

Table of Contents

| Page Title | Page # |
|-------------------------------------|---------------|
| Order Form | 1 |
| FNMA 2055 Page 1 | 2 |
| FNMA 2055 Page 2 | 3 |
| FNMA 2055 Page 3 | 4 |
| Extra Comps 4-5-6 | 5 |
| FNMA 2055 Page 4 | 6 |
| FNMA 2055 Page 5 | 7 |
| FNMA 2055 Page 6 | 8 |
| Comments | 9 |
| Comments Page 2 | 10 |
| FNMA 1004MC | 11 |
| Market Analysis Charts | 12 |
| Market Analysis Charts | 13 |
| Photo Subject Extra | 14 |
| Photo Comparables 1-2-3 | 15 |
| Photo Comparables 4-5-6 | 16 |
| Subject's Aerial View | 17 |
| Subject and Comparable Location Map | 18 |
| Flood Map | 19 |
| Plat Map | 20 |
| Appraisal Compliance Addendum | 21 |
| Appraiser's E&O | 22 |
| Appraiser License Certificate | 23 |
| Subject's CRMLS Listing Information | 24 |
| Subject's CRMLS Listing Information | 25 |

APPRAISAL REPORT OF



7462 River Glen Dr
Jurupa Valley, CA 92509-3451

PREPARED FOR

Clear Capital
Wedgewood Inc
2015 Manhattan Beach Blvd, Suite #100
Redondo Beach, CA 90278

AS OF

07/05/2024

PREPARED BY

Elite Appraisal Service
14071 Peyton Dr #1226
Chino Hills, CA 91709

Exterior-Only Inspection Residential Appraisal Report

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 7462 River Glen Dr City Jurupa Valley State CA Zip Code 92509-3451
 Borrower Catamount Properties 2018 LLC Owner of Public Record Harr4 Trina Y and Ramos Pablo III County Riverside
 Legal Description .26 ACRES IN LOT 15 MB 295/007 TR 25085-2
 Assessor's Parcel # 183-472-003 Tax Year 2023 R.E. Taxes \$ 5,902
 Neighborhood Name Jurupa Valley/Riverside Map Reference Google Maps Census Tract 0403.03
 Occupant Owner Tenant Vacant Special Assessments \$ 0 PUD HOA \$ 0 per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction 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? Yes No
 Report data source(s) used, offerings price(s), and date(s). DOM 0;The subject was offered for sale on 06/07/2024 for \$832,000, per CRMLS #CV24118303. The most recent list price is \$832,000 and the subject is now under contract with an MLS contract date of 06/07/2024.

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. Arms length sale;See comments - See Attached addendum for further rview
 Contract Price \$ 832,000 Date of Contract 06/07/2024 Is the property seller the owner of public record? Yes No Data Source(s) Corelogic/Realist
 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. \$0;

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 | <input type="checkbox"/> Urban | <input checked="" type="checkbox"/> Suburban | <input type="checkbox"/> Rural | Property Values | <input type="checkbox"/> Increasing | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Declining | PRICE | AGE | One-Unit | 75 % | |
| Built-Up | <input type="checkbox"/> Over 75% | <input checked="" type="checkbox"/> 25-75% | <input type="checkbox"/> Under 25% | Demand/Supply | <input type="checkbox"/> Shortage | <input checked="" type="checkbox"/> In Balance | <input type="checkbox"/> OverSupply | \$ (000) | (yrs) | 2-4 Unit | 5 % | |
| Growth | <input type="checkbox"/> Rapid | <input checked="" type="checkbox"/> Stable | <input type="checkbox"/> Slow | Marketing Time | <input checked="" type="checkbox"/> Under 3 mths | <input type="checkbox"/> 3-6 mths | <input type="checkbox"/> Over6mths | 685 | Low | 1 | Multi-Family | 5 % |
| Neighborhood Boundaries Include: Vacant Land to the north, Mission Blvd to the east, Camino Real to the south, and Pyrite St to the west | | | | | | | | 940 | High | 60 | Commercial | 5 % |
| | | | | | | | | 835 | Pred. | 30 | Other Vcnt | 10 % |

Neighborhood Description The subject property is located in the City of Jurupa Valley/Riverside. Subject area consists primarily of detached single family homes and some condominiums along with some multi family dwellings and is located near schools and most consumer services.
 Market Conditions (including support for the above conclusions) The typical marketing/exposure time for properties in the subjects neighborhood is estimated at 1-3 months.

SITE

Dimensions Irregular (See Plat Map) Area 11,326 sf Shape Irregular View N;Res;
 Specific Zoning Classification R-1 Zoning Description Single Family Residential
 Zoning Compliance 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? Yes No If No, describe. Based on the 4 tests of highest and best use, the current use is the subject's current highest and best use based on the zoning allowed
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements--Type Public Private
 Electricity Water Street Asphalt
 Gas Sanitary Sewer Alley None
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 06065C0039G FEMA Map Date 08/28/2008
 Are the utilities and/or off-site improvements typical for the market area? Yes No If No, describe.
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe.
 Based on the exterior analysis of the subject property and the aerial view of the subject property from Google Maps. It appears the subject back a traffic street and this will have an adverse affect on the subject's marketability.

IMPROVEMENTS

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner
 Other (describe) Exterior Analysis Data Source(s) for Gross Living Area Realist/CoreLogic/CRMLS

| General Description | | General Description | | Heating / Cooling | | Amenities | | Car Storage | |
|--|--|---|--|--|--|-----------|--|-------------|--|
| Units <input checked="" type="checkbox"/> One <input type="checkbox"/> OnewithAccessoryUnit | <input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space | <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB | <input checked="" type="checkbox"/> Fireplace(s) # 1 | None | | | | | |
| # of Stories 2 | <input type="checkbox"/> Full Basement <input type="checkbox"/> Finished | <input type="checkbox"/> Radiant | <input type="checkbox"/> Woodstove(s) # 0 | <input checked="" type="checkbox"/> Driveway # of Cars 3 | | | | | |
| Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit | <input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished | <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Patio/Deck Cvd | Driveway Surface Concrete | | | | | |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> UnderConst. | Exterior Walls Wd/Brck/Stucco/Average | Fuel Gas | <input checked="" type="checkbox"/> Porch Cvd | <input checked="" type="checkbox"/> Garage # of Cars 3 | | | | | |
| Design (Style) Traditional | Roof Surface Tile/Average | <input checked="" type="checkbox"/> Central Air Conditioning | <input checked="" type="checkbox"/> Pool IngPool | Carport # of Cars 0 | | | | | |
| Year Built 2001 | Gutters & Downspouts Eaves/Average | <input type="checkbox"/> Individual | <input checked="" type="checkbox"/> Fence Block | Attached <input type="checkbox"/> Detached | | | | | |
| Effective Age (Yrs) 12 | Window Type DualPne/Average | <input type="checkbox"/> Other | <input checked="" type="checkbox"/> Other IngSpa | <input checked="" type="checkbox"/> Built-in | | | | | |

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: 11 Rooms 6 Bedrooms 3.0 Bath(s) 3,174 Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.) None Noted
 Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). C4:It is unknown if there are any functional obsolescence's within the home as the order was a 2055 (exterior appraisal). Reduced effective age is attributed to normal replacement, rehabilitation and normal wear and tear. The subject is in overall average condition in comparison to other single family residences within the market. See addendum for further review.
 Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No
 If Yes, describe
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

