APPRAISAL OF REAL PROPERTY LOCATED AT 5660 Mesagrove Ave Whittier, CA 90601 TRACT NO 16426 LOT 12 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 08/23/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

Exterior-Only Inspection Residential Appraisal Report

Loan#58311 File # 2408017C

The purp	ose of this	summan	y appraisal repor	rt is to pro	ovide the	lender/clien	t with an	accurate,	and adequa	telv supp	orted,	opinion of th	ne marl	ket value	of the	subject	property.
Property A				-				City	-	,			State	CA	Zip Code		
Borrower			esagrove Ave			Owner of Pu	hlic Record		Whittier				County			90601	
			ighbor Home			OWING OF FU	DIIC NECUIU	Arı	el Mayorga	1			County	LUS	ANGE	LES	
Legal Desc			NO 16426 L	OT 12				T1					D.F. T				
Assessor's			-018-001					Tax Y					R.E. Ta		3,861		
Neighborho			TTIER					Мар	Reference	675 J4	<u> </u>	_	Census	Tract 5	012.0		
Occupant	X Owner		enant Vaca			Special Asse		0				PUD HOA\$	0		per year	r pe	er month
Property Ri	ights Appraised		Fee Simple	Leasehol	ld	Other (desc	cribe)										
Assignmen	nt Type	Purch	ase Transaction	Refina	ance Transact	tion	Other (d	describe)	Servicin	q							
Lender/Clie	ent We	edgewo	od Inc			Address	2015	Manha	ttan Beach	Blvd. S	Suite	e 100, Redor	ndo Be	each. C	A 9027	78	
Is the subje			d for sale or has it be	en offered for sal	le in the twelv	e months pri				,		,				▼ No	
Report data	a source(s) used	d, offering p	rice(s), and date(s).		THE	MLS										_	
						WILC											
I die	d did no	ot analyze th	ne contract for sale for	r the subject pure	chase transact	tion. Explain	the results of ti	he analysis	of the contract for	r sale or wh	v the a	analysis was not					
performed.		,						,			.,						
	-																
Contract Pr	rico ¢		Date of Contra	not .		le the nron	erty seller the	owner of nu	hlic record?		_	Yes No	Data Sour	ra(c)			
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or res, repo	ort the total dolla	ir amount ar	nd describe the items	to be paid.													
Note: Race	e and the racial	compositi	on of the neighborh	ood are not appi	raisal factors	3.											
	Neig	hborhood	Characteristics				One-U	Init Housing	Trends			One-	Unit Hou	sing	Pr	esent Land U	lse %
Location	Urban	X	Suburban	Rural	Property Va	lues	Increasing	×	Stable	Decl	lining	PRICE		AGE	One-Uni	t	85 %
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Growth	Rapid		Stable	Slow	Marketing T		Under 3 m		3-6 mths		r 6 mth		Low	3	Multi-Fa	mily	
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Dimension	SEE F	LAT M	AP			Area 7	7,709 sf		Sha	pe IRF	REG	GULAR		View N;	Res;		
