

APPRAISAL OF REAL PROPERTY

LOCATED AT

4044 Grimsby Ln
Riverside, CA 92505
LOT 17 MB 083/026 TR 5677-1

FOR

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

OPINION OF VALUE

592,500

AS OF

04/27/2023

BY

Roland Hillo
A Appraise All
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Fontana, CA 92335-0296
909-202-6860
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Supplemental Addendum

File No. 0002014

| | | | | | |
|------------------|-------------------------------|--------|-----------|-------|-------------------|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA Zip Code 92505 |
| Lender/Client | Wedgewood Inc | | | | |

The subject has an individual assessment tax, which is a common issue in the subject market area and has no adverse effect on the subject marketability. The special assessments tax is included in the subject property tax and collected with the property tax. See attached document

The subject market area contained seller concessions. Concessions ranged between \$450 and \$23,500, and the median concession was \$5,500. The comparable concession has been adjusted base on median concession in the subject market area.

The subject estimate of value is within the low to high price range for this market area and considered an appropriate improvement.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

The appraiser's comparable search parameters began with an MLS search for single-family homes sold within the prior 12 months, located within the neighborhood boundaries laid out on page 1(1M), containing 2,100 to 2,600 Approximately 10%+/- of living area. All sales and listing comparable used in the report is from the subject market area. I have selected and used comparable sales that are locational, physically, and functionally the most similar to the subject property. Other sales were analyzed and considered but less indicative of the market value. 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. Living area adjustments were based on \$75 per square foot for differences greater than 50 Feet. Age adjustment has been taken into consideration within the property condition. \$35,000 for C3 and \$50,000 for C2. \$5,000 for bedroom. \$10,000 Pool. Site adjustments are based on matched paired analysis and the appraisal knowledge and experience of the market area. \$1 per sq ft. of site utility. Site sizes within 3,000 sq ft of the subject are considered equal in utility. The final estimated value placed most heavily on comparable # 1 Due to proximity to subject and least amount of adjustment, emphasizing recent and currently listed sales. Value is derived from the actual sale price and adjusted values of all the sales, with all comparables contributing to a reliable value range.

| | | | | |
|----------------------|----------|-----|------------|------------|
| 4134 Lockhaven Ln | Proximit | 40% | \$ | \$ |
| | y | | 595,000.00 | 238,000.00 |
| 3915 Furlong St | | 10% | \$ | \$ |
| | | | 613,400.00 | 61,340.00 |
| 3904 Burge St | | 10% | \$ | \$ |
| | | | 575,800.00 | 57,580.00 |
| 11537 Rancho Del Oro | | 10% | \$ | \$ |
| Dr | | | 597,400.00 | 59,740.00 |
| 11131 Cameron Dr | Pool | 20% | \$ | \$ |
| | | | 591,500.00 | 118,300.00 |
| 4459 Clarksdale Dr | | 10% | \$ | \$ |
| | | | 576,500.00 | 57,650.00 |

Market Conditions Addendum to the Appraisal Report

53319
File No. 0002014

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 4044 Grimsby Ln City Riverside State CA ZIP Code 92505

Borrower Catamount Properties 2018 LLC

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|---|---|------------------|--------------------|---|--|---|
| Total # of Comparable Sales (Settled) | 28 | 10 | 5 | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | 4.67 | 3.33 | 1.67 | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Declining |
| Total # of Comparable Active Listings | 5 | 2 | 1 | <input checked="" type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 1.07 | 0.60 | 0.60 | <input checked="" type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
| Median Comparable Sale Price | \$603,500 | \$578,500 | \$588,000 | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Median Comparable Sales Days on Market | 30 | 62 | 13 | <input checked="" type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Comparable List Price | \$575,000 | \$592,500 | \$549,900 | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> Declining |
| Median Comparable Listings Days on Market | 47 | 30 | 9 | <input checked="" type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Median Sale Price as % of List Price | 100.00% | 100.08% | 100.91% | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Seller-(developer, builder, etc.)paid financial assistance prevalent? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | | <input checked="" type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The CRMLS indicated 20 of 43 (46.5%) of the closed sales in the market area between 04/27/2022 and 04/27/2023 contained seller concessions. Concessions ranged between \$450 and \$23,500, and the median concession was \$5,500. For 7-12 months prior, 13 of 28 transactions (46.4%) had concessions. For 4-6 months prior, 6 of 10 transactions (60.0%) had concessions. For the 3 months prior to the effective date, 1 of 5 transactions (20.0%) had concessions.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. The Market Conditions Addenda was completed with data from CRMLS with an effective date of 04/27/2023.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

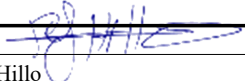
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

| Subject Project Data | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | |
|--|-------------------|------------------|--------------------|-------------------------------------|---------------------------------|-------------------------------------|
| Total # of Comparable Sales (Settled) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Absorption Rate (Total Sales/Months) | | | | <input type="checkbox"/> Increasing | <input type="checkbox"/> Stable | <input type="checkbox"/> Declining |
| Total # of Active Comparable Listings | | | | <input type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |
| Months of Unit Supply (Total Listings/Ab.Rate) | | | | <input type="checkbox"/> Declining | <input type="checkbox"/> Stable | <input type="checkbox"/> Increasing |

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

| | |
|---|-------------------------------------|
| Signature  | Signature |
| Appraiser Name Roland Hillo | Supervisory Appraiser Name |
| Company Name A Appraise All | Company Name |
| Company Address 8211 Calabash Ave, Fontana, CA 92335-0296 | Company Address |
| State License/Certification # AL038725 State CA | State License/Certification # State |
| Email Address roland@appraiseall.com | Email Address |

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Exterior-Only Inspection Residential Appraisal Report

53319
File # 0002014

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 4044 Grimsby Ln City Riverside State CA Zip Code 92505
 Borrower Catamount Properties 2018 LLC Owner of Public Record Catamount Properties 2018 LLC County Riverside
 Legal Description LOT 17 MB 083/026 TR 5677-1
 Assessor's Parcel # 142-302-017 Tax Year 2022 R.E. Taxes \$ 2,742
 Neighborhood Name La Sierra Map Reference 40140 Census Tract 0414.06
 Occupant Owner Tenant Vacant Special Assessments \$ 55 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) Market Value
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). DOM 6; The subject has been listed on MLS #IV23058335, Date 04/12/2023 Listing price \$549,999. On 04/18/2023 status change to Closed Sale MLS Sale price \$555,000

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.
 Contract Price \$ Date of Contract Is the property seller the owner of public record? Yes No Data Source(s)
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

| Neighborhood Characteristics | | | One-Unit Housing Trends | | | One-Unit Housing | | | Present Land Use % | | |
|------------------------------|--|--|------------------------------------|-----------------|--|--|--------------------------------------|----------|--------------------|--------------|------|
| Location | <input type="checkbox"/> Urban | <input checked="" type="checkbox"/> Suburban | <input type="checkbox"/> Rural | Property Values | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining | PRICE | AGE | One-Unit | 80 % |
| Built-Up | <input checked="" type="checkbox"/> Over 75% | <input type="checkbox"/> 25-75% | <input type="checkbox"/> Under 25% | Demand/Supply | <input checked="" type="checkbox"/> Shortage | <input type="checkbox"/> In Balance | <input type="checkbox"/> Over Supply | \$ (000) | (yrs) | 2-4 Unit | 5 % |
| Growth | <input type="checkbox"/> Rapid | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Slow | Marketing Time | <input checked="" type="checkbox"/> Under 3 mths | <input type="checkbox"/> 3-6 mths | <input type="checkbox"/> Over 6 mths | 455 | Low 11 | Multi-Family | 5 % |
| Neighborhood Boundaries | Wells Ave on North. Tyler St on East. Riverside Fwy 91 on South. Riverside Pkwy on West. | | | 665 | High | 125 | Commercial | 5 % | | | |
| | | | | 620 | Pred. | 46 | Other | 5 % | | | |

Neighborhood Description The Subjects Neighborhood Provides An Average Environment For The House Being Appraised. Public School, Parks And Views Are Typical For This Area. Shopping Centers And Access To The Freeway System Are Within An Average Driving Time Of 15 To 20 Minutes From The Subjects Neighborhood. The Other Land Use Is Vacant Land.
 Market Conditions (including support for the above conclusions) Market is currently stable. Demand and and supply are in balance. Marketing times when priced reasonably does not exceed 3 months. All types of financing are available. No significant signs of interest buy down or sales concession noted in this market.

