Exterior-Only Inspection Residential Appraisal Report

58671 File # 36172342

	The nurnees of this summers energical rene	rt in to provide	the lander/elient with an	accurate and adequately	aupported an	inion of the market value	of the aubient property
_	The purpose of this summary appraisal repo	it is to provide	the lender/chem with an		supporteu, opi		
	Property Address 1913 Rose St			City Berkeley		State CA	Zip Code 94709
	Borrower Neighbor to Neighbor Home	s LLC	Owner of Public Reco	rd Kleinman Eric		County Alam	eda
	Legal Description OFFICIAL RECS 3 F	G 9 BLK 8 PA	ART OF LOT 29,30				
	Assessor's Parcel # 060-2448-016		,	Tax Year 2023		R.E. Taxes \$ 6	6.437
	Neighborhood Name North Berkeley			Map Reference 360	184	Census Tract 2	
7 N	Occupant Owner Tenant Vac	ant	Special Assessments		DO 4 ☐ PU		per year per month
8		Leasehold		Ψ U		υ πολφ υ	por your por monun
Ŋ			Other (describe)	(december) -			
ŭ,	Assignment Type Purchase Transaction	Ketinance		(describe) Servicing			
	Lender/Client Wedgewood Inc			Manhattan Beach Bly			
	Is the subject property currently offered for sale	or has it been offer	ed for sale in the twelve mo	nths prior to the effective date	e of this apprais	al?	Yes 🔀 No
	Report data source(s) used, offering price(s), and	d date(s).	Realist/MLS				
	I did did not analyze the contract for	sale for the subject	t purchase transaction. Expl	ain the results of the analysis	of the contract	for sale or why the analysis	was not
	performed.		- p				
	portormou.						
Ş	Contract Drice C	troot	la tha proportiv colla	the owner of public record?	□ Vaa	No. Doto Cource(a)	
꾭.	Contract Price \$ Date of Cor			r the owner of public record?		No Data Source(s)	
CONTRACT	Is there any financial assistance (loan charges, s	ale concessions, g	ift or downpayment assistar	nce, etc.) to be paid by any pa	arty on behalf of	f the borrower?	Yes No
ၓ	If Yes, report the total dollar amount and describe	the items to be pa	aid.				
	Note: Race and the racial composition of the	neighborhood ar	e not annraigal factors				
	-	g.iboiiioou ai		sia Uarrainer Transla		One Hall Herrina	Dresent Land Har 0/
	Neighborhood Characteristics			nit Housing Trends		One-Unit Housing	Present Land Use %
	Location Urban 🔀 Suburban 🗌	Rural Pro	perty Values 🔀 Increasi	ng Stable	Declining	PRICE AGE	One-Unit 60 %
•	Built-Up 🗙 Over 75% 🗌 25-75% 🗌	Under 25% Der	mand/Supply 🔀 Shortag	e In Balance	Over Supply	\$ (000) (yrs)	2-4 Unit 10 %
ᆸ	Growth Rapid Stable	Slow Ma	rketing Time X Under 3	mths 3-6 mths	Over 6 mths	407 Low 43	Multi-Family 10 %
오		· · · · · · · · · · · · · · · · · · ·		the East; Dwight Way		3,550 High 125	Commercial 10 %
R		illits to the No	Till, Shalluck Ave lo	ille East, Dwight way	to the	- /	
<u>@</u>	South; San Pablo Ave to the West.					1,595 Pred. 102	Other 10 %
₫.	Neighborhood Description Comprised p	rimarily of sing	gle family residences	. Employment centers	with UC Be	erkeley's campus, Oa	kland and San
NEIGHBORHOOD	Francisco within 3-20 miles. Transpo	rtation, shopp	ing and public schoo	ls; all other community	y facilities a	re within 2 miles *Pre	dominant value
_	reflects prices of larger homes, subje	ct's value falls	within typical range	and marketability is no	ot negativel	y affected.	
	Market Conditions (including support for the above			s inventory with 125+%			nave been increasing
	over the last year. Interest rates have						
	•		mized, marketing tim	es remain under 50 da	ays (median	j ili subject s market a	area due to close
	proximity of employment and service	S.	Aron 0000 f	Chono	D 1	Viou 1	D
	Dimensions 35'x79'x37'x81'		Area 2800 sf		Rectangula	ar View N	;Res;
	Specific Zoning Classification R-2A			Medium Density Res	sidential		
	Zoning Compliance 🔀 Legal 🔲 Legal Non	conforming (Grand	lfathered Use) 🔲 No Zo	oning 🔲 Illegal (describe)			
	Is the highest and best use of subject property as	s improved (or as p	proposed per plans and spe	cifications) the present use?	×	Yes No If No, des	scribe Current use,
	single family is legally permissible, phy				re		,
	Utilities Public Other (describe)	<u> </u>		(describe)		ovements - Type	Public Private
ш	Electricity 🔀	Wate		(4000)	Street Aspl	* '	X
_	Gas 🗙		ary Sewer 🔀 🗌		Alley Non		
				FEMA Map # 06001			Date 08/03/2009
	EEMA Chanial Flood Hazard Area Voc	VI NA EENAA			IC0019G	FEIVIA IVIAP	Date 08/03/2009
	FEMA Special Flood Hazard Area Yes	No FEMA					
	Are the utilities and off-site improvements typical	for the market area	a? 🔀 Yes 🗌		4- 10	Var. Na	If Van danadha
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Exterior-Only Inspection Residential Appraisal Report 58671 Silver # 36172342