Specific Zo	oning Classificati	ion	WHR106			Zoning De	escription	SINGL	E FAMILY	RESID	DEN	CE					
Zoning Cor	mpliance	X Legal	Legal Nonco	onforming (Grand	dfathered Use))	No Zoni	ina	1 101 1 / -116								
la tha biaba								g	Illegal (describe	:)							
is the night	est and best use	of subject	property as improved	(or as proposed	per plans and				lilegal (describe	:)		▼ Yes	No	If No, descr	ibe	HIGHES	ST
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	sales	in the	subject	neighbo			the past twelve month			sale pri			^					
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FEATURE		SUBJECT			CON	VIPAKAB	SLE SALE # 1		CO	MPAKAB	LE SALE # 2			UU	MPARAB	ILE SALI	E#3	
Address 5660 Mesagrove	Ave			1132	1 India	ına S	t	1171	2 N Ci	ircle D)r		5326	Adele	e Ave			
Whittier, CA 9060	01			Whitti	ier, CA	4 906	01	Whit	tier, CA	A 906	01		Whitt	ier, C	A 906	01		
Proximity to Subject				0.55 ו	miles E	E		0.87	miles	E			0.45	miles	NE			
Sale Price	\$						\$ 750,000				\$	795.000				\$	93	0,000
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VALUE ADJUSTMENTS	L	DESCRIPTIO	UN	DE	SCRIPTIO	IN	+(-) \$ Adjustment	_	ESCRIPTIO	JN	+(-) \$	Adjustment	Di	SCRIPTI	UN	+	(-) \$ Adjust	ment
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Date of Sale/Time				s04/2	4;c04/	24		s07/2	24;c07	/24			s03/2	4;c02	/24			
Location	N;Re	es.		N;Res	s·			N;Re					N:Re					
Leasehold/Fee Simple		SIMPL	F		simpl	F			SIMPL	F				SIMP	ıF			
Site	7,70			5,451			+15,806					0	8,065					0
View							+ 15,600											- 0
	N;Re			N;Res					ySky;			-15,000						
Design (Style)		;Bunga	Mole		3unga	low			Bunga	alow	-			Bunga	alow	1		
Quality of Construction	Q4			Q4			-	Q4			-		Q4			1		
Actual Age	70			82				64				0	67			1		0
Condition	C4			C4				C4				+35,000	C4				3	5,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths			Total	Bdrms.	Baths			
Room Count	7	4	2.0	7	3	1.0	+10,000	9	4	2.0		0	8	3	3.0		_1	0,000
Gross Living Area		1.740		'	1,396		+27,500		1,619			+9.700		2,105				9,200
Basement & Finished	0sf	1,140	,	0sf	1,000	1	-21,300	0sf	1,018	, .,	 	. 5,100	0sf	۷, ۱۷	. 1	1	-2	.5,200
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Energy Efficient Items	NON	NE NO	TED	NON	E NOT	ΓED		NON	IE NO	TED			NON	E NO	TED			
Garage/Carport	2dw			2dw				2ga2	dw			-20,000	2gd1	dw			-2	0,000
Porch/Patio/Deck	POR	RCH/PA	ATIO	POR	CH/PA	TIO		POR	CH/P/	ATIO			POR	CH/P/	ATIO			
FIREPLACES		REPLAC			EPLA			_	REPLA					EPLA				
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Net Adjustment (Total)				X	+ [٦.	\$ 58,306	s X	1 + [٦.	\$	14,700		+ 1	X -	s	10	4,200
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Exterior-Only Inspection Residential Appraisal Report

