

BORROWER'S PAYMENT COUPONS

Payment Coupon	Due Date: 6/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 7/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 8/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 9/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 10/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 11/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 12/1/25
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 1/1/26
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 2/1/26
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: 3/1/26
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: \$24,629.05
Property Address: 23476 Palm Drive, Calabasas, CA 91302	Please include this payment coupon with your payment payable to: Rediger Investment 4400 Riverside Dr, #110-2700, Burbank, CA 91505 Phone 818-842-2312
This payment coupon is provided one time as a courtesy only. Should you lose this coupon, Lender is not obligated to provide you with a replacement and your payment is still due without demand or notification by Lender at the address and upon the terms stated in the Promissory Note (see Paragraph 3). Should your loan become delinquent or be in default, the required payment amount may change per the terms of the Promissory Note. If payment is not received on or before 10 calendar days from the Due Date above, a late fee of 10% of the above Payment Amount will be charged and/or default interest rate shall apply.	

Payment Coupon	Due Date: March 31, 2026
Borrower: 9000 Arlington Ave LLC, a California limited liability company	Payment Amount: <u>Contact Lender for loan payoff amount</u>
The loan payoff amount may only be paid by wire. Please contact Lender for wiring instructions and final payoff amount.	

PROMISSORY NOTE SECURED BY DEED OF TRUST

Loan Number: 040225-A

Date of Note: April 2, 2025

APN: 2069-073-024

Burbank, California

Property Address: **23476 Palm Drive, Calabasas, CA 91302** ("Property")

1. BORROWER'S PROMISE TO PAY. In return for a loan ("Note") that I have received, I promise to pay U.S. **\$2,750,000** ("principal"), plus interest, to the order of **Rediger Investment Mortgage Fund, a California limited partnership** as to an undivided 100% interest, (all of whom will be called "Lender"). I understand that the Lender may transfer this Note at which time such transferee shall also be called Lender.

2. USE OF LOAN & PROPERTY. Borrower represents and warrants to Lender that apart from customary closing costs (lender, broker, escrow, and title fees, property taxes, insurance, etc.) the remainder of the loan amount in this Note will be used SOLELY to acquire, improve, or maintain non-owner occupied rental property (including the Subject Property) and/or pay off loan(s) secured by the Subject Property and that the full amount of such loans were also used exclusively for the above purposes. Borrower represents and warrants to Lender that if there are any other intended uses for the Subject Property or for this loan amount, Borrower has indicated them below. If however, there are no other uses than those stated above, please confirm by writing "No other uses".

Intended uses for loan and/or Subject Property other than as stated above. Write "No other uses" if appropriate.

INITIALS

BORROWER REPRESENTS AND WARRANTS THAT THE ADDRESS OF ITS TRUE AND ONLY PRINCIPAL RESIDENCE IS

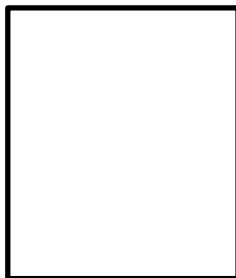
(please fill in address)

AND THAT IT SHALL NOT OCCUPY THE SUBJECT PROPERTY AS HIS/HER/THEIR RESIDENCE FOR SO LONG AS THIS LOAN IS SECURED BY THE SUBJECT PROPERTY.

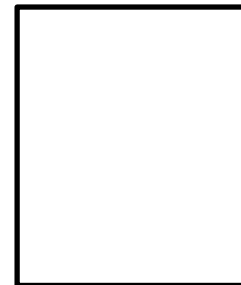
Borrower has read and understands the foregoing and hereby declares under penalty of perjury and the laws of the State of California that the foregoing statement is true and correct.

Cole Moscatel, Manager

Signer's Thumbprint



Signer's Thumbprint



3. INTEREST. I will pay interest at **10.60%** per annum (the "Interest Rate") on the unpaid principal in the manner described below. Interest commences on the date the loan amount is wired to escrow or title (the "Funding Date" which is anticipated to be April 3, 2025). By executing this Note, I authorize Lender to fund this loan immediately, subject to Lender's completion of its underwriting practices, which are at Lender's sole and absolute discretion. Lender has not and will not fully approve the Loan until Lender, at its sole and absolute discretion, has deposited funds into an escrow account and has instructed the escrow or title company to disburse the funds to Borrower directly and/or to third parties on Borrower's behalf. No oral modification of this condition is valid or effective. Interest will be charged on unpaid principal until and including the latter of the following dates: a) the date Lender receives a wire for all outstanding amounts, or b) the next business day after which Lender receives a cashier's check for all outstanding amounts, or c) five (5) business days after Lender receives all outstanding amounts via any other form.

4. PAYMENTS. I will make my payments without demand by Lender each month on the 1st day of each month in the amount of **\$24,629.05** ("Monthly Payment") beginning on the first day of the second month following the Funding Date (such first payment is estimated to be June 30, 2025) and continuing monthly until **March 31, 2026 (the "Maturity Date")** at which time all sums of principal

and interest then remaining unpaid shall be due and payable in full along with a \$30.00 wire fee to Lender. Interest for the calendar month in which this Note is funded and the calendar month in which the entire principal balance of this Note is paid off will be calculated on the basis of a 360-day year and the actual number of days elapsed. Any Payoff Amount due herein shall be considered a fee and not interest. Interest for any other calendar month during which the principal of this Note is outstanding will be calculated on the basis of a 360-day year and an average month of 30.41667 days (1/12th of 365 days) in the following manner: by multiplying the outstanding principal amount by the Interest Rate (or Default Interest Rate, if applicable), multiplying the product thereof by 30.41667, and dividing the product so obtained by 360. A payment of interest from the Funding Date to and including the last day of the same calendar month as the Funding Date shall be paid on the Funding Date and withheld from the loan proceeds wired to the title company. I will make my payments payable as follows: 100% of the Monthly Payment amount above shall be payable to **Rediger Investment, 4400 Riverside Dr, #110-2700, Burbank, CA 91505**, unless otherwise notified by Lender. The final payment which shall pay off the outstanding principal balance shall only be paid by wire transfer. Lender is not obligated to receive such final payment in any other form. Borrower shall contact Lender for Lender's wiring instructions at time of such final payment. Each payment under this Note shall be credited in the following order: (a) costs, fees, charges, and advances paid or incurred by Lender or payable to Lender and interest thereon under any provision of this Note or the Deed of Trust, in such order as Lender, in its sole and absolute discretion, elects, (b) interest payable under the Note, and (c) principal under the Note. I do not have the right to prepay interest and Lender has no obligation to accept interest before it is due. Lender has no obligation to accept any payment due hereunder from anyone but Borrower and specifically from a U.S. bank account in the name of Borrower.

