# **APPRAISAL OF REAL PROPERTY LOCATED AT** 13038 Terra Bella St Pacoima, CA 91331 TRACT # 8409 LOT 18 **FOR** Wedgewood Inc 2015 Manhattan Beach Blvd, Suite 100 Redondo Beach, CA 90278 AS OF 10/08/2024 BY Robert P Gharibeh West Coast Appraisals (310) 560-2170 8400 Alverstone Ave Los Angeles, CA 90045 (310) 560-2170 rgharibeh@msn.com

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

Loan#58559 File# 2410007C

The purpose	of this summar	y appraisal rep	ort is to pro	ovide the lende	er/client with	an accur	ate, and adequa	talv cun	ported, opin	ion of th	ne marl	ket value	of the	subject	property.
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Property Address	10000	Гегга Bella S			(0.1		ity Pacoima				State	O, t	Zip Code	9133	31
	eighbor to Ne			Owne	er of Public Red	cora	Sarkis Khray	an			County	LOS	ANGEL	.ES	
Legal Description	110101	# 8409 LOT	18												
Assessor's Parce	2020	-001-011					ax Year 2024				R.E. Ta		,261		
Neighborhood Na	1710	AMIC					Map Reference	502 D	-		Census	Tract 1	046.10		
_		enant Vac	ant	Speci	al Assessment	s\$ 0	l .		PUE	) HOA \$	0		per year		per month
Property Rights A	Appraised	Fee Simple	Leasehol	d Othe	er (describe)										
Assignment Type	e Purch	ase Transaction	Refina	ance Transaction	$\boxtimes$	Other (describe	) Servicir	ng							
Lender/Client	Wedgewo	od Inc		A	ddress 2	2015 Man	hattan Beach	n Blvd,	Suite 100	0, Redor	ndo Be	each, C	4 9027	3	
Is the subject pro	operty currently offere	d for sale or has it b	een offered for sal	e in the twelve mon	nths prior to the	e effective date	of this appraisal?						Yes 🔀	No	
Report data sour	ce(s) used, offering p	rice(s), and date(s).		THEMLS	3										
I did	did not analyze th	ne contract for sale f	or the subject purc	chase transaction. E	xplain the resu	ilts of the analy	sis of the contract fo	r sale or w	hy the analysis	was not					
performed.															
<u> </u>															
Contract Price \$		Date of Contr	ract	Is th	he property sel	ler the owner o	f public record?		Yes	No	Data Sour	ce(s)			
Is there any finar	ncial assistance (loan	charges, sale conce	ssions, gift or dow	vnpayment assistan	ice, etc.) to be	paid by any pa	rty on behalf of the b	orrower?					[	Yes	No No
If Yes, report the	total dollar amount a	nd describe the item	s to be paid.												
Note: Race and	the racial compositi	on of the neighborl	hood are not appr	raisal factors.											
	Neighborhood	Characteristics				One-Unit Hou	sing Trends			One-	Unit Hou	sing	Pre	sent Land	Use %
Location	] Urban <b></b> ✓	Suburban	Rural	Property Values	Inc	easing	Stable	Dei	clining	PRICE		AGE	One-Unit		85 %
Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Sho	rtage	In Balance	Ove	er Supply	\$ (000)		(yrs)	2-4 Unit		5 %
Growth	•	Stable	Slow	Marketing Time	▼ Und	ler 3 mths	3-6 mths	Ove	er 6 mths	390	Low	2	Multi-Fam	ily	%
Neighborhood Bo			118 NORTH	H GLENOA			BRANFORD	STSC	HTLL	950	High	122	Commerc	ial	10 %
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Market Condition	is (including support	for the above conclu	sions)	SE.	ΕΔΤΤΔΟ	THED AD	DENDUM								
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Specific Zoning (		LAR1		Zoi	ning Description		GLE FAMILY			OLAR		,	1100,		
Zoning Complian			conforming (Grand	fathered Use)	$\overline{\Box}$				DLITOL						
la tha biahaat aa						No Zoning	Illegal (describ	e)							
is the highest an	u best use of subject	property as improve	d (or as proposed	per plans and spec		•	Illegal (describ	e)	×	Yes	No	If No, descr	ibe	HIGHE	ST
					cifications) the	present use?		,		Yes _			ibe	HIGHE	ST
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There are 2 comparable	properties currently of	offered for sale	in t	he subject neighborhoo	d rang	ing in	price	from \$ 699,000		to \$	744	1,999	
There are 38 comparable	sales in the subject	neighborhood wi	ithin t	he past twelve months	rangir	ng in s	sale prio	ce from \$ 475.00	0			310.000	
FEATURE	SUBJECT		MPARAB	LE SALE # 1	Ť			LE SALE # 2	Ĭ			LE SALE # 3	
					0040				0007				
10000 Terra Bene		12824 Osbo			1	Rinco			1	Ambo	•		
Pacoima, CA 913	31	Pacoima, C	A 91	331	Pacc	ima, C	CA 913	331	Pacc	ima, C	CA 913	331	
Proximity to Subject		0.56 miles S	SE		0.96	miles \$	S		0.92	miles	S		
Sale Price	\$			\$ 696,000				\$ 715,000				\$ 635,0	000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 690.48	sq.ft.	553,553		736.35	sq.ft.	1.0,000		819.35	sq.ft.	222,0	
Data Source(s)		000.10		000MB DOM 7				040MD DOM 26				500MD DOM 7	
Verification Source(s)				639MR;DOM 7				840MR;DOM 36				589MR;DOM 7	
	DECODINE			Г / D# 238087				7 / D# 486152				7 / D# 493823	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	N	+(-) \$ Adjustment	U	ESCRIPTIO	JN	+ (-) \$ Adjustment	U	ESCRIPTION	JN	+ (-) \$ Adjustment	
Sales or Financing		ArmLth			ArmL	_th			ArmL	.th			
Concessions		Conv;0			Conv	r:0			Conv	:0			
Date of Sale/Time		s04/24;c03/2	24			24;c07/	/24			24;c06	124		
Location	A:PovDd:				N;Re		127	-25,000			127	-25,0	200
Leasehold/Fee Simple	A;BsyRd;	A;BsyRd;	_				_	-23,000			_	-23,0	000
•	FEE SIMPLE	FEE SIMPL	<u> </u>			SIMPL	.E			SIMPI	<u> </u>		
Site	7,083 sf	6,179 sf		+6,328	6,400	3 sf		+4,760	6,400	3 sf		+4,7	7 <u>60</u>
View	N;Res;	N;Res;			N;Re	s;			N;Re	s;			
Design (Style)	DT1;Bungalow	DT1;Bungal	low		DT1;	Bunga	low		DT1;	Bunga	low		
Quality of Construction	Q4	Q4			Q4	.,			Q4	.,			
Actual Age	71	74		0	74			0	74				0
Condition		C3		•	C3			-	<b>!</b>			+50,0	_
Above Grade	C3		D-#-	45.000		Datama	D-#	-20,000		Datassa	D-#	+50,0	JUU
	Total Bdrms. Baths	Total Bdrms.	Baths	-15,000		Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	5 2 1.0	6 3	1.0	0	5	2	1.0		5	2	1.0		
Gross Living Area	852 sq.ft.	1,008	sq.ft.	-10,920		971	sq.ft.	-8,330		775	sq.ft.	+5,3	390
Basement & Finished	0sf	0sf			0sf				0sf				
Rooms Below Grade	1												
Functional Utility	AVERAGE	AVERAGE			Δ\/⊏I	RAGE			Δ\/⊏I	RAGE			
Heating/Cooling			NIE	0				F 000					
	WALL/NONE	FLOOR/NO		U		CENT		-5,000					
Energy Efficient Items	NONE NOTED	NONE NOT	ED		NON	E NOT	IED		NON	E NO	IED		
FirePLACES	2gd1dw	2gd2dw		0	1ga1	dw		+7,500	1ga1	dw		+7,5	500
Porch/Patio/Deck	PORCH/PATIO	PORCH/PA	OIT		POR	CH/PA	OITA		POR	CH/PA	OITA		
FIREPLACES	NONE	NONE			NON	E			NON	E			
ADDITIONAL	NONE	NONE			NON				NON				
8	IVOIVE	INOINE			IVOIV				IVOIV				
Net Adjustment (Total)		+   <b>X</b>	_	\$ _10.502	_	1 . K	<u> </u>	°		L	٦.	\$ 40.0	
Adjustant Order			<b>3</b> -	<sup>\$</sup> -19,592	Net Adj.	+ 2	<b>X</b> -	\$ -46,070		т [		\$ 42,6	
Adjusted Sale Price		Net Adj.	2.8 %				C 1 %		Net Adj.				000
₹							6.4 %				6.7 %	l .	<del>)</del>
of Comparables			4.6 %	\$ 676,408		dj.		\$ 668,930		dj.	14.6 %	\$ 677,6	
or comparables	sale or transfer history of the		4.6 %			dj.	9.9 %	\$ 668,930		dj.	14.6 %	\$ 677,6	
or comparation	hale or transfer history of the		4.6 %			dj.	9.9 %	\$ 668,930		dj.	14.6 %	\$ 677,6	
or comparation	cale or transfer history of the		4.6 %			dj.	9.9 %	\$ 668,930		dj.	14.6 %	\$ 677,6	
I did did not research the s		e subject property and	4.6 <sup>%</sup> d compa	rable sales. If not, explain	Gross A		9.9 %			dj.	14.6 %	\$ 677,6	
I  did  did not research the s	ot reveal any prior sales or t	e subject property and	4.6 <sup>%</sup> d compa		Gross A		9.9 %			dj.	14.6 %	\$ 677,6	
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## **Exterior-Only Inspection Residential Appraisal Report**

