Table of Contents

Page Title	Page #
Order Form	1
FNMA 2055 Page 1	2
FNMA 2055 Page 2	3
FNMA 2055 Page 3	4
Extra Comps 4-5-6	5
Extra Comps 7-8-9	6
FNMA 2055 Page 4	7
FNMA 2055 Page 5	8
FNMA 2055 Page 6	9
Comments	10
Comments Page 2	11
FNMA 1004MC	12
Market Analysis Charts	13
Market Analysis Charts	14
Photo Subject Extra	15
Photos (2)	16
Photo Comparables 1-2-3	17
Photo Comparables 4-5-6	18
Photo Comparables 7-8-9	19
Subject's Aerial View	20
Subject and Comparable Location Map	21
Flood Map	22
Plat Map	23
Appraisal Compliance Addendum	24
Appraiser's E&O	25
Appraiser License Certificate	26
PROPERTY HISTORY COMMENTS	27

APPRAISAL REPORT OF



9401 Corral St Riverside, CA 92509-4916

PREPARED FOR

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

AS OF

04/22/2023

PREPARED BY

Elite Appraisal Service 14071 Peyton Dr #1226 Chino Hills, CA 91709

Exterior-Only Inspection Resi	idential Appraisal Report
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	The purpose of this summary appraisal repo	ort is to provid	de the lender/client with	<u>n an accu</u>	<u>irate, and</u>	d adequately supp	oorted	l, opini	ion of the	market va	alue of	the subject pro	perty.
	Property Address 9401 Corral St			City		Riverside			Sta	ite CA	Zip C	ode 9250	9-4916
	Borrower Catamount Properties 2018		Owner of Public Reco	rd	Мс	ora Frank and Mora	Rose	mary		County		Riverside	
	Legal Description LOT 53 MB 091/090 TR 82	206-1											
-	Assessor's Parcel # 162-283-007					Tax Yea			2022			\$ 6,555	
1	Neighborhood Name Riverside	Vacant Cna	nial Assassments ¢		Map Refe	erence PUD		gle Ma	ips	Cens	sus Tra		
ğ	Occupant X Owner Tenant Property Rights Appraised X Fee Simple Simp		cial Assessments \$ ehold Other (desc		0	PUD		HOA \$		U		per year	per month
5	Assignment Type Purchase Transact		finance Transaction		r (describ	ne) Servicina							
	Lender/Client Wedgewood Inc	1011			•	Beach Blvd, Suite	#100,	Redon	do Beach,	CA 90278			
	Is the subject property currently offered for	sale or has it	been offered for sale i	n the twe	elve mon	ths prior to the eff	ective	date	of this ap	praisal?	<u> </u>	res X No	
	Report data source(s) used, offerings price	e(s), and date(s). Per CRMLS, there	are no kno	own listing	s of the subject pro	perty	in the p	orior 12 mo	onths.			
	I did did not analyze the contri	act for sale fo	r the subject purchase	transacti	on. Expl	ain the results of t	the ar	alysis	of the co	ntract for	sale o	why the analys	sis was not
5	performed.												
5	Contract Price \$ Date o	f Contract	le the prop	orty colle	or the ow	ner of public reco	rd?	\square_{\vee}	es 1	Vo. Data 9	Source	u(c)	
	Is there any financial assistance (loan char									No Data :		`	s No
3	If Yes, report the total dollar amount and d	-	-	Jayment	a3313tai 1	ce, etc.) to be pair	u by c	iiiy pai	ity on bei	ilali oi tile	DOITOV	voi:16.	5 1NO
	in 100, report the total dollar difficult and d	occide the ite	ono to bo para.										
	Note: Race and the racial composition of	of the neighb	orhood are not appra	isal fact	ors.								
	Neighborhood Characteristics	1		ne-Unit I	_		<u>, </u>			Jnit Hous		Present Land L	
	Location Urban X Suburban	Rural	Property Values	Increasi		Stable	Decl		PRICE		AGE	One-Unit	80 %
5	Built-Up X Over 75% 25-75%	Under 25%	Demand/Supply	Shortag		In Balance		Supply	\$ (000		(yrs)	2-4 Unit	5 %
	Growth Rapid X Stable	Slow	Marketing Time X			3-6 mths	Over		560	Low	25	Multi-Family	5 %
5	Neighborhood Boundaries Include: 56th St	to the north, Va	an Buren Blvd tot the eas	t, Limonit	e Ave to t	ne south, and Bain	St to t	he	776	High	75	Commercial	5 %
	Neighborhood Description. The subject pro-	norty in located	in the City of Diverside/ Is	urupo Vall	ov Cohoo	la naighbarhaad al	honnin	a and l	690	Pred.	50	Other Vcnt	5 %
2	Neighborhood Description The subject proposition area consists primarily												11/1
Ź	consumer services. No adverse conditions note			ne condo	IIIIIIIIIII 6	long with some mu	ili iaiiii	ily uwei	illigs and	is convenie	5111 10 30	and most	
	Market Conditions (including support for th			arketing/ex	coosure tii	me for properties in	the si	ubiects	neighborh	nood is estir	mated a	at 1-3 months. De	mand is
	average at this time due to an low to average su		,										
	downs and concessions are prevalent.	11.7	,									,	
	Dimensions Irregular (See	Plat Map)	Area	22,65		Shape		Irregul	ar	View		N;Res;Mtr	l
	Specific Zoning Classification	R-A	· · · · · · · · · · · · · · · · · · ·			amily Residential-A							
			ning (Grandfathered Us		No Zonin					<u> </u>			
	Is the highest and best use of subject prop			r plans a	nd speci	fications) the pres	<u>sent u</u>	se?	X Yes	No I	lf No, c	lescribe. Based	on the 4
	tests of highest and best use, the current use is	lile subjects of	•		on the zor	ning allowed							
4	Utilities Public Other (describe)		Public O		on the zor	ning allowed	Off-sit	e Imp		ntsType		Public	Private
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Exterior-Only Inspection Residential Appraisal Report

There are

comparable properties currently offered for sale in the subject neighborhood ranging in price from \$

