#### **APPRAISAL OF**



#### LOCATED AT:

15206 Lindhall Way Whittier, CA 90604

#### FOR:

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

#### **BORROWER:**

Neighbor to Neighbor Homes LLC

#### AS OF:

October 18, 2024

BY:

Tamra Miller

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

File Number: Ext15206Lindhall

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

15206 Lindhall Way Whittier, CA 90604

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

In my opinion, the market value of the property as of October 18, 2024

is:

\$845,000 Eight Hundred Forty-Five Thousand Dollars

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

Tomro Millor

## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. Ext15206Lindhall}$

	e purpose of this summary appraisal report is t	to provide the len	aon ann	accurate, and adequate	J - 111	,	anket value of the	o oubjoot proporty:
	Property Address 15206 Lindhall Way			City Whittier		Stat	e <b>CA</b> Zip Code	90604
	Borrower Neighbor to Neighbor Homes	LLC (	Owner of Public Reco	rd Keeney Living T	rust	Cou	nty Los Angele	es
	Legal Description TRACT # 13817 LOT 23	3					_	
_	Assessor's Parcel # <b>8226-018-039</b>			Tax Year 2023		R.F.	Taxes \$ 1,829	
	Neighborhood Name Whittier			Map Reference 677A	7		sus Tract <b>5035.</b> 0	)1
ပ္-	Occupant X Owner Tenant Vacant		Special Assessments			PUD HOA\$ 0		
SUBJEC			,	ş <b>U</b>		TOD HOAS O		year per month
뎘-	Property Rights Appraised X Fee Simple	Leasehold	Other (describe)					
ii.				scribe) Servicing				
	Lender/Client Wedgewood Inc			nhattan Beach Blv				78
	Is the subject property currently offered for sale or ha	s it been offered for	sale in the twelve mo	onths prior to the effective of	date of this app	raisal? Ye	es [X]No	
	Report data source(s) used, offering price(s), and dat	te(s). Source:	CRMLS/Public	Records				
	I did did not analyze the contract for sale f	for the subject purch	nase transaction. Exp	lain the results of the analy	sis of the contr	act for sale or why t	he analysis was not	performed.
	. Sura Sura not analyzo and contract for care.	or the subject parer	idoo ii dii badaiidiii	iam the results of the analy	,0.0 00 00	doctor bare or mily t	no analysis mas no	, porrormour
CONTRAC	0					<u> </u>		
≅.	Contract Price \$ Date of Contr			y seller the owner of public			Data Source(s)	)
Z	Is there any financial assistance (loan charges, sale $\boldsymbol{\alpha}$	concessions, gift or o	downpayment assista	ince, etc.) to be paid by an	y party on beha	alf of the borrower?	Yes	J No
ಠ	If Yes, report the total dollar amount and describe the	e items to be paid.						
f	Note: Race and the racial composition of the neig	ahborhood are not	appraisal factors					
ď	Neighborhood Characteristics	,		Housing Trends		One-Unit Hous	ina Pres	ent Land Use %
		Droparti			Declinina		3	
ø		Property Va			- · · · · · · · · · · · · · · · · · · ·			
φ.	Built-Up X Over 75% 25-75% Under		<del></del>		Over Supply	` '	(yrs) 2-4 Unit	5 %
8	Growth Rapid X Stable Slow		Γime X Under 3 n		Over 6 mths	566 Low	38 Multi-Fan	,
NEIGHBORHOOD	Neighborhood Boundaries  The subject prop	erty neighborh	nood is located	south of Whittier E	3lvd,	900 High	95 Commerc	cial 5 %
Ö	north of Imperial Hwy, west of 1st Av					735 Pred.	70 Other	%
ü	Neighborhood Description See Attached Add						- 1 - 1.101	,0
#	gsomesa sosanpilon							
2								
			A ( ( )	. 1				
	Market Conditions (including support for the above co	onclusions) <u>See</u>	Attached Adde	enaum				
H-								
	Dimensions 0.1387 acres (See Plat Map	o) Area	6043 sf	Shape R	ect		View N;Res;	
	Specific Zoning Classification LCRA06	Zonin	g Description Sing	le Family Resident	ial			
			$\overline{}$					
		onforming (Grandfa	thorod LISO)   N	lo Zoning Illegal (d				
		onforming (Grandfa		lo Zoning Illegal (d	lescribe)	1v	£ N	
-	Is the highest and best use of the subject property as	•			lescribe)	Yes No I	f No, describe.	
-	Is the highest and best use of the subject property as	•	pposed per plans and	specifications) the presen	lescribe)			
-	Is the highest and best use of the subject property as  Utilities Public Other (describe)	improved (or as pro	oposed per plans and	specifications) the presen	lescribe)	Off-site Improve	ments—Type	Public Private
	Is the highest and best use of the subject property as  Utilities Public Other (describe)  Electricity X	improved (or as pro	pposed per plans and	specifications) the presen	lescribe)	Off-site Improve Street Asphalt	ments—Type	Public Private
SITE	Is the highest and best use of the subject property as  Utilities Public Other (describe)  Electricity X  Gas X	improved (or as pro Water Sanitar	poposed per plans and  Publi  X  y Sewer X	specifications) the presen	lescribe) t use? X	Off-site Improve Street Asphalt Alley None	ments—Type t	X
SITE	Is the highest and best use of the subject property as  Utilities Public Other (describe)  Electricity X Gas X TEMA Special Flood Hazard Area Yes X N	improved (or as pro Water Sanitar No FEMA Flood	Publi  X  y Sewer  Zone X	specifications) the presen	lescribe)	Off-site Improve Street Asphalt Alley None	ments—Type	X
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IMPROVEMENTS	Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  backs to house of worship, however,  Source(s) Used for Physical Characteristics of Proper  X Other (describe) Exterior Inspection  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 1  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Traditional  Year Built 1954  Effective Age (Yrs) 29  Appliances Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Water Sanitar No FEMA Flood he market area? ors (easements, end through paire  Ty Appraisa  GENERAL I X Concrete Slab Full Basement Partial Basement Partial Basement Exterior Walls St Roof Surface CS Gutters & Downsp Window Type Vy Dishwasher 6 Rooms C) Vinyl wind  Ge(s) (including appage affect to main	Publi  X  y Sewer  Zone X  X Yes No  croachments, environ  d sales analysi  al Files X MLS  DESCRIPTION  Crawl Space  t Finished  ent Finished  cr/Avg  Chgl/Average  outs Alum/Avg  /l/GoodAvg  Disposal  3 Bect  arent needed repairs, rketability.	c Other (describe)  FEMA Map # C  If No, describe.  mental conditions, land us is the market indica  X Assessment and Tax  Data Source(s) for Gr  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel Gas  X Central Air Condition  Individual  Other  Microwave Washer  deterioration, renovations	describe) It use?  X  D6037C184  es, etc.)?  ated no ad  Records OSS Living Area  Fire  Woo  X Pati  Pore  Ining Poo  X Fen  Other  In/Dryer  X C  D Bath(s)	Off-site Improve Street Asphalt Alley None IZF FEM  Yes X No justments war  Prior Inspection (a CRMLS/Real Amenities Eplace(s) # 0 EodStove(s)	If Yes, describe. If Yes, desc	X
