Exterior-Only Inspection Residential Appraisal Report 58308 5868688

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		Athena Ct	11 10 10 p. 0				Vincheste			e CA	Zip Code 92	
			- 110	Owner	of Public Rec							2090
Legal Descript		eighbor Homes				oru Kay L	_eonard, .	Jr & Stacey Le	onard out	nty River	siue	
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Assessor's Pa		431-008					r 2023				1,174	
Neighborhood	,	field Estates					ference 4	10140		sus Tract C		
Occupant 🔰		Tenant			Assessments	3\$ 0		🔀 PU	D HOA \$ 59	9	per year	x per month
Property Right		X Fee Simple	Leaseho		(describe)							
Assignment T	ype Purc	chase Transaction	Refin	ance Transaction	X Othe	r (describe)	Servicing	1				
Lender/Client	Wedgewo	ood Inc		Add	ress 201	5 Manhatta	n Beach	Blvd Suite 100), Redondo E	Beach, CA	A 90278	
Is the subject	property currentl	y offered for sale o	or has it been	offered for sale in	the twelve mo	onths prior to t	he effective o	date of this apprais	al?		Yes 🔀 No	
Report data so	ource(s) used, of	fering price(s), and	d date(s).	CRMLS ar	nd CoreLo	gic Public F	Records					
						-						
I did	did not analyz	ze the contract for	sale for the su	ubiect purchase tra	nsaction. Exp	lain the results	of the analy	ysis of the contract	for sale or why	the analysis	was not	
performed.	,			,				,	,			
Contract Price	e \$	Date of Con	tract	Is the	nronerty selle	er the owner of	nublic reco	rd? Yes	No Data	Source(s)		
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Note: Hace a		mposition of the	neighborhoo	ou are not apprais								
	Neighborhood	Characteristics				nit Housing T			One-Unit H	lousing		and Use %
Location	Urban		Rural	Property Values	Increas			Declining	PRICE	AGE	One-Unit	75 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortag	je 🔀 li	n Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	Rapid 🔀	Stable	Slow	Marketing Time	X Under 3	3 mths 3	-6 mths	Over 6 mths	450 Low	0	Multi-Family	10 %
Neighborhood	d Boundaries	Appx. Borel I	Rd to the e	ast,French Val	ley Airport	to the south	1 Hwy 70	to the West	1,350 High	60	Commercial	10 %
4	Rd to the nort			,	, , , , , , , , , , , , , , , , , , , ,		,		660 Pred		Other	0 %
Neighborhood			ing area is	mostly residen	itial dwellin	igs and sun	port servi	ces are within a			1	
within 10-4	*	s sansund		July 100luci	44401111	.	₁₋ 0	- 20 Sto Willing C	J J 111110 1410	GIIU II	_.	,
Within 10 4	TO TIMOS.											
Market Condit	tions (including s	upport for the abov	e conclusions	s) The	cubiect is	in a marko	t chowing	g what appears	e to be stabil	izina med	lian values	after
		of an apprecia		•					stabilizatio			
		est rates over						ny. Signs of	Stabilization	1 OI Value	s noteu po	SSIDIY
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						0: -				AIGM M	Res;	
•	ng Classification		aanfarmina (C	Zonin (Grandfathered Use		Single Fa						
	liance X Lega						egal (describ		1 V	If No. do.		
		subject property as	s improved (or	r as proposed per p	olans and spe	ecinications) the	e present use	e?	Yes No	If No, des	cribe See	Attached
Addendum												
Utilities												
						r (describe)		•		ļ	Public	Private
Electricity	X	(describe)		Water	X	r (describe)		Street Aspl	halt	ļ	Public	Private
Gas	X _	,		Water Sanitary Sewer	X _ X _			Street Aspl Alley Non	halt			
Gas FEMA Special	X	ea Yes	No FE	Water Sanitary Sewer EMA Flood Zone	X	FEMA Ma		Street Aspl	halt	FEMA Map		
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Gas FEMA Special Are the utilities Are there any Subject ba Source(s) Use Other (de: Units On # of Stories Type Design (Style) Year Built Effective Age Appliances Finished area Additional feat below-grade Describe the co	I Flood Hazard Ar is and off-site impadverse site conacks to a road ed for Physical Clascribe Exter General Descripme One with 2 Onterm 2016 (Yrs) 8 Refrigerator above grade condition of the project appears these conditions apparent physical per per generally conterts on the project appears these conditions of the project appears the project ap	ea Yes provements typical ditions or external if d and a playgr haracteristics of Pr ior inspection tion Accessory Unit S-Det,/End Unit Under Const. P Range/Oven ratins: ergy efficient items re feet. In addition roperty and data si to be in typications may affect all deficiencies or additions.	Full Bas Partial B Exterior Wall Roof Surface Gutters & Do Window Typ Dishwa 9 Rooms , etc.) , the property ource(s) (inclual/average ct assignm	Water Sanitary Sewer Sanitary Sewer MA Flood Zone It area? Inents, encroachme I for a school. Appraisal Files Identification Appraisal Files Identification Stuck Concrownspouts Meta Identification A 2 story DETACI Includes a patio, F Includes a patio, I Includ	Yes D Yes Ints, environr It is distant It i	FEMA Ma No If No, nental condition and histo S Asset Data Sour Heatin Radiant Other Fuel Contral A Individua Other Crowave 3. with 3404 abo firepit. A 3 ca deterioration, re r. A hypoth	describe ns, land use: orical ana ssment and ree for Gross g/Cooling HWBB Gas air Conditioni I None Washer/Di O Bath(s) ve-grade fin or tandem g enovations, r etical con actural integr	Street Aspl Alley Non 265C2730G s, etc.)? Iysis reflects n Tax Records S Living Area A Firepla Wood A Patio/ Porch ing Pool Fence Other ryer Other (3,40 nished square feet arage (one side exemodeling, etc.). Indition made for	halt e Yes to adverse m Prior Inspective commenities ace(s) # 1 stove(s) # 0 Deck Patio None Spa&FirePi Wood None describe) Ap 4 Square Feet and 0 below-gratra long). C4;1 or the condition	FEMA Map No narketabili on F ds None None Prive Driveway Gara t Carp Attac Substitute Depliances of Gross Live ade finished No update ion and u	Date 08/28 If Yes, describity effect. Property Owner Car Storage way # of Surface ge # of ort # of hed Di in not known ring Area Above square feet an es in the pri tillity details No	B/2008 De Cars 2 Conc Cars 3 Cars 0 Detached de Grade and 0