Exterior-Only Inspection Residential Appraisal Report

| There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 760,000 to \$ 760,000 | | There are 9 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 685,000 to \$ 938,000 | | | |
|---|--|--|--|--|--------------------|
| FEATURE | SUBJECT | COMPARABLE SALE # 1 | COMPARABLE SALE # 2 | COMPARABLE SALE # 3 | |
| Address | 7462 River Glen Dr Jurupa Valley, CA 92509-3451 | 4859 Ridge Point Riverside, CA 92509 | 4389 Hernandez St Jurupa Valley, CA 92509 | 12532 Beryl Jurupa Valley, CA 92509 | |
| Proximity to Subject | | 0.43 miles S | 0.53 miles W | 0.55 miles N | |
| Sale Price | \$ 832,000 | \$ 930,000 | \$ 800,000 | \$ 760,000 | |
| Sale Price/Gross Liv. Area | \$ 262.13 sq. ft. | \$ 292.45 sq. ft. | \$ 286.43 sq. ft. | \$ 301.59 sq. ft. | |
| Data Source(s) | | CRMLS #CV23199885;DOM 167 | CRMLS #IV23223129;DOM 44 | CRMLS #OC23201197;DOM 13 | |
| Verification Source(s) | | Doc #179046/Realist | Doc #58614/Realist | Doc #15191/Realist | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sale or Financing | | ArmLth | | ArmLth | |
| Concessions | | Conv;0 | | Conv;0 | |
| Date of Sale/Time | | s06/24;c04/24 | | s03/24;c01/24 | |
| Location | A;Res;BxTraffSt | A;Res;BxTraffSt | | N;Res; | -10,000 |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | |
| Site | 11,326 sf | 33,977 sf | -45,302 | 10,454 sf | 0 |
| View | N;Res; | N;Res; | | N;Res; | |
| Design (Style) | DT2;Traditional | DT1;Traditional | 0 | DT1;Traditional | 0 |
| Quality of Construction | Q4 | Q4 | | Q4 | |
| Actual Age | 23 | 18 | 0 | 9 | 0 |
| Condition | C4 | C4 | | C4 | |
| Above Grade Room Count | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. Baths | |
| | 11 6 3.0 | 9 4 3.1 | -5,000 | 9 4 3.0 | 0 |
| Gross Living Area | 3,174 sq. ft. | 3,180 sq. ft. | 0 | 2,793 sq. ft. | +22,860 |
| Basement & Finished Rooms Below Grade | 0sf | 0sf | | 0sf | |
| Functional Utility | Average | Average | | Average | |
| Heating/Cooling | Fau/Cac | Fau/Cac | | Fau/Cac | |
| Energy Efficient Items | None | None | | Solar Panels-Owned | -10,000 |
| Garage/Carport | 3gbi3dw | 3ga3dw | 0 | 2ga2dw | +3,000 |
| Porch/Patio/Deck | Porch/Patio | Porch/Patio | | Porch/Patio | |
| Pool Features | Pool/Spa | Pool/Spa | | No Pool/No Spa | +20,000 |
| Within a PUD | No | Yes | 0 | No | |
| Net Adjustment (Total) | | | \$ -50,302 | | \$ 25,860 |
| Adjusted Sale Price of Comparables | | Net Adj: -5% Gross Adj: 5% | \$ 879,698 | Net Adj: 3% Gross Adj: 8% | \$ 825,860 |

SALES COMPARISON ANALYSIS

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

My research 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) Realist

My research 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) Realist

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 | 05/01/2024 | 01/19/2024 | | |
| Price of Prior Sale/Transfer | 0 | \$0 | | |
| Data Source(s) | Realist | Realist | Realist | Realist |
| Effective Date of Data Source(s) | 07/04/2024 | 07/04/2024 | 07/04/2024 | 07/04/2024 |

Analysis of prior sale or transfer history of the subject property and comparable sales 7462 River Glen Dr-Transferred on 05/01/2024 for \$0. It transferred from Harris Trina Y to Harr4 Trina Y and was a Quit Claim Deed (Document #126144). 4859 Ridge Point-Transferred on 01/19/2024 for \$0. It transferred from Youssef Magdi F to Youssef Magdi F Living Trust and was a Grant Deed (Document #17594). 4389 Hernandez St-No transfer history. 12532 Beryl-No transfer history.

Summary of Sales Comparison Approach See Attached Addendum

| | | | | | |
|---|---------|---------------------------------|---------|-----------------------------------|---|
| Indicated Value by Sales Comparison Approach \$ | 835,000 | Cost Approach (if developed) \$ | 843,261 | Income Approach (if developed) \$ | 0 |
|---|---------|---------------------------------|---------|-----------------------------------|---|

RECONCILIATION

See Attached Addendum

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 \$ 835,000, as of 07/05/2024, which is the date of inspection and the effective date of this appraisal.

Exterior-Only Inspection Residential Appraisal Report

See Attached Addendum

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) See Below

| | |
|--|---|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data Building-Cost.Net Quality rating from cost service Good Effective date of cost data 05/01/2024 Comments on Cost Approach (gross living area calculations, depreciation, etc.) remaining economic life est 45-55 yrs. Building cost estimates are from building-cost.net. Physical depreciation is from building-cost.net, and the depreciation table is based on age and condition of the subject. Land value ratio for the subject is 24% which is normal for the area. Land value is via the extraction method | OPINION OF SITE VALUE = \$ 200,000 Dwelling 3,174 Sq. Ft. @ \$ 225.00 = \$ 714,150 Sq. Ft. @ \$ = \$ 0 Porch/Patio/Pool/Spa 40,000 Garage/Carport 400 Sq. Ft. @ \$ 100.00 = \$ 40,000 Total Estimate of Cost-new = \$ 794,150 Less Physical 19 Functional 0 External 0 Depreciation 150,889 0 0 = \$ (150,889) Depreciated Cost of Improvements = \$ 643,261 "As-is" Value of Site Improvements = \$ 0 Estimated Remaining Economic Life (HUD and VA only) 50 Years Indicated Value By Cost Approach = \$ 843,261 |
|--|---|

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent \$ 0 X Gross Multiplier 0 = \$ 0 Indicated Value by Income Approach
Summary of Income (including support for market rent and GRM) N/A

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal Name of Project
 Total number of phases Total number of units Total number of units sold
 Total number of units rented Total number of units for sale Data source
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.
 Does the project contain any multi-dwelling units? Yes No Data source.
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
 Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options.
 Describe common elements and recreational facilities.

Exterior-Only Inspection Residential Appraisal Report

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 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.

Exterior-Only Inspection Residential Appraisal Report**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.

Exterior-Only Inspection Residential Appraisal Report

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.

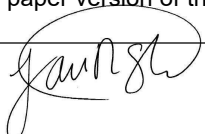
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one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

- 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.
- 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.
- 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.
- 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.
- 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 Javier Galicia
 Company Name Elite Appraisal Service
 Company Address 14071 Peyton Dr #1226
Chino Hills, CA 91709
 Telephone Number 323-314-5701
 Email Address galicia429@gmail.com
 Date of Signature and Report 07/05/2024
 Effective Date of Appraisal 07/05/2024
 State Certification # _____
 or State License # AL041780
 or Other (describe) _____ State # _____
 State CA
 Expiration Date of Certification or License 12/14/2024

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 _____

ADDRESS OF PROPERTY APPRAISED
7462 River Glen Dr
Jurupa Valley, CA 92509-3451

SUBJECT PROPERTY

Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

APPRAISED VALUE OF SUBJECT PROPERTY \$ 835,000
 LENDER/CLIENT
 Name Clear Capital
 Company Name Wedgewood Inc
 Company Address 2015 Manhattan Beach Blvd, Suite #100
Redondo Beach, CA 90278
 Email Address _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Elite Appraisal Service
COMMENT ADDENDUM

File No. 35638172
Internal File# 7462RiverGlen_Riverside

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

Discrepancies / Alterations

County Records show subject's GLA to be 3,174 Sqft with 6 bedrooms and 3 baths. The information was obtained from tax records. Due the being an exterior analysis only of the subject property, the data obtained from tax records will be used for the property characteristics of the subject property.

Subjects HOA Information

Based on review of tax records and review of the CRMLS, it appears there are no monthly HOA dues and the subject property is not located within a PUD

Subject Description

The subject is a detached, single family residence of average quality construction and overall average condition throughout. The subject is located in the City of Jurupa Valley/Riverside, CA. The subject shows an average level of physical depreciation for its age and appears to have been adequately to well maintained.

Please note, the appraisal was completed on the form (2055) and is based on the exterior analysis of the subject property and information with regards to the subject property were obtained from tax records as well as the pending listing within the CRMLS. Due to being an exterior analysis only, the subject property is being valued as being in average condition. (CRMLS#CV24118303)

Subject's Pending Status within the CRMLS

The subject property is currently listed for sale within the CRMLS and shows as being in pending status as of the effective date of this appraisal. The purchase contract was not submitted for review and the appraisal was ordered as a 2055 (exterior appraisal). Based on the engagement letter, the purposes of the appraisal is for "servicing" and not ordered as a purchase. No interior ccess to the subject property was granted and no sales information was provided to the appraiser for review. The information regarding the contract price and other pertinent information within this appraisal report was obtained from the CRMLS. (CRMLS#CV24118303)

Subject's City

The city name for the subject property within the engagement letter shows as Riverside and the city within tax records shows as Jurupa Valley. Jurupa Valley is located on the north-west corner of Riverside County. On March 8, 2011, voters approved a ballot measure to incorporate and for the city of Jurupa Valley.

Sometimes, the city of Jurupa Valley is still called the city of Riverside. Therefore, within this appraisal report, the city of Jurupa Valley and Riverside are considered to be the same.

(https://en.wikipedia.org/wiki/Jurupa_Valley,_California)

Subject: Site Information

The subject site is a predominant level, interior lot and is located on a residential street. The size, shape, landscaping, & topography of the subject's site are typical of other sites in the subject's surrounding neighborhood. There were no adverse encroachments, easements, or slide areas affecting the subjects marketability.

Subject: Neighborhood Description

The subject's neighborhood is composed primarily of older and some newer, detached single family residences with some attached and detached condominiums, as well as some multi family dwellings. Some new construction was noted in the subjects neighborhood at the time of inspection. Many properties in the area have undergone some degree of remodeling and/or additions.

