## **DRIVE-BY BPO**

## 2844 W ROWLAND CIRCLE

ANAHEIM, CA 92804

**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address Inspection Date Loan Number Borrower Name	2844 W Rowland Circle, Anaheim, CA 92804 03/11/2024 54507 Redwood Holdings LLC	Order ID Date of Report APN County	9205971 03/12/2024 126-082-08 Orange	Property ID	35173825
Tracking IDs					
Order Tracking ID Tracking ID 2	3.8_CitiBPO_update_2	Tracking ID 1 Tracking ID 3	3.8_CitiBPO_upd	ate_2	

General Conditions		
Owner	Redwood Holdings Llc	Condition Comments
R. E. Taxes	\$9,478	According to the current MLS listing, the subject is upgraded and
Assessed Value	\$846,600	in good condition. No repairs were noted during the inspection.
Zoning Classification	sfr	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (supra lock)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Stable supply and demand. No REO/ Shortsales noted. The
Sales Prices in this Neighborhood	Low: \$600,000 High: \$1,277,500	home prices have been stable
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Client(s): Wedgewood Inc

Property ID: 35173825

**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2844 W Rowland Circle	210 S Topo St	1430 S Rustic Ln	801 Lincoln Glen Dr
City, State	Anaheim, CA	Anaheim, CA	Anaheim, CA	Buena Park, CA
Zip Code	92804	92804	92804	90620
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.10 1	1.29 1	1.61 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$925,000	\$1,200,000	\$1,000,000
List Price \$		\$925,000	\$1,100,000	\$1,045,000
Original List Date		02/22/2024	10/30/2023	10/10/2023
DOM · Cumulative DOM		19 · 19	99 · 134	127 · 154
Age (# of years)	67	68	68	15
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	1,813	1,998	2,062	1,826
Bdrm · Bths · ½ Bths	3 · 1 · 1	4 · 3	6 · 2	4 · 2 · 1
Total Room #	7	8	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.17 acres	0.15 acres	0.19 acres	0.09 acres

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

ANAHEIM, CA 92804

**54507** Loan Number

**\$945,000**As-Is Value

Current Listings - Cont.

