# **DRIVE-BY BPO**

### **7655 SOARING BIRD COURT**

CORONA, CA 92880

43132 Loan Number **\$883,800**• 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	7655 Soaring Bird Court, Corona, CA 92880 01/05/2022 43132 Redwood Holdings LLC	Order ID Date of Report APN County	7865337 01/09/2022 152-590-043 Riverside	Property ID	31905196
Tracking IDs					
Order Tracking ID	01.04.22_BPO_Update	Tracking ID 1	01.04.22_BPO_U	lpdate	
Tracking ID 2		Tracking ID 3			

General Conditions				
Owner	REDWOOD HOLDINGS LLC	Condition Comments		
R. E. Taxes	\$11,501	Subject is in average condition of average construction with		
Assessed Value	\$727,045	average curb appeal. Subject is located in a suburban tract		
Zoning Classification	Residential	<ul> <li>developed in early 21st century. Subject conforms to</li> <li>neighborhood which is comprised primarily of two story</li> </ul>		
Property Type	SFR	properties with a few single story properties. Subject is a short		
Occupancy	Occupied	distance from a park/hiking trail.		
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 Da	ala				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	Market demand is strong with rising prices. Seller concessions			
Sales Prices in this Neighborhood	Low: \$650,000 High: \$1,200,000	are few and REO activity is less than 5% of the resale market. Construction of the community of Eastvale began in 1999 and			
Market for this type of property	Increased 7 % in the past 6 months.	currently home to approximately 65,000 residents and was ranked several times by Money magazine as one of the best			
Normal Marketing Days	<30	communities in the nation. The schools are of high quality is an extensive park system and Eastvale is located within			
		moderate commuting distance to job centers in Orange Count and Los Angeles. There are few external influences with the exception of some transmission lines			

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### Neighborhood Comments

Market demand is strong with rising prices. Seller concessions are few and REO activity is less than 5% of the resale market. Construction of the community of Eastvale began in 1999 and is currently home to approximately 65,000 residents and was ranked several times by Money magazine as one of the best communities in the nation. The schools are of high quality, there is an extensive park system and Eastvale is located within a moderate commuting distance to job centers in Orange County and Los Angeles. There are few external influences with the exception of some transmission lines on the north side of the city. The city has a growing shopping and commerce influence with a major Amazon distribution center of nearly 4M square feet opened in 2017.

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7655 Soaring Bird Court	7562 Morning Mist Drive	13262 Los Robles Ct	7487 Cobble Creek Dr
City, State	Corona, CA	Corona, CA	Eastvale, CA	Corona, CA
Zip Code	92880	92880	92880	92880
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.10 1	0.26 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$985,000	\$899,000	\$900,000
List Price \$		\$985,000	\$899,000	\$879,000
Original List Date		01/04/2022	12/06/2021	09/27/2021
DOM · Cumulative DOM		4 · 5	0 · 34	74 · 104
Age (# of years)	15	16	8	18
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	3 Stories Modern	2 Stories Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	3,767	4,086	3,905	3,675
Bdrm · Bths · ½ Bths	4 · 3	6 · 4 · 1	5 · 3	5 · 3
Total Room #	9	10	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 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				
Lot Size	0.18 acres	0.16 acres	0.17 acres	0.16 acres
Other				

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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### Current Listings - Cont.