Positive/Negative Time Adjustments

No positive/negative time adjustments are applied to the comparable sales used within the appraisal report. This is based on the data obtained from the market conditions addendum (1004MC) as well as websites such as RedFin.com and Zillow.com and is supported by the appraisers use of paired sales analysis and review of

Elite Appraisal Service
COMMENT ADDENDUM

File No. 35638172
Internal File# 7462RiverGlen_Riverside

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

relevant listings/ pendings in the subjects neighborhood.

Comments on the Sales Comparison Approach

All comparables included are located in the subjects general and immediate neighborhood and are considered similar in age, design appeal, and quality.

Please note, there were a lack of similar and relevant comparables in age and GLA and some comparables slightly over a mile were used and north of the freeway. The comparables located over a mile from the subject property and north of the freeway are located within a similar neighborhood with similar utility use and therefore required no location adjustment.

The bedroom count for the subject property was not bracketed by the comparables used. No adjustment was made for bedroom count as it appears there is no major marketability difference between 4 bedrooms and beyond. Therefore no adjustments were made.

Comparables #1, #3, and #5 are similar in location as they both back a traffic street similar to the subject property.

Comparable #1 is located within a PUD and based on review of the CRMLS, the amenities are minimal and resulted in no adjustment warranted.

Comparable #2 contains solar panels and based on review of the CRMLS, the solar panels are owned.

Comparable #3 contains solar panels and based on review of the CRMLS, the solar panels are leased.

The closed sales indicate a reconciled value range for the subject of \$779,194-\$879,698. A final value estimate of **\$835,000** is deemed to be most appropriate for the subject, based on overall condition and other characteristics. All sales are considered good indicators of value however comparable #1 required the least amount of gross adjustments and with most weight given to comparables #1, #2, #3, and #4 as they are the most recent.

The sales included in this report bracket all major characteristics of the subject. All sales were selected and weighted based on their varying similarities to the subject property and adjusted for differences where applicable. The sale price and adjusted sale price of the comparable sales utilized bracket the final estimate of market value derived in this report and is well supported.

Adjustments were made for differences in gross livable area of 100 sqft or more at \$60 per square foot, lot size difference of 1,000 sqft or more at \$2.00 per square foot, bathroom count differences at \$10,000 per full bathroom, and age difference of 31 years at \$1,000 per year if applicable within the market approach to value. Value given for additional property improvements: 1 Car Garage: \$3,000; Pool: \$15,000; Spa: \$5,000; Solar Panels (Owned): \$10,000; if applicable.

Please note, adjustments to the comparable sales were based off the data obtained by the appraisers use of paired sales analysis and review of relevant listings/ pendings in the subjects neighborhood.

Condition ratings of the comparables were based on field observations and information supplied by the data sources reviewed; Realist, MLS; adjustments for condition ratings where applicable, are based on effective ages of each property and the degree of improvements and/or refurbishing and upon the appraisers knowledge of the local market as well as discussions with local area real estate agents.

Final Reconciliation

The Sales Comparison Approach was given the most weight in determining the final value estimate, as it best represents the actions of typical buyers and sellers in the market. The Income Approach was not considered applicable because SFR's within the subject's market area are typically purchased by owner/users and not for income generation.

Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 7462 River Glen Dr City Jurupa Valley State CA ZIP Code 92509-3451

Borrower Catamount Properties 2018 LLC

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include that data in the analysis. If data sources provide all the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

| Inventory Analysis | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | | | | |
|--|--------------------------|---|-----------------------------|-------------------------------------|------------|-------------------------------------|--------|--------------------------|------------|
| Total # of Comparable Sales (Settled) | 5 | 3 | 1 | <input type="checkbox"/> | Increasing | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Absorption Rate (Total Sales/Months) | 0.83 | 1.00 | 0.33 | <input type="checkbox"/> | Increasing | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Total # of Comparable Active Listings | 2 | 3 | 1 | <input checked="" type="checkbox"/> | Declining | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |
| Months of Housing Supply (Total Listings/Ab. Rate) | 2.40 | 3.00 | 3.00 | <input checked="" type="checkbox"/> | Declining | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |
| Median Sales & List Price, DOM, Sale/List % | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | | | | |
| Median Comparable Sales Price | \$760,000 | \$800,000 | \$830,000 | <input type="checkbox"/> | Increasing | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Median Comparable Sales Days on Market | 7 | 17 | 167 | <input type="checkbox"/> | Declining | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |
| Median Comparable List Price | \$880,000 | \$795,000 | \$760,000 | <input checked="" type="checkbox"/> | Increasing | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Median Comparable Listings Days on Market | 50 | 15 | 106 | <input checked="" type="checkbox"/> | Declining | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |
| Median Sale Price as % of List Price | 101% | 100% | 98% | <input type="checkbox"/> | Increasing | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Seller-(developer, builder, etc.) paid financial assistance prevalent? | <input type="checkbox"/> | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> | <input type="checkbox"/> | Declining | <input checked="" type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |

Explain in detail seller concessions trends for the past 12 months (e.g. seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs condo fees, options, etc.)

An analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 33.3% were reported to have seller concessions. This analysis shows a change of +4.8% per month.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 9 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information.

Information reported in the CRMLS system (using an effective date of 07/05/2024) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales, and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

An analysis was performed on 9 competing sales over the past 12 months. The sales within this group had a median sale price of \$800,000. This analysis shows a change of +0.9% per month. Based on all sales in this same group, there is a 1.3 month supply. This analysis shows a change of +38.8% per month. These sales had a median DOM of 13. This analysis shows a change of +43.1% per month.

CONDO/CO-OP PROJECTS

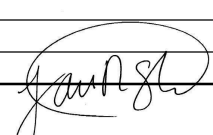
If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:

| Subject Project Data | Prior 7-12 Months | Prior 4-6 Months | Current - 3 Months | Overall Trend | | | | | |
|---|-------------------|------------------|--------------------|-------------------------------------|------------|--------------------------|--------|--------------------------|------------|
| Total # of Comparable Sales (Settled) | | | | <input type="checkbox"/> | Increasing | <input type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Absorption Rate (Total Sales/Months) | | | | <input type="checkbox"/> | Increasing | <input type="checkbox"/> | Stable | <input type="checkbox"/> | Declining |
| Total # of Active Comparable Listings | | | | <input checked="" type="checkbox"/> | Declining | <input type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |
| Months of Unit Supply (Total Listings/Ab. Rate) | | | | <input checked="" type="checkbox"/> | Declining | <input type="checkbox"/> | Stable | <input type="checkbox"/> | Increasing |

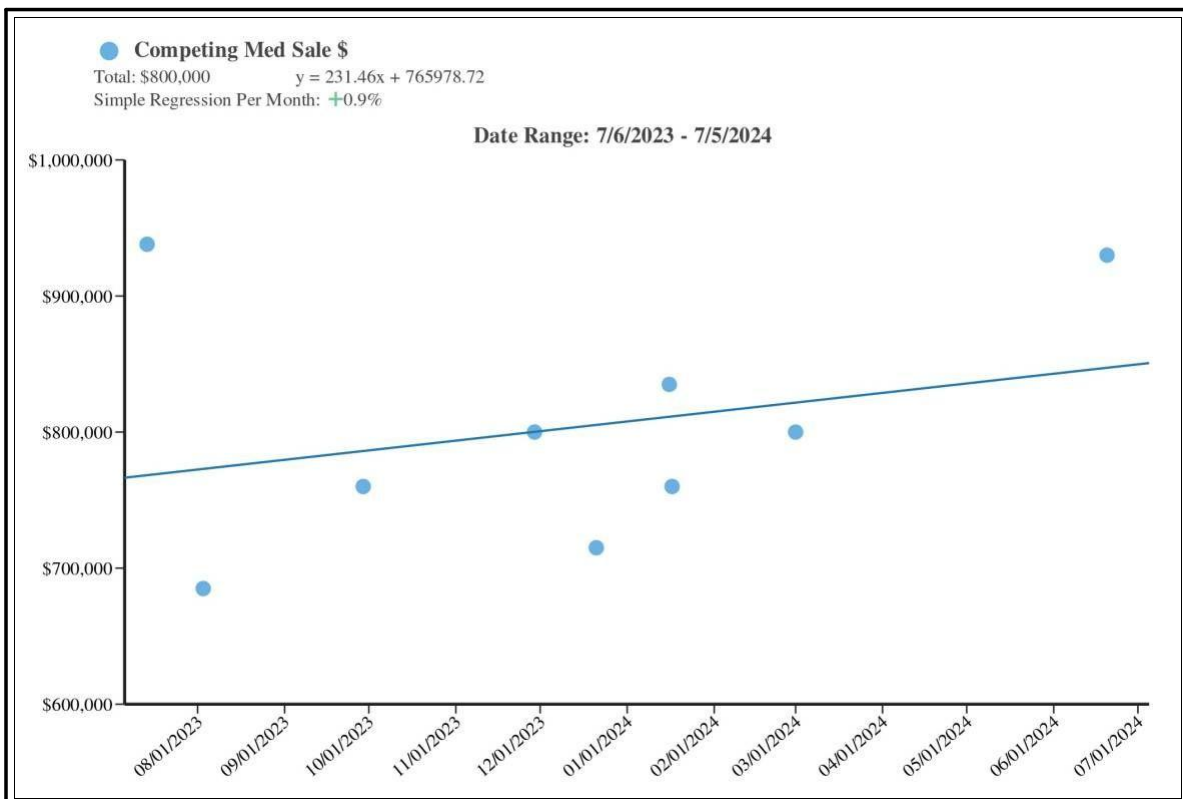
Are foreclosures sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

