APPRAISAL OF REAL PROPERTY



LOCATED AT

635 E Utah Ave Fresno, CA 93720-1745 Lot 189 Tract No 2675 Parkwood Estates

FOR

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

OPINION OF VALUE

721,000

AS OF

10/14/2024

BY

Sarah L Hecker Sarah L Hecker Appraisal Services

> 971-563-8026 rshecker1@comcast.net

orrower	Neighbor	to Neighbo	r Homes LLC	;					File No	^{).} 360798	365
operty Address	635 E Uta	ah Ave									
y	Fresno				County	Fresno		State	CA	Zip Code	93720-1745
ender/Client	Wedgewo	ood Inc									
Appraisal	Report	(A written	report prepared	under Standar	ds Rule	2-2(a) ^{, pursuan}	t to the Scope of	Work, a	as disclosed	elsewhere	e in this report.)
	ť			under Standar	ds Rule		t to the Coord o	6 M	an dinalaan	d oleowho	re in this report,

- The statements of fact contained in this report are true and correct.

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

- 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.

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the

client, the amount of the value opinion, the attainment of a stipulated result, 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 has 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 property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal 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 elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

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

APPRAISER:

Signature:	Sig
Name: Sarah L Hecker	Nar
Sarah L Hecker Appraisal Services	
State Certification #: 3003660	Sta
or State License #:	or
State: CA Expiration Date of Certification or License: 12/22/2024	Sta
Date of Signature and Report: 10/14/2024	Dat
Effective Date of Appraisal: 10/14/2024	
Inspection of Subject: None Interior and Exterior X Exterior-Only	Ins
Date of Inspection (if applicable): 10/14/2024	Dat

SUPERVISORY or CO-APPRAISER (if applicable):

Name:		
State Certificati	on #:	
or State Licens	e #:	
State:	Expiration Date of Certification or License:	
Date of Signati	Ire:	
Inspection of S	ubject: None Interior and Ex	xterior Exterior-Only
	ion (if applicable):	

Sarah L Hecker Appraisal Services

Exterior-Only Inspection Residential Appraisal Report

					·····,	mopoono		sidential Appr			Fil	# 36079	805	
The p	urpose o	f this su	mmary appraisal	report is to	provide the lend	ler/client with	an a	ccurate, and adequa	tely suppor	rted, opi	inion of the	market value	of the subj	iect property.
Property	y Address	635	E Utah Ave					^{City} Fresno			Sta	^{te} CA	Zip Code 93	3720-1745
Borrow	^{er} Ne		Neighbor Ho	mes LLC	Own	er of Public Recor	ď	Petrucci Jeffre	ev L		Co	^{unty} Fresr		
Legal D	escription	u	189 Tract No		ood Estates				0,2					
Assess	or's Parcel		02-295-03					Tax Year 2023			R.E	. Taxes \$ 🛛 🖌	1,666	
Neighbo	orhood Narr		arkwood Esta	tes				Map Reference	Exterior		Cei		0044.05	
Cccupa	ant 🗌	Owner		Vacant	Spec	ial Assessments	\$	0		PU	ID HOA\$ (-	per year	per month
Occupa Property	y Rights Ap	praised	Fee Simple	Lease	nold Oth	er (describe)		•						
Assignr	ment Type		Purchase Transaction	Ref	inance Transaction	X Ott	ner (deso	cribe) Market	Value					
Lender/	/Client	Wedge	ewood Inc		1	Address 20	15 M	anhattan Beach		uite 100	0 Redondo	Beach C	A 90278	
Is the s	ubject prop		offered for sale or has	it been offered for	sale in the twelve mo						0, 1 (0 u 0 / u 0		Yes 🗙 No	
Report	data source	e(s) used, offe	ring price(s), and date	(S).	Per the	Fresno MI	S the	e subject is not o	urrently	listed	on the fresn	o MIS Th		een no
listin	as in th	ne last 12	2 months.				0, 110		Junionaly	notou		0 111201 111		
I perform	did			ale for the subject p	urchase transaction.	Explain the results	of the a	nalysis of the contract for	r sale or why	the analysi	is was not			
Contrac	ct Price \$		Date of C	ontract	ls	the property seller	the own	ner of public record?		Yes	No Data	Source(s)		
Is there	any financi	ial assistance	(loan charges, sale co	ncessions, gift or d	ownpayment assista	nce, etc.) to be pa	id by an	y party on behalf of the b	orrower?				Υ	'es 🗌 No
ö If Yes, r	report the to	otal dollar amo	ount and describe the i	tems to be paid.										
Note: F	Race and th	ne racial com	position of the neigh	borhood are not ap	opraisal factors.									
		Neighbor	hood Characteristics			Or	ne-Unit I	Housing Trends			One-Unit	Housing	Present L	and Use %
Locatio	n 🗙	Urban	Suburban	Rural	Property Values	Increa	sing	Stable	Declini	ing	PRICE	AGE	One-Unit	86 %
Built-Up		Over 75%	25-75%	Under 25%	Demand/Supply	Shorta	-	In Balance	Over S	•	\$ (000)	(yrs)	2-4 Unit	1 %
		Rapid	Stable	Slow	Marketing Time	Vinder		3-6 mths	Over 6	,	325 Lo	. ,	Multi-Family	3 %
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<u>د</u>		he west.	Shophore					.,	0001		720 Pre	00	Other	%
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Subj			loximity to em	ployment, s		oing, nooph	<u>ais a</u>		aonnios.	•				
Market	Conditions	(including su	oport for the above co	nclusions)	Si	innlv/dema	nd fa	ctors are in bala	nce and	financ	ina is readil	v available	from a var	iety of
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		s are occ			lancing being	g typical. C	unen	i mongage rates	sarenig	nanu	interest buy	uowns, ui	scourns, an	iu
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Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

