Borrower	WH1 LLC				File No.	24-1009	)
Property Address	4909 N Buttercreek Rd						
City	Moorpark	County	Ventura	State C	A	Zip Code	93021
Lender/Client	Wedgewood Inc						

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36059709 File No. 24-1009

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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 All outdated components and finishes have been updated and/or replaced with components that meet current standards.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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

#### **Quality Ratings and Definitions**

Q1

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

Q2

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

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

### Updated

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

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

#### Remodeled

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

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

### Explanation of Bathroom Count

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

### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

# **Exterior-Only Inspection Residential Appraisal Report**

36059709 File# 24-1009

The purpose	of this sum	mary appraisal rep	ort is to pr	ovide the le	ender/client	with an	accurate,	and adequa	шыу	supported,	opinion	of th	e mark	et value	of the	subject p	roperty.
Property Address	s <b>4909</b>	N Buttercreek	Rd				City	Moorpark	<b>(</b>				State	CA	Zip Code	93021	
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36059709 File # 24-1009

There are 4 comparable	propertie	es curre	ently of	ffered f	or sale	in t	he subject neighborhoo	d rang	ing in	price	from \$	889,000	to \$ 1,099,000					
There are 15 comparable	sales i	in the	subject	neighbo	rhood w	vithin th	he past twelve months	rangir	ng in s	sale pri	ce from \$	852,500						
FEATURE		SUBJECT			COM	MPARABI	LE SALE # 1	COMPARABLE SALE # 2					COMPARABLE SALE # 3					
Address 4909 N Buttercree	ek Rd			4517	Heath	er Gle	n Ct	4445	Apple	glen (	Ct .		4798	Taln	nadg	je Rd	l	
Moorpark, CA 930	021			Moor	park, (	CA 93	021	Moor	park, (	CA 93	021		Moor	park	ς, CΑ	930	21	
Proximity to Subject				0.30 r	niles S	3		0.91	miles S	SE			0.35 ı	mile	s E			
Sale Price	\$						\$ 950,000			\$ 898,00				\$	;	915,000		
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ .	423.73	sq.ft.		\$	491.79	sq.ft.			\$	435.	.71	sq.ft.		
Data Source(s)				CLAV	VMLS#	ŧV1-23	3062;DOM 0	CLA	NMLS#	#SR24	143567;	DOM 10	CLAWMLS#2240				2487;DO	М 3
Verification Source(s)				PARC	EL QI	JEST	#24039	PAR	CEL Q	UEST	#27530		PARCEL QUEST			ST#4	19920	
VALUE ADJUSTMENTS	DE	ESCRIPTIO	NC	DE	SCRIPTIO	N	+(-) \$ Adjustment	D	ESCRIPTIO	ON	+(-)\$	Adjustment	DE	ESCRIF	PTION		+(-) \$ Ad	justment
Sales or Financing				ArmL	th			ArmL	_th				ArmL	_th				
Concessions				Conv	;0			Conv;0				Conv;0						
Date of Sale/Time				s04/2	4;c04/	24		s09/24;c07/24					s07/2	4;c0	6/24			
Location	N;Res	s;		N;Res	s;			N;Res;					A;Ba	cks	Trfc;			+20,000
Leasehold/Fee Simple	Fee S	Simple		Fee S	imple				Simple				Fee S					,
Site	6534	sf		6908	sf		0	4376	sf			+21,500	6500	sf				0
View	N;Res	s;		N;Res	s;			N;Re	s;				N;Re	s;				
Design (Style)	DT1;	T1;Traditional DT1;Traditional					Conte	mp		0	DT1;	Trad	lition	nal				
Quality of Construction	Q4			Q4				Q4		•			Q4					
Actual Age	41			43			0	39				0	43					0
Condition	C3			C3			,	C3					C3			1		
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		+10,000		Bdrm	is. Ba	aths		
Room Count	8	4	2.0	8				7	3	2.1		-5,000		4	_	.0		0
Gross Living Area		2,242			2.242			_ <u> </u>	1,826			+41,600		2,1		sq.ft.		+14,200
Basement & Finished	0sf	_,,_	- '	0sf	_,2			0sf	.,520			, 000	0sf	-, '		1		,00
Rooms Below Grade	031			31				331					3					
Functional Utility	AVER	RAGE AVERAGE				ΔVE	RAGE				AVEF	SVC	F	$\dashv$				
Heating/Cooling									CENT				FAU/			$\dashv$		
Energy Efficient Items	NONE			AU/CENT FAU/CENT				NON					NONI			+		
Garage/Carport														-				
Porch/Patio/Deck	2ga20							2ga2					2ga2					
POOL-SPA	PATIO			PATIO				PATI					PATION					
	NONE			NONE				NONE NONE				NON			-			
GUEST HOUSE-ADU-BONUS	NONE			NONE			•						NONE \$879,950					
ORIGINAL LISTING PRICE Net Adjustment (Total)	NONE	<u> </u>		\$950,	<del>000</del> + [	٦.	\$ 0	\$915		٦.	\$ 68,100					- \$		0
Adjusted Sale Price				Net Adj.	<u> </u>	0.0 %	, U	Net Adj.	'	7.6 %	•	68,100	Net Adj.			7 %		34,200