SITE

Dimensions See attached plat map Area 6534 sf Shape Almost rectangular View N;Res;
 Specific Zoning Classification R1 Zoning Description Single Family Residential
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe The highest and best use of the subject site is the current use

| Utilities | Public | Other (describe) | Public | Other (describe) | Off-site Improvements - Type | Public | Private |
|-------------|-------------------------------------|--------------------------|----------------|-------------------------------------|------------------------------|-------------------------------------|--------------------------|
| Electricity | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Water | <input checked="" type="checkbox"/> | Street Asphalt | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Gas | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Sanitary Sewer | <input checked="" type="checkbox"/> | Alley None | <input type="checkbox"/> | <input type="checkbox"/> |

 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 06065C0715G FEMA Map Date 08/28/2008
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
 The subject's lot is typical of the area in, size, shape and landscaping. No adverse easements, encroachment or environmental conditions were noted at the time of field inspection.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) Data Source for Gross Living Area MLS/TaxRecord

| General Description | General Description | Heating/Cooling | Amenities | Car Storage |
|--|---|---|--|--|
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space | <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB | <input checked="" type="checkbox"/> Fireplace(s) # 1 | <input type="checkbox"/> None |
| # of Stories 1 | <input type="checkbox"/> Full Basement <input type="checkbox"/> Finished | <input type="checkbox"/> Radiant | <input type="checkbox"/> Woodstove(s) # 0 | <input checked="" type="checkbox"/> Driveway # of Cars 2 |
| Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | <input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished | <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Patio/Deck Conc | Driveway Surface Concrete |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | Exterior Walls Stucco/Ave | Fuel Gas | <input checked="" type="checkbox"/> Porch Cove | <input checked="" type="checkbox"/> Garage # of Cars 2 |
| Design (Style) Traditional | Roof Surface Shingle/Good | <input checked="" type="checkbox"/> Central Air Conditioning | <input checked="" type="checkbox"/> Pool In Ground | <input type="checkbox"/> Carport # of Cars 0 |
| Year Built 1976 | Gutters & Downspouts None | <input type="checkbox"/> Individual | <input checked="" type="checkbox"/> Fence Vinyl | <input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached |
| Effective Age (Yrs) 30 | Window Type Alu-Slider/Avg | <input type="checkbox"/> Other | <input type="checkbox"/> Other None | <input type="checkbox"/> Built-in |
| Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher | <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer | Other (describe) | | |

Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,535 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) No Special Energy Efficient Items Noted.

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4; Drive-By inspection the exterior of the subject property appears to be in average condition. The subject property has been sold within the past 30 days, MLS description of the subject: Home needs some work due to deferred maintenance but is still a great price. Pool will be in working order soon. Cleaning and some repairs are ongoing. The subject condition in the report consider to be C4- average to below average.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.

Exterior-Only Inspection Residential Appraisal Report

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 549,900 to \$ 549,900 .
There are 43 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 455,000 to \$ 665,000 .

| FEATURE | SUBJECT | COMPARABLE SALE # 1 | | | COMPARABLE SALE # 2 | | | COMPARABLE SALE # 3 | | |
|---------------------------------------|--|---|--------------------|---------|---|--------------------|---------|--|--------------------|--|
| Address | 4044 Grimsby Ln Riverside, CA 92505 | 4134 Lockhaven Ln Riverside, CA 92505 | | | 3915 Furlong St Riverside, CA 92505 | | | 3904 Burge St Riverside, CA 92505 | | |
| Proximity to Subject | | 0.16 miles W | | | 0.40 miles E | | | 0.43 miles E | | |
| Sale Price | \$ | \$ 590,000 | | | \$ 650,000 | | | \$ 609,000 | | |
| Sale Price/Gross Liv. Area | \$ sq.ft. | \$ 373.89 sq.ft. | | | \$ 400.49 sq.ft. | | | \$ 414.00 sq.ft. | | |
| Data Source(s) | | CRMLS#IG22184935;DOM 82 | | | CRMLS#PW23014544;DOM 4 | | | CRMLS#CV22222370;DOM 76 | | |
| Verification Source(s) | | Doc#Not Available | | | Doc#65068 | | | Doc#21010 | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | | DESCRIPTION | +(-) \$ Adjustment | | DESCRIPTION | +(-) \$ Adjustment | |
| Sales or Financing Concessions | | ArmLth Conv;0 | | | ArmLth FHA;0 | | | ArmLth FHA;23500 | -18,000 | |
| Date of Sale/Time | | s02/23;c01/23 | | | s03/23;c01/23 | | | s01/23;c01/23 | | |
| Location | N;Res; | N;Res; | | | N;Res; | | | N;Res; | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | | Fee Simple | | | Fee Simple | | |
| Site | 6534 sf | 6,534 sf | | 0 | 6,970 sf | | 0 | 7841 sf | | |
| View | N;Res; | N;Res; | | | N;Res; | | | N;Res; | | |
| Design (Style) | DT1;Traditional | DT1;Traditional | | | DT1;Traditional | | | DT1;Traditional | | |
| Quality of Construction | Q4 | Q4 | | | Q4 | | | Q4 | | |
| Actual Age | 47 | 47 | | | 51 | | 0 | 51 | | |
| Condition | C4 | C4 | | | C3 | | -35,000 | C3 | | |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | | Total Bdrms. Baths | | | Total Bdrms. Baths | | |
| Room Count | 7 4 2.0 | 7 4 2.0 | | | 7 4 2.0 | | | 7 3 2.0 | | |
| Gross Living Area | 1,535 sq.ft. | 1,578 sq.ft. | | 0 | 1,623 sq.ft. | | -6,600 | 1,471 sq.ft. | | |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | | 0sf | | | 0sf | | |
| Functional Utility | Average | Average | | | Average | | | Average | | |
| Heating/Cooling | FWA CAC | FWA CAC | | | FWA CAC | | | FWA CAC | | |
| Energy Efficient Items | None Noted | None Noted | | | None Noted | | | None Noted | | |
| Garage/Carport | 2ga2dw | 2ga2dw | | | 2ga2dw | | | 2ga2dw | | |
| Porch/Patio/Deck | Porch/Patio | Porch/Patio | | | Covered Patio | | -5,000 | Porch/Patio | | |
| Pool/Spa | Pool | None | | +10,000 | None | | +10,000 | None | | |
| Update | None | Flooring | | -5,000 | C3 | | 0 | C3 | | |
| LIST \$ ORIGINAL: | \$549,999 | \$595,000 | | 0 | \$620,000 | | 0 | \$619,900 | | |
| Net Adjustment (Total) | | ⊗ + □ - \$ 5,000 | | | □ + ⊗ - \$ -36,600 | | | □ + ⊗ - \$ -33,200 | | |
| Adjusted Sale Price of Comparables | | Net Adj. 0.8 % Gross Adj. 2.5 % \$ 595,000 | | | Net Adj. 5.6 % Gross Adj. 8.7 % \$ 613,400 | | | Net Adj. 5.5 % Gross Adj. 12.0 % \$ 575,800 | | |

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS #IV23058335

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) Tax Record

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM | SUBJECT | COMPARABLE SALE #1 | | | COMPARABLE SALE #2 | | | COMPARABLE SALE #3 | | |
|----------------------------------|----------------|--------------------|--|--|--------------------|--|--|--------------------|--|--|
| Date of Prior Sale/Transfer | 04/20/2023 | | | | | | | | | |
| Price of Prior Sale/Transfer | \$555,000 | | | | | | | | | |
| Data Source(s) | Public Records | Public Records | | | Public Records | | | Public Records | | |
| Effective Date of Data Source(s) | 04/27/2023 | 04/27/2023 | | | 04/27/2023 | | | 04/27/2023 | | |

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has no other transaction in the pst 3 years. Comparables have no other sales history in the past one year from the effective date of this appraisal.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 592,500

Indicated Value by: Sales Comparison Approach \$ 592,500 Cost Approach (if developed) \$ 692,500 Income Approach (if developed) \$

The sales comparison approach best reflects the actions of both buyers and sellers in the market place and is given greatest weight in the final conclusion of value. The cost approach was analyzed and trends to support the sale comparison data. Insufficient rental sales data was available to develop a grm and the income approach was not considered.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: No valuation conditions. Personal property not included in valuation. This is a summary appraisal report.