5. BORROWER'S FAILURE TO PAY AS REQUIRED.

(A) Late Charge For Overdue Payments. If I do not pay the full amount of each monthly payment by the end of **10** calendar days after the date it is due, I will pay a late charge to Lender. The amount of the charge will be **10.00%** of my overdue payment or U.S.\$**5.00**, whichever is more. I will pay this late charge only once on any late payment.

(B) Default. If I do not pay the full amount of each monthly payment due under this Note by the date stated in paragraph 3 above, I will be in default, and Lender may demand that I pay immediately all amounts that I owe under this Note.

Even if, at a time when I am in default, Lender does not require me to pay immediately in full as described above, Lender will still have the right to do so if I am in default at a later time.

(C) Interest on Interest. If any interest payment under this Note is not paid when due, the unpaid interest shall be added to the principal of this Note, shall become and be treated as principal, and shall thereafter bear like interest at the Default Interest Rate.

(D) Entire Balance Due/Default Interest Rate. If I am in default of any covenants, representations, or warranties contained in the Deed of Trust, Personal Guaranty, Certificate of Business Purpose Loan, or this Note, Lender may do one or more of the following: (i) require that I immediately pay outstanding balance with interest due on this balance until paid and/or (ii) raise the above stated Interest Rate to 24.00% (the "Default Interest Rate") without any notice during the period I am in default. The increased Interest Rate shall apply from the occurrence of the default until all defaults have been cured. Lender may exercise one of these options without giving up its right to exercise another option if my default continues.

(E) Payment of Lender's Costs and Expenses. If Lender incurs any costs and/or expenses in enforcing the terms of this Note, I agree to pay all of such Lender's costs and expenses to the extent not prohibited by applicable law and such costs and expenses shall become additional obligations under this Note and secured by the Deed of Trust. Those expenses include, for example, reasonable attorney's fees. A default upon any interest of any Lender shall be a default upon all interests. Such costs and expenses shall be added to principal and bear interest at the Interest Rate or Default Interest Rate, whichever is applicable.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE. If the Note is secured by a deed of trust recorded against anything other than residential property of one to four units, I have the right to make a payment of all (but not part) of the entire principal balance at any time before the Maturity Date. In addition to any other amounts or interest due under this Note, any payment of principal made before the Maturity Date shall include a Payoff Amount equivalent to the Monthly Payment less the interest that has accrued for the month during which the payoff occurs through such prepayment date.

7. GUARANTEED INTEREST. Notwithstanding any other charges or anything else contained herein, Borrower shall pay a minimum of 120 days' interest on the Note.

8. BORROWER'S WAIVERS. Borrower waives its rights to require Lender to do certain things. Those things are: (a) to demand payment of amounts due (known as "presentment"); (b) to give notice that amounts due have not been paid (known as "notice of dishonor"); (c) to obtain an official certification of nonpayment (known as "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to Lender if Borrower fails to keep its promises under this Note, or who signs this Note to transfer it to someone else, also waives these rights. These persons are known as "guarantors, sureties and endorsers."

9. RESPONSIBILITIES OF PERSONS UNDER THIS NOTE. Each person who signs this Note along with any person who is a guarantor, surety, or endorser of this Note as well as anyone who takes over the obligations of any of these persons, is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Lender may enforce its rights under this Note against each person individually or against all of us together. This means that anyone of us may be required to pay all of the amounts owed under this Note.

10. DEED OF TRUST. In addition to the protection given to Lender under this Note, a Deed of Trust with a **DUE ON SALE OR ENCUMBRANCE/TRANSFERS** clause dated the same date of this Note, protects Lender from possible losses which might result if I do not keep the promises which I make in the Note. That Deed of Trust describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note. Some of those conditions are described as follows:

“Borrower shall not, and shall not permit, acquiesce to or allow any of the following to occur: (i) a sale, conveyance, lease for longer than one (1) year (including options to renew), assignment, transfer, encumbrance (including but not limited to “junior” liens secured by second or third trust deed) other than the lien hereof and liens for property taxes that are not yet due and payable, alienation, pledge or other disposition (whether directly or indirectly, voluntary or involuntary, or by operation of law) of all or any portion of the Property or an interest in the Property or direct or indirect ownership interests in the Borrower; (ii) the reconstitution or conversion of Borrower from one entity to another type of entity; (iii) the issuance or other creation of ownership interests in the Borrower; or (iv) a merger, consolidation, reorganization or any other business combination with respect to Borrower. For purposes of this provision, any of the events described above shall be defined as a “Transfer”. If any such Transfer occurs, it shall constitute an immediate default under the Note and Deed of Trust and any all sums due hereunder or under the Note shall be immediately due and payable.”

11. WAIVER OF JURY TRIAL. I HEREBY AGREE TO WAIVE TO THE FULLEST EXTENT NOT PROHIBITED BY LAW, MY RIGHTS TO A JURY TRIAL OF ANY CLAIM OR CAUSE OF ACTION BASED UPON OR ARISING OUT OF: (A) THE LOAN OR THE PROPERTY, (B) THIS NOTE, THE DEED OF TRUST, OR ANY OTHER LOAN DOCUMENT OR INSTRUMENT BETWEEN MYSELF AND LENDER RELATING TO THIS NOTE, THE PROPERTY OR THE LOAN, OR (C) ANY DEALINGS BETWEEN BORROWER AND LENDER RELATING TO THE SUBJECT MATTER OF THIS NOTE OR THE LOAN. THE SCOPE OF THIS WAIVER IS INTENDED TO BE ALL ENCOMPASSING OF ANY AND ALL DISPUTES THAT MAY BE FILED IN ANY COURT AND THAT RELATE TO THE CONTRACT CLAIMS, TORT CLAIMS, ANTITRUST CLAIMS, BREACH OF DUTY CLAIMS, AND ALL OTHER COMMON LAW OR STATUTORY CLAIMS. I HERETO FURTHER WARRANT AND REPRESENT THAT I HAVE REVIEWED THIS WAIVER WITH LEGAL COUNSEL OF MY OWN CHOOSING, OR HAVE HAD AN OPPORTUNITY TO DO SO, AND THAT I KNOWINGLY AND VOLUNTARILY WAIVE MY JURY TRIAL RIGHTS HAVING HAD THE OPPORTUNITY TO CONSULT WITH LEGAL COUNSEL. THIS WAIVER IS IRREVOCABLE, MEANING THAT IT MAY NOT BE MODIFIED EITHER ORALLY OR IN WRITING, AND THIS WAIVER SHALL APPLY TO ANY SUBSEQUENT AMENDMENTS, RENEWALS, SUPPLEMENTS, OR MODIFICATIONS TO THIS NOTE OR ANY OTHER LOAN DOCUMENT. IN THE EVENT OF LITIGATION, THIS AGREEMENT MAY BE FILED AS WRITTEN CONSENT TO A TRIAL BY THE COURT WITHOUT A JURY TRIAL.