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  The ratio of land to improvements is typical for the area, as indicated by(the ratio of land to improvements)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	Cousing the abstractions produced in the abstractions produced in the abstractions produced in the abstraction of site value.	cess) the comp	250.00	=\$ 625,000
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)  The ratio of land to improvements is typical for the area, as indicated by(size)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift	Cousing the abstractions produced opinion of site value DWELLING 2,24	cess) the comp	250.00	=\$ 625,000 =\$ 560,500 =\$
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE  DWELLING  PATIO-A/C	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$	250.00	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Cc  Cc  Cc  Cc  Cc  Cc  Cc  Cc  Cc  C	cess) the comp	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ 0 Sq.Ft. @ \$	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New  Less  Physical	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000 =\$ 8,000 =\$ 598,500
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL	Cc   Ising the abstractions prod	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL	Cc   Ising the abstractions prod	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New Less  Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New Less  Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New Less  Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)	OPINION OF SITE VALUE  DWELLING  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New Less  Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH	2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional	250.00 20.00	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  THE IN	OPINION OF SITE VALUE  DWELLING  2,24  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New Less Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  COME APPROACH IS NOT  FOR PUDs (if applicable)  No Unit type(s) Detached	Sq.Ft. @ \$ 2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional [8]	250.00 20.00 xternal	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)  30 Years  INCOME APPROACH TO VALUE  Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM)  THE IN	OPINION OF SITE VALUE  DWELLING  2,24  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New Less Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  COME APPROACH IS NOT  FOR PUDs (if applicable)  No Unit type(s) Detached	Sq.Ft. @ \$ 2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional [8]	250.00 20.00 xternal	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)  30	OPINION OF SITE VALUE  DWELLING  2,24  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  COME APPROACH IS NOT  FOR PUDS (if applicable)  No Unit type(s) Detached  y is an attached dwelling unit.	Sq.Ft. @ \$ 2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional [8]	250.00 20.00 xternal	=\$ 625,000 =\$ 560,500 =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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)  The ratio of land to improvements is typical for the area, as indicated by(state)  ESTIMATED REPRODUCTION OR REPRODUCTION OR REPLACEMENT COST NEW  Source of cost data Marshall-Swift  Quality rating from cost service AVE Effective date of cost data 09/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Cost factors derived from Marshall-Swift. AGE LIFE METHOD OF DEPRECIATION. The ratio of land to improvements is typical for the area, as indicated by(using the abstractions process) the comparables used. NO FUNCTIONAL DEPRECIATION. NO EXTERNAL DEPRECIATION.  Estimated Remaining Economic Life (HUD and VA only)  Summary of Income Approach (including support for market rent and GRM)  THE IN  PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject proper Legal Name of Project  Total number of phases  Total number of units	OPINION OF SITE VALUE  DWELLING  2,24  PATIO-A/C  Garage/Carport  Total Estimate of Cost-New  Less Physical  Depreciation  299,500  Depreciated Cost of Improvements  "As-is" Value of Site Improvements  INDICATED VALUE BY COST APPROACH  E (not required by Fannie Mae)  = \$  COME APPROACH IS NOT  FOR PUDS (if applicable)  No Unit type(s) Detached  y is an attached dwelling unit.	Sq.Ft. @ \$ 2 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Functional [8]	250.00 20.00 xternal	=\$ 625,000 =\$ 560,500 =\$ =\$ 30,000 =\$ 8,000 =\$ 598,500 =\$ 299,500 =\$ 299,000 =\$ 50,000
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