File No. 34122866

to\$

620,000

Internal File# 9401Corral_Riverside

717,000

FETTION SUIT COMPARABIT SAIL # 2 COMPARABIT SAIL # 3 Address SAID Cent B	There are 19 cor	nparable sales in the s	<u>ubject neighborhood wi</u>	thin the past twelve r	nonths ranging	ı in sale p	rice from \$	560,000 to	\$	776,000 .
Recent Co. 8096-816	FEATURE	SUBJECT	COMPARABL	E SALE #1	COMPA	RABLE S	SALE # 2	COMPARA	ABLE SA	ALE # 3
Recent Co. 1926 415	Address 94	01 Corral St	9460 6	61st St		9764 58t	h St			
Pacentry Salpet		CA 92509-4916			Juru					•
Sale Peter		3, 071 02000 4010								
Self-rec Source								U		
Des Seuropia CRIS S 6207301780-00 CRIS		-								
Ventrechnorms Description	Sale Price/Gross Liv. Area	\$ 0.00 sq. f	t. \$ 413.71	sq. ft.	\$ 437.5	50 s	q. ft.	\$ 390.41	S	q. ft.
MALLE ALUSSINENTS DESCRIPTION	Data Source(s)		CRMLS #IG222	244093;DOM 90	CRMLS	#SW2301	2980;DOM 14	CRMLS #	SW2225	2290;DOM 69
VALUE ALVAINS MEMINS DESCRIPTION	Verification Source(s)		Doc #978	70/Realist	Do	oc #63941	/Realist	Doc	#78224	/Realist
Anoth		DESCRIPTION								
Concessors Centrol C		DESCINII HON		+(-) \$ Aujustinent					OIN	+(-) \$ Aujustine
Date of SeeTime										
Leading Lead	Concessions		Conv;7500		FHA;10	00	-100	Conv;0		
See	Date of Sale/Time		s04/23;c04/23		s03/23;c0)2/23		s03/23;c02	/23	
	Location	N;Res;	N;Res;		N;Res	3;		N;Res;		
Stee			Fee Simple						le	
NRestNin		· · · · · · · · · · · · · · · · · · ·		, E 226		•		·		.26
Design (2004)		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	+5,220						+2,0
Quality Construction			N;Res;Mtn							
Actual Age	Design (Style)	DT1;Traditional	DT1;Traditional		DT1;Tradi	tional		DT1;Traditio	onal	
Condition	Quality of Construction	Q4	Q4		Q4			Q4		
Canal	Actual Age	45	45		58		C	45		
Robin Total Bornes Baltes Total Bornes Baltes Robin		-		30,000			30,000			
Room Count 7 4 20 7 4 20 7 4 20 8 3 20 Beament & Finished Rooms Bellow Grade						Dett	-30,000		D-#-	
Gross Living Area 1,882 sq. ft 1,880 sq. f										
Basement & Finished Rooms Below Gride Functional Utility Average Avera										
Rooms Blow Grade Healing Cooling FaulCac	Gross Living Area	1,692 sq.	ft. 1,692 sq.	ft.	1,600	sq. ft.	C	1,857	sq. ft.	-9,07
Rooms Blow Grade	Basement & Finished	0sf	0sf		0sf			0sf		
Functional Utility Average FaulCoc Fau										
Separation Sep		Averege	Averece	+	۸,,,,,,	70		A.,		
Separation Sep				+						
Separation Sep									;	
Search Part Direct Patrol Deck Poort Patrol	Energy Efficient Items	None	None		None)		None		
Adjusted Sale Price of Comparables Net Adj: -4% Gross Adj: 5% § 675.226 Gross Adj: -2% S 713.539	Garage/Carport	3ga3dw	3ga3dw		2gd2d	lw	+3,000	3ga3dw		
Adjusted Sale Price of Comparables Gross Adj: 59% § 675.228 Gross Adj: -2% Gross	Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Pa	atio		Porch/Pat	io	
Adjusted Sale Price of Comparables Gross Adj: 59% § 675.228 Gross Adj: -2% Gross		No Pool/No Spa	No Pool/No Spa		No Pool/No	o Spa				
Adjusted Sale Price of Comparables Gross Adj: 59% § 675.228 Gross Adj: -2% Gross		· ·								-5.00
Adjusted Sale Price of Comparables Net Adj: -4% Sr5.228 Net Adj: -2% Gross Adj: 5% \$ 675.228 Sr5.2290 Gross Adj: 2% \$ 713.539 I X did	Workshop	None	IVOIIC		IVOITO	,		WORKOTO	Ρ	-5,00
Adjusted Sale Price of Comparables Net Adj: -4% Sr5.228 Net Adj: -2% Gross Adj: 5% \$ 675.228 Sr5.2290 Gross Adj: 2% \$ 713.539 I X did	N A II			0.4 == 4			Φ 0= 400			A 11 101
I X dd did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research dd X did not reveal any prior sales or transfer history of the subject property for the three years prior to the effective date of this appraisal. Data source(s) Realist Report the results of the research and analysis of the prior sale or transfers of the comparable sales for the year prior to the date of sale of the comparable sales. 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 SalevTransfer 05/26/2022 Prior of Prior SalevTransfer 05/26/2022 Data Source(s) Realist Realis				\$ -24,774			-			\$ -11,461
It X dd did not research the sale or transfer history of the subject property and comparable sales. If not, explain My research did X 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) Realist Report the research and analysis of the prior sale or transfers of the comparable sales for the year prior to the date of sale of the comparable sales. Data source(s) Realist Report the research and analysis of the prior sale or transfers 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 Data of Prior Sale/Transfer 05/26/2022 Data Source(s) Realist	Adjusted Sale Price							Net Adj: -2%		
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) Realist My research 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) Realist 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	of Comparables		Gross Adj : 5%	\$ 675,226	Gross Adj: 5	5%	\$ 672,900	Gross Adj: 2 ^o	%	\$ 713,539
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Price of Prior Sale/Transfer Price of Prior Sale/Transfer S0 Data Source(s) Realist R	Data source(s) Realist My research X did Data source(s) Realist	did not reveal any pr	ior sales or transfers of	the comparable sale	s for the year p	orior to the	e date of sale of the	e comparable sa	le.	u nago 3)
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Realist R							, , ,			
Price of Prior Sale/Transfer Data Source(s) Realist Re			JDJEC I	COMPARABLE S	DALE # I	COM		+2 001	VICAKA	DLE SALE#3
Data Source(s) Realist Realist Realist Realist Effective Date of Data Source(s) 04/21/2023 04/21/2023 04/21/2023 04/21/2023 04/21/2023 04/21/2023 Analysis of prior sale or transfer history of the subject property and comparable sales 9401 Corral St-No transfer history. 9460 61st St-No transfer history. 9764 58th St-Transferred on 05/26/2022 for \$0. It transferred from Young Clifford A Liv Trust to Young Ronald C and was a Grant Deed (Document #243079)Transferred on 04/06/2022 for \$0. It transferred from Young Clifford A to Young Clifford A Living Trust and was a Affidavit (Document #165038). 9479 Stirrup St-No transfer history. Summary of Sales Comparison Approach See Attached Addendum Indicated Value by Sales Comparison Approach \$ 690,000 Cost Approach (if developed) \$ 0 Income Approach (if developed) \$ 0 See Attached Addendum This appraisal is made X "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 repairs or alterations on the extraordinary assumption that the condition or deficiency does not require alteration or repair. 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										
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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	Indicated Value by: Sales			Cost Approach (if d	eveloped) \$	0	Income Ap	pproach (if develo	pped) \$	0
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\$ 690,000 as of 04/22/2023 which is the date of inspection and the effective date of this appraisal	Indicated Value by: Sales of See Attached Addendum This appraisal is made completed, subject to following required inspect Based on a visual inspectonditions, and apprais	X "as is," sub to the following repairs of the extra ection of the exterior are seris certification, my	ect to completion per par alterations on the base ordinary assumption the areas of the subject project of the more	lans and specificatio is of a hypothetical co at the condition or de roperty from at leas larket value, as defi	ns on the basis andition that the ficiency does n t the street, do ned, of the rea	s of a hype repairs on trequire efined so	othetical condition or alterations have le alteration or repa	that the improve been completed, ir: ement of assun ject of this repo	ments h or	nave been subjecttothe

	Exterior-Only Inspection Re	sidential Appraisal Report	Internal File# 9401Corral_Riverside
	See Attached Addendum		
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ŀ	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate your cost figures and calc		
	Support for the opinion of site value (summary of comparable land sales or other metho		dendum
		,	
-			
-	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$
	Source of cost data	Dwelling 1,692 Sq. Ft. @ \$	 =\$
	Quality rating from cost service Average Effective date of cost data	Sq. Ft. @ \$	=\$
ŀ	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Porch/Patio	
ŀ		Garage/Carport Sq. Ft. @ \$ Total Estimate of Cost-new	=\$ =\$
		Less Physical 43 Functional 0	<u> </u>
		Depreciation 0	=\$ (0
_		Depreciated Cost of Improvements	=\$ 0
-		"As-is" Value of Site Improvements	=\$
	Estimated Remaining Economic Life (HUD and VA only) 40 Years	Indicated Value By Cost Approach	=\$ 0
	INCOME APPROACH TO VALUE		
	Estimated Monthly Market Rent \$ 0 X Gross Multiplier 0	=\$ 0 Indicated Value b	by Income Approach
-	Summary of Income (including support for market rent and GRM) N/A		
Ī	PROJECT INFORMATION	FOR PUDs (if applicable)	
	Is the developer/builder in control of the Homeowner's Association (HOA)?		Attached
	Provide the following information for PUDs ONLY if the developer/builder is in control of	of the HOA and the subject property is an attac	hed dwelling unit.
	Legal Name of Project Total number of phases Total number of units Total	number of units sold	
	·	Source	
ı	Was the project created by the conversion of existing building(s) into a PUD? Yes	No If Yes, date of conversion.	
	Does the project contain any multi-dwelling units? Yes No Data source.		
		o If No, describe the status of completion.	
		o If No, describe the status of completion.	
		o If No, describe the status of completion. No If Yes, describe the rental terms and	options.
	Are the units, common elements, and recreation facilities complete? Yes N		options.
	Are the units, common elements, and recreation facilities complete? Yes N		options.