58671

There are 3 comparable	properties currently	offered for sale in	the subject neighborho	ood ranging in price	from \$ 849.000	to	\$ 1.3	399,000 .
					orice from \$ 800,00			2,000,000
FEATURE	SUBJECT		LE SALE # 1		BLE SALE # 2			LE SALE # 3
Address 1913 Rose St	I	1401 Acton St		1834 Francisco	St	1635 Ced	ar St	
Berkeley, CA 947	709	Berkeley, CA 94	702	Berkeley, CA 94		Berkeley,		703
Proximity to Subject		0.66 miles W		0.48 miles S		0.42 miles		
Sale Price	\$	0.0000	\$ 900,000		\$ 1,124,000			\$ 1,200,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 878.91 sq.ft.		\$ 1059.38 sq.f		\$ 1094.8	39 sq.ft.	1,=00,000
Data Source(s)		BayMLS#41055		BayMLS#41056				175;DOM 16
Verification Source(s)		TaxRec/Orig\$97	•	TaxRec/Orig\$9	•			5k/D#LstAgnt
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIP		+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;0		Conv;0		Cash;0		
Date of Sale/Time		s05/24;c04/24	+29.250	s05/24;c04/24	+36.350	s10/24;c1	0/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simpl	le	
Site	2800 sf	2080 sf	+21,600	· ·	-37 500	3240 sf		0
View	N;Res;	N;Res;		N;Res;	0.,000	N;Res;		
Design (Style)	DT1;Bungalow	DT1;Bnglw/SpltL	0	DT1;Bungalow		DT1;Bung	alow	
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	95	99	0	113	0	114		0
Condition	C4	C4		C3	-125,000			-125,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms	. Baths	,
Room Count	5 2 1.0	5 2 1.0		5 2 1.0		5 2	1.0	
Gross Living Area	1,089 sq.ft.	1,024 sq.ft.	0				6 sq.ft.	0
Basement & Finished	0sf	0sf		900sf0sfwo	-15,000		O oquit	
Rooms Below Grade	031	031		30031031W0	-13,000	031		
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	Wall/None	Wall/None		Wall/None		Wall/None		
Energy Efficient Items	None	None		SolarOwned	-20,000		;	
Garage/Carport	1gbi1dw	1gbi1dw		None	+15,000			+15,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio	+15,000	Porch/Pat	io	+15,000
Fireplace	1 FP	1 FP		0 FP		0 FP	Ю	0
Pool/Other	None	None		None	0	None		0
Pool/Other	none	None		INOTIE		inone		
Net Adjustment (Total)		X +	\$ 50,850	+ X	\$ -146.150	+	X -	\$ -110.000
							Δ	\$ -110,000
· · · · · · · · · · · · · · · · · · ·		No+ Adi	1	Not Adi 40 0 0	y	Not Adi		
Adjusted Sale Price		Net Adj. 5.7 %		Net Adj. 13.0 9		Net Adj.	9.2 %	
Adjusted Sale Price of Comparables	ha cala or transfer histo	Gross Adj. 5.7 %	\$ 950,850	Gross Adj. 22.1		Net Adj. Gross Adj.		
Adjusted Sale Price of Comparables	he sale or transfer histo	Gross Adj. 5.7 %		Gross Adj. 22.1			9.2 %	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Exterior-Only Inspection Residential Appraisal Report