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

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

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

The appraiser's certification in this report is subject

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

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

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

36059709 File # 24-1009

20. I identified the lender/client in this appraisal report ordered and will receive this appraisal report.	who is the individual, organization, or agent for the organization that
agency, or instrumentality of the United States; and any	gns; mortgage insurers; government sponsored enterprises; other orting services; professional appraisal organizations; any department, state, the District of Columbia, or other jurisdictions; without having to licable) consent. Such consent must be obtained before this appraisal
22. I am aware that any disclosure or distribution of thi laws and regulations. Further, I am also subject to the that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the insurers, government sponsored enterprises, and other sec of any mortgage finance transaction that involves any one	borrower, the mortgagee or its successors and assigns, mortgage condary market participants may rely on this appraisal report as part or more of these parties.
defined in applicable federal and/or state laws (excluding appraisal report containing a copy or representation of	etronic record" containing my "electronic signature," as those terms are audio and video recordings), or a facsimile transmission of this my signature, the appraisal report shall be as effective, enforceable and were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contain criminal penalties including, but not limited to, fine or Code, Section 1001, et seq., or similar state laws.	ned in this appraisal report may result in civil liability and/or imprisonment or both under the provisions of Title 18, United States
SUPERVISORY APPRAISER'S CERTIFICATION: The	Supervisory Appraiser certifies and agrees that:
	ssignment, have read the appraisal report, and agree with the appraiser's appraiser's certification.
I accept full responsibility for the contents of this appraisance statements, conclusions, and the appraisance certification.	praisal report including, but not limited to, the appraiser's analysis, opinions, on.
The appraiser identified in this appraisal report is eithe appraisal firm), is qualified to perform this appraisal, and	er a sub-contractor or an employee of the supervisory appraiser (or the is acceptable to perform this appraisal under the applicable state law.
	ndards of Professional Appraisal Practice that were adopted and Appraisal Foundation and that were in place at the time this appraisal
	ronic record" containing my "electronic signature," as those terms are audio and video recordings), or a facsimile transmission of this my signature, the appraisal report shall be as effective, enforceable and were delivered containing my original hand written signature.
APPRAISER AN BAULT	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joseph Baldino Jr.	Name Company Name
Company Address Company Address 6355 Topanga Canyon Blvd. Suite 225	Company Name Company Address
G355 Topanga Canyon Blvd, Suite 225 Woodland Hills, CA 91367	
Telephone Number (818) 416-3913	Telephone Number
Email Address joe6677@aol.com	Email Address
Date of Signature and Report 10/14/2024	Date of Signature
Effective Date of Appraisal 10/12/2024	State Certification #
State Certification # AR029340 or State License #	or State License #  State
or Other (describe) State #	Expiration Date of Certification or License
State CA	<u> </u>
Expiration Date of Certification or License 08/29/2026	SUBJECT PROPERTY
ADDRESS OF DRODERTY APPRAISED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED  4909 N Buttercreek Rd	Did inspect exterior of subject property from street
Moorpark, CA 93021	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 955,000	
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Address  Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd , Suite 100, Redondo Beach, CA 90278	Date of Inspection