ile #	36079865

			•			File # 36079865	
There are 2 comparable	properties currently of	ffered for sale in	the subject neighborhoo	d ranging in p	rice from \$ 715,000	^{to \$} 73	5,000 ·
There are 12 comparable	sales in the subject	neighborhood within	the past twelve months	ranging in sale	e price from \$ 720,00	00 to \$	950,000
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COMP	PARABLE SALE # 2		BLE SALE # 3
-	ODDILUT						
Address 635 E Utah Ave		8459 N 4th St		8441 N Bond	d St	397 E Audubon	Dr
Fresno, CA 9372	0-1745	Fresno, CA 937	20-2139	Fresno, CA 9	93720-2150	Fresno, CA 9372	20-2097
Proximity to Subject		0.10 miles SE		0.10 miles S		0.35 miles SW	
Sale Price	¢	0.10 miles SL	C	0.10 111165 3	¢		c
	\$		\$ 791,000		\$ 728,000		\$ 720,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 243.16 sq.ff		\$ 222.36	sq.ft.	\$ 205.71 sq.ft	
Data Source(s)		FresnoMLS#609	405 DOM 8	FresnoMI S#	608041;DOM 70	FresnoMLS#613	964·DOM 14
Verification Source(s)					000011,201110		
	DESCRIPTION	Doc #39001	L() C Adjustment	Doc #58277	() C Adjustment	Doc #79398 DESCRIPTION	() C Adjustment
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;5000	-5.000	Conv;0		Conv;6000	-6,000
Date of Sale/Time			-0,000		4		-0,000
		s04/24;c03/24		s07/24;c05/2	.4	s08/24;c08/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	13500 sf	14100 sf	0	9990 sf	+3.000) 15600 sf	0
View			0		10,000		0
	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Contemp.	DT2;Contemp.	0	DT2;Contem	ip. (DT1;Contemp.	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	41	38	0	36	r	43	0
•					(0
Condition	C4	C3	-25,000			C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. E	Baths	Total Bdrms. Baths	
Room Count	10 4 3.0	10 4 3.0		10 4 3	3.0	11 5 3.0	0
Gross Living Area		3,253 sq.ff	10 704				
	-,		+9,794		sq.ft. +8,555	· · ·	0
Basement & Finished	0sf	0sf		0sf		0sf	
Rooms Below Grade							
Functional Utility	Typical	Typical		Typical		Typical	
-	Typical	Typical		Typical		Typical	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	PPA Solar	0	Owned solar	-10,000	Solar Loan	0
Garage/Carport	2ga2dw	3ga3dw	-6.000	3ga3dw	-6.000) 2ga2dw	
Porch/Patio/Deck	- u	1 ¹⁰	0,000		0,000		
	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool	Pool	Pool		Pool		Pool	
Net Adveter est (Tetal)			•				•
Net Adjustment (Total)		□ + 🗙 ·	^{\$} -26,206	🗌 + 🗙		5 🗌 + 🗙 -	\$ -6,000
		Net Adj. 3.3 %		Net Adj. n	0.6 %	Net Adj. 0.8 %	
Adjusted Sale Price					1.0 %	U.0 /*	
				Gross Adj. 3	1.0 ~ 1.8 % \$ 723.55F		\$ 714,000
of Comparables	cale or transfer bistony of the	Gross Adj. 5.8 %	\$ 764,794	Gross Adj. 3	3.8 [%] \$ 723,555		\$ 714,000
of Comparables	sale or transfer history of the	Gross Adj. 5.8 %	\$ 764,794	Gross Adj. 3	3.8 [%] \$ 723,555		\$ 714,000
of Comparables	sale or transfer history of the	Gross Adj. 5.8 %	\$ 764,794	Gross Adj. 3	3.8 % \$ 723,555		\$ 714,000
of Comparables	sale or transfer history of the	Gross Adj. 5.8 %	\$ 764,794	Gross Adj. 3	8.8 % \$ 723,555		\$ 714,000
of Comparables 1 Image: did image: did not research the second		Gross Adj. 5.8 % subject property and comp	\$ 764,794 arable sales. If not, explain	Gross Adj. 3	3.8 % \$ 723,555		\$ 714,000
of Comparables 1 did did not research the s My research did did	ot reveal any prior sales or t	Gross Adj. 5.8 % subject property and comp	\$ 764,794	Gross Adj. 3	3.8 % \$ 723,555		\$ 714,000
of Comparables I Image: did image: did not research the search image: did not research image: did not research the search the sear	ot reveal any prior sales or t ds	Gross Adj. 5.8 % subject property and comp	\$ 764,794 arable sales. If not, explain	Gross Adj. 3	3.8 % \$ 723,555		\$ 714,000
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Exterior-Only Inspection Residential Appraisal Report

