

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

Address	2923 Vista Way, Hemet, CA 92544	Order ID	9669701	Property ID	36042400
Inspection Date	10/07/2024	Date of Report	10/08/2024		
Loan Number	57232	APN	438182001		
Borrower Name	Champery Real Estate 2015 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	10.4_AtlasAgedBPO	Tracking ID 1	10.4_AtlasAgedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments	Single story ranch-style house with 4 beds and 3 baths, it is in average condition with good curb appeal and it conforms to the neighborhood.
R. E. Taxes	\$3,853		
Assessed Value	\$349,019		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	The area is close to schools, parks and shopping area.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$249800 High: \$536000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2923 Vista Way	41861 Acacia Ave	41661 Nordal Ave	26112 Camphorwood Ave
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92544	92544	92544	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.91 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$860,000	\$649,900	\$540,000
List Price \$	--	\$860,000	\$609,900	\$540,000
Original List Date		03/06/2024	08/07/2024	06/09/2024
DOM · Cumulative DOM	-- · --	216 · 216	62 · 62	121 · 121
Age (# of years)	75	74	46	48
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Traditional	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	4	1	2
Living Sq. Feet	3,803	6,423	3,448	2,312
Bdrm · Bths · ½ Bths	4 · 3	3 · 3	5 · 3 · 1	4 · 3
Total Room #	9	10	10	7
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 4 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	--
Lot Size	0.82 acres	1.00 acres	0.23 acres	0.28 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** Residential lot with 3 usable buildings which include a 1,066 Sq Ft.Office, 1261 Sq. Ft. Residence that had been rented and a 4,066 building with 12 class rooms, being used as a preschool and is leased to VIP TOTS Preschool. There is also a 1,186 building that is in disrepair and not included in the price but can be remodeled. 4 designated parking spaces.
- Listing 2** HUGE PRICE REDUCTION - MOTIVATED SELLER! LOCATION LOCATION LOCATION!!! This beautiful 5 bedroom, 3.5 bath, corner lot pool home is pure delight and the quintessential house for the larger extended multigenerational family. This former executive single-family residence boasts old-world charm that is hard to find in newer homes. So many unique and delightful architectural details grace this property such as coffered ceilings, a conversation corner equipped with a gas fireplace and built-in seating, intricate iron railing on the upstairs master deck and so much more. As you enter, you will notice the expansive living room to the left with a dramatic fireplace and huge windows to showcase your holiday Christmas tree. The large dining room has ample space for an oversized dining table to fit all your family and friends during entertaining events. Natural light shines down from the skylight in the quaint kitchen equipped with newer stainless-steel appliances, tile backsplash, and an expansive breakfast bar. The family room is open to the conversation nook which leads to the rear yard and stairway to the fully finished basement. The basement is nicely appointed and the perfect spot for a theatre room, home office, art studio, or your heart's desire. Oh, but there is more, this home features two master suites! The primary suite is the only room located on the second floor offering breathtaking views of the seasonal snowcapped mountains from a private balcony, a sitting area with a gas fireplace and custom built-ins. The luxurious master bathroom offers an oversized jetted tub, a separate shower enclosure, and a large walk-in closet. The secondary master suite located on the first floor has a Tudor-style wood accent wall and a recently renovated bathroom with designer tile shower surround. The two-car garage has built-in cabinets with a lazy susan and work bench area, laundry nook, and a pulldown ladder to an additional storage area. So many wonderful details such as a fully finished basement, newer water heaters, three A/C units, new paint inside and out, remote control pool lights, Alexa smart home system with programable light colors, ring doorbell, wireless app to activate pool pumps, and ceiling fans in every bedroom. This home is perfectly perched on a 10,000 sq ft corner lot with mature landscaping, located on a cul-de-sac, within walking distance to schools and public transportation. Run, don't walk, with low taxes and no HOA this home won't last long.
- Listing 3** - Duplex With Two Two-Bed/One-and-Three-Quarters-Bath Units - Property Features Private Patios and Garage Parking - 35 Percent Rental Upside - Conveniently Near Retail Along Florida Avenue

