# **DRIVE-BY BPO**

### 3210 E YOUNTVILLE DR UNIT 3

56684 ONTARIO, CA 91761 Loan Number

\$592,800 As-Is Value

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	3210 E Yountville Dr Unit 3, Ontario, CA 91761 02/21/2024 56684 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	9173790 02/21/2024 0218-513-50 San Bernardii	 35112429
Tracking IDs				
Order Tracking ID	BPO_2.21	Tracking ID 1	BPO_2.21	
Tracking ID 2		Tracking ID 3		

General Conditions				
Owner	JOHANNE BOUCHEREAU	Condition Comments		
R. E. Taxes	\$6,993	Subject is in average condition of average construction with		
Assessed Value	\$390,583	average curb appeal. Subject is located in a suburban tract		
Zoning Classification	Residential	developed in first half of 21st century. Subject conforms to neighborhood which is comprised of a mix of single-story		
Property Type	Condo	properties, two-story properties, townhomes, condos and		
Occupancy	Occupied	apartments. Subject has more than one HOA community		
Ownership Type	Fee Simple	association fee.		
Property Condition	Average			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	Brookfield			
Association Fees	\$165 / Month (Pool,Landscaping,Greenbelt)			
Visible From Street	Visible			
Road Type	Private			

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Ontario Ranch is a suburban developed tract with both single-
Sales Prices in this Neighborhood	Low: \$425,000 High: \$1,065,000	level and two-story homes. There are SRFs, condos, apartment and town homes in a one-mile radius. Parks, schools and
Market for this type of property	Remained Stable for the past 6 months.	shopping are all in the area. Construction quality is of average above standard and property conditions are generally of average
Normal Marketing Days	<30	to above average condition with average-to-good curb app The market demand is strong and prices are stable. Seller
		concessions are few and REO activity is less than 5% of the resale market. Industrial factors include working ranches to the west (chicken and cattle) and high tens

ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

### **Neighborhood Comments**

by ClearCapital

Ontario Ranch is a suburban developed tract with both single-level and two-story homes. There are SRFs, condos, apartments and town homes in a one-mile radius. Parks, schools and shopping are all in the area. Construction quality is of average to above standard and property conditions are generally of average to above average condition with average-to-good curb appeal. The market demand is strong and prices are stable. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial factors include working ranches to the west (chicken and cattle) and high tension wires to the south. Many of the ranches are in process of conversion to developed housing tracts to the south of the development.

Client(s): Wedgewood Inc

Property ID: 35112429

Effective: 02/21/2024

Page: 2 of 16

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3210 E Yountville Dr Unit 3	3257 E Wild Horse Privado #8	3257 E Wild Horse Privado #7	3330 E Yountville Dr #7
City, State	Ontario, CA	Ontario, CA	Ontario, CA	Ontario, CA
Zip Code	91761	91762	91762	91761
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.12 1	0.20 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$618,000	\$618,000	\$610,000
ist Price \$		\$618,000	\$618,000	\$610,000
Original List Date		02/14/2024	01/22/2024	02/02/2024
DOM · Cumulative DOM	·	7 · 7	29 · 30	12 · 19
Age (# of years)	8	6	6	8
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
_ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
/iew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
iving Sq. Feet	1,744	1,747	1,747	1,764
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
_ot Size	0 acres	0 acres	0 acres	0 acres

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

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

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

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

ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

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### Current Listings - Cont.

