 | | |
| 1634 Honeysuckle DR | 950000 | 1283 | | |
| 2068 Interbay DR | 910000 | 1393 | | |
| 1488 Mount Diablo DR | 1010000 | 1000 | | |
| 1521 Terilyn AVE | 920000 | 960 | | |
| 3341 Fronda DR | 1500000 | 1375 | | |
| 2018 Sullivan AVE | 825000 | 1150 | | |
| 2774 Sand Point CT | 1560000 | 1285 | | |
| 240 Sunnyslope AVE | 775000 | 1008 | | |
| 1645 Scotty ST | 925000 | 1160 | | |
| 2994 Castleton DR | 1525000 | 1463 | | |
| 2525 Home Crest DR | 1175000 | 1336 | | |
| 2260 Barlow AVE | 800000 | 1378 | | |
| 2260 Barlow AVE | 800000 | 1378 | | |
| 10472 Mcvay AVE | 1600000 | 1181 | | |
| 204 S Cragmont AVE | 1060000 | 896 | | |
| 2860 Florence AVE | 830000 | 1188 | | |
| 2394 Samoa WAY | 1080000 | 1283 | | |
| 2116 Flintmore CT | 1450000 | 1361 | | |
| 2742 Wilbur AVE | 1152000 | 1005 | | |
| 1640 Longview ST | 940000 | 1236 | | |
| 2804 Westbranch DR | 1340333 | 1341 | | |
| | 1320100 | 1341 | | |
| 3066 Lynview DR 1520 AMESBURY WAY | 1050000 | 1188 | | |
| 1621 Jessica WAY | 1270000 | 1400 | | |
| 233 Sunnyslope AVE | 975000 | 1392 | | |
| 1578 Berksford WAY | 1110000 | 1188 | | |
| 927 Peter Pan AVE | 950000 | 1120 | | |
| 1735 Home Gate DR | | 1376 | | |
| | 1150000 | | | |
| 10090 Lyndale AVE 784 Diana LN | 875000 | 1036 | | |
| | 970000 | 1144 | | |
| 2961 Castleton DR | 1480088 | 1463 1310 | | |
| 2332 Renfield WAY | 1300000 | 1310 | | |
| 14165 Jerilyn DR | 905000 | 992 | | |
| 13654 Marmont WAY | 1160000 | 1473 | | |
| 3016 Ridgemont Dr | 1155000 | 1289 | | |
| 3275 Coldwater DR 1664 Nugget CT | 1200000 1160000 | 1337 1094 | | |
| | | | | |

File No. 35868685 Case No. 58293

| Property Address 2034 Cove Court | | | | | | |
|----------------------------------|--------|----------------|-----------------|------------------|---------------|--------------|
| City San Jose | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client Wedgewood Inc | | Address 2015 M | lanhattan Beacl | n Blvd Suite 100 | . Redondo Bea | ch. CA 90278 |

