APPRAISAL OF



LOCATED AT:

2146 Chestnut Creek Road Diamond Bar, CA 91765

FOR:

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

BORROWER:

Catamount Properties 2018 LLC

AS OF:

April 8, 2023

BY:

Tamra Miller

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

File Number: 2146ChestnutCreek

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

2146 Chestnut Creek Road Diamond Bar, CA 91765

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

In my opinion, the market value of the property as of April 8, 2023

is:

\$993,000 Nine Hundred Ninety-Three Thousand Dollars

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

Tomro Millor

$\textbf{Exterior-Only Inspection Residential Appraisal Report} \qquad \textbf{File No. 2146ChestnutCreek}$

Th	e purpose	of this sum	mary appraisal	report is to pro	ovide the lender	/ciient with an a	accurate, an	d adequa	tely supp	orted,	, opinion of the i	market va	lue of the	subject proper	rty.
	Property Ad	ddress 214	6 Chestnut C	reek Road			City Dian	nond Ba	ar		Sta	ate CA	Zip Code	91765	
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		•	292-010-019	<u> </u>			Tax Year 2	0022			D 1	E. Taxes \$	0.056		
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SUBJECT	Occupant	XOwner	Tenant	Vacant	Spec	ial Assessments S	\$ 0			<u></u> □ P	PUD HOA \$ 0		per y	rear per mo	onth
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			wood Inc	ctionitem					vd Suite	100), Redondo E	Roach (^ ^ ^ ^	70	
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	Report data	a source(s) u	sed, offering price((s), and date(s).	DOM 265;T	he subject p	roperty is	listed f	or \$998	3,000	MLS#TR22	<u> 158479</u>	origina	I MLS list	
	date rep	orted on	07/19/2022 \$	Source: ML	S/Public Rec	s									
	I did	did not	analyze the contract	ct for sale for the	e subject purchase	transaction, Expl	ain the results	of the ana	lysis of the	e contr	act for sale or why	the analys	sis was not	performed.	
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Exterior-Only Inspection Residential Appraisal Report File No. 2146ChestnutCreek