SALES COMPARISON ANALYSIS

Elite Appraisal Service EXTRA COMPARABLES 4-5-6

File No. 34122866
Internal File# 9401Corral_Riverside

Borrower Catamount Properties 2018 LLC

Property Address 9401 Corral St

City Riverside County Riverside State CA Zip Code 92509-4916

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

	_													_				
FEATURE		<u>UBJEC</u>	;T		COMPA				(RABLE S		5	С		RABLE SA		
	01 Corral					6168 La					6171 Lass					60 Homes		
	e, CA 925	09-4916				erside, C					erside, C/				Jurup	oa Valley,		2509
Proximity to Subject						0.13 mi					0.16 mile					0.20 mile	es W	
Sale Price	\$					\$		625,000			\$		0,000			\$		745,000
Sale Price/Gross Liv. Area	\$	0.00	sq. ft.		434.93		sq.		\$	413.7		q. ft.		\$	437.7		q. ft.	
Data Source(s)				(CRMLS #	#OC222	1847	72;DOM 53		CRMLS 7	#CV2224	5598;DO	M 51		CRMLS :	#PW2218	6974;	DOM 43
Verification Source(s)					Do	c #5114	19/Re	ealist		Do	c #36486	/Realist			Do	c #465824	_	
VALUE ADJUSTMENTS	DES	SCRIPT	ION	DE	SCRIP'	TION	+	·(-) \$ Adjustment	DE	SCRIPT	ION	+(-)\$	Adjustment	DE	SCRIP1	TION	+(-)	\$ Adjustmen
Sale or Financing					ArmLth	ı				ArmLth	1				ArmLtl	h		
Concessions					Conv;0)				Conv;32	00				Conv;70	000		
Date of Sale/Time				s	02/23;c0 ²	1/23			S	02/23;c0 ⁻	1/23			s	11/22;c1	0/22		
Location		N;Res;		N;l	Res;BxTr	raffSt		+5,000	N	Res;BxTı	raffSt		+5,000		N;Res	;		
Leasehold/Fee Simple	F	ee Simp	le		Fee Simp	ple				Fee Simp	ole		·		Fee Sim	ple		
Site		22,651 s			22,651					26,136			-6,970		20,473	•		+4,35
View		I;Res;Mt			N;Res;M					N;Res;M			,		N:Res:N			<u> </u>
Design (Style)		1:Traditio			T1;Traditi				D	T1;Tradit				D	T1;Tradit	tional		
Quality of Construction		Q4	-		Q4					Q4	-				Q4			
Actual Age		45			45					45					44			
Condition		C4			C4					C4					C3			-30,00
Above Grade	Total E	3drms.	Baths	Total	Bdrms.	Baths	\uparrow		Total	Bdrms.	Baths			Total	Bdrms.	Baths		30,00
Room Count	7	4	2.0	6	3	2.0	+	<u> </u>	7	4	2.0			7	4	2.0		
Gross Living Area		 692	sq. ft.	_	,437	sq. ff	+	+14,025	<u> </u>	1,692	sq. ft.			<u> </u>	1,702	sq. ft.		
Basement & Finished	1,	092 0sf	oy. II.	<u> </u>	0sf	oy. II		+ 14,020		0sf	oy. 11.				0sf	əy. il.	+	
Rooms Below Grade		USI			USI					051					USI			
Functional Utility		Δνοτοσο	<u> </u>		Δυοτοσ	Δ	+			Average	<u> </u>				Δυοτοσ	10		
		Average Fau/Cac			Average Fau/Ca		+			Fau/Ca					Averag Fau/Ca			
Heating/Cooling			,				+				U							
Energy Efficient Items		None			None		+			None	.,				None			. 0.00
Garage/Carport		3ga3dw			3ga3dv		+			3ga3dv					2ga2d		_	+3,00
Porch/Patio/Deck		orch/Pat			Porch/Pa		+			Porch/Pa					Porch/Pa		+	4= 00
Pool/Spa	No	Pool/No	Spa	l No	Pool/No		+		N.	Pool/No	Spa				Pool/No S	•	-	-15,00
Workshop		None			None		+			None					None	!	-	
N (A P (477))						1	+	40.00-					4.0=0				_	0= 04:
Net Adjustment (Total)				X	+ 00/	-	\$		NI C		-	\$	-1,970		+ X .		\$	-37,644
- VAINCEUG COIVINGS					dj: 3%					dj: 0%	10/	\$ 6	200 000		dj: -5%		•	707.050
Adjusted Sale Price				0		20/	Φ.		O		, _{U/}	4 6	98,030	Gross	S AUI.	/ %n		707,356
of Comparables				Gross	s Adj :	3%	\$	644,025	Gros	s Aaj: ∠	. 70	Ψ			5 / Kaj. 1	70	\$, , , , , , , ,
of Comparables			-1										-1		5 / taj. 1	,,,	\$, , , , , ,
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of Comparables Report the results of the r		and and	_				er h		ject pro	perty an	d compa	arable sa ARABLE	E SALE#	5	•	//PARABI		,
Report the results of the r ITEM Date of Prior Sale/Transfe	er	and ana	_	the pric			er h	istory of the sub	ject pro	perty an	d compa	arable sa ARABLE 02/08/	E SALE # /2023	5	•			,
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SALES COMPARISON ANALYSIS