IMPROVEMENTS	Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  backs to house of worship, however,  Source(s) Used for Physical Characteristics of Proper  X Other (describe) Exterior Inspection  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 1  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Traditional  Year Built 1954  Effective Age (Yrs) 29  Appliances Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Water Sanitar No FEMA Flood he market area? ors (easements, end through paire  Ty Appraisa  GENERAL I X Concrete Slab Full Basement Partial Basement Partial Basement Exterior Walls St Roof Surface CS Gutters & Downsp Window Type Vy Dishwasher 6 Rooms C) Vinyl wind  Ge(s) (including appage affect to main	Publi  X  y Sewer  Zone X  X Yes No  croachments, environ  d sales analysi  al Files X MLS  DESCRIPTION  Crawl Space  t Finished  ent Finished  cr/Avg  Chgl/Average  outs Alum/Avg  /l/GoodAvg  Disposal  3 Bect  arent needed repairs, rketability.	c Other (describe)  FEMA Map # C  If No, describe.  mental conditions, land us is the market indica  X Assessment and Tax  Data Source(s) for Gr  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel Gas  X Central Air Condition  Individual  Other  Microwave Washer  deterioration, renovations	describe) It use?  X  D6037C184  es, etc.)?  ated no ad  Records OSS Living Area  Fire  Woo  X Pati  Pore  Ining Poo  X Fen  Other  In/Dryer  X C  D Bath(s)	Off-site Improve Street Asphalt Alley None IZF FEM  Yes X No justments war  Prior Inspection (a CRMLS/Real Amenities Eplace(s) # 0 EodStove(s) # EodStove(s)	If Yes, describe. If Yes, desc	X
IMPROVEMENTS	Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  backs to house of worship, however,  Source(s) Used for Physical Characteristics of Proper  X Other (describe) Exterior Inspection  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 1  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Traditional  Year Built 1954  Effective Age (Yrs) 29  Appliances Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Water Sanitar No FEMA Flood he market area? ors (easements, end through paire  Ty Appraisa  GENERAL I X Concrete Slab Full Basement Partial Basement Partial Basement Exterior Walls St Roof Surface CS Gutters & Downsp Window Type Vy Dishwasher 6 Rooms C) Vinyl wind  Ge(s) (including appage affect to main	Publi  X  y Sewer  Zone X  X Yes No  croachments, environ  d sales analysi  al Files X MLS  DESCRIPTION  Crawl Space  t Finished  ent Finished  cr/Avg  Chgl/Average  outs Alum/Avg  /l/GoodAvg  Disposal  3 Bect  arent needed repairs, rketability.	c Other (describe)  FEMA Map # C  If No, describe.  mental conditions, land us is the market indica  X Assessment and Tax  Data Source(s) for Gr  Heating / Cooling  X FWA HWBB  Radiant  Other  Fuel Gas  X Central Air Condition  Individual  Other  Microwave Washer  deterioration, renovations	Records Oss Living Area Oss Li	Off-site Improve Street Asphalt Alley None IZF FEM  Yes X No justments war  Prior Inspection (a CRMLS/Real Amenities Eplace(s) # 0 EodStove(s) # EodStove(s)	If Yes, describe. If Yes, desc	X
IMPROVEMENTS	Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for t  Are there any adverse site conditions or external fact  backs to house of worship, however,  Source(s) Used for Physical Characteristics of Proper  X Other (describe) Exterior Inspection  GENERAL DESCRIPTION  Units X One One with Accessory Unit  # of Stories 1  Type X Det. Att. S-Det./End Unit  X Existing Proposed Under Const.  Design (Style) Traditional  Year Built 1954  Effective Age (Yrs) 29  Appliances Refrigerator X Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Water Sanitar No FEMA Flood he market area? ors (easements, end through paire  Ty Appraisa  GENERAL I  X Concrete Slab Full Basement Partial Basement Exterior Walls St Roof Surface CS Gutters & Downsp Window Type Vy Dishwasher 6 Rooms C) Vinyl wind  Tee(s) (including appare affect to main	Publi X y Sewer X Zone X X Yes No croachments, environ d sales analysi  al Files X MLS  DESCRIPTION Crawl Space t Finished ent Finished cc/Avg Shgl/Average outs Alum/Avg yl/GoodAvg Disposal 3 Bec lows  arent needed repairs, rketability.	c Other (describe)  FEMA Map # C  If No, describe.  mental conditions, land us the market indicate state of the conditions of the conditions of the conditions of the conditions of the condition	describe) It use?  X  D6037C184  es, etc.)?  ated no ad  Records OSS Living Area  Fire  Woo  X Pati  Pore  Ining Poo  X Fen  Other  In/Dryer  X C  D Bath(s)	Off-site Improve Street Asphalt Alley None IZF FEM  Yes X No justments war  Prior Inspection (a CRMLS/Real Amenities Eplace(s) # 0 EodStove(s) # EodStove(s)	If Yes, describe. If Yes, desc	X
IMPROVEMENTS	Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the there any adverse site conditions or external factors backs to house of worship, however,  Source(s) Used for Physical Characteristics of Property Action of the following of the there any adverse site conditions or external factors backs to house of worship, however,  Source(s) Used for Physical Characteristics of Property Action of the following of the follo	Water Sanitar No FEMA Flood he market area? ors (easements, end through paire  Ty Appraisa  GENERAL I  X Concrete Slab Full Basement Partial Basement Exterior Walls St Roof Surface CS Gutters & Downsp Window Type Vy Dishwasher 6 Rooms C) Vinyl wind  Tee(s) (including appare affect to main	Publi X y Sewer X Zone X X Yes No croachments, environ d sales analysi  al Files X MLS  DESCRIPTION Crawl Space t Finished ent Finished cc/Avg Shgl/Average outs Alum/Avg yl/GoodAvg Disposal 3 Bec lows  arent needed repairs, rketability.	c Other (describe)  FEMA Map # C  If No, describe.  mental conditions, land us the market indicate state of the conditions of the conditions of the conditions of the conditions of the condition	Records Oss Living Area Oss Li	Off-site Improve Street Asphalt Alley None IZF FEM Yes X No justments war  Prior Inspection CRMLS/Real Amenities Place(s) # 0 Prior Inspection CRMLS/Real Ameni	If Yes, describe. If Yes, desc	X
IMPROVEMENTS	Utilities Public Other (describe)  Electricity X  Gas X  FEMA Special Flood Hazard Area Yes X  Are the utilities and off-site improvements typical for the there any adverse site conditions or external factors backs to house of worship, however,  Source(s) Used for Physical Characteristics of Property Action of the following of the there any adverse site conditions or external factors backs to house of worship, however,  Source(s) Used for Physical Characteristics of Property Action of the following of the follo	Water Sanitar No FEMA Flood he market area? ors (easements, end through paire  Ty Appraisa  GENERAL I  X Concrete Slab Full Basement Partial Basement Exterior Walls St Roof Surface CS Gutters & Downsp Window Type Vy Dishwasher 6 Rooms C) Vinyl wind  Tee(s) (including appare affect to main	Publi X y Sewer X Zone X X Yes No croachments, environ d sales analysi  al Files X MLS  DESCRIPTION Crawl Space t Finished ent Finished cc/Avg Shgl/Average outs Alum/Avg yl/GoodAvg Disposal 3 Bec lows  arent needed repairs, rketability.	c Other (describe)  FEMA Map # C  If No, describe.  mental conditions, land us the market indicate state of the conditions of the conditions of the conditions of the conditions of the condition	Records Oss Living Area Oss Li	Off-site Improve Street Asphalt Alley None IZF FEM Yes X No justments war  Prior Inspection CRMLS/Real Amenities Place(s) # 0 Prior Inspection CRMLS/Real Ameni	If Yes, describe. If Yes, desc	X

