

Exterior-Only Inspection Residential Appraisal Report

File # 53000

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

SUBJECT

Property Address	34744 Heritage Oaks Ct	City	Winchester	State	CA	Zip Code	92596
Borrower	Catamount Properties 2018 LLC	Owner of Public Record	Rosalyn Lopez	County	Riverside		
Legal Description	.34 ACRES M/L IN LOT 50 MB 400/075 TR 30996						
Assessor's Parcel #	480-440-050	Tax Year	2022	R.E. Taxes \$	10,975		
Neighborhood Name	Wispering Heights	Map Reference	899D5	Census Tract	0432.35		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Special Assessments \$	0	<input checked="" type="checkbox"/> PUD HOA \$	24	<input type="checkbox"/> per year <input checked="" type="checkbox"/> per month	
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Servicing						
Lender/Client	Wedgewood Inc	Address	2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Per CRMLS, there are no known listings of the subject property in the prior 12 months.							

CONTRACT

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

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

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

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

NEIGHBORHOOD

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

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	100 %			
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%			
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	535	Low 1	Multi-Family	%			
Neighborhood Boundaries	Located West Of Winchester Rd, South Of Flossie Way, North Of Mac Gillis, East Of Leon Rd.			1,000	High 19	Commercial	%			
				610	Pred. 19	Other	%			

Neighborhood Description located in a residential neighborhood consisting of average quality 1 & 2 story homes. Adjacent to the city of Murrieta to the west. generally good demand reflected in area. No detrimental factors found affecting marketability in neighborhood. Fairly close to most conveniences. No detrimental condition observed affecting marketability in neighborhood. Close proximity to French Valley Airport (a general aviation airport), common to area, no effect. Market Conditions (including support for the above conclusions) The Market In General Is Fairly Stable With Some Fluctuations. Currently Listings Are Trending downwards slightly, possibly due to rising mortgage interest rates. And Pending Sales Appear To Be Following. It Is Not Known If Its A Temporary Trend Or Will Have Some Duration. Market Has Shown Much Fluctuations.

SITE

Dimensions see attached plat map Area 14810 sf Shape Rectangular View N;Res;

Specific Zoning Classification R-1 Zoning Description Residential

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

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe _____

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

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone D FEMA Map # 06065C2730G FEMA Map Date 08/28/2008

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

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

slightly larger than the typical size site for area due to end of cul de sac location, house orientation is sideways, more front yard frontage, not ideally useable, does not appear to have more useable lot area. Fairly typical size site for area. No Apparent Adverse Conditions, Easements, Or Encroachments, Enviromental Conditions, Land Uses Or External Factors The Would Negatively Impact The Subject Property. The Appraiser Has Not Recieved Or Reviewed Any Environmental, Title , Structural Documents. (See Lc #5)

IMPROVEMENTS

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

Data Source for Gross Living Area Public Records

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 3
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck Open	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Stucco / Aver.	Fuel Gas	<input checked="" type="checkbox"/> Porch Frt	<input checked="" type="checkbox"/> Garage # of Cars 3
Design (Style) Traditional	Roof Surface Conc. Tile-Gd	<input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Pool None	<input type="checkbox"/> Carport # of Cars 0
Year Built 2007	Gutters & Downspouts Partial - Avg.	<input type="checkbox"/> Individual	<input checked="" type="checkbox"/> Fence 5' BIK	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 15	Window Type Vinyl - Gd	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in

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

Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 2,608 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) fireplace, 5' blockwall. patio. Solar electrical panel system (no information known if leased or owned-no value give in this report).

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C3;The Subject Was Inspection From The Exterior Only Per Clients Request. It is not known if occupied (Occupant Not Verified) And reflects some deferred maintenance on exterior. The appraiser makes an extraordinary assumption that the interior condition and quality of the subject overall is similar to what was observed on the exterior. The use of an extraordinary assumption may affect assignment results. Old MLS and public records used for characteristics of home for appraisal, reported in old MLS to be 2 car garage, however model is a three car tandem garage as reported on other similar size homes on block (same sf garage). Public records mentions pool, however previous MLS and aerial view reflect none.

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

If Yes, describe. None observed, other than some deferred maintenance on landscaping, and some trim paint may be needed.

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

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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 615,000 to \$ 650,000		There are 38 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 535,000 to \$ 1,000,000				
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3		
Address	34744 Heritage Oaks Ct Winchester, CA 92596	35245 Bola Ct Winchester, CA 92596	31693 Meadow Ln Winchester, CA 92596	34579 Black Cherry St Winchester, CA 92596		
Proximity to Subject		0.71 miles SW	0.17 miles NE	0.17 miles N		
Sale Price	\$	\$ 575,000	\$ 600,000	\$ 610,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 227.90 sq.ft.	\$ 211.64 sq.ft.	\$ 258.91 sq.ft.		
Data Source(s)		CRMLS #SW22124967;DOM 125	CRMLS #IV23005557;DOM 7	CRMLS #SW22233497;DOM 15		
Verification Source(s)		Doc #481650/Realist	Doc #33574/Realist	Doc #512104/Realist		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth VA;2000		ArmLth Conv;0		
Date of Sale/Time		s11/22;c10/22		s02/23;c01/23		
Location	N;Res;	A;BsyRd;Bks	+5,000	N;Res;	A;BsyRd;Bks	+5,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	Fee Simple	
Site	14810 sf	8276 sf	0	8276 sf	10019 sf	0
View	N;Res;	N;Res;		N;Res;	N;Res;	
Design (Style)	DT1;Trad.	DT1;Trad.		DT1;Trad.	DT1;Trad.	
Quality of Construction	Q3	Q3		Q3	Q3	
Actual Age	16	15	0	17	16	0
Condition	C3	C3		C3	C3	-10,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	Total Bdrms. Baths	
Room Count	7 4 2.0	7 3 2.1	-10,000	7 4 3.0	7 4 3.0	-20,000
Gross Living Area	2,608 sq.ft.	2,523 sq.ft.	+3,655	2,835 sq.ft.	2,356 sq.ft.	+10,836
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	0sf	
Functional Utility	Good	Good		Good	Good	
Heating/Cooling	FAU/CAC	FAU/CAC		FAU/CAC	FAU/CAC	
Energy Efficient Items	Solar?	None	0	None	None	0
Garage/Carport	3ga3dw	3ga3dw		2ga2dw	3ga3dw	+10,000
Porch/Patio/Deck	Open Patio	Open Patio		Cov'd Patio	Cov'd Patio	-5,000
Pool Features	No Pool	No Pool		No Pool	No Pool	
Fireplaces	1 Fpl	1 Fpl		1 Fpl	1 Fpl	
Exterior Features	None	None		None	None	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,345		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -34,761	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -29,164	
Adjusted Sale Price of Comparables		Net Adj. 0.2% Gross Adj. 3.2% \$ 573,655		Net Adj. 5.8% Gross Adj. 9.1% \$ 565,239	Net Adj. 4.8% Gross Adj. 10.0% \$ 580,836	

SALES COMPARISON APPROACH

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

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

Data Source(s) Realist

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

Data Source(s) Realist

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	05/07/2010		12/13/2022	
Price of Prior Sale/Transfer	\$255,000		\$548,500	
Data Source(s)	Realist	Realist	Realist	Realist
Effective Date of Data Source(s)	03/28/2023	03/28/2023	03/28/2023	03/28/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Per public records, the Subject has no known 36-month prior transfer history. 35245 Bola Ct has no known 12-month prior transfer history. 31693 Meadow Ln transferred on 12/13/2022 for \$548,500 (Grant Deed - Doc #500715), to an ibuyer (charges a fee for purchase and resells). It also transferred on 07/25/2022 for \$0 (Grant Deed - Doc #330048). 34579 Black Cherry St has no known 12-month prior transfer history.

