

Exterior-Only Inspection Residential Appraisal Report

3607/MV File # 1016111F

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 9771 Helenite Ct City Elk Grove State CA Zip Code 95624
Borrower Neighbor to Neighbor Homes LLC Owner of Public Record Eileen Argel County Sacramento
Legal Description Fieldstone 03B, Lot 232
Assessor's Parcel # 134-0870-007-0000 Tax Year 2023 R.E. Taxes \$ 10,022
Neighborhood Name Fieldstone Map Reference TB359-B7 Census Tract 0093.28
Occupant [X] Owner [] Tenant [] Vacant Special Assessments \$ 0 [] PUD HOA \$ 0 [] per year [] per month
Property Rights Appraised [X] Fee Simple [] Leasehold [] Other (describe)
Assignment Type [] Purchase Transaction [] Refinance Transaction [X] Other (describe) MARKET VALUE/SERVICING
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [] No
Report data source(s) used, offering price(s), and date(s). DOM 48;As per local Sacramento Mls#224095736, the subject listed for sale 08/29/2024 for \$959,900.
Reduced to \$925,000. On Hold 10/16/2024 with 48 DOM . As per corelogic, subject auction listing . As per local Mls, property in foreclosure, notice of default.

CONTRACT

I [] did [] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
Contract Price \$ Date of Contract Is the property seller the owner of public record? [] Yes [] No Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [] Yes [] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [] Urban [X] Suburban [] Rural Property Values [X] Increasing [] Stable [] Declining PRICE AGE One-Unit 85 %
Built-Up [X] Over 75% [] 25-75% [] Under 25% Demand/Supply [] Shortage [X] In Balance [] Over Supply \$ (000) (yrs) 2-4 Unit 2 %
Growth [] Rapid [X] Stable [] Slow Marketing Time [X] Under 3 mths [] 3-6 mths [] Over 6 mths 305 Low 0 Multi-Family 3 %
Neighborhood Boundaries THE SUBJECT IS BOUNDED BY BOND RD THE NORTH AND GRANTLINE RD TO SOUTH, BRADSHAW RD TO THE EAST AND HWY 99 TO THE WEST. 1,750 High 75 Commercial 5 %
665 Pred. 18 Other 5 %
Neighborhood Description SUBJECT IS LOCATED IN ELK GROVE WITHIN SACRAMENTO COUNTY, PROPERTIES ARE OF 1 & 2 STORY CONTEMPARY HOMES VARYING IN AGE, DESIGN, GLA SIZE, VIEW OFFERINGS, UPDATING AND OVERALL AMENITIES. EMPLOYMENT, SCHOOLS, SHOPPING AND REC FACILITIES ARE ALL LOCATED WITHIN A 3+/- MILE RADIUS OF THE SUBJECT. HWY 99 LOCATED 2.5 MILES WEST.
Market Conditions (including support for the above conclusions) MARKETING TIME FOR NEIGHBORHOOD HAS CONSISTENTLY BEEN 0-3 MONTHS OR SHORTER AT 0-3% OF LIST PRICE. TYPICAL SUPPLY IN THE AREA WITH CONSISTENT BUYERS DEMAND. MLS MARKET DATA INDICATES AN INCREASE IN PROPERTY VALUES OVER THE PAST 0-48 MONTHS WITHIN THE OVERALL 95624 AREA .

SITE

Dimensions SEE PLAT MAP Area 13629 sf Shape RECTANGULAR View B;Res;AcresPark
Specific Zoning Classification RD-3 Zoning Description 1 Family Residential;SFR
Zoning Compliance [X] Legal [] Legal Nonconforming (Grandfathered Use) [] No Zoning [] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [] No If No, describe
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [] Water [X] [] Street ASPHALT [X] []
Gas [X] [] Sanitary Sewer [X] [] Alley NONE [] []
FEMA Special Flood Hazard Area [] Yes [X] No FEMA Flood Zone x FEMA Map # 06067C0339H FEMA Map Date 08/16/2012
Are the utilities and off-site improvements typical for the market area? [X] Yes [] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [] Yes [X] No If Yes, describe
.THE SUBJECT IS LOCATED ON A CORNER LOT ACROSS FROM THE LOCAL PARK. NO ADVERSE CONDITIONS, APPARENT ENCROACHMENTS OR EASEMENTS, EXCEPT FOR NORMAL UTILITIES, NOTED AT TIME OF INSPECTION. FLOOD ZONE INFO IS FOR VALUATION ONLY--NOT TO BE USED FOR FLOOD INSURANCE.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [] Appraisal Files [X] MLS [X] Assessment and Tax Records [] Prior Inspection [] Property Owner
[] Other (describe) Data Source for Gross Living Area MLS/COUNTY RECORDS
General Description General Description Heating/Cooling Amenities Car Storage
Units [X] One [] One with Accessory Unit [X] Concrete Slab [] Crawl Space [X] FWA [] HWBB [X] Fireplace(s) # 2 [] None
of Stories 1 [] Full Basement [] Finished [] Radiant [] Woodstove(s) # 0 [X] Driveway # of Cars 2
Type [X] Det. [] Att. [] S-Det./End Unit [] Partial Basement [] Finished [] Other [X] Patio/Deck CVRD Driveway Surface CONCRETE
[X] Existing [] Proposed [] Under Const. Exterior Walls STUCCO/AVG Fuel GAS [X] Porch CVRD [X] Garage # of Cars 2
Design (Style) Contemp Roof Surface TILE/AVG [X] Central Air Conditioning [X] Pool BUILT-IN [] Carport # of Cars 0
Year Built 2002 Gutters & Downspouts TYPICAL/AVG [] Individual [X] Fence TYPICAL [X] Attached [] Detached
Effective Age (Yrs) 10 Window Type DUAL PANE/AV [] Other [X] Other BLTN SPA [] Built-in
Appliances [] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [] Washer/Dryer [] Other (describe)
Finished area above grade contains: 8 Rooms 4 Bedrooms 3.1 Bath(s) 3,607 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) GATED FRONT COURTYARD, DUAL PANE WINDOWS, 2- FIREPLACES, COVERED PATIO, BUILT-IN POOL & SPA, AND 2 CAR GARAGE W/ METAL ROLL-UP DOOR.
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;THE SUBJECT EXTERIOR APPEARS IN WELL MAINTAINED CONDITION WITH NORMAL WEAR & TEAR AND GENERAL PROPERTY UPKEEP OBSERVED.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [] Yes [X] No
If Yes, describe. NO EXTERNAL OBSOLESCENCE NOTED AT THE TIME OF INSPECTION.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [] No If No, describe.

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There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 700,000 to \$ 1,150,000		There are 23 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 730,000 to \$ 1,150,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	9771 Helenite Ct Elk Grove, CA 95624	9787 Helenite Ct Elk Grove, CA 95624	9689 Tangelo Cir Elk Grove, CA 95624	9255 Bright Stars Ct Elk Grove, CA 95624	
Proximity to Subject		0.06 miles S	0.35 miles S	1.28 miles N	
Sale Price	\$	\$ 1,150,000	\$ 1,000,000	\$ 929,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 288.08 sq.ft.	\$ 294.90 sq.ft.	\$ 260.59 sq.ft.	
Data Source(s)		SacMLS# 224097560;DOM 6	SacMLS# 224079117;DOM 14	SacMLS# 224014046;DOM 104	
Verification Source(s)		Corelogic Doc# Not Posted	Corelogic Doc# 1420	Corelogic Doc# 393	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0	
Date of Sale/Time		s10/24;c09/24		s08/24;c08/24	
Location	B;Res;Corner	B;Res;Court	0	A;Res;BksBsyRd	+10,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	13629 sf	22413 sf	-15,000	10449 sf	0
View	B;Res;AcresPark	B;Res;BksGrnblt	0	N;Res;	+5,000
Design (Style)	DT1;Contemp	DT1;Contemp		DT2;Contemp	0
Quality of Construction	Q3	Q2	-25,000	Q3	
Actual Age	22	22		5	-16,700
Condition	C3	C3	-25,000	C2	-10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	8 4 3.1	10 4 3.0	+2,500	8 5 4.0	-1,000
Gross Living Area	3,607 sq.ft.	3,992 sq.ft.	-25,000	3,391 sq.ft.	+14,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	
Functional Utility	Average	Similar	0	Similar	0
Heating/Cooling	Fwa/Central	Fwa/Central		Fwa/Central	
Energy Efficient Items	Dual Pane/None	DualPane/LSolar	0	DualPane/LSolar	0
Garage/Carport	2ga2dw	2ga3dw	0	3gbi3dw	-5,000
Porch/Patio/Deck	Porch/PatioCvrd	Porch/PatioCvrd		Porch/PatioCvrd	+2,000
FIREPLACE	2 Fireplaces	2 Fireplaces		No Fireplace	+3,000
APPLIANCES	Built-Ins	Built-Ins		Built-Ins	
POOL	Built-In Pool&Spa	Built-In Pool	+2,000	No Pool	+12,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -85,500		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 11,300	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 15,000
Adjusted Sale Price of Comparables		Net Adj. 7.4 % Gross Adj. 8.2 % \$ 1,064,500		Net Adj. 1.1 % Gross Adj. 7.7 % \$ 1,011,300	Net Adj. 1.6 % Gross Adj. 3.4 % \$ 944,000

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain Sacramento Mls;Corelogic

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) Sacramento Mls/Corelogic

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Sacramento Mls/Corelogic

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer		11/02/2023		
Price of Prior Sale/Transfer		\$1,070,000		
Data Source(s)	Sacramento Mls/Corelogic	Sacramento Mls/Corelogic	Sacramento Mls/Corelogic	Sacramento Mls/Corelogic
Effective Date of Data Source(s)	10/16/2024	10/17/2024	10/17/2024	10/17/2024

Analysis of prior sale or transfer history of the subject property and comparable sales AS PER LOCAL SACRAMENTO MLS AND CORELOGIC PROPERTY

INFORMATION THE SUBJECT HAS NOT TRANSFERRED TITLE IN THE PAST 36 MONTHS. COMP 1 PRIOR 11/2023 TRANSFER AS AN ARMS LENGTH SALE. PROPERTY RECEIVED UPDATING AND SOLD AS INDICATED ABOVE. PRIOR TRANSFER 08/22/2024 WITH A GRANT DEED. NOT CONSIDERED A SALE TRANSACTION.