	rable pro	perties currently of	fered for sale	in the su	ubjec	t neighborhood rang	ing in p	rice f	rom \$ 9:	25,	000 to \$		8,000		
	rable sale	es in the subject ne	ighborhood v	vithin the	past	twelve months rang	ing in s	ale p	rice from \$; ;	900,000	to \$	1,170,000		
FEATURE		SUBJECT				SALE NO. 1					ALE NO. 2		COMPARABLE S		
2146 Chestnut Cred			1701 Cli				1789 Cliffbranch Dr			l	Wellspring I				
Address Diamond Ba	ar, CA	91765	Diamon			91765	Diamond Bar, CA 91765			91765		ond Bar, CA	91765		
Proximity to Subject			0.53 miles NW		0.47 miles NW			0.33 miles NW							
Sale Price \$			\$ 980,000				-	\$	1,000,000		\$	1,030,000			
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 587.5						45 sq. ft.			\$ 520.20 sq. ft.			
Data Source(s)						0839;DOM 17					470;DOM 18		_S#CV221981		
Verification Source(s)			Doc #14		Rea				031195	/Re			#194046/Rea	alist	
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment			RIPTION		+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment	
Sale or Financing			ArmLth				Arm					ArmL			
Concessions			Conv;0				Con						;3500	-3,500	
Date of Sale/Time			s03/23;c	:02/23		0			c09/22		-21,000		23;c02/23	0	
Location	N;Re	•	N;Res;				N;R					N;Re			
Leasehold/Fee Simple		Simple	Fee Sim	ple			Fee						Simple		
Site	9754		8685 sf			12,800	_				0			44,700	
View	N;Re		B;CtySk	•		-15,000				.	-15,000				
Design (Style)		Traditional	DT2;Tra	ditiona	al			; I ra	aditiona	ıl			Traditional		
Quality of Construction	Q4		Q4				Q4					Q4			
Actual Age	60		46			0	45				0	46		0	
Condition	C4		C4				C4		1			C3	-	-30,000	
Above Grade	Total Bd		Total Bdrms.	Baths			_	Bdrms.	Baths			Total B	_		
Room Count	7	4 3.0	7 4	3.0		45.000	7	4	3.0		F0 100	7	4 2.1	6,500	
Gross Living Area	0.1	1,823 sq. ft.		,668 s	q. ft.	15,200	0.1		2,334 so	1. ft.	-50,100	0.1	1,980 sq. ft.	-15,400	
Basement & Finished	0sf		0sf				0sf					0sf			
Rooms Below Grade	_		_				_					_			
Functional Utility	Avera		Average				Ave					Aver			
Heating/Cooling	FWA		FWA/CA	4C			FW/		AC				/CAC		
Energy Efficient Items	None		None				Non					None			
Garage/Carport	4ga4		2ga2dw			0	2ga				0 2ga			0	
Porch/Patio/Deck		/Deck	Patio/De	CK			Pati				45.000		/Deck	45.000	
Pool Features	Pool		Pool				No F	900	l		15,000	No P	001	15,000	
			V		Т	40.000			V		74.400			47.000	
Net Adjustment (Total)			X +	4 201	\$	13,000	-	+	X -	\$	71,100	X +		17,300	
Adjusted Sale Price			Net Adj.	1.3%		000 000	Net A	,	-7.1%		000 000	Net Ad		4 0 47 000	
of Comparables I X did did not res	1.11		Gross Adj.	4.4%		993,000 ty and comparable s			10.1%	\$	928,900	Gross A	.dj. 11.2% \$	1,047,300	
Data source(s) Realist	did not	reveal any prior sal	es or transfe	rs of the	comp	ct property for the the	year pri	ior to	the date o	f sale	e of the comparable	sale.	n page 3).		
ITEM	, oa, o, , a,		BJECT	3110101111	oto. j	COMPARABLE SA					ARABLE SALE NO			LE SALE NO. 3	
Date of Prior Sale/Transfer									1			1			
Price of Prior Sale/Transfer															
Data Source(s)		Realist			Re	alist	Realist				Realist				
Effective Date of Data Sour	ce(s)	04/08/2023			04/	08/2023	04/08/2023			04/08/2023					
Analysis of prior sale or tran	nsfer hist	ory of the subject p	roperty and c	omparab	ole sa	les Prior sal	le transfer for the subject property				bject property	1 2 2 2 2 2 2			
03/24/2023 no repo															
amount \$803,222 E	Ooc#24	49041.													
Summary of Sales Compar	ison App	roach. See att	ached ad	deded	lum										
-															
-															
Indicated Value by Sales C															
Indicated Value by: Sale					Co	ost Approach (if de	/elope	d) \$	984,800)	Income Ap	proach	(if developed) \$		
See attached adde	ndum	for Final Rec	onciliation	٦.											
¶	X "as is	_ ,				specifications on the						$\overline{}$			
subject to the following			-							een (completed, or	subj	ect to the followin	g required	
inspection based on the ext	raordina	ry assumption that	the condition	or deficie	ency	does not require alte	ration (or rep	oair: _						
Based on a visual inspe						=							-	=	
conditions, and apprais	er's cer	rtification, my (o										t of this	report is \$99	3,000	
as of 04/08/2023			, which is	s the dat	e of i	nspection and the	effectiv	ve da	ite of this a	appr	aisal.				