| nder/ollerit vvoagewood inc | | dule33 2010 l | warmattan beach bive duite 100, Nedondo beach, OA 30276 |
|-----------------------------|---------|---------------|---|
| 4000 Cimb ad AV/E | 000000 | 770 | |
| 1032 Sinbad AVE | 803000 | 776 | |
| 1662 Honeysuckle DR | 920000 | 1283 | |
| 1894 Wesley CT | 1300000 | 1353 | |
| 3249 Pumpherston WAY | 1360000 | 1538 | |
| 3016 Stevens LN | 1490000 | 1538 | |
| 3548 Columbine DR | 1188000 | 1324 | |
| 1022 Pebblecreek CT | 1171000 | 1194 | |
| 2910 Wilbur AVE | 1100000 | 1276 | |
| 2838 Damico DR | 1490101 | 1078 | |
| 10160 Meadow LN | 1295000 | 1545 | |
| 2944 Vanport DR | 590000 | 884 | |
| 175 Laumer AVE | 715000 | 961 | |
| 1425 Orlando DR | 950000 | 960 | |
| 2204 Pettigrew Dr | 1380000 | 1450 | |
| 2146 Nottoway AVE | 1000000 | 1167 | |
| 10110 Bedford ST | 820000 | 1024 | |
| 1809 Luke CT | 890000 | 927 | |
| 1870 Vollmer WAY | 1010000 | 1124 | |
| 1403 S King RD | 1005000 | 1040 | |
| 3364 Hoiting DR | 1605000 | 1501 | |
| 1214 Gainsville AVE | 1040000 | 1073 | |
| 361 Cureton Place | 905000 | 910 | |
| 10070 Meadow LN | 945000 | 1264 | |
| 231 Packing PL | 1200000 | 1442 | |
| 14021 Aldo CT | 806400 | 946 | |
| 3661 Morrie DR | 1330000 | 1450 | |
| 3078 Olivewood PL | 1648000 | 1526 | |
| 3211 Pentland CT | 1250000 | 1298 | |
| 2244 Freya DR | 1200000 | 1061 | |
| 153 Declaration WAY | 743000 | 1074 | |
| 10346 Murtha DR | 800000 | 1154 | |
| 3251 Hickerson DR | | 1228 | |
| | 1222000 | | |
| 1452 Lochner DR | 1020000 | 1000 | |
| 2857 Granite Creek PL | 1193000 | 1462 | |
| 3582 Clayton RD | 1180000 | 1490 | |
| 10310 Regan ST | 865000 | 887 | |
| 1960 Waverly AVE | 1055000 | 1040 | |
| 1854 Home Gate DR | 1155000 | 1376 | |
| 1748 Home Gate DR | 1075000 | 1376 | |
| 1974 Edgeview DR | 1125001 | 1241 | |
| 1425 Taper Court | 920000 | 1329 | |
| 2642 Sleepy Hollow LN | 835000 | 1242 | |
| 1261 Fleming AVE | 1150000 | 888 | |
| 1716 Sundown LN | 1250000 | 1289 | |
| 2571 Chant CT | 885000 | 1176 | |
| 1402 Mount Palomar DR | 905000 | 1200 | |
| 1662 Leeward DR | 1050000 | 1353 | |
| 2522 Home Crest DR | 965000 | 1074 | |
| 1809 La Porte Ave. | 890000 | 1292 | |
| 2602 Pendragon LN | 908000 | 1120 | |
| 1210 Gainsville AVE | 870000 | 1073 | |
| 366 Cureton PL | 780000 | 1358 | |
| | | | |

File No. 35868685 Case No. 58293

| Property Address 2034 Cove Court | t | | | | | |
|----------------------------------|--------|----------------|-----------------|------------------|----------------|-------------|
| City San Jose | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client Wedgewood Inc | • | Address 2015 M | lanhattan Beacl | n Blyd Suite 100 |). Redondo Bea | ch CA 90278 |

