# **DRIVE-BY BPO**

# 1316 W D STREET

ONTARIO, CALIFORNIA 91762

**57751** Loan Number

**\$590,000**• As-Is Value

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	1316 W D Street, Ontario, CALIFORNIA 91762 06/07/2024 57751 Champerey Real Estate 2015 LLC	Order ID Date of Report APN County	9390282 06/11/2024 1010-435-02 San Bernardi	 35510203
Tracking IDs				
Order Tracking ID	6.6_bpo	Tracking ID 1	6.6_bpo	
Tracking ID 2		Tracking ID 3		

General Conditions				
Owner	Parrilla John	Condition Comments		
R. E. Taxes	\$2,376	The subject is a SFR style home in average condition. All		
Assessed Value	\$224,581	maintenance appears to be up to date and no repairs are		
Zoning Classification	Residential	necessary based on the exterior inspection. No address corrections or recent market activity to report.		
Property Type	SFR	Corrections of recent market activity to report.		
Occupancy	Occupied			
Ownership Type	Fee Simple			
Property Condition	Average			
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	No			
Visible From Street	Visible			
Road Type	Public			

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Slow	Neighborhood appears to be in average condition when			
Sales Prices in this Neighborhood	Low: \$510,000 High: \$690,000	compared to other similar communities in the area. All necessary amenities and public transportation are located within			
Market for this type of property	Remained Stable for the past 6 months.	close proximity to the subject. There were no functional or economic obsolescence observed.			
Normal Marketing Days	<180				

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1316 W D Street	751 W I St	304 Greentree Rd	1518 Delany St
City, State	Ontario, CALIFORNIA	Ontario, CA	Upland, CA	Pomona, CA
Zip Code	91762	91762	91786	91767
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.87 1	2.02 1	3.00 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$610,000	\$635,000	\$599,000
List Price \$		\$610,000	\$635,000	\$599,000
Original List Date		04/30/2024	04/08/2024	05/26/2024
DOM · Cumulative DOM		30 · 42	60 · 64	10 · 16
Age (# of years)	68	74	73	67
Condition	Average	Good	Good	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
_ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
/iew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
iving Sq. Feet	1,050	1,126	1,028	1,008
Bdrm · Bths · ½ Bths	3 · 1 · 1	2 · 1	3 · 1	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa	Pool - Yes			
_ot Size	0.14 acres	0.21 acres	0.16 acres	0.14 acres
Other	None	None	None	None

<sup>\*</sup> Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Property is superior in GLA, inferior in bed count, inferior in bath count and superior in condition to the subject. Adjustments GLA -\$2280, Bed \$10000, Baths \$5000, Pool \$25000, Lot Size -\$560, Condition -\$25000, Age \$3000, Total Adjustments \$15160, Net Adjusted Value \$625160
- **Listing 2** Property is similar in GLA, similar in bed count, inferior in bath count and superior in condition to the subject. Adjustments Baths \$5000, Pool \$25000, Lot Size -\$160, Condition -\$25000, Total Adjustments \$4840, Net Adjusted Value \$639840
- **Listing 3** Property is similar in GLA, similar in bed count, superior in bath count and similar in condition to the subject. Adjustments Baths -\$2500, Pool \$25000, Total Adjustments \$22500, Net Adjusted Value \$621500

<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.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1316 W D Street	1063 W D St	1050 W Vesta St	9816 Vernon Ave
City, State	Ontario, CALIFORNIA	Ontario, CA	Ontario, CA	Montclair, CA
Zip Code	91762	91762	91762	91763
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.31 1	0.36 1	0.82 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$548,000	\$609,000	\$630,000
List Price \$		\$548,000	\$609,000	\$630,000
Sale Price \$		\$548,000	\$618,000	\$640,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/27/2024	11/15/2023	08/25/2023
DOM · Cumulative DOM		46 · 75	11 · 45	7 · 46
Age (# of years)	68	72	72	68
Condition	Average	Average	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,050	1,014	1,034	1,026
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1	3 · 1	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Attached 2 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	0.14 acres	0.16 acres	0.16 acres	0.17 acres
Other	None	None	None	None
Net Adjustment		+\$29,840	+\$9,840	-\$20,240
Adjusted Price		\$577,840	\$627,840	\$619,760

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

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

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

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

### 1316 W D STREET

ONTARIO, CALIFORNIA 91762

**57751** Loan Number

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### Recent Sales - Cont.