Loan#58559 File # 2410007C

Scope of Work: In the preparation of this appraisal, the appraiser has made	e an exterior inspection of	the subject s	ite. Consideration was g	iven to
interviews with people considered informed regarding the region, area, sul				
<u> </u>	<del> </del>			
sales. This information was analyzed to document the various environment	tal, social, governmental a	nd economic	factors that influence th	ie
market value of the subject property. The scope of the appraisal also gave	consideration to maps and	l plats of the	subject property and the	9
comparables. When conflicting information was provided, the source deen	ned most reliable has been	used Data I	pelieved to be unreliable	was
	ica most reliable has been	uscu. Data i	believed to be uniteriable	, was
not included in the report nor used as a basis for the valuation conclusion.				
This appraisal report is intended for use by the private client or their assign	is for market value only. Th	is report is n	ot intended for any other	ruse It
is the property of the party ordering the report regardless of who pays the				
release from the ordering party and/or the Appraiser. Copies may be relea	sed to the borrower, homed	owner, attorn	ey of record and/or any	other
party participating in the transaction as deemed by the lender and provided	l by law			
party participating in the transaction as accinically the formation and province	a by rearr.			
Indicated in the neighborhood section of the report, this estimate is based	on the observations of the	market times	for listings and sales wi	ithin the
immediate area and the ratio of listings to closed sales. Considered were	rends in economic social	environment	al and governmental infl	luences
affecting the region, local economy, and the subject's neighborhood. Cons			<u>lities which can have a p</u>	ositive
impact on market time. Market time assumes the subject was aggressively	marketed through normal	channels.		
O	Lilit			
Condition Addendum: No warranty of the subject is given or implied. No lia				
property. This appraisal has not been prepared for the purpose of certifying	g the property's structural ir	ntegrity of the	<u>e electrical, mechanical a</u>	and or
plumbing systems. Nor has the appraisal been prepared for the purpose o	certifying the property doe	s not have a	n infestation of termites	or other
insects, that the property does not contain hazardous materials, or that the				rsely
affect its value. Finally, this appraisal is not intended to certify the soundne	ss of the geological and so	il conditions	of the property.	
Cost Approach. The cost approach was considered but not utilized to mal	ra a araditable appraisal T	hara ara taa	manu variables due to f	fave lat
Cost Approach: The cost approach was considered, but not utilized to male			many variables, due to i	iew ioi
sales and builders costs to make an accurate cost approach. Therefore it	s given no weight in this re	port.		
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COST APPROACH TO VALUE	(not required by Fannie Mae)			
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)			
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

