



Exterior-Only Inspection Residential Appraisal Report

55321 File # 34641892

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

SUBJECT

Property Address 21059 Kimberly Ct City Lake Elsinore State CA Zip Code 92532
Borrower Catamount Properties 2018 LLC Owner of Public Record Rosa T B Beltran County Riverside
Legal Description .33 ACRES IN LOT 35 MB 196/022 TR 20705
Assessor's Parcel # 363-341-023 Tax Year 2022 R.E. Taxes \$ 5,661
Neighborhood Name Lake Elsinore Map Reference 40140 Census Tract 0427.50
Occupant [X] Owner [ ] Tenant [ ] Vacant Special Assessments \$ 3,680 [ ] PUD HOA \$ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Servicing
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [X] Yes [ ] No
Report data source(s) used, offering price(s), and date(s). DOM 0; Subject was listed on 01/01/2023 for \$515,000. It entered expired status on 07/31/2023; CRMLS#DW23016293; DOM 182.

CONTRACT

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

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.
Neighborhood Characteristics One-Unit Housing Trends One-Unit Housing Present Land Use %
Location [ ] Urban [ ] Suburban [X] Rural Property Values [ ] Increasing [X] Stable [ ] Declining PRICE AGE One-Unit 90 %
Built-Up [ ] Over 75% [X] 25-75% [ ] Under 25% Demand/Supply [X] Shortage [ ] In Balance [ ] Over Supply \$ (000) (yrs) 2-4 Unit 0 %
Growth [ ] Rapid [X] Stable [ ] Slow Marketing Time [X] Under 3 mths [ ] 3-6 mths [ ] Over 6 mths 538 Low 21 Multi-Family 0 %
Neighborhood Boundaries Canyon View Drive to the north, Summerhill Drive to the east, Canyon Estates Drive to the south and the 15 Freeway to the west. 750 High 24 Commercial 10 %
575 Pred. 22 Other 0 %
Neighborhood Description The subject is located in a gated community of good quality homes ranging in size from 2,000-3,600 square feet varying in style and design. The 15 Freeway is within 1/2 mile of the subject, providing good access to local employment and Southern California's extensive freeway network. All schools, shopping, and supporting services are nearby.
Market Conditions (including support for the above conclusions) Property values appear to be stable, with a short supply of inventory and marketing time of competitively priced homes being under 3 months. Current interest rates range from 6% to 8%. Concessions not exceeding 3% are typical in this market area.

SITE

Dimensions 64'x216.03'x64.46'x245.46' Area 14375 sf Shape Irregular View B;Res;
Specific Zoning Classification SP Zoning Description Specific Plan
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe The subject's current use is legal, physically possible, maximally productive and economically feasible at this time.
Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity [X] [ ] Water [X] [ ] Street Asphalt [X] [ ]
Gas [X] [ ] Sanitary Sewer [X] [ ] Alley None [ ] [ ]
FEMA Special Flood Hazard Area [ ] Yes [X] No FEMA Flood Zone X FEMA Map # 06065C2041G FEMA Map Date 08/28/2008
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property [ ] Appraisal Files [X] MLS [X] Assessment and Tax Records [ ] Prior Inspection [ ] Property Owner
[ ] Other (describe) Data Source for Gross Living Area CoreLogic
General Description General Description Heating/Cooling Amenities Car Storage
Units [X] One [ ] One with Accessory Unit [X] Concrete Slab [ ] Crawl Space [X] FWA [ ] HWBB [X] Fireplace(s) # 1 [ ] None
# of Stories 2 [ ] Full Basement [ ] Finished [ ] Radiant [ ] Woodstove(s) # 0 [X] Driveway # of Cars 2
Type [X] Det. [ ] Att. [ ] S-Det./End Unit [ ] Partial Basement [ ] Finished [ ] Other [X] Patio/Deck Patio Driveway Surface Driveway
[X] Existing [ ] Proposed [ ] Under Const. Exterior Walls Stucco Fuel Gas [ ] Porch None [X] Garage # of Cars 2
Design (Style) Mediter. Roof Surface Tile [X] Central Air Conditioning [X] Pool In-Ground [ ] Carport # of Cars 0
Year Built 2001 Gutters & Downspouts None [ ] Individual [X] Fence Wood [ ] Attached [ ] Detached
Effective Age (Yrs) 22 Window Type VSG [ ] Other [ ] Other None [X] Built-in
Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area above grade contains: 9 Rooms 5 Bedrooms 3.0 Bath(s) 3,439 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) The solar power is assumed to be leased or financed (unable to verify). Considered personal property. The subject is also connected to public electricity, which is acceptable to the community.
Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4;The subject is of good quality construction and reflects average overall condition. Physical depreciation is normal. It is assumed that the interior of the subject is the same as the observed exterior condition. This is an extraordinary assumption.
Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No
If Yes, describe.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe.

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 550,000 to \$ 550,000		There are 16 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 530,000 to \$ 750,000			
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	21059 Kimberly Ct Lake Elsinore, CA 92532	21071 Kimberly Ct Lake Elsinore, CA 92532	31564 Stoney Creek Dr Lake Elsinore, CA 92532	31532 Canyon View Dr Lake Elsinore, CA 92532	
Proximity to Subject		0.04 miles NE	0.05 miles N	0.19 miles NW	
Sale Price	\$	\$ 750,000	\$ 655,000	\$ 660,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 218.09 sq.ft.	\$ 203.35 sq.ft.	\$ 184.93 sq.ft.	
Data Source(s)		CRMLS#SW23010441;DOM 12	CRMLS#PW23096142;DOM 45	CRMLS#SW23053643;DOM 11	
Verification Source(s)		Doc#2023-0059294	Doc#2023-0268556	Doc#2023-0155644	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth	
Concessions		Conv;7000	-7,000	Conv;0	-10,000
Date of Sale/Time		s03/23;c02/23		s09/23;c07/23	
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	14375 sf	12632 sf	0	10454 sf	0
View	B;Res;	B;Res;		B;Res;	
Design (Style)	DT2;Mediter.	DT2;Mediter.		DT2;Mediter.	
Quality of Construction	Q3	Q3		Q3	
Actual Age	22	22		22	
Condition	C4	C4		C4	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	-5,000
Room Count	9 5 3.0	9 5 3.0		9 6 3.0	0
Gross Living Area	3,439 sq.ft.	3,439 sq.ft.		3,221 sq.ft.	+10,900
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	-6,500
Functional Utility	Average	Average		Average	
Heating/Cooling	FWA, CA	FWA, CA		FWA, CA	
Energy Efficient Items	None	None		None	
Garage/Carport	2gbi2dw	2gbi2dw		3ga3dw	-5,000
Porch/Patio/Deck	Patio	Patio		Patio	
Pool	Pool	Pool		None	+25,000
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -7,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 30,900	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,500	
Adjusted Sale Price of Comparables		Net Adj. 0.9 % Gross Adj. 0.9 % \$ 743,000	Net Adj. 4.7 % Gross Adj. 6.2 % \$ 685,900	Net Adj. 0.5 % Gross Adj. 7.0 % \$ 663,500	

SALES COMPARISON APPROACH

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

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

Data Source(s) FARES

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

Data Source(s) FARES

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	12/13/2022			
Price of Prior Sale/Transfer	\$570,134			
Data Source(s)	Black Knight	Black Knight	Black Knight	Black Knight
Effective Date of Data Source(s)	09/30/2023	09/30/2023	09/30/2023	09/30/2023

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has a Notice of Trustee's Sale filed on 12/13/2022. This was not an arms-length transaction or a market sale.

Comparables 1-3 have no prior sales in the last 12 months to analyze.

Summary of Sales Comparison Approach All comparables are standard sales located in the subject's neighborhood. REO and short sales have not been used because they do not reflect market value due to atypical buyer and seller motivations. The comparables are arranged in order of weight.

Comparable 1 given the most weight because it requires the fewest adjustments.

Comparable 2 given secondary weight because it requires the second fewest adjustments.

Comparable 3 given tertiary weight because it requires the third fewest adjustments.

Comparable MLS sheets are attached to provide property and transaction details. Due to inconsistent behaviors of market participants, there is large variance in the comparable prices.

Indicated Value by Sales Comparison Approach \$ 700,000

Indicated Value by: Sales Comparison Approach \$ 700,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

The final opinion of value is bracketed by the adjusted and unadjusted comparable prices. Primary weight given to Sales Comparison approach.

Due to the subject's large size, view amenity, along with the current housing supply shortage, the subject's value is at the higher end of the comparable price range.

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 700,000 , as of 09/30/2023 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION



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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

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

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

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

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

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

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

## APPRAISER

Signature   
Name Anthony Porter  
Company Name Velox Valuations LLC  
Company Address 55 Monument Circle, Floor 7  
Indianapolis, IN 46204  
Telephone Number 951.452.1517  
Email Address anthony.porter@veloxval.com  
Date of Signature and Report 09/30/2023  
Effective Date of Appraisal 09/30/2023  
State Certification # AR034120  
or State License # \_\_\_\_\_  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State CA  
Expiration Date of Certification or License 05/20/2024

## ADDRESS OF PROPERTY APPRAISED

21059 Kimberly Ct  
Lake Elsinore, CA 92532  
APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000

## LENDER/CLIENT

Name Clear Capital  
Company Name Wedgewood Inc  
Company Address 2015 Manhattan Beach Blvd, Suite 100,  
Redondo Beach, CA 90278  
Email Address \_\_\_\_\_

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

## SUBJECT PROPERTY

Did not inspect exterior of subject property  
 Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_

## COMPARABLE SALES

Did not inspect exterior of comparable sales from street  
 Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_







# Market Trend Analysis - Page 1

## Market Overview - 92532 - Lake Elsinore, CA

Closed Sales

**17**

5 years July average: 50 sales

Average Sale Price

**\$496,468**

5 years July average: \$487,506

Active listings

**133**

5 years August average: 98 listings

Days to contract sales

**30** Avg

5 years August average: 28 days

Average sale \$/Sqft

**\$229**

5 years July average: \$183

Sale price to list price

**98%** Ratio

5 years August average: 98.5%

### Average Sale Price

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Aug 23

**\$565,479**

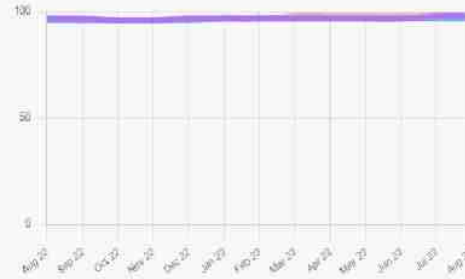
Actual Prior month - Jul 23

**\$572,385** ▼ 1.2%

Same month prior year

**\$577,697** ▼ 2.2%

### Average Sale to Original List Price Ratio



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Aug 23

**98%**

Actual Prior month - Jul 23

**100%** ▼ 2.0%

Same month prior year

**98.6%** ▼ 0.0%

### Average Price per Square Foot

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Aug 23

**\$216**

Actual Prior month - Jul 23

**\$186** ▲ 13.9%

Same month prior year

**\$223** ▼ 3.2%

### Number of sales

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Aug 23

**15**

Actual Prior month - Jul 23

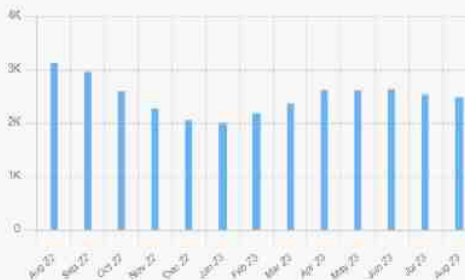
**17.0** ▼ 13.3%

Same month prior year

**16.0** ▼ 6.7%

### Change in Sales Activity

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Aug 23

**15**

Actual Prior month - Jul 23

**17.0** ▼ 11.8%

Same month prior year

**16.0** ▼ 6.7%

### Average Sale Price

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Jul 23

**\$496,468**

Actual Prior month - Jun 23

**\$592,968** ▼ 17.4%

Same month prior year

**\$575,056** ▼ 11.9%

### Average Price per Square Foot

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Jul 23

**\$229**

Actual Prior month - Jun 23

**\$200** ▲ 12.9%

Same month prior year

**\$231** ▼ 0.9%

### Number of sales

MLS Tax



Riverside, California Riverside-San Bernardino-Ontario, CA  
92532

Actual Current month - Jul 23

**17**

Actual Prior month - Jun 23

**31.0** ▼ 32.4%

Same month prior year

**43.0** ▼ 152.8%

Market Overview - 92532 - Lake Elsinore, CA Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS

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

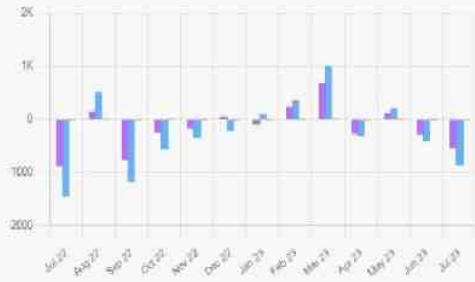
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# Market Trend Analysis - Page 2

## Change in Sales Activity

MLS **TR**



Actual Current month - Jul 23

**17**

Actual Prior month - Jun 23

**31.0** ↘ -52.4%

Same month prior year

**43.0** ↘ -60.9%

● Riverside, California 
 ● Riverside-San Bernardino-Ontario, CA 
 ● 92532

**Supplemental Addendum**

File No. 34641892

Borrower	Catamount Properties 2018 LLC				
Property Address	21059 Kimberly Ct				
City	Lake Elsinore	County	Riverside	State	CA Zip Code 92532
Lender/Client	Wedgewood Inc				

**Highest & Best Use Opinion Rationale / Current Use**

As part of this assignment, the appraiser has developed an opinion of the highest and best use of the real property defined, described and reflected in this appraisal report, as it is currently improved (existing or proposed). Based upon the physical inspection, property owner interviews and/or information available to the appraiser within the normal course of business, the current use (or proposed use) of the subject property as of the effective date of this appraisal is a single family residential use.