| ender/ollent Wedgewood Inc | r | -ludie33 20101 | namattan beach bive duite 100, receding beach, CA 30210 |
|----------------------------|---------|----------------|---|
| 4754 Damiin MAM | 000000 | 4040 | |
| 1751 Darwin WAY | 828888 | 1040 | |
| 2646 Mozart AVE | 865000 | 1043 | |
| 3294 Knightswood WAY | 1700000 | 1528 | |
| 2788 Croft DR | 1310000 | 1078 | |
| 1450 Palmwood DR | 840000 | 960 | |
| 3120 Coldwater Dr | 1260000 | 1351 | |
| 10231 Regan ST | 940875 | 1142 | |
| 2980 Fenwick WAY | 1125000 | 1538 | |
| 2987 Masonwood ST | 1515000 | 1380 | |
| 1829 Biscayne Way | 795000 | 910 | |
| 3002 Everdale Court | 1150000 | 1374 | |
| 1390 Dornoch AVE | 740000 | 1061 | |
| 10070 Griffith ST | 925000 | 946 | |
| 1228 Gainsville AVE | 1048000 | 1283 | |
| 1447 Orlando DR | 740000 | 960 | |
| 914 Tennyson LN | 900000 | 1263 | |
| 3039 Fenwick WAY | 1200000 | 1457 | |
| 1777 S White RD | 1065000 | 1353 | |
| 3362 Mount Logan DR | 950000 | 1198 | |
| 1270 Paddington WAY | 830000 | 1134 | |
| 348 Dale DR | 911000 | 1344 | |
| 3164 Sylvan DR | 1249888 | 1351 | |
| 4014 Hobart AVE | 870000 | 928 | |
| 2039 Inman WAY | 750000 | 960 | |
| 2217 S King RD | 975000 | 1352 | |
| 3404 San Saba DR | 1214000 | 1164 | |
| 10200 Regan ST | 950000 | 1280 | |
| 2425 Amador DR | 850000 | 1353 | |
| 3138 POMEROY AVE | 1270000 | 1120 | |
| 1489 Mount Shasta | 849000 | 1200 | |
| 3427 Timberlake AVE | 1475000 | 1427 | |
| 12 Millar AVE | 725000 | 794 | |
| 1423 Bal Harbor Way | 920000 | 910 | |
| 13719 Highwood DR | 955000 | 1060 | |
| 1816 La Porte AVE | 795000 | 1040 | |
| 10460 McVay AVE | 1265000 | 1342 | |
| 1866 Oakton CT | 972500 | 1287 | |
| 10371 Serrano | 920000 | 1068 | |
| 10291 Dover WAY | 865300 | 1060 | |
| 1729 S KING RD | | | |
| | 790000 | 1121 | |
| 10319 Beeman DR | 935000 | 982 1200 | |
| 1181 Adrian WAY | 950000 | 1200 | |
| 947 Diana AVE | 880000 | 1167 | |
| 1419 Hurlingham WAY | 949999 | 1188 | |
| 3398 Rocky Mountain DR | 1100000 | 1455 | |
| 1342 Norvella ST | 1020000 | 1317 | |
| 1342 Norvella St | 1020000 | 1317 | |
| 151 Viewmont AVE | 780000 | 1030 | |
| 10290 Regan ST | 965000 | 1337 | |
| 2538 Sugarplum Dr | 1170000 | 1040 | |
| 1711 Tustin DR | 1158000 | 1545 | |
| 3288 MOUNT RAINIER DR | 1023000 | 1133 | |
| | | | |

File No. 35868685 Case No. 58293

| Property Address 203 | 4 Cove Court | | | | | |
|----------------------|--------------|----------------|----------------|-------------------|--------------|-------------|
| City San Jose | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client Wedge | ewood Inc | Address 2015 M | anhattan Beacl | n Blvd Suite 100. | Redondo Bead | h, CA 90278 |

| 3205 Nana CT | 1325000 | 1200 |
|--------------------------------|--------------------|------|
| 3205 Napa CT 3376 Fronda DR | 1325000 1220000 | 1200 |
| | 840000 | 1306 |
| 1666 Christopher ST | | |
| 1538 Denali WAY | 1015000 | 1139 |
| 3164 Sylvan DR | 840000 | 1351 |
| 1648 Tierra Buena DR | 1070000 | 1204 |
| 1637 Jessica WAY | 855000 | 1097 |
| 3370 Mount Logan DR | 980000 | 1400 |
| 3550 Slopeview DR | 1700000 | 1528 |
| 1382 Mcginness AVE | 875888 | 1040 |
| 2170 Inman WAY | 1000000 | 960 |
| 2331 Summer CT | 910000 | 1225 |
| 3148 Peanut Brittle DR | 1308000 | 1259 |
| 1785 Hopkins DR | 1010000 | 1119 |
| 1635 Longview ST | 860000 | 1178 |
| 2749 Twin Oaks LN | 1002000 | 1120 |
| 1822 Home Gate Drive | 975000 | 1376 |
| 3084 Balgray CT | 1360000 | 1538 |
| 1586 Berksford WAY | 950000 | 1188 |
| 10111 Lyndale AVE | 850000 | 1260 |
| 1237 Hopkins DR | 910000 | 1141 |
| 1504 Berksford WAY | 100000 | 1300 |
| 3508 COLUMBINE DR | 1018000 | 1264 |
| 3277 Vernice AVE | | 1204 |
| | 1045099 | |
| 2834 Burdick WAY | 1265000 | 1374 |
| 2442 Renfield WAY | 1275000 | 1476 |
| 2755 Woodmoor DR | 975000 | 1283 |
| 1682 June AVE | 988888 | 1121 |
| 2669 Mozart AVE | 960000 | 1043 |
| 2049 Rigoletto DR | 1150000 | 1486 |
| 2629 Reno DR | 1210000 | 1438 |
| 10311 Ryan ST | 950000 | 1150 |
| 2042 Panama AVE | 825000 | 960 |
| 1806 Loyola DR | 950000 | 1035 |
| 128 Laumer AVE | 745000 | 1040 |
| 1505 McGinness Ave | 665000 | 1311 |
| 10190 Calgary CT | 935000 | 1200 |
| 1565 Foley AVE | 850000 | 1040 |
| 1624 Farringdon CT | 1180000 | 1398 |
| 5 | | |

Bluebay Appraisal Inc.

