

Borrower	Neighbor to Neighbor Homes LLC	File No.	0912085F
Property Address	432 New Dawn Ct		
City	Roseville	County	Placer
		State	CA
		Zip Code	95747
Lender/Client	Wedgewood Inc		

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SDB REAL ESTATE APPRAISAL SERVICES
PO Box 60723
Sacramento, CA 95860-0723
(916) 599-3040

Wedgewood Inc
2015 Manhattan Beach Blvd, Suite 100
Redondo Beach, CA 90278
Sacramento, CA 95827

Re: Property: 432 New Dawn Ct
Roseville, CA 95747
Borrower: Neighbor to Neighbor Homes LLC
File No.: 35939974

Opinion of Value: \$ 740,000
Effective Date: 09/12/2024

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of the appraisal is to develop an opinion of market value for the property described in this appraisal report, as improved, unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The opinion of value reported above is as of the stated effective date and is contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Steven D. Bates
License or Certification #: AR021488
State: CA Expires: 06/14/2025
steve@sdbappraisals.com

Exterior-Only Inspection Residential Appraisal Report

2575/MV File # 0912085F

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 432 New Dawn Ct City Roseville State CA Zip Code 95747
Borrower Neighbor to Neighbor Homes LLC Owner of Public Record Gurparkash Sandhu County Placer
Legal Description Lot 34 Sierra Vista Federico Vii3 Mor FF-11
Assessor's Parcel # 498-170-034-000 Tax Year 2023 R.E. Taxes \$ 10,077
Neighborhood Name Sierra Vista Frederico Map Reference TB218-H5 Census Tract Q213.27
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) MARKET VALUE/SERVICING
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM 177; As per Placer MIs#223055368, The Subject listed for sale 06/15/2023 FOR \$1,250,000.
Reduced to \$959,000. Expired 12/09/2023. with 177 DOM.

CONTRACT

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [] Increasing [X] Stable [] Declining PRICE AGE One-Unit 85 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [] Shortage [] In Balance [X] Over Supply \$ (000) (yrs) 2-4 Unit 2 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths 410 Low 0 Multi-Family 3 %
Neighborhood Boundaries THE SUBJECT IS BOUNDED BY BLUE OAKS TO THE NORTH, BASELINE RD TO THE SOUTH, FIDDYMENT RD TO THE EAST AND VACANT LAND THE TO THE WEST. 1,889 High 20 Commercial 5 %
660 Pred. 10 Other 5 %
Neighborhood Description SUBJECT IS LOCATED WITHIN PLACER COUNTY, PROPERTIES ARE 1 & 2 STORY HOMES VARYING IN AGE, DESIGN, GLA SIZE, VIEW OFFERINGS, UPDATING AND OVERALL AMENITIES. EMPLOYMENT, SCHOOLS, SHOPPING AND REC FACILITIES ARE ALL LOCATED WITHIN A 3+/- MILE RADIUS OF THE SUBJECT. HWY 80 IS 6 +/- MILES EAST. HWY 99 LOCATED 7 +/-MILES WEST
Market Conditions (including support for the above conclusions) MARKETING TIME FOR NEIGHBORHOOD HAS CONSISTENTLY BEEN 0-3 MONTHS OR SHORTER AT 0-3% OF LIST PRICE. OVERSUPPLY IN THE AREA, WITH A BUYERS DEMAND. SACRAMENTO MLS AND COUNTY RECORD MARKET DATA INDICATES AN INCREASE IN PROPERTY VALUES OVER THE PAST 48 MONTHS.

SITE

Dimensions SEE PLAT MAP Area 8427 sf Shape IRREGULAR View B;Res;AcrsGrnblt
Specific Zoning Classification RES Zoning Description 1 Family Residential
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [] Water [X] [] Street ASPHALT [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley NONE [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone x FEMA Map # 06061C0920H FEMA Map Date 11/02/2018
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [X] Yes [] No If Yes, describe
EXTERNAL OBSOLESCENCE OBSERVED AS THE SUBJECT IS LOCATED ON A COURT LOT, WHICH SIDES, EARL RUSH DR, CONSIDERED A FEEDER STREET. NO ADVERSE CONDITIONS, APPARENT ENCROACHMENTS OR EASEMENTS, EXCEPT FOR NORMAL UTILITIES, NOTED AT TIME OF INSPECTION. FLOOD ZONE INFO IS FOR VALUATION ONLY--NOT TO BE USED FOR FLOOD INSURANCE.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [] Appraisal Files [X] MLS [X] Assessment and Tax Records [] Prior Inspection [] Property Owner
[X] Other (describe) EXTERIOR INSPECTION Data Source for Gross Living Area COUNTY RECORDS
General Description General Description Heating/Cooling Amenities Car Storage
Units [X] One [] One with Accessory Unit [X] Concrete Slab [] Crawl Space [X] FWA [] HWBB [] Fireplace(s) # 0 [] None
of Stories 2 [] Full Basement [] Finished [] Radiant [] Woodstove(s) # 0 [X] Driveway # of Cars 3
Type [X] Det. [] Att. [] S-Det./End Unit [] Partial Basement [] Finished [] Other [X] Patio/Deck CVRD Driveway Surface CONCRETE
[X] Existing [] Proposed [] Under Const. Exterior Walls WD/STC/AVG Fuel GAS [X] Porch CVRD [X] Garage # of Cars 2
Design (Style) Contemp Roof Surface TILE/AVG [X] Central Air Conditioning [] Pool NONE [] Carport # of Cars 0
Year Built 2021 Gutters & Downspouts TYPICAL/AVG [] Individual [X] Fence TYPICAL [] Attached [] Detached
Effective Age (Yrs) 1 Window Type DUAL/VYL/AVG [] Other [] Other NONE [X] Built-in
Appliances [] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 8 Rooms 4 Bedrooms 3.0 Bath(s) 2,575 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) LEASD SOLAR, DUAL PANE WINDOWS, TILE ROOF, COVERED PATIO, 2 CAR GARAGE WITH METAL ROLL-UP DOOR. TYPICAL FOR THE AREA.
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C2;THE SUBJECT EXTERIOR APPEARS WELL MAINTAINED CONDITION WITH NORMAL WEAR & TEAR AND GENERAL PROPERTY UPKEEP OBSERVED.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No
If Yes, describe. NO FUNCTIONAL OBSOLESCENCE NOTED AT THE TIME OF INSPECTION.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe.

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There are 33 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 565,000 to \$ 835,000		There are 162 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 561,000 to \$ 910,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	432 New Dawn Ct Roseville, CA 95747	8040 Fort Collins Way Roseville, CA 95747	1120 Mambo Way Roseville, CA 95747	309 Kirkton Ct Roseville, CA 95747	
Proximity to Subject		1.03 miles NW	0.70 miles SW	0.29 miles NE	
Sale Price	\$	\$ 740,000	\$ 745,500	\$ 770,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 292.84 sq.ft.	\$ 307.17 sq.ft.	\$ 299.96 sq.ft.	
Data Source(s)		PlacerMLS# 224044255;DOM 31	Sales Office/CoreLogic;DOM 30	PlacerMLS# 224025224;DOM 46	
Verification Source(s)		CoreLogicDoc# 40271	CoreLogicDoc# 43817	CoreLogic Doc# 30759	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth	
Concessions		Conv;0		Conv;4624	-4,624
Date of Sale/Time		s07/24;c06/24		s08/24;c05/24	
Location	A;Res;SidesFdrSt	B;Res;Corner	-5,000	A;Res;BksBsyRd	0
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	8427 sf	7622 sf	0	6372 sf	0
View	B;Res;AcrsGrnblt	B;Res;AcrsGrnblt		N;Res;	+3,000
Design (Style)	DT2;Contemp	DT1;Contemp	0	DT1;Contemp	0
Quality of Construction	Q3	Q3		Q3	
Actual Age	3	3		0	-3,100
Condition	C2	C2		C1	-15,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	Total Bdrms. Baths
Room Count	8 4 3.0	6 4 3.0	0	8 4 2.1	+1,000
Gross Living Area	2,575 sq.ft.	2,527 sq.ft.	0	2,427 sq.ft.	+12,600
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Similar	0	Similar	0
Heating/Cooling	Fwa/Central	Fwa/Central		Fwa/Central	
Energy Efficient Items	DualPane/LSolar	DualPane/LSolar		DualPane/LSolar	
Garage/Carport	2gbi3dw	2ga2dw	0	3ga3dw	-3,500
Porch/Patio/Deck	Porch/PatioCvrd	Porch/Patio	+2,000	Porch/Patio	+2,000
FIREPLACE	No Fireplace	No Fireplace		No Fireplace	
APPLIANCES	Built-Ins	Built-Ins		Built-Ins	
POOL	No Pool	No Pool		Built-In Pool	-15,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,000		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,524
Adjusted Sale Price of Comparables		Net Adj. 0.4 % Gross Adj. 0.9 % \$ 737,000		Net Adj. 0.4 % Gross Adj. 5.4 % \$ 742,500	Net Adj. 0.5 % Gross Adj. 4.6 % \$ 766,476

