

# APPRAISAL OF REAL PROPERTY



**Date of Valuation:**

10/26/2024

**Located At:**

997 California St  
T04328 L0260 B  
Rodeo, CA 94572-1903

**For:**

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

**Table of Contents:**

Letter of Transmittal .....	1
Exterior-Only .....	2
Plat Map .....	8
Aerial Map .....	9
Comparable Sales Map .....	10
Supplemental Addendum .....	11
Market Conditions Addendum to the Appraisal Report .....	15
USPAP Identification Addendum .....	16
UAD Definitions Addendum .....	17
Subject Photos .....	20
Subject Photos .....	21
Comparable Photos 1-3 .....	22
E & O Insurance .....	23
Appraisers License .....	24

From:  
Paul's Appraisal Services  
5485 Los Gatos Ct  
Concord, CA 94521

To: Client / Lender

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

Re: Property: 997 California St  
Rodeo, CA 94572-1903  
Owner: Bank Of Ny Mellon Serie 2007-D  
File No.: Loan #58625

In accordance with your request, I Paul Vizental have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Paul Vizental  
Real Estate Appraiser AL035180  
Paul's Appraisal Services

**SUMMARY OF SALIENT FEATURES**

SUBJECT INFORMATION	Subject Address	997 California St
	Legal Description	T04328 L0260 B
	City	Rodeo
	County	Contra Costa
	State	CA
	Zip Code	94572-1903
	Census Tract	3560.01
	Map Reference	570-A1
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Neighbor to Neighbor Homes LLC
	Lender/Client	Wedgewood Inc
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,673
	Price per Square Foot	\$
	Location	N;Res;
	Age	48
	Condition	C4
	Total Rooms	7
	Bedrooms	4
	Baths	2.1
APPRAISER	Appraiser	Paul Vizental
	Date of Appraised Value	10/26/2024
VALUE	Final Estimate of Value	\$ 720,000

# Exterior-Only Inspection Residential Appraisal Report

Loan #58625  
File # 36146414

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 997 California St City Rodeo State CA Zip Code 94572-1903  
 Borrower Neighbor to Neighbor Homes LLC Owner of Public Record Bank Of Ny Mellon Serie 2007-D County Contra Costa  
 Legal Description T04328 L0260 B  
 Assessor's Parcel # 358-191-010-0 Tax Year 2023 R.E. Taxes \$ 4,784  
 Neighborhood Name Rancho El Pinole Map Reference 570-A1 Census Tract 3560.01  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ 0  PUD HOA \$ 130  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe) Market Value  
 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?  Yes  No  
 Report data source(s) used, offering price(s), and date(s). DOM 55:BMLS #224065488, L/P: \$714,900- \$697,200, L/D: 6/14/2024 - 8/8/2024. DOM 19; BMLS #224090593, L/P: \$660,000, L/D: 08/15/24 - 10/24/2024. See MLS for complete details.

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	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	85 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	500	Low 1	Multi-Family	5 %	
Neighborhood Boundaries	The subject property is located North of HWY 4, South East of San Francisco			943	High 144	Commercial	5 %	
Bay and West of Open Space/Hills.				720	Pred. 82	Other	0 %	

Neighborhood Description The subject is located in the City of Rodeo composed of single family homes, townhouse and condo that are in average and good condition. Single family homes here typically range in size from 651 to 3,983 sf of living area, 2,600 sf to 19,500 sf lot size. Most single family homes in the neighborhood were built between 1880 & 2023.  
 Market Conditions (including support for the above conclusions) Appraiser noted that he analyzed Medium Comparable Sale Price within: 7-12 mo (\$747,000), 4-6 mo (\$697,000) and last 3 mo (\$737,500) and came to conclusion that the overall market is stable. Data source(s) used: Public Records, Fidelity National Title, various MLS as per USPAP requirements. The data has been verified through Dqnews.com and Trulia.com

SITE

Dimensions 66x111x66x109 Area 7260 sf Shape Rectangular View B;Bay;Hills  
 Specific Zoning Classification P-1 Zoning Description Planned unit district  
 Zoning Compliance  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?  Yes  No If No, describe  

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 06013C0044H FEMA Map Date 03/21/2017  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe  
 There are normal utility and setback lines. No adverse easements or encumbrances are apparent to this appraiser. Improvements appear to conform to zoning.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property  Appraisal Files  MLS  Assessment and Tax Records  Prior Inspection  Property Owner  
 Other (describe) Exterior Inspection Data Source for Gross Living Area Assessment and Tax Records

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input checked="" type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 3
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Wood	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Wd/Stuc/Avrg	Fuel Gas	<input checked="" type="checkbox"/> Porch Covered	<input checked="" type="checkbox"/> Garage # of Cars 2
Design (Style) Contempo	Roof Surface Tile/Average	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 1976	Gutters & Downspouts Paint/Metal/Avrc	<input type="checkbox"/> Individual Gas	<input checked="" type="checkbox"/> Fence Redwood	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 30	Window Type Dual Pane/Avr	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)  
 Finished area above grade contains: 7 Rooms 4 Bedrooms 2.1 Bath(s) 1,673 Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.) The subject is equipped with dual pane windows.  
 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;Exterior only inspection. The subject is in C4 condition with no signs of deferred maintenance. The property has typical appeal and conforms to other units in the marketing area.  
 Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No  
 If Yes, describe.  
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe.

