SUMMARY OF SALIENT FEATURES

	Subject Address	4682 Chatham St
	Legal Description	LOT 4 BLK 4 HEATHERWOOD 1
NC	City	Boulder
SUBJECT INFORMATION	County	Boulder
CT INFO	State	со
SUBJE	Zip Code	80301
	Census Tract	0127.09
	Map Reference	14500
PRICE	Sale Price \$	
SALES PRICE	Date of Sale	
	Borrower	WH1, LLC
CLIENT	Lender/Client	Wedgewood Inc
	Size (Square Feet)	2,032
IS	Price per Square Foot \$	
VEMEN	Location	N;Res;
DESCRIPTION OF IMPROVEMENTS	Age	56
TION OF	Condition	C4
ESCRIP [.]	Total Rooms	10
D	Bedrooms	5
	Baths	3.0
SER	Appraiser	Patrick K. Ruhl
APPRAISER	Date of Appraised Value	09/21/2024
VALUE	Opinion of Value \$	746,000

USPAP ADDENDUM

File No. 0921241

Borrower	WH1, LLC			
Property Address	4682 Chatham St	<u> </u>		
City Lender	Boulder Wedgewood Inc	County Boulder	State CO	Zip Code 80301
		following USPAP reporting option:		
Appraisa		This report was prepared in accordance with USPAP Standards Rule 2-		
Restricte	ed Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-	2(b).	
	Exposure Time			
iviy opinion o	of a reasonable exposure tim	e for the subject property at the market value stated in this report is:	<u>30-90 day</u>	<u>s</u> _
	Certifications			
	to the best of my knowledg			
		an appraiser or in any other capacity, regarding the property that is the subjective approximation of this approximate.	ect of this report v	vithin the
three-ye	ar period immediately prece	ding acceptance of this assignment.		
		opraiser or in another capacity, regarding the property that is the subject of i		the three-year
	nmediately preceding accep ents of fact contained in this re	tance of this assignment. Those services are described in the comments be	low.	
		sport are time and correct.	are my personal, in	npartial, and unbiased
	nalyses, opinions, and conclus			
	rwise indicated, I have no pres	ent or prospective interest in the property that is the subject of this report and no	personal interest w	vith respect to the parties
involved.	as with respect to the property	that is the subject of this report or the parties involved with this assignment.		
		ot contingent upon developing or reporting predetermined results.		
- My compens	sation for completing this assi	gnment is not contingent upon the development or reporting of a predetermined va		
		he attainment of a stipulated result, or the occurrence of a subsequent event direct		
	at the time this report was pre	rere developed, and this report has been prepared, in conformity with the Uniform nared.	Standards of Profes	ssional Appraisal Practice that
		personal inspection of the property that is the subject of this report.		
		ed significant real property appraisal assistance to the person(s) signing this certif	ication (if there are	exceptions, the name of each
individual prov	viding significant real property	appraisal assistance is stated elsewhere in this report).		
Additional C	Commonts			
See adden	dum			
APPRAISER		SUPERVISORY APPRAIS	ER: (only if r	equired)
	ALA.M			
Signature:	s man	Signature:		
Name: Patric		Name:		
Date Signed: (
or State License	#: <u>CR40029703</u> #:	State Certification #: or State License #:		
State: <u>CO</u>	····			
Expiration Date o		2/31/2025 Expiration Date of Certification or L		
Effective Date of	Appraisal: 09/21/2024	Supervisory Appraiser Inspection o		Interior and Exterior
		Form ID14AP - "TOTAL" appraisal software by a la mode, inc 1-800-ALAMC		ווונדווטו מווע באנצווטו
		TOTTI DIANE - TOTAL APPEAISAI SUTWATE BY A TA THOUE, ITC T-OUU-ALAMU	UL	