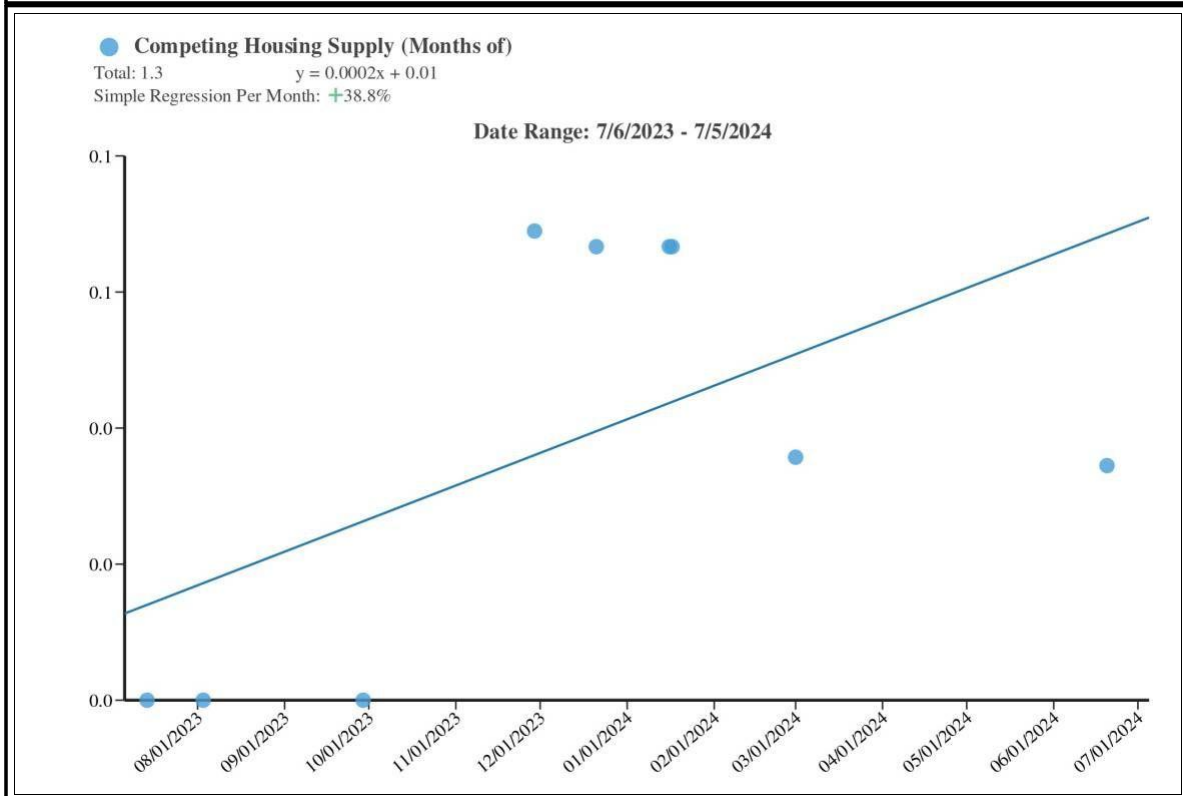
APPRAISER

| | |
|---|-------------------------------------|
| Signature  | Signature |
| Appraiser Name Javier Galicia | Supervisor Name |
| Company Name Elite Appraisal Service | Company Name |
| Company Address 14071 Peyton Dr #1226, Chino Hills, CA 91709 | Company Address |
| State License/Certification # AL041780 State CA | State License/Certification # State |
| Email Address galicia429@gmail.com | Email Address |

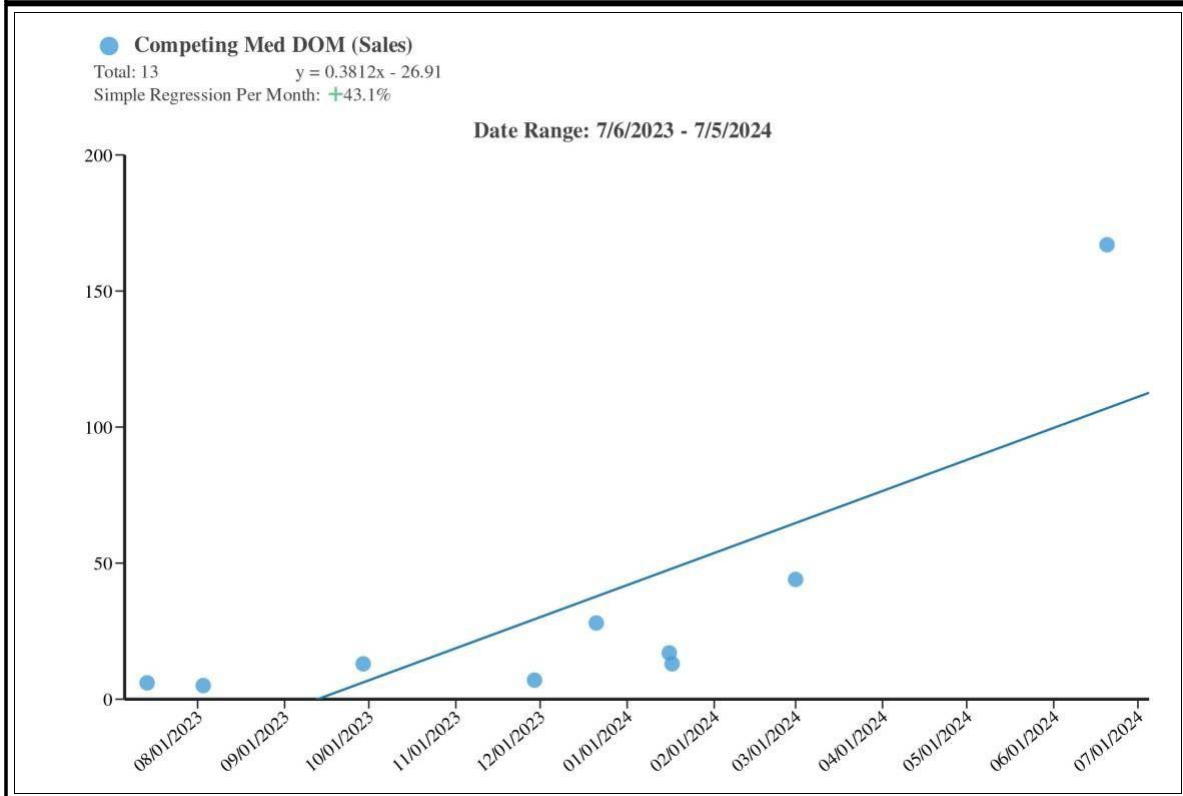
| | | | | | | | |
|------------------|-------------------------------|--------|-----------|---------|----|----------|--|
| Borrower | Catamount Properties 2018 LLC | | | | | | |
| Property Address | 7462 River Glen Dr | | | | | | |
| City | Jurupa Valley | County | Riverside | State | CA | Zip Code | 92509-3451 |
| Lender/Client | Wedgewood Inc | | | Address | | | 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278 |



