Exterior-Only Inspection Individual Condominium Unit Appraisal Report

55061 File# 34557759

	he purpose	of this sum	nary appraisal r	eport is to pro	ovide the	lender/client v	rith an accura	te, and	adequately	supported, opin	ion of the	market value	of the su	bject property.
	Property Addre	ess 300 S	agehen Ct			Unit #	_ Ci	^{ty} Cor	ona		9	State CA	Zip Code (92878
1	Borrower (Catamount F	roperties 201	8 LLC		Owner o	f Public Record		cris Steve	en	(County River		
	egal Descripti			6 Int Commo	on Lot 1,2	2 Of Tr 33	155 Mb 412	/075						
,	Assessor's Par	rcel # 11	9251063		,			T	ax Year 2	2022	F	R.E. Taxes \$	5,415	
	Project Name	River R	oad Village			Phase	# 1	N	Map Reference	33.8912	53, -117.	Census Tract (0408.09	
9	Occupant	Owner [Tenant \	/acant		Special	Assessments \$	0			HOA\$	250	per year	per month
g I	Property Rights	ts Appraised	Fee Simple	Leasehold	d 🗌	Other (describe)								
S I	Assignment Ty	уре Р	rchase Transaction	Refina	ınce Transacti	on 🔀	Other (describe)	HE	ELOC					
	ender/Client	Wedge	vood Inc	_		Address	2015 Manl			vd, Suite 100). Redono	lo Beach. C	A 90278	
	s the subject p			t been offered for sale	e in the twelve	months prior to				,	.,		Yes No)
	Report data so	ource(s) used, offerin	g price(s), and date(s).	CRM	LS								
	did	did not analy:	e the contract for sal	e for the subject purc	hase transact	ion. Explain the r	esults of the analys	is of the co	ntract for sale	or why the analysis	was not			
	erformed.													
Ş.	Contract Price	\$	Date of Co	ntract		Is the property	seller the owner of	public reco	rd?	Yes	No Da	ta Source(s)		
ĮΤ	s there any fin	nancial assistance (l	an charges, sale con	cessions, gift or dow	npayment ass	sistance, etc.) to	be paid by any par	ty on behalf	of the borrow	ver?				Yes No
ၓ၂	f Yes, report th	he total dollar amou	it and describe the ite	ms to be paid.										
	Note: Race an	nd the racial compo	sition of the neighb	orhood are not appr	aisal factors.									
		Neighborho	od Characteristics			Co	ndominium Unit	Housing Tr	ends		Condomir	nium Housing	Present	t Land Use %
	ocation	Urban	Suburban	Rural	Property Val	lues 1	ncreasing	Stable		Declining	PRICE	AGE	One-Unit	85 %
	Built-Up	Over 75%	25-75%	Under 25%	Demand/Sup		Shortage	☐ In Bal		Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Δ (Growth [Rapid	Stable	Slow	Marketing Ti		Inder 3 mths	3-6 m	nths -	Over 6 mths	430	Low 1	Multi-Family	5 %
9_	Veighborhood			limits to the							100	High 113	Commercial	5 %
≃-	-		_	eeway to the		TTTCCWay	to the Sout				1,120	Pred. 39	Other	0 %
	Vacant ia Veighborhood			ct is within the		Corona an	d has the 1	5 Eroo	vay to th	o oast which	071	- 00		
-				average care							•			
				ployment cen		annenance	, Neignbon	oou iei	iecis ave	craye marke	tability, IN	signibornooc	i is willilli	CIUSE
			ort for the above con			The curren	t market is a	stable in	value of	ter a long per	riad of incr	oocing value	oc Duo to	ricina
				le in the last										
				st 6 months fo			iverilional a	IUIIIA	mancing	g is typical ioi	uic aica.	All data 300	ices includ	anig
	Topography	Level	alues III lile la		376,201 s			Density :	Typical			View N;Res	· ·	
		g Classification	SFC	0.25 3	070,2018	Zoning Descrip	ntion LIC			SIDENTIAL		···· N,Res	>,	
	oning Complia	-		nconforming - Do th	e zonina reau		1110		SILLKE		Yes No			
Ī	No Zoning			moonioning 50 th	o zoming rogu	iadono pomiti roc	anding to current	20110119 .						
1		· <u> </u>		ved (or as proposed	ner nlans and	specifications) t	ne present use?				Yes 🗌	No If No, desci	ihe C	hinat in in a
									المصممانم			110 11 110, 00001	Su	bject is in a
	Jtilities		er (describe)	ar homes, Cu	urrent us	e is nignes	Other (describe)	use and	Compile	Off-site Improver			Public	Private
	Electricity		(====,											
		IXI	7	1	Water	\square				Street Acad	nalt			
\sim	aas]		Water Sanitary Sewe					Street Aspt				
Δ.	Gas EMA Special F		Ye		Sanitary Sewe	er 🔀		A Map #	0606	Alley None		FEMA Map D	ate OR/	
	EMA Special F	Flood Hazard Area	Ye:	S No FE		er 🔀	FEN	A Map #		7 (Spi		FEMA Map D	ate 08/2	
,	EMA Special F Are the utilities	Flood Hazard Area s and off-site improv	ements typical for the	No FE	Sanitary Sewe MA Flood Zon	er 🔀 ne X \(\sum Ye:	FEN NO	If No, desci		Alley None	e	-	00/2	28/2008
,	EMA Special I Are the utilities Are there any a	Flood Hazard Area s and off-site improv adverse site condition	ements typical for the	No FE market area?	Sanitary Sewe MA Flood Zon chments, envir	er X Yes	FEN S No	If No, desci	ribe	Alley None 5C0689G	e Y	es No	If Yes, describe	28/2008
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Form 1075UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