58671 File # 36172342

	File # 301/2342	
ADDENDUM CLARIFYING SCOPE OF WORK AND INTENDED USER:		
THE ADDRAIGED IS NOT A HOME INCOPERTOR AND THE ADDRAIGAL DEPOR	FINANCE A LIQUE INODECTION. THE ADDRAIGED DEDECOMED ONLY A	
THE APPRAISER IS NOT A HOME INSPECTOR AND THE APPRAISAL REPOR VISUAL INSPECTION OF ACCESSIBLE AREAS AND THIS APPRAISAL CANNO		
PROPERTY	T BE RELIED OF ON TO DISCLOSE CONDITIONS AND/OR DEFECTS IN THE	
THE TESTING OF SYSTEMS(STRUCTURAL, ELECTRICAL, MECHANICAL, HE	TING, COOLING, PLUMBING) AND COMPONENTS (SUCH AS APPLIANCES,	٠,
FIXTURES, DOORS, WINDOWS, ETC.) LIES OUTSIDE THE SCOPE OF THIS A	PPRAISAL ASSIGNMENT.	
VISUAL INSPECTION OF THE EXTERIOR OF THE SUBJECT PROPERTY FRO	·	
EXPOSED, AND ACCESSIBLE FRONT PERIMETER OF THE RESIDENTIAL IMP	ROVEMENTS AS SEEN FROM A STANDING HEIGHT FROM THE STREET.	-
GLA WAS DERIVED FROM REALQUEST PROPERTY INFORMATION AS RECO	RDED ON PUBLIC RECORDS AND NO MEASURING WAS COMPLETED	
DURING THIS INSPECTION.		
INTENDED USER: THE INTENDED USER OF THIS REPORT IS THE CLIENT N	MED IN THIS REPORT AND ITS ULTIMATE FUNDING SOURCE. IN	
ACCORDANCE WITH THE APPRAISAL STANDARD BOARD'S INTERPRETATION		
BY ANYONE OTHER THAN THE NAMED CLIENT AND ITS ULTIMATE FUNDING	S SOURCE IS NOT INTENDED BY THE APPRAISER.	-
USE: READING THE APPRAISAL REPORT OR POSSESSING THE REPORT DO	DES NOT CONSTITUTE USE DELVING ON THE ADDRAISAL DEDORT TO	
UNDERSTAND HOW THE APPRAISER DEVELOPED THE OPINION OF VALUE		
REPORT TO MAKE A DECISION OR TO TAKE AN ACTION.		
THIS REPORT IS NOT INTENDED FOR USE BY THE BORROWER FOR THE P	JRPOSE OF IDENTIFYING ANY ADVERSE CONDITIONS IN THE SUBJECT'S	
SYSTEMS AND COMPONENTS WHICH MIGHT BE REVEALED BY ANY INSPE	CTIONS BY LICENSED PROFESSIONALS IN ANY RELEVANT FIELDS. THIS	
APPRAISAL DOES NOT GUARANTEE THAT THE SUBJECT PROPERTY IS FRI	E OF UNDETECTED PROBLEMS, POSSIBLE DEFECTS OR	
ENVIRONMENTAL HAZARDS THAT COULD EXIST.		
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	(not required by Fannie Mae)	
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Freddie Mac Form 2055 March 2005

58671 File # 36172342

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

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

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

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

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

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

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

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

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

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

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Fannie Mae Form 2055 March 2005

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

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

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

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

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

/					
APPRAISER Signature Approximation of the state of the st	SUPERVISORY APPRAISER (ONLY IF REQUIRED)				
Signature	Signature				
Name Kathryn Mahan	Name				
Company Name Mahan Appraisals	Company Name				
Company Address 2308 Roundhill Drive	Company Address				
Alamo, CA 94507					
Telephone Number (925) 683-9389	Telephone Number				
Email Address <u>katiemahanappraiser@gmail.com</u>	Email Address				
Date of Signature and Report <u>11/04/2024</u>	Date of Signature				
Effective Date of Appraisal <u>11/02/2024</u>	State Certification #				
State Certification # AR030747	or State License #				
or State License #	State				
or Other (describe) State #	Expiration Date of Certification or License				
State CA					
Expiration Date of Certification or License 05/08/2025	SUBJECT PROPERTY				
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect exterior of subject property				
	Did inspect exterior of subject property from street				
1913 Rose St	Date of Inspection				
Berkeley, CA 94709 APPRAISED VALUE OF SUBJECT PROPERTY \$ 975,000	·				
	COMPARABLE SALES				
LENDER/CLIENT	OOM ATTABLE OALLO				
Name Clear Capital	Did not inspect exterior of comparable sales from street				
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street				
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection				
Redondo Beach, CA 90278					
Email Address					