FEATURE

SUBJECT

Elite Appraisal Service EXTRA COMPARABLES 7-8-9

File No. 34122866
Internal File# 9401Corral_Riverside

COMPARABLE SALE #

Borrower Catamount Properties 2018 LLC

Property Address 9401 Corral St

City Riverside County Riverside State CA Zip Code 92509-4916

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

COMPARABLE SALE #

8

COMPARABLE SALE#

Address 940	1 Corral St		5	959 Natcl	hez Rd			604	47 Snowg	ırass T	rl			9358 61	st St	
Riverside	, CA 92509-491	6	Juru	pa Valley,	CA 92	509		Jurup	oa Valley,	CA 92	2509		Riv	erside, C	A 9250	9
Proximity to Subject				0.33 mile	s NE				0.21 mile:	s NE				0.05 mile	es N	
Sale Price	\$			\$		700,000			\$		730,000			\$		689,000
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.	\$ 423.7		sq. ft.	100,000	\$	444.0		q. ft.	100,000	\$	407.2		q. ft.	500,000
	φ 0.00	5 γ . π.				DOM 5					014.40			<u> </u>		214 400
Data Source(s)				#OC2219			<u> </u>		#IV23034		OWI 19		CRIVILS 1			JIVI 122
Verification Source(s)				c #43160					Pending L					Active Li		
VALUE ADJUSTMENTS	DESCRIP	TION	DESCRIF		+(-);	\$ Adjustment	DES	CRIPT	ION	+(-)	\$ Adjustment	DE	SCRIPT		+(-) \$	Adjustment
Sale or Financing			ArmLt	h				Listing	1				Listing			
Concessions			Conv;	0				None;0)				None;)		
Date of Sale/Time			s10/22;c0	9/22				c04/23	3				Active	;		
Location	N;Res	;	N;Res	3;				N;Res	:				N;Res	:		
Leasehold/Fee Simple	Fee Sim	nle	Fee Sim				F	ee Sim					Fee Sim			
Site	22,651	•	21,344	•		+2,614		25,265	•		-5,228		21,344	•		+2,614
View	N;Res;N		N;Res;N			12,017		V:Res:M			-0,220		N;Res;M			12,017
					+							_				
Design (Style)	DT1;Tradit	ional	DT1;Tradi	tional	-		וט	1;Tradit	ional			ע	T1;Tradit	ional		
Quality of Construction	Q4		Q4					Q4					Q4			
Actual Age	45		45					46			0		44			0
Condition	C4		C3			-30,000		C3			-30,000)	C4			
Above Grade	Total Bdrms.	Baths	Total Bdrms.	Baths			Total I	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	7 4	2.0	7 4	2.0			7	4	2.0			7	4	2.0		
Gross Living Area	1,692	sq. ft.	1,652	sq. ft.		١		,644	sq. ft.		n		1,692	sq. ft.		
Basement & Finished	0sf	5q. it.	0sf	3q. it.	1		',	0sf	3q. II.				0sf	3q. it.		
	081		081					USI					USI			
Rooms Below Grade	,	_			+			Δ.	_	-				_		
Functional Utility	Averag		Averag		-			Averag					Averag			
Heating/Cooling	Fau/Ca	ac	Fau/Ca	ac				Fau/Ca	IC				Fau/Ca			
Energy Efficient Items	None		None)			Solar	Panels-	-Owned		-5,000)	None			
Garage/Carport	3ga3d [,]	W	2ga2d	W		+3,000)	2ga2dv	N		+3,000)	3ga3d\	N		
Porch/Patio/Deck	Porch/Pa	atio	Porch/Pa	atio			P	orch/Pa	atio				Porch/Pa	atio		
Pool/Spa	No Pool/No	Spa	Pool/No	Spa		-15,000) No	Pool/No	Spa			No	Pool/No	Spa		
Workshop	None	•	None			,		None					None			
Wellerie	110110		110110	<u>, </u>				110110					110110			
												1				
Not Adimeters at (Total)				1	•	20.200		. 🔽		φ.	27 220		. 🗀		Φ.	0.044
Net Adjustment (Total)			+ X		\$	-39,386		+ X		\$	-37,228	X			\$	2,614
Adjusted Sale Price			Net Adj: -6°	%			Net Ac	dj: -5%	6			Net A	dj: 0%		į.	
				%	\$	-39,386 660,614		dj: -5%	6	\$	-37,228 692,772	Net A			\$	2,614 691,614
Adjusted Sale Price of Comparables			Net Adj: -69 Gross Adj:	% 7%	\$	660,614	Net Ad Gross	dj: -5% Adj: 6	% 6%	\$	692,772	Net A	dj: 0%		į.	
Adjusted Sale Price	esearch and ar	nalysis of	Net Adj: -69 Gross Adj:	7% or transfe	\$ er histo	660,614 ory of the sub	Net Ac Gross ject prop	dj: -5% Adj: 6	% 6%	\$	692,772	Net A	dj: 0%		į.	
Adjusted Sale Price of Comparables	esearch and ar		Net Adj: -69 Gross Adj:	7% or transfe	\$ er histo	660,614	Net Ac Gross ject prop	dj: -5% Adj: 6	6 6% nd compa	\$ arable	692,772	Net A	dj: 0% s Adj: (\$	691,614
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Exterior-Only Inspection Residential Appraisal Report

File No. 34122866
Internal File# 9401Corral Riversi

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 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.

Page

Exterior-Only Inspection Residential Appraisal Report

File No. 34122866
Internal File# 9401Corral_Riverside

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 Internal File # 9401Corral_River

- 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.

SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Name Javier Galicia Company Name Elite Appraisal Service Company Address Chino Hills, CA 91709 Telephone Number 323-314-5701 Telephone Number Email Address galicia429@gmail.com Date of Signature and Report of Signature Effective Date of Appraisal of Other (describe) State CA Expiration Date of Certification or License 12/14/2024 ADDRESS OF PROPERTY APPRAISED 9401 Corral St Riverside, CA 92509-4916 Signature Company Name Enail Address Date of Signature Email Address Date of Signature State Certification # or State License # State Certification or License State Expiration Date of Certification or License SUBJECT PROPERTY ADDRESS OF PROPERTY APPRAISED Juid not inspect exterior of subject property Did inspect exterior of subject property from street
Name Javier Galicia Name Company Name Elite Appraisal Service Company Name Company Address 14071 Peyton Dr #1226 Company Address Chino Hills, CA 91709 Telephone Number 323-314-5701 Telephone Number Email Address galicia429@gmail.com Email Address Date of Signature and Report 04/24/2023 Date of Signature Effective Date of Appraisal 04/22/2023 State Certification # or State License # AL041780 State or Other (describe) State # Expiration Date of Certification or License 12/14/2024 ADDRESS OF PROPERTY APPRAISED 9401 Corral St Riverside, CA 92509-4916 Name Company Address Company Name Company Name Company Name Company Address Company Name Company Name Company Address Company Name Company Address Company Address Company Address Company Address Email Address Date of Signature Email Address Date of Signature Email Address State Certification # Use Cortification # Use Company Address Company Address Email Address Date of Signature Email Address Email Address Email Address Exail
Company Name Elite Appraisal Service Company Name Company Address 14071 Peyton Dr #1226 Chino Hills, CA 91709 Telephone Number 323-314-5701 Email Address galicia429@gmail.com Date of Signature and Report 04/24/2023 Effective Date of Appraisal 04/22/2023 State Certification # or State License # or State License # AL041780 or Other (describe) State # Expiration Date of Certification or License 12/14/2024 Expiration Date of Certification or License 12/14/2024 ADDRESS OF PROPERTY APPRAISED 9401 Corral St Riverside, CA 92509-4916 Company Name Company Address Company Name Company Address
Company Address 14071 Peyton Dr #1226
Chino Hills, CA 91709 Telephone Number 323-314-5701 Email Address galicia429@gmail.com Date of Signature and Report 04/24/2023 Effective Date of Appraisal 04/22/2023 State Certification # or State License # or State License # AL041780 or Other (describe) State # Expiration Date of Certification or License
Telephone Number 323-314-5701 Telephone Number Email Address galicia429@gmail.com Date of Signature and Report 04/24/2023 Date of Signature Effective Date of Appraisal 04/22/2023 State Certification # or State License # or State License # or Other (describe) State # Expiration Date of Certification or License 12/14/2024 Expiration Date of Certification or License 12/14/2024 ADDRESS OF PROPERTY APPRAISED 9401 Corral St Riverside, CA 92509-4916 Telephone Number Email Address Date of Signature State Certification # or State License # Expiration Date of Certification or License Expiration Date of Certification or License SUBJECT PROPERTY Did not inspect exterior of subject property Did inspect exterior of subject property
Email Address galicia429@gmail.com Date of Signature and Report 04/24/2023 Date of Signature Effective Date of Appraisal 04/22/2023 State Certification # or State License # or Other (describe) State # Expiration Date of Certification or License 12/14/2024 ADDRESS OF PROPERTY APPRAISED 9401 Corral St Riverside, CA 92509-4916 Email Address Date of Signature State Certification # or State License # State Certification # or State Certification # State Expiration Date of Certification or License 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 Signature and Report Effective Date of Appraisal State Certification # or State License # or Other (describe) State CA Expiration Date of Certification or License 9401 Corral St Riverside, CA 92509-4916 Date of Signature State Certification # or State License # State Certification # or State License # State Expiration Date of Certification or License State SUBJECT PROPERTY Did not inspect exterior of subject property from street
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9401 Corral St Did not inspect exterior of subject property Riverside, CA 92509-4916 Did inspect exterior of subject property from street
Riverside, CA 92509-4916 Did inspect exterior of subject property from street
Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$690,000
LENDER/CLIENT
Name Clear Capital COMPARABLE SALES
Company Name Wedgewood Inc
Company Address 2015 Manhattan Beach Blvd, Suite #100 Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278 Did inspect exterior of comparable sales from street
Email Address Date of Inspection

Elite Appraisal Service COMMENT ADDENDUM

File No. 34122866
Internal File# 9401Corral_Riverside

Borrower Catamount Properties 2018 LLC

201101101	<u>* </u>					
Property Address 9401 Corral St						
City Riverside	County	Riverside	State	CA	Zip Code	92509-4916
Lender/Client Wedgewood Inc	•	Address 2015 Ma	anhattan Beach Blvd, Si	uite #100, Redondo	Beach, CA 90278	

Discrepancies / Alterations

County Records show subject's GLA to be 1,692 Sqft with 4 bedrooms and 2 baths. The information was obtained from tax records. Due the being an exterior analysis only of the subject property, the data obtained from tax records will be used for the property characteristics of the subject property.