Exterior-Only Inspection Residential Appraisal Report File No. 2146ChestnutCreek

The Intended User of this appraisal report is the Lender/Client. 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 Market Value. No additional Intended Users are identified by the appraiser. Clarification of Intended Use and Intended User:								
Clarification of interface ose and interface oser.	Clarification of Intended Use and Intended User:							
ClearCapital.com, Inc. California AMC Registration/License # 1256								
Fee Disclosure: The appraiser received \$215 fee (minus \$15 technology)	ology fee applied) for this assig	ınment.						
The appraiser is signing the report using the corporate address of t The appraiser is located within 12 miles from the property and has								
On March 13, 2020, the United States Government declared a Nati- 19) Outbreak. The effective date of this appraisal is after this declar considering active listing and pending sales in the appraiser conclusion outbreak, the future impact to property values (and valuation) is not market to market and the appraiser has documented any known specifient and intended users of the conditions seen at the time of the property values.	ration and is being performed sion. Due to the rapidly chang currently known. The impact ecific market conditions within	using historical comparable sa ing economic conditions with t of this outbreak also can vary	les and his from					
COST APPROACH TO VALU	E (not required by Fannie Mae)							
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.		42 4 24					
	ons. imating site value) The remaining	geconomic life (REL) is estima nd sales in subject's neighborh						
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es 44 years. The estimated site (land) value was derived by the abstraarea.	ons. imating site value) The remaining action method due to lack of land	nd sales in subject's neighborh	nood					
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for es 44 years. The estimated site (land) value was derived by the abstrate area. ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data CRMLS/Public Records/Cost Publication Quality rating from cost service Average Effective date of cost data 04/01/2023 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Improvement to land ratios are typical for the area. The replacement costs for the improvements were selected by review of Marshall and Swift Publication, building contractors interviews, and appraiser's files. Typically reproduction cost is utilized for new construction. No external inadequacies noted. See attached sketch addendum. Estimated Remaining Economic Life (HUD and VA only) 44 Years INCOME APPROACH TO VAL Estimated Monthly Market Rent \$ X Gross Rent Multiplier = Summary of Income Approach (including support for market rent and GRM) The income appredominantly owner occupied single family homes, thus, rental da PROJECT INFORMATIO Is the developer/builder in control of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project	OPINION OF SITE VALUE OPINION OF SITE VALUE Dwelling 1,823 Sq. Ft. @ Sq. Ft. @ Garage/Carport ~800 Sq. Ft. @ Total Estimate of Cost-New Less 75 Physical Functional Depreciation \$243,631 Depreciated Cost of Improvements "As-is" Value of Site Improvements. Har INDICATED VALUE BY COST APPROAC JE (not required by Fannie Mae) Indicated Value by Indicated Valu	Section Subject's neighborh Section Se	599,000 541,431 48,000 589,431 243,631) 345,800 40,000 984,800					
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seg., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature < Signature_ Name Tamra Miller Company Name Appraisal Services Company Name Company Address 2615 Bonnie Brae Ave Company Address Claremont, CA 91711 Telephone Number _ Telephone Number <u>949-433-4924</u> Email Address Email Address tmillerappraisal@gmail.com Date of Signature and Report 04/10/2023 Date of Signature Effective Date of Appraisal 04/08/2023 State Certification # State Certification # AR033837 or State License # or State License # State or Other (describe) State # Expiration Date of Certification or License State CA Expiration Date of Certification or License 04/27/2024 ADDRESS OF PROPERTY APPRAISED SUBJECT PROPERTY 2146 Chestnut Creek Road Did not inspect exterior subject property Diamond Bar, CA 91765 Did inspect exterior of subject property from street Date of Inspection APPRAISED VALUE OF SUBJECT PROPERTY \$ 993,000 LENDER/CLIENT COMPARABLE SALES Did not inspect exterior of comparable sales from street Name Clear Capital Company Name Wedgewood Inc Did inspect exterior of comparable sales from street Company Address 2015 Manhattan Beach Blvd Suite 100 Date of Inspection Redondo Beach, CA 90278 Email Address

Exterior-Only Inspection Residential Appraisal Report File No. 2146ChestnutCreek BJECT COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 COMPARABLE SALE NO. 6