File No. 55061 Page # 2 of 23

Exterior-Only Inspection Individual Condominium Unit Appraisal Report

55061 File # 34557759

Describe the condition of the project and quality of	construction The	project is in average condition	n and the quality of construction	is average and compares
to that of other condos in area v		project is in average condition	I and the quality of constituction	i is average and compares
to that of other condos in area v	with same year built.			
Describe the common elements and recreational fa	cilities. The proj	ect has common play ground	and green helts	
NO	The proj	set has common play ground	and green bens.	
Are any common elements leased to or by the Hon				
Are any common elements leased to or by the Hon	neowners' Association?	Yes No If Yes, describe th	ne rental terms and options.	
<u> </u>				
الم				
Is the project subject to a ground rent?	Yes No If Yes, \$	per year (describe terr	ms and conditions)	
a -		po. you. (00001100 tot)	ind and conditional	
Are the parking facilities adequate for the project si	ize and type? Ye	es No If No, describe and comment of	on the effect on value and marketability.	
Are the parking facilities adequate for the project si	Ze and type:	3 No II No, describe and comment	on the check on value and marketability.	
I did did not analyze the condomini	ium project hudget for the current year. Evalsi	in the results of the analysis of the budget (adeq	nugery of face recorded ato) or why	
			dominium budget for the currer	
completed by an accountant or			es, reserves and analysis of the	budget. This is beyond
the scope of training for the app			10 00	
Are there any other fees (other than regular HOA cl	narges) for the use of the project facilities?	Yes 🔀	No If Yes, report the charges and describe	
IN				
A				
Are there any other fees (other than regular HOA of	quality and design, the subject unit charge app	ears	High Average Low If High	or Low, describe
Ř.,				
Are there any special or unusual characteristics of		ments, HUA meetings, or other information) kno	own to the appraiser?	
Yes No If Yes, describe and e	explain the effect on value and marketability.			
200	nonth X 12 = \$ 3,000.00		per year per square feet of gross living area = \$	1.33
Utilities included in the unit monthly assessment	None Heat	Air Conditioning Electricity	Gas Water Sewer	Cable Other
Source(s) used for physical characteristics of prop	perty Previous Appra	aisal Files MLS Assess	sment and Tax Records Prior Ins	pection Property Owner
Other (describe) Parcel Quest		Data Source for Gross	Living Area Parcel Quest(p	ublic Records)
General Description	Amenities		Appliances	Car Storage
Floor # 1	Fireplace(s) # O	Refrigerator	None	
# of Levels 2	WoodStove(s) # 0	Range/Oven	Garage	Covered Open
Heating Type Fau Fuel Gas	☐ Deck/Patio Patio	Disp N	Aicrowave # of Cars	2
Central AC Individual AC	Porch/Balcony Porch	Distance Land	Assigne	
Other (describe)	Other None		Parking Space	
Finished area above grade contains:		4 Bedrooms 2.1 Bath(oss Living Area Above Grade
<u> </u>		T 2.1	omment on compatibility to other projects in the ma	
Are the heating and cooling for the individual units		<u> </u>		
Additional features (special energy efficient items, o	etc.) The authiost	has salar nanala which lawer	alastrias hills It is unknown if	that are assured as leaded
9	i i i e subject	•	electrical bills. It is unknown if	
therefore assumed to be leased Describe the condition of the property (including ne			C3;Since this is a exterior or	
-	•			
the subject was not entered. It			_	
Subject's property characteristic	s, which were obtained from	Tax record is correct and the	at the interior of the Subject is i	n similar condition as the
exterior				
Are there any physical deficiencies or adverse con-	ditions that affect the livability soundness or	structural integrity of the property?	☐ Yes ⋈ N	o If Yes, describe
Are alore any physical delicities of adverse com	Judio that affect the hyability, Southerless, or	Structural integrity of the property:		U II Too, describe
Door the property constally confermed to the	arhood (functional utility only according	construction ato \2	Van Ma KM- 4	coribo
Does the property generally conform to the neighbor	orhood (functional utility, style, condition, use	construction, etc.)?	Yes No If No, de	scribe
Does the property generally conform to the neighbour	orhood (functional utility, style, condition, use	. construction, etc.)?	Yes No If No, de	scribe
Does the property generally conform to the neighbo	orhood (functional utility, style, condition, use	, construction, etc.)?	Yes No If No, de	scribe
			Yes No If No, de	scribe
	orhood (functional utility, style, condition, use		Yes No If No, de	scribe
			Yes No If No, de	scribe
I did did not research the sale or tr	ansfer history of the subject property and con	nparable sales. If not, explain		scribe
I did did not research the sale or tr	ansfer history of the subject property and con			scribe
I did did not research the sale or tr My research did did not reveal Data source(s) PQ/CRMLS	ansfer history of the subject property and con	nparable sales. If not, explain perty for the three years prior to the effective da	ite of this appraisal.	scribe
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Exterior-Only Inspection Individual Condominium Unit Appraisal Report

