APPRAISAL OF



LOCATED AT:

626 Price St Daly City, CA 94014

FOR:

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

BORROWER:

Neighbor to Neighbor Homes LLC

AS OF:

September 27, 2024

BY:

Irina Kurtsevaya

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

File Number: 36000164

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

626 Price St Daly City, CA 94014

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

In my opinion, the market value of the property as of September 27, 2024

is:

\$1,150,000 One Million One Hundred Fifty Thousand Dollars

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

Irina Kurtsevava

58519

Exterior-Only Inspection Residential Appraisal Report File No. 36000164

Property Address 626 Price St	to provide the lender	0110111 111111 0111 0	•	ductory support	ou, opinion or mo	arket value of the subject pro	perty.
			City Daly City		State	CA Zip Code 94014	
Borrower Neighbor to Neighbor Homes			Gurbindo Gla	dys	Count	y San Mateo	
Legal Description R1 Lot 81 Block 3 Bloss	om Valley Unit No	1 RSM					
Assessor's Parcel # 003-415-310			Tax Year 2023		R.E. T	axes \$ 2,112	
Neighborhood Name Blossom Valley			Map Reference TB	/687-D4	Censu	s Tract 6005.02	
Occupant X Owner Tenant Vacant	Specia	al Assessments \$	0		PUD HOA \$ 0	per year per	month
Property Rights Appraised X Fee Simple	Leasehold Othe	er (describe)					
Assignment Type Purchase Transaction	Refinance Transaction	X Other (desc	cribe) Servicing				
Lender/Client Wedgewood Inc	Addres	ss 2015 Man	hattan Beach E	Blvd Suite 10	0, Redondo Bea	ach, CA 90278	
Is the subject property currently offered for sale or ha	s it been offered for sale i	n the twelve mon	ths prior to the effecti	ve date of this ap	praisal? Yes	XNo	
Report data source(s) used, offering price(s), and dat	e(s). According to	SFARMLS	records there h	nave been no	offerings of the	subject within the prio	or
12 months.						•	
I did did not analyze the contract for sale t	or the subject purchase tr	ransaction. Expla	in the results of the a	nalysis of the con	tract for sale or why the	analysis was not performed.	
				-			
Contract Price \$ Date of Contr	act	Is the property :	seller the owner of pu	blic record?	Yes No Dat	a Source(s)	
Is there any financial assistance (loan charges, sale o			-	_		Yes No	
If Yes, report the total dollar amount and describe the		•		,, ,			
,							
Note: Race and the racial composition of the neig	hborhood are not appr	aisal factors.					
Neighborhood Characteristics			ousing Trends		One-Unit Housin	g Present Land Use	%
Location Urban X Suburban Rural	Property Values	$\overline{}$	X Stable	Declining			00 %
Built-Up X Over 75% 25-75% Under			X In Balance	Over Supply		rs) 2-4 Unit	0 %
Growth Rapid X Stable Slow	Marketing Time		_=	Over 6 mths	900 Low	1 Multi-Family	0 %
Neighborhood Boundaries E Market St in the					1,400 High		0 %
-				pe Carryon		110 Commercial 70 Other	
Pkwy in the East, Freeway 280 in the Neighborhood Description Suburban resider				FRe on love	1,150 Pred.		%
schools, major traffic corridors and e							
•		s are within	i fille faulus.	rieeway zoi	o access is i iiii	ie to the west. San	
Francisco employment is within a 20		aal markatin	a tima ia aurra	nthi undar 2	months Forest	ours and EUA financin	
Market Conditions (including support for the above co							ıg
are not prevalent. Fairly short market	ing periods reliect	t appear or d	iepreciated prid	ing to inves	tors. See 1004m	c addendum.	
D: 05:400	. 050	O -f		D t		N.D	
Dimensions 25x100	Area 2500			Rectangula		iew N;Res;	
Specific Zoning Classification R10003					elling unit per lot;	up to 1 unit per 3000 s	sq.ft.
	onforming (Grandfathered			al (describe)			
Is the highest and best use of the subject property as				sent use?	X Yes No If N	lo, describe. Given subjec	ct's
zoning and physical characteristics it	s current use is th						
Utilities Public Other (describe)		Public	Other (describe)	Off-site Improvem		Private
Electricity X	Water	[X]			Street Asphalt	X	
Gas X	Sanitary Sew				Alley None	20/20/20/17	Ш
FEMA Special Flood Hazard Area Yes X			FEMA Map #	06081C00	29F FEMA	Map Date 08/02/2017	
Are the utilities and off-site improvements typical for t		Yes No	If No, describe.				
Are there any adverse site conditions or external fact	•					If Yes, describe. Subject's	
characteristics are typical of homes in							e
prelim. for any easements of record.	ı ypıcal utility ease	ements. ACI	ı data was use	to obtain F	LIVIA flood zone	intormation.	
	rty I Y Approical File	- 1 1841 0 13	7].]_ , ,	7	
Source(s) Used for Physical Characteristics of Prope	rty X Appraisal Files	s MLS ()	Assessment and		Prior Inspection	Property Owner	
Other (describe)			Data Source(s) fo	Gross Living Are	a Public records	(NDCdata; Realist)	
Other (describe) GENERAL DESCRIPTION	GENERAL DESC	CRIPTION	Data Source(s) for Heating / Cool	Gross Living Are	ea Public records Amenities	(NDCdata; Realist) Car Storage	
Other (describe) GENERAL DESCRIPTION Units X One One with Accessory Unit	GENERAL DESC X Concrete Slab	CRIPTION Crawl Space	Data Source(s) for Heating / Cool	Gross Living Are	Amenities eplace(s) # 1	(NDCdata; Realist) Car Storage None	
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58519 Exterior-Only Inspection Residential Appraisal Report File No. 36000164

