APPRAISAL OF



LOCATED AT:

2495 Tequestra Tustin, CA 92782

FOR:

Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

BORROWER:

Neighbor to Neighbor Homes LLC

AS OF:

September 5, 2024

BY:

Tamra Miller

Clear Capital Wedgewood Inc 2015 Manhattan Beach Blvd Suite 100 Redondo Beach, CA, 90278

File Number: CndExtTequestra

In accordance with your request, I have appraised the real property at:

2495 Tequestra Tustin, CA 92782

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of September 5, 2024

is:

\$1,204,000 One Million Two Hundred Four Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Tamra Miller

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

File No. CndExtTequestra

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Exterior-Only Inspection Individual Condominium Unit Appraisal Report File No. CndExtTequestra Describe the condition of the project and quality of construction. Average quality condominiums in overall average condition. Average marketability appeal for the area. Describe the common elements and recreational facilities. Walkways, landscaping and common areas. Are any common elements leased to or by the Homeowners' Association? Yes XNo If Yes, describe the rental terms and options. Is the project subject to a ground rent? Yes X No If Yes, \$ _____ per year (describe terms and conditions) Are the parking facilities adequate for the project size and type? X Yes No If No, describe and comment on the effect on value and marketability. I did X did not analyze the condominium project budget for the current year. Explain the results of the analysis of the budget (adequacy of fees, reserves, etc.), or why the analysis was not performed. CC & R's were not reviewed and an extraordinary assumption and hypothetical condition that no unusual items and conditions concerning subject property and management is adequate and no adversely impacts marketability and transfer of ownership. Are there any other fees (other than regular HOA charges) for the use of the project facilities? Yes X No If Yes, report the charges and describe. Compared to other competitive projects of similar quality and design, the subject unit charge appears 🔲 High 🛛 🗶 Average 🔲 Low If High or Low, describe. Are there any special or unusual characteristics of the project (based on the condominium documents, HOA meetings, or other information) known to the appraiser? Yes X No If Yes, describe and explain the effect on value and marketability. Annual assessment charge per year per square feet of gross living area = \$ 3.40 | Electricity Gas Water Sewer Cable X Other Ins/landscaping | | X Assessment and Tax Records Prior Inspection Property Owner Unit Charge \$ 502.00 per month X 12 = \$ 6,024 per year Utilities included in the unit monthly assessment None Heat Air Conditioning Source(s) Used for Physical Characteristics of Property Appraisal Files X MLS Data Source for Gross Living Area MLS/Public Records Other (describe) General Description Car Storage Amenities Appliances Fireplace(s) # 0 X Refrigerator Average Floor # 1 None # of Levels 2 X Garage Covered Open Woodstove(s) # 0 X Range/Oven Average X Disp X Microwave Heating Type FAU Fuel Gas X Deck/Patio Deck/Patio # of Cars 2 X Porch/Balcony Porch X Dishwasher Average X Central AC Individual AC Assigned __ Owned Other None X Washer/Dryer Average Other (describe) Parking Space # 0 6 Rooms 2 Bedrooms 2.1 Bath(s) 1,772 Square Feet of Gross Living Area Above Grade Finished area **above** grade contains: If No, describe and comment on compatibility to other projects in the market area. Are the heating and cooling for the individual units separately metered? X Yes No Additional features (special energy efficient items, etc.). See Attached Addendum. Describe the condition of the property (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;Exterior inspection completed on the subject property. Prior MLS listing Withdrawn (MLS#24392167) MLS listing verified subject has two bedrooms, two and half bathrooms, however no interior photos are available for review on MLS listing. Yes X No If Yes, describe Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? X Yes No If No. describe. I X did did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research X did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Data source(s) Realist My research did X did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale. Data source(s) Realist Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 3 ITEM SUBJECT COMPARABLE SALE NO. 2 Date of Prior Sale/Transfer 07/26/2024 \$769,948 Price of Prior Sale/Transfer Realist Realist Realist Realist Data Source(s)