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

- Listing 1 MLS Description: Here is a beautiful 4086 sq. ft. home that will accommodate all of your family's needs. It boasts 6 bedrooms, + 1 home office, 4.5 bathrooms and a 3 car garage. It is located in the wonderful neighborhood of Eastvale. The neighborhood shows pride of homeownership— there are local schools, parks and wonderful shopping centers for dining and entertainment. This huge home is in excellent condition with new interior paint, new flooring, lots of sunlight, high ceilings with elegant crown molding, an open floor plan, and more. The kitchen boasts gorgeous granite counter tops, custom cabinetry, double-oven, and a walk-in pantry. The living room has a fireplace and built-in surround sound system. The master bedroom features a spacious master bathroom. MY COMMENTS: Comparable and subject are in similar communities. Comparable is two-story, subject is three-story. Comparable is superior due to two-story and GLA. Comparable is newly listed in active status.
- Listing 2 MLS Description: Beautiful Eastvale Corner Lot; 5 Bedroom, 3 Bath home. 3905 sq. feet. As you enter the home, there is an office to the right, as you proceed you enter the beautiful open floorplan that consists of the Dining Room, Kitchen with center island, stainless steesl appliances, 5 burner range, double over, huge Breakfast counter that can seat 6 people, granite counter tops. It has an additional Prep Kitchen that has a indoor grill and range, sink and an additional dishwasher. The large Family Room Area is open to Kitchen and Dining and leads out to the backyard. There is a full bath and Bedroom downstairs. There is a loft at the top of the stairs, perfect for a gaming space or theater; Laundry Room is upstairs; Master and three additional secondary bedrooms are upstairs. The Master Bedroom as a large retreat area and the Master Bath has dual sinks, separate tub and shower, vanity and large walkin closet. Some Furniture is available for purchase. MY COMMENTS: Comparable is in a nearby similar community. Comparable is two-story, subject is three-story. Comparable is superior due to GLA and two-story. Comparable is in pending status since 12/23/21.
- MLS Description: Located in the ever-growing city of Eastvale. The home is equipped with wood laminate flooring, crown molding, and a three-car garage. One bedroom and a full bathroom located on the first floor, ideal for overnight guests. As you enter the home, you are greeted with a high ceiling and an open living room complete with a cozy fireplace. Entertain effortlessly in this open floor plan including a kitchen boasting a gorgeous center island with an entire slab of granite countertop, stainless steel appliances, and a pantry. The second floor features an oversized loft which can be used for the den/office/entertainment center. Moving along upstairs you will find a utility room used for laundry and additional storage cabinets. The master bedroom showcases a spacious en- suite with a single vanity surrounded by storage cabinets, a deep soaking tub, and a walk-in closet with custom built-in shelves! Enjoy the California sunshine in the spacious backyard equipped with a patio cover which also features an island with additional seating great for BBQ and entertainment along with a pool/spa. Conveniently located near the popular Eastvale shopping center, award-winning schools, and parks. MY COMMENTS: Comparable and subject are in similar communities. Comparable is two-story, subject is single-level. Comparable is most comparable and approximately equal with GLA difference offset by two-story. Comparable is in hold-do-not-show status since 12/10/21 and MLS reflects one price reduction and no accepted contracts.

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by ClearCapital

### **7655 SOARING BIRD COURT**

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Recent Sales Subject Sold 1 Sold 2 \* Sold 3 Street Address 7655 Soaring Bird Court 13336 Wagon Creek Way 13228 Wooden Gate Way 13352 Eaglebluff Ln City, State Corona, CA Corona, CA Corona, CA Corona, CA Zip Code 92880 92880 92880 92880 **Datasource** Public Records MLS MLS MLS Miles to Subj. 0.31 1 0.56 1  $0.23^{1}$ **Property Type** SFR SFR SFR SFR Original List Price \$ --\$849,000 \$890,000 \$840,000 List Price \$ \$849,000 \$890,000 \$840,000 Sale Price \$ --\$880,000 \$895,000 \$900,000 Type of Financing Conventional Conventional Va **Date of Sale** --12/18/2021 11/25/2021 08/11/2021 **DOM** · Cumulative DOM -- - -- $31 \cdot 57$ 51 · 83 5 · 70 17 15 16 8 Age (# of years) 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 3 Stories Modern 2 Stories Modern Style/Design 3 Stories Modern 3 Stories Modern 1 # Units 1 1 1 3,767 3,227 3,834 3,807 Living Sq. Feet Bdrm · Bths · ½ Bths 4 · 3 5 · 3 6 · 5 5 · 3 9 9 Total Room # 10 9 Attached 3 Car(s) Attached 3 Car(s) Attached 4 Car(s) Attached 3 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Lot Size 0.18 acres 0.16 acres 0.17 acres 0.17 acres Other

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**Net Adjustment** 

**Adjusted Price** 

+\$1,300

\$881,300

-\$5,800

\$889,200

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-\$19,400

\$880,600

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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### Recent Sales - Cont.