Exterior-Only Inspection Residential Appraisal Report 58308 35868688

There are 7 comparable	 nronerties 	currently	offered	for sale i	in t	he subject neighborho	nod ranging i	n nrice	from \$ 770	٥٥٥		to \$	860	000	
						the past twelve mont					^				•
			neignbo							39,00	0			80,000	•
FEATURE	SUBJE	ان				LE SALE # 1			LE SALE # 2					E SALE #	3
Address 35646 Athena Ct			35552	2 Chantil	ly (Ct	35575 Roy	yal Ct			3565	6 Ginge	er Tre	ee Dr	
Winchester, CA 9	2596		Winch	nester, C	AS	92596	Wincheste	er, CA	92596		Winc	hester,	CA 9	2596	
Proximity to Subject			0.12 r	niles NV	٧		0.16 miles	NW			0.30	miles N	ı		
Sale Price	\$					\$ 865,000			\$ 87	0,000				\$	854,000
Sale Price/Gross Liv. Area		64 sq.ft.	\$ 2	.54.11 sc		000,000		8 sq.ft.		0,000		253.94		<u> </u>	004,000
Data Source(s)	Ψ 342.0)4 Jq.it.				TO 400 DOM 50				1.40				20500 D	214
						53466;DOM 53			031049;DON						
Verification Source(s)					Cor	eLogic Public Re									
VALUE ADJUSTMENTS	DESCRIP	TION	DES	CRIPTION		+(-) \$ Adjustment	DESCRIP	TION	+ (-) \$ Adjust	tment		SCRIPTIO 1	N	+(-) \$ A	djustment
Sales or Financing			ArmLt	th			ArmLth				ArmL	.th			
Concessions			VA;10	0000		-10,000	VA;0				Conv	;0			
Date of Sale/Time			s06/2	4;c05/24	ļ.		s04/24;c02	2/24			s07/2	24;c06/2	24		
Location	N;Res;		N;Res				N;Res;				N;Re				
Leasehold/Fee Simple	Fee Simpl		Fee S	•			Fee Simpl					Simple			
Site		E				. 00 000		Е							00.000
View	9583 sf		7405			+20,000	9583 sf				1176				-20,000
	N;Res;		N;Res				N;Res;				B;Mtr				-20,000
Design (Style)	DT2;Conte	emp	DT2;C	Contemp)		DT2;Conte	emp			DT2;	Contem	ηp		
Quality of Construction	Q4		Q4				Q4				Q4				
Actual Age	8		7			0	7			0	7				0
Condition	C4		C4				C4				C4				
Above Grade	Total Bdrms	s. Baths		Bdrms. Bat	ths		Total Bdrms	. Baths				Bdrms. E	Baths		
Room Count	9 5	3.0	9	5 3.	_		9 5	3.0			9		3.1		-10,000
Gross Living Area			- 1								9				
•)4 sq.ft.		3,404 so	ų.IL.			4 sq.ft.				3,363	Sq.it.		0
Basement & Finished	0sf		0sf				0sf				0sf				
Rooms Below Grade															
Functional Utility	Average		Avera	ge			Average				Avera	age			
Heating/Cooling	FWA/CAC)	FWA/	CAC			FWA/CAC	;			FWA	/CAC			
Energy Efficient Items	None		Solar	Owned		-30,000	Solar Own	ed	-3	0,000	None)			
Garage/Carport	3gbi2dw		3gbi2				4gbi2dw			0,000					-10,000
Porch/Patio/Deck	Pool,Spa,				DС	5,000	Pool,Spa			2,000					+35,000
1 Ordiy i dilo/ Dock	ruui,spa,	riierii	F001,0	эра,ггі,	ВС	-5,000	гооі, эра		т,	2,000	ralio				+35,000
1					_										
						_			_					_	
Net Adjustment (Total)			\sqcup	+ 🗶		\$ -25,000				8,000			_	\$	-25,000
Adjusted Sale Price			Net Adj.		9 %		Net Adj.	4.4 %			Net Ad	j. 2	2.9 %		
of Comparables			Gross A	.dj. 7.5	5 %	\$ 840,000	Gross Adj.	4.8 %	\$ 83.	2,000	Gross	Adj. 11	1.1 %	\$	829,000
I 🔀 did 🗌 did not research t	he sale or tran	sfer histo	ory of the	subject pr	oper	rty and comparable sale	es. If not, expla	in							
							-								
My research X did did id	not reveal any	nrior sale	s or tran	sfers of the	e sub	bject property for the th	ree vears prior	to the et	ffective date of the	his annr	aisal				
		•	70 01 tlull	01010 01 1110	Jour	ojoot proporty for the th	ioo youro prior	10 1110 01	HOORIVO GARO OF R	illo uppi	uioui.				
■ Data Source(c) Caralagia I	Jublia Daa														
Data Source(s) Corelogic I			o or tran	ofore of the		ilipalable sales lui lile i		t ualt oi	Sale of the conf	ipaiauie	Sait.				
My research did did id	not reveal any		s or tran	sfers of the	001	•	year prior to the								
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Exterior-Only Inspection Residential Appraisal Report 58308 35868688