Effective Date of Data Source(s) 09/05/2024 09/05/2024 09/05/2024 09/05/2024 09/05/2024

Analysis of prior sale or transfer history of the subject property and comparable sales Prior sale transfer reported for the subject on 07/26/2024 as a Notice Of Trustee's Sale for \$769,948. Additional sale transfers for subject recorded on 04/25/2024 and 04/11/2024 for \$759,909 as a Notice Of Sale and 04/11/2024 for \$0 reported as a Notice of Sale; 12/01/2023 for \$742,059 for Notice Of Trustee's Sale; Notice of Default on 09/07/2023 for \$11,046 for Lien HOA, Notice Of Trustee's Sale on 08/01/2023 for \$730,100, Notice Of Default on 04/27/2023 for \$358,537. No reported prior sales of comparable sales 2-8 in the past 12 months. Prior sale reported on comp 1 on 03/27/2024 for \$0.

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

File No. CndExtTequestra

						1,395,000				
FEATURE	rable sales in the subject ne					to \$ 1,350,000	ALENC A			
FEATURE	SUBJECT		LE SALE NO. 1		LE SALE NO. 2	COMPARABLE S 12626 Nicklaus Lr				
Address and 2495 Tec	•	2466 Aquasant		2356 Tryall	2702	-, Tustin, CA 92782				
Unit # -, Tustin, CA S Project Name and Corte		-, Tustin, CA 92 Corte Villa	2102	-, Tustin, CA 92 Ventana	2102	Tustin Del Verde				
Phase 1	e villa	1		1		1				
Proximity to Subject		0.10 miles SW		0.42 miles SW		0.49 miles SW				
Sale Price	\$	01101111100011	\$ 1,250,000	0.12111100 011	\$ 1,155,000	\$	1,098,888			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 675.68 sq. ft.		\$ 787.32 sq. ft.		\$ 594.64 sq. ft.	, ,			
Data Source(s)			3211793;DOM 4		4051567;DOM 8		2607;DOM 9			
Verification Source(s)		Doc #300385/F	Realist	Doc #98533/Re	ealist	Doc #Not Found/F	Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment			
Sale or Financing		ArmLth		ArmLth		ArmLth				
Concessions		Cash;0		Conv;0		Conv;0				
Date of Sale/Time	N;Feeder St;	s12/23;c11/23 N;Res;	0	s04/24;c03/24 N;Feeder St;		s07/24;c06/24 N;Res;	0			
Location Leasehold/Fee Simple	Fee Simple	Fee Simple	0	Fee Simple		Fee Simple	U			
HOA Mo. Assessment	\$502	\$462	0	\$400	0	\$303	0			
Common Elements	Pool/Spa/Tennis	Pool/Spa/Tenn		Pool/Spa/Tenn		Pool/Spa	0			
and Rec. Facilities	Gated Comm	Gated Comm		Gated Comm		No Gate	30,000			
Floor Location	1	1		1		1				
View	N;Res;	B;Glfvw;	-45,000	N;Res;		N;Res;				
Design (Style)	RT2L;Contemp	RT2L;Contemp		RT2L;Contemp)	RT3L;Contemp	0			
Quality of Construction	Q4	Q4		Q4		Q4				
Actual Age	32	31	0		0		0			
Condition	C3	C3		C3	-	C3	_			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	18,000		0			
Room Count	6 2 2.1	6 2 2.1		7 3 2.0	18,000	7 3 2.1				
Gross Living Area Basement & Finished	1,772 sq. ft.	1,850 sq 0sf	. ft. 0	1,467 so	q. ft. 31,400	1,848 sq. ft.	0			
Rooms Below Grade	051	051		051		051				
Functional Utility	Average	Average		Average		Average				
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC				
Energy Efficient Items	Appliances	Appliances		Appliances		Appliances				
Garage/Carport	2g;garage	2g;garage		2g;garage		2g;garage				
Porch/Patio/Deck	Deck/Patio	Deck/Patio		Deck/Patio		Deck/Patio				
			15.000		40.400					
Net Adjustment (Total)		+ X-	\$ 45,000	X +	\$ 49,400	X +	30,000			
Adjusted Sale Price of Comparables		Net Adj3.6% Gross Adj. 3.6%	\$ 1,205,000	,	\$ 1,204,400	1 '	1,128,888			
Summary of Sales Compar	ison Approach See Atta			11070	1,201,100	O103371aj. 211 70 \$\psi\$	1,120,000			
, ,										
-										
Indicated Value by Sales C	omparison Approach \$ 1 2	204.000								
Lizzinz Falac by Galos C			ROACH TO VALUE (r	not required by Fan	nie Mae)					
Estimated Monthly Market I	Rent \$	X Gross Rent Multip	ier = \$	Indi	cated Value by Income A	Approach				
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) The income approach is not considered applicable for predominantly owner							owner			
Summary of Income Approx	acii (iriciaaiiiy Support iof M									
		occupied units. Rental data to support income limited.								
occupied units. Re	ental data to suppor		1	Indicated Value by: Sales Comparison Approach \$1,204,000 Income Approach (if developed) \$						
occupied units. Re Indicated Value by: Sale	ental data to suppor s Comparison Approach	\$1,204,000			Approach (if develope	•				
occupied units. Re Indicated Value by: Sale The sales comparis	ental data to suppor s Comparison Approach son approach is the	\$1,204,000 best indicator to	value. The cost	approach is mo	re appropriately ι	used for new and p				
Indicated Value by: Sale The sales comparis construction, thus,	ental data to suppor s Comparison Approach son approach is the the cost approach v	\$1,204,000 best indicator to vas given secon	o value. The cost dary weight to va	approach is mo lue. The neight	re appropriately ι	used for new and p				
occupied units. Re Indicated Value by: Sale The sales comparis	ental data to suppor s Comparison Approach son approach is the the cost approach v	\$1,204,000 best indicator to vas given secon	o value. The cost dary weight to va	approach is mo lue. The neight	re appropriately ι	used for new and p				
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This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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 have performed a visual inspection of the exterior areas of the subject property from at least the street. I have reported the condition of the improvements in factual, specific terms. I have 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.
- 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.