Subjects HOA Information

Based on review of tax records and the subject's neighborhood, it does not appear the subject property is part of any HOA and/or management company.

Subject's City

Based on tax records, the subject property is located within the city of Riverside. The subject is also noted to be within the city of Jurupa Valley and can be seen with some of the comparables used from the CRMLS. Both city names can be interchangeable within the subject's market and below is information obtained from wikipedia. com with regards to the city of Jurupa Valley. Based on this information, both city name smay be used within this appraisal report for the subject and/or the comparables used.

Jurupa Valley is a <u>city</u> in the northwest corner of <u>Riverside County</u>, <u>California</u>, United States. On March 8, 2011, voters approved a <u>ballot measure</u>, Measure A, to <u>incorporate</u> and form the city of Jurupa Valley. The effective date of incorporation was July 1, 2011. Residents of the area had previously voted on incorporation in 1992, but rejected that measure, along with a competing ballot measure that would have incorporated <u>Mira Loma</u>.

The city of Jurupa Valley covers approximately 43.5 square miles, and had a population of 105,053 as of the <u>2020 census</u>. It is bordered by the cities of <u>Eastvale</u>, <u>Norco</u>, and <u>Riverside</u> in Riverside County and the cities of <u>Ontario</u>, <u>Fontana</u>, <u>Rialto</u>, and <u>Colton</u> in neighboring <u>San</u> <u>Bernardino County</u>.

Subject Description

The subject is a detached, single family residence of average quality construction and overall average condition throughout. The subject is located in the City of Riverside/Jurupa Valley, CA. The subject shows an average level of physical depreciation for its age and appears to have been adequately to well maintained.

Please note, the appraisal was completed on the form (2055) and is based on the exterior analysis of the subject property only. Information with regards to the subject property were obtained from tax records and from the exterior analysis only.

Based on tax records, the subject property is noted to have a pool. Based on an aerial view of the subject property on Google Maps, there does not appear to be an in ground pool and the pool noted on the aerial view appears to be an above ground pool. Therefore, no pool value will be given for the subject property within the appraisal report.

Subject: Site Information

The subject site is a predominant level, interior lot and is located on a quiet residential street. The size, shape, landscaping,& topography of the subject's site are typical of other sites in the subject's surrounding neighborhood. There were no adverse encroachments, easements, or slide areas affecting the subjects marketability. The subject is located in close proximity to most consumer, employment and recreational needs.

Subject: Neighborhood Description

The subject's neighborhood is composed primarily of older and some newer, average to good quality, detached single family residences with some attached and detached condominiums, as well as some multi family dwellings. No new construction was noted in the subjects neighborhood at the time of inspection. Most homes in the area are adequately to well maintained. Many properties in the area have undergone some degree of remodeling and/or additions.

Positive/Negative Time Adjustments

No positive/negative time adjustments are applied to the comparable sales used within the appraisal report. This is based on the data obtained from the market conditions addendum (1004MC) as well as websites such as RedFin.com and Zillow.com and is supported by the appraisers use of paired sales analysis and review of

Elite Appraisal Service COMMENT ADDENDUM

File No. 34122866
Internal File# 9401Corral Riverside

Borrower Catamount Properties 2018 LLC

Property Address 9401 C	Corral St					
City Riverside	County	Riverside	State	CA	Zip Code	92509-4916
Lender/Client Wedgewood	od Inc	Address 2015 Ma	anhattan Beach Blvd. Su	ite #100. Redondo	Beach. CA 90278	

relevant listings/ pendings in the subjects neighborhood.

Comments on the Sales Comparison Approach

All comparables included are located in the subjects general and immediate neighborhood and are considered similar in age, design appeal, and quality.

Comparables #1, #2, #6, and #7 were adjusted for their superior condition based on the upgrades completed as compared to the subject property per review of the MLS and the appraisers observations.

Comparable #3 contains a workshop based on review of the MLS.

Comparables #4 and #5 were adjusted for their inferior location as they back a traffic street.

Comparables #8 and #9 are pending/active listings and were included to support the estimate of market value for the subject property. Comparable #8 was adjusted for its superior condition based on the upgrades completed as compared to the subject property per review of the MLS and the appraisers observations. Comparable #8 also contains solar panels and based on review of the MLS, the solar panels are owned.

The closed sales indicate a reconciled value range for the subject of \$644,025-\$713,539. A final value estimate of \$690,000 is deemed to be most appropriate for the subject, based on overall condition and other characteristics. All sales are considered good indicators of value however comparables #1, #2, #3, #4, and #5 are the most recent and with most weight given to comparable #5 as it required the least amount of gross adjustments.

The sales included in this report bracket all major characteristics of the subject. All sales were selected and weighted based on their varying similarities to the subject property and adjusted for differences where applicable. The sale price and adjusted sale price of the comparable sales utilized bracket the final estimate of market value derived in this report and is well supported.

Adjustments were made for differences in gross livable area of 100 sqft or more at \$55 per square foot, lot size difference of 1,000 sqft or more at \$2.00 per square foot, bathroom count differences at \$10,000 per full bathroom, and age difference of 31 years at \$1,000 per year if applicable within the market approach to value. Value given for additional property improvements: Pool: \$15,000;Spa: \$5,000; 1 Car Garage: \$3,000; Solar Panels (owned): \$5,000; No Air Conditioning: \$4,000; Workshop: \$5,000 each; if applicable.

Please note, adjustments to the comparable sales were based off the data obtained by the appraisers use of paired sales analysis and review of relevant listings/ pendings in the subjects neighborhood.

Condition ratings of the comparables were based on field observations and information supplied by the data sources reviewed; Realist, MLS; adjustments for condition ratings where applicable, are based on effective ages of each property and the degree of improvements and/or refurbishing and upon the appraisers knowledge of the local market as well as discussions with local area real estate agents.

Final Reconciliation

The Sales Comparison Approach was given the most weight in determining the final value estimate, as it best represents the actions of typical buyers and sellers in the market. The Income Approach was not considered applicable because SFR's within the subject's market area are typically purchased by owner/users and not for income generation.

Covid 19 Commentary

The global outbreak of a "novel coronavirus" known as -19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and, reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal.

Market Conditions Addendum to the Appraisal Report Internal File# 9401Corral_Riverside

neighborhood. This is a required addendum for all ap			•					,	
Property Address 9401 Corral		City	Riverside	St	ate CA		ZIP Code	(92509-4916
Borrower Catamount Properties 2018 LLC		,							
Instructions: The appraiser must use the information	n required on this form	as the basis for his/	ner conclusions and m	ust pr	ovide support	for th	ose conclus	ions,	regarding
housing trends and overall market conditions as repo			·						
it is available and reliable and must provide analysis		• •							
explanation. It is recognized that not all data sources	•								
in the analysis. If data sources provide all the require		-					-		-
average. Sales and listings must be properties that co	•					ed by	a prospecti	ive bu	yer of the
subject property. The appraiser must explain any and				<u>foreclo</u>					
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Trend		- II
Total # of Comparable Sales (Settled)	8	4	7	\vdash	Increasing		Stable	\Box	Declining
Absorption Rate (Total Sales/Months)	1.33	1.33	2.33		Increasing		Stable		Declining
Total # of Comparable Active Listings	5	5	4 70	V	Declining	X	Stable	\vdash	Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	3.80	3.80	1.70	X	Declining		Stable		Increasing
Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Increasing		I Trend		Doolining
Median Comparable Sales Price Median Comparable Sales Days on Market	\$722,500 7	\$633,500 26	\$700,000 58	\vdash		<u> </u>	Stable Stable	X	Declining
Median Comparable Sales Days on Market Median Comparable List Price	\$625,000	\$699,900	\$694,500		Declining Increasing	V	Stable	\vdash	Increasing Declining
Median Comparable List Trice Median Comparable Listings Days on Market	24	26	Ψ094,300 79		Declining		Stable	X	Increasing
Median Sale Price as % of List Price	102%	99%	100%		Increasing	Х	Stable		Declining
Seller-(developer, builder, etc.) paid financial assistar		Yes X	No		Declining	X	Stable	\vdash	Increasing
Explain in detail seller concessions trends for the pas				ocreas	<u> </u>			nete	moreasing
condo fees, options, etc.)	t 12 months (c.g. scho	r contributions incree	1300 110111 0 70 10 0 70, 11	ioroas	ing asc of bay	aowii	is, closing of	0010	
An analysis was performed on 19 competing sales over the	past 12 months. For thos	e sales a total of 57 9	% were reported to have	seller o	concessions Th	is ana	llysis shows a	chan	ge of
+6.3% per month.									<u>g</u>
Are foreclosure sales (REO sales) a factor in the mar	ket? Yes X	No If yes, expl	ain (including the trend	ds in li	stings and sale	es of	foreclosed p	roper	ties).
An analysis was performed on 19 competing sales over the	past 12 months. For thos						•		,
Cite data sources for above information.									
								tod in	41
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MARKET RESEARCH & ANALYSIS

