DRIVE-BY BPO

12112 BRIXTON COURT

MORENO VALLEY, CA 92557

53285 Loan Number

\$550,000• 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 Inspection Date Loan Number Borrower Name	12112 Brixton Court, Moreno Valley, CA 92557 04/27/2023 53285 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8716064 04/27/2023 291501004 Riverside	Property ID	34142348
Tracking IDs					
Order Tracking ID Tracking ID 2	04.27.23 BPO Request	Tracking ID 1 Tracking ID 3	04.27.23 BPO Rec	quest	

General Conditions						
Owner	PORTER HARRAH SELISE	Condition Comments				
R. E. Taxes	\$2,639	Subject is in average condition, conforms to neighborhood				
Assessed Value	\$225,013	standards. Property is maintained and landscaped with fair curb				
Zoning Classification	Residential R1	appeal.				
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 Data				
Suburban	Neighborhood Comments			
Stable	Subject is close to schools, shopping centers, parks, and easy			
Low: \$419250 High: \$640500	freeway access. REO/boarded homes are not prevalent to the area.			
Decreased 3 % in the past 6 months.				
<30				
	Suburban Stable Low: \$419250 High: \$640500 Decreased 3 % in the past 6 months.			

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	12112 Brixton Court	22460 Climbing Rose Dr	11714 Chamomile Cir	12051 Heritage Dr
City, State	Moreno Valley, CA	Moreno Valley, CA	Moreno Valley, CA	Moreno Valley, CA
Zip Code	92557	92557	92557	92557
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.24 1	0.52 1	0.15 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$540,000	\$577,000	\$629,000
List Price \$		\$540,000	\$560,000	\$599,000
Original List Date		03/12/2023	08/14/2022	03/09/2023
DOM · Cumulative DOM		8 · 46	162 · 256	49 · 49
Age (# of years)	37	34	36	38
Condition	Average	Good	Average	Excellent
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 ; Mountain	Neutral ; Residential
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Contemporary	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,253	1,561	1,994	2,253
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 3	5 · 3
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	0.17 acres	0.22 acres	0.24 acres	0.18 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Comp is inferior in GLA, superior in condition. Located in same neighborhood as subject offering same amenities.
- Listing 2 Comp is inferior in GLA to subject. Located in same neighborhood as subject offering same amenities.
- **Listing 3** Comp is similar in GLA to subject, superior in bedroom count. Located in same neighborhood as subject offering same amenities.

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.

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Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	12112 Brixton Court	22550 Belaire Dr	22522 Sheffield Dr	22529 Climbing Rose Dr
City, State	Moreno Valley, CA	Moreno Valley, CA	Moreno Valley, CA	Moreno Valley, CA
Zip Code	92557	92553	92557	92557
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.92 1	0.23 1	0.24 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$499,900	\$499,900	\$587,000
List Price \$		\$499,900	\$499,900	\$552,000
Sale Price \$		\$510,000	\$515,000	\$560,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		01/11/2023	11/15/2022	04/03/2023
DOM · Cumulative DOM	•	26 · 33	3 · 25	93 · 129
Age (# of years)	37	34	38	36
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; Mountain	Neutral ; Residential
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,253	2,331	1,932	2,197
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	3 · 2 · 1	4 · 2 · 1
Total Room #	7	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.17 acres	0.16 acres	0.19 acres	0.19 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment		-\$2,500	+\$700	-\$2,500
Adjusted Price		\$507,500	\$515,700	\$557,500

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- **Sold 1** Comp is similar in GLA to subject. Located in same neighborhood as subject offering same amenities. Adjusted -\$2500 sup garage.
- **Sold 2** Comp is inferior in GLA to subject. Located in same neighborhood as subject offering same amenities. Adjusted +\$3200 inferior GLA, -\$2500 sup garage.
- **Sold 3** Comp is similar in GLA to subject. Located in same neighborhood as subject offering same amenities. Adjusted -\$2500 superior garage.

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Current Listing S	urrent Listing Status Not Currently Listed		Listing History Comments				
Listing Agency/F	irm			Subject sho	ws sold 04/25/202	23	
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 1	2 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/05/2022	\$539,000	04/05/2023	\$539,000	Sold	04/25/2023	\$480,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$550,000	\$550,000		
Sales Price	\$550,000	\$550,000		
30 Day Price	\$540,000			
Comments Regarding Pricing St	trategy			
	dius from subject. GLA was most hea ject and were given equal consideration	avily weighed in choosing comps. All comparable are in the same on.		

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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MORENO VALLEY, CA 92557

by ClearCapital



Front



Address Verification



Street

MORENO VALLEY, CA 92557

Listing Photos





Front

11714 Chamomile Cir Moreno Valley, CA 92557



Front

12051 Heritage Dr Moreno Valley, CA 92557



Front

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Sales Photos





Front

22522 Sheffield Dr Moreno Valley, CA 92557



Front

22529 Climbing Rose Dr Moreno Valley, CA 92557



Front

by ClearCapital

S2

S3

Sold 2

Sold 3

53285 MORENO VALLEY, CA 92557 Loan Number

ClearMaps Addendum ☆ 12112 Brixton Court, Moreno Valley, CA 92557 **Address** Loan Number 53285 Suggested List \$550,000 Suggested Repaired \$550,000 Sale \$550,000 Cattall Ln Clear Capital SUBJECT: 12112 Brixton Ct, Moreno Valley, CA 92557 John R. P. Medley Spring Crest Rd. Fall River Rd. len View Dr. Scotia Ln. Glendon Dr. S2 Sheffield Dr. Chambray Dr Moreno Valley Fwy. Moreno Valley Fwy Gerrard St. S \$1 Pahute Dr. mapapagg? @2023 ClearCapital.com, Inc Address Miles to Subject **Mapping Accuracy** Comparable Subject 12112 Brixton Court, Moreno Valley, CA 92557 Parcel Match Listing 1 22460 Climbing Rose Dr, Moreno Valley, CA 92557 0.24 Miles 1 Parcel Match Listing 2 11714 Chamomile Cir, Moreno Valley, CA 92557 0.52 Miles 1 Parcel Match Listing 3 12051 Heritage Dr, Moreno Valley, CA 92557 0.15 Miles 1 Parcel Match **S1** Sold 1 22550 Belaire Dr, Moreno Valley, CA 92553 0.92 Miles 1 Parcel Match

22522 Sheffield Dr, Moreno Valley, CA 92557

0.23 Miles 1

0.24 Miles 1

Parcel Match

Parcel Match

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

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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. 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 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.

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Report Instructions - cont.

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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Broker Information

by ClearCapital

Broker Name Cecilia Delcid Company/Brokerage Town & Country

License No 01272543 Address 11529 Clark St Moreno Valley CA 92557

License Expiration 08/13/2026 License State CA

Phone9513478193Emailcentury21cecilia@gmail.com

Broker Distance to Subject 1.07 miles **Date Signed** 04/27/2023

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.

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