The Appraisal Place, Inc. (303) 444-5191

Exterior–Only Inspection Residential Appraisal Report File # 0921

	-xtenor-only inspection				# 09212		
The purpose of this summary appraisal report	rt is to provide the lender/client with a		ely supported, opi				
Property Address 4682 Chatham St	0	City Boulder				Zip Code 80	301
Borrower WH1, LLC Legal Description LOT 4 BLK 4 HEATH	Owner of Public Re	cord Winter Cecile	Marie	Cou	nty Bould	ter	
	IERWOOD 1	Tax Year 2023		DE	Taxes \$ 3	2 4 4 0	
Assessor's Parcel # 1463124-14-004 Neighborhood Name Heatherwood			14500		sus Tract (,	
Occupant 🗙 Owner 🗌 Tenant 🗌 Vaca	ant Special Assessmer	•	14500 PU		sus mace (per year	per month
Property Rights Appraised X Fee Simple	Leasehold Other (describe)	ι δψ ()				j pei yeai	
Assignment Type Purchase Transaction		er (describe) Servicing					
		15 Manhattan Beach) Podondo E	Roach C/	1 00279	
Lender/Client Wedgewood Inc Is the subject property currently offered for sale of		onths prior to the effective of	DIVU SUILE TUU				
Report data source(s) used, offering price(s), and		3982. Active: 07/11/20					· • :
\$739,000. No list price changes.		902. ACIIVE. 07/11/20	JZ4-00/Z1/Z0Z	4, SOIU @ \$0	07,000, 0	Unginal pric	e.
	sale for the subject purchase transaction. Ex	nlain the results of the analy	sis of the contract	for sale or why	the analysis	was not	
performed.				Tor Sale of Wily		was not	
Contract Price \$ Date of Cont	tract Is the property se	ller the owner of public reco	rd? Yes	No Data S	Source(s)		
Is there any financial assistance (loan charges, sa		•				T Ye	es 🗌 No
If Yes, report the total dollar amount and describe			, party en benañ e				
······································							
Note: Race and the racial composition of the r	neighborhood are not appraisal factors.						
Neighborhood Characteristics		Unit Housing Trends		One-Unit H	ousina	Present	and Use %
	Rural Property Values Increa		Declining	PRICE	AGE	One-Unit	90 %
	Under 25% Demand/Supply X Shorts	· _	Over Supply	\$ (000)	(yrs)	2-4 Unit	<u> </u>
			=	. ,		Z-4 Unit Multi-Family	
			Over 6 mths	750 Low	• •	-	0 %
	ange from Boulderado Dr on the	north, to Heatherwoo	Dr on the	1,250 High		Commercial Other	0 %
south, with Kincross Dr to the east ar		ingle from the later t	d have a 111	885 Pred		Other	10 %
	ghborhood consists of primarily s						
and view. Access is available to scho			e minuences we	ere observed	i. Preser	IL IAND USE I	narked
"Other" is due primarily to parks, oper Market Conditions (including support for the abov			0/ with verieur		vailabla	Coller cono	
		are typically 5.5%-9.0		s programs a	vallable.	Seller conc	essions
paid are typically 0-3% of the loan. C	surrently generally stable market		gribornood.				
Dimensions No Survey Provide(Per Co	ounty Records) Area 8,886 s	F Shar	^{0e} Mostly Rec	tongular	View N	Post	
Specific Zoning Classification RL-1		n Residential Low-D		langular	VIEW IN;	,Res;	
		Zoning 🗌 Illegal (describ					
Is the highest and best use of subject property as	improved (or as proposed per plane and sr	acifications) the present use	,		If No. doc	oribo	
Is the highest and best use of subject property as	improved (or as proposed per plans and sp	ecifications) the present use	,	Yes 🗌 No	lf No, des	scribe	
	· · · · · · · ·	, .	e? 🗙				Private
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Exterior–Only Inspection Residential Appraisal Report File # 0921241