Loan#58311 File# 2408017C

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Scope of Work: In the preparation of this appraisal, the appraiser has mad					
interviews with people considered informed regarding the region, area, sub-					
sales. This information was analyzed to document the various environment market value of the subject property. The scope of the appraisal also gave	, , , ,				
comparables. When conflicting information was provided, the source deen					
not included in the report nor used as a basis for the valuation conclusion.					
This appraisal report is intended for use by the private client or their assign					
is the property of the party ordering the report regardless of who pays the t					
release from the ordering party and/or the Appraiser. Copies may be releat party participating in the transaction as deemed by the lender and provider		omeowner, atto	ney of record a	nd/or any o	other
party participating in the transaction as deemed by the lender and provided	i by law.				
Indicated in the neighborhood section of the report, this estimate is based	on the observations o	f the market time	es for listings an	ıd sales wi	thin the
immediate area and the ratio of listings to closed sales. Considered were t	rends in economic, so	cial, environme	ntal and governi	mental influ	uences
affecting the region, local economy, and the subject's neighborhood. Cons			enities which ca	n have a p	ositive
impact on market time. Market time assumes the subject was aggressively	marketed through no	rmal channels.			
Condition Addendum: No warranty of the subject is given or implied. No lia	bility is assumed for t	ho etructural of	machanical alan	nonte of the	0
property. This appraisal has not been prepared for the purpose of certifying					
plumbing systems. Nor has the appraisal been prepared for the purpose of					
insects, that the property does not contain hazardous materials, or that the					
affect its value. Finally, this appraisal is not intended to certify the soundne	ss of the geological a	nd soil condition	s of the property	/.	
Cost Approach: The cost approach was considered, but not utilized to make			o many variable	s, due to fe	ew lot
sales and builders costs to make an accurate cost approach. Therefore it is	s given no weight in th	nis report.			
	(not required by Fannie Mae)				
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)				
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Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) MARSHALL AND SWIFT COST HANDBOOK, SEE ATTACHED SKETCH USING THE ABSTRACTION METHOD. ESTIMATED REMAINING ECOI ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data MARSHALL AND SWIFT Quality rating from cost service AVG Effective date of cost data 03/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) COST ESTIMATES WERE TAKEN FROM THE MARSHALL AND SWIFT COST HANDBOOK, LAND/VALUE RATIO IS TYPICAL FOR THE AREA AND SHOULD NOT AFFECT THE SUBJECT PROPERTIES MARKETABILITY OR VALUE. THE LAND TO VALUE RATIO IS TYPICAL FOR THE SUBJECT PROPERTIES MARKET AREA. Estimated Remaining Economic Life (HUD and VA only) 35 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) NOT F PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project Total number of phases Total number of units rented Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Does the project contain any multi-dwelling units? Yes No	A, LAND/VALUE RATINOMIC LIFE - 35 YEA OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 221 Depreciated Cost of Improvement "As-is" Value of Site Improvement "INDICATED VALUE BY COST APPI E (not required by Fannie Mae) 0 = \$ REQUIRED IFOR PUDs (if applicable) No Unit type(s) D y is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversi	O IS TYPICAL IRS. 1,740 Sq.R. @ \$	255.00 External	= \$	540,000 443,700 443,700 221,850 50,000 811,850

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

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

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

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

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

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

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, 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.

Loan#58311 File # 2408017C

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal 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.

Loan#58311 File# 2408017C

Fannie Mae Form 2055 March 2005

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or me	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	
I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
APPRAISER Robert P Charibeh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Robert P Gharibeh Company Name West Coast Appraisals (310) 560-2170	NameCompany Name
Company Name West Coast Appraisals (310) 560-2170 Rompany Address 8400 Alverstone Ave	Company Address
Los Angeles, CA 90045	
Telephone Number (310) 560-2170	Telephone Number
Email Address rgharibeh@msn.com Date of Signature and Report 08/26/2024	Email Address
Date of Signature and Report 08/26/2024 Effective Date of Appraisal 08/23/2024	Date of Signature State Certification #
State Certification #	or State License #
or State License # AL034184	State
or Other (describe) State #	Expiration Date of Certification or License
State CA Expiration Date of Certification or License 05/27/2026	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
5660 Mesagrove Ave	Did inspect exterior of subject property from street
Whittier, CA 90601	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 810,000	
LENDER/CLIENT	COMPARABLE SALES
Name CLEAR CAPITAL	Did not inspect exterior of comparable sales from street
Company Address Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278	Date of Inspection
Email Address	