CLIDED/JEODY ADDDAIGED (ONLY IE DECLIDED)

AFFRAISER	SUPERVISOR I APPRAISER (ONLT IF REQUIRED)
1_14	
Signature	Signature
Name Tamra Miller	Name
Company Name Appraisal Services	Company Name
Company Address <u>2615 Bonnie Brae Ave</u>	Company Address
Claremont, CA 91711	
Telephone Number <u>949-433-4924</u>	Telephone Number
Email Address tmillerappraisal@gmail.com	Email Address
Date of Signature and Report <u>09/06/2024</u>	Date of Signature
Effective Date of Appraisal 09/05/2024	State Certification #
State Certification # AR033837	or State License #
or State License #	State
or State License # State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 04/27/2026	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
<u>2495 Tequestra</u> Unit # -	Did not inspect exterior subject property
Tustin, CA 92782	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,204,000	
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	
Redondo Beach, CA 90278	Date of Inspection
Email Address	

A DDD A ICED

Uniform Appraisal Dataset Definitions

File No. CndExtTequestra

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

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

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

Uniform Appraisal Dataset Definitions

File No. CndExtTequestra

Abbreviat	ions used in Data Sta				
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
		= -			
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
C	Contracted Date	Date of Sale/Time	т	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
		Garage/Carport		Square Meters	Area, Site, Basement
g	Garage Attached	= .	sqm	·	
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	w	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
	oraiser-Defined Abbre	viations	Ī		
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev.			Abbrev.	Full Name	Appropriate Fields
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Abbrev.			Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File	No.: CndExtTequestra
Property Address: 2495 Tequestra	Cas	e No.:
City: Tustin	State: CA	Zip: 92782
Lender: Wedgewood Inc		