	able properties currently	offered for sale in	the subject neighborho	ood ranging in price	from \$ 469.000	to	\$ 975	5,000 .
There are 17 compara	able sales in the subject							,190,000
FEATURE	SUBJECT		BLE SALE # 1		BLE SALE # 2			_E SALE # 3
Address 4682 Chatham		4706 Chatham		4858 Fairlawn C		5675 Slic		
Boulder, CO 80		Boulder, CO 803		Boulder, CO 803		Boulder, (-
Proximity to Subject	501	0.61 miles W	501	0.08 miles NW	501	1.51 miles		01
Sale Price	\$	0.01 111103 VV	\$ 799,000		\$ 765,000		5 //	\$ 725,0
Sale Price/Gross Liv. Area	\$ 365.16 sq.ft.	\$ 427.73 sq.ft		\$ 410.19 sq.ft.			61 sq.ft.	Ψ 725,0
Data Source(s)	ψ 303.10 34.π.			110.10		+ +00.0		OM 42
		MLS1013338;D		MLS#1012695;E		MLS#261		
Verification Source(s)	DECODIDITION	Assessor Recor		Assessor Recor		Assessor		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustmer
Sales or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;4610	-4,610	Conv;14000	-14,000	Conv;250	00	-25,0
Date of Sale/Time		s09/24;c07/24		s09/24;c08/24		s09/24;c0)8/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simp	le	
Site	8,886 sf	9,008 sf	0	8,140 sf	0	4,684 sf		+14,7
View	N;Res;	N;Res;		N:Res:		N;Res;		
Design (Style)	DT2:Traditional	DT1;Traditional	-15,000	DT2;Traditional		DT2;Trad	itional	
Quality of Construction	Q4	Q4	.0,000	Q4		Q4		
Actual Age	56	56		54		34		-18,0
Condition		50 C4	45.000					-18,0
Above Grade	C4		-15,000		-50,000		0 0-4	
	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms	_	-
Room Count	10 5 3.0	7 3 2.0	+12,000		+9,000		2.1	+9,0
Gross Living Area	2,032 sq.ft.	1,868 sq.ft					72 sq.ft.	+25,2
Basement & Finished	816sf552sfin	1246sf970sfin		648sf0sfin		872sf0sfir	n	
Rooms Below Grade	0rr1br1.0ba1o	1rr1br1.0ba1o	-10,450		+13,800			+13,8
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FA/AC	FA/AC		FA/AC		FA/AC		
Energy Efficient Items	Dbl Windows	Dbl Windows		Dbl Windows		Dbl Winde	ows	
Garage/Carport	2ga4dw	2ga2dw	0	2ga2dw	0	2ga4dw		
Porch/Patio/Deck	Porch/Patio	Similar		Similar		Similar		
Fireplaces	1 Fireplace	1 Fireplace	0	None		1 Fireplac	Ce	
Additional	Sunroom	None	+1,500		+1,500			+1,5
Auulional	Sullioom	NONE	+1,500	NOTE	+1,500	NULLE		+1,5
Not Adjustment (Total)		□ + X -	¢ 04.000	□ + X -	¢ 04.000			\$ 21.2
Net Adjustment (Total)			\$ -24,390		\$ -24,830			\$ 21,2
Adjusted Sale Price		Net Adj. 3.1 %		Net Adj. 3.2 %		Net Adj.	2.9 %	
of Comparables		Gross Adj. 9.3 %						
My research 🔀 did 🗌 di	th the sale or transfer histo	bry of the subject prop	erty and comparable sale	· •	· · ·	Gross Adj. aisal.	14.8 %	\$ 746,2
My research 🔀 did 🗌 di Data Source(s) MLS, As: My research 🗌 did 🔀 di		ry of the subject prop	ubject property for the th	es. If not, explain ree years prior to the e	ffective date of this appr	aisal.	14.8 %	\$ 746,2
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My research 🔀 did 🗌 di Data Source(s) MLS, Ass My research 🗌 did 🗙 di	id not reveal any prior sale sessor Records id not reveal any prior sale sessor Records	ry of the subject prop s or transfers of the s s or transfers of the c	ubject property for the th	es. If not, explain ree years prior to the e year prior to the date o	ffective date of this appr f sale of the comparable	aisal. sale.		\$ 746,2
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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.

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.

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 Patrick K, Ruhl	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature 1 = full	Signature
Name Patrick K. Ruhl	Name
Company Name The Appraisal Place	Company Name
Company Address 1072 Columbine Way	Company Address
Erie, CO 80516	
Telephone Number <u>303-579-6319</u>	Telephone Number
Email Address ruhlpatrick@aol.com	Email Address
Date of Signature and Report 09/23/2024	Date of Signature
Effective Date of Appraisal 09/21/2024	State Certification #
State Certification # CR40029703	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CO	
Expiration Date of Certification or License 12/31/2025	SUBJECT PROPERTY
	Did not inspect exterior of subject property
ADDRESS OF PROPERTY APPRAISED	 Did inspect exterior of subject property from street
4682 Chatham St	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 746,000	COMPARABLE SALES
LENDER/CLIENT	CONFARADLE SALES
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach, CA 90278	·
Email Address	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