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 6 of 6

Exterior-Only Inspection Residential Appraisal Report

Loan#58311 File # 2408017C

							opoono							File #	2408	0170		
FEATURE		SUBJECT			CO	MPARAB	E SALE #	4		CO	MPARABL	E SALE #	5		CO	MPARABL	E SALE #	6
Address								7					J					0
Address 5660 Mesagrove	Ave			5518	Rock R	ine Av	е		1030	05 Dev	/eron [)r		1202	2 Bev	erly D	r	
Whittier, CA 9060	1			Whit	tier C	A 906	01		Whit	ttier C	A 906	01		Whitt	tier C	A 906	01	
Proximity to Subject) i						01					01					01	
				0.39	miles	E			0.50	miles	NE			0.95	miles	E		
Sale Price	\$						\$	759,500				\$	875,000				\$	900,000
Sale Price/Gross Liv. Area	\$		og ff	e		- oa#		700,000			- 00 ft		070,000			on ft		300,000
	φ		sq.ft.	٩	501.6	5 sq.ft.			\$	637.7	6 ^{sq.ft.}			\$	553.1	/ Sq.it.		
Data Source(s)				THEN	/II S#P\	N2406	3510MR;E	OM 16	THE	MI S#W	1924070	0682MR;D	OM 5	THEM	/II S#P\	N24143	3742MR;E	ом 6
Verification Source(s)																		
							r / D# 38					Γ / D# 34					Γ / AGEI	
VALUE ADJUSTMENTS	D	ESCRIPTIO 1 4 1	N	D	ESCRIPTI	ION	+(-)\$	Adjustment	[DESCRIPTI	ION	+ (-) \$ A	djustment	D	ESCRIPTI	ON	+(-)\$	Adjustment
Sales or Financing							.,,	-				- '	-				.,,	-
Sales of Fillationing				Arml	_th				Arm	Lth				Listir	ıg			
Concessions				Conv	/ ·O				Con	v:0				PFN	DING:	0		
Date of Sale/Time				_	, -	1/0.4					1/0.4							
				s06/2	24;c04	1/24			s05/	24;c04	1/24			c08/2	24			
Location	N;Re	s.		A;Re	es.			+20,000	N·R	es.				N;Re	es.			
Leasehold/Fee Simple			_					20,000			. –							
	FEE	SIMPL	<u>.E</u>	FEE	SIMP	LE			FEE	SIMP	LE			FEE	SIMP	LE		
Site	7,709	9 sf		7,67	6 sf			0	11.0	37 sf			-23,296	6.856	3 sf			+5,971
View																		-,
	N;Re			N;Re					N;Re					N;Re				
Design (Style)	DT1:	Bunga	low	DT1:	Bunga	alow			DT1	;Bunga	alow			DT1:	Bunga	alow		
Quality of Construction									Q4	, ,								
· · · · · · · · · · · · · · · · · · ·	Q4			Q4										Q4				
Actual Age	70			69				0	76				0	74				0
Condition	C4			C4				+35,000						C3				
	_							+აა,∪∪∪				-				1		-75,000
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7	4	2.0	8	3	2.0		0	8	4	2.0		0	7	3	1.1		+5,000
				0			-		_			+		<u>'</u>		1	-	
Gross Living Area	L	1,740	sq.ft.	L	1,51	4 sq.ft.	L	+18,100	L	1,37	2 sq.ft.	L	+29,400	L	1,627	7 sq.ft.	L	+9,000
Basement & Finished	0sf			0sf					0sf					0sf				
	USI			USI					USI					USI				
Rooms Below Grade	L			L			L		L			<u></u>		L			L	
Functional Utility	Δ\/⊏	RAGE		Δ\/⊏	RAGE	=			Δ\/⊏	RAGE	=			Δ\/⊏	RAGE			•
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Loan#58311 File No. 2408017C

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Sale or Financian Consessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions Location & View
Res RH	Residential	Location & View Sale or Financing Concessions
rr	USDA - Rural Housing Recreational (Rec) Room	Sale or Financing Concessions 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
	•	

UAD Version 9/2011 (Updated 1/2014)