Summary of Sales Comparison Approach EQUAL CONSIDERATION WAS GIVEN TO EACH SALE AFTER ADJUSTING FOR THE DIFFERENCES IN SELLER CONCESSION, OVERALL AMENITIES, SITE SIZE, INFERIOR LOCATION, INFERIOR VIEW OFFERING, SUPERIOR INTERIOR QUALITY, CONDITION AT THE TIME OF THE SALE, EFFECTIVE AGE, LEVELS OF UPDATING AND GROSS LIVING AREA. THE "OPINION OF VALUE" IS RECONCILED THRU RECENT CLOSED SALES WITHIN THE SUBJECT DIRECT MARKET AREA. MOST WEIGHT GIVEN TO COMPARABLES 1 THRU 6 CLOSED SALES, LOCATED WITHIN THE SUBJECT OVERALL MARKET SEGMENT, INTENDED TO BRACKET THE SUBJECT OVERALL GLA, VIEW, AGE, AMENITIES AND MARKET SEGMENT. ALL COMPARABLE SALES ARE CONFIRMED CLOSED SALES LOCATED WITHIN THE SUBJECT'S MARKET AREA & ARE CONSIDERED TO BE THE BEST INDICATORS OF VALUE BASED ON SIMILAR SQFT, QUALITY OF CONSTRUCTION AND MARKETABILITY.

Indicated Value by Sales Comparison Approach \$ 965,000

Indicated Value by: Sales Comparison Approach \$ 965,000 Cost Approach (if developed) \$ 965,788 Income Approach (if developed) \$

THE MARKET DATA APPROACH IS CONSIDERED THE MORE RELIABLE INDICATOR OF VALUE SINCE IT REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH NOT USED AS THE SUBJECT IS NOT AN INCOME PRODUCING PROPERTY.

RECONCILIATION

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. THIS APPRAISAL IS INTENDED TO

COMPLY WITH THE (FIRREA) GUIDELINES AS WELL AS THOSE SET FORTH BY FNMA AND FHLMC.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 965,000 , as of 10/17/2024 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

COMPARABLE 1 ADJUSTED FOR SUPERIOR MORE RECENT INTERIOR UPDATING AND SUPERIOR INTERIOR QUALITY OBSERVED.

COMP 1 A RECENT CLOSED SALE, LARGER IN GLA SIZE, LOCATED ON A LARGER LOT, SUPERIOR UPDATING, SUPERIOR INTERIOR QUALITY OBSERVED, LACKED A 1/2 BATHROOM 2 CAR GARAGE, CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.

COMP 2 IS A RECENT CLOSED SALE, SMALLER GLA SIZE, NEWER IN AGE, LACKED VIEW OFFERING, SUPERIOR 3 CAR GARAGE, LACKED POOL SITE IMPROVEMENT CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.

COMP 3 IS A RECENT CLOSED SALE, SIMILAR GLA SIZE, SIMILAR AGE, LACKED VIEW OFFERING SUPERIOR 3 CAR GARAGE, LACKED POOL SITE IMPROVEMENT CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE VALUE IS BASED ON EXTRACTION METHOD FROM IMPROVED SALES WITHIN THE SUBJECTS MARKET AREA.. LAND VALUE TO IMPROVEMENT RATIO IS CONSIDERED TYPICAL FOR THE AREA.

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	355,000
Source of cost data MARSHALL & SWIFT	DWELLING 3,607 Sq.Ft. @ \$ 168.00	= \$	605,976
Quality rating from cost service Q4 Effective date of cost data 10/18/2024	0 Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	BLT-IN/FP/PATIO/POOL	= \$	95,900
ESTIMATED REMAINING ECONOMIC LIFE IS BASED ON PRESENT	Garage/Carport 400 Sq.Ft. @ \$ 45.00	= \$	18,000
CONDITION AND PROPERTY UPDATING. TOTAL ECONOMIC LIFE BASED ON TOTAL LIFE OF 60 YEARS. LAND VALUE TO IMPROVEMENT RATIO IS TYPICAL FOR THE AREA; EXTRACTION METHOD USED TO ESTIMATE SITE VALUE.	Total Estimate of Cost-New	= \$	719,876
	Less Physical Functional External		
	Depreciation 71,988 55,000	= \$(126,988)
	Depreciated Cost of Improvements	= \$	592,888
	"As-is" Value of Site Improvements	= \$	17,900
Estimated Remaining Economic Life (HUD and VA only) 50 Years	INDICATED VALUE BY COST APPROACH	= \$	965,788

INCOME APPROACH TO VALUE (not required by Fannie Mae)

INCOME

Estimated Monthly Market Rent \$ **X** Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

PUD INFORMATION

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
Legal Name of Project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s)
Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion
Does the project contain any multi-dwelling units? Yes No Data Source(s)
Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

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

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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.

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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 PASSWORD PROTECTED/DIGITALLY SECURED

Signature 

Name Steven D. Bates

Company Name SDB REAL ESTATE APPRAISAL SERVICES

Company Address PO Box 60723
Sacramento, CA 95860-0723

Telephone Number (916) 599-3040

Email Address steve@sdbappraisals.com

Date of Signature and Report 10/18/2024

Effective Date of Appraisal 10/17/2024

State Certification # AR021488

or State License # _____

or Other (describe) _____ State # _____

State CA

Expiration Date of Certification or License 06/14/2025

ADDRESS OF PROPERTY APPRAISED
9771 Helenite Ct
Elk Grove, CA 95624

APPRAISED VALUE OF SUBJECT PROPERTY \$ 965,000

LENDER/CLIENT

Name Clear Capital AMC#1256

Company Name Wedgewood Inc

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

Email Address appraiser.socal@clearcapital.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect exterior of subject property

Did inspect exterior of subject property from street

Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

Did inspect exterior of comparable sales from street

Date of Inspection _____

Exterior-Only Inspection Residential Appraisal Report

3607/MV
File # 1016111F

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	9771 Helenite Ct Elk Grove, CA 95624	10044 Grosbeak Way Elk Grove, CA 95624			9920 Ted Kolb Way Elk Grove, CA 95624			9424 Quintero Ave Elk Grove, CA 95624		
Proximity to Subject		0.79 miles SW			0.51 miles SW			0.37 miles SW		
Sale Price	\$	\$ 1,000,000			\$ 965,000			\$ 960,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 291.80 sq.ft.			\$ 284.58 sq.ft.			\$ 283.10 sq.ft.		
Data Source(s)		SacMLS# 224024687;DOM 4			SacMLS# 224042813;DOM 4			SacMLS# 224052574;DOM 18		
Verification Source(s)		Corelogic Doc# 318			Corelogic Doc# 426			Corelogic Doc# 920		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Cash;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s04/24;c04/24			s05/24;c04/24			s06/24;c06/24		
Location	B;Res;Corner	B;Res;Court			0 B;Res;Corner			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	13629 sf	11355 sf			0 8861 sf			6728 sf		
View	B;Res;AcresPark	B;Res;SidesGrnbl			0 N;Res;			N;Res;		
Design (Style)	DT1;Contemp	DT2;Contemp			0 DT2;Contemp			DT2;Contemp		
Quality of Construction	Q3	Q3			Q3			Q3		
Actual Age	22	5			4			4		
Condition	C3	C2			C2			C2		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	8 4 3.1	9 4 3.1			0 8 5 4.0			8 5 4.0		
Gross Living Area	3,607 sq.ft.	3,427 sq.ft.			3,391 sq.ft.			3,391 sq.ft.		
Basement & Finished Rooms Below Grade	Osfc	Osfc			Osfc			Osfc		
Functional Utility	Average	Similar			0 Similar			0 Similar		
Heating/Cooling	Fwa/Central	Fwa/Central			Fwa/Central			Fwa/Central		
Energy Efficient Items	Dual Pane/None	DualPane/LSolar			0 DualPane/LSolar			0 Dual Pane/None		
Garage/Carport	2ga2dw	3gbi4dw			-5,000 3gbi3dw			-5,000 3gbi3dw		
Porch/Patio/Deck	Porch/PatioCvrd	Porch/PatioCvrd			+2,000 Porch/Patio			+2,000 Porch/PatioCvrd		
FIREPLACE	2 Fireplaces	No Fireplace			+3,000 No Fireplace			+3,000 No Fireplace		
APPLIANCES	Built-Ins	Built-Ins			Built-Ins			Built-Ins		
POOL	Built-In Pool&Spa	No Pool			+12,000 No Pool			+12,000 Built-In Pool		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -5,000			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 7,300			<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 2,100		
Adjusted Sale Price of Comparables		Net Adj. 0.5% Gross Adj. 5.8% \$ 995,000			Net Adj. 0.8% Gross Adj. 7.7% \$ 972,300			Net Adj. 0.2% Gross Adj. 7.2% \$ 962,100		
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Sacramento Mls/Corelogic	Sacramento Mls/Corelogic			Sacramento Mls/Corelogic			Sacramento Mls/Corelogic		
Effective Date of Data Source(s)	10/16/2024	10/17/2024			10/17/2024			10/17/2024		
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments COMP 4 A RECENT CLOSED SALE, SMALLER GLA SIZE, NEWER IN AGE, SIMILAR VIEW OFFERING, SUPERIOR 3 CAR GARAGE, LACKED POOL SITE IMPROVEMENT, CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.										
COMP 5 IS A RECENT CLOSED SALE, SMALLER GLA SIZE, NEWER IN AGE, LACKED VIEW OFFERING, SUPERIOR 3 CAR GARAGE, LACKED POOL SITE IMPROVEMENT, CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.										
COMP 6 IS A RECENT CLOSED SALE, SMALLER GLA SIZE, NEWER IN AGE, LACKED VIEW OFFERING, SUPERIOR 3 CAR GARAGE, SIMILAR POOL SITE IMPROVEMENT, CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.										