FEATURE SUBJECT			COMPARABLE SALE NO. 4			COMPARABLE SALE NO. 5 1824 Morning Canyon Rd				COMPARABLE SALE NO. 6			
2146 Chestnut Cre			2118 Tierra Lo			l	•	,	1	2 Morning Ca	,		
Address Diamond Ba	ar, CA	91765	Diamond Bar,		91765		Bar, CA	91765		mond Bar, CA	91765		
Proximity to Subject			0.08 miles NW		000 000	0.29 mile		1 020 000	0.17	' miles NE	1,188,000		
Sale Price Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 401.13 sq. ft.	\$	990,000	\$ 576.0	\$ s #	1,030,000	¢ 5	\$10.97 sq. ft.	1,188,000		
Data Source(s)	2	0.00 Sq. II.	CRMLS#WS222		64·DOM 61			668;DOM 63			56183;DOM 5		
Verification Source(s)			Doc #4671/Re			Active	711120010	0000,BOW 00	Acti		50100,D01010		
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	 	DESCRIPTION	+(-) \$ Adjustment		
Sale or Financing			ArmLth		(7.1 2)	Listing	-	(, , , , , , , , , , , , , , , , , , ,	Listi		(7.6.3)		
Concessions			Conv;0		0								
Date of Sale/Time			s01/23;c11/22		-14,850	Active		-10,300	Acti		-11,880		
Location	N;Re		N;Res;			N;Res;			N;R				
Leasehold/Fee Simple		Simple	Fee Simple			Fee Sim				Simple			
Site	9754		10551 sf		0	20531 sf		-129,300			16,100		
View	N;Re		N;Res;			N;Res;	-l:4: l		N;R				
Design (Style) Quality of Construction	Q4	Traditional	DT2;Traditiona Q4	aı		DT1;Trac Q4	ullional	0	Q4	;Traditional			
Actual Age	60		60			59		0	59		0		
Condition	C4		C3		-30,000	C4			C4				
Above Grade		Irms. Baths	Total Bdrms. Baths	s	0	Total Bdrms.	Baths		1	Bdrms. Baths	0		
Room Count		4 3.0	9 5 3.0			7 4	2.0	12,000	9	5 2.2	-3,000		
Gross Living Area		1,823 sq. ft.	2,468 s	q. ft.	-63,200	1,	,788 sq. ft.	0		2,325 sq. ft	-49,200		
Basement & Finished	0sf		0sf			0sf			0sf				
Rooms Below Grade													
Functional Utility	Avera		Average			Average				rage			
Heating/Cooling	FWA		FWA/CAC			FWA/CA	<u>.C</u>			A/CAC			
Energy Efficient Items	None		None			None			Non				
Garage/Carport	4ga4	aw /Deck	2ga2dw Patio/Deck		0	3ga3dw Patio/De	al.	0	2ga	zaw o/Deck	0		
Porch/Patio/Deck Pool Features	Pool	Deck	No Pool		15,000	No Pool	CK	15,000	Poo				
1 0011 catules	1 001		140 1 001		13,000	140 1 001		13,000	1 00	ı			
Net Adjustment (Total)			+ X	\$	93,050	+	X - \$	112,600		+ X- \$	47,980		
Adjusted Sale Price			Net Adj9.4%		,		10.9%	,	Net A		,		
of Comparables			Gross Adj. 12.4%	\$	896,950	Gross Adj.	16.2% \$	917,400	Gross	Adj. 6.7% \$	1,140,020		
ITEM		SU	BJECT		COMPARABLE SA	LE NO. 4	COMF	PARABLE SALE NO	. 5	COMPARA	BLE SALE NO. 6		
Date of Prior Sale/Transfer													
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Condition Ratings and Definitions

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

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

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

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

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

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

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

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

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

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

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

Quality Ratings and Definitions

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

Borrower: Catamount Properties 2018 LLC		File No.: 2146ChestnutCreek			
Property Address: 2146 Chestnut Creek Road		Case No.:			
City: Diamond Bar	State: CA	Zip: 91765			
Lender: Wednewood Inc					

Neighborhood Boundaries

Page 1

Neighborhood Description

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

Neighborhood Market Conditions

The MLS and DataQuick News Source reported decreases of prices and values for first, second, third, fourth quarters of 2022. Per DataQuick News the general market area has a rate of decrease of approximately .3% per month, therefore, indicative of decreasing prices and values in the general market area. The average marketing time range was reported at 5 to 162 days, and reasonable exposure time was 60 days. Conventional financing are typically sought after in subject's area.

Source: Corelogic/Realist/DataQuick News

Extra Comments

Additional Features

Exterior inspection was performed per engagement guidelines on 04/08/2023.

Through analyzation of numerous comps through matched paired sales analysis, it was determined that the subject's reasonable marketing time was reported between 5 to 162 days and deemed typical for marketing times within the subject's neighborhood market area. Thus the value conclusion presented herein still reflects a market value conclusion 5 to 162 days for the subject's general market area. The average marketing time range was reported at 5 to 162 days, and reasonable exposure time was 60 days.

