by ClearCapital

33350 Colorado St

Yucaipa, CA 92399 Loan Number

35783

\$315,000• As-Is Value

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	33350 Colorado Street, Yucaipa, CA 92399 07/12/2019 35783 BPF2	Order ID Date of Report APN County	6244009 07/12/2019 33350 Colora San Bernardir		26807551
Tracking IDs Order Tracking ID	CS_FundingBatch73_07.11.2019	Tracking ID 1	CS_FundingBat	ch73_07.11.2019	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Breckenridge	Condition Comments
R. E. Taxes	\$1,443	appears to have been recently remodeled. no deferred
Assessed Value	\$116,067	maintenance acknowledged;
Zoning Classification	R1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(subject is surrounded with new fe	encing.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	
rodu Type	FUDIIC	

Neighborhood & Market Da	ata		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	conforms to neighborhood. no commercial, no industrial,	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$500,000	boarded up home within immediate neighborhood	
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

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DRIVE-BY BPO

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	33350 Colorado Street	32909 Ave D	33072 Avenue D	33272 Camelot Drive,
City, State	Yucaipa, CA	Yucaipa, CA	Yucaipa, CA	Yucaipa, CA
Zip Code	92399	92399	92399	92399
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.89 1	0.81 1	0.66 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$340,000	\$399,000
List Price \$		\$315,000	\$340,000	\$399,000
Original List Date		06/18/2019	06/12/2018	05/07/2019
DOM · Cumulative DOM	·	24 · 24	395 · 395	66 · 66
Age (# of years)	89	47	69	40
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story modern	1 Story modern	1 Story modern	1 Story modern
# Units	1	1	1	1
Living Sq. Feet	1,220	1,247	1,062	1,336
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	3 · 1	3 · 2
Total Room #	3	5	4	5
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.58 acres	.23 acres	.20 acres	.46 acres
Other	0	0	0	0

^{*} Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Current Listings - Cont.

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Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1 age diff: 42 yrs. gla diff: 27 sq.ft. bed diff:1. bath diff:1; lot diff: .35. last recorded sale dated on 3/14/2016; well maintained home; new wood-grained tile flooring, newer dual-pane windows, newer HVAC, insulation and roof. New fencing enclosing the yard was built with a double gate on the side yard making RV Parking. corner lot, porch located at entrance; tiled and carpeted flooring. wood cabinets in kitchen and bathroom; fiberglass shower enclosure. ready for move-in
- **Listing 2** last recorded sale dated on 6/07/2013; age diff: 20 yrs. gla diff: 158 sq.ft. bed diff: 1. bath diff: 0. lot diff: .38acs. carpets and vinyl flooring throughout. no upgrades; home has fencing surround home for privacy.
- Listing 3 last recorded sale dated on 10/26/2007; age diff: 49 yrs; gla diff: 116 sq.ft. bed diff:1 bath diff>1; lot diff: .12 acs. Wood laminate flooring throughout the house. Stone tile entry way. Bathrooms have ceramic tile. Master bedroom has 2 closets. Central Air and Heating. Wood pellet stove located in Fireplace area. Newer roof. Spacious open kitchen with counter for serving. Fully landscaped with many fruit trees. Covered patio. Refrigerator, stove, microwave, washer and dryer will stay. A 16'x10' shed just off of garage Home is very low maintenance lots of plants and Roses low watering and care. combination of wood, carpets throughout home. kitchen has wood cabinets; newer windows;

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	33350 Colorado Street	33385 Colorado St	33416 Bodie Street,	33440 Bodie Street
City, State	Yucaipa, CA	Yucaipa, CA	Yucaipa, CA	Yucaipa, CA
Zip Code	92399	92399	92399	92399
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.28 1	0.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$285,000	\$330,000	\$299,900
List Price \$		\$285,000	\$330,000	\$299,900
Sale Price \$		\$280,000	\$325,000	\$275,000
Type of Financing		Fha	Conventional	Fha
Date of Sale		06/21/2019	06/25/2019	04/04/2019
DOM · Cumulative DOM		296 · 356	80 · 122	165 · 213
Age (# of years)	89	57	56	56
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story modern	1 Story modern	1 Story modern	1 Story modern
# Units	1	1	1	1
Living Sq. Feet	1,220	1,150	1,280	1,180
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	2 · 2	2 · 1 · 1
Total Room #	3	2	4	4
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.58 acres	.27 acres	.18 acres	.16 acres
Other	0	0	0	0
Net Adjustment		+\$8,500	-\$5,500	\$0
Adjusted Price		\$288,500	\$319,500	\$275,000