Exterior–Only Inspection Residential Appraisal Report

			pection Resid			File # 0921		
FEATURE	SUBJECT		BLE SALE # 4	COMPA	ARABLE SALE # 5	COM	IPARABL	E SALE # 6
Address 4682 Chatham St		3430 Ash Ave						
Boulder, CO 8030	01	Boulder, CO 80	305					
Proximity to Subject		2.01 miles NW	1.					
Sale Price	\$		\$ 918,850		\$			\$
	\$ 365.16 sq.ft.			\$	sq.ft.	\$	sq.ft.	
Data Source(s)		MLS#1008075;I						
Verification Source(s)		Assessor Recor						
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTIO	N + (-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment
Sales or Financing		ArmLth						
Concessions		Conv;0						
Date of Sale/Time		s05/24;c04/24						
Location	N;Res;	N;Res;	-150,000					
Leasehold/Fee Simple	Fee Simple	Fee Simple						
Site	8,886 sf	7,222 sf	0					
View	N;Res;	N;Res;						
Design (Style)	DT2;Traditional	DT2;Traditional						
Quality of Construction	Q4	Q4						
Actual Age	56	62	0					
Condition	C4	C4						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. E	Baths	Total Bdrms.	Baths	
Room Count	10 5 3.0	10 6 3.0	-3,000					
Gross Living Area	2,032 sq.ft.	2,212 sq.ft			sq.ft.		sq.ft.	
Basement & Finished	816sf552sfin	566sf0sfin	+2,500				· ·	
Rooms Below Grade	0rr1br1.0ba1o		+13,800					
Functional Utility	Average	Average						
Heating/Cooling	FA/AC	FA/AC						
Energy Efficient Items	Dbl Windows	Dbl Windows						
Garage/Carport	2ga4dw	1ga1dw	+8,000					
Porch/Patio/Deck	Porch/Patio	Similar	0,000					
Fireplaces	1 Fireplace	1 Fireplace	0					
Additional	Sunroom	None	+1,500					
			. 1,000					
Net Adjustment (Total)		□ + X -	\$ -139,800	+]- \$	+	٦.	\$
Adjusted Sale Price		Net Adj. 15.2 %		Net Adj.	<u>γ</u> %	Net Adj.	%	
of Comparables		Gross Adj. 20.8 %			% \$	Gross Adj.	%	\$
Report the results of the research a	and analysis of the prior					,		Ŧ
		JBJECT	COMPARABLE SA		COMPARABLE SALE #		,	ABLE SALE # 6
Date of Prior Sale/Transfer	09/13/2024			" т	ϕ		enn rut	
Price of Prior Sale/Transfer	\$607,000							
Data Source(s)	MLS, Assess	sor Records	MLS,Assessor Re	cords				
Effective Date of Data Source(s)	09/21/2024		09/21/2024					
Analysis of prior sale or transfer his		perty and comparable		iect prior sale	e via Deed. No othe	nrior sales i	or tran	sfers for the
subject in the past 36 mor						501 30103 1	or udili	
		55 m the past 12		i roponeu sal				
Analysis/Comments See ad	dendum.							
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8

OBJECTIVE/SCOPE:

The objective of this appraisal is to estimate the market value of the subject property, utilizing sold comparables from the previous 12 months, for the purpose of financing.

The 2055 exterior form is an integral part of the scope for this appraisal. This includes, the analysis, and some of the reasoning essential to the valuation process. This addendum further explains the reasoning support of the final value estimate.

Mechanical and electrical systems for the subject were not observed in the course of the exterior only physical inspection of the property but no obvious deficiencies were noted. All of these systems are assumed to be in functional and operational condition and the value estimated herein subject to this assumption.

Per the comments from the sales agent of the subjects most recent sale, the subject needed some repair work but did nor specify to what extent. Realtor MLS photos indicate a dated house with minimal recent updates especially kitchen, bathrooms, flooring etc. Its sales price point was well below market value and its list price as well and significantly below the sales prices of any comps in the neighborhood even of much smaller sizes which would also imply a highly motivated or distressed seller that was sold to an investor per the prior listing agent. The subject sales price was below market value resulting in an appraised value higher than its sales price. This report is completed under the extraordinary assumption that no major repairs are need and data available regarding the subject is accurate, however this could not be confirmed being an exterior only appraisal with no interior inspection. Appraised value appears reasonable based on limited information regarding its characteristics and overall condition.

HIGHEST & BEST USE:

The subject as improved is a legally permissible use based on its current zoning. The lot size, shape, physical condition and land to building ratio allow the present structure and indicate a utilization of the improvements. Based upon the current market conditions, the present use as a single family residence is its financially feasible and maximally productive use. The highest and best use is its present use, residential.