Legal Description

TRACT 13796, LOT 1 OF PROJECT 934-08 LOCATED ON AP 501-106-09 TOGETHER WITH AN UND. 1/28 INT. IN LOT 1

Neighborhood Description

The general neighborhood consists of single family residences and condominium/ townhomes. Most homes were built during the 1960's; condo/townhomes were built during the 1980's-2010's. K-6 schools, community parks and retail shopping center located within one mile radius and one and half mile radius of freeway access. No adverse affect to marketability.

Neighborhood Market Conditions

The Corelogic/Realist/MLS and DataQuick reported market trend stability of prices and values for the general area of a rate increase of 0.9% for the past 6 months and continued into all quarters of 2023. The average marketing time range was reported at 1 to 23 days, and reasonable marketing exposure time was 5 days.

Source: Corelogic/Realist/DataQuick News

Remaining Economic Life is estimated at 60 years.

Extra Comments

Highest and Best Use: Per uspap, the subject's present use is legally allowable, physically possible, financially feasible, and maximally productive. The subject as improved is a legally permissible use based on its current zoning. The site size, physical characteristics and land to building ratio allow for current structure and indicate a good utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its financially feasible and maximally productive use. The highest and best use is its present use.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 1 to 23 days and reasonable exposure time was 5 days which was deemed typical for marketing times within the subject's neighborhood market area.

Address Discrepancy: The subject's tax records indicate the address is: 2495 Tequestra, Tustin, CA 92782 however Letter of Engagement indicates address is: 2495 Tequestra, Unit 18, Tustin, CA 92782

Other Utilities Included in Monthly Charge

Insurance/common area/landscaping upkeep and maintenance.

Additional Features

Exterior inspection was performed per engagement guidelines on 09/05/2024. "Corte Villa" homeowner's association monthly dues of \$502 includes landscape upkeep/maintenance of common areas, trash, insurance.

The subject condominium project rental information was gathered on public records/tax assessor data source. Appraiser attempted to verify/obtain condo info from property management company for HOA dues, phase number, number of units and number of off-site units was unsuccessful. It was determined "Corte Villa" has 2 rental units with no reported impact to marketability. The condo project is well-maintained and conforms to the surrounding general market neighborhood. HOA dues and on site amenities are typical for the general market area, thus, do not impact the subject's project negatively, with no reported impact to marketability.

An extraordinary assumption was made that subject was in Phase 1 of development due to appraiser unable to verify subject data/condominum questionaire provided the Property Mgmt Co.

Corte Villa Association homeowner association disclosed number of units as 107 total in development at Corte Villa.

Private Street

The subject's development is located within a private street per plat map addendum and maintenance of the development's private street completed by homeowner's association. No known maintenance agreement currently existing with individual homeowners within the development, however, maintained by association. Comps used are located on similar private streets with similar marketability.

Comments on Sales Comparison

No reported prior sale transfer for comparable sales in the past 12 months. The appraiser's search revealed that all comparables utilized in this report are the most relevant data from subject's general neighborhood and general market area at time of inspection. All comps were reported as standard sales. Comparable sales bracketed the subject's square footage.

The subject was located in an attached condominum community. All comps used in the sales grid were similar in marketability and deemed reliable and credible.

No age adjustments were warranted for comps as the market revealed homes in the subject's general market area are typically upgraded and maintained, thus, no substantive market reasoning for age adjustments as comparables were similar in overall condition, upkeep and marketability.

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales the subject's square footage.

Comp 1 was reported in C3 condition to kitchen/baths/flooring and was adjusted for superior golf course view.

Comp 2 was reported in C3 condition to kitchen/baths/flooring and was adjusted for bath count, GLA.