	sidential Applaisal hept	Л	File # 36079865	
Additional comments: The client's reliance on this appraisal is limited to ut	lization for making a decision	on to place a	loan on the subject p	roperty.
The appraiser assumes there are no hidden or unapparent conditions of the	e property, subsoil or struct	tures which v	vould render it more o	r less
valuable. The appraiser assumes no responsibility for such conditions or				
client/borrower have any questions regarding these items, it is their respor				
home inspector. The appraiser is not a whole house inspector. The appra				
and is not a licensed roofing contractor. This report is not a home inspect				
party may rely on this document without possessing the complete 6 page				
the named client and any intended users, but may not be appropriate for o				
client may use this appraisal for a single loan determination only. It should				
way are the appraiser's observations to be construed as a complete and/o				
		•		
LUMP SUM ADJUSTMENTS: Dollar value adjustments are based on mail	ched naired analysis and/o	r linear reare	ssion analysis or rece	ent sales
when adequate data is available. If data is inadequate, cost analysis are u				
differences between the subject and comparable sales displayed within the		stimated cos		.0
LIAD: This report has been written using Uniform Appreciael Data set field	nnut definitione for eader	upped in the	ronart can be found in	the
UAD: This report has been written using Uniform Appraisal Data set field	riput, definitions for codes	useu in the	report can be found in	i the
UAD Addendum.				
Data Information:	· · · · · · · · · · · · · · · · · · ·			
Site area - If the lot size is under 1 acre it has been recorded in sq. ft. and				<u>, , , , , , , , , , , , , , , , , , , </u>
Bathroom count - Bathroom count is separate by a period. Number of fu	I bathrooms are found on le	ert side of the	period and number o	t halt
bathrooms are located on the right side of the period.				
Date of Sale/Time - This references sale date, contract date, withdrawal a				
pending, or listed for sale. If comparable has sold there will be a "s", a "c"	will indicate the contract d	late (it is a pe	ending sale), and if a	ctive an
"a" is noted.				
Lender - Page 1 of report indicates the lender client. If an AMC has ord	ered the appraisal their nan	ne will be sho	own on page 6 of the	URAR
under Name.				
PRIOR SERVICES REGARDING THE SUBJECT PROPERTY: I have pe	rformed no services, as an	appraiser or	in any other capacity,	
regarding the property that is the subject of this report within the three-yea	r period immediately preced	ding acceptar	nce of this assignmen	t.
DEFINITION OF EXPOSURE TIME: The estimated length of time that t	ne property interest being a	ppraised wou	uld have been offered	on the
market prior to the hypothetical consummation of a sale at market value of	the effective date of the a	opraisal. Un	der the hypothetical c	ondition
that the a property is being sold in the subject market (in a price range with				
days.	in 20% of casport failed), a		copectate time frequer	
	: (not required by Cannie Mee)			
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Freddie Mac Form 2055 March 2005