Comments on Sales Comparison

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

There was no relevant market data of similar closed sale inventory (within the past 36 months and 1 mile radius) to support a contributory value for four car garage improvement (observed to be two separate two car garage improvements) in the subject's general market area. Through paired sales analysis, the cost of said improvement was not recaptured in the general market area. The second two car garage added to the home is atypical for the market area, however, does not pose any functional obsolescence to the improvement.

Through paired sales analysis the market revealed comparable sales were deemed similar in lot utility, therefore, zero dollar adjustments were warranted in the sales grid as comps 2 and 4 were similar in overall marketability and market appeal. Comps 1, 3, 5, 6 were adjusted accordingly for differences.

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

Comp 1 was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for lot, superior view, GLA.

Comp 2 was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for time, superior view, GLA, no pool.

Comp 3 was reported in superior upgraded condition (upgraded condition to kitchen, baths, flooring) and was adjusted for sale concession, lot, condition, bath count, GLA, no pool.

Comp 4 was reported in superior upgraded condition (upgraded condition to kitchen, baths, flooring) and was adjusted for time, condition, GLA, no pool.

Comp 5 active was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for list to sale, lot, bath count, no pool. Comp 5 exceeds 15% gross line adjustment due to significantly larger lot size than subject and was used due to a lack of pendings/active listings similar in marketability in the subject's general market area.

Comp 6 active was reported in similar condition minimal upgrades to kitchen/baths and was adjusted for list to sale, GLA, lot, bath count.

Through paired sales analysis the market indicated homes with 3 baths did command higher prices/values versus

ADDENDUM

Borrower: Catamount Properties 2018 LLC	File	e No.: 2146ChestnutCreek
Property Address: 2146 Chestnut Creek Road	Ca	se No.:
City: Diamond Bar	State: CA	Zip: 91765
Lender: Wedgewood Inc		

homes with 2.2 baths and 2.1 baths thus adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with 5 bedrooms did not command higher prices/values versus homes with 4 bedrooms thus zero dollar adjustments warranted in the sales grid.

Through paired sales analysis the market indicated homes with city lights/mtn view did command higher prices/values versus homes with residential view thus adjustments warranted in the sales grid.

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

Comp 2 exceeded 7 months, comp 4 exceeded 5 months from the effective date of the inspection was used due to a lack of closed sales similar in marketability, GLA, year built in the past 12 months and 3 mile radius. Comp 1 is within 62 days from the effective date of appraisal and comp 3 is 50 days from the effective date of appraisal and through paired sales analysis no time adjustment warranted.

Through paired sales analysis the market indicated homes with 4 car garage did not command higher prices/values versus homes with 3 car garage/2 car garage thus zero dollar adjustments warranted in the sales grid.

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

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

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

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

After all other adjustments were made an as-is opinion of value is \$993,000.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

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

The average marketing time range was reported at 5 to 162 days, and reasonable exposure time was 60 days.

Final Reconciliation

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

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

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

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

The appraiser is based in Claremont, CA. The appraiser is located within 11 miles from the property and has 18 years appraising in the market.