Comp 3 was reported in C3 condition to kitchen/baths/flooring and was adjusted for no gated community.

Comp 1 and 2 are older sales (comp - exceeding 9 months from effective date, comp 2 exceeding 6 months) however, time

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.:	CndExtTequestra
Property Address: 2495 Tequestra	Case No	ı.:
City: Tustin	State: CA	Zip: 92782
Lender: Wedgewood Inc		

adjustments were not warranted per Corelogic/Realist/MLS and DataQuick reported market trend stability of prices and values for the general area of a rate increase of 0.9% for the past 6 months and continued into all quarters of 2023.

Comps sales 1-2 were used due to a lack of closed sales similar in marketability and GLA in the past 12 months and 1 mile radius, thus, an expanded market search was conducted.

Through paired sales analysis the market indicated units with 3 bedrooms did not command higher prices/values versus homes with 2 bedrooms thus zero dollar adjustment warranted in the sales grid.

Through paired sales analysis the market indicated units located in gated community did command higher prices/values versus homes without gated access thus adjustment warranted in the sales grid for comp 3.

The subject and comp 2 are located along feeder street. Through paired sales analysis the market indicated units proximity to feeder street did not command lower prices/values versus units proximity to interior tract thus zero dollar adjustment warranted in the sales grid for comps 1, 3.

Through paired sales analysis the market indicated units with two and half bathrooms did command higher prices/values versus homes with two bathrooms thus adjustment warranted in the sales grid for comp 2.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Most weight to value was placed on comp 2 when considering similar market area and similar location. Good support from comp 1 when considering immediate development.

The opinion of value not derived by averaging methodology, rather most weight to value of comparable sale 1, 2 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$1,204,000.

Clear Capital AMC California Registration # 1256

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

The appraiser is based in Claremont, CA. The appraiser is located within 36 miles from the property and has 20 years appraising in the market, thus, geographically competent.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

$\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. CndExtTequestra}$

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required							
addendum for all appraisal reports with an effective date on or all Property Address 2495 Tequestra	ter April 1, 2009.	City Tusti			State CA Zip C	ode 92782	
Borrower Neighbor to Neighbor Homes LLC		City Tusti	11	<u></u>	orate CA Zip Ci	oue 92702	
Instructions: The appraiser must use the information require	ed on this form as the b	pasis for his/her concl	usions, and must provi	ide support for those	conclusions, regar	ding housing trends and	
overall market conditions as reported in the Neighborhood section							
analysis as indicated below. If any required data is unavailable				-			
provide data for the shaded areas below; if it is available, however			-			-	
median, the appraiser should report the available figure and ident that would be used by a prospective buyer of the subject prope		_					
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonai markets,	Overall Trend	Toreclosures, etc.	
Total # of Comparable Sales (Settled)	30	18	12	Increasing	Stable	X Declining	
Absorption Rate (Total Sales/Months)	5.00	6.00	4.00	Increasing	Stable	X Declining	
Total # of Comparable Active Listings	1	5	6	Declining	Stable	X Increasing	
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	0.20 Prior 7-12 Months	0.83 Prior 4-6 Months	1.50 Current - 3 Months	Declining	Overall Trend	X Increasing	
Median Comparable Sale Price	1,215,000	1,198,000	1,200,000	Increasing	X Stable	Declining	
Median Comparable Sales Days on Market	10	8	8	Declining	X Stable	Increasing	
Median Comparable List Price	1,250,000	1,230,000	1,250,000	Increasing	X Stable	Declining	
Median Comparable Listings Days on Market	1	2	25	Declining	Stable	X Increasing	
Median Sale Price as % of List Price	97.00%	97.00%	96.00%	Increasing	Stable	X Declining	
Seller-(developer, builder, etc.)paid financial assistance prevaler				Declining	X Stable	Increasing	
Explain in detail the seller concessions trends for the past 12 m							
An analysis was performed on 60 competing seller concessions. This analysis shows a ch			. For those sales	s, a total of 35.	.0% were rep	orted to have	
Seller concessions. This analysis shows a ch	ange or -2.9% p	ei monti.					
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If y	es, explain (including	the trends in listings a	nd sales of foreclose	d properties).		
An analysis was performed on 60 competing	sales over the p	oast 12 months	. For those sales	s, a total of 0.0	% were repo	rted to be REO.	
	orted in the CPN	Al S evetem (us	ing on effective	1.1. (00/05/		:::	
Cito data sources for above information. Information repo	Cite data sources for above information. Information reported in the CRMLS system (using an effective date of 09/05/2024) was utilized to arrive at						
					•		
Cite data sources for above information. Information report the results noted on this addendum. Any perconstructions are supported by the control of the con					•		
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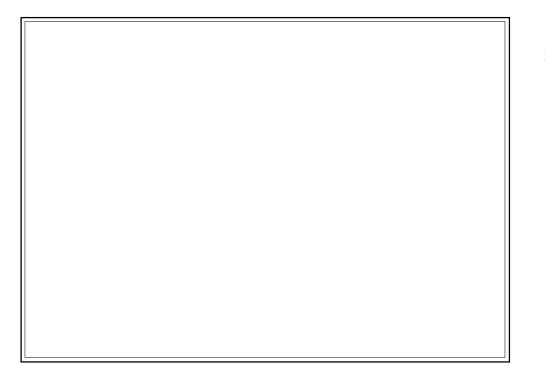
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.: CndExtTequestra		
Property Address: 2495 Tequestra	Case No.:		
City: Tustin	State: CA	Zip: 92782	
Lender: Wedgewood Inc		<u> </u>	