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 592,500 , as of 04/27/2023 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Exterior-Only Inspection Residential Appraisal Report

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| | FEATURE | SUBJECT | COMPARABLE SALE # 7 | | | COMPARABLE SALE # 8 | | | COMPARABLE SALE # 9 | | | | | | |
|---|---|----------------|---|------------------|--|---------------------|---------------|---------------------|---------------------|--------|--|-------------|--------|-------|---------------|
| SALES COMPARISON APPROACH | Address 4044 Grimsby Ln Riverside, CA 92505 | | 11131 Spaulding Rd Riverside, CA 92505 | | | | | | | | | | | | |
| | Proximity to Subject | | 0.18 miles N | | | | | | | | | | | | |
| | Sale Price | | \$ | \$ 620,000 | | | \$ | \$ | | | | | | | |
| | Sale Price/Gross Liv. Area | | \$ sq.ft. | \$ 392.90 sq.ft. | | | | \$ sq.ft. | \$ sq.ft. | | | | | | |
| | Data Source(s) | | CRMLS#IG23055435;DOM 23 | | | | | | | | | | | | |
| | Verification Source(s) | | CRMLS/Realist | | | | | | | | | | | | |
| | VALUE ADJUSTMENTS | | DESCRIPTION | DESCRIPTION | + | - | \$ Adjustment | DESCRIPTION | + | - | \$ Adjustment | DESCRIPTION | + | - | \$ Adjustment |
| | Sales or Financing Concessions | | Listing | | | | | | | | | | | | |
| | Date of Sale/Time | | c04/23 | | | | | | | | | | | | |
| | Location | | N;Res; | | | | | | | | | | | | |
| | Leasehold/Fee Simple | | Fee Simple | | | | | | | | | | | | |
| | Site | | 6534 sf | | | 6970 sf | | | 0 | | | | | | |
| | View | | N;Res; | | | | | | | | | | | | |
| | Design (Style) | | DT1;Traditional | | | | | | | | | | | | |
| | Quality of Construction | | Q4 | | | | | | | | | | | | |
| | Actual Age | | 47 | | | 48 | | | 0 | | | | | | |
| | Condition | | C4 | | | C3 | | | -40,000 | | | | | | |
| | Above Grade | | Total | Bdrms. | Baths | Total | Bdrms. | Baths | Total | Bdrms. | Baths | Total | Bdrms. | Baths | |
| | Room Count | | 7 | 4 | 2.0 | 7 | 4 | 2.0 | | | | | | | |
| | Gross Living Area | | 1,535 sq.ft. | | | 1,578 sq.ft. | | | 0 | | | sq.ft. | | | |
| | Basement & Finished Rooms Below Grade | | Osf | | | | | | | | | | | | |
| | Functional Utility | | Average | | | | | | | | | | | | |
| | Heating/Cooling | | FWA CAC | | | | | | | | | | | | |
| | Energy Efficient Items | | None Noted | | | | | | | | | | | | |
| Garage/Carport | | 2ga2dw | | | | | | | | | | | | | |
| Porch/Patio/Deck | | Porch/Patio | | | Covered Patio | | | -5,000 | | | | | | | |
| Pool/Spa | | Pool | | | None | | | +10,000 | | | | | | | |
| Update | | None | | | C3 | | | 0 | | | | | | | |
| LIST \$ ORIGINAL: | | \$549,999 | | | \$620,000 | | | 0 | | | | | | | |
| Net Adjustment (Total) | | | | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - | | | \$ -35,000 | | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | | | | |
| Adjusted Sale Price of Comparables | | | | | Net Adj. 5.6 % | | | Net Adj. % | | | Net Adj. % | | | | |
| | | | | | Gross Adj. 8.9 % | | | \$ 585,000 | | | Gross Adj. % \$ | | | | |
| SALE HISTORY | Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). | | | | | | | | | | | | | | |
| | ITEM | SUBJECT | | | COMPARABLE SALE # 7 | | | COMPARABLE SALE # 8 | | | COMPARABLE SALE # 9 | | | | |
| | Date of Prior Sale/Transfer | 04/20/2023 | | | | | | | | | | | | | |
| | Price of Prior Sale/Transfer | \$555,000 | | | | | | | | | | | | | |
| | Data Source(s) | Public Records | | | Public Records | | | | | | | | | | |
| Effective Date of Data Source(s) | 04/27/2023 | | | 04/27/2023 | | | | | | | | | | | |
| Analysis of prior sale or transfer history of the subject property and comparable sales | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
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| ANALYSIS / COMMENTS | Analysis/Comments | | | | | | | | | | | | | | |
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Exterior-Only Inspection Residential Appraisal Report

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File # 0002014

ADDITIONAL COMMENTS

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, subject to stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal reporting form and definition of Market Value. No additional Intended Users are identified by the appraiser.

Upon acceptance of this assignment the following steps were taken in order to form an opinion of the market value as of the date of valuation for the property that is subject of this valuation.

A preliminary search was conducted to gather information pertinent to subject property and trends and factors that influence subject's marketing area. Data sources reviewed and relied in the process of valuation include NDCDATA, Multiple Listing Service, (MLS), Real Estate Solutions and First American Title Company.

Subject property was inspected both inside and out. Although due diligence was exercised during the physical inspection, no guaranties or warranties are expressed or implied regarding deficiencies that can not be detected upon visual inspection. It shall be noted that appraiser is not and expert in such matters as toxic wastes, pest control and soil engineering. No opinion is expressed or implied regarding the above mentioned factors.

Zoning of the site and its "Highest & Best Use" and conformity of the improvements with zoning ordinance has been considered in the process of valuation. Unless otherwise specified in the appraisal improvements conform with zoning and reflect the "Highest and Best Use" of the site.

In the valuation of Real Estate there are three recognized approaches to value. Sales Comparison Approach, Cost Approach and the Income Approach. If one or two approaches to value are not deemed applicable or are unreliable due to insufficient data, the opinion of value is then formed and expressed based on analysis of remaining applicable and reliable approach or approaches. The Sales Comparison Approach is based on the recent sales of similar properties. Closed and pending sales and active listings presented in the adjustments grid were deemed most similar and comparable to subject and were gleaned upon a through search of all available data sources. An exterior inspection of all recent comparables that were presented in the appraisal was conducted. Unless otherwise specified in the appraisal interior of the comparables has not been inspected and appraiser has relied on information and photos that are contained in MLS and are provided by selling agents. The Cost Approach is based on estimation of land value plus replacement or reproduction cost. When relevant sales of similar vacant parcels of land are not available the value of land is estimated by Extraction Method. Cost of replacement is derived from Marshall & Swift Cost Handbook. The cost provided by Marshall & Swift typically includes the soft costs such as plans, survey and permits. Architect supervision and entrepreneurial profit is not included.

My analysis, opinions, and conclusions were developed, and report has been prepared, in conformity with the Uniform standards of Professional Appraisal Practice.

COST APPROACH

| COST APPROACH TO VALUE (not required by Fannie Mae) | | | | |
|---|--|--|---|---------------------------------------|
| Provide adequate information for the lender/client to replicate the below cost figures and calculations. | | | | |
| Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Due to lack of recent and relevant vacant land sale in the area, the value of the site has been determined by extraction method. Land value exceeds 30% of the estimated market value, and this is common issue in the subject market area and has no effect on the subject marketability. | | | | |
| ESTIMATED | <input type="checkbox"/> REPRODUCTION OR | <input checked="" type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE | =\$ 468,913 |
| Source of cost data | National Building Cost Estimator | | DWELLING | 1,535 Sq.Ft. @ \$ 150.00 = \$ 230,250 |
| Quality rating from cost service | Average | Effective date of cost data | 0 Sq.Ft. @ \$ | = \$ |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.) | | | | = \$ |
| Please see attached sketch addendum for building dimensions. | | | Garage/Carport | 451 Sq.Ft. @ \$ 50.00 = \$ 22,550 |
| Replacement costs calculated using National Building Cost Estimator. | | | Total Estimate of Cost-New | = \$ 252,800 |
| Land value to improvement value ratio is common for the area. Land value estimated by extraction method. No functional or external obsolescence was noted. | | | Less Physical | 89,213 = \$(89,213) |
| | | | Functional | = \$ |
| | | | External | = \$ |
| | | | Depreciated Cost of Improvements | = \$ 163,587 |
| | | | "As-is" Value of Site Improvements | = \$ 60,000 |
| Estimated Remaining Economic Life (HUD and VA only) 55 Years | | | INDICATED VALUE BY COST APPROACH | = \$ 692,500 |

INCOME

| INCOME APPROACH TO VALUE (not required by Fannie Mae) | | |
|--|-------------------------|---|
| Estimated Monthly Market Rent \$ | X Gross Rent Multiplier | = \$ Indicated Value by Income Approach |
| Summary of Income Approach (including support for market rent and GRM) | | |

PUD INFORMATION

| PROJECT INFORMATION FOR PUDs (if applicable) | | |
|---|--------------------------------|----------------------------|
| Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached | | |
| Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. | | |
| Legal Name of Project | | |
| Total number of phases | Total number of units | Total number of units sold |
| Total number of units rented | Total number of units for sale | Data source(s) |
| Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion | | |
| Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s) | | |
| Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion. | | |
| | | |
| Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options. | | |
| Describe common elements and recreational facilities. | | |

Exterior-Only Inspection Residential Appraisal Report

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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.