Summary of Sales Comparison Approach sale #1 is a sale of a slightly smaller home which backs to a busy street. sale #2 is a sale of a larger home which reflect a uperior overall condition and had some updating. sale #3 is a sale of a smaller home which backed to a busy street, reflected a very good condition, had some updating in kitchen & bath, laminated wood flooring, fresh paint, newer updated light fixtures. all sales considered relevant in determining valuation. #1 weighted as a fairly similar size home. #2 weighted as a upper gla bracket with consideration to condition. #3 weighted as a lower gla bracket with conderation to updating and overall condition. No lot size adjustment due to less appealing front yard utility and some upsloped areas which little added lot utility. Adjusted at \$43/sf, \$10,000/garage space, \$5000/fireplace, \$20,000/bath, \$1/sf lt rnded. All had adjustments which were extracted from market based on a analysis of market reaction for feature and applied as per unit or a lump sum adjustment where applicable. Lower end of value range used due to the reflected condition.

Indicated Value by Sales Comparison Approach \$ 575,000

Indicated Value by: Sales Comparison Approach \$ 575,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

RECONCILIATION

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

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 575,000 , as of 03/29/2023 , which is the date of inspection and the effective date of this appraisal.

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THE APPRAISER IS ACTUALLY LOCATED WITHIN THE GEOGRAPHIC AREA OF THE SUBJECT, AND HAS THE GEOGRAPHICAL COMPETENCY TO COMPLETE CREDIBLE RESULTS.

CLARIFICATION LC #23 - The Intended User of this appraisal report is the Lender/Client. Unless specifically stated within the report, there are no additional Intended Users. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Value as defined in the report.

THE APPRAISER ASSUMES THAT THERE ARE NO HIDDEN OR APPARENT CONDITIONS OF THE PROPERTY, SUBSOIL, OR STRUCTURES WHICH WOULD RENDER IT MORE OR LESS VALUABLE. THE APPRAISER ASSUMES NO RESPONSIBILITY FOR SUCH CONDITIONS OR FOR ENGINEERING WHICH MIGHT BE REQUIRED TO DISCOVER SUCH FACTORS. IF THE CLIENT OR BORROWER HAS ANY QUESTIONS REGARDING THESE ITEMS, IT IS THEIR RESPONSIBILITY TO ORDER THE APPROPRIATE INSPECTIONS BY A LICENSE CONTRACTOR OR HOME INSPECTOR. THIS REPORT IS NOT A HOME INSPECTION AND THE APPRAISER IS NOT ACTING A HOME INSPECTOR WHEN PREPARING THE REPORT. (SEE LC #5)

ADDITIONAL COMMENTS

I HAVE NOT PERFORMED 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.

A reasonable exposure time for the subject property developed independently from the stated marketing time is 90 days.

Estimated marketing time based on opinion of value is 60-90 days.

COST APPROACH TO VALUE (not required by Fannie Mae)

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

COST APPROACH

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

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

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(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

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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.

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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.

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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.

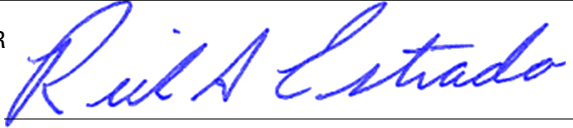
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one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

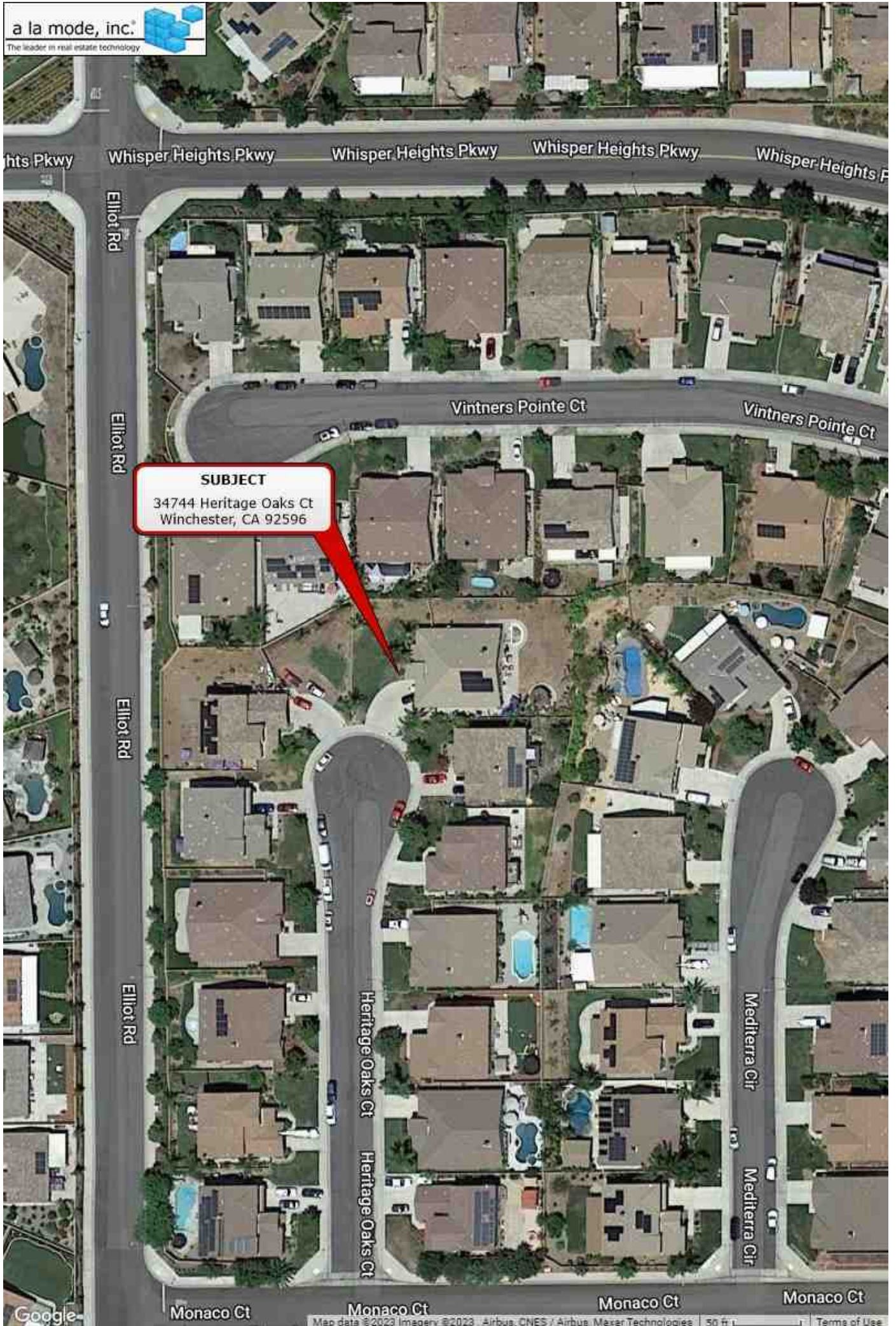
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

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.