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 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 comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the approximate the market'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 prosence 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 that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report. I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage 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 Sarah Hecker	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Sarah L Hecker	Name
Company Name Sarah L Hecker Appraisal Services	Company Name
Company Address 3944 Buckingham Ave	Company Address
Clovis, CA 93619	
Telephone Number 971-563-8026	Telephone Number
Email Address rshecker1@comcast.net	Email Address
Date of Signature and Report 10/14/2024	Date of Signature
Effective Date of Appraisal 10/14/2024	State Certification #
State Certification # 3003660	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License <u>12/22/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
635 E Utah Ave	Did inspect exterior of subject property from street
Fresno. CA 93720-1745	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 721,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Date of Inspection
Redondo Beach , CA 90278	· · ·
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 6 of 6

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

File #	36079865	

_			Exter		ispection Resid	ential			•	File #	3607		
FEATURE		SUBJECT		COMPARAE	LE SALE # 4		CO	MPARABL	E SALE # 5		CO	MPARABL	E SALE # 6
Address 635 E Utah Ave			950 I	E Salem Av	e	8295	5 N Yo	rktown	n Dr				
Fresno, CA 9372	0-174	45				Fres	Fresno, CA 93720-2235						
Proximity to Subject			0.23	miles E	-	0.58	miles	SE					
Sale Price	\$				\$ 715,00				\$ 735,000				\$
Sale Price/Gross Liv. Area	\$	sq.ft.	\$	242.21 ^{sq.ft}	-	\$	234.6	0 ^{sq.ft.}		\$		sq.ft.	
Data Source(s)			Fres	noMLS#616	6823;DOM 3	Fres	noMLS	S#6159	946;DOM 81				
Verification Source(s)				Records			Recor						
VALUE ADJUSTMENTS	[DESCRIPTION	D	ESCRIPTION	+(-) \$ Adjustment	0	DESCRIPTI	ON	+ (-) \$ Adjustment	0	DESCRIPTI	ON	+ (-) \$ Adjustment
Sales or Financing			Listin	g		Listi	ng						
Concessions													
Date of Sale/Time			c08/2	24		Activ	ve						
Location	N;R	es;	N;Re	s;		N;Re	es;						
Leasehold/Fee Simple	Fee	Simple	Fee	Simple		Fee	Simple	е					
Site		00 sf	1125		+2,00				+2,000				
View	N;R		N;Re		,	N;Re			,				
Design (Style)		;Contemp.		Contemp.			;Conte	emp.	0				
Quality of Construction	Q4	, -	Q4	-		Q4	, -	_					
Actual Age	41		38			27			0				
Condition	C4		C3		-25,00								
Above Grade	Total	Bdrms. Baths	Total	Bdrms. Baths	20,00	Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	10	4 3.0	10	4 3.0		11	5	3.0	0		1	-	
Gross Living Area	- 10	3,419 ^{sq.ft.}	10	2,952 sq.ft	+27,55		3,13		+16.874		1	sq.ft.	
Basement & Finished	0sf	5, 13	0sf	2,002	121,00	0sf	0,10	, 17	10,074				
Rooms Below Grade	031		031			051							
Functional Utility	Tuni	cal	Tunia	-al		Турі	cal						
Heating/Cooling	Typi			ai /CAC			cai \/CAC						
Energy Efficient Items				/CAC Solar			a/CAC						
Garage/Carport	Non					-			0				
Porch/Patio/Deck	2ga2		3ga3		-6,00) 3ga3			-600				
		h/Patio		n/Patio		_	h/Pati	0					
Pool	Poo		Pool			Pool							
						-							
Net Adveter and (Tatel)								_			- . r		•
Net Adjustment (Total)				+ 🛛 ·	\$ -1,44		X + [-	\$ 18,274] + [<u> </u>	\$
Adjusted Sale Price			Net Adj.	0.2 %		Net Adj		2.5 %		Net Adj		%	¢
of Comparables Report the results of the research and anal		ha adaa da da	Gross A	0.0		B Gross /	Ađj.	2.6 %		Gross /	۹dj.	%	\$
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Freddie Mac Form 2055 March 2005

Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						



Subject Front

635 E Utah Ave	
Sales Price	
Gross Living Area	3,419
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	13500 sf
Quality	Q4
Age	41





Subject Street

Subject Street-Cul de sac

Photograph Addendum

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						



Front side

House number





Front side

Form GPIC3X5 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	635 E Utah Ave							
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745	
Lender/Client	Wedgewood Inc							