12. WAIVER AND RELEASE BY BORROWER. To the extent permitted by applicable law, Borrower: (a) waives (i) protest of the Note and Deed of Trust held by Lender on which Borrower is any way liable and (ii) notice and opportunity to be heard, after acceleration in the manner that is provided herein, before exercise by Lender of the remedies of self-help or set-off permitted by law or by any agreement with Borrower, and except where required hereby or by law, notice of any other action taken by Lender; and (b) releases Lender and Rediger Investment Corporation (“RIC”) and its/their officers, attorneys, agents and employees from all claims for loss or damage caused by any act or omission on the part of Lender and RIC and/or its/their officers, attorneys, agents and employees, except willful misconduct or gross negligence.

13. INDEMNIFICATION, RELEASE, AND NON-LIABILITY PROVISIONS. Borrower agrees to indemnify, to defend and to save and hold Lender and RIC harmless from any and all claims, suits, obligations, damages, losses, costs and expenses (including, without limitation, Lender's attorneys' fees), demands, liabilities, penalties, fines and forfeitures of any nature whatsoever that may be asserted against or incurred by Lender or RIC, and its/their officers, directors, employees, attorneys and agents arising out of, relating to, or in any manner occasioned by this Note and the Deed of Trust and the exercise of the rights and remedies granted Lender under this Note and the Deed of Trust (including, without limitation, Lender's enforcing or attempting to enforce payment of the loan or in prosecuting or defending any of Lender's rights under this Note and Deed of Trust as well as by: (1) the ownership, use, operation, construction, renovation, demolition, preservation, management, repair, condition, or maintenance of any part of the Property as defined in the Deed of Trust; (2) the exercise of any of Borrower's rights that may be collaterally assigned and pledged to Lender hereunder; (3) any failure of Borrower to perform any of its obligations hereunder; (4) any misrepresentation, breach of warranty or breach of covenant by Borrower whether caused by Borrower, any obligor or others; and/or (5) any failure of Borrower to comply with any of its obligations, representations and warranties set forth herein. The foregoing indemnity provisions shall survive the cancellation or termination of this Note and/or the repayment of the loan as to all matters arising or accruing prior to such cancellation, termination and/or repayment and the foregoing indemnity shall survive in the event that Lender elects to exercise any of the remedies provided under this Note and the Deed of Trust following default hereunder. Borrower's indemnity obligations under this section shall not in any way be affected by the presence or absence of covering insurance, or by the amount of such insurance or by the failure or refusal of any insurance carrier to

perform any obligation on its part under any insurance policy or policies affecting the Property as defined in the Deed of Trust and/or Borrower's business activities. Should any claim, action or proceeding be made or brought against Lender or RIC by reason of any event as to which Borrower's indemnification obligations apply, then, upon Lender's or RIC's demand, Borrower, at its sole cost and expense, shall defend such claim, action or proceeding in Borrower's name, if necessary, by the attorneys for Borrower's insurance carrier (if such claim, action or proceeding is covered by insurance), or otherwise by such attorneys as Lender or RIC shall approve. Lender or RIC may also engage its own attorneys at its sole and absolute discretion to defend Borrower and to assist in its defense and Borrower agrees to pay the fees and disbursements of such attorneys. The relationship between Borrower and Lender created by this Note and the Deed of Trust is strictly a debtor and creditor relationship, and no fiduciary relationship exists between Lender or RIC and Borrower nor is the relationship between any of these three to be construed as creating any partnership or joint venture between Lender or RIC and Borrower. Borrower is exercising Borrower's own judgment with respect to Borrower's business. All information supplied to Lender or RIC is for Lender's and/or RIC's protection. There is no duty for Lender or RIC to review, inspect, supervise or inform Borrower of any matter with respect to Borrower's business. Lender, RIC, and Borrower intend that Lender and/or RIC may reasonably rely on all information supplied by Borrower to Lender and/or RIC, together with all representations and warranties given by Borrower to Lender and/or RIC, without investigation or confirmation by Lender and/or RIC and that any investigation or failure to investigate will not diminish Lender's and/or RIC's right to so rely.

14. MADE OR ARRANGED BY A REAL ESTATE BROKER. Borrower acknowledges that this Note was made or arranged by a licensed California Real Estate Broker and that the broker's participation was a material factor in consummating this loan.

15. USURY. All agreements between Borrower and Lender are expressly limited, so that in no event or contingency, whether because of the advancement of the proceeds of this Note, acceleration of maturity of the unpaid principal balance, or otherwise, shall the amount paid or agreed to be paid to Lender for the use, forbearance, or retention of the money to be advanced under this Note exceed the highest lawful rate permissible under applicable usury laws. If, under any circumstances, fulfillment of any provision of this Note or the Deed of Trust securing this Note or any other agreement pertaining to this Note, after timely performance of such provision is due, shall involve exceeding the limit of validity prescribed by law that a court of competent jurisdiction deems applicable, then, ipso facto, the obligations to be fulfilled shall be reduced to the limit of such validity. If, under any circumstances, Lender shall ever receive as interest an amount that exceeds the highest lawful rate, the amount that would be excessive interest shall be applied to reduce the unpaid principal balance under this Note and not to pay interest, or, if such excessive interest exceeds the unpaid principal balance under this Note, such excess shall be refunded to Borrower. This provision shall control every other provision of all agreements between Borrower and Lender.

16. USE OF PROPERTY. Borrower hereby covenants, represents and warrants that neither Borrower, Borrower's tenant(s) nor any other occupant of the Property is currently or shall in the future use the Property, except in compliance with all applicable federal, state, and local laws, ordinances, rules and regulations; nor shall Borrower, Borrower's tenant(s) or any other occupant cause the Property to become subject to any use that is not in compliance with all applicable federal, state, and local laws, ordinances, rules and regulations. Should for any reason this covenant, representation and warranty by Borrower be breached, violated, or in any way become untrue, Borrower shall be in default of the terms of the Promissory Note and Lender, at Lender's option, may, in addition to any other remedies it may have and without prior notice, declare all sums due to Lender under the Promissory Note regardless of their stated due date(s), immediately due and payable and/or raise the Interest Rate to the Default Interest Rate.