## $\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. Ext15206Lindhall}$

						neighborhood rangi					900		
						twelve months rang					to \$	898,000	
FEATURE		UBJECT				ALE NO. 1				SALE NO. 2		COMPARABL	
15206 Lindhall Way	•		10421						matio		1	3 Jenkins [	
Address Whittier, CA	90604		Whittier			4			A 906	04		tier, CA 90	604
Proximity to Subject			0.24 mil	les NW			0.25 r	miles			0.23	miles SE	
Sale Price	\$				\$	770,000			\$	712,000			\$ 758,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 591.4				\$ 70					40.74 sq. ft.	
Data Source(s)													3223007;DOM 5
Verification Source(s)			Doc #64		Real				599/Re			#40916/Re	
VALUE ADJUSTMENTS	DES	CRIPTION		RIPTION		+(-) \$ Adjustment		SCRIP	HON	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			47.550	ArmL			0.050	Arml		4.540
Concessions			Conv;17			-17,550				-6,050			-4,512
Date of Sale/Time	NI.I In a	M-10-1-1	s09/24;	008/24		0	s03/2		2/24		_	24;c12/23	
Location			N;Res;			0	N;Res			0		eWshp;Fdı	0
Leasehold/Fee Simple	Fee Si		Fee Sin	пріе		0	Fee S		<u>e</u>	-		Simple	0
Site	6043 s		6108 sf N;Res;		_	0	6160			0	6511		0
View	N;Res;		DT1;Tra	ditiono	,		N;Res		tional		N;Re	s; Traditional	
Design (Style)		raditional	· ·	aditiona	11			Hauii	lionai		_	Traditional	
Quality of Construction	Q4 70		Q4 70				Q4 74				Q4 70		
Actual Age	C4		C4				C4			0	C4		
Condition  Above Grade		Dell-	Total Bdrms.	D. 11				rmc	Dott.			drmc D "	
Room Count	Total Bdrm		6 3	Baths 1.0	-			rms.	Baths 1.0		_	drms. Baths 3 1.1	-6,500
Gross Living Area	0   3	1,014 sq. ft.		1.0 1,302 so	_	-17,900	0   0	-	05 sq. i	it. 0		3   1.1 1,183 sq.	
Basement & Finished	0sf	1,017 34.11.	0sf	,, <b>,,,,</b>	y. 11.	-17,300	0sf	1,0	oo sq.	. 0	0sf	1,100 54.	10,000
Rooms Below Grade			001				001				331		
Functional Utility	Averag	ne	Average	خ 	$\dashv$		Avera	nde			Aver	age	
Heating/Cooling	FWA/C		FWA/C		$\dashv$		FWA/			9,000			
Energy Efficient Items	None	<i></i> 10	None		+		None			3,000	None		
Garage/Carport	2ga2d		2ga2dw	,			1ga1			10,000			
Porch/Patio/Deck	Patio/E		Patio/De				Patio		·	10,000		/Deck	
Pool Features	No Po		No Pool				No Po		`		No F		
1 corr catares	110 1 0	<u> </u>	110 1 00.								1.10.		
Net Adjustment (Total)			<b></b> +	X -	\$	35,450	X +		]_ [	12,950	<b>Т</b> П.	- X -	\$ 21,512
Adjusted Sale Price			Net Adj.	-4.6%	_	30,.00	Net Adj.		1.8%	,000	Net Ad		·
of Comparables			Gross Adj.	4.6%		734,550			3.5%	724,950	1	<i>'</i>	\$ 736,488
	search the	sale or transfer h				and comparable s				,			,
My research X did Data source(s) Realist My research X did Data source(s) Realist Report the results of the res	did not re	veal any prior sal	es or transfe	ers of the c	compa	arable sales for the	ear prior	to the	date of s	ective date of this appr	sale.	on nage 3)	
ITEM	search and		BJECT	ansier ms		COMPARABLE SA				//PARABLE SALE NO			ABLE SALE NO. 3
Date of Prior Sale/Transfer		09/10/2024				- S MANDLE JA	1,0. 1	-+	501	, IDEL OTILL NO	-	JOINI AIV	JALL NO. J
Price of Prior Sale/Transfer		\$314,039											
Data Source(s)		Realist			Rea	alist		F	Realis	1		Realist	
Effective Date of Data Sour		10/18/2024				18/2024			10/18/			10/18/2024	1
Analysis of prior sale or tran	(.)		roperty and				e trans			subject property			
Notice Of Sale and													
Notice Of Default; (													3 did not reveal
any prior sale or tra	ansfer h	istory in the	past 12	months	s. Pr	rior sale on co	mp 4	on 03	3/14/2	024 for \$0 as ar	n Affid	avit.	
Summary of Sales Compari	ison Appro	ach. See att	ached ac	deded	lum								
Indicated Value 1 C 1 C	omn!	Annra 70	F 000										
Indicated Value by Sales C				١	_			A 70'	0.200			//c.d.	
Indicated Value by: Sale See attached adde					Cos	st Approach (if de	reloped)	\$ 730	U,3UU	Income Ap	proach	(if developed)	\$
See attached adde	naum ic	or Final Reco	onciliatio	n.									
This appraisable was as	X "as is,"	Cubic-11	complett	nor plan-	and -	nocifications s- 1-	hacic of	a bum-'	hotical	andition that the !	WOM a = 1	haya haar	anloted
n —	∧J as is,"	subject to	completion p							ondition that the impro		s have been con ject to the follov	
	ropaire ar	altorations on the	hacic of a b	unothatia-			s or aller	autuns l	паче реб	ii compieted, of		1601 10 1116 10110N	viriy required
· · · · · · · · · · · · · · · · · · ·		alterations on the										,	- '
inspection based on the ext													
inspection based on the ext	raordinary	assumption that	the condition	or deficie	ency d	loes not require alte	ration or	repair:			ont of -		nd limiting
<b>1</b>	raordinary	assumption that	the condition	or deficie	ency d	loes not require alte	ration or ne stree	repair: t, defir	ned sco	pe of work, statem		ssumptions a	