55061 File # 34557759

There are O comparable	properties currently of	ffered for sale in t	he subject neighborhoo	d ranging in	price	from \$ 0		to \$	0	
There are 2 comparable	sales in the subject		he past twelve months			ce from \$ 610.00	0	to \$		33,500
FEATURE	SUBJECT	COMPARABI	•			LE SALE # 2	Ī			SALE # 3
							004.5			ONEE # 0
ooo eagenen		472 Rio Ct		824 Pyram			l	lackburr		
Unit # -, Corona, CA		-, Corona, CA 92		-, Corona,				ona, CA		578
Project Name and River Road	l Village	River Road Villag	ge	River Road	d Villaç	ge	Hamp	ton Roa	ads	
Phase 1		1		1			1			
Proximity to Subject		0.13 miles NW		0.10 miles	NW		0.66 n	niles NV		
Sale Price	\$		\$ 683,500			\$ 610,000			\$	635,000
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ 302.70 sq. ft.		\$ 359.6	7 sq. ft.		\$ 3	11.27 S	q. ft.	
Data Source(s)		CRMLS#SW230	57055:DOM 77			7971;DOM 5	CRML	S#PW2	23030	6978;DOM 29
Verification Source(s)		Doc#2023-01822		Doc#2023-				2023-01		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTI		+(-) \$ Adjustment		SCRIPTION		+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			ArmLt	h		
Concessions		VA;0		Conv;0			Conv;			
Date of Sale/Time					2/00				\rightarrow	
Location	N.D.	s06/23;c06/23		s07/23;c06	0/23			3;c04/23	3	
	N;Res;	N;Res;		N;Res;			N;Res		-	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е		Fee S	imple		
HOA Mo. Assessment	250	250		250			188			0
Common Elements	Pool/Spa	Pool/Spa		Pool/Spa			Pool/S	Spa		
and Rec. Facilities	Gated	Gated		Gated			Not G	ated		+20,000
Floor Location	1	1		1			1			
View	N;Res;	N;Res;		N;Res;			N;Res	;		
Design (Style)	DT2L;NeoEccent	DT2L;NeoEccent		DT2L;Neol	Eccen		DT2L:	NeoEcc	cent	
Quality of Construction	Q4	Q4		Q4			Q4			
Actual Age	14	14		14			17			0
Condition	C3	C3		C3			C3			<u> </u>
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths	+30,000		Bdrms. Ba	aths	
Room Count						+20,000	_			F 000
Gross Living Area	8 4 2.1	8 4 2.1		7 3	2.1	. 52 200			0.0	-5,000
-	2,258 sq. ft.	2,258 sq. ft.			6 sq. ft.	+53,390		2,040 s	y. IL	+20,710
Basement & Finished	0sf	0sf		0sf			0sf			
Rooms Below Grade										
Functional Utility	Conforms Yes	Conforms Yes		Conforms	Yes		Confo	rms Yes	s	
Heating/Cooling	Fau/Cac	Fau/Cac		Fau/Cac			Fau/C	ac		
Energy Efficient Items	None	None		None			None			
Garage/Carport	2g;Owned	2g;Owned		2g;Owned			2g;Ov	ned		
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Pati			Porch			
							. 5.011			
			1			-			-	
Net Adjustment (Total)			\$ 0	M + 1	<u> </u>	\$ 72.200	M	+ 🗆	- \$) 2E 740
Net Adjustment (Total) Adjusted Sale Price		+	\$ 0			\$ 73,390				35,710
Adjusted Sale Price		Net Adj. 0.0 %		Net Adj.	12.0 %	73,390	Net Adj.	5.0	6 %	33,710
Adjusted Sale Price of Comparables	A.11	Net Adj. 0.0 % Gross Adj. 0.0 %	\$ 683,500	Net Adj. Gross Adj.	12.0 [%] 12.0 [%]	\$ 683,390	Net Adj. Gross Adj	5.0 · 7.1	6 % 2 % \$	670,710
Adjusted Sale Price of Comparables Summary of Sales Comparison Approach		Net Adj. 0.0 % Gross Adj. 0.0 %	\$ 683,500 e design and mar	Net Adj. Gross Adj. ketability. C	12.0 % 12.0 % comp #	\$ 683,390 11 is a standard sa	Net Adj. Gross Adj ale and	5.0 7.5 is the s	6 % 2 % \$	670,710 model in the
Adjusted Sale Price of Comparables Summary of Sales Comparison Approach same project. It requires the	ne least adjustmer	Net Adj. 0.0 % Gross Adj. 0.0 % hps have the saments, therefore give	\$ 683,500 e design and mar	Net Adj. Gross Adj. ketability. C	12.0 % 12.0 % comp # is star	\$ 683,390 1 is a standard sandard sale and is i	Net Adj. Gross Adj ale and nferior	5.0 7.1 is the s in GLA	6 % 2 % ame and	670,710 model in the bedroom
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Exterior-Only Inspection Individual Condominium Unit Appraisal Report