Based upon available zoning, deed restriction, and/or neighborhood covenant data, the current use of the subject property is legally permissible. The appraiser has uncovered no information (survey's, adverse easements, encroachments, etc...) available within the normal course of business to suggest that the current use of the property is not physically possible. As an improved (existing or proposed) property with obvious remaining economic life, the current use is considered to be financially feasible. Based upon limitations imposed by zoning, deed restriction, and/or neighborhood covenants on alternative uses, there does not appear to be any other potential use (either currently legal, or reasonably likely to become legal) that would produce a greater return to the real estate. Therefore, the current use is also considered to be maximally productive. Based upon the above rationale, it is this appraiser's opinion that the highest and best use of the subject property, as improved, is the current use.

In order to develop an opinion of the market value of the subject's site, the appraiser has also developed an opinion of the highest and best use of the site, as though vacant. The current use of the site is as a single, residential building site. Based upon limitations imposed by zoning, deed restriction, and/or neighborhood covenants on alternative uses, there does not appear to be any other potential use of the site, as though vacant, (either currently legal, or reasonably likely to become legal), that would produce a greater return to the real estate than the current use. Therefore, the site's current use is also considered to be the highest and best use of the site, as though vacant.

**• Comparable Summary**

Comparables Summary &amp; Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	750,000	0.9	0.9	743,000	24.59
Comp #2:	655,000	5.5	5.5	690,900	22.51
Comp #3:	660,000	0.5	7	663,500	21.84
Comp #4:	600,000	17.2	17.2	703,000	17.22
Comp #5:	591,000	24.7	24.7	736,800	13.84

ESTIMATED INDICATED VALUE OF THE SUBJECT (per the statistical model): 706,000

**• Indicated Weight Value**

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

THIS IS A STATISTICAL MODEL FOR ANALYSIS PURPOSES. PLEASE REFER TO THE APPRAISAL REPORT FOR THE APPRAISER'S OPINIONS AND CONCLUSIONS, WITH RATIONALE.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

### Condition Ratings and Definitions

#### C1

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

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

#### C2

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

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

#### C3

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

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

#### C4

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

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

#### C5

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

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

#### C6

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

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

### Quality Ratings and Definitions

#### Q1

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

#### Q2

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

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

## Quality Ratings and Definitions (continued)

### Q3

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

### Q4

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

### Q5

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

### Q6

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

## Definitions of Not Updated, Updated, and Remodeled

### Not Updated

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

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

### Updated

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

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

### Remodeled

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

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

## Explanation of Bathroom Count

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

### Example:

3.2 indicates three full baths and two half baths.





## Subject Photos

Borrower	Catamount Properties 2018 LLC				
Property Address	21059 Kimberly Ct				
City	Lake Elsinore	County	Riverside	State	CA Zip Code 92532
Lender/Client	Wedgewood Inc				

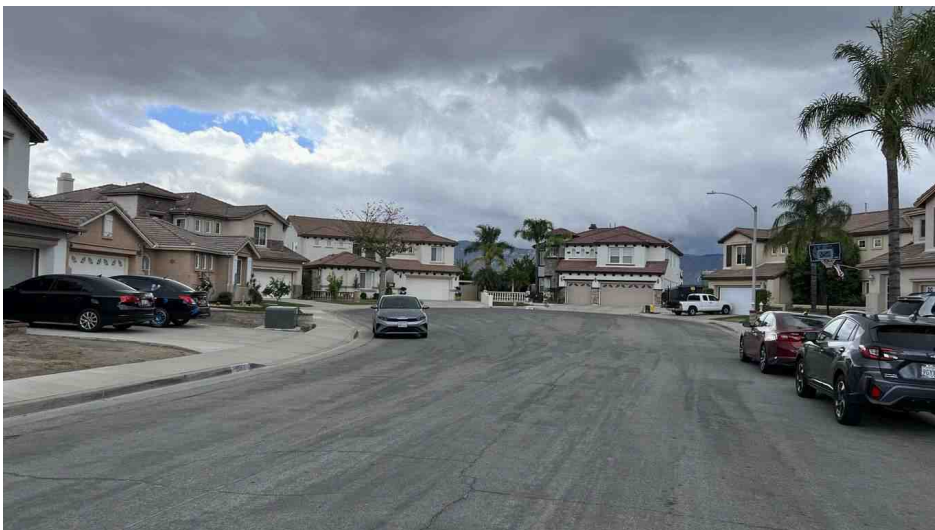


### Subject Front

21059 Kimberly Ct  
Sales Price  
Gross Living Area 3,439  
Total Rooms 9  
Total Bedrooms 5  
Total Bathrooms 3.0  
Location N;Res;  
View B;Res;  
Site 14375 sf  
Quality Q3  
Age 22



### Subject Street



### Subject Street



## Comparable Photos 1-3

Borrower	Catamount Properties 2018 LLC			
Property Address	21059 Kimberly Ct			
City	Lake Elsinore	County Riverside	State CA	Zip Code 92532
Lender/Client	Wedgewood Inc			



### Comparable 1

21071 Kimberly Ct  
 Prox. to Subject 0.04 miles NE  
 Sales Price 750,000  
 Gross Living Area 3,439  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 3.0  
 Location N;Res;  
 View B;Res;  
 Site 12632 sf  
 Quality Q3  
 Age 22



### Comparable 2

31564 Stoney Creek Dr  
 Prox. to Subject 0.05 miles N  
 Sales Price 655,000  
 Gross Living Area 3,221  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 3.0  
 Location N;Res;  
 View B;Res;  
 Site 10454 sf  
 Quality Q3  
 Age 22



### Comparable 3

31532 Canyon View Dr  
 Prox. to Subject 0.19 miles NW  
 Sales Price 660,000  
 Gross Living Area 3,569  
 Total Rooms 9  
 Total Bedrooms 6  
 Total Bathrooms 3.0  
 Location N;Res;  
 View B;Res;  
 Site 7840 sf  
 Quality Q3  
 Age 22

## Comparable Photos 4-6

Borrower	Catamount Properties 2018 LLC				
Property Address	21059 Kimberly Ct				
City	Lake Elsinore	County	Riverside	State	CA
Lender/Client	Wedgewood Inc				
				Zip Code	92532



### Comparable 4

31500 Sagecrest Dr  
 Prox. to Subject 0.23 miles W  
 Sales Price 600,000  
 Gross Living Area 2,880  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 3.0  
 Location N;Res;  
 View N;Res;  
 Site 10454 sf  
 Quality Q3  
 Age 21



### Comparable 5

31742 Canyon Ridge Dr  
 Prox. to Subject 0.61 miles E  
 Sales Price 591,000  
 Gross Living Area 2,123  
 Total Rooms 9  
 Total Bedrooms 5  
 Total Bathrooms 2.1  
 Location N;Res;  
 View N;Res;  
 Site 9147 sf  
 Quality Q3  
 Age 22

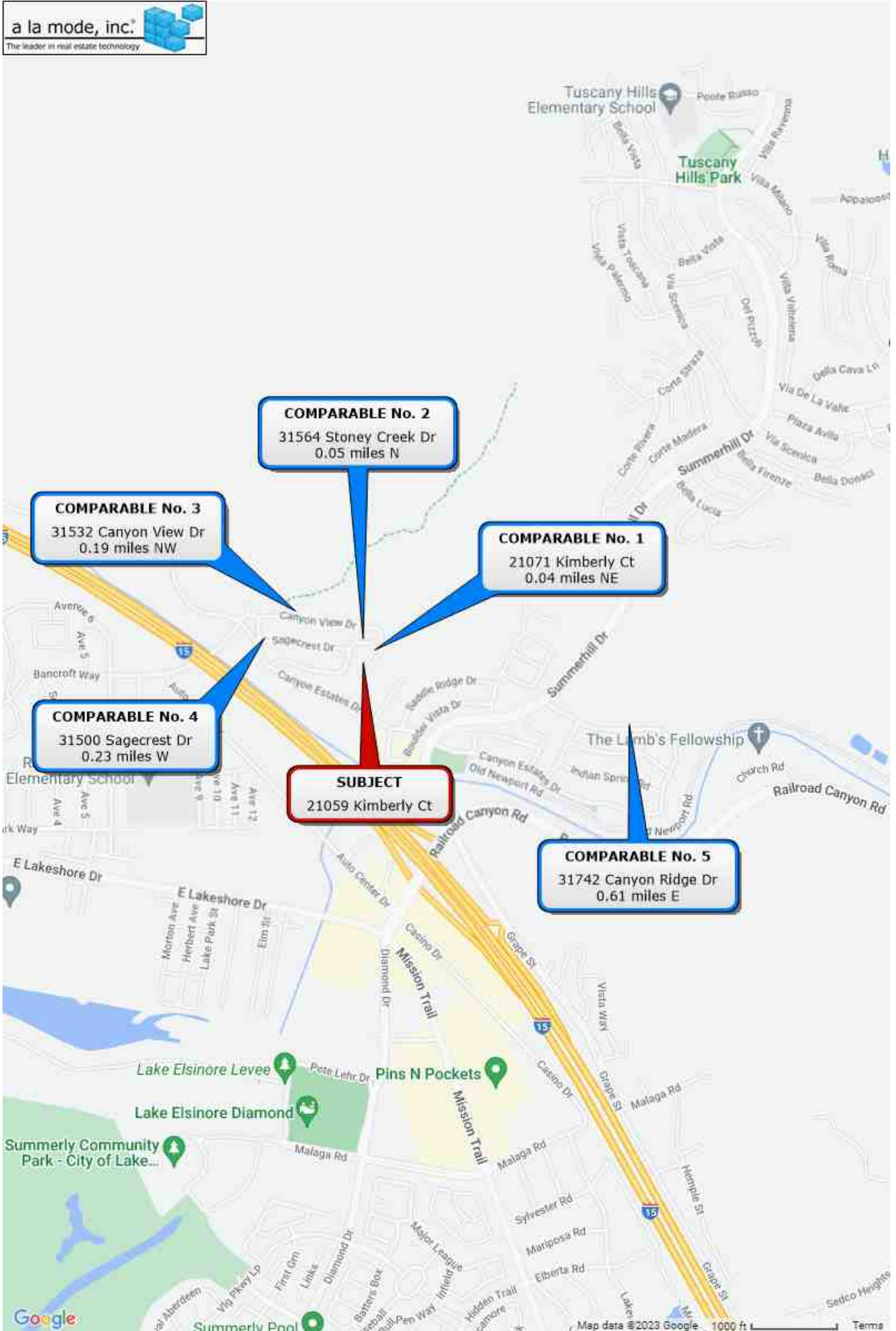
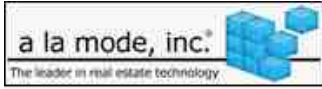
### Comparable 6

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



## Location Map

Borrower	Catamount Properties 2018 LLC			
Property Address	21059 Kimberly Ct			
City	Lake Elsinore	County Riverside	State CA	Zip Code 92532
Lender/Client	Wedgewood Inc			