# Exterior-Only Inspection Residential Appraisal Report File No. Ext15206Lindhall

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.						
Clarification of Intended Use and Intended User:						
ClearCapital.com, Inc. California AMC Registration/License # 1256						
Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology)	ology fee applied) for this assignment.					
The appraiser is based in Claremont, CA. The appraiser is located	within 29 miles from the property and has 20 years appraising in					
the market, thus, geographically competent.						
19) Outbreak. The effective date of this appraisal is after this decla considering active listing and pending sales in the appraiser concluded outbreak, the future impact to property values (and valuation) is not market to market and the appraiser has documented any known specilient and intended users of the conditions seen at the time of the p	currently known. The impact of this outbreak also can vary from ecific market conditions within the appraisal to better inform the					
	E (not required by Fannie Mae)					
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est						
36 years. The estimated site (land) value was derived by the abstra	action method due to lack of land sales in subject's neighborhood					
area.						
	ODINION OF SITE VALUE - \$ 578,002					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication	OPINION OF SITE VALUE       = \$ 578,092         Dwelling       1,014 Sq. Ft. @ \$ 192       = \$ 194,688					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024						
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The	Dwelling       1,014 Sq. Ft. @ \$       192 = \$       194,688         Sq. Ft. @ \$       = \$         Garage/Carport ~400       Sq. Ft. @ \$       65 = \$       26,000					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review	Dwelling       1,014 Sq. Ft. @ \$       192       = \$       194,688         Sq. Ft. @ \$       = \$       26,000         Garage/Carport ~400       Sq. Ft. @ \$       65       = \$       26,000         Total Estimate of Cost-New       = \$       220,688					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See	Dwelling     1,014 Sq. Ft. @ \$     192     = \$     194,688       Sq. Ft. @ \$     = \$       Garage/Carport ~400     Sq. Ft. @ \$     65     = \$     26,000       Total Estimate of Cost-New     = \$     220,688       Less     65     Physical     Functional     External       Depreciation     \$98,460     = \$ (     98,460)					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized	Dwelling       1,014 Sq. Ft. @ \$       192       = \$       194,688         Sq. Ft. @ \$       = \$         Garage/Carport ~400       Sq. Ft. @ \$       65       = \$       26,000         Total Estimate of Cost-New       = \$       220,688         Less 65       Physical Functional External         Depreciation       \$98,460       = \$(       98,460)         Depreciated Cost of Improvements       = \$       122,228					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.	Dwelling       1,014 Sq. Ft. @ \$       192       = \$       194,688         Sq. Ft. @ \$       = \$         Garage/Carport ~400       Sq. Ft. @ \$       65       = \$       26,000         Total Estimate of Cost-New       = \$       220,688         Less 65 Physical Functional External         Depreciation       \$98,460       = \$ (       98,460)         Depreciated Cost of Improvements       = \$       122,228         "As-is" Value of Site Improvements . Hardscape       = \$       30,000					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.  Estimated Remaining Economic Life (HUD and VA only)  36 Years	Dwelling       1,014 Sq. Ft. @ \$       192       = \$       194,688         Sq. Ft. @ \$       = \$         Garage/Carport ~400       Sq. Ft. @ \$       65       = \$       26,000         Total Estimate of Cost-New       = \$       220,688         Less 65       Physical Functional External         Depreciation       \$98,460       = \$(       98,460)         Depreciated Cost of Improvements       = \$       122,228					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.  Estimated Remaining Economic Life (HUD and VA only)  36 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 1	Dwelling					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.  Estimated Remaining Economic Life (HUD and VA only)  36 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) The income a predominantly owner occupied single family homes, thus, rental date	Dwelling 1,014 Sq. Ft. @ \$ 192 = \$ 194,688  Sq. Ft. @ \$ = \$  Garage/Carport ~400 Sq. Ft. @ \$ 65 = \$ 26,000  Total Estimate of Cost-New = \$ 220,688  Less 65 Physical Functional External  Depreciation \$98,460 = \$ ( 98,460)  Depreciated Cost of Improvements = \$ 122,228  "As-is" Value of Site Improvements Hardscape = \$ 30,000  INDICATED VALUE BY COST APPROACH = \$ 730,300  JE (not required by Fannie Mae)  Indicated Value by Income Approach  Exproach is not considered applicable for single family residences as a to support income is limited.					
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data DwellingCost Publication  Quality rating from cost service 4 Effective date of cost data 10/01/2024  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of DwellingCost Publication. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum.  Estimated Remaining Economic Life (HUD and VA only)  36 Years  INCOME APPROACH TO VAL  Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Summary of Income Approach (including support for market rent and GRM) The income a predominantly owner occupied single family homes, thus, rental da PROJECT INFORMATION	Dwelling 1,014 Sq. Ft. @ \$ 192 = \$ 194,688  Sq. Ft. @ \$ = \$  Garage/Carport ~400 Sq. Ft. @ \$ 65 = \$ 26,000  Total Estimate of Cost-New = \$ 220,688  Less 65 Physical Functional External  Depreciation \$98,460 = \$ ( 98,460)  Depreciated Cost of Improvements = \$ 122,228  "As-is" Value of Site Improvements Hardscape = \$ 30,000  INDICATED VALUE BY COST APPROACH = \$ 730,300  JE (not required by Fannie Mae)  Indicated Value by Income Approach  Approach is not considered applicable for single family residences as a to support income is limited.  N FOR PUDs (if applicable)					
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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.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 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 seg., or similar state laws.