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

- MLS Description: Experience the pinnacle of contemporary living in this beautifully crafted townhome, nestled within a vibrant and welcoming New Haven community. This home is a beacon of modern elegance, offering 3 bedrooms and 2.5 bathrooms, perfectly blending luxury and comfort. The journey begins as you step through the door into an open-concept living space where the boundaries between the living room and kitchen dissolve, creating an expansive area that's both inviting and functional. The kitchen stands out as a highlight, with its sleek quartz countertops, spacious center island, and state-of-the-art stainless steel appliances, setting the stage for culinary exploration and entertainment. Venture upstairs to find a haven of tranquility in the master suite, a thoughtfully designed sanctuary that promises rest and relaxation. It features a large walk-in closet, offering extensive storage options, and an en-suite bathroom equipped with a luxurious soaking tub and separate walkin shower, ensuring a private spa-like experience. The home's design extends its embrace to the outdoors with a charming front courtyard. This space is a versatile gem, ready to host vibrant gatherings or offer a peaceful retreat for solitary moments, showcasing the home's ability to adapt to your lifestyle needs. The New Haven community itself is rich with amenities that cater to an active and fulfilling lifestyle. Dive into the refreshing swimming pools, let loose in the playful playgrounds, and take leisurely strolls to the dedicated dog park. For those who enjoy outdoor socializing, the BBQ areas are perfect spots for hosting friends and family. This townhome is ideally situated, offering easy access to a plethora of dining, shopping, and entertainment options. The nearby Costco, 99 Ranch Market, local restaurants, and stores are within easy reach, providing convenience and variety. Moreover, the property's strategic location near major freeways makes commuting a breeze, whether you're heading to work or embarking on a weekend adventure. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for proximity and GLA. Comparable and subject are substantially equal and most comparable. Comparable is newly listed in active status.
- Listing 2 MLS Description: Fabulous and well-maintained two-story condo situated in an excellent location within the New Haven Community! This turnkey home features 3 bedrooms and 2.5 bathrooms. The open-plan first floor offers a spacious living room integrated with a stunning kitchen equipped with a large center island, beautiful quartz countertops, and stainless steel appliances. On the second floor, you will find a generously sized master bedroom with a walk-in closet, soaking tub, and a walk-in shower. The expansive front courtyard not only provides an ideal space for gatherings but also serves as a precious spot for solitary relaxation during leisure time. Marvelous community amenities, including pools, playgrounds, a dog park, BBQ areas, and a clubhouse, offer great opportunities for relaxation and entertainment. This house is strategically located, directly facing the community center playground, providing a broad view and the convenience to enjoy leisure and fun within arm's reach. Close to restaurants, stores, Ontario Mills shopping mall, and Ontario International Airport. Only a 5-minute drive to 99 Ranch Market and Costco. Easy access to the 15/60 freeways! Act quickly; seize the opportunity to make this remarkable condo your own. The property is sold AS-IS. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for proximity and GLA. Comparable and subject are substantially equal. Comparable is in active status with no MLS reflected accepted contracts nor price changes.
- Listing 3 MLS Description: Welcome to the stunning property located in the desirable New Haven in Brookfield Ontario Ranch community. This modern residence boasts a wealth of upgrades and features throughout, offering a stylish and comfortable living experience. Step inside to discover an inviting open floor plan that seamlessly connects the living, dining, and kitchen areas. The interior is adorned with contemporary finishes and upgraded design elements. The property features three spacious bedrooms and two well-appointed bathrooms, providing ample space for comfortable living. The kitchen is a focal point of this home, equipped with modern appliances, center island with seating and sleek countertops complete with modern white cabinetry. It is designed for both functionality and aesthetics, making it a perfect space for culinary enthusiasts and entertaining guests. Retreat-like atmosphere illuminates natural light within the bedrooms. The two bathrooms feature modern fixtures and finishes, providing a touch of luxury to your daily routine. Enjoy the Southern California weather in your private back patio. This outdoor space offers a perfect setting for relaxation, outdoor dining, and entertaining friends and family. Convenience is key with an attached two-car garage, complete with new epoxy flooring. This space not only provides secure parking but also offers additional storage solutions. Ontario Ranch offers benefits from a well-planned neighborhood with access to amazing amenities, large clubhouse with 2 pools for splashing fun, the big park (picnic area), kids splash zone, the super playground, the BBQ pavilion, a firepit with plenty of seating, a Dog Park (Paws Park), and year round community events all in the New Haven Community of Ontario Ranch. Enjoy multiple parks, tennis courts, and recreational facilities. Enjoy the convenience of nearby shopping, dining, and entertainment options. Find a wonderful blend of modern living and comfort, making it an ideal place to call home. Don't miss the opportunity to experience the best of Ontario Ranch living in this upgraded and meticulously maintained residence. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for proximity and GLA. Comparable and subject are substantially equal. Comparable is in active status with no MLS reflected accepted contracts nor price changes.