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

Market Conditions Addendum to the Appraisal Report File No. 2146ChestnutCreek

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	nditions prevalent in	the subj	ject neighborno	od. T	his is a required	
addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 2146 Chestnut Creek Road City Diamond Bar State CA Zip Code 91765									
Borrower Catamount Properties 2018 LLC		City Diam	iona bai		State C	Zip Code	31	100	
Instructions: The appraiser must use the information require	ed on this form as the	basis for his/her concl	usions, and must prov	ide support for thos	e conclu	ısions, regardin	g hou	sing trends and	
overall market conditions as reported in the Neighborhood section									
analysis as indicated below. If any required data is unavailable				-					
provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident			-				_		
that would be used by a prospective buyer of the subject proper		_				-			
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			verall Trend			
Total # of Comparable Sales (Settled)	17	7	14	X Increasing	\rightarrow	Stable	Ц	Declining	
Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	2.83	2.33 14	4.67 13	X Increasing X Declining	\rightarrow	Stable Stable		Declining	
Months of Housing Supply (Total Listings/Ab.Rate)	4.59	6.01	2.78	X Declining	=	Stable Stable		Increasing Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	<u> </u>		verall Trend		g	
Median Comparable Sale Price	1,170,000	990,000	1,100,000	Increasing		Stable	X	Declining	
Median Comparable Sales Days on Market	12	21	16	X Declining		Stable		Increasing	
Median Comparable List Price	1,180,000	1,050,000	1,150,000	Increasing Declining		Stable Stable	-	Declining Increasing	
Median Comparable Listings Days on Market Median Sale Price as % of List Price	99.00%	94.00%	70 96.00%	Increasing		Stable Stable		Declining	
Seller-(developer, builder, etc.)paid financial assistance prevaler		No	30.0070	Declining	_	Stable	\Box	Increasing	
Explain in detail the seller concessions trends for the past 12 m		ntributions increased f	rom 3% to 5%, increas	sing use of buydow	ns, closi	ing costs, cond	o fees	s, options, etc.).	
An analysis was performed on 38 competing			. For those sales	s, a total of 18	3.4% v	were report	ed t	o have	
seller concessions. This analysis shows a ch	ange of -8.2% բ	per month.							
Are foreclosure sales (REO sales) a factor in the market?	Yes No If	yes, explain (including	the trends in listings a	and sales of foreclos	ed prope	erties).			
An analysis was performed on 38 competing			-				d to	be REO.	
	orted in the CPI	MLS system (us	sing an effective	date of 04/08	/2023				
Cite data sources for above information. Information reported in the CRMLS system (using an effective date of 04/08/2023) was utilized to arrive at									
•	the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.								
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the results noted on this addendum. Any pero	cent change res	hood section of the a	ppraisal report form.	are based on s	simple	regressior	١.		
the results noted on this addendum. Any percommerce of the summarize the above information as support for your conclusions pending sales and/or expired and withdrawn listings, to formulate	cent change res	hood section of the a	ppraisal report form.	are based on s If you used any addur conclusions.	simple ditional i	regression	n. ich as	s an analysis of	
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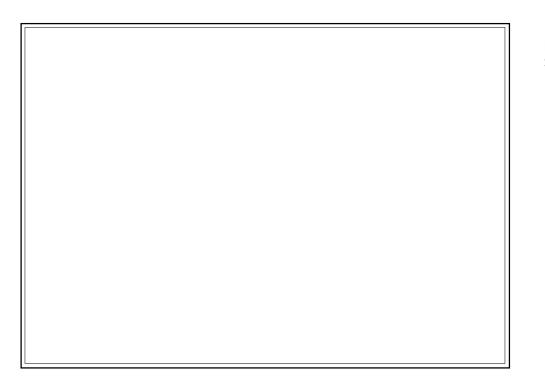
SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC
Property Address: 2146 Chestnut Creek Road
City: Diamond Bar
Lender: Wedgewood Inc

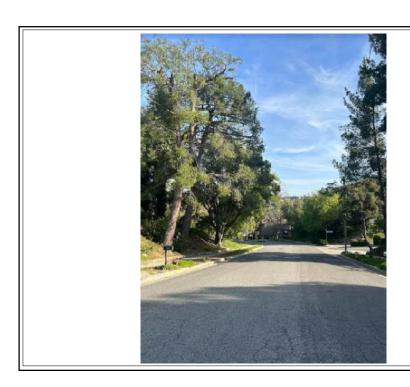


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 8, 2023 Appraised Value: \$ 993,000



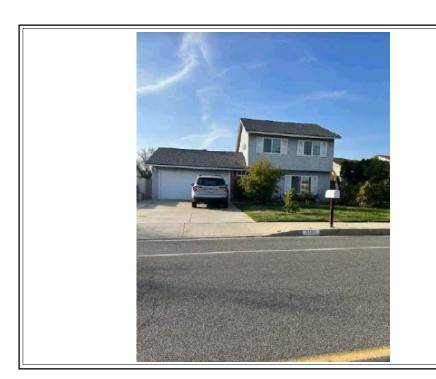
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC
Property Address: 2146 Chestnut Creek Road
City: Diamond Bar
Lender: Wedgewood Inc