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

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

#### **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature\_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number \_ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 10/21/2024 Date of Signature State Certification # \_ Effective Date of Appraisal 10/18/2024 State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2026 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 15206 Lindhall Way Did not inspect exterior subject property Whittier, CA 90604 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 735,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

# Exterior-Only Inspection Residential Appraisal Report File No. Ext15206Lindhall JECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE		SUBJECT	COMPARAE		SALE NO. 4	CO	MPARABLE S.	ALE NO. 5		COMPARABLE S	ALE NO. 6
15206 Lindhall Wa		_	15107 Flomar		_						
Address Whittier, CA	9060	4	Whittier, CA 9		)3						
Proximity to Subject Sale Price	\$		0.38 miles NW	\$	710,000		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ <b>644.87</b> sq. ft.	1	7 10,000	\$ 0.0	00 sq. ft.		\$	0.00 sq. ft.	
Data Source(s)	<u> </u>	0.00 sq. 1t.	CRMLS #PW2	402	24662;DOM 7	ψ 0.c	<b>50</b> 5q. 1t. j		<u> </u>	0.00 Sq. n. j	
Verification Source(s)			Doc #169370/I								
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment	0	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth								
Concessions			Conv;0								
Date of Sale/Time			s03/24;c02/24								
Location		eWshp;Schl	N;Res;		0						
Leasehold/Fee Simple Site	6043	Simple	Fee Simple 6076 sf		0						
View	N;Re		N;Res;		0						
Design (Style)		Traditional	DT1;Traditiona	al							
Quality of Construction	Q4		Q4								
Actual Age	70		73		0						
Condition	C4		C4								
Above Grade		Irms. Baths	Total Bdrms. Baths			Total Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	6	3 1.0	6 3 1.0								
Gross Living Area	0-4	1,014 sq. ft.	1,101 s	q. ft.	0		sq. ft.			sq. ft.	
Basement & Finished Rooms Below Grade	0sf		0sf								
Functional Utility	Avera	ane	Average								
Heating/Cooling	FWA		FWA/CAC								
Energy Efficient Items	None		None								
Garage/Carport	2ga2		2ga2dw								
Porch/Patio/Deck	Patio	/Deck	Patio/Deck								
Pool Features	No P	ool	No Pool								
			X + -	Τ.,							
Net Adjustment (Total)  Adjusted Sale Price			Net Adj. 0.0%	\$	0	Net Adj.	- \$		-	+	
of Comparables			Gross Adj. 0.0%	\$	710,000		% % \$		Net A Gross		
ITEM		SU	BJECT	ΙΨ.	COMPARABLE SA			ARABLE SALE NO.		r	E SALE NO. 6
Date of Prior Sale/Transfer		09/10/2024		03/	/14/2024						
Price of Prior Sale/Transfer		\$314,039		\$0							
Data Source(s)		Realist			alist						
Effective Date of Data Sour		10/18/2024		10/	/18/2024						
Summary of Sales Compar	ison App	roach									
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#### **Uniform Appraisal Dataset Definitions**

File No Ext15206Lindhall

#### Condition Ratings and Definitions

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

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

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

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

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

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

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

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

#### Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

#### Updated

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

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

#### Remodeled

Significant finish and/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**

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

Abbreviat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
		Location	Lndfl	Landfill	
AdjPrk	Adjacent to Park				Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
				•	5
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
-	•				
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
		<del>-</del>			
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	· ·	Location
				Water Frontage	
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Other App	praiser-Defined Abbre		Ī		
Other App Abbrev.	praiser-Defined Abbre Full Name	viations  Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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#### **ADDENDUM**

Borrower: Neighbor to Neighbor Homes LLC	File	No.: Ext15206Lindhall
Property Address: 15206 Lindhall Way	Cas	se No.:
City: Whittier	State: CA	Zip: 90604
Lender: Wedgewood Inc		

#### **Legal Description**

Page 1

#### **Neighborhood Boundaries**

Page 1

#### **Neighborhood Description**

The general neighborhood consists of one and two story story single family residences. Houses were built during the 1920's through 1980's. K-6 schools and retail shopping center located within a 1 mile radius. Freeway access is located 1.5 mile radius. No adverse conditions noted.

#### **Neighborhood Market Conditions**

The Corelogic/Realist/MLS and DataQuick News Source reported stability in the market area as the market revealed increases of prices and values of 0.1% for the past 6 months and continued all four quarters of 2023 for the general market area. The average marketing time range was reported at 0 to 25 days, and reasonable exposure time was 8 days.

Source: Corelogic/Realist/DataQuick News

#### **Extra Comments**

Exterior inspection was performed per engagement guidelines on 10/18/2024.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 0 to 20 days, and reasonable exposure time was 8 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 0 to 20 days for the subject's general market area.

The average marketing time range was reported at 0 to 20 days, and reasonable exposure time was 5 days.

#### **Comments on Sales Comparison**

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

Through paired sales analysis the market indicated homes no age adjustments were warranted for comps as the market revealed homes in the subject's general market area are typically upgraded and maintained, thus, no substantive market reasoning for age adjustments as comparables were similar in overall condition, upkeep and marketability.