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain Placer MLs;Corelogic

My research 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) **PLACER MLS/CORELOGIC**

My research did 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) **PLACER MLS/CORELOGIC**

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).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	10/20/2021			
Price of Prior Sale/Transfer	\$776,000			
Data Source(s)	Placer MLS;CoreLogic	Placer MLS;CoreLogic	Placer MLS;CoreLogic	Placer MLS;CoreLogic
Effective Date of Data Source(s)	09/12/2024	09/12/2024	09/12/2024	09/12/2024

Analysis of prior sale or transfer history of the subject property and comparable sales AS PER LOCAL PLACER MLS AND CORELOGIC PROPERTY

INFORMATION, THE SUBJECT TRANSFERRED TITLE 10/20/2021 FOR \$776,000. AS AN ARMS LENGTH NEW HOME SALE. AS PER ONLINE FORECLOSURE AUCTION SERVICE. SUBJECT PROPERTY RECENT AUCTION SALE AS OF 09/11/2024 FOR \$640,000.

Summary of Sales Comparison Approach EQUAL CONSIDERATION WAS GIVEN TO EACH SALE AFTER ADJUSTING FOR THE DIFFERENCES IN SELFER CONCESSION, OVERALL AMENITIES, SUPERIOR LOCATION AWAY FROM A FEEDER STREET, INFERIOR VIEW, EFFECTIVE AGE AND GROSS LIVING AREA. THE "OPINION OF VALUE" IS RECONCILED THRU RECENT CLOSED SALES WITHIN THE SUBJECT DIRECT MARKET SEGMENT. MOST WEIGHT GIVEN TO COMPARABLES 1 THRU 4 INTENDED TO BRACKET GLA, LOCATION AND OVERALL AMENITIES, SUPPORTED BY 2 RECENT LISTING, LOCATED IN THE SUBJECT DIRECT MARKET AREA, INTENDED TO BRACKET THE SUBJECT OVERALL GLA, AMENITIES AND MARKET SEGMENT. AN OVERSUPPLY OF INVENTORY OBSERVED WITHIN 95747. ALL COMPARABLE SALES ARE CONFIRMED CLOSED SALES LOCATED WITHIN THE SUBJECT'S MARKET AREA & ARE CONSIDERED TO BE THE BEST INDICATORS OF VALUE BASED ON SIMILAR SQFT, QUALITY OF CONSTRUCTION AND MARKETABILITY.

Indicated Value by Sales Comparison Approach \$ 740,000 Cost Approach (if developed) \$ 740,941 Income Approach (if developed) \$

THE MARKET DATA APPROACH IS CONSIDERED THE MORE RELIABLE INDICATOR OF VALUE SINCE IT REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH NOT REQUIRED BY THE CLIENT, THEREFORE NOT DEVELOPED.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. THIS APPRAISAL IS INTENDED TO COMPLY WITH THE (FIRREA) GUIDELINES AS WELL AS THOSE SET FORTH BY FNMA AND FHLMC.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 740,000 , as of 09/12/2024 , which is the date of inspection and the effective date of this appraisal.

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COMP 1 YEAR BUILT IS INCORRECTLY STATED IN COUNTY RECORDS AS 2019. AS PER LISTING AGENT/MLS INFORMATION/OWNER, THE YEAR BUILT IS SHOWN AS 2021.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE VALUE IS BASED ON EXTRACTION METHOD FROM IMPROVED SALES WITHIN THE SUBJECTS MARKET AREA.. LAND VALUE TO IMPROVEMENT RATIO IS CONSIDERED TYPICAL FOR THE AREA.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	220,000
Source of cost data MARSHALL & SWIFT	DWELLING 2,575 Sq.Ft. @ \$ 175.00	= \$	450,625
Quality rating from cost service Q5 Effective date of cost data 09/16/2024	0 Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	BLT-IN/PATIO	= \$	38,900
ESTIMATED REPLACEMENT COST FROM MATERIALS/COST ESTIMATES PROVIDED TO THE APPRAISER. SUBJECT PROPERTY GROSS LIVING AREA DERIVED FROM THE EXTERIOR MEASUREMENTS AND THEN CALCULATED BY A COMPUTER-ASSISTED SKETCH PROGRAM. LAND VALUE TO IMPROVEMENT RATIO IS TYPICAL FOR THE AREA; EXTRACTION METHOD USED TO ESTIMATE SITE VALUE.	Garage/Carport 588 Sq.Ft. @ \$ 60.00	= \$	35,280
	Total Estimate of Cost-New	= \$	524,805
	Less Physical Functional External		
	Depreciation 8,764	= \$(13,764)
	Depreciated Cost of Improvements	= \$	511,041
	"As-is" Value of Site Improvements	= \$	9,900
Estimated Remaining Economic Life (HUD and VA only) 59 Years	INDICATED VALUE BY COST APPROACH	= \$	740,941

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ **X** Gross Rent Multiplier = \$ Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion

Does the project contain any multi-dwelling units? Yes No Data Source(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Exterior-Only Inspection Residential Appraisal Report

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20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER PASSWORD PROTECTED/DIGITALLY SECURED
Signature 
Name Steven D. Bates
Company Name SDB REAL ESTATE APPRAISAL SERVICES
Company Address PO Box 60723
Sacramento, CA 95860-0723
Telephone Number (916) 599-3040
Email Address steve@sdbappraisals.com
Date of Signature and Report 09/16/2024
Effective Date of Appraisal 09/12/2024
State Certification # AR021488
or State License # _____
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 06/14/2025

ADDRESS OF PROPERTY APPRAISED
432 New Dawn Ct
Roseville, CA 95747
APPRAISED VALUE OF SUBJECT PROPERTY \$ 740,000

LENDER/CLIENT
Name Clear Capital AMC#1256
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo
Beach, CA 90278
Email Address appraiser.socal@clearcapital.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY
 Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
Date of Inspection _____

COMPARABLE SALES
 Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Exterior-Only Inspection Residential Appraisal Report