If Borrower suspects any tenant or other occupant of the Property is using the Property in a manner that is not in compliance with any applicable federal, state, and local laws, ordinances, rules and regulations, Borrower shall immediately take appropriate action to remedy the violation, and shall notify Lender of any potential violation within one (1) day of discovery of any such potential violation.

17. Insurance. Borrower agrees to provide insurance as detailed in the Deed of Trust. In accordance with California Civil Code, Sec. 2955.5(a) Borrower is advised that no lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

18. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust. Lender's acceptance of partial payment(s) (payments which do not satisfy in full either a default or delinquency which may include the full principal Note amount due on the Maturity Date) of any sums secured by this Deed

of Trust either before or after a Notice of Default has been recorded, or acceptance of late performance of any obligation secured by this Deed of Trust, or Lender's addition to the Note balance secured by this Deed of Trust of any payments made by Lender under the Note or Deed of Trust, whether or not such payments are made pursuant to a court order, shall not be deemed a waiver of any of Lender's rights hereunder or under the Note nor shall it be deemed a waiver of any of Borrower's default(s). No provision of the Note or Deed of Trust shall be deemed to be waived by Lender unless such waiver be in writing signed by Lender. No exercise of any right or remedy of the Lender or Trustee under this Deed of Trust shall constitute a waiver of any other right or remedy contained in this Deed of Trust or provided by law.

This Note is entered into as of the Date of Note first above written.

Borrower: **9000 Arlington Ave LLC, a California limited liability company**

Cole Moscatel, Manager

When Recorded Mail To

Rediger Investment Mortgage Fund
4400 Riverside Dr, #110-2700
Burbank, CA 91505

Space above this line for recorder's use

DEED OF TRUST

Loan No. 040225-A

This Deed of Trust, is made and entered into as of April 2, 2025 among the Trustor, **9000 Arlington Ave LLC, a California limited liability company** (herein "Borrower") whose mailing address is 23901 Calabasas Road, Suite 1068, Calabasas, CA 91302, Total Lenders Solutions, Inc. (herein "Trustee"), and the Beneficiary, Rediger Investment Mortgage Fund, a California limited partnership as to an undivided 100% interest (herein "Lender").

The beneficiaries (or assignees) of this deed of trust have agreed in writing to be governed by the desires of the holders of more than 50% of the record beneficial interest therein with respect to actions to be taken on behalf of all holders in the event of default or foreclosure or for matters that require direction or approval of the holders, including designation of the broker, servicing agent, or other person acting on their behalf, and the sale, encumbrance or lease of real property owned by the holders resulting from foreclosure or receipt of a deed in lieu of foreclosure.

GRANT IN TRUST

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants, transfers, conveys and assigns to Trustee, in trust, with power of sale, the following described property: **LOT 17 AND 18 OF TRACT NO. 45948, IN THE CITY OF CALABASAS, COUNTY OF LOS ANGELES, STATE OF CALIFORNIA, AS PER MAP FILED IN BOOK 1154, PAGES 61 THROUGH 65 INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY. EXCEPT THEREFROM THE MINERALS, OIL, GAS, AND OTHER HYDROCARBON SUBSTANCES LYING BELOW THE SURFACE OF SAID LAND THE ABOVE LEGAL DESCRIPTION IS PURSUANT TO THAT NOTICE OF LOT MERGER RECORDED OCTOBER 20, 1994 AS INSTRUMENT NO. 1994-1905620, OF OFFICIAL RECORDS** which has the address of **23476 Palm Drive, Calabasas, CA 91302** (herein "Property Address") and has assessor's parcel number of **2069-073-024**;

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, and water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

THIS DEED OF TRUST IS MADE TO SECURE TO LENDER:

(a) the repayment of the indebtedness evidenced by Borrower's note (herein "Note") dated **April 2, 2025** in the principal sum of U.S. **\$2,750,000** with payment of interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; the performance of the covenants and agreements of Borrower contained herein or in the Note, Certificate of Business Purpose Loan, or any other of the loan documents executed herewith; and (b) repayment of any future advances, with interest thereon, made to the Borrower by Lender pursuant to paragraph 19 hereof (herein "Future Advances"); and in addition (c) this Deed of Trust shall provide the same security on behalf of the Lender, to cover extensions, modifications or renewals, including

without limitation, extensions, modifications or renewals of the Note at a different rate of interest; and the performance of the covenants and agreements of Borrower herein contained.

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered except for encumbrances of record, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. BORROWER AND LENDER COVENANT AND AGREE AS FOLLOWS:

1. Payments of Principal and/or Interest. Borrower shall promptly pay, when due, the principal of and/or interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and/or interest on any Future Advances secured by the Deed of Trust.

2. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender in the order prescribed in paragraph 3 of the Note.

3. Other Mortgages and Deeds of Trust; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement recorded against or secured by the Property, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid, at least 10 days before delinquency, all taxes, assessments and other charges, fines and impositions attributable to the Property, and leasehold payments or ground rents, if any.

4. Hazard and Liability Insurance. Borrower agrees to provide, maintain and deliver to Lender hazard insurance (including flood insurance if the property is located in a special flood hazard area) in an amount equal to the replacement value of the improvements on the property and liability insurance of \$500,000, each of which shall be satisfactory and with loss payable to Lender. The amount collected under any fire or other insurance policy may be applied by Lender upon any indebtedness secured hereby and in such order as Lender may determine, or at option of Lender the entire amount so collected or any part thereof may be released to the Borrower. Such application or release shall not cure or waive any Default or Notice of Default hereunder or invalidate any act done pursuant to such notice.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgagee clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

In the event of a loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply their insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

If Borrower obtains earthquake, flood or any other hazard insurance, or any other insurance on the Property, and such insurance is not specifically required by the Lender, then such insurance shall: (i) name the Lender as loss payee thereunder, and (ii) be subject to all of the provisions of this paragraph 5.

In accordance with California Civil Code, Sec. 2955.5(a) Borrower is advised that no lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration of covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. Borrower shall not remove or demolish any structural elements of the existing improvements such as the roof, bearing walls, or foundation without first obtaining Lender's written approval which may be withheld at Lender's sole discretion.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which affects Lender's interest in the Property, including but not limited to proceedings by the Lender to obtain relief from stay in any bankruptcy proceeding which would prohibit Lender enforcing its rights under the Deed of Trust, then Lender, at Lender's option, may make such appearances, disburse such sums, including reasonable attorney's fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, including but not limited to payment of delinquent taxes and assessments, insurance premiums due, and delinquent amounts owed to prior lien holders, shall become additional indebtedness of Borrower secured by this Deed of Trust. Such amounts as are disbursed by Lender shall be payable, upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable on the Note. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder.