## Exterior-Only Inspection Residential Appraisal Report

Loan #58625  
File # 36146414

There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 599,999 to \$ 919,999		There are 28 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 500,000 to \$ 943,000	
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2
Address	997 California St Rodeo, CA 94572-1903	1228 Stirling Dr Rodeo, CA 94572-1940	1032 Canterbury Hercules, CA 94547-3611
Proximity to Subject		0.57 miles SE	0.97 miles SW
Sale Price	\$	\$ 695,000	\$ 699,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 487.72 sq.ft.	\$ 430.36 sq.ft.
Data Source(s)		BMLS#41058422;DOM 28	BMLS#41057731;DOM 40
Verification Source(s)		Realist, Doc. #64604	Realist, Doc. #65676
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth FHA;0	
Date of Sale/Time		s07/24;c06/24	
Location	N;Res;	N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee simple	
Site	7260 sf	8613 sf	-2,500
View	B;Bay;Hills	N;Res;	+10,000
Design (Style)	DT2;Contempo	DT1;Ranch	0
Quality of Construction	Q4	Q4	
Actual Age	48	45	0
Condition	C4	C4	-10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	Total Bdrms. Baths
Room Count	7 4 2.1	6 3 2.0	+5,000
Gross Living Area	1,673 sq.ft.	1,425 sq.ft.	+25,000
Basement & Finished Rooms Below Grade	Osf	Osf	
Functional Utility	Average	Average	
Heating/Cooling	FWA/CAC	FWA/CAC	
Energy Efficient Items	Dual Pane	Dual Pane	+5,000
Garage/Carport	2ga3dw	2ga3dw	0
Porch/Patio/Deck	Porch, Patio	Porch, Patio	
Sun Room	Sun Room	None	+5,000
Sales Price/List Price	None	None	
Original List Price	None	\$749,500	0
Net Adjustment (Total)		⊗ + □ - \$ 32,500	⊗ + □ - \$ 21,000
Adjusted Sale Price of Comparables		Net Adj. 4.7 % Gross Adj. 8.3 % \$ 727,500	Net Adj. 3.0 % Gross Adj. 8.7 % \$ 720,000

SALES COMPARISON APPROACH

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

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) BMLS/Realist

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) BMLS/Realist

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
Date of Prior Sale/Transfer	08/15/2023		
Price of Prior Sale/Transfer	\$64,161		
Data Source(s)	BMLS/Realist	BMLS/Realist	BMLS/Realist
Effective Date of Data Source(s)	10/26/2024	10/26/2024	10/26/2024

Analysis of prior sale or transfer history of the subject property and comparable sales 3 Years Sale History of the Subject property: The subject has not been sold, but was listed in the past 36 months, see MLS #224065488 and MLS #224090593 for complete details. The subject has not been transferred in the past 12 months. Last transfer on 08/15/2023 was Foreclosure. IN COMPLIANCE WITH USPAP STANDARD RULE 1-5 AND FNMA GUIDELINES THE APPRAISER RESEARCHED AND ANALYZED ALL NOTED SALES OF THE SUBJECT IN THE THE LAST 3 YEARS AND ALL NOTED SALES OF THE COMPARABLES FOR THE LAST 1 YEAR. THE EFFECTIVE DATE OF THE MLS DATA IS EQUAL TO THE EFFECTIVE DATE OF THIS APPRAISAL.

Summary of Sales Comparison Approach If there is inconsistency in database information, I have used the information deemed most reliable - most recent MLS listing. Appraiser used Extraordinary assumptions and assumed that the sales information provided on MLS is complete and accurate.

Indicated Value by Sales Comparison Approach \$ 720,000

Indicated Value by: Sales Comparison Approach \$ 720,000 Cost Approach (if developed) \$ 723,510 Income Approach (if developed) \$

Cost approach and income approach were considered for this assignment. Both the cost approach and income approach were determined to be unnecessary to produce credible assignment results. Sales comparison approach was given most consideration.

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:

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 \$ 720,000 , as of 10/26/2024 , which is the date of inspection and the effective date of this appraisal.

## Exterior-Only Inspection Residential Appraisal Report

Loan #58625  
File # 36146414

ADDITIONAL COMMENTS

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, SHALL INFLUENCE 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 INCLUDING BUT NOT LIMITED TO:

(1) WITHHOLDING OR THREATENING TO WITHHOLD TIMELY PAYMENT OR PARTIAL PAYMENT FOR AN APPRAISAL REPORT;

(2) WITHHOLDING OR THREATENING TO WITHHOLD FUTURE BUSINESS FOR AN APPRAISER, OR DEMOTING OR TERMINATING OR THREATENING TO DEMOTE OR TERMINATE AN APPRAISER;

(3) EXPRESSLY OR IMPLIEDLY PROMISING FUTURE BUSINESS, PROMOTIONS, OR INCREASED COMPENSATION FOR AN APPRAISER;

(4) CONDITIONING THE ORDERING OF AN APPRAISAL REPORT OR THE PAYMENT OF AN APPRAISAL FEE OR SALARY OR BONUS ON THE OPINION, CONCLUSION, OR VALUATION TO BE REACHED, OR ON A PRELIMINARY VALUE ESTIMATE REQUESTED FROM AN APPRAISER;