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Exterior-Only Inspection Residential Appraisal Report 58671 File # 36172342

FEATURE		SUBJEC)T		COM	PARABI	LE SALE # 4		COM	PARABI	_E SALE # 5		COM	PARABI	E SALE # 6
Address 1913 Rose St		OODOLO	'	2111	Whee				00111	17(11/10)	LE ONLLE III J		00111	17(11/10)	L ONLL II (
Berkeley, CA 947	700				eley, C										
	09						705								
Proximity to Subject				2.06	miles	S					۱,				.
Sale Price	\$						\$ 925,000				\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.		014.25			\$		sq.ft.		\$		sq.ft.	
Data Source(s)				BayN	1LS#4	24060	0937;DOM 14								
Verification Source(s)				TaxR	lec/Or	ig\$79	9k/D#LstAgnt								
VALUE ADJUSTMENTS	DF	ESCRIPT	TION		SCRIPTI		+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sales or Financing				Estat	e						.,				., .
Concessions				Conv	-										
Date of Sale/Time					, 0 24;c09	1/2/									
Location	N;Re			N;Re		// 24	+37,000								
Leasehold/Fee Simple							+37,000								
·		Simple	<u>e</u>		Simple	9									
Site	2800			2754			C	1							
View	N;Re			N;Re											
Design (Style)	DT1:	;Bunga	alow	DT1;	Bunga	alow									
Quality of Construction	Q4			Q4											
Actual Age	95			103											
Condition	C4			C4											
Above Grade	Total	Bdrms.	. Baths		Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	5	2	1.0	4	2	1.0	C		- Junior	Datino			2 4	Danie	
Gross Living Area			9 sq.ft.	-		2 sq.ft.		_		sq.ft.				sq.ft.	
		1,088			912	<u>2</u> 5q.ii.	+35,400	1		Sq.it.				Sq.II.	
Basement & Finished	0sf			0sf											
Rooms Below Grade															
Functional Utility	Aver	age		Avera	age										
Heating/Cooling	Wall	/None	,	Wall/	None										
Energy Efficient Items	None			None											
Garage/Carport	1gbi		-	None			+15,000								
Porch/Patio/Deck		h/Pati			n/Patio		. 10,000								
			0		I/Fall	J									
Fireplace	1 FP			1 FP			40.000								
Pool/Other	None	<u> </u>		Det A	ADU _		-40,000	1							
Net Adjustment (Total)				X			\$ 47,400		+		\$] + [\$
Adjusted Sale Price				Net Ad		5.1 %		Net Ac		%		Net A	lj.	%	
of Comparables				Gross	Adj.	13.8 %	\$ 972,400	Gross	Adj.	%	\$	Gross	Adj.	%	\$
Report the results of the research	and ana	alysis of										sales o	n page 3).	
ITEM				JBJECT			COMPARABLE SA				OMPARABLE SALE # ;				ABLE SALE # 6
Date of Prior Sale/Transfer	-+	-					06/24/2024				· · · · · · · · · · · · · · · · · · ·		_	· · · · · · ·	
							00/24/2024								
	\rightarrow						¢Λ								
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Supplemental Addendum

File No. 36172342

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	1913 Rose St							
City	Berkeley	County Ala	meda	State	CA	Zip Code	94709	
Lender/Client	Wedgewood Inc							

1913 Rose St

Berkeley, CA

SITE COMMENTS:

Generally, no adverse site conditions were noted during the inspection of the subject property. No signs of slippage, settlement, or unusual erosion were observed.

See the preliminary title report for any adverse conditions, easements, or other site factors of public record. The preliminary title report was not reviewed as a part of this appraisal.