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

- **Sold 1** Property is similar in GLA, similar in bed count, inferior in bath count and similar in condition to the subject. Adjustments Baths \$5000, Pool \$25000, Lot Size -\$160, Total Adjustments \$29840, Net Adjusted Value \$577840
- **Sold 2** Property is similar in GLA, similar in bed count, inferior in bath count and superior in condition to the subject. Adjustments Baths \$5000, Garage \$5000, Pool \$25000, Lot Size -\$160, Condition -\$25000, Total Adjustments \$9840, Net Adjusted Value \$627840
- **Sold 3** Property is similar in GLA, similar in bed count, inferior in bath count and superior in condition to the subject. Adjustments Baths \$5000, Lot Size -\$240, Condition -\$25000, Total Adjustments -\$20240, Net Adjusted Value \$619760

Client(s): Wedgewood Inc Property ID: 35510203 Effective: 06/07/2024 Page: 4 of 14

by ClearCapital

ONTARIO, CALIFORNIA 91762

Subject Sale	es & Listing His	tory						
Current Listing Status		Currently Listed		Listing History Comments				
Listing Agency/Firm		PureMotive Realty Inc.		Subject is currently pending in the market as short sale for				
Listing Agent Name		Kael Maligaya		\$400,000				
Listing Agent Phone		562-320-9442						
# of Removed Lis Months	stings in Previous 12	0						
# of Sales in Pre Months	vious 12	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
03/09/2024	\$400,000						MLS	

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$625,000	\$625,000		
Sales Price	\$590,000	\$590,000		
30 Day Price	\$585,000			
Comments Regarding Pricing Strategy				

The subject is corrently listed in the MLS as a Short Sale at \$400,000 which is significantly lower than the sales in the area. There is no interior photos to review in the MLS. The agent mentions there is repairs needed but they are unknown. This is a drive-by BPO and I will be placing the Subject im Average condition. I have reviewed the MLS info with client QC rep prior to completion. This is a Broker's Price Opinion and was prepared by a licensed Real Estate Agent. It is not an Appraisal. This opinion cannot be used for the purpose of obtaining financing. Notwithstanding any preprinted language to the contrary, this is not an Appraisal of the market value of the property. If an Appraisal is desired, the services of a licensed or certified Appraiser must be obtained. 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. Priced according to condition and current market activity. Some comps varied in location, condition, year built, lot size and GLA from the subject property due to a lack of similar comps in subject's area. Some distance and time guidelines may have been exceeded. Comps used were best available at the time of report. Comps were adjusted to come to a final value. In delivering final valuation, most weight has been placed on CS1 and LC3 as they are most similar to subject condition and overall structure. Market values remained stable during last 12 months within subject's market area.

