APPRAISAL OF



LOCATED AT:

16702 E Tudor Street Covina, CA 91722

FOR:

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

BORROWER:

Catamount Properties 2018 LLC

AS OF:

February 24, 2023

BY:

Tamra Miller

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

File Number: Ext16702Tudor

In accordance with your request, I have appraised the real property at:

16702 E Tudor Street Covina, CA 91722

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of February 24, 2023

is:

\$635,000 Six Hundred Thirty-Five Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Tamra Miller

Exterior-Only Inspection Residential Appraisal Report File No. Ext16702Tudor

Tł	e purpose o	of this summ	iary appraisai i	cport is to pro	Mue the lender	/Ciletit With all a	accurate, and adequ	iately suppl	oricu, c	phillion of the in	iaiket va	nue or me	subject property
	Property Add	dress 16702	2 E Tudor S	treet			City Covina			Stat	e CA	Zip Code	91722
	Borrower Ca	atamount	Properties:	2018 LLC	Own	er of Public Recor	d Randall and N	ladine Fu	ıkui	Cou	nty Los	Angeles	3
	Legal Descri	ption TRAC	CT 19943 LC	OT 92									
		•	0-033-014				Tax Year 2022			R.F.	Taxes \$	3,486	
		od Name Co					Map Reference 76	7-C1				4058.00	1
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	Is the subject	t property curi	rently offered for	sale or has it be	en offered for sale	e in the twelve mo	nths prior to the effecti	ve date of this	s apprai	isal? Ye	es XN	lo .	
	Report data s	source(s) use	d, offering price(:	s), and date(s).	Source: ML	S/Public Red	cs/Homeowner						
	I did [did not an	alyze the contrac	ct for sale for the	subject purchase	transaction. Expl	ain the results of the a	nalysis of the	contrac	t for sale or why t	he analys	sis was not	performed.
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HBO					st of Azusa C	Canyon Rd.				635 Pred.	57	Other	9
(J)	Neighborhoo	od Description	See Attac	hed Addend	dum								
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$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textit{File No. Ext16702Tudor}$

Thorogram OA		ffered for sale in the subject				779,000		
		eighborhood within the pas			500,000	to \$ 835,000		
FEATURE	SUBJECT	COMPARABLE		COMPARABLE		COMPARABLE S		
16702 E Tudor Stre				16840 E Groverd		16827 E Bygrove St		
Address Covina, CA	91722	Covina, CA 9172	2	Covina, CA 9172	2	Covina, CA 91722		
Proximity to Subject		0.06 miles SE		0.15 miles NE		0.30 miles NE		
Sale Price	\$	\$	621,000	\$	660,000	\$	750,000	
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 575.00 sq. ft.		\$ 453.30 sq. ft.		\$ 407.17 sq. ft.		
Data Source(s)		CRMLS#PW222473		CRMLS#OC221059		CRMLS #CV2214		
Verification Source(s)		Doc #68933/Rea	ist	Doc #869326/Re	alist	Doc #787056/Rea	list	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing		ArmLth		ArmLth		ArmLth		
Concessions		Conv;5000	-5,000	FHA;11500	-11,500	Conv;0	0	
Date of Sale/Time		s02/23;c01/23	0	s09/22;c07/22	-24,720	s08/22;c07/22	-31,500	
Location	N;School;	N;Res;	0	A;BsyRd;	15,000		0	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
Site	6110 sf	6295 sf	0	5864 sf	0	6018 sf	0	
View	N;Res;	N;Res;		N;Res;		N;Res;		
Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Traditional		DT1;Traditional		
Quality of Construction	Q4	Q4		Q4		Q4		
Actual Age	69	69		68	0	69		
Condition	C4	C4		C4		C3	-30,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	0	Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	7 3 1.0	6 3 1.0		7 3 2.0	-9,000	7 3 3.0	-18,000	
Gross Living Area	1,464 sq. ft.	1,080 sq. ft.	28,000	1,456 sq. ft		1,842 sq. ft.	-27,600	
Basement & Finished	0sf	0sf		0sf		0sf	·	
Rooms Below Grade								
Functional Utility	Average	Average		Average		Average		
Heating/Cooling	FWA Ind/Air	FWA/CAC	-4,000			FWA/CAC	-4,000	
Energy Efficient Items	None	None	1,,,,,,	None		None	.,	
Garage/Carport	2gd2dw	2gd2dw		2gd2dw		2cp2dw	0	
Porch/Patio/Deck	Patio/Deck	Patio/Deck		Patio/Deck		Patio/Deck		
Pool Features	No Pool	No Pool		Pool	-15,000			
Workshop	None	Workshop	-5,000		10,000	None		
Workshop	140110	Workshop	0,000	ITONO		140110		
Net Adjustment (Total)		X + - \$	14,000	+ X- \$	45,220	+ X- \$	111,100	
Adjusted Sale Price		Net Adj. 2.3%	1 1,000	Net Adj6.9%	10,220	Net Adj14.8%	111,100	
of Comparables		Gross Adj. 6.8% \$	635,000	,	614,780	,	638,900	
	coarch the sale or transfer l	nistory of the subject prope			014,700	01033 Auj. 14.070 \$	000,000	
Data source(s) Realist		lles or transfers of the subj		year prior to the date of sa				
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Data source(s) Realist	search and analysis of the	JBJECT	COMPARABLE SA		(report additional prio		E SALE NO. 3	
Data source(s) Realist Report the results of the res	search and analysis of the	JBJECT 10	COMPARABLE SA /28/2022		• • • • • • • • • • • • • • • • • • • •		E SALE NO. 3	
Data source(s) Realist Report the results of the res	search and analysis of the	JBJECT 10 \$5	COMPARABLE SA /28/2022 65,000	LE NO. 1 COM	• • • • • • • • • • • • • • • • • • • •	2 COMPARABL	E SALE NO. 3	
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Exterior-Only Inspection Residential Appraisal Report File No. Ext16702Tudor

Clarification of Intended Use and Intended User:		
The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated sthis appraisal report form, and Definition of Market Value. No additional Clarification of Intended Use and Intended User:	Scope of Work, purpose of the appraisal, reporting requirement	
Ol. O. ''. I. O. I''. ' ANO D. ' '		
ClearCapital.com, Inc. California AMC Registration/License # 1256 Fee Disclosure: The appraiser received \$215 fee (minus \$15 technology)	plogy fee applied) for this assignment	
The appraiser is signing the report using the corporate address of the appraiser is located within 15 miles from the property and has		
On March 13, 2020, the United States Government declared a Nation 19) Outbreak. The effective date of this appraisal is after this declar considering active listing and pending sales in the appraiser conclute outbreak, the future impact to property values (and valuation) is not market to market and the appraiser has documented any known specifient and intended users of the conditions seen at the time of the property of the conditions.	ration and is being performed using historical comparable salesion. Due to the rapidly changing economic conditions with this currently known. The impact of this outbreak also can vary free ecific market conditions within the appraisal to better inform the	s and s om
COST APPROACH TO VALU	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions.	d -4
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estimated to the comparable land sales).	ions. imating site value) The remaining economic life (REL) is estimate	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ions. imating site value) The remaining economic life (REL) is estimate	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est 44 years. The estimated site (land) value was derived by the abstratea.	ions. imating site value) The remaining economic life (REL) is estimate action method due to lack of land sales in subject's neighborhood.	od
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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 OF 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.

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.
- 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 seg., 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 SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 02/27/2023 Date of Signature State Certification # _ Effective Date of Appraisal 02/24/2023 State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 16702 E Tudor Street Did not inspect exterior subject property Covina, CA 91722 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 635,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

Exterior-Only Inspection Residential Appraisal Report File No. Ext16702Tudor BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE		SUBJECT	COMPARA	BLE S	ALE NO. 4	COI	MPARABLE S	SALE NO. 5		COMPARABLE S	ALE NO. 6
16702 E Tudor Stre	et		17058 E Nubia	a St		16702 E	Nubia St	t	167	63 E Cypress	St
Address Covina, CA	91722		Covina, CA 91	1722) -	Covina,	CA 9172	2		ina, CA 91722	
Proximity to Subject			0.30 miles NE			0.10 mile			0.98	3 miles SE	
Sale Price	\$			\$	640,000		\$	750,000		\$	679,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 581.82 sq. ft	_	•	\$ 511.6		•	\$ 7	'18.52 sq. ft.	,
Data Source(s)			CRMLS#TR22		905;DOM 55			8464;DOM 19			7;DOM 140
Verification Source(s)			Doc #1152853			Pending		•	Acti		
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	_	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth		()	Listing	-	()	Listi		(7.1.1)
Concessions			Conv;1500		-1,500					9	
Date of Sale/Time			s12/22;c11/22	2	-11,520	c02/23		-7,500	Acti	ve	-6,790
Location	N;Sch	uool.	N;School;		,020	N;Schoo	ıl.	.,000	_	syRd;	15,000
Leasehold/Fee Simple		Simple	Fee Simple			Fee Sim	,			Simple	10,000
Site	6110		6030 sf		0	6200 sf	Pio	0			0
View	N;Re:		N;Res;		<u> </u>	N;Res;			N;R		<u> </u>
Design (Style)		raditional	DT1;Traditiona	al		DT1;Tra	ditional			;Traditional	
Quality of Construction	Q4	raditional	Q4	ui		Q4	aitioriai		Q4	, rraditional	
Actual Age	69		69			69			69		
Condition	C4		C4			C4			C4		
Above Grade							D. II		1 1		0
	Total Bd		Total Bdrms. Baths		10.000		Baths 1	6.500	_	Bdrms. Baths	0
Room Count	7 :	1.0	7 3 3.0	_	-18,000	7 3	1.1	-6,500	6	3 1.0	07.000
Gross Living Area	0-4	1,464 sq. ft.	1,100 s	sq. tt.	26,600		,466 sq. ft.	0	0-1	945 sq. ft.	37,900
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade	_		A			Δ		1	_		
Functional Utility	Avera		Average			Average				rage	
Heating/Cooling		Ind/Air	FWA/CAC			FWA/CA	VC	-4,000		A Ind/Air	
Energy Efficient Items	None		Solar Panels		-10,000				Non		
Garage/Carport	2gd2		2gd2dw			2ga2dw		0	3		6,000
Porch/Patio/Deck	Patio		Patio/Deck			Patio/De	ck			o/Deck	
Pool Features	No Po	ool	No Pool			No Pool			Poo		-15,000
Workshop	None		None			None			Non	e	
Net Adjustment (Total)			+ X-	\$	18,420	+	X - \$	18,000	X	+	37,110
Adjusted Sale Price			Net Adj2.9%	,		Net Adj.	-2.4%		Net A	dj. 5.5 %	
of Comparables			Gross Adj. 11.2%	5 \$	621,580	Gross Adj.	2.4% \$	732,000	Gross	Adj. 11.9% \$	716,110
		SII	BJECT	_				PARABLE SALE NO	•		E SALE NO. 6
ITEM					COMPARABLE SA	LE NO. 4			. ວ	COME ANADE	
ITEM		30			COMPARABLE SA	LE NO. 4		ANADLE SALL NO	. 3	COIVIF ARABI	
ITEM Date of Prior Sale/Transfer		30			COMPARABLE SA	LE NO. 4		ANADEL SALE NO	. 3	COWITARABL	
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer						LE NO. 4		ANABLE SALE NO	. 0		
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Uniform Appraisal Dataset Definitions

File No Ext16702Tudor

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

 $Little\ or\ no\ updating\ or\ modernization.\ This\ description\ includes,\ but\ is\ not\ limited\ to,\ new\ homes.$

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

 $Significant finish \ and/or \ structural\ changes\ have\ been\ made\ that\ increase\ utility\ and\ appeal\ through\ complete\ replacement\ and/or\ expansion.$

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.

	ions Used in Data Sta	ildaraization rext			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
Α	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Below Grade
C			m .		
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
		Date of Sale/Time	Short	Short Sale	
е	Expiration Date				Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR		Design(Style)		Withdrawn Date	Date of Sale/Time
	High Rise Structure	0 1 3 1	W		
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
				-	
			<u> </u>		

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	o.: Ext16702Tudor
Property Address: 16702 E Tudor Street	Case	No.:
City: Covina	State: CA	Zip: 91722
Lender: Wedgewood Inc		

Neighborhood Boundaries

Page 1

Neighborhood Description

The general neighborhood consists of predominantly one story story single family residences constructed of average quality materials. Most of the houses were built during the 50's through 70's. The dwellings reflect overall average maintenance and repair. Subject property is of similar age, design and appeal and conforms well to the surrounding area. K-6 schools and convenient shopping located within a 1 mile radius. Freeway access is located 1 mile radius. No adverse conditions noted.

Neighborhood Market Conditions

The MLS and DataQuick News Source reported decreases of prices and values for first, second, third, fourth quarters of 2022 continuing into 2023. Per DataQuick News the general market area has a rate of decrease of approximately .6% per month, therefore, indicative of decreasing prices and values in the general market area. The average marketing time range was reported at 5 to 140 days, and reasonable exposure time was 11 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Additional Features

Exterior inspection was performed per engagement guidelines on 02/24/2022.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 5 to 140 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 5 to 140 days for the subject's general market area. The average marketing time range was reported at 5 to 140 days, and reasonable exposure time was 11 days.

Comments on Sales Comparison

All comparables utilized in this report are most relevant market data from subject's immediate neighborhood and market area at time of inspection. All comps were reported as standard sales. Comparable sales bracket the subject's square footage.

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid as all comps were similar in overall marketability and market appeal.

Through paired sales analysis the market indicated homes with pool did command higher prices/values versus homes with no pool improvement thus adjustment warranted in the sales grid.

Comp 4 and Subject have similar location (nearby school campus) and through paired sales analysis the market indicated homes nearby school campus did not command higher prices versus homes located in interior tract, thus, zero dollar adjustments warranted in the sales grid. No adverse affect to marketability.

Through paired sales analysis the market indicated homes nearby school campus did command higher prices versus homes located along traffic street, thus, zero dollar adjustments warranted in the sales grid.

Comp 1 was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for sale concession, GLA, cooling.

Comp 2 was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for sale concession, time, location, pool, bath count.

Comp 3 was reported in superior upgraded condition (highly upgraded condition to kitchen, baths, flooring) and was adjusted for condition, time, GLA, cooling, bath count.

Comp 4 was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for time, GLA, bath count, sale concession, GLA, cooling, solar panels.

Comp 5 pending sale was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for list to sale, bath count.

Comp 6 active was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for list to sale, GLA, pool, garage, location.

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File I	No.: Ext16702Tudor
Property Address: 16702 E Tudor Street	Case	e No.:
City: Covina	State: CA	Zip: 91722
Lender: Wednewood Inc		

Time adjustments for comps 2, 3, 4 were derived through paired sales analysis, as there were minimal recent closed sales (within the past 3 months) similar in marketability/GLA as the subject.

Comp 2 exceeded 7 months from the effective date of the inspection. Comp 3 exceeded 5 months, comp 4 exceeded 3 months from the effective date of the inspection and were used due to a lack of closed sales similar in marketability, GLA, year built in the past 12 months and 3 mile radius.

Through paired sales analysis the market indicated homes along traffic street did command lower prices/values versus homes within the interior tract neighborhood thus adjustment warranted in the sales grid for comp 4.

Through paired sales analysis the market indicated homes with 2 car garage did not command higher prices/values versus homes with 2 car carport thus zero dollar adjustments warranted in the sales grid.

Opinion of market value was derived from unadjusted and adjusted sale price ranges of comparable sales within the subject's immediate market area.

Through paired sales analysis the market indicated homes with 3 bathrooms did command higher prices/values versus homes with 2 bathrooms thus adjustments warranted in the sales grid.

All adjustments made to comparables were derived through paired sales analysis of the immediate market neighborhood and applied in the sales comparison approach to said closed sale comparables.

Most weight to value was placed on comp 1 when considering immediate market neighborhood (proximity to subject), least gross line adjustment, similar bedroom/bath count.

The opinion of value was not derived by averaging methodology, rather most weight to value of comparable sale 1 from sales comparison approach.

After all other adjustments were made an as-is opinion of value is \$635,000.

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.

Appraisal Report; Prepared in Accordance with USPAP Standards Rule 2-2(a)

The average marketing time range was reported at 5 to 140 days, and reasonable exposure time was 11 days.

Final Reconciliation

The sales comparison approach is the best indicator to value. The cost approach is more appropriately used for new and proposed construction, thus, the cost approach was given secondary weight to value. The property is owner occupied and the neighborhood is predominately owner users. Thus, the gross rental multiplier (GRM) and income approach were not utilized in the report.

Land to value ratio common and typical for the subject's market area. No adverse affect to marketability.

ClearCapital.com, Inc. California AMC Registration/License # 1256

Fee Disclosure: The appraiser received no fee for this assignment, and is an hourly employee of Clario Appraisal Network, a Clear Capital (AMC) affiliated company.

The appraiser is signing the report using the corporate address of the appraisal company. The appraiser is not based in the corporate office and is based in Claremont, CA. The appraiser is located within .6 miles from the property and has 18 years appraising in the market.

On March 13, 2020, the United States Government declared a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak. The effective date of this appraisal is after this declaration and is being performed using historical comparable sales and considering active listing and pending sales in the appraiser conclusion. Due to the rapidly changing economic conditions with this outbreak, the future impact to property values (and valuation) is not currently known. The impact of this outbreak also can vary from market to market and the appraiser has documented any known specific market conditions within the appraisal to better inform the client and intended users of the conditions seen at the time of the preparation of the appraisal.

Market Conditions Addendum to the Appraisal Report File No. Ext16702Tudor

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent i	i tiic su	bject neighbori	100d.	i nis is a required
addendum for all appraisal reports with an effective date on or af Property Address 16702 E Tudor Street	fter April 1, 2009.	City Covi	 na		State	CA Zip Cod	le 9 ′	1722
Borrower Catamount Properties 2018 LLC		City COVII	ia		State	OA ZIPCOC	ie 3	1122
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must provi	ide support for tho	se conc	lusions, regard	ing ho	ousing trends and
overall market conditions as reported in the Neighborhood section								
analysis as indicated below. If any required data is unavailable				-				
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-					-
that would be used by a prospective buyer of the subject proper		_		-		-		
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			Overall Trend		
Total # of Comparable Sales (Settled)	56	14	14	Increasing	_=	Stable		Declining
Absorption Rate (Total Sales/Months)	9.33	4.67	4.67	Increasing X Declining		Stable Stable	- -	Declining
Total # of Comparable Active Listings Months of Housing Supply (Total Listings/Ab.Rate)	0.64	13 2.78	11 2.36	X Declining		Stable	╁	Increasing Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	(<u>M</u>) = ======		Overall Trend		J
Median Comparable Sale Price	712,500	667,500	640,000	Increasing		Stable	X	Declining
Median Comparable Sales Days on Market	9	36		X Declining		Stable		Increasing
Median Comparable List Price	662,450	669,000	665,000	Increasing X Declining	- -	Stable Stable	<u> ×</u>	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	39 102.00%	25 100.00%	19 101.00%	X Increasing		Stable	-	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	101.0070	Declining	X	Stable	╁	Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5%, increas	sing use of buydo			do fe	es, options, etc.).
An analysis was performed on 84 competing								
seller concessions. This analysis shows a ch	ange of +15% p	er month.						
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	nd sales of foreclo	sed pro	perties).		
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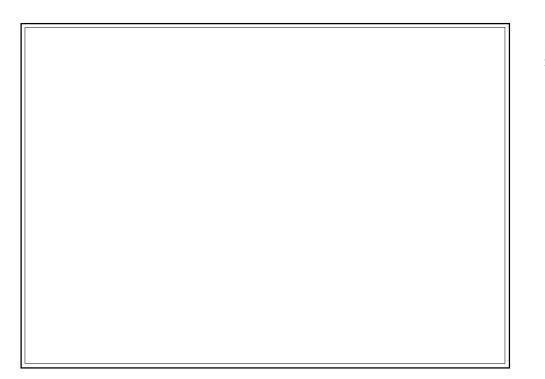
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: Ext16702Tudor		
Property Address: 16702 E Tudor Street	Case	No.:	
City: Covina	State: CA	Zip: 91722	
Lender: Wedgewood Inc			



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: February 24, 2023 Appraised Value: \$ 635,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File No.: Ext16702Tudor		
Property Address: 16702 E Tudor Street	Case	No.:	
City: Covina	State: CA	Zip: 91722	
Lender: Wedgewood Inc		•	



COMPARABLE SALE #1

16720 E Greenhaven St Covina, CA 91722 Sale Date: s02/23;c01/23 Sale Price: \$ 621,000



COMPARABLE SALE #2

16840 E Groverdale St Covina, CA 91722 Sale Date: s09/22;c07/22 Sale Price: \$ 660,000



COMPARABLE SALE #3

16827 E Bygrove St Covina, CA 91722 Sale Date: s08/22;c07/22 Sale Price: \$ 750,000

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Catamount Properties 2018 LLC
 File No.:
 Ext16702Tudor

 Property Address: 16702 E Tudor Street
 Case No.:

 City: Covina
 State: CA
 Zip: 91722

 Lender: Wedgewood Inc



COMPARABLE SALE #4

17058 E Nubia St Covina, CA 91722 Sale Date: s12/22;c11/22 Sale Price: \$ 640,000



COMPARABLE SALE #5

16702 E Nubia St Covina, CA 91722 Sale Date: c02/23 Sale Price: \$ 750,000

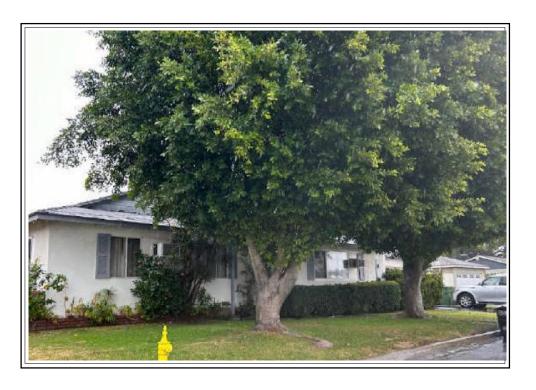


COMPARABLE SALE #6

16763 E Cypress St Covina, CA 91722 Sale Date: Active Sale Price: \$ 679,000 Borrower: Catamount Properties 2018 LLC
Property Address: 16702 E Tudor Street
City: Covina
Lender: Wedgewood Inc



Front of Subject View 1



Side of Subject



Garage

Borrower: Catamount Properties 2018 LLC	File No.: Ext16702Tudor		
Property Address: 16702 E Tudor Street	Case	No.:	
City: Covina	State: CA	Zip: 91722	
Lender: Wedgewood Inc		•	



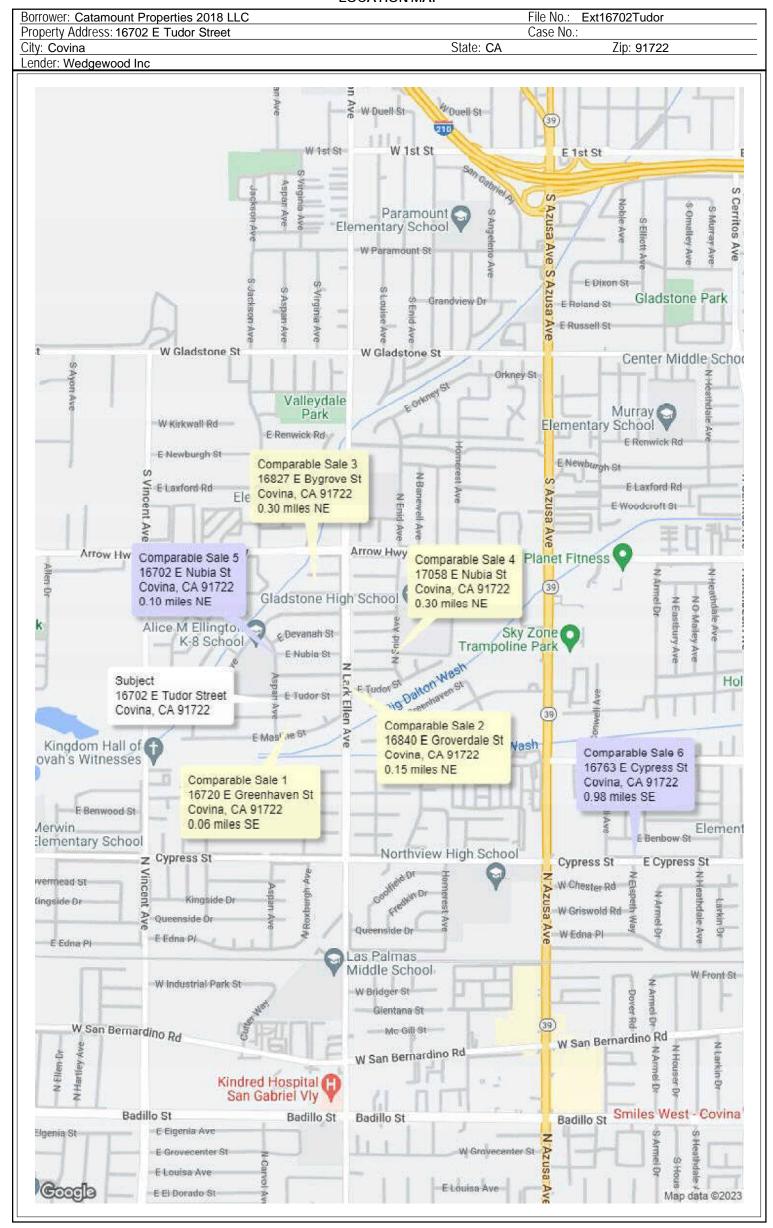
Subject Street - Nearby School Campus



Side of Subject

PLAT MAP

LOCATION MAP



USPAP ADDENDUM

File No. Ext16702Tudor

Borrowe	r: Catamount Properties 2018	SII C				
	Address: 16702 E Tudor Stree					
City:	Covina	County: Los Angeles	State:	CA	Zip Code: <u>91722</u>	
Lender:	Wedgewood Inc					
A DDD A	ICAL AND DEDODT IDEN					
	ISAL AND REPORT IDEN					
This re	oort was prepared under th	e following USPAP reporting or	otion:			
X A	praisal Report	A written report prepared under Standa	ırds Rule 2-2(a).			
□ Re	estricted Appraisal Report	A written report prepared under Standa	irds Rule 2-2(h)			
	ж. тогош түрт ш.ош ттор от т	7com open propared and ordinad	40 . (4.0 2 2(2).			
Reaso	nable Exposure Time					
	•	or the subject property at the market value	ue stated in this i	eport is: 15		
	The subject property at the market value stated in this report is.					
The ave	rage marketing time range wa	as reported at 5 to 45 days, and rea	asonable expo	sure time w	as 15 days.	
Additi	onal Certifications					
V Iha	va narformad NO sarvicas as an	appraiser or in any other capacity, regard	ding the property	that is the sub	piact of this report within the three year	
	iod immediately preceding accepta		alling the property	man is me sur	nject of this report within the three-year	
Per	od immediatory preceding accepta	noe of this assignment.				
□ I H.	AVE performed services, as an ap	praiser or in another capacity, regarding	the property that	is the subject	of this report within the three-year	
per	od immediately preceding accepta	nce of this assignment. Those services a	are described in t	he comments	below.	
Additio	onal Comments					
4000	AISED.		LIDED///CODY		(apply if required)	
APPR	AISER:	SI	UPERVISURYA	APPRAISER ((only if required):	
Signati	ıre:		Signature:			
Name:	Tamra Miller					
Date S	igned: 02/27/2023		Date Signed:			
	Certification #: AR033837		State Certification	n#:		
or Stat	e License #:					
or Othe	er (describe):		State:		au Liaamaa.	
State:	ion Date of Certification or License	l			or License:on of Subject Property:	
Exhii gi	ion Date of Certification of License ve Date of Appraisal: 02/24/2023				on or Subject Property: Interior and Exterior	

Borrower: Catamount Properties 2018 LLC
Property Address: 16702 E Tudor Street
City: Covina
State: CA
Zip: 91722

Lender: Wedgewood Inc

HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1013963 Renewal of:

1. Named Insured: Tamra Miller

2. Address: 2615 Bonnie Brae Ave Claremont, CA 91711

3. Policy Period: From: October 21. To: October 21, 2023

2022

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate

Damages Limit of Liability A. \$1.000,000 B. \$1.000,000

Claims Expense Limit of

Liability C. \$1,000,000 D. \$1,000,000

5. Deductible (Inclusive of Claims Expenses):

5A. \$500 Each Claim 5B. \$1,000 Aggregate

6. Policy Premium: \$680.00 State Taxes/Surcharges: \$0.00

7. Retroactive Date: October 21, 2022

8. Notice to Company: Notice of a Claim or Potential Claim should be sent to:

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

President Secretary

PRA100 (01/20)

Borrower: Catamount Properties 2018 LLC File No.: Ext16702Tudor Property Address: 16702 E Tudor Street City: Covina Case No.: State: CA Zip: 91722

Lender: Wedgewood Inc



BUREAU OF REAL ESTATE APPRAISERS Business, Consumer Services & Housing Agency

Tamra M. Miller

REAL ESTATE APPRAISER LICENSE

has successfully met the requirements for a license as a residential real estate appraiser in the State of

California and is, therefore, entitled to use the title:

"Certified Residential Real Estate Appraiser"

Certification Law. This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and

BREA APPRAISER IDENTIFICATION NUMBER: AR 033837

Date Expires: Effective Date:

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

Borrower: Catamount Properties 2018 LLC	File N	0.: Ext16702Tudor	
Property Address: 16702 E Tudor Street	Case	No.:	
City: Covina	State: CA	Zip: 91722	
Lender: Wedgewood Inc.			

PROPERTY TRANSFER HISTORY

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)

16720 E Greenhaven St

-Transferred on 10/28/2022 for \$565,000. It transferred from Carter Robert M Family Trust to Journey Investments Inc and was a Grant Deed (Document #1026751).

16840 E Groverdale St

-No transfer history.

16353 E Bellbrook St

-Transferred on 11/15/2022 for \$0. It transferred from Valdivia Emelya to Valdivia Armando and was a Interspousal Deed Transfer (Document #1075231).

16702 E Nubia St

-No transfer history.

16763 E Cypress St

-No transfer history.

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1	
Appraiser.	Supervisory Appraiser:
10-10	
Name:	Name:

AERIAL MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 16702 E Tudor Street
City: Covina
Lender: Wedgewood Inc File No.: Ext16702Tudor Case No.: State: CA Zip: 91722