Co 8459 N 4th St	mparable 1
Prox. to Subject	0.10 miles SE
Sale Price	791,000
Gross Living Area	3,253
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	14100 sf
Quality	Q4
Age	38



Comparable 2

8441 N Bond St	
Prox. to Subject	0.10 miles S
Sale Price	728,000
Gross Living Area	3,274
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	9990 sf
Quality	Q4
Age	36



Comparable 3

397 E Audubon D)r
Prox. to Subject	0.35 miles SW
Sale Price	720,000
Gross Living Area	3,500
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	15600 sf
Quality	Q4
Age	43

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						



Comparable 4

950 E Salem Ave	
Prox. to Subject	0.23 miles E
Sale Price	715,000
Gross Living Area	2,952
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	11250 sf
Quality	Q4
Age	38

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Comparable 5

	-paiaaio (
8295 N Yorktown	Dr
Prox. to Subject	0.58 miles SE
Sale Price	735,000
Gross Living Area	3,133
Total Rooms	11
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	11200 sf
Quality	Q4
Age	27

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

Market Conditions Addendum to the Appraisal Report

File No. 36079865

The purpose of this addendum is to provide the lender/client with a c	clear and accurate understanding	of the market trends and conditio	ns prevalent in the subject						
neighborhood. This is a required addendum for all appraisal reports v	with an effective date on or after A	April 1, 2009.							
Property Address 635 E Utah Ave		City Fresno		St	tate CA	ZIP Cod	de 0373	20-1745	
	<u>^</u>	1165110					9312	20-1745	
		aduations, and must provide supp	art for those conclusions, record	ina					
Instructions: The appraiser must use the information required on this			-	-					
housing trends and overall market conditions as reported in the Neigl				tent					
it is available and reliable and must provide analysis as indicated belo	ow. If any required data is unavail	able or is considered unreliable, t	he appraiser must provide an						
explanation. It is recognized that not all data sources will be able to p	provide data for the shaded areas	below; if it is available, however, t	the appraiser must include the da	ta					
in the analysis. If data sources provide the required information as an	n average instead of the median, t	the appraiser should report the av	ailable 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 t	the					
subject property. The appraiser must explain any anomalies in the da									
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall T	Trend		
Total # of Comparable Sales (Settled)					Increasing			Declini	00
,	3	4	5		, e				•
Absorption Rate (Total Sales/Months)	0.50	1.33	1.67		Increasing	X Stable		Declini	
Total # of Comparable Active Listings	8	9	2		Declining	Stable		Increas	
Months of Housing Supply (Total Listings/Ab.Rate)	16.0	6.8	1.2	\mathbf{X}	Declining	Stable	e	Increas	ing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall T	Trend		
Median Comparable Sale Price	855,083	839,000	780,000		Increasing	X Stable	e	Declini	ng
Median Comparable Sales Days on Market	24	59	57		Declining	Stable		Increas	ing
Median Comparable List Price					Increasing	X Stable		Declini	
Madian Comparable Listings Dave on Madet	849,000	799,950	799,500		Declining	Stable		Increas	-
	59	70	81	┦┝╡	-				
Median Sale Price as % of List Price	98.00%	100.00%	96.00%		Increasing	Stable		Declinii	
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No			Declining	X Stable	e	Increas	ing
Explain in detail the seller concessions trends for the past 12 months	s (e.g., seller contributions increas	sed from 3% to 5%, increasing us	e of buydowns, closing costs, co	ondo					
fees, options, etc.). Seller concessions are	e becoming uncommo	on. Typical concessi	ons over the last 12	mont	hs, when	they do	occur.	they	
have been 0%-3%.		,				,	,	,	
		Marco and the time of	e Anna da la Balla da Contra						
Are foreclosure sales (REO sales) a factor in the market?	🗌 Yes 🗙 No	It yes, explain (including th	ne trends in listings and sales of f	oreclose	ea properties).				
Although there are a few REO sales in the	subject's market are	a, they do not appea	ar to be the driving fo	rce o	<u>f the ma</u> rl	ket.			
Cite data sources for above information.									
Cite data sources for above information. The N									
	larket Conditions Ad	denda was complete	d with data from Fre	sno A	Associatio	n of REA	ALTOF	RS MLS	
with an effective date of 10/14/2024.	Narket Conditions Ad	denda was complete	d with data from Fre	sno A	Associatio	n of REA	ALTOF	RS MLS	
with an effective date of 10/14/2024.	Narket Conditions Ad	denda was complete	d with data from Fre	sno A	Associatio	n of REA	ALTOF	RS MLS	
with an effective date of 10/14/2024. Summarize the above information as support for your conclusions in					Associatio	n of REA	ALTOF	RS MLS	
	n the Neighborhood section of the	appraisal report form. If you used	d any additional information, such		Associatio	n of REA	ALTOF	<u>RS MLS</u>	
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UAD Version 9/2011 (Updated 4/2012)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example: 3.2 indicates three full baths and two half baths.

