375 CAMELBACK ROAD UNIT 5

PLEASANT HILL, CA 94523

52608 Loan Number **\$386,000**• 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	375 Camelback Road Unit 5, Pleasant Hill, CA 94523 03/02/2023 52608 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8639979 03/03/2023 159-291-009- Contra Costa		33956701
Tracking IDs					
Order Tracking ID	03.02.23 BPO Request	Tracking ID 1	03.02.23 BPO Requ	est	
Tracking ID 2		Tracking ID 3	-		

General Conditions		
Owner	Elizabeth A Llog Tre	Condition Comments
R. E. Taxes	\$2,096	No adverse conditions were noted at the time of inspection
Assessed Value	\$112,654	based on exterior observations. Subject property located within
Zoning Classification	R1	an area of established condo properties, subject conforms.
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Camelback North 866-473-2573	
Association Fees	\$495 / Month (Pool,Tennis,Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject is a conforming Single Family Residential Condo style			
Sales Prices in this Neighborhood	Low: \$385,000 High: \$436,500	property located in the Camelback North Phase 74 neighborhood and within a predominately similar single condo family			
Market for this type of property	Decreased 2 % in the past 6 months.	properties. Subject conforms to the immediate area and within close proximity to hwy 680 freeway access, BART, near Martine: border, Briones Regional Park, Diablo Valley College, Contra Costa Blvd, Chilpancingo Pkwy, Golf Course, Sun Valley Mall, with nearby shopping, restaurants and K-12 Schools.			
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

Property ID: 33956701

by ClearCapital

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	375 Camelback Road Uni	t 5 812 Camelback Pl	270 Chilipancingo Pkwy Ap 1	t 98 Elder Dr Apt F
City, State	Pleasant Hill, CA	Pleasant Hill, CA	Pleasant Hill, CA	Pleasant Hill, CA
Zip Code	94523	94523	94523	94523
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.23 1	0.04 1	0.06 ²
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$330,000	\$395,000	\$456,000
List Price \$		\$330,000	\$395,000	\$448,000
Original List Date		01/23/2023	08/08/2022	07/27/2022
DOM · Cumulative DOM	•	12 · 39	2 · 207	19 · 219
Age (# of years)	50	42	49	37
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial; Mountain
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	801	673	801	888
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	2 · 1	2 · 2
Total Room #	5	4	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace

^{*} Listing 2 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.

PLEASANT HILL, CA 94523

52608 Loan Number **\$386,000**• As-Is Value

Current Listings - Cont.

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

- Listing 1 A1 is similar in room count, carport parking, in fireplace with 1 bed, 1 bath. A1 is inferior in beds, in GLA, in year built. A1 is located within the Shadowood HOA with monthly fees of \$355.00. A1 has no stairs and comes with fresh painted, new carpets, kitchen is functional with a new stove and refrigeratorm, bath has been recently updated. A1 has a fireplace with a raised hearth bench, a slider door with access to a spacious private patio surrounded by a high fence. A1 has a community is surrounded by redwoods and I maintained grounds with amenities that include a pool, hot-tub, clubhouse, and tennis courts, with a community laundry room centrally located with easy access to freeways, shopping, restaurants (Whole Foods, Trader Joe's and DVC), and a commute locations as well with HWY 680 & 4, Bus stops and BART nearby.
- Listing 2 A2 is similar in room count, in year built, in GLA, in fireplace in carport parking with 2 beds, 1 bath. A2 is located within subjects Camelback North HOA is walking distance to DVC, Target, restaurants, Safeway, Sun Valley Mall, and close to freeway 680, HWY 4. A2 has carpet, electric stove, water heater, garbage disposal within one year old. A2 offers a Community Pool and laundry room right behind unit. Separate storage at parking lot. Covered carport, many visitor parking.
- Listing 3 A3 is similar in room count, in fireplace, in carport parking with 2 beds, 2 baths. A3 is superior in baths, in mountain views, in GLA, in year built. A3 is located within the sister-city of Pacheco is situated in a neighborhood complex with an HOA and monthly fees of \$481.00. A3 is , within walking distance to shopping and a short drive to the Sun Valley mall, freeway access, parks and trails. A3 features 2 bedroom & 2 bath, balcony views of Mt. Diablo with A/C, new kitchen cabinets, new electric range, newer flooring in living/dining area and a wood burning fireplace. A3 has indoor laundry with storage and HOA fees cover the garbage, water and access to the community pool.

