921 Leslie Dr Hemet, CA 92543

41691 Loan Number **\$230,000**• 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	921 Leslie Drive, Hemet, CA 92543 08/31/2020 41691 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6821801 09/01/2020 447-182-002 Riverside	Property ID	28746122
Tracking IDs					
Order Tracking ID	0831_BPOs	Tracking ID 1	0831_BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Shyalea Walston	Condition Comments
R. E. Taxes	\$975	subject appears in average condition. Needs landscaping no
Assessed Value	\$82,731	other repairs noted. Average curb appeal and conforms to the
Zoning Classification	R-1	neighborhood.
Property Type	SFR	
Occupancy	Vacant	
Secure? Yes		
(doors and windows are locked)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	iia				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Slow	Older neighborhood .75 miles to elementary and middle school			
Sales Prices in this Neighborhood	Low: \$130,000 High: \$435,000	1.5 miles to high school5 miles to shopping. Some proper display deferred maintenance.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	921 Leslie Drive	40685 Whittier Ave	925 S San Jacinto St	860 Malaga Pl
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92543	92544	92543	92543
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.65 1	0.34 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$239,000	\$239,000
List Price \$		\$250,000	\$239,000	\$243,000
Original List Date		04/01/2020	05/01/2020	05/26/2020
DOM · Cumulative DOM		141 · 153	123 · 123	13 · 98
Age (# of years)	42	64	47	45
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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,236	1,200	1,130	1,248
Bdrm \cdot Bths \cdot ½ Bths	2 · 2	3 · 2	3 · 2	2 · 2
Total Room #	5	6	6	5
Garage (Style/Stalls)	Attached 1 Car	None	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	0.15 acres	0.13 acres	0.14 acres	0.15 acres
Other	fence	fence	fence	fence

^{*} Listing 1 is the most comparable listing to the subject.

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

Listing 1 36 square feet smaller, inferior age, 871 square feet smaller lot, no garage, standard sale.

Listing 2 106 square feet smaller, 436 square feet smaller lot, 2 car garage, standard sale.

Listing 3 12 square feet larger, same size lot, 2 car garage, standard sale.

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.

Hemet, CA 92543

by ClearCapital

		- 11 -			
	Subject	Sold 1	Sold 2 *	Sold 3	
Street Address	921 Leslie Drive	301 Mary Ln	260 E Whittier Ave	893 Marjorie Ave	
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA	
Zip Code	92543	92543	92543	92543	
Datasource	Tax Records	MLS	MLS	MLS	
Miles to Subj.		0.69 1	0.43 1	0.40 1	
Property Type	SFR	SFR	SFR	SFR	
Original List Price \$		\$229,900	\$239,000	\$248,800	
List Price \$		\$229,900	\$239,000	\$248,800	
Sale Price \$		\$230,000	\$239,000	\$248,800	
Type of Financing		Fha	Fha	Va	
Date of Sale		07/09/2020	08/06/2020	06/10/2020	
DOM · Cumulative DOM		4 · 37	77 · 161	59 · 111	
Age (# of years)	42	46	49	50	
Condition	Average	Average	Average	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 traditional	1 Story traditional	1 Story traditional	1 Story traditional	
# Units	1	1	1	1	
Living Sq. Feet	1,236	1,144	1,310	1,204	
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2	
Total Room #	5	5	5	5	
Garage (Style/Stalls)	Attached 1 Car	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	0.15 acres	0.19 acres	0.16 acres	0.15 acres	
Other	fence	fence	fence	fence	
Net Adjustment		+\$2,000	-\$10,000	-\$10,000	
Adjusted Price		\$232,000	\$229,000	\$238,800	

^{*} 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 92 square feet smaller +5 k, 1742 square feet smaller lot -1 k, 2 car garage -2 k, standard sale.

Sold 2 74 square feet larger -4 k, 436 square feet larger lot, 2 car garage -2 k, \$4000 in concessions -4 k, standard sale.