**Exterior-Only Inspection Residential Appraisal Report** 

36059709 File# 24-1009

FEATURE		SUBJECT	Г		CO	MPARAB	LE SALE :	<sup>#</sup> 4		(	COMPARAB	LE SALE # 5		CO	MPARABL	E SALE # 6
Address 4909 N Buttercree	k Rd			1190	1 Rive	r Gro	ve Ct									
Moorpark, CA 930	21			Moor	park,	CA 93	8021									
Proximity to Subject				0.95	miles	SE	_									
	\$						\$	1,075,00				\$				\$
	\$		sq.ft.	\$	429.1	<b>4</b> sq.ft			\$		sq.ft.		\$		sq.ft.	
Data Source(s)				CLA	WMLS	#2240	01858	;DOM 0								
Verification Source(s)							#2984									
VALUE ADJUSTMENTS	DE	ESCRIPTI	ON	D	ESCRIPT	ON	+(-	) \$ Adjustment		DESCRIF	PTION	+(-) \$ Adjustment	[	ESCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing				ArmL												
Concessions				Conv					-				-			
Date of Sale/Time					24;c05	/24										
	N;Res			N;Re					-				_			
		Simple	•		Simple	•			_				-			
	6534			9887				-33,50	)							
Design (Style)	N;Res			N;Re					)				-			
Quality of Construction	Q4	Traun	ional	Q4	ITaui	lionai			<del>'</del>							
Actual Age	41			37												
Condition	C3			C3					1							
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrm	s. Baths		Total	Bdrms.	Baths	
Room Count	8	4	2.0	8	4	2.1		-5,00	+							
Gross Living Area		2,242			2,50	-		-26,30			sq.ft.			1	sq.ft.	
	0sf	_,		0sf	_,00	- :	1	20,50								
Rooms Below Grade																
Functional Utility	AVER	RAGE		AVE	RAGE								1			
		CENT			CENT											
	NONE			NON												
0	2ga2d			2ga2												
D 1 (D 1) (D 1	PATIO			PATI	0											
POOL-SPA	NONE	E		NON	E											
GUEST HOUSE-ADU-BONUS	NONE	E		NON	E											
	NONE	E		\$1,07	75,000				)							
Net Adjustment (Total)						<u>X - </u>	\$	-64,80	) [	+		\$		] + [	-	\$
Adjusted Sale Price				Net Adj.		6.0 %	1.		Net Ad		%		Net Adj		%	
of Comparables				Gross A		6.0 %		1,010,20	Gross	Adj.	%	\$	Gross A	∖dj.	%	\$
Report the results of the research and analy	sis of the	e prior sa			y of the s	subject pr					l prior sales				001101	ADJ 5 041 5 #
ITEM			5	UBJECT				COMPARABLE SA	LE #	4		COMPARABLE SALE #	5		CUMPAI	RABLE SALE # 6
Date of Prior Sale/Transfer Price of Prior Sale/Transfer																
											_					
Effective Date of Data Source(s)			EL QU	ESI				EL QUES								
Analysis of prior sale or transfer history of t		10/11/2		mnarable	sales		10/11/		E CIII	) IEC	TUACI	NOT TRANSFERR	ED IN	THE E	ACT	C MONTUS TUE
Data Source(s)  Effective Date of Data Source(s)  Analysis of prior sale or transfer history of the COMPARABLES HAVE TRA						OVE			E 301	SJEC	і паз і	NOI IKANSFERK	ED IN	INE	ASIS	6 WONTHS. THE
COMPARABLES HAVE TRA	ANOF	LKKL	D AS	SIAII	LD AL	OVE.										
Analysis/Comments SALE#4	LAR	GER.	MORE	BATI	HS. L	ARGE	R LOT									
		,			,											
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0																
MALYSON COMMENS																