DEFINITION OF MARKET VALUE:

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

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

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

The appraiser's certification in this report is subject

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

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

Loan#58559 File # 2410007C

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

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

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 2005

Loan#58559 File # 2410007C

20. I identified th ordered and will	e lender/client in this appraisal report who is receive this appraisal report.	the individual, organization, or agent for the organization that
secondary market agency, or instrum obtain the apprais report may be dis	rtgagee or its successors and assigns; m participants; data collection or reporting entality of the United States; and any state,	ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ling, but not limited to, the public through advertising, public
laws and regulation	that any disclosure or distribution of this apprains. Further, I am also subject to the provis sclosure or distribution by me.	
23. The borrower, insurers, government of any mortgage	another lender at the request of the borrowe s sponsored enterprises, and other secondary finance transaction that involves any one or mo	market participants may rely on this appraisal report as part
·	le federal and/or state laws (excluding audio ntaining a copy or representation of my sign	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and ivered containing my original hand written signature.
25. Any intentional criminal penalties i Code, Section 100	ncluding, but not limited to, fine or imprison	this appraisal report may result in civil liability and/or ment or both under the provisions of Title 18, United States
SUPERVISORY APPR	AISER'S CERTIFICATION: The Superviso	ry Appraiser certifies and agrees that:
1. I directly super analysis, opinions,	vised the appraiser for this appraisal assignment statements, conclusions, and the appraiser	
I accept full r statements, conclus	•	eport including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser i appraisal firm), is		ab-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
	report complies with the Uniform Standards of Appraisal Standards Board of The Appraisal pared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
	le federal and/or state laws (excluding audio ntaining a copy or representation of my signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ture, the appraisal report shall be as effective, enforceable and ivered containing my original hand written signature.
APPRAISER Rol	ert P Charibéh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name Robert P Gha		Name Company Name
Company Address	Vest Coast Appraisals (310) 560-2170  8400 Alverstone Ave	Company Address
, , , , , , , , , , , , , , , , , , , ,	Los Angeles, CA 90045	
Telephone Number	(310) 560-2170	Telephone Number
	aribeh@msn.com	Email Address
Date of Signature and Rep Effective Date of Appraisa	10/10/2021	Date of Signature State Certification #
State Certification #	10/08/2024	or State License #
or State License #	AL034184	State
or Other (describe)	State #	Expiration Date of Certification or License
State <u>CA</u> Expiration Date of Certific	ation or License <u>05/27/2026</u>	SUBJECT PROPERTY
ADDDE60 05 55 55 55 5	ADDDAIGED	Did not inspect exterior of subject property
ADDRESS OF PROPERTY		Did inspect exterior of subject property
13038 Terra Bella St Pacoima, CA 91331		Date of Inspection
APPRAISED VALUE OF SI	JBJECT PROPERTY \$ <u>675,000</u>	
LENDER/CLIENT		COMPARABLE SALES
Name CLEAR CAP	TAL	Did not inspect exterior of comparable sales from street
_	Vedgewood Inc	Did inspect exterior of comparable sales from street
Company Address	2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278	Date of Inspection
Email Address		

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**Exterior-Only Inspection Residential Appraisal Report** 