2575/MV
File # 0912085F

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	432 New Dawn Ct Roseville, CA 95747	2184 Milky Way Cir Roseville, CA 95747			6201 Oberlander Dr Roseville, CA 95747			7056 Encore Way Roseville, CA 95747		
Proximity to Subject		0.35 miles W			1.03 miles S			0.88 miles NW		
Sale Price	\$	\$ 755,000			\$ 679,000			\$ 700,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 292.86 sq.ft.			\$ 282.56 sq.ft.			\$ 281.46 sq.ft.		
Data Source(s)		PlacerMLS# 224026852;DOM 127			PlacerMLS# 224069307;DOM 48			PlacerMLS# 224057603;DOM 104		
Verification Source(s)		CoreLogicDoc# 27797			CoreLogicDoc# not posted			CoreLogic/Ext Inspection		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;25000	-25,000	ArmLth Conv;0		Listing Active;0				
Date of Sale/Time		s05/24;c04/24		s08/24;c08/24		Active				
Location	A;Res;SidesFdrSt	A;Res;BksBsyRd	0	A;Res;Comm	0	N;Res;	-3,000			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple				
Site	8427 sf	3641 sf	+5,000	5327 sf	+3,000	4486 sf	+5,000			
View	B;Res;AcresGrnblt	N;Res;	+3,000	N;Res;	+3,000	N;Res;	+3,000			
Design (Style)	DT2;Contemp	DT2;Contemp		DT2;Contemp		DT2;Contemp				
Quality of Construction	Q3	Q3		Q3		Q3				
Actual Age	3	3		1	-2,100	5	+2,100			
Condition	C2	C2		C2		C2				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths				
Room Count	8 4 3.0	8 4 3.0		6 4 3.0	0	8 4 3.0				
Gross Living Area	2,575 sq.ft.	2,578 sq.ft.	0	2,403 sq.ft.	+14,600	2,487 sq.ft.	0			
Basement & Finished Rooms Below Grade	Osfc	Osfc		Osfc		Osfc				
Functional Utility	Average	Similar	0	Similar	0	Similar	0			
Heating/Cooling	Fwa/Central	Fwa/Central		Fwa/Central		Fwa/Central				
Energy Efficient Items	DualPane/LSolar	DualPane/OSolar	-5,000	DualPane/LSolar		DualPane/LSolar				
Garage/Carport	2gbi3dw	2gbi2dw	0	2gbi2dw	0	2gbi2dw	0			
Porch/Patio/Deck	Porch/PatioCvrd	Porch/PatioCvrd		Porch/PatioCvrd		Porch/Patio	+2,000			
FIREPLACE	No Fireplace	No Fireplace		No Fireplace		No Fireplace				
APPLIANCES	Built-Ins	Built-Ins		Built-Ins		Built-Ins				
POOL	No Pool	No Pool		No Pool		No Pool				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 18,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 9,100			
Adjusted Sale Price of Comparables		Net Adj. 2.9%		Net Adj. 2.7%		Net Adj. 1.3%				
		Gross Adj. 5.0%	\$ 733,000	Gross Adj. 3.3%	\$ 697,500	Gross Adj. 2.2%	\$ 709,100			
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).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	10/20/2021				04/04/2023					
Price of Prior Sale/Transfer	\$776,000				\$626,000					
Data Source(s)	Placer MLS;CoreLogic	Placer MLS;CoreLogic			Placer Mls;CoreLogic			Placer MLS;CoreLogic		
Effective Date of Data Source(s)	09/12/2024	09/12/2024			09/12/2024			09/12/2024		
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										
LEAST WEIGHT GIVEN TO COMP 5, CONSIDERED A RECENT CLOSED SALE, PRICED FOR A QUICK SALE, THEREFORE LEAST WEIGHT IS GIVEN.										
COMP 6 IS AN ACTIVE LISTING, LOCATED WITHIN THE SUBJECT MARKET AREA, USED TO SHOW CURRENT MARKET ACTIVITY.										

Exterior-Only Inspection Residential Appraisal Report

2575/MV
File # 0912085F

FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address	432 New Dawn Ct Roseville, CA 95747	517 Catalan Ct Roseville, CA 95747								
Proximity to Subject		0.99 miles S								
Sale Price	\$	\$ 725,000			\$			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 301.71 sq.ft.			\$ sq.ft.			\$ sq.ft.		
Data Source(s)		PlacerMLS# 224070705;DOM 178								
Verification Source(s)		CoreLogic/Ext Inspection								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Listing Active;0								
Date of Sale/Time		Active								
Location	A;Res;SidesFdrSt	A;Res;BksComm	0							
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	8427 sf	5834 sf	0							
View	B;Res;AcresGrnblt	N;Res;	+3,000							
Design (Style)	DT2;Contemp	DT2;Contemp								
Quality of Construction	Q3	Q3								
Actual Age	3	3								
Condition	C2	C2								
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	8 4 3.0	8 4 3.0								
Gross Living Area	2,575 sq.ft.	2,403 sq.ft.	+14,600		sq.ft.			sq.ft.		
Basement & Finished Rooms Below Grade	Osf	Osf								
Functional Utility	Average	Similar	0							
Heating/Cooling	Fwa/Central	Fwa/Central								
Energy Efficient Items	DualPane/LSolar	DualPane/LSolar								
Garage/Carport	2qbi3dw	2qbi2dw	0							
Porch/Patio/Deck	Porch/PatioCvrd	Porch/Patio	+2,000							
FIREPLACE	No Fireplace	No Fireplace								
APPLIANCES	Built-Ins	Built-Ins								
POOL	No Pool	No Pool								
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 19,600		<input type="checkbox"/> + <input type="checkbox"/> -	\$		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 2.7 %			Net Adj. %			Net Adj. %		
		Gross Adj. 2.7 %	\$ 744,600		Gross Adj. %	\$		Gross Adj. %	\$	

SALES COMPARISON APPROACH

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).

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	10/20/2021			
Price of Prior Sale/Transfer	\$776,000			
Data Source(s)	Placer MLS;CoreLogic	Placer MLS;CoreLogic		
Effective Date of Data Source(s)	09/12/2024	09/12/2024		

SALE HISTORY

Analysis of prior sale or transfer history of the subject property and comparable sales

ANALYSIS / COMMENTS

Analysis/Comments COMP 7 IS AN ACTIVE LISTING, WHICH BACK TO FUTURE COMMERCIAL, LOCATED WITHIN THE SUBJECT MARKET AREA USED TO SHOW CURRENT MARKET ACTIVITY.

Supplemental Addendum

File No. 0912085F

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	432 New Dawn Ct						
City	Roseville	County	Placer	State	CA	Zip Code	95747
Lender/Client	Wedgewood Inc						

LEGAL

AMC#1256

THE SUBJECT IMPROVEMENTS AND GLA SQUARE FOOTAGE WAS TAKEN FROM COUNTY RECORDS. COUNTY RECORDS INDICATES THE SUBJECT AS 2575 SQFT GLA. DUE TO EXTERIOR INSPECTION ONLY, THE APPRAISER UNABLE TO MEASURE, VERIFY AND INSPECT THE SUBJECT INTERIOR FEATURES AND OVERALL CONDITION. I have performed no (or the specified) 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. The completed appraisal assignment is intended to be in compliance with the Appraiser Independence Guidelines set fourth in 2010. No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller, has influenced or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

THE SUBJECT HIGHEST AND BEST USE STUDY: INDICATES THE SUBJECT CURRENT USE AS RESIDENTIAL R-1 IS: LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, FINANCIALLY FEASIBLE, MAXIMALLY PRODUCTIVE. NO ADVERSE EFFECT ON VALUE AND MARKETABILITY NOTED.

MARKET CONDITIONS IN NEIGHBORHOOD

PROPERTY VALUES WITHIN THE SUBJECT MARKET APPEAR TO FLUCTUATE GREATLY. THIS IS PRIMARILY ATTRIBUTED TO THE PREDOMINANCE OF HOMES RANGING IN QUALITY, UPGRADES, AGE, GLA SIZE, VIEWS AND LOCATION. SPECIFIC MATERIALS AND INDIVIDUAL FEATURES HAVING AN INFLUENCE ON BUYER REACTION. SINCE SPECIFIC AMENITIES MAY APPEAL TO INDIVIDUAL BUYERS WITHOUT THE BENEFIT OF OVERALL APPEAL. THE VALUE OF THESE AMENITIES IS CONSIDERED INTRINSIC AND THEREFORE MAY NOT BE REFLECTED WITHIN THIS REPORT. THE SUBJECTS NEIGHBORHOOD CONSISTS OF A VARIETY OF 1 & 2 STORY TRACT HOMES, VARYING IN TERMS OF, AGE, GLA, LOCATION, VIEWS OFFERINGS, INTERIOR AMENITIES, INTERIOR QUALITY, APPEAL AND LEVELS OF UPGRADES. THE DETERMINATION OF VALUE WITHIN THIS SEGMENT OF THE MARKET RELIES HEAVILY UPON THE OVERALL, VIEWS, CONDITION, INTERIOR QUALITY AND APPEAL OF THE PROPERTY. THE COMPARABLES USED ARE CONSIDERED TO BE THE BEST INDICATORS OF VALUE FOR SIMILAR PROPERTIES WITHIN THE SUBJECT'S NEIGHBORHOOD.

