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**APPRAISAL REPORT**  
**OF**



7837 Hazelnut Dr  
Eastvale, CA 92880-3505

**PREPARED FOR**

Clear Capital  
Wedgewood Inc  
2015 Manhattan Beach Blvd, Suite #100  
Redondo Beach, CA 90278

**AS OF**

02/24/2023

**PREPARED BY**

Elite Appraisal Service  
14071 Peyton Dr #1226  
Chino Hills, CA 91709

## Exterior-Only Inspection Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address	7837 Hazelnut Dr	City	Eastvale	State	CA	Zip Code	92880-3505
Borrower	Catamount Properties 2018 LLC	Owner of Public Record	Iman Mohamed Bashir	County	Riverside		
Legal Description	.15 Acres M/L In Lot 24 MB 377/025 Tr 30576						
Assessor's Parcel #	130-520-013	Tax Year	2022	R.E. Taxes \$	9,812		
Neighborhood Name	Eastvale	Map Reference	Google Maps	Census Tract	0406.09		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	PUD	HOA \$	0	per year <input type="checkbox"/> per month <input type="checkbox"/>
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Asset Valuation						
Lender/Client	Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278						
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offerings price(s), and date(s). DOM 158;The subject property was offered for sale on 07/21/2022 with an original list price of \$949,000 and was reduced to \$749,000 on 01/1/2023. The subject property shows as canceled on the CRMLS and was canceled on 02/14/2023 (CRMLS#22181287)							

CONTRACT

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ \_\_\_\_\_ Date of Contract \_\_\_\_\_ Is the property seller the owner of public record?  Yes  No Data Source(s) \_\_\_\_\_

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?  Yes  No

If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

**Note: Race and the racial composition of the neighborhood are not appraisal factors.**

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %				
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> OverSupply	\$ (000)	(yrs)	2-4 Unit	5 %				
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6mths	800	Low	1	Multi-Family	5 %			
Neighborhood Boundaries	Include: Schleisman Rd to the north, Harrison Ave to the east, River Rd to the south, and Hellman Ave to the west				1,105	High	50	Commercial	5 %		
				850	Pred.	25	Other Vcnt	5 %			

Neighborhood Description The subject property is located in the City of Eastvale. Schools, neighborhood shopping and both public and arterial transportation are within close proximity. Subject area consists primarily of detached single family homes and some condominiums along with some multi family dwellings and is convenient to schools and most consumer services. No adverse conditions noted at time of report

Market Conditions (including support for the above conclusions) The typical marketing/exposure time for properties in the subjects neighborhood is estimated at 1-3 months. Demand is average at this time due to an low to average supply of available listings. The availability of conventional and government financing remains favorable at this time. Loan discounts, interest buy downs and concessions are prevalent.

SITE

Dimensions Slightly Irregular ( See Plat Map) Area 6534 sf Shape Slightly Irregular View N;Res;

Specific Zoning Classification PRD Zoning Description Planned Residential Developments

Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe. Based on the 4 tests of highest and best use, the current use is the subject's current highest and best use based on the zoning allowed

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements--Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 060245-06065C0678G FEMA Map Date 08/28/2008

Are the utilities and/or off-site improvements typical for the market area?  Yes  No If No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe.

None noted at the time of the exterior inspection and aerial view from Google Maps. The subject property is located near a traffic street and is not directly adjacent to it. Therefore, there is no affect on the subject's marketability.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property  Appraisal Files  MLS  Assessment and Tax Records  Prior Inspection  Property Owner  Other (describe)

Exterior Analysis Data Source(s) for Gross Living Area Realist/CoreLogic/CRMLS

General Description	General Description	Heating / Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> OnewithAccessoryUnit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 3
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Cvd	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> UnderConst.	Exterior Walls Stucco/Average	Fuel Gas	<input checked="" type="checkbox"/> Porch Cvd	<input checked="" type="checkbox"/> Garage # of Cars 3
Design (Style) Traditional	Roof Surface Tile/Average	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 2005	Gutters & Downspouts Eaves/Average	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence Block	<input type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 18	Window Type DualPne/Average	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Built-in

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)

Finished area above grade contains: 9 Rooms 5 Bedrooms 3.0 Bath(s) 3,201 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) None Noted

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;No functional and/or external obsolescence noted at the time of inspection. No significant repair nor modernization appears to be needed for marketability. Reduced effective age is attributed to normal replacement, rehabilitation and normal wear and tear. The subject is in overall average condition in comparison to other single family residences within the market. See addendum for further review

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No

If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

## Exterior-Only Inspection Residential Appraisal Report

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 900,000 to \$ 900,000

There are 22 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 800,000 to \$ 1,105,000

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	7837 Hazelnut Dr Eastvale, CA 92880-3505	14567 Persimmon Ct Eastvale, CA 92880	14920 Brooktree St Eastvale, CA 92880	14084 Tiger Lily Ct Eastvale, CA 92880			
Proximity to Subject		0.11 miles SE	0.83 miles NW	0.66 miles E			
Sale Price	\$	\$ 800,000	\$ 950,000	\$ 860,000			
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 255.59 sq. ft.	\$ 279.41 sq. ft.	\$ 287.63 sq. ft.			
Data Source(s)		CRMLS#WS22185555;DOM 91	CRMLS #WS22243188;DOM 19	CRMLS #IG22191451;DOM 34			
Verification Source(s)		Doc #5526/Realist	Doc #562/Realist	Doc #442332/Realist			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s01/23;c12/22		s01/23;c12/22		s10/22;c10/22	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6534 sf	6534 sf		8712 sf	-4,356	6534 sf	
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	18	18		14	0	18	
Condition	C4	C4		C3	-45,000	C4	
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	9 5 3.0	8 4 3.0	0	8 4 3.0	0	9 5 3.0	
Gross Living Area	3,201 sq. ft.	3,130 sq. ft.	0	3,400 sq. ft.	-11,940	2,990 sq. ft.	+12,660
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Fau/Cac	Fau/Cac		Fau/Cac		Fau/Cac	
Energy Efficient Items	None	None		None		Solar Panels-Owned	-10,000
Garage/Carport	3gbi3dw	3gbi3dw		3gbi3dw		3gbi3dw	
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool/Spa	No Pool/No Spa	No Pool/No Spa		No Pool/No Spa		Pool/Spa	-25,000
Net Adjustment (Total)			\$ 0		\$ -61,296		\$ -22,340
Adjusted Sale Price of Comparables		Net Adj: 0% Gross Adj: 0%	\$ 800,000	Net Adj: -6% Gross Adj: 6%	\$ 888,704	Net Adj: -3% Gross Adj: 6%	\$ 837,660

I did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) Realist

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Realist

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	02/23/2023	02/23/2023	02/23/2023	02/23/2023

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property appears to not have an prior sales and/or transfers within the last 3 years.

Comparable #1 has no prior sale/transfer within the last 12 months from its prior sale. Comparable #2 has no prior sale/transfer within the last 12 months from its prior sale. Comparable #3 has

no prior sale/transfer within the last 12 months from its prior sale.

Summary of Sales Comparison Approach See Attached Addendum

Indicated Value by Sales Comparison Approach \$ 830,000  
 Indicated Value by: Sales Comparison Approach \$ 830,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0

See Attached Addendum

This appraisal is made  "as is,"  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 830,000, as of 02/24/2023, which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON ANALYSIS

RECONCILIATION

## Exterior-Only Inspection Residential Appraisal Report

See Attached Addendum

ADDITIONAL COMMENTS

### COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.  
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) See attached addendum

<input type="checkbox"/> ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$
Source of cost data	Dwelling 3,201 Sq. Ft. @ \$	= \$
Quality rating from cost service Average Effective date of cost data	Sq. Ft. @ \$	= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Porch/Patio	
	Garage/Carport Sq. Ft. @ \$	= \$
	Total Estimate of Cost-new	= \$
	Less Physical 26 Functional 0 External 0	
	Depreciation 0	= \$ ( 0 )
	Depreciated Cost of Improvements	= \$ 0
	"As-is" Value of Site Improvements	= \$
Estimated Remaining Economic Life (HUD and VA only) 50 Years	Indicated Value By Cost Approach	= \$ 0

COST APPROACH

### INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent \$ 0 X Gross Multiplier 0 = \$ 0 Indicated Value by Income Approach  
Summary of Income (including support for market rent and GRM) N/A

INCOME

### PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)?  Yes  No Unit type(s)  Detached  Attached  
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.  
Legal Name of Project  
Total number of phases Total number of units Total number of units sold  
Total number of units rented Total number of units for sale Data source  
Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.  
Does the project contain any multi-dwelling units?  Yes  No Data source.  
Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.  
  
Are the common elements leased to or by the Homeowner's Association?  Yes  No If Yes, describe the rental terms and options.  
  
Describe common elements and recreational facilities.

