DRIVE-BY BPO

1147 W CORNELL STREET

RIALTO, CA 92376

52784 Loan Number

\$500,000• As-Is Value

by ClearCapital

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	1147 W Cornell Street, Rialto, CA 92376 03/07/2023 52784 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8645802 03/08/2023 012859215000 San Bernardin		33977099
Tracking IDs					
Order Tracking ID	03.07.23 BPO Request	Tracking ID 1	03.07.23 BPO I	Request	
Tracking ID 2		Tracking ID 3			

Canaral Canditions		
General Conditions		
Owner	MCDANIEL DOROTHY M TRUST	Condition Comments
R. E. Taxes	\$2,654	Subject property is a single family home in average condition.
Assessed Value	\$182,557	Property is free of exterior defects or damages.
Zoning Classification	Residential	
Property Type SFR		
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost \$0 Total Estimated Repair \$0		
HOA	First Service Residental	
Association Fees	\$235 / Month (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject property is located in a suburban residential			
Sales Prices in this Neighborhood	Low: \$200000 High: \$550000	neighborhood that is populated primarily by single family home in average condition. Properties in area have been maintained.			
Market for this type of property	Remained Stable for the past 6 months.	Neighborhood is located near multiple schools, recreational facilities and shopping destinations.			
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1147 W Cornell Street	8525 Buckeye Dr	1147 W Van Koevering St	1024 N Riverside Ave
City, State	Rialto, CA	Fontana, CA	Rialto, CA	Rialto, CA
Zip Code	92376	92335	92376	92376
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		1.32 ¹	0.12 1	1.41 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$625,000	\$440,000	\$549,000
List Price \$		\$525,000	\$440,000	\$509,900
Original List Date		01/05/2023	03/03/2023	07/01/2022
DOM · Cumulative DOM		36 · 62	4 · 5	234 · 250
Age (# of years)	35	74	35	68
Condition	Average	Good	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Modern	1 Story Modern	2 Stories Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	1,832	1,971	1,425	1,648
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.11 acres	0.14 acres	0.11 acres	0.20 acres
Other				

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

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

- **Listing 1** LC1 is equal to subject property based on square footage. Property has comparable style, design and amenities in comparison to subject property.
- Listing 2 LC2 is equal to subject property. Property has comparable gross living area and design in comparison to subject.
- Listing 3 LC3 is equal to subject property. Property has comparable gross living area and design in comparison to subject.

¹ Comp's "Miles to Subject" was calculated by the system.

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

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

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Recent Sales Subject Sold 1 * Sold 2 Sold 3 1127 W Cornell St Street Address 1147 W Cornell Street 1175 W Victoria St 604 N Quince Ave City, State Rialto, CA Rialto, CA Rialto, CA Rialto, CA Zip Code 92376 92376 92376 92376 **Datasource** Public Records MLS MLS MLS Miles to Subj. 0.07 1 0.16 1 0.02^{1} **Property Type** SFR SFR SFR SFR Original List Price \$ --\$510,000 \$464,000 \$458,000 List Price \$ \$510,000 \$464,000 \$458,000 Sale Price \$ --\$505,000 \$445,000 \$460,000 Type of Financing Conventional Conventional Fha **Date of Sale** --02/15/2023 01/24/2023 06/16/2022 **DOM** · Cumulative DOM -- - --43 · 43 $46 \cdot 46$ 37 · 37 35 35 38 35 Age (# of years) Condition Average Average Average Average Sales Type Fair Market Value Fair Market Value Fair Market Value Location Neutral ; Residential Neutral: Residential Neutral ; Residential Neutral ; Residential View Neutral; Residential Neutral; Residential Neutral; Residential Neutral; Residential 2 Stories Modern 2 Stories Modern 2 Stories Modern Style/Design 2 Stories Modern # Units 1 1 1 1 1,832 1,832 1,673 1,832 Living Sq. Feet Bdrm · Bths · ½ Bths $4 \cdot 2 \cdot 1$ $4 \cdot 2 \cdot 1$ $4 \cdot 2 \cdot 1$ $4 \cdot 2 \cdot 1$ 7 7 7 7 Total Room # Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Lot Size 0.11 acres 0.11 acres 0.11 acres 0.11 acres Other **Net Adjustment** --\$0 +\$3,975 \$0 \$505,000 \$448,975 \$460,000 **Adjusted Price**

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

¹ Comp's "Miles to Subject" was calculated by the system.

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

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

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Recent Sales - Cont.

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

- **Sold 1** SC1 is equal to subject property based on square footage. Property has comparable style, design and amenities in comparison to subject property.
- **Sold 2** SC2 is similar to subject property and is an equivalent comparable. Property has similar amenities and is built in the same style as subject property.
- **Sold 3** SC3 is equal to subject property based on square footage. Property has comparable style and design in comparison to subject property.

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			Subject property has neither been listed or sold in the past twelve months.				
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$505,000	\$505,000		
Sales Price	\$500,000	\$500,000		
30 Day Price	\$495,000			
Comments Regarding Pricing Strategy				

Best available comparable properties have been selected to determine value for subject property. Both active listings and recently sold comparable properties have been given equal weight in valuation due to stabilization of values in market area. Subject is valued in line with comparable properties in surrounding market area.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported. Notes

Client(s): Wedgewood Inc

Property ID: 33977099

Subject Photos

by ClearCapital



Front



Address Verification

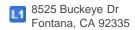


Street

52784

Listing Photos

by ClearCapital





Front

1147 W Van Koevering St Rialto, CA 92376



Front

1024 N Riverside Ave Rialto, CA 92376



Front

RIALTO, CA 92376

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Sales Photos





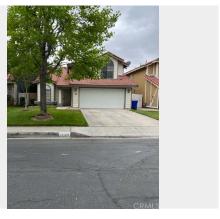
Front

604 N Quince Ave Rialto, CA 92376



Front

S3 1127 W Cornell St Rialto, CA 92376



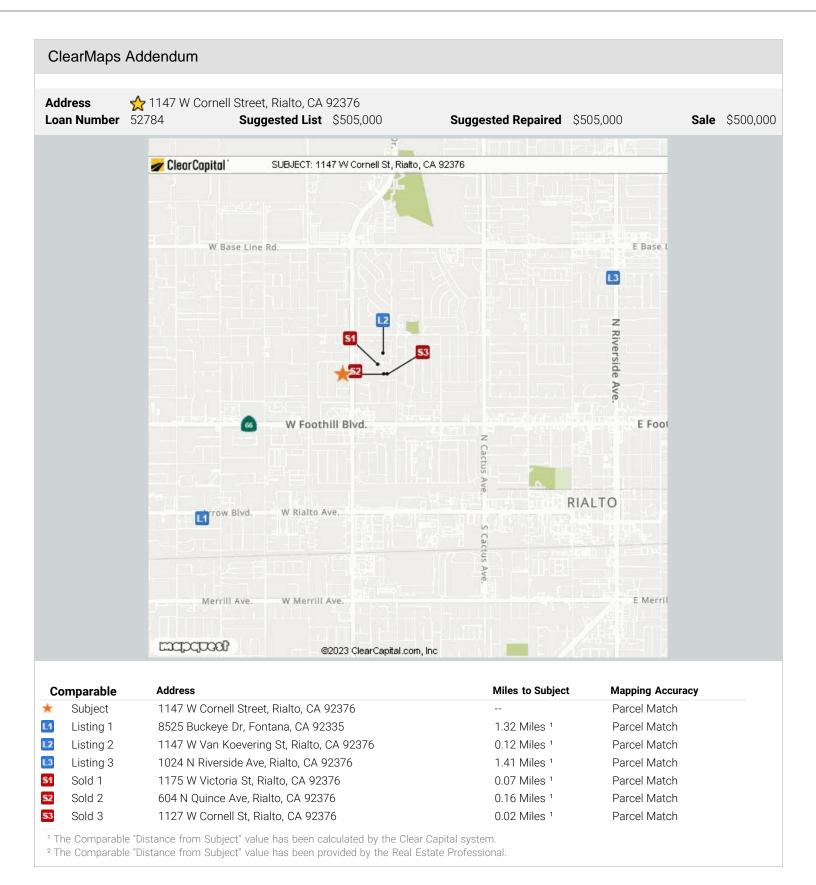
Front

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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

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Report Instructions - cont.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

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RIALTO, CA 92376

52784

CA

\$500,000

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Broker Information

by ClearCapital

Broker Name Stephanie Hill Company/Brokerage Sunset Realty

12672 Limonite Ave Corona CA License No 02068316 Address

92880

License State License Expiration Phone 5626193013 Email shill@4sunsetrealty.com

06/28/2026

Broker Distance to Subject 13.46 miles **Date Signed** 03/08/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.

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