Borrower	Neighbor to Neighbor Homes LLC					File No.	25-0906	
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	Sta	ite C	CA	Zip Code	93035
Lender/Client	Wedgewood Inc							

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35918435 File No. 25-0906

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 All outdated components and finishes have been updated and/or replaced with components that meet current standards.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)

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

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Exterior-Only Inspection Residential Appraisal Report

35918435 File # 25-0906

The purpo	ose of	his summa	ary appraisal repo	ort is to pro	ovide the	lender/clien	nt with an	accurate,	and adequa	ately sup	ported,	opinion	of the	e mark	et value	of the	subject p	roperty.
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There are 11 comparable	properties	currently	offered 1	for sale	in t	he subject neighborhoo	d rang	ing in	price	from \$ 2,	100,000		to \$	3,35	50,000	
There are 19 comparable		he subjec	ct neighbo	t neighborhood within the past twelve months COMPARABLE SALE # 1			s ranging in sale price from \$ 1,200,0 COMPARABLE SALE # 2				00	00 to \$ 5,300,000 COMPARABLE SALE # 3				
FEATURE	SUB	ECT		COI	MPARAB	LE SALE # 1		COI	MPARAB	LE SALE # 2			COM	IPARABL	E SALE # 3	
Address 2014 Peninsula R	ld		1	Green			2100	Penin	sula F	₹d		2261	Monac	o Dr		
Oxnard, CA 9303	5			rd, CA		5		ard, CA		5			rd, CA		5	
Proximity to Subject Sale Price	\$		0.22 ו	miles 9	SW	\$ 2.750.000	0.03	miles 9	<u>s</u>	\$ 2			miles S	E	\$ 2,550,000	
Sale Price/Gross Liv. Area	\$	sq.	ft. \$	204.00	s en ft	\$ 2,750,000	9	744.00	en ft	^Φ 2,4	480,000		700 55	en ft	\$ 2,550,000	
Data Source(s)	Ψ	5 4.		931.26		4450-DOM 20	CL AV	711.62		0404-DOM	440		700.55		754C2-DOM 22	
Verification Source(s)						4158;DOM 30 #55398				0191;DOM #51884	113		CEL QU		5163;DOM 33	
VALUE ADJUSTMENTS	DESCF	IPTION		ESCRIPTIC		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adju	ıstment		ESCRIPTION		+(-) \$ Adjustment	
Sales or Financing			ArmL	th			Arml	th				ArmL	th		.,	
Concessions			Conv				Conv					Conv				
Date of Sale/Time			s08/2	4;c07/	24	+27,500	s06/2	24;c05/	24		+49,600	s05/2	4;c05/2	24	+51,000	
Location	N;Res;		N;Re	s;			N;Re	s;				N;Re	s;			
Leasehold/Fee Simple	Fee Sim	ole	Fee S	Simple			Fee S	Simple				Fee S	Simple			
Site View	4036 sf		4086			0	4322				0	4123			0	
Design (Style)	B;Wtr;		B;Wt				B;Wt					B;Wt				
Quality of Construction	DT2;Tra	ditiona		Traditi	ional			Traditi	ional				Traditio	onal		
Actual Age	Q3 40		Q3 43			0	Q3 43					Q3 39			0	
Condition	C3		C3				C3					C3			U	
Above Grade	Total Bdr	ns. Baths		Bdrms.	Baths		Total	Bdrms.	Baths			Total	Bdrms.	Baths	-10,000	
Room Count	7	3.1	_	3	2.1	+10,000	7	3	3.1			7	4	3.1	0	
Gross Living Area	-	145 ^{sq.}		2,953		+110,700		3,485			-9,000		3,640	sq.ft.	-43,900	
Basement & Finished	0sf		0sf				0sf					0sf				
Rooms Below Grade																
Functional Utility	AVERA			RAGE				RAGE				AVEF				
Heating/Cooling	FAU/NO	NE		NONE				NONE					NONE			
Energy Efficient Items	NONE		NON				NON					NON				
Garage/Carport Porch/Patio/Deck	2ga2dw		2ga2				2ga2					2ga2				
POOL-SPA	PATIO NONE		NON				PATI					PATI				
BOAT DOCK	BOAT D	nck		T DOC	ĸ			T DOC	ĸ				T DOCK	•		
ORIGINAL LISTING PRICE	NONE	JUIN		9,000		0		59,000			0	\$2,84		`	0	
Net Adjustment (Total)			X		-	\$ 148,200] + [-	\$	40,600] -	\$ -2,900	
Adjusted Sale Drice			Net Adj.		5.4 %	,	Net Adj.		1.6 %			Net Adj.			,	
Adjusted Sale Price					J.4		livet Auj.		1.0					0.1		
of Comparables			Gross A	dj.	5.4 [%]	\$ 2,898,200			2.4 %	\$ 2,	520,600	Gross A		0.1	\$ 2,547,100	
of Comparables	sale or transfer	history of t			5.4 %	\$ 2,898,200 rable sales. If not, explain				\$ 2,5	520,600	Gross A		0.1	\$ 2,547,100	
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended 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. reparding 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