SITE

FLOOD ZONE LOCATION IS FROM FEMA MAP INDICATED. SINCE FLOOD MAPS DO NOT INCLUDE OR IDENTIFY ALL STREET NAMES AND THE APPRAISER IS NOT A QUALIFIED SURVEYOR, VERIFICATION OF FLOOD ZONE FROM INDEPENDENT SOURCE FOR INSURANCE PURPOSES IS RECOMMENDED. ADJUSTMENTS FOR SITE SIZE GIVEN TO COMPARABLES IS BASED ON MARKET REACTION TO SITE SIZE AND IT'S CONFORMITY TO WHAT IS CONSIDERED TYPICAL FOR THE AREA. ALTHOUGH THE INFLUENCE OF EXCESS LAND ASSOCIATED WITH LARGER LOTS IS CONSIDERED TO INCREASE VALUE, MARKET REACTION INDICATES THE DOLLAR AMOUNT IS MINIMIZED DUE TO SIMILAR UTILITY AND USE AS A SINGLE FAMILY RESIDENCE, BASED ON MATCHED-SALES ANALYSIS OF SALES OF SIMILAR PROPERTIES LOCATED WITHIN THE MARKET AREA. PRESENT USE AS STATED AS 5% OTHER, WHICH REFLECT S VACANT LAND, PUBLIC UTILITIES, PARK AND LOCAL SCHOOLS. CONSIDERED COMMON FOR THE SUBJECT OVERALL AREA

CONDITION OF IMPROVEMENTS

BASED ON AN EXTERIOR INSPECTION, OWNER INFORMATION, AND COUNTY RECORDS, THE SUBJECT APPEARS IN MAINTAINED CONDITION. SUBJECT FEATURES: COVERED PORCH, YARD LANDSCAPING, COVERED PATIO, AND 2 CAR GARAGE. AN EXTERIOR INSPECTION OF THE PROPERTY WAS MADE TO DETERMINE IT'S CONDITION AS OF THE DATE OF VALUE. THE APPRAISAL IS BASED ON OBSERVED CONDITION, THE APPRAISER IS NOT A LICENSED BUILDING AND OR A HOME INSPECTOR AND IS NOT QUALIFIED TO RENDER AND OPINION ON TERMITE DAMAGE, ENVIRONMENTAL HAZARDS OR HIDDEN STRUCTURAL DEFECTS INCLUDING PLUMBING, ELECTRICAL AND OR MECHANICAL EQUIPMENT WHICH ARE NOT APPARENT OR KNOWN, ANY APPARENT OR UNUSUAL DEFICIENCIES NOTED ARE DISCUSSED.

OWNED SOLAR ELECTRIC ADJUSTMENTS REFLECT MARKET REACTION TO THE CONTRIBUTION AND USE AS WELL AS THE ENERGY SAVING OF SAID AMENITIES IN RELATION TO THE TOTAL VALUE OF THE PROPERTY, BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR HOMES WITHIN SUBJECT'S MARKET AREA. THE SUBJECT LEASED SOLAR ELECTRIC SYSTEM, MAINTAINS A CONNECTION TO PUBLIC POWER AT ALL TIMES. NO ADVERSE EFFECT ON VALUE AND MARKETABILITY NOTED.

COST APPROACH

THE QUALITY OF CONSTRUCTION, CONDITION AND TOTAL SQUARE FOOTAGE OF THE COMPARABLE HOMES WERE DETERMINED BY INFORMATION FROM HOME OWNERS, REALTORS, COUNTY RECORDS, MLS, EXTERIOR AND INTERIOR (WHEN AVAILABLE) INSPECTION OF THE APPRAISER. WHEN THE ABOVE INFORMATION OF INTERIOR FEATURES WERE NOT AVAILABLE DUE TO THE INACCESSIBILITY OF A PERSONAL INSPECTION OR THE LACK OF COMMENT BY SALES AGENTS, THE HOMES WERE CONSIDERED EQUAL TO THE SUBJECT IN KEEPING WITH THE PRINCIPLE OF CONTRIBUTION AND REFLECTED IN THE OVERALL QUALITY OF MATERIALS USED IN HOMES WITHIN THIS SEGMENT OF THE MARKET. ESTIMATED REPLACEMENT COST FROM MATERIALS/COST ESTIMATES PROVIDED TO THE APPRAISER. SUBJECT PROPERTY GROSS LIVING AREA DERIVED FROM COUNTY RECORDS. LAND VALUE TO IMPROVEMENT RATIO IS TYPICAL FOR THE AREA; EXTRACTION METHOD USED TO ESTIMATE SITE VALUE. SITE VALUE IS BASED ON EXTRAPOLATION OF PROPERTY VALUES WITHIN THE SUBJECTS MARKET AREA. LAND VALUE TO IMPROVEMENT RATIO IS CONSIDERED TYPICAL FOR THE AREA.

EXTERNAL OBSOLESCENCE IS NOTED IN THE COST APPROACH, FOR THE SUBJECT LOCATION TO A FEEDER STREET, THE AMOUNT IS CONSIDERED TO REFLECT BUYER REACTION, TO SAID LOCATION WITHIN THE MARKET PLACE. BASED ON THE MATCHED PAIRED ANALYSIS OF SALES DATA OF HOMES WITH SIMILAR LOCATION SETTING.

COMMENTS ON SALES COMPARISON

GROSS LIVING AREA WAS ADJUSTED AT 85.00 PER SQFT FOR COMPARABLES WITH IN MORE THAN 100 SQUARE FEET OF THE SUBJECT. BASED ON MARKET REACTION TO ADDITIONAL LIVING AREA IN SQUARE FEET OF THE SUBJECT. NO ADJUSTMENT WAS GIVEN FOR BEDROOM COUNT AS FOUR AN FIVE BEDROOM HOMES ARE TYPICAL FOR SIMILAR SIZED HOMES, THEREFORE CONSIDERED BUYER PREFERENCE AS TO THE DISTRIBUTION OF SQUARE FOOTAGE.

ADJUSTMENTS FOR SITE SIZE GIVEN TO COMPARABLES IS BASED ON MARKET REACTION TO SITE SIZE AND IT'S CONFORMITY TO WHAT IS CONSIDERED TYPICAL FOR THE AREA. ALTHOUGH THE INFLUENCE OF EXCESS LAND ASSOCIATED WITH LARGER LOTS IS CONSIDERED TO INCREASE VALUE, MARKET REACTION INDICATES THE DOLLAR AMOUNT IS MINIMIZED DUE TO SIMILAR UTILITY AND USE AS A SINGLE FAMILY RESIDENCE, BASED ON MATCHED-SALES ANALYSIS OF SALES OF SIMILAR PROPERTIES LOCATED WITHIN THE MARKET AREA.

CONDITION AND OR EFFECTIVE AGE FOR COMPARABLES WAS ADJUSTED AS PER LEVELS OF REMODELING, PROPERTY UPDATING, UPGRADES AND CONDITION OF PROPERTY AT TIME OF SALE, BASED ON EXTERNAL INSPECTION AND INFORMATION FROM LISTING AGENT AND/OR MLS.

Supplemental Addendum

File No. 0912085F

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	432 New Dawn Ct						
City	Roseville	County	Placer	State	CA	Zip Code	95747
Lender/Client	Wedgewood Inc						

COMMENTS ON SALES COMPARISON

LOCATION ADJUSTMENT IS BASED ON THE MARKET REACTION TO THE SUBJECT LOT LOCATION TO A FEEDER STREET VS SUPERIOR LOT LOCATION , CONSIDERED TO HAVE AN EFFECT ON VALUE AND OVERALL MARKETABILITY.BASED ON MATCHED-SALES ANALYSIS OF SALES OF SIMILAR PROPERTIES LOCATED WITHIN THE MARKET AREA.

VIEW ADJUSTMENTS ARE BASED ON MARKET REACTION TO LOCAL PROPERTY VIEW VS SUPERIOR GREENBELT AREA VIEW OFFERING, CONSIDERED TO HAVE A POSITIVE EFFECT ON VALUE AND OVERALL MARKETABILITY. BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR HOMES WITHIN SUBJECT'S MARKET AREA.

GARAGE, POOL, COVERED PATIO AND BATH COUNT ADJUSTMENTS REFLECT MARKET REACTION TO THE CONTRIBUTION AND USE OF SAID AMENITIES IN RELATION TO THE TOTAL VALUE OF THE PROPERTY. THE ADJUSTMENT GIVEN IS BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR PROPERTY IMPROVEMENTS AND OR ADDITIONAL FEATURES .

NO DESIGN ADJUSTMENT IS GIVEN FOR 1 STORY VS 2 STORY HOMES, AS IT IS CONSIDERED TO BE BUYER PREFERENCE AS TO THE DISTRIBUTION OF SQUARE FOOTAGE AND DESIGN. THEREFORE NO DESIGN ADJUSTMENT IS GIVEN, BASED ON PAIRED SALES OF SIMILAR PROPERTIES WITHIN THIS DIRECT AREA.