UAD Version 9/2011 (Updated 4/2012)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbrevietien	Full Name	Fields Mikeys This Akkysvistics May Append
Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011 (Updated 4/2012)

EXTERIOR

This modified set of instructions, Scope of Work, Statement of Assumptions and Limiting Conditions, and Certification replaces and supersedes the corresponding sections of the appraisal report to which this language is attached as an addendum. It is authorized and used with the express permission of Fannie Mae and Freddie Mac as of March 23, 2020. Any signatures attached to the original appraisal report and certifications are incorporated and apply to these revised sections.

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, or definition of market value 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. Additional modifications or deletions to this revised set of 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, including the condominium or cooperative project, if applicable (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.

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

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

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

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

- 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. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.
- 4. 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.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) 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.

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6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a personal visual inspection of the exterior of the subject property, from the street, as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third-party data sources. I 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 or cooperative interest (where applicable) 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. [RESERVED]
- 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, including the subject project (where applicable), 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).

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- 19. I personally prepared all conclusions and opinions about the real estate or cooperative interest (where applicable) that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 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.

For Exterior-Only Appraisals Using COVID-19 Temporary Flexibilities and Reported on Fannie Mae ©2020 Fannie Mae 3.23.2020 Page 3 of 3 Form 2055, 1075, 2095, 1004C, or 1025

		BREA APPRA	This license has b Certification Law	has successfull California and			CONTRACTOR OF CONTRACTOR
3069274		BREA APPRAISER IDENTIFICATION NUMBER:	een issued in a	has successfully met the requirements for a license as a residential real estate appraiser in California and is, therefore, entitled to use the title:	Saral	Business, Consumer Services & Housing Agency BUREAU OF REAL ESTATE APPRAISERS REAL ESTATE APPRAISER LICENSE	
	Angela Jemmoth, Bureau Chief,	3003660 Effective Date: Date Expires:	coordance with the provisions of the Real Est	nse as a residential real estate a itle: Idential Real Estate Approxer"	Sarah L. Hecker	Business, Consumer Services & Housing Agency EAU OF REAL ESTATE APPRAIS L ESTATE APPRAISER LICE	
	Jemme t Bureau Chief, BREA	December 23, 2022 December 22, 2024	ate Appraisers' Licensing and	appraiser in the State of		ey ISERS ENSE	DAWERS WWERE

E & O Insurance



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

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

PLEASE READ THIS POLICY CAREFULLY.

Po	licy Number: F	RA-1AX-	1004896		Rene	wal of:	PRA-1AX-1003681
1.	Named Insured: S	Sarah L. H	ecker				
2.		944 Buck Clovis, CA	ingham Ave , 93619	enue			
3.	Policy Period: 12:01 A.M. Standard		m: <u>09/25/2</u> address of		To: d Insured as		
4.	Limit of Liability			Each C	laim	Pol	licy Aggregate
	Damages Limit of Liability		А.	\$1,000,000		B . <u>\$1,</u>	000,000
	Claims Expense L Liability	imit of	C.	<u>\$1,000,</u>	000	D. <u>\$1,</u>	000,000
5.	Deductible (Inclus	ive of Clai	ms Expens	ses):			
	5A. <u>\$ 500</u> Ea	ach Claim		5B.	<u>\$1,000</u>	Aggree	gate
6.	Policy Premium:	\$716.00			State Taxe	es/Surch	arges: \$0.00
7.	Retroactive Date		09/25/2016				
8.	Notice to Compa	5275 - 72	Hudson Insu Street, 5th Flo Fax: 646-210	ance Grou or New Yo 5-3786	Potential Clai up 100 William ork, NY 10038 00@hudsonins		(## 2200.042)
9.	A. Program Admi	nistrator:	River	ton Insur	ance Agency	Corp.	
	B Agent/Broker		AL 1A	(Pivertor	n Insurance /		orn)