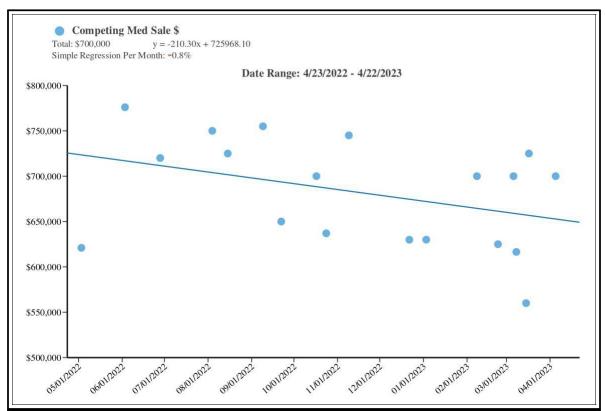
Median \$

Borrower Catamount Properties 2018 LLC

Wedgewood Inc

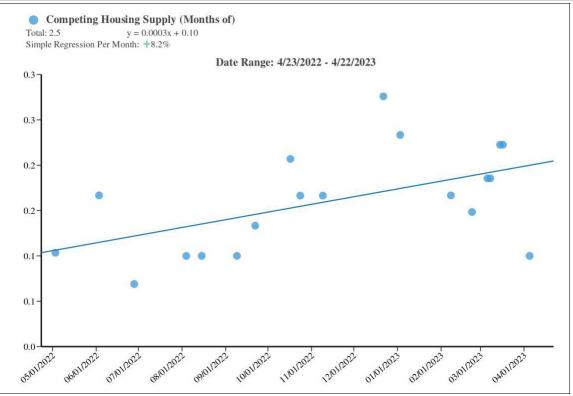
Lender/Client

Property Address 9401 Corral St City Riverside State 92509-4916 County Riverside CA Zip Code Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

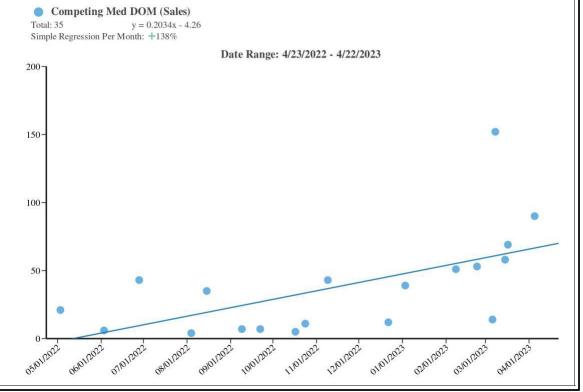






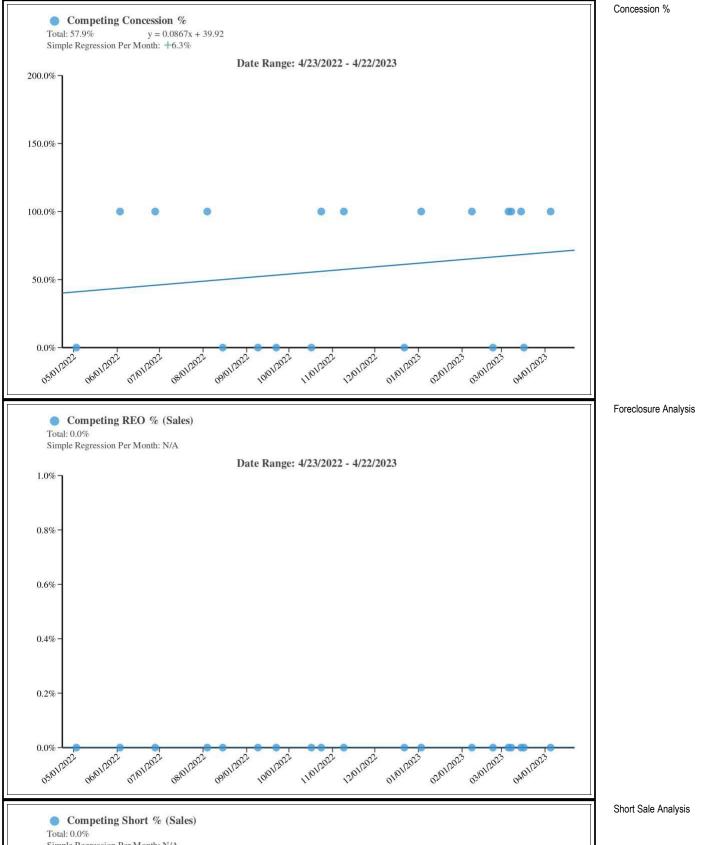


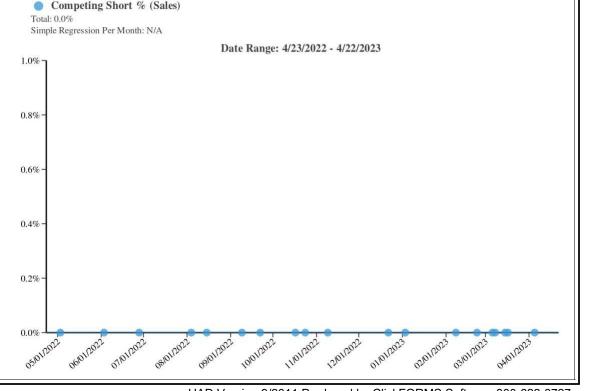
Sales DOM



Borrower Catamount Properties 2018 LLC 9401 Corral St Property Address

City Riverside Riverside State 92509-4916 County CA Zip Code Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278 Lender/Client Wedgewood Inc





Elite Appraisal Service SUBJECT PHOTO ADDENDUM

File No. 34122866
Internal File# 9401Corral_Riverside

Borrower Catamount Properties 2018 LLC

 Property Address
 9401 Corral St

 City
 Riverside
 State
 CA
 Zip Code
 92509-4916

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



Front View of Subject



Street View



Address to Subject Property

File No. 34122866

Internal File# 9401Corral_Riverside



ABOVE: Alternate Street View

BELOW: Alternate View of Subject Property



Borrower Catamount Properties 2018 LLC

Property Address 940	01 Corral St					
City Riverside	County	Riverside	State	CA	Zip Code	92509-4916
Lender/Client Wedgewe	ood Inc	Address	2015 Manhattan Beac	h Blvd, Suite #100), Redondo Beach, CA	90278



COMPARABLE SALE # 9460 61st St

9460 61st St Jurupa Valley, CA 92509



COMPARABLE SALE

9764 58th St Jurupa Valley, CA 92509



COMPARABLE SALE

9479 Stirrup St Jurupa Valley, CA 92509

Borrower Catamount Properties 2018 LLC

Property Address	9401 Corral St						
City Riverside		County	Riverside	State	CA	Zip Code	92509-4916
Lender/Client Wed	gewood Inc	·	Address	2015 Manhattan Bead	ch Blvd, Suite #100	, Redondo Beach, CA	90278