55061 File # 3455775

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 user, 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 and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) report his or her analysis, opinions, and conclusions in this appraisal assignment and the complexity of this appraisal assignment and market value, statement of market value, statement of

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: subject to the following assumptions and limiting conditions:

The appraiser's certification in this report is

- 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 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.

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Exterior-Only Inspection Individual Condominium Unit Appraisal Report

55061 File # 34557759

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 have performed a visual inspection of the exterior areas of the subject property from at least the street. I have reported the condition of the improvements in factual, specific terms. I have 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.
- 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.

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Exterior-Only Inspection Individual Condominium Unit Appraisal Report

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name George A Hernandez	Name
Company Name Performance Appraisal	Company Name
Company Address 2611 W Windhaven Dr	Company Address
Rialto, CA 92377-3699	
Telephone Number (909) 838-0266	Telephone Number
Email Address hernandez.george@gmail.com	Email Address
Date of Signature and Report 09/09/2023	Date of Signature
Effective Date of Appraisal 09/08/2023	State Certification #
State Certification # AR038128	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 08/25/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
	Did inspect exterior of subject property from street
300 Sagehen Ct	Date of Inspection
-, Corona, CA 92878 APPRAISED VALUE OF SUBJECT PROPERTY \$ 680,000	· ———
000,000	COMPARABLE SALES
LENDER/CLIENT	OUNI ATABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address <u>2015 Manhattan Beach Blvd, Suite 100,</u>	Date of Inspection
Redondo Beach, CA 90278	· · · · · · · · · · · · · · · · · · ·
Email Address	

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Exterior-Only Inspection Individual Condominium Unit Appraisal Report

55061 File# 34557759

FEATURE		SUBJEC	٦		COL	ADADAD	BLE SALE #	4	-	CO	MUDADAD	BLE SALE #	4 E		co	MIDADAD	LE SALE #	
		SUDJEU	, I				DLE SALE #	4	+		JIVIPANAD	DLE SALE 1	# 5	+		IVIFANAD	LE SALE #	6
Address and 300 Sagehen 0					Acorn L													
Unit # -, Corona, CA					rona, C	CA 92	2878							4				
Project Name and River Road	d Villa	age		Parks	side													
Phase 1				1					1									
Proximity to Subject				0.67	miles l	NW	1.											
Sale Price	\$						\$	635,000				\$					\$	
Sale Price/Gross Liv. Area	\$		sq. ft.	\$;	391.25	sq. ft.			\$		sq. ft.			\$		sq. ft.		
Data Source(s)				CRM	LS#C\	/231	38474;D	OM 26										
Verification Source(s)				No D	oc Foι	ınd								\bot				
VALUE ADJUSTMENTS	[DESCRIPT	TON		ESCRIPTIO		+(-)\$	Adjustment		DESCRIPTION	ON	+(-)) \$ Adjustment		ESCRIPTI	ON	+(-)\$	Adjustment
Sales or Financing				Listin	g													
Concessions							1											
Date of Sale/Time				c08/2	23													
Location	N;Re	es:		N;Re														
Leasehold/Fee Simple		Simpl	le		s, Simple													
HOA Mo. Assessment	250	Simpl		81	- in inpid			C	,					\top				
Common Elements		l/Spa		Pool/	Sna				+					+				
and Rec. Facilities	Gate	-		Gate			1											
Floor Location	1	s u		1	u		+		+			+		+-				
View	N;Re	oc.		N;Re	c.		+		+			+		+-			1	
Design (Style)			Ecca						+			+		+			 	
Quality of Construction		∟,iveo	Eccen		.,iveoE	ccen	II.		+-			+		+			-	
Actual Age	Q4			Q4			+		+			+		+-			-	
Condition	14			28			-	C	4			+		+			-	
	C3	D-d	Datt.	C3	Delena -	Dail-	-		Tat-1	Dalar -	Dail	+		Tat-1	Dalare -	Dati-	-	
Above Grade	Total	Bdrms.	_	Total	Bdrms.	Baths	1		Total	Bdrms.	Baths	1		Total	Bdrms.	Baths		
Room Count	8	4	2.1	8	4	2.1	-		1		1	1		+			-	
Gross Living Area		2,25	8 sq. ft.		1,623	sq. ft.		+60,325	5		sq. ft.	1		4		sq. ft.		
Basement & Finished	0sf			0sf			1											
Rooms Below Grade							1		1									
Functional Utility	Con	forms	Yes	Confo	orms Y	'es												
Heating/Cooling	Fau/	/Cac		Fau/0	Cac									1				
Energy Efficient Items	Non	е		None					<u>↓</u>									
Garage/Carport	2g;C	Owned		2g;O	wned				\Box					\perp				
Porch/Patio/Deck		ch/Pati		Porch	n/Patio)												
														$\perp =$				
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Net Adjustment (Total)					+ [-	\$	しい. コノニ	ا از			Ψ] + [1 -		
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. , ,						9.5 %		,	Net Adj	j.	% %			Net Adj. Gross A			\$	
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Market Conditions Addendum to the Appraisal Report