There were limited closed sale comparable sales with similar GLA/marketability as the subject in the past 12 months and 1 mile radius, thus, an expanded market data search was conducted and comparable sales used were deemed reliable and credible.

Comp 1 was reported in C4 condition to average upgrades to kitchen, baths, flooring and was adjusted for sale concession, GLA.

Comp 2 was reported in C4 condition to average upgrades to kitchen, baths, flooring and was adjusted for sale concession, cooling, garage.

Comp 3 was reported in C4 condition to average upgrades to kitchen, baths, flooring and was adjusted for sale concession, GLA, bath count.

Comp 4 was reported in C4 condition to average upgrades to kitchen, baths, flooring and was adjusted for condition, sale concession, GLA, bath count, cooling, garage.

Comps 2, 4 are older sales exceeding 8 months (comp 2) and exceeding 8 months (comp 4), comp 3 exceeds 10 months however did not warrant a time adjustments per Corelogic/Realist/MLS and DataQuick reported market trend stability of prices and values for the general area of a rate increase of 0.1% for the past 6 months and continued into all four quarters of 2023, therefore, no time adjustments warranted in the sales grid.

MLS listing photos used in the sales grid for comps.

Adjustment to garage of \$10,000 derived through paired sales analysis when the subject's general market area, thus, adjustments warranted in the sales grid.

Adjustment to half bath of \$6,500 derived through paired sales analysis when the subject's general market area, thus, adjustments warranted in the sales grid.

Adjustments to GLA of \$62/sf were derived through paired sales analysis when the subject's general market area, thus, adjustments were warranted in the sales grid.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within

#### **ADDENDUM**

Borrower: Neighbor to Neighbor Homes LLC	File	No.: Ext15206Lindhall
Property Address: 15206 Lindhall Way	Case	e No.:
City: Whittier	State: CA	Zip: 90604
Lender: Wedgewood Inc		

the subject's immediate market area.

Through paired sales analysis the market indicated homes proximity to house of worship/school did not command lower prices/values versus homes within the interior thus zero dollar adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes proximity to house of worship/school did not command higher prices/values versus homes house of worship/feeder street thus zero dollar adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes with one and half bathrooms did command higher prices/values versus homes with one bathroom thus adjustment warranted in the sales grid.

Through paired sales analysis the market indicated homes with two car attached garage did command higher prices/values versus homes with one car garage thus adjustment warranted in the sales grid.

The subject was not bracketed however within 33 sf of comp 4 and deemed reliable. Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility/lot size, therefore, zero dollar adjustments were warranted in the sales grid as comps were similar in overall marketability and market appeal.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Most weight to value and best indicator of value was placed on comp 1 when considering date of sale, immediate market area, similar bedroom/bath count.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 1 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$735,000.

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

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 0 to 20 days, and reasonable exposure time was 5 days.

#### **Final Reconciliation**

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com, Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received \$220 fee (minus \$20 technology fee applied) for this assignment.

The appraiser is based in Claremont and subject is located within 17 miles from the property and has 20 years appraising in the market.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

# $\textbf{Market Conditions Addendum to the Appraisal Report} \qquad \textit{File No. Ext15206Lindhall}$

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	iditions prevalent i	n the sul	oject neignbori	nood.	i ilis is a requireu
addendum for all appraisal reports with an effective date on or at Property Address 15206 Lindhall Way	ter April 1, 2009.	City Whit	tier		State (	CA Zip Co	de <b>9</b> 0	0604
Borrower Neighbor to Neighbor Homes LLC		5.ty 11111			Otato (	2.000		
Instructions: The appraiser must use the information require						_	-	-
overall market conditions as reported in the Neighborhood section								
analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however.				-				
median, the appraiser should report the available figure and ident								-
that would be used by a prospective buyer of the subject proper				s seasonal marke			reclo	sures, etc.
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7-12 Months 21	Prior 4-6 Months 12	Current - 3 Months 16	X Increasing		Overall Trend Stable		Declining
Absorption Rate (Total Sales/Months)	3.50	4.00	5.33	X Increasing		Stable	╬	Declining
Total # of Comparable Active Listings	4	7	6	X Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.14	1.75	1.13	X Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %  Median Comparable Sale Price	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Increasing		Overall Trend Stable		Declining
Median Comparable Sales Days on Market	770,000 7	767,500 7	764,000 16	Declining		Stable	X	Increasing
Median Comparable List Price	790,000	790,000	812,000	Increasing	X	Stable	Ì	Declining
Median Comparable Listings Days on Market	10	7	22	Declining		Stable	X	Increasing
Median Sale Price as % of List Price	97.00% nt? Yes X	104.00% No	103.00%	Increasing Declining		Stable Stable	╬	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increa				ıdo fe	Increasing
An analysis was performed on 49 competing								
seller concessions. This analysis shows a ch						•		
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	nd sales of foreclo	sed pro	perties).		
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Cite data sources for above information. Information repo					0/202	4) was utii	ızed	to arrive at
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#### SUBJECT PROPERTY PHOTO ADDENDUM

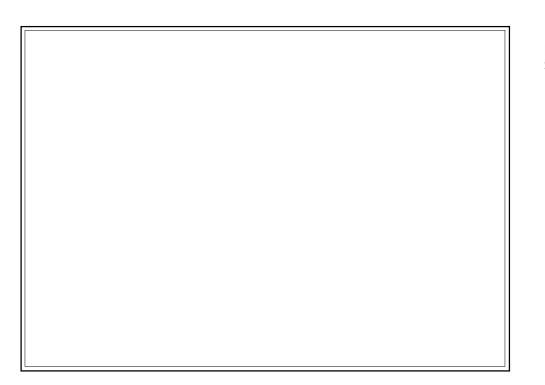
Borrower: Neighbor to Neighbor Homes LLC
Property Address: 15206 Lindhall Way
Case No.:

City: Whittier
State: CA
Lender: Wedgewood Inc



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: October 18, 2024 Appraised Value: \$ 845,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File	No.: Ext15206Lindhall
Property Address: 15206 Lindhall Way	Cas	e No.:
City: Whittier	State: CA	Zip: 90604
Lender: Wedgewood Inc		·



