Lemoore, CA 93245

37532 Loan Number **\$264,000**• As-Is Value

by ClearCapital

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	971 Evergreen Avenue, Lemoore, CA 93245 04/17/2019 37532 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6142054 04/18/2019 021-710-017 Kings	Property ID	26364560
Tracking IDs					
Order Tracking ID	Citi_BPO_04.16.19	Tracking ID 1	Citi_BPO_04.16	.19	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Corona Jose S	Condition Comments
R. E. Taxes	\$126,500	Needs initial yard but the home looks fine. It is just yard
Assessed Value	\$2,534,970	
Zoning Classification	R16	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$500	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Suburban	Neighborhood Comments				
Stable	Homes are well maontained based on exterior view				
Low: \$235,000 High: \$290,000					
Remained Stable for the past 6 months.					
<90					
	Suburban Stable Low: \$235,000 High: \$290,000 Remained Stable for the past 6 months.				

Client(s): Wedgewood Inc

Property ID: 26364560

Lemoore, CA 93245

by ClearCapital

DRIVE-BY BPO

	Subject	Lieting 1 *	Listing 2	Listing 3
0		Listing 1 *	-	-
Street Address	971 Evergreen Avenue	850 Wexford Dr	1634 Tulip St	1336 Persimmon St
City, State	Lemoore, CA	Lemoore, CA	Lemoore, CA	Lemoore, CA
Zip Code	93245	93245	93245	93245
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.41 1	0.33 1	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$269,900	\$265,000
List Price \$		\$269,000	\$269,900	\$265,000
Original List Date		08/15/2018	01/02/2019	03/20/2019
DOM · Cumulative DOM	•	246 · 246	104 · 106	27 · 29
Age (# of years)	16	23	13	16
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,687	1,800	1,754	1,906
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	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	.20 acres	.16 acres	.16 acres	.18 acres
Other		fireplace		fireplace

^{*} Listing 1 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.

Lemoore, CA 93245

37532 Loan Number **\$264,000**• As-Is Value

Current Listings - Cont.

by ClearCapital

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

- Listing 1 DIVE IN to this great home in North Lemoore with a refreshing Swimming Pool! This new listing features 3 bedrooms, 2 bathrooms (Split floor plan) with formal living room, formal dining room, breakfast nook, den with fireplace and walk thru kitchen with spacious eat at breakfast bar. Theres plenty of room in the back yard for outdoor activities and roomy side yard for yard tools and storage. Conveniently located just East of Liberty Ave. and walking distance to the Middle School. Enjoy nearby parks, shopping and easy commutes to wherever the Central Valley leads you. This is a HOT property, so be sure and see it soon!
- **Listing 2** Located in a desirable NW Lemoore neighborhood, this well maintained home features 4 Bedrooms and 2 baths. Close to shopping centers, schools and freeway access.
- **Listing 3** Located in a desirable NW Lemoore neighborhood, this well maintained home features 4 Bedrooms and 2 baths. Close to shopping centers, schools and freeway access.

Client(s): Wedgewood Inc

Property ID: 26364560

Effective: 04/17/2019

Page: 3 of 14

by ClearCapital

DRIVE-BY BPO

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	971 Evergreen Avenue	911 Evergreen Ave	855 Birch Ave	1780 Redbud St
City, State	Lemoore, CA	Lemoore, CA	Lemoore, CA	Lemoore, CA
Zip Code	93245	93245	93245	93245
Datasource	Tax Records	Public Records	Public Records	Public Records
Miles to Subj.		0.04 1	0.22 1	0.45 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$255,000	\$265,000	\$279,900
List Price \$		\$255,000	\$265,000	\$279,900
Sale Price \$		\$255,000	\$265,000	\$270,000
Type of Financing		Fha	Fha	Fha
Date of Sale		03/29/2019	02/08/2019	03/01/2019
DOM · Cumulative DOM		29 · 29	30 · 31	53 · 53
Age (# of years)	16	16	17	13
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,687	1,687	1,676	1,687
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				Pool - Yes
Lot Size	.20 acres	.21 acres	.19 acres	.19 acres
Other				
Net Adjustment		\$0	\$0	-\$10,000
Adjusted Price		\$255,000	\$265,000	\$260,000

^{*} 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.