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55061 ile No. 34557759

ne purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject eighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 92878 State CA 300 Sagehen Ct Catamount Properties 2018 LLC nstructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. ventory Analysis Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) Increasing Stable Declinina n Absorption Rate (Total Sales/Months) Stable Increasing Declining 0 0.33 0.33 Stable Total # of Comparable Active Listings Declinina Increasing 0 Stable Months of Housing Supply (Total Listings/Ab.Rate) Increasing Declining 0 3 0 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price Increasing Stable Declining \$683,500 0 \$635,000 Increasing Median Comparable Sales Days on Market Declining Stable n 29 77 Stable Median Comparable List Price Increasing Declining \$635,000 \$695,000 0 Median Comparable Listings Days on Market Declining Stable Increasing 2 62 0 Median Sale Price as % of List Price Increasing Stable Declining 100 98.35 0 Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo The data used in the grid above does not indicate there were any concessions associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some transactions that do include concessions, but have not been reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Are foreclosure sales (REO sales) a factor in the market? Yes No No If yes, explain (including the trends in listings and sales of foreclosed properties). The data used in the grid above does not indicate there were any REO/Short sales or other distressed properties associated with the reported transactions. However, this is not a mandatory reporting field for agents and there may be some distressed sales that were not reported. It is beyond the scope of this assignment to confirm each sale used in the Market Conditions Report. Cite data sources for above information. The CRMLS MLS was the data source used to complete the Market Conditions Addendum. Effective Date: Thursday, September 7, 2023 Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. As seen above the market trend has been relatively stable in the last year which may be due to lower prices, low interest rates and a shortage of listings. Local MLS is used to provide this information. All appraiser data supports a stable market in the last 6 months. Trends above are considered stable if change from 4-6 months to current is between 90% & 110%, considered declining if less than 90% and increasing if greater than 110%. Shortage of listings is Supported with current MLS data Due to a lack of comparable sales in the area the above statistics are not reliable. The stable market is supported with local MLS and most other data sources including Data Quick. This area with a larger sample size(not comparables but sales in the area)does support a stable market If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: River Road Village Subject Project Data Prior 4-6 Months Current - 3 Months Prior 7-12 Months Overall Trend Total # of Comparable Sales (Settled) Declining 0 0 Absorption Rate (Total Sales/Months) Stable Declining Increasing 0 0 0.33 Total # of Active Comparable Listings Declining Stable Increasing n n Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing If yes, indicate the number of REO listings and explain the trends in listings and sa Yes \bowtie REO sales are not a factor in this project Summarize the above trends and address the impact on the subject unit and project. Market conditions have been stable in the last 12 months with continued signs of improvement, interest rates remain high however a shortage of listings still exist therefore market has remained stable. Signature Signature Appraiser Name Supervisory Appraiser Name George A Hernandez Company Name Company Name Performance Appraisal Company Address Company Address 2611 W Windhaven Dr, Rialto, CA 92377-3699 State License/Certification # State License/Certification # State AR038128 CA Email Address Email Address hernandez.george@gmail.com

Freddie Mac Form 71 March 2009

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Lender/Client	Wedgewood Inc							



Subject Front

300 Sagehen Ct Sales Price Gross Living Area

 Gross Living Area
 2,258

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 Q4

 Age
 14





Subject Street



Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Lender/Client	Wedgewood Inc							



Comparable 1

472 Rio Ct

Prox. to Subject 0.13 miles NW 683,500 Sales Price Gross Living Area 2,258 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site Q4 Quality Age 14



Comparable 2

824 Pyramid Ct

Prox. to Subject 0.10 miles NW Sales Price 610,000 Gross Living Area 1,696 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site Quality Q4 Age 14



Comparable 3

991 Blackburn Dr

Prox. to Subject 0.66 miles NW Sales Price 635,000 Gross Living Area 2,040 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site Quality Q4 Age 17

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Lender/Client	Wedgewood Inc							



Comparable 4

931 Acorn Ln

Prox. to Subject 0.67 miles NW 635,000 Sale Price Gross Living Area 1,623 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site Q4 Quality Age 28

Comparable 5

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

Comparable 6

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

File No. 34557759

Supplemental Addendum

						0+001	100	
Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Lender/Client	Wedgewood Inc							

Intended Use/Intended User:

The Intended User of this appraisal report is the Lender/Client. The intended use of appraisal is prepared for servicing the current loan. The Intended Use is to evaluate the property that is the subject of this appraisal for market value, for servicing the current loan, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The appraiser was asked to provide the current market value for the subject property.