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 5, 2024 Appraised Value: \$ 1,204,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.: CndExtTequestra	
Property Address: 2495 Tequestra	Case I	No.:
City: Tustin	State: CA	Zip: 92782
Lender: Wedgewood Inc		



COMPARABLE SALE #1

2466 Aquasanta -, Tustin, CA 92782 Sale Date: \$12/23;c11/23 Sale Price: \$ 1,250,000



COMPARABLE SALE #2

2356 Tryall -, Tustin, CA 92782 Sale Date: s04/24;c03/24 Sale Price: \$ 1,155,000



COMPARABLE SALE #3

12626 Nicklaus Ln -, Tustin, CA 92782 Sale Date: s07/24;c06/24 Sale Price: \$ 1,098,888

PLAT MAP

Borrower: Neighbor to Neighbor Homes LLC Property Address: 2495 Tequestra	File No.: Cno	dExtTequestra
City: Tustin State:	CASE NO.:	Zip: 92782
Lender: Wedgewood Inc		
TIGHT AND ROLL OF THE PROPERTY	100 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1° = 100°.

LOCATION MAP

Borrower: Neighbor to Neighbor Homes LLC File No.: CndExtTequestra Property Address: 2495 Tequestra Case No.: City: Tustin State: CA Zip: 92782 Lender: Wedgewood Inc Peters Canyon O South Trailhead La Cuesta O Red Hill School G ols ampus Peters Canyo Elementary Scho Ded Hill Me Skyline or Simon Ranch Pioneer Middle School Gro La Colina Dr Air Dr Ladera Elementary Sierra Alta Or School Tustin Ra Bullardin OCFA Head nbow or Comparable Sale 1 2466 Aquasanta Tustin, CA 92782 Subject 0.10 miles SW 2495 Tequestra Comparable Sale 2 Tustin Ranch R Tustin Me Ac 2356 Tryall -, Tustin, CA 92782 Citrus , Tustin, CA 92782 Ranch Park 0.42 miles SW Brownie Tustic anch 6 Comstock Park Comparable Sale 3 Greenway Or Kid's Haven Preschool 12626 Nicklaus Ln -, Tustin, CA 92782 Coming Are 0.49 miles SW WEST IRVINE Invine Blue Valencia Park Jamboreead regation B'nai Israel Tustin Street Ln Tustin Sports Park Heritage Park Tustin Ranch Elementary School Glier Way Terilage Way Saint Thomas NORT El Camino Real More Church Hicks Canyon G MYFORD Hicks Canyon Wash LOWER PETERS (261) NORTHPARK SQUARE In. 24 Hour Fitness Q Goodle Map data @2024 Google