Loan#58559 File # 2410007C

FEATURE									, , , bb.		•				007C		
	SUBJ	ECT		CO	MPARABI	E SALE # 4	1		CO	MPARABL	LE SALE #	5		CO	MPARAB	LE SALE #	6
Address 13038 Terra Bella	01		400					4046					4040	о <b>т</b>		. 0:	
Address 13038 Terra Bella	a St		1301	13 Gla	mis St			1313	3/ Ter	ra Bell	a St		1310	0 Ter	ra Bel	la St	
Pacoima, CA 913	331		Pace	oima. (	CA 91	331		Pace	oima. (	CA 913	331		Pacc	oima, (	CA 91	331	
Proximity to Subject																	
			0.12	miles	S			0.17	miles	SW			0.11	miles	SW		
Sale Price	\$					\$	640,000				\$	710,000				\$	700,000
Sale Price/Gross Liv. Area	\$	20	ft. \$	838.7	O saft		. 5,500	\$	646 1	O sq.ft.		. 5,500		777.7	o enfl		30,000
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Verification Source(s)																	
. ,						/ D# 522					T / D# 432					T / AGE	
VALUE ADJUSTMENTS	DESCRI	PTION	[	DESCRIPT	ION	+(-) \$ Adj	justment	[	DESCRIPT	ION	+(-) \$ Ad	justment	D	ESCRIPTI	ON	+(-)\$	Adjustment
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· ·			Arm					Arml					Listir				
Concessions			Con	v;0				Con	v;0				PEN	DING	0		
Date of Sale/Time			000/	24;c06	2/2/			007/	24;c05	101			c09/2	24			
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Location	A;BsyRd	;	N;Re	es;			-25,000	A;Bs	syRd;				A;Bs	yRd;			
Leasehold/Fee Simple	FEE SIM	DIF	FFF	SIMP	I F				SIMP	1 F			FFF	SIMP	I F		
Cite		<u> </u>															
Site	7,083 sf		7,49	9 st			-2,912	6,53	4 st			+3,843	7,66	7 st			-4,088
View	N;Res;		N;Re	-s.				N;Re	-s.				N;Re	٥.			
Design (Style)																	
	DT1;Bun	galow	וטן 1	;Bung	alow			ו ו ט	;Bung	alow			D11;	Bunga	alow		
Quality of Construction	Q4		Q4					Q4					Q4				
Actual Age			_														
·	71		72					84					69			1	0
Condition	C3		C4				+50,000	C4				+50,000	C4				+50,000
Above Grade	Total Bdrn	is. Bath:		Bdrms.	Baths		,000	Total	Bdrms.	Baths				Bdrms.	Baths	1	23,000
	-			+	+					+		-15,000			SUIRO	1	
Room Count	5 2	1.0	) 5	2	1.0			6	3	2.0		-10,000	5	2	1.0		
Gross Living Area							16 000								1		2 200
-		52 sq.		76	ی ۱۹۰۱		+6,230		1,09	O SHIL		-17,010		90	البهد ر	1	-3,360
Basement & Finished	0sf		0sf					0sf					0sf				
Rooms Below Grade	1 .		1 2.										1				
			_										_			-	
Functional Utility	<b>AVERAC</b>	ŝΕ	AVE	RAGE	Ē			AVE	RAGE	Ē			AVE	RAGE			
Heating/Cooling												E 000					
· ·	WALL/N			L/NO					/CEN			-5,000				-	
Energy Efficient Items	NONE N	OTED	NON	IE NO	TED			NON	IE NO	TED			NON	E NO	TED		
Garage/Carport							+15,000					±15 000					
	2gd1dw		1dw				+ 13,000					+15,000				1	
Porch/Patio/Deck	PORCH/	PATIC	POF	RCH/P	ATIO			POR	RCH/P	ATIO			POR	CH/P	ATIO		
FIREPLACES	NONE		NON					NON					NON				
											1					1	
ADDITIONAL	NONE		NON	ΙE				ADU	J			-55,000	NON	E			
				_					_								
Net Adjustment (Total)				+	-	\$	43,318		+	<b>X</b> -	\$	-33,167		+	-	\$	42,552
Adjusted Sale Price			Net Adi	1	6.8 %			Net Adi	1	4.7 %			Net Adj.		6.1 %		
										4.7					0.1		
of Comparables			Gross A	4aj.	15.5 %	\$	683,318	Gross A	4aj.	24.1 %	\$	676,833	Gross A	aj.	8.2 %	\$	742,552
Report the results of the research and anal	lysis of the prio	sale or tra	ınsfer histo	ry of the s	subject pro					orior sales							
ITEM	<del></del>				<del>-                                    </del>			_				OALE #		Т	001404	DARLEGALE	
			SUBJECT			CUIVIPA	ARABLE SAL	Ŀ#,	4		COMPARABLE	SALE #	5		CUMPA	RABLE SALE	# 6
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Loan#58559 File No. 2410007C

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

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

Q1

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

Q

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)

03

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.

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

## Explanation of Bathroom Count

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

#### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

## Market Conditions Addendum to the Appraisal Report

Loan#58559 File No. 2410007C

The purpose of this addendum is to provide the lender/client with a cl			ends and conditio	ins prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports w  Property Address 13038 Terra Bella St	nui an enective date on or after April		Pacoima		St	ate CA		ZIP Code 913	221	
Borrower Neighbor to Neighbor Homes LLC	C	,	Facolilia			OA		910	) J I	
Instructions: The appraiser must use the information required on this		isions, and n	nust provide supp	oort for those conclusions, rega	rding					
housing trends and overall market conditions as reported in the Neigh					extent					
it is available and reliable and must provide analysis as indicated belovexplanation. It is recognized that not all data sources will be able to pr										
in the analysis. If data sources provide the required information as an										
average. Sales and listings must be properties that compete with the	=			-						
subject property. The appraiser must explain any anomalies in the dat										
Inventory Analysis	Prior 7–12 Months	Prior 4–4	6 Months	Current – 3 Months			(	Overall Trend		
Total # of Comparable Sales (Settled)	21	(	8	9		Increasing		Stable	X	Declining
Absorption Rate (Total Sales/Months)	3.50		67	3.00		Increasing		Stable	X	
Total # of Comparable Active Listings  Months of Housing Supply (Total Listings/Ab.Rate)	4		2	2	X		Ł	Stable Stable	붜	Increasing
Median Sale & List Price, DOM, Sale/List %	1.1 Prior 7–12 Months		.7 6 Months	0.7 Current – 3 Months	×	Declining		Overall Trend		Increasing
Median Comparable Sale Price	680,000		,000	675,000	$\vdash$	Increasing		Stable	П	Declining
Median Comparable Sales Days on Market	7		7	13	ᆖ	Declining	É	Stable	×	Increasing
Median Comparable List Price	672,000	670	,000	721,999	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market	7	1	0	36		Declining		Stable	X	
Median Sale Price as % of List Price	107		03	99		Increasing		Stable	X	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?  Explain in detail the seller concessions trends for the past 12 months	Yes	No from 20/ to	FOV increasing	as of hundanna alasina asala		Declining	X	Stable	Ш	Increasing
WERE RANDOM AND DID NOT APPEAR  Are foreclosure sales (REO sales) a factor in the market?	Yes No		plain (including t	he trends in listings and sales c	f foreclose	d properties).				
REO/BANK SALES ARE MINIMAL IN THE						,				
THE OPENIAL STREET AND A STREET		)     ( V L	LITTLE IX	<u> </u>		WARE I.				
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1116_19	the Neighborhood section of the app				ch as					
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Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE MEDIAN SALES PRICE FOR COMPITHE LAST 12 MONTHS.  If the subject is a unit in a condominium or cooperative project, completed and a condominium or cooperative project, completed and a condominium or cooperative project, completed and a for Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject under the subject of the subj	the Neighborhood section of the app formulate your conclusions, provide ETING PROPERTIES  ete the following:  Prior 7–12 Months  Ves No  No  101 560-2170	le both an ex	Signature Supervisory App Company Name	poport for your conclusions.  FS MARKET AREA  Project Current – 3 Months  r of REO listings and explain the	Name:	Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable	EO	Declining Declining Increasing
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE MEDIAN SALES PRICE FOR COMPITHE LAST 12 MONTHS.  If the subject is a unit in a condominium or cooperative project, completed and # of Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject under the sales of the sales of the subject under the sales of th	the Neighborhood section of the app formulate your conclusions, provide ETING PROPERTIES  ete the following:  Prior 7–12 Months  Ves No  No  11 and project.  0) 560-2170  Des Angeles, CA 90045	le both an ex	Signature Supervisory App Company Name Company Address	poort for your conclusions.  FS MARKET AREA  Project Current – 3 Months  r of REO listings and explain the	Name:	Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable Stable	EO	Declining Declining Increasing
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to THE MEDIAN SALES PRICE FOR COMPITHE LAST 12 MONTHS.  If the subject is a unit in a condominium or cooperative project, completed and a condominium or cooperative project, completed and a condominium or cooperative project, completed and a for Comparable Sales (Settled)  Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab.Rate)  Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.  Summarize the above trends and address the impact on the subject under the subject of the subj	the Neighborhood section of the app formulate your conclusions, provide ETING PROPERTIES  ete the following:  Prior 7–12 Months  Ves No  No  101 560-2170	le both an ex	Signature Supervisory App Company Name	poort for your conclusions.  FS MARKET AREA  Project Current – 3 Months  r of REO listings and explain the	Name:	Increasing Increasing Declining Declining		Overall Trend Stable Stable Stable Stable	EO	Declining Declining Increasing