Client(s): Wedgewood Inc

Property ID: 35112429

Effective: 02/21/2024 Page: 4 of 16

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3210 E Yountville Dr Unit 3	3250 E Yountville Dr #8	3160 E Yountville Dr #8	3317 E Wild Horse Privado #6
City, State	Ontario, CA	Ontario, CA	Ontario, CA	Ontario, CA
Zip Code	91761	91761	91761	91762
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.06 1	0.22 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$528,000	\$590,000	\$599,888
List Price \$		\$528,000	\$590,000	\$599,888
Sale Price \$		\$560,000	\$600,000	\$610,000
Type of Financing		Conventional	Conventional	Cash
Date of Sale		09/19/2023	09/13/2023	11/09/2023
DOM · Cumulative DOM		10 · 113	12 · 51	15 · 52
Age (# of years)	8	8	7	6
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,744	1,763	1,747	1,811
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0 acres	0 acres	0 acres	0 acres
Other				
Net Adjustment		-\$1,900	-\$300	-\$6,700
Adjusted Price		\$558,100	\$599,700	\$603,300

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

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

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

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

ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

# Recent Sales - Cont.

by ClearCapital

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

- Sold 1 MLS Description: Take a vacation to the beautiful community of Ontario Ranch. Located in the heart of Ontario, this sprawling townhouse features 3 bedrooms and 2.5 bathrooms with a cozy family room connected to the kitchen. As you enter, the open floor plan allows for plenty of family gatherings and entertaining. Kitchen is highly upgraded with white cabinets, granite counters and luxury vinyl plank flooring. Head upstairs and you will find a loft landing with 3 bedrooms and upstairs laundry room. Attached 2 car garage with Epoxy flooring makes parking easy. Enclosed backyard great for dogs. Spend the summer and the weekends relaxing by the resort pool and spa. Ideal location with walkability to shops, restaurants, and easy access to the 15 fwy. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for GLA, proximity and sale date. Comparable is slightly superior due to GLA. Adjustment of -\$1900 GLA difference at \$100/sq ft.
- Sold 2 MLS Description: Welcome to your dream home! Nestled in the heart of Ontario, this gorgeous condo offers the perfect blend of modern convenience and luxurious living. Boasting 3 spacious bedrooms and 2.5 bathrooms, this immaculate residence is designed to cater to your every need. Step inside and be captivated by the seamless open floor plan, flooded with natural light, creating an inviting and airy ambiance. The well-appointed in-suite bathroom adds an extra touch of privacy and comfort, making it a true sanctuary for relaxation. The kitchen is a chef's delight, featuring sleek quartz countertops that perfectly complement the contemporary cabinetry, offering ample storage space. Situated in the sought-after community of New Haven, residents enjoy an array of amenities, including lush parks, walking trails, and community events, fostering a sense of belonging and camaraderie. The convenient location provides easy access to the 10 and 60 freeways, making your daily commute a breeze. Moreover, being in close proximity to the Ontario International Airport ensures effortless travel for both work and leisure. This is an exceptional opportunity to embrace a lifestyle of comfort and sophistication. Don't miss your chance to call this remarkable condo your own. Schedule a tour today and witness the allure of this exceptional property firsthand! MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for GLA, proximity and sale date. Comparable is most comparable due to GLA. Adjustment of \$300 GLA difference.
- MLS Description: Welcome to your dream home in the highly sought-after New Haven community, where luxury living meets resort-style amenities! This meticulously maintained, 3-bedroom, 2.5-bathroom end unit condo offers an impressive 1,811 square feet of living space, ensuring that you and your family have ample room to spread out and enjoy the epitome of comfort. As you step inside, you'll be immediately struck by the thoughtful upgrades that set this property apart. The upgraded recessed lighting throughout the home bathes each room in a warm, inviting glow. Premium luxury vinyl flooring adds both elegance and durability, ensuring your home stays beautiful for years to come. The heart of this home is the kitchen, where a stunning backsplash stretches across the walls, seamlessly blending style and functionality. This space is perfect for both everyday meal preparation and entertaining guests. The extra patio space off the kitchen is ideal for enjoying your morning coffee or hosting al fresco dinners. Upstairs, you'll find a delightful surprise - builder-built shelves that provide not only storage but also a touch of sophistication to the space. The three bedrooms are generously sized, offering plenty of room for relaxation and privacy. The outdoor living space is equally impressive, with a large patio area that you can customize to suit your preferences. It's the perfect spot for barbecues, lounging in the sun, or creating your own tranquil oasis. New Haven's community amenities are unparalleled, with access to not one, but four sparkling pools, ensuring you'll always find a place to cool off during the warm California summers. The parks, pickleball courts, and barbecue pits provide endless opportunities for recreation and outdoor gatherings. Ample picnic space means you can host gatherings with family and friends, creating lasting memories right in your own neighborhood. Don't miss this rare opportunity to own a beautifully upgraded end unit condo in the highly coveted New Haven community. Schedule your viewing today and experience the best of Southern California living in this luxurious and welcoming home. Your dream lifestyle awaits! MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for GLA, proximity and sale date. Comparable is slightly superior due to GLA. Adjustment of -\$6700 GLA difference.