PUD INFORMATION

Borrower Catamount Properties 2018 LLC  
 Property Address 7837 Hazelnut Dr  
 City Eastvale County Riverside State CA Zip Code 92880-3505  
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	7837 Hazelnut Dr Eastvale, CA 92880-3505	8427 Lourenco Ln Eastvale, CA 92880			14255 English Setter St Eastvale, CA 92880			8149 Maisey Ct Eastvale, CA 92880		
Proximity to Subject		0.83 miles SE			0.43 miles E			0.44 miles SE		
Sale Price	\$	\$ 862,000			\$ 881,000			\$ 899,800		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 247.70 sq. ft.			\$ 259.65 sq. ft.			\$ 260.66 sq. ft.		
Data Source(s)		CRMLS#IG22194960;DOM 19			CRMLS #IV22117608;DOM 64			CRMLS#TR23026863;DOM 3		
Verification Source(s)		Doc #449954			Doc #405886/Realist			Active Listing		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth		Listing		Listing		
Concessions		Conv;0		Conv;0		None;0		None;0		
Date of Sale/Time		s10/22;c10/22		s09/22;c08/22		Active		Active		
Location	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		Fee Simple		
Site	6534 sf	8712 sf	-4,356	7841 sf	-2,614	8276 sf	-3,484	8276 sf	-3,484	
View	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional		DT2;Traditional		
Quality of Construction	Q4	Q4		Q4		Q4		Q4		
Actual Age	18	17	0	18		17	0	17	0	
Condition	C4	C4		C3	-45,000	C4		C4		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	9 5 3.0	9 5 3.0		9 5 3.0		9 5 3.0		9 5 3.0		
Gross Living Area	3,201 sq. ft.	3,480 sq. ft.	-16,740	3,393 sq. ft.	-11,520	3,452 sq. ft.	-15,060	3,452 sq. ft.	-15,060	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf		0sf		
Functional Utility	Average	Average		Average		Average		Average		
Heating/Cooling	Fau/Cac	Fau/Cac		Fau/Cac		Fau/Cac		Fau/Cac		
Energy Efficient Items	None	Solar Panels-Owned	-10,000	None		Solar Panels-Leased	0	Solar Panels-Leased	0	
Garage/Carport	3gbi3dw	3gbi3dw		3gbi3dw		3gbi3dw		3gbi3dw		
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio		Porch/Patio		
Pool/Spa	No Pool/No Spa	No Pool/No Spa		No Pool/No Spa		Pool/Spa	-25,000	Pool/Spa	-25,000	
Net Adjustment (Total)			\$ -31,096		\$ -59,134		\$ -43,544		\$ -43,544	
Adjusted Sale Price of Comparables		Net Adj: -4%	\$ 830,904	Net Adj: -7%	\$ 821,866	Net Adj: -5%	\$ 856,256	Gross Adj: 5%	\$ 856,256	

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	02/23/2023	02/23/2023	02/23/2023	02/23/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Comparable #4 has no prior sale/transfer within the last 12 months from its prior sale.  
 Comparable #5 has no prior sale/transfer within the last 12 months from its prior sale. Comparable #6 has no prior sale/transfer within the last 12 months from its prior sale.

Summary of Sales Comparison Approach See Attached Addendum

Borrower Catamount Properties 2018 LLC  
 Property Address 7837 Hazelnut Dr  
 City Eastvale County Riverside State CA Zip Code 92880-3505  
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 7			COMPARABLE SALE # 8			COMPARABLE SALE # 9		
Address	7837 Hazelnut Dr Eastvale, CA 92880-3505	8444 Fowler Lane Eastvale, CA 92880								
Proximity to Subject		0.76 miles S								
Sale Price	\$	\$ 860,000			\$			\$		
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 301.44 sq. ft.			\$ 0.00 sq. ft.			\$ sq. ft.		
Data Source(s)		CRMLS#PW23007745;DOM 34								
Verification Source(s)		Active Under Contract								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment
Sale or Financing		Listing								
Concessions		None;0								
Date of Sale/Time		c01/23								
Location	N;Res;	N;Res;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	6534 sf	8276 sf			-3,484					
View	N;Res;	N;Res;								
Design (Style)	DT2;Traditional	DT1;Traditional			0					
Quality of Construction	Q4	Q4								
Actual Age	18	17			0					
Condition	C4	C4								
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	9 5 3.0	8 4 3.0			0					
Gross Living Area	3,201 sq. ft.	2,853 sq. ft.			+20,880			sq. ft.		
Basement & Finished Rooms Below Grade	0sf	0sf								
Functional Utility	Average	Average								
Heating/Cooling	Fau/Cac	Fau/Cac								
Energy Efficient Items	None	None								
Garage/Carport	3gbi3dw	3ga3dw			0					
Porch/Patio/Deck	Porch/Patio	Porch/Patio								
Pool/Spa	No Pool/No Spa	No Pool/No Spa								
Net Adjustment (Total)		X + -		\$ 17,396	+ + -		\$	+ + -		\$
Adjusted Sale Price of Comparables		Net Adj: 2%			Net Adj: 0%			Net Adj: 0%		
		Gross Adj: 3%			Gross Adj: 0%			Gross Adj: 0%		
		\$ 877,396			\$			\$		

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Realist	Realist		
Effective Date of Data Source(s)	02/23/2023	02/23/2023		

Analysis of prior sale or transfer history of the subject property and comparable sales Comparable #7 has no prior sale/transfer within the last 12 months from its prior sale.

Summary of Sales Comparison Approach

**Exterior-Only Inspection Residential Appraisal Report**

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.



**Exterior-Only Inspection Residential Appraisal Report****APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

**Exterior-Only Inspection Residential Appraisal Report** Internal File# 7837Hazelnut\_Corona\_33938904

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

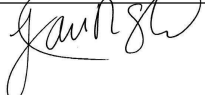
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRaiser 

Signature \_\_\_\_\_  
 Name Javier Galicia  
 Company Name Elite Appraisal Service  
 Company Address 14071 Peyton Dr #1226  
Chino Hills, CA 91709  
 Telephone Number 323-314-5701  
 Email Address galicia429@gmail.com  
 Date of Signature and Report 02/24/2023  
 Effective Date of Appraisal 02/24/2023  
 State Certification # \_\_\_\_\_  
 or State License # AL041780  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State CA  
 Expiration Date of Certification or License 12/14/2024

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED  
7837 Hazelnut Dr  
Eastvale, CA 92880-3505

SUBJECT PROPERTY

Did not inspect exterior of subject property  
 Did inspect exterior of subject property from street  
 Date of Inspection \_\_\_\_\_

APPRAISED VALUE OF SUBJECT PROPERTY \$ 830,000

LENDER/CLIENT  
 Name Clear Capital  
 Company Name Wedgewood Inc  
 Company Address 2015 Manhattan Beach Blvd, Suite #100  
Redondo Beach, CA 90278  
 Email Address \_\_\_\_\_

COMPARABLE SALES

Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
 Date of Inspection \_\_\_\_\_

Elite Appraisal Service  
**COMMENT ADDENDUM**

File No. 33938904  
Internal File# 7837Hazelnut\_Corona\_33938904

Borrower Catamount Properties 2018 LLC

Property Address 7837 Hazelnut Dr

City Eastvale County Riverside State CA Zip Code 92880-3505

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

### **Discrepancies / Alterations**

County Records show subject's GLA to be 3,201 Sqft with 5 bedrooms and 3 baths. The information obtained from the CRMLS matches what is on tax records. Due the being an exterior analysis only of the subject property, the data obtained from tax records and the CRMLS will be used for the property characteristics of the subject property.

### **Subjects HOA Information**

Based on review of the CRMLS, the subject property is not part of any HOA and/or management company based on a conversation with the home owner.

### **Subject Description**

The subject is a detached, single family residence of average quality construction and overall average condition throughout. The subject is located in the City of Eastvale, CA. The subject shows an average level of physical depreciation for its age and appears to have been adequately to well maintained.

Please note, the appraisal was completed on the form (2055) and is based on the exterior analysis of the subject property only. Information with regards to the subject property were obtained from tax records and the CRMLS.

### **Subject: City Information**

The engagement letter provided from the client shows the city of the subject property as being Corona. Based on tax records and the CRMLS, the city for the subject property shows as Eastvale. The city of Eastvale was also known as the city of Corona. Please see below for further information obtained from wikipedia.com:

Eastvale is a city located in northwestern Riverside County, California, the Inland Empire region of Southern California. Its boundaries extend from Hellman Avenue to the West (the San Bernardino County Line), Bellgrave Avenue to the North (also the San Bernardino County Line), the Santa Ana River and Norco to the South, and Interstate 15 to the East. Prior to incorporation, street addresses were addressed as "Corona, California" since the post office in that city was the closest one that could handle the volume from the new construction in the area.

### **Subject: Site Information**

The subject site is a predominant level, interior lot and is located on a quiet residential street. The size, shape, landscaping, & topography of the subject's site are typical of other sites in the subject's surrounding neighborhood. There were no adverse encroachments, easements, or slide areas affecting the subjects marketability. The subject is located in close proximity to most consumer, employment and recreational needs.

### **Subject: Neighborhood Description**

The subject's neighborhood is composed primarily of older and some newer, average to good quality, detached single family residences with some attached and detached condominiums, as well as some multi family dwellings. No new construction was noted in the subjects neighborhood at the time of inspection. Most homes in the area are adequately to well maintained. Many properties in the area have undergone some degree of remodeling and/or additions.

