File No. 58580 Case No. 36073159

Exterior-Only Inspection Residential Appraisal Report

						e the lender/cl			and adequately	supported, opin	ion of the market v		•	
	Property A	Addre	ess 3116	N Summit P	ointe Drive		(City	Topa	anga	State CA	Zip C	ode 902	290
	Borrower	Ne	eighbor i	to Neighbor F	lomes LLC	Owner of Publ	lic Record	ARME	NI ATTILIO/	ARMENI LAL	JREL County		Los Angele	es
				45360 LOT 8							,		<u> </u>	
									T	V C)000 D E	T-11-	- ¢ 11 010	
	Assessor's			4434-039-039					Tax				s \$ 14,848	
위			_	ummit Pointe					eference	117-32		sus Tra		1.03
5	Occupant	X	Owner	Tenant	Vacant Spec	ial Assessmer	nts\$	0	X	PUD HOA\$	475)	C per year	per month
Ď	Property F	Riaht	s Appraise	ed X Fee Si	mple Lease	hold Oth	ner (describe)						
מ	Assignme		-	Purchase Transa			$\overline{}$	•	ribe) Loan S	ervicina				
				vood Inc	dollon 110			_			I00, Redondo E	Roach	CA 00278	
-												$\overline{}$		
-								e twelve m	onths prior to the	e effective date	of this appraisal?		Yes X No	
	Report da	ata so	ource(s) u	sed, offerings pr	ice(s), and date(s). CRMLS	S#							
	I did	d [did no	analyze the co	ntract for sale for	the subject pu	urchase trans	saction. Ex	plain the results	s of the analysis	of the contract for	sale o	r why the analys	sis was not
	performed	. —		,		, , , , , , , , , ,				, ,			, , .	
ی	periorified	J												
5										🗀		_		
É	Contract F				e of Contract				owner of public		'es No Data			
Z	Is there ar	ny fir	nancial as	sistance (loan cl	narges, sale con	cessions, gift o	or downpaym	nent assist	ance, etc.) to be	paid by any pa	rty on behalf of the	e borro	wer? Yes	S No
Ś	If Yes, ren	oort t	the total de	ollar amount and	describe the ite	ms to be paid.								
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					n of the neighb	ornood are no								
		Neig	ghborhoo	d Characteristi	cs		One-U	Init Housi	ng Trends		One-Unit House	sing	Present Land U	se %
	Location		Urban	X Suburban	Rural	Property Valu	ues Inci	reasing	X Stable	Declining	PRICE	AGE	One-Unit	65 %
5	Built-Up	=	Over 75%	25-75%	Under 25%	Demand/Sup		ortage	X In Balance	OverSupply	\$ (000)	(yrs)	2-4 Unit	00 %
2		$\overline{}$												
Ê	Growth		Rapid		Slow	Marketing Tin			X 3-6 mths	Over6mths	810 Low	1	Multi-Family	5 %
5					d Dr is to the i			is to the	south. Iopa	nga Canyon	2,863 High	56	Commercial	5 %
'n	Blvd is to	o th	e west.	Santa Monic	a Mountains i	s to the eas	st.				1,525 Pred.	27	Other Vac/P	rk 25 %
	Neighborh	hood	Description	on Subject no	eighborhood i	s within 2-4	miles fror	n educat	ional, retail, a	and employm	nent districts an	ıd all	consumer sur	port T
֖֝֡֓֟֟֟֜֟					_						otection from de			_
븻					and fire prot		_		-	ty and the pro	otootion nom ac	J	ritar corraition	o do won
-			•						rea were reia	atively stable	at the time of i	nspec	tion. There v	vas
	fluctuation	on c	of media	n prices. Ho	wever, this wa	as typical in	the marke	t area.						
	Dimensior	ns	See	Site Map for	Area Calcula	ition Ar	rea 1	5388 sf	Shape	Rectan	gular View	ı	N;Mtn;	
	Specific Zo				R1L2				gle Family R		J	-	, ,	
-	•							_						
-	Zoning Co				gal Nonconform	-		No Zoi		(describe)				
				ise of subject pr	operty as improv	ed (or as prop	osed per pla	ne and en			V W N-			
	and best											It No, o	describe. The	highest
	ana boo	t us	e meets	legal permis	sibility, physic							If No, (describe. The	highest
				• .	sibility, physic	cal possibilit	ty, financia	l feasibil	ty, and maxi	mum produc	tivity.			nighest Private
ш	Utilities	Pub	olic Othe	legal permis e <mark>r (describe)</mark>		cal possibilit	ty, financia blic Other	l feasibil	ty, and maxi	mum produc Off-site Imp				Private
	Utilities Electricity	Pub	olic Othe	• .	Water	cal possibilit Pul	ty, financia blic Other	l feasibil	ity, and maxi	mum produc Off-site Imp Street Pvd	tivity.			
SI E	Utilities Electricity Gas	Pub	Olic Othe	r (describe)	Water Sanita	cal possibilit Pul ary Sewer	ty, financia blic Other X	l feasibil	ity, and maxi	mum produc Off-site Imp Street Pvd Alley None	tivity. rovementsType)	Public	Private X
	Utilities Electricity Gas FEMA Spe	Pub > > > ecial	olic Othe	zard Area	Water Sanita Yes X No F	cal possibilit Pul ary Sewer EMA Flood Zo	ty, financia blic Other X Done D	l feasibil (describe	ity, and maxi) S FEMA Map#	mum produc Off-site Imp Street Pvd	tivity. rovementsType)		Private X
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File No.