Exterior-Only Inspection Residential Appraisal Report

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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.

Exterior-Only Inspection Residential Appraisal Report

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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 seq., 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

Signature 
Name Roland Hillo
Company Name A Appraise All
Company Address 8211 Calabash Ave
Fontana, CA 92335-0296
Telephone Number 909-202-6860
Email Address roland@aappraiseall.com
Date of Signature and Report 05/04/2023
Effective Date of Appraisal 04/27/2023
State Certification # _____
or State License # AL038725
or Other (describe) _____ State # _____
State CA
Expiration Date of Certification or License 10/15/2023

ADDRESS OF PROPERTY APPRAISED

4044 Grimsby Ln
Riverside, CA 92505
APPRAISED VALUE OF SUBJECT PROPERTY \$ 592,500

LENDER/CLIENT

Name Clear Capital
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd Suite 100, Redondo
Beach, CA 90278
Email Address N/A

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
Telephone Number _____
Email Address _____
Date of Signature _____
State Certification # _____
or State License # _____
State _____
Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
Date of Inspection _____

Subject Photo Page

| | | | | | |
|------------------|-------------------------------|--------|-----------|-------|-------------------|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA Zip Code 92505 |
| Lender/Client | Wedgewood Inc | | | | |

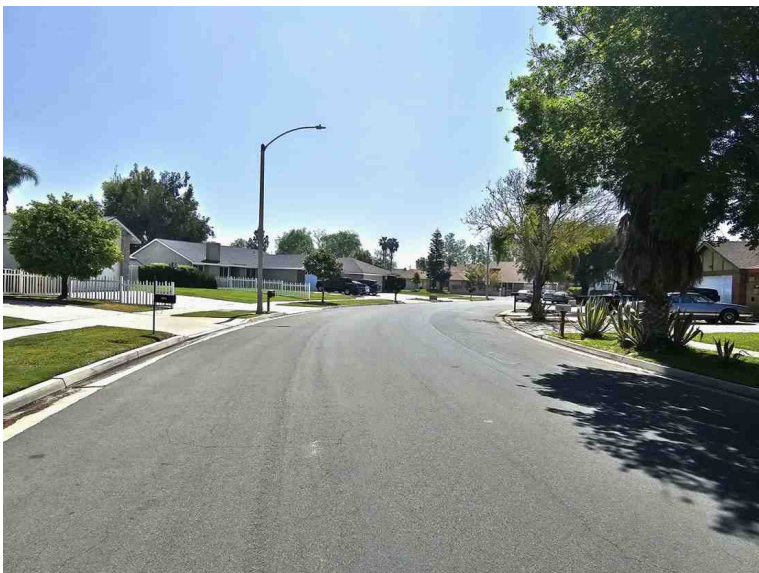


Subject Front

4044 Grimsby Ln
Sales Price
Gross Living Area 1,535
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 6534 sf
Quality Q4
Age 47



Subject Front



Subject Street

Comparable Photo Page

| | | | | |
|------------------|-------------------------------|------------------|----------|----------------|
| Borrower | Catamount Properties 2018 LLC | | | |
| Property Address | 4044 Grimsby Ln | | | |
| City | Riverside | County Riverside | State CA | Zip Code 92505 |
| Lender/Client | Wedgewood Inc | | | |



Comparable 1

4134 Lockhaven Ln
 Prox. to Subject 0.16 miles W
 Sale Price 590,000
 Gross Living Area 1,578
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6,534 sf
 Quality Q4
 Age 47



Comparable 2

3915 Furlong St
 Prox. to Subject 0.40 miles E
 Sale Price 650,000
 Gross Living Area 1,623
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6,970 sf
 Quality Q4
 Age 51



Comparable 3

3904 Burge St
 Prox. to Subject 0.43 miles E
 Sale Price 609,000
 Gross Living Area 1,471
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7841 sf
 Quality Q4
 Age 51

Comparable Photo Page

| | | | | | |
|------------------|-------------------------------|--------|-----------|----------|-------|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | | | Zip Code | 92505 |



Comparable 4

11537 Rancho Del Oro Dr
 Prox. to Subject 0.50 miles SW
 Sale Price 615,000
 Gross Living Area 1,303
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7840 sf
 Quality Q4
 Age 36



Comparable 5

11131 Cameron Dr
 Prox. to Subject 0.43 miles NW
 Sale Price 620,000
 Gross Living Area 1,448
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 7841 sf
 Quality Q4
 Age 46



Comparable 6

4459 Clarksdale Dr
 Prox. to Subject 0.53 miles NW
 Sale Price 595,000
 Gross Living Area 1,448
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 9148 sf
 Quality Q4
 Age 46

Comparable Photo Page

| | | | | | |
|------------------|-------------------------------|--------|-----------|----------|-------|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | | | | |
| | | | | Zip Code | 92505 |



Comparable 7

11131 Spaulding Rd
 Prox. to Subject 0.18 miles N
 Sale Price 620,000
 Gross Living Area 1,578
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 6970 sf
 Quality Q4
 Age 48

Comparable 8

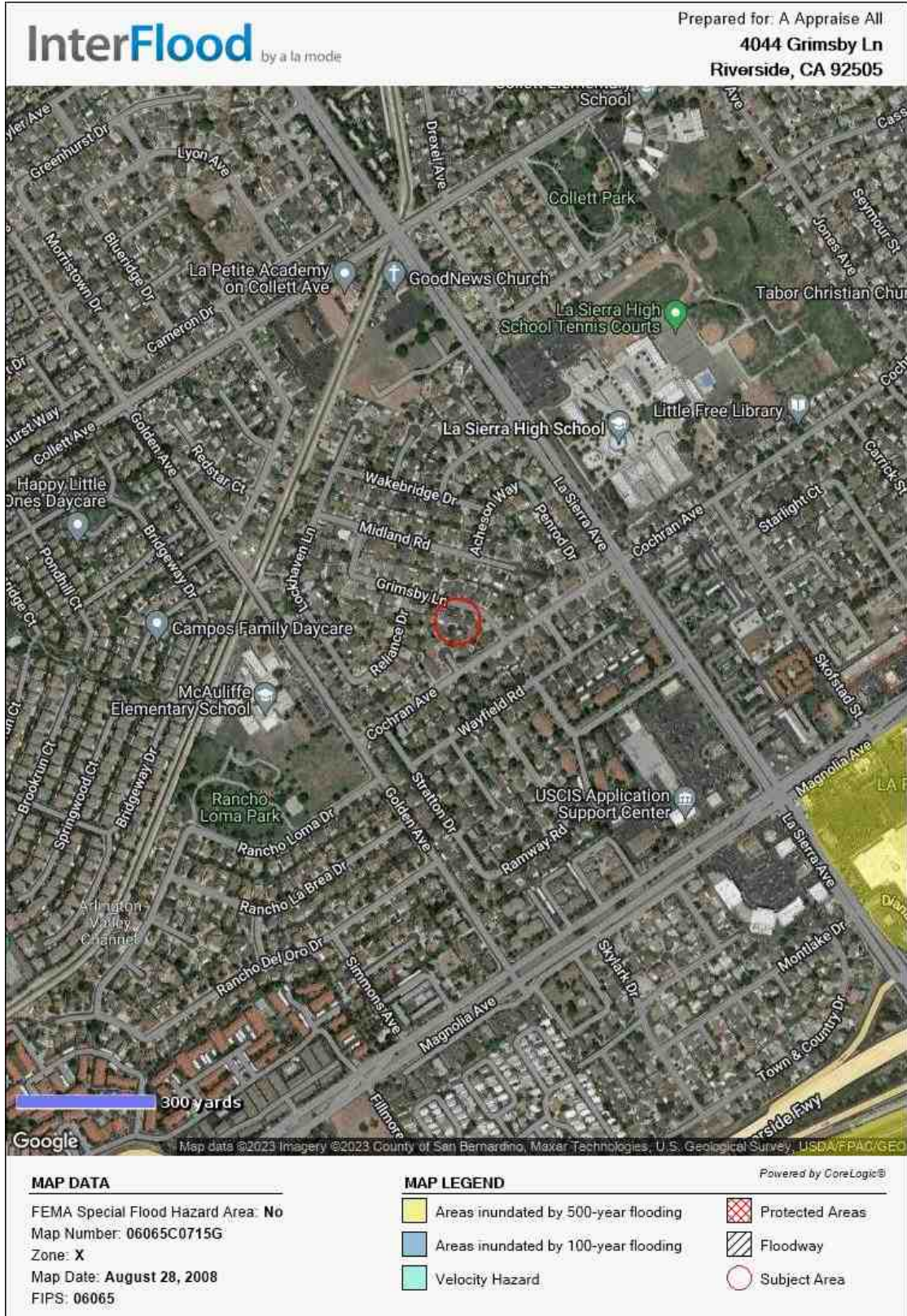
Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Comparable 9