						neighborhood rang				1,399		
						welve months rang			1,000,000		,400,000	
FEATURE		SUBJECT			BLE SA	ALE NO. 1			SALE NO. 2			SALE NO. 3
626 Price St			705 Pric	ce St			37 Ora	nge Ct		145 Irv	ington St	
Address Daly City, C	A 940	14	San Fra	ncisco	, CA	94112	Daly C	ity, CA 94	014	Daly C	ity, CA 94	1014
Proximity to Subject			0.07 mil	les NE			0.11 m	iles SW			niles NE	
Sale Price	\$				\$	1,250,000		9	1,250,000		5	1,065,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 880.2	28 sn ft	_	.,,	\$ 844	.59 sq. ft.	1,=00,000		0.59 sq. ft.	1,000,000
Data Source(s)		0.00 sq. ia				281;DOM 7			68;DOM 10			615;DOM 13
			Doc#29						\$1088,000			LP\$950,000
Verification Source(s)					P.\$1	•				T .		
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment	1	CRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth			ArmLth		
Concessions			Conv;0				Conv;0			Conv;0		
Date of Sale/Time			s06/24;d	06/24				;c03/24			;c09/24	
Location	N;Res	3;	N;Res;				N;Res;			N;Res;		
Leasehold/Fee Simple	Fee S	Simple	Fee Sim	nple			Fee Sir	mple		Fee Si	mple	
Site	2500	sf	3042 sf			0	2500 s	f		2350 s	sf	0
View	N;Res	3;	N;Res;				N;Res;			N;Res;	,	
Design (Style)	AT2;C	Contemp	SD2;Co	ntemp		-10,000	AT2;Co	ontemp		AT2;M	arina	0
Quality of Construction	Q3		Q3			•	Q3			Q3		
Actual Age	48		47			0	49		0			45,000
Condition	C4		C3			-100,000	C4			C4		10,000
Above Grade		Bette		D-th-		-100,000		- D-th-			D-th-	
	-	rms. Baths 2.0	Total Bdrms.	2.0		-10,000	Total Bdrm	s. Baths 2.0	-10,000	Total Bdrm	_	10,000
Room Count	0 2											
Gross Living Area 145		1,560 sq. ft.		1,420 so	q. ft.	20,000		1,480 sq.	t. 0		1,480 sq.	ft. 0
Basement & Finished	0sf		0sf				0sf			0sf		
Rooms Below Grade												
Functional Utility	Avera		Average)			Averag	je		Averag	ge	
Heating/Cooling	FWA	none	FWA no	ne	T		FWA n			FWA r	none	
Energy Efficient Items	None		None				None			None		
Garage/Carport	2gbi2		2gbi2dw	/			2gbi2d	w		1gbi1d	lw	25,000
Porch/Patio/Deck	Patio/		Patio/De				Patio/D			Patio/E		20,000
Fireplace	1 Fire		1 Firepla				1 Firep			1 Firep		
т періасе	11110	piace	i i ii epia	ace			ттпер	nace		11116	nace	
					T. L	100.000			10.000			
Net Adjustment (Total)			+	X -	\$	100,000	+	X- 9	10,000			80,000
Adjusted Sale Price			Net Adj.	-8.0%			Net Adj.	-0.8%		Net Adj.	7.5%	
of Comparables			Gross Adj.	11.2%	\$	1,150,000	Gross Adj.	0.8%	1,240,000	Gross Adi.	. 7.5%	1,145,000
									1,2-10,000	0.000710	. 1.070	
	search the	e sale or transfer h	istory of the s	subject pro		and comparable s			1,240,000	0 .0007.taj	. 7.070	
	search the	e sale or transfer h	istory of the s	subject pro					1,240,000	T 0.0007 kg/	. 1.070	
	search the	e sale or transfer h	istory of the s	subject pro					1,240,000	T Groce r tag	. 7.070	
I X did did not res					operty	and comparable s	ales. If not,	explain _			. 7.0%	
I X did did not res	did not r	eveal any prior sal			operty	and comparable s	ales. If not,	explain _	ective date of this appr		. 7.070	
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Exterior-Only Inspection Residential Appraisal Report File No. 36000164