58580 Case No. 36073159

Exterior-Only Inspection Residential Appraisal Report

There are	-		ently offered for sale in t				130,000 to \$ 2,695,000	
There are 2 FEATURE		SUBJECT	pject neighborhood withi COMPARABLE		COMPARABLE S		COMPARABLE S	
		mit Pointe Drive	3318 N Summi		21010 Meno		21013 Ker	
		a, CA 90290	Topanga, C		Topanga, C		Chatsworth,	•
Proximity to Subj		., 000_00	0.29 mil		0.09 mi		0.26 mi	
Sale Price	\$	5	\$	2,275,000	\$ 2,130,000		\$ 2,863,000	
Sale Price/Gross L	_iv.Area \$	0.00 sq. ft.	\$ 693.81 s	q. ft.	\$ 649.59 s	sq. ft.	\$ 703.79	sq. ft.
Data Source(s)			CRMLS#24412	341;DOM 7	CRMLS#24383	509;DOM 90	CRMLS#222263	314;DOM 136
Verification Source			DOC#581794,		DOC#597131,		DOC#311736	, RealQuest
VALUE ADJUSTI		DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		+(-) \$ Adjustment		+(-) \$ Adjustment
Sale or Financing	g		ArmLth		ArmLth		ArmLth	
Concessions			Conv;0		Conv;0		Conv;0	
Date of Sale/Time	ie	NiDooi	s08/24;c07/24	0	000/2:,00:/2:	1	s05/23;c04/23	0
Location Leasehold/Fee Si	implo	N;Res; Fee Simple	N;Res; Fee Simple		N;Res; Fee Simple		N;Res; Fee Simple	
Site	oimple	15388 sf	13019 sf	0	· · · · · · · · · · · · · · · · · · ·	1	12687 sf	
View		N;Mtn;	N;Mtn;		N;Mtn;		N;Mtn;	
Design (Style)		DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Constru	uction	Q3	Q3		Q3		Q3	
Actual Age		29	28	0	29		27	(
Condition		C4	C4		C4		C2	-286,500
Above Grade	<u> </u>	Γotal Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count		9 5 4.1	9 5 4.1		9 5 4.1		9 5 4.1	
Gross Living Area		4,068 sq. ft.		+189,500		+189,500	<u> </u>	
Basement & Finis		0sf	0sf		0sf		0sf	
Rooms Below Gr		A	A		A		A	
Functional Utility Heating/Cooling		Average FAU/CAC	Average FAU/CAC		Average FAU/CAC		Average FAU/CAC	
Heating/Cooling Energy Efficient I	Itome	None	None		None		None	
Garage/Carport	items	4ga4dw	3ga3dw	+10,000		+10,000		
Porch/Patio/Deck	k	Patio/Porch	Patio/Porch	1 10,000	Patio/Porch	110,000	Patio/Porch	
Porch/Patio/Deck Fireplaces Pool/Spa		1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Pool/Spa		Pool/Spa	None	+50,000		+50,000		
<u> </u>		•					·	
Net Adjustment (Total)		X + -	\$ 249,500	X + -	\$ 249,500	+ X -	\$ -286,500
Adjusted Sale Pri	rice		Net Adj: 11%		Net Adj: 12%		Net Adj: -10%	
of Comparables				\$ 2,524,500	Gross Adj: 12%	\$ 2,379,500	Gross Adj: 10%	\$ 2,576,500
	did not rese	earch the sale or trans	fer history of the subject	property and com	parable sales. If not, ex	plain		
My research Data source(s) My research X	did X CRMLS,	did not reveal any prio RealQuest.com did not reveal any prio	fer history of the subject or sales or transfers of the or sales or transfers of the	e subject property	for the three years prior	to the effective da		
My research Data source(s) My research X Data source(s)	did X CRMLS, did CRMLS,	did not reveal any prio RealQuest.com did not reveal any prio RealQuest.com	or sales or transfers of th	e subject property e comparable sale	for the three years prior s for the year prior to th	to the effective da	e comparable sale.	n page 3).
My research Data source(s) My research X Data source(s)	did X CRMLS, did CRMLS, ts of the res	did not reveal any prio RealQuest.com did not reveal any prio RealQuest.com search and analysis of	or sales or transfers of th	e subject property e comparable sale	for the three years prior s for the year prior to th ect property and compa	to the effective da	e comparable sale. additional prior sales or	n page 3). BLE SALE #3
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File No. 58580 Case No. 36073159

Exterior-Only Inspection Residential Appraisal Report

	The appraiser certifies and agrees that this appraisal was prepared in a			
	Title XI of the Financial Institutions, Reform, Recovery, and Enforcemen	nt Act (FIRREA) of 1989,	as amended (12	
	U.S.C. 3331 et seq.), and any applicable implementing regulations in eff			
		root at the time the appre	aloor olgrio trio	
	appraisal certification.			
	This report was prepared in accordance with the requirements of the Ap	praisal Report option of	USPAP Standards Rule 2-2	(a).
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	Fannie Mae Definition: Market value is the most probable price which a			
	conditions requisite to a fair sale, the buyer and seller, each acting prude	ently, knowledgeably and	d assuming the price is not a	ffected by undue
	stimulus.			
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Prodigy Appraisal Services EXTRA COMPARABLES 4-5-6

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address 3116 N Summit Pointe Drive

City Topanga County Los Angeles State CA Zip Code 90290

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

	FEATURE SUBJECT COM		COMPA	COMPARABLE SALE # 4		COMPARABLE SALE # 5			COMPARABLE SALE # 6				
		Pointe Drive			denhall Ct	00 / 11. 11. 12. 12. 17. 12. 17. 12. 17. 12. 17. 12. 17. 12. 17. 12. 17. 12. 17. 17. 17. 17. 17. 17. 17. 17. 17. 17				, KLL 11			
	ga, CA	90290	Topa	nga, C	CA 90290								
Proximity to Subject	,			.08 mil									
Sale Price	\$			\$	2,695,000			\$				\$	
Sale Price/Gross Liv. Area		0.00 sq. ft.			\$ sq. ft.			\$ sq. ft.					
Data Source(s)					743;DOM 10	у 5q. п.			ψ 34. π.				
Verification Source(s)			RealQuest										
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION +(-) \$ Adjustment		DI	SCRIP	TION	+(-) \$ Adjustment	DE	SCRIP	ΓΙΟΝ	+(-) \$ Adjustn	
Sale or Financing			Listin		() \$, , , , , , , , , , , , , , , , , , , ,				// +
Concessions			0;0	J									
Date of Sale/Time			Active	====== e	0								
Location	N;Res;		N;Res;										
Leasehold/Fee Simple	Fe	ee Simple	Fee Sim	nple									
Site		15388 sf	15165	•	0								
View		N;Mtn;	N;Mtr										
Design (Style)	DT2	2;Traditional	DT2;Tradi	tional									
Quality of Construction		Q3	Q3										
Actual Age		29	31		0								
Condition		C4	C4										
Above Grade	Total	Bdrms. Baths	Total Bdrms.	Baths		Total	Bdrms	Baths		Total	Bdrms.	Baths	
Room Count	9	5 4.1	9 5	4.1									
Gross Living Area	4	,068 sq. ft.	4,150	sq. ft.	. 0			sq. ft.				sq. ft.	
Basement & Finished		0sf	0sf										
Rooms Below Grade													
Functional Utility		Average	Averaç	ge									
Heating/Cooling	F	AU/CAC	FAU/C	AC									
Energy Efficient Items		None	None)									
Garage/Carport		4ga4dw	3ga4d	W	+10,000								
Doroh/Datio/Dook	Pa	atio/Porch	Patio/Po	rch									
Fireplaces	1	Fireplace	1 Firepla	ace									
Pool/Spa	F	Pool/Spa	None)	+50,000								
				•			, —	_					
Net Adjustment (Total) Adjusted Sale Price			X +	-	\$ 60,000		+	-	\$		<u>' </u>	-	\$
			Net Adj: 2%				\dj: 0%				\dj: 0%		
of Comparables			Gross Adj:	2%	\$ 2,755,000	Gros	s Adj:	0%	\$	Gross	s Adj: (0%	\$
<u> </u>													
Report the results of the research and analysis of													
Report the results of the research and analysis of			- 1 (4	COMP	ARABLE SALE #	5	CON	1Parabi	LE SALE# 6	
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Exterior-Only Inspection Residential Appraisal Report

File No. Case No.

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 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

File No. 58580 Case No. 36073159

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

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

Exterior-Only Inspection Residential Appraisal Report Case No. 3607315

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)
()	The state of the s	,
Signature	o o ficule 1	Signature
Name	Antonio Anderson	Name
Company Name		Company Name
Company Address	P. O. Box 4609	Company Address
	West Hills, CA 91308	
Telephone Number		Telephone Number
-	antonio@prodigyappraisal.com	Email Address
Date of Signature ar	nd Report10/14/2024	Date of Signature
	praisal10/12/2024	State Certification #
State Certification #	AR035678	or State License #
or State License #		State
or Other (describe)	State #	Expiration Date of Certification or License
State	CA	
Expiration Date of C	Sertification or License11/23/2024	
		SUBJECT PROPERTY
ADDRESS OF PRO	PERTY APPRAISED	
	3116 N Summit Pointe Drive	Did not inspect exterior of subject property
	Topanga, CA 90290	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUI	E OF SUBJECT PROPERTY \$2,450,000	
LENDER/CLIENT		
Name	ClearCapital	COMPARABLE SALES
	Wedgewood Inc	
Company Address	2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
	Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive				
City Topanga		State	CA	Zip Code	90290
Lender/Client W	Vedgewood Inc	Address	2015 Manhattan Beach Blvd Suite 100.	Redondo Beach,	CA 90278

SUBJECT CONDITION

Per Google Aerial views, age, location, the subject appears to be in overall average condition with an good quality of construction. The appraiser makes the extraordinary assumption that the interior of the subject is also in average condition with no need for any repairs or deferred maintenance issues not seen from the exterior inspection. The right to modify this report is reserved if the above noted information is found to be inaccurate which could affect value and the outcome of this assignment.