COMPARABLE SALE

6168 Lasso Ct Riverside, CA 92509



COMPARABLE SALE

6171 Lasso Ct Riverside, CA 92509



COMPARABLE SALE

6160 Homestead St Jurupa Valley, CA 92509

File No. 34122866

Internal File# 9401Corral_Riverside

Borrower Catamount Properties 2018 LLC

 Property Address
 9401 Corral St

 City
 Riverside
 State
 CA
 Zip Code
 92509-4916

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



COMPARABLE SALE # 5959 Natchez Rd Jurupa Valley, CA 92509



COMPARABLE SALE # 6047 Snowgrass Trl Jurupa Valley, CA 92509



COMPARABLE SALE # 9358 61st St

9358 61st St Riverside, CA 92509

 Owner
 Mora Frank and Mora Rosemary

 Property Address
 9401 Corral St

 City
 Riverside
 State
 CA
 Zip Code
 92509-4916

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



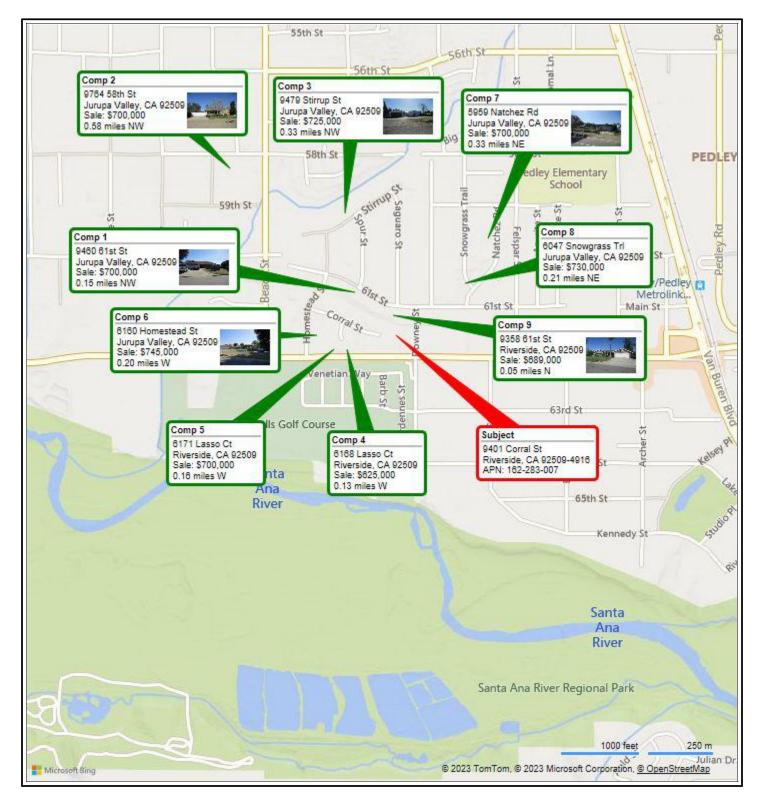
Elite Appraisal Service Subject and Comparable Location Map

File No. 34122866
Internal File# 9401Corral_Riverside

Owner Mora Frank and Mora Rosemary

Property Address 9401 Corral St

City Riverside	County	Riverside	State	CA	Zip Code	92509-4916
Client Wedgewood Inc	·	Address	2015 Manhattan Beach	n Blvd, Suite #100	, Redondo Beach, CA	A 90278



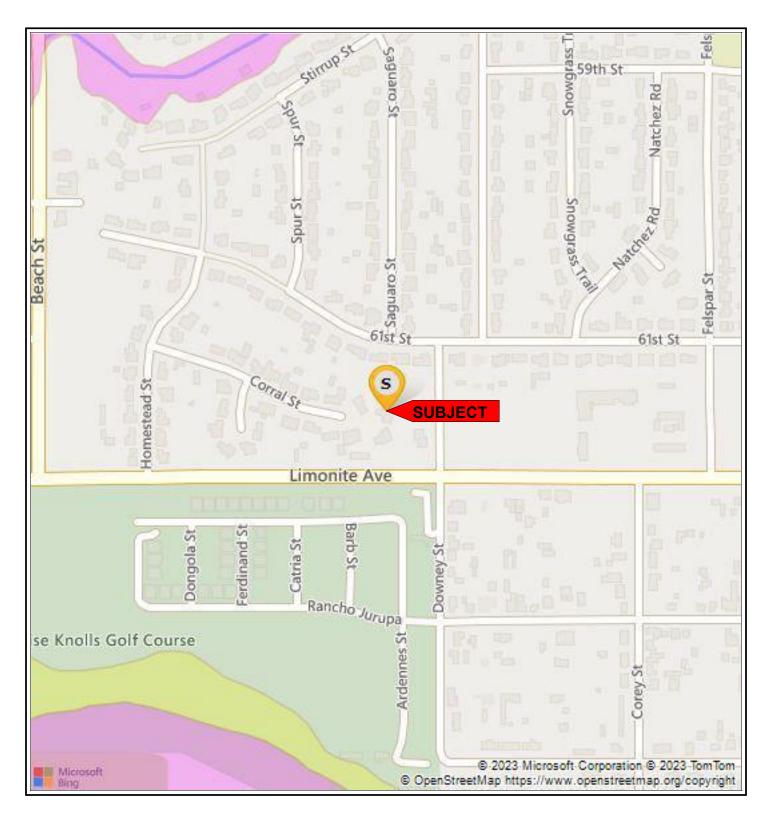
Elite Appraisal Service

FLOOD MAP ADDENDUM

File No. 34122866
Internal File# 9401Corral_Riverside

Borrower Catamount Properties 2018 LLC

Property Address	9401 Corral St					
City Riverside	Coun	y Riverside	State	CA	Zip Code	92509-4916
Lender/Client Wed	lgewood Inc	Addre	ess 2015 Manhattan Be	each Blvd, Suite #100,	Redondo Beach, CA	A 90278



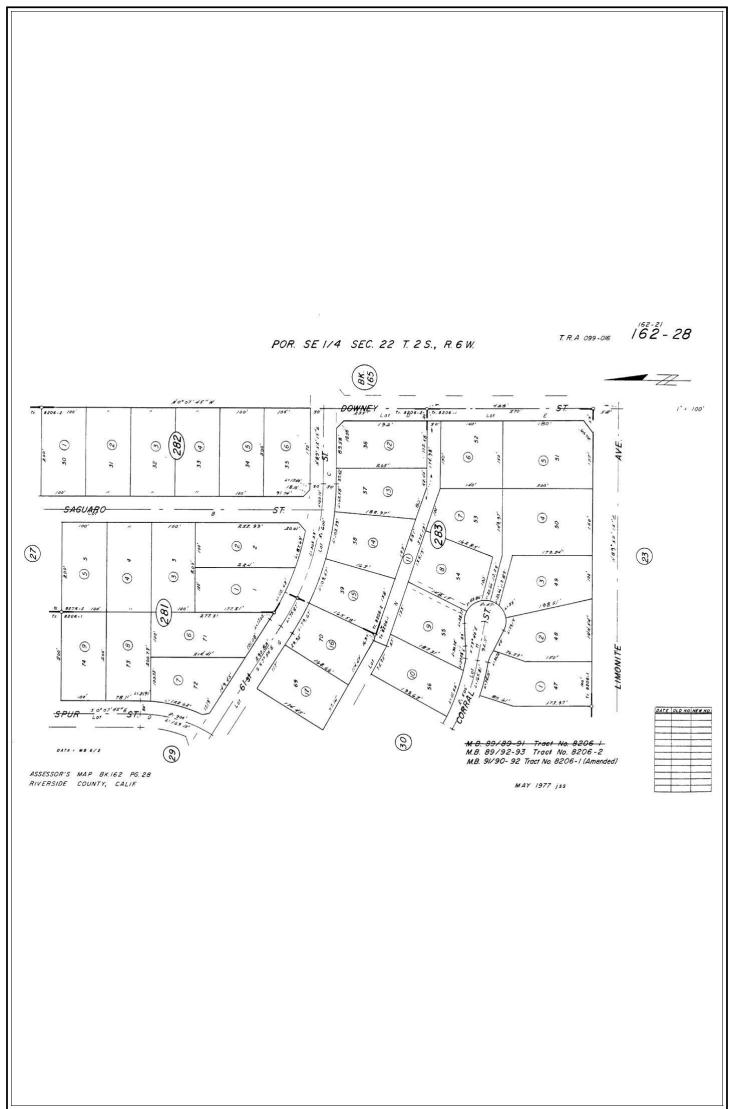
Flood Map Legends Flood Zones Areas inundated by 100-year flooding Areas inundated by 500-year flooding Areas of undetermined but possible flood hazards Floodway areas with velocity hazard Floodway areas COBRA zone