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

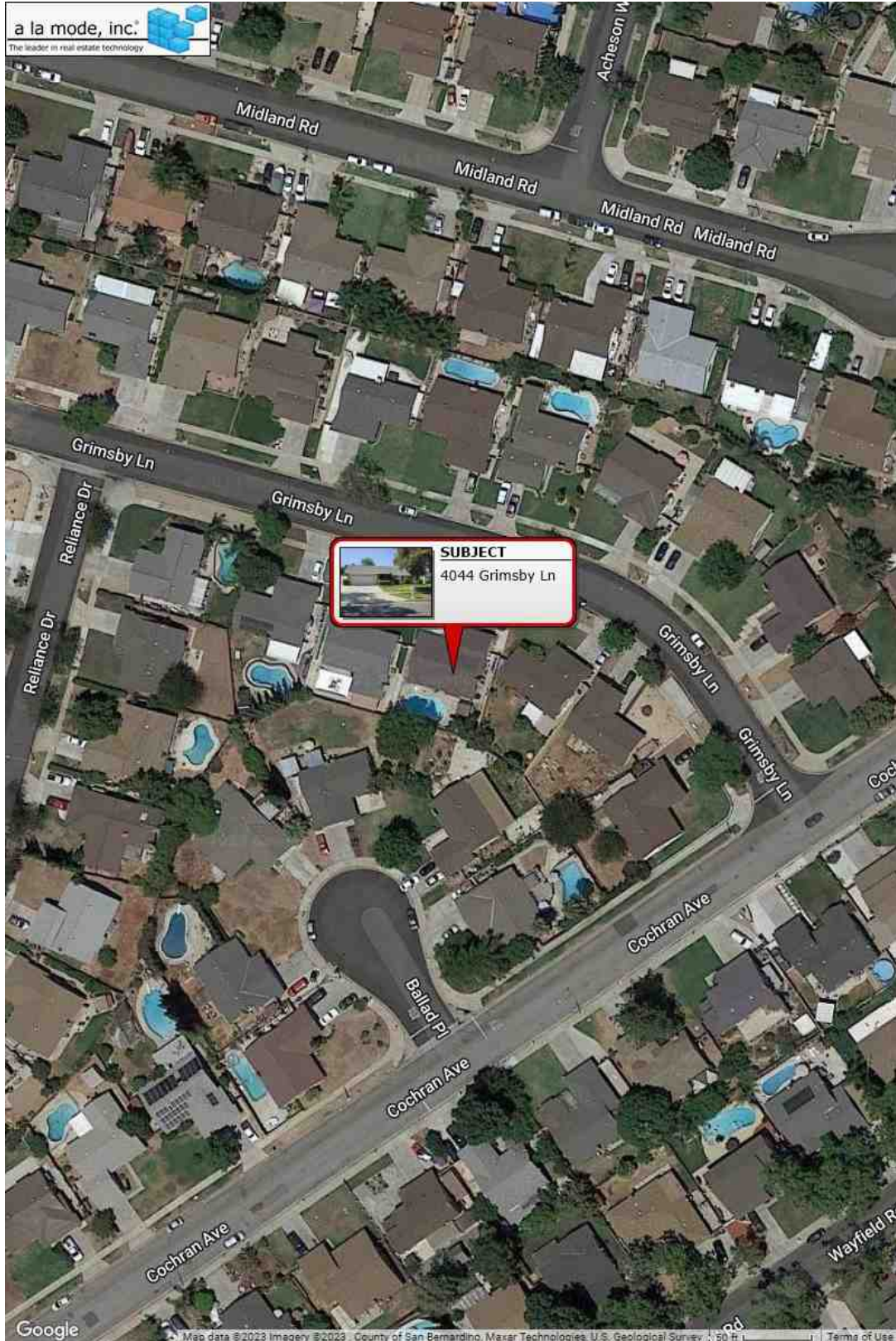
Flood Map

| | | | | |
|------------------|-------------------------------|------------------|----------|----------------|
| Borrower | Catamount Properties 2018 LLC | | | |
| Property Address | 4044 Grimsby Ln | | | |
| City | Riverside | County Riverside | State CA | Zip Code 92505 |
| Lender/Client | Wedgewood Inc | | | |



Subject Aerial Location Map

| | | | | | |
|------------------|-------------------------------|--------|-----------|-------|-------------------|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA Zip Code 92505 |
| Lender/Client | Wedgewood Inc | | | | |



Comp Aerial Location Map

| | | | | |
|------------------|-------------------------------|------------------|----------|----------------|
| Borrower | Catamount Properties 2018 LLC | | | |
| Property Address | 4044 Grimsby Ln | | | |
| City | Riverside | County Riverside | State CA | Zip Code 92505 |
| Lender/Client | Wedgewood Inc | | | |



UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, 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 are either 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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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

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

Example:

3.2 indicates three full baths and two half baths.

Appraiser Licence



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

Roland J. Hillo

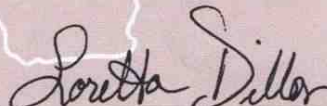
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AL 038725

Effective Date: October 16, 2021
Date Expires: October 15, 2023


Loretta Dillon, Deputy Bureau Chief, BREA

3058367

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

| | | | |
|------------------|-------------------------------|----------|-----------|
| Borrower | Catamount Properties 2018 LLC | File No. | 0002014 |
| Property Address | 4044 Grimsby Ln | | |
| City | Riverside | County | Riverside |
| | | State | CA |
| | | Zip Code | 92505 |
| Lender/Client | Wedgewood Inc | | |

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, 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.
- Unless otherwise indicated, 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.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time (USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: Approximately 1-3 Months

Estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Exposure for the subject is 1 days to 90 days.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

USPAP 3 YEAR DISCLOSURE:

I have not performed any services, as an appraiser or in any other capacity on the subject property within the 3 year period immediately preceding acceptance of this assignment.