NOTE: the subject is located in a 24 hour guard gated community and no access was granted to the appraiser. Therefore, the gate photo and Google aerial view images were included in the report. There are no CRMLS Photos available.

There's no apparent damage to the subject or neighborhood from any recent heavy rains, flooding, mud-slides or any other natural disasters.

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client V	Vedaewood Inc	Address 2015 M	anhattan Beach	Blvd Suite 10	0. Redondo Bea	ch. CA 90278

PURPOSE AND INTENDED USE.

1. Purpose and Intended Users

Analysis:

The purpose and intended users of an appraisal report are foundational to its structure and compliance with appraisal standards. In this case, the appraisal is intended specifically for a mortgage finance transaction. By clearly stating that the **Lender/Client** is the primary intended user, the appraiser ensures that the report's findings will be used only by those directly involved in evaluating the property's suitability as collateral for a mortgage loan.

- **Purpose of the Appraisal**: The Intended Use is to evaluate the property that is the subject of this appraisal for an asset valuation, loan servicing, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of the appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.
- **Stated Scope of Work**: This refers to the procedures and processes undertaken by the appraiser to complete the assignment. It sets the expectations for the depth of research, property inspection, and data analysis. The appraisal's scope typically includes a property inspection, analysis of comparable sales, assessment of market trends, and legal considerations (e.g., zoning laws).
- Market Value Definition: The appraisal must align with a clear definition of market value, often based
 on regulatory standards like those set by government-backed entities (Fannie Mae, Freddie Mac) or
 professional bodies (Appraisal Foundation). Market value is generally understood as the price a
 property would command in an open and competitive market, given a reasonable period of time for
 exposure and a transaction between a willing buyer and seller.

Additional Considerations: By explicitly stating that no additional intended users or uses have been identified, the appraiser avoids potential misapplication of the report. The report is only to be used for the specific purpose of financing and should not be repurposed for other valuations (such as tax assessment or legal disputes).

2. Competency Provision

Analysis:

This section is crucial for ensuring compliance with the **Uniform Standards of Professional Appraisal Practice (USPAP)**, which mandates that appraisers must possess the necessary competency to complete the assignment. By stating that the appraiser has "appropriate knowledge and experience," the report assures the client that:

- **Knowledge**: The appraiser understands the intricacies of the specific property type (residential, commercial, etc.), the local market, and any unique aspects (e.g., a waterfront property or historic home). The appraiser is familiar with the factors that influence value in the relevant region and market segment.
- **Experience**: Experience ensures the appraiser has a track record of successfully completing similar assignments. This may include knowledge of regulatory requirements, local market conditions, and property-specific factors such as zoning or legal entitlements.

The mention that **qualifications are maintained in Prodigy Appraisal Services files** and are available upon request allows the lender/client to request these credentials if there is any concern about the appraiser's competency.

Relevance:

Appraiser competency is critical not just for accuracy but also for the credibility of the report. Lenders and clients rely on the appraiser's expertise to assess the property fairly and ensure that the reported value is defensible. If an appraiser lacks adequate knowledge, it can lead to flawed assessments, which may result in financial risks for the lender.

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address 3116 N	Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client Wedgewoo	d Inc	Address 2015 M	anhattan Beach	Blvd Suite 10	0. Redondo Bea	ch. CA 90278

3. Self Containment

Analysis:

A self-contained report is designed to provide all necessary data and analysis to allow a reader to understand the appraiser's conclusions. This type of report ensures that the lender or client can fully comprehend the methodology, reasoning, and final valuation presented without needing additional context.

• Third-Party Reports: The mention of external studies, such as pest inspections, hazardous materials reports, or structural assessments, indicates that these may have been referenced in the appraisal. However, the appraiser clarifies that any such reports have been verified only to the extent required for making assumptions or reaching conclusions within the scope of the appraisal.

For instance, if the property has a structural report confirming a foundation issue, the appraiser will consider this when determining value but will not personally verify or conduct an in-depth analysis of structural engineering issues. The reliance on third-party reports is standard practice, as appraisers are not typically specialists in fields like pest control or hazardous materials.

Relevance

By making the report self-contained, the appraiser ensures that all necessary data and conclusions are clearly laid out. This transparency is vital for maintaining the integrity of the report and reducing the risk of misinterpretation. Furthermore, the appraiser acknowledges the use of third-party data in forming conclusions, ensuring that the client understands any assumptions based on those external reports.

4. Personal Property Exclusion

Analysis:

In real estate appraisal, the focus is on the **real property**, which includes the land and any improvements (buildings, structures) but excludes **personal property** such as furniture, appliances, or movable fixtures. This section clarifies that the valuation provided in the report pertains only to the real property involved in the mortgage transaction and excludes any personal items the seller may include in the sale.

- Why Exclusion is Important: Including personal property in a real estate valuation could distort the true value of the property. For example, high-end furniture, custom art, or expensive appliances might artificially inflate the perceived value, but these items are typically not considered part of the real estate.
- **Separate Valuation if Needed**: The appraiser adds that if personal property or other intangible items (e. g., fixtures) are deemed valuable enough to affect the real property's market value, a separate assessment would be made. This ensures clarity in what is being valued and avoids the potential for disputes over what is included in the appraisal.

Relevance:

This section is essential for protecting the integrity of the valuation and ensuring that it reflects the **true market value of the real property** being used as collateral. Including personal property could result in an overvaluation, which might pose a risk to the lender in case of foreclosure.

5. Digital Signature

Analysis:

A **digital signature** on an appraisal report is a secure and legally binding way to authenticate the appraiser's work. By using a digital signature, the appraiser protects the document from tampering or unauthorized changes. The report notes that:

- **Security**: The signature is password-protected, ensuring that only the appraiser can sign and lock the report. This offers peace of mind to the lender that the report has not been altered after submission.
- Integrity of the Document: Once the appraisal is digitally signed, no changes can be made to the
 report. This protects the authenticity of the findings and conclusions, ensuring that the appraiser's
 opinions are final.

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client V	Vedgewood Inc	Address 201	5 Manhattan Beacl	n Blvd Suite 10	0, Redondo Beach	n, CA 90278

Relevance:

In today's increasingly digital world, the use of digital signatures adds an extra layer of security and compliance. For the lender, it serves as a guarantee that the document has not been modified post-submission, ensuring trust in the appraisal process.

6. Limiting Conditions

Analysis:

This section establishes the **boundaries of the appraiser's expertise** and clarifies what aspects of the property are outside the scope of the appraisal. By stating that the appraiser is not a licensed **building contractor** or **professional inspector**, the report emphasizes that the appraisal is a valuation—not a thorough inspection of structural, mechanical, or other physical components.

- Physical Limitations: The appraiser notes that they are not qualified to detect issues such as
 infestations, contamination, or structural problems. Therefore, if such issues exist, the appraiser may
 not identify them unless they are visible or disclosed.
- **Recommendation for Experts**: If the lender, client, or any other party in the transaction has concerns about specific aspects of the property, the appraiser advises that **specialized experts** (e.g., structural engineers, pest control specialists) be consulted. This protects both the appraiser and the client from relying on assumptions outside the appraiser's expertise.