58519

FEATURE		SUBJECT	COMPARAE		SALE NO. 4		MPARABLE	SALE NO. 5		COMPARABLE S	ALE NO. 6
626 Price St			369 E Moltke			328 Pec					
Address Daly City, C	A 940	14	Daly City, CA		14		ty, CA 940)14			
Proximity to Subject			0.07 miles NW			0.66 mi					
Sale Price	\$			\$	1,305,000		\$	1,150,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 737.29 sq. ft.			\$ 1074.			\$	sq. ft.	
Data Source(s)			SFMLS#81952					5265;DOM 15			
Verification Source(s)			Doc#9675; LP	:\$1	150,000	(650) 87	77-2801; l	P:\$969,000			
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth	I		ArmLth				Т	
Concessions			Conv;0			Conv;0					
Date of Sale/Time			s02/24;c02/24			s09/24;	c09/24				
Location	N;Res	s;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee S	Simple	Fee Simple			Fee Sim	nple				
Site	2500		3175 sf		0	2500 sf					
View	N;Res	 S;	N;Res;			B;CtySk	(V:	-30,000			
Design (Style)		Contemp	AT2;Contemp			AT2;Co		,			
Quality of Construction	Q3		Q3			Q3					
Actual Age	48		47		0	74		26,000			
Condition	C4		C3		-100,000			-100,000			
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths		100,000	Total Bdrms.	Baths	100,000	Total Bo	drms. Baths	
Room Count		2 2.0	6 4 2.0		-10,000	5 2	1.0	10,000	i otai Bi	anno. Dallo	
		2.0 1,560 sq. ft.	1,770 s		-30,000		1,070 sq. ft.			- C #	
Gross Living Area 145 Basement & Finished	0sf	1,300 Sq. π.	0sf	ų. π.	-30,000	0sf	ı,∪ <i>ı</i> ∪ SQ. ft.	/ 1,000		sq. ft.	
	บรา		051			บธา					
Rooms Below Grade	Λ	200	Δικοποσισ			Λισ===					
Functional Utility	Avera		Average	-		Average					
Heating/Cooling	FWA		FWA none			FWA no	one				
Energy Efficient Items	None		None			None					
Garage/Carport	2gbi2		2gbi2dw			1gbi1dv		25,000			
Porch/Patio/Deck	Patio		Patio/Deck			Patio/De					
Fireplace	1 Fire	place	1 Fireplace			1 Firepla	ace				
]							
Net Adjustment (Total)			+ X-	\$	140,000	X +	- \$	2,000	+	- \$	
Adjusted Sale Price			Net Adj10.7%			Net Adj.	0.2%		Net Ad	j. %	
of Comparables			Gross Adj. 10.7%		1,165,000			1,152,000			
ITEM		SII	BJECT		COMPARABLE SA			PARABLE SALE NO		-	E SALE NO. 6
Date of Prior Sale/Transfer		07/02/2024					33	522.110			
Price of Prior Sale/Transfer		\$138,481					1				
Data Source(s)		Doc#35259		Ma	trixMLS; Reali	st	Matriv	ILS; Realist			
	co(c)	09/27/2024			27/2024	υι	09/27/2				
Summary of Sales Compari				UB/	<u> </u>		10312112	V 4			
Summary of Sales Compari	son Appi	roacn									
1											

Exterior-Only Inspection Residential Appraisal Report

COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	
	ons.
Support for the opinion of site value (summary of comparable land sales or other methods for es	imating site value) A valid cost approach cannot be performed without
	imating site value) A valid cost approach cannot be performed without
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Exterior-Only Inspection Residential Appraisal Report

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.

Exterior-Only Inspection Residential Appraisal Report

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).

Exterior-Only Inspection Residential Appraisal Report

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
H-t	
Signature Murtsway	Signature
Name Irina Kurtsevaya	Name
Company Name Real Estate Appraisal Services	Company Name
Company Address 2020 Clement St Apt 2	Company Address
San Francisco, CA 94121	
Telephone Number <u>415-387-3230</u>	Telephone Number
Email Address irina.appraiser@yahoo.com	Email Address
Date of Signature and Report <u>09/30/2024</u>	Date of Signature
Effective Date of Appraisal 09/27/2024	State Certification #
State Certification # AR029969	or State License #
or State License #	State Expiration Date of Certification or License
or State License # State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 01/16/2025	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
626 Price St	Did not inspect exterior subject property
Daly City, CA 94014	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,150,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital.com, Inc California #1256	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	

Uniform Appraisal Dataset Definitions

Condition Ratings and Definitions

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

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

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

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

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

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

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

$Significant finish \ and \ lorent and \ lo$

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

Explanation of Bathroom Count

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

Uniform Appraisal Dataset Definitions

Abbreviati	ons Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
	•		1		
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
-					
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
		-			-
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
e	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA					-
	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR					
	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Othor App	raiser-Defined Abbre	· iationo			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
Abbrev	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC		File No.: 36000164
Property Address: 626 Price St		Case No.: 58519
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

Sources of Information:

The appraisal is based on the information gathered from public records; MLS and visual external observation of subject, neighborhood and comparable properties, and any other sources identified in the report. If conflicting information is discovered, the sources deemed most reliable are given most weight.

Neighborhood Description

The subject is located within Blossom Valley residential pocket. Subject's neighborhood is composed of almost attached wood frame SFRs on level to rolling terrain. Public schools, transportation and recreation areas are within 1 mile. Freeway 280 access is 1 mile to the west. Silicon Valley employment is withing a 40 minute drive

Prior Sales Comments

Listing history in the 12 months preceding the effective date of the appraisal report, and the prior sale history, if any, of the subject for a minimum of three years prior to the effective date of the appraisal, unless otherwise noted in this report. I have researched, analyzed and reported on the sale/transfer history in each comparable, within one year from the date of the latest sale of the comparable. Any findings pertaining to listing and sale history of subject and comparables are reported in the report. MLS data and public records were used as sources of information.