APPRAISAL COMPLIANCE ADDENDUM File No. 35868685

| | AI I IVAIGAL GOIL | II LIANCE ADDEND | Clvi Case | No. 58293 | 1 |
|--|---|---|---------------------------------------|-------------------|---------------------------------------|
| Borrower/Client Neighbor to Neighbor Ho | omes LLC | | | | |
| Address 2034 Cove Court | | | | Unit No. | 05110 |
| City San Jose Lender/Client Wedgewood Inc | County | Santa Clara S | tate <u>CA</u> | _ Zip Code | 95148 |
| Lender/Client Wedgewood Inc | | | | | |
| | | | | | |
| This Appraisal Compli | ance Addendum is included to ens | ure this appraisal report meets all U | SPAP 2014 red | quirements. | |
| APPRAISAL AND REPORT IDENTIFIC | CATION | | | | |
| This Appraisal Report is one of the following type | | | | | |
| | | quirements of the Appraisal Report optic | | | ` ' |
| | | quirements of the Restricted Appraisal F | | | |
| | | d client. This is a Restricted Appraisal F t may not be understood properly withou | • | | * * |
| at the opinion | is and conclusions set for the fire repor | t may not be understood properly without | it tile additional il | Illomiation in ti | ie appraiser s worklie. |
| | | | | | |
| | | | | | |
| ADDITIONAL CERTIFICATIONS | | | | | |
| I certify that, to the best of my knowledge and be | | | | | |
| The statements of fact contained in this rep | • | d accumpations and are my personal imm | sartial and unhia | and profession | aal analyssa |
| The reported analyses, opinions, and conc opinions, and conclusions. | lusions are limited only by the reported | a assumptions and are my personal, imp | artial, and unbia | sea professior | iai anaiyses, |
| Unless otherwise indicated, I have no pres | ent or prospective interest in the prope | rty that is the subject of this report and i | no nersonal inter | est with resne | ct to parties involved |
| Unless otherwise indicated, I have perform | | • | • | - | • |
| period immediately preceding acceptance | | , | , | | , , , , , , , , , , , , , , , , , , , |
| I have no bias with respect to the property | that is the subject of this report or the p | parties involved with this assignment. | | | |
| · My engagement in this assignment was no | | * · | | | |
| My compensation for completing this assig | · | · · · · · · · · · · · · · · · · · · · | | | |
| of the client, the amount of the value opinion | on, the attainment of a stipulated result | , or the occurrence of a subsequent eve | nt directly related | d to the intend | ed use of |
| this appraisal. My analyses, opinions, and conclusions we | ore developed and this report has been | propagad in conformity with the Uniform | m Standards of E | Profossional A | opraisal Practice that |
| were in effect at the time this report was pr | | r prepared, in comorning with the official | ii Standards of i | TOTESSIONAL A | opraisari ractice tilat |
| Unless otherwise indicated, I have made a | · · | at is the subject of this report. | | | |
| Unless otherwise indicated, no one provide | | | ertification (if the | ere are excepti | ons, the name of each |
| individual providing significant real propert | * · · · | | | | |
| This report has been prepared in accordan | ice with Title XI of FIRREA as amender | d, and any implementing regulations. | | | |
| PRIOR SERVICES | | | | 4 20 2 0 0 | |
| X I have NOT performed services, as immediately preceding acceptance of this | | ity, regarding the property that is the su | bject of the repor | t within the thr | ee-year period |
| | | g the property that is the subject of this | report within the | three-vear per | iod immediately |
| preceding acceptance of this assignment. | | | | J p | |
| PROPERTY INSPECTION | | | | | |
| · I X HAVE made a personal inspection | on of the property that is the subject of | this report. | | | |
| APPRAISAL ASSISTANCE | pection of the property that is the subje | ect of this report. | | | |
| Unless otherwise noted, no one provided signific | cant real property appraisal assistance | to the person signing this certification. | f anyone did pro | vide cianifican | t assistance they |
| are hereby identified along with a summary of th | | | r arryonic ala pro- | viac signilicani | . addictariod, tricy |
| none | | | | | |
| | | | | | |
| ADDITIONAL COMMENTS | | | | | |
| ADDITIONAL COMMENTS Additional USPAP related issues requiring discket | sours and/or any state mandated requi | remente: External only inspection | n I did not d | lo any sorvi | cos for the subject |
| within the last 3 years. | isure and/or any state mandated requi | External only inspection | i. Tulu Hot u | o ally servi | ces for the subject |
| William the fact of your e. | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| MARKETING TIME AND EXPOSURE | TIME FOR THE SUBJECT PRO | OPERTY | | | |
| X A reasonable marketing time for the subject | | tilizing market conditions pertinent to the | e appraisal assig | ınment. | |
| X A reasonable exposure time for the subjec | | | | | |
| | | | | | |
| APPRAISER | | SUPERVISORY APPRAISE | R (ONLY IF R | EQUIRED) | |
| | | | | | |
| | | | | | |
| . () | | | | | |
| 10/4 | | | | | |
| Signature | _ | Signature | | | |
| Name Huibin Lan | | Name | | | |
| Date of Signature 08/23/2024 | | Date of Signature | | | |
| State Certification # AR030132 | | _ State Certification # | | | |
| or State License # | | _ or State License # | | | |
| State <u>CA</u> Expiration Date of Certification or License <u>02/</u> | 18/2025 | _ State Expiration Date of Certification or Li | conco | | |
| Expiration Date of Certification of License <u>U2/</u> | 10/2020 | Supervisory Appraiser Inspection of Li | · · · · · · · · · · · · · · · · · · · | | |
| Effective Date of Appraisal 08/23/2024 | | Did Not Exterior Only | | Interior an | d Exterior |
| | | | | | |