Scope of Work:

The subject property was inspected as of the day of the appraisal report. The subject property was physically inspected by the appraiser from the street, the subject property was not entered. The following databases were utilized to confirm subject property data, and comparable data: Parcel Quest/CRMLS. Comparables were chosen to reflect the subject property's characteristics. Characteristics such as gross livable area, number of bedrooms, number of bathrooms, year built, lot size, etc. were examined. The existing market conditions were also researched to determine marketing exposure (see Marketing Conditions). Supply and demand factors as well as neighborhood influences, were observed and reported on page one of the 1075 form. The final value conclusion is a function of the aforementioned research. The income approach was not utilized, since the subject property is a single family residence, therefore not appropriate and not found to be a good indicator of value.

Neighborhood:

Market Conditions: According to CRMLS data, values in the subject's City have been stable in the last 6 to 12 months. Time adjustment not deemed necessary for comparables within 12 months. This stable market is due to recently increasing interest rates slowing the increasing values. Subject city has remained stable as seen in "market direction" graph attached to this report.

Adjustments:

GLA is adjusted at \$95 per sq ft. Amenities such as room count, heating and cooling, fireplace, garage/carport are based on what a typical buyer would pay in this market. All adjustments are extracted from the market using **sensitivity analysis** and are considered typical for this market area. Gross living area adjustments are only made if the comparable is +/- 100 Sq. Ft. of the subject's gross living area. Age adjustments are only made if comp is older than +/-10 years.

Comparables search and results:

Sales from comparables were examined and all are within close proximity of subject property. The search parameters used for the subject were within 1 mile of subject and 20% of the subjects GLA. The search utilized a time frame of six months. This search resulted in 2 comparable. The appraiser chose comparables which were recent, similar in size/bedroom count and close in distance. Comparable properties utilized are the most recent available at the time of inspection and closest in terms of distance. Comparables were chosen because the properties characteristics such as Gross Livable Area, Bedroom count, Bathroom count, Lot Size, year built, etc...closely matched that of the subject property. All homes reflect average care and maintenance.

Subject Market area remains stable despite the Covid 19 pandemic. No signs of declining market are showing. DOM are still well under 90 days and listings are not being removed. This area is not under "stay at home orders". Currently this pandemic has not had any negative impact on local real estate market.

The subject has not been effected by the recent wildfires, flooding, mudflows, and debris flows. It is far away from any of the effected areas.

Borrower name and owner name are different however reasoning is unknown to appraiser. It is assumed that underwriter is aware of this difference.

HOA fee is typical and event though it may differ from comparable sales the typical buyer does not pay more or less for this difference.