<p>APPRaiser <u>Rick Estrada</u></p> <p>Signature <u></u></p> <p>Name <u>Rick Estrada</u></p> <p>Company Name <u>Rick Estrada Appraisal</u></p> <p>Company Address <u>26404 John Adams St.</u> <u>Murrieta, Ca 92563</u></p> <p>Telephone Number <u>951-232-1263</u></p> <p>Email Address <u>reaprs1@earthlink.net</u></p> <p>Date of Signature and Report <u>03/29/2023</u></p> <p>Effective Date of Appraisal <u>03/29/2023</u></p> <p>State Certification # <u>AR018108</u></p> <p>or State License # _____</p> <p>or Other (describe) _____ State # _____</p> <p>State <u>CA</u></p> <p>Expiration Date of Certification or License <u>07/18/2024</u></p> <p>ADDRESS OF PROPERTY APPRAISED</p> <p><u>34744 Heritage Oaks Ct</u> <u>Winchester, CA 92596</u></p> <p>APPRAISED VALUE OF SUBJECT PROPERTY \$ <u>575,000</u></p> <p>LENDER/CLIENT</p> <p>Name <u>Clear Capital/Clario Appraisal Network</u></p> <p>Company Name <u>Wedgewood Inc</u></p> <p>Company Address <u>2015 Manhattan Beach Blvd Suite 100,</u> <u>Redondo Beach, CA 90278</u></p> <p>Email Address _____</p>	<p>SUPERVISORY APPRAISER (ONLY IF REQUIRED)</p> <p>Signature _____</p> <p>Name _____</p> <p>Company Name _____</p> <p>Company Address _____</p> <p>Telephone Number _____</p> <p>Email Address _____</p> <p>Date of Signature _____</p> <p>State Certification # _____</p> <p>or State License # _____</p> <p>State _____</p> <p>Expiration Date of Certification or License _____</p> <p>SUBJECT PROPERTY</p> <p><input type="checkbox"/> Did not inspect exterior of subject property</p> <p><input type="checkbox"/> Did inspect exterior of subject property from street</p> <p>Date of Inspection _____</p> <p>COMPARABLE SALES</p> <p><input type="checkbox"/> Did not inspect exterior of comparable sales from street</p> <p><input type="checkbox"/> Did inspect exterior of comparable sales from street</p> <p>Date of Inspection _____</p>
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Location Map

Borrower/Client	Catamount Properties 2018 LLC						
Property Address	34744 Heritage Oaks Ct						
City	Winchester	County	Riverside	State	CA	Zip Code	92596
Lender	Wedgewood Inc						



Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC			
Property Address	34744 Heritage Oaks Ct			
City	Winchester	County Riverside	State CA	Zip Code 92596
Lender	Wedgewood Inc			



Comparable 1

35245 Bola Ct
 Prox. to Subject 0.71 miles SW
 Sale Price 575,000
 Gross Living Area 2,523
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location A;BsyRd;Bks
 View N;Res;
 Site 8276 sf
 Quality Q3
 Age 15



Comparable 2

31693 Meadow Ln
 Prox. to Subject 0.17 miles NE
 Sale Price 600,000
 Gross Living Area 2,835
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 8276 sf
 Quality Q3
 Age 17



Comparable 3

34579 Black Cherry St
 Prox. to Subject 0.17 miles N
 Sale Price 610,000
 Gross Living Area 2,356
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location A;BsyRd;Bks
 View N;Res;
 Site 10019 sf
 Quality Q3
 Age 16

Comparable Photo Page

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	34744 Heritage Oaks Ct				
City	Winchester	County Riverside	State CA	Zip Code 92596	
Lender	Wedgewood Inc				



Comparable 4

31303 Janelle Ln
 Prox. to Subject 0.81 miles SW
 Sale Price 615,000
 Gross Living Area 2,128
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7405 sf
 Quality Q3
 Age 19



Comparable 5

31818 Summer Grape Ct
 Prox. to Subject 0.32 miles NE
 Sale Price 650,000
 Gross Living Area 2,835
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 3.0
 Location N;Res;
 View N;Res;
 Site 10454 sf
 Quality Q3
 Age 16

Comparable 6

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Market Conditions Addendum to the Appraisal Report

File No. 53000

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 **34744 Heritage Oaks Ct** City **Winchester** State **CA** ZIP Code **92596**

Borrower **Catamount Properties 2018 LLC**

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	14	13	11	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.33	4.33	3.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	9	5	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.9	1.2	0.3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$627,500	\$610,000	\$588,000	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Median Comparable Sales Days on Market	15	24	29	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	\$595,000	\$606,000	\$650,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	48	183	43	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	100%	99%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the 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 38 competing sales over the past 12 months. For those sales, a total of 34.2% were reported to have seller concessions. This analysis shows a change of +27.6% per month.**

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

An analysis was performed on 38 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. **Information reported in the CRMLS system (using an effective date of 03/29/2023) 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 38 competing sales over the past 12 months. The sales within this group had a median sale price of \$610,000. This analysis shows a change of 0% per month. Based on all sales in this same group, there is a 0.3 month supply. This analysis shows a change of -1.5% per month. These sales had a median DOM of 22. This analysis shows a change of +26.3% per month.

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

Project Name:

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

Are foreclosure 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

Rick Estrada

Signature

Appraiser Name **Rick Estrada**

Supervisory Appraiser Name

Company Name **Rick Estrada Appraisal**

Company Name

Company Address **26404 John Adams St., Murrieta, Ca 92563**

Company Address

State License/Certification # **AR018108** State **CA**

State License/Certification # State

Email Address **reaprs1@earthlink.net**

Email Address

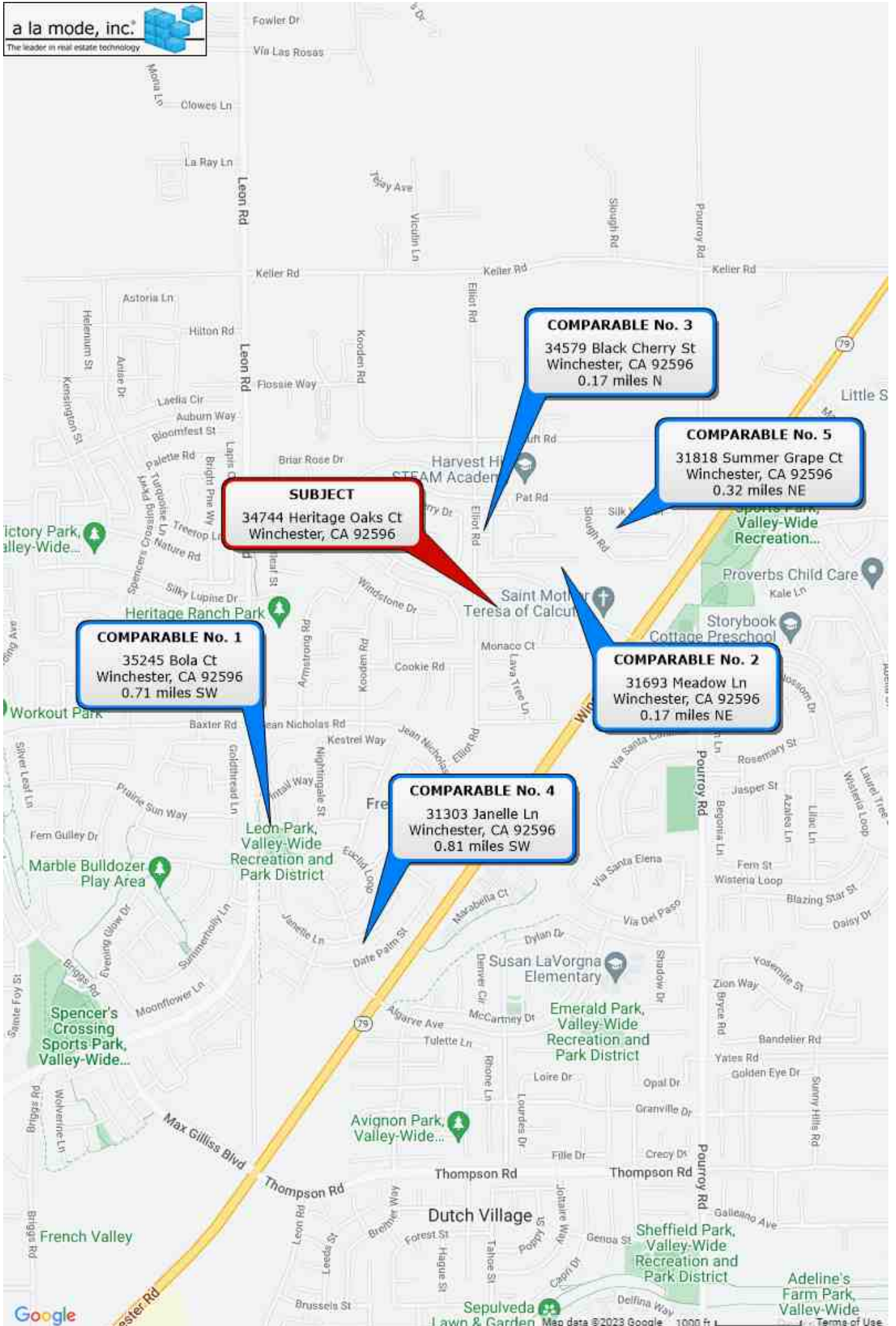
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Location Map