Market Conditions Addendum to the Appraisal Report

Loan#58311 e No. 2408017C

The purpose of this addendum is to provide the lender/client with a c			crius ariu coriuiti							
neighborhood. This is a required addendum for all appraisal reports v	WITH AN Effective date on or after A	·						7ID Codo		
Property Address 5660 Mesagrove Ave	•	UIL	y Whittier		٥	ate CA		ZIP Code 906	01	
Borrower Neighbor to Neighbor Homes LL				ned for these sensitivities were	rdina.					
Instructions: The appraiser must use the information required on this				-	-					
housing trends and overall market conditions as reported in the Neigl					extent					
it is available and reliable and must provide analysis as indicated belo										
explanation. It is recognized that not all data sources will be able to p										
in the analysis. If data sources provide the required information as ar	n average instead of the median, t	he appraiser sh	ould report the a	vailable figure and identify it as a	ın					
average. Sales and listings must be properties that compete with the	subject property, determined by a	applying the cri	teria that would b	e used by a prospective buyer of	of the					
subject property. The appraiser must explain any anomalies in the da	ata, such as seasonal markets, ne	w construction,	foreclosures, et).						
Inventory Analysis	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months			C	Overall Trend		
Total # of Comparable Sales (Settled)	14		9	7	1	Increasing	X	Stable	П	Declining
Absorption Rate (Total Sales/Months)	2.33		.00	2.33	╅	Increasing	岗		Ħ	Declining
Total # of Comparable Active Listings	3		2	4	-	Declining	-	Stable	H	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.3		<u>2</u>).7	1.7	-	Declining	_	Stable	H	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		-6 Months	Current – 3 Months				Overall Trend	ш	
Median Comparable Sale Price						Increasing		Stable	\Box	Declining
Median Comparable Sales Days on Market	797,500		5,000	795,000		Declining	H	Stable	H	
Median Comparable List Price	9		6	16		-	H	Stable	X	
· · · · · · · · · · · · · · · · · · ·	827,000		3,000	899,150			ዞ		닏	Declining
Median Comparable Listings Days on Market	9		6	36		Declining	Щ	Stable	X	
Median Sale Price as % of List Price	105		02	94	_ _	Increasing	Ш	Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No				Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months	s (e.g., seller contributions increas	sed from 3% to	5%, increasing u	se of buydowns, closing costs,	condo					
fees, options, etc.). SELLER CONCESSIO	ONS ARE PREVALEI	NT IN TH	E SUBJEC	CT PROPERTIES M	IARKE	T AREA.	НО	WEVER 1	HE	Y
WERE RANDOM AND DID NOT APPEAR						,				
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	If yes, ex	xplain (including	the trends in listings and sales o	f foreclass	ed properties).				
,										
REO/BANK SALES ARE MINIMAL IN THE	E IVIAKNE I AKEA AI	ND HAVE	LITTLE I	O NO AFFECT ON	IHE	MAKKE I.				
Cite data sources for above information.										
	MLS									
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Summarize the above information as support for your conclusions in		appraisal repor	t form. If you use	ed any additional information, su	ch as					
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Freddie Mac Form 71 March 2009