FEATURE	SUBJECT	COMPARAB	LE SALE # 4	COMPARAF	BLE SALE # 5	COMPARAR	LE SALE # 6
Address 35646 Athena Ct		35530 Birchbroo		OOMI AITAL	O'ILL // J	OOMI AITAL	0/, // 0
Winchester, CA 9	92596	Winchester, CA	92596				
Proximity to Subject		0.41 miles N	Ι.				
Sale Price	\$		\$ 800,000		\$		\$
Sale Price/Gross Liv. Area	\$ 342.64 sq.ft.	\$ 248.99 sq.ft.		\$ sq.ff		\$ sq.ft	
Data Source(s)		CRMLS#SW231	63838;DOM 44				
Verification Source(s)			reLogic Public Re				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	BECOMM HOLE	ArmLth	1 () \$ riajasanishi	DECOMM NOW	1 () \$ riajasansina	DECORM FIGH	i () φ riajactinoni
•							
Concessions		Conv;500					
Date of Sale/Time		s11/23;c10/23					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	9583 sf	10747 sf	0				
View	N;Res;	N;Res;					
Design (Style)							
	DT2;Contemp	DT2;Contemp					
Quality of Construction	Q4	Q4					
Actual Age	8	7	0				
Condition	C4	C4					
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	:	Total Bdrms. Baths	
Room Count	9 5 3.0	9 5 3.0					
Gross Living Area			144.000	00.4	+	20.4	
	3,404 sq.ft.	3,213 sq.ft.	+14,000	sq.ff		sq.ft	•
Basement & Finished	0sf	0sf					
Rooms Below Grade							
Functional Utility	Average	Average					
Heating/Cooling	FWA/CAC	FWA/CAC					
Energy Efficient Items	None	None					
Garage/Carport	3gbi2dw	3gbi2dw			+		
Porch/Patio/Deck	Pool,Spa,FirePit	Pool,Spa	+5,000				
Net Adjustment (Total)		X +	\$ 19,000	П+ П-	\$	+ -	\$
Adjusted Sale Price		Net Adj. 2.4 %		Net Adj. 9		Net Adj. %	
of Comparables		Gross Adj. 2.4 %	\$ 819,000		6 \$		\$
Report the results of the research a							
ITEM	Sl	IBJECT	COMPARABLE SA	LE # 4 (COMPARABLE SALE # ;	5 COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer	07/29/2022						
Price of Prior Sale/Transfer	\$0						
Data Source(s)		ıblic Records	CoreLogic Public	Records			
Effective Date of Data Source(s)	08/25/2024		08/25/2024	11000103			
` '							
Analysis of prior sale or transfer hi	story of the subject pro	perty and comparable	sales				
,							
Analysis/Comments							
Analysis/Comments							
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3							