^{*} Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** age diff: 32 yrs. gla diff: 70 sq.ft. bed diff: 1; bath diff:0; lot diff: .31. the following adjustments made as follows: GLA-(+\$3500); bed-(+\$5000); wood cabinets in kitchen with tiled counter-tops; tiled flooring; bathroom sink top is tiled; tiled shower and flooring; new carpets throughout home. ready for move-in. no upgrades
- Sold 2 age diff: 33 yrs. gla diff: 60 sq.ft. bed diff:0; bath diff:1; lot diff: .40; the following adjustments were made as follows: GLA-(-\$3,000) bathroom-(-\$2500); ormal dining room, completely remodeled kitchen, includes ALL APPLIANCES, ceiling fans, some dual paned windows/doors, two tiered back yard, all landscaped with covered patio, double fenced yardMaster Bathroom which includes a jacuzzi tub, glass stall shower, 2 skylights, added to home. brick fireplace; carpeted and tiled flooring throughout home; ceiling fans; tiled shower and bathroom floor; no recent upgrades.
- Sold 3 age diff: 33 yrs. gla diff: 40 sq.ft. bed diff:0; bath diff:0; lot diff: .42) no adjustments were necessary. please note: not able to bracket subject age. brick fireplace; carpeted and tiled flooring throughout home; wood kitchen cabinets with white appliances; ceiling fans; bathroom has newer vanity with granite; fiberglass shower enclosure; NEW HEATING/AIR CONDITIONING system with UPGRADED INSULATION (\$18,000 upgrade), BRAND NEW REPIPING WITH COPPER PLUMBING throughout your home, NEW DUAL PANE ENERGY EFFICIENT WINDOWS throughout, FRENCH DOORS

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Original List

Price

Final List

Date

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Original List

Date

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Result Date

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Result Price

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Source

Current Listing Status

Not Currently Listed

Listing Agency/Firm

Listing Agent Name
Listing Agent Phone

of Removed Listings in Previous 12 Months

of Sales in Previous 12 Months

Listing Agent Phone

of Sales in Previous 12 Months

| Listing Agent Phone |

Result

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$315,000	\$315,000		
Sales Price	\$315,000	\$315,000		
30 Day Price	\$315,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Final List

Price

all of the comps used for this report were carefully selected using the search engines provided by the MRMLS. search perimeters was set to a 1 mile distance from subject. Please note: not able to bracket subject age. adjustments were made to determine value to subject.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos

DRIVE-BY BPO



Front



Front



Front



Address Verification



Side



Side

Subject Photos

DRIVE-BY BPO



Side



Street



Street



Other



Other



Other

Subject Photos

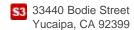
by ClearCapital

DRIVE-BY BPO



Other

Sales Photos





Front



Front



Front



Front



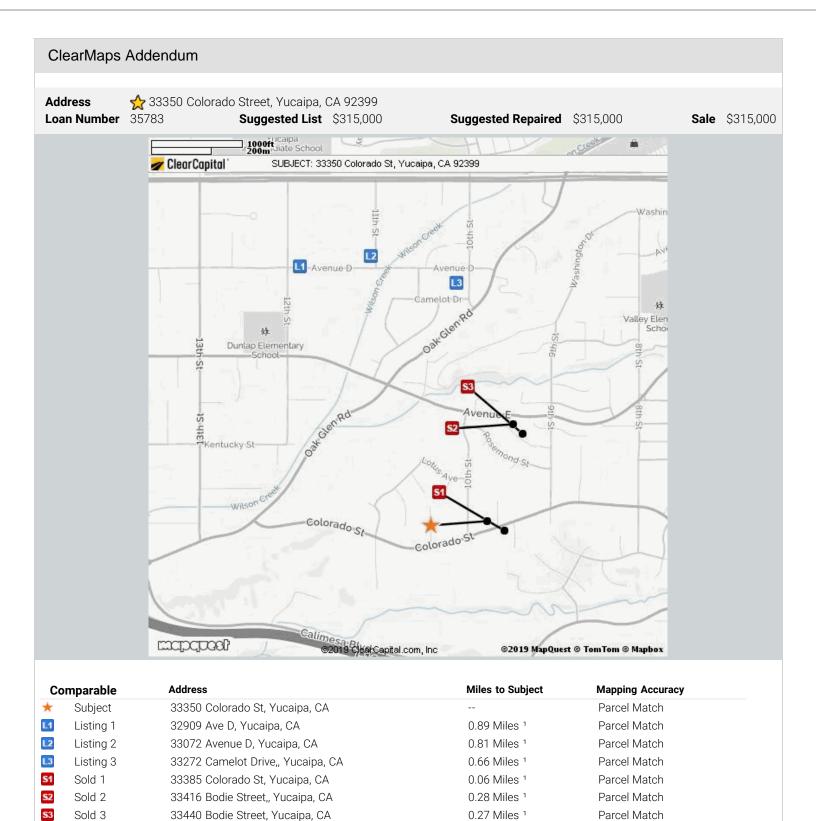
Front



Front

by ClearCapital

DRIVE-BY BPO



¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system. ² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 7/17/2017

Purpose:

by ClearCapital

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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Report Instructions - cont.

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Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

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Broker Information

by ClearCapital

Broker Name Nelson Kane Company/Brokerage Coldwell Banker

License No 01760517 Address 32829 Yucaipa Blvd. Yucaipa CA

92399

License Expiration 08/01/2022 **License State** CA

Phone9097056123Emailnwkane1@gmail.com

Broker Distance to Subject 1.15 miles Date Signed 07/12/2019

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on 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. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.

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