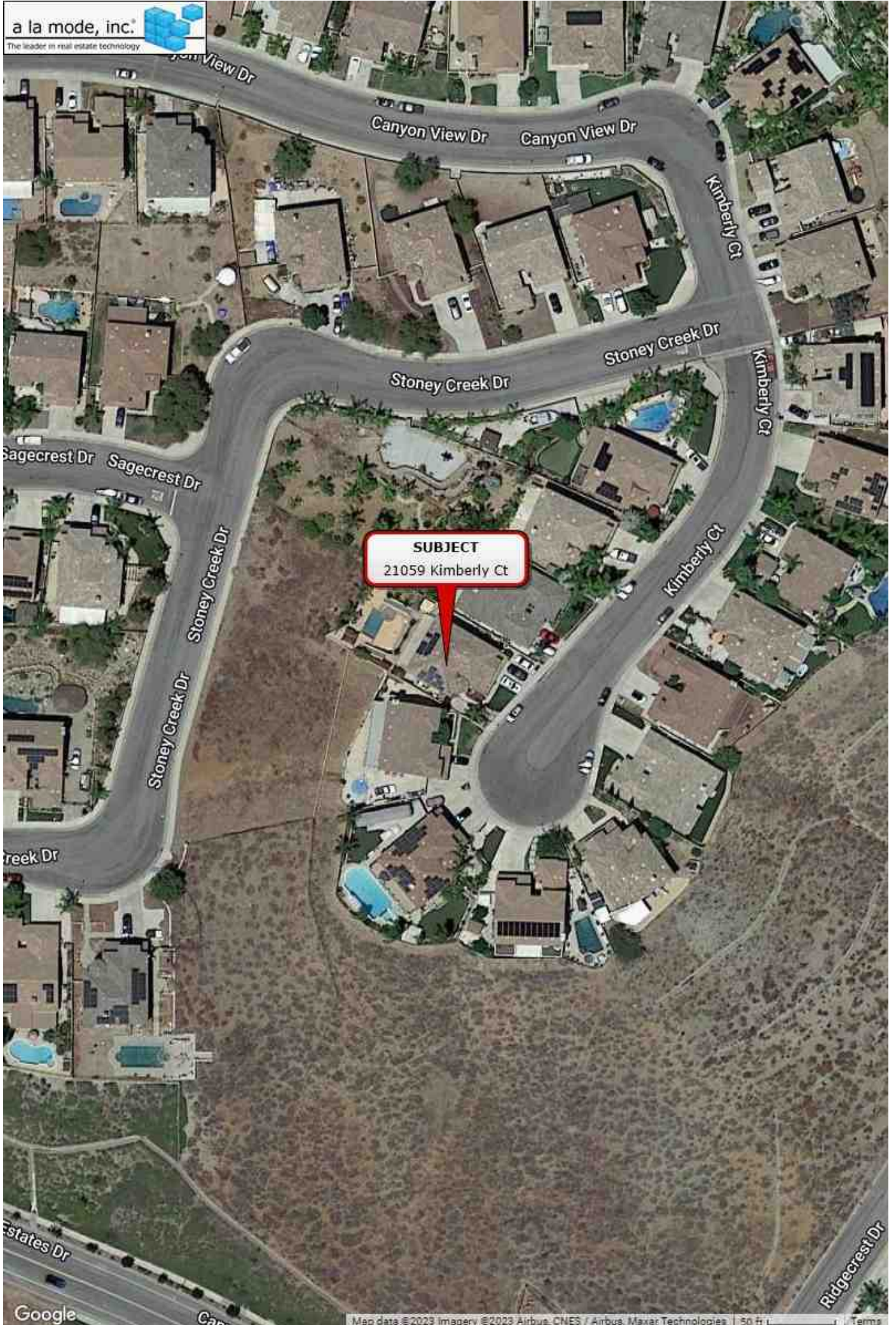






# Aerial Map

Borrower	Catamount Properties 2018 LLC						
Property Address	21059 Kimberly Ct						
City	Lake Elsinore	County	Riverside	State	CA	Zip Code	92532
Lender/Client	Wedgewood Inc						





# Property Profile - Page 1

**21059 Kimberly Ct, Lake Elsinore, CA 92532-0309, Riverside County** Auction Expired Listing  
 APN: 363-341-023 CLIP: 9101334816



MLS Beds	5	MLS Full Baths	3	Half Baths	N/A	Sale Price	\$520,000	Sale Date	05/02/2019
MLS Sq Ft	3,655	Lot Sq Ft	14,375	MLS Yr Built	2001	Type	SFR		

**OWNER INFORMATION**

Owner Name	Beltran Rosa T B	Tax Billing Zip	92532
Owner Name 2		Tax Billing Zip+4	0309
Mail Owner Name	Rosa T B Beltran	Owner Vesting	Single Woman
Tax Billing Address	21059 Kimberly Ct	Owner Occupied	Yes
Tax Billing City & State	Lake Elsinore, CA	No Mail Flag	

**COMMUNITY INSIGHTS**

Median Home Value	\$482,229	School District	LAKE ELSINORE UNIFIED
Median Home Value Rating	7 / 10	Family Friendly Score	71 / 100
Total Crime Risk Score (for the neighborhood, relative to the nation)	51 / 100	Walkable Score	8 / 100
Total Incidents (1 yr)	72	Q1 Home Price Forecast	\$478,938
Standardized Test Rank	44 / 100	Last 2 Yr Home Appreciation	26%

**LOCATION INFORMATION**

Zip Code	92532	TGNO	
Carrier Route	R010	Census Tract	427.50
Zoning		Topography	
Tract Number	20705	Township Range Sect	
School District	Lake Elsinore	Neighborhood Code	
Comm College District Code	Mt Jacinto	Within 250 Feet of Multiple Flood Zone	No
Location Influence			

**TAX INFORMATION**

APN	363-341-023	Tax Appraisal Area	
Alternate APN	363-341-023	Lot	35
Exemption(s)		Block	
% Improved	66%	Water Tax Dist	Western
Tax Area	005027	Fire Dept Tax Dist	
Legal Description	.33 ACRES IN LOT 35 MB 196/022 TR 20705		

**ASSESSMENT & TAX**

Assessment Year	2023	2022	2021
Assessed Value - Total	\$557,541	\$546,609	\$535,893
Assessed Value - Land	\$187,632	\$183,953	\$180,347
Assessed Value - Improved	\$369,909	\$362,656	\$355,546
YOY Assessed Change (\$)	\$10,932	\$10,716	
YOY Assessed Change (%)	2%	2%	

Exempt Building Value  
 Exempt Land Value  
 Exempt Total Value

Tax Year	Total Tax	Change (\$)	Change (%)
2020	\$9,047		
2021	\$8,982	-\$65	-0.72%
2022	\$9,341	\$360	4%

Special Assessment	Tax Amount
Fld Cntl Stormwater/Cleanwater	\$3.80
Csa 152-Lake Elsinore Stormwat	\$13.88
Lake Elsinore LImd	\$24.90
Cfd 98-1 Lake Elsinore	\$3,369.22
Lake Elsinore Refuse Coll	\$248.06
Nw Mosquito & Vector Cont Dist	\$11.12

**Property Details** Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS

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Generated on: 09/30/23

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## Property Profile - Page 2

Mwd Standby West	\$9.22
Total Of Special Assessments	\$3,680.20

CHARACTERISTICS			
County Land Use	Single Family Dwelling	Cooling Type	Central
Universal Land Use	SFR	Patio Type	
Lot Frontage		Garage Type	Attached Garage
Lot Depth		Garage Sq Ft	420
Lot Acres	0.33	Parking Type	Attached Garage
Lot Area	14,375	Parking Spaces	MLS: 2
Lot Shape		Roof Type	
Style		Roof Material	Slate
Building Sq Ft	Tax: 3,439 MLS: 3,655	Roof Frame	
Gross Area	3,859	Roof Shape	
2nd Floor Area		Construction Type	
Basement Sq Feet		Interior Wall	
Stories	2	Exterior	
Total Units		Floor Cover	
Total Rooms		Flooring Material	
Bedrooms	5	Foundation	
Total Baths	3	Pool	Pool
MLS Total Baths	3	Year Built	2001
Full Baths	3	Effective Year Built	2002
Half Baths		Other Impvs	
Dining Rooms		Equipment	
Family Rooms		Porch	
Other Rooms		Patio/Deck 1 Area	
Fireplaces	1	Patio/Deck 2 Area	
Condo Amenities		Porch 1 Area	
Condition		Porch Type	
Quality		Building Type	
Water	Type Unknown	Bldg Class	
Sewer	Type Unknown	Building Comments	
Heat Type	Central	# of Buildings	1
Heat Fuel Type			

SELL SCORE			
Rating	High	Value As Of	2023-09-24 04:32:32
Sell Score	791		

ESTIMATED VALUE			
RealAVM™	\$732,500	Confidence Score	94
RealAVM™ Range	\$685,300 - \$779,700	Forecast Standard Deviation	6
Value As Of	09/11/2023		

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

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

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

RENTAL TRENDS			
Estimated Value	3560	Cap Rate	3%
Estimated Value High	3928	Forecast Standard Deviation (FSD)	0.1
Estimated Value Low	3192		

(1) Rental Trends is a CoreLogic® derived value and should be used for information purposes only.

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

LISTING INFORMATION			
MLS Listing Number	<a href="#">DW23016293</a>	Pending Date	
MLS Status	Expired	Closing Date	
MLS Area	699 - NOT DEFINED	MLS Sale Price	
MLS Status Change Date	08/15/2023	MLS Listing Agent	Ygasthe-Thelma Gastelum
MLS Current List Price	\$515,000	MLS Listing Broker	THE ASSOCIATES REALTY GROU P
MLS Original List Price	\$515,000	MLS Source	CRM

MLS Listing # lv19066905

**Property Details** Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS

Generated on: 09/30/23

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## Property Profile - Page 3

MLS Status	<b>Closed</b>
MLS Listing Date	<b>04/01/2019</b>
MLS Listing Price	<b>\$515,000</b>
MLS Orig Listing Price	<b>\$515,000</b>
MLS Close Date	<b>06/06/2019</b>
MLS Listing Close Price	<b>\$520,000</b>
MLS Listing Cancellation Date	
MLS Source	<b>CRM</b>

LAST MARKET SALE & SALES HISTORY			
Recording Date	<b>06/06/2019</b>	Sale Type	<b>Full</b>
Sale Date	<b>05/02/2019</b>	Deed Type	<b>Grant Deed</b>
Sale Price	<b>\$520,000</b>	Owner Name	<b>Beltran Rosa T B</b>
Price Per Square Feet	<b>\$151.21</b>	Owner Name 2	
Multi/Split Sale		Seller	<b>Nelson Katherine L</b>
Document Number	<a href="#">203710</a>		

Recording Date	05/15/2023	06/06/2019	04/23/2018	03/29/2018	03/06/2014
Sale Date	<b>04/03/2023</b>	<b>05/02/2019</b>	<b>03/28/2018</b>	<b>03/23/2018</b>	<b>02/28/2014</b>
Sale Price		<b>\$520,000</b>			
Nominal	<b>Y</b>		<b>Y</b>	<b>Y</b>	<b>Y</b>
Buyer Name	<b>Beltran Rosa T B</b>	<b>Guerrero Marcos &amp; Abigail</b>	<b>Nelson Katherine L</b>	<b>Nelson Charles F &amp; Katherine L</b>	<b>Nelson Katherine L</b>
Seller Name	<b>Guerrero Marcos &amp; Abigail</b>	<b>Nelson Katherine L</b>	<b>Nelson Charles F &amp; Katherine L</b>	<b>Nelson Katherine L</b>	<b>Nelson Charles F &amp; Katherine L</b>
Document Number	<b>138706</b>	<b>203710</b>	<b>154387</b>	<b>118372</b>	<b>85666</b>
Document Type	<b>Grant Deed</b>	<b>Grant Deed</b>	<b>Interspousal Deed Transfer</b>	<b>Grant Deed</b>	<b>Interspousal Deed Transfer</b>

Recording Date	01/08/2003	06/29/2001	06/29/2001
Sale Date	<b>12/27/2002</b>	<b>06/12/2001</b>	<b>03/16/2001</b>
Sale Price			<b>\$274,000</b>
Nominal	<b>Y</b>	<b>Y</b>	
Buyer Name	<b>Nelson Charles F &amp; Katherine L</b>	<b>Nelson Katherine</b>	<b>Nelson Katherine</b>
Seller Name	<b>Nelson Katherine L</b>	<b>Nelson Charles F</b>	<b>Elsinore 98 LLC</b>
Document Number	<b>12009</b>	<b>301848</b>	<b>301847</b>
Document Type	<b>Grant Deed</b>	<b>Interspousal Deed Transfer</b>	<b>Grant Deed</b>