Flood Zone Determination								
In Specia	al Flood H	azard Area	(Flood Zone):	Out				
Within 25	50 ft. of m	ultiple flood	zones?	Not within 250 feet				
Commun	nity:			060245				
Community Name:				RIVERSIDE COUNTY				
Map Nun	nber:			06065C0705G				
Zone:	Χ	Panel: _	Panel: 06065C 0705G Panel Date: 08/28/2008					
FIPS Co.	de.	06065	Census	Tract·	0404 02			

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Owner Mora Frank and Mora Rosemary

OWING MOIGHTAIN C	and mora recooniary						
Property Address	9401 Corral St						
City Riverside		County	Riverside	State	CA	Zip Code	92509-4916
Client Wedgewood	Inc		Address	2015 Manhattan Rea	ch Rlvd Suite #100	Redondo Reach CA	1 90278



APPRAISAL COMPLIANCE

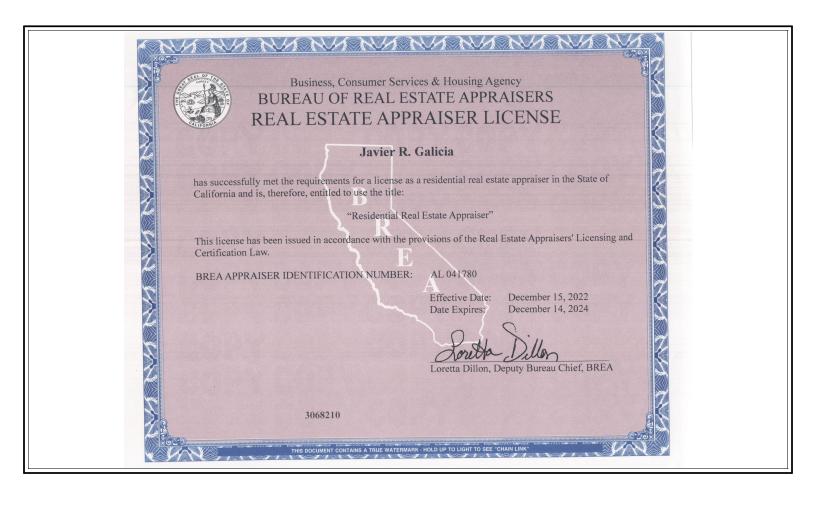
File No. 34122866
Internal File# 9401Corral_Riverside

Borrower/Client Catamount Properties 2018 LLC Address 9401 Corral St Unit No. City Riverside County Riverside State CA Zip Code 92509-4916 Lender/Client Wedgewood Inc APPRAISAL AND REPORT IDENTIFICATION This Appraisal Report is one of the following types: This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). X Appraisal Report Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile. **ADDITIONAL CERTIFICATIONS** 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 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 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). This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations. X I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment. IHAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below. X HAVE made a personal inspection of the property that is the subject of this report. have **NOT** made a personal inspection of the property that is the subject of this report. APPRAISAL ASSISTANCE Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report N/A ADDITIONAL COMMENTS Additional USPAP related issues requiring disclosure and/or any state mandated requirements: N/A MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY A reasonable marketing time for the subject property is $\underline{0-90}$ day(s) utilizing market conditions pertinent to the appraisal assignment. A reasonable exposure time for the subject property is 0-90 dav(s). APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature Signature Name Name Javier Galicia Date of Signature Date of Signature 04/24/2023 State Certification # State Certification # or State License # AL041780 or State License # State CA State Expiration Date of Certification or License 12/14/2024 **Expiration Date of Certification or License** Supervisory Appraiser Inspection of Subject Property: Did Not Exterior Only from street Effective Date of Appraisal 04/22/2023 Interior and Exterior

APPRAISER'S E&O INSURANCE

File No. 34122866
Internal File# 9401Corral_Riverside

Riversid		Co	ounty	Riverside		State	·	Code	92509-4
er/Clie	ent Wedgewood Inc		Ad	Idress 2015 Manh	attan Beach Bl	/d, Suite #10	00, Redondo B	each, CA	90278
THIS	CERTIFICATE IS ISSUED AS A	MATTER		Y AND CONFERS	NO RIGHTS	UPON TH		10 ATE HO	
IMPO terms	OW. THIS CERTIFICATE OF IN: RESENTATIVE OR PRODUCER, A DRTANT: If the certificate holder is and conditions of the policy, c ficate holder in lieu of such endor	ND THE C s an ADD ertain pol	ERTIFICATE HOLDER. ITIONAL INSURED, the picies may require an en	policy(ies) must be	endorsed. If	SUBROGA	ATION IS WA	IVED, su	bject to the
PRODUCI OREP - 6760 U				CONTACT NAME: Lisa Cav PHONE (A/C, No, Ext): 888-3. E-MAIL ADDRESS: appraise PRODUCER CUSTOMER ID #:	47-5273		FAX (A/C, No)	<u>:</u> 619-704	1-0793
INSURED)				SURER(S) AFFOR		AGE		NAIC #
JUNED				INSURER A : Hudso	i insurance Co	лпрапу			20004
	Javier R Galicia 14071 Peyton Dr, #1226			INSURER C:					
	Chino Hills, CA 91709			INSURER D :					
				INSURER F :					
EXCL NSR LTR	TIFICATE MAY BE ISSUED OR MAY LUSIONS AND CONDITIONS OF SUCH TYPE OF INSURANCE ENERAL LIABILITY COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR		LIMITS SHOWN MAY HAVE		PAID CLAIMS	EACH OCCU DAMAGE TO PREMISES (LIMI IRRENCE IRRENTED Ea occurrence) ny one person) & ADV INJURY	\$65000 CONTROL CONTROL	THE TERMS
	EN'L AGGREGATE LIMIT APPLIES PER: POLICY PRO- JECT LOC JTOMOBILE LIABILITY ANY AUTO					COMBINED (Ea accident)		\$	
	ALL OWNED AUTOS SCHEDULED AUTOS HIRED AUTOS NON-OWNED AUTOS	1 1				200		\$) \$ \$ \$	
	UMBRELLA LIAB OCCUR EXCESS LIAB CLAIMS-MADE DEDUCTIBLE RETENTION \$					EACH OCCU AGGREGATI		\$ \$ \$	
AN OFF (Ma	DRKERS COMPENSATION ND EMPLOYERS' LIABILITY IY PROPRIETOR:/PARTNER:/EXECUTIVE FICER:/MEMBER EXCLUDED? andatory in NH) res, describe under FECIAL PROVISIONS below	N/A						\$ E \$	
A ER	RRORS AND OMISSIONS / ROFESSIONAL LIABILTY		PRA-2AX-10113	40 07/13/2022	07/13/2023	PER CLA	IM: \$1,000,0 ATE: \$1,000,0	000	
REAL E	PTION OF OPERATIONS / LOCATIONS / VEHIC ESTATE APPRAISER ERRORS AN DACTIVE DATE: 7/13/2016			CANCELLATION	N.				
	Proof of Coverage			SHOULD ANY OF EXPIRATION DATE POLICY PROVISION AUTHORIZED REPRES	THEREOF, NOTI	CE WILL BE	DELIVERED IN A		
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	I				988- 2009 AC	OPD COP	PORATION	All winds	to recented



Elite Appraisal Service PROPERTY HISTORY COMMENTS

File No. 34122866

Internal File# 9401Corral_Riverside

 Borrower Catamount Properties 2018 LLC

 Property Address
 9401 Corral St

 City
 Riverside
 State
 CA
 Zip Code
 92509-4916

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

* SUBJECT 36-MONTH PRIOR TRANSFER HISTORY *
* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY * (may include properties that were considered but not utilized as comparables)