DRIVE-BY BPO

18577 LINCROFT STREET

ROWLAND HEIGHTS, CA 91748

40956 Loan Number **\$735,000**• 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	18577 Lincroft Street, Rowland Heights, CA 91748 06/08/2021 40956 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7349306 06/14/2021 8258011028 Los Angeles	Property ID	30450662
Tracking IDs					
Order Tracking ID	0608_BPOUpdate	Tracking ID 1	0608_BPOUpdate		
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments		
	LLC	SINGLE FAMILY DETACHED HOME I A RESIDENTIAL		
R. E. Taxes	\$3,543	NEIGHBORHOOD HOME HAS BEEN REMODELED		
Assessed Value	\$256,335			
Zoning Classification	Residential LCA106			
Property Type	SFR			
Occupancy	Vacant			
Secure?	Yes (LOCK AND KEY)			
Ownership Type	Fee Simple			
Property Condition	Good			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	No			
Visible From Street	Visible			
Road Type	Public			

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Searched +-20% in size, 1 mile radius, and 12 months in time
Sales Prices in this Neighborhood	Low: \$525,000 High: \$759,000	AVERAGE DOM 10 CLOSED ADOM 9 ACTIVE ADOM 25 OF THE 9 ACTIVE ARE PENDING OR UNDER CONTRACT 48
Market for this type of property	Increased 4 % in the past 6 months.	CLOSED SALES 1 OF THE ACTIVE LISTINGS IS A SHORT SALE 0 OF THE CLOSED SALES ARE DISTRESSED SALES
Normal Marketing Days	<30	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	18577 Lincroft Street	18208 Gallineta St	18306 Mescal St	18609 Chandu Pl
City, State	Rowland Heights, CA	La Puente, CA	Rowland Heights, CA	Rowland Heights, CA
Zip Code	91748	91748	91748	91748
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	0.56 1	0.20 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$658,888	\$759,000	\$625,000
List Price \$		\$658,888	\$759,000	\$625,000
Original List Date		04/15/2021	05/04/2021	05/02/2021
DOM · Cumulative DOM		56 · 60	37 · 41	39 · 43
Age (# of years)	56	60	60	48
Condition	Good	Average	Good	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	1,400	1,400	1,576	1,202
Bdrm \cdot Bths \cdot ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	8	8	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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		Pool - Yes		
Lot Size	0.13 acres	0.14 acres	0.15 acres	0.15 acres
Other	NONE	NONE	NONE	NONE

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

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

Listing 1 SAME SIZE WITH A APOOL AND NOT REMODELED

Listing 2 LARGER IN GLA WITH THE SAME NUMBER OF BEDROOMS AND BATHROOMS AND HAS BEEN REMODELED

Listing 3 SMALLER IN GLA WITH ONE LESS BEDROOM

Client(s): Wedgewood Inc

Property ID: 30450662

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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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	18577 Lincroft Street	2756 Gallio Avenue	2337 Sandra Glen Dr	2715 La Cueva Dr
City, State	Rowland Heights, CA	Rowland Heights, CA	Rowland Heights, CA	Rowland Heights, CA
Zip Code	91748	91748	91748	91748
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.16 1	0.47 1	0.06 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$599,800	\$688,000	\$668,888
List Price \$		\$599,800	\$698,000	\$668,888
Sale Price \$		\$685,000	\$750,000	\$690,000
Type of Financing		Conventional	Cash	Conventional
Date of Sale		04/02/2021	04/02/2021	04/08/2021
DOM · Cumulative DOM	•	3 · 44	228 · 228	50 · 50
Age (# of years)	56	68	60	58
Condition	Good	Average	Good	Good
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	1,400	1,450	1,558	1,379
Bdrm · Bths · ½ Bths	4 · 2	5 · 3	4 · 2	3 · 2
Total Room #	8	10	8	7
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				Pool - Yes
Lot Size	0.13 acres	0.15 acres	0.30 acres	0.14 acres
Other	NONE	NONE	NONE	NONE
Net Adjustment		+\$50,000	-\$15,000	-\$10,000
Adjusted Price		\$735,000	\$735,000	\$680,000

^{*} Sold 2 is the most comparable sale to the subject.

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

- Sold 1 CLOSE IN GLA WITH THE SAME NUMBER OF BEDROOMS AND BATHROOMS ... PARTIALLY UPDATED ... ADJUSTED FOR CONDITION 50000 ...
- Sold 2 LARGER IN GLA WITH THE SAME NUMBER OF BEDROOMS AND BATHROOMS ... ADJUSTED FOR GLA -15000
- Sold 3 CLOSE IN GLA WITH ONE LESS BEDROOMS AND HAS BEEN REMODELED ... ADJUSTED FOR POOL -10000

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

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Subject Sales & Listing History

Current Listing Status	Not Currently Listed
Listing Agency/Firm	
Listing Agent Name	
Listing Agent Phone	
# of Removed Listings in Previous 12 Months	1
# of Sales in Previous 12 Months	1

Listing History Comments

HOME LAST SOLD 6/25/2020 FOR \$ 501400 WAS REMODELD AND SOLD AGAIN 6/9/2021 FOR \$ 750000... MLS COMMENTS FROM MOST CURRENT LISTING: For "Contactless viewing", please see photos provided. ROWLAND HEIGHTS BEAUTY!! 4 bedroom - 2 bath, tastefully updated turn key. Ready to move in. Features large bedrooms, new windows, new interior and exterior paint, new roof, new appliances, new light fixtures, new kitchen cabinets, quartz counters, new lighting, new furnace, remodeled bathrooms and much more. Large front yard, plenty of driveway space, attached garage, large fenced in yard, great location. SEE IT!! FALL IN LOVE WITH IT!! BUY IT!! SEE YOU IN ESCROW.