Relevance:

This section is critical for setting realistic expectations. The appraiser is providing an opinion of value based on observable conditions and disclosed information but is not responsible for uncovering hidden defects or issues requiring specialized knowledge. It serves as a **disclaimer** to limit the appraiser's liability for problems outside their expertise.

Conclusion

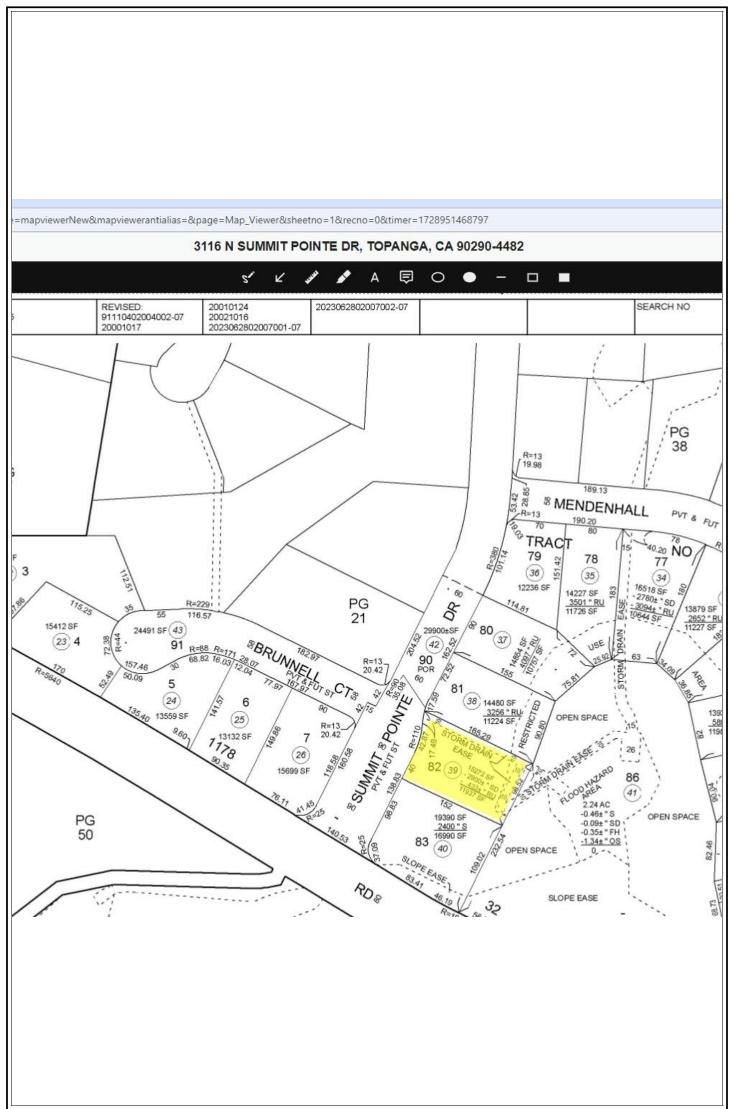
This appraisal report is structured to ensure compliance with professional standards while providing a comprehensive evaluation of the property for mortgage financing purposes. It establishes the scope of the appraiser's work, the limits of their responsibility, and ensures that the lender/client can rely on the findings while seeking further expert consultation if necessary. Each section plays a vital role in protecting both the appraiser and the client from misinterpretation or misuse of the report.

Prodigy Appraisal Services PLAT MAP

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client Wed	gewood Inc	Address	2015 Manhattan E	Beach Blvd Suite	e 100, Redondo Be	each, CA 90278



File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client V	Vedgewood Inc	Address 201	5 Manhattan Beacl	n Blvd Suite 10	0, Redondo Beach	n, CA 90278

GRID ADJUSTMENTS:

The appraisal's grid adjustments are based on a nuanced understanding of the local market and the appraiser's expertise in estimating the market's reaction to property differences. Each adjustment reflects the perceived value that typical buyers would assign to these differences.

- Rationale Behind Adjustments: Adjustments for factors such as square footage, condition, and amenities are based on paired sales analysis to a limited extent, meaning direct comparisons between individual features of sold properties in the area. This ensures that each adjustment is supported by market evidence, though the appraiser acknowledges that not all necessary data is contained within the sales comparison grid itself. This approach prioritizes local market behavior, assuming that a typical buyer in the area would value or discount features in a similar way.
- **Subjectivity in Adjustments**: The process inherently involves a degree of professional judgment, particularly when dealing with intangibles like quality of construction or the utility of a lot's usable area. The appraiser leverages market knowledge and comparables to estimate how much these factors would realistically influence a buyer's decision.

MARKET CONDITIONS:

- Stability of Market: The appraiser concludes that no adjustments for market conditions are needed due to stable market trends over the past two years. This is substantiated by multiple data points, including the 1004MC report, CRMLS CMA data, and neighborhood value trends. These sources provide a comprehensive picture of the market's performance, indicating little volatility and no significant upward or downward movement in property values.
- **1004MC Report**: This Market Conditions Addendum is often used in residential appraisals to analyze supply and demand in the market. By showing a consistent trend in prices, time on market, and inventory levels, the report confirms that the neighborhood has not experienced the kinds of fluctuations that would require market condition adjustments.

LOCATION:

- No Location-Based Adjustment: The subject property and its comparables are located within the same Planned Unit Development (PUD), which includes shared amenities and private roads. Since the location is consistent across the board, there is no need for location adjustments.
- Implications of a PUD: Being part of a PUD implies a certain uniformity in amenities, infrastructure, and community standards, which can narrow down variability in property value due to location. The similar location reduces variability in buyer preference, as the local amenities and infrastructure are shared.

SITE:

- **Usability of Lot**: The subject lot size is approximately 15,388 square feet, but the appraiser notes that sloping topography reduces its overall utility. This highlights an important factor in lot valuation: raw size doesn't always equate to value. Usability becomes a critical determinant, especially in areas with hilly terrain.
- Limited Value of Marginal Differences in Lot Size: The appraiser carefully notes that lot size differences of less than 3,000 square feet do not warrant adjustments, reinforcing that marginal size variations don't significantly affect the property's marketability or utility, especially when only a single home can be built on each lot. This reflects a practical view of land value in residential settings where the key limitation is how the lot can be used, not its total square footage.

VIEW:

Uniformity in Views: Both the subject property and the comparables have similar views of the
surrounding mountains and treetops. This is significant in areas where views often command a
premium. The lack of adjustment here suggests that while views are important in the local market,
there is little differentiation in the quality of the views offered by these properties, making it a nonfactor in the value comparison.

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

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Property Address 3116 N Su	ummit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client Wedgewood	Inc	Address 2015 M	anhattan Beach	n Blvd Suite 100), Redondo Bea	ch, CA 90278

DESIGN/STYLE:

- **No Design/Style Adjustments**: The subject property's design and architectural style are in line with the comparables, requiring no adjustments. This is common in neighborhoods or developments like PUDs, where design standards tend to create homogeneity among properties.
- Influence of Style Consistency in Valuation: In areas where architectural styles vary widely, style can have a significant impact on value. However, within this PUD, the consistency in design reduces this as a variable. Buyers in such markets are likely to place less emphasis on aesthetic differences, which simplifies the appraisal process.