7. Inspection. Lender may make or cause to be made reasonable entries upon and inspection of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefore related to Lender's interest in the Property.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in conjunction with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

9. Borrower Not Released. At any time or from time to time, without liability therefore and without notice upon written request of Lender and presentation of this Deed and said Note for endorsement, and without affecting the personal liability of any person for payment of the indebtedness secured hereby, Trustee may: reconvey any part of said property; consent to the making of any map or plat thereof; join in granting any easement thereon; or join in any extension agreement or any agreement subordinating the lien or charge thereof. Trustee may, but shall be under no obligation or duty to, appear in or defend any action or proceeding purporting to affect said property or the title thereto, or purporting to affect the security hereof or the rights or powers of Lender or Trustee.

10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust. Lender's acceptance of partial payment(s) (payments which do not satisfy in full either a default or delinquency which may include the full principal Note amount due on the Maturity Date) of any sums secured by this Deed of Trust either before or after a Notice of Default has been recorded, or acceptance of late performance of any obligation secured by this Deed of Trust, or Lender's addition to the Note balance secured by this Deed of Trust of any payments made by Lender under the Note or Deed of Trust, whether or not such payments are made pursuant to a court order, shall not be deemed a waiver of any of Lender's rights hereunder or under the Note nor shall it be deemed a waiver of any of Borrower's default(s). No provision of the Note or Deed of Trust shall be deemed to be waived by Lender unless such waiver be in writing signed by Lender. No exercise of any right or remedy of the Lender or Trustee under this Deed of Trust shall constitute a waiver of any other right or remedy contained in this Deed of Trust or provided by law.

11. Remedies Cumulative. All remedies provided in this Deed of Trust are distinct and cumulative to any other or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 18 hereof. All covenants and agreements of Borrower shall be joint and several.

13. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust including notice of sale and notice of default shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at 23901 Calabasas Road, Suite 1068, Calabasas, CA 91302 or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender at **4400 Riverside Dr, #110-2700, Burbank, CA 91505** or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

14. This Deed of Trust shall be governed by the Laws of the State of California. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Deed of Trust are declared to be severable.

15. Due on Sale or Encumbrance/Transfers. Borrower shall not, and shall not permit, acquiesce to or allow any of the following to occur: (i) a sale, conveyance, lease for longer than one (1) year (including options to renew), assignment, transfer, encumbrance (including, but not limited to "junior" liens secured by second or third trust deeds) other than the lien hereof and liens for property taxes that are not yet due and payable, alienation, pledge or other disposition (whether directly or indirectly, voluntary or involuntary, or by

operation of law) of all or any portion of the Property or an interest in the Property or direct or indirect ownership interests in the Borrower; (ii) the reconstitution or conversion of Borrower from one entity to another type of entity; (iii) the issuance or other creation of ownership interests in the Borrower; or (iv) a merger, consolidation, reorganization or any other business combination with respect to Borrower. For purposes of this provision, any of the events described above shall be defined as a "Transfer". If any such Transfer occurs it shall be null and void and shall constitute an immediate default under the Note and Deed of Trust and any all sums due hereunder or under the Note shall be immediately due and payable.

BORROWER AND LENDER FURTHER COVENANT AND AGREE AS FOLLOWS:

16. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, and without regard to the adequacy of any security for the indebtedness hereby secured, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to default or acceleration hereunder or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon either default or acceleration hereunder or abandonment of the Property, Lender, in person, by Agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

17. Upon default by Borrower in payment of any indebtedness secured hereby or in performance of any agreement or covenant hereunder, Lender may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale and of written Notice of Default and of election to cause to be sold said property, which notice Trustee shall cause to be filed for record. Trustee shall be entitled to rely upon the correctness of such notice. Lender also shall deposit with Trustee this Deed, said Note and all documents evidencing expenditures secured hereby.

After the lapse of such time as then may be required by law following the recordation of said Notice of Default and Notice of Sale having been given as then required by law, Trustee, without demand on Trustor, shall sell said property at the time and place fixed by it in said Notice of Sale, either as a whole or in separate parcels and in such order as it may determine (but subject to any statutory right of Trustor to direct the order in which said property, if consisting of several lots or parcels, shall be sold), at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to such purchaser its deed conveying the property to sold, but without any covenant or warranty, expressed or implied. The recitals in such deed of any matters or facts shall be conclusive proof of the truthfulness thereof. Any person including Trustor, Trustee, or Beneficiary as hereinafter defined, may purchase at such sale.

After deducting all costs, fees and expenses of Trustee and of this Trust, including cost of evidence of title in connection with sale, Trustee shall apply the proceeds of sale to payment of; all sums expended under the terms hereof, not then repaid, with accrued interest at the rate prescribed in the Note; all other sums then secured thereby; and the remainder, if any, to the person or persons legally entitled thereto.

18. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to full reconveyance of the Property by Trustee to Borrower, may make Future Advances to Borrower. Such advances with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby.

19. Reconveyance. Upon written request of Lender stating that all sums secured hereby have been paid, and upon surrender of this Deed and said Note to Trustee for cancellation and retention and upon payment of its fees, Trustee shall reconvey, without warranty, the property then held hereunder. The recitals in such reconveyance of any matters or facts shall be conclusive proof of the truthfulness thereof. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto." The Trustee may destroy said Note, this Deed or Trust (and any other documents related thereto) upon the first to occur of the following: 5 years after issuance of a full reconveyance; or, recordation of the Note and Deed of Trust in a form or medium which permits their reproduction for 5 years following issuance of a full reconveyance.

20. Substitution of Trustee. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

21. Statement of Obligation. Lender may collect a fee, not to exceed the maximum amount permitted by law, for furnishing the statement of obligations as provided by Section 2943 of the Civil Code of California.

22. Attorney-in-Fact. Borrower hereby appoints Lender as Borrower's attorney-in-fact for purposes of correcting and/or executing or initialing all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. This power of attorney may be exercised at Lender's sole discretion and upon its use, Borrower will receive a copy of the document executed or initialed on its behalf.