Comments on Sales Comparison

The appraiser's comparable search parameters began with MLS search for SFRs sold within the prior 3 months, located in the subject's neighborhood, within 1 mile from subject. Due to lack of recent activities, the comparable search parameters were extended to include sales within prior 12 months within 1 mile from subject. Those comparables utilized in this report are considered the best available at the time of inspection and most representative of the subject property.

There is a wide range of values for similar sized properties in the area reflecting differences in curb appeal, extent of remodeling, and particular location. Extremes on both sides of value range were avoided. Adjustments are based on market data, matched pair analysis and/or appraiser experience in the market area. These adjustments are considered to reflect the typical buyer's reaction based on the principle of substitution. Adjustments are made as follow.

G.L.A. difference over 100sq.ft. is adjusted at \$145/sq.ft.; bathroom \$10,000 per full bathroom; bedroom \$5,000. Lot size difference over 1,000 sq.ft. is adjusted at \$10/sq.ft. Age difference over 20 years is adjusted at \$1000 per year. Parking space is adjusted at \$25,000. Fireplace \$5,000. View amenity is adjusted at \$30,000.

Comparable 1 is the most recent sale located on the same street. Comparable 1 was adjusted for condition due to newly painting in and out, remodeled kitchen with stainless steel appliances, remodeled bathrooms, new carpets in all 4 bedrooms, all new double pane windows. Matched paired analysis was used to determine the adjustment using comparables 2 and 3 (similar condition as the subject) as a baseline.

Condition difference is adjusted at \$100,000. Detached and semidetached properties, in this locale, tend to command a higher prices than attached properties. Semidetached comp 1 is adjusted at \$10,000. Comparable 2 is similar to the subject in GLA, age, curb appeal, condition, and located in the immediate subject area.

Comparable 3 is a 2 bedroom home in similar to the subject condition. Due to the lack of 2 bedroom sales in the Blossom Valley neighborhood, comparables 3 and 5 are the most recent sales located in the competing Original Daly City area - location adjustments are not needed.

Comparable 4 is slightly dated sale located in the immediate subject area. Comparable 4 was provided to bracket the subject's GLA. Comparable 4 has remodeled kitchen, updated bathrooms, new interior and exterior paint. Comparable 5 is the recent sale of 2-bedroom property located in the Original Daly City area - location adjustment is not needed. It has remodeled kitchen, and updated bathroom. It offers a panoramic area view which does appear to have a positive impact on value and marketability. Comparables 1, 2, 3, and 4 are similar to the subject view and were used in paired sales analysis to determine the adjustment rate. View amenity is adjusted at \$30,000.

Final Reconciliation

Sales comparison analysis has been assigned most weight. Cost approach supports market data with limited reliability because of depreciation and land value estimates. Income approach is not used in this analysis because it is not considered relevant in valuation of owner-occupied single family homes in this market area.

ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC		File No.: 36000164
Property Address: 626 Price St		Case No.: 58519
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		

Appraiser Independence Statement:

The appraiser has prepared the appraisal in full compliance with with the Appraiser Independence Requirements and the Truth in Lending Act, Regulation Z, Section 226.42 as set by FNMA on 10/15/2010 and has not performed, participated in, or been associated with any activity in violation of these requirements.

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

This appraisal report has been completed utilizing digital transfer of information including signatures and photographs. The digitally transferred signature is protected and controlled by the appraiser through electronic password.

Real Estate Appraisal Services

Market Conditions Addendum to the Appraisal Report

58519 File No. 36000164

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 626 Price St City Daly City State CA Zip Code 94014 Borrower Neighbor to Neighbor Homes LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) Increasing Declining 7 2 Absorption Rate (Total Sales/Months) <u>1.1</u>7 Increasing X Stable Declining Declining X Stable Total # of Comparable Active Listings 2 Increasing Increasing Months of Housing Supply (Total Listings/Ab.Rate) 2 Declining X Stable Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price 1,135,000 1,170,000 1,150,000 Increasing X Stable Declining Median Comparable Sales Days on Market 30 Declining X Stable Increasing 25 28 Median Comparable List Price 1,149,000 Increasing X Stable Declining Median Comparable Listings Days on Market 35 X Stable Declining Increasing Declining Median Sale Price as % of List Price 100% Increasing X Stable Declining Increasing Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes X No X Stable Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions in the area are typically expressed in the form of contribution toward buyers closing costs. Conventional financing at market rates is typical. *Reliable listing data beyond the last 3 month is not available. Are foreclosure sales (REO sales) a factor in the market? X Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). REO sales are common in the subject area and still a factor by affecting the lower end of value range. Cite data sources for above information. NDC/public records and MLS were used as sources to assist in collecting information. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. The typical market exposure period of less than 3 months reflects the appeal of depreciated pricing. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Subject Project Data Total # of Comparable Sales (Settled) Increasing Stable Declining Absorption Rate (Total Sales/Months) Declining Stable Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Irina Kurtsevaya Name Company Name Real Estate Appraisal Services Company Name Company Address 2020 Clement St Apt 2 Company Address _ San Francisco, CA 94121 State License/Certification # State License/Certification # AR029969 State CA State Email Address irina.appraiser@yahoo.com Email Address