(5) REQUESTING THAT AN APPRAISER PROVIDE AN ESTIMATED, PREDETERMINED, OR DESIRED VALUATION IN AN APPRAISAL REPORT PRIOR TO THE COMPLETION OF THE APPRAISAL REPORT, OR REQUESTING THAT AN APPRAISER PROVIDE ESTIMATED VALUES OR COMPARABLE SALES AT ANY TIME PRIOR TO THE APPRAISER'S COMPLETION OF AN APPRAISAL REPORT

(6) PROVIDING TO AN APPRAISER AN ANTICIPATED, ESTIMATED, ENCOURAGED, OR DESIRED VALUE FOR A SUBJECT PROPERTY OR A PROPOSED OR TARGET AMOUNT TO BE LOANED TO THE BORROWER, EXCEPT THAT A COPY OF THE SALES CONTRACT FOR PURCHASE TRANSACTIONS MAY BE PROVIDED;

(7) PROVIDING TO AN APPRAISER, APPRAISAL COMPANY, APPRAISAL MANAGEMENT COMPANY, OR ANY ENTITY OR PERSON RELATED TO THE APPRAISER, APPRAISAL COMPANY, OR APPRAISAL MANAGEMENT COMPANY, STOCK OR OTHER FINANCIAL OR NON-FINANCIAL BENEFITS;

(8) REMOVING AN APPRAISER FROM A LIST OF QUALIFIED APPRAISERS, OR ADDING AN APPRAISER TO AN EXCLUSIONARY LIST OF DISAPPROVED APPRAISERS, IN CONNECTION WITH THE INFLUENCING OR ATTEMPTING TO INFLUENCE AN APPRAISAL AS DESCRIBED IN PARAGRAPH B ABOVE (THIS PROHIBITION DOES NOT PRECLUDE THE MANAGEMENT OF APPRAISER LISTS FOR BONA FIDE ADMINISTRATIVE OR QUALITY-CONTROL REASONS BASED ON WRITTEN POLICY); AND

(9) ANY OTHER ACT OR PRACTICE THAT IMPAIRS OR ATTEMPTS TO IMPAIR AN APPRAISER'S INDEPENDENCE, OBJECTIVITY, C IMPARTIALITY OR VIOLATES LAW OR REGULATION, INCLUDING, BUT NOT LIMITED TO, THE TRUTH IN LENDING ACT (TILA) AND REGULATION Z, OR THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP).

COST APPROACH

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)		Due to the scarcity of buildable home sites in this community, land sales are very scarce. I did not research specific land sales data for this report. My opinion of the site value is either derived from extraction or from land sales data that is not specific to this property. The site valuation approach used is the favored method to estimate site value because it is a direct application of the sellers/buyers. The land value ratio is typical for the area	
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	430,000
Source of cost data Marshall & Swift	DWELLING 1,673 Sq.Ft. @ \$ 200.00	= \$	334,600
Quality rating from cost service Average Effective date of cost data 2024	0 Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		= \$	
Land value is typical for the subjects market and are derived by abstraction. Improvement calculations were obtained by using the Marshall & Swift contractors calculations. Depreciation estimates were derived based upon a total economic life of 65 years. No functional or external obsolescences were noted.	Garage/Carport 495 Sq.Ft. @ \$ 50.00	= \$	24,750
	Total Estimate of Cost-New	= \$	359,350
	Less Physical Functional External		
	Depreciation 165,840	= \$(	165,840)
	Depreciated Cost of Improvements	= \$	193,510
	"As-is" Value of Site Improvements	= \$	100,000
Estimated Remaining Economic Life (HUD and VA only) 35 Years	INDICATED VALUE BY COST APPROACH	= \$	723,510

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)			
Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			

PUD INFORMATION

**PROJECT INFORMATION FOR PUDs (if applicable)**

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 unknown

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.

**Exterior-Only Inspection Residential Appraisal Report**Loan #58625  
File # 36146414

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.

**Exterior-Only Inspection Residential Appraisal Report**Loan #58625  
File # 36146414

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

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



# Exterior-Only Inspection Residential Appraisal Report

Loan #58625  
File # 36146414

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 Paul Vizental

Signature 

Name Paul Vizental

Company Name Paul's Appraisal Services

Company Address 5485 Los Gatos Ct  
Concord, CA 94521

Telephone Number (925) 639-5154

Email Address vizental@sbcglobal.net

Date of Signature and Report 10/26/2024

Effective Date of Appraisal 10/26/2024

State Certification # \_\_\_\_\_  
or State License # AL035180

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State CA

Expiration Date of Certification or License 09/16/2026

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 \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED

997 California St  
Rodeo, CA 94572-1903

APPRAISED VALUE OF SUBJECT PROPERTY \$ 720,000

SUBJECT PROPERTY

Did not inspect exterior of subject property

Did inspect exterior of subject property from street

Date of Inspection \_\_\_\_\_

LENDER/CLIENT

Name Clear Capital Inc

Company Name Wedgewood Inc

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

Email Address \_\_\_\_\_

COMPARABLE SALES

Did not inspect exterior of comparable sales from street

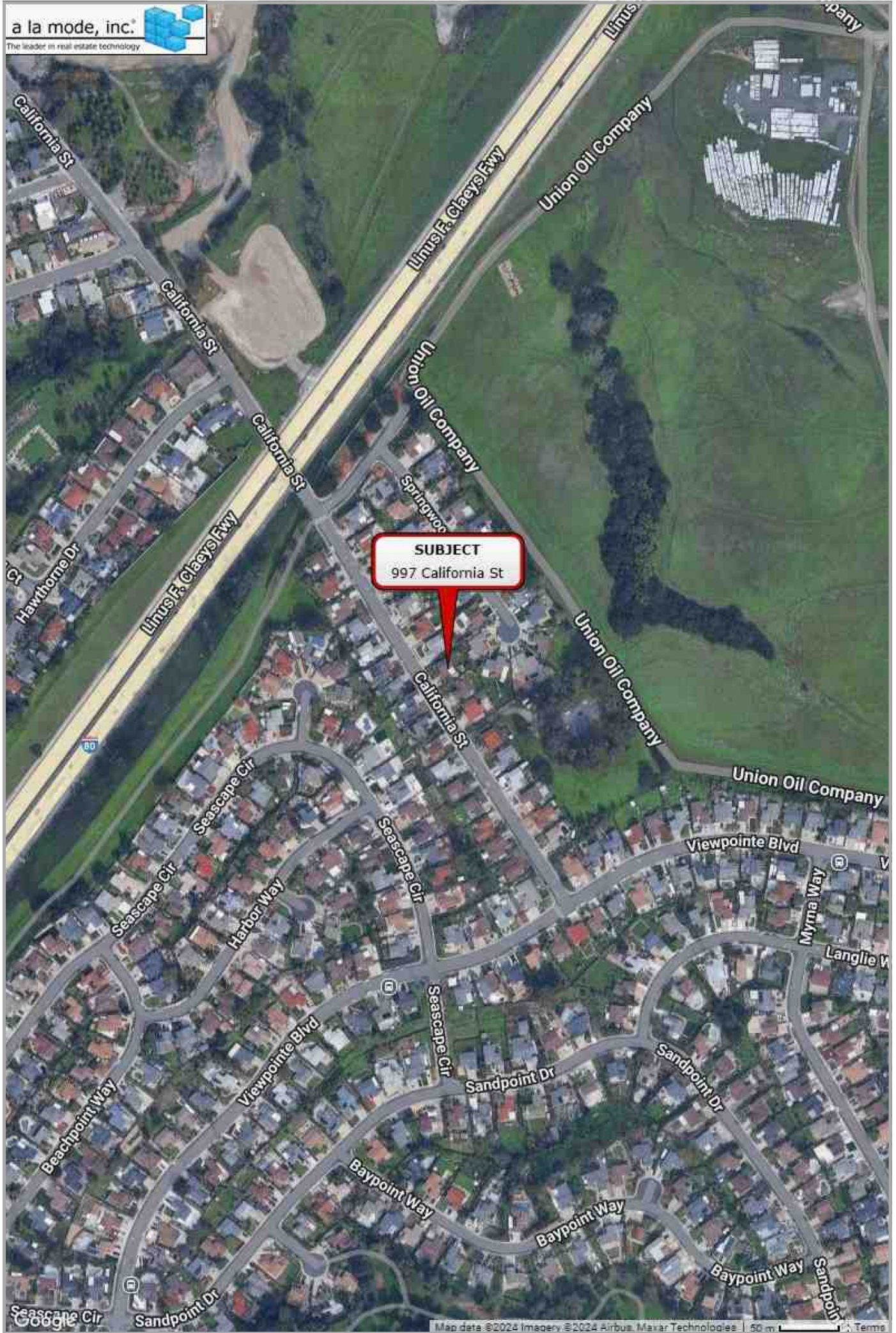
Did inspect exterior of comparable sales from street