B. Agent/Broker: ALIA (Riverton Insurance Agency Corp.) Phone: (800) 882-4410

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

Just 2. Seller

President

HUDSON INSURANCE COMPANY

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

ina Dasting

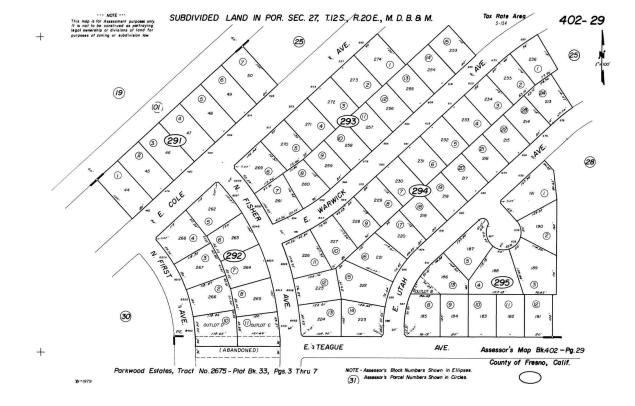
Secretary

Page | 1

PRA100 (01/20)

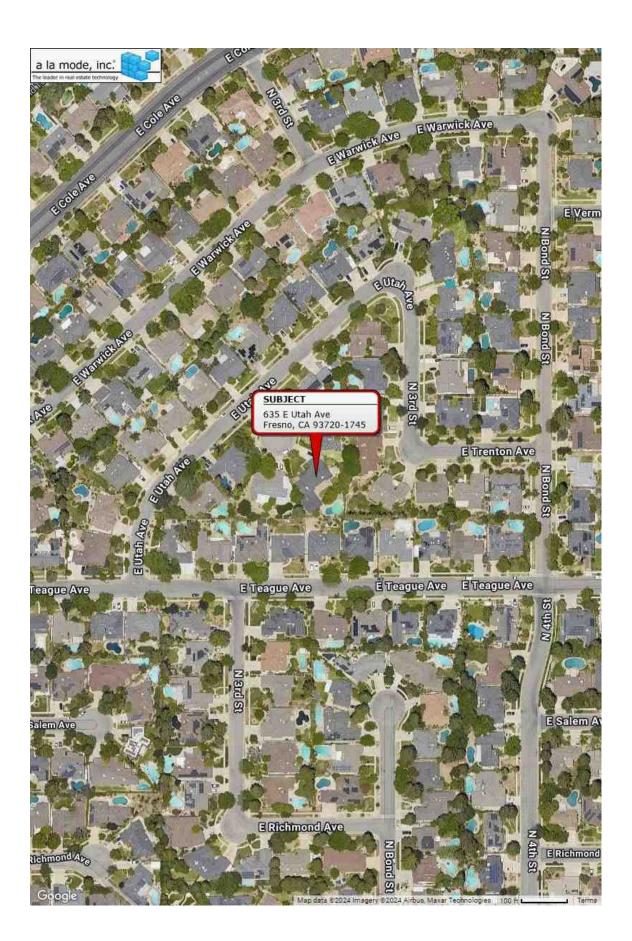
Plat	Map
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Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						