23. Use of Proceeds/Property. Borrower represents and warrants to Lender that a) the proceeds of this Note will be and b) the proceeds of any loan previously secured by the Subject Property which this Note will pay off were used solely for business purposes only, specifically to acquire, improve, or maintain the Subject Property and/or other real property all of which was at all times prior to this loan held and shall continue at all times to be held as a non-owner occupied rental property and that no portion of it will be used for personal, family, or household purposes. Borrower is aware that the Lender does not make consumer loans intended for a personal, family or household purpose. Borrower is aware that Lender would not make a loan to Borrower if any of the representations and warranties contained in this document proved incorrect. Borrower does not occupy the Subject Property as his/her/their residence (principal, secondary, or otherwise), does not intend to do so in the future, and furthermore shall not in the future occupy the Subject Property as his/her/their residence (principal, secondary, or otherwise) for so long as this loan is outstanding. For purposes of this paragraph "Borrower" shall mean: a) if Borrower includes one or more natural persons, any one or more of those people or any spouse, parent, child, or sibling of same, b) if Borrower includes a non-natural person (i.e., an LLC, limited or general partnership, trust, corporation, retirement plan, etc.), any partner, member, manager, director, board member, officer, employee, trustee, beneficiary of such non-natural person, or any spouse, parent, child, or sibling of same.

BORROWER'S ONLY PRINCIPAL RESIDENCE IS LOCATED AT _____

Borrower has read and understands the foregoing and hereby declares under penalty of perjury and the laws of the State of California that the foregoing statement is true and correct.

Cole Moscatel, Manager

24. Intentionally Blank.

25. Use of Property. Borrower hereby covenants, represents and warrants that neither Borrower, Borrower's tenant(s) nor any other occupant of the Property is currently or shall in the future use the Property, except in compliance with all applicable federal, state, and local laws, ordinances, rules and regulations; nor shall Borrower, Borrower's tenant(s) or any other occupant cause the Property to become subject to any use that is not in compliance with all applicable federal, state, and local laws, ordinances, rules and regulations. Should for any reason this covenant, representation and warranty by Borrower be breached, violated, or in any way become untrue, Borrower shall be in default of the terms of the Promissory Note and Lender, at Lender's option, may, in addition to any other remedies it may have and without prior notice, declare all sums due to Lender under the Promissory Note regardless of their stated due date(s), immediately due and payable and/or raise the Interest Rate to the Default Interest Rate. If Borrower suspects any tenant or other occupant of the Property is using the Property in a manner that is not in compliance with any applicable federal, state, and local laws, ordinances, rules and regulations, Borrower shall immediately take appropriate action to remedy the violation, and shall notify Lender of any potential violation within one (1) day of discovery of any such potential violation.

IN WITNESS WHEREOF, BORROWER HAS EXECUTED THIS DEED OF TRUST

Borrower: **9000 Arlington Ave LLC, a California limited liability company**

Cole Moscatel, Manager

CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California, County of _____

On _____ before me, _____,

Notary Public, personally appeared:

_____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature
(Seal)

CERTIFICATE OF BUSINESS PURPOSE LOAN

Loan No.: 040225-A Property Address: **23476 Palm Drive, Calabasas, CA 91302**

Borrower herewith applies to Rediger Investment Mortgage Fund ("Lender") for a loan of \$2,750,000 ("Loan") secured by the real property at the Property Address above (the "Subject Property"). Borrower represents and warrants each and all of the following:

1. The above referenced loan is for business purposes only, meaning that a) the sole purpose and use of proceeds of this Loan will be and b) the sole purpose and use of any proceeds of any loan(s) previously secured by the Subject Property which this Loan will pay off were for business purposes only, specifically to acquire, improve, or maintain the Subject Property and/or other real property all of which will at all times be held as non-owner occupied rental property and that no portion of it will be used for personal, family, or household purposes. If there are any purposes other than the above for the loan proceeds, Borrower has written such use(s) below. Borrower is aware that the Lender does not make consumer loans intended for a personal, family or household purpose. Borrower shall not use any part of the loan proceeds for any non-business (i.e. consumer, personal, family, or household) purpose. BORROWER DOES NOT OCCUPY THE SUBJECT PROPERTY AS HIS/HER/THEIR RESIDENCE (PRINCIPAL, SECONDARY, OR OTHERWISE), DOES NOT INTEND TO DO SO IN THE FUTURE, AND FURTHERMORE SHALL NOT IN THE FUTURE OCCUPY THE SUBJECT PROPERTY AS HIS/HER/THEIR RESIDENCE (PRINCIPAL, SECONDARY, OR OTHERWISE) FOR SO LONG AS THIS LOAN IS OUTSTANDING. For purposes of this paragraph "Borrower" shall mean: a) if Borrower includes one or more natural persons, any one or more of those people or any spouse, parent, child, or sibling of same, b) if Borrower includes a non-natural person (i.e. an LLC, limited or general partnership, trust, corporation, retirement plan, etc.), any partner, member, manager, director, board member, officer, employee, trustee, beneficiary of such non-natural person, or any spouse, parent, child, or sibling of same.
2. Borrower's true and only principal residence is located at _____
Initials _____
Home/Cell Phone: _____ Email: _____ Soc. Sec. Number: _____
3. If this loan is to purchase the subject property skip to #4 below, otherwise INITIAL ONE of the following:
 - a. ALL of the cash proceeds obtained by Borrower from this refinance as well as all proceeds from any loan(s) previously secured by the Subject Property which this Loan will pay off are being or were used solely to purchase, improve, or maintain the Subject Property or other real property all of which will be held as non-owner occupied rental property
 - b. If ANY uses of either the loan or the Subject Property are different than as stated above please describe ALL other uses on the line below and initial:

4. Borrower a) is knowledgeable and comprehends the difference between 1) a consumer loan for personal, family, or household or purposes and 2) a loan for business/commercial purposes, as well as the significance and importance of such a distinction, and b) has the ability and comprehension to identify the purpose of this loan. Borrower represents and warrants that this loan is not a consumer loan and therefore is not subject to any laws that Borrower may otherwise be entitled to had such loan been a consumer loan.

Should Borrower violate any representation or warranty made herein or such representation or warranty be false or become false during the period that the above loan is outstanding, then Borrower shall be deemed to be in default of this Certificate of Business Purpose Loan as well as the Deed of Trust and Promissory Note and the Loan shall be subject to default rate among any other remedies available to Lender.

Lender has stressed to Borrower the importance of knowing whether Borrower will utilize the Loan proceeds for personal or business purposes, or will occupy or intends to occupy the Subject Property as his/her/their residence and Borrower acknowledges that Lender would not make this loan if Borrower would use any portion of the Loan proceeds for personal purposes or would occupy or intended to occupy the Subject Property as his/her/their residence. Borrower waives his/her/their right and any defenses he/she/they may have or would have had under any state or federal laws that are based on consumer transactions. Borrower agrees to hold Lender and Broker harmless and agrees to defend, indemnify, protect and hold Lender and Broker and their agents, officers, contractors, and employees harmless from and against any and all claims asserted or liability established that arises from the falsity of any part of this declaration. DO NOT sign this form if any part of the proceeds of this loan is used for any purpose other than a commercial business purpose. The Lender, broker, assignees and successors of the same may rely upon this certificate. Borrower hereby declares under penalty of perjury and the laws of the State of California that the forgoing is true and correct.