Date of Inspection \_\_\_\_\_



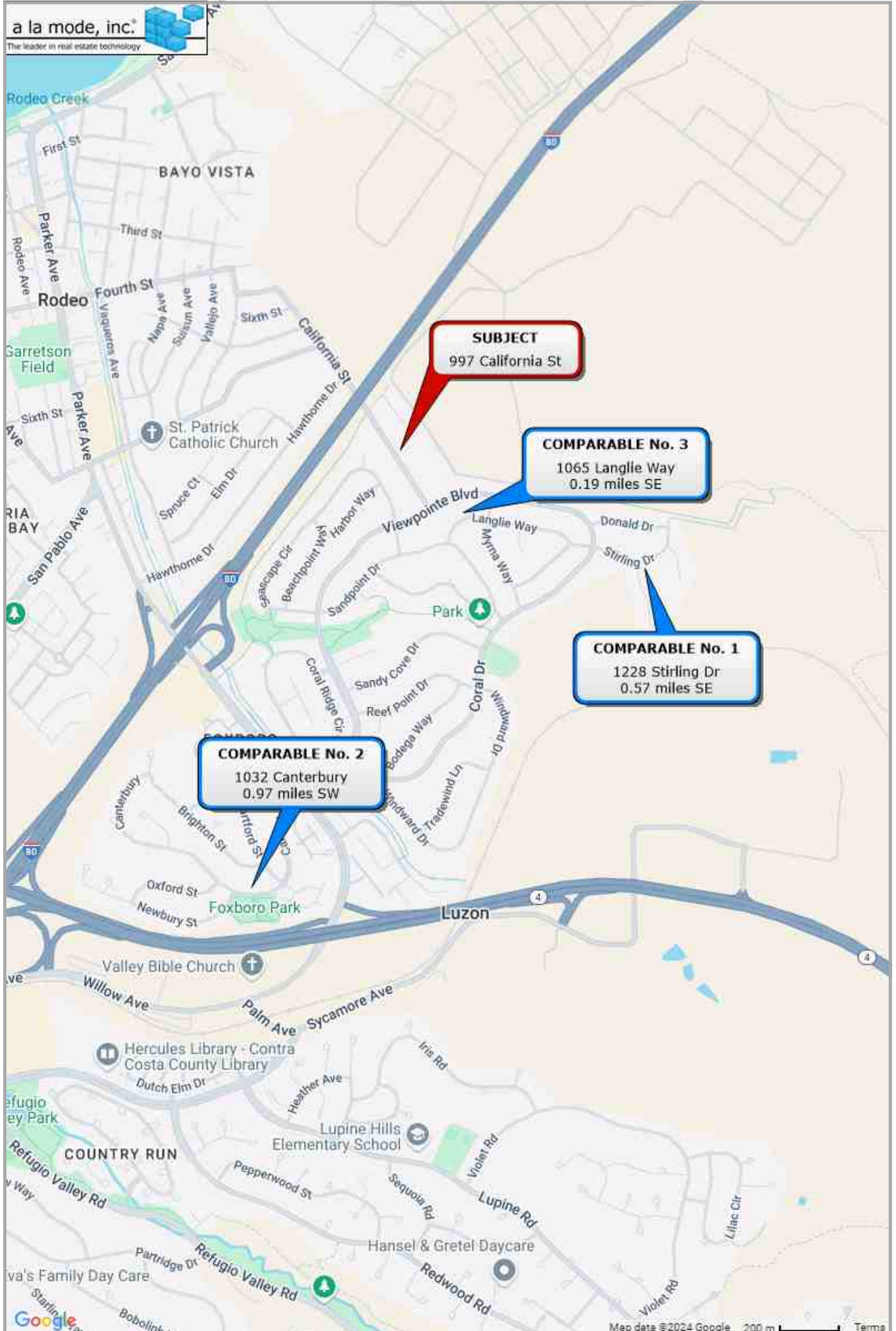
### Aerial Map

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA Zip Code 94572-1903
Lender/Client	Wedgewood Inc				



### Comparable Sales Map

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA Zip Code 94572-1903
Lender/Client	Wedgewood Inc				



**Supplemental Addendum**

File No. 36146414

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA Zip Code 94572-1903
Lender/Client	Wedgewood Inc				

**EXTERIOR**

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

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

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

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

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

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third-party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or 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. If the appraiser has included a floor plan in this appraisal report, it shows the approximate dimensions of the improvements. If included, the floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a personal visual inspection of the exterior of the subject property, from the street, as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third-party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property or cooperative interest (where applicable) that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to

**Supplemental Addendum**

File No. 36146414

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA Zip Code 94572-1903
Lender/Client	Wedgewood Inc				

value but did not develop them, unless otherwise indicated in this report.

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

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

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

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

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

10. [RESERVED]

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

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

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

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

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

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

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

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

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

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

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis,

**Supplemental Addendum**

File No. 36146414

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA Zip Code 94572-1903
Lender/Client	Wedgewood Inc				

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.

**FUNCTION OF THE APPRAISAL**

The scope of the appraisal refers to the extent of the process of collecting, analyzing, and reporting data. Specifically, these steps include: Multiple sources were consulted in collecting relevant market data and researching market trends and other pertinent factors germane to the subject property and its market area. These sources included among others Multiple Listing Service, Realquest Information Services (information extracted from public records), California Market Data Cooperative, Marshall and Swift Cost Handbook, and office files. A physical inspection of the subject property was performed and the front exterior of each market data comparable was inspected. Although due diligence was exercised while at the subject property, the appraiser is not an expert in such matters as Pest Control, Structural Engineering, and Detrimental Environmental conditions (for example, hazardous waste or toxic materials), and no warranty, expressed or implied, is made as to these elements. No responsibility is assumed for defects and conditions not disclosed or readily apparent in the course of a normal appraisal inspection. No personal property was included in this appraisal report.

**THE PURPOSE OF THE APPRAISAL**

The purpose of this appraisal report is to establish an estimated market value for the purposes of lending on the described real estate and improvements. The function of this appraisal is to assist the lender in evaluating the subject property for lending purposes.

**Prior Services**

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.

**DIGITAL SIGNATURES**

Electronic signatures are utilized in this report. USPAP and the Appraisal Standards Board states that: "Electronically affixing a signature to a certification in a report carries the same level of authenticity and responsibility as an ink signature on paper" (the term "written record" includes information stored on electronic, magnetic or other media) and "A signature can be represented by a handwritten mark, a digitized image controlled by a personal identification number, or media, where the appraiser has sole personalized control of affixing the signature." All electronic signatures in this report have a security feature maintained for each signing. No person can alter this report with the exception of the original signing appraiser with the proper password.

**URAR: Neighborhood - Market Conditions**

Appraiser noted that despite the variance between the appraised value and the comparables, the appraised value is well supported due to appraiser taking into consideration current market condition. Market conditions are based on the review of the best indicators of value in competitive home sales, in the same, or similar neighborhoods. Types of financing and concessions typical in the same market area are considered. The basis of market information, including changing trends, is based on MLS data, paired sales data, general trend data, and newspaper articles featured in the Bay Area. Economic data indicates any rate of change prior to current market periods. Sales used reflect the most recent competitive sales and were within the same market, unless indicated by notation or adjustment in the market grid.

**URAR**

Most consideration given to the direct sales comparison approach as it best reflects the attitudes of typical buyers and sellers. The income approach is excluded due to limited reliable data as these units tend to be purchased for owner occupancy. The cost approach is considered supportive, however, purchasers do not typically consider a construction alternative in their decision making to purchase.