GROSS LIVING AREA (GLA):

- **GLA Adjustments Based on \$240/Sqft**: Adjustments for differences in living area are applied at a rate of \$240 per square foot for variations greater than 100 square feet. This rate is calculated as approximately 35% of the average price per square foot of the comparable sales (sales 1-3).
- **Justification of GLA Rate**: The choice of \$240 per square foot as the adjustment value reflects the appraiser's careful consideration of local market prices. The use of a percentage of the average price per square foot helps anchor the adjustment in reality, acknowledging that while differences in square footage are important, buyers typically do not value additional space at the full market price per square foot.

ROOM COUNT:

• **No Room Count Adjustment**: The comparables share a similar room count to the subject property, meaning no adjustments were necessary. Room count tends to be a significant factor in markets with a wider range of property sizes and configurations, but in this case, it appears that all properties offer comparable utility in terms of bedrooms and common spaces.

QUALITY OF CONSTRUCTION AND CONDITION:

- **2.5% Incremental Adjustments**: Adjustments for quality and condition were made in 2.5% increments based on paired sales analysis of comparables. In particular, comparable three had undergone recent renovations, with new interior finishes and materials, which justified a higher adjustment. The adjustment was based on the paired sales analysis of comps one and three to a limited degree.
- **Methodology**: By basing adjustments on 2.5% increments, the appraiser applies a systematic and proportionate method of valuing differences in condition and quality. This granular approach ensures that minor differences in construction quality or interior condition are fairly reflected without overpenalizing or over-rewarding specific comparables.

AGE:

• **No Separate Age Adjustment**: The age of the property is factored into the quality and condition adjustments, so there is no need for a separate adjustment based solely on the property's chronological age. In markets where older homes are well-maintained or renovated, age becomes less relevant than the actual condition or quality of the property.

AUTO STORAGE:

• \$10K Adjustment: The \$10,000 adjustment for differences in auto storage is based on paired sales analysis of comparables one and two. This reflects a market reality where additional or upgraded auto storage is a noted feature but does not drastically affect the overall property value in this particular neighborhood.

RANGE OF VALUES:

• Wide Range of Sale Prices: The subject neighborhood has a broad range of sale prices at more than a 20% variance for properties with similar characteristics, which is evident from the comparables considered. This wide price range is indicative of a market where factors like condition, recent renovations, and individual lot characteristics create substantial value differences, even among

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Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client V	Vedaewood Inc	Address 2015 M	anhattan Beach	Blvd Suite 10	0. Redondo Bea	ch. CA 90278

otherwise similar homes.

SUMMARY OF SALES COMPARISON APPROACH:

- **Diligent Comparable Search**: The appraiser initially searched within a 12-month timeframe and 20% GLA difference, but due to the scarcity of recent sales, the criteria had to be broadened. Extending the search to 24 months and increasing the GLA variance to 3200-5200 sqft demonstrates a methodical approach in ensuring that sufficient comparables were available for a meaningful analysis.
- Weight Given to Comparables: Comparables one and two, which sold within the last 90 days, were given the most weight due to their recency and overall similarity in condition. The appraiser's decision to give supportive weight to comparable three, despite its older sale date, reflects the importance of balancing the condition, size, and date of sale to present a more comprehensive valuation.
- Inclusion of Active Sale: Comparable four, an active listing, was included to show current market activity, demonstrating the appraiser's awareness of present conditions. Including active listings can help provide additional context, particularly when recent sales are limited.

CONCLUSION:

The appraisal reflects a thorough and considered approach to estimating market value. The appraiser has carefully balanced recent market data with the nuances of the local area, particularly considering the stable market conditions and the limited availability of highly similar comparables. By methodically applying adjustments for GLA, condition, and other factors, the appraiser ensures that the subject property's valuation is well-supported and aligned with typical buyer behavior in the neighborhood.

Prodigy Appraisal Services AERIAL MAP ADDENDUM

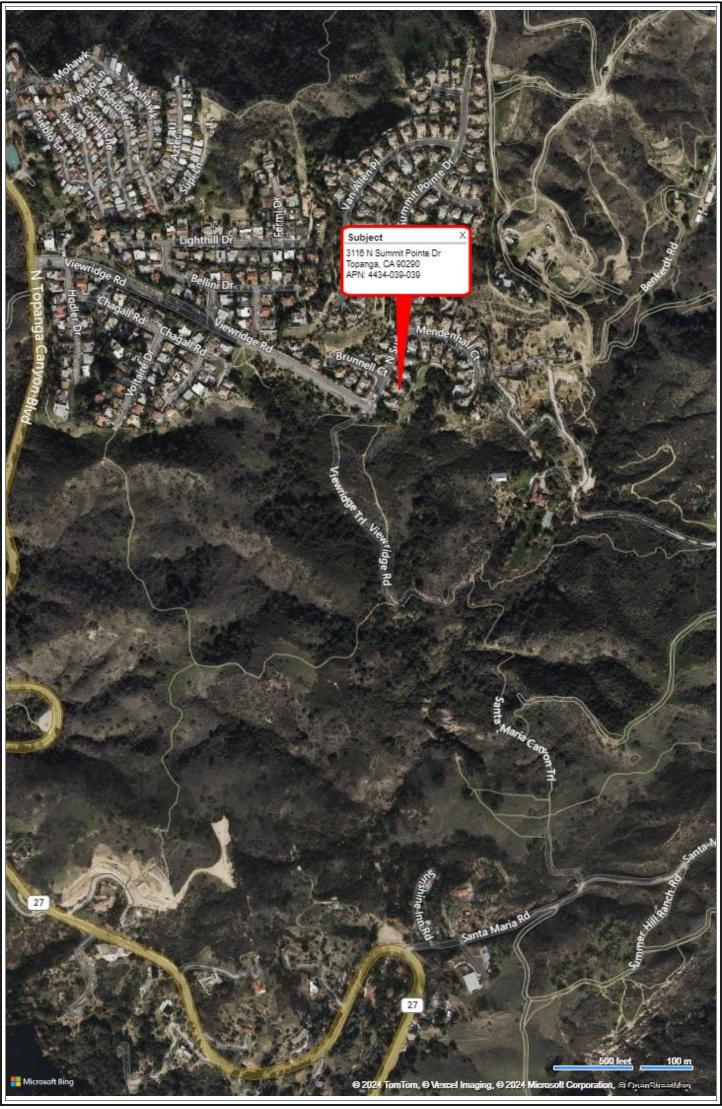
File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address 3116 N Summit Pointe Drive