Sold 3 32 square feet smaller +2 k, superior upgraded condition -10 k, same size lot, 2 car garage -2 k, standard sale.

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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Subject Sale	es & Listing Hist	ory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm			Last sold 2/1978 sale price \$42,000				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis 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	\$235,000	\$235,000	
Sales Price	\$230,000	\$230,000	
30 Day Price	\$225,000		
Comments Regarding Pricing S	trategy		
Values in subject neighborh	nood have stabilized and foreclosure acti	vity is minimal. Recommend interior inspection.	

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: 28746122

Subject Photos



Front



Address Verification

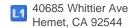


Street

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Listing Photos





Front

925 S San Jacinto St Hemet, CA 92543



Front

860 Malaga Pl Hemet, CA 92543

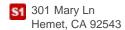


Front

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Sales Photos





Front

260 E Whittier Ave Hemet, CA 92543

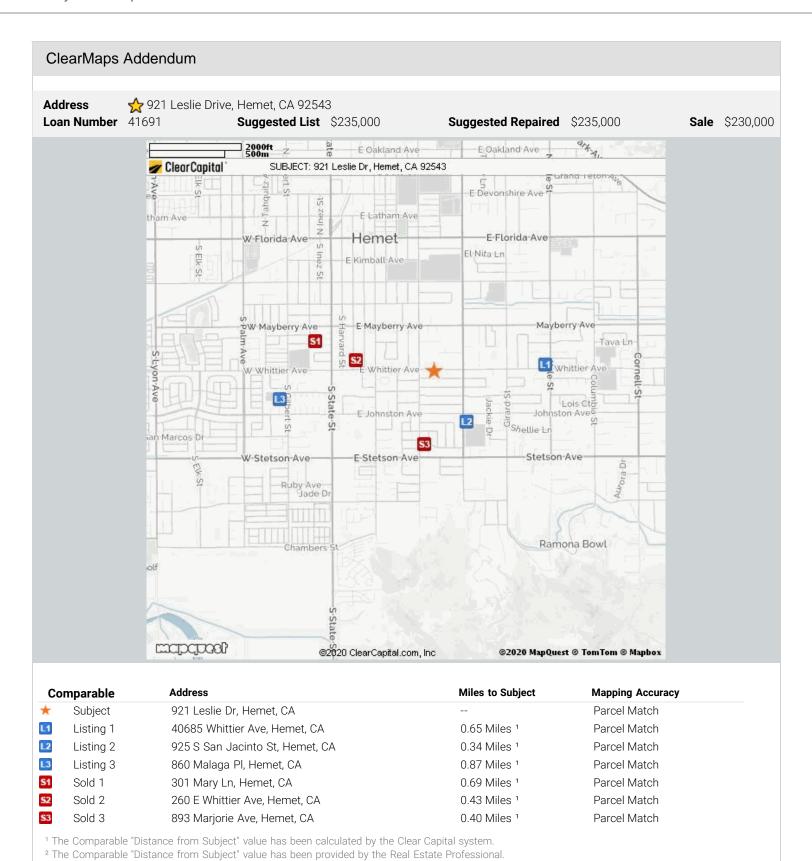


Front

893 Marjorie Ave Hemet, CA 92543



Front



921 Leslie Dr

Hemet, CA 92543 Loan Number

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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.

Client(s): Wedgewood Inc

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

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Report Instructions - cont.

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.

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Loan Number

CA

Broker Information

License Expiration

by ClearCapital

Broker Name Cornelis Oosterbaan America West Realty Company/Brokerage

27701 Murrieta Rd Sun City CA License No 00918838 Address

92586 **License State**

05/24/2024

Phone 9512021019 Email caseyoost@msn.com

Broker Distance to Subject 14.19 miles **Date Signed** 09/01/2020

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: 28746122 Effective: 08/31/2020 Page: 12 of 12