- 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.

20. I identified the ordered and will	ne lender/client in this appraisal report who is receive this appraisal report.	the individual, organization, or agent for the organization that
secondary market agency, or instrum obtain the apprais report may be di	ortgagee or its successors and assigns; m participants; data collection or reporting nentality of the United States; and any state,	cort to: the borrower; another lender at the request of the cortgage 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
laws and regulatio	that any disclosure or distribution of this appra ins. Further, I am also subject to the provis isclosure or distribution by me.	
insurers, governmen	another lender at the request of the borrowers to sponsored enterprises, and other secondary finance transaction that involves any one or me	market participants may rely on this appraisal report as part
	ole federal and/or state laws (excluding audio ontaining a copy or representation of my sig	record" 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.
•	l or negligent misrepresentation(s) contained in including, but not limited to, fine or imprison 11, et seq., or similar state laws.	
SUPERVISORY APPR	RAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly superanalysis, opinions,	rvised the appraiser for this appraisal assignment statements, conclusions, and the appraiser	
2. I accept full statements, conclu	• •	report including, but not limited to, the appraiser's analysis, opinions,
• • • • • • • • • • • • • • • • • • • •	identified in this appraisal report is either a si qualified to perform this appraisal, and is acc	
	report complies with the Uniform Standards ne Appraisal Standards Board of The Appraisal epared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
	ole federal and/or state laws (excluding audio ontaining a copy or representation of my sign:	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 divered containing my original hand written signature.
APPRAISER	In Ball	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name Joseph Bald Company Name		Name Company Name
Company Address	Baldino RE Services 6355 Topanga Canyon Blvd, Suite 225	Company Address
,	Woodland Hills, CA 91367	
Telephone Number	(818) 416-3913	Telephone Number
Email Address joe	e6677@aol.com	Email Address
Date of Signature and Re		Date of Signature
Effective Date of Appraisa		State Certification #
State Certification # or State License #	AR029340	or State License #State
or Other (describe)		Expiration Date of Certification or License
State CA		
Expiration Date of Certific	cation or License <u>08/29/2026</u>	SUBJECT PROPERTY
ADDDECO OF PROSE	/ ADDDAIGED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY	I AFFNAISEU	Did inspect exterior of subject property from street
2014 Peninsula Rd Oxnard, CA 93035		Date of Inspection
APPRAISED VALUE OF S	UBJECT PROPERTY \$ 2,600,000	COMPARABLE SALES
LENDER/CLIENT		
Name Clear Capital Company Name		Did not inspect exterior of comparable sales from street
Company Address	Nedgewood Inc 2015 Manhattan Beach Blvd , Suite 100,	Did inspect exterior of comparable sales from street
. ,	Redondo Beach, CA 90278	Date of Inspection
Email Address		