Freddie Mac Form 71 March 2009

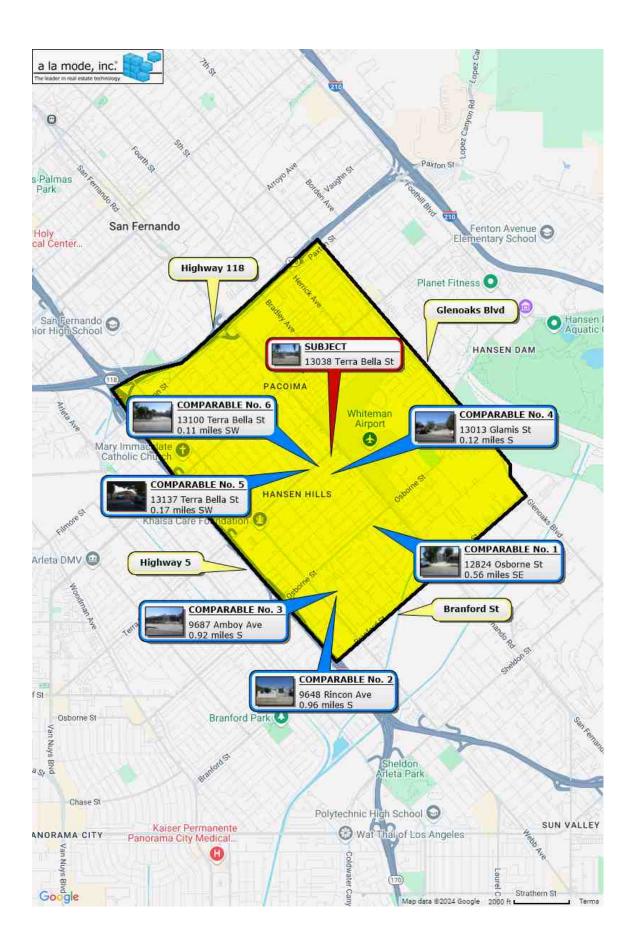
USPAP ADDENDUM

Loan#58559

	File No. 2410007C
Borrower Neighbor to Neighbor Homes LLC	
Property Address 13038 Terra Bella St	
24	County LOS ANGELES State CA Zip Code 91331
i deolina	County LOS ANGELES State CA Zip Code 91331
ender Wedgewood Inc	
This report was prepared under the following LICDAD reporting entires:	
This report was prepared under the following USPAP reporting option:	
Appraisal Report This report was prepared in acc	cordance with USPAP Standards Rule 2-2(a).
	.,
Restricted Appraisal Report This report was prepared in acc	cordance with USPAP Standards Rule 2-2(b).
Decemble Evacuura Tima	
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market value	stated in this report is: 0-75
A REASONABLE EXPOSURE TIME FOR THE SUBJECT P	ROPERTY AT THE OPINION OF VALUE INDICATED IS ESTIMATED
WITHIN 75 DAYS.	
WITHIN 75 DATS.	
Additional Control of	
Additional Certifications	
I certify that, to the best of my knowledge and belief:	
NOT newformed comings on an emprejory or in any other conseit, recording	and the average, that is the subject of this year of utilities the
I have NOT performed services, as an appraiser or in any other capacity, regardi	ng the property that is the subject of this report within the
three-year period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, regarding the	property that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment. Those services an	e described in the comments below.
The statements of feet contained in this would not true and consent	
- The statements of fact contained in this report are true and correct.	
- The reported analyses, opinions, and conclusions are limited only by the re	ported assumptions and limiting conditions and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.	
	property that is the subject of this report and no personal interest with respect to the parties
	property that is the subject of this report and no personal interest with respect to the parties
involved.	
- I have no bias with respect to the property that is the subject of this report	or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or	reporting predetermined results
	e development or reporting of a predetermined value or direction in value that favors the cause of
	1 1 2 1
the client, the amount of the value opinion, the attainment of a stipulated resu	t, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report ha	s been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.	
- Unless otherwise indicated, I have made a personal inspection of the prope	thy that is the subject of this report
- Unless otherwise indicated, no one provided significant real property appra	sal assistance to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated els	ewhere in this report).
Additional Comments	
Additional Comments	
APPRAISER:	SUPERVISORY APPRAISER: (only if required)
Signature:	Signature:
Name: Robert P Gharibeh	Name:
Date Signed: 10/10/2024	Date Signed:
State Certification #:	State Certification #:
or State License #: AL034184	or State License #:
State: CA	State:
Expiration Date of Certification or License: 05/27/2026	Expiration Date of Certification or License:
Effective Date of Appraisal: 10/08/2024	Supervisory Appraiser Inspection of Subject Property:
10/00/2024	
	Did Not Exterior-only from Street Interior and Exterior