Median \$



Housing Supply



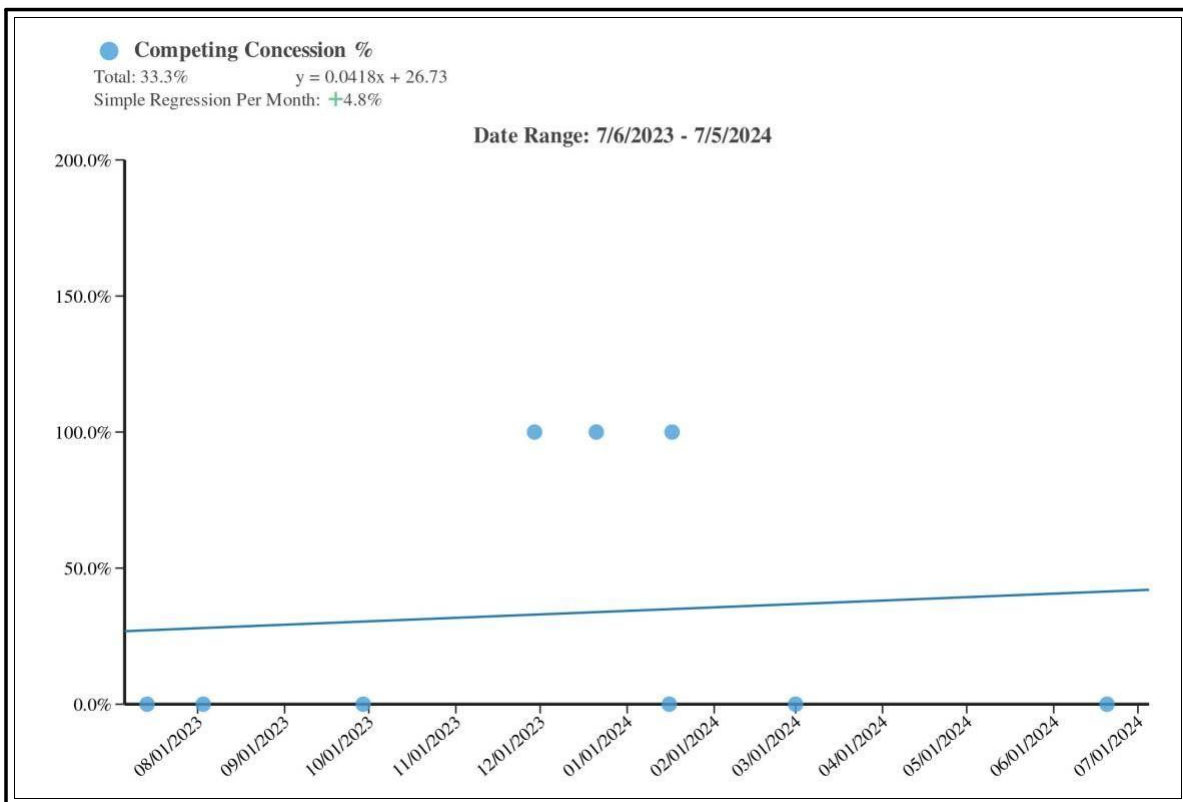
Sales DOM

Borrower Catamount Properties 2018 LLC

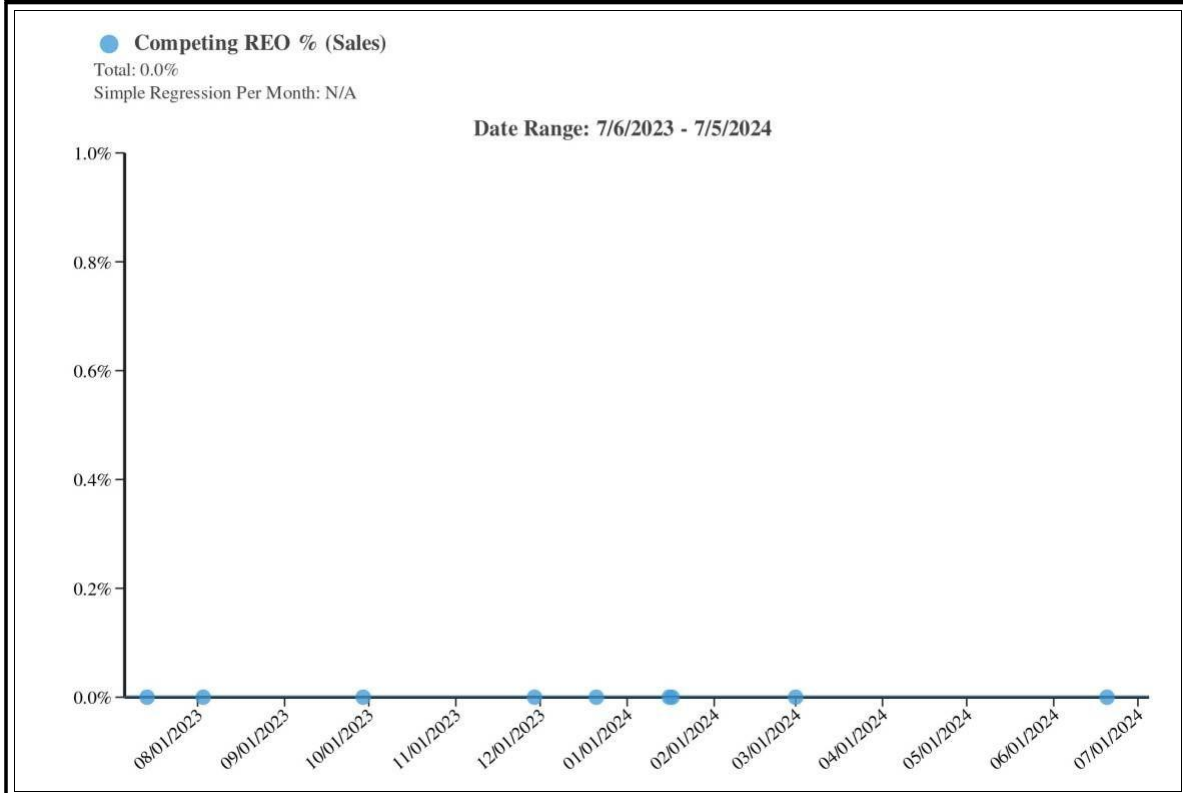
Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

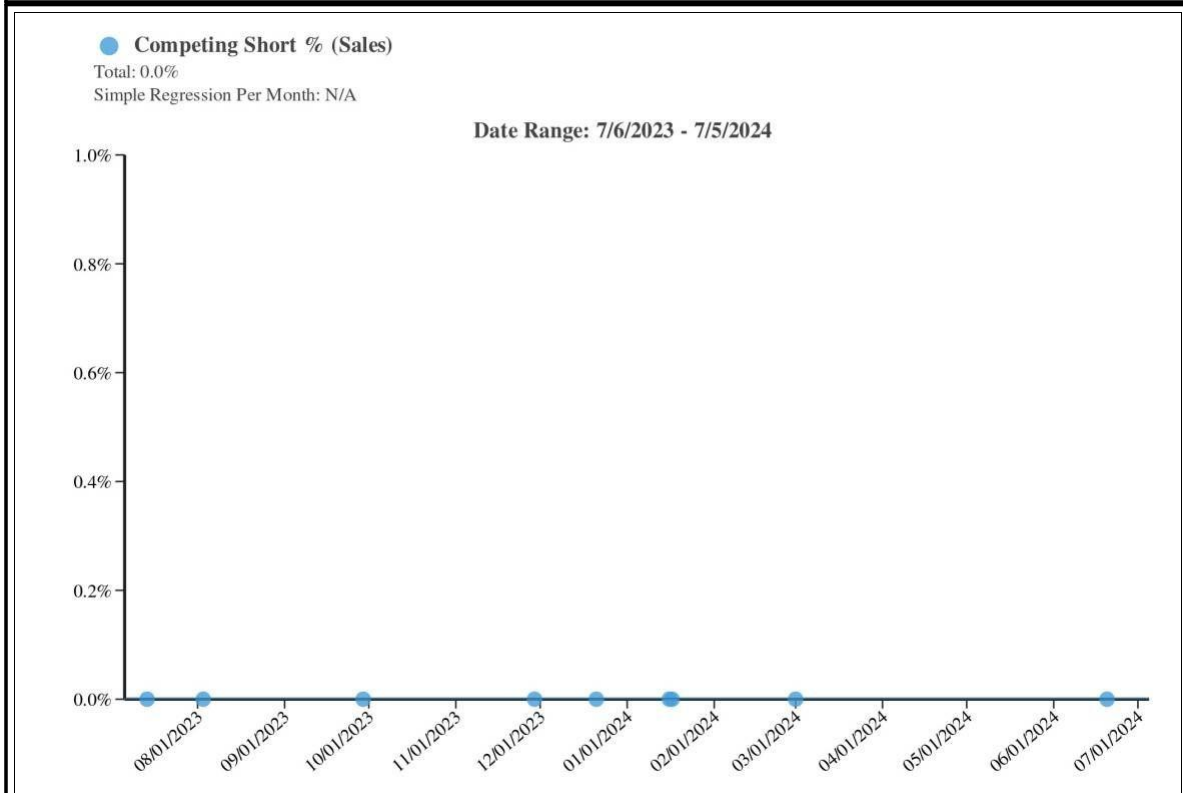
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