The subject property is located 23+/- miles from my office/home. This assignment requires geographic competency as part of the scope of work. I have spent sufficient time in the subjects market and understand the nuances of the local market and the supply and demand factors relating to the specific property type and the location involved. Such understanding will not be imparted solely from a consideration of specific data such as demographics, costs, sales and rentals. The necessary understanding of local market conditions provides the bridge between a sale and a comparable sale

APPRAISER:

Signature: 

Name: Roland Hillo

State Certification #: _____

or State License #: AL038725

State: CA Expiration Date of Certification or License: 10/15/2023

Date of Signature and Report: 05/04/2023

Effective Date of Appraisal: 04/27/2023

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 04/27/2023

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

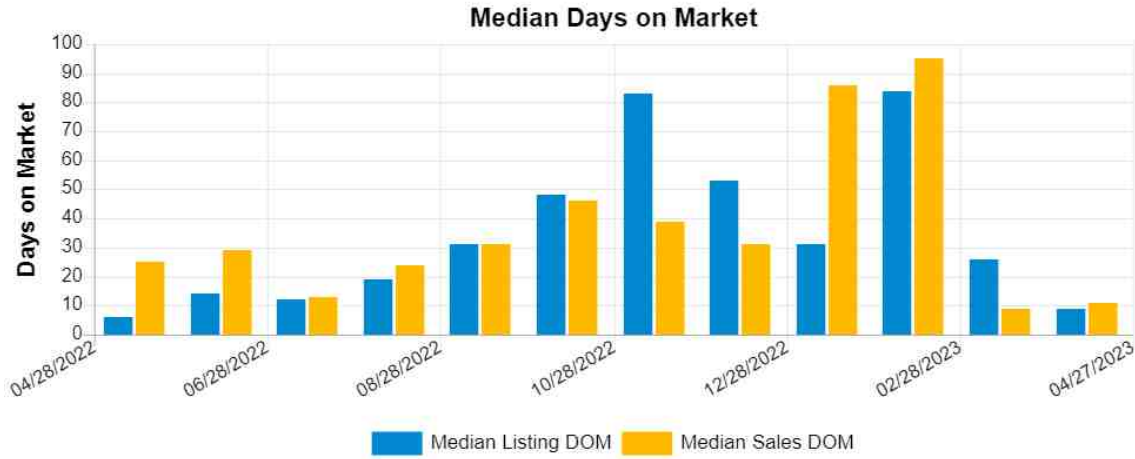
Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

Analytics Addendum

| | | | | | |
|------------------|-------------------------------|--------|-----------|----------|-------|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | | | | |
| | | | | Zip Code | 92505 |



This chart shows the median days on market for sales and active listings during each month starting 04-28-2022 through 04-27-2023.



This graph demonstrates the months of housing supply per month by taking the active number of listings during that month and dividing by the average number of sales per month over the 12 months trailing.



For each month from 04-28-2022 to 04-27-2023 this chart shows the median price per square foot for both sales and listings in the subject market.



For each month from 04-28-2022 to 04-27-2023 this chart shows the number of properties for both sales and listings in the subject market.

Analytics Addendum

| | | | | | |
|------------------|-------------------------------|----------|-----------|-------|----|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | Zip Code | 92505 | | |



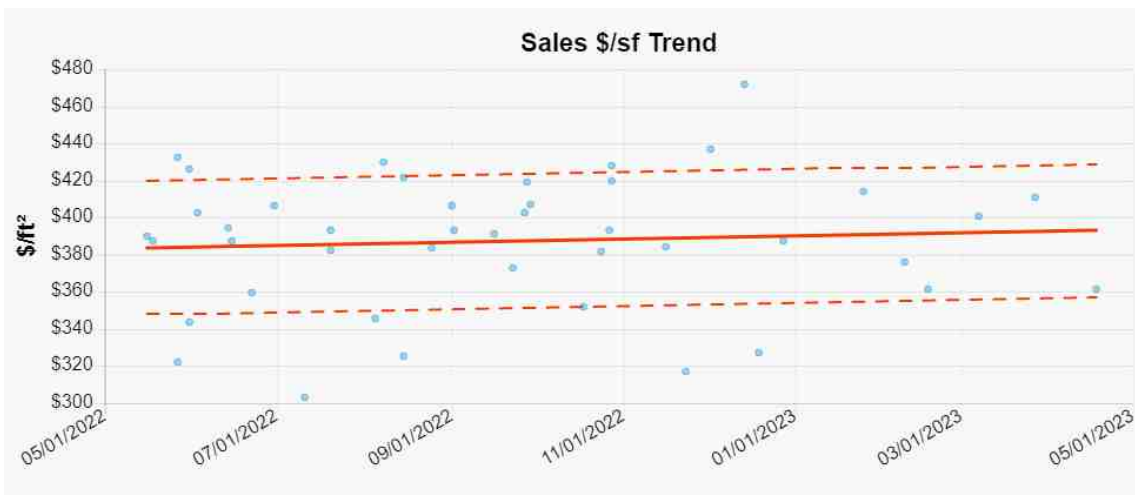
For each month from 04-28-2022 to 04-27-2023 this chart shows the median price for both sales and listings in the subject market.



This analysis of listing prices in the subject market from 02-28-2021 to 04-23-2023 shows a range of \$557,795 to \$624,359 for a likely sale on 04-27-2023.



This graph represents list prices versus living area in the subject market from 02-28-2021 to 04-23-2023 and shows a likely value for a property of 1,535 sf to be between \$554,977 and \$621,542.



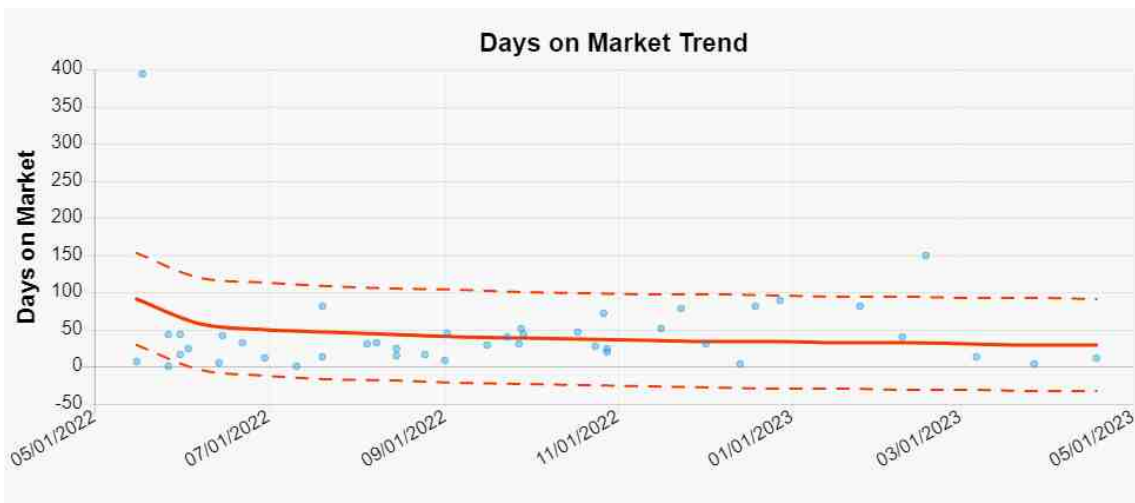
This analysis of the price per sq ft. in the subject market from 05-16-2022 to 04-18-2023 yields a range of \$357/sf to \$429/sf for properties in the subject market as of 04-27-2023.

Analytics Addendum

| | | | | | |
|------------------|-------------------------------|----------|-----------|-------|----|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | Zip Code | 92505 | | |



This chart demonstrates the percentage of transactions that had concessions along with the average percentage of the sales price the concessions represented in the market area between 05-28-2022 and 04-27-2023



This chart shows the median days on market for sales and active listings during each month starting 05-16-2022 through 04-18-2023.



This analysis of prices in the subject market from 05-16-2022 to 04-18-2023 yields a price range of \$545,576 to \$624,230 for properties in the subject market as of 04-27-2023.



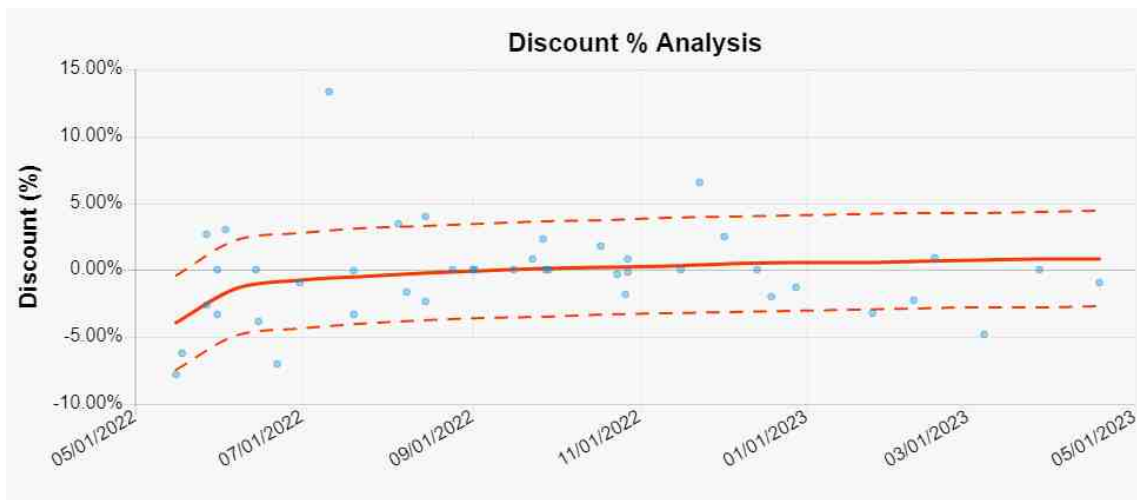
This chart demonstrates the median sales to list price ratio for transactions in the market area between 04-28-2022 and 04-27-2023.