THIS FORM MUST BE NOTARIZED!!! IN WITNESS WHEREOF, the undersigned have executed this as of April 2, 2025.

Borrower: **9000 Arlington Ave LLC, a California limited liability company**

Cole Moscatel, Manager

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT**CIVIL CODE § 1189**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)

County of _____)

On _____ before me, _____
*Date Here Insert Name and Title of the Officer*Personally appeared _____
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached DocumentTitle or Type of Document Certificate of Business Purpose Loan Document Date _____Number of Pages One Signer(s) Other Than Named Above None**Capacity(ies) Claimed by Signer(s)**Signer's Name _____
☐ Corporate Officer—Title(s) _____
☐ Partner ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator
☐ Other _____Signer's Name _____
☐ Corporate Officer—Title(s) _____
☐ Partner ☐ Limited ☐ General
☐ Individual ☐ Attorney in Fact
☐ Trustee ☐ Guardian or Conservator
☐ Other _____

Signer Is Representing _____ Signer Is Representing _____

LOAN DISBURSEMENT ORDER AND AUTHORIZATION TO PAY

Borrower: **9000 Arlington Ave LLC, a California limited liability company**
Gross Loan Amount: 2,750,000
Date of Note/Agreement: April 2, 2025
Lender: Rediger Investment Mortgage Fund

A. Authorization

The undersigned borrower hereby acknowledges and agrees that the fees below (but not the interest) are irrevocably earned as of the signing of this document and will be payable by Borrower upon the closing or cancellation of the escrow contemplated in this transaction. Borrower hereby authorizes Lender to distribute from borrower's loan proceeds the fees referenced below in the Disbursement Instructions (Item B). Borrower has engaged **RTI Properties (BRE Lic 01125534)** as its sole loan broker for this transaction. Borrower hereby represents and warrants that neither Lender nor Rediger Investment Corporation is the agent or representative of borrower or borrower's broker in any manner whatsoever. Borrower authorizes Lender to wire to the title company the Gross Loan Amount referenced above LESS the items set forth below. If for any reason the Deed of Trust securing the above loan is not recorded and Lender's wire is returned to Lender, escrow holder is hereby irrevocably authorized by Borrower and Escrow Holder hereby irrevocably agrees that the following fees will be paid from Borrower's funds in escrow:

B. Disbursement Instructions

Origination Fee: Rediger Investment Mortgage Fund	\$68,750.00
Wire and Flood Certification Fee:	\$50.00
Documentation Fee:	\$1,500.00
Prepaid interest for month of funding (per diem charge is from and including the day of funding to and including last day of same month):	\$809.72 per day

IN WITNESS WHEREOF, the undersigned have executed this Loan Disbursement Order and Authorization to Pay as of April 2, 2025.

Borrower:
9000 Arlington Ave LLC, a California limited liability company

Cole Moscatel, Manager

Glendale Escrow hereby approves of the foregoing escrow instructions and agrees to act strictly in accordance therewith:

Aline Mouradian, Escrow Officer

EQUAL CREDIT OPPORTUNITY ACT

Requested loan amount: \$2,750,000 Date: April 2, 2025
Property Address: 23476 Palm Drive, Calabasas, CA 91302
Loan Applicant: **9000 Arlington Ave LLC, a California limited liability company**
Creditor and address: Rediger Investment Mortgage Fund, 4400 Riverside Dr, #110-2700, Burbank, CA 91505

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission, 10877 Wilshire Blvd., Suite 700, Los Angeles, California 90024

When adverse action is taken by a creditor regarding an application for credit, the applicant has a right to receive a statement of specific reasons why the creditor took such adverse action within 30 days, if the statement is requested within 60 days of the creditor's notification of such adverse action. Should the creditor reviewing this application for credit take adverse action regarding such application, you may request a statement of specific reasons why such action was taken by contacting:

Denis Rediger, 4400 Riverside Dr, #110-2700, Burbank, CA 91505; TEL: 818-842-8707

If the creditor chooses to provide the reasons orally, the applicant has a right to have them confirmed in writing within 30 days of creditor's receipt of the applicant's written request for confirmation.

RECEIPT ACKNOWLEDGED:

Cole Moscatel, Manager

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

- 1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or**
- 2. Race, color, religion, sex, marital status, domestic partnership, national origin or ancestry.**

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one- to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one- to four-unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Bureau of Real Estate at one of the following locations:

2550 Mariposa Mall, Suite 3070
Fresno, CA 93721-2273

320 W. 4th Street, Suite 350
Los Angeles, CA 90013-105

1515 Clay Street, Suite 702
Oakland, CA 94612-1462

1651 Exposition Boulevard
Sacramento, CA 95815

P.O. Box 137000 (*mailing address*)
Sacramento, CA 95813-7000

1350 Front Street, Suite 064
San Diego, CA 92101-3687

ACKNOWLEDGEMENT OF RECEIPT

I (we) received a copy of this notice.

Cole Moscatel, Manager

April 2, 2025

Date

April 2, 2025

Date



LENDER'S TITLE INSTRUCTIONS

Via Email teamconcetti@monarchtc.com

April 2, 2025

Veronica Concetti
Monarch Title Company

RE: 23476 Palm Drive, Calabasas, CA 91302; Order #MT214999

Dear Veronica Concetti,

Rediger Investment Mortgage Fund, a California limited partnership is to be the lender on the note secured by a first trust deed on the above referenced property ("Lender"). Such note is in the amount of **\$2,750,000**. This letter constitutes our recording instructions and shall supersede any other instructions previously given to you by Lender.