37532

\$264,000 As-Is Value

Lemoore, CA 93245 Loan Number

Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Property not listed in mls infor was taken from public records
- Sold 2 Very nice 3 bedroom 2 bath in Lemoore. Separate living and family rooms. neutral colors throughout. Tile and carpet flooring. House is very good condition. Great for city grant.
- Sold 3 Beautiful home with a spacious floor plan. Close to freeway access, plenty of storage space, vaulted ceilings, quartz counter tops, a covered court yard in the front and an extended patio in the back

Client(s): Wedgewood Inc Property ID: 26364560

Effective: 04/17/2019

Page: 5 of 14

Lemoore, CA 93245

37532 Loan Number **\$264,000**• As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			No sales history in mls system			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$264,500	\$265,000	
Sales Price	\$264,000	\$265,000	
30 Day Price	\$262,500		
Comments Regarding Pricing S	itrategy		

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.

Client(s): Wedgewood Inc

Property ID: 26364560

Subject Photos

DRIVE-BY BPO



Front



Front



Address Verification



Side



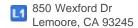
Side



Street

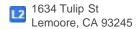
Listing Photos

DRIVE-BY BPO



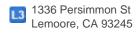


Front





Front

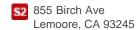




Front

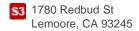
Sales Photos

DRIVE-BY BPO





Front



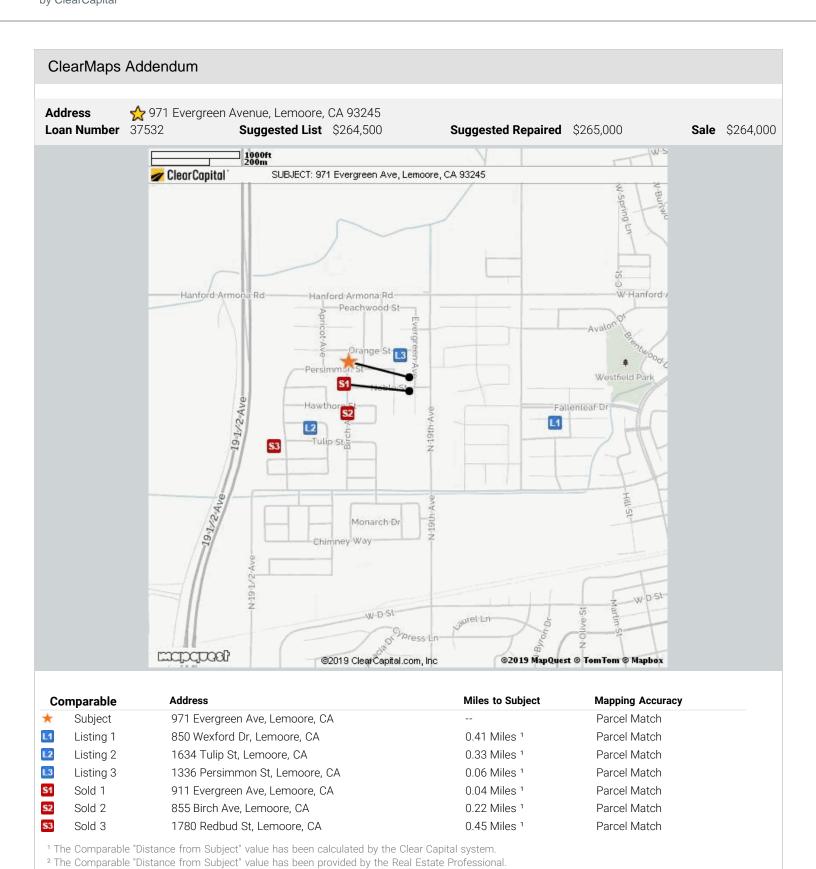


Front



DRIVE-BY BPO

Lemoore, CA 93245



Lemoore, CA 93245

37532 Loan Number **\$264,000**• As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 26364560

Page: 11 of 14

37532

\$264,000 As-Is Value

Lemoore, CA 93245 Loan Number by ClearCapital

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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

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 reports.
- 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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Client(s): Wedgewood Inc

Property ID: 26364560

Page: 12 of 14

Lemoore, CA 93245

37532 Loan Number **\$264,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

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.

Client(s): Wedgewood Inc Property ID: 26364560 Effective: 04/17/2019 Page: 13 of 14

Lemoore, CA 93245

37532 Loan Number

CA

\$264,000As-Is Value

Broker Information

by ClearCapital

License Expiration

Broker Name Tanya Topete Company/Brokerage eXp Realty of California Inc

License No01261528

Address
718 N 11th Ave Ste D Hanford CA

License State

93230

Phone 5593454733 Email tanyaitopete@gmail.com

Broker Distance to Subject 8.21 miles **Date Signed** 04/18/2019

10/02/2022

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.

Client(s): Wedgewood Inc Property ID: 26364560 Effective: 04/17/2019 Page: 14 of 14