Market Conditions Addendum to the Appraisal Report

35918435 File No. 25-0906

The purpose of this addendum is to provide the lender/client with a cl			ends and conditi	ons prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports w Property Address 2014 Peninsula Rd	ith an effective date on or after April				0	tata a s		7ID Codo ana		
Property Address 2014 Peninsula Rd Borrower Neighbor to Neighbor Homes LL	^	Gity	Oxnard			tate CA		ZIP Code 930	35	
Instructions: The appraiser must use the information required on this		sions, and m	nust provide sup	port for those conclusions, regardir	ng					
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal repo	ort form. The	e appraiser mus	t fill in all the information to the exte	nt					
it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavailable	or is consid	lered unreliable,	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to pro-	ovide data for the shaded areas below	w; if it is ava	ailable, however,	the appraiser must include the data	1					
in the analysis. If data sources provide the required information as an	-			-						
average. Sales and listings must be properties that compete with the					ie					
subject property. The appraiser must explain any anomalies in the dat					_					
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4–6		Current – 3 Months		Increasing	_	Overall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	6	7		6	K		E	Stable	H	Declining Declining
Total # of Comparable Active Listings	1.00 N/A	2.: N		2.00 11	╬	Declining	H	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/		5.5	Ħ	Declining	F	Stable	Ħ	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6		Current – 3 Months	T			Overall Trend		
Median Comparable Sale Price	1,447,500	1,95	0,000	2,437,500	X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	53	4	3	65		Declining	X	Stable		Increasing
Median Comparable List Price	N.A	N/	/A	2,600,000		Increasing		Stable		Declining
Median Comparable Listings Days on Market	N/A	N/		103	Ę	Declining		Stable		Increasing
Median Sale Price as % of List Price Saller (developer, builder, etc.) paid financial assistance provelent?	96%	98	3%	95%	╄	Increasing	X		L	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months		No from 3% to F	5% incressing u	se of huvdowns, closing costs, cor		Declining	<u>IX</u>	Stable	L	Increasing
Are foreclosure sales (REO sales) a factor in the market? FORECLOSURE AND REO SALES ARE NO Cite data sources for above information. MLS, I WWW.TEMPO.SOCALMLS.COM, CLAW Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE OVERALL TRENDS REPORTED ON THE STABLE TREND IN THE PAST 12 MONTHS PROPERTY. HOWEVER THIS IS NOT CONCITHE TREND OF PROPERTY THAT IS COME	Data Quick, Local news the Neighborhood section of the appropriate your conclusions, provide HE INVENTORY ANALY: FOR PROPERTIES IN CLUSIVE EVIDENCE TH	spapers. raisal report e both an ext 'SIS GR THE NE	, LA Times form. If you use planation and su ID & LIST	ad any additional information, such apport for your conclusions. PRICE DOM & LIST S HOOD THAT ARE COM	OM ;	WWW.TH	RID:	S INDICAT E SUBJEC	т	
If the subject is a unit in a condominium or cooperative project, comple	ete the following:			Project Nar	ne:					
Subject Project Data	Prior 7–12 Months	Prior 4–6	6 Months	Current – 3 Months			(Overall Trend		
Total # of Comparable Sales (Settled)					I	Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)					I	Increasing		Stable		Declining
Total # of Active Comparable Listings					Ę	Declining		Stable		Increasing
Months of Unit Supply (Total Listings/Ab.Rate)	Von No	If use in	tigate the com-	or of DEO lightings and comisin the to-	ndo in	Declining		Stable		Increasing
Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Yes No	ıı yes, inc	nvate tile NUMD6	er of REO listings and explain the tre	aius IN	naunys and sale	o UT			
- State Code properties.										
Cummariza the about trands and address the impact on the control of	nit and project									
Summarize the above trends and address the impact on the subject u	nnı anu project.									
1 / 1/										
1. Bell										
In Gall										
Signature Approximate Name			Signature	posiner Moreo						
Appraiser Name Joseph Baldino Jr.			Supervisory App							
Appraiser Name Joseph Baldino Jr. Company Name Baldino RE Services	slyd. Suite 225 Woodle			!						
Appraiser Name Company Name Company Address Appraiser Name Joseph Baldino Jr. Baldino RE Services Company Address 6355 Topanga Canyon E	4	nd Hil	Supervisory App Company Name	ISS				State		
Appraiser Name Joseph Baldino Jr. Company Name Baldino RE Services Company Address 6355 Topanga Canyon E		nd Hi	Supervisory App Company Name Company Addre	ISS				State		

Freddie Mac Form 71 March 2009

Supplemental Addendum

	Supple	enta:	l Addendum		Fil	e No. 25-090	6	
Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							

· Exterior-Only: Neighborhood - description

The subject is located in a stable area. It is in proximity to many financial, industrial, service & movie industry centers. The subject is located minutes from major traffic arteries on Ventura and Wooley. The subject is located less than 3 miles south of the 101 fwy. The subject is located within 20 miles from major retail, entertainment & employment opportunities in Oxnard, Ventura and Camarillo.