Upon and only upon your full compliance with the following numbered items you are a) authorized to disburse the funds which we will wire you to Glendale Escrow, b) instructed to record the deed of trust dated April 2, 2025 to secure the above referenced loan wherein the above Lender is named the beneficiary and **9000 Arlington Ave LLC, a California limited liability company** is named the trustor:

1. You have received written confirmation from the above referenced escrow company that it has met and/or will have met at closing the conditions set forth below under the section titled "Escrow Instructions". You are NOT under any obligation to comply with or monitor compliance with the Escrow Instructions below, you are merely required to obtain confirmation from escrow that the escrow company has complied with its instructions from Lender.
2. **Doma Title Insurance** shall have issued or will immediately issue after closing Lender's 2006 ALTA LOAN POLICY (06-17-06) with Extended Coverage for the above referenced property which title policy shall conform with the following:

Policy Amount: **\$3,437,500.00** (125% of the above note amount)
Policy: 2006 ALTA LOAN POLICY (06-17-06) with Extended Coverage
Insured: Rediger Investment Mortgage Fund, a California limited partnership, its successors and/or assigns
Vestee: **9000 Arlington Ave LLC, a California limited liability company**
Endorsements: 8.1-06 (Environmental Protection), 9-06 (Restrictions, Encroachments, Minerals), 22-06 (Location)
Title exceptions: NO exceptions to title insurance are permitted except items **#A, D, 1-5** as noted on preliminary report dated **March 19, 2025 (Title Order No. MT214999)** ALL exceptions to title insurance other than these shall be removed prior to closing. Property taxes that are delinquent shall be paid prior to closing. If the above referenced ALTA loan policy does not comply with the above instructions, you are instructed NOT to record this transaction or disburse funds to **anyone other than Lender**.

You are further instructed to provide us immediately upon closing with a **CONFORMED COPY** of the recorded deed of trust (with recorder's stamp shown thereon). **IF YOU ARE UNABLE TO RECORD THIS TRANSACTION WITHIN TWO (2) BUSINESS DAYS OF RECEIPT OF OUR WIRE AND SUBSEQUENTLY ISSUE THE TITLE POLICY AS INSTRUCTED ABOVE, YOU ARE INSTRUCTED AND HEREBY AGREE TO WIRE BACK SUCH FUNDS TO LENDER UPON THE THIRD (3) BUSINESS DAY FOLLOWING RECEIPT OF OUR WIRE.**

Monarch Title Company approves of and agrees to act strictly in accordance with these title instructions:

Veronica Concetti, Title Officer

The trustor/borrower will be paying all title costs associated with these instructions.



Prior to wiring funds, we will require a closing protection letter addressed to:

Insured/Lender:	Rediger Investment Mortgage Fund, a California limited partnership
Insured's/Lender's Address:	4400 Riverside Dr, #110-2700, Burbank, CA 91505
Trustor:	9000 Arlington Ave LLC, a California limited liability company
Prelim Order #:	MT214999
Loan #	040225-A
Subject Address:	23476 Palm Drive, Calabasas, CA 91302

We will NET FUND to title the gross loan amount LESS: a) loan origination fee of \$68,750.00, documentation fee of \$1,500.00, flood certification fee of \$20.00, wire fee of \$30.00, pro-rated interest from and including the date our funds are wired to title through and including the last day of such month at \$809.72 per day.

Per your instructions, we will wire to the following location, unless you instruct otherwise:

Bank:	CITIZENS BUSINESS BANK
Bank Address:	701 N. HAVEN AVENUE, ONTARIO, CA 91764
Routing No:	122 234 149
Account Name:	Monarch Title Company
Account Number:	6741130538
Reference:	Veronica Concetti, Escrow/Title Officer Title Order No. MT214999

Sincerely,

Rediger Investment Mortgage Fund, a California limited partnership
By: Rediger Investment Corporation

A handwritten signature in black ink, appearing to read 'Denis Rediger', is written over the printed name. The signature is fluid and cursive, with a large, stylized 'D' and 'R'.

Denis Rediger, Secretary



LENDER'S ESCROW INSTRUCTIONS

April 2, 2025

Via Email aline@glendaleescrow.com

Aline Mouradian
Glendale Escrow

Dear Aline Mouradian,

You are hereby requested to comply with the following instructions:

1. **Evidence of hazard and liability insurance.** You will provide evidence of insurance on an ACORD 27 form written as a non-owner occupied policy at 100% of full replacement cost with liability insurance in the amount of \$500,000 for a period of twelve (12) months from close of escrow with 438BFU endorsement showing Lender as mortgagee, lender's loss payee and additional insured as follows:
Insured: Rediger Investment Mortgage Fund, a California limited partnership, its successors and/or assigns (ISAOA)
Address: 4400 Riverside Dr, #110-2700, Burbank, CA 91505
Loan # 040225-A
2. **Closing Statement and Verified Funds.** You will provide a final closing statement reflecting all items to be paid through escrow as well as our fees shown below. You will alert us in writing should any funds deposited into the escrow account on borrower's behalf for the purchase or refinance of the property be in cash or have been deposited by check or wire from any source other than a United States bank. Please be aware that **RTI Properties (BRE Lic 01125534)** is the *borrower's* loan broker in this transaction from whom you may receive separate instructions for their fee (we have not included any of their fees here in our instructions). We are not a party to any agreement between borrower and the above broker, we assume no responsibility for the payment of said broker's fee, and any fee to said broker is not subject to our approval and should be separately approved by borrower if you are to pay it from escrow.
3. **Original Loan Documents.** You shall have the borrower sign and initial all of the enclosed loan documents **IN BLUE INK** in front of a notary selected by you (notarize only the Trust Deed) and return all original documents (except the Trust Deed, for which you will provide us with a certified copy of same) to us for review prior to funding. YOU MUST have the borrower fill in completely the Certificate of Business Purpose Loan.
4. **Property Taxes.** You are to pay both installments of the 2024-2025 property taxes as well as any delinquent taxes through escrow.
5. **Buyer's loan proceeds.** If this is a refinance and Borrower is receiving a refund from escrow in excess of \$10,000, then you will not record this transaction nor disburse any funds to Borrower until you have received wiring instructions from us as to where to wire Borrower's funds.

You are hereby instructed to inform the above title company when all of the following are true: a) that you have complied with and/or shall comply with each and every one of these instructions, b) that you have received all borrower's/buyer's necessary funds, and c) that there are no other outstanding conditions from any party to this transaction required for closing.

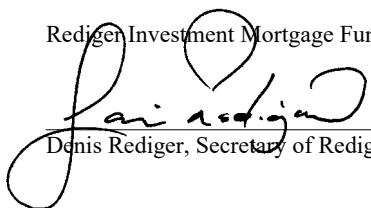
We will NET FUND to title the full loan amount LESS: a) loan origination fee of **\$68,750.00**, documentation fee of **\$1,500.00**, flood certification fee of **\$20.00**, wire fee of **\$30.00**, pro-rated interest from and including the date our funds are wired to title through and including the last day of such month at \$809.72 per day.

Glendale Escrow hereby approves of the foregoing escrow instructions and agrees to act strictly in accordance therewith:

Aline Mouradian, Escrow Officer

Sincerely,

Rediger Investment Mortgage Fund, a California limited partnership by:



Denis Rediger, Secretary of Rediger Investment Corporation, General Partner