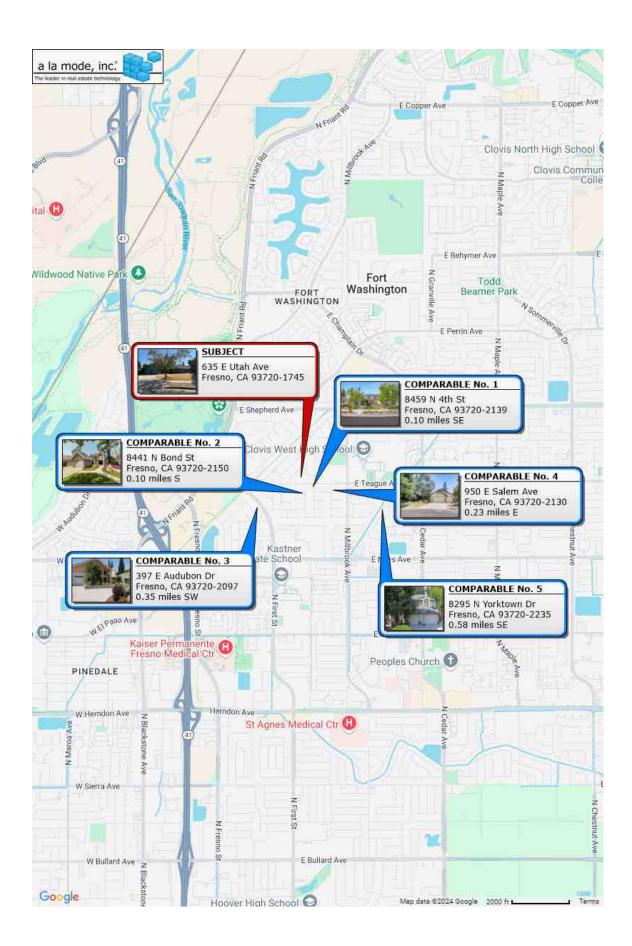
Aerial Map

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						



Lo	cation	Map

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						



Supplemental Addendum

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	635 E Utah Ave						
City	Fresno	County	Fresno	State	CA	Zip Code	93720-1745
Lender/Client	Wedgewood Inc						

Additional Comments:

The highest and best use is as a Single family residential property. The relevant legal, physical, and economic factors were analyzed to the extent necessary and resulted in a conclusion that the current use of the subject property is the highest and best use [USPAP – Standards Rule 2-2(b)(x)].

See Cost Approach for site value and comments pertaining to the opinion of the site value.

The appraiser has not identified any purchaser, borrower or seller as an intended user of this appraisal. Receipt of a copy of the appraisal by such a party or any other third party does not mean that the party is an intended user of the appraisal. Such parties are advised to obtain an appraisal from an appraiser of their own choosing if they require an appraisal for their own use. This appraisal report should not serve as the basis for any property purchase decision or any appraisal contingency in a purchase agreement relating to the property.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

The sales used were the best available to the appraiser. All sales have similar curb appeal. GLA differences were adjusted using \$59/sf. Lot adjustments were made if the difference exceeded 2,000 sf. Most sales appear to be in C3 condition per MLS photos. The subject and Adjustments were also made for bathroom differences, garage differences and sales with owned solar systems. Per Fannie Mae guidelines only solar owned outright can be given credit. Solar with a loan, leased or PPA does not qualify as an owned outright system. Solar has no effect on marketability. All sales used were sold during a stable market. Please note appraiser conducted an exhaustive search of the subjects immediate marketing area/neighborhood to locate or utilize there recent and or dated comparable sales for match paired analysis of some adjustments used in report. Appraiser used remaining economic life method to measure the market reaction to the subject property for a GLA, condition, bathroom and garage differences. It is an essential factor in this process of determining market based adjustments. Remaining economic life is commonly estimated by appraisers. Appraiser used the square footage from MLS as appraiser was not able to measure the subject. Sale #3 was weighted most heavily as it appears to be similar to the subject C4 condition. The subject was given a C4 as per the exterior there were no signs of updates.

EXTRAORDINARY ASSUMPTIONS: Unless Specifically noted, this Appraisal is based on the Extraordinary Assumption that the subject does not have any structural or mechanical defects. It is assumed that all mechanical equipment and appliances are in satisfactory working condition. unless otherwise noted, and are within applicable municipal codes as they sit. The appraiser makes the extraordinary assumption that the roof and foundation systems are adequate. The appraiser is not an expert in these areas (Not a Licensed or Qualified Home Inspector) and has not tested the subject to ensure that all of the above is in working condition. It is assumed that all structures, given in this report are Legally Permitted as stated in this report. The Subject may under Earthquake & Flood Map and Appraiser is not expert in these areas. The Land is assumed to have no unknown deological or environmental adverse issues. The Appraiser makes the extraordinary assumption that there are no existing leases, lease options to buy, or any contract negating the fee simple property rights. Physical characteristics were either verified through County Records, Multiple Listing Service, and or Homeowner verification, and are assumed to be as stated. The Comparables are assumed to have no sales concessions (None were reported, and agents would not divulge) unless otherwise noted. Days on Market and Combined days on market are assumed to be reported accurately in MLS. The current Zoning is assumed to be as stated in this report. The age of the Home is taken from public record and is assumed to be as stated. The Interior condition of the Comparable Properties is based on their external appearance as well as their respective MLS reports and pictures. Other Extraordinary Assumption may have been made and reported elsewhere in this report. Appraiser is License Appraiser, and provide only market value of the subject property at the date and time reflected in this report, but it is not guarantee. It is only Appraiser's Opinion of value, and lender/client can have second Opinion, and not rely on this report. It is the reader's responsibility to read the entire report. If any of these items are found to be not true and correct, The Appraiser reserves the right to change this Appraisal.