Client(s): Wedgewood Inc

Property ID: 33956701

Effective: 03/02/2023 Page: 3 of 18

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	375 Camelback Road Uni	t 5 385 Camelback Rd Apt 4	250 Chilpancingo Pkwy Apt 25	260 Chilpancingo Pkwy Apt 3
City, State	Pleasant Hill, CA	Pleasant Hill, CA	Pleasant Hill, CA	Pleasant Hill, CA
Zip Code	94523	94523	94523	94523
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.07 1	0.06 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$385,000	\$399,000	\$414,950
List Price \$		\$385,000	\$399,000	\$414,950
Sale Price \$		\$385,000	\$399,000	\$436,500
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/28/2022	09/02/2022	05/03/2022
DOM · Cumulative DOM		1 · 1	13 · 28	4 · 25
Age (# of years)	50	49	49	49
Condition	Average	Average	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
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	801	801	801	801
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.00 acres	0.00 acres	0.00 acres	0.00 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment		\$0	-\$10,000	-\$10,000
Adjusted Price		\$385,000	\$389,000	\$426,500

^{*} Sold 1 is the most comparable sale to the subject.

Client(s): Wedgewood Inc

Property ID: 33956701

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² Comp's "Miles to Subject" provided by Real Estate Professional.

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

PLEASANT HILL, CA 94523

52608 Loan Number \$386,000 • As-Is Value

Recent Sales - Cont.

by ClearCapital

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

- **Sold 1** S1 is similar in room count, in year built, in fireplace, in GLA with 2 beds, 1 bath. S1 is located within subjects Camelback North HOA and was sold off-market. No adjustments necessary.
- Sold 2 S2 is similar in room count, in year built, in fireplace, in GLA with 2 beds, 1 bath. S2 is superior in condition (\$10,000). S2 is located within subjects Camelback North HOA is a upstairs end unit in Camelback North with added updates including a kitchen with new laminate flooring, new stove and dishwasher, new quartz counters. S2 Kitchen cabinets have been painted a contemporary linen color with new hinges and hardware for an updated look. S2 comes with a living room wood-burning fireplace with custom wood surround & mantle, crown molding in living room & both bedrooms with the primary bed features mirrored closet doors. S2 has a 2nd bed or office with a sliding door leading to the outside patio. S2 also has new ceiling fans, bath has a new vanity, toilet and laminate flooring, with fresh interior paint. S2 is close to a covered parking space and has a storage unit. S2 has a community pool, clubhouse and community laundry. S2 is close to shopping, restaurants, golf course, primary and elementary schools, Diablo Valley College, airport and freeway access.
- Sold 3 S3 is similar in room count, in carport parking, in fireplace, in GLA, in year built with 2 beds, 1 baths. S3 is a updated 2 bedroom 1 bath condo situated in subjects Camelback North condo complex, with new vinyl plank flooring, updated baseboards, fireplace insert, ceiling fans, remodeled bathroom with tile flooring, updated sink and vanity and new toilet. S3 is within walking distance to Sun Valley mall, DVC and shopping center, public transportation and multiple freeway access nearby.

Client(s): Wedgewood Inc Property ID: 33956701 Effective: 03/02/2023 Page: 5 of 18

PLEASANT HILL, CA 94523

52608 Loan Number **\$386,000**As-Is Value

by ClearCapital

Current Listing S	Statue	Not Currently L	isted	Listing Histor	v Comments		
Listing Agency/Firm		Subject has not been listed for sale or transferred ownership within the last 5 years.					
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$385,000	\$385,000			
Sales Price	\$386,000	\$386,000			
30 Day Price	\$386,000				
0	Community Departing Delains Officers				

Comments Regarding Pricing Strategy

Subject value based on the most similar Single Family Residential Condo style properties compared to subject, located through searches utilizing current market data on MLS. All comps are within a 20% square foot variance, 6 months and .15 miles. Search criteria extended 12 months and .50 miles due to low inventories, and the lack of similar recent comparable properties within subject's immediate neighborhood. Within parameters of search median list price is \$397,000 and median sold price \$399,000 with a DOM of 30 days. Subject located in an area of REO, Short Sales, Flipped properties and Fair Market value, supply meets demand according to Contra Costa Association of Realtors. According to the CCAR MLS, the average marketing time in subject's immediate area is 30 Day on the market. Trends for this zip code indicate that within the current inventory .5% are in foreclosure, Auction, and Bank Owned stages.