**URAR: Sales Comparison Comments**

The final value estimate is well supported by these sales and is consistent with current trends in the market. Gross living area square foot adjustments were made at \$100.00 per sf, for difference in overall GLA 100 sf, rounded to the nearest \$500.00 to reflect the quality of amenities & size exhibited in this market segment. Replacement cost are estimated between \$100 to \$250 depending on its quality of construction & amenities for the area. Comparables adjusted as needed: \$10,000-\$20,000 for C4 Condition (Depending on the Condition of the Flooring, Interior Paint, Kitchen and Bathrooms), \$10,000 for Bathroom, \$5,000 for Half Bathroom, \$5,000 for One Car Garage, \$5,000-\$10,000 for Superior View and \$5,000 for Sun Room. Lot size adjustments were made for differences of 1,000 sf and greater at a rate of \$2 per sf rounded. The views were determined by the appraiser during the inspection in addition to the MLS pictures and descriptions. The improvements were determined by the appraiser by reviewing MLS pictures and descriptions as well as interviews with listings agent as required. The amount of the adjustment is based on the cost of the unit and the labor to install the system/item, which is typical in this market. Bedroom adjustments not warranted as this is typically included within the Gross Living Area adjustments. Therefore an adjustment for bedroom count would be double adjusting when adjusting for sf. All other adjustments are self explanatory. Adjustments based on market analysis, matched pair study as well as interviews with local contractors and real estate brokers. Other adjustments are based on Marshall and Swift's Cost Book and /or Market Analysis.

**Supplemental Addendum**

File No. 36146414

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA
Zip Code	94572-1903				
Lender/Client	Wedgewood Inc				

**Cost Approach to Value**

Any cost approach information contained in this report, including any information provided under the heading 'Cost Approach to Value,' has been provided at the request of the client/intended user of this report. The provision of such information does not change the intended use or the intended client/user of this report. It should not be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. No cost approach information in this report or any other part of this report should be used for insurance coverage purposes. The appraiser assumes no liability for any insurable value estimate or opinion that is inferred from this information and does not guarantee that any insurable value estimate or opinion inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The appraiser recommends that an insurance professional be consulted to determine the appropriate amount and type of insurance to be placed on the subject premises.

**Highest and Best Use**

The subject property meets the four criteria in determining it's highest and best use.

1. It is legally permissible. It conforms with zoning, building codes, environmental regulations, etc.
2. It is physically possible. The improvements are existing.
3. It is financially feasible as the improvements are existing.
4. It is maximally productive. The current improvement consisting of a single family residence, is the use that produces the highest residual land value consistent with the rate of return warranted by the market.

The highest and best use of the subject property as improved, is it's present use as a single family residence.

**COMPARABLE SELECTION**

The appraiser stated that the search parameters and criteria included a 6-month time frame. The criteria also included a 1-mile radius, similar age, similar GLA (+/- 25%), similar bath/garage count, similar style, similar lot size, similar condition and improvements, and close proximity. All sales verified through Public Records, Fidelity National Title, various MLS as per USPAP requirements. All comparables were inspected from the street.

**URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**

The appraiser noted that sales at the minimum and maximum ends of the value range were not selected as comparables. All comparables are closed sales within the last 6 months from the date of inspection of the subject and have been verified. The comparables are similar in quality, age, lot size, and bathroom count. All comparables are located in areas with similar market characteristics. Comparable Sales #1 - #3 are each weighted for varying reasons. Comparable Sale #1 is weighted for its location 0.57 miles southeast of the subject, recently closed, and has similar age, similar bathroom count, and features to bracket the subject's lot size, GLA, condition and improvements, view amenity. Comparable Sale #2 is weighted for its location 0.97 miles southeast of the subject, recently closed, and has similar age, bathroom count, and to bracket the subject's condition and improvements, GLA, energy efficient windows, lot size an view amenity. Comparable Sale #3 is weighted for its location 0.19 miles southeast of the subject, most recently closed, and has similar age, lot size, GLA, condition and improvements, bathroom count, minimum net and gross adjustments. The comparables utilized in the report support the final conclusion of value. The unadjusted and adjusted sales price ranges are wide, representing current market trends. It was necessary to provide such a wide range of sales to illustrate the market's diversity. All comparables are similar to the subject property in primary physical features. The estimated market value represents the appraiser's professional conclusion based on available market data, thorough research, logical analysis, experience, and knowledge. The appraiser's comments are specific and detailed.

**Date of Sale Adjustment**

The appraiser noted that all comparables have been sold in the past 6 months, reflecting the most recent value of the property and illustrating current market conditions. No sale adjustment was given for the comparables due to the stable market, as detailed in the attached Market Condition Addendum Form 1004MC.

**TITLE REPORT, LEGAL DESCRIPTION, RE TAXES, MAP REFERENCES, CENSUS TRACT, ZONING, USE CODE**

The preliminary title report and legal description was not reviewed as part of this appraisal. RE taxes, map references, census tract, zoning and use code information was retrieved from Realist and MLS data service or other sources deemed reliable or based on MLS information when available. The accuracy of the data is not guaranteed. Please note, that lot size dimensions are estimates only and taken from Plat Map and County Records.