Clear Capital AMC #1256

		USPAP ADDENDUM	File No. 34557759
orrower	Catamount Properties 2	018 LLC	
roperty Address	000 Gagerien Ot	Occupto	Olds To Olds
ty ender	Corona	County Riverside	State CA Zip Code 92878
- Indici	Wedgewood Inc		
This repo	ort was prepared under the following	USPAP reporting option:	
Appi	raisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(a).	
Rest	tricted Appraisal Report	This report was prepared in accordance with USPAP Standards Rule 2-2(b).	
	able Exposure Time	this at a consistent the consistent value at the first transition.	
		ubject property at the market value stated in this report is:	0-90 Days
1	•	ned using the exposure time of 0-90 days. Exposure time is	determined using information gathered
through	n sales verification and statist	cal information about days on market.	
A -1 -17**	al Cardification		
	al Certifications	·	
	at, to the best of my knowledge and belie		
		er or in any other capacity, regarding the property that is the subject of this report w	vithin the
three	e-year period immediately preceding acce	ptance of this assignment.	
	VE nerformed cenvices, as an appraiser of	in another capacity, regarding the property that is the subject of this report within the	the three-year
		nis assignment. Those services are described in the comments below.	ne unee-year
	atements of fact contained in this rep	ort are true and correct. sions are limited only by the reported assumptions and limiting conditions :	and are my percental importial and unbiased
	onal analyses, opinions, and conclusional analyses, opinions, and conclusion		and are my personal, impartial, and unbiased
1 '	•	ns. t or prospective interest in the property that is the subject of this report and	d no nerconal interact with respect to the parties
involved.		t or prospective interest in the property that is the subject or this report and	Tho personal interest with respect to the parties
		nat is the subject of this report or the parties involved with this assignment.	
1		contingent upon developing or reporting predetermined results.	•
	•	ment is not contingent upon the development or reporting of a predetermin	ned value or direction in value that favors the cause of
		attainment of a stipulated result, or the occurrence of a subsequent event d	
1		e developed, and this report has been prepared, in conformity with the Unif	• • • • • • • • • • • • • • • • • • • •
1 -	effect at the time this report was prepa		Total Standards of Froiessional Appraisal Fractice that
1		ersonal inspection of the property that is the subject of this report.	
1	*	significant real property appraisal assistance to the person(s) signing this	certification (if there are exceptions, the name of each
	, ,	praisal assistance is stated elsewhere in this report).	Solutionation (in there are exceptione, the name of each
marriada	in providing digitiliount rout property up	praiota accidentation to classed cicominate in this reports.	
Addition	al Comments		
I have i	not performed an appraisal or	any other service regarding the property that is the subject	of this report within the three-year period
	iately preceding acceptance of		, , ,
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APPRAISE	ER:	SUPERVISORY APPRAIS	ER: (only if required)
/ IIAIGE	11	/	
	U l	2	
Signature:		Signature:	
Name: C	George A Hernandez	Name:	
Date Signed:	09/09/2023	Date Signed:	
State Certifica		State Certification #:	
or State Licens		or State License #:	
State: CA	Α	State:	
Expiration Date	te of Certification or License: 08	25/2025 Expiration Date of Certification or Li	icense:
Effective Date	of Appraisal: 09/08/2023	Supervisory Appraiser Inspection o	_
		Did Not Exterior	r-only from Street Interior and Exterior

File No. 55061 Page # 14 of 23

55061 e No. 34557759

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C 4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

06

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

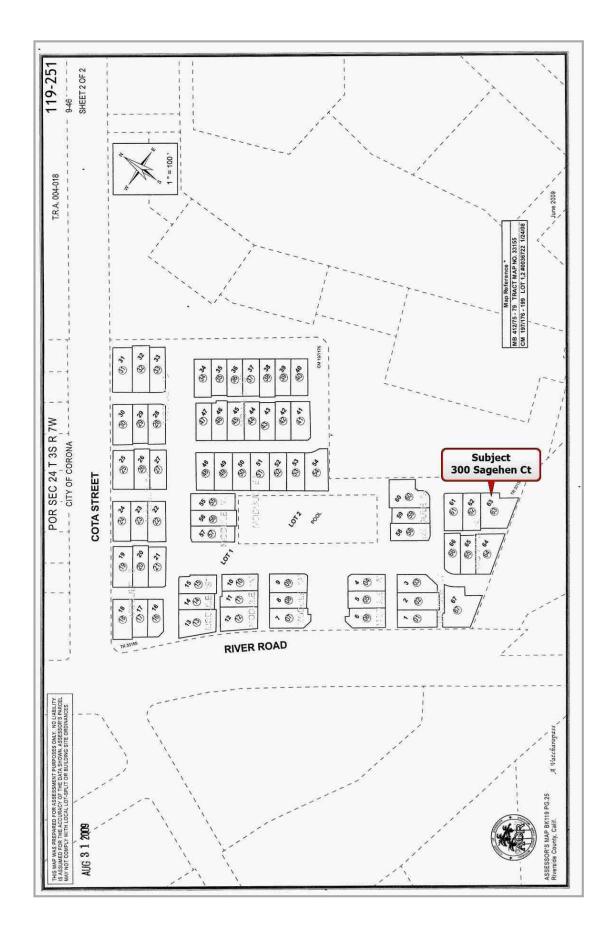
Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	•	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