THE APPRAISER ADJUSTED FOR DISSIMILARITIES BETWEEN THE SUBJECT & COMPARABLES ACCORDING TO THE MARKET REACTION. THEREFORE DISSIMILARITIES THAT HAVE A 0 INDICATED IN THE ADJUSTMENT COLUMN MEANS THE APPRAISER HAS ACKNOWLEDGED THE DIFFERENCE , HOW EVER THE MARKET DOES NOT SUPPORT ANY ADJUSTMENT

THE APPRAISER HAS COMPLETED THIS APPRAISAL IN FULL COMPLIANCE WITH THE APPRAISER INDEPENDENCE REQUIREMENT AND HAS NOT PERFORMED, PARTICIPATED IN, OR BEEN ASSOCIATED WITH ANY ACTIVITY IN VIOLATION OF CODE

NO EMPLOYEE, DIRECTOR, OFFICE OR AGENT OF THE LENDER, OR ANY OTHER THIRD PARTY ACTING AS A JOINT VENTURE PARTNER, INDÉPENDENT CONTRACTOR, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE LENDER, SHALL INFLUENCE OR ATTEMPT TO INFLUENCE THE DEVELOPMENT. REPORTING RESULT OR REVIEW OF AN APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INSTRUCTION, INDUCEMENT, INTIMIDATION, BRIBERY OR IN ANY OTHER MANNER.

I HAVE NOT BEEN CONTACTED BY ANYONE OTHER THAN THE INTENDED USER(LENDER/CLIENT AS IDENTIFIED ON THE FIRST PAGE OF THE REPORT), BORROWER, OR DESIGNATED CONTACT TO MAKE AN APPOINTMENT TO ENTER THE PROPERTY. I AGREE TO IMMEDIATELY REPORT ANY UNAUTHORIZED CONTACTS EITHER PERSONALLY BY PHONE OR ELECTRONICALLY TO CLEAR CAPITAL.

THE APPRAISER S OFFICE IS WITHIN 15 MILES OF THE SUBJECT PROPERTY. IN THE PAST 5 YEARS I HAVE COMPLETED 10 TO 15 APPRAISALS A YEAR IN THIS AREA. I HAVE ACCESS TO CLAW MLS & CRMLS THE 2 DOMINANT MLS SERVICES IN THE AREA. I LIVE IN THE SUBJECT COUNTY & HAVE PERFORMED APPRAISALS IN THE ARE FOR OVER 10 YEARS

Use of the appraisal by any party stipulates to an agency relationship between that party and the appraiser whether through intermediaries or not; further that any party charging the borrower or collecting appraisal fees from the borrower(s)for the appraisal hereby agrees that they are responsible for insuring full payment is made to the appraiser for the appraisal

Range of values at the top of page two is reflective of the parameters entered in search for statistically similar neighborhood sales and often times results in a wider range of values due to the variances in quality and additional features that the system is unable to auto filter.

At the request of the client, the appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser had not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business.

Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the

property was viewable and comparable property data was generally obtained from third party sources.

SALES FOUND ACROSS MAJOR ROADWAYS AND FREEWAYS ARE STILL CONSIDERED THE SAME AREA AND HAS NO EFFECT ON MARKETABILITY.

NO PERSONAL PROPERTY WAS INCLUDED IN THE VALUATION OF THE SUBJECT PROPERTY.

THE SUBJECT IS NOT LOCATED TO ANY COMMERCIAL PROPERTY THAT WOULD EFFECT THE MARKETABILITY OF THE SUBJECT

The state of California has recently experienced catastrophic wildfires. The subject and surrounding area have not been physically affected. The overall impact to the subject's housing market is not known at this time

The preparer assumes the interior condition of the improvements to be the same as the exterior condition of the property unless otherwise noted in the report. If the assumptions are found to be incorrect it may alter the results of the report.

NO ADJUSTMENT FOR AGE, ANY ADJUSTMENT FOR AGE, IF WARRANTED, WOULD BE FOUND IN THE QUALITY ADJUSTMENT.