Client(s): Wedgewood Inc

Property ID: 35510203

Effective: 06/07/2024 Page: 5 of 14

**57751** Loan Number

**\$590,000**• As-Is Value

### by ClearCapital

### 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: 35510203 Effective: 06/07/2024 Page: 6 of 14

**DRIVE-BY BPO** 

# **Subject Photos**

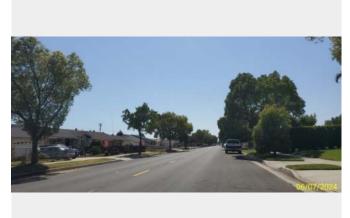




Front



Address Verification



Street Street

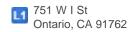
**57751** Loan Number

\$590,000

As-Is Value

# **Listing Photos**

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Front

304 Greentree Rd Upland, CA 91786



Front

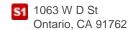
1518 Delany St Pomona, CA 91767



Front

### **Sales Photos**

by ClearCapital





Front





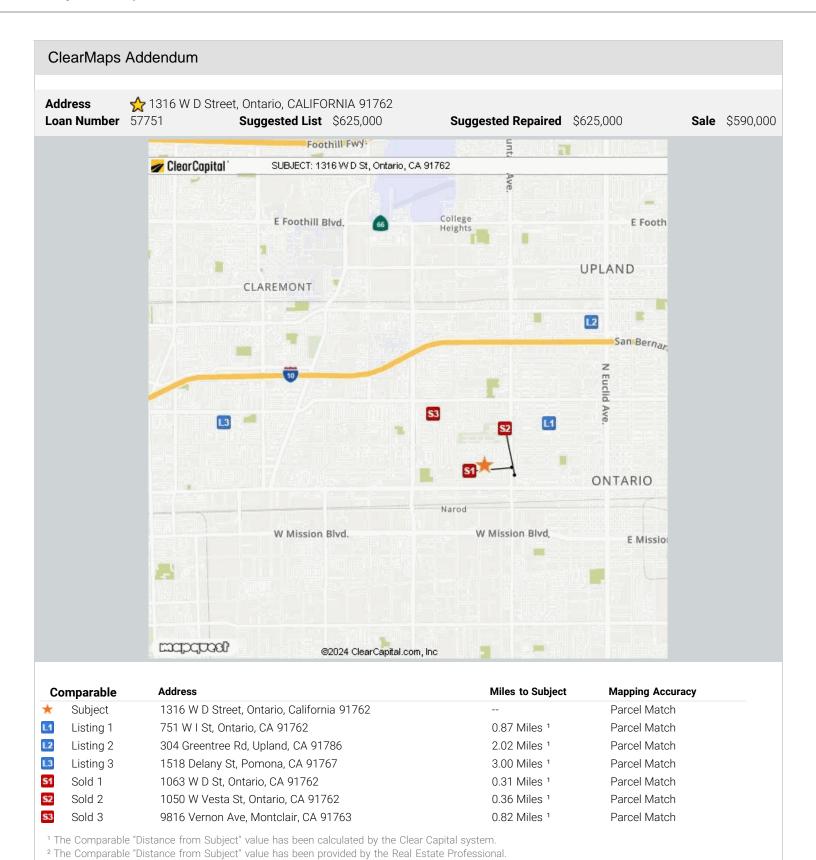
Front





Front

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**57751** Loan Number

**\$590,000**• As-Is Value

by ClearCapital

Addendum: Report Purpose

### Market Approach and Market Time

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

Definitions:

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

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

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

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

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

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

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

contract of sale.

Client(s): Wedgewood Inc

Property ID: 35510203

Page: 11 of 14

## 1316 W D STREET

ONTARIO, CALIFORNIA 91762 Loan Number

\$590,000 • As-Is Value

57751

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. Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Client(s): Wedgewood Inc

Property ID: 35510203

Page: 12 of 14

**57751** Loan Number

**\$590,000**• As-Is Value

by ClearCapital

### Report Instructions - cont.

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

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

Client(s): Wedgewood Inc Property ID: 35510203 Effective: 06/07/2024 Page: 13 of 14



\$590,000 As-Is Value

by ClearCapital

57751 Loan Number

### Broker Information

**Broker Name** Chris Estevez Home Advisors Company/Brokerage

13511 Pheasant Knoll Rd Corona License No 01856462 Address

CA 92880 **License State License Expiration** 08/06/2025 CA

Phone 9514157265 Email home\_advisors@live.com

**Broker Distance to Subject** 9.42 miles **Date Signed** 06/07/2024

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.

> Client(s): Wedgewood Inc Property ID: 35510203 Effective: 06/07/2024 Page: 14 of 14