Borrower/Client	Catamount Properties 2018 LLC			
Property Address	34744 Heritage Oaks Ct			
City	Winchester	County Riverside	State CA	Zip Code 92596
Lender	Wedgewood Inc			



Subject Photo Page

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	34744 Heritage Oaks Ct				
City	Winchester	County	Riverside	State	CA Zip Code 92596
Lender	Wedgewood Inc				



Subject Front

34744 Heritage Oaks Ct
Sales Price
Gross Living Area 2,608
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 14810 sf
Quality Q3
Age 16



FRONT YARD AREA



Subject Street

Photograph Addendum

Borrower/Client	Catamount Properties 2018 LLC				
Property Address	34744 Heritage Oaks Ct				
City	Winchester	County	Riverside	State	CA Zip Code 92596
Lender	Wedgewood Inc				



ADDRESS VERIFICATION



RIGHTSIDE VIEW



SOLAR PANELS

Photograph Addendum

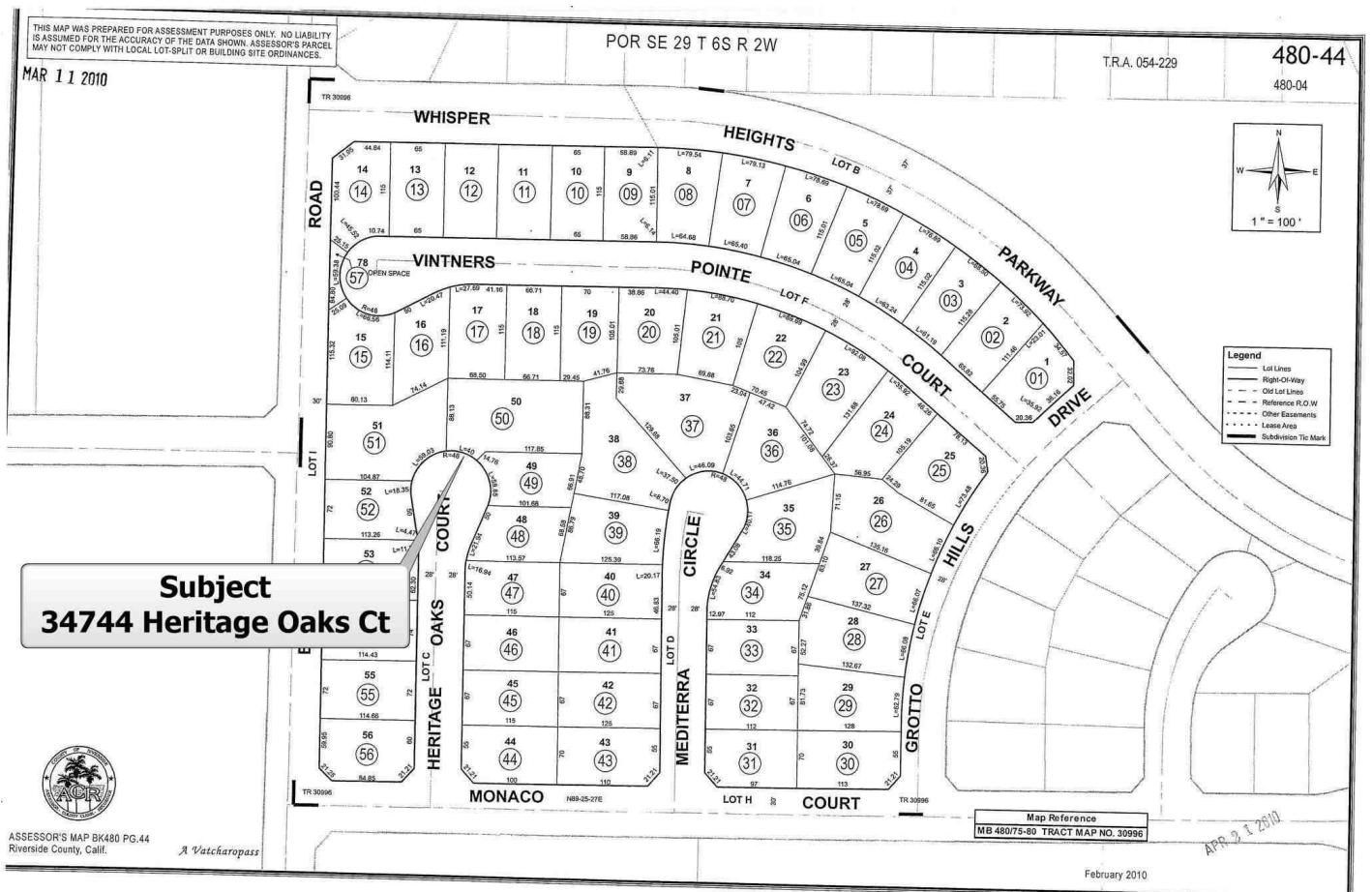
Borrower/Client	Catamount Properties 2018 LLC				
Property Address	34744 Heritage Oaks Ct				
City	Winchester	County	Riverside	State	CA Zip Code 92596
Lender	Wedgewood Inc				

END OF CUL DE SAC



Plat Map

Borrower/Client	Catamount Properties 2018 LLC			
Property Address	34744 Heritage Oaks Ct			
City	Winchester	County Riverside	State CA	Zip Code 92596
Lender	Wedgewood Inc			





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

Rick A. Estrada

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”