SALES COMPARISON APPROACH

SALE HISTORY

ANALYSIS / COMMENTS

Exterior-Only Inspection Residential Appraisal Report

3607/MV
File # 1016111F

FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address	9771 Helenite Ct Elk Grove, CA 95624	9678 Amber Fields Ct Elk Grove, CA 95624			9901 Lorae Way Elk Grove, CA 95624					
Proximity to Subject		1.37 miles N			0.65 miles SW					
Sale Price	\$	\$ 999,000			\$ 899,000			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 254.39 sq.ft.			\$ 289.53 sq.ft.			\$ sq.ft.		
Data Source(s)		SacMLS# 224103333;DOM 33			SacMLS# 224103647;DOM 21					
Verification Source(s)		CoreLogic/Ext Inspection			CoreLogic/Ext Inspection					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing		Listing			Listing					
Concessions		Active;0			Active;0					
Date of Sale/Time		Active			Active					
Location	B;Res;Corner	B;Res;IntCourt	0		B;Res;Corner					
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple					
Site	13629 sf	8529 sf	+5,000		7213 sf	+5,000				
View	B;Res;AcresPark	B;Res;BksGrnblt	0		N;Res;	+5,000				
Design (Style)	DT1;Contemp	DT2;Contemp	0		DT2;Contemp	0				
Quality of Construction	Q3	Q3			Q3					
Actual Age	22	21	0		5	-16,700				
Condition	C3	C3			C2	-10,000				
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	8 4 3.1	10 5 4.1	-3,500		9 5 3.0	+2,500				
Gross Living Area	3,607 sq.ft.	3,927 sq.ft.	-20,800		3,105 sq.ft.	+32,600			sq.ft.	
Basement & Finished Rooms Below Grade	Osf	Osf			Osf					
Functional Utility	Average	Similar	0		Similar	0				
Heating/Cooling	Fwa/Central	Fwa/Central			Fwa/Central					
Energy Efficient Items	Dual Pane/None	Dual Pane/None			DualPane/LSolar	0				
Garage/Carport	2ga2dw	3gbi3dw	-5,000		3gbi3dw	-5,000				
Porch/Patio/Deck	Porch/PatioCvrd	Porch/PatioCvrd			Porch/PatioCvrd					
FIREPLACE	2 Fireplaces	1 Fireplace	+1,500		No Fireplace	+3,000				
APPLIANCES	Built-Ins	Built-Ins			Built-Ins					
POOL	Built-In Pool&Spa	Built-In Pool&Spa			No Pool	+12,000				
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -22,800		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 28,400		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 2.3%			Net Adj. 3.2%			Net Adj. %		
		Gross Adj. 3.6%	\$ 976,200		Gross Adj. 10.2%	\$ 927,400		Gross Adj. %	\$	

SALES COMPARISON APPROACH

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 7		COMPARABLE SALE # 8		COMPARABLE SALE # 9	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	Sacramento Mls/Corelogic	Sacramento Mls/Corelogic		Sacramento Mls/Corelogic			
Effective Date of Data Source(s)	10/16/2024	10/17/2024		10/17/2024			

SALE HISTORY

Analysis of prior sale or transfer history of the subject property and comparable sales

ANALYSIS / COMMENTS

Analysis/Comments COMPS 7 & 8 ARE ACTIVE LISTINGS LOCATED WITHIN THE SUBJECT AREA USED TO SHOW CURRENT MARKET ACTIVITY.

COMP 7 IS A CURRENT LISTING, SUPERIOR GLA SIZE, SIMILAR AGE, SIMILAR VIEW OFFERING, SUPERIOR 3 CAR GARAGE, SIMILAR POOL SITE IMPROVEMENT, CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.

COMP 8 IS A CURRENT LISTING, SMALLER GLA SIZE, NEWER IN AGE, LACKED VIEW OFFERING, SUPERIOR 3 CAR GARAGE, LACKED POOL SITE IMPROVEMENT, CONSIDERED TO BE WITHIN THE SUBJECT OVERALL MARKET SEGMENT.

Supplemental Addendum

File No. 1016111F

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	9771 Helenite Ct						
City	Elk Grove	County	Sacramento	State	CA	Zip Code	95624
Lender/Client	Wedgewood Inc						

LEGAL

AMC#1256

THE SUBJECT IMPROVEMENTS AND GLA SQUARE FOOTAGE WAS TAKEN FROM COUNTY RECORDS. COUNTY RECORDS INDICATES THE SUBJECT AS 3607 SQFT GLA. DUE TO EXTERIOR INSPECTION ONLY, THE APPRAISER UNABLE TO MEASURE SQFT. THE SUBJECT INTERIOR FEATURES AND OVERALL CONDITION. BASED ON CURRENT MLS LISTING DATA, NO PRIOR INVOLVEMENT WITH THE SUBJECT PROPERTY IN THE PAST 36 MONTHS. I have performed no (or the specified) 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. The completed appraisal assignment is intended to be in compliance with the Appraiser Independence Guidelines set fourth in 2010. No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller, has influenced or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner. I have performed no (or the specified) 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.

MARKET CONDITIONS IN NEIGHBORHOOD

PROPERTY VALUES WITHIN THE SUBJECT MARKET APPEAR TO FLUCTUATE GREATLY. THIS IS PRIMARILY ATTRIBUTED TO THE PREDOMINANCE OF HOMES RANGING IN QUALITY, UPGRADES, AGE, GLA SIZE, VIEWS AND LOCATION. SPECIFIC MATERIALS AND INDIVIDUAL FEATURES HAVING AN INFLUENCE ON BUYER REACTION. SINCE SPECIFIC AMENITIES MAY APPEAL TO INDIVIDUAL BUYERS WITHOUT THE BENEFIT OF OVERALL APPEAL. THE VALUE OF THESE AMENITIES IS CONSIDERED INTRINSIC AND THEREFORE MAY NOT BE REFLECTED WITHIN THIS REPORT. THE SUBJECTS NEIGHBORHOOD CONSISTS OF A VARIETY OF 1 & 2 STORY TRACT & CUSTOM , HOMES, IN TERMS OF, AGE, GLA, LOCATION, VIEWS OFFERINGS, INTERIOR AMENITIES, INTERIOR QUALITY, APPEAL AND LEVELS OF UPGRADES . THE DETERMINATION OF VALUE WITHIN THIS SEGMENT OF THE MARKET RELIES HEAVILY UPON THE OVERALL, VIEWS, CONDITION, INTERIOR QUALITY AND APPEAL OF THE PROPERTY. THE COMPARABLES USED ARE CONSIDERED TO BE THE BEST INDICATORS OF VALUE FOR SIMILAR PROPERTIES WITHIN THE SUBJECT'S NEIGHBORHOOD.

SITE

FLOOD ZONE LOCATION IS FROM FEMA MAP INDICATED. SINCE FLOOD MAPS DO NOT INCLUDE OR IDENTIFY ALL STREET NAMES AND THE APPRAISER IS NOT A QUALIFIED SURVEYOR, VERIFICATION OF FLOOD ZONE FROM INDEPENDENT SOURCE FOR INSURANCE PURPOSES IS RECOMMENDED. ADJUSTMENTS FOR SITE SIZE GIVEN TO COMPARABLES IS BASED ON MARKET REACTION TO SITE SIZE AND IT'S CONFORMITY TO WHAT IS CONSIDERED TYPICAL FOR THE AREA. ALTHOUGH THE INFLUENCE OF EXCESS LAND ASSOCIATED WITH LARGER LOTS IS CONSIDERED TO INCREASE VALUE, MARKET REACTION INDICATES THE DOLLAR AMOUNT IS MINIMIZED DUE TO SIMILAR UTILITY AND USE AS A SINGLE FAMILY RESIDENCE, BASED ON MATCHED-SALES ANALYSIS OF SALES OF SIMILAR PROPERTIES LOCATED WITHIN THE MARKET AREA.. PRESENT USE AS STATED AS 5% OTHER, WHICH REFLECT S VACANT LAND, PUBLIC UTILITIES, PARK AND LOCAL SCHOOLS. CONSIDERED COMMON FOR THE SUBJECT OVERALL AREA.

THE SUBJECT HIGHEST AND BEST USE STUDY: INDICATES THE SUBJECT CURRENT USE AS RESIDENTIAL RD-3 IS: LEGALLY PERMISSIBLE, PHYSICALLY POSSIBLE, FINANCIALLY FEASIBLE, MAXIMALLY PRODUCTIVE. NO ADVERSE EFFECT ON VALUE AND MARKETABILITY NOTED.

CONDITION OF IMPROVEMENTS

BASED ON AN EXTERIOR INSPECTION AND COUNTY RECORDS, THE SUBJECT APPEARS IN WELL MAINTAINED CONDITION. SUBJECT FEATURES: COVERED PORCH, GATED COURTYARD ENTRY, YARD LANDSCAPING,AND 2 CAR GARAGE WITH METAL ROLL-UP DOOR. AN EXTERIOR INSPECTION OF THE PROPERTY WAS MADE TO DETERMINE IT'S CONDITION AS OF THE DATE OF VALUE. THE APPRAISAL IS BASED ON OBSERVED CONDITION, THE APPRAISER IS NOT A LICENSED BUILDING AND OR A HOME INSPECTOR AND IS NOT QUALIFIED TO RENDER AND OPINION ON TERMITE DAMAGE, ENVIRONMENTAL HAZARDS OR HIDDEN STRUCTURAL DEFECTS INCLUDING PLUMBING, ELECTRICAL AND OR MECHANICAL EQUIPMENT WHICH ARE NOT APPARENT OR KNOWN, ANY APPARENT OR UNUSUAL DEFICIENCIES NOTED ARE DISCUSSED.

COST APPROACH

THE QUALITY OF CONSTRUCTION, CONDITION AND TOTAL SQUARE FOOTAGE OF THE COMPARABLE HOMES WERE DETERMINED BY INFORMATION FROM HOME OWNERS, REALTORS, COUNTY RECORDS, MLS, EXTERIOR AND INTERIOR (WHEN AVAILABLE) INSPECTION OF THE APPRAISER. WHEN THE ABOVE INFORMATION OF INTERIOR FEATURES WERE NOT AVAILABLE DUE TO THE INACCESSIBILITY OF A PERSONAL INSPECTION OR THE LACK OF COMMENT BY SALES AGENTS, THE HOMES WERE CONSIDERED EQUAL TO THE SUBJECT IN KEEPING WITH THE PRINCIPLE OF CONTRIBUTION AND REFLECTED IN THE OVERALL QUALITY OF MATERIALS USED IN HOMES WITHIN THIS SEGMENT OF THE MARKET. ESTIMATED REPLACEMENT COST FROM MATERIALS/COST ESTIMATES PROVIDED TO THE APPRAISER. SUBJECT PROPERTY GROSS LIVING AREA DERIVED FROM COUNTY RECORDS. LAND VALUE TO IMPROVEMENT RATIO IS TYPICAL FOR THE AREA; EXTRACTION METHOD USED TO ESTIMATE SITE VALUE. SITE VALUE IS BASED ON EXTRAPOLATION OF PROPERTY VALUES WITHIN THE SUBJECTS MARKET AREA.. LAND VALUE TO IMPROVEMENT RATIO IS CONSIDERED TYPICAL FOR THE AREA.

FUNCTIONAL OBSOLESCENCE IS NOTED IN THE COST APPROACH, FOR THE COST OF THE SUBJECT BLT-IN POOL VS THE AMOUNT NOT RECOVERABLE WITHIN THE MARKET PLACE. BASED ON THE OVERALL COST OF SAID AMENITY. THE ADJUSTMENT EXTRACTED THRU MATCHED PAIRED ANALYSIS OF SALES DATA OF HOMES WITH A SIMILAR FEATURE OR AMENITY.