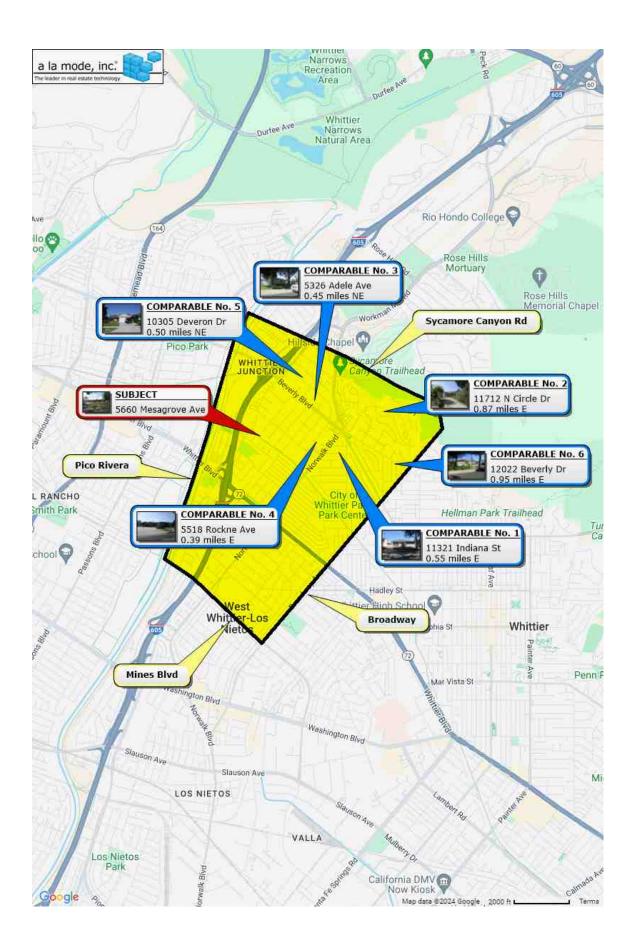
USPAP ADDENDUM

Loan#58311

		SI AI ADDLINDOW File No. 2408017C
Borro	Neighbor to Neighbor Homes LLC	
Prop	erty Address 5660 Mesagrove Ave	
City	Whittier	County LOS ANGELES State CA Zip Code 90601
Lend		
_	vveagewood mo	
	This report was prepared under the following USPAP reporting option:	
	Appraisal Report This report was prepared in ac	cordance with USPAP Standards Rule 2-2(a).
	Appraisal neport	Cordance with OSPAP Standards Hule 2-2(a).
	Restricted Appraisal Report This report was prepared in ac	cordance with USPAP Standards Rule 2-2(b).
L		
_		
	Reasonable Exposure Time	
	My opinion of a reasonable exposure time for the subject property at the market value	e stated in this report is: 0-75
		PROPERTY AT THE OPINION OF VALUE INDICATED IS ESTIMATED
		ROPERTY AT THE OPINION OF VALUE INDICATED IS ESTIMATED
	WITHIN 75 DAYS.	
_		
г		
	Additional Certifications	
	I certify that, to the best of my knowledge and belief:	
		ing the property that is the authors of this report within the
	I have NOT performed services, as an appraiser or in any other capacity, regard	ing the property that is the subject of this report within the
	three-year period immediately preceding acceptance of this assignment.	
	THAVE newformed consists and account to the constant of the co	a managh, that is the publicat of this way of wife in the street of the
	I HAVE performed services, as an appraiser or in another capacity, regarding the	
	period immediately preceding acceptance of this assignment. Those services ar	e described in the comments below.
	- The statements of fact contained in this report are true and correct.	
	·	eported assumptions and limiting conditions and are my personal, impartial, and unbiased
	professional analyses, opinions, and conclusions.	ported accumpations and initially continuous and are my porconal, impartial, and ambiacou
		avancely that is the subject of this vancel and no provided interest with vacancel to the position
		property that is the subject of this report and no personal interest with respect to the parties
	involved.	
	- I have no bias with respect to the property that is the subject of this report	or the parties involved with this assignment.
	- My engagement in this assignment was not contingent upon developing or	r reporting predetermined results.
	- My compensation for completing this assignment is not contingent upon the	ne development or reporting of a predetermined value or direction in value that favors the cause of
		ult, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
		as been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
		as been prepared, in comornity with the official standards of Professional Appraisal Practice that
	were in effect at the time this report was prepared.	
	- Unless otherwise indicated, I have made a personal inspection of the properties of	
	 Unless otherwise indicated, no one provided significant real property appra 	isal assistance to the person(s) signing this certification (if there are exceptions, the name of each
	individual providing significant real property appraisal assistance is stated els	sewhere in this report).
-		
	Additional Comments	
L		
Δ	PPRAISER:	SUPERVISORY APPRAISER: (only if required)
-		coco
	K Min IV	
Si	ignature:	Signature:
	Robert P Gharibeh	Name:
	ate Signed: 08/26/2024	Date Signed:
St	tate Certification #:	State Certification #:
10	State License #: AL034184	or State License #:
St	tate: CA	State:
	xpiration Date of Certification or License: 05/27/2026	Expiration Date of Certification or License:
	* * * * * * * * * * * * * * * * * * *	Supervisory Appraiser Inspection of Subject Property:
L	tective Date of Appraisal: 08/23/2024	
		Did Not Exterior-only from Street Interior and Exterior