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

BREA APPRAISER IDENTIFICATION NUMBER: AR 018108

Effective Date: July 19, 2022
 Date Expires: July 18, 2024

Loretta Dillon

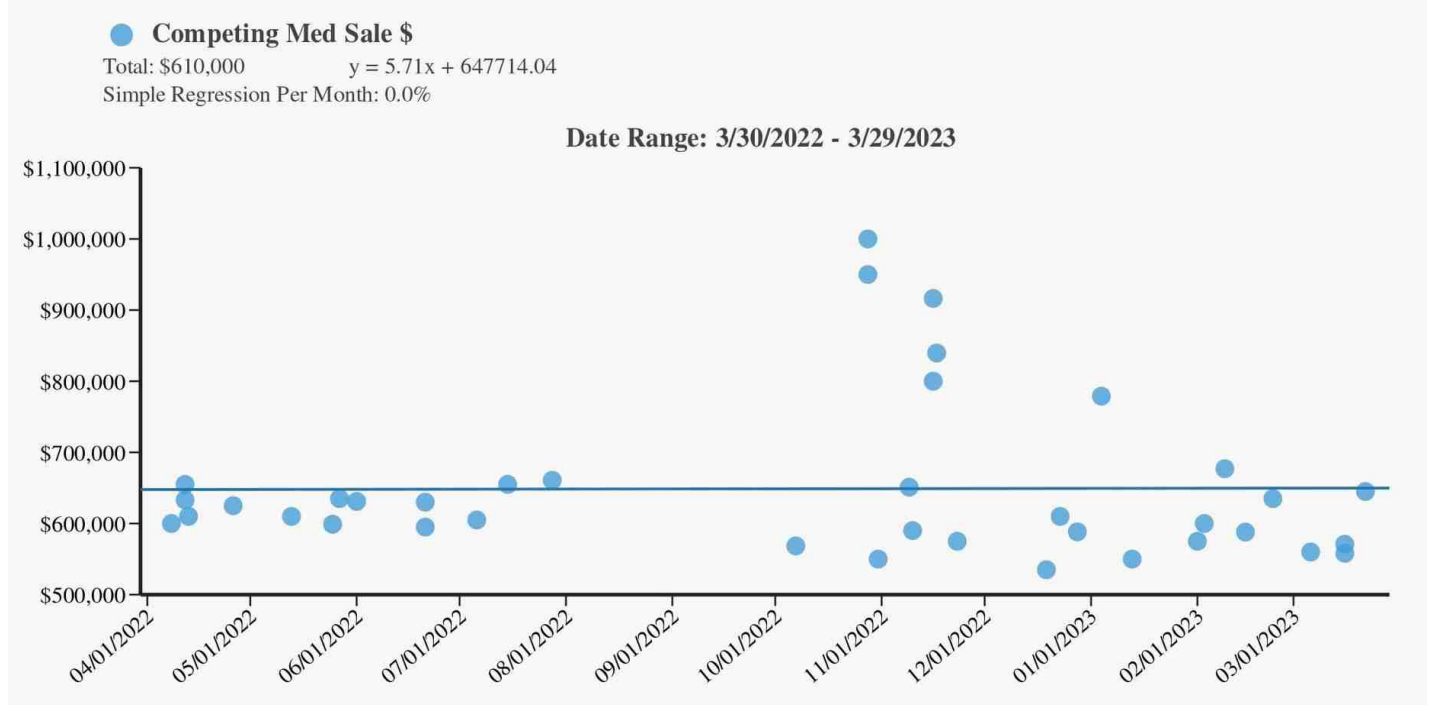
Loretta Dillon, Deputy Bureau Chief, BREA

3066300

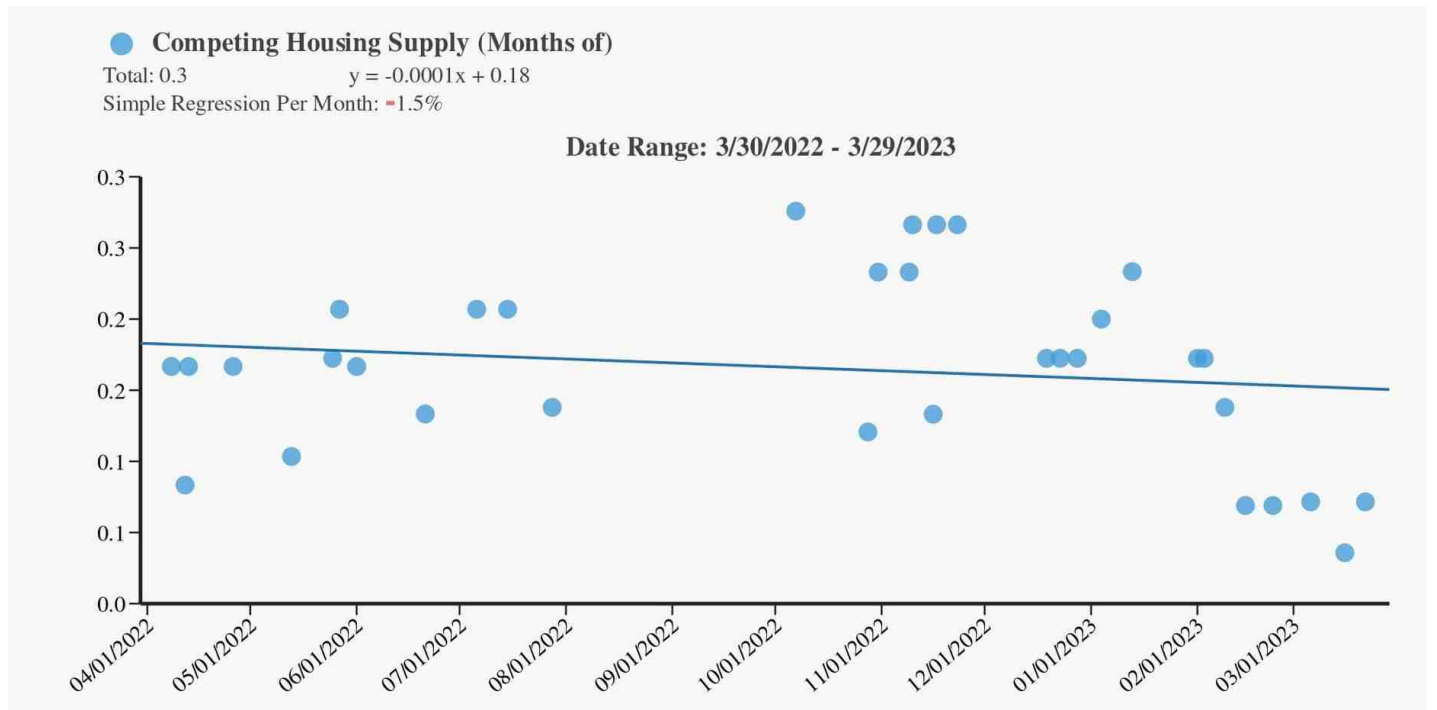
THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