MORTGAGE HISTORY					
Mortgage Date	06/06/2019	03/29/2018	05/17/2005	09/29/2004	08/26/2004
Mortgage Amount	<b>\$468,000</b>	<b>\$410,815</b>	<b>\$100,000</b>	<b>\$50,000</b>	<b>\$393,750</b>
Mortgage Lender	<b>Royal Pacific Fndg Corp</b>	<b>United Fidelity Fndg</b>	<b>Gb Hm Equity LLC</b>	<b>Gb Hm Equity LLC</b>	<b>Indymac Bk Fsb</b>
Mortgage Code	<b>Conventional</b>	<b>Fha</b>	<b>Conventional</b>	<b>Conventional</b>	<b>Conventional</b>

Mortgage Date	11/19/2003	08/28/2003	01/08/2003
Mortgage Amount	<b>\$40,000</b>	<b>\$316,000</b>	<b>\$304,500</b>
Mortgage Lender	<b>Chase Manhattan Bk/Usa</b>	<b>Abn Amro Mtg Grp Inc</b>	<b>Americas Wholesale Lender</b>
Mortgage Code	<b>Conventional</b>	<b>Conventional</b>	<b>Conventional</b>

FORECLOSURE HISTORY					
Document Type	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Sale
Default Date					
Foreclosure Filing Date					
Recording Date	<b>06/23/2023</b>	<b>06/12/2023</b>	<b>06/05/2023</b>	<b>05/08/2023</b>	<b>02/04/2023</b>
Document Number					
Book Number					
Page Number					
Default Amount					
Final Judgment Amount					
Original Doc Date					

Property Details Courtesy of Anthony Porter, Porter Appraisal Services, California Regional MLS

Generated on: 09/30/23

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

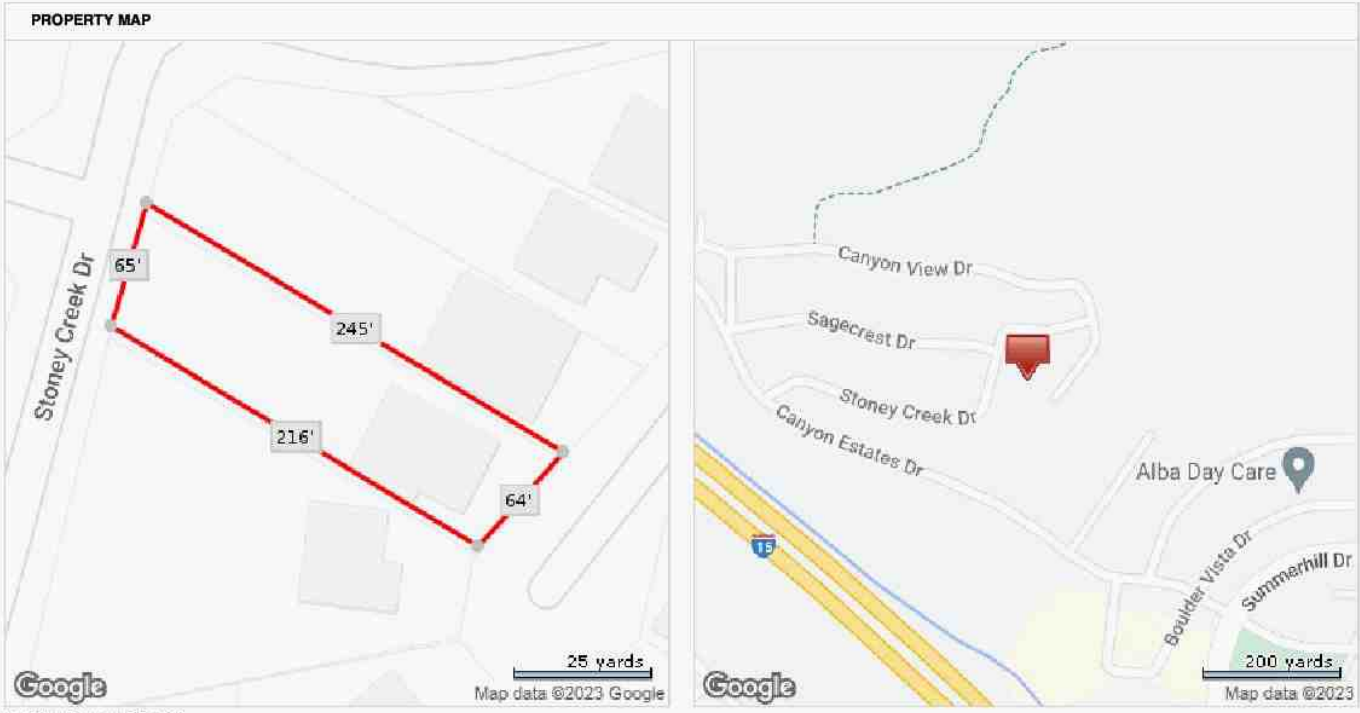
Page 3/4



# Property Profile - Page 4

Original Document Number  
 Original Book Page  
 Lien Type

Document Type	Notice Of Trustee's Sale	Notice Of Default
Default Date		07/28/2022
Foreclosure Filing Date	12/09/2022	07/29/2022
Recording Date	12/13/2022	08/01/2022
Document Number	500130	341033
Book Number		
Page Number		
Default Amount		\$110,215
Final Judgment Amount	\$570,134	
Original Doc Date	06/06/2019	06/06/2019
Original Document Number	203711	203711
Original Book Page		
Lien Type		



\*Lot Dimensions are Estimated

# Comparable MLS - Page 1

**31742 Canyon Ridge Dr, Lake Elsinore  
92532**

STATUS: **Closed**

LIST/CLOSE:  
**\$590,000/\$591,000 †**

Near shopping centers and close freeway access



BED / BATH: **5/2,0,1,0**  
 SQFT(src): **2,123 (A)**  
 PRICE PER SQFT: **\$278.38**  
 LOT(src): **9,148/0.21 (A)**  
 LEVELS: **Two**  
 GARAGE: **2/Attached**  
 YEAR BUILT(src): **2001 (ASR)**  
 PROP SUB TYPE: **SFR/D**  
 DOM / CDOM: **0/17**  
 SLC: **Standard**  
 PARCEL #: **363281006**  
 LISTING ID: **OC23151252**

Recent: **09/18/2023 : SOLD : U->S**

**Submit Offer**

**DESCRIPTION**

**Gorgeous and Open concept Home that offers many quality upgrades for you to enjoy! This home welcomes you with tons of natural light with a flexible open layout on the main floor for any way you'd like to setup your home. New paint and gorgeous laminate flooring throughout the home with Brand New Carpet on the Stairs and Second floor. It has an Open kitchen with an island - this kitchen offers a great open atmosphere to the dining room and family room. The second floor has Brand New Carpet throughout with a few bedrooms with laminate. You'll enjoy the Large Master Bedroom with the Master Bathroom and Walk-In Closet This home has a rare opportunity of a blank slate backyard where you can make it into your own oasis! It's also has enough space on the side for RV parking and has a large driveway for many cars. An amazing opportunity to own a home with incredible features, as well as Paid Off Solar and Air Conditioning/ Heating, plus No HOA!**

**EXCLUSIONS: Staging Furniture and any personal items of Seller**      **INCLUSIONS:**

AREA: <b>SRCAR - Southwest Riverside County</b> SUBDIVISION: / COUNTY: <b>Riverside</b> SENIOR COMMUNITY?: <b>No</b> CERTIFIED 433A?:	LIST \$ ORIGINAL: <b>\$590,000</b> BASEMENT SQFT: COMMON WALLS: <b>No Common Walls</b> PARKING: <b>Driveway, Garage</b> HORSE: PROBATE AUTHORITY:	ROOM TYPE: <b>All Bedrooms Up, Master Suite</b> EATING AREA:	COOLING: <b>Central Air</b> HEATING: <b>Central</b> VIEW: <b>Mountain(s)</b> WATERFRONT: LAUNDRY: <b>Inside</b>
---	--	---	---

PROP SUB TYPE: **Single Family Residence (Detached)**      STRUCTURE TYPE: **House**      COMMON INTEREST: **None**

**INTERIOR**

INTERIOR: MAIN LEVEL BEDROOMS: <b>0</b> MAIN LEVEL BATHROOMS: <b>1</b>	ACCESSIBILITY: APPLIANCES: KITCHEN FEATURES: BATHROOM FEATURES:	FLOORING: ENTRY LOC/ENTRY LVL: <b>Front Door/1</b> FIREPLACE: <b>Family Room</b>
--	--	--

**EXTERIOR**

EXTERIOR: FENCING: DIRECTION FACES:	SECURITY: SEWER: <b>Public Sewer</b>	LOT: <b>0-1 Unit/Acre</b> POOL: <b>None</b>	PATIO/PORCH: SPA:
---	---	--	----------------------

**BUILDING**

BUILDER NAME: MAKE: BUILD MODEL: TAX MODEL:	ARCH STYLE: DOOR: WINDOW:	ROOF: FOUNDATION DTLS: PROP COND:	CONSTR MTLS: OTHER STRUCT: NEW CONSTRUCTION YN: <b>No</b>
--	---------------------------------	---	---

**GARAGE AND PARKING**

ATTACHED GARAGE?: <b>Attached</b> UNCOVERED SPACES:	PARKING TOTAL: <b>2</b> # REMOTES:	GARAGE SPACES: <b>2</b> RV PARK DIM:	CARPORT SPACES:
--	---------------------------------------	---	-----------------

**GREEN**

GREEN ENERGY GEN: <b>Solar</b>	GREEN ENERGY EFF: <b>HVAC, Water Heater</b>	GREEN SUSTAIN:	GREEN WTR CONSERV:
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WALK SCORE:

**POWER PRODUCTION**

POWER PRODUCTION: <b>No</b>	GREEN VERIFICATION: <b>No</b>
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**COMMUNITY**

HOA FEE: <b>\$0</b>	HOA NAME:	HOA PHONE:	# OF UNITS: <b>1</b>
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## Comparable MLS - Page 2

HOA FEE 2:	HOA NAME 2:	HOA PHONE 2:	# UNITS IN COMMUNITY:
HOA FEE 3:	HOA NAME 3:	HOA PHONE 3:	STORIES TOTAL: <b>2</b>
COMMUNITY: <b>Curbs</b>	HOA AMENITIES:		
HOA MANAGEMENT NAME:			
HOA MANAGEMENT NAME 2:			
HOA MANAGEMENT NAME 3:			

### LAND

LAND LEASE?: <b>No</b>	LAND LEASE AMOUNT:	UTILITIES:	TAX LOT: <b>75</b>
PARCEL #: <b>363281006</b>	LAND LEASE AMT FREQ:	ELECTRIC:	TAX BLOCK:
ADDITIONAL APN(S): <b>No</b>	LAND LEASE PURCH?:	WATER SOURCE: <b>Public</b>	TAX TRACT #: <b>20704</b>
	LAND LEASE RENEW:	LOT SIZE DIM:	ZONING:
		ASSESSMENTS: <b>Unknown</b>	TAX OTHER ASSESSMENT: <b>\$0</b>
			TAX OTHER ASSESS SOURCE: <b>Unknown</b>

### SCHOOL

HIGH SCHOOL DISTRICT: <b>Lake Elsinore Unified</b>	ELEMENTARY:	MIDDLE/JR HIGH:	HIGH SCHOOL:
	ELEMENTARY OTHER:	MIDDLE/JR HIGH OTHER:	HIGH SCHOOL OTHER:

### LISTING

### DATES

BAC: <b>2%</b>	TERMS: <b>Cash, Cash To Existing Loan, Cash to New Loan, Conventional, FHA</b>	LIST CONTRACT DATE: <b>07/26/23</b>
BAC RMRKS:	LIST AGRMT: <b>Exclusive Right To Sell</b>	START SHOWING DATE:
DUAL/VARI COMP?: <b>No</b>	LIST SERVICE: <b>Full Service</b>	ON MARKET DATE: <b>08/14/23</b>
LEASE CONSIDERED?: <b>No</b>	AD NUMBER:	PRICE CHG TIMESTAMP:
CURRENT FINANCING:	DISCLOSURES:	STATUS CHG TIMESTAMP: <b>09/18/23</b>
POSSESSION:	INTERNET, AVM2/COMM?: <b>Yes/Yes</b>	MOD TIMESTAMP: <b>09/18/23</b>
SIGN ON PROPERTY?:	INTERNET?/ADDRESS?: <b>Yes/Yes</b>	EXPIRED DATE: <b>11/26/23</b>
CONTINGENCY LIST: <b>Standard Contract Contingencies</b>	NEIGHBORHOOD MARKET REPORT YN?: <b>Yes</b>	PURCH CONTRACT DATE: <b>08/10/23</b>
		CLOSE DATE: <b>09/14/23</b>