# Market Conditions Addendum to the Appraisal Report

36059709 File No. 24-1009

The purpose of this addendum is to provide the lender/client with a c			ds and condition	ons prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports v  Property Address  4909 N Buttercreek Rd	VITN AN EFFECTIVE DATE ON OF AFTER A		Moorpark		S	ate CA		ZIP Code 930	24	
Property Address 4909 N Buttercreek Rd  Borrower WH1 LLC		Oity	моограгк			uii CA	-	211 0000 930	21	
Instructions: The appraiser must use the information required on this	form as the basis for his/her cond	clusions, and mu	st provide supp	oort for those conclusions, regardir	g					
housing trends and overall market conditions as reported in the Neigl	nborhood section of the appraisal	report form. The	appraiser must	fill in all the information to the exte	nt					
it is available and reliable and must provide analysis as indicated below	ow. If any required data is unavaila	ble or is conside	red unreliable, t	the appraiser must provide an						
explanation. It is recognized that not all data sources will be able to p					l					
in the analysis. If data sources provide the required information as an	=									
average. Sales and listings must be properties that compete with the					е					
subject property. The appraiser must explain any anomalies in the da Inventory Analysis	ta, such as seasonal markets, new	Prior 4–6		Current – 3 Months	_		_	overall Trend		
Total # of Comparable Sales (Settled)					×	Increasing	$\overline{\Box}$	Stable		Declining
Absorption Rate (Total Sales/Months)	5 0.83	1.3		2.00	峎	-	H	Stable	H	Declining
Total # of Comparable Active Listings	N/A	N/A		4		Declining	Ī	Stable	Ħ	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A		2.0		Declining	Ī	Stable	Ī	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 I	Months	Current – 3 Months				verall Trend		
Median Comparable Sale Price	1,025,000	955,0	000	1,012,500		Increasing	_	Stable		Declining
Median Comparable Sales Days on Market	37	2		18	E	Declining	X	Stable		Increasing
Median Comparable List Price	N.A	N/A		914,500	Ļ	Increasing	Щ	Stable	Щ	Declining
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	N/A	N/A		14	╠	Declining Increasing		Stable Stable	H	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	103%   Yes	100°	%	102%	⊬	Declining	X	<b>.</b>	屵	Increasing
Explain in detail the seller concessions trends for the past 12 months			%, increasing us	se of buydowns, closing costs, cor	ıdo	y		,	Ш	
Are foreclosure sales (REO sales) a factor in the market?  FORECLOSURE AND REO SALES ARE NO  Cite data sources for above information.  MLS,  WWW.TEMPO.SOCALMLS.COM, CLAW  Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to the overall treends are proported to the property. HOWEVER THIS IS NOT CONCIDENT THE TREND OF PROPERTY THAT IS COMI	Data Quick, Local new the Neighborhood section of the a oformulate your conclusions, prov HE INVENTORY ANAL B FOR PROPERTIES I CLUSIVE EVIDENCE	MARKET.  wspapers,  appraisal report for vide both an expl  LYSIS GRII  N THE NEI  THAT ALL	LA Times  orm. If you use anation and su  D & LIST I  GHBORH	pport for your conclusions.  PRICE DOM & LIST S  IOOD THAT ARE COM	OM,	WWW.TH	IID:	S INDICAT E SUBJEC	Т	
If the subject is a unit in a condominium or cooperative project, compl Subject Project Data	ete the following:  Prior 7–12 Months	Prior 4–6 l	Months I	Project Nar  Current – 3 Months	ne:		_	Overall Trend		
Total # of Comparable Sales (Settled)	THULT-IZ WIUTUS	FIIUI 4-0 I	rionulo Glunom	oundit = 0 WORDS	╁	Increasing	$\Box$	Stable Stable		Declining
Absorption Rate (Total Sales/Months)					掯	Increasing	H	Stable	H	Declining
Total # of Active Comparable Listings						Declining		Stable		Increasing
Months of Unit Supply (Total Listings/Ab.Rate)						Declining		Stable		Increasing
Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Yes No	ii yes, iiluli	Sale the numbe	r of REO listings and explain the tre	iius iii	ilouliyo allu balc	5 01			
	unit and project.									
	unit and project.									
	unit and project.									
	unit and project.									
	unit and project.									
	unit and project.									
	unit and project.									
	unit and project.	Is	ignature							
Summarize the above trends and address the impact on the subject of the subject o	unit and project.		ignature upervisory App	raiser Name						
Summarize the above trends and address the impact on the subject of the subject o	unit and project.	S								
Summarize the above trends and address the impact on the subject of the subject o		S	upervisory App							
Summarize the above trends and address the impact on the subject of the subject o		S C Iland Hi	upervisory App ompany Name	SS				State		

