DRIVE-BY BPO

270 BRIDGEWATER CIRCLE

SUISUN CITY, CA 94585

53258 Loan Number

\$475,000• 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.

Address270 Bridgewater Circle, Suisun City, CA 94585Inspection Date05/02/2023Loan Number53258Borrower NameCatamount Properties 2018 LLC		Order ID Date of Report APN County	8721976 05/03/2023 0173562320 Solano	Property ID	34152649
Tracking IDs					
Order Tracking ID	05.02.23 BPO Request	Tracking ID 1	05.02.23 BPO Red	quest	
Tracking ID 2		Tracking ID 3			

Owner	HENRY G HICKS	Condition Comments
R. E. Taxes	\$2,306	appears to be in average condition, no obvious repairs needed
Assessed Value	\$178,023	and in line with other homes in the area.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	About 1/4 mile to shopping and restaurants. 1/2 mile to freeway
Sales Prices in this Neighborhood	Low: \$400000 High: \$549000	School within 1 mile as well. Very convenient location.
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Client(s): Wedgewood Inc

Property ID: 34152649

SUISUN CITY, CA 94585

53258 Loan Number **\$475,000**• As-Is Value

by ClearCapital

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	270 Bridgewater Circle	351 Bottlebrush Ct	907 Shadywood Cir	938 Beechwood Cir
City, State	Suisun City, CA	Suisun City, CA	Suisun City, CA	Suisun City, CA
Zip Code	94585	94585	94585	94585
Datasource	Tax Records	MLS	Public Records	Public Records
Miles to Subj.		0.43 1	0.14 1	0.12 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,000	\$495,000	\$520,000
List Price \$		\$499,000	\$495,000	\$520,000
Original List Date		04/23/2023	04/17/2023	04/26/2023
DOM · Cumulative DOM	•	8 · 10	15 · 16	5 · 7
Age (# of years)	32	34	31	35
Condition	Average	Average	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories split	1 Story Ranch	2 Stories split	2 Stories split
# Units	1	1	1	1
Living Sq. Feet	1,427	1,334	1,724	1,434
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	6	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.08 acres	0.14 acres	0.09 acres	0.07 acres
Other	none	none	none	none

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

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

- Listing 1 Close in square footage, same bedroom and bathroom count, similar condition, 2 years older.
- **Listing 2** Larger than subject, one extra bedroom and 1/2 extra bathrooms, one year newer, similar condition but superior based on sq footage and bedroom/bath count.
- **Listing 3** a few years older, good condition, slightly remodeled, kitchen has granite, new paint, same bedroom count, 1/2 more bathrooms. superior based on condition.

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

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

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

SUISUN CITY, CA 94585

53258 Loan Number

\$475,000• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	270 Bridgewater Circle	406 Vinewood Ct	46 Dawn Rose Ct	1045 Camellia Ct
City, State	Suisun City, CA	Suisun City, CA	Suisun City, CA	Suisun City, CA
Zip Code	94585	94585	94585	94585
Datasource	Tax Records	MLS	Public Records	MLS
Miles to Subj.		0.20 1	0.43 1	0.48 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$525,000	\$500,000	\$499,000
List Price \$		\$525,000	\$500,000	\$460,000
Sale Price \$		\$525,000	\$500,000	\$460,000
Type of Financing		Fha	Conventional	Va
Date of Sale		02/02/2023	04/06/2023	04/28/2023
DOM · Cumulative DOM		141 · 143	34 · 34	43 · 156
Age (# of years)	32	33	24	34
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories split	2 Stories split	2 Stories split	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,427	1,763	1,533	1,334
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.08 acres	0.09 acres	0.08 acres	0.10 acres
Other	none	none	none	none
Net Adjustment		-\$19,900	-\$25,500	\$0
Adjusted Price		\$505,100	\$474,500	\$460,000

^{*} Sold 3 is the most comparable sale to the subject.

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

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

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

SUISUN CITY, CA 94585

53258 Loan Number

\$475,000• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- **Sold 1** -\$12,000 credit for closing costs, -\$500 1/2 bath, \$1000 age, -\$8400 sq footage. Larger than subject, one year older, one half extra bathroom, similar condition.
- **Sold 2** -\$15,000 closing cost credit, -\$2000 bedroom, -\$500 1/2 bath, -\$8000 age. Close in square footage, newer, one extra bed and one half extra baths, similar condition.
- Sold 3 \$2000 age. Close in square footage, 2 years older, same bedroom and bathroom count, most similar to subject.