Exterior-Only Inspection Residential Appraisal Report 58308 File # 35868688

N ····	·
None	
COCT ADDDOACH TO VALUE	(not venilled by Fourie Mee)
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation	
Support for the opinion of site value (summary of comparable land sales or other methods for esti	mating site value) Very limited land sales available in the area. Site
value taken from the extraction approach. Although the land to improvem	ent ratio exceeds 30%, this is typical of the area with no impact on the
subject's value or marketability.	
ous jour value of manifestasim).	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$
Source of cost data	DWELLING Sq.Ft. @ \$ =\$
Quality rating from cost service Effective date of cost data	0 Sq.Ft. @ \$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$
Cost approach not developed given minimal consideration as it is not a	Garage/Carport Sq.Ft. @ \$ = \$
valid indicator in older dwellings.	Total Estimate of Cost-New ==\$
Talla litaloatoi littoiatoi attoiinigoi	Less Physical Functional External
	Depreciation =\$()
	Depreciated Cost of Improvements =\$
	"As-is" Value of Site Improvements ==\$
Estimated Remaining Economic Life (HUD and VA only) 52 Years	INDICATED VALUE BY COST APPROACH = \$
INCOME APPROACH TO VALU	IE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
	— \$ Indicated value by income Approach
Summary of Income Approach (including support for market rent and GRM)	
PROJECT INFORMATION	I FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)?	No Unit type(s) 🔀 Detached 🗌 Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	
	The the subject property is an attached awoming unit.
Legal Name of Project	
Total number of phases Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	Data source(s)
	Data obaroo(o)
Was the project created by the conversion of existing building(s) into a PUD?	No If Yes, date of conversion
Does the project contain any multi-dwelling units? Yes No Data Source(s)	No If Yes, date of conversion
Does the project contain any multi-dwelling units? Yes No Data Source(s)	
Does the project contain any multi-dwelling units? Yes No Data Source(s)	No If Yes, date of conversion
Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	No If Yes, date of conversion If No, describe the status of completion.
Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	No If Yes, date of conversion
Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No	No If Yes, date of conversion If No, describe the status of completion.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

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

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Fannie Mae Form 2055 March 2005

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.

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

58308 File # 35868688

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _ charles Nafel	Signature
Name Charles Nofal	Name
Company Name Certify Appraisals	Company Name
Company Address PO Box 1111	Company Address
Cardiff, CA 92007	
Telephone Number 760-802-3343	Telephone Number
Email Address Certified1@sbcglobal.Net	Email Address
Date of Signature and Report 08/25/2024	Date of Signature
Effective Date of Appraisal 08/24/2024	State Certification #
State Certification # AR026269	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 <u>11/04/2024</u>	SUBJECT PROPERTY
	Did not increase at a standard or thirst are not.
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
35646 Athena Ct	Did inspect exterior of subject property from street
Winchester, CA 92596	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 830,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	☐ Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address ON FILE	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 6 of 6

	Supple	emental Addendum		File	No. 35868688	
Borrower	Neighbor to Neighbor Homes LLC					
Property Address	35646 Athena Ct					
City	Winchester	County Riverside	State	CA	Zip Code 92596	
Lender/Client	Wedgewood Inc					

Occupant: Public records reflects subject is ABSENTEE Occupant and further reflects current billing address of owner to be 30642 Calle Pina Colada, Temecula CA.

Highest and Best Use

The subject is at its highest and best use based on the 4 criteria of highest and best use: Legally permissible, physically possible, financially feasible, maximally productive

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Search criteria:

A search was made for comparable sales in the subjects immediate tract within the past 12 months with an emphasis on approximatley similar utility and vintage and also having a pool/spa amenity. The search limited to a 1 mile radius.

ales comparison Analysis

Comparable 1 is a very recent sale of a model match to the subject. Its smaller lot size and fully owned solar panels warrant market adjustments. Adjustments taken from paired sales analysis. Financing concessions made and adjustment based on a dollar for dollar amount as is typical in this market. It has a pool, spa, Firepit and BBQ and a BBQ adjustment applied. Comparable 2 is a recent sale of a model match haiving fully owned solar panels and a pool, spa.