USPAP ADDENDUM

	USPAP AL	DENDOM	
Borrower: Neighbor to Neighbor Ho	mes LLC		
Property Address: 626 Price St			
City: Daly City Lender: Wedgewood Inc	County: San Mateo	State: CA	Zip Code: <u>94014</u>
Lender. <u>wedgewood inc</u>			
APPRAISAL AND REPORT IDE	NTIFICATION		
This report was prepared under	the following USPAP reporting $ \\$	option:	
X Appraisal Report	A written report prepared under Stan	dards Rule 2-2(a).	
Restricted Appraisal Repor	t A written report prepared under Stan	dards Rule 2-2(b).	
		()	
Reasonable Exposure Time			
My opinion of a reasonable exposure tin	ne for the subject property at the market v	alue stated in this report is:	
The reasonable exposure time for	the subject is currently under 3 mo	nths.	
Additional Certifications			
X I have performed NO services, as period immediately preceding acce	an appraiser or in any other capacity, reg	arding the property that is the sub	ject of this report within the three-year
period inimediately preceding acce	plance of this assignment.		
	appraiser or in another capacity, regardi		
period immediately preceding acce	ptance of this assignment. Those service	s are described in the comments l	pelow.
Additional Comments			
			_
APPRAISER:		SUPERVISORY APPRAISER (only if required):
		`	-
Signatura Thomas To Do	Si e	Cignoturo	
Signature:		•	
Date Signed: 09/30/2024			
State Certification #: AR029969		•	
or State License #:			
or Other (describe): State: CA	State #:	State:	or Licenses
Expiration Date of Certification or Lice		Expiration Date of Certification (Supervisory Appraiser inspection	or License: on of Subject Property:
Expiration Date of Certification of Lice Effective Date of Appraisal: 09/27/20			nly from street Interior and Exterior

Borrower: Neighbor to Neighbor Homes LLC File No.: 36000164 Property Address: 626 Price St Case No.: 58519 City: Daly City State: CA Zip: 94014

Lender: Wedgewood Inc

626 Price St, Daly City, CA 94014-2131, San Mateo County Auction

APN: 003-415-310 CLIP: 3183329371

	Z -	
Á		T

Beds 2

Full Baths

Half Baths N/A

Sale Price \$55,000

Sale Date N/A

Bldg Sq Ft 1,560

Lot Sq Ft 2,500

Yr Built 1976

Type SFR

OWNER INFORMATION

Owner Name Tax Billing Address Tax Billing City & State

Gurbindo Gladys 626 Price St Daly City, CA

Tax Billing Zip Tax Billing Zip+4 Owner Occupied

94014 2131 Yes

LOCATION INFORMATION

School District Community College District Elementary School District Census Tract

Jefferson Un San Mateo Junior 6005.02

Property Carrier Route Zoning Market Area Within 250 Feet of Multiple Flood Z

C053 R10003 691 No

TAX INFORMATION

Exemption(s) % Improved Legal Description

003-415-310 Homeowner 87% R1 LOT 81 BLOCK 3 BLOSSOM VA LLEY UNIT NO 1 RSM

Tax Area Block ID Lot Number 005035 81

2022

ASSESSMENT & TAX

Assessment Year

Assessed Value - Total Assessed Value - Land Assessed Value - Improved YOY Assessed Change (\$)

\$151,034 \$19,225 \$131,809 \$2,960

\$2,125

\$2,112

SFR

2

2024

\$148,074 \$18,849 \$129,225 \$2,902

2023

\$145,172 \$18,480 \$126,692

YOY Assessed Change (%) Total Tax Tax Year \$1,909

Change (\$) \$216

-\$13

Change (%) 11.33%

-0.61%

2

CHARACTERISTICS

Land Use - CoreLogic

2021

2022

2023

Land Use - County Single Family Lot Frontage 25 Lot Depth 100 0.0574 Lot Acres Lot Area 2,500 Style Bungalow Year Built 1976 Gross Area 2,000 Building Sq Ft 1,560 1,560 Above Gnd Sq Ft

Ground Floor Area 1,050 2nd Floor Area 510 Stories 2 Basement Sq Feet 440 **Basement Type** Unfinished Total Rooms

Total Baths **Full Baths** Fireplaces Heat Type Cooling Type Parking Type **Garage Capacity** Garage Sq Ft Roof Material Construction Exterior Other Impvs Equipment

Water

Sewer

Condition

Quality

2 Central Central **Basement Garage** 2 440 Tar & Gravel **Wood Siding** Fence Range Oven, Dishwasher, Disposa I, Range Hood Public