City Topanga County Los Angeles State CA Zip Code 90290

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

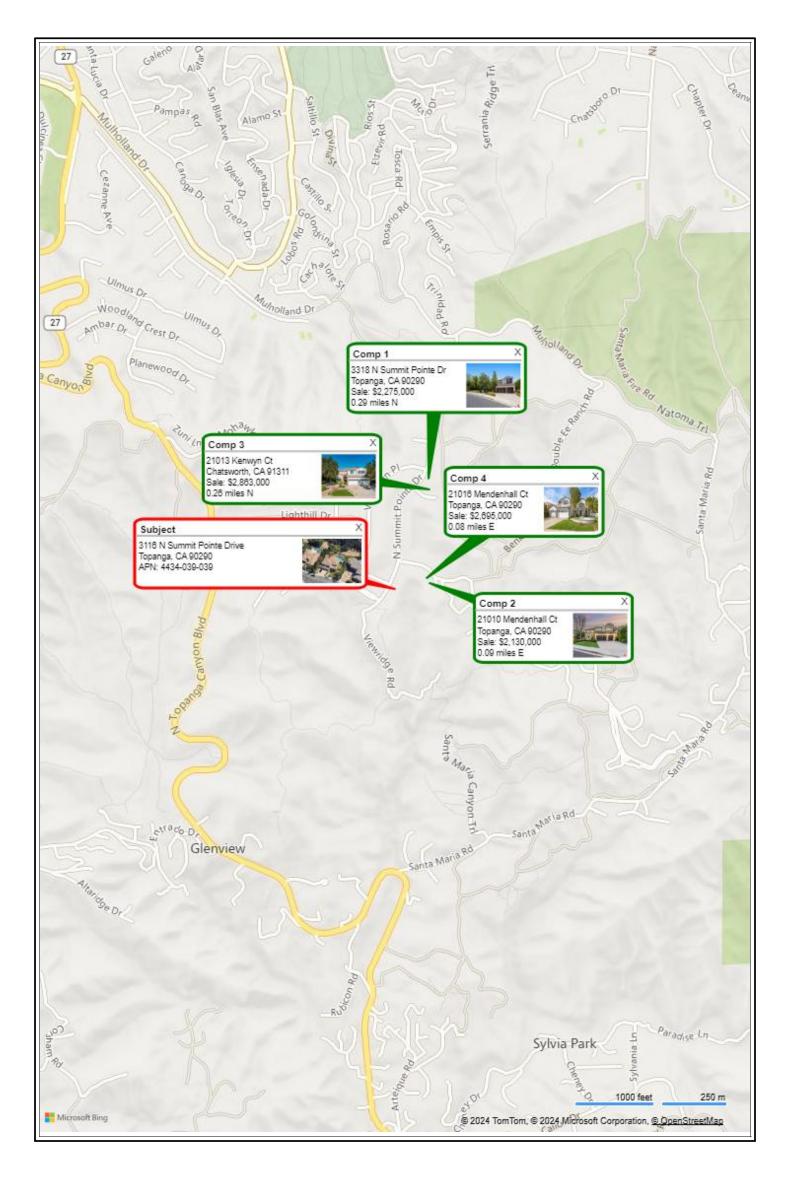


Prodigy Appraisal Services LOCATION MAP ADDENDUM

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit Pointe Drive					
City Topanga	County	Los Angeles	State	CA	Zip Code	90290
Lender/Client We	dgewood Inc	Address	2015 Manhattan Bea	ach Blvd Suite 10	00, Redondo Beac	h, CA 90278



Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

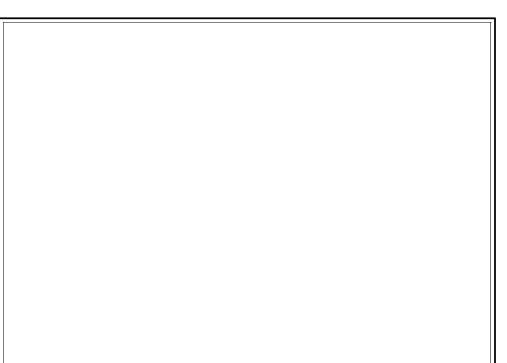
File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address	3116 N Summit F	Pointe Drive					
City Topanga		County	Los Angeles	State	CA	Zip Code	90290
Lender/Client	Wedgewood Inc	·	Address	2015 Manhattan B	each Blvd Suite 10	00, Redondo Beach, 0	CA 90278



FRONT OF SUBJECT PROPERTY 3116 N Summit Pointe Drive Topanga, CA 90290



REAR OF SUBJECT PROPERTY



STREET SCENE

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

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City Topanga	County	Los Angeles	State	CA	Zip Code	90290
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COMPARABLE SALE # 3318 N Summit Pointe Dr Topanga, CA 90290



COMPARABLE SALE # 21010 Mendenhall Ct Topanga, CA 90290



COMPARABLE SALE # 3 21013 Kenwyn Ct Chatsworth, CA 91311

Prodigy Appraisal Services COMPARABLES 4-5-6

File No. 58580 Case No. 36073159

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Neighbor to Neighbor Homes LLC

3116 N Summit Pointe Drive Property Address City Topanga Los Angeles State CA Zip Code 90290 County Lender/Client Wedgewood Inc



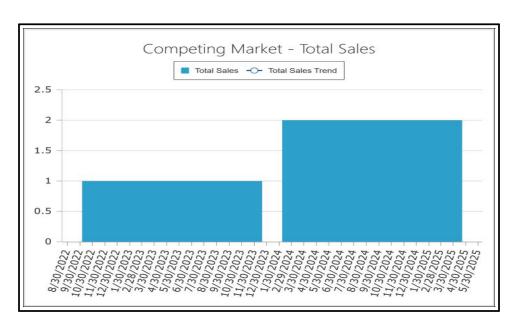
COMPARABLE SALE# 4 21016 Mendenhall Ct Topanga, CA 90290

COMPARABLE SALE #

COMPARABLE SALE #

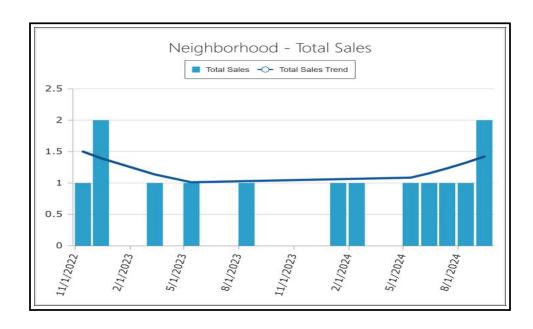
Market Conditions Addendum to the Appraisal Report File No. 58580 Case No. 36073159

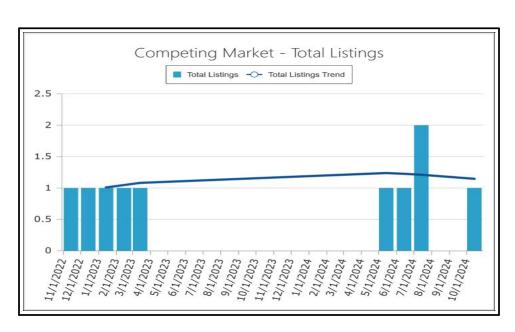
	The purpose of this addendum is to provide the lende			-	nds an	d conditions p	reval	ent in the s	ubjec	t			
	neighborhood. This is a required addendum for all ap	praisal reports with an	effective date on or	after April 1, 2009.									
	Property Address 3116 N Summit P	ointe Drive	City	Topanga	Sta	te CA		ZIP Code		90290			
	Borrower Neighbor to Neighbor Homes LL	.C											
	Instructions: The appraiser must use the information		as the hasis for his/	her conclusions and m	ust nro	vide support	for th	nse conclus	sions	regarding			
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	housing trends and overall market conditions as repo	_											
	it is available and reliable and must provide analysis a		• •										
	explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ilable,	however, the	appr	aiser must	nclud	e that data			
	in the analysis. If data sources provide all the required	in the analysis. If data sources provide all 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 ano	•					ou 5,	a proopoo		., 0. 00			
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	Absorption Rate (Total Sales/Months)	0	0	0.67	X	Increasing		Stable		Declining			
	Total # of Comparable Active Listings	0	2	1		Declining	X	Stable		Increasing			
	Months of Housing Supply (Total Listings/Ab. Rate)	0	0	1.5		Declining	X	Stable		Increasing			
										increasing			
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Trend	$\overline{}$				
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7	Median Comparable Sales Days on Market	0	0	48.5		Declining	X	Stable		Increasing			
∀	Median Comparable List Price	0	2235000	2695000		Increasing	X	Stable		Declining			
ANAL	Median Comparable Listings Days on Market	0	48	10		Declining	X	Stable		Increasing			
8		-											
	Median Sale Price as % of List Price	0	0	92.00		Increasing	X	Stable	Щ	Declining			
RCH	Seller-(developer, builder, etc,) paid financial assistar	nce prevalent?	Yes X	No		Declining	X	Stable		Increasing			
¥	Explain in detail seller concessions trends for the pas	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, ir	creasi	ng use of buy	down	s, closing o	osts				
以	Explain in detail seller concessions trends for the pas condo fees, options, etc.) The data used in the grid above does not income.	(. 3				3		-, J -					
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	mandatory reporting field for agents and the	re may be some tr	ansactions that	do include concess	ions,	but have n	ot be	en repor	ted.	It is beyond			
퐀	the scope of this assignment to confirm eac	h sale used in the	Market Condition	ns Report.									
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	Are foreclosure sales (REO sales) a factor in the man	ket? Yes X	No If yes, expl	ain (including the trend	s in lis	tings and sale	es of	foreclosed	orope	rties).			
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	transactions. However, this is not a mandate												
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	beyond the scope of this assignment to con	iimi each sale use	u in the Market	Johallions Report.									
	Cite data sources for above information												
	Cite data sources for above information.												
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		ete the Market Co	nditions Addendı	um. 10/14/2024									
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ABOVE: Competing Market - Total Sales