Comparable 3 is a very recent sale having a low level mountain view, larger lot and other minor differences. It lacks the back yard pool, spa amenities.

Comparable 4 sold over 6 months ago and reflects current values. It has slightly smaller size.

Most weight given to comps 1 and 2 for being model match sales and further support to comps 1 and 3 for being the most recent sales.

The value estimated is slightly above the neighborhood predominant values and its not considered an under improvement.

Final Reconciliation

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for estimate of market value, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and the Definition of Market Value. No additional intended Users are identified by the appraiser.

The sales comparison approach is given most weight as it best reflects typical reactions of buyers and sellers. The cost approach is not developed due to its lack of reliability in this market for older dwellings and this being an exterior inspection. The income approach is not developed as it is not a valid indicator in the area.

This appraisal was performed following public awareness that COVID-19 was affecting residents in the United States. At the time of the appraisal COVID-19 health and economic impacts have diminished as vaccines and mitigation efforts have drastically reduced the number of health issues. The effects of COVID-19 on the real estate market in the area of the subject property do not appear to have had a negative impact on the local real estate market.

The analysis and its value opinion in this appraisal are based on data available to the appraiser at the time of the assignment and apply only as the effective date indicated. No analysis or opinions contained in this report should be construed as predictions of future market conditions or value.

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	35646 Athena Ct						
City	Winchester	County	Riverside	State	CA	Zip Code	92596
Lender/Client	Wedgewood Inc						

Subject Front

35646 Athena Ct

Sales Price

Gross Living Area 3,404 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; N;Res; View 9583 sf Site Quality Q4 Age 8

Subject Street

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	35646 Athena Ct							
City	Winchester	County	Riverside	State	CA	Zip Code	92596	
Lender/Client	Wedgewood Inc							



Comparable 1

35552 Chantilly Ct

0.12 miles NW Prox. to Subject Sale Price 865,000 Gross Living Area 3,404 **Total Rooms** 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 7405 sf Quality Q4 7 Age



Comparable 2

35575 Royal Ct

Prox. to Subject 0.16 miles NW Sale Price 870,000 Gross Living Area 3,404 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; View N;Res; 9583 sf Site Quality Q4 Age



Comparable 3

35656 Ginger Tree Dr

0.30 miles N Prox. to Subject Sale Price 854,000 Gross Living Area 3,363 Total Rooms 9 Total Bedrooms 5 **Total Bathrooms** 3.1 Location N;Res; B;Mtn; View Site 11761 sf Quality Q4 Age 7

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	35646 Athena Ct							
City	Winchester	County	Riverside	State	CA	Zip Code	92596	
Lender/Client	Wedgewood Inc							



Comparable 4

35530 Birchbrook Ln

Prox. to Subject 0.41 miles N Sale Price 800,000 Gross Living Area 3,213 Total Rooms Total Bedrooms 5 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 10747 sf Quality Q4 7 Age

Comparable 5

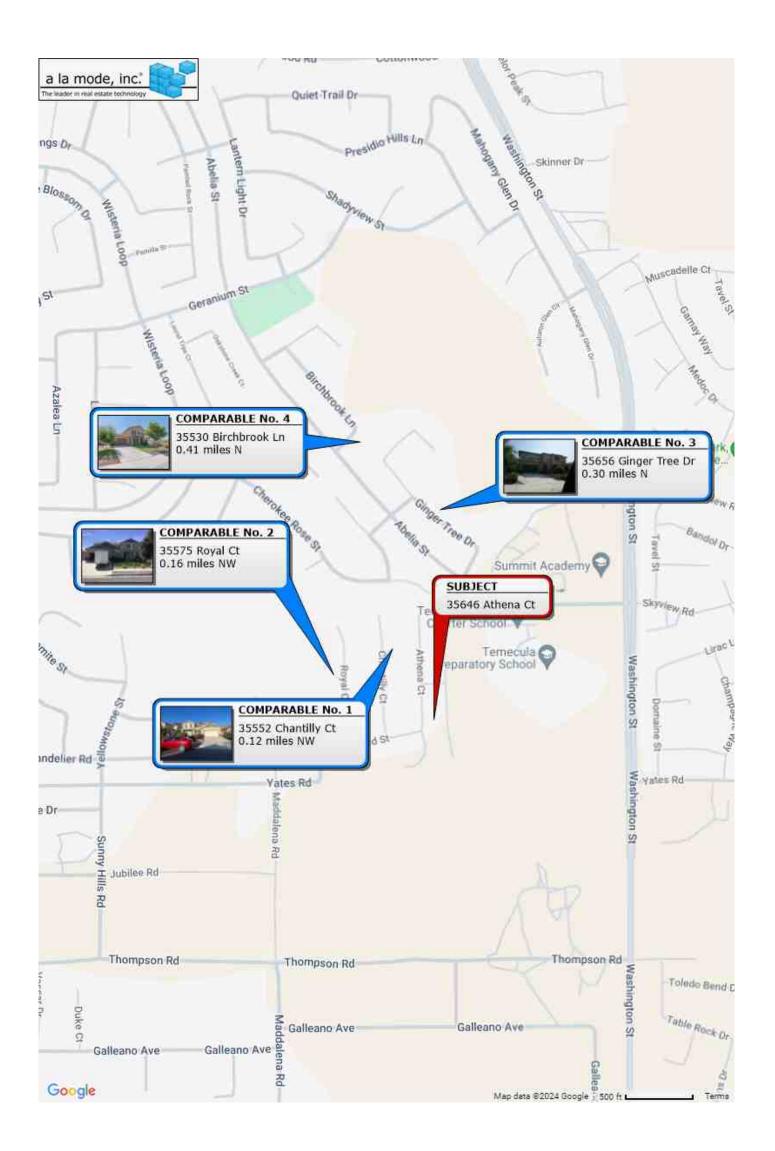
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