Freddie Mac Form 71 March 2009

### **Supplemental Addendum**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	Stat	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							

File No. 24-1009

#### • Exterior-Only: Neighborhood - description

The subject is located in a mature stable area. It is in proximity to many financial, industrial, service & movie industry centers. The subject is located less than a mile from major traffic artery on Los Angeles. The subject is 40 miles from downtown Los Angeles. The subject is located less than 20 miles from major retail, employment and entertainment opportunities in Woodland Hills, Simi Valley and Thousand Oaks.

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

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

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

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

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

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

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

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

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

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

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

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

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

DUE TO THE LACK OF COMPARABLE SALES IN THE AREA, THE APPRAISER HAD TO BROADEN HIS SEARCH TO SALES OLDER THAN SIX MONTHS AND SALES FARTHER THAN ONE MILE.

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

# **USPAP ADDENDUM**

36059709 File No. 24-1009

Borrower WH1 LLC		
Property Address 4909 N Buttercreek Ro	1	
4000 N Battororook No	•	7.0.1
Moorpark Moorpark	County Ventura	State CA Zip Code 93021
ender Wedgewood Inc		
weagewood inc		
This report was prepared under the following	na UCDAD reporting ention:	
This report was prepared under the following	ing OSFAF reporting option.	
Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
Appraisal Report	This report was prepared in accordance with OSFAF Standards hale 2-2(a).	
Restricted Approical Report	This report was prepared in asserdance with LICDAD Standards Dule 2. 2(h)	
Restricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
Reasonable Exposure Time		
•	authing the property of the property to the property of the property in	
iviy opinion of a reasonable exposure time for the	subject property at the market value stated in this report is:	90-120 DAYS
Additional Certifications		I
		I
I certify that, to the best of my knowledge and be	ilet:	
I have NOT performed services, as an appra	aiser or in any other capacity, regarding the property that is the subject of this report	within the
three-year period immediately preceding ac	ceptance of this assignment.	
I HAVE performed services, as an appraiser	or in another capacity, regarding the property that is the subject of this report within	n the three-year
period immediately preceding acceptance o	f this assignment. Those services are described in the comments below.	
T		
- The statements of fact contained in this re	port are true and correct.	
- The reported analyses opinions and conc	clusions are limited only by the reported assumptions and limiting conditions	s and are my nersonal impartial and unbiased
		and are my personal, impartial, and ambiased
professional analyses, opinions, and conclus	SIONS.	
- Unless otherwise indicated I have no pres	ent or prospective interest in the property that is the subject of this report ar	nd no nersonal interest with respect to the parties
1	one or prospective interest in the property that is the subject of this report at	na no porsonal interest with respect to the parties
involved.		
I have no hige with respect to the property	that is the subject of this report or the parties involved with this assignment	nt I
1	· · · · · · · · · · · · · · · · · · ·	II.
- My engagement in this assignment was no	ot contingent upon developing or reporting predetermined results.	
1		inad value or direction in value that favore the cause of
- My compensation for completing this assi	gnment is not contingent upon the development or reporting of a predetermi	illed value of direction in value that lavors the cause of
the client, the amount of the value opinion, the	he attainment of a stipulated result, or the occurrence of a subsequent event	t directly related to the intended use of this appraisal.
	· · · · · · · · · · · · · · · · · · ·	•
- My analyses, opinions, and conclusions w	ere developed, and this report has been prepared, in conformity with the Ur	nitorm Standards of Professional Appraisal Practice that
were in effect at the time this report was pre	nared	
· · · ·	•	
- Unless otherwise indicated, I have made a	personal inspection of the property that is the subject of this report.	
- Unless otherwise indicated no one provid-	ed significant real property appraisal assistance to the person(s) signing this	s certification (if there are exceptions, the name of each
		o continuation (in there are exceptions, the marrie of each
individual providing significant real property	appraisal assistance is stated elsewhere in this report).	
Additional Comments		
Additional Comments		
APPRAISER:	SUPERVISORY APPRAI	ISER: (only if required)
APPRAISER:	SUPERVISORY APPRAI	ISER: (only if required)
APPRAISER:	SUPERVISORY APPRAIS	ISER: (only if required)
ful)		ISER: (only if required)
APPRAISER: Signature:	SUPERVISORY APPRAIS	ISER: (only if required)
Signature:	Signature:	ISER: (only if required)
		ISER: (only if required)
Signature: Name:  Joseph Baldino Jr.	Signature: Name:	ISER: (only if required)
Signature: Name: Joseph Baldino Jr. Date Signed: 10/14/2024	Signature: Name: Date Signed:	ISER: (only if required)
Signature: Name: Joseph Baldino Jr. Date Signed: 10/14/2024	Signature: Name:	ISER: (only if required)
Signature:   Name:   Joseph Baldino Jr.     Date Signed:   10/14/2024     State Certification #:   AR029340	Signature:           Name:           Date Signed:           State Certification #:	ISER: (only if required)
Signature: Name: Joseph Baldino Jr. Date Signed: 10/14/2024	Signature: Name: Date Signed: State Certification #: or State License #:	ISER: (only if required)
Signature:  Name: Joseph Baldino Jr.  Date Signed: 10/14/2024  State Certification #: AR029340  or State License #:	Signature:           Name:           Date Signed:           State Certification #:	ISER: (only if required)
Signature:   Name:   Joseph Baldino   r.     Date Signed:   10/14/2024     State Certification #:   AR029340     or State License #:   State:   CA	Signature: Name: Date Signed: State Certification #: or State License #: State:	
Signature:   Name:   Joseph Baldino Jr.     Date Signed:   10/14/2024     State Certification #:   AR029340     or State License #:     State:   CA     Expiration Date of Certification or License:   0	Signature:   Name:	License:
Signature:   Name:   Joseph Baldino   Jr.	Signature: Name: Date Signed: State Certification #: or State License #: State:	License:
Signature:   Name:   Joseph Baldino   r.	Signature:   Name:     Date Signed:     State Certification #:     or State License #:     State:     State:     Expiration Date of Certification or     Supervisory Appraiser Inspection	License:

# **Subject Photo Page**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							



# **Subject Front**

### 4909 N Buttercreek Rd

Sales Price Gross Living Area 2,242 Total Rooms Total Bedrooms Total Bathrooms 2.0 Location N;Res; N;Res; 6534 sf View Site Quality Q4 41 Age

# **Subject Rear**



**Subject Street** 

# **Comparable Photo Page**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							



# Comparable 1

### 4517 Heather Glen Ct

Prox. to Subject 0.30 miles S Sale Price 950,000 Gross Living Area 2,242 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; View N;Res; 6908 sf Site Q4 Quality Age 43



# Comparable 2

### 4445 Appleglen Ct

Prox. to Subject 0.91 miles SE Sale Price 898,000 Gross Living Area 1,826 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 4376 sf Quality Q4 Age 39



# Comparable 3

### 4798 Talmadge Rd

 Prox. to Subject
 0.35 miles E

 Sale Price
 915,000

 Gross Living Area
 2,100

 Total Rooms
 7

 Total Bedrooms
 4

 Total Bathrooms
 2.0

 Location
 A;Backs Trfc;

 View
 N;Res;

 Site
 6500 sf

 Quality
 Q4

 Age
 43

# **Comparable Photo Page**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							



# Comparable 4

### 11901 River Grove Ct

Prox. to Subject 0.95 miles SE Sale Price 1,075,000 2,505 Gross Living Area Total Rooms 8 Total Bedrooms Total Bathrooms 2.1 Location N;Res; View N;Res; Site 9887 sf Quality Q4 Age 37