Market Conditions Charts - Page 1

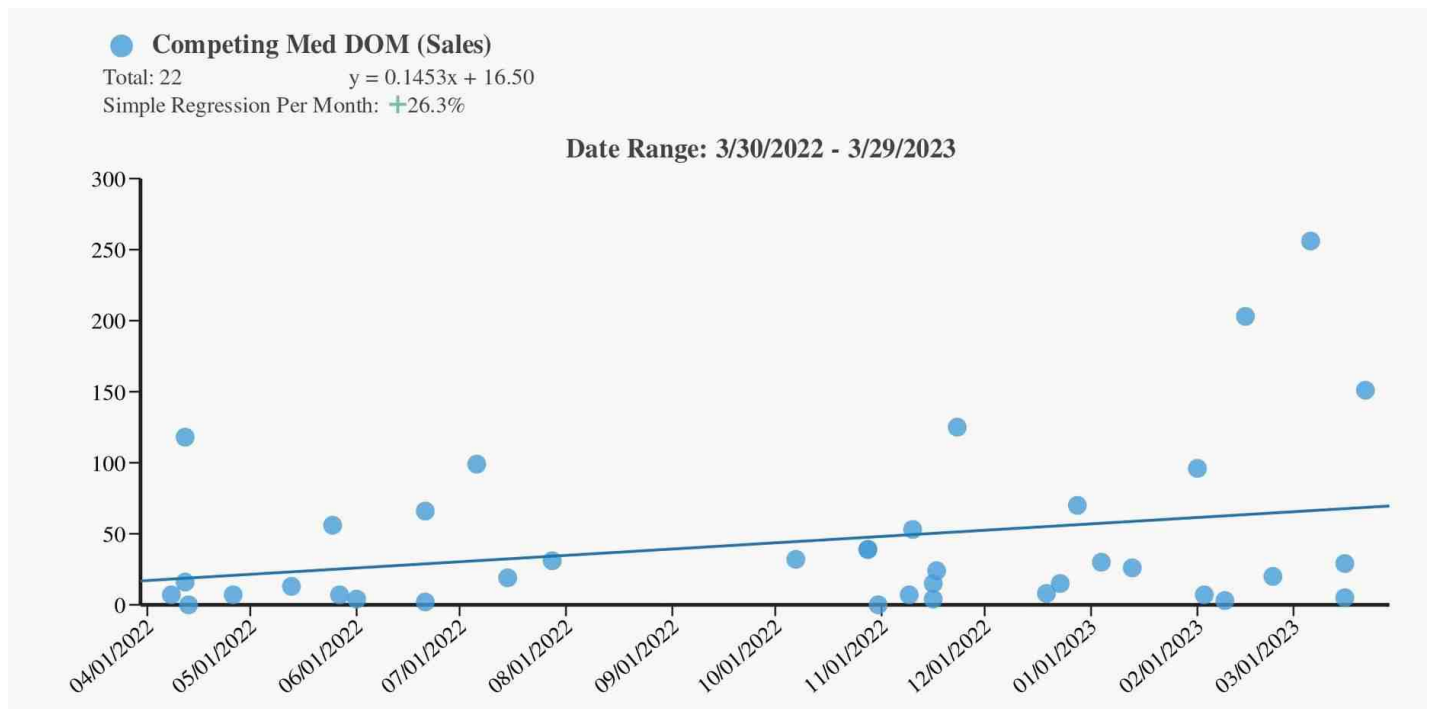
Borrower/Client	Catamount Properties 2018 LLC			
Property Address	34744 Heritage Oaks Ct			
City	Winchester	County Riverside	State CA	Zip Code 92596
Lender	Wedgewood Inc			