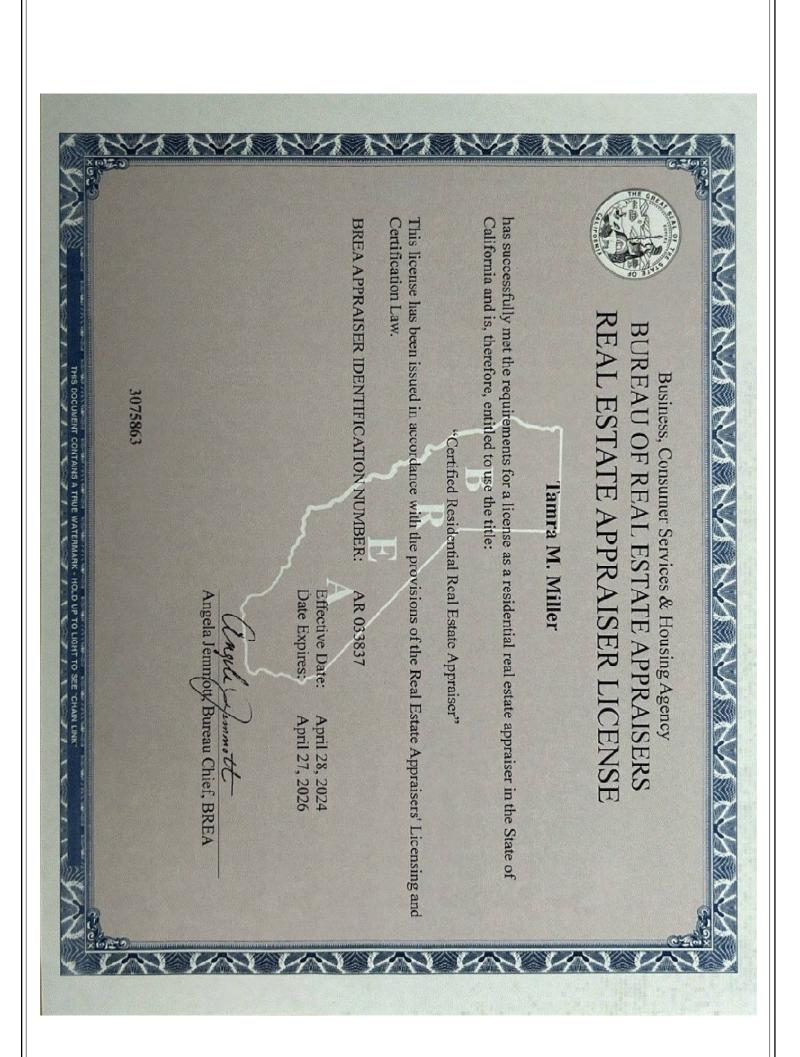
USPAP ADDENDUM

File No. CndExtTequestra

	USPAP ADI	DENDON	•
Borrower: Neighbor to Neighbor Ho	mes LLC		
Property Address: 2495 Tequestra		Clata OA	7'- C-4- 00700
City: Tustin Lender: Wedgewood Inc	County: Orange	State: CA	Zip Code: <u>92782</u>
voagoweed ine			
APPRAISAL AND REPORT IDE			
This report was prepared under	the following USPAP reporting o	ption:	
X Appraisal Report	A written report prepared under Stand	ards Rule 2-2(a).	
Restricted Appraisal Report	A written report prepared under Stand	ards Rule 2-2(b).	
		,	
Reasonable Exposure Time			
My opinion of a reasonable exposure tim	ne for the subject property at the market va	lue stated in this report is: 5 da	ys
The average marketing time range	was reported at 1 to 23 days, and re	easonable marketing exposi	ure time was 5 days.
Additional Certifications			
	an appraiser or in any other capacity, rega	rding the property that is the sub	ject of this report within the three-year
period immediately preceding acce	otance of this assignment.		· · · · · · · · · · · · · · · · · · ·
LHAVE performed services as an	appraiser or in another capacity, regarding	a the property that is the subject	of this report within the three year
	ptance of this assignment. Those services		
, ,,,	j		
Additional Comments			
APPRAISER:	Ş	SUPERVISORY APPRAISER (only if required):
1 1			- , ,
4			
Signature: Name: Tamra Miller			
Name: Tamra Miller Date Signed: 09/06/2024			
State Certification #: AR033837			
or State License #:			
or Other (describe):	State #:	State:	
State: CA			or License:
Expiration Date of Certification or Licer Effective Date of Appraisal: 09/05/202		Supervisory Appraiser inspection	on of Subject Property: only from street
LITECTIVE Date Of Applaisal: 03/03/20/	- 1	□ DIU INUL □ EXLEHIOT-OF	ny nom street

Borrower: Neighbor to Neighbor Homes LLC	File	No.: CndExtTequestra
Property Address: 2495 Tequestra	Cas	se No.:
City: Tustin	State: CA	Zip: 92782

Lender: Wedgewood Inc



Borrower: Neighbor to Neighbor Homes LLC	File N	0.: CndExtTequestra		