by ClearCapital

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

- Listing 1 Welcome to your dream home in the heart of Anaheim! This exceptional mid-century gem boasts unparalleled charm and timeless appeal. Situated on a peaceful cul-de-sac, this single-level, single-family residence offers 4 bedrooms, 3 baths, and 2 spacious living rooms, providing ample space for relaxation and entertainment. As you step through the inviting terrazo tile entrance, you'll be greeted by an abundance of natural light cascading through the double paned windows. Recently refreshed with a fresh coat of paint and new flooring throughout, the home exudes a sense of modern elegance while maintaining its original character. The generously sized bedrooms offer comfort and tranquility, while the master suite provides a private retreat with its own ensuite bath. Venture outside to discover the expansive backyard oasis, ideal for entertaining and relaxation. Enjoy gatherings on the sizable lawn and patio area, surrounded by a lush garden filled with fragrant roses and featuring an impressive avocado tree. Additional features include 2 car-garage and driveway, walk in kitchen pantry, laundry room, vaulted wood beam ceilings, cozy fireplace and custom mid-century door. Conveniently located near the 5 freeway, this home offers easy access to explore all that Anaheim has to offer, from world-class entertainment at Disneyland to the vibrant dining and shopping destinations in the surrounding area. With its ideal blend of comfort, style, and location, this one-of-a-kind residence presents a rare opportunity to experience the quintessential Anaheim lifestyle. Don't miss your chance to make this home your own!
- Listing 2 EXCEPTIONAL UNIQUE ONE STORY, SIX BEDROOM Dream Home, located in the highly sought after West Anaheim neighborhood! Large lot & even better location on a 'private' cul-de-sac St. Perfect for your large family! 6-SIX BEDROOM home could easily be 7-SEVEN BEDROOM home, separate 308sf game rm, 3 separate patios for those private moments & all your outdoor gatherings-special occasions. Home offers several desirable features: Newer Roof, Freshly Painted, Central Heating & Cooling, Remodeled-Upgraded Kitchen complete with newer cabinetry, granite counter tops, back splash, Interior Laundry Hookups, Premier Vinyl Flooring, Bedrooms with Hardwood Flooring, Dual Pane Windows, Copper Plumbing. Artificial Grass, Storage Sheds & more! Home is located close to all the major amusement parks, Disneyland, Knott's Berry Farm, Anaheim Stadium, Supermarkets, Restaurants, Shopping Malls, Freeways, & transportation. providing an excellent location!
- Listing 3 This beautiful 4-bed, 2.5-bath home located on a cul-de-sac in a gated community is exactly what you have been searching for! Once you step inside you are welcomed by Luxury Vinyl Plank Flooring, High Ceilings, and a Highly Sought after Floorplan with an Open Concept. The Great Room starts with the kitchen as its focal point with its Granite Counters, Stainless Steel Appliances, Recessed LED Lighting, reverse osmosis drinking water filtration system, large pantry closets, and Center Island that overlooks the family room, dining area and sliding glass door to the patio. Also downstairs is a half bath and Direct Garage Access. The garage has an abundance of wall mounted cabinets and epoxy flooring. The Large Backyard is serene and beautiful, with homegrown vegetables, herbs, and tropical fruit trees as well as being perfect for entertaining with its trellis patio cover, string lights and sail shades all fully enclosed by block wall and vinyl fencing. The upstairs is bright and airy and has Luxury Vinyl Plank Flooring and Upgraded Baseboards throughout along with a Bonus loft with an Office/Tech Center and a Laundry Room with sink and cabinets. The primary bedroom boasts High Coffered Ceilings with Recessed LED Lighting and a Ceiling Fan which leads to the En-Suite Bathroom with Soaking Tub, shower, Dual Sinks, and two large Walk-in Closets. All 3 upstairs bedrooms are well sized and have LED recessed lighting and ceiling fans. The Hall bath features Dual Sinks and a privacy door to the shower and toilet area. To help you save money on your electricity, this home has Energy Efficient Dual Pane Windows, modern architecture & insulation, LED Lighting with dimmable switches, & FULLY PAID SOLAR PANELS! TO TOP IT OFF ALL FURNISHINGS AND APPLIANCES WILL BE INCLUDED! All upgrades were professionally done for the current owner while he lived there. This is not some quick flip and we are sure you will appreciate the attention to detail in your new home! The HOA takes care of the front yard landscaping & gate as an added benefit there is ample additional street parking. The home is centrally located & is minutes from major freeways, Cypress College, Knott's, Disneyland, & a variety of grocery stores, banks, restaurants, bars, and schools. The home is also close to parks, playgrounds, & other amenities as well as being located in a great school district. If you are looking for a beautiful, well-maintained home in a great location call today to schedule a viewing!

Client(s): Wedgewood Inc

Property ID: 35173825

Effective: 03/11/2024 Page: 3 of 15

**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2844 W Rowland Circle	2848 W Keys Ln	3051 W Glen Holly Dr W	3108 W Graciosa Ln,
City, State	Anaheim, CA	Anaheim, CA	Anaheim, CA	Anaheim, CA
Zip Code	92804	92804	92804	92804
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.73 1	0.70 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$925,000	\$899,000	\$925,000
List Price \$		\$925,000	\$899,000	\$925,000
Sale Price \$		\$950,000	\$965,000	\$925,000
Type of Financing		Cash	Cash	Cash
Date of Sale		01/26/2024	07/20/2023	03/21/2023
DOM · Cumulative DOM		4 · 21	4 · 22	26 · 39
Age (# of years)	67	66	59	68
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,813	1,570	1,869	1,773
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	4 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa		Pool - Yes		
Lot Size	0.17 acres	0.17 acres	0.17 acres	0.17 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$950,000	\$965,000	\$925,000