Client(s): Wedgewood Inc

Property ID: 34152649

Effective: 05/02/2023

Page: 4 of 13

SUISUN CITY, CA 94585

53258 Loan Number

\$475,000• As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Fi	irm			No listing hi	story for last 12 m	onths	
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy						
	As Is Price	Repaired Price				
Suggested List Price	\$478,000	\$478,000				
Sales Price	\$475,000	\$475,000				
30 Day Price	\$475,000					
Comments Regarding Pricing Strategy						
Bracketed pricing \$460,000-\$505,100, will value amongst the middle						
	2. deliteted prieming & reespeed & each reespeed and amounted amounted and amounted amounted amounted and amounted amou					

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.

Client(s): Wedgewood Inc

Property ID: 34152649

Subject Photos

by ClearCapital



Front



Address Verification



Street

Loan Number

53258

Listing Photos





Front

907 Shadywood Cir Suisun City, CA 94585



Front

938 Beechwood Cir Suisun City, CA 94585



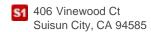
Front

SUISUN CITY, CA 94585

Loan Number

53258

Sales Photos





Front

46 Dawn Rose Ct Suisun City, CA 94585



Front

1045 Camellia Ct Suisun City, CA 94585



Front

SUISUN CITY, CA 94585

53258 Loan Number

\$475,000• As-Is Value

by ClearCapital

ClearMaps Addendum ☆ 270 Bridgewater Circle, Suisun City, CA 94585 **Address** Loan Number 53258 Suggested List \$478,000 Suggested Repaired \$478,000 **Sale** \$475,000 San Marco St. Clear Capital SUBJECT: 270 Bridgewater Cir, Suisun City, CA 94585 t St Bruno Matthew O E Travis Blvd. Sarah Wy E Wyoming St. Kings Wy. E Bell Ave. Avalon Wy. Railroad Ave **S1** E Tennessee St. Canva Greenhead Wy. E Kentucky St. Sandy Vn. Ashwood Dr ree Duck Wy. Taft St Nimitz Werganser Dr E Wige Coral Ln. Snow Rio Vista Hwy mapqpes? @2023 ClearCapital.com, Inc Address Miles to Subject Comparable **Mapping Accuracy**

*	Subject	270 Bridgewater Circle, Suisun City, CA 94585		Parcel Match
L1	Listing 1	351 Bottlebrush Ct, Suisun City, CA 94585	0.43 Miles 1	Parcel Match
L2	Listing 2	907 Shadywood Cir, Suisun City, CA 94585	0.14 Miles ¹	Parcel Match
L3	Listing 3	938 Beechwood Cir, Suisun City, CA 94585	0.12 Miles ¹	Parcel Match
S1	Sold 1	406 Vinewood Ct, Suisun City, CA 94585	0.20 Miles ¹	Parcel Match
S2	Sold 2	46 Dawn Rose Ct, Suisun City, CA 94585	0.43 Miles 1	Parcel Match
S 3	Sold 3	1045 Camellia Ct, Suisun City, CA 94585	0.48 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

53258 Loan Number **\$475,000**As-Is Value

by ClearCapital SUISUN CITY, CA 94585 Lo.

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.

Client(s): Wedgewood Inc

Property ID: 34152649

Page: 10 of 13

SUISUN CITY, CA 94585

53258

\$475,000 As-Is Value

Loan Number

Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Client(s): Wedgewood Inc

Property ID: 34152649

Page: 11 of 13

SUISUN CITY, CA 94585

53258 Loan Number **\$475,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34152649 Effective: 05/02/2023 Page: 12 of 13



SUISUN CITY, CA 94585

53258

\$475,000As-Is Value

Loan Number

Broker Information

by ClearCapital

Broker Name Robin Jaurique Company/Brokerage Remax Gold Elite

License No 01436290 **Address** 5247 Venetian Dr Fairfield CA

License Expiration 07/12/2024 License State CA

Phone 7073333009 Email robinjaurique@remax.net

Broker Distance to Subject 7.36 miles **Date Signed** 05/03/2023

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

Disclaimer

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

Unless otherwise specifically agreed to in writing:

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

Client(s): Wedgewood Inc Property ID: 34152649 Effective: 05/02/2023 Page: 13 of 13