DRIVE-BY BPO

3223 83RD STREET

INGLEWOOD, CA 90305

41043 Loan Number \$660,000

er 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	3223 83rd Street, Inglewood, CA 90305 01/14/2021 41043 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7042479 01/15/2021 4011-029-017 Los Angeles	Property ID	29347202
Tracking IDs					
Order Tracking ID	0113BPO_Update	Tracking ID 1	0113BPO_Upda	te	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties	Condition Comments
R. E. Taxes	\$6,680	The subject property did not appear to have damages or repairs
Assessed Value	\$494,954	needed. No repairs are recommended from exterior inspection.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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	

Neighborhood & Market Data					
Location Type	Urban	Neighborhood Comments			
Local Economy	Stable	The subject property is located in a neighborhood that is within mile of the city's amenities. 30-35% of listings and sold comps in the area are either short sales, REO sales or investor			
Sales Prices in this Neighborhood	Low: \$600,000 High: \$670,000				
Market for this type of property	Remained Stable for the past 6 months.	remodeled resales; the different types of sales cause a wide range of values in the area.			
Normal Marketing Days	<180				

INGLEWOOD, CA 90305

by ClearCapital

Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3223 83rd Street	2110 W 83rd St	1886 W 94th Pl	3122 W 76th St
City, State	Inglewood, CA	Los Angeles, CA	Los Angeles, CA	Los Angeles, CA
Zip Code	90305	90047	90047	90043
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.72 1	1.36 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$650,000	\$630,000	\$699,999
List Price \$		\$650,000	\$630,000	\$699,999
Original List Date		01/13/2021	11/30/2020	10/29/2020
DOM · Cumulative DOM	•	2 · 2	9 · 46	13 · 78
Age (# of years)	82	92	77	80
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,499	1,588	1,609	1,770
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	4 · 2	3 · 2
Total Room #	5	5	6	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				

^{*} Listing 3 is the most comparable listing to the subject.

Lot Size

Other

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

0.18 acres

Listing 1 Listing one is a standard sale with a smaller lot and similar living area. All other total amenities are similar to the subject.

0.13 acres

None

- Listing 2 Listing two is a standard sale with a smaller lot and more living area. One more bedroom and similar garage.
- Listing 3 Listing three is a standard sale with a similar lot and more living area. All other amenities are similar to the subject.

0.12 acres

None

0.17 acres

None

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.

INGLEWOOD, CA 90305 Loan Number

41043

\$660,000• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3223 83rd Street	8111 S 2nd Ave	8612 S 2nd Ave	2032 W 80th St
City, State	Inglewood, CA	Inglewood, CA	Inglewood, CA	Los Angeles, CA
Zip Code	90305	90305	90305	90047
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.54 1	0.65 1	0.81 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$555,000	\$750,000	\$625,000
List Price \$		\$555,000	\$695,000	\$625,000
Sale Price \$		\$625,000	\$668,000	\$650,000
Type of Financing		Conventional	Cash	Fha
Date of Sale		07/24/2020	10/09/2020	09/24/2020
DOM · Cumulative DOM	·	6 · 108	125 · 196	16 · 44
Age (# of years)	82	74	82	95
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,499	1,420	1,636	1,352
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.18 acres	0.11 acres	0.17 acres	0.13 acres
Other	None	None	None	None
Net Adjustment		+\$15,000	-\$5,000	+\$15,000
Adjusted Price		\$640,000	\$663,000	\$665,000

^{*} 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 Sold one is a standard sale with a smaller lot. All other amenities are similar to the subject. Lot = \$15,000
- **Sold 2** Sold two is a standard sale with a similar lot and more living area. All other amenities are similar to the subject. GLA = \$-5,000
- **Sold 3** Sold three is a standard sale with a smaller lot and less living area. All other amenities are similar to the subject. Lot = \$10,000 GLA = \$5,000

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.

INGLEWOOD, CA 90305

41043 Loan Number

\$660,000 As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing Status Not Curr		Not Currently I	Not Currently Listed		Listing History Comments		
Listing Agency/Firm			The subject property has no current MLS history available.		available.		
Listing Agent Nar	ne						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Prev 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	\$670,000	\$670,000			
Sales Price	\$660,000	\$660,000			
30 Day Price	\$620,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The subject property did not appear to have deferred maintenance. The average lot for a SFR in the area is between 5,000 - 7,000 sq/ft, the subject has a larger corner lot. The average GLA for 3 bed 2 bath is between 1,200 -1,600 sq/ft, the subject has average GLA for its amenities. Garages are common for the neighborhood. Search was expanded to 2 miles and sold back 12 months for most proximate comps. Due to high competition in the area, listings are valued below market to attract buyer and tend to sell above listing value like sold comps 1 and 3.