Client(s): Wedgewood Inc

Property ID: 33956701

Effective: 03/02/2023 Page: 6 of 18

PLEASANT HILL, CA 94523

52608 Loan Number

\$386,000As-Is Value

by ClearCapital

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: 33956701 Effective: 03/02/2023 Page: 7 of 18

Subject Photos





Front



Front



Front



Front



Front

Client(s): Wedgewood Inc

Front

Subject Photos



Address Verification



Address Verification



Side



Side



Side



Side

Subject Photos







Side



Back



Back



Back



Street

52608

Loan Number

DRIVE-BY BPO

Subject Photos



Street



Street



Other



Other



Other



Other

Listing Photos





Front

270 Chilipancingo Pkwy Apt 1 Pleasant Hill, CA 94523



Front

98 Elder Dr Apt F Pleasant Hill, CA 94523



Front

Sales Photos





Front

250 Chilpancingo Pkwy Apt 25 Pleasant Hill, CA 94523



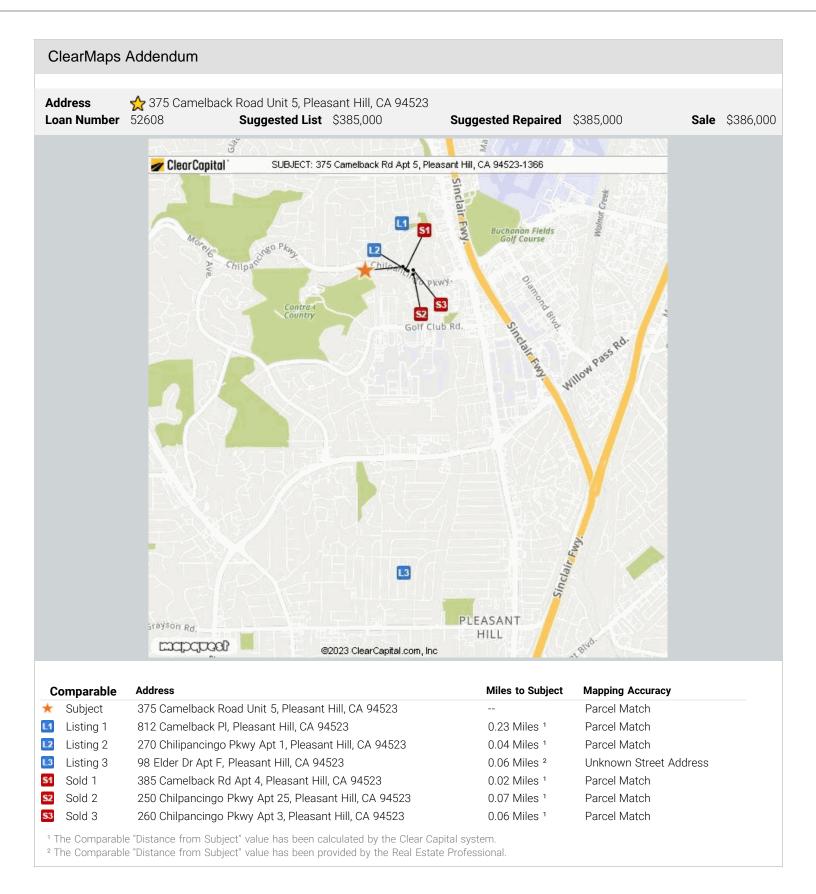
Front

260 Chilpancingo Pkwy Apt 3 Pleasant Hill, CA 94523



Front

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PLEASANT HILL, CA 94523

52608 Loan Number \$386,000 • As-Is Value

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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

Property ID: 33956701

Page: 15 of 18

PLEASANT HILL, CA 94523

52608 Loan Number

\$386,000 • As-Is Value

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. 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.

Client(s): Wedgewood Inc

Property ID: 33956701

Page: 16 of 18

PLEASANT HILL, CA 94523

52608 Loan Number

\$386,000• 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: 33956701 Effective: 03/02/2023 Page: 17 of 18

PLEASANT HILL, CA 94523

52608 Loan Number

\$386,000• As-Is Value

by ClearCapital

Broker Information

Broker Name Debbye Deister Company/Brokerage Stonehurst Real Estate Services

Stonehurst Real Estate Services

License No 01426142 Address Storieridist Real Estate Lafayette CA 94549

License Expiration 04/15/2024 **License State** CA

Phone 9254513368 Email stonehurstres00@gmail.com

Broker Distance to Subject 6.12 miles **Date Signed** 03/03/2023

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: 33956701 Effective: 03/02/2023 Page: 18 of 18