-/+3500 BATHROOM ADJUSTMENTS WERE GIVEN FOR THE UTILITY AND USE OF AN ADDITIONAL FULL BATHROOM AND/OR HALF BATH. AN ADJUSTMENT OF +\$2500 FOR 1/2 BATH VS NO HALF BATH PROPERTIES. +/- \$1000 FOR 2.1 FULL BATHS VS 3.0 BATH, AS THE DIFFERENCE IS THE 1/2 BATH LACKS A SHOWER AND OR TUB, THEREFORE THE MARKET/BUYERS REACTION IS SLIGHTLY LESS. A STRONGER MARKET REACTION OBSERVED WHEN A PROPERTY HAS 3.0 BATHS VS 3.1 FULL BATH, THEREFORE A -\$ 2500 HIGHER IS GIVEN.

OWNED SOLAR ELECTRIC ADJUSTMENTS REFLECT MARKET REACTION TO THE CONTRIBUTION AND USE AS WELL AS THE ENERGY SAVING OF SAID AMENITIES IN RELATION TO THE TOTAL VALUE OF THE PROPERTY, BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR HOMES WITHIN SUBJECT'S MARKET AREA.THE SUBJECT LEASED SOLAR ELECTRIC SYSTEM, MAINTAINS A CONNECTION TO PUBLIC POWER AT ALL TIMES. NO ADVERSE EFFECT ON VALUE AND MARKETABILITY NOTED.

THE INDICATED PREDOMINANT VALUE RANGE NOTED IN THE NEIGHBORHOOD SECTION ARE CONSIDERED ACCURATE AND IS JUDGED TO REFLECT THE SUBJECT'S OVERALL MARKET AREA. HOWEVER, THE SUBJECT AND THE COMPARABLES USED ARE SLIGHTLY LARGER IN TERMS OF GLA, NOT NECESSARILY PARALLEL WITH THE CHARACTERISTICS OF THE PREDOMINANT NEIGHBORHOODS IN THE SUBJECT OVERALL AREA AT THIS TIME. THIS IS JUDGED TO HAVE NO ADVERSE REACTION ON THE MARKETABILITY OR MARKET VALUE OF THE SUBJECT AS THERE ARE MANY PROPERTIES OF EQUAL OR GREATER SIZE, QUALITY, VALUE, ETC; BUT HAVE NOT RECENTLY SOLD. THE LACK OF THIS TYPE PROPERTY IS PRIMARILY ATTRIBUTED TO THE INTENTION OF THE LONG TERM HOMEOWNERS AND LIMITED INVENTORY.

THE SUBJECT GLA SIZE IS NOT UNIQUE IN TERMS OF GLA AND IS NOT CONSIDERED AN OVER IMPROVEMENT FOR ITS DIRECT MARKET AREA. PROPERTIES OF THIS SIZE ARE LOCATED THRU OUT THE AREA, THEREFORE THE SUBJECT IS CONSIDERED CONFORMING FOR THE OVERALL MARKET AREA & REGION. THE LACK OF THIS SIZE HOME AND COMPARABLE PROPERTIES, IS ATTRIBUTED TO THE INTENTION AND DESIGN OF THE LONG TERM HOMEOWNERS. HOMES OFFERING THESE TYPE OF CHARACTERISTICS IN QUALITY, SIZE AND SETTING ARE TYPICALLY PURCHASED, UPGRADED TO OWNER SPECIFICATIONS AND ARE DESIGNED FOR THEIR LONG TERM USE AND NOT FOR RESALE PURPOSES. NO ADVERSE EFFECT ON VALUE OR MARKETABILITY.

ADJUSTMENTS ARE BASED ON EXPECTED MARKET RESPONSE AND IS REFLECTIVE OF THE MARKET REACTION TO THE CONTRIBUTION AND USE OF SAID AMENITIES IN RELATION TO THE TOTAL VALUE OF THE PROPERTY. ADJUSTMENT IS BASED ON MATCHED PAIRED ANALYSIS OF PAST SALES IN THE SUBJECT MARKET AREA WITH SIMILAR SITE FEATURES AND OR PROPERTY IMPROVEMENTS.

THERE ARE OTHER CLOSED SALES THAT HAVE SOLD FOR A HIGHER & LOWER PRICES, WITHIN THE SUBJECT AREA, DUE TO THE LEVELS OF UPDATING, AGE, SITE SIZE, SITE IMPROVEMENTS AND OVERALL GLA. THESE LOWER SALE PRICE PROPERTIES WITHIN THE AREA, DO NOT REFLECT BUYERS REACTION TO THE LARGER LOT SIZE, SITE IMPROVEMENTS, SITE FEATURES, LOCATION SETTING, INTERIOR QUALITY AND OVERALL AMENITIES, THEREFORE NOT USED. THE SUBJECT OVERALL SIZE, OVERALL COURT LOCATION AND IMPROVEMENTS ARE SUPPORTED WITHIN IT'S OVERALL MARKET SEGMENT, WHICH BEST REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, IN THE LOCAL MARKET, GIVEN A REASONABLE MARKETING TIME WITH NO UNDUE STIMULUS AND TYPICALLY MOTIVATED BUYERS AND SELLERS.

BASED ON LOCAL MLS AND COUNTY RECORD SALES DATA, INDICATES AN INCREASE IN PROPERTY VALUES. BASED ON 4 YR CLOSED SALE DATA SURVEY INDICATES THE MEDIUM HOME FROM 09/2020 TO 09/2021 AT 595K, FROM 09/2021 TO 09/2022 INDICATES AN INCREASE TO 680K. FROM 09/2022 TO 09/2023 INDICATED THE MEDIUM HOME PRICE INCREASED TO 640K, FROM 08/2023 TO 09/2024 INDICATED THE MEDIUM HOME PRICE INCREASED TO 660K, THEREFORE STABLE IN PROPERTY VALUES WITHIN THE SUBJECT OVERALL MARKET AREA IS OBSERVED OVERALL 36 MONTHS.

BASED ON 12 MONTH 1004MC FORM MARKET DATA RESEARCH, INDICATES A STABLE SALES PRICE, WITHIN THIS COMPETING MARKET SEGMENT, AS INDICATED ON PAGE ONE OF THE URAR.. NO TIME ADJUSTED WAS GIVEN AS THE SALES USED ARE CONSIDERED MOST RECENT SALES WITHIN THE DIRECT AREA.

ALL COMPARABLE SALES ARE CONFIRMED CLOSED SALES LOCATED WITHIN THE SUBJECT'S MARKET AREA & ARE CONSIDERED TO BE THE BEST INDICATORS OF VALUE BASED ON SIMILAR SQFT, LOCATION, QUALITY OF CONSTRUCTION AND MARKETABILITY.

CONDITIONS OF APPRAISAL

THE SUBJECT PROPERTY IS APPRAISED "AS IS" AS SINGLE FAMILY HOME: PROPERTY APPRAISAL IS COMPLETED ON A LIMITED 2055 EXTERIOR DRIVE BY APPRAISAL REPORT. THE SIGNATURE USED IN THE ELECTRONIC TRANSMISSION OF THIS REPORT IS PASSWORD PROTECTED AND DIGITALLY SECURED. THIS APPRAISAL IS INTENDED TO COMPLY WITH THE FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT (FIRREA) GUIDELINES AS WELL AS THOSE SET FORTH BY FNMA AND FHLMC. FINANCING OR CONCESSION ADJUSTMENTS ARE GIVEN WHEN SALES OF EQUIVALENT FINANCING TERMS TYPICAL OF THE PREVAILING MARKET DIFFER. REPORTED BUYDOWNS OR OTHER SELLER CONCESSIONS CONSIDERED TO HAVE AN ADVERSE AFFECT ON MARKET VALUE ARE ADJUSTED.

THE DATE OF VALUE AND INSPECTION OF THE SUBJECT PROPERTY IS NOTED ON THE BACK PAGE OF THE APPRAISAL REPORT. THE DATA COLLECTION AND ANALYSIS OF INFORMATION INCLUDED WITHIN THE APPRAISAL REPORT WAS ASSIMILATED AND ADJUSTED FOR WITH THE FINAL PREPARATION AND ESTIMATE OF VALUE APPLIED ON THE DATE INDICATED BELOW THE APPRAISERS SIGNATURE. NO PREVIEW OF SUBJECT PROPERTY PROFILE AS DEED WAS NOT AVAILABLE TO APPRAISER. THEREFORE THIS APPRAISAL IS PERFORMED WITH THE ASSUMPTION THERE ARE NO ADVERSE EASEMENTS, RESTRICTIONS, MINERAL RIGHTS AND THE ESTATE IS HELD IN FEE SIMPLE IN THE NAME PROVIDED BY COUNTY RECORDS.