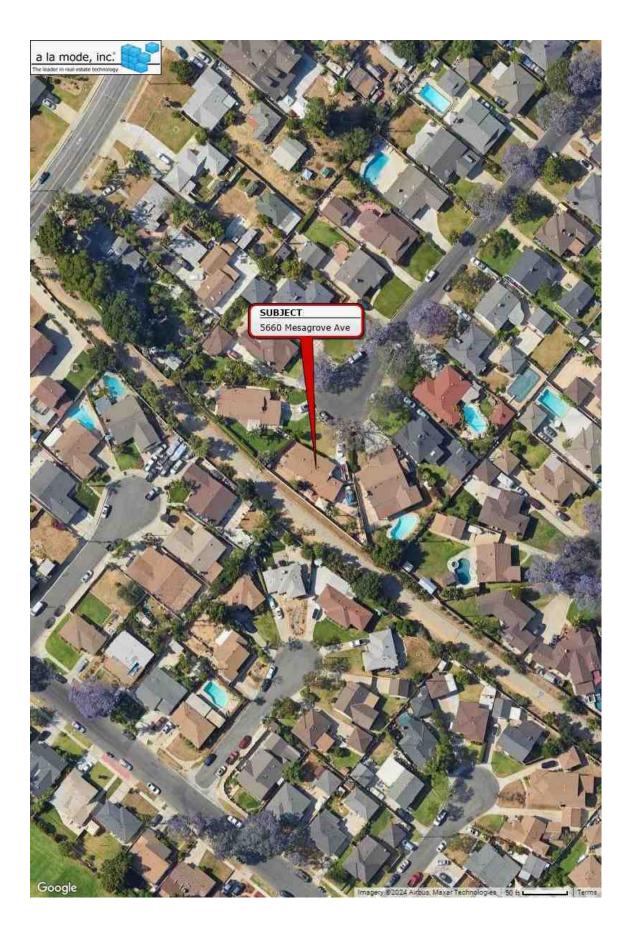
Location Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	State	CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							



Aerial Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	State	CA	Zip Code	90601	
Landar/Cliant	Wodgowood Inc							



Plat Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	Sta	e CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							



Appraiser License

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	State	CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							



E&O Insurance

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	Sta	e CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							

Accelerant National Insurance Company

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

 Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27, 2024 To: January 27, 2025

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

 4. Limit of Liability:
 Each Claim
 Policy Aggregate

 Damages Limit of Liability
 4A. \$ 500,000
 4C. \$ 1,000,000

 Claim Expenses Limit of Liability
 4B. \$ 500,000
 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

Each Claim Aggregate 5A. \$500 5B. \$1,000

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

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

OREP Insurance Services: Info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

9. Program Administrator: OREP Insurance Services, LLC - appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

Cupplemental Addendum

Supplemental Addendum	File No. 2408017C						
mes LLC							
County LOC ANOTI EC	State OA 7in Code OOCO4						

Borrower Neighbor to Neighbor Hom Property Address 5660 Mesagrove Ave Whittier LOS ANGELES Zip Code 90601 Lender/Client Wedgewood Inc

SUPPLEMENTAL ADDENDUM

NEIGHBORHOOD AND SITE COMMENTS:

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF WHITTIER, CALIFORNIA. THE NEIGHBORHOOD IS A SUBURBAN RESIDENTIAL COMMUNITY OF MEDIUM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS IN CLOSE PROXIMITY TO NEIGHBORHOOD SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

SITE COMMENTS:

THE SUBJECT IS REMOVED FROM HEAVILY TRAVELED THOROUGHFARES AND THEREFORE DOES NOT SUFFER FROM DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

SALES COMPARISON COMMENTS:

FIVE OF THE COMPARABLES ARE CONFIRMED CLOSED SALES AND ONE IS A PENDING LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR. ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES.

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR CREDIT, LOCATION, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, AIR CONDITIONING, ADU AND GARAGÉ. ALL ADJUSTMENTS ÁRE CONSIDÉRED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA.

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 500 SQUARE FEET AT \$7.00 A SQUARE FOOT, NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 500 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 500 SQUARE FEET. LOT SIZE ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

A LOCATION ADJUSTMENT (\$20,000.00) WAS MADE TO COMPARABLE NUMBER FOUR SINCE THIS COMPARABLE BACKS LARGER RESIDENTIAL COMPLEXES AND HAS AN INCREASE IN NOISE. LOCATION ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLES NUMBER TWO AND FOUR HAVE THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$35,000.00) WAS MADE SINCE THE SUBJECT HAS A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS, COMPARABLE NUMBER THREE HAS THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$35,000.00) WAS MADE SINCE THIS COMPARABLE HAS A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS. A LARGER ADJUSTMENT (\$75,000.00) WAS MADE TO COMPARABLE NUMBER SIX SINCE THIS COMPARABLE IS REMODELED AND HAS A SUPERIOR KITCHEN AND BATHROOMS. CONDITION ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

BATHROOM ADJUSTMENTS (\$5,000.00 FOR EACH 1/2 BATHROOM) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 50 SQUARE FEET AT \$80.00 A SQUARE FOOT. SQUARE FOOTAGE ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

AIR CONDITIONING ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS

WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

GARAGE ADJUSTMENTS (\$10,000.00 FOR EACH CAR) WERE MADE BASED ON A PAIRED SALES

ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA

ADU ADJUSTMENTS (\$50,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL CONDITION THEN THE ACTUAL AGE.