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

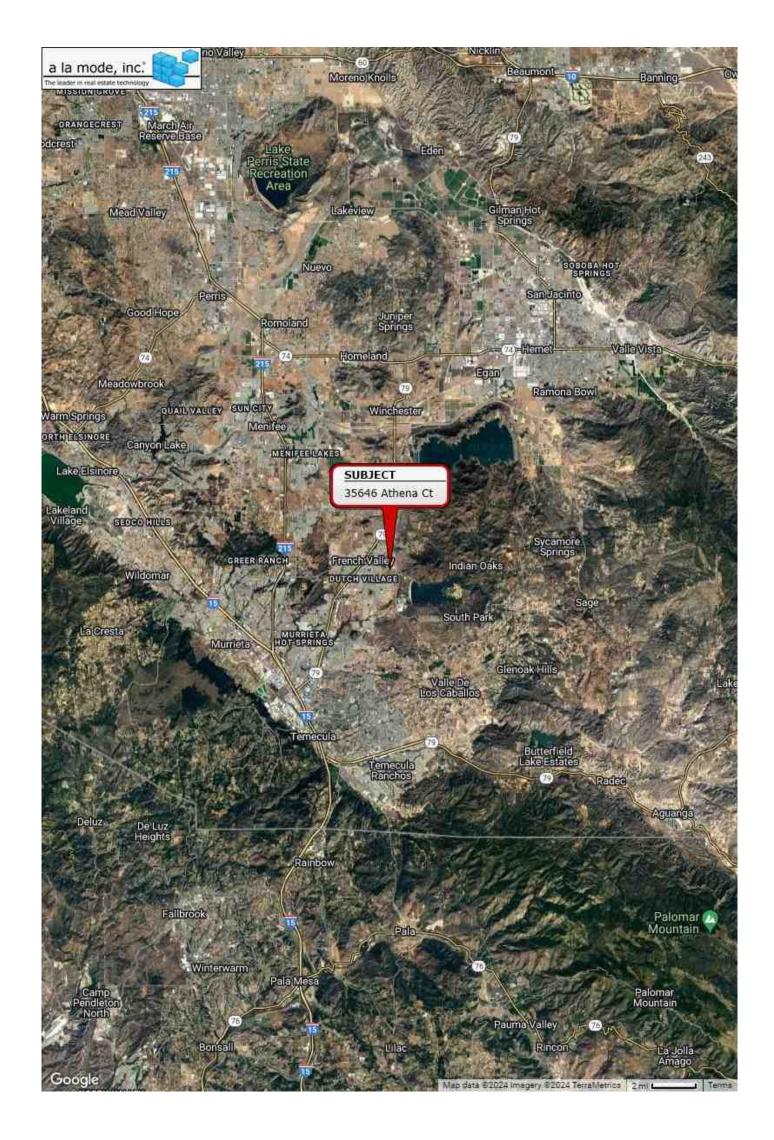
Location Map

Borrower	Neighbor to Neighbor Homes LLC			
Property Address	35646 Athena Ct			
City	Winchester	County Riverside	State CA	Zip Code 92596
Lender/Client	Wedgewood Inc			



Aerial Map

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	35646 Athena Ct				
City	Winchester	County Riverside	State CA	Zip Code 92596	
Lender/Client	Wedgewood Inc				



58308 File No. 35868688

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

00

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

0.3

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

Q4

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

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.