NEIGHBORHOOD FACTORS THAT AFFECT MARKETABILITY:

Subject is located in the eastern region of Boulder county in the city of Boulder in the neighborhood of Heatherwood. This neighborhood primarily comprised of single family detached homes. Noise levels are considered minimal. Amenities, employment stability, and appeal to the market are typical for the subject's area. Linkages to other support systems are considered typical for this market area. Views are mostly of interior neighborhood. Access is available to grocery shopping, restaurants, gas stations, convenience stores and schools.

SALES COMPARISON COMMENTS:

The appraiser began with a search for single family detached comparable home sales in the past 12 months from the immediate neighborhood which produced comps #1 and #2. Comps #3 and #4 were taken from a competing neighborhoods to include a comp to bracket the appraised value with its unadjusted sales price and a comp able to bracket the subjects above grade bedroom count. Comp #4 was adjusted on the location line due to its more marketable location within Boulder city limits and its amenities and attractions. Due to this, a single line adjustment exceeding preferred guidelines could not be avoided. More proximate comps able to accomplish this were not found. Greatest weight was given to comp #1 as it is located in the immediate neighborhood and relatively minimal adjustment percentages. Only slightly less weight but similar to each other was given to comps #2 and #3 considering size, style, age, quality, condition, location and view. Comp #4 was given minimal weight due to the large location adjustment required. The comparable search parameters were sales in the past 12 months of single family detached homes within 10 miles with between 1,000-3,000 square feet of gross living area above grade and a construction date between 1950 and 2024. Comps chosen were deemed the best, most recent available and form a reasonable comparison base in this limited environment.

Comps #1 and #2 were adjusted on the condition line due to their superior, more updated overall condition in relation to the subjects overall condition. Although slightly more updated than the subject, comp #1 is not updated enough to warrant a C3 rating. The use of comps in varying condition is due to a lack of comps available that are more similar in terms of condition. This adjustment is per realtor comments and photos as well as exterior inspection by the appraiser from the street.

Gross living area was adjusted at \$70.00 per square foot in difference. Basement area was adjusted at \$10.00 per square foot with an additional \$25.00 for finished area. Minimal weight was given for differences of less than 100 square feet.

The difference in bedroom count is the result of the semi-custom nature of the neighborhood, floor plans and layout variations of a bedroom and/or den/loft. Bedroom adjustments were made at \$3,000 per bedroom above grade. Bathroom adjustments were made at \$3,000 per 1/2 bathroom. These adjustments are combined on the same line.

Seller concessions paid of 0-3% are typical for this market area. Dollar for dollar adjustments are made for concessions paid in excess of 3%. Concessions paid typically do not result in sales prices that reflect more than the value of the real estate.

Site area was adjusted @ \$3.50 per square foot for differences greater than 2,500 square feet. These dollar amounts were arrived at via market extraction and are considered typical for this market area.

All other adjustments were made balance the specific amenities unique to each home and are self explanatory within the 2055 form.

Supplemental	Addendum
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Borrower	WH1, LLC						
Property Address	4682 Chatham St						
City	Boulder	County Boulder	State	CO	Zip Code	80301	
Lender/Client	Wedgewood Inc						

Subject was measured in accordance to ANSI Standard Z765-2021.

FINAL RECONCILIATION:

I certify that to the best of my knowledge and belief, reported analyses, opinions and conclusions were developed to represent the subject's truest market value. This report has been prepared and conforms with the requirements of the Professional Ethics Code and the Standards Of Professional Appraisal Practice of the Appraisal Institute. In accordance with the competency provision of the Uniform Standards Of Appraisal Practice. I have verified that my knowledge and experience are sufficient to allow a competent and complete appraisal unless stated otherwise within this report.

This appraisal was ordered in compliance with Dodd Frank, Appraisal Independence "AIR" and Mortgagee Letter 2009-28.

FIRREA Certification statement: The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the financial Institutions, Reform, Recovery, and Enforcement Act. (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification

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.

СЗ

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

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UAD Version 9/2011 (Updated 1/2014)