Median \$



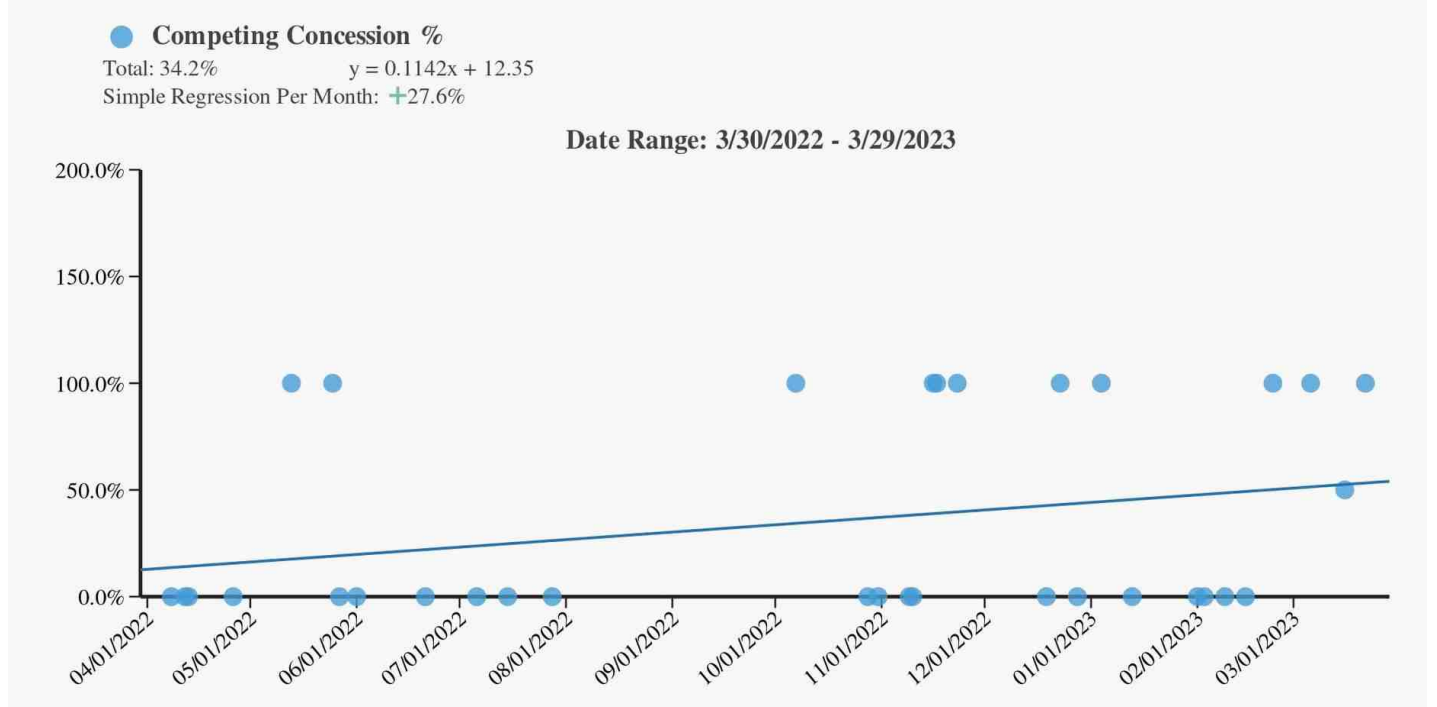
Housing Supply



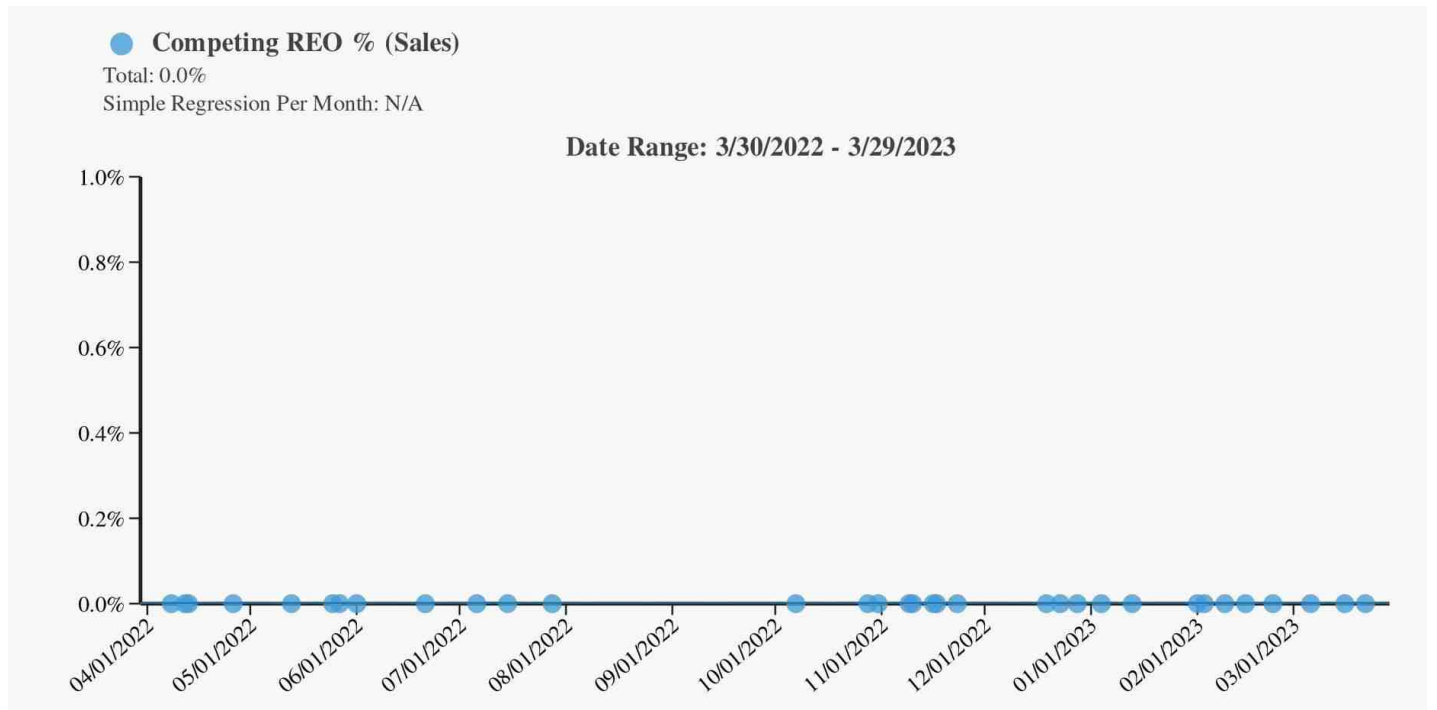
Sales DOM

Market Conditions Charts - Page 2

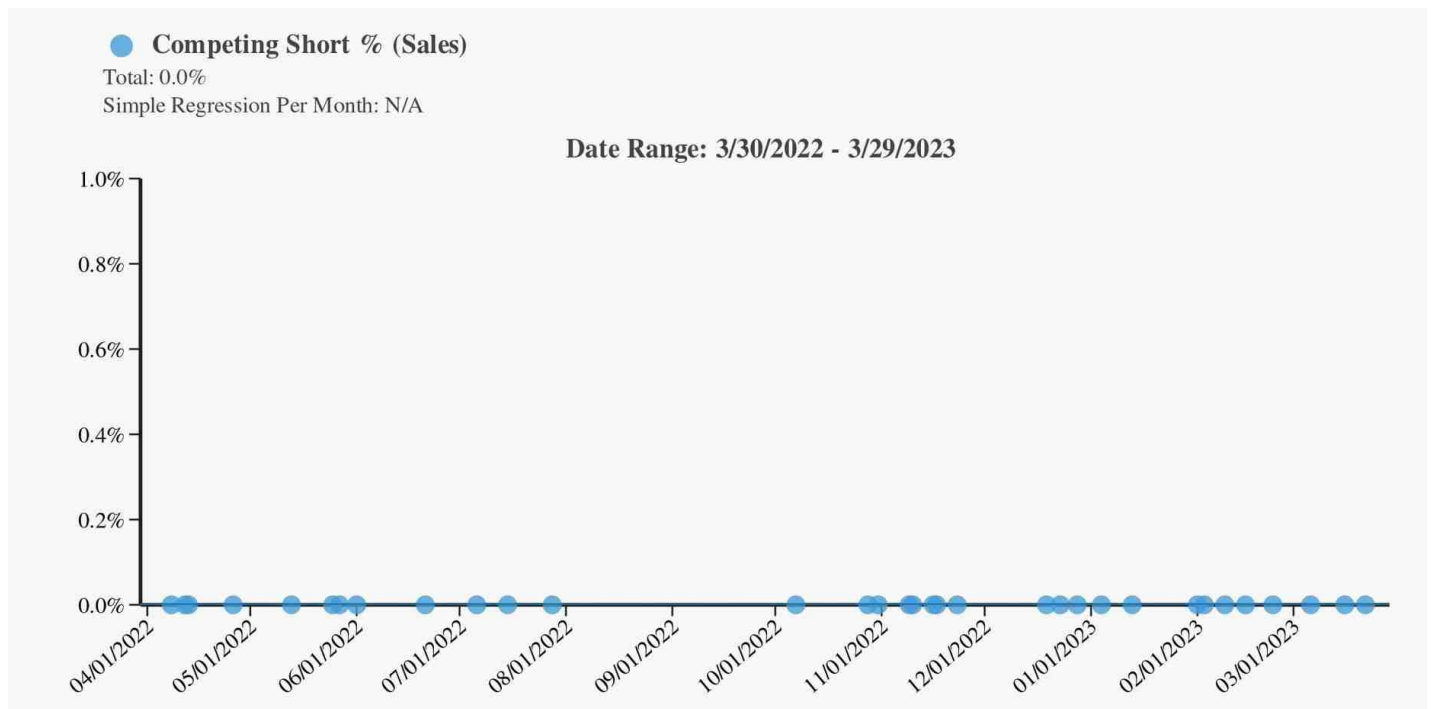
Borrower/Client	Catamount Properties 2018 LLC						
Property Address	34744 Heritage Oaks Ct						
City	Winchester	County	Riverside	State	CA	Zip Code	92596
Lender	Wedgewood Inc						



Concession %



Foreclosure Analysis




Short Sale Analysis

Public Records Information - Page 1

34744 Heritage Oaks Ct, Winchester, CA 92596-8330, Riverside County Auction Short Sale

APN: 480-440-050 CLIP: 3103215852

	MLS Beds	MLS Full Baths	Half Baths	MLS Sale Price	MLS Sale Date
	4	2	N/A	\$255,000	05/07/2010
	MLS Sq Ft	Lot Sq Ft	Yr Built	Type	
	2,608	14,810	2007	SFR	

OWNER INFORMATION			
Owner Name	Lopez Rosalyn	Tax Billing Zip	92596
Mail Owner Name	Rosalyn Lopez	Tax Billing Zip+4	8330
Tax Billing Address	34744 Heritage Oaks Ct	Owner Vesting	Unmarried Woman
Tax Billing City & State	Winchester, CA	Owner Occupied	Yes

LOCATION INFORMATION			
Zip Code	92596	School District	Perris Un
Carrier Route	R098	Comm College District Code	Mt Jacinto
Zoning	R-1	Census Tract	432.35
Tract Number	30996		

TAX INFORMATION			
APN	480-440-050	Tax Area	054233
Alternate APN	480-440-050	Lot	50
Exemption(s)	Homeowner	Water Tax Dist	Eastern Imp U
% Improved	78%		
Legal Description	.34 ACRES M/L IN LOT 50 MB 400/075 TR 30996		

ASSESSMENT & TAX			
Assessment Year	2022	2021	2020
Assessed Value - Total	\$329,126	\$322,674	\$319,366
Assessed Value - Land	\$72,972	\$71,542	\$70,809
Assessed Value - Improved	\$256,154	\$251,132	\$248,557
YOY Assessed Change (\$)	\$6,452	\$3,308	
YOY Assessed Change (%)	2%	1.04%	

Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$10,785		
2021	\$10,909	\$124	1.15%
2022	\$10,975	\$66	0.61%

Special Assessment	Tax Amount
Wrcog Residential 2 Andrea Roe	\$4,342.36
Llmd 89-1-C Zn 44	\$30.00
Fld Cntl Stormwater/Cleanwater	\$4.06
Csa 103 Street Lights	\$65.02
Csa 152 Npdes	\$45.02
Cfd 92-1 Perris Union Hs	\$323.20
Menifee Usd 2006-1	\$1,975.80
V-Wide Regional Fac.lmd 88-1	\$5.54
V-Wide Lmd French Vly	\$376.94
Mwd Standby East	\$6.94
Emwd Stdbby-Combined Charge	\$40.00
Total Of Special Assessments	\$7,214.88

CHARACTERISTICS			
County Land Use	Single Family Dwelling	Sewer	Type Unknown
Universal Land Use	SFR	Heat Type	Central
Lot Acres	0.34	Cooling Type	Central
Lot Area	14,810	Garage Type	Attached Garage
Building Sq Ft	2,608	Garage Sq Ft	624
Gross Area	3,232	Parking Type	Attached Garage
Stories	1	Parking Spaces	MLS: 2