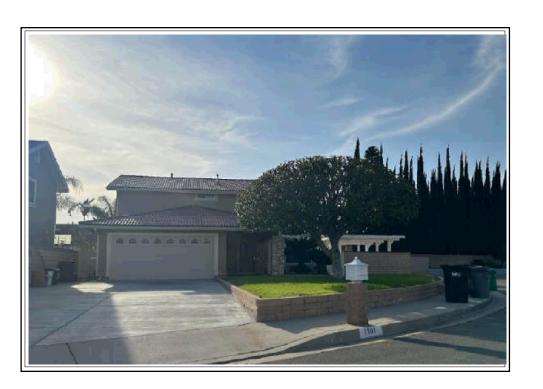
COMPARABLE SALE #1

1701 Cliffbranch Dr Diamond Bar, CA 91765 Sale Date: s03/23;c02/23 Sale Price: \$ 980,000



COMPARABLE SALE #2

1789 Cliffbranch Dr Diamond Bar, CA 91765 Sale Date: s10/22;c09/22 Sale Price: \$ 1,000,000

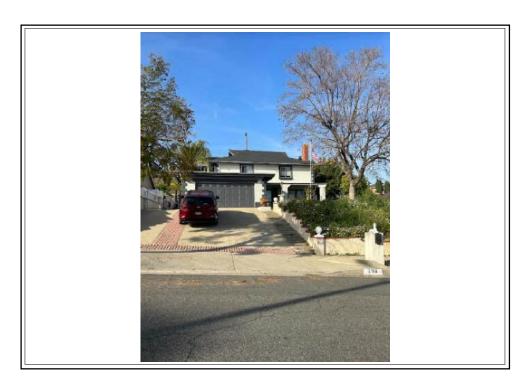


COMPARABLE SALE #3

1801 Wellspring Dr Diamond Bar, CA 91765 Sale Date: s03/23;c02/23 Sale Price: \$ 1,030,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Catamount Properties 2018 LLC	File N	0.: 2146ChestnutCreek
Property Address: 2146 Chestnut Creek Road	Case	No.:
City: Diamond Bar	State: CA	Zip: 91765
Lender: Wedgewood Inc		



COMPARABLE SALE #4

2118 Tierra Loma Dr Diamond Bar, CA 91765 Sale Date: s01/23;c11/22 Sale Price: \$ 990,000



COMPARABLE SALE #5

1824 Morning Canyon Rd Diamond Bar, CA 91765 Sale Date: Active Sale Price: \$ 1,030,000



COMPARABLE SALE #6

1912 Morning Canyon Rd Diamond Bar, CA 91765 Sale Date: Active Sale Price: \$ 1,188,000

PLAT MAP

Borrower: Catamount Properties 2018 LLC	File No.: 2146ChestnutCreek			
Property Address: 2146 Chestnut Creek Road	Case	No.:		
City: Diamond Bar	State: CA	Zip: 91765		
Londor: Wedgewood Inc	-			



LOCATION MAP

Borrower: Catamount Properties 2018 LLC File No.: 2146ChestnutCreek Property Address: 2146 Chestnut Creek Road Case No.: City: Diamond Bar State: CA Zip: 91765 Lender: Wedgewood Inc ds Church Eler S Brea Canyon Rd Ale Sovell Cedardale Or Elderfree Dr Tropa Crest Or Comparable Sale 3 1801 Wellspring Dr Diamond Bar, CA 91765 0.33 miles NW Comparable Sale 1 1701 Cliffbranch Dr Diamond Bar, CA 91765 Comparable Sale 5 0.53 miles NW 1824 Morning Canyon Rd Diamond Bar, CA 91765 0.29 miles NW Silver Haud Comparable Sale 2 Comparable Sale 6 1789 Cliffbranch Dr Bella Pine Dr. 1912 Morning Canyon Rd Diamond Bar, CA 91765 Diamond Bar, CA 91765 0.47 miles NW 0.17 miles NE n Springs Dr St. Denis Catholic Chur Subject 2146 Chestnut Creek Road Comparable Sale 4 Diamond Bar, CA 91765 2118 Tierra Loma Dr Creek Rd Diamond Bar, CA 91765 On Arro 0.08 miles NW & distingt Bat Blad Pathfinder Rd Pathfinder Rd Diamond Bar United Church of Christ Diamond Bar High School Birch Hill Br (57) Aile Baby House Lost River Dr Holmes Stadium/ Sunbright Dr S Brea Canyon Evergreen Elementary School Fountain Springs Ro Castle Rock Rd Steepled Rd d Creek Dr Coople Map data @2023