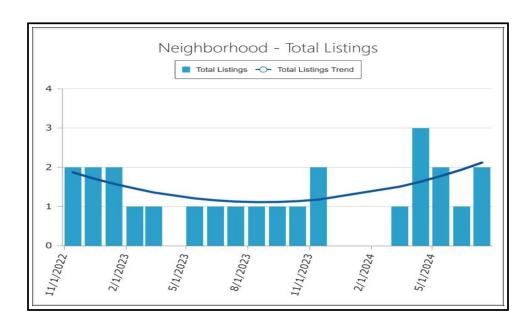
BELOW: Neighborhood - Total Sales





ABOVE: Competing Market - Total Listings

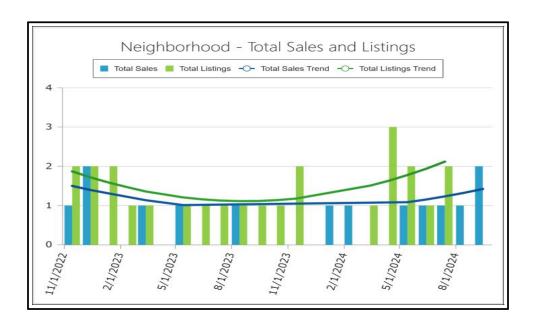
BELOW: Neighborhood - Total Listings

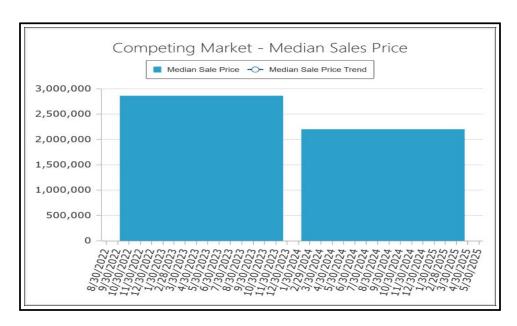




ABOVE: Competing Market - Total Sales and Listings

BELOW: Neighborhood - Total Sales and Listings

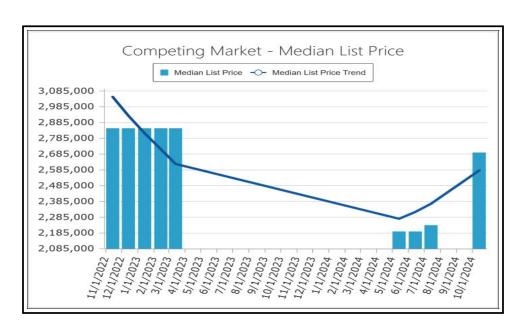




ABOVE: Competing Market - Median Sales Price

BELOW: Neighborhood - Median Sales Price

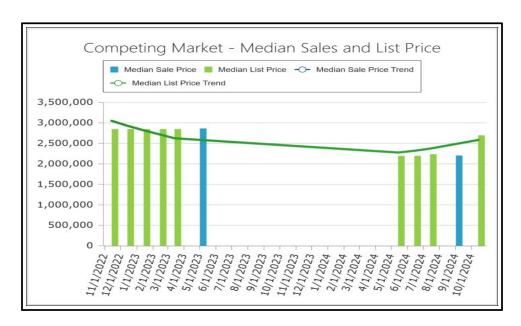




ABOVE: Competing Market - Median List Price

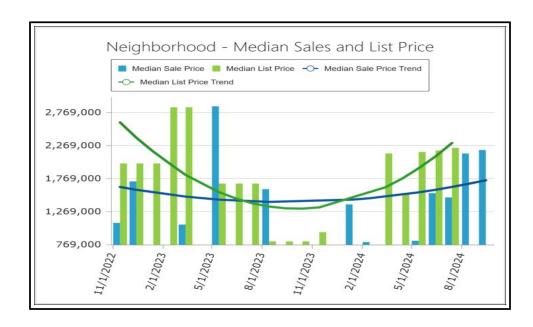
BELOW: Neighborhood - Median List Price





ABOVE: Competing Market - Median Sales and List Price

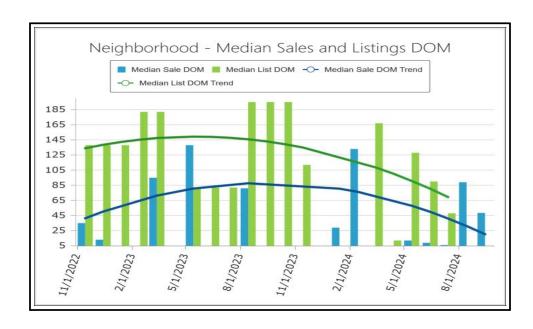






ABOVE: Competing Market - Median Sales and Listings DOM

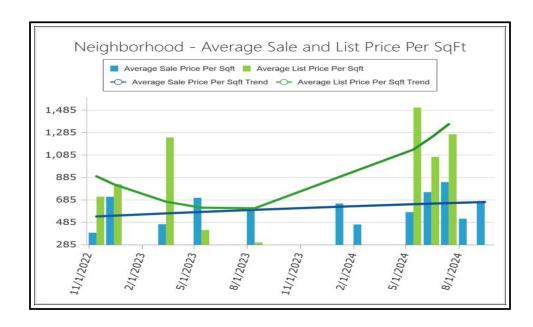






ABOVE: Competing Market - Average Sale and List Price Per SqFt

BELOW: Neighborhood - Average Sale and List Price Per SqFt



UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 58580 Case No. 36073159

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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.

C.4

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 are 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.

UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 58580 Case No. 36073159

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 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.

05

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.

Ω6

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.

Requirements - 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 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) Property Description Abbreviations Used in This Report

File No.

Case No.