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2923 Vista Way	3391 Park Ave	26145 Columbia St	2287 Woodberry Ave
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92544	92544	92544	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.63 ¹	0.43 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$550,000	\$550,000	\$1,050,000
List Price \$	--	\$539,000	\$550,000	\$1,050,000
Sale Price \$	--	\$525,000	\$585,000	\$1,050,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	01/10/2024	10/16/2023	02/28/2024
DOM · Cumulative DOM	-- · --	142 · 142	40 · 40	75 · 75
Age (# of years)	75	65	18	1
Condition	Average	Average	Average	Excellent
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	3
Living Sq. Feet	3,803	2,810	2,318	3,250
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	4 · 2 · 1	8 · 5
Total Room #	9	8	7	12
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	--
Lot Size	0.82 acres	0.41 acres	0.28 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	+\$120,000	+\$155,000	-\$150,000
Adjusted Price	--	\$645,000	\$740,000	\$900,000

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** Price Improvement!! Fantastic opportunity to live on the beautiful street of Park Avenue in Hemet. Incredibly restored to just like new and just stunning inside and out. This home offers a spacious ranch style floor plan with 2 master bedrooms. The kitchen is a chefs dream with brand new cabinets, new appliances, new counters, and an island. Family room just off the kitchen with fireplace, new flooring and paint throughout not only the family room, but the entire home. Additional bonus/flex room that can be used as a 4th bedroom, office, or large living room. To the left side of the home is one master bedroom with master bath and to the right of the home is a secondary bedroom and bath in addition to the second master bedroom and bath. 2 car garage and circular driveway. The exterior of the home has also been freshly painted. All of this and offering .41 acres of flat and usable land!
- Sold 2** Mr. & Mrs. Clean lives here * Finding a move-in ready single-story home can be quite a challenge. This remarkable property boasts LVL wood flooring and a built-in entertainment center for your convenience. The open layout encompasses a formal living room and dining area, leading to a stunning kitchen adorned with granite countertops and a spacious pantry. Adjacent to the kitchen, the breakfast area and family room, complete with a cozy fireplace and a 5.1 Dolby surround sound system * The master suite's bathroom offers dual sinks positioned across from each other, a luxurious jacuzzi tub, and a dual-entry walk-in closet * Step outside to the expansive alumawood-covered patio in the backyard, which includes a built-in BBQ and shades, making it an ideal space for hosting gatherings with family and friends. The backyard also features an extensive metal garage suitable for tools, toys, or a workshop—truly a space for whatever suits your needs * Furthermore, there are no melo-roos/CFD fees or HOA dues to worry about, ensuring a hassle-free homeownership experience.
- Sold 3** INCOME PROPERTY DREAM!!!! This is a huge opportunity for multiple income property applications . From a rental property with 3 income streams to assisted care facilities or sober living housing and many more. Priced below appraised value for a quick close. New construction of 3 units. Main unit with a connected Jr. ADU and a separate ADU. It's located in a multi unit community with like properties. No long term holding costs for renovations, it's ready for occupancy. Jump at this opportunity to get the best ROI numbers with highest rents for new construction with upgraded features. New construction features include new energy efficient AC and heating unit. New upgraded flooring and ceiling fans throughout. Fully supplied kitchens with quartz counter tops and self closing cabinets. Recessed lighting and fire sprinkler system throughout. Tankless water heaters, fully paid solar system , upgraded insulation beyond normal standards, fully landscaped with the low water consumption option. Garage includes a painted floor, a roll up door & opener. Overhead lighting, Solar control and metering, and a side access door. There are really too many things to list here. These features keep your overhead down and your profits up. See these units before they are gone!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no recent listing history for the subject.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$650,000	\$650,000
Sales Price	\$650,000	\$650,000
30 Day Price	\$620,000	--
Comments Regarding Pricing Strategy		
There is very low inventory of comparable homes for sale, this price should attract offers from buyers looking to purchase property in the area.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Street