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

NO BEDROOM COUNT ADJUSTMENT WAS MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL SQUARE FOOTAGE THAN THE ACTUAL BEDROOM COUNT. NO BEDROOM COUNT ADJUSTMENTS ARE **NECESSARY**

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

Supplemental Addendum

	ouppic	illiGiita	ii Auuciiuuiii			100 No. 24080	176	
Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	State	CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							

File No. 04000470

FINAL RECONCILIATION COMMENTS:

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH WAS CONSIDERED HOWEVER HAD LESS WEIGHT AND CONSIDERATION DO TO THE LACK OF RENTAL SINGLE FAMILY PROPERTIES AND CONDOMINIUMS IN THE SUBJECTS MARKET AREA; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THERE WERE RENTAL COMPARABLES IN THE SUBJECTS MARKET AREA HOWEVER THERE WERE MORE CLOSED COMPETING SALES THAN MARKET RENTALS. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER ONE SINCE IT IS THE MOST SIMILAR CLOSED COMPETING SALE WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER TWO, THREE AND FOUR SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER FIVE SINCE IT IS THE LEAST MOST SIMILAR CLOSED COMPETING SALE. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER SIX SINCE IT IS A PENDING LISTING AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

ADDITIONAL COMMENTS:

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE UPPER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN OVER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY. THE SUBJECTS EFFECTIVE AGE IS BELOW THE ACTUAL AGE DO TO THE REMODELING / UPDATING COMPLETED AT THE PROPERTY SINCE BEING BUILT.

URAR : Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE TYPICAL WITH RISING RATES SINCE 2022. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 75 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 75 SALES WAS 9 DAYS.

Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	Stat	CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							



Subject Front

5660 Mesagrove Ave

Sales Price

 Gross Living Area
 1,740

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 7,709 sf

 Quality
 Q4

 Age
 70



Street Scene



Street Scene Other Direction

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	5660 Mesagrove Ave							
City	Whittier	County	LOS ANGELES	State	CA	Zip Code	90601	
Lender/Client	Wedgewood Inc							



Comparable 1

11321 Indiana St

Prox. to Subject 0.55 miles E 750,000 Sale Price Gross Living Area 1,396 Total Rooms Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 5,451 sf Site Q4 Quality Age 82



Comparable 2

11712 N Circle Dr

Prox. to Subject 0.87 miles E Sale Price 795,000 Gross Living Area 1,619 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; B;CtySky; View Site 7,437 sf Quality Q4 Age 64



Comparable 3

5326 Adele Ave

Prox. to Subject 0.45 miles NE Sale Price 930,000 Gross Living Area 2,105 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; N;Res; View 8,065 sf Site Quality Q4 Age

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC								
Property Address	5660 Mesagrove Ave								
City	Whittier	County	LOS ANGELES	S	ate	CA	Zip Code	90601	
Lender/Client	Wedgewood Inc								



Comparable 4

5518 Rockne Ave

Prox. to Subject 0.39 miles E Sale Price 759,500 Gross Living Area 1,514 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location A;Res; View N;Res; 7,676 sf Site Q4 Quality Age 69



Comparable 5

10305 Deveron Dr

Prox. to Subject 0.50 miles NE Sale Price 875,000 Gross Living Area 1,372 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 11,037 sf Quality Q4 Age 76



Comparable 6

12022 Beverly Dr

Prox. to Subject 0.95 miles E Sale Price 900,000 Gross Living Area 1,627 Total Rooms Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; N;Res; View Site 6,856 sf Q4 Quality Age 74