COMMENTS ON SALES COMPARISON:

Adjustment details:

Site Area - Adjusted at the rate of \$30/sf based on paired sales analysis for differences of more than 500 sf (Comps 3 and 4 have very similar site area providing basis for analysis)

Design - Comp 1 has a split level floorplan, no adjustment warranted based on paired sales analysis (comps 2 - 4 used as basis for analysis).

Condition - Comps 2 and 3 required condition adjustments as the yave have been newly remodeled throughout with new kitchen, bathroom and flooring finishes and adjustment warranted based on paired sales analysis (comps 1 and 4 used as basis for analysis).

GLA - Comparables were adjusted for differences in GLA at the rate of \$200 per sf for differences of more than 100 sf based on paired sales analysis (comps 1 - 3 have similar above grade GLA and provide basis for analysis).

Basement - Comp 2 has a large unfinished basement with adjustment of \$15,000 warranted based on paired sales analysis (comps 1, 3 and 4 used as basis).

Garage/Carport - Garage spaces adjusted at the rate of \$15,000 per enclosed space, comp 1 used as basis for analysis. **Solar -** Comp 2 has owned solar photovoltaic system with adjustment warranted based on paired sales analysis, Comps 1 and 3 used as basis.

Fireplace (inside dwelling) - No adjustment for warranted for fireplaces based on paired sales analysis (comps 1 and 4 used as basis for analysis).

ADU - Comp 4 has a detached ADU with adjustment warranted based on paired sales analysis (comps 1 - 3 used as basis for analysis).

Photo for comp 4 is from MLS as live photo was obstructed by individuals at time of drive-by and clear photo was not obtainable. All comps were driven on 11/2/2024.

Due to significant condition adjustments for comps 2 and 3, gross, net and/or single line item adjustments exceed general guidelines. The most similar sales were relied upon, adjustments are bracketed, generally accepted in the market, and necessary to reflect market reaction to the differences.

HIGHEST & BEST USE:

The existing use supports the four functions of Highest and Best Use both as vacant and as improved. The current use is physically possible, legally permissible, financially feasible and is the most productive use of the site. Any change now or in the foreseeable future is unlikely.

AIR

No Employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company or partner on behalf of the lender has influenced or attempted to influence the development, reporting, result of review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner.

The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.).

Subject Photo Page

Borrower	Neighbor to Neighbor Homes LLC						
Property Address	1913 Rose St						
City	Berkeley	County	Alameda	State	CA	Zip Code	94709
Lender/Client	Wedgewood Inc						



Subject Front

1913 Rose St

Sales Price

Gross Living Area 1,089 Total Rooms 5 Total Bedrooms Total Bathrooms 1.0 N;Res; N;Res; Location View 2800 sf Site Quality Q4 Age 95

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	1913 Rose St							
City	Berkeley	County	Alameda	State	CA	Zip Code	94709	
Lender/Client	Wedgewood Inc							



Comparable 1

1401 Acton St

Prox. to Subject 0.66 miles W Sale Price 900,000 Gross Living Area 1,024 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 2080 sf Quality Q4 99 Age



Comparable 2

1834 Francisco St

Prox. to Subject 0.48 miles S Sale Price 1,124,000 Gross Living Area 1,061 Total Rooms 5 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; View N;Res; 4050 sf Site Quality Q4 Age 113



Comparable 3

1635 Cedar St

0.42 miles SW Prox. to Subject Sale Price 1,200,000 Gross Living Area 1,096 Total Rooms 5 Total Bedrooms 2 **Total Bathrooms** 1.0 Location N;Res; View N;Res; Site 3240 sf Quality Q4 Age 114

Comparable Photo Page

Borrower	Neighbor to Neighbor Homes LLC							
Property Address	1913 Rose St							
City	Berkeley	County	Alameda	State	CA	Zip Code	94709	
Lender/Client	Wedgewood Inc							



Comparable 4

3111 Wheeler St

Prox. to Subject 2.06 miles S Sale Price 925,000 Gross Living Area 912 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 1.0 Location N;Res; N;Res; View Site 2754 sf Quality Q4 103 Age