#### COMPARABLE SALE #1

10421 Greenbush Ave Whittier, CA 90604 Sale Date: s09/24;c08/24 Sale Price: \$ 770,000



#### **COMPARABLE SALE #2**

10567 Dalmation Ave Whittier, CA 90604 Sale Date: s03/24;c02/24 Sale Price: \$ 712,000



#### COMPARABLE SALE #3

15363 Jenkins Dr Whittier, CA 90604 Sale Date: s01/24;c12/23 Sale Price: \$ 758,000

#### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Neighbor to Neighbor Homes LLC	File N	0.: Ext15206Lindhall
Property Address: 15206 Lindhall Way	Case	No.:
City: Whittier	State: CA	Zip: 90604
Lender: Wedgewood Inc		<u> </u>



#### COMPARABLE SALE #4

15107 Flomar Dr Whittier, CA 90603 Sale Date: s03/24;c02/24 Sale Price: \$ 710,000

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#### COMPARABLE SALE #5

Sale Date: Sale Price: \$

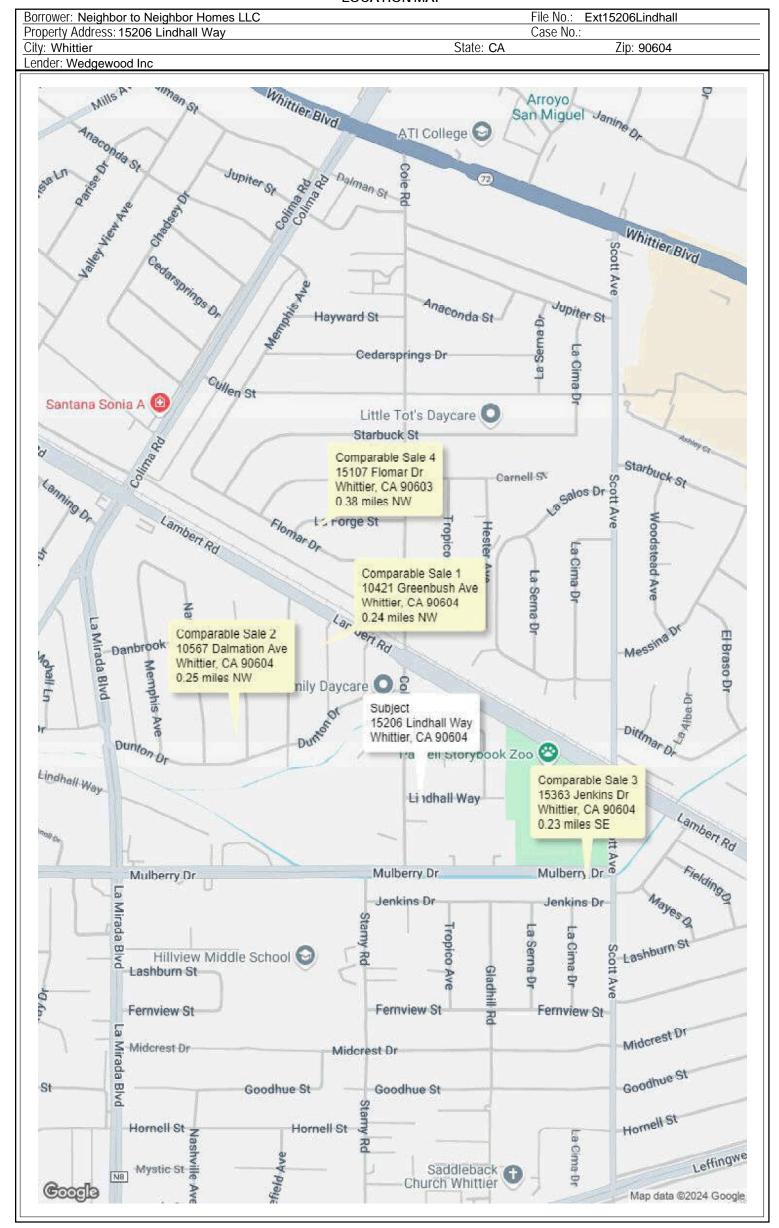
#### COMPARABLE SALE #6

Sale Date: Sale Price: \$

#### **PLAT MAP**

Borrower: Neighbor to Neighbor Homes LLC File No.: Ext15206Lindhall Property Address: 15206 Lindhall Way City: Whittier Case No.: State: CA Zip: 90604 Lender: Wedgewood Inc 2 13817<sub>6</sub> HESTER ≊AVE NO NO TRACT 25) 9 10 (3) 15 18.81 18.78 21) (B) (19) 20) 24) 8 11 27 6 SHT 118.30 S 12 (28) 117.49 S. S. 23) 7 MAA 3 E LINDHALL Subject 22 21 38 37 24 13 PG 20 20 17 16 14 19 35) 18 15 S COLE 23 (29)≌ (31) (30) :(¶)≅ 36) (39) (34) 35 474 MB SHT

#### **LOCATION MAP**



USPAP ADDENDUM

File No. Ext15206Lindhall

	USPAP ADL	DENDUM	- 110 1101 <b>-</b> 2/11 <b>- 2 - 2 - 2 - 1 - 1 - 1 - 2 - 1</b>
Borrower: Neighbor to Neighbor Hom	es LLC		
Property Address: 15206 Lindhall Way			
City: Whittier	County: Los Angeles	State: CA	Zip Code: <u>90604</u>
Lender: Wedgewood Inc			
APPRAISAL AND REPORT IDEN	TIFICATION		
This report was prepared under the		otion:	
_			
X Appraisal Report	A written report prepared under Standa		
Restricted Appraisal Report	A written report prepared under Standa	ards Rule 2-2(b).	
Reasonable Exposure Time			
My opinion of a reasonable exposure time	for the subject property at the market val	ue stated in this report is: 8 da	ys
		•	
The average marketing time range w	as reported at 0 to 25 days, and re	asonable exposure time wa	as 8 days.
Additional Contifications			
Additional Certifications			
X I have performed NO services, as an		ding the property that is the sub	ject of this report within the three-year
period immediately preceding accepta	ince of this assignment.		
☐ I <b>HAVE</b> performed services, as an a	opraiser or in another capacity, regarding	the property that is the subject	of this report within the three-year
	ance of this assignment. Those services a		
	· ·		
Additional Comments			
Additional Comments			
APPRAISER:	S	UPERVISORY APPRAISER (	only if required):
1 1 2	G		3 - 14 - 177
Signature:			
Name: Tamra Miller Date Signed: 10/21/2024			
Date Signed: 10/21/2024 State Certification #: AR033837			
or State License #:			
or Other (describe):			
State: CA		Expiration Date of Certification	or License:
Expiration Date of Certification or License	2: 04/27/2026	Supervisory Appraiser inspection	
Effective Date of Appraisal: 10/18/2024		L I Did Not     Exterior-or	nly from street Interior and Exterior