Public Records Information - Page 2

Bedrooms	4	Roof Material	Slate
Total Baths	2	Construction Type	Frame
MLS Total Baths	2	Pool	Pool
Full Baths	2	Year Built	2007
Fireplaces	1	Effective Year Built	2008
Quality	Average	Other Impvs	Yes
Water	Type Unknown	# of Buildings	1

SELL SCORE			
Rating	High	Value As Of	2023-03-26 04:32:34
Sell Score	828		

ESTIMATED VALUE			
RealAVM™	\$683,900	Confidence Score	96
RealAVM™ Range	\$640,200 - \$727,700	Forecast Standard Deviation	6
Value As Of	03/20/2023		

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

LISTING INFORMATION			
MLS Listing Number	U9005157	Closing Date	05/07/2010
MLS Status	Closed	MLS Sale Price	\$255,000
MLS Area	SRCAR - SOUTHWEST RIVERSIDE COUNTY	MLS Listing Agent	U11728-Yvette Prella
MLS Status Change Date	05/07/2010	MLS Listing Broker	PACIFICA MORTGAGE & REAL ES TA
MLS Current List Price	\$255,000	MLS Source	CRM
MLS Original List Price	\$255,000		

LAST MARKET SALE & SALES HISTORY			
Recording Date	05/07/2010	Sale Type	Full
Sale Date	Tax: 04/19/2010 MLS: 05/07/2010	Deed Type	Grant Deed
Sale Price	\$255,000	Owner Name	Lopez Rosalyn
Price Per Square Feet	\$97.78	Seller	Chavez Frank & Shelley
Document Number	212312		

Recording Date	05/07/2010	09/26/2006	04/13/2006
Sale Date	04/19/2010	07/20/2006	10/17/2003
Sale Price	\$255,000	\$527,000	
Buyer Name	Lopez Rosalyn	Chavez Frank P & Shelley R	Beazer Homes Holdings Corp
Seller Name	Chavez Frank & Shelley	Beazer Homes Holding Corp	Roman Catholic Bishop Of San Bern
Document Number	212312	710395	267644
Document Type	Grant Deed	Grant Deed	Grant Deed

MORTGAGE HISTORY					
Mortgage Date	11/23/2011	02/15/2011	05/07/2010	09/26/2006	09/26/2006
Mortgage Amount	\$57,000	\$25,000	\$127,500	\$421,300	\$105,300
Mortgage Lender	Bank Of America	Bank Of America	Bank Of America	Suntrust Mtg Inc	Suntrust Mtg Inc
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional

FORECLOSURE HISTORY					
Document Type	Notice Of Trustee's Sale	Notice Of Default	Release Of Lis Pendsens/ Notice	Notice Of Trustee's Sale	Notice Of Default
Default Date		02/15/2022			09/03/2019
Foreclosure Filing Date	02/21/2023	02/15/2022		01/10/2020	09/03/2019
Recording Date	02/22/2023	02/16/2022	03/04/2020	01/14/2020	09/04/2019
Document Number	50554	80218	101613	17006	344152
Default Amount		\$11,381			\$9,959
Final Judgment Amount	\$68,356			\$122,699	
Original Doc Date	02/15/2011	02/15/2011	09/04/2019	05/07/2010	05/07/2010
Original Document Number	70625	70625	344152	212313	212313

Property Details Courtesy of Rick Estrada, Rick Estrada, California Regional MLS

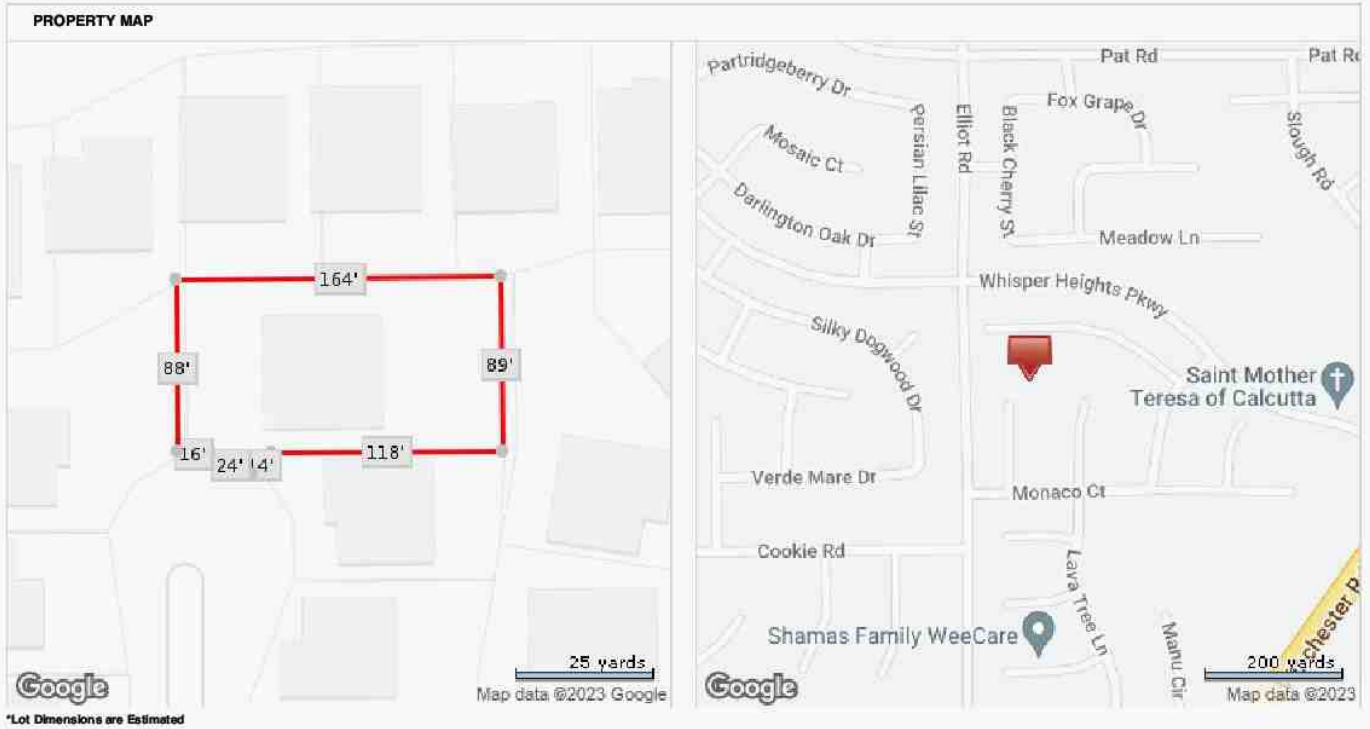
Generated on: 03/29/23

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Public Records Information - Page 3

Document Type	Release Of Lis Pendens/Notice	Notice Of Default	Notice Of Trustee's Sale	Notice Of Default
Default Date		08/10/2018		03/10/2009
Foreclosure Filing Date		08/10/2018	11/20/2009	03/11/2009
Recording Date	01/09/2019	08/14/2018	11/20/2009	03/11/2009
Document Number	7810	324791	602894	117583
Default Amount		\$10,570		\$21,822
Final Judgment Amount			\$464,819	
Original Doc Date	08/14/2018	05/07/2010	09/26/2006	09/26/2006
Original Document Number	324791	212313	710396	710396



Property Details Courtesy of Rick Estrada, Rick Estrada, California Regional MLS

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Generated on: 03/29/23

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