COMMENTS ON SALES COMPARISON

LOCATION ADJUSTMENT IS BASED ON THE MARKET REACTION TO INTERIOR LOT LOCATION VS SUPERIOR CORNER LOT LOCATION, CONSIDERED TO HAVE A POSITIVE EFFECT ON VALUE AND OVERALL MARKETABILITY. BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR HOMES WITHIN SUBJECT'S MARKET AREA.

VIEW ADJUSTMENTS ARE BASED ON MARKET REACTION TO LOCAL VIEW OFFERING VS SUPERIOR PARK VIEW OFFERING, CONSIDERED TO HAVE A POSITIVE EFFECT ON VALUE AND OVERALL MARKETABILITY. BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR HOMES WITHIN SUBJECT'S MARKET AREA.

POOL, BATH, COVERED PATIO AND FIREPLACE ADJUSTMENTS REFLECT MARKET REACTION TO THE CONTRIBUTION OF SAID AMENITIES IN RELATION TO THE TOTAL VALUE OF THE PROPERTY, BASED ON MATCHED PAIRED ANALYSIS OF OLDER SALES OF SIMILAR HOMES WITHIN SUBJECT'S MARKET AREA.

GROSS LIVING AREA WAS ADJUSTED AT 65.00 PER SQFT FOR COMPARABLES WITH IN MORE THAN 100 SQUARE FEET OF THE SUBJECT, BASED ON MARKET REACTION TO ADDITIONAL LIVING AREA IN SQUARE FEET OF THE SUBJECT. NO ADJUSTMENT WAS GIVEN FOR BEDROOM COUNT AS FOUR AND FIVE BEDROOM HOMES ARE TYPICAL FOR SIMILAR SIZED HOMES, THEREFORE CONSIDERED BUYER PREFERENCE AS TO THE DISTRIBUTION OF SQUARE FOOTAGE.

Supplemental Addendum

File No. 1016111F

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	9771 Helenite Ct						
City	Elk Grove	County	Sacramento	State	CA	Zip Code	95624
Lender/Client	Wedgewood Inc						

COMMENTS ON SALES COMPARISON

+3500 BATHROOM ADJUSTMENTS IS GIVEN FOR THE UTILITY AND USE OF AN ADDITIONAL FULL BATHROOMS. AN ADJUSTMENT OF +\$2500 FOR 1/2 BATH VS NO HALF BATH PROPERTIES. -\$1000 FOR 3.1 BATH VS 4.0 FULL BATH, AS THE DIFFERENCE IS THE 1/2BATH LACKS A SHOWER AND OR TUB, THEREFORE THE MARKET/BUYERS REACTION IS LESS. A STRONGER MARKET REACTION OBSERVED WHEN A PROPERTY HAS 3.0 BATHS VS 3.1 BATHS, THEREFORE A +\$ 2500 HIGHER ADJUSTMENT IS GIVEN, BASED ON PAIRED SALES ANALYSIS OF PAST SALES WITHIN THIS DIRECT SEGMENT.

ADJUSTMENTS FOR SITE SIZE GIVEN TO COMPARABLES IS BASED ON MARKET REACTION TO SITE SIZE AND IT'S CONFORMITY TO WHAT IS CONSIDERED TYPICAL FOR THE AREA. ALTHOUGH THE INFLUENCE OF EXCESS LAND ASSOCIATED WITH LARGER LOTS IS CONSIDERED TO INCREASE VALUE, MARKET REACTION INDICATES THE DOLLAR AMOUNT IS MINIMIZED DUE TO SIMILAR UTILITY AND USE AS A SINGLE FAMILY RESIDENCE, BASED ON MATCHED-SALES ANALYSIS OF SALES OF SIMILAR PROPERTIES LOCATED WITHIN THE MARKET AREA.

CONDITION AND OR EFFECTIVE AGE FOR COMPARABLES WAS ADJUSTED AS PER LEVELS OF REMODELING, PROPERTY UPDATING, UPGRADES AND CONDITION OF PROPERTY AT TIME OF SALE , BASED ON EXTERNAL INSPECTION AND INFORMATION FROM LISTING AGENT AND/OR MLS.

QUALITY OF CONSTRUCTION ADJUSTMENTS MADE DUE TO DIFFERENCES IN THE QUALITY OF MATERIAL USED. INCLUDING INTERIOR FINISHES, CRAFTSMANSHIP AND OVERALL FIXTURES WITHIN, DOLLAR VALUE ADJUSTMENT BASED ON MARKET REACTION WITH SUPPORT FROM THE COST OF MATERIAL CONSIDERED RECOVERABLE, ESTIMATES FROM M&S HANDBOOK & LOCAL BUILDERS. INFORMATION PROVIDED BY LISTING AGENTS AND LOCAL REALTORS. ALL ADJUSTMENTS ARE BASED ON EXPECTED MARKET RESPONSE RATHER THAN THE COST OF THE ITEM ADJUSTED.

NO DESIGN ADJUSTMENT IS GIVEN FOR 1 STORY VS 2 STORY HOMES, AS IT IS CONSIDERED TO BE BUYER PREFERENCE AS TO THE DISTRIBUTION OF SQUARE FOOTAGE AND DESIGN, THEREFORE NO DESIGN ADJUSTMENT IS GIVEN, BASED ON PAIRED SALES OF SIMILAR PROPERTIES WITHIN THIS DIRECT AREA.

DUE TO VARYING PROPERTIES WITHIN THE SUBJECT MARKET AREA, LOT LOCATION, VIEW, PROPERTY IMPROVEMENTS AND PROPERTY UPDATING WITHIN THE SUBJECT MARKET SEGMENT AND THE LACK OF DIRECT COMPARABLE SALES TO THE SUBJECT, IT WAS NECESSARY TO EXCEED NORMAL APPRAISAL GUIDELINES IN TERMS GROSS AND NET ADJUSTMENTS. THE APPRAISER FEELS THE COMPARABLES USED AND THE INFORMATION GIVEN REPRESENTS THE BEST INDICATION OF MARKET VALUE BASED ON AVAILABLE DATA. ALTHOUGH SINGLE LINE ADJUSTMENTS, NET AND GROSS PERCENTAGE ALLOWANCES EXCEED GENERALLY ACCEPTED APPRAISAL GUIDELINES, THEY ARE NORMAL AND NECESSARY TO PROPERLY REFLECT MARKET REACTION AND ARE CONSIDERED TYPICAL WHEN APPRAISING THIS TYPE OF PROPERTY ON A FORM REPORT.

AFTER A DILIGENT SEARCH OF MLS, COUNTY RECORDS AND LOCAL REALTORS INDICATED LIMITED RECENT SALES OF SIMILAR SIZE AND AGE PROPERTIES WITHIN THE SUBJECT'S IMMEDIATE AREA, IT WAS NECESSARY TO USE COMPARABLE PROPERTIES OF SIMILAR PROPERTIES LOCATED WITHIN A COMPETING NEIGHBORHOOD NORTH OF THE SUBJECT, WHICH BORDERS THE SUBJECT AREA. NO ADJUSTMENT FOR LOCATION WAS GIVEN AS MARKET REACTION INDICATES THE COMPETING NEIGHBORHOOD TO BE EQUAL IN APPEAL, MARKETABILITY, SCHOOL DISTRICT AND OVERALL DESIRABILITY, OFFERING HOMES OF SIMILAR SIZE, DESIGN , QUALITY OF CONSTRUCTION, AND EXHIBITING SIMILAR PHYSICAL AND SOCIO-ECONOMIC CHARACTERISTICS. NO ADVERSE EFFECT ON VALUE OR MARKETABILITY NOTED.

THE INDICATED PREDOMINANT VALUE RANGE NOTED IN THE NEIGHBORHOOD SECTION ARE CONSIDERED ACCURATE AND IS JUDGED TO REFLECT THE SUBJECT'S OVERALL MARKET AREA. HOWEVER, THE SUBJECT AND THE COMPARABLES USED ARE SLIGHTLY LARGER IN TERMS OF GLA, NOT NECESSARILY PARALLEL WITH THE CHARACTERISTICS OF THE PREDOMINANT NEIGHBORHOODS IN THE SUBJECT OVERALL AREA. THIS IS JUDGED TO HAVE NO ADVERSE REACTION ON THE MARKETABILITY OR MARKET VALUE OF THE SUBJECT AS THERE ARE MANY PROPERTIES OF EQUAL OR GREATER SIZE, QUALITY, VALUE, ETC; BUT HAVE NOT RECENTLY SOLD. THE LACK OF THIS TYPE PROPERTY IS PRIMARILY ATTRIBUTED TO THE INTENTION OF THE LONG TERM HOMEOWNERS.

THE SUBJECT GLA SIZE IS NOT UNIQUE IN TERMS OF GLA AND IS NOT CONSIDERED AN OVER IMPROVEMENT FOR ITS DIRECT MARKET AREA. PROPERTIES OF THIS SIZE ARE LOCATED THRU OUT THE AREA, THEREFORE THE SUBJECT IS CONSIDERED CONFORMING FOR THE OVERALL MARKET AREA & REGION. THE LACK OF THIS SIZE HOME AND COMPARABLE PROPERTIES, IS ATTRIBUTED TO THE INTENTION AND DESIGN OF THE LONG TERM HOMEOWNERS. HOMES OFFERING THESE TYPE OF CHARACTERISTICS IN QUALITY, SIZE AND SETTING ARE TYPICALLY PURCHASED, UPGRADED TO OWNER SPECIFICATIONS AND ARE DESIGNED FOR THEIR LONG TERM USE AND NOT FOR RESALE PURPOSES. NO ADVERSE EFFECT ON VALUE OR MARKETABILITY.

ADJUSTMENTS ARE BASED ON EXPECTED MARKET RESPONSE AND IS REFLECTIVE OF THE MARKET REACTION TO THE CONTRIBUTION AND USE OF SAID AMENITIES IN RELATION TO THE TOTAL VALUE OF THE PROPERTY. ADJUSTMENT IS BASED ON MATCHED PAIRED ANALYSIS OF PAST SALES IN THE SUBJECT MARKET AREA WITH SIMILAR SITE FEATURES AND OR PROPERTY IMPROVEMENTS.