### **Positive Time Adjustments**

No positive time adjustment are applied to the comparable sales used. This is based on the data obtained from the market conditions addendum as well as websites such as RedFin.com and Zillow.com and is supported by the appraisers use of paired sales analysis and review of relevant listings/ pendings in the subjects neighborhood.

### **Comments on the Sales Comparison Approach**

All comparables included are located in the subjects general and immediate neighborhood and are considered similar in age, design appeal, location, and quality.

Comparables #2 and #5 were adjusted for their superior condition based on the upgrades completed as compared to the subject property per review of the MLS and the appraisers observations.

Elite Appraisal Service  
**COMMENT ADDENDUM**

File No. 33938904  
Internal File# 7837Hazelnut\_Corona\_33938904

Borrower	Catamount Properties 2018 LLC						
Property Address	7837 Hazelnut Dr						
City	Eastvale	County	Riverside	State	CA	Zip Code	92880-3505
Lender/Client	Wedgewood Inc		Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278				

Comparables #3 and #4 contain solar panels and based on review of the MLS, the solar panels are owned.

Comparable #6 contains solar panels and based on review of the MLS, the solar panels are leased.

Comparables #6 and #7 are active/AUC (Active Under Contract) listings and were used to support the estimate of market value for the subject property.

The closed sales indicate a reconciled value range for the subject of \$800,000-\$888,704 . A final value estimate of **\$830,000** is deemed to be most appropriate for the subject, based on overall condition and other characteristics. All sales are considered good indicators of value however comparable #1 required no adjustments and with most weight given to comparables #1, #2, #3, and #4 as they are the most recent.

Please note, the arrived value for the subject property is lower than the original list price of \$949,000 and higher than the price change adjustment of \$749,000. The subject property was described as a "notice of default" listing and was considered overpriced with its original listing and below market value with its price adjustment. Based on review of the MLS description, the "Property is currently occupied by an unauthorized occupant and will be delivered with this occupant in place. Buyer to evict after close of escrow. No access for inspections or appraisal. The property is occupied by a squatter-drive by only until further notice." A call was made to the listing agent who had this listing and a return call was note made in a timely manner. Based on review of the MLS description, the appraiser assumes the subject property did not sale at either price due to being over priced when it was first listed and when it was marketed below market value, the subject property was occupied by a squatter and no interior access was given. This tends to be more of a problem with a new buyer due to the legal fees and necessary procedures needed to evict the unauthorized tenant and would not be considered feasible/profitable for the buyer.

The sales included in this report bracket all major characteristics of the subject. All sales were selected and weighted based on their varying similarities to the subject property and adjusted for differences where applicable. The sale price and adjusted sale price of the comparable sales utilized bracket the final estimate of market value derived in this report and is well supported.

Adjustments were made for differences in gross livable area of 100 sqft or more at \$60 per square foot, lot size difference of 1,000 sqft or more at \$2.00 per square foot, bathroom count differences at \$10,000 per full bathroom, and age difference of 25 years at \$1,000 per year if applicable within the market approach to value. Value given for additional property improvements: Pool: \$20,000;Spa: \$5,000; 1 Car Garage: \$3,000; Pool: \$20,000; Spa: \$5,000; if applicable.

Please note, adjustments to the comparable sales were based off the data obtained by the appraisers use of paired sales analysis and review of relevant listings/ pendings in the subjects neighborhood.

Condition ratings of the comparables were based on field observations and information supplied by the data sources reviewed; Realist, MLS; adjustments for condition ratings where applicable, are based on effective ages of each property and the degree of improvements and/or refurbishing and upon the appraisers knowledge of the local market as well as discussions with local area real estate agents.

### **Final Reconciliation**

The Sales Comparison Approach was given the most weight in determining the final value estimate, as it best represents the actions of typical buyers and sellers in the market. The Income Approach was not considered applicable because SFR's within the subject's market area are typically purchased by owner/users and not for income generation.

### **Covid 19 Commentary**

The global outbreak of a "novel coronavirus" known as -19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and, reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

### Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 7837 Hazelnut Dr City Eastvale State CA ZIP Code 92880-3505

Borrower Catamount Properties 2018 LLC

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)	13	6	3	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)	2.17	2.00	1.00	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Comparable Active Listings	1	2	3	<input checked="" type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.46	1.00	3.00	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input checked="" type="checkbox"/>	Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Median Comparable Sales Price	\$940,000	\$869,000	\$850,000	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Sales Days on Market	9	30	53	<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Comparable List Price	\$879,000	\$972,500	\$899,800	<input checked="" type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Median Comparable Listings Days on Market	91	90	7	<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Median Sale Price as % of List Price	104%	97%	95%	<input type="checkbox"/>	Increasing	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Seller-(developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/>	Declining	<input checked="" type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

An analysis was performed on 22 competing sales over the past 12 months. For those sales, a total of 10.4% were reported to have seller concessions.

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 22 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information.

Information reported in the CRMLS system (using an effective date of 02/24/2023) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

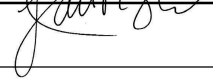
An analysis was performed on 22 competing sales over the past 12 months. The sales within this group had a median sale price of \$886,000.

If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend					
Total # of Comparable Sales (Settled)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/>	Increasing	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Declining
Total # of Active Comparable Listings				<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input checked="" type="checkbox"/>	Declining	<input type="checkbox"/>	Stable	<input type="checkbox"/>	Increasing

Are foreclosures sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature 	Signature
Appraiser Name Javier Galicia	Supervisor Name
Company Name Elite Appraisal Service	Company Name
Company Address 14071 Peyton Dr #1226, Chino Hills, CA 91709	Company Address
State License/Certification # AL041780 State CA	State License/Certification # State
Email Address galicia429@gmail.com	Email Address

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Elite Appraisal Service  
**SUBJECT PHOTO ADDENDUM**

File No. 33938904  
Internal File# 7837Hazelnut\_Corona\_33938904

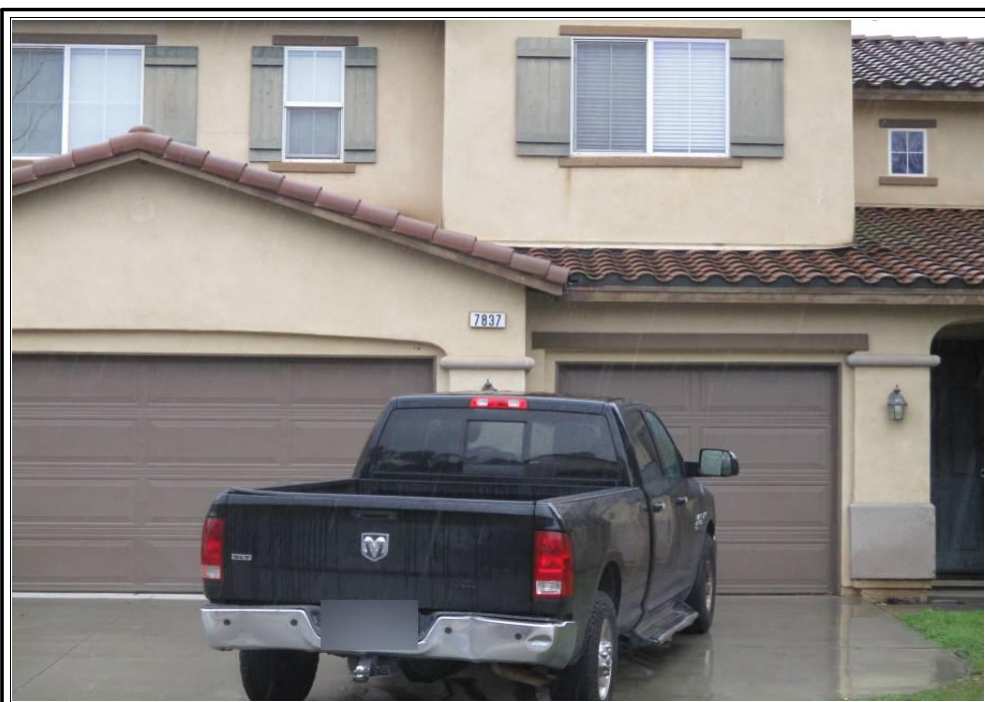
Borrower	Catamount Properties 2018 LLC						
Property Address	7837 Hazelnut Dr						
City	Eastvale	County	Riverside	State	CA	Zip Code	92880-3505
Lender/Client	Wedgewood Inc	Address	2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278				



Front View of Subject



Street View



Address to Subject Property

Owner Iman Mohamed Bashir

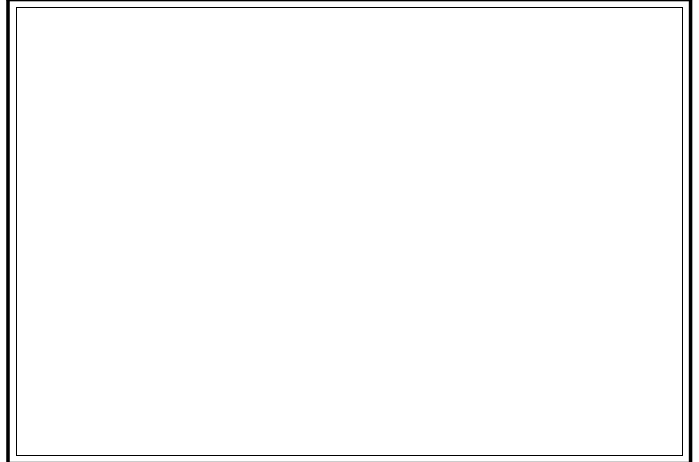
Property Address 7837 Hazelnut Dr

City Eastvale County Riverside State CA Zip Code 92880-3505

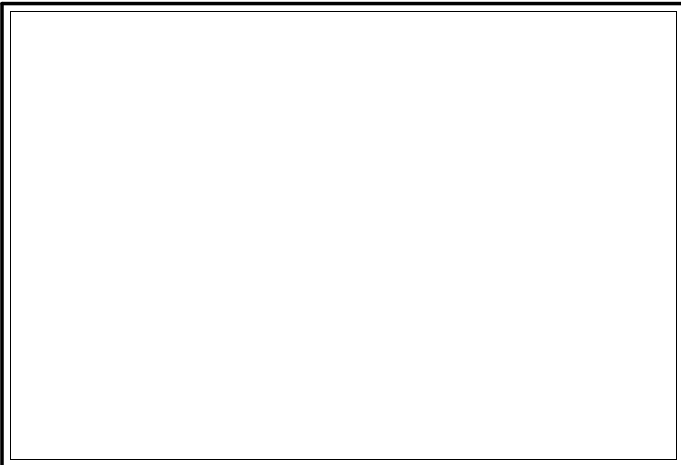
Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



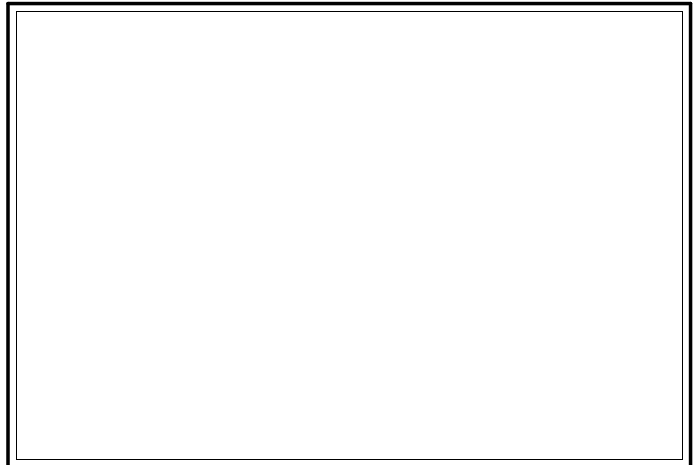
Alternate Street View



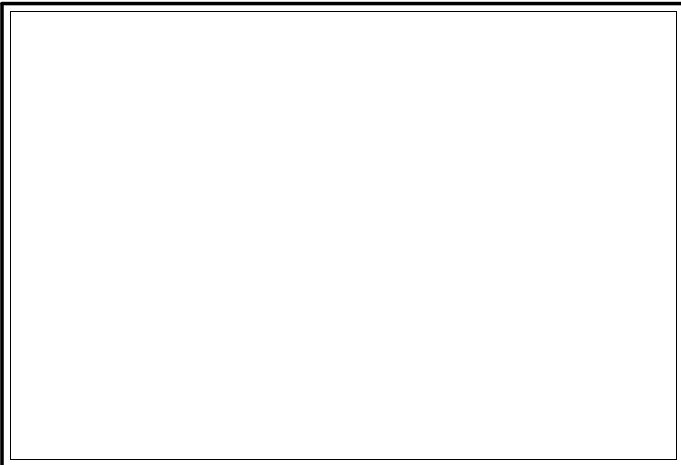
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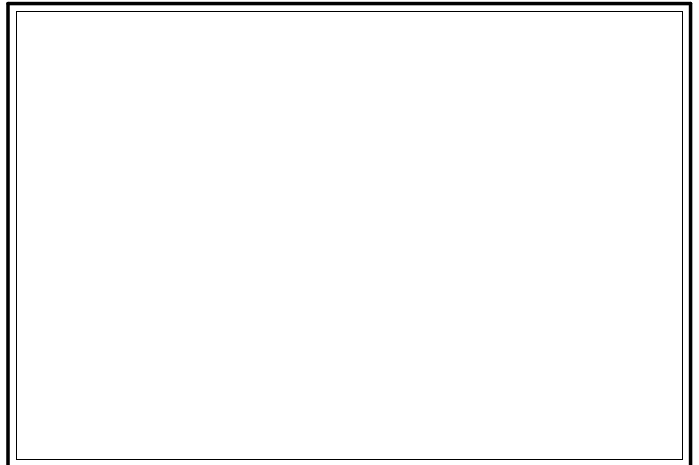
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Borrower Catamount Properties 2018 LLC

Property Address 7837 Hazelnut Dr

City Eastvale County Riverside State CA Zip Code 92880-3505

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



**COMPARABLE SALE # 1**

14567 Persimmon Ct  
Eastvale, CA 92880



**COMPARABLE SALE # 2**

14920 Brooktree St  
Eastvale, CA 92880



**COMPARABLE SALE # 3**

14084 Tiger Lily Ct  
Eastvale, CA 92880



Borrower Catamount Properties 2018 LLC

Property Address 7837 Hazelnut Dr

City Eastvale County Riverside State CA Zip Code 92880-3505

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



**COMPARABLE SALE # 4**

8427 Lourenco Ln  
Eastvale, CA 92880



**COMPARABLE SALE # 5**

14255 English Setter St  
Eastvale, CA 92880



**COMPARABLE SALE # 6**

8149 Maisey Ct  
Eastvale, CA 92880

Borrower Catamount Properties 2018 LLC

Property Address 7837 Hazelnut Dr

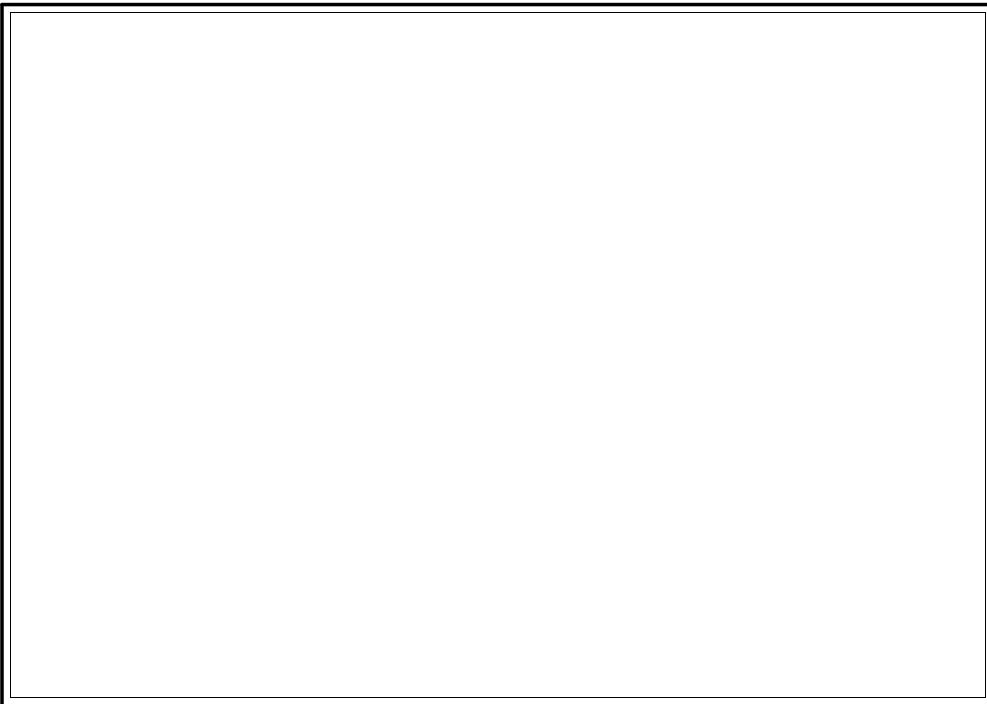
City Eastvale County Riverside State CA Zip Code 92880-3505

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

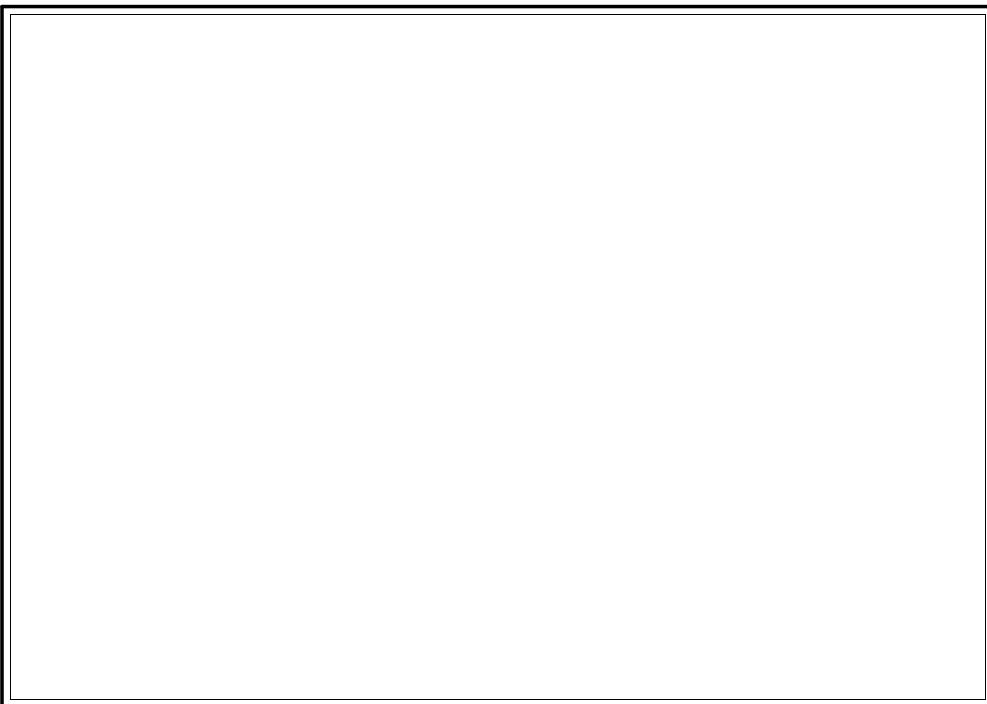


**COMPARABLE SALE # 7**

8444 Fowler Lane  
Eastvale, CA 92880



**COMPARABLE SALE # 8**

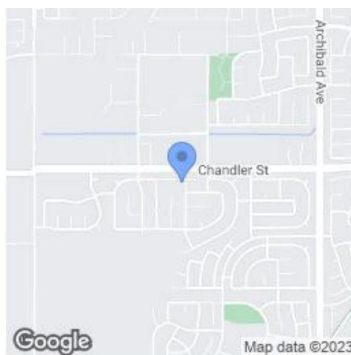


**COMPARABLE SALE # 9**

Borrower Catamount Properties 2018 LLC  
 Property Address 7837 Hazelnut Dr  
 City Eastvale County Riverside State CA Zip Code 92880-3505  
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

**7837 Hazelnut Dr, Eastvale 92880** STATUS: **Canceled** LIST PRICE: **\$749,000** ↓

Alder Dr. to Hazelnut Dr.



BED / BATH: **5/3,0,0,0**  
 SQFT(src): **3,201**  
 PRICE PER SQFT: **\$233.99**  
 LOT(src): **6,534/0.15**  
 LEVELS:  
 GARAGE: **3/Attached**  
 YEAR BUILT(src): **2005**  
 PROP SUB TYPE: **SFR**  
 DOM / CDOM: **158/158**  
 SLC: **Notice Of Default**  
 PARCEL #: **130520013**  
 LISTING ID: **22181287**

Recent: **02/14/2023 : CANCL : A->K**

**Submit Offer**

**DESCRIPTION**

**Beautiful 2-Story Stunner on Quiet Eastvale Cul-De-Sac Street! This 5-Bedroom home features an open modern-concept layout w/ upgrades throughout, including new plank flooring & window shutters. Living room w/ boxed-in ceiling. Formal dining area w/ chandelier. Family room w/ fireplace, built-ins, & oversized windows w/ lots of natural light. Adjacent Chef's kitchen w/ white shaker cabinets, granite countertops & designer tile backsplash, built-in stainless-steel appliances, & center island w/ dine-in bar. Huge 2nd Floor loft area w/ many potential uses. Spacious Master Bed/Bath Suite w/ soaking tub & dual vanities. Private backyard area w/ covered patio - perfect for entertaining! Dual Central AC + heat units. Laundry room w/ storage. 3-car garage. \*\* PROPERTY IS CURRENTLY OCCUPIED BY AN UNAUTHORIZED OCCUPANT & WILL BE DELIVERED WITH THIS OCCUPANT IN PLACE - BUYER TO EVICT OCCUPANT AFTER CLOSE OF ESCROW. NO ACCESS FOR INSPECTIONS OR APPRAISAL. \*\***

**EXCLUSIONS:**

**INCLUSIONS:**

AREA: <b>249 - Eastvale</b>	LIST \$ ORIGINAL: <b>\$949,000</b>	ROOM TYPE: <b>Bonus Room, Family Room, Living Room, Loft, Master Bathroom, Office</b>	COOLING: <b>Central Air, Dual</b>
SUBDIVISION: /	BASEMENT SQFT:	EATING AREA:	HEATING: <b>Central</b>
COUNTY: <b>Riverside</b>	COMMON WALLS: <b>No Common Walls</b>		VIEW: <b>None</b>
SENIOR COMMUNITY?: <b>No</b>	PARKING: <b>Garage - Three Door</b>		WATERFRONT:
CERTIFIED 433A?: <b>No</b>	HORSE:		LAUNDRY: <b>Individual Room</b>
	PROBATE AUTHORITY:		

PROP SUB TYPE: **Single Family Residence ( )** STRUCTURE TYPE: COMMON INTEREST:

**INTERIOR**

INTERIOR: <b>Ceiling Fan(s)</b>	ACCESSIBILITY:	FLOORING: <b>Carpet, Tile</b>
MAIN LEVEL BEDROOMS:	APPLIANCES: <b>Dishwasher, Disposal, Microwave</b>	ENTRY LOC/ENTRY LVL: /
MAIN LEVEL BATHROOMS:	KITCHEN FEATURES:	FIREPLACE: <b>Family Room</b>
	BATHROOM FEATURES:	

**EXTERIOR**

EXTERIOR:	SECURITY:	LOT:	PATIO/PORCH:
FENCING:	SEWER:	POOL: <b>None</b>	SPA: <b>None</b>
DIRECTION FACES:			

**BUILDING**

BUILDER NAME:	ARCH STYLE: <b>Contemporary</b>	ROOF:	CONSTR MTL:
MAKE:	DOOR:	FOUNDATION DTLS:	OTHER STRUCT:
BUILD MODEL:	WINDOW:	PROP COND:	NEW CONSTRUCTION YN:
TAX MODEL:			

**GARAGE AND PARKING**

ATTACHED GARAGE?: <b>Attached</b>	PARKING TOTAL: <b>3</b>	GARAGE SPACES: <b>3</b>	CARPOR SPACES:
UNCOVERED SPACES:	# REMOTES:	RV PARK DIM:	

**GREEN**

GREEN ENERGY GEN:	GREEN ENERGY EFF:	GREEN SUSTAIN:	GREEN WTR CONSERV:
WALK SCORE:			

**POWER PRODUCTION**

POWER PRODUCTION: GREEN VERIFICATION:

**COMMUNITY**

HOA FEE:	HOA NAME:	HOA PHONE:	# OF UNITS:
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Borrower Catamount Properties 2018 LLC

Property Address 7837 Hazelnut Dr

City Eastvale County Riverside State CA Zip Code 92880-3505

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HOA FEE 2: HOA NAME 2: HOA PHONE 2: # UNITS IN COMMUNITY:  
 HOA FEE 3: HOA NAME 3: HOA PHONE 3: STORIES TOTAL: 2  
 COMMUNITY:  
 HOA MANAGEMENT NAME:  
 HOA MANAGEMENT NAME 2:  
 HOA MANAGEMENT NAME 3:

**LAND**

LAND LEASE?: LAND LEASE AMOUNT: UTILITIES: TAX LOT:  
 PARCEL #: **130520013** LAND LEASE AMT FREQ: ELECTRIC: TAX BLOCK:  
 ADDITIONAL APN(s): **No** LAND LEASE PURCH?: WATER SOURCE: TAX TRACT #:  
 LAND LEASE RENEW: ASSESSMENTS: ZONING: **R-4**  
 TAX OTHER ASSESSMENT:  
 TAX OTHER ASSESS SOURCE:

**SCHOOL**

HIGH SCHOOL DISTRICT: ELEMENTARY: MIDDLE/JR HIGH: HIGH SCHOOL:  
 ELEMENTARY OTHER: MIDDLE/JR HIGH OTHER: HIGH SCHOOL OTHER:

**LISTING**

**DATES**

BAC: **2.5%** TERMS: LIST CONTRACT DATE: **07/21/22**  
 BAC RMRKS: LIST AGRMT: **Exclusive Right To Sell** START SHOWING DATE:  
 DUAL/VARI COMP?: LIST SERVICE: **Full Service** ON MARKET DATE: **07/21/22**  
 LEASE CONSIDERED?: AD NUMBER: PRICE CHG TIMESTAMP: **01/11/23**  
 CURRENT FINANCING: DISCLOSURES: STATUS CHG TIMESTAMP: **02/14/23**  
 POSSESSION: INTERNET, AVM?/COMM?: **Yes/Yes** MOD TIMESTAMP: **02/14/23**  
 SIGN ON PROPERTY?: INTERNET?/ADDRESS?: **Yes/Yes** EXPIRED DATE: **07/22/23**  
 CONTINGENCY LIST: NEIGHBORHOOD MARKET REPORT YN?: PURCH CONTRACT DATE:  
 ENDING DATE:

CONTINGENCY:  
**PRIVATE REMARKS: NOD filed, but this is a REGULAR sale. \*\* PROPERTY IS CURRENTLY OCCUPIED BY AN UNAUTHORIZED OCCUPANT & WILL BE DELIVERED WITH THIS OCCUPANT IN PLACE - BUYER TO EVICT OCCUPANT AFTER CLOSE OF ESCROW. NO ACCESS FOR INSPECTIONS OR APPRISAL. \*\***

**SHOWING INFORMATION**

SHOW CONTACT TYPE: LOCK BOX LOCATION: OCCUPANT TYPE:  
 SHOW CONTACT NAME: LOCK BOX TYPE: OWNER'S NAME:  
 SHOW CONTACT PH:  
 SHOW INSTRUCTIONS: **Showing Instructions: Property is occupied by squatter - drive by only until further notice. Showing Information: Drive By**  
 DIRECTIONS: **Alder Dr. to Hazelnut Dr.**

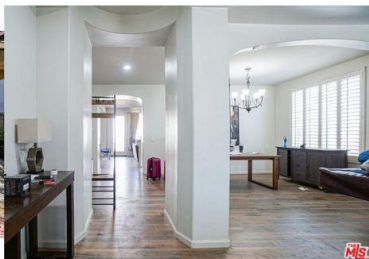
**AGENT / OFFICE**

**CONTACT PRIORITY**

LA: **(CLW-X87968) Oliver Moussazadeh** LA State License: **01721353** 1.LA CELL: **310-422-3374**  
 CoLA: CoLA State License:  
 LO: **(CLW-X77082) Revilo Realty, Inc.** LO State License: 2.OTHER:  
 LO PHONE: **310-422-3374** LO FAX: **310-382-2537** 3.LA EMAIL: **oliver@revilorealty.com**  
 CoLO: CoLO State License: 4.CoLA CELL:  
 CoLO PHONE: CoLO FAX: 5.OTHER:  
 Offers Email: 6.CoLA EMAIL:

**COMPARABLE INFORMATION**

CLOSE PRICE: BA: ( ) CoBA: ( ) BUYER FINANCING:  
 LIST PRICE: **\$749,000** BO: CoBO: CONCESSIONS \$:  
 LIST \$ ORIGINAL: BA State License: CoBA State License: CONCESSION CMTS:  
 PURCH CONTRACT DATE: BO State License: CoBO State License: END DATE:  
 DOM/CDOM: **158/158**



Borrower Catamount Properties 2018 LLC

Property Address 7837 Hazelnut Dr

City Eastvale

County

Riverside

State

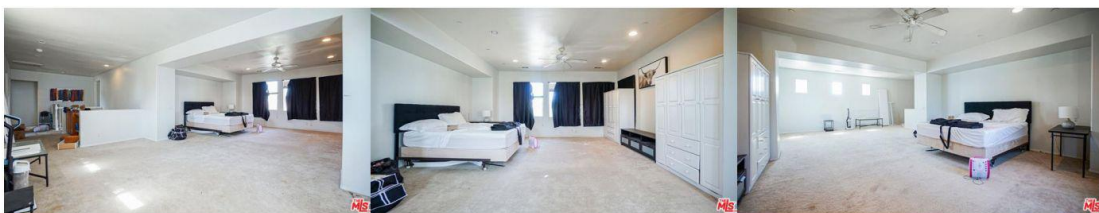
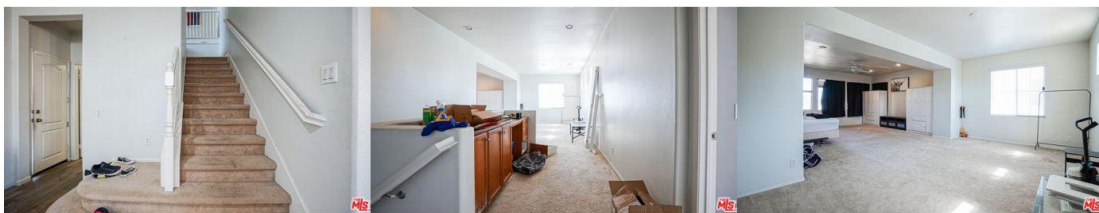
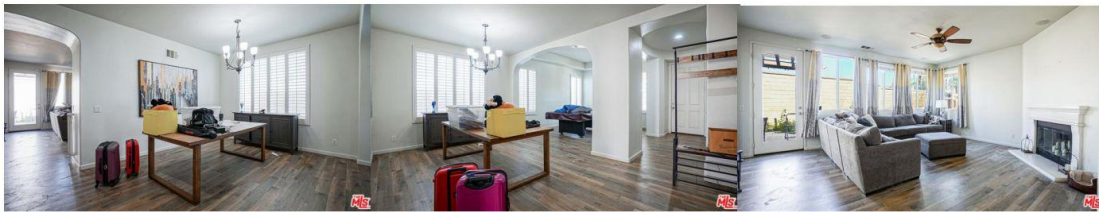
CA

Zip Code

92880-3505

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Borrower Catamount Properties 2018 LLC

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City Eastvale

County

Riverside

State

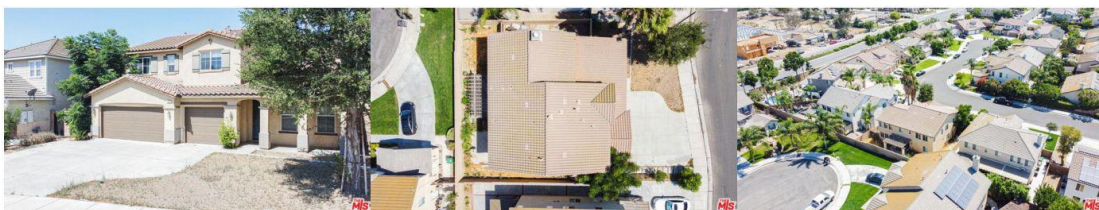
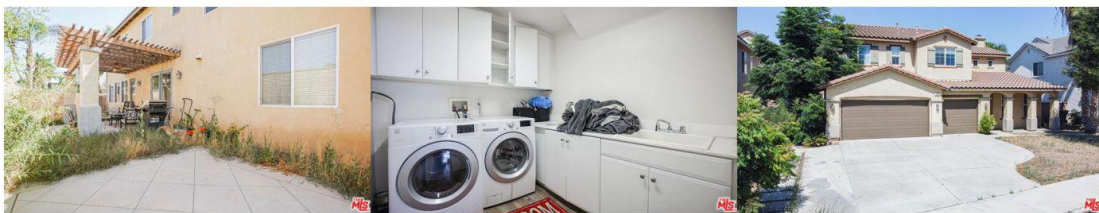
CA

Zip Code

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AGENT FULL: Residential LISTING ID: 22181287

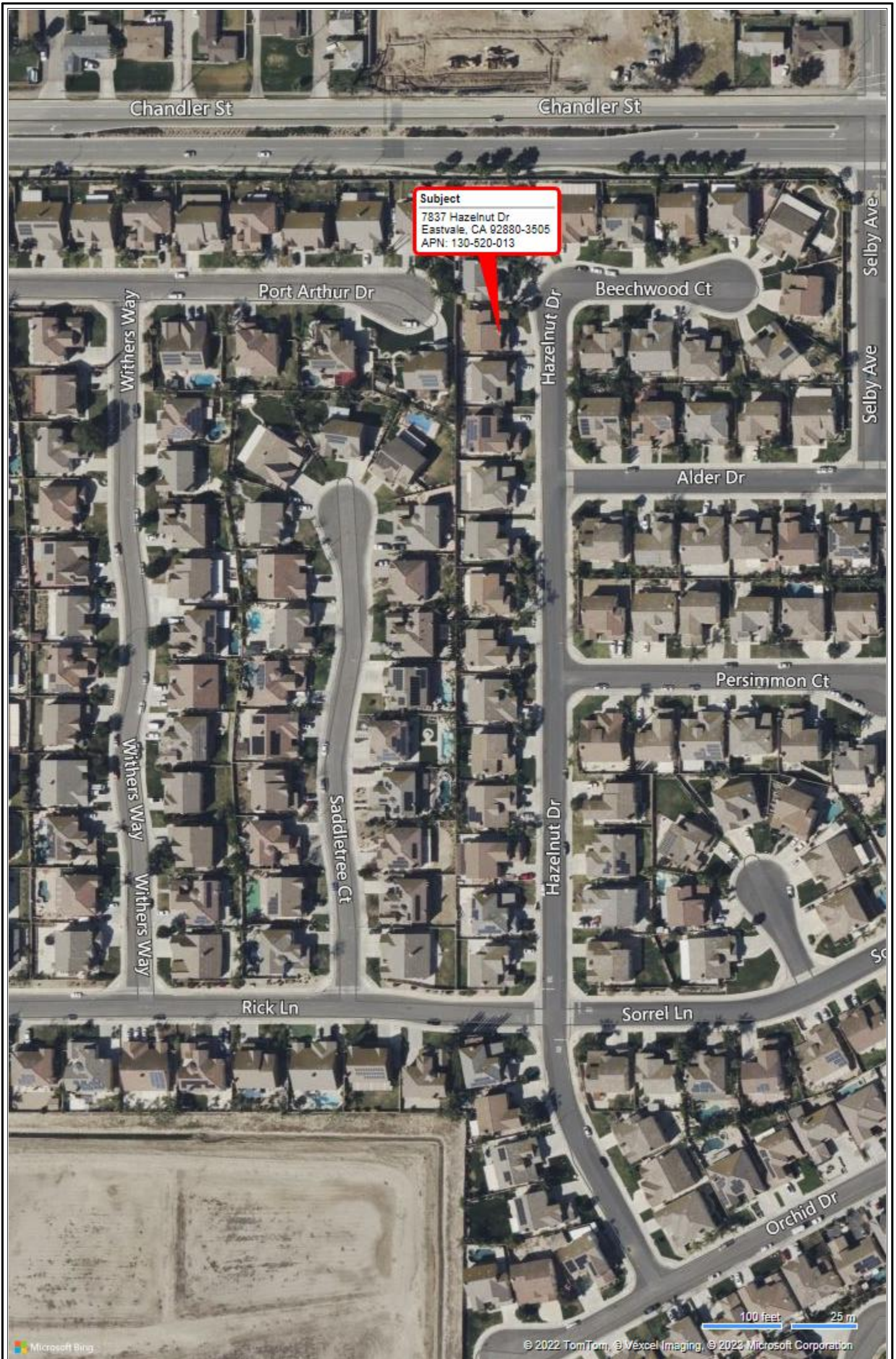
Printed by Javier Galicia, State Lic: 01324556 on 02/23/2023 10:00:56 AM

Owner Iman Mohamed Bashir

Property Address 7837 Hazelnut Dr

City Eastvale County Riverside State CA Zip Code 92880-3505

Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



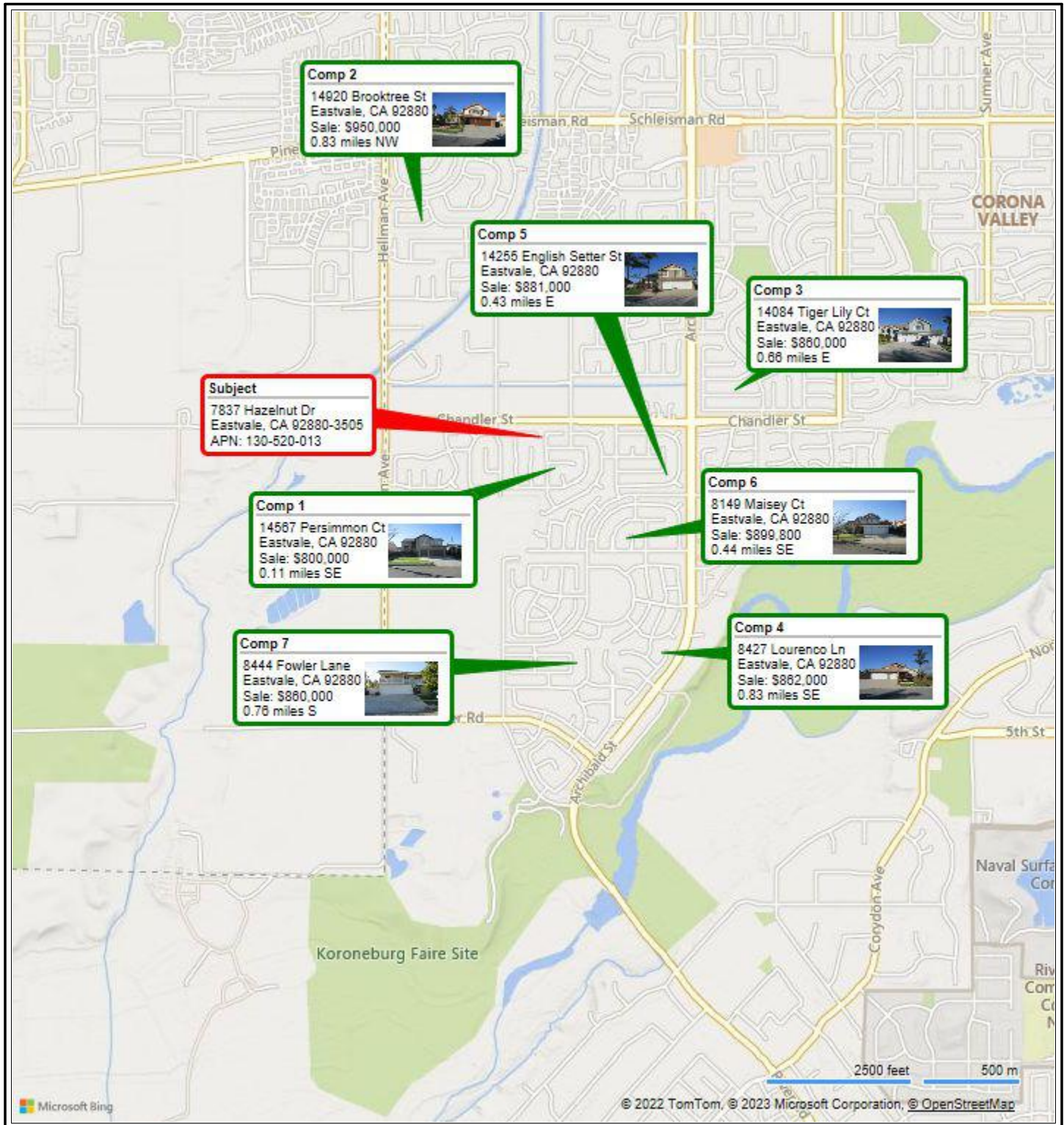


Owner Iman Mohamed Bashir

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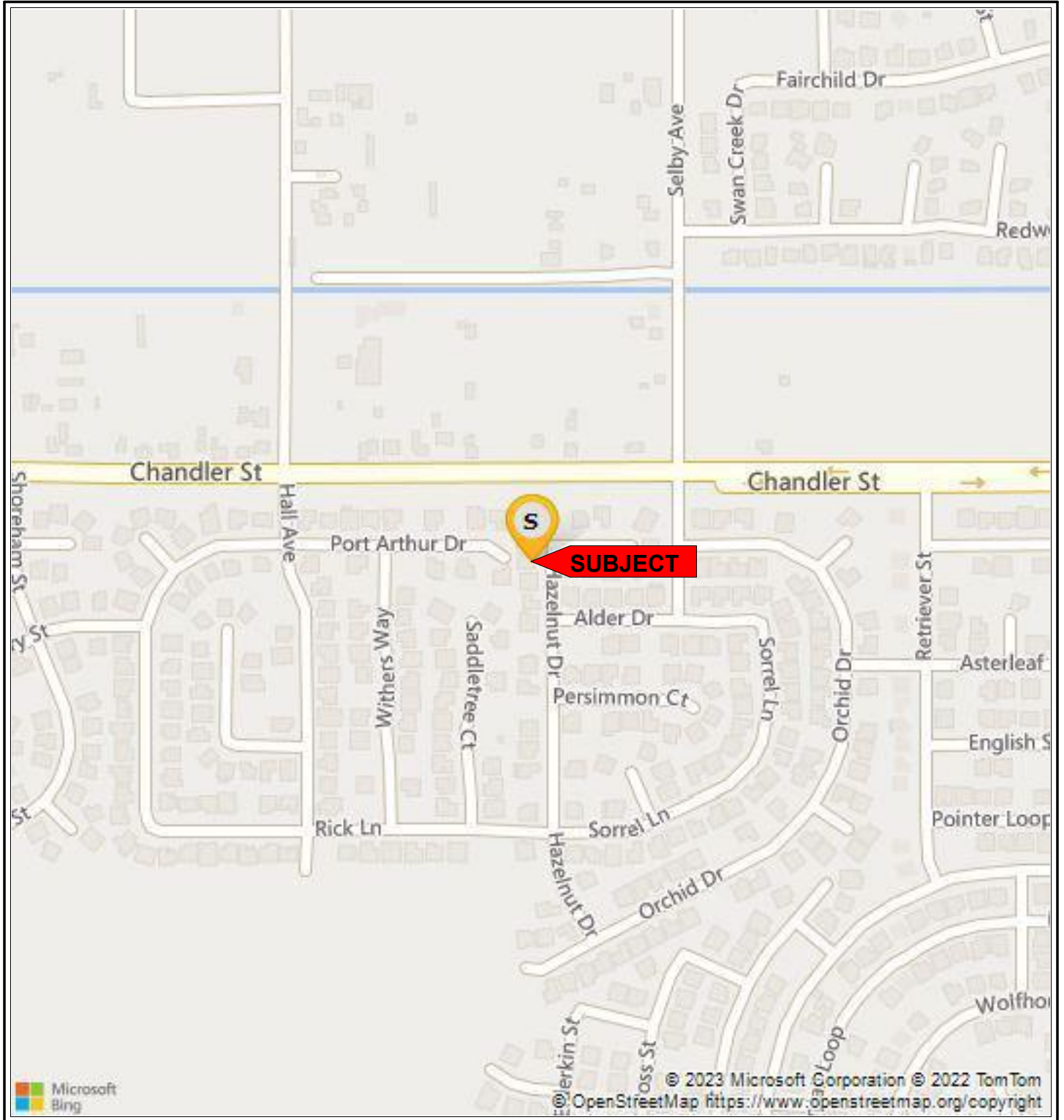
Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



Elite Appraisal Service  
**FLOOD MAP ADDENDUM**

File No. 33938904  
 Internal File# 7837Hazelnut\_Corona\_33938904

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**Flood Map Legends**

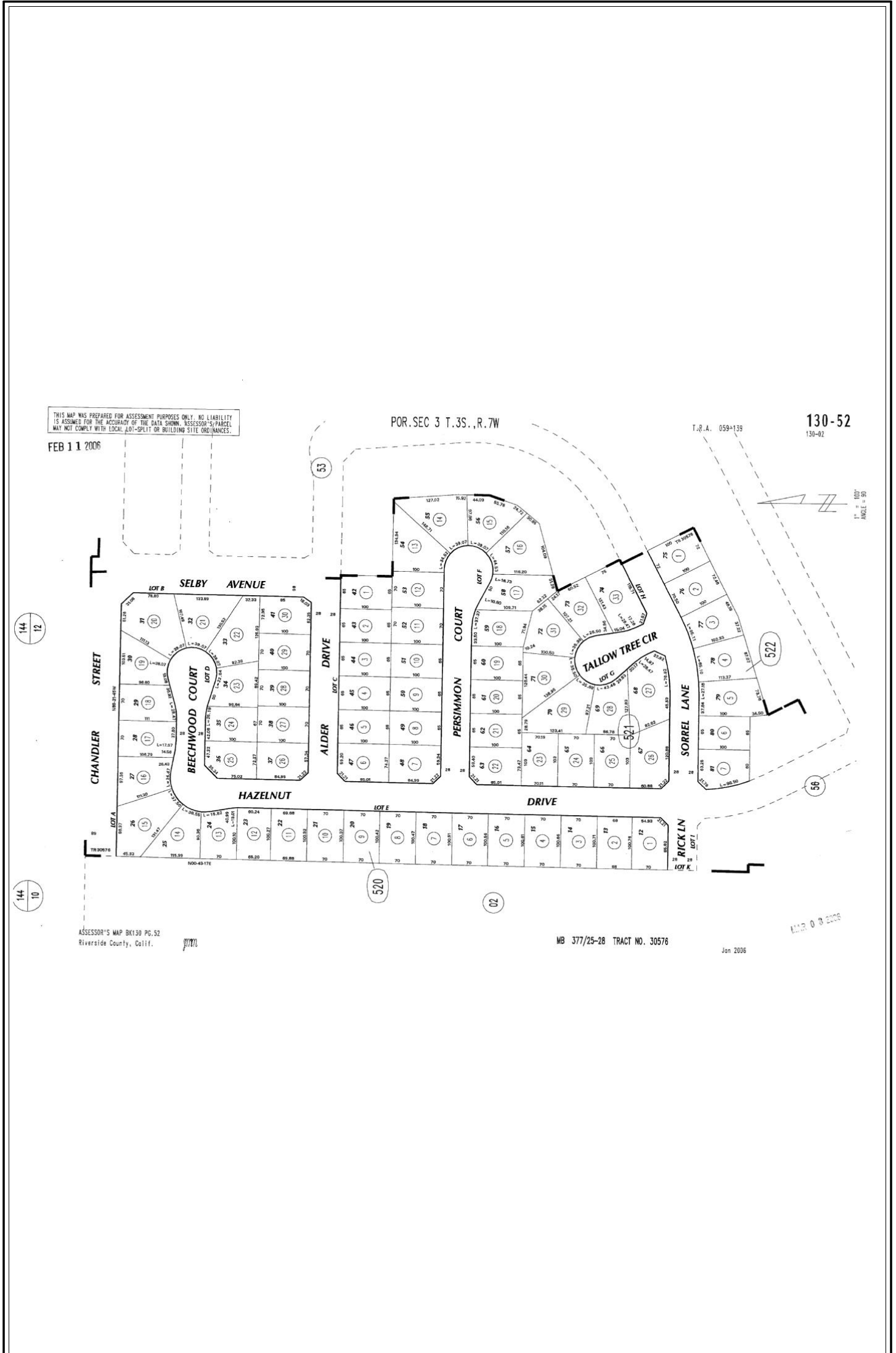
- Flood Zones
- Areas inundated by 100-year flooding
  - Areas inundated by 500-year flooding
  - Areas of undetermined but possible flood hazards
  - Floodway areas with velocity hazard
  - Floodway areas
  - COBRA zone

**Flood Zone Determination**

In Special Flood Hazard Area (Flood Zone): \_\_\_\_\_ Out \_\_\_\_\_  
 Within 250 ft. of multiple flood zones? \_\_\_\_\_ Not within 250 feet \_\_\_\_\_  
 Community: \_\_\_\_\_ 060245 \_\_\_\_\_  
 Community Name: \_\_\_\_\_ RIVERSIDE COUNTY \_\_\_\_\_  
 Map Number: \_\_\_\_\_ 060245-06065C0678G \_\_\_\_\_  
 Zone: \_\_\_\_\_ X \_\_\_\_\_ Panel: \_\_\_\_\_ 06065C 0678G \_\_\_\_\_ Panel Date: \_\_\_\_\_ 08/28/2008 \_\_\_\_\_  
 FIPS Code: \_\_\_\_\_ 06065 \_\_\_\_\_ Census Tract: \_\_\_\_\_ 0406.09 \_\_\_\_\_

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Owner Iman Mohamed Bashir  
Property Address 7837 Hazelnut Dr  
City Eastvale County Riverside State CA Zip Code 92880-3505  
Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



# APPRAISAL COMPLIANCE

File No. 33938904

Internal File# 7837Hazelnut\_Corona\_33938904

Borrower/Client Catamount Properties 2018 LLC		Unit No.	
Address 7837 Hazelnut Dr			
City Eastvale	County Riverside	State CA	Zip Code 92880-3505
Lender/Client Wedgewood Inc			

## APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

## ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

## PRIOR SERVICES

- I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

## PROPERTY INSPECTION

- I  **HAVE** made a personal inspection of the property that is the subject of this report.
- I  have **NOT** made a personal inspection of the property that is the subject of this report.

## APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

N/A

## ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements: N/A

## MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- A reasonable marketing time for the subject property is 0-90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- A reasonable exposure time for the subject property is 0-90 day(s).

## APPRAISER

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 

Name Javier Galicia

Date of Signature 02/24/2023

State Certification # \_\_\_\_\_

or State License # AL041780

State CA

Expiration Date of Certification or License 12/14/2024

Effective Date of Appraisal 02/24/2023

Signature \_\_\_\_\_

Name \_\_\_\_\_

Date of Signature \_\_\_\_\_

State Certification # \_\_\_\_\_

or State License # \_\_\_\_\_

State \_\_\_\_\_

Expiration Date of Certification or License \_\_\_\_\_

Supervisory Appraiser Inspection of Subject Property:

Did Not  Exterior Only from street  Interior and Exterior

Borrower Catamount Properties 2018 LLC  
Property Address 7837 Hazelnut Dr  
City Eastvale County Riverside State CA Zip Code 92880-3505  
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
10/12/2022

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER OREP - Organization of Real Estate Professionals Insurance Services, LLC 6760 University Ave #250 San Diego, CA 92115		CONTACT NAME: Lisa Cavanaugh PHONE (A/C, No., Ext): 888-347-5273 E-MAIL ADDRESS: appraisers@orep.org PRODUCER CUSTOMER ID #:		FAX (A/C, No.): 619-704-0793	
INSURED  Javier R Galicia 14071 Peyton Dr, #1226 Chino Hills, CA 91709		INSURER(S) AFFORDING COVERAGE INSURER A : Hudson Insurance Company INSURER B : INSURER C : INSURER D : INSURER E : INSURER F :		NAIC # 25054	

COVERAGES CERTIFICATE NUMBER: REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	GENERAL LIABILITY <input type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DEDUCTIBLE RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y / <input type="checkbox"/> N (Mandatory in NH) If yes, describe under SPECIAL PROVISIONS below						WC STATU-TORY LIMITS <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	ERRORS AND OMISSIONS / PROFESSIONAL LIABILITY			PRA-2AX-1011340	07/13/2022	07/13/2023	PER CLAIM: \$1,000,000 AGGREGATE: \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
 REAL ESTATE APPRAISER ERRORS AND OMISSIONS LIABILITY INSURANCE  
 RETROACTIVE DATE: 7/13/2016

CERTIFICATE HOLDER  Proof of Coverage	CANCELLATION  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  ISAAC PECK <i>Isaac Peck</i>

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# Appraiser License Certificate

File No. 33938904  
Internal File# 7837Hazelnut\_Corona\_33938904