Concession %



Foreclosure Analysis



Short Sale Analysis

Elite Appraisal Service
SUBJECT PHOTO ADDENDUM

File No. 35638172
Internal File# 7462RiverGlen_Riverside

Owner Harr4 Trina Y and Ramos Pablo III

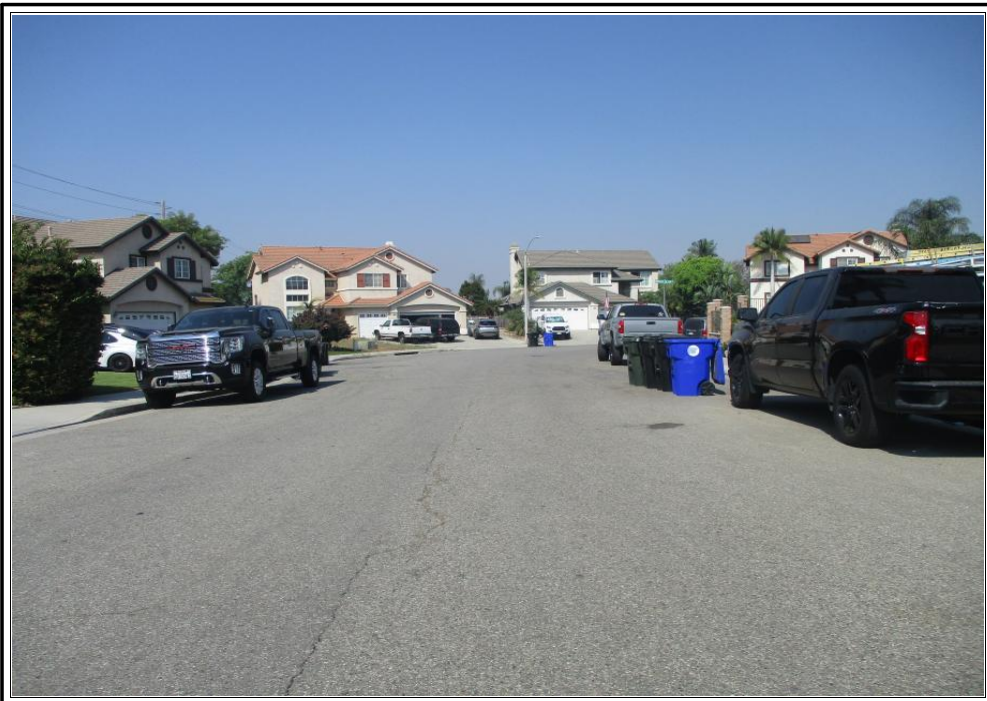
Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



Front of Subject



Street View



Alternate Front View of Subject

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



COMPARABLE SALE # 1

4859 Ridge Point
Riverside, CA 92509



COMPARABLE SALE # 2

4389 Hernandez St
Jurupa Valley, CA 92509



COMPARABLE SALE # 3

12532 Beryl
Jurupa Valley, CA 92509

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



COMPARABLE SALE # 4

4920 Meadowland Dr
Riverside, CA 92509



COMPARABLE SALE # 5

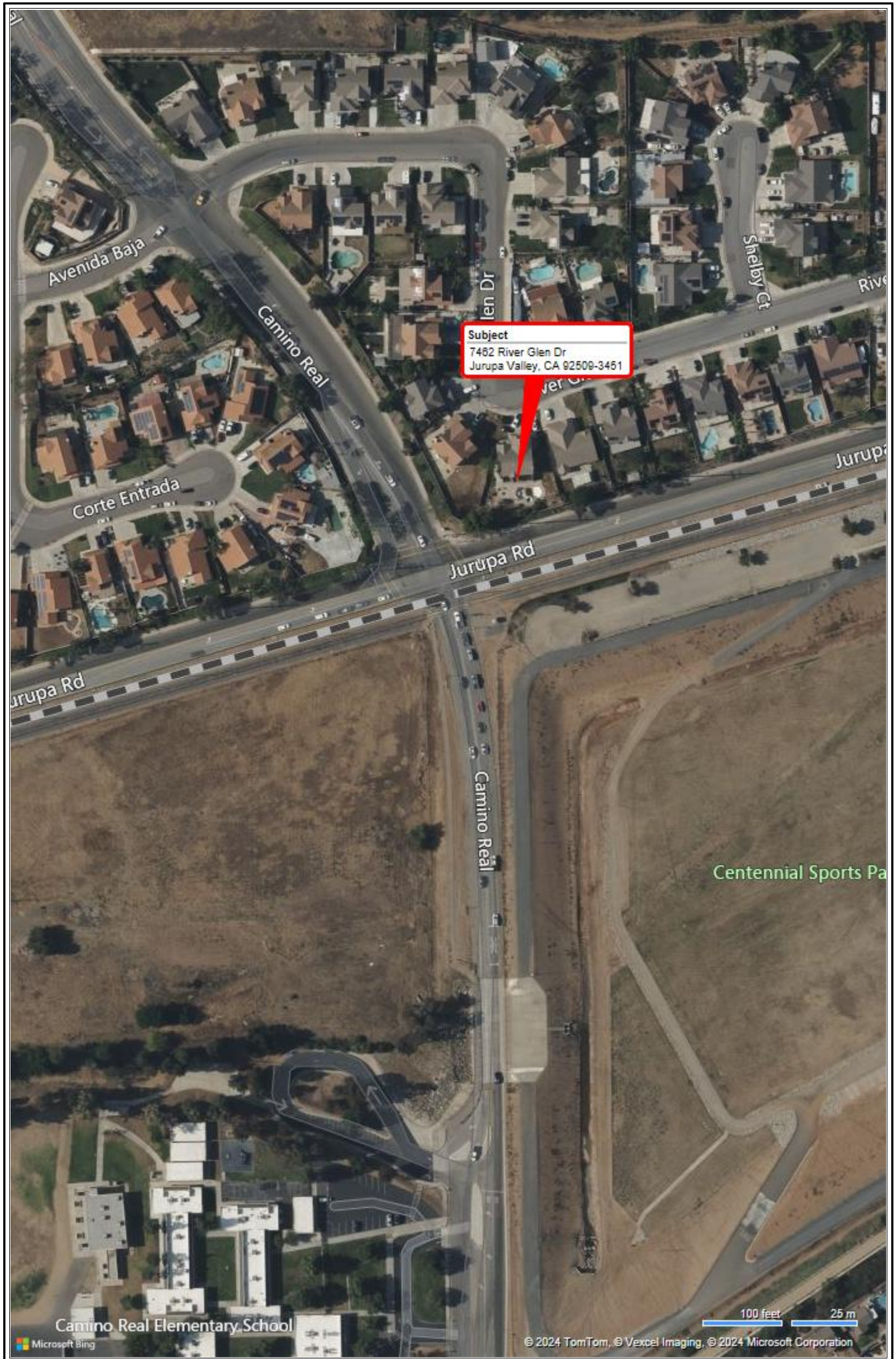
7763 Isaac Ct
Jurupa Valley, CA 92509-3451



COMPARABLE SALE # 6

4353 Hernandez St
Jurupa Valley, CA 92509

Owner Harr4 Trina Y and Ramos Pablo III
Property Address 7462 River Glen Dr
City Jurupa Valley County Riverside State CA Zip Code 92509-3451
Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