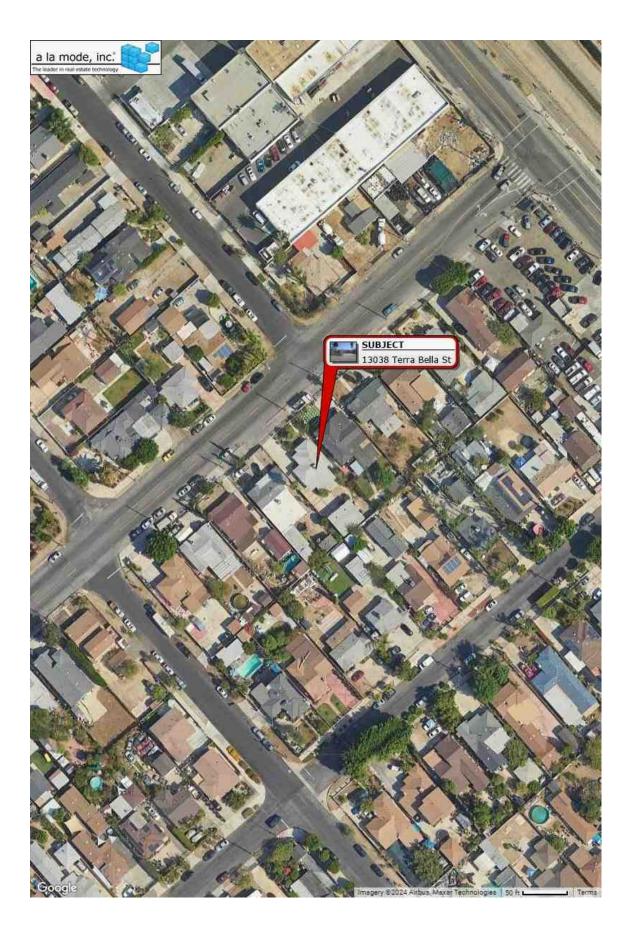
## **Location Map**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	State	CA	Zip Code	91331	
Landar/Cliant	Wadaawaad Ina							



## **Aerial Map**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	Stat	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc							



## **Plat Map**

Borrower	Neighbor to Neighbor Homes LLC								
Property Address	13038 Terra Bella St								
City	Pacoima	County	LOS ANGELES	S	tate	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc								



## **Appraiser License**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	State	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc							



#### **E&O** Insurance

Borrower	Neighbor to Neighbor Homes LLC								
Property Address	13038 Terra Bella St								
City	Pacoima	County	LOS ANGELES	8	tate	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc								

#### 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: NAX40PL107979-00 Renewal of: New

1. Named Insured: Robert Gharibeh

Address: 8400 Alverstone Ave Los Angeles, CA 90045

3. Policy Period: From: January 27, 2024 To: January 27, 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
 Policy Aggregate

 Damages Limit of Liability
 4A. \$ 500,000
 4C. \$ 1,000,000

 Claim Expenses Limit of Liability
 4B. \$ 500,000
 4D. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 668

7. Retroactive Date: January 27, 2008

8. 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

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: January 23, 2024 By: Authorized Representative

N DEC 40000 04 22 Page 1 of 1

**Supplemental Addendum** 

File	No.	24	1	იი	07	C

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	State	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc							

#### SUPPLEMENTAL ADDENDUM

#### **NEIGHBORHOOD AND SITE COMMENTS:**

THE SUBJECT IS LOCATED WITHIN LOS ANGELES COUNTY IN THE CITY OF PACOIMA, CALIFORNIA. THE NEIGHBORHOOD IS A SUBURBAN RESIDENTIAL COMMUNITY OF MEDIUM POPULATION DENSITY, WHICH IS TYPICAL FOR THE AREA. IT IS BUILT UP WITH QUALITY DETACHED AND ATTACHED RESIDENTIAL DWELLINGS VARYING IN DESIGN AND SIZE, EACH WITH INDIVIDUAL MARKET APPEAL. THE SUBJECT PROPERTY IS IN CLOSE PROXIMITY TO NEIGHBORHOOD SCHOOLS, PARKS, SHOPPING. MASS TRANSIT SYSTEMS ARE AVAILABLE IN THE AREA.

#### SITE COMMENTS:

THE SUBJECT IS LOCATED ON A FEEDER STREET AND THEREFORE DOES SUFFER FROM SOME DETRIMENTAL EFFECTS OF TRAFFIC AND NOISE. NO ADVERSE EASEMENTS, ENCROACHMENT OR DETRIMENTAL CONDITIONS WERE NOTED AT THE TIME OF INSPECTION. CENTRAL UTILITIES WERE AVAILABLE, ELECTRIC LIGHTS LINE THE STREETS. THERE WERE NO ENVIRONMENTAL CONDITIONS NOTED, OBSERVED OR KNOWN TO THE APPRAISER WHICH ARE ADVERSE OR HAZARDOUS.

