## DRIVE-BY BPO

## 10205 CHAPARRAL WAY UNIT D RANCHO CUCAMONGA, CA 91730

53103 Loan Number

**Date of Report** 04/04/2023

**\$450,000**• As-Is Value

by ClearCapital

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

Address 10205 Chaparral Way Unit D, Rancho Cucamonga, CA 91730 Order ID 8683365 Property ID 34073329

Inspection Date 04/04/2023

Loan Number53103APN0208-956-12-0000Borrower NameCatamount Properties 2018 LLCCountySan Bernardino

**Tracking IDs** 

Order Tracking ID
04.04.23 BPO Request
Tracking ID 1
04.04.23 BPO Request

Tracking ID 2
- Tracking ID 3
-

General Conditions					
Owner	Ibrahim Harun	Condition Comments			
R. E. Taxes	\$3,307	The subject is a Condo home in average condition. All			
Assessed Value	\$312,200	maintenance appears to be up to date and no repairs are			
Zoning Classification	Residential	necessary based on the exterior inspection.			
Property Type	Condo				
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
<b>Estimated Exterior Repair Cost</b>	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	Meadow Shadow 909-481-0600				
Association Fees	\$320 / Month (Landscaping,Insurance)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	The subject is located in a suburban neighborhood with stable		
Sales Prices in this Neighborhood	Low: \$400,000 High: \$550,000	property values and the economy and employment conditions are stable.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<180			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	10205 Chaparral Way Unit	D 10245 Chaparral Way # G	10226 Chaparral Way # E	8401 Sunset Trail PI # B
City, State	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
Zip Code	91730	91730	91730	91730
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.05 1	0.02 1	0.10 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$457,500	\$470,000	\$479,900
List Price \$		\$450,000	\$470,000	\$479,900
Original List Date		02/01/2023	04/02/2023	02/16/2023
DOM · Cumulative DOM	·	61 · 62	1 · 2	14 · 47
Age (# of years)	37	36	36	36
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Condo	2 Stories Condo	1 Story Condo	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	1,110	942	1,001	1,339
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 1 · 1	2 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	None	None	None	None

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Property is similar in condition, inferior in GLA, similar in year built, similar in bed, inferior in bath to the subject. Adjustments, GLA \$4200, Baths \$4000, Total Adjustments \$8200, Net Adjusted Value \$458200
- **Listing 2** Property is similar in condition, inferior in GLA, similar in year built, similar in bed, inferior in bath to the subject. Adjustments, GLA \$2725, Baths \$1250, Garage \$4000, Total Adjustments \$7975, Net Adjusted Value \$477975
- **Listing 3** Property is superior in condition, superior in GLA, superior in year built, superior in bed, similar in bath to the subject. Adjustments, GLA -\$5725, Bed -\$5000, Condition -\$20000, Total Adjustments -\$30725, Net Adjusted Value \$449175

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	10205 Chaparral Way Unit D	10205 Chaparral Way # F	8463 Sunset Trail PI # C	8463 Sunset Trail PI # H
City, State	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
Zip Code	91730	91730	91730	91730
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.01 1	0.17 1	0.17 1
Property Type	Condo	SFR	SFR	SFR
Original List Price \$		\$500,000	\$450,000	\$460,000
List Price \$		\$450,000	\$450,000	\$430,000
Sale Price \$		\$450,000	\$452,650	\$425,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		12/14/2022	01/12/2023	12/15/2022
DOM · Cumulative DOM		53 · 72	70 · 114	28 · 56
Age (# of years)	37	37	36	36
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Condo	2 Stories Condo	2 Stories Condo	2 Stories Condo
# Units	1	1	1	1
Living Sq. Feet	1,110	1,001	1,110	1,010
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2	2 · 2 · 1	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Detached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment		+\$7,975	\$0	+\$3,750
Adjusted Price		\$457,975	\$452,650	\$428,750

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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## Recent Sales - Cont.

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

- **Sold 1** Property is similar in condition, inferior in GLA, similar in year built, similar in bed, inferior in bath to the subject. Adjustments, GLA \$2725, Baths \$1250, Garage \$4000, Total Adjustments \$7975, Net Adjusted Value \$457975
- **Sold 2** Property is similar in condition, similar in GLA, similar in year built, similar in bed, similar in bath to the subject. Adjustments, Net Adjusted Value \$452650
- **Sold 3** Property is similar in condition, inferior in GLA, similar in year built, similar in bed, inferior in bath to the subject. Adjustments, GLA \$2500, Baths \$1250, Total Adjustments \$3750, Net Adjusted Value \$428750

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		No Listing History					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$455,000	\$455,000		
Sales Price	\$450,000	\$450,000		
30 Day Price	\$445,000			
Commente Begarding Drieing St	Comments Departing Driving Stratogy			