Public Service

Excellent

Average

LAST MARKET SALE & SALES HISTORY

Bedrooms

11/10/1976 Recording Date Sale Price \$55,000 Price Per Square Feet \$35.26

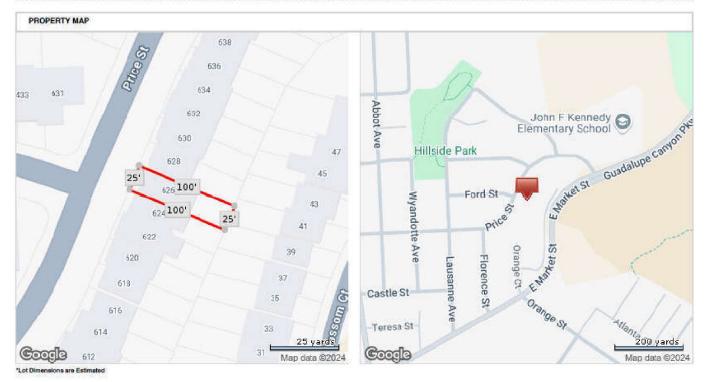
Document Number Deed Type Owner Name

AK45054 Deed (Reg) **Gurbindo Gladys**

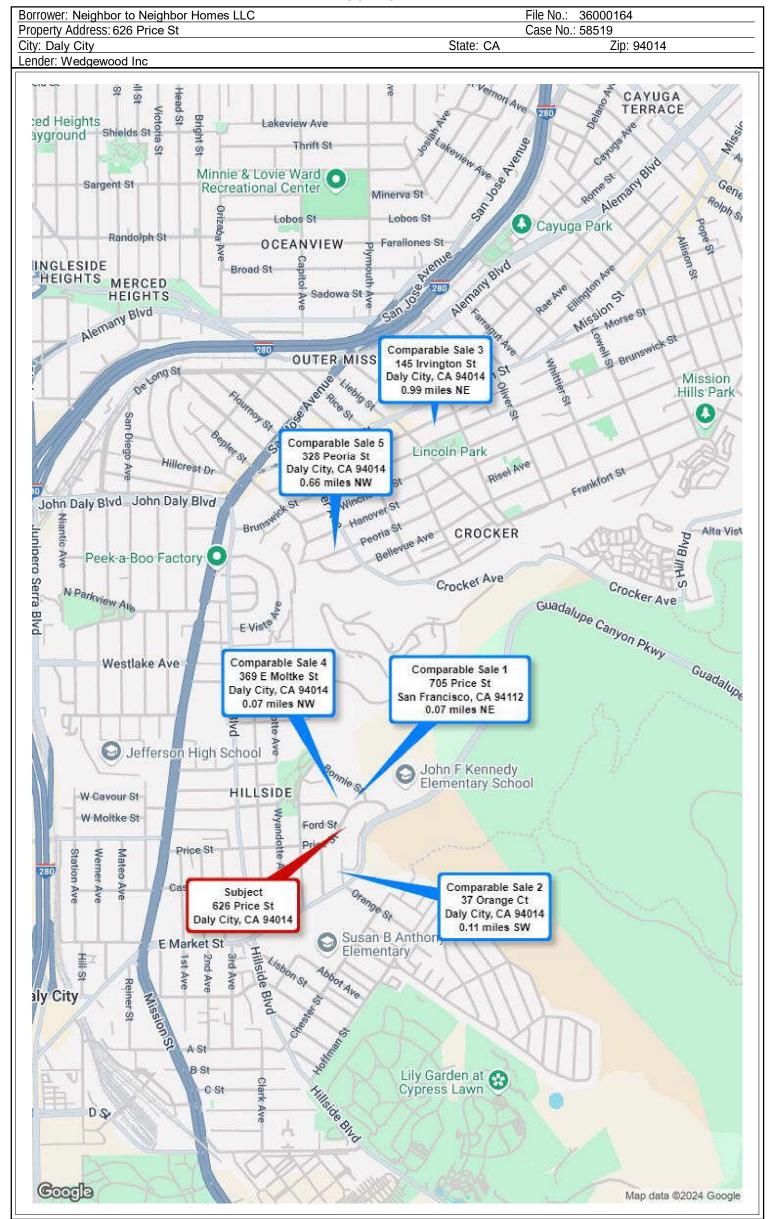
Borrower: Neighbor to Neighbor Homes LLC	File No	0.: 36000164
Property Address: 626 Price St	Case I	No.: 58519
City: Daly City	State: CA	Zip: 94014
Lender: Wedgewood Inc		

Recording Date 11/10/1976 01/1976 Sale Price \$55,000 \$47,200 Buyer Name Gurbindo Eugenio & Gurbindo Gladys **Gurbindo Gladys** Buyer Name 2 AK45054 **Document Number** Deed (Reg) Document Type Deed (Reg) MORTGAGE HISTORY Mortgage Date 06/30/2004 06/24/2003 08/10/2001 09/04/1997 06/25/1997 Mortgage Amount \$200,000 \$175,000 \$130,000 \$25,000 \$75,000 Washington Mutual Bk Fa Pricelinemortgage Alliance Mtg Co Bank Of America Bank Of America Mortgage Lender Mortgage Code Conventional Conventional Conventional Conventional Conventional Mortgage Type Refi Refi Refi Refi Refi Mortgage Date 09/08/1993 Mortgage Amount \$55,000 Mortgage Lender Western Fsb Mortgage Code Conventional Mortgage Type Refi

FORECLOSURE HISTORY				
Document Type	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Default
Default Date				11/10/2022
Foreclosure Filing Date	07/02/2024	09/22/2023	05/09/2023	11/10/2022
Recording Date	07/02/2024	09/22/2023	05/09/2023	11/14/2022
Document Number	35259	46395	21824	78902
Default Amount				\$30,800
Final Judgment Amount	\$138,481	\$129,649	\$131,260	
Original Doc Date	06/24/2003	06/24/2003	06/24/2003	06/24/2003
Original Document Number	173176	173176	173176	173176