Comparable 5

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

Comparable 6

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

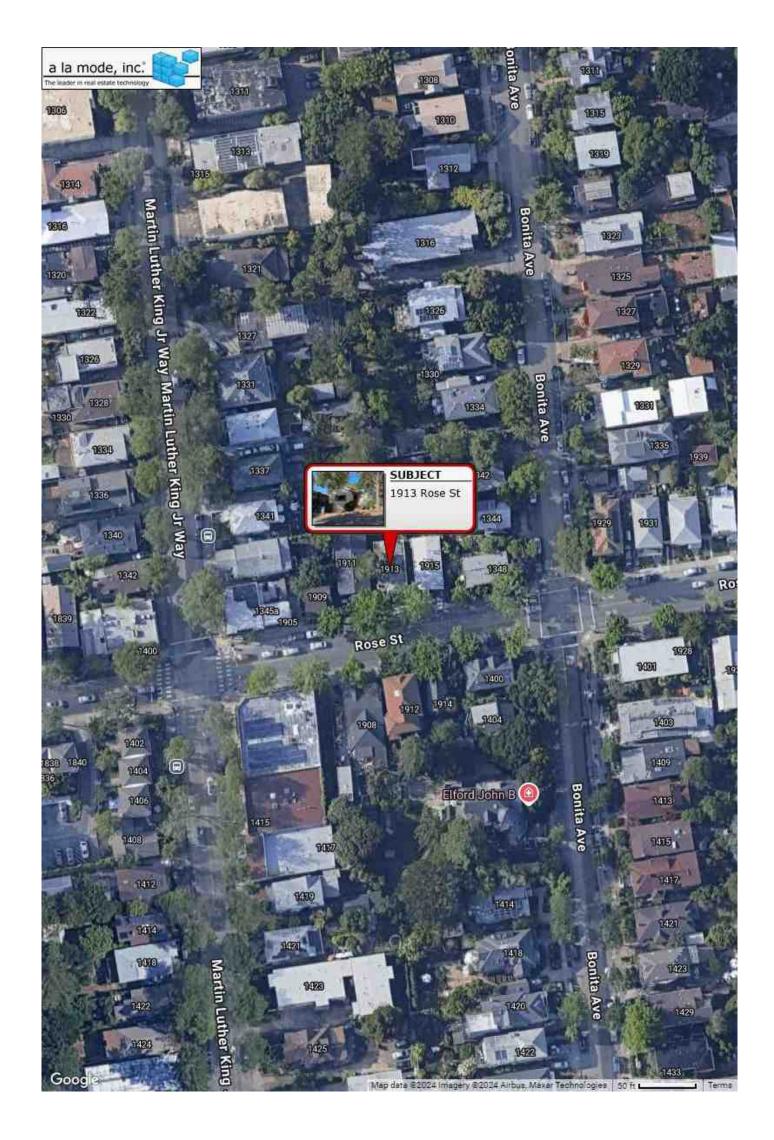
Location Map

Borrower	Neighbor to Neighbor Homes LLC			
Property Address	1913 Rose St			
City	Berkeley	County Alameda	State CA	Zip Code 94709
Lender/Client	Wedgewood Inc			

