DRIVE-BY BPO

672 SILVER STAR COURT

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• 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.

672 Silver Star Court, Vacaville, CALIFORNIA 95688 **Property ID** 34660430 **Address Order ID** 8958699 **Inspection Date** 10/07/2023 **Date of Report** 10/08/2023 **Loan Number** 53314 **APN** 0133-471-070 **Borrower Name** Catamount Properties 2018 LLC County Solano **Tracking IDs Order Tracking ID** 10.04.23 Citi-CS BPO Request Tracking ID 1 10.04.23 Citi-CS BPO Request Tracking ID 2 Tracking ID 3

General Conditions					
Owner	Catamount Properties 2018 LLC	Condition Comments			
R. E. Taxes	\$7,350	Subject is a traditional two story with stucco exterior and tiled			
Assessed Value	\$886,630	roof. Property conforms with neighborhood and is maintained			
Zoning Classification	R1	without required repairs or concerns noted.			
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				

Location Type S	Suburban	Neighborhood Comments		
		Neighborhood Comments		
Local Economy	Stable	Established neighborhood of single and two story homes on		
•	.ow: \$614,000 High: \$932,990	standard lots. Properties are maintained without required repair or concerns noted.		
,, , ,	Remained Stable for the past 6 nonths.			
Normal Marketing Days <	90			

Client(s): Wedgewood Inc

Property ID: 34660430

Effective: 10/07/2023 Page: 1 of 14

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• As-Is Value

by ClearCapital

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	672 Silver Star Court	3043 Duke Cir	267 Aster St	807 Roadrunner Way
City, State	Vacaville, CALIFORNIA	Vacaville, CA	Vacaville, CA	Vacaville, CA
Zip Code	95688	95688	95688	95688
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.66 1	0.79 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$678,000	\$780,000	\$739,000
List Price \$		\$678,000	\$780,000	\$739,000
Original List Date		07/06/2023	10/05/2023	09/25/2023
DOM · Cumulative DOM		62 · 94	3 · 3	13 · 13
Age (# of years)	16	9	8	3
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,708	2,511	2,745	3,064
Bdrm · Bths · ½ Bths	5 · 3 · 1	4 · 3	4 · 3	5 · 4 · 1
Total Room #	10	9	9	12
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	.16 acres	.10 acres	.09 acres	.11 acres
Other	N, A	N, A	N, A	N, A

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Maintained interior and exterior with laminate floors, tiled floors and newer carpet in bedrooms. Two toned paint. Kitchen and baths in average condition. Active
- **Listing 2** Maintained interior and exterior with laminate wood floors, w/w carpet and tiled floors. Neutral two toned paint. Maintained kitchen and baths. Active
- **Listing 3** Maintained interior and exterior with laminate wood floors, tiled floors and w/w carpet. Neutral paint and wood finishes. Maintained kitchen and baths. Contingent 10/5/2023

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.

by ClearCapital

672 SILVER STAR COURT

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• As-Is Value

Recent Sales Subject Sold 1 Sold 2 * Sold 3 Street Address 672 Silver Star Court 643 Guild Rd 3030 Duke Cir 225 Fiesta Way City, State Vacaville, CALIFORNIA Vacaville, CA Vacaville, CA Vacaville, CA Zip Code 95688 95688 95688 95688 **Datasource** Tax Records MLS MLS MLS Miles to Subj. 0.65^{1} 0.10 1 0.44^{1} **Property Type** SFR SFR SFR SFR Original List Price \$ --\$699,999 \$719,913 \$715,000 List Price \$ \$699,999 \$725,000 \$715,000 Sale Price \$ --\$690,000 \$725,000 \$715,000 Type of Financing Conventional Conventional Conventional **Date of Sale** 07/19/2023 06/02/2023 07/21/2023 14 · 44 **DOM** · Cumulative DOM -- - --136 · 146 $6 \cdot 30$ 7 9 13 16 Age (# of years) 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 2 Stories Traditional 2 Stories traditional 2 Stories traditional 2 Stories traditional Style/Design # Units 1 1 1 1 2,708 2,745 2,605 2,857 Living Sq. Feet Bdrm · Bths · ½ Bths 4 · 3 $5 \cdot 3 \cdot 1$ 4 · 3 5 · 3 9 9 Total Room # 10 10 Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) No No No No Basement (Yes/No) 0% 0% 0% 0% Basement (% Fin) Basement Sq. Ft. Pool/Spa Lot Size .16 acres .13 acres .10 acres .10 acres Other N, A N, A N, A N, A **Net Adjustment** ---\$1,850 +\$4,150 -\$1,450

Adjusted Price

\$688,150

\$713,550

\$729,150

^{*} Sold 2 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.

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- **Sold 1** Maintained interior and exterior with w/w carpet, tiled floors. Neutral paint. Maintained kitchen and baths. Adjust SF -1850, age \$-4500, bath \$1500, lot \$3000
- **Sold 2** Well maintained interior and exterior with newer laminate floors. W/w carpet, tiled floors. Neutral and neutral two toned paint. Maintained kitchen and baths. Adjust Sf \$5150, age \$-3500, bath \$1500, lot \$6000, newer floors \$-5000.
- **Sold 3** Maintained interior and exterior with tiled floors. w/w carpet. Neutral two toned paint, non-neutral paint. Maintained kitchen and baths. Adjust sf \$-7450, age \$-1500, adjust \$1500, \$lot \$6000.