Ω 6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

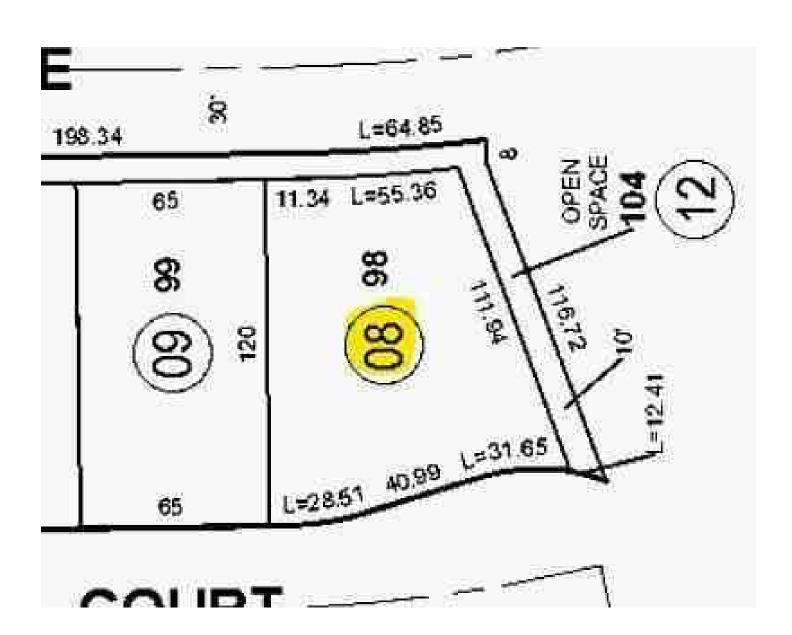
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Plat Map

Borrower	Neighbor to Neighbor Homes LLC			
Property Address	35646 Athena Ct			
City	Winchester	County Riverside	State CA	Zip Code 92596
Lender/Client	Wedgewood Inc			



58308 35868688 **Market Conditions Addendum to the Appraisal Report**

The purpose of this addendum is to provide the lender/cl						•		
neighborhood. This is a required addendum for all appra Property Address 35646 Athena Ct	isai reports with an effectiv	City Winche		Sta	te CA	ZIP Code 9	2506	
Borrower Neighbor to Neighbor Homes LL	.C	OILY VVIIICITE	3161	010	W OA	211 0000 3	12000	
Instructions: The appraiser must use the information rec		asis for his/her conclusion	ons, and must provide support	for the	ose conclusio	ons, regarding		
housing trends and overall market conditions as reported								
it is available and reliable and must provide analysis as i								
explanation. It is recognized that not all data sources will								
in the analysis. If data sources provide the required infor	=		·	-		-		
average. Sales and listings must be properties that comp			-	ea by	a prospective	e buyer of the		
subject property. The appraiser must explain any anoma Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	_		Overall Trei	nd	
Total # of Comparable Sales (Settled)	20	5	8	+	Increasing	Stable		Declining
Absorption Rate (Total Sales/Months)	3.33	1.67	2.67	怈	Increasing	➤ Stable	一片	Declining
Total # of Comparable Active Listings	15	7	7		Declining	X Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.5	4.2	2.6	X	Declining	Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Tre	ıd	
Median Comparable Sale Price	770,000	750,000	759,000			X Stable		Declining
Median Comparable Sales Days on Market	49	8	10	-	Declining	➤ Stable	_	Increasing
Median Comparable List Price	799,000	782,000	815,000			Stable Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	19	29	22		Declining Increasing	Stable Stable		Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance p	98.5 revalent? Yes	99.1 No	99	ዙ	Declining	➤ Stable	ႜ	Increasing
Explain in detail the seller concessions trends for the pas			ım 3% to 5% increasing use o	of huvd			<u>I</u>	increasing
fees, options, etc.). Minimal concessions r	· ·		mi o /o to o /o, morodomy doo o	. buju	011110, 0100111	ig coolo, como	•	
William Goriocoolong	iotod iii tiilo iiidikot t	at tino timo.						
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🔀 No	If yes, explain (incl	uding the trends in listings and	sales	of foreclosed	d properties).		
The data used in the grid above does not i	indicate there were a	ny REO/Short sale	es or other distressed p	rope	rties asso	ciated witl	the re	eported
transactions.								
Cite data sources for above information. CRMI								
	Cand Caral agia no	blic recerds						
CIVIVIE	_S and CoreLogic pu	blic records.						
ON GRAND CONTROL OF THE CONTROL OF T	S and CoreLogic pu	blic records.						
S	, ,		isal report form. If you used ar	nv addi	tional inform	ation, such as		
Summarize the above information as support for your co	onclusions in the Neighborh	ood section of the appra	•	-				
S	onclusions in the Neighborh wn listings, to formulate you	ood section of the appra ur conclusions, provide t	oth an explanation and suppor	t for y	our conclusio	ons.		where
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58308 File No. 35868688