Listing Photos

L1 41861 Acacia Ave
Hemet, CA 92544



Front

L2 41661 Nordal Ave
Hemet, CA 92544



Front

L3 26112 Camphorwood Ave
Hemet, CA 92544



Front

Sales Photos

S1 3391 Park Ave
Hemet, CA 92544



Front

S2 26145 Columbia St
Hemet, CA 92544



Front

S3 2287 Woodberry Ave
Hemet, CA 92544



Front

ClearMaps Addendum

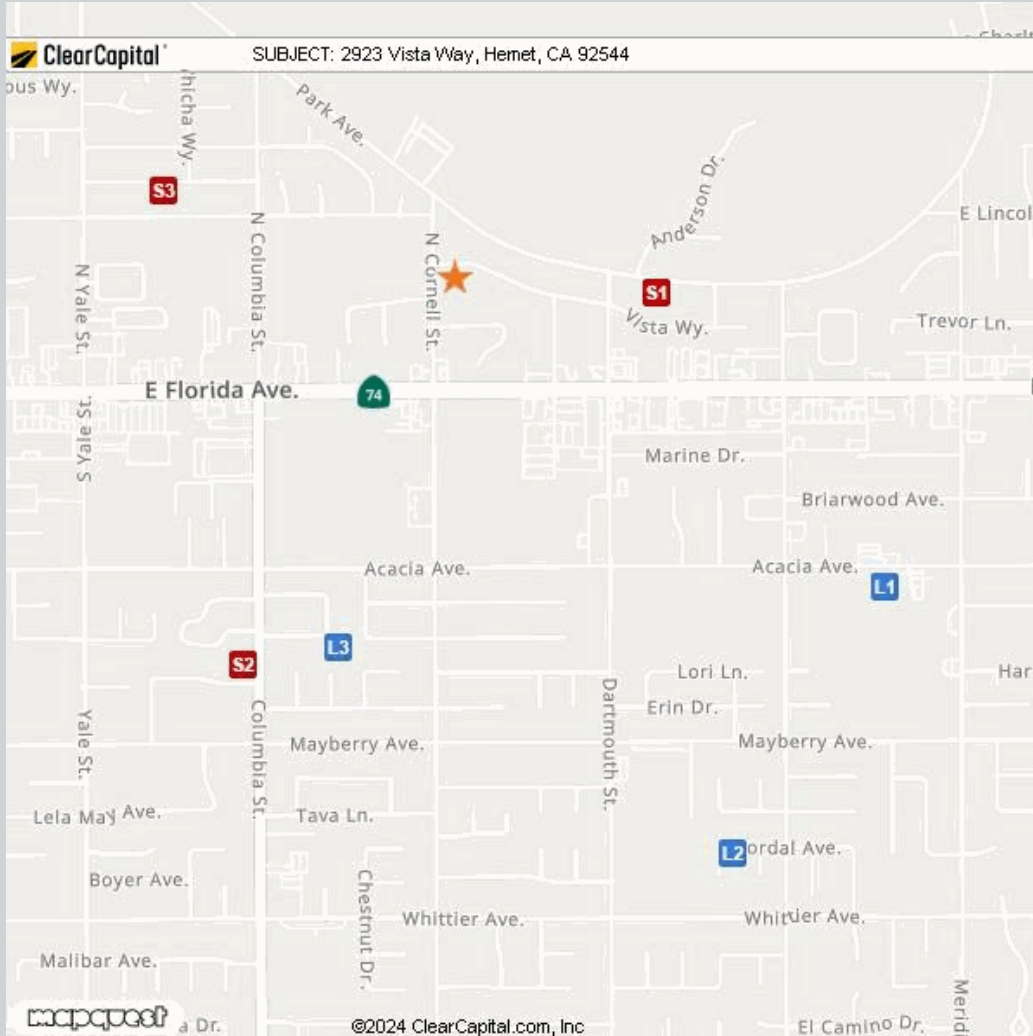
Address ★ 2923 Vista Way, Hemet, CA 92544

Loan Number 57232

Suggested List \$650,000

Suggested Repaired \$650,000

Sale \$650,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2923 Vista Way, Hemet, ca 92544	--	Parcel Match
L1 Listing 1	41861 Acacia Ave, Hemet, CA 92544	0.76 Miles ¹	Parcel Match
L2 Listing 2	41661 Nordal Ave, Hemet, CA 92544	0.91 Miles ¹	Parcel Match
L3 Listing 3	26112 Camphorwood Ave, Hemet, CA 92544	0.55 Miles ¹	Parcel Match
S1 Sold 1	3391 Park Ave, Hemet, CA 92544	0.29 Miles ¹	Parcel Match
S2 Sold 2	26145 Columbia St, Hemet, CA 92544	0.63 Miles ¹	Parcel Match
S3 Sold 3	2287 Woodberry Ave, Hemet, CA 92544	0.43 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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.

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.

Instructions last updated: 07/29/2024

Purpose:

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

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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.

Broker Information

Broker Name	Ebubechukwu Okpala	Company/Brokerage	Harvestline Realty
License No	01735401	Address	29930 Bay View Way Menifee CA 92584
License Expiration	03/31/2025	License State	CA
Phone	6196072623	Email	ebube@riversidecountyreos.com
Broker Distance to Subject	12.19 miles	Date Signed	10/08/2024

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 of the present owners or occupants of the properties in the vicinity 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.