#### **SALES COMPARISON COMMENTS:**

FIVE OF THE COMPARABLES ARE CONFIRMED CLOSED SALES AND ONE IS A PENDING LISTING. THESE ARE THE MOST RECENT COMPARABLE SALES AVAILABLE AND ARE SIMILAR IN OVERALL MARKET APPEAL/PHYSICAL FEATURES. THE DESIGN OF THE SUBJECT AND COMPARABLE PROPERTIES ARE SIMILAR. ALTHOUGH STYLE OF THE EXTERIOR MAY DIFFER FOR EACH OF THE COMPARABLES VERSUS THE SUBJECT, THIS DIFFERENCE WILL NOT AFFECT MARKET APPEAL. ALL OF THE SALES WERE CONSIDERED TO BE THE MOST INFLUENTIAL SALES DUE TO PROXIMITY AND SIMILARITY TO THE SUBJECT PROPERTY. ALL COMPARABLES ARE SIMILAR TO THE SUBJECT PROPERTY IN PRIMARY PHYSICAL FEATURES.

GENERAL ADJUSTMENTS HAVE BEEN MADE FOR LOCATION, LOT SIZE, CONDITION, SQUARE FOOTAGE, BATHROOM COUNT, BEDROOM COUNT, AIR CONDITIONING, ADU AND GARAGE. ALL ADJUSTMENTS ARE CONSIDERED TYPICAL FOR THE MARKET REACTION WITHIN THE SUBJECTS MARKET AREA

A LOCATION ADJUSTMENT (\$25,000.00) WAS MADE SINCE THE SUBJECT PROPERTY IS LOCATED ON A FEEDER STREET AND HAS AN INCREASE IN TRAFFIC / NOISE. NO ADJUSTMENT WAS MADE TO COMPARABLES NUMBER ONE, FIVE AND SIX SINCE ALL OF THESE COMPARABLES ARE ALSO LOCATED ON A FEEDER STREET.

LOT SIZE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 400 SQUARE FEET AT \$7.00 A SQUARE FOOT. NO ADJUSTMENT WAS MADE FOR DIFFERENCES LESS THAN 400 SQUARE FEET SINCE THE APPRAISER WAS UNABLE TO DETERMINE A MARKET REACTION FOR LESS THAN 400 SQUARE FEET.

CONDITION ADJUSTMENTS WERE MADE BASED ON THE MLS NOTES, MLS PHOTOS AND AN EXTERIOR INSPECTION OF THE COMPARABLES. COMPARABLE NUMBER TWO HAS THE SAME OVERALL CONDITION RATING AS THE SUBJECT HOWEVER A SMALL ADJUSTMENT (\$20,000.00) WAS MADE SINCE THIS COMPARABLE HAS NEWER REMODELING AND A SLIGHTLY SUPERIOR KITCHEN AND BATHROOMS. A LARGER ADJUSTMENT (\$50,000.00) WAS MADE TO COMPARABLES NUMBER THREE, FOUR, FIVE AND SIX SINCE THESE COMPARABLES ARE MOSTLY ORIGINAL AND IN NEED OF UPDATING.

BEDROOM ADJUSTMENTS (\$15,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

BATHROOM ADJUSTMENTS (\$5,000.00 FOR EACH 1/2 BATHROOM) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA. SQUARE FOOTAGE ADJUSTMENTS WERE MADE FOR DIFFERENCES GREATER THAN 40 SQUARE FEET

AT \$70.00 A SQUARE FOOT AIR CONDITIONING ADJUSTMENTS (\$5,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS

WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

GARAGE ADJUSTMENTS (\$7,500.00 FOR EACH CAR) WERE MADE BASED ON A PAIRED SALES ANALYSIS
WITHIN THE SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

ADU ADJUSTMENTS (\$55,000.00) WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE
SUBJECTS MARKET AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

NO AGE ADJUSTMENTS WERE MADE. THE SUBJECTS MARKET AREA REACTS MORE THE OVERALL CONDITION THEN THE ACTUAL AGE.

NO SALES TO LIST PRICE RATIO ADJUSTMENT WAS MADE SINCE THE SALES TO LIST PRICE RATIO FOR COMPETING SALES OVER THE LAST 12 MONTHS WAS 100% OR MORE.

ADJUSTMENTS WERE MADE BASED ON A PAIRED SALES ANALYSIS WITHIN THE SUBJECTS MARKET

AREA AND CONSIDERED TYPICAL FOR THE MARKET AREA.

COMPARABLE NUMBER FIVE IS MUCH LARGER IN SQUARE FOOTAGE TO THE SUBJECT HOWEVER THE APPRAISER FELT IT WAS NECESSARY TO USE SINCE IT IS SIMILAR IN DESIGN (STYLE) AND BRACKETS THE SUBJECTS ADVERSE SITE CONDITIONS.

THE SALES PRICES OF THE COMPARABLE PROPERTIES ARE A BIT WIDE, HOWEVER THE COMPARABLES USED ARE THE BEST INDICATORS OF MARKET VALUE AVAILABLE IN THE SUBJECT PROPERTIES MARKET AREA

ALL OF THE COMPARABLES WITHIN THIS REPORT WERE LISTED ON THE MLS AND APPEAR TO BE ARMS LENGTH TRANSACTIONS.