THERE ARE OTHER CLOSED SALES THAT HAVE SOLD FOR A HIGHER & LOWER PRICES, WITHIN THE SUBJECT AREA, DUE TO THE LEVELS OF UPDATING, AGE, SITE SIZE, SITE IMPROVEMENTS AND OVERALL GLA. THESE LOWER SALE PRICE PROPERTIES WITHIN THE AREA, DO NOT REFLECT BUYERS REACTION TO THE LARGER LOT SIZE, SITE IMPROVEMENTS, SITE FEATURES, LOCATION SETTING, INTERIOR REMODELING, QUALITY AND OVERALL AMENITIES, THEREFORE NOT USED. THE SUBJECT OVERALL SIZE, OVERALL CORNER LOCATION, PARK VIEW OFFERING AND IMPROVEMENTS ARE SUPPORTED WITHIN IT'S OVERALL MARKET SEGMENT, WHICH BEST REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, IN THE LOCAL MARKET, GIVEN A REASONABLE MARKETING TIME WITH NO UNDUE STIMULUS AND TYPICALLY MOTIVATED BUYERS AND SELLERS.

BASED ON LOCAL MLS AND COUNTY RECORD SALES DATA, INDICATES AN INCREASE IN PROPERTY VALUES. BASED ON 4 YR CLOSED SALE DATA SURVEY INDICATES THE MEDIUM HOME FROM 10/2020 TO10/2021 AT 575K, FROM 10/2021 TO 10/2022 INDICATES AN INCREASE TO 650K. FROM 10/2022 TO 10/2023 INDICATED THE MEDIUM HOME PRICE INCREASED TO 655K, FROM 09/2023 TO 10/2024 INDICATED THE MEDIUM HOME PRICE INCREASED TO 665K, THEREFORE AN INCREASE IN PROPERTY VALUES WITHIN 12 MONTHS IN THE SUBJECT OVERALL MARKET AREA IS OBSERVED.

BASED ON 12 MONTH 1004MC FORM MARKET DATA RESEARCH, INDICATES AN INCREASE IN SALES PRICE, WITHIN THIS COMPETING MARKET SEGMENT, AS INDICATED ON PAGE ONE OF THE URAR. NO TIME ADJUSTED WAS GIVEN AS THE SALES USED ARE CONSIDERED MOST RECENT SALES WITHIN THE DIRECT AREA..

ALL COMPARABLE SALES ARE CONFIRMED CLOSED SALES LOCATED WITHIN THE SUBJECT'S MARKET AREA & ARE CONSIDERED TO BE THE BEST INDICATORS OF VALUE BASED ON SIMILAR SQFT, VIEW, QUALITY OF CONSTRUCTION AND OVERALL MARKETABILITY.

Supplemental Addendum

File No. 1016111F

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	9771 Helenite Ct						
City	Elk Grove	County	Sacramento	State	CA	Zip Code	95624
Lender/Client	Wedgewood Inc						

CONDITIONS OF APPRAISAL

THE SUBJECT PROPERTY IS APPRAISED "AS IS" AS SINGLE FAMILY HOME: PROPERTY APPRAISAL IS COMPLETED ON A LIMITED 2055 EXTERIOR DRIVE BY APPRAISAL REPORT. THE SIGNATURE USED IN THE ELECTRONIC TRANSMISSION OF THIS REPORT IS PASSWORD PROTECTED AND DIGITALLY SECURED.

THIS APPRAISAL IS INTENDED TO COMPLY WITH THE FINANCIAL INSTITUTIONS REFORM, RECOVERY AND ENFORCEMENT ACT (FIRREA) GUIDELINES AS WELL AS THOSE SET FORTH BY FNMA AND FHLMC. FINANCING OR CONCESSION ADJUSTMENTS ARE GIVEN WHEN SALES OF EQUIVALENT FINANCING TERMS TYPICAL OF THE PREVAILING MARKET DIFFER. REPORTED BUYDOWNS OR OTHER SELLER CONCESSIONS CONSIDERED TO HAVE AN ADVERSE AFFECT ON MARKET VALUE ARE ADJUSTED.

THE DATE OF VALUE AND INSPECTION OF THE SUBJECT PROPERTY IS NOTED ON THE BACK PAGE OF THE APPRAISAL REPORT. THE DATA COLLECTION AND ANALYSIS OF INFORMATION INCLUDED WITHIN THE APPRAISAL REPORT WAS ASSIMILATED AND ADJUSTED FOR WITH THE FINAL PREPARATION AND ESTIMATE OF VALUE APPLIED ON THE DATE INDICATED BELOW THE APPRAISERS SIGNATURE. NO PREVIEW OF SUBJECT PROPERTY PROFILE AS DEED WAS NOT AVAILABLE TO APPRAISER. THEREFORE THIS APPRAISAL IS PERFORMED WITH THE ASSUMPTION THERE ARE NO ADVERSE EASEMENTS, RESTRICTIONS, MINERAL RIGHTS AND THE ESTATE IS HELD IN FEE SIMPLE IN THE NAME PROVIDED BY COUNTY RECORDS.

FINAL RECONCILIATION

AT TIMES, COMPARABLES ARE USED THAT APPEAR TO HAVE SOLD AT A BELOW MARKET PRICE; HOWEVER, DUE TO THE LACK OF PRIMARY DATA AVAILABLE TO THE APPRAISER, THE TERMS AND MOTIVATION OF THE SELLERS MAY NOT BE NOTED IN THE REPORT. THE BASIS FOR THE SELECTION OF COMPARABLES USED IN THIS ANALYSIS, AS WELL AS THE MARKET VALUE ARRIVED AT IN THE FINAL RECONCILIATION OF THIS REPORT, ARE ACCORDING TO THE PRINCIPALS DEFINED IN MARKET VALUE:

THE INDICATED VALUE BY DIRECT COMPARISON IS A FINAL ESTIMATE WHICH BEST REFLECTS THE ACTIONS OF INFORMED BUYERS AND SELLERS, IN THE LOCAL MARKET, GIVEN A REASONABLE MARKETING TIME WITH NO UNDUE STIMULUS AND TYPICALLY MOTIVATED BUYERS AND SELLERS.

Market Conditions Addendum to the Appraisal Report

3607/MV
File No. 1016111F

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 9771 Helenite Ct City Elk Grove State CA ZIP Code 95624

Borrower Neighbor to Neighbor Homes LLC

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	10	9	4	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.67	3.00	1.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	5	3	6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.0	1.0	4.5	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	830,000	865,000	945,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	26	16	18	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	90,000	962,000	889,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	46	32	35	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	99.82	98.46	100.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). SELLER CONCESSION ADJUSTMENTS ARE GIVEN WHEN SELLER CONCESSION DIFFER. SALES OF EQUIVALENT FINANCING TERMS TYPICAL OF THE PREVAILING MARKET. REPORTED BUYDOWNS OR OTHER FINANCING CONCESSIONS CONSIDERED TO HAVE AN ADVERSE AFFECT ON MARKET VALUE ARE ADJUSTED. PAST CLOSED SALES VERIFICATIONS INDICATE AND 1-3% OF SALES PRICE FOR THE BUYERS CLOSING COSTS WITH A 2% PERCENT OF CLOSED SALES HAVING SELLER CONCESSIONS FOR BUYER CLOSING COSTS.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

BANK OWNED AND OR SHORT SALES PROPERTIES ARE NOT THE DRIVING FORCE. TYPICALLY OWNER LISTED PROPERTIES WITHIN THIS MARKET PLACE, WHICH TEND TO SELL HIGHER DUE LONGER MARKET EXPOSURE IN SUPERIOR CONDITION AND NOT MOTIVATED BY A BANK OWNED SELLER OR DISTRESSED SELLER ENVIRONMENT. PAST 12 MONTHS INDICATES 447 CLOSED SALES WITH 1 BANK OWNED AND 1 SHORT SALE PROPERTIES OBSERVED WITHIN 95624.

Cite data sources for above information. LOCAL MLS STATISTICS, LOCAL AGENTS, REALIST PROPERTY INFORMATION AND LOCAL COUNTY INFORMATION. THE MARKET SECTION ON PAGE ONE REFLECTS ALL OF THE 95624 AREA, AS TO THE ABOVE INFORMATION INTENDS TO BRACKET THE SUBJECT OVERALL COMPETING MARKET SEGMENT.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. LOCAL MLS 12 MONTH MARKET DATA INDICATES WITHIN THIS COMPETING HOME SEGMENT INDICATES AN INCREASE IN SALES PRICE, STABLE LIST PRICE, STABLE ABSORPTION RATE, STABLE LIST MARKET TIME, STABLE SALES MARKET TIME OBSERVED. CURRENTLY IN THIS SEGMENT 6 ACTIVE PROPERTIES 0 SHORT SALES AND 0 BANK OWNED PROPERTIES. REASONABLE MARKET EXPOSURE APPEARS TO BE 10 TO 45 DAYS WITHIN THIS SEGMENT. PAST 12 MONTHS INDICATES 6+/-EXPIRED AND OR WITHDRAWN PROPERTIES. PAST 12 MONTHS INDICATES 447 CLOSED SALES WITH 1 BANK OWNED AND 1 SHORT SALE PROPERTIES OBSERVED WITHIN 95624.

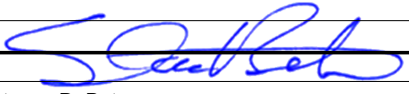
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 
 Appraiser Name Steven D. Bates
 Company Name SDB REAL ESTATE APPRAISAL SERVICES
 Company Address PO Box 60723, Sacramento, CA 95860-0723
 State License/Certification # AR021488 State CA
 Email Address steve@sdbappraisals.com

Signature _____
 Supervisory Appraiser Name _____
 Company Name _____
 Company Address _____
 State License/Certification # _____ State _____
 Email Address _____

F.I.R.R.E.A. Addendum

Borrower Neighbor to Neighbor Homes LLC
Property Address 9771 Helenite Ct
City Elk Grove County Sacramento State CA Zip Code 95624
Lender/Client Wedgewood Inc

Purpose of the Appraisal

THE PURPOSE OF THIS REPORT IS TO ESTIMATE THE MARKET VALUE OF THE SUBJECT PROPERTY, AS DEFINED HEREIN. THE ESTIMATE OF MARKET VALUE IS TO BE USED SOLELY BY THE CLIENT AND/OR THEIR ASSIGNEES AS A BASIS FOR LENDING DECISIONS OR PORTFOLIO MANAGEMENT. AS PER ASSIGNMENT REQUEST: INTENDED USERS ARE WEDGEWOOD INC & CLEAR CAPITAL.