Supplemental Addendum

File No. 0912085F

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	432 New Dawn Ct						
City	Roseville	County	Placer	State	CA	Zip Code	95747
Lender/Client	Wedgewood Inc						

FINAL RECONCILIATION

AT TIMES, COMPARABLES ARE USED THAT APPEAR TO HAVE SOLD AT A BELOW MARKET PRICE; HOWEVER, DUE TO THE LACK OF PRIMARY DATA AVAILABLE TO THE APPRAISER, THE TERMS AND MOTIVATION OF THE SELLERS MAY NOT BE NOTED IN THE REPORT. THE BASIS FOR THE SELECTION OF COMPARABLES USED IN THIS ANALYSIS, AS WELL AS THE MARKET VALUE ARRIVED AT IN THE FINAL RECONCILIATION OF THIS REPORT, ARE ACCORDING TO THE PRINCIPALS DEFINED IN MARKET VALUE:

THE INDICATED VALUE BY DIRECT COMPARISON IS A FINAL ESTIMATE WHICH BEST REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, IN THE LOCAL MARKET, GIVEN A REASONABLE MARKETING TIME WITH NO UNDUE STIMULUS AND TYPICALLY MOTIVATED BUYERS AND SELLERS.

Market Conditions Addendum to the Appraisal Report

2575/MV
File No. 0912085F

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 after April 1, 2009.

Property Address **432 New Dawn Ct** City **Roseville** State **CA** ZIP Code **95747**

Borrower **Neighbor to Neighbor Homes LLC**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	67	42	44	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	11.17	14.00	14.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	40	43	33	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.6	3.1	2.2	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	725,000	740,000	739,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	37	28	13	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	740,000	765,000	750,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	58	65	42	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100.00	100.00	100.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **SELLER CONCESSION ADJUSTMENTS ARE GIVEN WHEN SELLER CONCESSION DIFFER. SALES OF EQUIVALENT FINANCING TERMS TYPICAL OF THE PREVAILING MARKET. REPORTED BUYDOWNS OR OTHER FINANCING CONCESSIONS CONSIDERED TO HAVE AN ADVERSE AFFECT ON MARKET VALUE ARE ADJUSTED. PAST CLOSED SALES VERIFICATIONS INDICATE AND 1-3% OF SALES PRICE FOR THE BUYERS CLOSING COSTS WITH A 2% PERCENT OF CLOSED SALES HAVING SELLER CONCESSIONS FOR BUYER CLOSING COSTS.**

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

BANK OWNED AND OR SHORT SALES PROPERTIES ARE NOT THE DRIVING FORCE. TYPICALLY OWNER LISTED PROPERTIES WITHIN THIS MARKET PLACE, WHICH TEND TO SELL HIGHER DUE LONGER MARKET EXPOSURE IN SUPERIOR CONDITION AND NOT MOTIVATED BY A BANK OWNED SELLER OR DISTRESSED SELLER ENVIRONMENT. PAST 12 MONTHS INDICATES 1272 CLOSED SALES WITH 3 BANK OWNED AND 3 SHORT SALE PROPERTIES OBSERVED WITHIN 95747. CURRENTLY 199 MLS LISTING WITH 4 BANK OWNED PROPERTIES AND 2 SHORT SALES AT THIS TIME.

Cite data sources for above information. **LOCAL MLS STATISTICS, LOCAL AGENTS, REALIST PROPERTY INFORMATION AND LOCAL COUNTY INFORMATION. THE MARKET SECTION ON PAGE ONE REFLECTS ALL OF THE SUBJECT AREA, AS TO THE ABOVE INFORMATION INTENDS TO BRACKET THE SUBJECT OVERALL COMPETING MARKET SEGMENT.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

LOCAL MLS 12 MONTH MARKET DATA INDICATES WITHIN THIS COMPETING HOME SEGMENT A STABLE SALES PRICE, STABLE LIST PRICE, STABLE ABSORPTION RATE, STABLE LIST MARKET TIME, DECLINE IN SALES MARKET TIME OBSERVED. CURRENTLY IN THIS SEGMENT 2 ACTIVE PROPERTIES 0 SHORT SALES AND 0 BANK OWNED PROPERTIES. REASONABLE MARKET EXPOSURE APPEARS TO BE 10 TO 45 DAYS WITHIN THIS SEGMENT. PAST 12 MONTHS INDICATES 1272 CLOSED SALES WITH 3 BANK OWNED AND 3 SHORT SALE PROPERTIES OBSERVED WITHIN 95747. CURRENTLY 199 MLS LISTING WITH 4 BANK OWNED PROPERTIES AND 2 SHORT SALES AT THIS TIME.

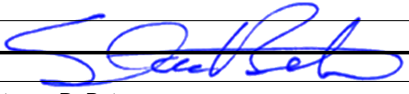
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
 Appraiser Name **Steven D. Bates**
 Company Name **SDB REAL ESTATE APPRAISAL SERVICES**
 Company Address **PO Box 60723, Sacramento, CA 95860-0723**
 State License/Certification # **AR021488** State **CA**
 Email Address **steve@sdbappraisals.com**

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

F.I.R.R.E.A. Addendum

Borrower Neighbor to Neighbor Homes LLC
Property Address 432 New Dawn Ct
City Roseville County Placer State CA Zip Code 95747
Lender/Client Wedgewood Inc

Purpose of the Appraisal

THE PURPOSE OF THIS REPORT IS TO ESTIMATE THE MARKET VALUE OF THE SUBJECT PROPERTY, AS DEFINED HEREIN. THE ESTIMATE OF MARKET VALUE IS TO BE USED SOLELY BY THE CLIENT AND/OR THEIR ASSIGNEES AS A BASIS FOR LENDING DECISIONS OR PORTFOLIO MANAGEMENT. AS PER ASSIGNMENT REQUEST: INTENDED USERS ARE NEIGHBOR TO NEIGHBOR LLC, CLEAR CAPITAL AND WEDGEWOOD INC.

Scope of the Appraisal

AFTER RECEIVING THE ASSIGNMENT, A PRELIMINARY SEARCH OF ALL AVAILABLE RESOURCES WAS MADE TO DETERMINE MARKET TRENDS, INFLUENCES AND OTHER SIGNIFICANT FACTORS PERTINENT TO THE SUBJECT PROPERTY. A PHYSICAL INSPECTION OF THE PROPERTY WAS PERFORMED. A MORE DETAILED REVIEW OF THE SALES WERE EXAMINED AD CONFIRMED WITH PARTIES INVOLVED WITH THE TRANSACTION. MARKET FACTORS WERE WEIGHTED AND THEIR INFLUENCE ON THE SUBJECT PROPERTY WAS DETERMINED. A HIGHEST AND BEST USE ANALYSIS WAS PERFORMED. THE APPRAISAL REPORT WAS THEN COMPLETED IN ACCORDANCE WITH STANDARDS DICTATED BY THE APPRAISAL FOUNDATION IN THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICES (USPAP). THE REPORT INCLUDED SUFFICIENT DATA AND INFORMATION NEEDED TO LEAD A READER TO A SIMILAR CONCLUSION OF MARKET VALUE.

Report of the prior year sales history for the subject property

Is the subject property currently listed? Yes No List Price \$ _____
Has the property sold during the prior year? Yes No If yes, describe below:
THE SUBJECT PROPERTY TRANSFERRED TITLE 09/11/2024 FOR \$640,000. AS A FORECLOSURE AUCTION SALE. PRIOR TRANSFER 10/20/2021 FOR \$776,000. AS A NEW HOME SALE.