Property Address: 2495 Tequestra	Case	Case No.:		
City: Tustin	State: CA	Zip: 92782		
Londor: 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: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 2024

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

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 680

7. Retroactive Date: October 21, 2022

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

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: October 11, 2023 By:

Asaac Peck
Authorized Representative

N DEC 40000 04 22

FLOOD MAP

Borrower: Neighbor to Neighbor Homes LLC
Property Address: 2495 Tequestra
City: Tustin
Lender: Wedgewood Inc

Township Dr Tustin Ranch Rd
Tustin Ranch Rd Tustin Ranch Rd Subject Gallery Wy 2495 TEQUESTRA TUSTIN, CA 92782 Aquasanta Way Greenway Park (Private) Hazeltine Dr Coople

FLOOD INFORMATION

Community: CITY OF TUSTIN

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06059C0281J

Panel: 06059C0281

Zone: X

Map Date: 12-03-2009

FIPS: 06059

Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location.

No liability is accepted to any third party for any use or misuse of this flood map or its data.

Borrower: Neighbor to Neighbor Homes LLC	File No.: CndExtTequestra		
Property Address: 2495 Tequestra	Ctata: OA	Case No.:	7in: 02702
City: Tustin Lender: Wedgewood Inc	State: CA		Zip: 92782
Establi Hougonood iiio			
PROPERTY TRANSFER HISTORY			
* COMPADADI E 40 MONTH PRIOR TRANSFER LUCTORY *			
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparable:	2)		
(may include properties that were considered but not utilized as comparable.	5)		
2466 Aquasanta			
-No transfer history.			
2070 T. II			
2356 Tryall -No transfer history.			
-No transier history.			
12626 Nicklaus Ln			
-No transfer history.			
2546 Aquasanta			
-No transfer history.			
. ^			
1			
Appraise: Supervis	sory Appraiser:		
Name: Name:			

AERIAL MAP

Borrower: Neighbor to Neighbor Homes LLC
Property Address: 2495 Tequestra
City: Tustin
State: CA

File No.: CndExtTequestra
Case No.:

Zip: 92782

Lender: Wedgewood Inc