Scope of the Appraisal

AFTER RECEIVING THE ASSIGNMENT, A PRELIMINARY SEARCH OF ALL AVAILABLE RESOURCES WAS MADE TO DETERMINE MARKET TRENDS, INFLUENCES AND OTHER SIGNIFICANT FACTORS PERTINENT TO THE SUBJECT PROPERTY. A PHYSICAL INSPECTION OF THE PROPERTY WAS PERFORMED. A MORE DETAILED REVIEW OF THE SALES WERE EXAMINED AND CONFIRMED WITH PARTIES INVOLVED WITH THE TRANSACTION. MARKET FACTORS WERE WEIGHTED AND THEIR INFLUENCE ON THE SUBJECT PROPERTY WAS DETERMINED. A HIGHEST AND BEST USE ANALYSIS WAS PERFORMED. THE APPRAISAL REPORT WAS THEN COMPLETED IN ACCORDANCE WITH STANDARDS DICTATED BY THE APPRAISAL FOUNDATION IN THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICES (USPAP). THE REPORT INCLUDED SUFFICIENT DATA AND INFORMATION NEEDED TO LEAD A READER TO A SIMILAR CONCLUSION OF MARKET VALUE.

Report of the prior year sales history for the subject property

Is the subject property currently listed? Yes No List Price \$ _____
Has the property sold during the prior year? Yes No If yes, describe below:
THE SUBJECT PROPERTY LISTED FOR SALE 08/29/2024 FOR \$959,900. REDUCED TO \$925,000. WITH 48 DOM. AS OF 10/16/2024 LISTING PUT ON HOLD, CURRENTLY IN FORECLOSURE, NOTICE OF DEFAULT, AUCTION LISTING.

Marketing Time

What is your estimate of marketing time for the subject property? 10-45 Describe below the basis (rationale) for your estimate:
SHOWN IN MARKET SECTION.

Non-real property transfers


Does the transaction involve the transfer of personal property, fixtures, or intangibles that are not real property? Yes No
If yes, provide description and valuation below:
N/A

Additional Comments

THE APPRAISER HAS MADE A REASONABLE EFFORT TO APPLY THE THREE RECOGNIZED APPROACHES TO VALUE. MOST SINGLE FAMILY RESIDENCES ARE PURCHASED FOR OWNER OCCUPANCY AND , AS SUCH, THE INCOME APPROACH DOES NOT GENERALLY REFLECT THE HIGHEST AND BEST USE OF THE PROPERTY AND IS NOT GENERALLY A RELEVANT INDICATOR OF MARKET VALUE. THE USE OF THE INCOME APPROACH TO VALUE WILL ONLY BE USED AT THE REQUEST OF THE CLIENT FOR NON-OWNER OCCUPIED UNITS, OR WHEN SUFFICIENT MARKET EVIDENCE EXISTS IN A NEIGHBORHOOD TO INDICATE THAT RENTAL PROPERTIES OR INVESTOR PURCHASES ARE TYPICAL, MEASURABLE AND THEIR ANALYSIS ADD TO THE RELEVANCY AND RELIABILITY OF THE APPRAISAL PROCESS.

Additional Certification

1. The acceptance of this appraisal assignment by the appraiser was not based on a requested minimum valuation, a specified valuation, or an approval of the loan.
2. The appraiser certifies that the compensation for this appraisal is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result of the occurrence of a subsequent event.
3. This appraisal has been prepared to conform with the Uniform Standards of Professional Appraisal practice ("USPAP") adopted by the Appraisal Standards Board of the Appraisal foundation, except the Departure Provision, unless otherwise stated below.
4. The appraiser has disclosed within this appraisal report, or below, all steps taken that were necessary or appropriate to comply with the Competency provision of the USPAP.
NO ADVERSE ENVIRONMENTAL FACTORS WERE NOTED UPON INSPECTION THE APPRAISER IS NOT HOWEVER, A LICENSED/QUALIFIED ENVIRONMENTAL INSPECTOR AND THEREFORE NOT QUALIFIED TO GIVE A EXPERT OPINION ON/FOR ENVIRONMENTAL CONDITIONS.
THIS APPRAISAL REPORT IS INTENDED TO BE A LIMITED SELF-CONTAINED DOCUMENT POSSESSING INFORMATION NECESSARY TO ENABLE A READER TO UNDERSTAND THE APPRAISERS OPINION.

Date: 10/18/2024 Appraiser(s): 
Steven D. Bates

Date: _____ Review Appraiser(s): _____

APPRAISER DISCLOSURE STATEMENT

Where applicable, information contained in this form may be required in conjunction with appraisal assignments or specialized services performed by a state-certified or state-licensed real estate appraiser.

Name of Appraiser: Steven D. Bates

Class of Certification/Licensure: Certified General
 Certified Residential
 Licensed Residential
 Licensed Trainee or Assistant
 Temporary General Licensed

Certification/Licensure Number: AR021488
Certification/Licensure State: CA Expires: 06/14/2025

Scope: This Report is within the scope of my Certification or License
 is not within the scope of my Certification or License

Service Provided By: Disinterested & Unbiased Third Party
 Interested & Biased Third Party
 Interested Third Party on Contingent Fee Basis

If applicable, Appraisal Management Company Number: 1256

If applicable, select one of the following:
 The actual fee paid to the appraiser for this appraisal assignment or specialized service was: \$ 220.00 or;
 The appraiser is employed by the appraisal management company on an employee and employer basis for the performance of this appraisal, and was not paid a fee.

Signature of person preparing and reporting the Appraisal:


STEVEN D. BATES AR021488

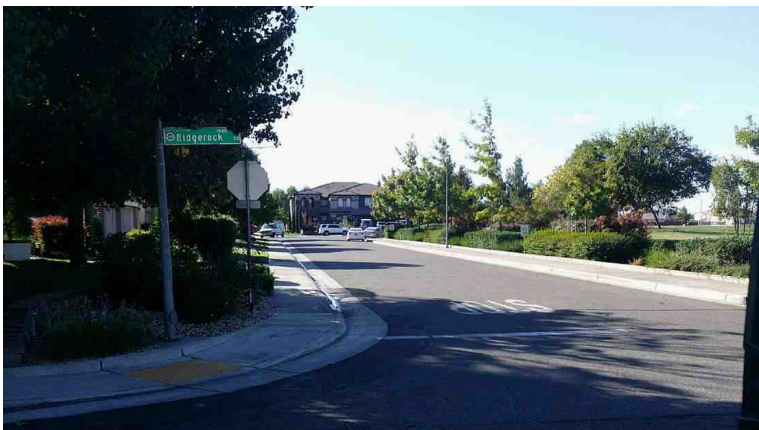
Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	9771 Helenite Ct				
City	Elk Grove	County	Sacramento	State	CA Zip Code 95624
Lender/Client	Wedgewood Inc				



Subject Front

9771 Helenite Ct
Sales Price
Gross Living Area 3,607
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.1
Location B;Res;Corner
View B;Res;AcresPark
Site 13629 sf
Quality Q3
Age 22



Subject Street

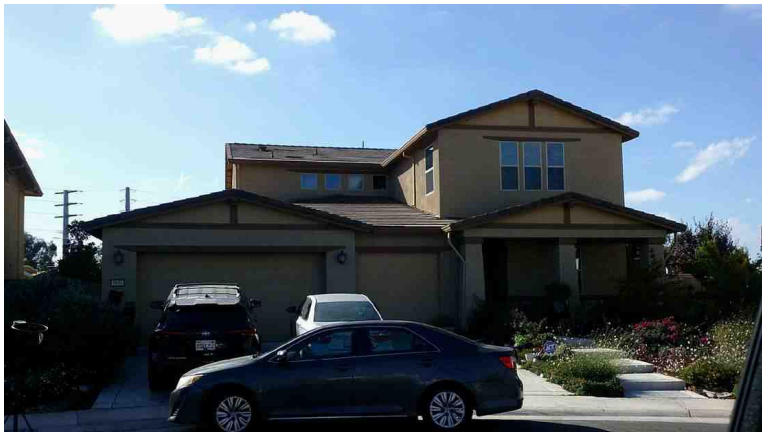
Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	9771 Helenite Ct				
City	Elk Grove	County	Sacramento	State	CA
Lender/Client	Wedgewood Inc			Zip Code	95624



Comparable 1

9787 Helenite Ct	
Prox. to Subject	0.06 miles S
Sales Price	1,150,000
Gross Living Area	3,992
Total Rooms	10
Total Bedrooms	4
Total Bathrooms	3.0
Location	B;Res;Court
View	B;Res;BksGrnbld
Site	22413 sf
Quality	Q2
Age	22



Comparable 2

9689 Tangelo Cir	
Prox. to Subject	0.35 miles S
Sales Price	1,000,000
Gross Living Area	3,391
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	4.0
Location	A;Res;BksBsyRd
View	N;Res;
Site	10449 sf
Quality	Q3
Age	5



Comparable 3

9255 Bright Stars Ct	
Prox. to Subject	1.28 miles N
Sales Price	929,000
Gross Living Area	3,565
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	4.1
Location	B;Res;Court
View	N;Res;
Site	7138 sf
Quality	Q3
Age	19

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	9771 Helenite Ct				
City	Elk Grove	County	Sacramento	State	CA
Lender/Client	Wedgewood Inc			Zip Code	95624



Comparable 4

10044 Grosbeak Way	
Prox. to Subject	0.79 miles SW
Sales Price	1,000,000
Gross Living Area	3,427
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	3.1
Location	B;Res;Court
View	B;Res;SidesGrnblt
Site	11355 sf
Quality	Q3
Age	5



Comparable 5

9920 Ted Kolb Way	
Prox. to Subject	0.51 miles SW
Sales Price	965,000
Gross Living Area	3,391
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	4.0
Location	B;Res;Corner
View	N;Res;
Site	8861 sf
Quality	Q3
Age	4



Comparable 6

9424 Quintero Ave	
Prox. to Subject	0.37 miles SW
Sales Price	960,000
Gross Living Area	3,391
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	4.0
Location	N;Res;
View	N;Res;
Site	6728 sf
Quality	Q3
Age	4

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	9771 Helenite Ct				
City	Elk Grove	County	Sacramento	State	CA
Lender/Client	Wedgewood Inc	Zip Code	95624		



Comparable 7

9678 Amber Fields Ct
 Prox. to Subject 1.37 miles N
 Sale Price 999,000
 Gross Living Area 3,927
 Total Rooms 10
 Total Bedrooms 5
 Total Bathrooms 4.1
 Location B;Res;IntCourt
 View B;Res;BksGrnbIt
 Site 8529 sf
 Quality Q3
 Age 21



Comparable 8

9901 Lorae Way
 Prox. to Subject 0.65 miles SW
 Sale Price 899,000
 Gross Living Area 3,105
 Total Rooms 9
 Total Bedrooms 5
 Total Bathrooms 3.0
 Location B;Res;Corner
 View N;Res;
 Site 7213 sf
 Quality Q3
 Age 5

Comparable 9

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

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.

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.