USPAP ADDENDUM

35918435 File No. 25-0906

Bor	Meighbor to Neighbor H	omes LLC	
Pro	perty Address 2014 Peninsula Rd		
City	Oxnard	County Ventura	State CA Zip Code 93035
Len	Medgewood Inc		
	This report was prepared under the following	LISPAP reporting option:	
	Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	*
	Restricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
	Reasonable Exposure Time		
	My opinion of a reasonable exposure time for the su	bject property at the market value stated in this report is:	90 DAYS
-	Additional Certifications		
	I certify that, to the best of my knowledge and belief	:	
			and middle die
		er or in any other capacity, regarding the property that is the subject of this repo	irt Miniin (UG
	three-year period immediately preceding acce	nance or this assignment.	
	I HAVE performed services, as an appraiser or	in another capacity, regarding the property that is the subject of this report with	hin the three-year
		nis assignment. Those services are described in the comments below.	
	- The statements of fact contained in this repo	ort are true and correct	
		sions are limited only by the reported assumptions and limiting condition	ons and are my personal impartial and unbiased
	professional analyses, opinions, and conclusio		mo and are my personal, impartial, and animage
	1	t or prospective interest in the property that is the subject of this report	and no personal interest with respect to the parties
	involved.	. or prospective messes, in the property that to the outspect of this report	and no possessial minorest than respect to the parties
		at is the subject of this report or the parties involved with this assignm	ient.
	1	contingent upon developing or reporting predetermined results.	
	, , , ,	ment is not contingent upon the development or reporting of a predeter	mined value or direction in value that favors the cause of
		attainment of a stipulated result, or the occurrence of a subsequent eve	I
	l	e developed, and this report has been prepared, in conformity with the	* ' ' '
	were in effect at the time this report was prepa		
	1	ersonal inspection of the property that is the subject of this report.	
	- Unless otherwise indicated, no one provided	significant real property appraisal assistance to the person(s) signing t	this certification (if there are exceptions, the name of each
		praisal assistance is stated elsewhere in this report).	
	Additional Comments		
	<u> </u>	1.	
	APPRAISER:	SUPERVISORY APPR	AISER: (only if required)
	Hu M	Julian III	V
	140 1/2	-	
	Signature:	Signature:	
	Name: Joseph Baldino √r.	Name:	
	Date Signed: 09/09/2024	Date Signed:	
	State Certification #: AR029340	State Certification #:	
	or State License #:	or State License #:	
	State: CA	State:	
		29/2026 Expiration Date of Certification	
	Effective Date of Appraisal: 09/09/2024	Supervisory Appraiser Inspecti	_
		Did Not Ext	terior-only from Street Interior and Exterior

Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							



Subject Front

2014 Peninsula Rd

Sales Price

Gross Living Area 3,445 Total Rooms Total Bedrooms Total Bathrooms 3.1 Location N;Res; View B;Wtr; Site 4036 sf Quality Q3 40 Age

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							



Comparable 1

2330 Greencastle Ln

Prox. to Subject 0.22 miles SW Sale Price 2,750,000 Gross Living Area 2,953 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View B;Wtr; 4086 sf Site Q3 Quality Age 43



Comparable 2

2100 Peninsula Rd

Prox. to Subject 0.03 miles S Sale Price 2,480,000 3,485 Gross Living Area Total Rooms Total Bedrooms 3 Total Bathrooms 3.1 Location N;Res; View B;Wtr; Site 4322 sf Quality Q3 Age 43



Comparable 3

2261 Monaco Dr

Prox. to Subject 0.20 miles SE Sale Price 2,550,000 Gross Living Area 3,640 Total Rooms 7 Total Bedrooms Total Bathrooms 3.1 Location N;Res; B;Wtr; View Site 4123 sf Quality Q3 Age 39