Client(s): Wedgewood Inc

Property ID: 35112429

Effective: 02/21/2024 Page: 6 of 16

ONTARIO, CA 91761

56684 Loan Number

\$592,800 As-Is Value

by ClearCapital

Current Listing Status	Not Currently Listed	Listing History Comments		
Listing Agency/Firm		A search of the CRMLS MLS shows no records for this property		
Listing Agent Name		CRMLS is the primary MLS for the area. There are no MLS		
Listing Agent Phone		<ul> <li>sheets to include with this report. Google and Zillow search for</li> <li>subject address found no current listing information for subject</li> </ul>		
" (5 )		Screenshot of Zillow is included as a miscellaneous document uploaded to this report.		
# of Removed Listings in Previous Months	<b>s 12</b> 0			
5	0			

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$582,800	\$582,800	
Sales Price	\$592,800	\$592,800	
30 Day Price	\$592,800		
Comments Regarding Pricing Strategy			

The suggested list price considers the current listings with a notation that all are newly listed, in active status, and all are similar to subject. The closed sales, all of which were listed much lower and sold at overbids appear to be a more successful strategy in this market. The list and sale prices are thus set to generate overbids in a competitive marketplace. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.

Client(s): Wedgewood Inc

Property ID: 35112429

Effective: 02/21/2024

Page: 7 of 16

### 3210 E YOUNTVILLE DR UNIT 3

ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

### Clear Capital Quality Assurance Comments Addendum

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

Client(s): Wedgewood Inc Property ID: 35112429 Effective: 02/21/2024 Page: 8 of 16