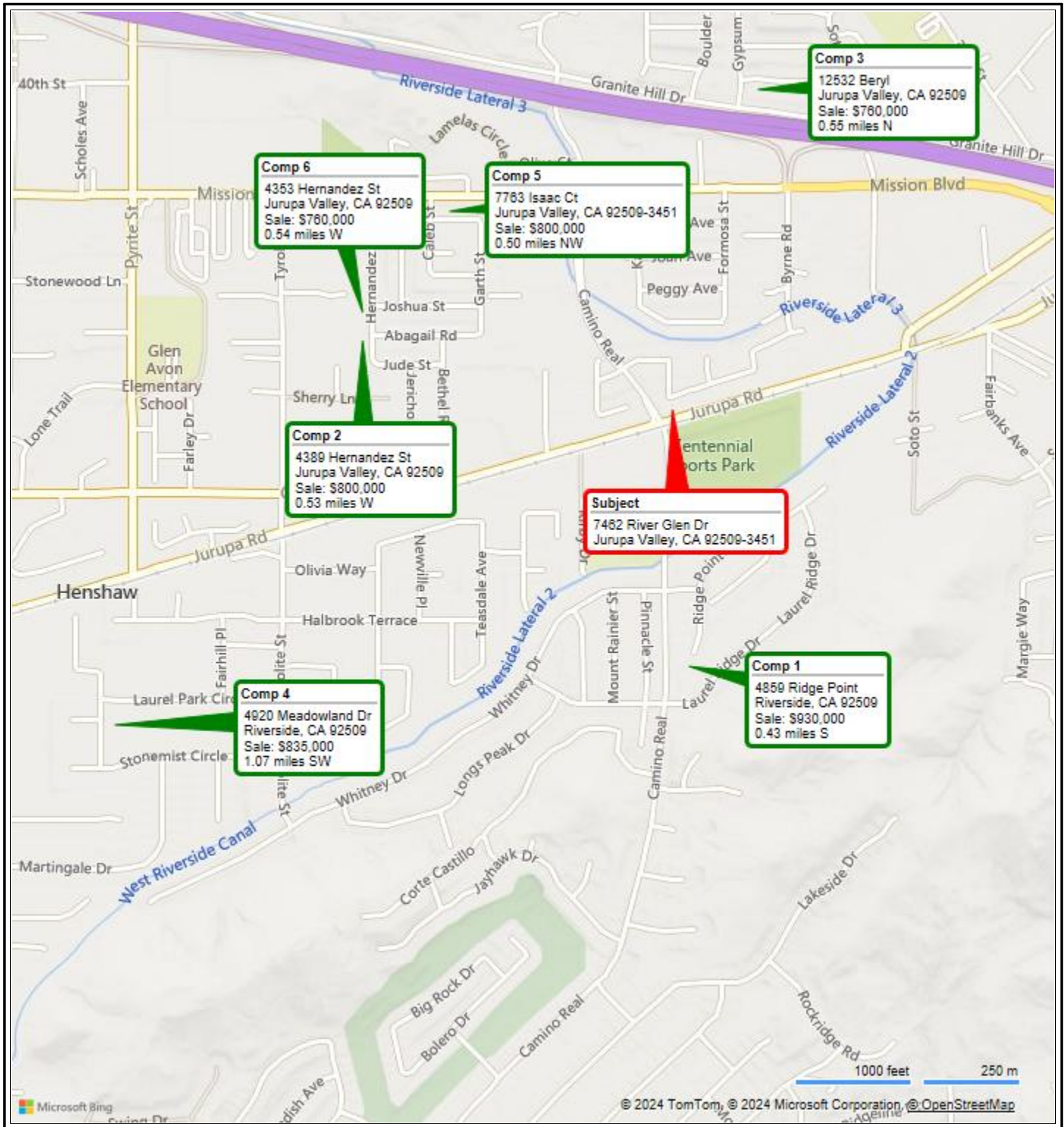


Owner Harr4 Trina Y and Ramos Pablo III

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



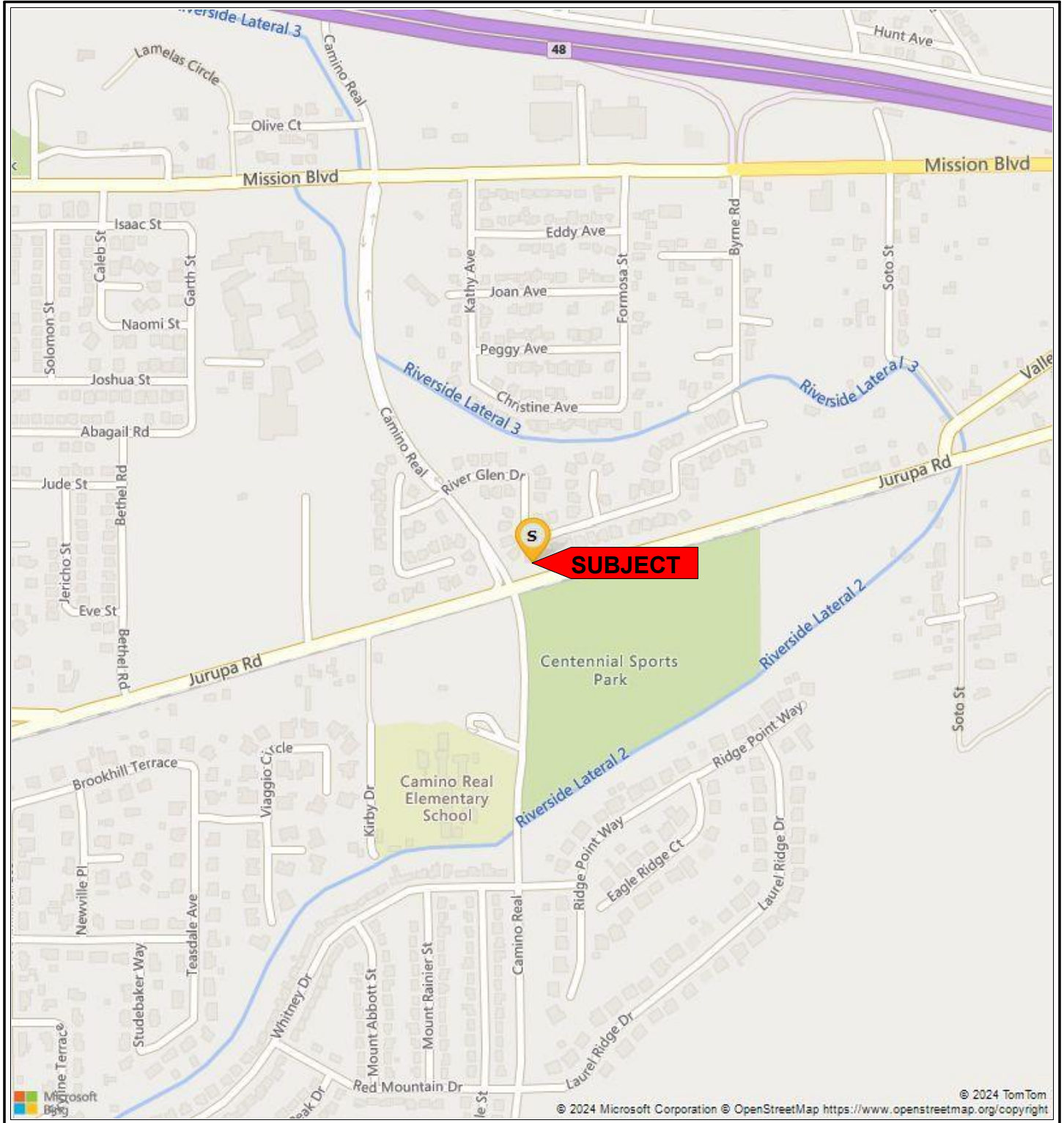
FLOOD MAP ADDENDUM

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



Flood Map Legends

- Flood Zones
- Areas inundated by 100-year flooding
 - Areas inundated by 500-year flooding
 - Areas of undetermined but possible flood hazards
 - Floodway areas with velocity hazard
 - Floodway areas
 - COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): Out

Within 250 ft. of multiple flood zones? Not within 250 feet

Community: 060245

Community Name: RIVERSIDE COUNTY

Map Number: 06065C0039G

Zone: X Panel: 06065C 0039G Panel Date: 08/28/2008

FIPS Code: 06065 Census Tract: 0403.03

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

Owner Harr4 Trina Y and Ramos Pablo III
 Property Address 7462 River Glen Dr
 City Jurupa Valley County Riverside State CA Zip Code 92509-3451
 Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278



APPRAISAL COMPLIANCE

| | | | |
|---|------------------|----------|---------------------|
| Borrower/Client Catamount Properties 2018 LLC | | Unit No. | |
| Address 7462 River Glen Dr | | | |
| City Jurupa Valley | County Riverside | State CA | Zip Code 92509-3451 |
| Lender/Client Wedgewood Inc | | | |

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to parties involved
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.

I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I **HAVE** made a personal inspection of the property that is the subject of this report.

I have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

N/A

ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements: Please note, the personal inspection of the subject property was made from the exterior of the home only as the engagement letter was ordered as a 2055 appraisal.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is 30-90 day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 30-90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature 

Name Javier Galicia

Date of Signature 07/05/2024

State Certification # _____

or State License # AL041780

State CA

Expiration Date of Certification or License 12/14/2024

Effective Date of Appraisal 07/05/2024

Signature _____

Name _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

Supervisory Appraiser Inspection of Subject Property:

Did Not Exterior Only from street Interior and Exterior

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

**REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS**

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

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL103025-00

Renewal of: New

1. Named Insured: Javier R Galicia

2. Address: 14071 Peyton Dr, #1226
Chino Hills, CA 91709

3. Policy Period: **From: July 13, 2023** **To: July 13, 2024**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.

| | | |
|--|-------------------------|-------------------------|
| 4. Limit of Liability: | Each Claim | Policy Aggregate |
| Damages Limit of Liability | 4A. \$ 1,000,000 | 4C. \$ 1,000,000 |
| Claim Expenses Limit of Liability | 4B. \$ 1,000,000 | 4D. \$ 1,000,000 |

| | | |
|--|------------------|--------------------|
| 5. Deductible (Inclusive of Claims Expenses): | Each Claim | Aggregate |
| | 5A. \$500 | 5B. \$1,000 |

6. Policy Premium: \$ 680

7. Retroactive Date: July 13, 2016

8. Notice to Company: Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

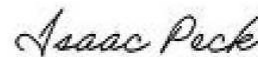
9. Program Administrator: OREP Insurance Services, LLC – appraisers@orep.org

10. Forms and Endorsements Attached at Policy Inception: See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: June 16, 2023

By:



Authorized Representative

Appraiser License Certificate

File No. 35638172
Internal File# 7462RiverGlen_Riverside



Borrower Catamount Properties 2018 LLC
 Property Address 7462 River Glen Dr
 City Jurupa Valley County Riverside State CA Zip Code 92509-3451
 Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