Client(s): Wedgewood Inc

Property ID: 29347202

by ClearCapital

3223 83RD STREET

INGLEWOOD, CA 90305

41043 Loan Number **\$660,000**• As-Is Value

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: 29347202 Effective: 01/14/2021 Page: 5 of 13

Subject Photos

by ClearCapital







Address Verification



Side



Side



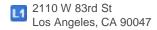
Street



Street

INGLEWOOD, CA 90305

Listing Photos





Front

1886 W 94th PI Los Angeles, CA 90047



Front

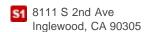
3122 W 76th St Los Angeles, CA 90043



Front

INGLEWOOD, CA 90305

Sales Photos





Front

8612 S 2nd Ave Inglewood, CA 90305



Front

2032 W 80th St Los Angeles, CA 90047



Front

by ClearCapital

41043 INGLEWOOD, CA 90305 Loan Number

ClearMaps Addendum **Address** 🗙 3223 83rd Street, Inglewood, CA 90305 Loan Number 41043 Suggested List \$670,000 Suggested Repaired \$670,000 **Sale** \$660,000 2000ft 500mHyde Park Blyd 🕢 Clear Capital SUBJECT: 3223 W 83rd St, Inglewood, CA 90305 £ 65th 5 W 67th St W 68th St E 67th St W 71st St W 71st St W Florence Ave W 73rd St Crenshaw Blvd Ray 10th Western Ave W 7 S3 W 80th 9 W 81st St W 82nd Vest Blvd L1 3rd St W 8316 W 84 W 84th Pi W 85th St W 85th St W Manchester Ave W Manchester Blvd W 87th St W 88th St W 88th St Prairie Ave Pincay Dr 6th Dalton W 91st St W 92nd St Crenshaw W 94th P W 95th St Blvd 4th 2nd W Century Blvd W 101st 55 W 104th St W 105th C mapqvssi @2021 ClearCapital.com, Inc ©2021 MapQuest © TomTom © Mapbox Address Comparable Miles to Subject **Mapping Accuracy** Subject 3223 83rd Street, Inglewood, CA 90305 Parcel Match L1 Listing 1 2110 W 83rd St, Los Angeles, CA 90047 0.72 Miles 1 Parcel Match L2 Listing 2 1886 W 94th Pl, Los Angeles, CA 90047 1.36 Miles ¹ Parcel Match L3 Listing 3 3122 W 76th St, Los Angeles, CA 90043 0.47 Miles 1 Parcel Match **S1** Sold 1 8111 S 2nd Ave, Inglewood, CA 90305 0.54 Miles 1 Parcel Match S2 Sold 2 8612 S 2nd Ave, Inglewood, CA 90305 0.65 Miles 1 Parcel Match **S**3 Sold 3 2032 W 80th St, Los Angeles, CA 90047 0.81 Miles ¹ Parcel Match

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.

Loan Number

Addendum: Report Purpose

by ClearCapital

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: 29347202

Page: 10 of 13

INGLEWOOD, CA 90305

41043

\$660,000 As-Is Value

Loan Number

Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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
- 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.

Client(s): Wedgewood Inc

Property ID: 29347202

Page: 11 of 13

INGLEWOOD, CA 90305

41043 Loan Number **\$660,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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: 29347202 Effective: 01/14/2021 Page: 12 of 13

INGLEWOOD, CA 90305

41043 Loan Number **\$660,000**• As-Is Value

by ClearCapital

Broker Information

Broker Name Leonel Enrique Molina Jr. Company/Brokerage First Investments Realty &

Mortgage

License No 01720799 Address 3922 TWEEDY BLVD SOUTH GATE

CA 90280

License Expiration 01/02/2024 License State CA

Phone 5624120960 Email Imolinajrbroker@gmail.com

Broker Distance to Subject 7.33 miles **Date Signed** 01/15/2021

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.

Client(s): Wedgewood Inc Property ID: 29347202 Effective: 01/14/2021 Page: 13 of 13