**RATIO OF SITE VALUE TO FINAL OPINION OF VALUE IS > 40%**

The cost approach, utilizing the Marshall & Swift Residential Cost Handbook, has been applied to determine the replacement cost of the existing construction. The site-to-value ratio exceeds 40% of the subject property's value, which is considered typical for the area due to its location in Rodeo and its proximity to the city of Oakland, San Francisco, the San Francisco Bay Area, and highway access. The cost approach is based on the principle of substitution, which posits that no prudent buyer or investor will pay more for a property than the amount for which the site could be acquired and for which similar improvements of equal desirability and utility can be constructed without undue delay. This method appraises property based on the depreciated reproduction or replacement cost (new) of improvements, plus the market value of the site.

**Exterior Inspection**

No interior inspection of the premises was performed. Condition and improvement adjustments were made based on information available from the MLS and tax records. The appraiser relied on MLS, public documents and tax record information regarding the physical characteristics, as specified in the Scope of Work section of this appraisal report. The report has been completed based on the assumption that the information provided on the MLS is complete and accurate. If this assumption is found to be incorrect, it may affect the results of the appraisal.

**AMC Name**

ClearCapital.com, Inc: California #1256.



# Market Conditions Addendum to the Appraisal Report

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 **997 California St** City **Rodeo** State **CA** ZIP Code **94572-1903**

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)	8	10	10	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.33	3.33	3.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	N/A	N/A	6	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	N/A	1.8	<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	\$747,000	\$697,000	\$737,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	17	33	18	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$754,750	\$710,000	\$737,475	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	N/A	18	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.97%	98.17%	100.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" 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.). **The MLS system in the area does not allow retroactive searches for active or pending sales. Those that were active or pending in the current 3 month period show up in the previous search for active or pending, but because those that were such at the time change as their respective status changes, they do not show as such. These reported numbers are median numbers where available. The search parameters used are generally the same as the search parameters used in the original research for the report. See addition comments on the addendum page.**

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).

Cite data sources for above information. **MLS/Realist**

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.

Appraiser's "Inventory Analysis", "Median Sale & List Price, DOM/CDOM, and a Total # of Comparable Active Listings also include Contingent Listings including Probate, Show and Release status listings" and other observations in this addendum are based on the data source identified above, which appraiser generally believes to be an acceptable source of market data. However, the appraiser cannot verify all of the information in that data source and can not guarantee the accuracy of such data or conclusions based thereon. The appraiser also can not guarantee future market conditions affecting the subject property.

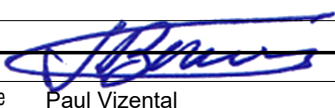
**If the subject is a unit in a condominium or cooperative project, complete the following:**

**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 	Signature
Appraiser Name <b>Paul Vizental</b>	Supervisory Appraiser Name
Company Name <b>Paul's Appraisal Services</b>	Company Name
Company Address <b>5485 Los Gatos Ct, Concord, CA 94521</b>	Company Address
State License/Certification # <b>AL035180</b> State <b>CA</b>	State License/Certification # State
Email Address <b>vizental@sbcglobal.net</b>	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

# USPAP ADDENDUM

Loan #58625  
File No. 36146414

Borrower	Neighbor to Neighbor Homes LLC		
Property Address	997 California St		
City	Rodeo	County	Contra Costa
		State	CA
		Zip Code	94572-1903
Lender	Wedgewood Inc		

This report was prepared under the following USPAP reporting option:

Appraisal Report                      This report was prepared in accordance with USPAP Standards Rule 2-2(a).

Restricted Appraisal Report              This report was prepared in accordance with USPAP Standards Rule 2-2(b).

**Reasonable Exposure Time**  
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 90 days

**Additional Certifications**  
I certify that, to the best of my knowledge and belief:


I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

**Additional Comments**

**APPRAISER:**

Signature: 

Name: Paul Vizental

Date Signed: 10/26/2024

State Certification #: \_\_\_\_\_

or State License #: AL035180

State: CA

Expiration Date of Certification or License: 09/16/2026

Effective Date of Appraisal: 10/26/2024

**SUPERVISORY APPRAISER: (only if required)**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Supervisory Appraiser Inspection of Subject Property:

Did Not     Exterior-only from Street     Interior and Exterior

**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.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

## Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### Subject Photos

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	997 California St						
City	Rodeo	County	Contra Costa	State	CA	Zip Code	94572-1903
Lender/Client	Wedgewood Inc						

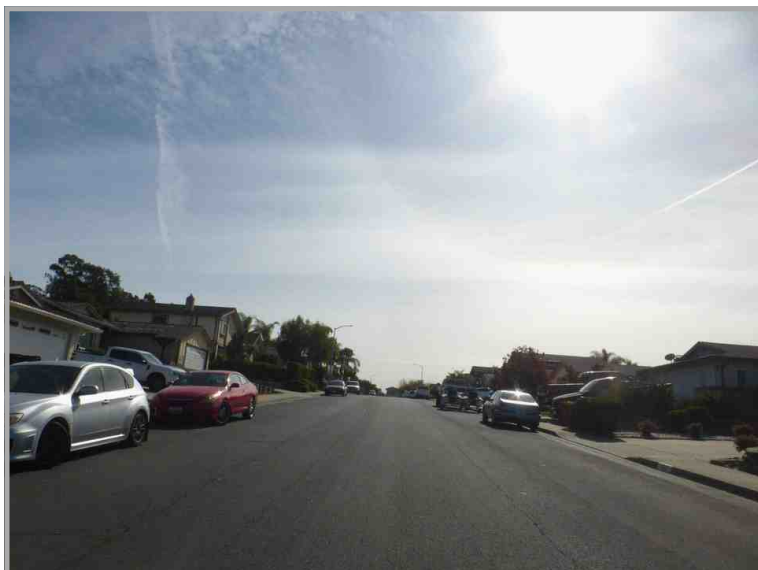


#### Subject Front

997 California St  
 Sales Price  
 Gross Living Area 1,673  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Bay;Hills  
 Site 7260 sf  
 Quality Q4  
 Age 48