Client(s): Wedgewood Inc Property ID: 34660430 Effective: 10/07/2023 Page: 4 of 14

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• As-Is Value

by ClearCapital

Subject Sale	es & Listing Hist	ory							
Current Listing S	tatus	Not Currently I	Listed	Listing History Comments					
Listing Agency/F	irm			Review of tax records and MLS data do not indicate re		ate recent			
Listing Agent Name			marketing, however a foreclosure sale transfer transpired in						
Listing Agent Ph	one			May of 2023	May of 2023, tax record uploaded.				
# 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	\$730,000	\$730,000		
Sales Price	\$725,000	\$725,000		
30 Day Price	\$720,000			
Comments Regarding Pricing St	Comments Regarding Pricing Strategy			

For purposes of this report and comparable selection, search completed within 1 mile radius and sf between 2400-3100, closing within the previous 6 months. Subject is maintained without required repairs or concerns. Market in present as-is condition with minimal seller concessions, as needed.

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: 34660430

Effective: 10/07/2023 Page: 5 of 14

VACAVILLE, CALIFORNIA 95688

Subject Photos

by ClearCapital



Front



Address Verification



Address Verification



Side



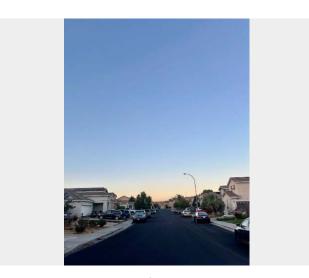
Side



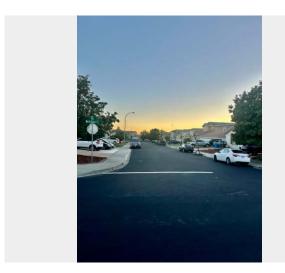
Side

Subject Photos

by ClearCapital



Street



Street



Other

by ClearCapital

Listing Photos





Front





Front





Front

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• As-Is Value

by ClearCapital

Sales Photos





Front

3030 Duke Cir Vacaville, CA 95688



Front

225 Fiesta Way Vacaville, CA 95688

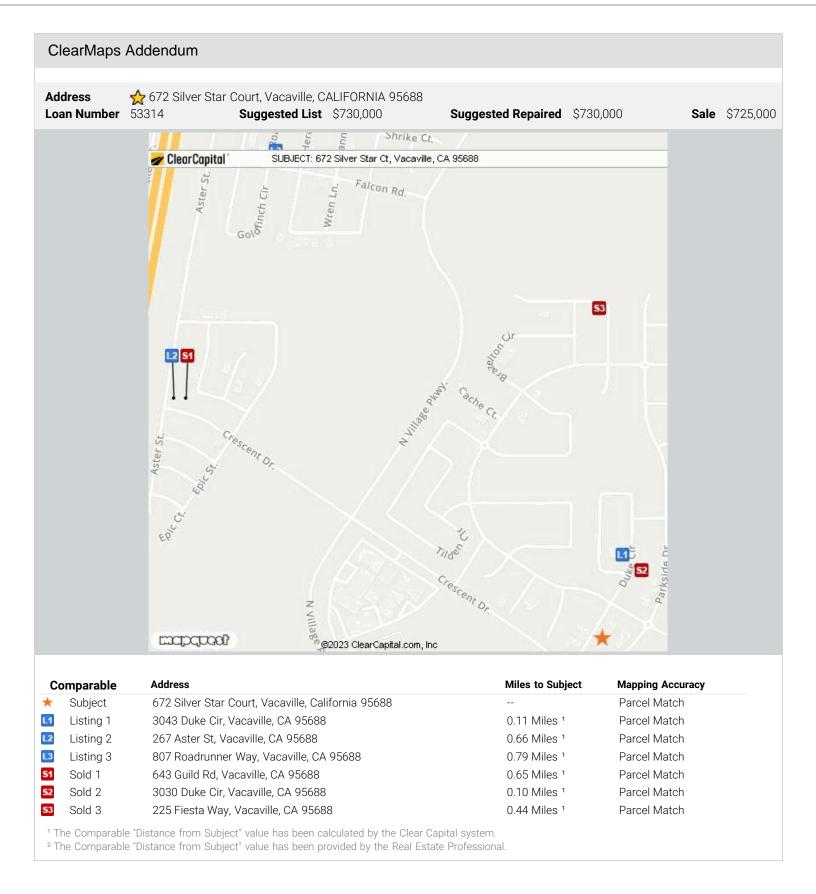


Front

\$725,000 As-Is Value

by ClearCapital

53314 VACAVILLE, CALIFORNIA 95688 Loan Number



VACAVILLE, CALIFORNIA 95688

53314 Loan Number

Effective: 10/07/2023

Page: 11 of 14

\$725,000• As-Is Value

Addendum: Report Purpose

by ClearCapital

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: 34660430

VACAVILLE, CALIFORNIA 95688

53314

\$725,000 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. 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
- 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.

Client(s): Wedgewood Inc

Property ID: 34660430

VACAVILLE, CALIFORNIA 95688

53314 Loan Number **\$725,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34660430 Effective: 10/07/2023 Page: 13 of 14



VACAVILLE, CALIFORNIA 95688

53314 Loan Number \$725,000

As-Is Value

Broker Information

by ClearCapital

Broker Name Jeannette Rotz Company/Brokerage VISION REAL ESTATE

License No 01393764 **Address** 1515 Blossom Way Dixon CA 95620

License Expiration 12/20/2025 **License State** CA

Phone5303060766EmailRotzSellsHomes@gmail.com

Broker Distance to Subject 5.70 miles **Date Signed** 10/08/2023

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 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: 34660430 Effective: 10/07/2023 Page: 14 of 14