CONTINGENCY:

**PRIVATE REMARKS:**

### SHOWING INFORMATION

SHOW CONTACT TYPE: <b>Agent</b>	LOCK BOX LOCATION: <b>Call Agent</b>	OCCUPANT TYPE: <b>Vacant</b>
SHOW CONTACT NAME:	LOCK BOX TYPE: <b>Combo</b>	OWNER'S NAME:
SHOW CONTACT PH:		
SHOW INSTRUCTIONS: <b>Please schedule showings through showingtime or text Kristen at (909)407-0842. Submit any questions and offers to kristen@globlred.com MLS information may be used for reference but not guaranteed for accuracy and should not in any way replace material facts found during inspections. Buyer and Buyers agent to do their due diligence in regards to property's details including but not limited to permits, square footage, lot size</b>		
DIRECTIONS: <b>Near shopping centers and close freeway access</b>		

### AGENT / OFFICE

### CONTACT PRIORITY

LA: ( <b>OCHIGKRIS</b> ) <b>Kristen Higa</b>	LA State License: <b>02076475</b>	1.LA CELL: <b>909-407-0842</b>
CoLA:	CoLA State License:	
LO: ( <b>H07357</b> ) <b>Real Broker</b>	LO State License: <b>02022092</b>	
LO PHONE: <b>619-248-6434</b>	LO FAX:	
CoLO:	CoLO State License:	
CoLO PHONE:	CoLO FAX:	
	Offers Email: <a href="mailto:kristen@astonrosese.com">kristen@astonrosese.com</a>	

### COMPARABLE INFORMATION

CLOSE PRICE: <b>\$591,000</b>	BA: ( <b>SBPAREFAB</b> ) <b>Fabiola Paredes</b>	CoBA: <b>()</b>
LIST PRICE: <b>\$590,000</b>	BO: <b>Realty ONE Group United</b>	CoBO:
LIST \$ ORIGINAL: <b>\$590,000</b>	BA State License: <b>02168702</b>	CoBA State License:
PURCH CONTRACT DATE: <b>08/10/23</b>	BO State License: <b>01978196</b>	CoBO State License:
DOM/CDOM: <b>0/17</b>		BUYER FINANCING: <b>FHA</b>
		CONCESSIONS \$: <b>\$0</b>
		CONCESSION CMTS: <b>NA</b>
		COE DATE: <b>09/14/23</b>

AGENT FULL: Residential LISTING ID: OC23151252

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# Comparable MLS - Page 3

**31500 Sagecrest Dr, Lake Elsinore 92532**

STATUS: **Closed**

LIST/CLOSE:  
**\$600,000/\$600,000**

Yolu Dr and Sagecrest



BED / BATH: **5/3,0,0,0**  
 SQFT(src): **2,880 (A)**  
 PRICE PER SQFT: **\$208.33**  
 LOT(src): **10,454/0.24 (A)**  
 LEVELS: **Two**  
 GARAGE: **2/Attached**  
 YEAR BUILT(src): **2002 (ASR)**  
 PROP SUB TYPE: **SFR/D**  
 DOM / CDOM: **0/0**  
 SLC: **Probate Listing**  
 PARCEL #: **363332025**  
 LISTING ID: **IV23129766**

Recent: **09/26/2023 : SOLD : A->S**

**Submit Offer**

**DESCRIPTION**

**Beautiful home in a desirable area of Lake Elsinore**

**EXCLUSIONS:**

**INCLUSIONS:**

AREA: **SRCAR - Southwest Riverside County**  
 SUBDIVISION: /  
 COUNTY: **Riverside**  
 SENIOR COMMUNITY?: **No**  
 CERTIFIED 433A?:

LIST \$ ORIGINAL: **\$600,000**  
 BASEMENT SQFT:  
 COMMON WALLS: **No Common Walls**  
 PARKING:  
 HORSE:  
 PROBATE AUTHORITY: **Court Confirmation Required**

ROOM TYPE: **All Bedrooms Up**  
 EATING AREA:

COOLING: **Central Air**  
 HEATING: **Central**  
 VIEW: **None**  
 WATERFRONT:  
 LAUNDRY: **Inside**

PROP SUB TYPE: **Single Family Residence (Detached)**

STRUCTURE TYPE: **House**

COMMON INTEREST: **None**

**INTERIOR**

INTERIOR:  
 MAIN LEVEL BEDROOMS: **3**  
 MAIN LEVEL BATHROOMS: **3**

ACCESSIBILITY:  
 APPLIANCES:  
 KITCHEN FEATURES:  
 BATHROOM FEATURES:

FLOORING:  
 ENTRY LOC/ENTRY LVL: **1/1**  
 FIREPLACE: **Living Room**

**EXTERIOR**

EXTERIOR:  
 FENCING:  
 DIRECTION FACES:

SECURITY:  
 SEWER: **Public Sewer**

LOT: **0-1 Unit/Acre**  
 POOL: **None**

PATIO/PORCH:  
 SPA:

**BUILDING**

BUILDER NAME:  
 MAKE:  
 BUILD MODEL:  
 TAX MODEL:

ARCH STYLE:  
 DOOR:  
 WINDOW:

ROOF:  
 FOUNDATION DTLS:  
 PROP COND:

CONSTR MTLs:  
 OTHER STRUCT:  
 NEW CONSTRUCTION YN: **No**

**GARAGE AND PARKING**

ATTACHED GARAGE?: **Attached**  
 UNCOVERED SPACES:

PARKING TOTAL: **2**  
 # REMOTES:

GARAGE SPACES: **2**  
 RV PARK DIM:

CARPORT SPACES:

**GREEN**

GREEN ENERGY GEN:  
 WALK SCORE:

GREEN ENERGY EFF:

GREEN SUSTAIN:

GREEN WTR CONSERV:

**POWER PRODUCTION**

POWER PRODUCTION: **No**

GREEN VERIFICATION: **No**

**COMMUNITY**

HOA FEE: **\$0**  
 HOA FEE 2:  
 HOA FEE 3:  
 COMMUNITY: **Sidewalks**  
 HOA MANAGEMENT NAME:  
 HOA MANAGEMENT NAME 2:  
 HOA MANAGEMENT NAME 3:

HOA NAME:  
 HOA NAME 2:  
 HOA NAME 3:  
 HOA AMENITIES:

HOA PHONE:  
 HOA PHONE 2:  
 HOA PHONE 3:

# OF UNITS: **1**  
 # UNITS IN COMMUNITY:  
 STORIES TOTAL: **2**

**LAND**

# Comparable MLS - Page 4

LAND LEASE?: **No**  
PARCEL #: **363332025**  
ADDITIONAL APN(s): **No**

LAND LEASE AMOUNT:  
LAND LEASE AMT FREQ:  
LAND LEASE PURCH?:  
LAND LEASE RENEW:

UTILITIES:  
ELECTRIC:  
WATER SOURCE: **Public**  
LOT SIZE DIM:  
ASSESSMENTS: **Unknown**

TAX LOT: **58**  
TAX BLOCK:  
TAX TRACT #: **20705**  
ZONING:  
TAX OTHER ASSESSMENT: **\$0**  
TAX OTHER ASSESS SOURCE: **Estimated**

## SCHOOL

HIGH SCHOOL DISTRICT: **Lake Elsinore Unified** ELEMENTARY: MIDDLE/JR HIGH: HIGH SCHOOL:  
ELEMENTARY OTHER: MIDDLE/JR HIGH OTHER: HIGH SCHOOL OTHER:

## LISTING

BAC: **2.5%**  
BAC RMRKS: **NONE**  
DUAL/VARI COMP?: **Yes**  
LEASE CONSIDERED?: **No**  
CURRENT FINANCING:  
POSSESSION:  
SIGN ON PROPERTY?:  
CONTINGENCY LIST:

TERMS: **Cash to New Loan**  
LIST AGRMT: **Exclusive Right To Sell**  
LIST SERVICE: **Full Service**  
AD NUMBER:  
DISCLOSURES:  
INTERNET, AVM?/COMM?: **Yes/Yes**  
INTERNET?/ADDRESS?: **Yes/Yes**  
NEIGHBORHOOD MARKET REPORT YN?: **Yes**

## DATES

LIST CONTRACT DATE: **04/22/23**  
START SHOWING DATE:  
ON MARKET DATE: **09/26/23**  
PRICE CHG TIMESTAMP:  
STATUS CHG TIMESTAMP: **09/26/23**  
MOD TIMESTAMP: **09/26/23**  
EXPIRED DATE: **09/27/23**  
PURCH CONTRACT DATE: **04/22/23**  
CLOSE DATE: **09/25/23**

CONTINGENCY: **TO BE SOLD ONLY TO SELLER'S FAMILY MEMBER. SUBJECT TO COURT APPROVAL**  
PRIVATE REMARKS:

## SHOWING INFORMATION

SHOW CONTACT TYPE: **Agent** LOCK BOX LOCATION: OCCUPANT TYPE: **Owner**  
SHOW CONTACT NAME: LOCK BOX TYPE: **None** OWNER'S NAME:  
SHOW CONTACT PH:  
SHOW INSTRUCTIONS: **NO SHOWING. SEE CONTINGENCY**  
DIRECTIONS: **Yolu Dr and Sagecrest**

## AGENT / OFFICE

LA: **(IOBASOGI) OGIE OBASEKI**  
CoLA:  
LO: **(ISEK) EVERGREEN HOMES**  
LO PHONE: **310-279-5143**  
CoLO:  
CoLO PHONE:

LA State License: **01025196**  
CoLA State License:  
LO State License: **01025196**  
LO FAX: **866-799-1287**  
CoLO State License:  
CoLO FAX:  
Offers Email: **sahontin@aol.com**

## CONTACT PRIORITY

1. LA CELL: **951-732-2998**  
2. LA TEXT: **951-732-2998**

## COMPARABLE INFORMATION

CLOSE PRICE: **\$600,000**  
LIST PRICE: **\$600,000**  
LIST \$ ORIGINAL: **\$600,000**  
PURCH CONTRACT DATE: **04/22/23**  
DOM/CDOM: **0/0**

BA: **(IOBASOGI) OGIE OBASEKI**  
BO: **EVERGREEN HOMES**  
BA State License: **01025196**  
BO State License: **01025196**

CoBA: **()**  
CoBO:  
CoBA State License:  
CoBO State License:

BUYER FINANCING: **FHA**  
CONCESSIONS \$: **\$0**  
CONCESSION CMTS: **NONE**  
COE DATE: **09/25/23**

AGENT FULL: Residential LISTING ID: IV23129766

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# Comparable MLS - Page 5

**31564 Stoney Creek Dr, Lake Elsinore 92532** STATUS: **Closed**

LIST/CLOSE:  
**\$680,000 / \$655,000 ↓**

Please use Google Maps.



**BED / BATH: 5/3,0,0,0**  
**SQFT(src): 3,221 (A)**  
**PRICE PER SQFT: \$203.35**  
**LOT(src): 10,454/0.24 (A)**  
**LEVELS: Two**  
**GARAGE: 3/Attached**  
**YEAR BUILT(src): 2001 (ASR)**  
**PROP SUB TYPE: SFR/D**  
**DOM / CDOM: 45/45**  
**SLC: Standard**  
**PARCEL #: 363342003**  
**LISTING ID: PW23096142**

**Submit Offer**

### DESCRIPTION

**Fantastic Canyon Estates home in Lake Elsinore...Great Location!** This home is centrally located to Lake Elsinore Motorsports Park, Elm Grove Beach, Walker Canyon Trailhead, and Historic Downtown on Main Street. You don't want to miss this one! The home itself features 5 bedrooms, 3 full bathrooms with approx. 3,221 sq. ft. of living space, and Stunning views of the Lake and its Beautiful Mountains! Vaulted ceilings in entry that opens into the Living Room, the Formal Dining Room gives this open floor plan lots of light. Main floor bedroom with full bath. Kitchen with large island and eating area that is open to the Family Room with a cozy fireplace. Upstairs Master Suite includes large bedroom with corner fireplace and His & Hers walk-in closets, a very spacious master bathroom and an attached room great for office or work-out area. There are two additional bedrooms upstairs. Large three car garage and a huge backyard waiting for you outdoor design ideas! Great location with easy access to the 15 freeway, shopping, and schools. Come take a look at this BEAUTY built for family, fun, and entertainment, as it won't be on the market for long. Lots of storage in garage Not to mention the home sits on a Cul-de-sac with a very private lot with NO HOA and has enough space for both RV AND BOAT PARKING and a water drip system for the entire lot. TRULY A DREAM HOME!! Would you like to Explore more about this Home and what the Community has to offer? Simply copy and paste this link: <https://lstrep.co/eJnKBhdjDA>

#### EXCLUSIONS:

#### INCLUSIONS:

**AREA: SRCAR - Southwest**  
**Riverside County**  
**SUBDIVISION: /**  
**COUNTY: Riverside**  
**SENIOR COMMUNITY?: No**  
**CERTIFIED 433A?:**

**LIST \$ ORIGINAL: \$680,000**  
**BASEMENT SQFT:**  
**COMMON WALLS: No Common Walls**  
**PARKING: Driveway, Garage, Garage Faces Front**  
**HORSE:**  
**PROBATE AUTHORITY:**

**ROOM TYPE: Family Room, Laundry, Living Room, Main Floor Bedroom, Multi-Level Bedroom, Walk-In Closet, Walk-In Pantry**  
**EATING AREA: Breakfast Counter / Bar, Dining Room, Separated**

**COOLING: Central Air**  
**HEATING: Central**  
**VIEW: City Lights, Lake, Mountain(s)**  
**WATERFRONT:**  
**LAUNDRY: Individual Room, Upper Level**

**PROP SUB TYPE: Single Family Residence (Detached)**

**STRUCTURE TYPE: House**

**COMMON INTEREST: None**

### INTERIOR

**INTERIOR: High Ceilings, Open Floorplan, Pantry, Recessed Lighting**  
**MAIN LEVEL BEDROOMS: 1**  
**MAIN LEVEL BATHROOMS: 1**

**ACCESSIBILITY:**  
**APPLIANCES: Built-In Range, Dishwasher, Double Oven, Microwave, Range Hood**  
**KITCHEN FEATURES:**  
**BATHROOM FEATURES:**

**FLOORING: Carpet, Tile**  
**ENTRY LOC/ENTRY LVL: Stoney Creek/1**  
**FIREPLACE: Living Room, Master Bedroom**

### EXTERIOR

**EXTERIOR:**  
**FENCING: Block, Wood**  
**DIRECTION FACES:**

**SECURITY: Carbon Monoxide Detector(s), Security System, Smoke Detector(s)**  
**SEWER: Public Sewer**

**LOT: Lot 10000-19999 Sqft**  
**POOL: None**

**PATIO/PORCH:**  
**SPA: None**

### BUILDING

**BUILDER NAME:**  
**MAKE:**  
**BUILD MODEL:**  
**TAX MODEL:**

**ARCH STYLE:**  
**DOOR: French Doors**  
**WINDOW:**

**ROOF: Slate**  
**FOUNDATION DTLS:**  
**PROP COND: Turnkey**

**CONSTR MTLs:**  
**OTHER STRUCT:**  
**NEW CONSTRUCTION YN: No**

### GARAGE AND PARKING

**ATTACHED GARAGE?: Attached**  
**UNCOVERED SPACES:**

**PARKING TOTAL: 3**  
**# REMOTES:**

**GARAGE SPACES: 3**  
**RV PARK DIM:**

**CARPORT SPACES:**

### GREEN

**GREEN ENERGY GEN:**  
**WALK SCORE:**

**GREEN ENERGY EFF:**

**GREEN SUSTAIN:**

**GREEN WTR CONSERV:**

### POWER PRODUCTION

## Comparable MLS - Page 6

POWER PRODUCTION: **No**

GREEN VERIFICATION: **No**

### COMMUNITY

HOA FEE: **\$0**

HOA FEE 2:

HOA FEE 3:

COMMUNITY: **Biking , Sidewalks,**

**Street Lights**

HOA MANAGEMENT NAME:

HOA MANAGEMENT NAME 2:

HOA MANAGEMENT NAME 3:

HOA NAME:

HOA NAME 2:

HOA NAME 3:

HOA AMENITIES:

HOA PHONE:

HOA PHONE 2:

HOA PHONE 3:

# OF UNITS: **1**

# UNITS IN COMMUNITY:

STORIES TOTAL: **2**

### LAND

LAND LEASE?: **No**

PARCEL #: **363342003**

ADDITIONAL APN(s): **No**

LAND LEASE AMOUNT:

LAND LEASE AMT FREQ:

LAND LEASE PURCH?:

LAND LEASE RENEW:

UTILITIES:

ELECTRIC:

WATER SOURCE: **Public**

LOT SIZE DIM:

ASSESSMENTS: **None**

TAX LOT: **41**

TAX BLOCK:

TAX TRACT #: **20705**

ZONING:

TAX OTHER ASSESSMENT:

TAX OTHER ASSESS SOURCE: **Unknown**

### SCHOOL

HIGH SCHOOL DISTRICT: **Lake Elsinore**

**Unified**

ELEMENTARY:

ELEMENTARY OTHER:

MIDDLE/JR HIGH:

MIDDLE/JR HIGH OTHER:

HIGH SCHOOL:

HIGH SCHOOL OTHER:

### LISTING

BAC: **2%**

BAC RMRKS:

DUAL/VARI COMP?: **No**

LEASE CONSIDERED?: **No**

CURRENT FINANCING:

POSSESSION: **Close Plus 3 Days**

SIGN ON PROPERTY?: **No**

CONTINGENCY LIST: **Standard Contract**

**Contingencies**

TERMS: **Cash, Cash to New Loan, Conventional, FHA,**

**VA Loan**

LIST AGRMT: **Exclusive Right To Sell**

LIST SERVICE: **Full Service**

AD NUMBER:

DISCLOSURES:

INTERNET, AVM?/COMM?: **Yes/Yes**

INTERNET?/ADDRESS?: **Yes/Yes**

NEIGHBORHOOD MARKET REPORT YN?: **Yes**

### DATES

LIST CONTRACT DATE: **06/01/23**

START SHOWING DATE:

ON MARKET DATE: **06/01/23**

PRICE CHG TIMESTAMP:

STATUS CHG TIMESTAMP: **09/12/23**

MOD TIMESTAMP: **09/12/23**

EXPIRED DATE: **11/30/23**

PURCH CONTRACT DATE: **07/16/23**

CLOSE DATE: **09/12/23**

CONTINGENCY:

**Standard contingencies.**

**PRIVATE REMARKS: For showing requests please follow showing instructions. Send all offers to sal.makingdreamshappen@gmail.com with DU, FICO Scores and POF. Seller will make no repairs implied or otherwise. Present Best and Highest! Offers will be presented as they come in. Must have...Diamond Quality Escrow, Inc with Mandy Owen Frethy and Provident Title with Veronica Franco (No exceptions!)**

### SHOWING INFORMATION

SHOW CONTACT TYPE: **Agent, Owner**

SHOW CONTACT NAME:

SHOW CONTACT PH:

SHOW INSTRUCTIONS: **Agents: Open House June 24th 12-4pm. Please DO NOT use showing time. After the Open House please Call/Text Crystal**

**Torres at 562.456.6405 with your business cards and to request your appointments! After the Open House the seller requests minimum 24hr**

**notice. We need notice to take trained dogs off premises. DO NOT DISTURB OWNERS! LARGE DOG ON PREMISES! DO NOT GO DIRECT UNLESS YOU**

**HAVE A CONFIRMED APPT! Buyer must be accompanied by their agent!**

DIRECTIONS: **Please use Google Maps.**

LOCK BOX LOCATION: **NA**

LOCK BOX TYPE: **None**

OCCUPANT TYPE: **Owner**

OWNER'S NAME:

### AGENT / OFFICE

LA: (**PWTORRSAL**) **Salvador Torres**

CoLA:

LO: (**PB17230**) **Keller Williams Realty**

LO PHONE: **562-902-5100**

CoLO:

CoLO PHONE:

LA State License: **01968379**

CoLA State License:

LO State License: **01937239**

LO FAX: **562-902-5158**

CoLO State License:

CoLO FAX:

Offers Email:

[sal.makingdreamshappen@gmail.com](mailto:sal.makingdreamshappen@gmail.com)

### CONTACT PRIORITY

1. LA CELL: **562.478.9924**

2. LA EMAIL:

[sal.makingdreamshappen@gmail.com](mailto:sal.makingdreamshappen@gmail.com)

### COMPARABLE INFORMATION

CLOSE PRICE: **\$655,000**

LIST PRICE: **\$680,000**

LIST \$ ORIGINAL: **\$680,000**

PURCH CONTRACT DATE: **07/16/23**

DOM/CDOM: **45/45**

BA: (**PWTORCRY**) **Crystal**

**Torres**

BO: **Keller Williams Realty**

BA State License: **02191980**

BO State License: **01937239**

CoBA: **()**

CoBO:

CoBA State License:

CoBO State License:

BUYER FINANCING: **Conventional**

CONCESSIONS \$: **\$0**

CONCESSION CMTS: **NA**

COE DATE: **09/12/23**

AGENT FULL: Residential LISTING ID: PW23096142

Printed by Anthony Porter, State Lic: AR034120 on 09/30/2023 7:43:36 PM



**Comparable MLS - Page 7**

**31532 Canyon View Dr, Lake Elsinore 92532** STATUS: **Closed**

LIST/CLOSE:  
**\$649,900 / \$660,000** †

Cross Streets: Canyon Estates Dr And Canyon View



BED / BATH: **6/3,0,0,0**  
 SQFT(src): **3,569 (A)**  
 PRICE PER SQFT: **\$184.93**  
 LOT(src): **7,841/0.18 (A)**  
 LEVELS: **Two**  
 GARAGE: **2/Attached**  
 YEAR BUILT(src): **2001 (PUB)**  
 PROP SUB TYPE: **SFR/D**  
 DOM / CDOM: **11/11**  
 SLC: **Standard**  
 PARCEL #: **363331007**  
 LISTING ID: **SW23053643**

**Submit Offer**

**DESCRIPTION**

Welcome to spacious living in Canyon View Estates. This 6 Bed + Den/Office, 3 Bath, 3,569 SqFt home is the largest model by the builder in the community! This home includes formal living room, family room, plus additional room that can be used as home office, library, gym or den. Upon entry to this gorgeous home you are greeted by a large open living area with soaring ceilings. The interior and exterior have been recently painted, and the house features new laminate flooring, new carpet, and new LED lighting throughout, making it a modern and energy-efficient home. The kitchen is large and features a large island, granite countertops and tons of cabinet & countertop space! Downstairs you will also find a great-sized bedroom and full bath. Ascending the stairs you will have the Primary suite, laundry, and 4 other rooms! You will enjoy your views from your large master suite and master bath. Master bath features his and hers walk-in closet, his and hers sinks, and separate tub and shower. Secondary rooms are all great size and one of them even includes a separate living area you can only access from that room! The backyard has new landscaping and is of great size perfect for entertaining or just enjoying some quiet time. Location could not be better!!! Located less than 1 mile from schools, shopping centers, and the 15 freeway! Act Now This One Will Not Last! Low Taxes And No HOA!

**EXCLUSIONS:**

**INCLUSIONS:**

AREA: **SRCAR - Southwest Riverside County**  
 SUBDIVISION: /  
 COUNTY: **Riverside**  
 SENIOR COMMUNITY?: **No**  
 CERTIFIED 433A?:

LIST \$ ORIGINAL: **\$649,900**  
 BASEMENT SQFT:  
 COMMON WALLS: **No Common Walls**  
 PARKING:  
 HORSE:  
 PROBATE AUTHORITY:

ROOM TYPE: **Den, Living Room, Main Floor Bedroom, Master Bedroom, Master Bathroom, Master Bedroom, Walk-In Closet, Walk-In Pantry**  
 EATING AREA:

COOLING: **Central Air**  
 HEATING: **Central**  
 VIEW: **Hills**  
 WATERFRONT:  
 LAUNDRY: **Inside**

PROP SUB TYPE: **Single Family Residence (Detached)**

STRUCTURE TYPE: **House**

COMMON INTEREST: **None**

**INTERIOR**

INTERIOR: **High Ceilings, Open Floorplan, Pantry**  
 MAIN LEVEL BEDROOMS: **1**  
 MAIN LEVEL BATHROOMS: **1**

ACCESSIBILITY: **None**  
 APPLIANCES: **Dishwasher, Gas Cooktop**  
 KITCHEN FEATURES: **Granite Counters, Kitchen Island**  
 BATHROOM FEATURES: **Double Sinks In Master Bath, Soaking Tub**

FLOORING: **Carpet, Laminate**  
 ENTRY LOC/ENTRY LVL: /  
 FIREPLACE: **Living Room**

**EXTERIOR**

EXTERIOR:  
 FENCING:  
 DIRECTION FACES:

SECURITY:  
 SEWER: **Public Sewer**

LOT: **0-1 Unit/Acre**  
 POOL: **None**

PATIO/PORCH:  
 SPA:

**BUILDING**

BUILDER NAME:  
 MAKE:  
 BUILD MODEL:  
 TAX MODEL:

ARCH STYLE:  
 DOOR:  
 WINDOW:

ROOF:  
 FOUNDATION DTLS:  
 PROP COND:

CONSTR MTLs:  
 OTHER STRUCT:  
 NEW CONSTRUCTION YN: **No**

**GARAGE AND PARKING**

ATTACHED GARAGE?: **Attached**  
 UNCOVERED SPACES:

PARKING TOTAL: **2**  
 # REMOTES:

GARAGE SPACES: **2**  
 RV PARK DIM:

CARPOR SPACES:

**GREEN**

GREEN ENERGY GEN:  
 WALK SCORE:

GREEN ENERGY EFF:

GREEN SUSTAIN:

GREEN WTR CONSERV:

**POWER PRODUCTION**

POWER PRODUCTION: **No**

GREEN VERIFICATION: **No**

**COMMUNITY**



**Comparable MLS - Page 8**

HOA FEE: **\$0**  
 HOA FEE 2:  
 HOA FEE 3:  
 COMMUNITY: **Sidewalks, Storm Drains, Street Lights**  
 HOA MANAGEMENT NAME:  
 HOA MANAGEMENT NAME 2:  
 HOA MANAGEMENT NAME 3:

HOA NAME:  
 HOA NAME 2:  
 HOA NAME 3:  
 HOA AMENITIES:

HOA PHONE:  
 HOA PHONE 2:  
 HOA PHONE 3:

# OF UNITS: **1**  
 # UNITS IN COMMUNITY:  
 STORIES TOTAL: **2**

**LAND**

LAND LEASE?: **No**  
 PARCEL #: **363331007**  
 ADDITIONAL APN(s): **No**

LAND LEASE AMOUNT:  
 LAND LEASE AMT FREQ:  
 LAND LEASE PURCH?:  
 LAND LEASE RENEW:

UTILITIES: **Cable Available, Electricity Connected, Natural Gas Connected, Phone Not Available, Sewer Connected, Water Connected**  
 ELECTRIC:  
 WATER SOURCE: **Public**  
 LOT SIZE DIM:  
 ASSESSMENTS: **Special Assessments**

TAX LOT: **7**  
 TAX BLOCK:  
 TAX TRACT #: **20705**  
 ZONING:  
 TAX OTHER ASSESSMENT: **\$3,408**  
 TAX OTHER ASSESS SOURCE: **Estimated**

**SCHOOL**

HIGH SCHOOL DISTRICT: **Lake Elsinore Unified**

ELEMENTARY:  
 ELEMENTARY OTHER:

MIDDLE/JR HIGH:  
 MIDDLE/JR HIGH OTHER:

HIGH SCHOOL:  
 HIGH SCHOOL OTHER:

**LISTING**

BAC: **2.5%**  
 BAC RMRKS:  
 DUAL/VARI COMP?: **Yes**  
 LEASE CONSIDERED?: **No**  
 CURRENT FINANCING: **None**  
 POSSESSION:  
 SIGN ON PROPERTY?:  
 CONTINGENCY LIST:

TERMS: **Cash, Conventional, FHA, VA Loan**  
 LIST AGRMT: **Exclusive Right To Sell**  
 LIST SERVICE: **Full Service**  
 AD NUMBER:  
 DISCLOSURES:  
 INTERNET, AVM?/COMM?: **Yes/Yes**  
 INTERNET?/ADDRESS?: **Yes/Yes**  
 NEIGHBORHOOD MARKET REPORT YN?: **Yes**

**DATES**

LIST CONTRACT DATE: **04/01/23**  
 START SHOWING DATE: **04/20/23**  
 ON MARKET DATE: **04/20/23**  
 PRICE CHG TIMESTAMP:  
 STATUS CHG TIMESTAMP: **06/01/23**  
 MOD TIMESTAMP: **06/01/23**  
 EXPIRED DATE: **10/31/23**  
 PURCH CONTRACT DATE: **05/01/23**  
 CLOSE DATE: **05/31/23**

CONTINGENCY:  
**PRIVATE REMARKS: Please use showingtime for Showings.TAX IS ONLY 1.5% Email offers to HectorgRealtor1@gmail.com. Please include property address in the subject line. Please include: RPA, POF, Pre-Approval and FICO scores. Offers must include all documentation requested or they will not be considered. Buyer may be required to cross-qualify w/listing agents lender. Buyer/Agent to complete own due diligence on all aspects of property; all information deemed accurate but not guaranteed**

**SHOWING INFORMATION**

SHOW CONTACT TYPE: **See Remarks**  
 SHOW CONTACT NAME:  
 SHOW CONTACT PH:  
 SHOW INSTRUCTIONS: **Please use showingtime for Showings.TAX IS ONLY 1.5%**  
 DIRECTIONS: **Cross Streets: Canyon Estates Dr And Canyon View**

LOCK BOX LOCATION:  
 LOCK BOX TYPE: **None**

OCCUPANT TYPE: **Owner**  
 OWNER'S NAME:

**AGENT / OFFICE**

LA: **(SWGUTIHEC) Hector Gutierrez**  
 CoLA:  
 LO: **(SWKWTLO1) Keller Williams, The Lakes**  
 LO PHONE: **951-816-6565**  
 CoLO:  
 CoLO PHONE:

LA State License: **01995858**  
 CoLA State License:  
 LO State License: **02053931**  
 LO FAX: **951-816-6886**  
 CoLO State License:  
 CoLO FAX:  
 Offers Email: **HectorgRealtor1@gmail.com**

**CONTACT PRIORITY**

1.LA CELL: **951-956-0921**  
 2.LA DIRECT: **951-338-0200**  
 3.LA PAGER:  
 4.LA FAX:  
 5.LA VOICEMAIL:  
 6.LA EMAIL: **HectorgRealtor1@gmail.com**

**COMPARABLE INFORMATION**

CLOSE PRICE: **\$660,000**  
 LIST PRICE: **\$649,900**  
 LIST \$ ORIGINAL: **\$649,900**  
 PURCH CONTRACT DATE: **05/01/23**  
 DOM/CDOM: **11/11**

BA: **(IVMONZMAR) MARVIN MONZON**  
 BO: **MR REALTY**  
 BA State License: **01994731**  
 BO State License: **01994731**

CoBA: **()**  
 CoBO:  
 CoBA State License:  
 CoBO State License:

BUYER FINANCING: **FHA**  
 CONCESSIONS \$: **\$10,000**  
 CONCESSION CMTS: **CC**  
 COE DATE: **05/31/23**

# Comparable MLS - Page 9

**21071 Kimberly Ct, Lake Elsinore 92532**

STATUS: **Closed**

LIST/CLOSE:  
**\$750,000/\$750,000**

Canyon Estates & Stoney Creek



BED / BATH: **5/3,0,0,0**  
 SQFT(src): **3,439 (A)**  
 PRICE PER SQFT: **\$218.09**  
 LOT(src): **12,632/0.29 (A)**  
 LEVELS: **Two**  
 GARAGE: **2/Attached**  
 YEAR BUILT(src): **2001 (ASR)**  
 PROP SUB TYPE: **SFR/D**  
 DOM / CDOM: **12/12**  
 SLC: **Standard**  
 PARCEL #: **363341026**  
 LISTING ID: **SW23010441**

Submit Offer

**DESCRIPTION**

**\*\*CORNER LOT\*\*THIS HOME IS ABSOLUTELY GORGEOUS! 3,439 sqft with 5 bedrooms and 3 full bathrooms on a 12K+ sqft lot with Views of mountains This home is an absolute dream with an island feel that makes you want to never leave. This house has Newer Air conditioning and heating within past year, 40 panel Solar system that will be paid off in escrow to buyer free and clear, The lot size is huge with all usable space: Pool and Jacuzzi, Putting Green, a beautiful spacious patio, a separate sitting area nook, built in bbq grill with fridge, burner, and sink, plenty of shade, fruit trees, and low maintenance upkeep of the yard with turf on front lawn. On the inside we have a guest bedroom and full bathroom on the main floor, a den separate of the family and living room, a loft, and a deck right off the master bedroom. Granite countertops, stainless steel appliances, two fireplaces, high ceilings, and lots of natural light makes this place a winner and your new home. Come take a look at this BEAUTY built for family, fun, and entertainment, as it won't be on the market for long. Lots of storage in garage Not to mention the home sits on a Cul-de-sac with a very private lot with NO HOA and has enough space for both RV AND BOAT PARKING and a water drip system for the entire lot. TRULY A DREAM HOME!!**

**EXCLUSIONS:**

**INCLUSIONS:**

AREA: **SRCAR - Southwest Riverside County**  
 SUBDIVISION: /  
 COUNTY: **Riverside**  
 SENIOR COMMUNITY?: **No**  
 CERTIFIED 433A?:

LIST \$ ORIGINAL: **\$750,000**  
 BASEMENT SQFT:  
 COMMON WALLS: **No Common Walls**  
 PARKING:  
 HORSE:  
 PROBATE AUTHORITY:

ROOM TYPE: **Laundry**  
 EATING AREA:

COOLING: **Central Air**  
 HEATING: **Central**  
 VIEW: **Mountain(s), Peek-A-Boo**  
 WATERFRONT:  
 LAUNDRY: **Individual Room**

PROP SUB TYPE: **Single Family Residence (Detached)**

STRUCTURE TYPE: **House**

COMMON INTEREST: **None**

**INTERIOR**

INTERIOR:  
 MAIN LEVEL BEDROOMS: **1**  
 MAIN LEVEL BATHROOMS: **1**

ACCESSIBILITY:  
 APPLIANCES:  
 KITCHEN FEATURES:  
 BATHROOM FEATURES:

FLOORING:  
 ENTRY LOC/ENTRY LVL: /  
 FIREPLACE: **Family Room, Master Bedroom**

**EXTERIOR**

EXTERIOR:  
 FENCING:  
 DIRECTION FACES:

SECURITY:  
 SEWER: **Public Sewer**

LOT: **Corner Lot**  
 POOL: **Private**

PATIO/PORCH:  
 SPA:

**BUILDING**

BUILDER NAME:  
 MAKE:  
 BUILD MODEL:  
 TAX MODEL:

ARCH STYLE:  
 DOOR:  
 WINDOW:

ROOF:  
 FOUNDATION DTLS:  
 PROP COND:

CONSTR MTLs:  
 OTHER STRUCT:  
 NEW CONSTRUCTION YN: **No**

**GARAGE AND PARKING**

ATTACHED GARAGE?: **Attached**  
 UNCOVERED SPACES:

PARKING TOTAL: **2**  
 # REMOTES:

GARAGE SPACES: **2**  
 RV PARK DIM:

CARPOR SPACES:

**GREEN**

GREEN ENERGY GEN: **Solar**  
 WALK SCORE:

GREEN ENERGY EFF:

GREEN SUSTAIN:

GREEN WTR CONSERV:

**POWER PRODUCTION**

POWER PRODUCTION: **No**

GREEN VERIFICATION: **No**

**COMMUNITY**

HOA FEE: **\$0**

HOA NAME:

HOA PHONE:

# OF UNITS: **1**



## Comparable MLS - Page 10

HOA FEE 2:	HOA NAME 2:	HOA PHONE 2:	# UNITS IN COMMUNITY:
HOA FEE 3:	HOA NAME 3:	HOA PHONE 3:	STORIES TOTAL: <b>2</b>
COMMUNITY: <b>Curbs, Sidewalks, Storm</b>			HOA AMENITIES:

**Drains**  
 HOA MANAGEMENT NAME:  
 HOA MANAGEMENT NAME 2:  
 HOA MANAGEMENT NAME 3:

### LAND

LAND LEASE?: <b>No</b>	LAND LEASE AMOUNT:	UTILITIES:	TAX LOT: <b>38</b>
PARCEL #: <b>363341026</b>	LAND LEASE AMT FREQ:	ELECTRIC:	TAX BLOCK:
ADDITIONAL APN(s): <b>No</b>	LAND LEASE PURCH?:	WATER SOURCE: <b>Public</b>	TAX TRACT #: <b>20705</b>
	LAND LEASE RENEW:	LOT SIZE DIM:	ZONING:
		ASSESSMENTS: <b>Special Assessments, CFD/Mello-Roos, Unknown</b>	TAX OTHER ASSESSMENT: <b>\$0</b>
			TAX OTHER ASSESS SOURCE: <b>Unknown</b>

### SCHOOL

HIGH SCHOOL DISTRICT: <b>Lake Elsinore Unified</b>	ELEMENTARY:	MIDDLE/JR HIGH:	HIGH SCHOOL:
	ELEMENTARY OTHER:	MIDDLE/JR HIGH OTHER:	HIGH SCHOOL OTHER:

### LISTING

### DATES

BAC: <b>2%</b>	TERMS: <b>Cash, Cash to New Loan, Conventional, FHA</b>	LIST CONTRACT DATE: <b>01/21/23</b>
BAC RMRKS:	LIST AGRMT: <b>Exclusive Right To Sell</b>	START SHOWING DATE:
DUAL/VARI COMP?: <b>No</b>	LIST SERVICE: <b>Full Service</b>	ON MARKET DATE: <b>01/21/23</b>
LEASE CONSIDERED?: <b>No</b>	AD NUMBER:	PRICE CHG TIMESTAMP:
CURRENT FINANCING:	DISCLOSURES:	STATUS CHG TIMESTAMP: <b>03/02/23</b>
POSSESSION:	INTERNET, AVM?/COMM?: <b>Yes/Yes</b>	MOD TIMESTAMP: <b>03/02/23</b>
SIGN ON PROPERTY?:	INTERNET?/ADDRESS?: <b>Yes/Yes</b>	EXPIRED DATE: <b>07/21/23</b>
CONTINGENCY LIST:	NEIGHBORHOOD MARKET REPORT YN?: <b>Yes</b>	PURCH CONTRACT DATE: <b>02/02/23</b>
		CLOSE DATE: <b>03/01/23</b>

CONTINGENCY:

**PRIVATE REMARKS: Send all offers to teamkosta@gmail.com, buyer and buyers agent to confirm all on MLS to be true. Suggest buyer and buyers agent do all inspections to satisfy.**

### SHOWING INFORMATION

SHOW CONTACT TYPE: <b>Agent</b>	LOCK BOX LOCATION:	OCCUPANT TYPE: <b>Owner</b>
SHOW CONTACT NAME: <b>Steve Kosta</b>	LOCK BOX TYPE: <b>None</b>	OWNER'S NAME:
SHOW CONTACT PH: <b>9514429125</b>		
SHOW INSTRUCTIONS: <b>Text Steve at 951-442-9125 give 2 hour notice. Dogs in home and please keep kids away from them and do not let out</b>		
DIRECTIONS: <b>Canyon Estates &amp; Stoney Creek</b>		

### AGENT / OFFICE

### CONTACT PRIORITY

LA: <b>(TKOSTSTE) Steven Kosta</b>	LA State License: <b>01791727</b>	1.LA CELL: <b>951-442-9125</b>
CoLA:	CoLA State License:	2.LA PAGER:
LO: <b>(SWCFRS01) Century 21 Masters</b>	LO State License: <b>01849354</b>	3.LA HOME:
LO PHONE: <b>800-463-0977</b>	LO FAX:	4.LO FAX:
CoLO:	CoLO State License:	5.LA VOICEMAIL:
CoLO PHONE:	CoLO FAX:	6.LA EMAIL: <b>teamkosta@gmail.com</b>
	Offers Email: <b>teamkosta@gmail.com</b>	

### COMPARABLE INFORMATION

CLOSE PRICE: <b>\$750,000</b>	BA: <b>(CV35184) Camilo Romero</b>	CoBA: <b>( )</b>	BUYER FINANCING: <b>Conventional</b>
LIST PRICE: <b>\$750,000</b>	BO: <b>RE/MAX TIME REALTY</b>	CoBO:	CONCESSIONS \$: <b>\$7,000</b>
LIST \$ ORIGINAL: <b>\$750,000</b>	BA State License: <b>01845248</b>	CoBA State License:	CONCESSION CMTS: <b>Closing Cost</b>
PURCH CONTRACT DATE: <b>02/02/23</b>	BO State License: <b>01525571</b>	CoBO State License:	COE DATE: <b>03/01/23</b>
DOM/CDOM: <b>12/12</b>			

AGENT FULL: Residential LISTING ID: SW23010441

Printed by Anthony Porter, State Lic: AR034120 on 09/30/2023 7:43:37 PM

# Comparable Summary

## Residential Agent 1 Line

Listing ID	S	Sub Type	St# St Name	City	Area	S/LC	L/C Price	\$/Sqft	Br/Ba	Sqft	YrBuilt	LSqft/Ac	DOM/CDOM	V	PP	BAC	Date	MLS	
1	PW23169502	U	SFR/D	31712 Canyon Ridge DR	LKEL	SRCAR	STD	\$550,000	\$312.50	4/2,0,0,0	1760/A	2001/ASR	8,276/0.19	17/17	Y	N	2%	09/19/23	CRMLSM
2	IG23057433	S	SFR/D	31719 Canyon Ridge DR	LKEL	SRCAR	STD	\$538,000	\$297.75	4/2,0,1,0	1780/A	2001/ASR	6,098/0.14	5/5	Y	N	2%	05/26/23	CRMLSM
3	23244017	S	SFR	31662 Hidden Canyon RD	LKEL	234	PRO	\$538,000	\$203.25	4/3,1,0,0	2647/A	2001/ASR	6,098/0.14	45/45	Y	N	2%	04/13/23	CLAW
4	SW23074676	S	SFR/D	31665 Sundance WAY	LKEL	SRCAR	STD	\$560,000	\$268.59	3/2,0,0,0	2085/AP	2000/ASR	6,534/0.15	12/12	Y	N	2.5%	07/07/23	CRMLSM
5	CV22160057	S	SFR/D	31761 Indian Spring RD	LKEL	SRCAR	STD	\$567,000	\$318.54	3/2,0,1,0	1780/A	2000/ASR	6,534/0.15	34/34	Y	N	2%	12/02/22	CRMLSM
6	PW22200995	S	SFR/D	31778 Canyon Ridge DR	LKEL	SRCAR	STD	\$569,000	\$213.03	5/3,0,0,0	2671/A	2001/ASR	8,712/0.2	18/18	Y	N	2%	04/18/23	CRMLSM
7	PW22259278	S	SFR/D	31509 Canyon View DR	LKEL	SRCAR	STD	\$570,000	\$197.92	5/4,0,0,0	2880/A	1999/ASR	6,534/0.15	98/98	N	N	2.5%	04/19/23	CRMLSM
8	CV23132081	S	SFR/D	31517 Canyon View DR	LKEL	699	STD	\$575,000	\$245.94	4/2,0,1,0	2338/A	2001/ASR	6,534/0.15	2/2	Y	N	2%	09/11/23	CRMLSM
9	SW22104308	S	SFR/D	31541 Sagecrest DR	LKEL	SRCAR	STD	\$575,000	\$199.65	5/3,0,0,0	2880/A	2000/PUB	6,098/0.14	56/56	Y	N	2%	10/27/22	CRMLSM
10	IV22154624	S	SFR/D	31732 Canyon Estates DR	LKEL	SRCAR	STD	\$580,000	\$217.15	5/3,0,0,0	2671/A	2000/ASR	10,018/0.23	179/179	N	N	1.75%	03/14/23	CRMLSM
11	SW22196187	S	SFR/D	31719 Ridgeview DR	LKEL	SRCAR	STD	\$580,000	\$273.20	5/2,0,1,0	2123/A	2000/PUB	7,841/0.18	34/34	Y	N	2.5%	11/10/22	CRMLSM
12	IG23030396	S	SFR/D	31720 Canyon Estates DR	LKEL	SRCAR	STD	\$585,000	\$219.02	4/3,0,0,0	2671/A	2000/PUB	8,712/0.2	17/17	Y	N	2%	04/10/23	CRMLSM
13	OC23151252	S	SFR/D	31742 Canyon Ridge DR	LKEL	SRCAR	STD	\$591,000	\$278.38	5/2,0,1,0	2123/A	2001/ASR	9,148/0.21	0/0	Y	N	2%	09/14/23	CRMLSM
14	IV23129266	S	SFR/D	31500 Sagecrest DR	LKEL	SRCAR	PRO	\$600,000	\$208.33	5/3,0,0,0	2880/A	2002/ASR	10,454/0.24	0/0	N	N	2.5%*	09/25/23	CRMLSM
15	PW23096142	S	SFR/D	31564 Stoney Creek DR	LKEL	SRCAR	STD	\$655,000	\$203.35	5/3,0,0,0	3221/A	2001/ASR	10,454/0.24	45/45	Y	N	2%	09/12/23	CRMLSM
16	SW23053643	S	SFR/D	31532 Canyon View DR	LKEL	SRCAR	STD	\$660,000	\$184.93	6/3,0,0,0	3569/A	2001/PUB	7,841/0.18	11/11	Y	N	2.5%	05/31/23	CRMLSM
17	SW23010441	S	SFR/D	21071 Kimberly CT	LKEL	SRCAR	STD	\$750,000	\$218.09	5/3,0,0,0	3439/A	2001/ASR	12,632/0.29	12/12	Y	Y	2%	03/01/23	CRMLSM

**Search Criteria**

Property Type is 'Residential'  
 Standard Status is one of 'Active', 'Act Under Contract', 'Pending'  
 Standard Status is 'Closed'  
 Contract Status Change Date is 09/30/2023 to 09/30/2022  
 Property Sub Type is 'Single Family Residence'  
 Latitude, Longitude is around 33.67, -117.30  
 Selected 17 of 17 results.

**License**



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

**Anthony D. Porter**

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

“Certified Residential Real Estate Appraiser”

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

**BREA APPRAISER IDENTIFICATION NUMBER:**

AR 034120

**Effective Date:**

May 21, 2022

**Date Expires:**

May 20, 2024

  
Loretta Dillon, Deputy Bureau Chief, BREA

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



Insurance



PROFESSIONAL LIABILITY POLICY DECLARATIONS (CLAIMS-MADE AND REPORTED FORM)

Carrier: Admiral Insurance Company

Policy No.: EO000056476-02

Renewal/Rewrite of:

EO000056476-01

Named Insured and Mailing Address

VELOX VALUATIONS LLC
10 INNISBROOKE TRL.
GREENWOOD, IN 46142

NO FLAT CANCELLATIONS

POLICY PERIOD: From 04/01/2023 to 04/01/2024 At 12:01 A.M. Standard Time at the address of the Named Insured as stated herein

In consideration of the payment of premium, in reliance upon the statements herein or attached hereto, and subject to all of the terms of this policy, the Company agrees with the Named Insured as follows:

- Item I: Named Insured's Business: Real Estate Appraisal Services
Item II: Limits of Liability: \$1,000,000 Each Claim, \$3,000,000 Aggregate
Item III: Deductible: \$5,000 Per Claim (including claim expenses)
Item IV: Retroactive Date: 04/01/2020, 05/01/2020
Item V: Premium: \$10,418.00 Not Subject to Audit
Item VI: Forms attached at inception: See Schedule of Forms AI 00 18 03 98

This policy is not binding unless countersigned by Admiral Insurance Company or its authorized representative.

Countersigned On: 03/10/2023
At: Mount Laurel, NJ

By: [Signature]
Authorized Representative

Table with 2 columns: Amount and Description. Rows include Premium (\$10,418.00), Policy Fee (250.00), Surplus Lines Tax (266.70), and Total (\$10,934.70).

The Insurance Company in which this coverage is placed is authorized, but not licensed, to transact business in Indiana. This policy is not protected by the Indiana Insurance Guaranty Association in the event of insolvency of the Company. This policy and the premium thereon has been properly declared as a Surplus Lines Risk to the Indiana Department of Insurance and the surplus lines tax paid accordingly. Arlington/Roe & Co., Inc.