File No. 2146ChestnutCreek

USPAP ADDENDUM

	USPAP AD	DENDUM	
Borrower: Catamount Properties 20)18 LLC		
Property Address: 2146 Chestnut Cr	eek Road		
City: <u>Diamond Bar</u> Lender: Wedgewood Inc	County: Los Angeles	State: CA	Zip Code: <u>91765</u>
eriuer. <u>Weagewood Iric</u>			
PPRAISAL AND REPORT IDE	NTIFICATION		
his report was prepared under	the following USPAP reporting o	option:	
X Appraisal Report	A written report prepared under Stand	dards Rule 2-2(a).	
Restricted Appraisal Repor	t A written report prepared under Stand	dards Rule 2-2(b).	
Reasonable Exposure Time			
•	ne for the subject property at the market va	alue stated in this report is: 31	
ne average marketing time range	was reported at 5 to 120 days, and	reasonable exposure time w	vas 31 davs.
to avorage marketing time range	mas reported at 5 to 125 days, and	Todochable expedite time to	ac c r daye.
dditional Certifications			
	an approject or in any other server.	ording the property that to the control	loot of this ropert within the there
X I have performed NO services, as period immediately preceding acce	an appraiser or in any other capacity, regardance of this assignment.	iruing tne property that is the subj	ject of this report within the three-year
period ininiculatory preceding acce	ptance of this assignment.		
	appraiser or in another capacity, regardin		
period immediately preceding acce	ptance of this assignment. Those services	are described in the comments t	Delow.
dditional Comments			
APPRAISER:		SUPERVISORY APPRAISER (d	only if required):
1 11			
Signature:		Signature:	
Name: Tamra Miller		Name:	
Date Signed: 04/10/2023		Date Signed:	
State Certification #: AR033837			
or State License #:	State #:	or State License #: State:	
or Other (describe): State: CA	Sidle #		or License:
Expiration Date of Certification or Lice	nse: 04/27/2024	Supervisory Appraiser inspection	
Effective Date of Appraisal: 04/08/20	23		lly from street Interior and Exterior

Borrower: Catamount Properties 2018 LLC File No.: 2146ChestnutCreek Property Address: 2146 Chestnut Creek Road City: Diamond Bar Case No.: State: CA Zip: 91765

Lender: Wedgewood Inc



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

Tamra M. Miller

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

BREA APPRAISER IDENTIFICATION NUMBER:

Certification Law.

Effective Date:

Date Expires:

AR 033837

April 28, 2022 April 27, 2024

Loretta Dillon, Deputy Bureau Chief, BREA

3062162

Borrower: Catamount Properties	2018 L I C	File l	No.: 2146ChestnutCreek
Property Address: 2146 Chestnut		Case	e No.:
City: Diamond Bar		State: CA	Zip: 91765
Lender: Wedgewood Inc			
PROPERTY TRANSFER HIST	ORY		
	PRIOR TRANSFER HISTORY * ere considered but not utilized as	comparables)	
1701 Cliffbranch Dr -No transfer history.			
1789 Cliffbranch Dr -No transfer history.			
	r \$0. It transferred from Zhou She r \$0. It transferred from Nunez Fel		Claim Deed (Document #4670). vas a Affidavit (Document #346755).
1801 Wellspring Dr -No transfer history.			
1824 Morning Canyon Rd -No transfer history.			
1912 Morning Canyon Rd -No transfer history.			
1 1			
Appraiser.		Supervisory Appraiser:	

Name:

Name:

AERIAL MAP

Borrower: Catamount Properties 2018 LLC
Property Address: 2146 Chestnut Creek Road
City: Diamond Bar
Lender: Wedgewood Inc File No.: 2146ChestnutCreek Case No.: State: CA Zip: 91765