#### Subject Street - Left View



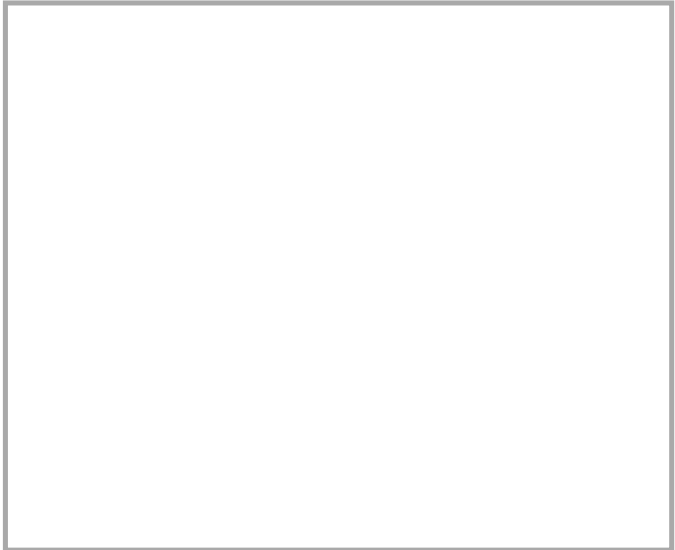
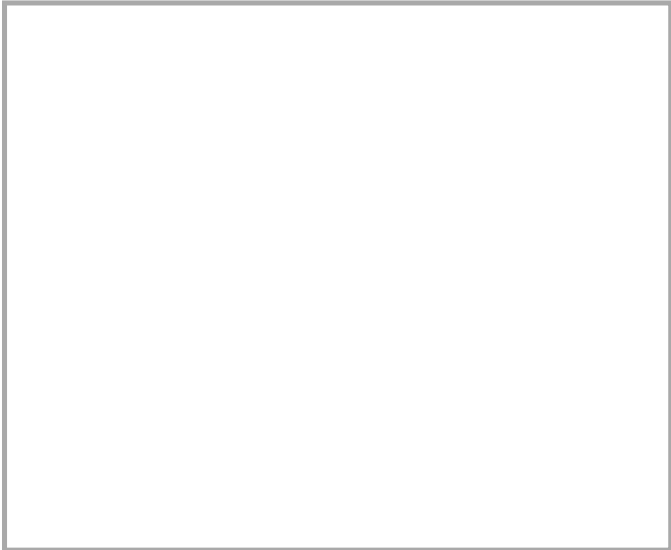
#### Subject Street - Right View

### Subject Photos

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	997 California St						
City	Rodeo	County	Contra Costa	State	CA	Zip Code	94572-1903
Lender/Client	Wedgewood Inc						



**Subject - Front & Left Side**



### Comparable Photos 1-3

Borrower	Neighbor to Neighbor Homes LLC				
Property Address	997 California St				
City	Rodeo	County	Contra Costa	State	CA
Lender/Client	Wedgewood Inc				
				Zip Code	94572-1903



#### Comparable 1

1228 Stirling Dr  
 Prox. to Subject 0.57 miles SE  
 Sales Price 695,000  
 Gross Living Area 1,425  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 8613 sf  
 Quality Q4  
 Age 45



#### Comparable 2

1032 Canterbury  
 Prox. to Subject 0.97 miles SW  
 Sales Price 699,000  
 Gross Living Area 1,475  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Prk;  
 Site 4320 sf  
 Quality Q4  
 Age 40



#### Comparable 3

1065 Langlie Way  
 Prox. to Subject 0.19 miles SE  
 Sales Price 720,000  
 Gross Living Area 1,673  
 Total Rooms 7  
 Total Bedrooms 4  
 Total Bathrooms 2.1  
 Location N;Res;  
 View B;Bay,Hills;  
 Site 7139 sf  
 Quality Q4  
 Age 47



E & O Insurance



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: RAP4114264-24 Renewal of: RAP4114264-23

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

Item 1. Named Insured: Paul Vizental

Item 2. Address: 5485 Los Gatos Court
City, State, Zip Code: Concord, CA 94521

Item 3. Policy Period: From 02/07/2024 To 02/07/2025
(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. \$ 300,000 Damages Limit of Liability - Each Claim
B. \$ 300,000 Claim Expenses Limit of Liability - Each Claim
C. \$ 600,000 Damages Limit of Liability - Policy Aggregate
D. \$ 600,000 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: \$ 820.00

Item 7. Retroactive Date (if applicable): 04/12/2006

Item 8. Forms, Notices and Endorsements attached:

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

Handwritten signature: Rebecca A. Magnum
Authorized Representative

# Appraisers License



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

**Paul Vizental**

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:

**“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: AL 035180

Effective Date: September 17, 2024  
Date Expires: September 16, 2026

*Angela Jemmott*  
Angela Jemmott, Bureau Chief, BREA

3076152

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