				ppraisal Report			921241		
The purpose of this addendum is to provide the lender/cl neighborhood. This is a required addendum for all apprai			-	-	revalent in the su	bject			
Property Address 4682 Chatham St			Boulder		State CO	Z	IP Code 803	01	
Borrower WH1, LLC									
Instructions: The appraiser must use the information req housing trends and overall market conditions as reported	•								
it is available and reliable and must provide analysis as in									
explanation. It is recognized that not all data sources will	•				••				
in the analysis. If data sources provide the required inform average. Sales and listings must be properties that comp				-	-	-			
subject property. The appraiser must explain any anomal		-					<i>y</i> e. e. <i>a.e</i>		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 N	Vonths	Current – 3 Months			Iverall Trend		Declining
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	7	4	3	<u> </u>	Increasing	┦	Stable Stable		Declining Declining
Total # of Comparable Active Listings	2	5	5	7	Declining		Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.7	3.8		3.5	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months 802,000	Prior 4–6 N 832,00		Current – 3 Months 807,500	Increasing		verall Trend Stable		Declining
Median Comparable Sales Days on Market	38	17		27	Declining	_	Stable		Increasing
2 Median Comparable List Price	827,000	828,00		780,000	Increasing	X	Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	Unavailable 97.92	Unavaila 100.5		Unavailable 99.14	Declining		Stable Stable		Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance p				39.14	Declining		Stable		Increasing
Explain in detail the seller concessions trends for the pas				3% to 5%, increasing use of	buydowns, closi	ng co	osts, condo		
fees, options, etc.). Seller concession of 0-	-3% are typical for th	nis market ar	irea.						
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Cite data sources for above information. iresis.	com-(Northern Colo	rado MLS)							
Summarize the above information as support for your co	nclusions in the Neighborh	nood section of t	the appraisa	l report form. If you used any	additional inforr	natio	n, such as		
an analysis of pending sales and/or expired and withdraw									
The neighborhood has shown assessed to -t			•						
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Subject Photo Page

Borrower	WH1, LLC				
Property Address	4682 Chatham St				
City	Boulder	County Boulder	State CO	Zip Code 80301	
Lender/Client	Wedgewood Inc				



Subject Front

	JUNJECLI
4682 Chatham	St
Sales Price	
Gross Living Area	2,032
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	8,886 sf
Quality	Q4
Age	56



Subject Street

Comparable Photo Page

Borrower	WH1, LLC							
Property Address	4682 Chatham St							
City	Boulder	County	Boulder	State	СО	Zip Code	80301	
Lender/Client	Wedgewood Inc							



Comparable 1

4706 Chatham St			
Prox. to Subject	0.61 miles W		
Sale Price	799,000		
Gross Living Area	1,868		
Total Rooms	7		
Total Bedrooms	3		
Total Bathrooms	2.0		
Location	N;Res;		
View	N;Res;		
Site	9,008 sf		
Quality	Q4		
Age	56		



Comparable 2

4858 Fairlawn Cir				
Prox. to Subject	0.08 miles NW			
Sale Price	765,000			
Gross Living Area	1,865			
Total Rooms	7			
Total Bedrooms	3			
Total Bathrooms	2.1			
Location	N;Res;			
View	N;Res;			
Site	8,140 sf			
Quality	Q4			
Age	54			



Comparable 3

	-
5675 Slick Rock	Ct
Prox. to Subject	1.51 miles W
Sale Price	725,000
Gross Living Area	1,672
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	4,684 sf
Quality	Q4
Age	34

Comparable Photo Page

Borrower	WH1, LLC				
Property Address	4682 Chatham St				
City	Boulder	County Boulder	State C	O Zip Code	80301
Lender/Client	Wedgewood Inc				



Co	mparable 4
3430 Ash Ave	
Prox. to Subject	2.01 miles NW
Sale Price	918,850
Gross Living Area	2,212
Total Rooms	10
Total Bedrooms	6
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	7,222 sf
Quality	Q4
Age	62

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 License



Accelerant National Insurance Company (A Stock Company)

400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL108817-00

Renewal of: New

- 1. Named Insured: Patrick Keith Ruhl
- 2. Address: 1072 Columbine Way Erie, CO 80516
- 3. Policy Period:
 From: August 16, 2024
 To: August 16, 2025

 12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above.
- 4. Limit of Liability: Each Claim Damages Limit of Liability 4A. \$ 500,000 Claim Expenses Limit of Liability 4B. \$ 500,000
- 5. Deductible (Inclusive of Claims Expenses): Each Claim 5A. \$500
- 6. Policy Premium: \$ 582
- 7. Retroactive Date: August 16, 2005
- Notice to Company: Notice of a Claim or Potential Claim should be sentto: OREP Insurance Services: <u>info@orep.org</u> 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115
- 9. Program Administrator: OREP Insurance Services, LLC appraisers@orep.org
- 10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

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

Date: August 14, 2024

By:

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Isaac Peck

Policy Aggregate 4C, \$ 1,000,000 4D, \$ 1,000,000

Aggregate

5B. \$1,000

Authorized Representative

N DEC 40000 04 22

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