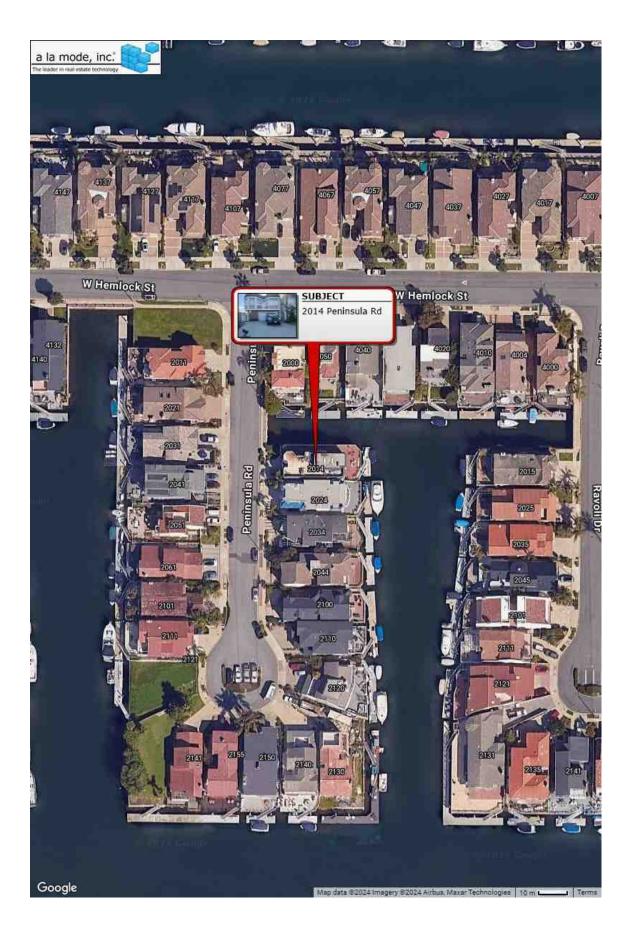
Location Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							



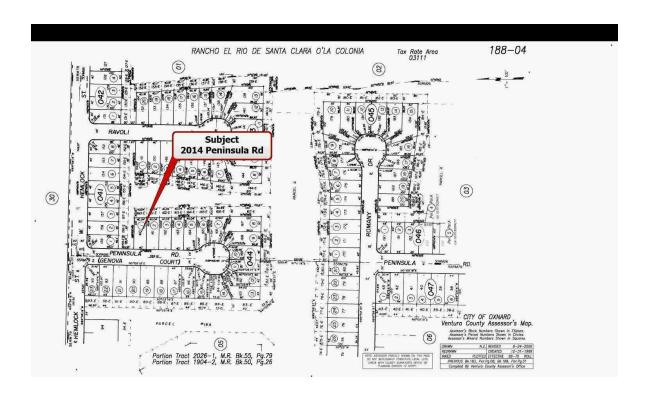
Location Map

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							



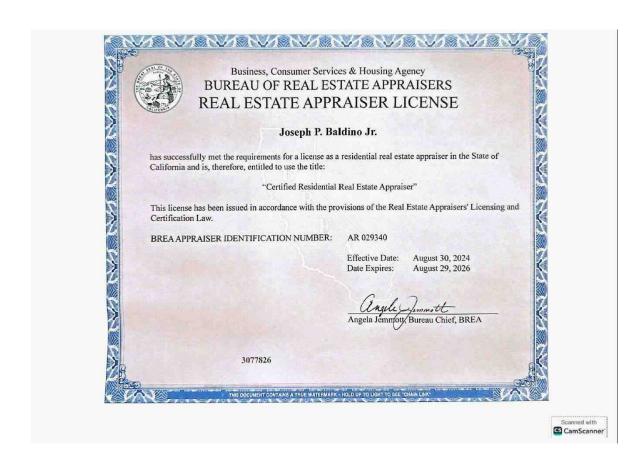
PLAT MAP

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							



LICENSE

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	2014 Peninsula Rd							
City	Oxnard	County	Ventura	State	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc							



E & O INSURANCE

Borrower	Neighbor to Neighbor Homes LLC								
Property Address	2014 Peninsula Rd								
City	Oxnard	County	Ventura	S	tate	CA	Zip Code	93035	
Lender/Client	Wedgewood Inc								

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



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 AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-1AX-1004156 Renewal of: PRA-1AX-1002851

 Named Insured: Joseph P. Baldino Jr
 Address: 7638 Linley Lane West Hills, CA, 91304

3. Policy Period: From: <u>01/16/2024</u> To: <u>01/16/2025</u>

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

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$1,000,000 B. \$2,000,000

 Claims Expense Limit of
 C.
 \$1,000,000
 D.
 \$2,000,000

Liability

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$774.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: 01/16/2015

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

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.)

Phone: (800) 882-4410

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

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