Marketing Time

What is your estimate of marketing time for the subject property? 10-45 Describe below the basis (rationale)for your estimate:
SHOWN IN MARKET SECTION AND 1004MC

Non-real property transfers


Does the transaction involve the transfer of personal property, fixtures, or intangibles that are not real property? Yes No
If yes, provide description and valuation below:
N/A

Additional Comments

THE APPRAISER HAS MADE A REASONABLE EFFORT TO APPLY THE THREE RECOGNIZED APPROACHES TO VALUE. MOST SINGLE FAMILY RESIDENCES ARE PURCHASED FOR OWNER OCCUPANCY AND , AS SUCH, THE INCOME APPROACH DOES NOT GENERALLY REFLECT THE HIGHEST AND BEST USE OF THE PROPERTY AND IS NOT GENERALLY A RELEVANT INDICATOR OF MARKET VALUE. THE USE OF THE INCOME APPROACH TO VALUE WILL ONLY BE USED AT THE REQUEST OF THE CLIENT FOR NON-OWNER OCCUPIED UNITS, OR WHEN SUFFICIENT MARKET EVIDENCE EXISTS IN A NEIGHBORHOOD TO INDICATE THAT RENTAL PROPERTIES OR INVESTOR PURCHASES ARE TYPICAL, MEASURABLE AND THEIR ANALYSIS ADD TO THE RELEVANCY AND RELIABILITY OF THE APPRAISAL PROCESS.

Additional Certification

1. The acceptance of this appraisal assignment by the appraiser was not based on a requested minimum valuation, a specified valuation, or an approval of the loan.
2. The appraiser certifies that the compensation for this appraisal is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result of the occurrence of a subsequent event.
3. This appraisal has been prepared to conform with the Uniform Standards of Professional Appraisal practice ("USPAP") adopted by the Appraisal Standards Board of the Appraisal foundation, except the Departure Provision, unless otherwise stated below.
4. The appraiser has disclosed within this appraisal report, or below, all steps taken that were necessary or appropriate to comply with the Competency provision of the USPAP.
NO ADVERSE ENVIRONMENTAL FACTORS WERE NOTED UPON INSPECTION THE APPRAISER IS NOT HOWEVER, A LICENSED/QUALIFIED ENVIRONMENTAL INSPECTOR AND THEREFORE NOT QUALIFIED TO GIVE A EXPERT OPINION ON/FOR ENVIRONMENTAL CONDITIONS.
THIS APPRAISAL REPORT IS INTENDED TO BE A SELF-CONTAINED DOCUMENT POSSESSING INFORMATION NECESSARY TO ENABLE A READER TO UNDERSTAND THE APPRAISERS OPINION.

Date: 09/16/2024 Appraiser(s): 
Steven D. Bates

Date: _____ Review Appraiser(s): _____

APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Name of Appraiser: Steven D. Bates

Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Licensed Trainee or Assistant
 Temporary General Licensed

Certification/Licensure Number: AR021488
Certification/Licensure State: CA Expires: 06/14/2025

Scope: This Report is within the scope of my Certification or License
 is not within the scope of my Certification or License

Service Provided By: Disinterested & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

If applicable, Appraisal Management Company Number: 1256

If applicable, select one of the following:
 The actual fee paid to the appraiser for this appraisal assignment or specialized service was: \$ 220.00 or;
 The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee.

Signature of person preparing and reporting the Appraisal:


STEVEN D. BATES AR021488

Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	432 New Dawn Ct				
City	Roseville	County	Placer	State	CA Zip Code 95747
Lender/Client	Wedgewood Inc				



Subject Front

432 New Dawn Ct
Sales Price
Gross Living Area 2,575
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location A;Res;SidesFdrSt
View B;Res;AcresGrnbld
Site 8427 sf
Quality Q3
Age 3



REAR



Subject Street

Photograph Addendum

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	432 New Dawn Ct						
City	Roseville	County	Placer	State	CA	Zip Code	95747
Lender/Client	Wedgewood Inc						



GREENBELT



FEEDER STREET

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	432 New Dawn Ct				
City	Roseville	County	Placer	State	CA
Lender/Client	Wedgewood Inc		Zip Code	95747	



Comparable 1

8040 Fort Collins Way
 Prox. to Subject 1.03 miles NW
 Sales Price 740,000
 Gross Living Area 2,527
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location B;Res;Corner
 View B;Res;AcrsGrmbld
 Site 7622 sf
 Quality Q3
 Age 3



Comparable 2

1120 Mambo Way
 Prox. to Subject 0.70 miles SW
 Sales Price 745,500
 Gross Living Area 2,427
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.1
 Location A;Res;BksBsyRd
 View N;Res;
 Site 6372 sf
 Quality Q3
 Age 0



Comparable 3

309 Kirkton Ct
 Prox. to Subject 0.29 miles NE
 Sales Price 770,000
 Gross Living Area 2,567
 Total Rooms 8
 Total Bedrooms 5
 Total Bathrooms 3.0
 Location A;Res;Ct;BksFdr
 View N;Res;
 Site 6375 sf
 Quality Q3
 Age 12

MLS PHOTO USED
 DUE TO OBSTRUCTION

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	432 New Dawn Ct				
City	Roseville	County	Placer	State	CA
Zip Code	95747				
Lender/Client	Wedgewood Inc				



Comparable 4

2184 Milky Way Cir
 Prox. to Subject 0.35 miles W
 Sales Price 755,000
 Gross Living Area 2,578
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location A;Res;BksBsyRd
 View N;Res;
 Site 3641 sf
 Quality Q3
 Age 3

MLS PHOTO USED DUE TO OBSTRUCTION.



Comparable 5

6201 Oberlander Dr
 Prox. to Subject 1.03 miles S
 Sales Price 679,000
 Gross Living Area 2,403
 Total Rooms 6
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location A;Res;Comm
 View N;Res;
 Site 5327 sf
 Quality Q3
 Age 1



Comparable 6

7056 Encore Way
 Prox. to Subject 0.88 miles NW
 Sales Price 700,000
 Gross Living Area 2,487
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 4486 sf
 Quality Q3
 Age 5

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	432 New Dawn Ct						
City	Roseville	County	Placer	State	CA	Zip Code	95747
Lender/Client	Wedgewood Inc						



Comparable 7

517 Catalan Ct	
Prox. to Subject	0.99 miles S
Sale Price	725,000
Gross Living Area	2,403
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	A;Res;BksComm
View	N;Res;
Site	5834 sf
Quality	Q3
Age	3

Comparable 8

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

Comparable 9

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

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.



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

[X] Great American Assurance Company

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

Policy Number: RAP4112375-24 Renewal of: RAP4112375-23

Program Administrator: Herbert H. Landy Insurance Agency Inc. 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Steven Bates

Item 2. Address: 3700 Whitney Avenue

City, State, Zip Code: Sacramento, CA 95821

Item 3. Policy Period: From 10/30/2024 To 10/30/2025 (Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability:

- A. \$ 1,000,000 Damages Limit of Liability - Each Claim
B. \$ 1,000,000 Claim Expenses Limit of Liability - Each Claim
C. \$ 1,000,000 Damages Limit of Liability - Policy Aggregate
D. \$ 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

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

Item 6. Premium: \$ 850.00

Item 7. Retroactive Date (if applicable): 11/11/1992

Item 8. Forms, Notices and Endorsements attached:

- D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)
D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)
D42414 (08/19)

Handwritten signature: Rebecca A. Magnum
Authorized Representative



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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Insurance is afforded by the company indicated below: (A capital stock corporation)

[X] Great American Assurance Company

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

Policy Number: RAP4112375-23 Renewal of: RAP4112375-22

Program Administrator: Herbert H. Landy Insurance Agency Inc. 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Steven Bates

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D42414 (08/19)

Signature of authorized representative

LICENSE



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

Steven D. Bates

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 021488

Effective Date: June 15, 2023
Date Expires: June 14, 2025


Angela Jemmoty, Bureau Chief, BREA

3070803

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

TAX RECORDS

432 New Dawn Ct, Roseville, CA 95747-8477, Placer County Auction 📍 Expired Listing
 APN: 498-170-034-000 CLIP: 1044743033



MLS Beds 4	MLS Full Baths 3	Half Baths N/A	Sale Price \$776,000	Sale Date 10/19/2021
MLS Sq Ft 2,575	Lot Sq Ft 8,427	Yr Built 2021	Type SFR	

OWNER INFORMATION

Owner Name	Sandhu Gurparkash	Tax Billing Zip	95747
Owner Name 2		Tax Billing ZIP + 4 Code	8477
Tax Billing Address	432 New Dawn Ct	Owner Occupied	Yes
Tax Billing City & State	Roseville, CA	Mail Opt Out Flag	

TAX INFORMATION

APN	498-170-034-000	Block ID	
Tax Area	005071	Lot #	34
Tax Appraisal Area	800	% Improved	84%
Water Tax Dist	County	Homestead Percent	
Fire Dept Tax Dist		Exemption(s)	
Legal Description	LOT 34 SIERRA VISTA FEDERICO VIL3 MOR FF-11		