by ClearCapital

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

- Sold 1 MLS Description: Welcome home! This this beautiful entertainer's paradise is located in the award winning community of Eastvale. This gorgeous home welcomes you to a highly functional floor plan, featuring a spacious great room room with a fireplace with flowing space to the dining area and an ample island kitchen making this the ideal home host your family and friends for the upcoming holidays. Additionally, The home counts with recessed lighting throughout, a delightful office and washer and dryer room. As we move to the second floor where you will find 4 spacious bedrooms and a the main large bedroom with a vast walking closet and an en-suite featuring and comfortable tub and shower. This property also boasts a beautiful decorative stamped concrete in front yard with stacked stone wall and planter. Fan ceilings throughout the house, two nest thermostats, stainless steel appliances, a laundry room, a spacious backyard with palm trees and a 3 car garage. Come and visit us and make this your new dream home just in time before the new year!! MY COMMENTS: Comparable and subject are in similar communities. Comparable is two-story, subject is three-story. Comparable specifically selected for recent sale date and proximity. Adjustments of -\$17600 (2% sale price) two- story, +\$18900 GLA difference at \$35/sq ft for a total adjustment of +\$1300
- Sold 2 MLS Description: Beautiful home with 6 bedrooms & 5 bathrooms located in the heart of Eastvale. Open floor plan with a bright living room and dining room, elegant kitchen with granite counter top and lots of cabinets. Family room with cozy fireplace and surround sound. Laminated wood floor throughout the whole house. One bedroom with full bath downstairs. One spacious master bedroom with walk-in closet, one suite bedroom and 2 additional bedrooms are on the 2nd level. Plus laundry room on the 2nd floor for your convenience. Huge master bath has a walk-in closet, double sink vanity, large soaking tub and separate shower. One bedroom with full bath and a loft are on the 3rd floor. Multi Zone controlled Central A/C and Heating. Solar Panels /Power System offering low electricity bills all year round. Beautiful front yard with professional installed Artificial Green Turf and landscaped backyard with patio cover. Large attached 3 cars garage. Walking distance to the Elementary School, Intermediate and High School. Close to Parks and Shopping Center. Easy access to I-15 & I-91 Freeway. A Must See! MY COMMENTS: Comparable and subject are in similar communities. Comparable specifically selected for three-story and recent sale date. Adjustments of -\$1000 buyer credit, -\$2500 garage count, -\$2300 GLA difference for a total adjustment of -\$5800. Comparable is most comparable due to three-story configuration.
- Sold 3 MLS Description: This gorgeous, spacious beauty is an ENTERTAINERS DREAM. This open floor concept captivates you from the moment you step in the front door. Premium hardwood flooring throughout the home, with a spacious guest bedroom downstairs. You will also find recessed lighting plus a whole lot of natural lighting in every part of this amazing palace you will call home. In the kitchen, you will find a huge granite kitchen island with overhead pendant lights that will accomodate so many guests to create wonderful memories. You will find a double oven for the baker in you, a walk in pantry, and plenty of cabinet space in this dream of a kitchen. The open floor concept will lead you from the kitchen into the family room to keep the ambiance flowing. Every window in this home comes with premium wood shutters. The master bedroom is fit for a King and Queen, with a retreat that can be used as an office, workout area, or even a 6th bedroom. The master bathroom boasts his and hers sinks, a soaking tub and a separate shower. The walk-in closet is fit for fashion collector of any kind. On the 2nd floor you will find a spacious loft that can be used as a gaming room or a home theater....or both. 2 bedrooms share access to the jack n jill restroom upstairs. The spacious laundry room features plenty of storage space. As you step into the back yard, you will be wowed by the huge lot that can be used for entertaining. A rare in the community, outdoor fireplace lounge for those evenings you wish to cozy up and relax. It can also be used for an outdoor breakfast area on a gorgeous day. You will also find a basketball court and jungle gym that will stay with the home for your family's enjoyment. This home comes with solar panels which is leased and buyer's to assume lease. Let's get you in here and make this your future and possibly forever home. MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is two-story, subject is three-story. Comparable is a slightly aged sale date however was specifically selected for proximity. Adjustments of -\$18000 (2% sale price) two-story, -\$1400 GLA difference for a total adjustment of -\$19400