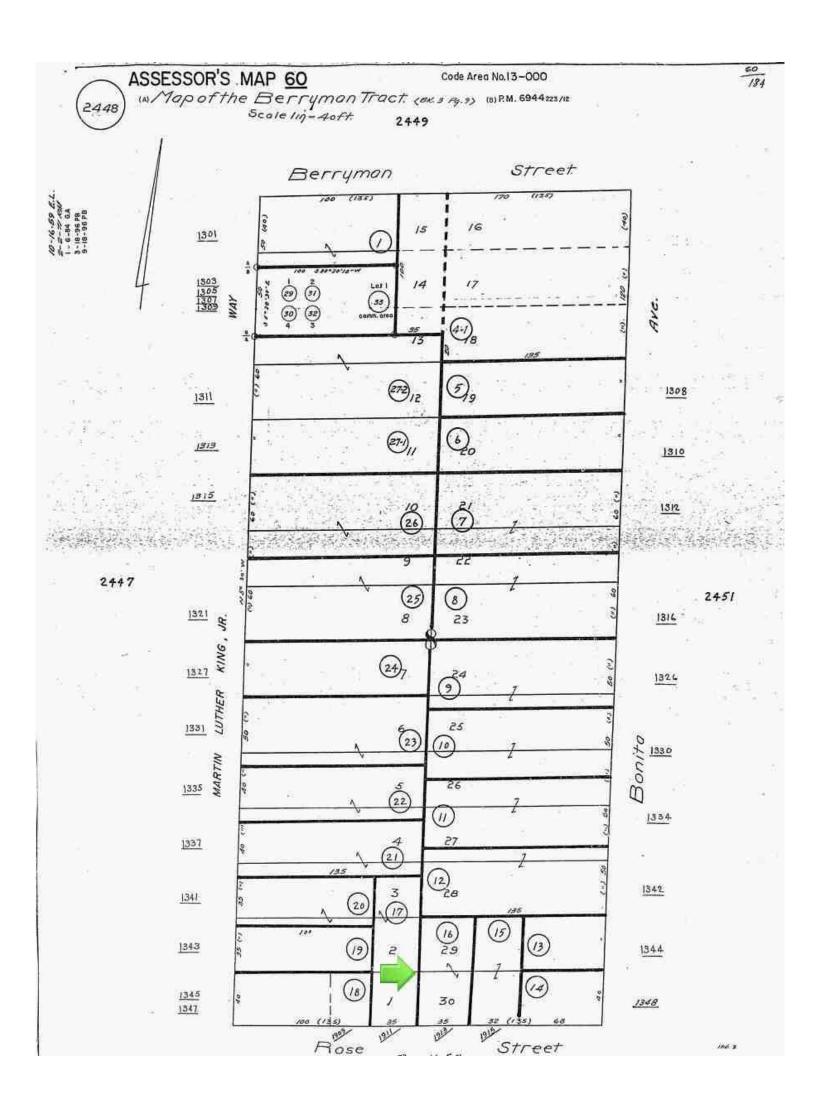


Location Map

Borrower	Neighbor to Neighbor Homes LLC			
Property Address	1913 Rose St			
City	Berkeley	County Alameda	State CA	Zip Code 94709
Lender/Client	Wedgewood Inc			



PLAT MAP



Market Conditions Addendum to the Appraisal Report

58671 File No. 36172342

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 1913 Rose St City Berkeley Neighbor to Neighbor Homes LLC Borrower 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. Prior 7-12 Months Inventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Declining Total # of Comparable Sales (Settled) 18 11 Increasing Stable Absorption Rate (Total Sales/Months) Increasing Stable Declining 3.00 3.67 2.33 Increasing Total # of Comparable Active Listings Declining Stable 6 2 3 ■ Stable Months of Housing Supply (Total Listings/Ab.Rate) Declining Increasing 2.0 0.5 1.3 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price Increasing Stable 1,200,000 1,250,000 1,330,000 Median Comparable Sales Days on Market Declining Stable Increasing 13 14 14 Stable Stable Median Comparable List Price Declining 982,000 1,195,000 995,000 Increasing Median Comparable Listings Days on Market Declining Increasing 16 13 19 Median Sale Price as % of List Price Declining Increasing Stable 133 134 119 Seller-(developer, builder, etc.)paid financial assistance prevalent? No Declining Increasing ■ Stable 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 Occassional credits for repairs or closing costs, incentives are common. Credits are generally under 2%, there are occasions when larger than typical credits are present and may require adjustment - determined based on paired sales analysis If yes, explain (including the trends in listings and sales of foreclosed properties) Are foreclosure sales (REO sales) a factor in the market? **X** No Yes Less than 2% reported, no negative impact on marketability Cite data sources for above information. Historical MLS Analysis 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 Recently increasing values based on paired sales analysis and historical market analysis. Interest rates are at or above 6%, but marketing times remain under 30 days (median) due to proximity of transportation and business districts 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) Stable Declining Increasing Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Stable Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of Yes No foreclosed properties. Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Supervisory Appraiser Name Kathryn Mahan Company Name Company Name Mahan Appraisals Company Address Company Address 2308 Roundhill Drive, Alamo, CA 94507 State CA State License/Certification # State License/Certification # AR030747 State Email Address **Email Address** katiemahanappraiser@gmail.com