Analytics Addendum

| | | | | | |
|------------------|-------------------------------|----------|-----------|-------|----|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | Zip Code | 92505 | | |



The listing inventory chart displays the number of properties actively for sale each day in the subject market from 04-27-2022 to 04-27-2023.



This analysis of the discount percentage between listing price and selling price from 05-16-2022 to 04-18-2023 predicts a discount of 0.87% with a range from -2.68% to 4.42%.



This analysis of listing price per square foot in the subject market from 02-28-2021 to 04-23-2023 shows a likely range of \$344/sf to \$412/sf with a predicted value of \$378/sf.



This graph represents sales prices versus living area in the subject market from 05-16-2022 to 04-18-2023 and shows a likely value for a property of 1,535 sf to be between \$550,824 and \$629,478.

Analytics Addendum

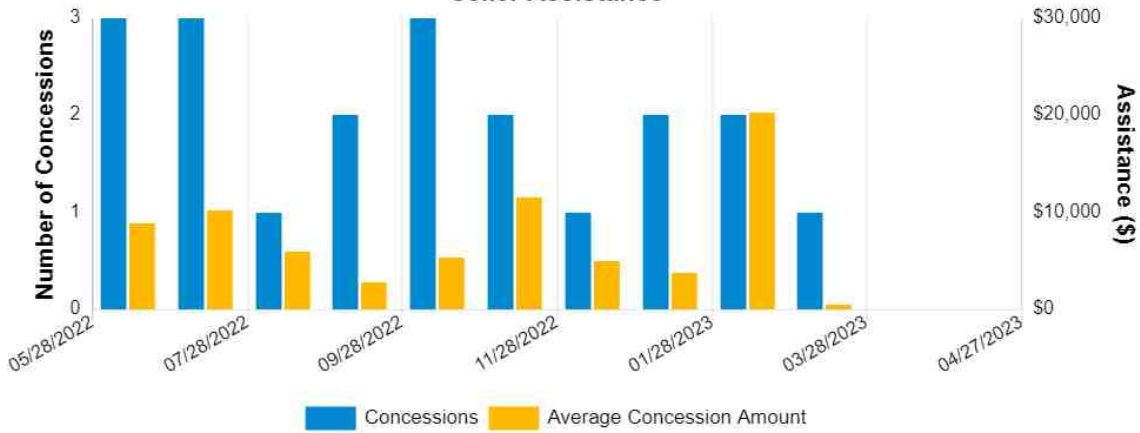
| | | | | | |
|------------------|-------------------------------|----------|-----------|-------|----|
| Borrower | Catamount Properties 2018 LLC | | | | |
| Property Address | 4044 Grimsby Ln | | | | |
| City | Riverside | County | Riverside | State | CA |
| Lender/Client | Wedgewood Inc | Zip Code | 92505 | | |

Sales & Listings History



For each month starting 04-28-2022 through 04-27-2023 this chart shows the number of properties both listed and sold in the subject market.

Seller Assistance



This chart shows the number of times concessions were present along with the average dollar amount of the seller assistance in the market area between 05-28-2022 and 04-27-2023.

Public Records - Page 1

4044 Grimsby Ln, Riverside, CA 92505-3414, Riverside County

APN: 142-302-017 CLIP: 1067460675



| | | | | |
|---------------------------|----------------------------|--------------------------|------------------------------------|------------------------------------|
| MLS Beds 4 | MLS Full Baths 2 | Half Baths N/A | MLS Sale Price \$555,000 | MLS Sale Date 04/18/2023 |
| MLS Sq Ft 1,535 | Lot Sq Ft 6,534 | Yr Built 1976 | Type SFR | |

OWNER INFORMATION

| | | | |
|--------------------------|--------------------------------|-------------------|-------|
| Owner Name | Catamount Properties 2018 LLC | Tax Billing Zip | 90278 |
| Owner Name 2 | | Tax Billing Zip+4 | 1230 |
| Mail Owner Name | Catamount Properties 2018 LLC | Owner Vesting | |
| Tax Billing Address | 2015 Manhattan Beach Blvd #100 | Owner Occupied | No |
| Tax Billing City & State | Redondo Beach, CA | No Mail Flag | |

LOCATION INFORMATION

| | | | |
|----------------------------|----------------|---------------------|--------|
| Zip Code | 92505 | Location Influence | |
| Carrier Route | C050 | TGNO | |
| Zoning | R1 | Census Tract | 414.06 |
| Tract Number | 5677-1 | Topography | |
| School District | Alvord | Township Range Sect | |
| Comm College District Code | Riverside City | Neighborhood Code | |

TAX INFORMATION

| | | | |
|-------------------|-----------------------------|--------------------|---------|
| APN | 142-302-017 | Tax Appraisal Area | |
| Alternate APN | 142-302-017 | Lot | 17 |
| Exemption(s) | | Block | |
| % Improved | 65% | Water Tax Dist | Western |
| Tax Area | 009176 | Fire Dept Tax Dist | |
| Legal Description | LOT 17 MB 083/026 TR 5677-1 | | |

ASSESSMENT & TAX

| Assessment Year | 2022 | 2021 | 2020 |
|---------------------------|-----------|-----------|-----------|
| Assessed Value - Total | \$229,960 | \$225,452 | \$223,142 |
| Assessed Value - Land | \$80,063 | \$78,494 | \$77,690 |
| Assessed Value - Improved | \$149,897 | \$146,958 | \$145,452 |
| YOY Assessed Change (\$) | \$4,508 | \$2,310 | |
| YOY Assessed Change (%) | 2% | 1.04% | |
| Exempt Building Value | | | |
| Exempt Land Value | | | |
| Exempt Total Value | | | |

| Tax Year | Total Tax | Change (\$) | Change (%) |
|----------|-----------|-------------|------------|
| 2020 | \$2,663 | | |
| 2021 | \$2,706 | \$43 | 1.61% |
| 2022 | \$2,742 | \$36 | 1.34% |

| Special Assessment | Tax Amount |
|-------------------------------------|----------------|
| Fld Cntl Stormwater/Cleanwater | \$3.30 |
| Csa 152-Riv Stormwater | \$10.00 |
| Riverside Ltg Dist | \$31.44 |
| Nw Mosquito & Vector Cont Dist | \$1.50 |
| Mwd Standby West | \$9.22 |
| Total Of Special Assessments | \$55.46 |

CHARACTERISTICS

| | | | |
|--------------------|------------------------|----------------|-----------------|
| County Land Use | Single Family Dwelling | Cooling Type | Central |
| Universal Land Use | SFR | Patio Type | |
| Lot Frontage | 65 | Garage Type | Attached Garage |
| Lot Depth | 100 | Garage Sq Ft | 451 |
| Lot Acres | 0.15 | Parking Type | Attached Garage |
| Lot Area | 6,534 | Parking Spaces | 2 |

Property Details Courtesy of ROLAND HILLO, NEST REAL ESTATE, California Regional MLS