58580

36073159

Abbreviation Full Name May Appear in These Fields Α Adverse Location & View Acres Area, Site ac AdjPrk Adjacent to Park Location AdjPwr Adjacent to Power Lines Location ArmLth Sales or Financing Concessions Arms Length Sale ΑT Attached Structure Design (Style) В Beneficial Location & View Bathroom(s) Basement & Finished Rooms Below Grade ba br Bedroom Basement & Finished Rooms Below Grade BsyRd **Busy Road** Location Contracted Date Date of Sale/Time Cash Cash Sale or Financing Concessions Commercial Influence Comm Location Conventional Conv Sale or Financing Concessions Garage/Carport Carport ср CrtOrd Court Ordered Sale Sale or Financing Concessions CtvSkv City View Skyline View View CtyStr City Street View View Garage/Carport Covered DOM Days On Market **Data Sources** DT **Detached Structure** Design (Style) dw Driveway Garage/Carport **Expiration Date** Date of Sale/Time Sale or Financing Concessions Estate Estate Sale **FHA** Federal Housing Administration Sale or Financing Concessions Garage/Carport Garage g Attached Garage Garage/Carport ga gbi Built-In Garages Garage/Carport qd **Detached Garage** Garage/Carport **GlfCse** Golf Course Location Golf Course View Glfvw View Design (Style) GR Garden HR High Rise Design (Style) Interior Only Stairs Basement & Finished Rooms Below Grade in Ind Industrial Location & View Listing Listing Sales or Financing Concessions Location Lndfl Landfill Limited Sight LtdSaht View MR Mid Rise Design (Style) Mtn View Mountain View Neutral Ν Location & View NonArm Non-Arms Length Sale Sale or Financing Concessions Other Basement & Finished Rooms Below Grade 0 Other Design (Style) Garage/Carport Open op Prk Park View View View Pstrl Pastoral View PubTrn **Public Transportation** Location PwrLn Power Lines View Relo Relocation Sale Sale or Financing Concessions **REO REO Sale** Sale or Financing Concessions Location & View Res Residential RHUSDA - Rural Housing Sale or Financing Concessions Recreational (Rec) Room Basement & Finished Rooms Below Grade rr RT Row or Townhouse Design (Style) 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 Area, Site sqm Square Meters Unk Unknown Date of Sale/Time Veterans Administration VA Sale or Financing Concessions w Withdrawn Date Date of Sale/Time Walk Out Basement Basement & Finished Rooms Below Grade wo Woods Woods View View Wtr Water View View WtrFr Water Frontage Basement & Finished Rooms Below Grade wu Walk Up Basement

Prodigy Appraisal Services

APPRAISAL COMPLIANCE ADDENDUM File No. 58580 Case No. 36073159

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Borrower/Client Neighbor to I				
Address 3116 N Summit Po				Unit No.
City Topanga	Cour	ty Los Angeles	State <u>CA</u>	Zip Code <u>90290</u>
Lender/Client Wedgewood In	nc			
	raisal Compliance Addendum is included to	ensure this appraisal report mee	ets all USPAP 2014 r	equirements.
APPRAISAL AND REPORT	T IDENTIFICATION			
This Appraisal Report is one of th	ne following types:			
X Appraisal Report	This report was prepared in accordance with the	e requirements of the Appraisal Rep	ort option of USPAP St	tandards Rule 2-2(a).
Restricted Appraisal Report			•	
Restricted Appraisar Report				, ,
	intended user of this report is limited to the ider		•	• •
	at the opinions and conclusions set forth in the r	eport may not be understood proper	ly without the additional	I information in the appraiser's workfile
ADDITIONAL CERTIFICAT	IONS			
I certify that, to the best of my kno				
	ained in this report are true and correct.			
	ions, and conclusions are limited only by the repo	orted assumptions and are my perso	onal, impartial, and unb	lased professional analyses,
opinions, and conclusions.				
 Unless otherwise indicated, 	I have no present or prospective interest in the pro-	roperty that is the subject of this rep	ort and no personal inte	erest with respect to parties involved
· Unless otherwise indicated,	I have performed no services, as an appraiser or	in any other capacity, regarding the	property that is the sub	oject of this report within the three-year
period immediately precedin	g acceptance of this assignment.			
* *	o the property that is the subject of this report or	the parties involved with this assign	ment	
	gnment was not contingent upon developing or re	- ·		
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	he value opinion, the attainment of a stipulated re	sult, or the occurrence of a subsequ	uent event directly relat	ied to the intended use of
this appraisal.				
My analyses, opinions, and o	conclusions were developed and this report has b	peen prepared, in conformity with the	e Uniform Standards of	f 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 propert	v that is the subject of this report.		
	no one provided significant real property apprais	•	ng this certification (if the	here are exceptions, the name of each
	nt real property appraisal assistance is stated els		5 · · · · · · · · · · · · · · · · · · ·	, , , , , , , , , , , , , , , , , , ,
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PRIOR SERVICES	so in accordance with this XI of Fire A as affecting	nded, and any implementing regula	uons.	
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	ed services, as an appraiser or in another other ca	apacity, regarding the property that i	is the subject of the rep	ort within the three-year period
immediately preceding acce				
	ices, as an appraiser or in another capacity, rega		t of this report within the	e three-year period immediately
	s assignment. Those services are described in th	e comments below.		
PROPERTY INSPECTION				
· I X HAVE made a pers	sonal inspection of the property that is the subject	t of this report.		
	a personal inspection of the property that is the s			
APPRAISAL ASSISTANCE				
	rovided significant real property appraisal assista	nce to the person signing this certifi	ication. If anyone did pr	rovide significant assistance, they
			ication. Il arryone did pi	ovide significant assistance, they
are nereby identified along with a	summary of the extent of the assistance provided	in the report.		
ADDITIONAL COMMENTS				
Additional USPAP related issues r	requiring disclosure and/or any state mandated re	equirements:		
MARKETING TIME AND EX	XPOSURE TIME FOR THE SUBJECT I	PROPERTY		
X A reasonable marketing time	e for the subject property is 1-90 Days days	(s) utilizing market conditions pertine	ent to the appraisal ass	signment.
	for the subject property is 1-90 Days days			
		(-)		
APPRAISER		SUPERVISORY APPR	RAISER (ONLY IF	REQUIRED)
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Signature Colombia		Signature		
Name Antonio Andersor	n	Mana		
Date of Signature 10/14/202				
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O		or Ctota License #		
		or State License #		
State <u>CA</u>	14/02/2021	State		
Expiration Date of Certification or	r License 11/23/2024	Expiration Date of Certificat		
		Supervisory Appraiser Inspe		ty:
Effective Date of Appraisal 10/1	12/2024		erior Only from street	Interior and Exterior
· · · · · · · · · · · · · · · · · · ·			<u> </u>	

File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address 3116 N Summit Pointe Drive

City Topanga County Los Angeles State CA Zip Code 90290

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



File No. 58580 Case No. 36073159

Borrower Neighbor to Neighbor Homes LLC

Property Address 3116 N Summit Pointe Drive

City Topanga County Los Angeles State CA Zip Code 90290

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



DECLARATIONS

for

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

□ Great American Assurance Company

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

Policy Number: RAP4113647-23 Renewal of: RAP4113647-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Antonio D. Anderson

Item 2. Address: P.O. Box 4609

City, State, Zip Code: West Hills, CA 91308

Item 3. **Policy Period**: From _____11/29/2023 _____ To ____11/29/2024

(Month, Day, Year) (Month, Day, Year)

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

Item 4. Limits of Liability:

A. \$ 1,000,000 Damages Limit of Liability – Each Claim

B. \$ 1,000,000 Claim Expenses Limit of Liability – Each Claim

C. \$ 1,000,000 Damages Limit of Liability – Policy Aggregate

D. \$ 1,000,000 Claim Expenses Limit of Liability – Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ **1,000** Aggregate

Item 6. **Premium**: \$ 895.00

Item 7. Retroactive Date (if applicable): 11/29/2005

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)

 $D42402\ (05/13)\ \ D42408\ (05/13)\ \ D42412\ (03/17)\ \ D42413\ (06/17)$

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1