USPAP ADDENDUM

Borrower	Neighbor to Neighbor H	Homes LLC		
roperty Address	35646 Athena Ct			
ity	Winchester	County Riverside	e State CA	A Zip Code 92596
ender	Wedgewood Inc			
This report	was prepared under the f	ollowing USPAP reporting option:		
★ Appraisa	l Report	This report was prepared in accordance with	n USPAP Standards Rule 2-2(a).	
Restricte	d Appraisal Report	This report was prepared in accordance with	n USPAP Standards Rule 2-2(b).	
Dagagaahla	Even a quira. Tima			
	Exposure Time	e for the subject property at the market value sta	ated in this report is: 1-90 d	tave
,	a reactivation expectate anno	,	<u>100 u</u>	layo
Additional C	ertifications			
	to the best of my knowledge	and belief:		
		n appraiser or in any other capacity, regarding tl	he property that is the subject of this rer	port within the
		ding acceptance of this assignment.		70.14
				ithin the three was
		praiser or in another capacity, regarding the pro tance of this assignment. Those services are de		ithin the three-year
	nts of fact contained in this re	-	scribed in the comments below.	
		usions are limited only by the reported assumptions	and limiting conditions and are my person	nal, impartial, and unbiased
	nalyses, opinions, and conclus		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , ,
	wise indicated, I have no prese	ent or prospective interest in the property that is the	subject of this report and no personal inter	rest with respect to the parties
involved.	a with reason to the property	that is the subject of this years at the mortion in all	and with this assistances	
		that is the subject of this report or the parties involv to contingent upon developing or reporting predeterr	<u> </u>	
, , , ,	_	nment is not contingent upon the development or re		on in value that favors the cause of
		e attainment of a stipulated result, or the occurrence		
		ere developed, and this report has been prepared, in		
1 '	at the time this report was prep			
		personal inspection of the property that is the subje		
		d significant real property appraisal assistance to th		re are exceptions, the name of each
individual prov	iding significant real property a	ppraisal assistance is stated elsewhere in this report	í).	
Additional C	omments			
APPRAISER	:	su	PERVISORY APPRAISER: (only	if required)
Signature:	ه ۱۱ حملیمل	Sin	nature:	
Name: Charl		Nar	ma:	
Date Signed: 0	8/25/2024	Dat	e Signed:	
State Certification	#: <u>AR026269</u>		te Certification #:	
or State License	# :	or S	State License #:	
State: CA	Certification or License: 11	Stat		
Expiration Date of			iration Date of Certification or License: pervisory Appraiser Inspection of Subject Prop	nerty.
ESOLIVO DULO UI	<u>UU/24/2U24</u>		Did Not Exterior-only from Street	



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

Charles F. Nofal

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER:

AR 026269

Effective Date: Date Expires: November 5, 2022 November 4, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3068202

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

E&O INSURANCE





LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

Date Issued	Policy Number	Previous Policy Number	
09/07/2023	AAI002845-09	AAI002845-08	

THIS IS A CLAIMS MADE AND REPORTED POLICY COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD PLEASE READ THE POLICY CAREFULLY.

Item	
1. Customer ID: 147151 Named Insured: NOFAL, CHARLES 4622 Buckingham Lane Carlsbad, CA 92010	
 Policy Period: From: 09/20/2022 To: 09/20/2021 12:01 A.M. Standard Time at the address stated in 1 above. 	1
3. Deductible: \$1,000 Fach Claim	7
4. Retrusctive Date: 09/20/2001	7
5. Inception Date: 09/20/2015	7
6. Limits of Liability: A \$300,000 Each Claim B. \$1,000,000 Aggregate	
 Maii all notices, including notice of Ctaim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 967-0652 	
8. Annual Prymium: \$538.00	

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Cottmany.

09/07/2023	De Color	
Date	Authorized Signature	
(A-001 (12/14);	Aspen American Insurance Company	

9. Forms attached at issue. LIA002 (12/14) LIA CA (11/14) LIA012 (12/14) LIA021 (10/14)

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE