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APPRAISAL REPORT OF



932 Bluecrest St Corona, CA 92882-4072

PREPARED FOR

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

AS OF

03/28/2023

PREPARED BY

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

File No. 34050844 Internal File# 932Bluecrest_Corona Exterior-Only Inspection Residential Appraisal Report

	The manage of this assessment assessment and		_ 4 _ _ _ _ _ _			محرجين ما مقمين مماممات				[4 4		
	The purpose of this summary appraisal repo	ort is to provid	ie the lender/client w				опеа,					
	Property Address 932 Bluecrest St			Cit	У	Corona		State	e CA Zip C	ode 92882-	4072	
	Borrower Catamount Properties 2018	LLC	Owner of Public Red	cord		Jennifer L. Riva	as		County	Riverside		
	Legal Description Lot 47 MB 028/083 Palm To	errace										
	Assessor's Parcel # 110-142-003					Tax Year		2022	R.E. Taxes	s \$ 4.492		
5	Neighborhood Name Corona				Map Ref			gle Maps	Census Tra		02	
Ý		Vacant Space	cial Assessments \$		0	PUD			0		er month	
Ó				aceriba)		100	110	<u>Ο</u> Α ψ	0		CI IIIOIILII	
כ מ	Property Rights Appraised X Fee Simp	$\overline{}$										
	Assignment Type Purchase Transacti	ion Re	finance Transaction		•							
	Lender/Client Wedgewood Inc					n Beach Blvd, Suite #		-				
	Is the subject property currently offered for	sale or has it	been offered for sale	e in the t	welve moi	nths prior to the effe	ective	date of this app	oraisal? X	Yes No		
	Report data source(s) used, offerings price	(s), and date(s). DOM 2;Subject p	property w	as offered	for sale.;Original Price	e \$550	,000;Original Dat	te 03/15/2023;CF	RMLS#OC2304320	9. The	
	subject property sold on 03/24/2023 for \$550,00	00 based on the	MLS and not verified	with tax re	cords. See	attached addendum	for furt	ther review				
	I did did not analyze the contra								tract for sale o	r why the analysi	s was not	
	performed.		oudjoot pu. ou.					, 0.0 0. 1.10 00.1		,		
5	реполнеа.											
5	Contract Drice (C. Detec	f Cambra at	م ما الله ما				40 [Ves N	a Data Causas	-/->		
	· · · · · · · · · · · · · · · · · · ·	f Contract				vner of public record			o Data Source		 ,	
5	Is there any financial assistance (loan char	•	. •	npayme	nt assistai	nce, etc.) to be paid	by ar	ny party on ben	ait of the borro	wer?Yes	No	
د	If Yes, report the total dollar amount and do	escribe the ite	ems to be paid.									
	Note: Race and the racial composition of	of the neighb	orhood are not app	raisal fa	ctors.							
	Neighborhood Characteristics			One-Uni	it Housing	g Trends		One-U	nit Housing	Present Land Us	e %	
	Location Urban X Suburban	Rural	Property Values	Increa	asing	Stable X	Declin	ning PRICE	AGE	One-Unit	80 %	
5	Built-Up X Over 75% 25-75%	Under 25%	Demand/Supply	Short	age D		OverSu	-	(yrs)	2-4 Unit	5 %	
5	Growth Rapid X Stable	Slow		X Under			Over6r		Low 35	Multi-Family	5 %	
5		•							High 95	Commercial	5 %	
5	Neighborhood Boundaries Include: W 10th	St to the north,	rayioi Ave to the east,	, W Cilion	St to the s	outii, and 3 Lincolli A	ive io i					
₽	west							610	Pred. 65	Other Vcnt	5 %	
5	Neighborhood Description The subject prop											
<u> </u>	Subject area consists primarily of detached sing	le family homes	s and some condominium	ums along	with some	multi family dwellings	s and is	is convenient to s	chools and most	consumer services	s. No	
1	adverse conditions noted at time of report											
	Market Conditions (including support for th	e above conc	lusions) The typical r	marketing	/exposure	ime for properties in t	the sub	bjects neighborho	ood is estimated	at 1-3 months. Dem	nand is	
	average at this time due to an low to average su	ipply of availab	le listings. The availabil	ility of con	ventional a	nd government financ	ing rer	mains favorable a	at this time. Loan	discounts, interest	buy	
	downs and concessions are prevalent.											
	Dimensions Rectangular (Sec	e Plat Map)	Area	6	534 sf	Shape	Re	ectangular	View	N;Res;		
	Specific Zoning Classification	R1	Zonina	Descripti	on Single	Family Residential						
			ing (Grandfathered L		No Zoni		cribe)	1				
	Is the highest and best use of subject prope				_				No. If No. (describe. Based of	on the 1	
					anu spec	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	สมมายอ		I INO II INO. U	JESCHNE. Daseu (JII 111112 4	
	lesis of filuriest and best use. The current use is			Luca haca	d on the ze			7. 7. 100				
	tests of highest and best use, the current use is the subject's current highest and best use based on the zoning allowed											
u	Utilities Public Other (describe)		Public			oning allowed	ff-site	e Improvement		Public P	rivate	
Ц П	Utilities Public Other (describe) Electricity X	Water	Public X			oning allowed Of Street	ff-site t Asp	e Improvement phalt				
П П	Utilities Public Other (describe) Electricity X	Water	Public X ary Sewer X	Other (c	lescribe)	oning allowed Of Street Alley	ff-site t Asp Nor	e Improvement phalt ne	sType	Public P		
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File No. 34050844

Internal File# 932Bluecrest_Corona

Exterior-Only Inspection Residential Appraisal Report

Thorn 40	•	•		orhood ranging in price f			
		bject neighborhood with				160,000 to \$	700,000 .
FEATURE	SUBJECT	COMPARABLE	SALE#1	COMPARABLE S	SALE # 2	COMPARABLE SA	ALE # 3
Address 932	2 Bluecrest St	1028 W Cres	stview St	1326 S Buena	Vista Ave	1643 S Vicer	ntia Ave
Corona	, CA 92882-4072	Corona, CA	92882	Corona, CA	92882	Corona, CA	92882
Proximity to Subject		0.40 mile	es S	0.18 mile	es S	0.44 miles	s SE
Sale Price	\$	\$	650,000	\$	625,000	\$	659,000
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft	. \$ 482.91 s	q. ft.	\$ 437.06 s	q. ft.	\$ 485.99 so	q. ft.
Data Source(s)		CRMLS #CV2220		CRMLS#PW23018	_	CRMLS#IV2241	•
Verification Source(s)		Doc #32319		RE Agent:909		Doc #4790/	•
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	DESCRIPTION		+(-) \$ Aujustinent		+(-) \$ Aujustinent		+(-) \$ Aujustinein
Sale or Financing		ArmLth	45.000	ArmLth		ArmLth	40.000
Concessions		Conv;15000	-15,000	· · · · · · · · · · · · · · · · · · ·		Conv;16000	-16,000
Date of Sale/Time		s02/23;c01/23	-5,330	· · · · · · · · · · · · · · · · · · ·		s01/23;c11/22	-10,807
Location	N;Res;	N;Res;		N;Res;BsyRd	+5,000	, ,	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6534 sf	7841 sf	-2,614		0	8276 sf	-3,484
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	68	62	(62	0	49	(
Condition	C4	C4		C4		C3	-30,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 2.0	7 3 1.1	+4,000	7 3 2.0		7 3 2.0	
Gross Living Area	1,375 sq. f	t. 1,346 sq. ft.		1,430 sq. ft.	0	1,356 sq. ft.	
Basement & Finished	0sf	Osf		0sf		0sf	
5 5 6 1							
Rooms Below Grade Functional Utility Heating/Cooling Energy Efficient Items	Average	Average		Average		Average	
Heating/Cooling	Fau/Cac	Fau/Cac		Fau/Cac		Fau/Cac	
Energy Efficient Items	None	None		Solar Panels-Leased	0	None	
	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck Pool/Spa Net Adjustment (Total)	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Doc//Cro	Pool/No Spa		+15,000		+15,000		
Pool/Spa	Pool/No Spa	No Pool/No Spa	+15,000	No Pool/No Spa	+15,000	Pool/No Spa	
N (AP ()/T ()			Φ 0044		Φ 00.000		Φ 00.004
		+ X -	\$ -3,944	X + -	\$ 20,000	+ X -	\$ -60,291
Adjusted Sale Price		Net Adj: -1%		Net Adj: 3%		Net Adj: -9%	
of Comparables I X did did not re		Gross Adj: 6% sfer history of the subjec				Gross Adj: 9%	\$ 598,709
My research did X Data source(s) Realist	7.	or sales or transfers of the or sales or transfers of the		, ,			
My research did X Data source(s) Realist	dia not reveal any pri						
Data source(s) Realist	•		r history of the sub	ect property and compa	rable sales (report	additional prior sales on	page 3).
Data source(s) Realist Report the results of the	research and analysis o	f the prior sale or transfe					
Data source(s) Realist Report the results of the ITEM	research and analysis o		r history of the sub COMPARABLE S		rable sales (report PARABLE SALE #		page 3). BLE SALE # 3
Data source(s) Realist Report the results of the ITEM Date of Prior Sale/Transf	research and analysis o	f the prior sale or transfe					
Data source(s) Realist Report the results of the ITEM Date of Prior Sale/Transferice of Prior Sale/Transferice	research and analysis o SL er fer	f the prior sale or transfe	COMPARABLES		PARABLE SALE #	2 COMPARAI	BLE SALE #3
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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 COST APPROACH ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE =\$ Sq. Ft. @ \$ =\$ Dwelling Effective date of cost data Sq. Ft. @ \$ Quality rating from cost service Average =\$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) Sq. Ft. @ \$ =\$ Garage/Carport Total Estimate of Cost-new =\$ Physical 44 Functional 0 External 0 0 Depreciation 0 =\$ (**Depreciated Cost of Improvements** 0 "As-is" Value of Site Improvements =\$ Estimated Remaining Economic Life (HUD and VA only) 45 Years Indicated Value By Cost Approach =\$ 0 INCOME APPROACH TO VALUE (not required by Fannie Mae.) Indicated Value by Income Approach Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income (including support for market rent and GRM) N/A PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached 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. PUD I 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

SALES COMPARISON ANALYSIS

Elite Appraisal Service EXTRA COMPARABLES 4-5-6

File No. 34050844 Internal File# 932Bluecrest_Corona

Borrower Catamount Properties 2018 LLC Property Address 932 Bluecrest St Zip Code City County State CA 92882-4072 Riverside Corona Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

COMPARABLE SALE#

FEATURE	·				COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6			
Address 932	Bluecrest	St			1027 Blue	crest	St		952 Alta Lo	oma Dr			1128 Harı	is St		
Corona,	CA 9288	2-4072			Corona, C	A 928	82		Corona, CA	92882		Co	orona, CA	92882		
Proximity to Subject					0.12 mil				0.08 mile				0.06 mile			
Sale Price	\$				\$		654,000		\$	600,000			\$	600,000		
Sale Price/Gross Liv. Area		0.00	sq. ft.	\$ 436		sq. ft.		\$ 483		sq. ft.	\$	527.2		q. ft.		
Data Source(s)	Ψ	0.00	0q. 1t.		S #IG2214					563;DOM 44	Ψ			79;DOM 13		
Verification Source(s)					oc #38887								Doc #261			
VALUE ADJUSTMENTS	DEC	SCRIP	LION	DESCR) \$ Adjustment	Doc #397523/Realist Adjustment DESCRIPTION +(-) \$ Adjustr			. DE	SCRIPT		+(-) \$ Adjustment		
	DES	OCKIP	ION			+(-) a Aujustinent			+(-) \$ Adjustment	, DE			+(-) \$ Aujustinent		
Sale or Financing			ArmLth Conv;6200				0.000	Arm		5.000		ArmLth				
Concessions				· · · · · · · · ·		-	-6,200			-5,000		Conv;(00.140		
Date of Sale/Time				s09/22;		-	-18,769			-17,220	9	06/22;c0		-22,140		
Location	_	N;Res;		N;R				N;R				N;Res				
Leasehold/Fee Simple		ee Simp		Fee Si		-		Fee S				Fee Sim		_		
Site		6534 s		7405		-	<u>C</u>	784		-2,614	-	6970 s		C		
View		N;Res;		N;R				N;R				N;Res				
Design (Style)	DT′	l;Traditi	onal	DT1;Tra				DT1;Tra			D	T1;Tradit	ional			
Quality of Construction		Q4		Q.				Q				Q4				
Actual Age		68		65			C	6				68				
Condition		C4		C:	3		-30,000					C4				
Above Grade	Total	3drms.	Baths	Total Bdrm	s. Baths			Total Bdrn	ns. Baths		Total	Bdrms.	Baths			
Room Count	7	3	2.0	7 3	2.0			7 3	2.0		7	3	2.0			
Gross Living Area	1,3	375	sq. ft.	1,499	sq. ft	t.	-6,820	1,240	sq. ft.	+7,425	5	1,138	sq. ft.	+13,035		
Basement & Finished		0sf		0s	f			0:	sf			0sf				
Rooms Below Grade																
Functional Utility		Average	9	Aver	age			Avei	age			Averag	e			
Heating/Cooling		Fau/Ca		Fau/				Fau/				Fau/Ca				
Energy Efficient Items		None		Noi				No				None				
Garage/Carport		2ga2dv	,	2ga2				2gd:			1	2gd2dv		(
Porch/Patio/Deck		orch/Pa		Porch/				Porch				Porch/Pa				
Pool/Spa		ool/No S		No Pool/			+15,000			+15,000		o Pool/No		+15,000		
Γοσισμα	- ' '	001/110	ри	140 1 001/	110 ори		. 10,000	110 1 001	110 ора	10,000	1	01 001/140	ори	. 10,000		
						+										
Not Adjustment (Total)					7	e	46 780		,]	¢ 2.400		. \Box		¢ 5.805		
Net Adjustment (Total)				+)		\$	-46,789	+ X		\$ -2,409	X Not A			\$ 5,895		
Adjusted Sale Price				Net Adj: -	7%			Net Adj: 0	%	,	Net A	\dj: 1%				
					7%	\$	-46,789 607,211		%	\$ -2,409 \$ 597,591	Net A			\$ 5,895 \$ 605,895		
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SALES COMPARISON ANALYSIS

Elite Appraisal Service EXTRA COMPARABLES 7-8-9

File No. 34050844 Internal File# 932Bluecrest_Corona

Borrower Catamount Properties 2018 LLC
Property Address 932 Bluecrest St

Property Address	932 Bluecrest St													
City	Corona	County	ı	Riverside		State	!	CA		Zip	Code	928	82-4072	
Lender/Client	We	edgewood Inc		Address	2015 M	anhattan	Beach Bl	vd, Suite #	100, Red	ondo Be	ach, CA 9	0278		
FEATURE	SUBJECT	COMPA	ARABLE SAI	LE# 7	С	OMPAR	RABLE S	ALE#	8	C	OMPAR/	ABLE SA	LE#	9
Address 932	Bluecrest St		951 W Olive S	St		1	702 Shirle	ey Dr						
Corona,	CA 92882-4072	Cord	na, CA 92882	2-4072		Co	rona, CA	92882						
Proximity to Subject			0.09 miles S	3		(0.50 miles	SE						
Sale Price	\$		\$	590,900			\$	669,0	000			\$		
Sale Price/Gross Liv. Area	\$ 0.00 sq	. ft. \$ 424.5	0 sq. f	t.	\$	493.36	s s	q. ft.		\$		S	q. ft.	
Data Source(s)		CRMLS	#IG23032668	3;DOM 30		CRMLS#	IG23015	522;DOM 5	59					
Verification Source(s)			Active Listing	g		Active U	Inder Con	tract Listin	9					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIF	TION +((-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Ad	ustment	DE	SCRIPT	ION	+(-) \$ Adj	ustmen
Sale or Financing		Listing	3			Listing								
Concessions		None;	0			None;0								
Date of Sale/Time		Active)			c03/23								
Location	N;Res;	N;Res;Bs	yRd	+5,000		N;Res;								
Leasehold/Fee Simple	Fee Simple	Fee Sim	ple			Fee Simp	ole							
Site	6534 sf	6970 s	sf	0		9148 sf			-5,228					
View	N;Res;	N;Res	·,			N;Res;								
Design (Style)	DT1;Traditional	DT1;Tradi	tional		Dī	Γ1;Tradition	onal							
Quality of Construction	Q4	Q4				Q4								
Actual Age	68	68				48			0					
Condition	C4	C4				C3			-30,000					
Above Grade	Total Bdrms Bat	hs Total Bdrms	Baths		Total	Bdrms	Baths			Total	Bdrms	Baths		

Actual Age		68			68						48			()				
Condition		C4			C4						C3			-30,00)				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	. Batl	hs			Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7	3	2.0	7	3	2.0	0			7	3	2.0							
Gross Living Area	1	,375	sq. ft.		1,392	sq.	. ft.		0		1,356	sq. ft.		(sq. ft.		
Basement & Finished		0sf			0sf						0sf								
Rooms Below Grade																			
Functional Utility		Average	е		Averag	ge					Averag	je							
Heating/Cooling		Fau/Ca	С		Fau/Ca	ac					Fau/Ca	ac							
Energy Efficient Items		None		Sola	r Panels	-Lease	d		0		None								
Garage/Carport		2ga2dv	v		2ga2d	w					2ga2d	w							
Porch/Patio/Deck		Porch/Pa	ntio		Porch/Pa	atio					Porch/Pa	atio							
Pool/Spa	F	Pool/No S	Spa	No	Pool/No	o Spa		+	-15,000	No	Pool/No	Spa		+15,00)				
			•									·							
Net Adjustment (Total)				Х	+] -		20,00	00		+ X	-	\$	-20,228		+ .	-	\$	
Adjusted Sale Price					Adj: 3%	6		· · · · · ·		Net A	dj: -3%	6	,		Net A	dj: 0%	ı	,	
of Comparables					s Adj :		9	610,9			s Adj: 8		\$	648,772		s Adj: (\$	
,								, , , , , , , , , , , , , , , , , , ,						,					
Report the results of the re	esearch	n and an	alvsis of	the pri	or sale o	or tran	sfer l	history of th	ne sub	iect pro	pertv ar	nd compa	rable	sales					
ITEM			•	BJECT				OMPARAB						BLE SALE#	8	COM	1PARABI	E SALE#	9
Date of Prior Sale/Transfe	r																		
Price of Prior Sale/Transfe																			
Data Source(s)			R	ealist				R	Realist				F	Realist					
Effective Date of Data Sou	ırce(s)			28/2023	ı				28/2023	3				28/2023					
Analysis of prior sale or tra		nistory o				nd con	npara				‡7 has no	prior sale			ast 12 m	onths fro	m its prior	sale.	
Comparable #8 has no prior s		•			•														
						100													
Summary of Sales Compa	rison A	nnroach	<u> </u>																
Cummary or Caroo Compa	11100117	рргодог	•																

Exterior-Only Inspection Residential Appraisal Report

File No. 34050844
Internal File# 932Bluecrest Cord

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.

Page

Exterior-Only Inspection Residential Appraisal Report

File No. 34050844
Internal File# 932Bluecrest Corona

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 932Bluecrest_Coroni

- 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	wnsh	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature		Signature
Name	Javier Galicia	Name
Company Name	Elite Appraisal Service	Company Name
Company Address	14071 Peyton Dr #1226	Company Address
	Chino Hills, CA 91709	
Telephone Number	323-314-5701	Telephone Number
Email Address	galicia429@gmail.com	Email Address
Date of Signature ar	nd Report03/29/2023	Date of Signature
Effective Date of Ap	praisal <u>03/28/2023</u>	State Certification #
State Certification #		or State License #
or State License #	AL041780	State
or Other (describe)	State #	Expiration Date of Certification or License
State	CA	
Expiration Date of C	Certification or License12/14/2024	
		SUBJECT PROPERTY
ADDRESS OF PRO	PERTY APPRAISED	
	932 Bluecrest St	Did not inspect exterior of subject property
	Corona, CA 92882-4072	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUI	E OF SUBJECT PROPERTY \$625,000	
LENDER/CLIENT		
Name	Clear Capital	COMPARABLE SALES
Company Name		
Company Address	2015 Manhattan Beach Blvd, Suite #100	Did not inspect exterior of comparable sales from street
	Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection

Elite Appraisal Service COMMENT ADDENDUM

File No. 34050844
Internal File# 932Bluecrest Corona

Borrower Catamount Properties 2018 LLC

Property Address	932 Bluecrest St						
City Corona		County	Riverside	State	CA	Zip Code	92882-4072
Lender/Client V	Vedgewood Inc	,	Address 2015 Ma	anhattan Beach Blvd. Su	ite #100. Redondo	Beach. CA 90278	

Discrepancies / Alterations

County Records show subject's GLA to be 1,375 Sqft with 3 bedrooms and 2 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's CRMLS Information

The subject property was listed for sale on 03/15/2023 for \$550,000 and has a close date of 03/24/2023 with a sold price of \$550,000 and was on the market for 2 days. A return call was made from the RE agent who listed the subject property. Based on the conversation, the listing agent had some trouble coming up with a list price and listed the subject property a few thousand higher than the lowest comparable in the area. The RE agent confirmed the subject property sold for \$559,000 and was an all cash offer with no contingencies. She stated she received multiple offers and accepted the quickest offer and there were many offers higher than the accepted offer.

Based on the MLS description within the comments, it states, "Priced aggressively for a fast sale-do not miss out" and was also described as "This property is in just a little need of completion-minor cosmetic finishing touches".

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 Corona, 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 (CRMLS#OC23043209).

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

Negative time adjustments are applied to the comparable sales used that are over 30 days from the effective date of the appraisal. 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

Elite Appraisal Service COMMENT ADDENDUM

File No. 34050844
Internal File# 932Bluecrest Corona

Borrower Catamount Properties 2018 LLC

201101101							
Property Address	932 Bluecrest St						
City Corona		County	Riverside	State	CA	Zip Code	92882-4072
Lender/Client	Wedgewood Inc	. ,	Address 2015 Ma	ınhattan Beach Blvd, Su	ite #100, Redondo	Beach, CA 90278	

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

Comparable #2 was adjusted for its inferior location as it sides a traffic street. Comparable #2 also contains solar panels and based on review of the MLS, the solar panels are leased. Comparable #2 was not able to be verified within tax records as its a recent sale. A call was made to the RE agent and based on the conversation, the subject property did sale for \$625,000 with no concessions. The for sale sign is also in the process of being removed and is visible within the photo addendum.

Comparables #3 and #4 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.

Comparables #7 and #8 are active/AUC (Active Under Contract) listings and were included to support the arrived value for the subject property. Comparable #7 was adjusted for its inferior location as it sides a traffic street. Comparable #7 also contains solar panels and based on review of the MLS, the solar panels are leased. Comparable #8 was adjusted for its superior condition based on the upgrades completed as compared to the subject property per review of the MLS and the appraisers observations.

The closed sales indicate a reconciled value range for the subject of \$597,591-\$646,056. A final value estimate of **\$610,000** 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 comparables #1, #2, #5, and #6 are similar in condition, comparable #2 required the least amount of gross adjustments, and with most weight given to comparables #1, #2, and #3 as they are the most recent.

Please note, the arrived value is within a 10% range of the subject's prior sale based on a conversation with the listing agent. As stated prior, The agent confirmed the subject property sold for \$559,000 and was an all cash offer with no contingencies. She stated she received multiple offers and accepted the quickest offer and there were many offers higher than the accepted offer. The current market value of the subject property within this appraisal is noted to be a fair market value and not based on a "fast sale and being priced aggressively".

Based on the MLS description within the comments, it states, "Priced aggressively for a fast sale-do not miss out" and was also described as "This property is in just a little need of completion-minor cosmetic finishing touches".

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 \$55 per square foot, lot size difference of 1,000 sqft or more at \$2.00 per square foot, bathroom count differences at \$8,000 per full bathroom, and age difference of 31 years at \$1,000 per year if applicable within the market approach to value. Value given for additional property improvements: Pool: \$15,000;Spa: \$5,000; 1 Car Garage: \$3,000; 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

Elite Appraisal Service COMMENT ADDENDUM

File No. 34050844

Internal File# 932Bluecrest_Corona

 Borrower Catamount Properties 2018 LLC

 Property Address
 932 Bluecrest St

 City
 Corona
 County
 Riverside
 State
 CA
 Zip Code
 92882-4072

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

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

File No. 34050844

Internal File# 932Bluecrest Corona

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 932 Bluecrest St City State 92882-4072 Corona Catamount Properties 2018 LLC Borrower 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. Prior 7-12 Months | Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** Total # of Comparable Sales (Settled) Increasing X Stable Declining 25 8 4.17 || x Absorption Rate (Total Sales/Months) 2.67 2.33 Increasing Stable Declining X Total # of Comparable Active Listings 3 2 3 Declining Stable Increasing Months of Housing Supply (Total Listings/Ab. Rate) 0.72 0.75 1.29 Declining | X Stable 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 \$654,000 \$637,500 \$625,000 Increasing Stable Declining Declining Median Comparable Sales Days on Market || X 7 23 9 Stable Increasing Median Comparable List Price \$645,000 \$634.950 \$582,900 Increasing Stable Х Declining Stable Median Comparable Listings Days on Market 52 81 72 Declining Increasing 102% Increasing X Stable Median Sale Price as % of List Price 98% 98% Declining Seller-(developer, builder, etc,) paid financial assistance prevalent? Declining X Yes No Stable 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 40 competing sales over the past 12 months. For those sales, a total of 34.4% were reported to have seller concessions. Are foreclosure sales (REO sales) a factor in the market? Yes X No If yes, explain (including the trends in listings and sales of foreclosed properties). An analysis was performed on 40 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO. Information reported in the CRMLS system (using an effective date of 03/28/2023) 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 40 competing sales over the past 12 months. The sales within this group had a median sale price of \$638,833 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 Increasing Total # of Comparable Sales (Settled) Stable Declining Absorption Rate (Total Sales/Months) Increasing Stable Declining Total # of Active Comparable Listings Declining Stable Increasing Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining 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 14071 Peyton Dr #1226, Chino Hills, CA 91709 Company Address Company Address State License/Certification # AL041780 State License/Certification # State **Email Address Email Address**

MARKET RESEARCH & ANALYSIS

CONDO/CO.OP PROJECTS

Elite Appraisal Service SUBJECT PHOTO ADDENDUM

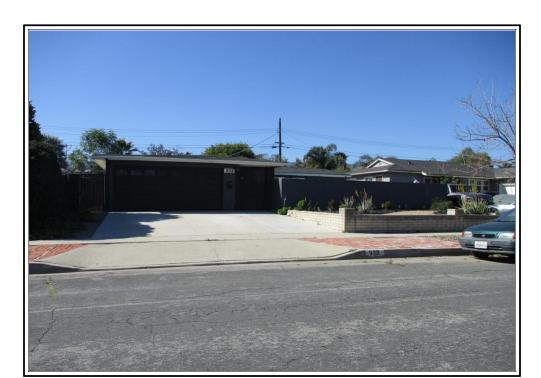
File No. 34050844
Internal File# 932Bluecrest_Corona

Borrower Catamount Properties 2018 LLC

 Property Address
 932 Bluecrest St

 City
 Corona
 County
 Riverside
 State
 CA
 Zip Code
 92882-4072

 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



ABOVE: Alternate Street View

BELOW: Alternate View of Subject Property



Borrower Catamount Properties 2018 LLC

Property Address	932 Bluecrest St					
City Corona	Cou	nty Riverside	State	CA	Zip Code	92882-4072
Lender/Client Wed	gewood Inc	Ad	dress 2015 Manhattan Be	each Blvd, Suite #100,	Redondo Beach, CA	A 90278



COMPARABLE SALE#

1028 W Crestview St Corona, CA 92882



COMPARABLE SALE #

1326 S Buena Vista Ave Corona, CA 92882



COMPARABLE SALE

1643 S Vicentia Ave Corona, CA 92882

Borrower Catamount Properties 2018 LLC

 Property Address
 932 Bluecrest St

 City
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 92882-4072

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



COMPARABLE SALE

1027 Bluecrest St Corona, CA 92882



COMPARABLE SALE

952 Alta Loma Dr Corona, CA 92882



COMPARABLE SALE

1128 Harris St Corona, CA 92882

Borrower Catamount Properties 2018 LLC

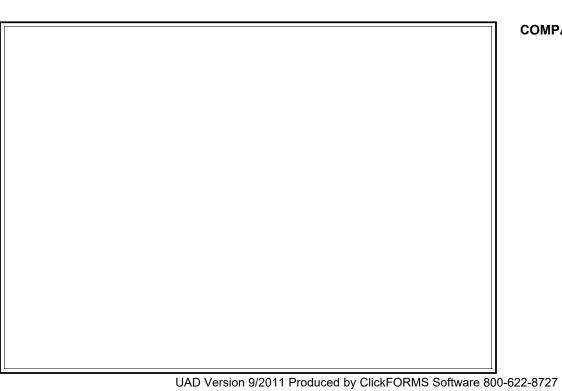
Property Address	932 Bluecrest St						
City Corona		County	Riverside	State	CA	Zip Code	92882-4072
Lender/Client We	dgewood Inc	,	Address	2015 Manhattan Bead	ch Blvd, Suite #100	, Redondo Beach, CA	N 90278



COMPARABLE SALE# 951 W Olive St Corona, CA 92882-4072



COMPARABLE SALE # 1702 Shirley Dr Corona, CA 92882



COMPARABLE SALE

Elite Appraisal Service Subject's Aerial View

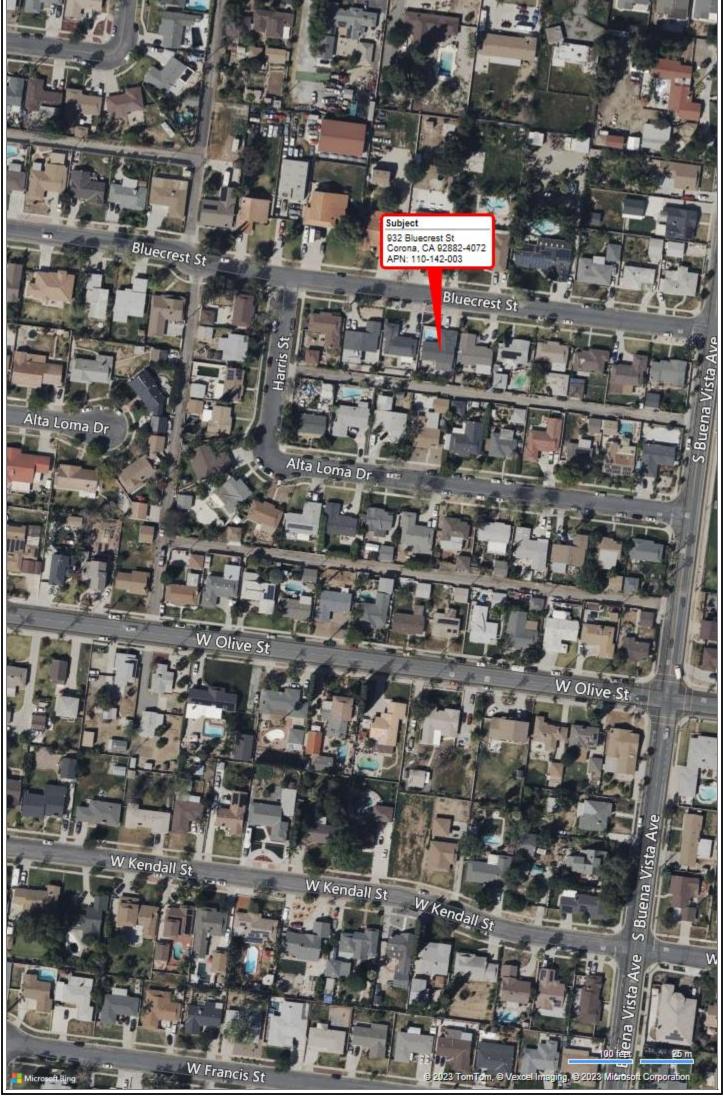
File No. 34050844
Internal File# 932Bluecrest_Corona

 Owner
 Jennifer L. Rivas

 Property Address
 932 Bluecrest St

 City
 Corona
 County
 Riverside
 State
 CA
 Zip Code
 92882-4072

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

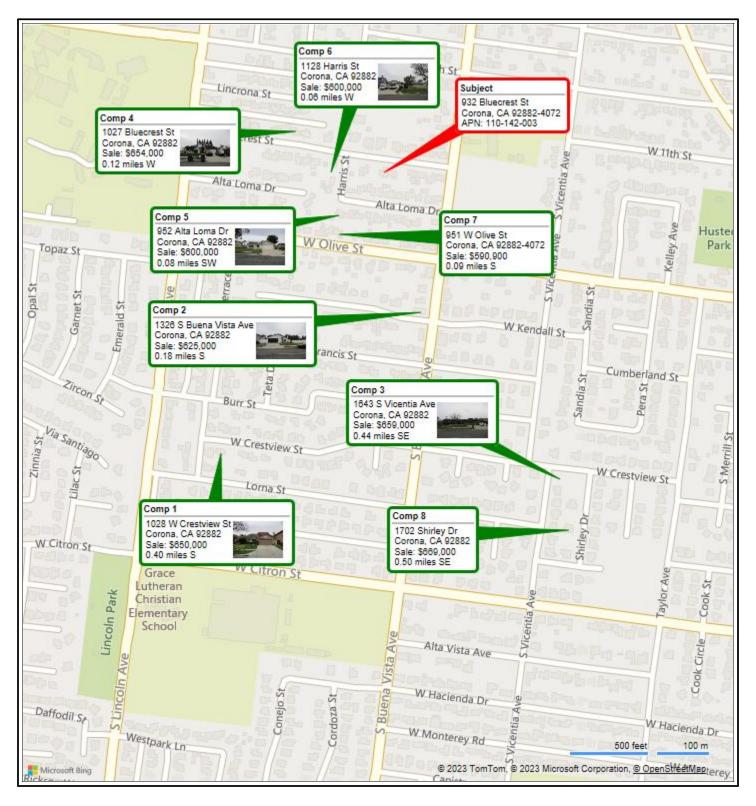


Elite Appraisal Service Subject and Comparable Location Map

File No. 34050844
Internal File# 932Bluecrest_Corona

Owner Jennifer L. Rivas

Property Address 932 Bluecrest St						
City Corona	County	Riverside	State	CA	Zip Code	92882-4072
Client Wedgewood Inc	•	Address	2015 Manhattan Beac	h Blvd, Suite #100	Redondo Beach, CA	A 90278



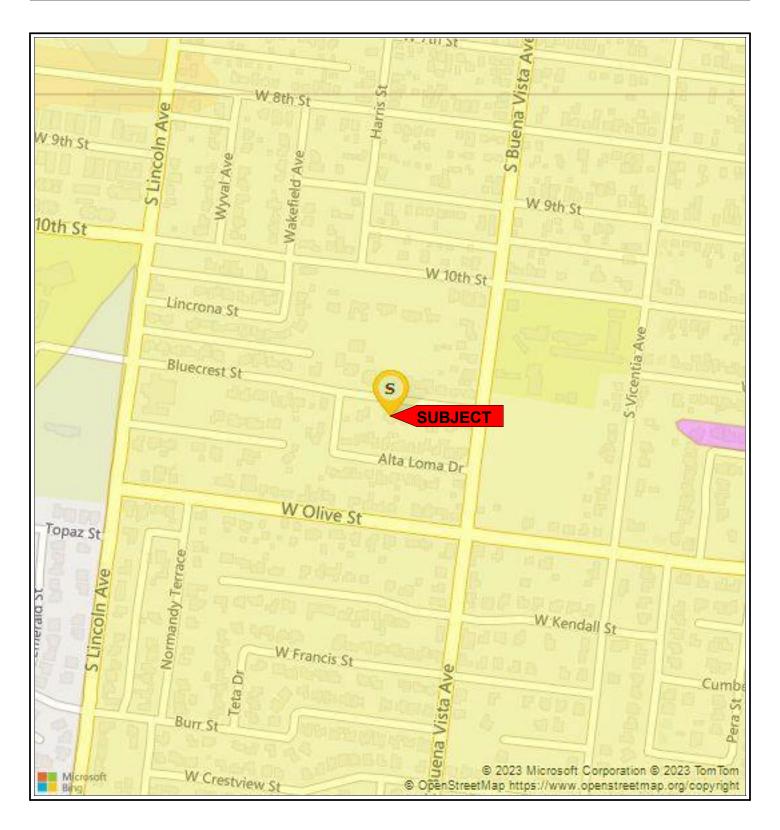
Elite Appraisal Service

FLOOD MAP ADDENDUM

File No. 34050844
Internal File# 932Bluecrest_Corona

Borrower Catamount Properties 2018 LLC

Property Address	932 Bluecrest St						
City Corona		County	Riverside	State	CA	Zip Code	92882-4072
Lender/Client Wed	newood Inc	Address	2015 Manhattan Rea	ch Blvd. Suite #100	Redondo Beach, CA	90278	



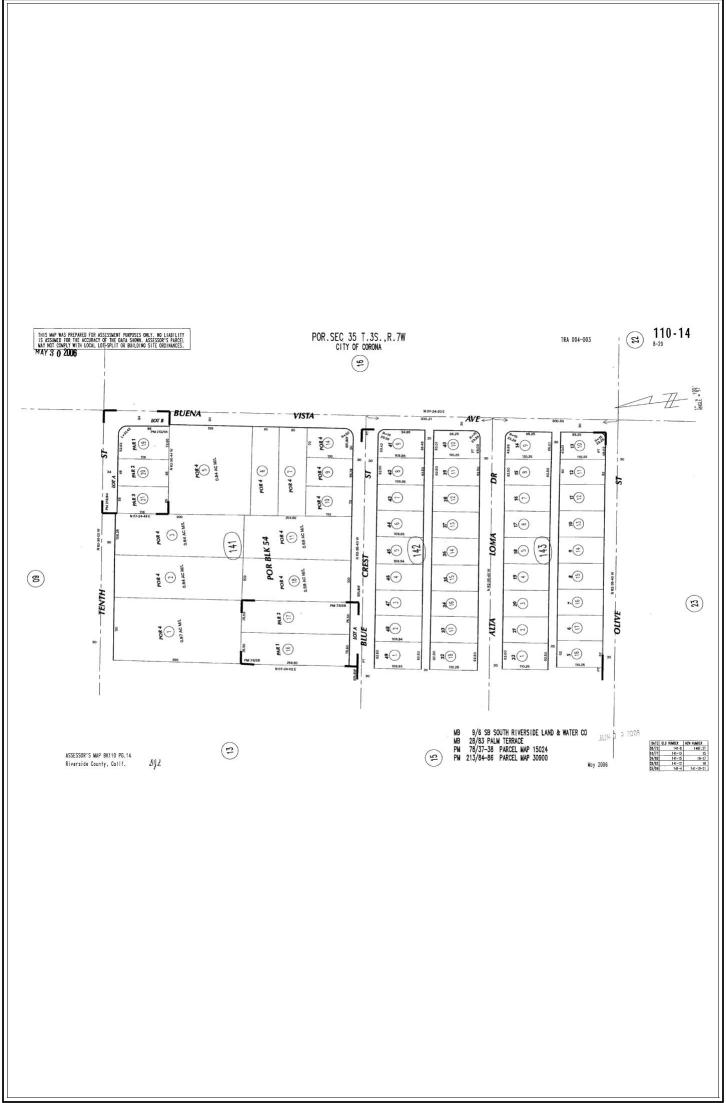
Flood Map Legends Flood Zones Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards Floodway areas with velocity hazard Floodway areas COBRA zone

Flood	Zone Det	erminat	ion					
In Speci	al Flood Ha	zard Area	(Flood Zone):	Out				
Within 250 ft. of multiple flood zones?				Not within 250 feet				
Community:				060250				
Community Name:		CORONA, CITY OF						
Map Number:			06065C1352G					
Zone: _	X500	Panel: _	1352G	Panel Date:	08/28/2008			
FIPS Code:		06065	Census	Tract:	0417.02			

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Owner Jennifer L. Rivas

Property Address	932 Bluecrest St						
City Corona		County	Riverside	State	CA	Zip Code	92882-4072
Client Wedgewood Inc	;	,	Address	2015 Manhattan Bead	ch Blvd, Suite #100	, Redondo Beach, CA	A 90278



APPRAISAL COMPLIANCE

File No. 34050844
Internal File# 932Bluecrest_Corona

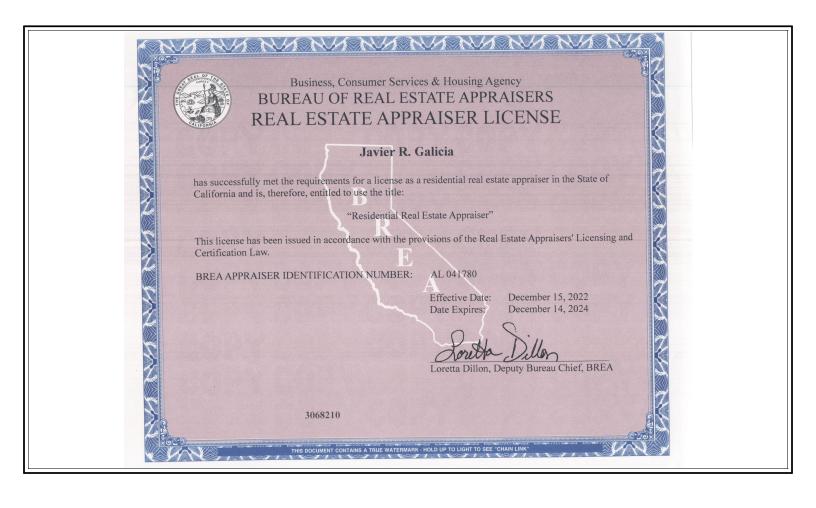
			With the West Condition Condition
Borrower/Client Catamount Prope	rties 2018 LLC		
Address 932 Bluecrest St	Occurt	Discovide Otal	Unit No
City Corona Lender/Client Wedgewood Inc	County	Riverside State	e <u>CA</u> Zip Code <u>92882-4072</u>
Lender/Client Wedgewood inc			
APPRAISAL AND REPORT	I IDENTIFICATION		
This Appraisal Report is one of the	- · · ·		
X Appraisal Report	This report was prepared in accordance with the requ		• •
Restricted Appraisal Report	This report was prepared in accordance with the req		* * *
	intended user of this report is limited to the identified		The state of the s
	at the opinions and conclusions set forth in the report	may not be understood properly without the	le additional information in the appraiser's worklie.
ADDITIONAL CERTIFICAT	IONS		
I certify that, to the best of my kno			
	ined in this report are true and correct.		
	ions, and conclusions are limited only by the reported	assumptions and are my personal, impart	ial, and unbiased professional analyses,
opinions, and conclusions.			
	I have no present or prospective interest in the proper	•	
	I have performed no services, as an appraiser or in an	ly other capacity, regarding the property tr	iat is the subject of this report within the three-year
* *	g acceptance of this assignment. o the property that is the subject of this report or the page.	arties involved with this assignment	
	nment was not contingent upon developing or reportir		
	eting this assignment is not contingent upon the develo	~ .	alue or direction in value that favors the cause
* *	he value opinion, the attainment of a stipulated result,	· · · · · · · · · · · · · · · · · · ·	
this appraisal.		·	•
. My analyses, opinions, and o	conclusions were developed and this report has been	prepared, in conformity with the Uniform S	Standards of Professional Appraisal Practice that
were in effect at the time this			
	I have made a personal inspection of the property that	The state of the s	
	no one provided significant real property appraisal as	,	ification (if there are exceptions, the name of each
	nt real property appraisal assistance is stated elsewhe ed in accordance with Title XI of FIRREA as amended	The state of the s	
PRIOR SERVICES	30 III accordance with Title XI of FIRREA as afficilitied	, and any implementing regulations.	
	ed services, as an appraiser or in another capacity, reg	arding the property that is the subject of t	he report within the three-vear period
immediately preceding acce	· · · · · · · · · · · · · · · · · · ·	jananig and proporty analise and subject of t	To roport main and amod year period
	ices, as an appraiser or in another capacity, regarding	the property that is the subject of this rep	ort within the three-year period immediately
	s assignment. Those services are described in the con	nments below.	· · · · · · · · · · · · · · · · · · ·
PROPERTY INSPECTION			
	sonal inspection of the property that is the subject of the		
APPRAISAL ASSISTANCE	a personal inspection of the property that is the subject	ct of this report.	
	= rovided significant real property appraisal assistance t	to the person signing this cortification. If o	nyono did provido gignificant aggistance, they
	summary of the extent of the assistance provided in the		Tyone did provide significant assistance, they
N/A	summary of the extent of the assistance provided in the	іе тероп.	
ADDITIONAL COMMENTS			
Additional USPAP related issues r	requiring disclosure and/or any state mandated require	ements: N/A	
MARKETING TIME AND EX	XPOSURE TIME FOR THE SUBJECT PRO	PERTY	
X A reasonable marketing time	e for the subject property is <u>0-90</u> day(s) uti	ilizing market conditions pertinent to the a	ppraisal assignment.
X A reasonable exposure time	for the subject property is $\underline{\text{0-90}}$ day(s).		
ADDDAIGED		OUREDWOODY ARREADER	
APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)
ann St	.)		
X (100 1 0 7) 0			
Signature		Signature	
Name Javier Galicia		Name	
Date of Signature 03/29/2023		Date of Signature	
		State Certification #	
or State License # AL041780		_	
State CA Expiration Date of Cortification or	Licence 12/14/2024	State Expiration Date of Cortification or Lices	
Expiration Date of Certification or	LICETISE 12/14/2024	Expiration Date of Certification or Licer Supervisory Appraiser Inspection of Su	
Effective Date of Appraisal 03/28	3/2023	Did Not Exterior Only from	om street Interior and Exterior
	<u> </u>		monor and Extendi

APPRAISER'S E&O INSURANCE

File No. 34050844
Internal File# 932Bluecrest_Corona

er/C	na Client Wedgewood Inc		County A	Rivers address		attan Beach Bl	State CA Zip vd, Suite #100, Redondo Be	Code ach, C	
TH CE BE	CERT IIS CERTIFICATE IS ISSUED AS A I ESTIFICATE DOES NOT AFFIRMATI ELOW. THIS CERTIFICATE OF INS	MATT VELY SURAN	OR NEGATIVELY AMEN	NLY AND ID, EXTE	CONFERS ND OR ALT	NO RIGHTS	UPON THE CERTIFICA OVERAGE AFFORDED	TE HO	E POLICIES
IM	PORTANT: If the certificate holder is	s an A	DDITIONAL INSURED, the	policy(ie	s) must be e	endorsed. If	SUBROGATION IS WAI	/ED, s	ubject to the
ce	rtificate holder in lieu of such endors			CONTAC	T	06	_ 3534.0 4303 1101 0	JVI	
	oucer EP - Organization of Real Estate Profess	sionals	Insurance Services, LLC	NAME:	Lisa Cava		FAX (A/C, No):	610.70	M 0702
	University Ave #250			(A/C, No	ss: appraiser:		(A/C, No):	013-70	7-U133
3an	Diego, CA 92115			PRODUC	SS: appraiser: CER MER ID #:	<u></u>			
Javier R Galicia 14071 Peyton Dr, #1226					INSURER(S) AFFORDING COVERAGE INSURER A: Hudson Insurance Company INSURER B: INSURER C:				NAIC # 25054
	Chino Hills, CA 91709			INSURE	note to to				
				INSURE					
	/ERAGES CERTIFY THAT THE POLICIES		ATE NUMBER:				REVISION NUMBER:		
CE		PERTA	NIN, THE INSURANCE AFFOI IES. LIMITS SHOWN MAY HAN IUBR	RDED BY	THE POLICIE	ES DESCRIBE PAID CLAIMS	D HEREIN IS SUBJECT T	O ALL	THE TERMS,
	GENERAL LIABILITY						EACH OCCURRENCE DAMAGE TO RENTED	\$	
	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR						PREMISES (Ea occurrence) MED EXP (Any one person)	\$	
							PERSONAL & ADV INJURY	\$	
-	CENII ACCRECATE LIVET 122 TE						GENERAL AGGREGATE	\$	
	PRO- POLICY PRO- LOC						PRODUCTS - COMP/OP AGG	\$	
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	
	ANY AUTO						BODILY INJURY (Per person)	\$	
-	ALL OWNED AUTOS SCHEDULED AUTOS						BODILY INJURY (Per accident)	\$	
	HIRED AUTOS						PROPERTY DAMAGE (Per accident)	\$	
	NON-OWNED AUTOS							\$	
-	UMBRELLA LIAB OCCUR						EACH OCCURRENCE	\$	
	EXCESS LIAB CLAIMS-MADE		_				AGGREGATE	\$	
	DEDUCTIBLE		8					\$	
+	RETENTION \$ WORKERS COMPENSATION	5 8					WC STATU- OTH- TORY LIMITS ER	\$	
	AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED 2	N/A	_				E.L. EACH ACCIDENT	\$	
	OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under	N/A	8				E.L. DISEASE - EA EMPLOYEE		
^	SPECIAL PROVISIONS below ERRORS AND OMISSIONS /		PRA-2AX-1011	340	07/13/2022	07/13/2023	PER CLAIM: \$1,000,00	-	
Α	PROFESSIONAL LIABILTY			2 · 2	0111012022	0111012020	AGGREGATE: \$1,000,00		
REAL	RIPTION OF OPERATIONS / LOCATIONS / VEHICL L ESTATE APPRAISER ERRORS AND ROACTIVE DATE: 7/13/2016				e, if more space	is required)			
CER	RTIFICATE HOLDER		<u> </u>	CANC	ELLATION				
	Proof of Coverage			EXPIR		THEREOF, NOTI	ESCRIBED POLICIES BE CAR CE WILL BE DELIVERED IN A		
				AUTHOR	RIZED REPRESE	ENTATIVE			
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/CC	DRD 25 (2009/09)	The	e ACORD name and logo	are regis				9	110011100

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727



Borrower Catamount Properties 2018 LLC

Property Address 932 Bluecrest St

City Corona County Riverside State CA Zip Code 92882-4072

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

932 Bluecrest St, Corona 92882

STATUS: Closed

LIST/CLOSE: \$550,000/\$550,000

Lincoln to Buena Vista, Rt on Bluecrest-on the left



Recent: 03/24/2023 : SOLD : P->S



BED / BATH: 3/2,0,0,0 SQFT(src): 1,375 (A) PRICE PER SQFT: \$400.00 LOT(src): 6,534/0.15 (A)

LEVELS: One

GARAGE: 2/Attached YEAR BUILT(src): 1955 (PUB) PROP SUB TYPE: SFR/D DOM / CDOM: 2/2 SLC: Standard

PARCEL #: 110142003 LISTING ID: **OC23043209**

Submit Offer

DESCRIPTION

THIS IS IT! Bring your paint and personal touches. Light fixer. This property is in just a little need of completion-minor cosmetic finishing touches, yet in a highly desirable tree lined established area in Corona, close to schools, EZ freeway access (just off Lincoln for an EZ Orange County commute) but not too close for noise. Close to schools (but not too close) Single story 3 bedroom 1.5 bath with a pool built in 2019 (child fence included) permitted. Kitchen offers updated appliances; Fridge, dishwasher and gas range, Granite counter tops, Breakfast counter with granite top. Air Conditioning, HVAC heater, Water Heater and pool all purchased in 2019! Property physically has 4 bedrooms but per public records 3. Nice backyard for entertaining with raised planter that has Guava, Cherry, Orange, Avocado, Papaya, Mexican Lime trees. Priced aggressively for fast sale-DO NOT MISS OUT sale-DO NOT MISS OUT

EXCLUSIONS: INCLUSIONS: Refrigerator

AREA: 248 - Corona SUBDIVISION: Other (OTHR)/unknown COUNTY: Riverside SENIOR COMMUNITY?: No CERTIFIED 433A?:

LIST \$ ORIGINAL: \$550,000
BASEMENT SQFT:
COMMON WALLS: No Common

Walls
PARKING: Driveway,

Concrete, Garage, Garage Faces Front, Garage Door Opener, Off Street, Parking Space, Side by Side, Uncovered

PROBATE AUTHORITY:

ROOM TYPE: All Bedrooms Down, Living Room, Main Floor Bedroom, Main Floor Master Bedroom, Master Bathroom, Master

Bedroom EATING AREA: Breakfast Counter / Bar, Dining Room COOLING: Central Air, ENERGY STAR

Qualified Equipment
HEATING: Central, ENERGY STAR Qualified

VIEW: None WATERFRONT: LAUNDRY: In Garage

PROP SUB TYPE: Single Family Residence (Detached)

STRUCTURE TYPE: House

COMMON INTEREST: None

FLOORING: Laminate, Tile

ENTRY LOC/ENTRY LVL: / FIREPLACE: None

INTERIOR

INTERIOR: Beamed Ceilings, Brick Walls, Granite Counters, Storage, Unfurnished
MAIN LEVEL BEDROOMS: 4

MAIN LEVEL BATHROOMS: 2

ACCESSIBILITY: 2+ Access Exits, Parking
APPLIANCES: Dishwasher, Gas Range,
Gas Cooktop, Gas Water Heater, High Efficiency Water Heater, Microwave,

Efficiency Water Heater, Microwave, Refrigerator, Water Heater KITCHEN FEATURES: Granite Counters BATHROOM FEATURES: Bathtub, Low Flow Toilet(s), Shower, Shower in Tub, Closet in bathroom, Walk-in shower

EXTERIOR

EXTERIOR: FENCING: Block, Wood DIRECTION FACES:

SECURITY:

SEWER: Public Sewer

LOT: 0-1 Unit/Acre, Back Yard, Desert Front, Front Yard, Garden, Landscaped, Lawn Level with Street, Near Public Transit, Paved, Rocks, Sprinkler System, Sprinklers In Rear, Yard
POOL: Private, Fenced, Filtered, Gunite, Heated, Permits, Salt Water

PATIO/PORCH: Cabana, Concrete, Patio, Patio Open, Porch, Front Porch, Rear Porch, Tile

BUILDING

BUILDER NAME: BUILD MODEL:

ARCH STYLE: Ranch DOOR:

WINDOW: Double Pane

ROOF: Shingle FOUNDATION DTLS: Concrete Perimeter, Permanent

CONSTR MTLS: Block, Concrete, Plaster OTHER STRUCT: Storage
NEW CONSTRUCTION YN: No

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Borrower Catamount Properties 2018 LLC

Property Address 932 Bluecrest St

City Corona County Riverside State CA Zip Code 92882-4072

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

TAX MODEL: PROP COND: Fixer, Repairs Windows Cosmetic

GARAGE AND PARKING

ATTACHED GARAGE?: Attached PARKING TOTAL: 2 GARAGE SPACES: 2 CARPORT SPACES:

UNCOVERED SPACES: # REMOTES: RV PARK DIM:

GREEN GREEN ENERGY EFF: GREEN SUSTAIN: **GREEN WTR CONSERV:**

GREEN ENERGY GEN: WALK SCORE:

POWER PRODUCTION

POWER PRODUCTION: No GREEN VERIFICATION: No

COMMUNITY

HOA NAME: HOA NAME 2: HOA PHONE: HOA PHONE 2: # OF UNITS: **1**# UNITS IN COMMUNITY: HOA FEE: \$0 HOA FEE 2:

HOA FEE 3: COMMUNITY: Biking , Curbs, HOA NAME 3: HOA AMENITIES: **HOA PHONE 3:** STORIES TOTAL: 1

Sidewalks

HOA MANAGEMENT NAME:

HOA MANAGEMENT NAME 2: HOA MANAGEMENT NAME 3:

LAND LEASE?: No PARCEL #: 110142003 ADDITIONAL APN(s): No LAND LEASE AMOUNT: UTILITIES: Cable Available LAND LEASE AMT FREQ: LAND LEASE PURCH?: Electricity Available, Electricity
Connected, Natural Gas LAND LEASE RENEW:

Available, Natural Gas Connected, Phone Available, Sewer Available, Sewer Connected, Underground Utilities, Water Available, Water Connected
ELECTRIC: 220 Volts,

Electricity - On Property, Standard
WATER SOURCE: Public

TAX LOT: 47

TAX BLOCK:
TAX TRACT #: 0000
ZONING: R1
TAX OTHER ASSESSMENT: \$63

TAX OTHER ASSESS SOURCE: Estimated

LOT SIZE DIM: ASSESSMENTS: Unknown

SCHOOL HIGH SCHOOL DISTRICT: Corona-Norco ELEMENTARY: MIDDLE/JR HIGH: HIGH SCHOOL: Unified **ELEMENTARY OTHER:** MIDDLE/JR HIGH OTHER: HIGH SCHOOL OTHER:

LISTING DATES

BAC: 2% BAC RMRKS TERMS: Cash, Cash to New Loan, Conventional LIST AGRMT: Exclusive Right To Sell LIST SERVICE: Full Service LIST CONTRACT DATE: 03/15/23 LIST CONTRACT DATE: 03/15/23 START SHOWING DATE: ON MARKET DATE: 03/15/23 PRICE CHG TIMESTAMP: 03/24/23 DUAL/VARI COMP?: No LEASE CONSIDERED?: No CURRENT FINANCING: AD NUMBER: DISCLOSURES:

INTERNET, AVM?/COMM?: Yes/Yes
INTERNET?/ADDRESS?: Yes/Yes
NEIGHBORHOOD MARKET REPORT YN?: Yes MOD TIMESTAMP: 03/24/23 EXPIRED DATE: 09/15/23 PURCH CONTRACT DATE: 03/17/23 POSSESSION: SIGN ON PROPERTY?: Yes CONTINGENCY LIST: CLOSE DATE: 03/24/23

CONTINGENCY: PRIVATE REMARKS:

CoLO:

SHOWING INFORMATION LOCK BOX LOCATION: Front Door OCCUPANT TYPE: Owner

SHOW CONTACT TYPE: **Agent** SHOW CONTACT NAME: SHOW CONTACT PH: LOCK BOX TYPE: Supra OWNER'S NAME:

SHOW INSTRUCTIONS: Vacant- Supra Keysafe on the front door- Go thru the black iron gate 1st DIRECTIONS: Lincoln to Buena Vista, Rt on Bluecrest-on the left

CONTACT PRIORITY AGENT / OFFICE

LA: (OCREESTIN) Tina Reese CoLA: 1.LA CELL: 657-296-0414

LA State License: 01201441
CoLA State License:
LO State License: 01451217
LO FAX: 714-536-6849
CoLO State License: LO: (H03499) RE/MAX TerraSol LO PHONE: 714-536-6529Ext:0

CoLO PHONE: CoLO FAX: Offers Email: xtinereese@gmail.com

COMPARABLE INFORMATION

CLOSE PRICE: \$550,000 LIST PRICE: \$550,000 LIST \$ ORIGINAL: \$550,000 BA: (WS84086) KALYNN CoBA: () BUYER FINANCING: Cash BO: Wedgewood Homes CONCESSIONS \$: \$0 CONCESSION CMTS: 0 CoBO: CoBA State License:

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Property Address 932 Bluecrest St

City Corona County Riverside State CA Zip Code 92882-4072

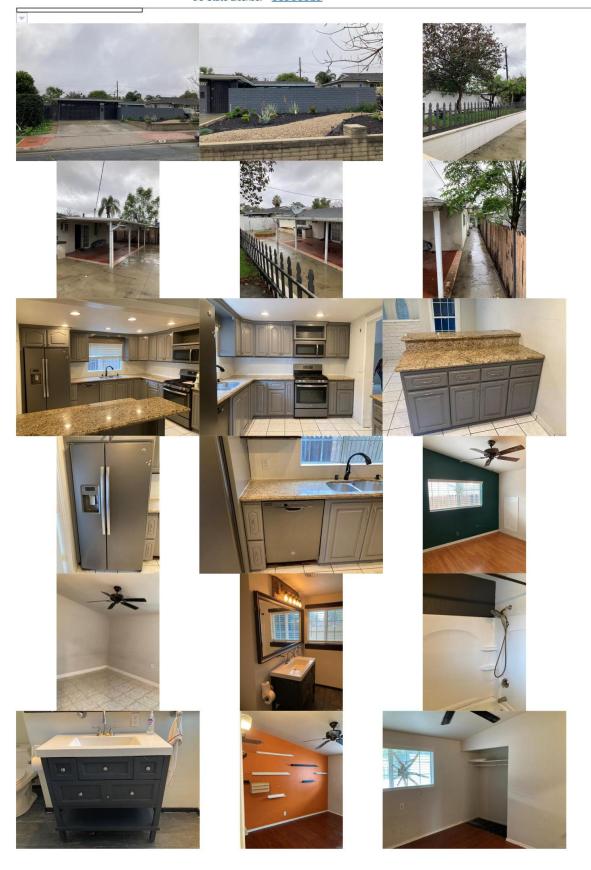
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

PURCH CONTRACT DATE: **03/17/23** DOM/CDOM: **2/2**

Realty
BA State License: 01745755
BO State License: 00966019

CoBO State License:

COE DATE: 03/24/23



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AGENT FULL: Residential LISTING ID: OC23043209

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