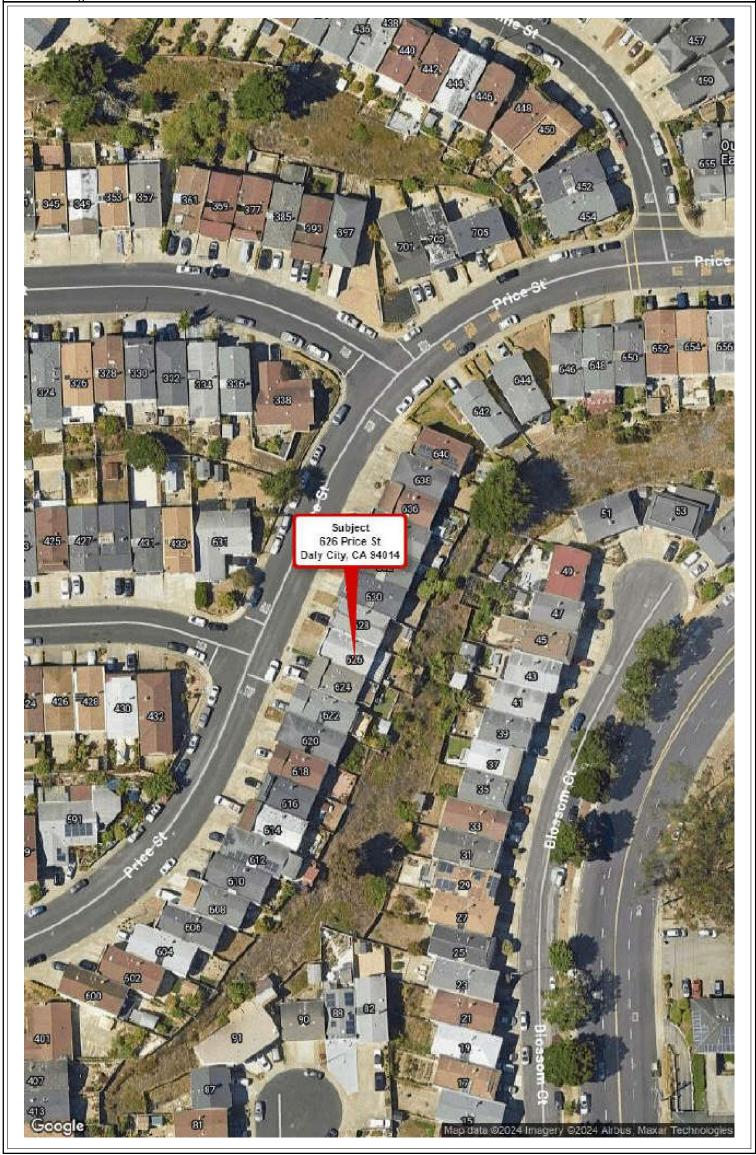
LOCATION MAP



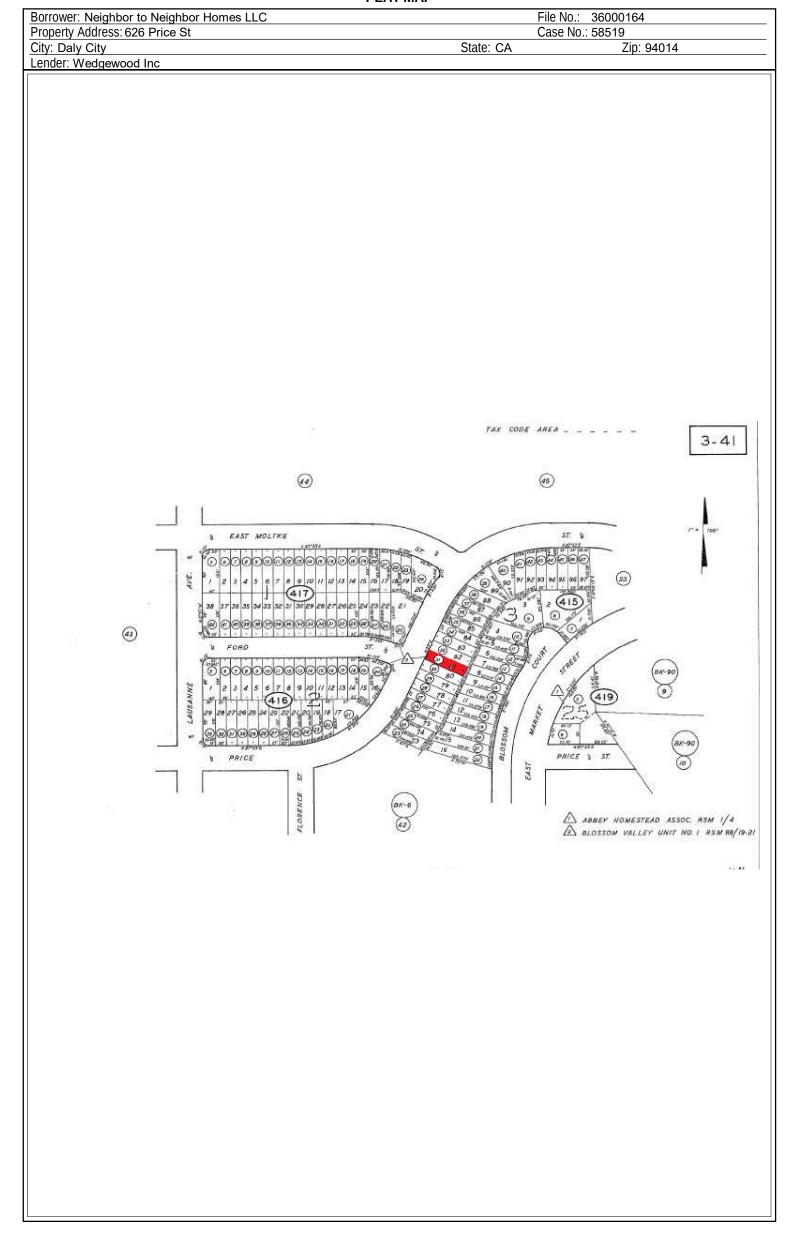
AERIAL MAP

Borrower: Neighbor to Neighbor Homes LLC
Property Address: 626 Price St
City: Daly City
City: Daly City
City: Daly City
City: City:

Lender: Wedgewood Inc

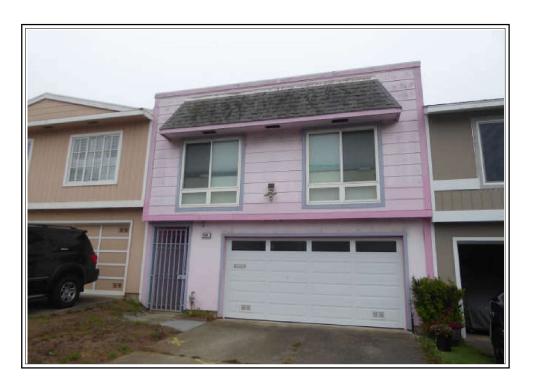


PLAT MAP



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.: 36000164		
Property Address: 626 Price St	Case No.: 58519		
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: September 27, 2024 Appraised Value: \$1,150,000



STREET SCENE

Borrower: Neighbor to Neighbor Homes LLC
Property Address: 626 Price St
City: Daly City
Lender: Wedgewood Inc

File No.: 36000164

Case No.: 58519

State: CA
Zip: 94014



Street scene - opposite view



View in front of subject property (across the street)



Left side

Borrower: Neighbor to Neighbor Homes LLC	File N	File No.: 36000164	
Property Address: 626 Price St	Case	Case No.: 58519	
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc		•	



Right side



Address verification

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.: 36000164		
Property Address: 626 Price St	Case No.: 58519		
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc			



COMPARABLE SALE #1

705 Price St San Francisco, CA 94112 Sale Date: s06/24;c06/24 Sale Price: \$ 1,250,000



COMPARABLE SALE #2

37 Orange Ct Daly City, CA 94014 Sale Date: s03/24;c03/24 Sale Price: \$ 1,250,000



COMPARABLE SALE #3

145 Irvington St Daly City, CA 94014 Sale Date: s09/24;c09/24 Sale Price: \$ 1,065,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File No.: 36000164		
Property Address: 626 Price St	Case No.: 58519		
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc		7	



COMPARABLE SALE #4

369 E Moltke St Daly City, CA 94014 Sale Date: s02/24;c02/24 Sale Price: \$ 1,305,000