ASSESSMENT & TAX

Assessment Year	2024	2023	2022
Assessed Value - Total	\$695,000	\$659,000	\$776,000
Assessed Value - Land	\$112,000	\$106,200	\$125,000
Assessed Value - Improved	\$583,000	\$552,800	\$651,000
YOY Assessed Change (\$)	\$36,000	-\$117,000	
YOY Assessed Change (%)	5.46%	-15.08%	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			
Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$2,716		
2022	\$11,472	\$8,756	322.35%
2023	\$10,077	-\$1,395	-12.16%
Jurisdiction	Tax Type	Tax Amount	Tax Rate

CHARACTERISTICS

Lot Frontage		Heat Type	Central
Lot Depth		Heat Fuel Type	
Lot Acres	0.1935	Patio Type	
Lot Sq Ft	8,427	Parking Spaces	
Style		Garage Type	Garage
Gross Area		Garage Capacity	
Building Sq Ft	2,575	Garage Sq Ft	588
Above Gnd Sq Ft		Roof Material	
Ground Floor Area		Construction	
2nd Floor Area		Exterior	
Basement Sq. Ft.		Floor Cover	
Stories		Foundation	
Condition		Pool	
Quality		Pool Size	
Total Units	1	Year Built	2021
Total Rooms		Effective Year Built	
Bedrooms	4	Other Impvs	
Total Baths	3	Other Rooms	
Full Baths	3	Equipment	
Half Baths		Condo Amenities	
Fireplace		Building Class	

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Generated on: 09/12/24

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TAX RECORDS

Fireplace Count		Building Type	
Water		County Use Code	1 Family Residence
Sewer		Universal Land Use	SFR
Cooling Type	Central	# of Buildings	1

LISTING INFORMATION

Listing Number	<u>223055368</u>	Selling Date	
Status	Expired	Selling Price	
Status Change Date	12/09/2023	Listing Agent Name	
Listing Date	06/09/2023	Listing Office Name	KELLER WILLIAMS REALTY
Listing Price	\$959,000	Selling Broker Name	
Original Listing Price	\$1,250,000	Selling Agent Name	
Pending Date		Listing Cancellation Date	

Listing Number	221098019
Status	Closed
Listing Date	08/06/2021
Listing Price	\$776,000
Original Listing Price	\$776,000
Selling Date	10/20/2021
Selling Price	\$776,000
Listing Expiration Date	
Listing Cancellation Date	

LAST MARKET SALE & SALES HISTORY

Recording Date	10/20/2021	Sale Type	Full
Settle Date	10/19/2021	Deed Type	Grant Deed
Sale Price	\$776,000	Owner Name	Sandhu Gurparkash
Price Per Sq Ft	\$301.36	Owner Name 2	
Multi/Split Sale		Seller Name	Taylor Morrison Of California LLC
Document Number	<u>130034</u>	Title Company	Stewart Title/Sacramento

Recording Date	10/20/2021	10/20/2021
Settle Date	10/19/2021	10/19/2021
Sale Price	\$776,000	
Nominal		Y
Multi/Split Sale Type		
Owner Name	Sandhu Gurparkash	Sandhu Gurparkash
Seller Name	Taylor Morrison Of California LLC	Sandhu Jiwanjoti K
Document Number	130034	130033
Deed Type	Grant Deed	Interspousal Deed Transfer
Title Company	Stewart Title/Sacramento	Stewart Title/Sacramento

MORTGAGE HISTORY

Mortgage Date	10/20/2021	10/20/2021
Mortgage Amount	\$105,000	\$592,185
Mortgage Lender	Alliant Cu	Cardinal Fin'l Co
Borrower Name	Sandhu Gurparkash	Sandhu Gurparkash
Borrower Name 2		
Mortgage Purpose	Refi	1st Time Sale
Mortgage Type	Conventional	Fha
Interest Rate Type		
Mortgage Int Rate		
Mortgage Term	30	30
Mortgage Term Code	Years	Years

FORECLOSURE HISTORY

Document Type	Notice Of Sale	Notice Of Trustee's Sale	Notice Of Default
Default Date			02/28/2024
Foreclosure Filing Date		08/01/2024	03/05/2024
Recording Date	08/02/2024	08/01/2024	03/05/2024
Document Number		40628	11650
Book Number			
Page Number			

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

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TAX RECORDS

Default Amount		\$25,618
Final Judgment Amount	\$608,177	
Original Doc Date	10/20/2021	10/20/2021
Original Document Number	130035	130035
Original Book Page		
Lien Type		

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

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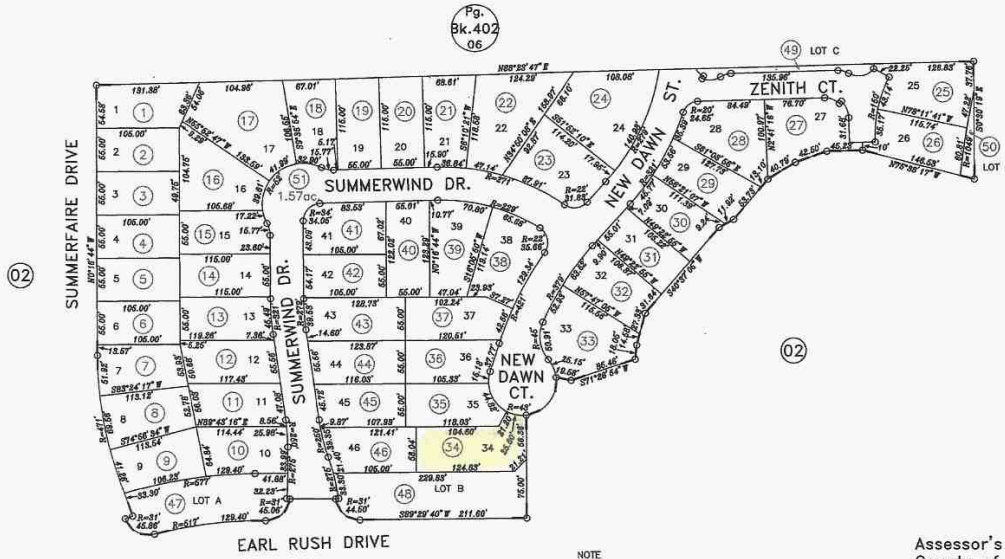
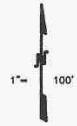
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PLAT MAP

POR. SEC.26, T.11N., R.5E., M.D.B.&M.
 Sierra Vista - Federico Lg Lot Sub M.O.R. Bk. EE, Pg. 6
 Sierra Vista - Federico Village 3 M.O.R. Bk. FF, Pg. 11

498-17



-8-2020 PQ
 mery 498-020-007-000

NOTE
 All distances on curved lines are shown per recorded documentation

NOTE
 This map was prepared for assessment purposes only, and is not intended to illustrate legal building sites or establish precedence over local ordinances. Official information concerning size or use of any parcel should be obtained from recorded documents and local governing agencies.

Assessor's Map Bk.498Pg.1
 County of Placer, Calif.

NOTE
 Assessor's Block Numbers Shown in Ellipses.
 Assessor's Parcel Numbers Shown in Circles.

PROPERTY AUCTION DATA

FORECLOSURE TRUSTEE ⓘ



In Person Auction **NEW**

\$640,000 Highest Bid

432 New Dawn Ct Roseville CA 95747

4 Beds **3.0 Baths** **2,576 Sq. Ft.**

Property Details

Area Analytics

Similar Properties

Disclaimers



1/3

👁️ 256 ❤️ 7

Property Details

Property Description

This property will be sold through the applicable foreclosure auction process. The property is being sold 'as is' and the occupancy status is assumed to be occupied. The buyer assumes all responsibility for the property condition and occupancy.

Details

Property Type: **Single Family**

Bedrooms: **4**

Bathrooms: **3 Full**

Occupancy Status: **Occupied**

Square Feet: **2576 (approx)**

Year Built: **2021**

Lot Size: **0.19 Acres**

County: **PLACER**

✕ Need some help?



Location Map

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	432 New Dawn Ct				
City	Roseville	County	Placer	State	CA Zip Code 95747
Lender/Client	Wedgewood Inc				



Location Map

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	432 New Dawn Ct				
City	Roseville	County	Placer	State	CA
Lender/Client	Wedgewood Inc				
				Zip Code	95747