Borrower: Neighbor to Neighbor Homes LLC	File No.: Ext15206Lindhall		
Property Address: 15206 Lindhall Way	Case	Case No.:	
City: Whittier	State: CA	Zip: 90604	
London Wadanasa da		•	

Lender: Wedgewood Inc

**Accelerant National Insurance Company** 

(A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

# REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

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

#### PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL105610-00 Renewal of: New

1. Named Insured: Tamra Miller

 Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21, 2023 To: October 21, 2024

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

4. Limit of Liability: Each Claim Policy Aggregate
Damages Limit of Liability 4A. \$ 1,000,000 4C. \$ 1,000,000
Claim Expenses Limit of Liability 4B. \$ 1,000,000

5. Deductible (Inclusive of Claims Expenses):

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

6. Policy Premium: \$ 680

7. Retroactive Date: October 21, 2022

8. Notice to Company: Notice of a Claim or Potential Claim should be sentto:

OREP Insurance Services: info@orep.org 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115

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

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

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

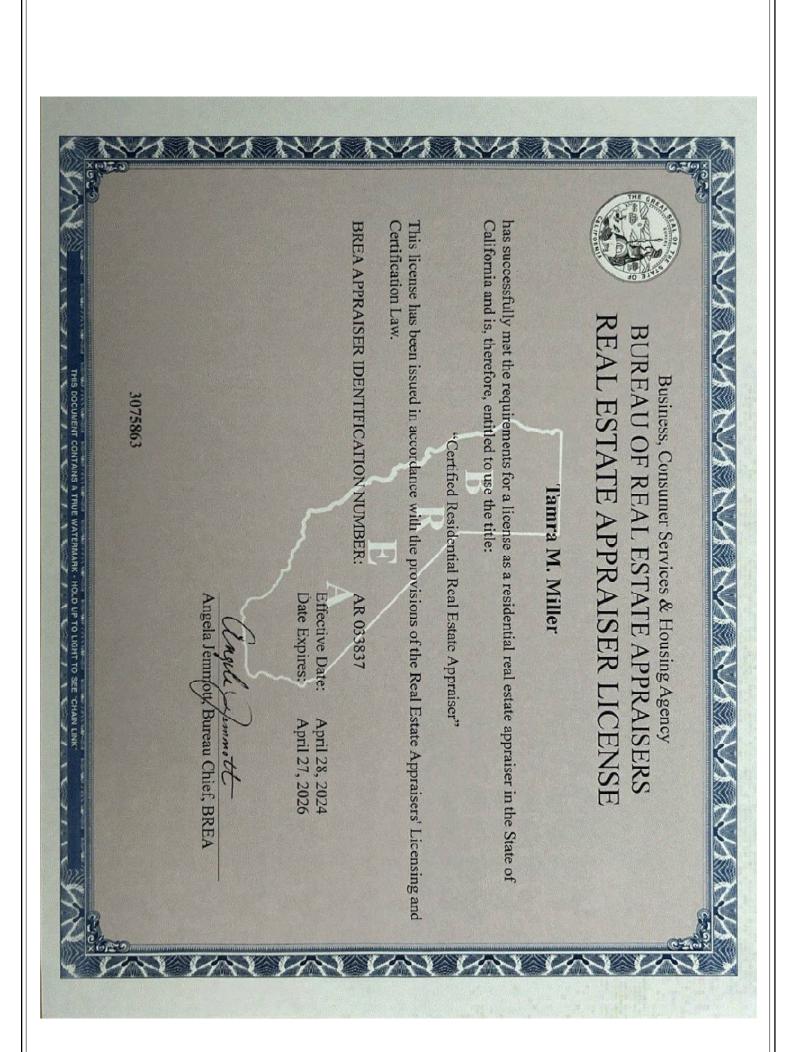
Date: October 11, 2023

By:

Authorized Representative

N DEC 40000 04 22

Borrower: Neighbor to Neighbor Homes LLC File No.: Ext15206Lindhall Property Address: 15206 Lindhall Way
City: Whittier
Lender: Wedgewood Inc Case No.: State: CA Zip: 90604



#### **FLOOD MAP**

Borrower: Neighbor to Neighbor Homes LLC
Property Address: 15206 Lindhall Way
City: Whittier
State: CA

File No.: Ext15206Lindhall
Case No.:
Zip: 90604



#### FLOOD INFORMATION

Community: LOS ANGELES COUNTY

Property is NOT in a FEMA Special Flood Hazard Area

Map Number: 06037C1842F

Panel: 06037C1842

Zone: X

Map Date: 09-26-2008

FIPS: 06037

Source: FEMA DFIRM

#### **LEGEND**

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

= Forest = Water

### Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

Borrower: Neighbor to Neighbor Homes LLC	File No.: Ext15206Lindhall	
Property Address: 15206 Lindhall Way	Case	
City: Whittier Lender: Wedgewood Inc	State: CA	Zip: 90604
Lenuer. Weagewood Inc		
PROPERTY TRANSFER HISTORY		
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *		
(may include properties that were considered but not utilized as com	parables)	
15363 Jenkins Dr		
-No transfer history.		
10101 0 1 1 1		
10421 Greenbush Ave		
-No transfer history.		
10567 Dalmation Ave		
-No transfer history.		
-NO transier history.		
15107 Flomar Dr		
-Transferred on 03/14/2024 for \$0. It transferred from Navarro Migue	el A to Navarro Miguel A Living	Trust and was a Affidavit
(Document #169369).	,	,
(======================================		
, 1		
1		
Appraise:	Supervisory Appraiser:	
	Name:	

#### **AERIAL MAP**

Borrower: Neighbor to Neighbor Homes LLC File No.: Ext15206Lindhall Property Address: 15206 Lindhall Way City: Whittier Case No.:

State: CA Zip: 90604

Lender: Wedgewood Inc