7462 River Glen Dr, Jurupa Valley 92509 STATUS: **Pending** LIST PRICE: **\$832,000**

Jurupa Rd and Camino Real



BED / BATH: **6/3,0,0,0**
 SQFT(src): **3,174 (A)**
 PRICE PER SQFT: **\$262.13**
 LOT(src): **11,326/0.26 (A)**
 LEVELS: **Two**
 GARAGE: **2/Attached**
 YEAR BUILT(src): **2001 (OTH)**
 PROP SUB TYPE: **SFR/D**
 DOM / CDOM: **0/0**
 SLC: **Standard**
 PARCEL #: **183472003**
 LISTING ID: **CV24118303**

[Submit Offer](#)

DESCRIPTION

| | | | |
|----------------------------------|--------------------------------------|--------------------------------|---------------------------------|
| EXCLUSIONS: | | INCLUSIONS: | |
| AREA: 251 - Jurupa Valley | CONCESSIONS IN PRICE: | SELLER WILL CONSIDER | COOLING: Central Air |
| SUBDIVISION: / | LIST \$ ORIGINAL: \$832,000 | CONCESSIONS IN OFFER: | HEATING: Central |
| COUNTY: Riverside | BASEMENT SQFT: | ROOM TYPE: All Bedrooms | VIEW: Neighborhood |
| SENIOR COMMUNITY?: No | COMMON WALLS: No Common Walls | Up | WATERFRONT: |
| CERTIFIED 433A?: | PARKING: | EATING AREA: | LAUNDRY: Individual Room |
| | HORSE: | | |
| | PROBATE AUTHORITY: | | |

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

INTERIOR

| | | |
|--------------------------------|--------------------|---------------------------------|
| INTERIOR: | ACCESSIBILITY: | FLOORING: |
| MAIN LEVEL BEDROOMS: 6 | APPLIANCES: | ENTRY LOC/ENTRY LVL: 1/1 |
| MAIN LEVEL BATHROOMS: 3 | KITCHEN FEATURES: | FIREPLACE: Family Room |
| | BATHROOM FEATURES: | |

EXTERIOR

| | | | |
|------------------|----------------------------|---------------------------|--------------|
| EXTERIOR: | SECURITY: | LOT: 0-1 Unit/Acre | PATIO/PORCH: |
| FENCING: | SEWER: Public Sewer | POOL: Private | SPA: |
| DIRECTION FACES: | | | |

BUILDING

| | | | |
|---------------|-------------|------------------|--------------------------------|
| BUILDER NAME: | ARCH STYLE: | ROOF: | CONSTR MTLs: |
| MAKE: | DOOR: | FOUNDATION DTLS: | OTHER STRUCT: |
| BUILD MODEL: | WINDOW: | PROP COND: | NEW CONSTRUCTION YN: No |
| TAX MODEL: | | | |

GARAGE AND PARKING

| | | | |
|-----------------------------------|-------------------------|-------------------------|-----------------|
| ATTACHED GARAGE?: Attached | PARKING TOTAL: 2 | GARAGE SPACES: 2 | CARPORT SPACES: |
| UNCOVERED SPACES: | # REMOTES: | RV PARK DIM: | |

GREEN

| | | | |
|-------------------|-------------------|----------------|--------------------|
| GREEN ENERGY GEN: | GREEN ENERGY EFF: | GREEN SUSTAIN: | GREEN WTR CONSERV: |
| WALK SCORE: | | | |

POWER PRODUCTION

| | |
|-----------------------------|-------------------------------|
| POWER PRODUCTION: No | GREEN VERIFICATION: No |
|-----------------------------|-------------------------------|

COMMUNITY

| | | | |
|-----------------------------|----------------|--------------|-------------------------|
| HOA FEE: \$0 | HOA NAME: | HOA PHONE: | # OF UNITS: 1 |
| HOA FEE 2: | HOA NAME 2: | HOA PHONE 2: | # UNITS IN COMMUNITY: |
| HOA FEE 3: | HOA NAME 3: | HOA PHONE 3: | STORIES TOTAL: 2 |
| COMMUNITY: Sidewalks | HOA AMENITIES: | | |
| HOA MANAGEMENT NAME: | | | |
| HOA MANAGEMENT NAME 2: | | | |
| HOA MANAGEMENT NAME 3: | | | |

LAND

Borrower Catamount Properties 2018 LLC

Property Address 7462 River Glen Dr

City Jurupa Valley County Riverside State CA Zip Code 92509-3451

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278

| | | | |
|------------------------------|----------------------|------------------------------|---|
| LAND LEASE?: No | LAND LEASE AMOUNT: | UTILITIES: | TAX LOT: 15 |
| PARCEL #: 183472003 | LAND LEASE AMT FREQ: | ELECTRIC: | TAX BLOCK: |
| ADDITIONAL APN(s): No | LAND LEASE PURCH?: | WATER SOURCE: Private | TAX TRACT #: 25085-2 |
| | LAND LEASE RENEW: | LOT SIZE DIM: | ZONING: R-1 |
| | | ASSESSMENTS: None | TAX OTHER ASSESSMENT: \$725 |
| | | | TAX OTHER ASSESS SOURCE: Estimated |

SCHOOL


| | | | |
|---|-------------------|-----------------------|--------------------|
| HIGH SCHOOL DISTRICT: Jurupa Unified | ELEMENTARY: | MIDDLE/JR HIGH: | HIGH SCHOOL: |
| HIGH SCH DIST SOURCE: | ELEM SOURCE: | MIDDLE/JR SOURCE: | HIGH SOURCE: |
| | ELEMENTARY OTHER: | MIDDLE/JR HIGH OTHER: | HIGH SCHOOL OTHER: |

LISTING

DATES

| | | |
|--|--|---------------------------------------|
| BAC: 0% | TERMS: Cash, Conventional | LIST CONTRACT DATE: 06/07/24 |
| BAC RMRKS: | LIST AGRMT: Exclusive Right To Sell | START SHOWING DATE: |
| DUAL/VARI COMP?: No | LIST SERVICE: Full Service | ON MARKET DATE: 06/10/24 |
| LEASE CONSIDERED?: No | AD NUMBER: | PRICE CHG TIMESTAMP: |
| CURRENT FINANCING: | DISCLOSURES: | STATUS CHG TIMESTAMP: 06/10/24 |
| POSSESSION: | INTERNET, AVM?/COMM?: Yes/Yes | MOD TIMESTAMP: 06/11/24 |
| SIGN ON PROPERTY?: | INTERNET?/ADDRESS?: Yes/Yes | EXPIRED DATE: |
| CONTINGENCY LIST: Standard Contract | NEIGHBORHOOD MARKET REPORT YN?: Yes | PURCH CONTRACT DATE: 06/07/24 |
| Contingencies | | ENDING DATE: |
| CONTINGENCY: | | |
| PRIVATE REMARKS: | | |

SHOWING INFORMATION

| | | |
|---|---|-----------------------------|
| SHOW CONTACT TYPE: Agent | LOCK BOX LOCATION: None | OCCUPANT TYPE: Owner |
| SHOW CONTACT NAME: | LOCK BOX TYPE: None | OWNER'S NAME: |
| SHOW CONTACT PH: |  | |
| SHOW INSTRUCTIONS: Please call the agent | | |
| DIRECTIONS: Jurupa Rd and Camino Real | | |

AGENT / OFFICE

CONTACT PRIORITY

| | | |
|--|---|--|
| LA: (CV44812) Dion Sloan | LA State License: 02125556 | 1. LA CELL: 909-255-6339 |
| CoLA: Sirilo Ortiz | CoLA State License: 01387701 | 2. LA EMAIL: dionsloanrealtor@gmail.com |
| LO: (52881) eXp Realty of Southern California Inc | LO State License: 02187306 | |
| LO PHONE: 888-294-1415 | LO FAX: | |
| CoLO: eXp Realty of Southern California Inc | CoLO State License: 02187306 | |
| CoLO PHONE: 888-294-1415 | CoLO FAX: | |
| | Offers Email: sirilo@siriloortiz.com | |

COMPARABLE INFORMATION

| | | | |
|--------------------------------------|-------------------|---------------------|------------------|
| CLOSE PRICE: | BA: () | CoBA: () | BUYER FINANCING: |
| LIST PRICE: \$832,000 | BO: | CoBO: | CONCESSIONS \$: |
| LIST \$ ORIGINAL: | BA State License: | CoBA State License: | CONCESSION CMTS: |
| PURCH CONTRACT DATE: 06/07/24 | BO State License: | CoBO State License: | END DATE: |
| DOM/CDOM: 0/0 | | | |



AGENT FULL: Residential LISTING ID: CV24118303

Printed by Javier Galicia, State Lic: 01324556 on 07/04/2024 10:36:29 AM