## **Supplemental Addendum**

	ouppic	illiGiita	i Auuciiuuiii		- "	16 No. 24100	076	
Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	State	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc							

File No. 0.44.0007.0

#### FINAL RECONCILIATION COMMENTS:

THE MARKET DATA IS SUFFICIENT TO DETERMINE WITH REASONABLE CERTAINTY THE VALUE OF THE SUBJECT PROPERTY. THE APPRAISER HAS RESEARCHED THE SUBJECT MARKET AND SELECTED THE SALES MOST SIMILAR AND PROXIMATE, WHICH HAVE CLOSED ESCROW IN THE MOST RECENT PAST AND REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS.

THE COST APPROACH TENDS TO SET THE UPPER LIMITS OF VALUE; THE INCOME APPROACH WAS CONSIDERED HOWEVER HAD LESS WEIGHT AND CONSIDERATION DO TO THE LACK OF RENTAL SINGLE FAMILY PROPERTIES AND CONDOMINIUMS IN THE SUBJECTS MARKET AREA; THE SALES COMPARISON APPROACH IS CONSIDERED TO BE THE BEST INDICATOR OF VALUE. THERE WERE RENTAL COMPARABLES IN THE SUBJECTS MARKET AREA HOWEVER THERE WERE MORE CLOSED COMPETING SALES THAN MARKET RENTALS. THE LATTER APPROACH REFLECTS RECENT ACTIVITY IN THE MARKETPLACE AND IS GIVEN THE MOST INFLUENCE IN ESTIMATING VALUE. THE FINAL RECONCILIATION IS A WEIGHING PROCESS BASED UPON INFORMATION OBTAINED FROM DOCUMENTARY SOURCES AND THE MARKETPLACE, AS THEY APPLY TO THE SUBJECT PROPERTY.

MORE WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER ONE AND TWO SINCE THEY ARE THE MOST SIMILAR CLOSED COMPETING SALES WITH THE LEAST AMOUNT OF ADJUSTMENTS. SLIGHTLY LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLES NUMBER THREE AND FOUR SINCE THEY ARE THE NEXT MOST SIMILAR CLOSED COMPETING SALES. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLE NUMBER FIVE SINCE IT IS THE LEAST MOST SIMILAR CLOSED COMPETING SALE. LESS WEIGHT AND CONSIDERATION WAS GIVEN TO COMPARABLENUMBER SIX SINCE IT IS A PENDING LISTING AND THE FINAL SALES PRICE HAS NOT BEEN DETERMINED YET.

#### **ADDITIONAL COMMENTS:**

THE SUBJECT WAS NOT APPRAISED AT THE PREDOMINANT PRICE FOR HOMES IN THIS AREA. IT IS NOT UNCOMMON FOR THIS TYPE OF HOME TO BE IN THE LOWER RANGE OF MARKET VALUE AND NOT BE CONSIDERED AN UNDER IMPROVEMENT. THIS HAD NO ADVERSE EFFECT ON THE SUBJECTS VALUE OR MARKETABILITY. THE SUBJECTS EFFECTIVE AGE IS BELOW THE ACTUAL AGE DO TO THE REMODELING / UPDATING COMPLETED AT THE PROPERTY SINCE BEING BUILT.

#### URAR : Neighborhood - Market Conditions

GENERAL MARKET CONDITIONS ARE TYPICAL WITH RECENTLY RISING RATES. SELLER FINANCING AND CONCESSIONS HAVE LITTLE OR NO EFFECT ON SALES PRICE. CURRENT LISTINGS ARE AVAILABLE IN THE IMMEDIATE AREA AND MARKETING TIME APPEARS TO BE WITHIN 3 MONTHS. THERE WERE 96 SALES IN THE SUBJECT PROPERTIES MARKET AREA OVER THE LAST 12 MONTHS. THE MEDIAN DAYS ON MARKET FOR THE 96 SALES WAS 10 DAYS.

## **Subject Photo Page**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	State	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc							



## **Subject Front**

13038 Terra Bella St

Sales Price

Gross Living Area 852 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 A;BsyRd; N;Res; 7,083 sf Location View Site Quality Q4 71 Age



## **Street Scene**



## **Street Scene Other Direction**

## **Comparable Photo Page**

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	13038 Terra Bella St							
City	Pacoima	County	LOS ANGELES	State	CA	Zip Code	91331	
Lender/Client	Wedgewood Inc							



## Comparable 1

12824 Osborne St

Prox. to Subject 0.56 miles SE 696,000 Sale Price Gross Living Area 1,008 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location A;BsyRd; View N;Res; 6,179 sf Site Q4 Quality Age 74



## Comparable 2

9648 Rincon Ave

Prox. to Subject 0.96 miles S Sale Price 715,000 971 Gross Living Area Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6,403 sf Quality Q4 Age 74



## Comparable 3

9687 Amboy Ave

0.92 miles S Prox. to Subject Sale Price 635,000 Gross Living Area 775 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 6,403 sf Quality Q4 Age 74

## **Comparable Photo Page**

Borrower	Neighbor to Neighbor Homes LLC								
Property Address	13038 Terra Bella St								
City	Pacoima	County	LOS ANGELES	Stat	e C	Α	Zip Code	91331	
Lender/Client	Wedgewood Inc								



## Comparable 4

13013 Glamis St

Prox. to Subject  $0.12 \; \text{miles S}$ 640,000 Sale Price Gross Living Area 763 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; 7,499 sf Site Q4 Quality Age 72



## Comparable 5

13137 Terra Bella St

Prox. to Subject 0.17 miles SW Sale Price 710,000 Gross Living Area 1,095 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location A;BsyRd; View N;Res; Site 6,534 sf Quality Q4 Age 84



## Comparable 6

13100 Terra Bella St

0.11 miles SW Prox. to Subject Sale Price 700,000 Gross Living Area 900 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location A;BsyRd; N;Res; View Site 7,667 sf Quality Q4 Age 69