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Subject Sales & Listing History														
Current Listing Status Not Currently Listed		Listing History Comments												
Listing Agency/F	sting Agency/Firm			Subject shows a trustee deed recorded 02/08/2021. A search of										
Listing Agent Name Listing Agent Phone # of Removed Listings in Previous 12 0 Months			the CRMLS MLS shows one historical listing for subject property, an expired listing in 2019. CRMLS is the primary MLS for the area. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this											
							# of Sales in Pre Months	evious 12	1		report.			'
							Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	02/08/2021	\$716,048	Tax Records							

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$878,800	\$878,800			
Sales Price	\$883,800	\$883,800			
30 Day Price	\$883,800				
Comments Regarding Pricing Strategy					

The suggested list considers the current listings, especially L3, the most comparable of the current listings which lingered on market and is currently on hold-do-not- show status. The sale price is a modest overbid to suggested list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.

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## 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**



Front



Address Verification



Street

# **Listing Photos**

by ClearCapital





Front

13262 Los Robles Ct Eastvale, CA 92880



Front

7487 Cobble Creek Dr Corona, CA 92880



by ClearCapital

# **Sales Photos**





Front

\$2 13228 Wooden Gate Way Corona, CA 92880



Front

13352 Eaglebluff Ln Corona, CA 92880

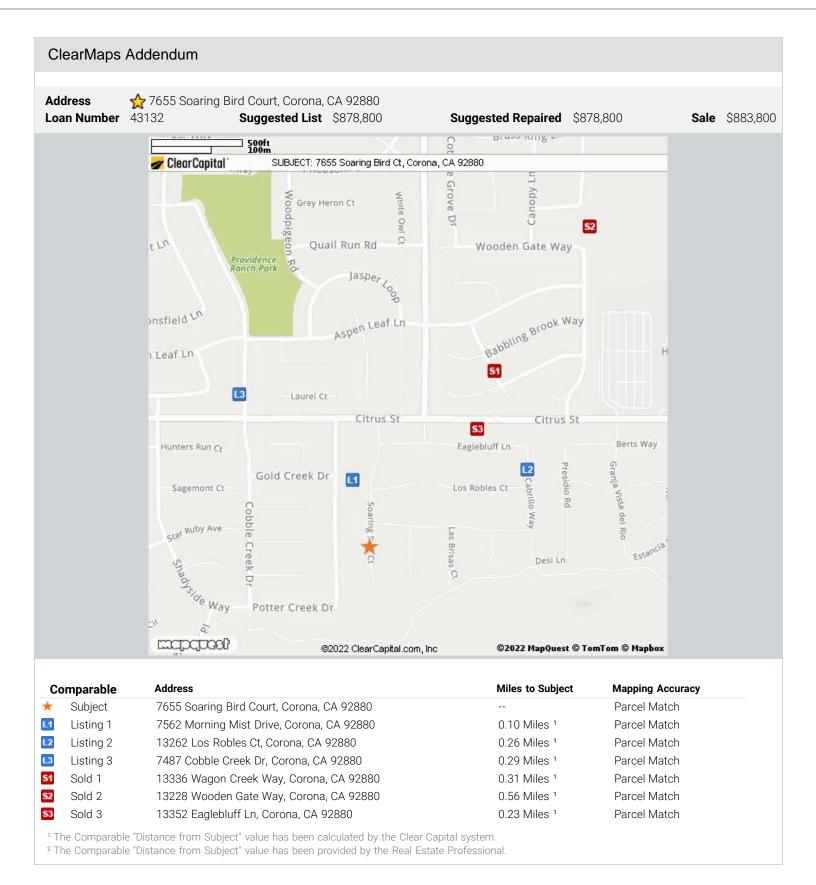


Front

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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**

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 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.

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.

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#### Broker Information

**Broker Name** Michael O'Connor Diamond Ridge Realty Company/Brokerage

12523 Limonite Avenue Eastvale CA License No 01517005 Address

91752 **License State License Expiration** 10/04/2022 CA

Phone 9518474883 Email RealtorOConnor@aol.com

**Broker Distance to Subject** 2.17 miles **Date Signed** 01/08/2022

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.

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