RCH &

0/CO-OP

58671 File No. 36172342

USPAP ADDENDUM

Borrower	Neighbor to Neighbor H	lomes LLC			
Property Address	1913 Rose St				
City Lender	Berkeley Wedgewood Inc	County AI	ameda	State CA	Zip Code 94709
This renor	t was prepared under the fo	ollowing USPAP reporting option:			
Apprais			nce with USPAP Standards Rule 2-2(2)	
			,	,	
Restric	ted Appraisal Report	This report was prepared in accorda	nce with USPAP Standards Rule 2-2(0).	
Pageonah	le Exposure Time				
		e for the subject property at the market v	value stated in this report is:	<30 days	
, sps	or a roadonable expedite anno	, to the caspot property at the manner	Talled States III tille report let	<u>-100 dayo</u>	
1	Certifications	and halist			
	t, to the best of my knowledge				
I		n appraiser or in any other capacity, reg	arding the property that is the subject	of this report w	ithin the
three-y	ear period immediately preced	ding acceptance of this assignment.			
☐ I HAVE	performed services, as an ap	praiser or in another capacity, regarding	the property that is the subject of this	report within th	he three-year
period	immediately preceding accept	ance of this assignment. Those service	s are described in the comments below	W.	
	ents of fact contained in this rep				
		usions are limited only by the reported ass	umptions and limiting conditions and are	my personal, imp	partial, and unbiased
1 -	analyses, opinions, and conclus		-t :- the cubicat of this was at and as a		:th
involved.	erwise indicated, i nave no prese	ent or prospective interest in the property th	at is the subject of this report and no per	sonai interest wi	in respect to the parties
	ias with respect to the property	that is the subject of this report or the parti	es involved with this assignment.		
		of contingent upon developing or reporting p			
		Inment is not contingent upon the developm		e or direction in v	alue that favors the cause of
		e attainment of a stipulated result, or the oc			
		ere developed, and this report has been pre	pared, in conformity with the Uniform Sta	ndards of Profes	sional Appraisal Practice that
	t at the time this report was prep				
		personal inspection of the property that is t d significant real property appraisal assista		tion (if there are .	avaantiana tha nama af aaah
	· ·	u signilicant real property appraisal assistal appraisal assistance is stated elsewhere in th	, .	Jon (ii there are t	exceptions, the name of each
individual pro	sylaming digrimount rout property a	ppraisar assistance is stated disconners in the	по тороту.		
Additional	Comments				
Auditional	Comments				
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	V ot	I haken		=	
Signature:	/ mm		Signature:		
Name: Kath	10		Name:		
	11/04/2024		Date Signed:		
	on #1 A DOCCOTAT		Ctata Cartification #:		
or State Licens			or State License #:		
State: CA			State:		
•		5/08/2025	Expiration Date of Certification or Lice		
Effective Date of	of Appraisal: <u>11/02/2024</u>		Supervisory Appraiser Inspection of S		Interior and Exterior

58671 File No. 36172342

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.

C/

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.

Ω4

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 ungrades.

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
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk AdjPwr	Adjacent to Park	Location
ArmLth	Adjacent to Power Lines Arms Length Sale	Location Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence Conventional	Location Sale or Financing Concessions
СОПУ	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 Fatata	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions Garage/Carport
g ga	Garage 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 Mtn	Mid-rise Mountain View	Design (Style) View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	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 RH	Residential USDA - Rural Housing	Location & View 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
Woods	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods Wtr	Woods View	View View
WtrFr	Water View Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
i		

Appraiser's Insurance

Borrower	Neighbor to Neighbor Homes LLC					
Property Address	1913 Rose St					
City	Berkeley	County Alameda	State	CA	Zip Code	94709
Lender/Client	Wedgewood Inc					





LIA Administrators & Insurance Services

APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN AMERICAN INSURANCE COMPANY

(A stock insurance company herein called the "Company") 499 Washington Blvd, 8th Floor Jersey City, NJ 07310

Date Issued	Policy Number	Previous Policy Number		
03/07/2024	AAI005705-09	AAI005705-08		

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 155431 Named Insured: MAHAN APPRAISALS Kathryn Mahan 2308 Roundhill Drive Alamo, CA 94507	
2. Policy Period: From: 03/26/2024 To: 03/26/2025 12:01 A.M. Standard Time at the address stated in 1 above.	
3. Deductible: \$1,000 Each Claim	
4. Retroactive Date: 03/26/2004	
5. Inception Date: 03/26/2016	*
6. Limits of Liability: A. \$1,000,000 Each Claim B. \$1,000,000 Aggregate	
7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anncapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652	
8. Annual Premium: \$1,741.00	184

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

03/07/2024 Date

Authorized Signature

LIA-001 (12/14)

Aspen American Insurance Company

Appraiser's License

Borrower	Neighbor to Neighbor Homes LLC					
Property Address	1913 Rose St					
City	Berkeley	County Ala	ameda S	State CA	Zip Code	94709
Lender/Client	Wedgewood Inc					