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148

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

8/22/24, 5:43 PM Statistics Sheet

Basic Market Statistics

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

Status: Sold (244)

| | List Price | DOM | Sale Price | Beds | Baths | Year Built | Sq Ft Total | Lot Size | \$/SaFt |
|--------|---------------|-----|---------------|------|-------|------------|-------------|----------|---------|
| Min | \$525,000 | 0 | \$590,000 | 2 | 1 | 1930 | 776 | 1,215 | \$507 |
| Max | \$1,690,000 | 152 | \$1,725,000 | 6 | 4 | 1998 | 1,545 | 15,860 | \$1,382 |
| Avg | \$997,602 | 19 | \$1,049,331 | 3 | 2 | 1965 | 1,204 | 5,789 | \$875 |
| Median | \$949,500 | 9 | \$986,944 | 3 | 2 | 1961 | 1,196 | 5,613 | \$862 |
| Sum | \$243,414,863 | | \$256,036,702 | | | | | | |

Criteria:

244 Listings have been selected.

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

County Santa Clara State CA 95148 City San Jose Zip Code Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

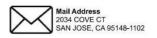


ENHANCED REPORT 2.0

Subject Property:



Site Address 2034 COVE CT SAN JOSE, CA 95148-1102







Document Contents



Provided By

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

PROPERTY OVERVIEW

2034 COVE CT, SAN JOSE, CA 95148-1102

Page / Grid:

Owner and Geographic Information



Primary Owner: PALOMINO MARCOS U; URDIANO MARCOS S

Site Address:

2034 COVE CT, SAN JOSE, CA 95148-1102

Housing Tract Number: 4922

Legal Description: Lot Code:

Tract Number: 4922

> Legal Brief Description: LOT:57 CITY:SAN JOSE TR#:4922 TR 4922 LOT 57

City / Muni / Twp: SAN JOSE

Property Details

Bedrooms: 3 Bathrooms: 2 Total Rooms: 5

Year Built: Garage: Fireplace:

渔 Pool:

57

1975 Garage 2 Square Feet: Lot Size: Number of Units:

0

Use Code: Single Family Residential

1,106

8,400 SF

Zoning: Sale Information



Transfer Date: Transfer Value: Cost/Sq Feet:

12/14/2020

R1-8

\$305,000.00

Seller:

PALOMINO, MARCOS URDIANO

Secondary Owner:

2034 COVE CT, SAN JOSE, CA 95148-1102

Mail Address:

24747654

Assessment and Taxes



Land Value:

Market Value:

Assessed Value: Improvement Value:

Market Improvement Value:

\$812,083,00 \$121,908.00 Percent Improvement: Tax Status: Market Land Value:

15.01%

\$12,147.80

Homeowner Exemption:

Tax Rate Area: Tax Account ID: Tax Year:

2023

17-002

Borrower Neighbor to Neighbor Homes LLC

Property Address 2034 Cove Court

City San Jose County Santa Clara State CA Zip Code 95148

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



| PROPERTY HISTO | DRY | | | 2034 COVE CT, SAN JOSE, CA 95148-1102 |
|--------------------------|--------------------|---------------|------------------------|---|
| Foreclosure Record - 01 | /29/2024 | | | |
| Recording Date: | 01/29/2024 | | Document#: | <u>25591954</u> |
| Document Type: | Notice of Sale | | | |
| Lender Type: | | | Borrowers Name: | |
| Vesting: | | | | |
| Legal Description: | | | | |
| Assignment Record - 01 | /25/2023 | | | |
| Recording Date: | 01/25/2023 | | Document#: | 25429390 |
| Price: | | | Document Type: | Assignment of Mortgage |
| TD Due Date: | | | Type of Financing: | |
| Lender Name: | | | | |
| Lender Type: | | | Borrowers Name: | MARCOS URDIANO PALOMINO A MARRIED MAN AS HIS S AND SEPARATE PROPERTY AND MARCOS SEBASTIAN URDIANO A SINGLE MAN AS JOINT TENANTS |
| Vesting: | | | | |
| Legal Description: | | | | |
| Release Record - 01/09/2 | 2023 | | | |
| Recording Date: | 01/09/2023 | | Document#: | 25423989 |
| Price: | | | Document Type: | Release of Mortgage |
| TD Due Date: | | | Type of Financing: | |
| Lender Name: | | | | |
| Lender Type: | | | Borrowers Name: | MARCOS URDIANO PALOMINO A MARRIED MAN AS HIS S AND SEPARATE PROPERTY AND MARCOS SEBASTIAN URDIANO A SINGLE MAN AS JOINT TENANTS |
| Vesting: | | | | |
| Legal Description: | | | | |
| Mortgage Record - 12/28 | 3/2022 | | | |
| Recording Date: | 12/28/2022 | | Document#: | 25420361 |
| Loan Amount: | \$685,000.00 | | Loan Type: | Building or Construction Loan |
| TD Due Date: | | | Type of Financing: | |
| Lender Name: | DACQUISTO FAMILY T | RUST | | |
| Lender Type: | | | Borrowers Name: | PALOMINO, MARCOS URDIANO; URDIANO, MARCOS SEBASTIAN |
| Vesting: | JT | | | |
| Legal Description: | Lot Number: | 57 | | |
| | Subdivision: | TRACT NO 4922 | | |
| | Map Ref: | 0 | | |
| | City / Muni / Twp: | SAN JOSE | | |
| Release Record - 12/21/2 | 2020 | | | |
| Recording Date: | 12/21/2020 | | Document#: | 24756261 |
| Price: | RESIDENCE STATE | | Document Type: | Release of Mortgage |
| TD Due Date: | | | Type of Financing: | |
| Lender Name: | | | ., pe et i manonigi | |
| Lender Type: | | | Borrowers Name: | MARCOS URDIANO-PALOMINO, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY |
| Vesting: | | | | |
| Legal Description: | | | | |

Bluebay Appraisal Inc. LOCATION MAP ADDENDUM

File No. 35868685 Case No. 58293

| Property Address | 2034 Cove Court | | | | | | |
|-------------------|-----------------|--------|-------------|---------------------|------------------|------------------|----------|
| City San Jose | | County | Santa Clara | State | CA | Zip Code | 95148 |
| Lender/Client Wed | dgewood Inc | , | Address | 2015 Manhattan Beac | h Blvd Suite 100 | , Redondo Beach, | CA 90278 |