#### **Comments Regarding Pricing Strategy**

This is a Broker's Price Opinion and was prepared by a licensed Real Estate Agent. It is not an Appraisal. This opinion cannot be used for the purpose of obtaining financing. Notwithstanding any preprinted language to the contrary, this is not an Appraisal of the market value of the property. If an Appraisal is desired, the services of a licensed or certified Appraiser must be obtained. This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose. Within 1 mile, 20% GLA +/-, Year built 10 +/-, there were limited comps available in the subject neighborhood. Therefore it was necessary to exceed the GLA, lot size, and Year built. The comps selected were considered to be the best available. In delivering final valuation, most weight has been placed on CS2 and LC2 as they are most similar to subject condition and overall structure. Market values remained stable during the last 12 months within the subject's market area.

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## Clear Capital Quality Assurance Comments Addendum

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

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# **Subject Photos**

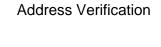
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**DRIVE-BY BPO** 





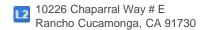
Front





Street

# **Listing Photos**

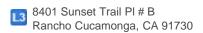




Front



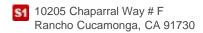
**Front** 





Front

## **Sales Photos**





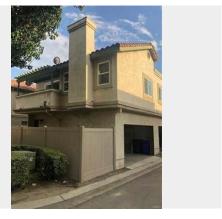
Front

8463 Sunset Trail PI # C Rancho Cucamonga, CA 91730



Front

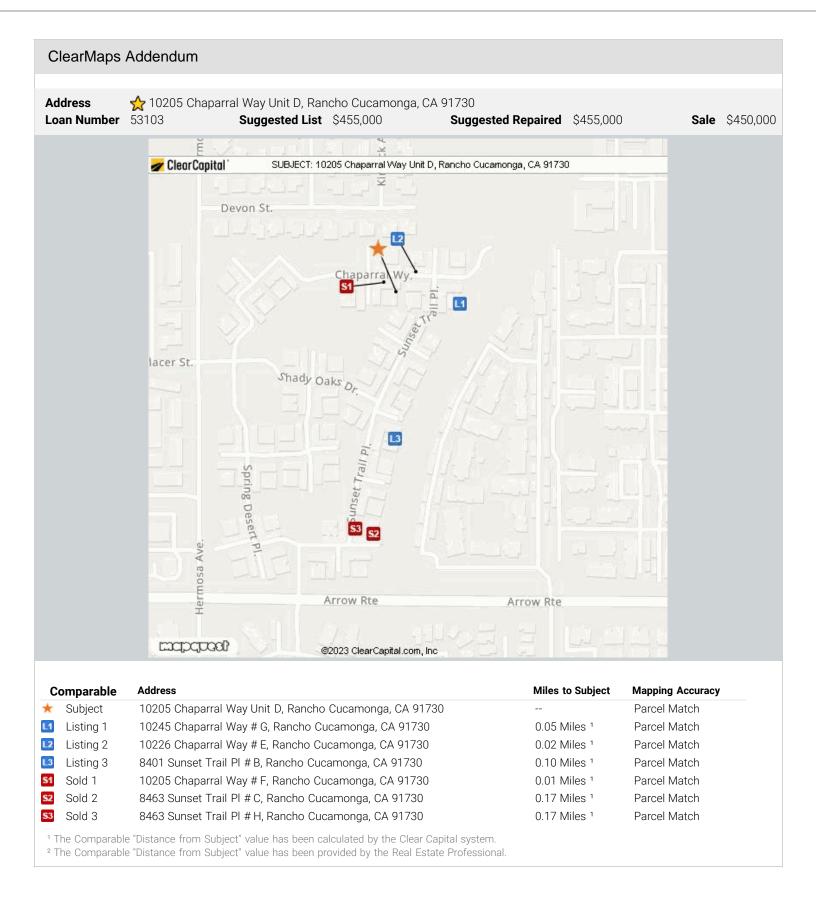
8463 Sunset Trail PI # H Rancho Cucamonga, CA 91730



Front

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## Addendum: Report Purpose

## Market Approach and Market Time

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

Definitions:

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

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

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

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

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

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

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

contract of sale.

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## Addendum: Report Purpose - cont.

## **Report Instructions**

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

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

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## Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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

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

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**License State** 

**JNIT D 53103** A 91730 Loan Number

CA

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## **Broker Information**

**License Expiration** 

Broker Name Chris Estevez Company/Brokerage Home Advisors

**License No** 01856462 **Address** 13511 Pheasant Knoll Rd Corona

CA 92880

Phone 9514157265 Email home\_advisors@live.com

**Broker Distance to Subject** 10.02 miles **Date Signed** 04/04/2023

08/06/2025

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

#### **Disclaimer**

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

#### Unless otherwise specifically agreed to in writing:

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

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