Generated on: 05/05/23

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

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Public Records - Page 2

| | | | |
|------------------|---------------------|----------------------|--|
| Lot Shape | | Roof Type | |
| Style | Contemporary | Roof Material | Gravel & Rock |
| Building Sq Ft | 1,535 | Roof Frame | |
| Gross Area | 1,986 | Roof Shape | |
| 2nd Floor Area | | Construction Type | |
| Basement Sq Feet | | Interior Wall | |
| Stories | 1 | Exterior | Stucco |
| Total Units | | Floor Cover | |
| Total Rooms | 7 | Flooring Material | |
| Bedrooms | 4 | Foundation | |
| Total Baths | 2 | Pool | Pool |
| MLS Total Baths | 2 | Year Built | 1976 |
| Full Baths | 2 | Effective Year Built | 1977 |
| Half Baths | | Other Impvs | Yes |
| Dining Rooms | | Equipment | Range Oven, Dishwasher, Disposi l, Range Hood |
| Family Rooms | | Porch | |
| Other Rooms | Dining Room | Patio/Deck 1 Area | |
| Fireplaces | 1 | Patio/Deck 2 Area | |
| Condo Amenities | | Porch 1 Area | |
| Condition | Excellent | Porch Type | |
| Quality | | Building Type | |
| Water | Type Unknown | Bldg Class | |
| Sewer | Type Unknown | Building Comments | |
| Heat Type | Central | # of Buildings | 1 |
| Heat Fuel Type | | | |

| ESTIMATED VALUE | | | |
|-----------------|------------------------------|-----------------------------|-----------|
| RealAVM™ | \$561,700 | Confidence Score | 95 |
| RealAVM™ Range | \$521,300 - \$602,100 | Forecast Standard Deviation | 7 |
| Value As Of | 04/24/2023 | | |

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.

(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

| LISTING INFORMATION | | | |
|-------------------------------|----------------------------|--------------------|------------------------------|
| MLS Listing Number | IV23058335 | Pending Date | |
| MLS Status | Closed | Closing Date | 04/18/2023 |
| MLS Area | 252 - RIVERSIDE | MLS Sale Price | \$555,000 |
| MLS Status Change Date | 04/26/2023 | MLS Listing Agent | Imaasjef-Jeff Maas |
| MLS Current List Price | \$549,999 | MLS Listing Broker | NATIONAL REALTY GROUP |
| MLS Original List Price | \$549,999 | MLS Source | CRM |
| MLS Listing # | | lv23033305 | |
| MLS Status | | Canceled | |
| MLS Listing Date | | 02/27/2023 | |
| MLS Listing Price | | \$549,999 | |
| MLS Orig Listing Price | | \$549,999 | |
| MLS Close Date | | | |
| MLS Listing Close Price | | | |
| MLS Listing Cancellation Date | | 03/09/2023 | |
| MLS Source | | CRM | |

| LAST MARKET SALE & SALES HISTORY | | | | | |
|----------------------------------|--|-------------------|-------------------|--------------------------------------|-------------------|
| Recording Date | 04/25/2023 | | Sale Type | Full | |
| Sale Date | Tax: 04/20/2023 MLS: 04/18/2023 | | Deed Type | Grant Deed | |
| Sale Price | \$555,036 | | Owner Name | Catamount Properties 2018 LLC | |
| Price Per Square Feet | \$361.59 | | Owner Name 2 | | |
| Multi/Split Sale | | | Seller | Juarez Heidi | |
| Document Number | 117821 | | | | |
| Recording Date | 04/25/2023 | 04/25/2023 | 08/18/1993 | 09/19/1988 | 07/26/1985 |
| Sale Date | 04/20/2023 | 04/24/2023 | | 07/1988 | 06/1985 |
| Sale Price | \$555,036 | | \$72,500 | \$118,000 | \$95,000 |
| Nominal | | Y | | | |

Property Details Courtesy of ROLAND HILLO, NEST REAL ESTATE, California Regional MLS

Generated on: 05/05/23

The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

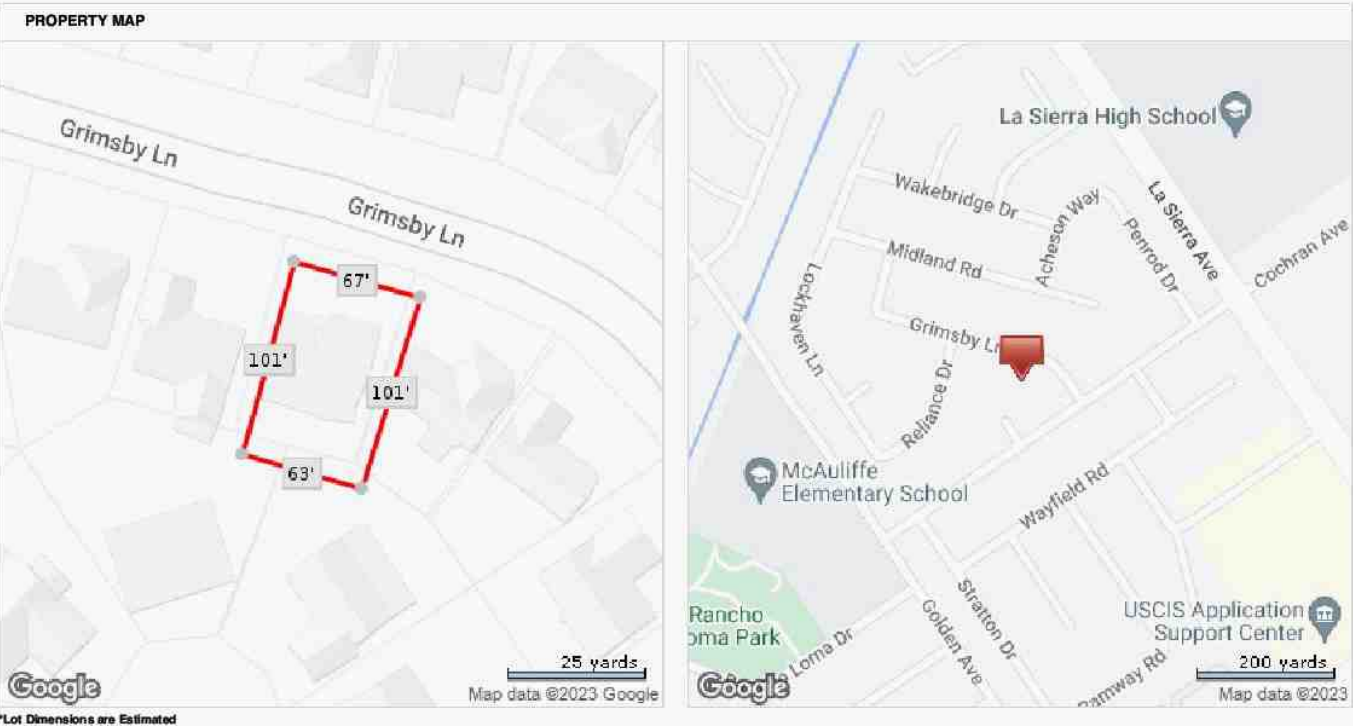
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Public Records - Page 3

| | | | | | |
|-----------------|-------------------------------|--------------|-----------------------------|--------------------------|-------------------------------|
| Buyer Name | Catamount Properties 2018 LLC | Ray Denise K | Ray Dennis Lee & Denise Kay | Mc Tarsney Frank & Chris | Clark Herbert L Jr & Paulette |
| Seller Name | Juarez Heidi | Ray Dennis L | Mctarsney Frank | Clark Herbert L Jr | Craig Terry M |
| Document Number | 117821 | 117820 | 323720 | 269130 | 164973 |
| Document Type | Grant Deed | Affidavit | Grant Deed | Grant Deed | Grant Deed |

| MORTGAGE HISTORY | | | | | |
|------------------|--------------------|--------------------|-------------------|-------------------|-------------|
| Mortgage Date | 02/04/2010 | 11/25/1998 | 08/18/1993 | 09/19/1988 | 07/26/1985 |
| Mortgage Amount | \$152,000 | \$143,015 | \$146,800 | \$116,150 | \$93,420 |
| Mortgage Lender | Jp Morgan Chase Bk | Cal Coast Mtg Corp | Monarch Fndg Corp | Monarch Fndg Corp | Rng Mtg Svc |
| Mortgage Code | Conventional | Va | Va | Va | Fha |

| FORECLOSURE HISTORY | |
|--------------------------|--|
| Document Type | |
| Default Date | |
| Foreclosure Filing Date | |
| Recording Date | |
| Document Number | |
| Book Number | |
| Page Number | |
| Default Amount | |
| Final Judgment Amount | |
| Original Doc Date | |
| Original Document Number | |
| Original Book Page | |
| Lien Type | |



*Lot Dimensions are Estimated