LICENSE



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

Steven D. Bates

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

“Certified Residential Real Estate Appraiser”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 021488

Effective Date: June 15, 2023
Date Expires: June 14, 2025


Angela Jemmoty, Bureau Chief, BREA

3070803

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



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

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)

[X] Great American Assurance Company

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

Policy Number: RAP4112375-23 Renewal of: RAP4112375-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Steven Bates

Item 2. Address: 3700 Whitney Avenue

City, State, Zip Code: Sacramento, CA 95821

Item 3. Policy Period: From 10/30/2023 To 10/30/2024
(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: \$ 850.00

Item 7. Retroactive Date (if applicable): 11/11/1992

Item 8. Forms, Notices and Endorsements attached:

- D42100 (03/15) D42300 CA (10/13) IL7324 (07/21)
D42408 (05/13) D42402 (05/13) D42413 (06/17) D42412 (03/17)
D42414 (08/19)

[Signature]
Authorized Representative



301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

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)

[X] Great American Assurance Company

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

Policy Number: RAP4112375-24 Renewal of: RAP4112375-23

Program Administrator: Herbert H. Landy Insurance Agency Inc. 100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Steven Bates

Item 2. Address: 3700 Whitney Avenue

City, State, Zip Code: Sacramento, CA 95821

Item 3. Policy Period: From 10/30/2024 To 10/30/2025 (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: \$ 850.00

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- 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)

Handwritten signature: Rebecca A. Magnum
Authorized Representative

TAX RECORDS

9771 Helenite Ct, Elk Grove, CA 95624-4464, Sacramento County Auction Active Listing
 APN: 134-0870-007-0000 CLIP: 2814559573



MLS Beds 4	MLS Full Baths 3	Half Baths 1	MLS List Price \$925,000	MLS List Date 08/29/2024
MLS Sq Ft 3,607	Lot Sq Ft 13,629	Yr Built 2002	Type SFR	

OWNER INFORMATION

Owner Name	Argel Eileen	Tax Billing Zip	95624
Owner Name 2		Tax Billing ZIP + 4 Code	4464
Tax Billing Address	9771 Helenite Ct	Owner Occupied	Yes
Tax Billing City & State	Elk Grove, CA	Mail Opt Out Flag	

TAX INFORMATION

APN	134-0870-007-0000	Block ID	
Tax Area	07085	Lot #	232
Tax Appraisal Area		% Improved	85%
Water Tax Dist	Countyzone No Draina	Homestead Percent	
Fire Dept Tax Dist		Exemption(s)	
Legal Description	FIELDSTONE 03B, LOT 232		

ASSESSMENT & TAX

Assessment Year	2024	2023	2022
Assessed Value - Total	\$663,602	\$650,591	\$637,835
Assessed Value - Land	\$99,383	\$97,435	\$95,525
Assessed Value - Improved	\$564,219	\$553,156	\$542,310
YOY Assessed Change (\$)	\$13,011	\$12,756	
YOY Assessed Change (%)	2%	2%	
Exempt Building Value			
Exempt Land Value			
Exempt Total Value			

Tax Year	Total Tax	Change (\$)	Change (%)
2021	\$9,222		
2022	\$9,533	\$311	3.37%
2023	\$10,022	\$489	5.12%

Jurisdiction	Tax Type	Tax Amount	Tax Rate
Eg Delinquent Refuse-Contracto	Actual	\$1,425.80	
Csd#1 Delinquent Sewer	Actual	\$914.04	
Cosumnes Csd - Dist. Wide L &	Actual	\$547.10	
Elk Grove School Dist Mr - Cf	Actual	\$180.00	
Eg Delinquent Drainage-Contrac	Actual	\$77.08	
Street Lighting Maint Distric	Actual	\$17.88	
Util Tax City Of Elk Grove	Actual	\$15.36	
Water & Drainage Studies - Sc	Actual	\$6.92	
Total Of Special Assessments	Actual	\$3,184.18	

CHARACTERISTICS

Lot Frontage		Heat Type	Central
Lot Depth		Heat Fuel Type	
Lot Acres	0.3129	Patio Type	
Lot Sq Ft	13,629	Parking Spaces	
Style	U-Shape	Garage Type	Garage
Gross Area	3,607	Garage Capacity	2
Building Sq Ft	3,607	Garage Sq Ft	421
Above Gnd Sq Ft	3,607	Roof Material	Shingle
Ground Floor Area	3,607	Construction	Wood
2nd Floor Area		Exterior	
Basement Sq. Ft.		Floor Cover	
Stories	1	Foundation	

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

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Generated on: 10/16/24

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TAX RECORDS

Condition Quality	Average	Pool	Pool
Total Units	Average	Pool Size	
Total Rooms	8	Year Built	2002
Bedrooms	4	Effective Year Built	2002
Total Baths	4	Other Impvs	
Full Baths	3	Other Rooms	No Foyer
Half Baths	1	Equipment	Typical
Fireplace	Y	Condo Amenities	
Fireplace Count	1	Building Class	
Water		Building Type	
Sewer		County Use Code	1 Family Residential
Cooling Type	Central	Universal Land Use	SFR
		# of Buildings	1

LISTING INFORMATION

Listing Number	<u>224095736</u>	Selling Date	
Status	Active	Selling Price	
Status Change Date	08/29/2024	Listing Agent Name	
Listing Date	08/29/2024	Listing Office Name	COLDWELL BANKER REALTY
Listing Price	\$925,000	Selling Broker Name	
Original Listing Price	\$959,900	Selling Agent Name	
Pending Date		Listing Cancellation Date	

Listing Number
Status
Listing Date
Listing Price
Original Listing Price
Selling Date
Selling Price
Listing Expiration Date
Listing Cancellation Date

LAST MARKET SALE & SALES HISTORY

Recording Date	10/11/2002	Sale Type	Full
Settle Date	09/24/2002	Deed Type	Grant Deed
Sale Price	\$422,000	Owner Name	Argel Eileen
Price Per Sq Ft	\$116.99	Owner Name 2	
Multi/Split Sale		Seller Name	Western Pacific Hsng-Fielstone
Document Number	<u>21011-2043</u>	Title Company	Stewart Title/Sacramento

Recording Date	03/23/2010	10/27/2006	09/27/2006	12/14/2005	04/27/2005
Settle Date	03/23/2010	09/11/2006	09/11/2006	11/22/2005	04/18/2005
Sale Price					
Nominal	Y	Y	Y	Y	Y
Multi/Split Sale Type					
Owner Name	Argel Eileen	Argel Lenny H Jr & Eileen	Argel Eileen	Argel Lenny H Jr & Eileen	Argel Eileen
Seller Name	Argel Lenny H Jr	Argel Eileen	Argel Lenny H Jr	Argel Eileen	Argel Lenny Jr
Document Number	100323-678	61027-327	60927-879	51214-333	50427-3180
Deed Type	Quit Claim Deed	Grant Deed	Quit Claim Deed	Grant Deed	Interspousal Deed Transfer
Title Company			Financial Title	First American Equity Loan Svc	North American Title

Recording Date	09/27/2004	06/08/2004	01/12/2004
Settle Date	09/24/2004	05/27/2004	01/02/2004
Sale Price			
Nominal	Y	Y	Y
Multi/Split Sale Type			
Owner Name	Argel Lenny Jr & Eileen	Argel Eileen	Fiel Eileen
Seller Name	Argel Eileen	Fiel Eileen	Argel Lenny Jr
Document Number	40927-1893	40608-596	40112-2914
Deed Type	Interspousal Deed Transfer	Grant Deed	Interspousal Deed Transfer
Title Company		Fidelity National Fin'l	Stewart Title/Sacramento

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

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TAX RECORDS

MORTGAGE HISTORY					
Mortgage Date	07/11/2012	03/24/2010	09/27/2006	09/27/2006	12/14/2005
Mortgage Amount	\$845,916	\$15,500	\$650,000	\$92,500	\$136,000
Mortgage Lender	Bank Of America	Private Individual	Countrywide Bk	Americas Wholesale Lender	Greenlight Fin'l Svcs
Borrower Name	Argel Eileen	Argel Lenny H Jr	Argel Eileen	Argel Eileen	Argel Lenny H Jr
Borrower Name 2		Argel Eileen			Argel Eileen
Mortgage Purpose	Refi	Refi	Nominal	Nominal	Nominal
Mortgage Type	Conventional	Private Party Lender	Conventional	Conventional	Conventional
Interest Rate Type			Adjustable Int Rate Loan	Adjustable Int Rate Loan	Fixed Rate Loan
Mortgage Int Rate	2		8.25		
Mortgage Term	34		40		25
Mortgage Term Code	Years		Years		Years

Mortgage Date	05/12/2005	04/27/2005	12/30/2004
Mortgage Amount	\$84,400	\$544,000	\$111,000
Mortgage Lender	123loan LLC	First Fed'l Bk/Ca	World Svgs Bk Fsb
Borrower Name	Argel Lenny Jr	Argel Eileen	Argel Lenny Jr
Borrower Name 2	Argel Eileen		Argel Eileen
Mortgage Purpose	Refi	Nominal	Refi
Mortgage Type	Conventional	Conventional	Conventional
Interest Rate Type	Fixed Rate Loan	Adjustable Int Rate Loan	Fixed Rate Loan
Mortgage Int Rate			
Mortgage Term	15	40	30
Mortgage Term Code	Years	Years	Years

FORECLOSURE HISTORY					
Document Type	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Sale
Default Date					
Foreclosure Filing Date	09/09/2024	03/18/2024	11/29/2022	09/22/2021	
Recording Date	09/10/2024	03/19/2024	11/29/2022	09/24/2021	02/17/2021
Document Number	2409100901	2403190053	2211290928	2109240062	
Book Number	240910	240319			
Page Number	901	53			
Default Amount					
Final Judgment Amount	\$690,844	\$682,772	\$658,321	\$626,429	
Original Doc Date	09/27/2006	09/27/2006	09/27/2006	09/27/2006	
Original Document Number			609270880		
Original Book Page	6092700880	6092700880		6092700880	
Lien Type					

Document Type	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Sale
Default Date					
Foreclosure Filing Date					
Recording Date	01/16/2021	12/16/2020	10/15/2020	09/11/2020	08/12/2020
Document Number					
Book Number					
Page Number					
Default Amount					
Final Judgment Amount					
Original Doc Date					
Original Document Number					
Original Book Page					
Lien Type					

Document Type	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Trustee's Sale	Notice Of Default
Default Date					11/21/2019
Foreclosure Filing Date				02/24/2020	11/21/2019