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/22/2020	\$519,000	06/29/2020	\$519,000	Expired	03/22/2021	\$519,000	MLS
04/03/2021	\$698,888	05/17/2021	\$698,888	Sold	06/10/2021	\$750,000	MLS

Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$760,000	\$760,000	
Sales Price	\$735,000	\$735,000	
30 Day Price	\$705,000		

Comments Regarding Pricing Strategy

NOT ABLE TO SUPORT THE MOST RECENT SLAES PRICE BASED ONT HE AVAILABLE COMPS WITHIN THE SEARCH PARAMETERS ... most weight given to the closed sales considering the shortage of available comps for sale in the area Searched +-20% in size, 1 mile radius, and 12 months in time ... Used the best available comps and bracketed as many parameters as possible but not able to bracket all and especially not all at the same time ... home appears to be lived in and maintained and all equipment appear to be in working order as intended and no need for repairs noted ... home is located in a single family neighborhood close to shopping, entertainment and multiple freeways ... The comps used are the best possible currently available comps within 1 miles and the adjustments are sufficient for this area to account for the differences in the subject and comparables. The variances could not be avoided and the comps were chosen for their similarities to the subject. ... shortage of available homes for sale is causing homes to have multiple offers and to sell faster ... previous report on this property has been completed and at that time the home was not remodeled and was compared to average condition homes in need of updating ... home has since been totally remodeled and updated (as per current mls listing) and is priced based on using good condition and remodeled homes as comps ...

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to the subject being remodeled since the prior report. The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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Subject Photos

by ClearCapital



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos

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Other Street



Other

Listing Photos

by ClearCapital





Front

18306 Mescal St Rowland Heights, CA 91748



Front

18609 Chandu Pl Rowland Heights, CA 91748



Front

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Sales Photos

2756 Gallio Avenue Rowland Heights, CA 91748



Front

2337 Sandra Glen Dr Rowland Heights, CA 91748



Front

2715 La Cueva Dr Rowland Heights, CA 91748

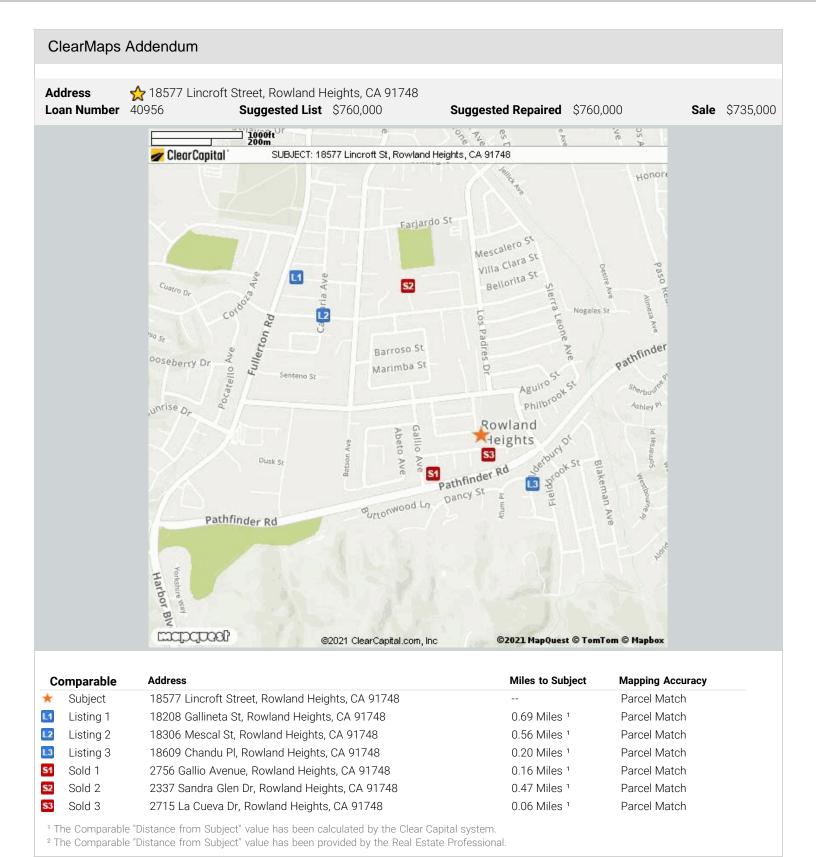


Front

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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:

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 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 Lehel Szucs All Seasons Real Estate, Inc. Company/Brokerage

964 E. Badillo Street, #240 Covina License No 01336187 Address

CA 91724 **License State License Expiration** 05/04/2023 CA

Phone 6263390697 Email Lehelsz@gmail.com

Broker Distance to Subject 8.12 miles **Date Signed** 06/14/2021

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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