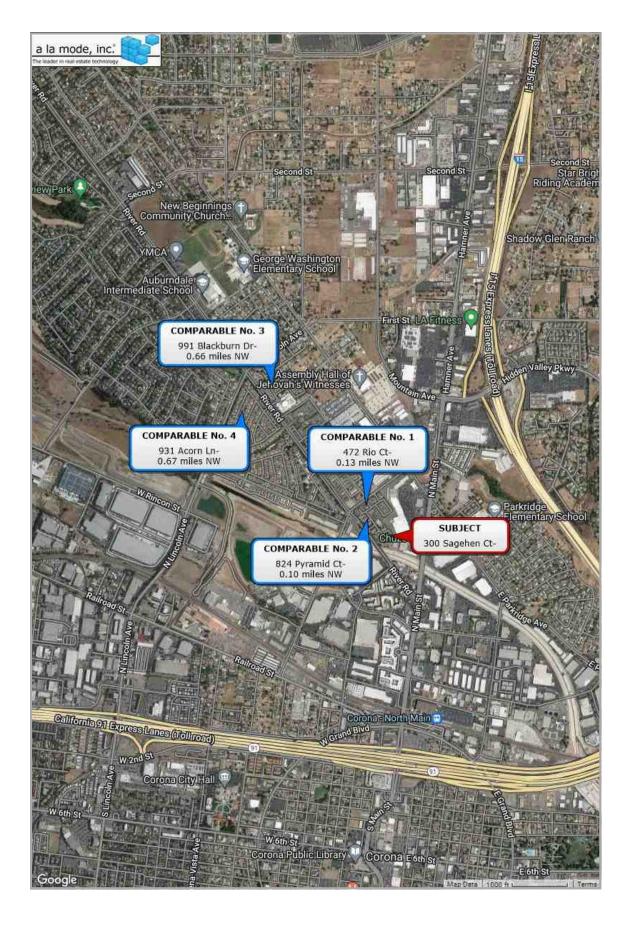
Plat Map

Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Landar/Client	Wodgowood Inc							



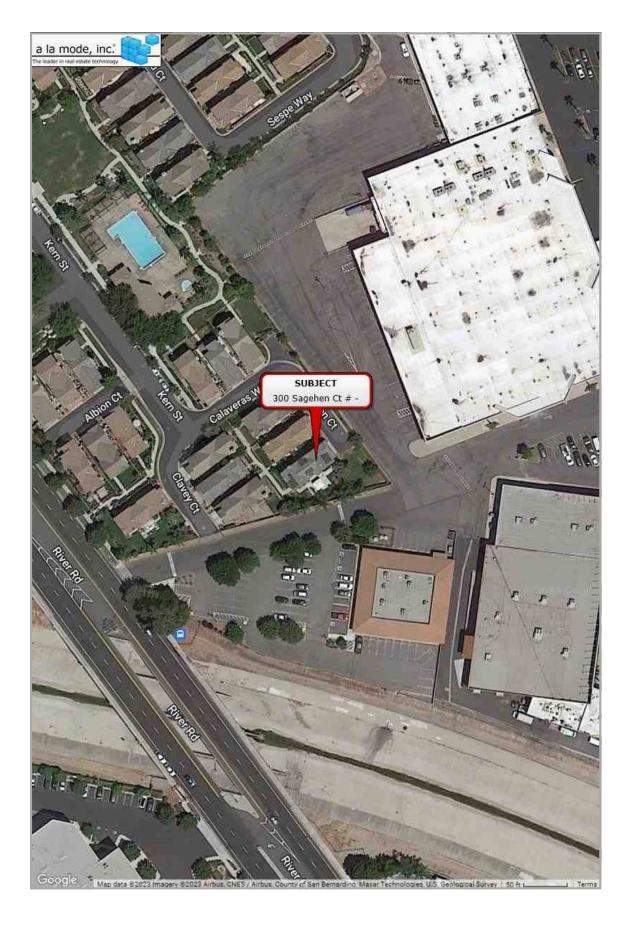
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Landar/Client	Wodgowood Inc							



Aerial Photo

Borrower	Catamount Properties 2018 LLC							
Property Address	300 Sagehen Ct							
City	Corona	County	Riverside	State	CA	Zip Code	92878	
Lender/Client	Wedgewood Inc							



License

Borrower	Catamount Properties 2018 LLC								
Property Address	300 Sagehen Ct								
City	Corona	County	Riverside	Sta	ite (CA	Zip Code	92878	
Lender/Client	Wedgewood Inc								



HUDSON INSURANCE COMPANY

100 William Street, 5th Floor New York, NY 10038



REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

PLEASE READ THIS POLICY CAREFULLY.

Policy Number: PRA-2AX-1014453 Renewal of: PRA-2AX-1006029

1. Named Insured: George A Hernandez 2. Address: 2611 W Windhaven Dr

Rialto, CA 92377

3. Policy Period: From: December 14, To: December 14, 2023

2022

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate B. \$1,000,000

Damages Limit of Liability \$1,000,000

Claims Expense Limit of

C. \$1,000,000 D. \$1,000,000 Liability

Deductible (Inclusive of Claims Expenses):

Each Claim \$ 500 5B. \$ 1,000 Aggregate

6. **Policy Premium:** \$680.00 State Taxes/Surcharges: \$0.00

7. **Retroactive Date:** December 14, 2005

ut 2 Billog

Notice to Company: Notice of a Claim or Potential Claim should be sent to: 8.

Hudson Insurance Group 100 William Street, 5th Floor New York, NY 10038 Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com

9. A. Program Administrator: Riverton Insurance Agency Corp.

B. Agent/Broker: OREP Insurance Services, LLC

(888) 347-5273

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

PRA100 (01/20) Page | 1

Market Direction - Page 1



File No. 55061 Page # 23 of 23

Market Direction - Page 2

Search Criteria					
Time frame is from Oct 2022 to Sep 2023					
Property Sub Type is 'Single Family Residence'	ı				
Special Listing Conditions is 'Standard' City is 'Corona'	ı				
Results calculated from 1,198 listings	ı				
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