COMPARABLE SALE #5

328 Peoria St Daly City, CA 94014 Sale Date: s09/24;c09/24 Sale Price: \$ 1,150,000

COMPARABLE SALE #6

Sale Date: Sale Price: \$

Borrower: Neighbor to Neighbor Homes LLC		File No.: 36000164	
Property Address: 626 Price St		Case No.: 58519	
City: Daly City	State: CA	Zip: 94014	
London M decent - dele			

Lender: Wedgewood Inc



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

Irina Kurtsevaya

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

"Certified Residential Real Estate Appraiser"

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

BREA APPRAISER IDENTIFICATION NUMBER: AR

AR 029969

Effective Date: Date Expires: January 17, 2023

January 16, 2025

Loretta Dillon, Deputy Bureau Chief, BREA

3067342

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

Borrower: Neighbor to Neighbor Homes LLC	ſ	File No.: 36000164	
Property Address: 626 Price St	Case No.: 58519		
City: Daly City	State: CA	Zip: 94014	
Lender: Wedgewood Inc			

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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: NAX40PL105934-00 Renewal of: New

1. Named Insured: Irina Kurtsevaya

2. Address: 2020 Clement St Apt 2 San Francisco, CA 94121

3. Policy Period: From: November 5, 2023 To: November 5, 2024

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

4. Limit of Liability:Each ClaimPolicy AggregateDamages Limit of Liability4A. \$1,000,0004C. \$1,000,000Claim Expenses Limit of Liability4B. \$1,000,0004D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$716

7. Retroactive Date: November 5, 2010

 Notice to Company: Notice of a Claim or Potential Claim should be sent to: OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

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

Date: October 25, 2023 By: Authorized Representative