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

ANAHEIM, CA 92804

**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital

### Recent Sales - Cont.

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

- Welcome to 2848 W Keys Lane, Anaheim a stunning 3-bedroom, 2-bath pool home that seamlessly combines modern elegance with comfortable living. Boasting a spacious 1,570 sq ft interior on a 7,725 sq ft lot, this residence is a perfect blend of style and functionality. Upon entering, you'll be captivated by the remodeled kitchen, featuring white shaker cabinets with pullout drawers, a lazy Susan, and soft-close mechanisms. Stainless steel appliances complement the quartz countertops, creating a sleek and sophisticated atmosphere. The kitchen also boasts a convenient breakfast bar and recessed lighting, with a charming breakfast nook for casual dining. The adjacent dining room is generously sized and well-lit with canned lighting, providing an ideal space for gatherings. A separate oversized family room with a fireplace adds a cozy touch to this inviting home. The primary bedroom offers comfort and style, featuring mirrored wardrobe doors, a ceiling fan, and an attached remodeled primary bath with a jacuzzi tub and separate shower. The two secondary bedrooms are equipped with ceiling fans and mirrored wardrobe doors. The remodeled hall bath showcases new tile flooring and elegant white cabinetry. Luxury vinyl flooring and plantation shutters throughout the home add a touch of luxury and create a cohesive design. The backyard is a true oasis, featuring a recently replastered pool, an above-ground jacuzzi, patio decking, a lush grass area, and block wall fencing. A storage shed provides additional convenience. The 2-car garage is oversized and includes a drive-through door to the backyard, as well as a dedicated laundry area. The property is equipped with an alarm system and a Nest thermostat, ensuring security and energy efficiency. Don't miss the opportunity to make 2848 W Keys Lane your dream home, where modern amenities, thoughtful design, and outdoor relaxation come together in perfect harmony.
- Sold 2 Beautiful Single Family Residence in a lovely neighborhood. This wonderful home has been tastefully remodeled, updated and maintained throughout. From the moment you walk in, you feel like you are home. This spacious home, has 4 generously sized bedrooms. The master bedroom has it's own en-suite and is separate from the other 3 bedrooms. The living room has a fireplace and access to the backyard, for all those cozy evenings. The kitchen is bright with natural lighting and all nicely remodeled with stunning cabinets and counters. But wait....there is a nice size separate family room with another fireplace that has vaulted ceilings and 2 wonderful beveled glass windows to allow for more natural light! This family room also opens to the backyard perfect for entertaining family and friends. It also features an in-door laundry room with access to the 2 car garage. This home is located in a great pride of ownership neighborhood, close to schools, shopping and freeway access. Don't miss this opportunity to own this fantastic home in the City of Anaheim!
- Sold 3 They spent months perfecting this home and it's a must see! No expense was spared on the transformation of this 3 bedroom, 2 bathroom charmer. This home is pristine and the many designer touches are highlighted by all the natural light. Whether you have a growing family or love to entertain, this home is perfect! The wide plank flooring throughout the home is not only beautiful, but it is easily maintained. The chef's kitchen has been completely redone with all new shaker cabinets, beautiful quartz counter tops, a stunning tile backsplash, a single-basin stainless sink, an island with seating, and stainless steel appliances. The open concept great room features a floor to ceiling marble fireplace to cozy up to, and the home features new double paned windows and recessed lighting throughout. Both bathrooms feature new vanities, fixtures, and designer Cloe tile in the custom showers. The backyard is spacious as the home sits on a large 7,200 square foot lot complete with brand new sod and irrigation. All of this AND a newer HVAC system and roof. Show your most discerning buyers.

Client(s): Wedgewood Inc

Property ID: 35173825

Effective: 03/11/2024 Page: 5 of 15

ANAHEIM, CA 92804

54507 Loan Number

\$945,000 As-Is Value

by ClearCapital

Current Listing S	tatus	Currently Listed		Listing Histor	ry Comments		
Listing Agency/Firm Seven Gables Real Estate		currently lis	ted				
Listing Agent Na	me	AJ Hoover					
Listing Agent Ph	one	714-731-3777					
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/07/2024	\$949,000						MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$950,000	\$950,000		
Sales Price	\$945,000	\$945,000		
30 Day Price	\$935,000			
Comments Regarding Pricing Strategy				

### Comments Regarding Pricing Strategy

The subjects value was determined by looking at the price of competing sold comps and list comps like the subject within the subjects competing area. My pricing opinion follows accordingly to what other comparable solds and active listings are going for in the area based upon analyzed data within the past 360 days.

### Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 35173825

# **Subject Photos**

by ClearCapital



Front



**Front** 



Front



Address Verification



Address Verification



Side

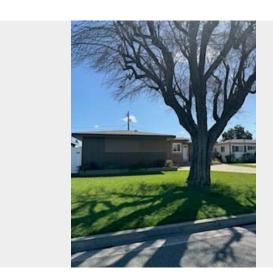
# by ClearCapital

DRIVE-BY BPO

# **Subject Photos**



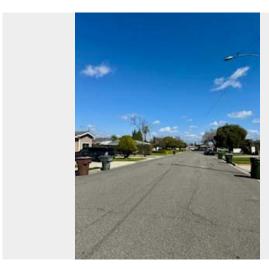




Side



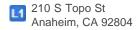
Side



Side

by ClearCapital

# **Listing Photos**





Front

1430 S Rustic Ln Anaheim, CA 92804



Front

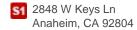
801 Lincoln Glen Dr Buena Park, CA 90620



Front

by ClearCapital

## **Sales Photos**





Front

3051 W Glen Holly Dr W Anaheim, CA 92804



Front

3108 W Graciosa Ln, Anaheim, CA 92804

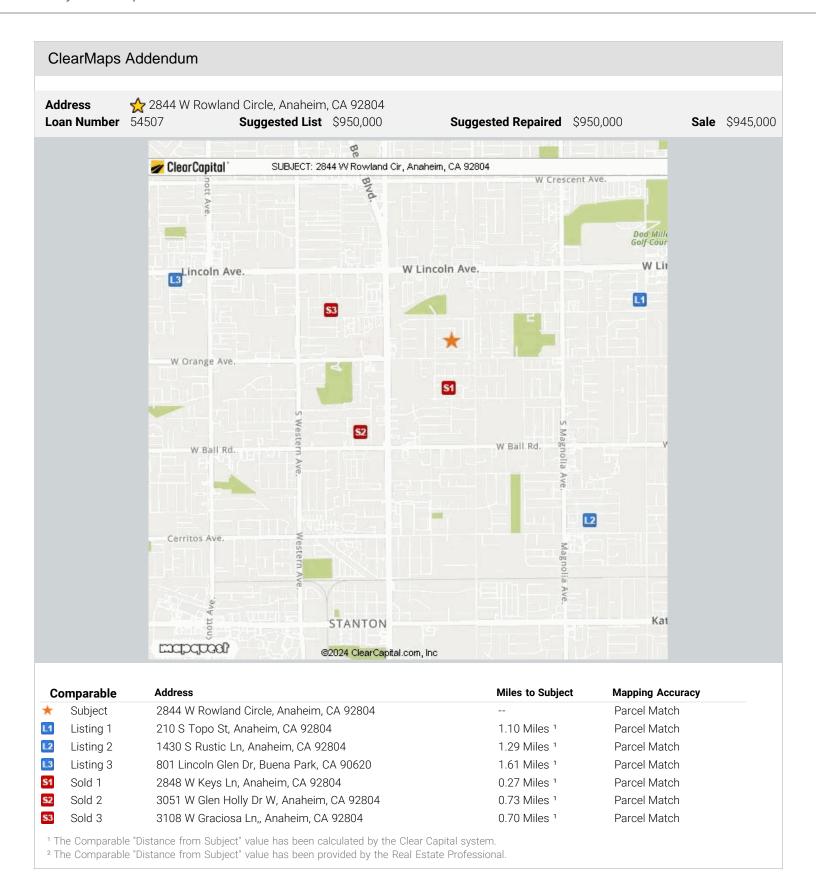


Front

**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital



**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital

Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

Client(s): Wedgewood Inc

Property ID: 35173825

Page: 12 of 15

ANAHEIM, CA 92804

54507

**\$945,000**As-Is Value

Loan Number

### Addendum: Report Purpose - cont.

### **Report Instructions**

by ClearCapital

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Client(s): Wedgewood Inc

Property ID: 35173825

Page: 13 of 15

ANAHEIM, CA 92804

**54507** Loan Number

**\$945,000**• As-Is Value

by ClearCapital

### Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Client(s): Wedgewood Inc Property ID: 35173825 Effective: 03/11/2024 Page: 14 of 15



ANAHEIM, CA 92804

54507

**\$945,000**• As-Is Value

by ClearCapital

Loan Number

### **Broker Information**

Broker Name Jennifer Sharon Tukay Company/Brokerage Realty One Group

**License No** 01376082 **Address** 2300 East Katella Avenue Anaheim

License Expiration 10/07/2027 License State CA

Phone 7145808833 Email sharontukay@gmail.com

**Broker Distance to Subject** 6.12 miles **Date Signed** 03/12/2024

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

### **Disclaimer**

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

### Unless otherwise specifically agreed to in writing:

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

Client(s): Wedgewood Inc Property ID: 35173825 Effective: 03/11/2024 Page: 15 of 15