# Comparable 5

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

# Comparable 6

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

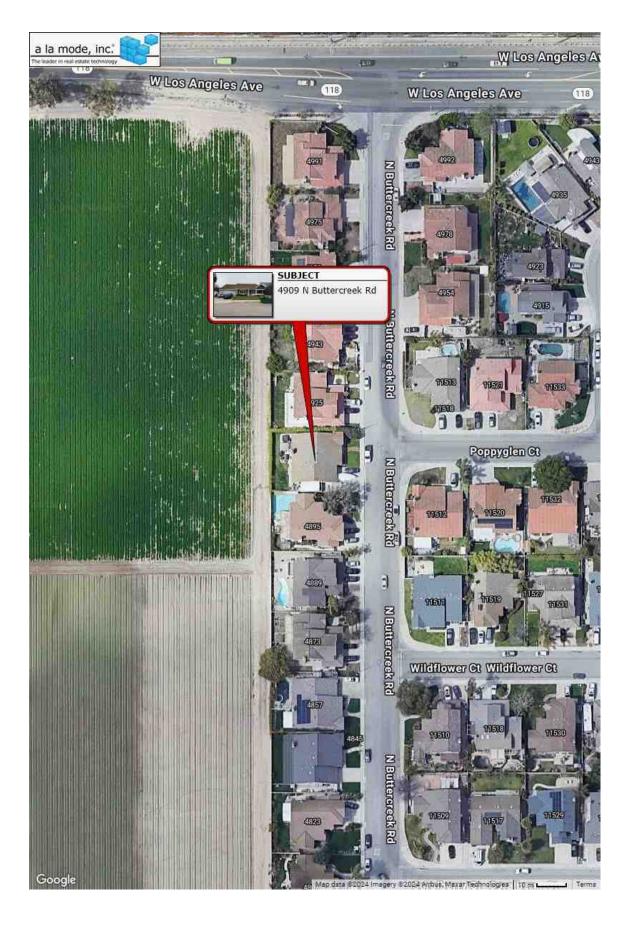
# **Location Map**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Landar/Client	Wadaawaad Inc							



# **Location Map**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wodgowood Inc							



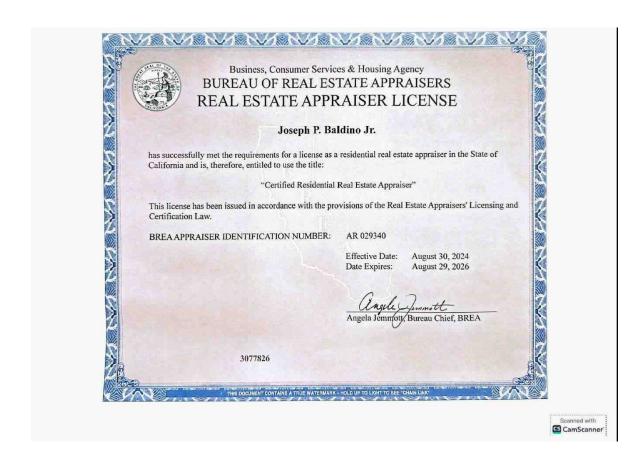
### **PLAT MAP**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							



### **LICENSE**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							



### **E & O INSURANCE**

Borrower	WH1 LLC							
Property Address	4909 N Buttercreek Rd							
City	Moorpark	County	Ventura	State	CA	Zip Code	93021	
Lender/Client	Wedgewood Inc							

### **HUDSON INSURANCE COMPANY**

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



### REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

#### PLEASE READ THIS POLICY CAREFULLY.

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

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

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

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

4. Limit of Liability Each Claim Policy Aggregate
Damages Limit of Liability A. \$1,000,000 B. \$2,000,000

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

Liability

5. Deductible (Inclusive of Claims Expenses):

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

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

7. Retroactive Date: 01/16/2015

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

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

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

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

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

Phone: (800) 882-4410

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

President Secretary

PRA100 (01/20) Page | 1