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

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TAX RECORDS

Recording Date	07/08/2020	06/18/2020	05/20/2020	02/26/2020	11/25/2019
Document Number				2002260425	1911250299
Book Number					
Page Number					
Default Amount					\$49,624
Final Judgment Amount				\$581,898	
Original Doc Date				09/27/2006	09/27/2006
Original Document Number				609270880	609270880
Original Book Page					
Lien Type					

Document Type	Release Of Lis Pendens/Notice	Notice Of Trustee's Sale	Notice Of Trustee's Sale	Notice Of Default
Default Date				11/12/2009
Foreclosure Filing Date		03/14/2011		11/12/2009
Recording Date	06/21/2012	03/16/2011	03/04/2010	11/13/2009
Document Number				
Book Number	120621	110316	100304	91113
Page Number	306	213	58	95
Default Amount				\$63,426
Final Judgment Amount		\$819,592	\$782,020	
Original Doc Date	11/13/2009	09/27/2006	09/27/2006	09/27/2006
Original Document Number				
Original Book Page	91113000095	60927000880	60927000880	60927000880
Lien Type				

Property Details Courtesy of STEVEN BATES, MetroList Services, Inc

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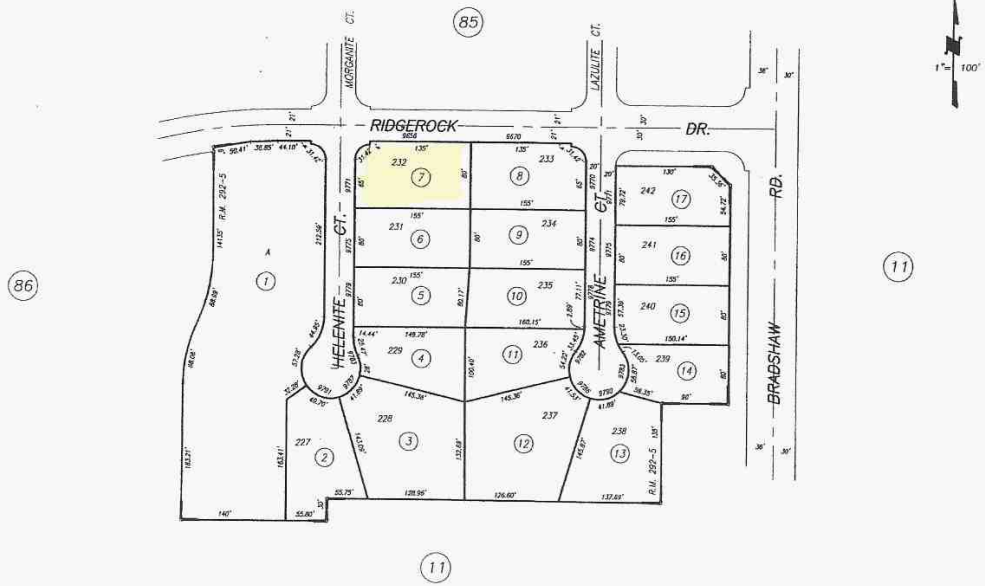
Generated on: 10/16/24

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PLAT MAP

POR SEC. 5, T. 6N., R. 6E., M.D.B. &M.

134-087



Por. Fieldstone Unit No. 3B, R.M. Bk. 292, Pg. 5 (11-14-2001)

CITY OF ELK GROVE
Assessor's Map Bk. 134 Pg. 087
County of Sacramento, Calif.

DEC 11 2001

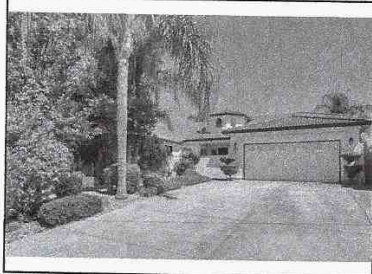
HOLD MLS

Appraiser One Page Report - Residential

Listings as of 10/16/2024 at 10:49AM

Page: 1

ST: Hold 10/16/24 9771 Helenite Ct, Elk Grove, CA 95624-4464 Listing Price: \$925,000
ML#: 224095736 01CLBA01 Listing Service: Full Service Cross Street: Ridgerock Spc Lst Cond: In Foreclosure



LO: Coldwell Banker Realty
LO Ph: 916-972-0212
LA: Nadia Zierke
LA Prim Ph: 916-206-0063
LA Sec Ph:
LA Fax: 916-481-4876
LA Email: nadia.zierke@cbtnorcal.com
BO:
BO Ph:
BA:
BA Prim Ph:
BA Sec Ph:
BA Fax:
BA Email:

DOM: 48 CDOM: 48
Listing Date: 08/29/24 Entry Date: 08/29/24
On Market Date: 08/29/24 Exp Date:
Original Price: \$959,900 Pend Date:
Close Price: Multiple Offers:
Spec Lst Cond: In Foreclosure, Notice Of Default
Buyer Financing:
Conc:

Additional Pictures (60)

Map

Beds (Possible): 4
Baths (FH): 4 (3 1)
SqFt Pri Res (Apprx): 3607 Assessor Auto-Fill
SqFt 2nd Res (Apprx):
Price/SqFt: \$256.45
Year Built: 2002 YrBlt Src: Assessor Auto-Fill
Remodeled/Updtd:

Area: 10624
County: Sacramento
APN: 134-0870-007-0000
Zoning: RD-3
Census Tract: 93.28
Elevation:
Subdivision:

Subtype: Single Family Residence
Subtype Desc: Detached
Style: # of Units: 0

Acres: 0.3129 Lot Sz Src: Assessor Auto-Fill
Lot SqFt (Apprx): 13630
Lot Size Dim:

Builder:
Model:
Stories: 1
Prop Faces:
Disc/Docs: Natural Hazard Disclosure
Available, Preliminary Title Report

Bonds/Asmts/Taxes: Unknown
B/A/T Desc:
Association/Fee N 0
Assn Phone:
Assn Name:
Assn Fee Inc:

Pool: Yes
Pool Feat: Built-In, On Lot, Pool Sweep, Pool/Spa
Combo, Fenced, Salt Water, Gunite Construction
Open Parking Spcs:
Garage Spcs: 2 # Carport Spcs:
Parking Feat: Attached, RV Possible, Garage Door
Opener, Garage Facing Front

School County: Sacramento
EL: Elk Grove Unified
JR: Elk Grove Unified
SR: Elk Grove Unified

Assn Feat:
Pri Show Contact: Nadia Zierke
Pri Show Phone: (916) 206-0063 Ext:

Occupant Type: Owner
Show inst: Appointment Only

Gate/Access Code:
Current Rent:

Heat: Central, Fireplace(s), MultiZone
Cool: Ceiling Fan(s), Central, MultiUnits
Rooms: Master Bathroom, Dining Room, Family Room, Great Room, In Law
Apartment, Kitchen, Laundry, Living Room
Baths: Double Sinks, Tile, Tub w/ Shower Over
Mast Bed: Ground Floor, Walk-In Closet, Outside Access
Mast Bath: Shower Stall(s), Double Sinks, Tub, Walk-In Closet, Window
Laundry: Cabinets, Electric, Gas Hook-Up, Inside Room
Dining: Breakfast Nook, Space in Kitchen, Formal Area
Kitchen: Butlers Pantry, Pantry Closet, Granite Counter, Island
Basement:
Applnes: Built-In Electric Oven, Gas Cook Top, Gas Water Heater, Dishwa
Fireplc: 2 Master Bedroom, Family Room, Gas Log
Energy Effic:
Wndw Feat: Dual Pane Full
Floor: Laminate
Accsbly:
Security: Carbon Mon Detector, Double Strapped Water Heater, Smoke Det
Equipmnt:
MBR: BR2: BR3: BR4:
LR: FR: KIT: DR:

Frontage:
Topogrophy:
Lot Feat: Auto Sprinkler F&R, Court
Fencing: Back Yard
Roof: Tile
Cnstrct: Stucco
Exterior: BBQ Built-In, Kitchen, Dog Run, Uncovered Courtyard, Fire Pit
Patio/Porch: Front Porch, Covered Patio, Uncovered Patio
Foundatn: Slab
Road: Chip And Seal
Electric: 220 Volts
Water Src: Meter on Site, Public
Irrig Src: Public District, Meter on Site
Sewer: In & Connected
Utility: Electric, Natural Gas Connected
Oth Strc: Pergola, Shed(s)
Restrict:
Horse Prp: No
Horse Feat:

Private Remarks: Sellers require proof of funds or approval to make appointment. Weekend showings only. Property in foreclosure. Please not garage is full and not accessible. Seller might need a rent back. Please text agent for showing - NO Showing Time. Escrow pre-opened with Fidelity #FSSE-1072401275. See attached documents. Thanks for showing.

Public Remarks: Welcome to the coveted Fieldstone neighborhood in East Elk Grove! This stunning single-story home boasts 4 bedrooms, 3.5 bathrooms, and over 3,600 square feet of living space, all nestled on nearly 1/3 of an acre. The exterior features beautiful tropical landscaping and a gated front courtyard for added privacy. Step inside to discover a spacious and well-designed layout that effortlessly connects the formal living and dining areas, highlighted by large windows and French doors. The kitchen and family room are perfectly situated on one side of the home, while the bedrooms
Directions: Bradshaw Rd, left on Ridgerock, left on Helenite Ct, property at the corner.

Property Type: Residential Include Property Subtype: Single Family Residence Statuses: Active, Contingent - Show, Contingent - No Show, Pending, Pending Bring Backup, Closed (4/19/2024 or after), Expired Pending (4/19/2024 or after) Living Area: 3100 to 4200 (also includes 0 values) Radius Address: 9771 Helenite Ct, Elk Grove, CA 95624 Radius: 1.00 Mile
All data, photos, visualizations and information regarding a property, including all measurements and calculations of area, has been obtained from various sources and has not been, and will not be verified by the listing broker, except as required by the MLS Rules, or MLS. Information on this website may be from sources other than broker, sellers and/or MLS, may include information generated using artificial intelligence, and is not guaranteed as complete, accurate or reliable. All data, photos, visualizations and information regarding a property is provided AS IS and without any warranty, express or implied, and should be independently reviewed and verified for accuracy. Copyright © 2024, MetroList Services, Inc. Copyright © 2024, Rapattoni Corporation. All rights reserved.

Location Map

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	9771 Helenite Ct						
City	Elk Grove	County	Sacramento	State	CA	Zip Code	95624
Lender/Client	Wedgewood Inc						



Google

Map data ©2024 Imagery ©2024 Airbus, Maxar Technologies 20 m Terms

Location Map

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	9771 Helenite Ct				
City	Elk Grove	County	Sacramento	State	CA
Lender/Client	Wedgewood Inc				
				Zip Code	95624