**DRIVE-BY BPO** 

# **Subject Photos**





Address Verification



Street



Address Verification



Street

# **Listing Photos**





Front

3257 E Wild Horse Privado #7 Ontario, CA 91762



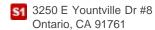
Front

3330 E Yountville Dr #7 Ontario, CA 91761



**DRIVE-BY BPO** 

## **Sales Photos**





Front

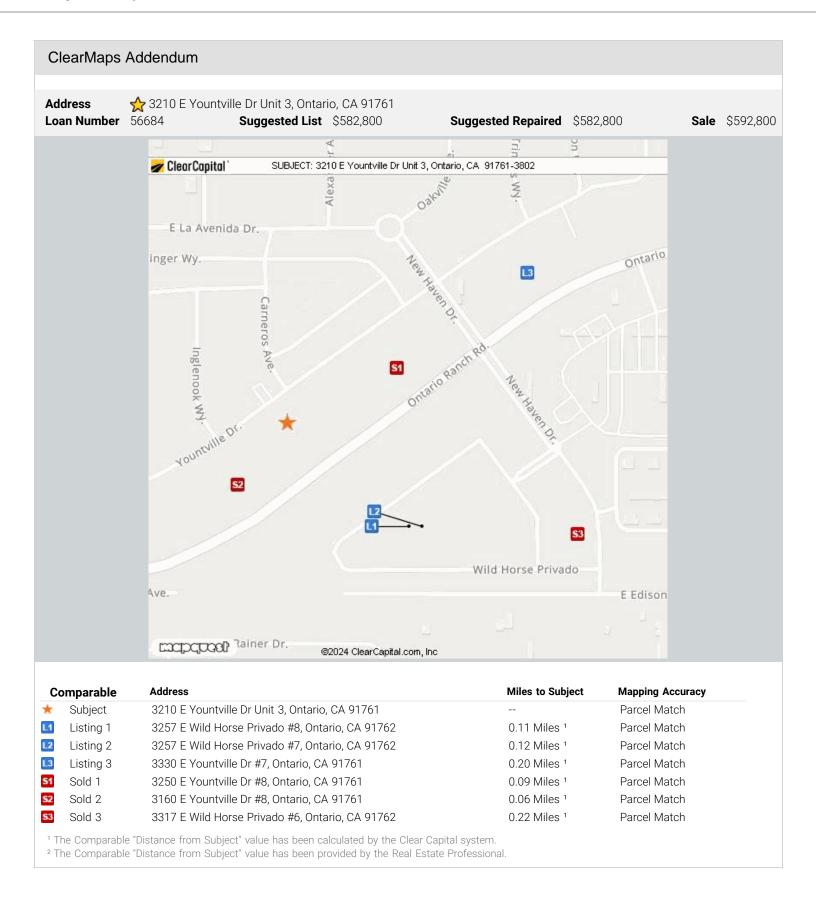
3160 E Yountville Dr #8 Ontario, CA 91761



Front

3317 E Wild Horse Privado #6 Ontario, CA 91762





#### 3210 E YOUNTVILLE DR UNIT 3 ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

by ClearCapital

### Addendum: Report Purpose

### Market Approach and Market Time

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

Definitions:

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

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

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

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

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

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

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

contract of sale.

Client(s): Wedgewood Inc

Property ID: 35112429

Page: 13 of 16

# **3210 E YOUNTVILLE DR UNIT 3**ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

by ClearCapital

### Addendum: Report Purpose - cont.

#### **Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Client(s): Wedgewood Inc

Property ID: 35112429

ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

### Report Instructions - cont.

by ClearCapital

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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

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

Client(s): Wedgewood Inc Property ID: 35112429 Effective: 02/21/2024 Page: 15 of 16

ONTARIO, CA 91761

56684 Loan Number **\$592,800**• As-Is Value

by ClearCapital

### **Broker Information**

Broker Name Michael O'Connor Company/Brokerage Diamond Ridge Realty

**License No** 01517005 **Address** 12523 Limonite Avenue Eastvale CA

91752 **License Expiration**10/04/2026

License State
CA

Phone9518474883EmailRealtorOConnor@aol.com

Broker Distance to Subject 2.18 miles Date Signed 02/21/2024

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

#### **Disclaimer**

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

#### Unless otherwise specifically agreed to in writing:

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

Client(s): Wedgewood Inc Property ID: 35112429 Effective: 02/21/2024 Page: 16 of 16