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APPRAISAL REPORT

OF



1794 Sonora Ave San Bernardino, CA 92404

PREPARED FOR

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



07/25/2024

PREPARED BY

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

				Elite Apprai							
									File No.	35728562	- Demondine
	E	xterior-	Only Inspec	tion Re	esident	tial Appr	aisal Re	eport	Internal File#	1794Sonora_Sa	inBernardino
	The purpose of this summary appraisal repo								narket value o	f the subject pro	perty.
	Property Address 1794 Sonora Ave			City		San Bernar			e CA Zip C		404
	Borrower Catamount Properties 2018	LLC	Owner of Public Red	cord		Foss Margar	ret R	(County	San Bernardi	no
	Legal Description TRACT 5601 LOT 26										
H	Assessor's Parcel # 0155-441-02-0000					Tax Ye		2023	R.E. Taxe		
С Ш	Neighborhood Name San Bernardino		·		Map Refere		Google M		Census Tr		
B			ial Assessments \$		0	PUE	D HOAS	6 (0	per year	per month
SUI	Property Rights Appraised X Fee Simp Assignment Type Purchase Transaction		hold Other (de finance Transaction		r (docoribo)						
	Lender/Client Wedgewood Inc				-	each Blvd, Suite	- #100 Redor	ndo Beach C	A 90278		
	Is the subject property currently offered for	sale or has it								Yes X No	
	Report data source(s) used, offerings price										
		, ,, ,, ,,	,								
	I did did not analyze the contra	act for sale for	the subject purchas	se transacti	ion. Explair	n the results of	f the analysis	s of the cont	tract for sale o	r why the analy	sis was not
E E	performed.										
RACT											
Ë		Contract				er of public rec			Data Sourc		
CONT	Is there any financial assistance (loan charge	-	-	vnpayment	assistance	e, etc.) to be pa	aid by any pa	arty on beha	lif of the borro	wer?	s 🔄 No
Ŭ	If Yes, report the total dollar amount and de	escribe the ite	ms to be paid.								
	Note: Race and the racial composition or	f the neighbo	orhood are not app	oraisal fact	ors.						
	Neighborhood Characteristics			One-Unit I		rends		One-Un	nit Housing	Present Land L	lse %
Δ	Location Urban X Suburban	Rural	Property Values	Increas		Stable	Declining	PRICE	AGE	One-Unit	70 %
Ō	Built-Up Over 75% X 25-75%	Under 25%	Demand/Supply	Shortag	le X	In Balance	OverSupply	\$ (000)	(yrs)	2-4 Unit	5 %
PH	Growth Rapid X Stable	Slow	Marketing Time	X Under 3	mths	3-6 mths	Over6mths	360 L	Low 35	Multi-Family	5 %
0R	Neighborhood Boundaries Include: Mountain	ns to the north,	Arden Ave to the east	t, Eureka St	to the south	, and Harrison S	St to the		High 105	Commercial	5 %
Ē	west								Pred. 65	Other Vcnt	15 %
EIGHB	Neighborhood Description The subject prop				ject area cor	nsists primarily of	of detached si	ingle family ho	omes and some	e condominiums a	ong
ШZ	with some multi family dwellings and is located n	ear schools an	a most consumer serv	lices.							
	Market Conditions (including support for the	e above conc	usions) The typical	marketing/ex	xposure time	e for properties i	in the subiects	s neiahborhoo	od is estimated	at 1-3 months.	
			<u> </u>	J				J			
	Dimensions Irregular (See F	Plat Map)	Area	11,5		Shape	Irregu	ular	View	B;Res;Mtr	
	Specific Zoning Classification	RL		Description							
	Zoning Compliance X Legal Legal	l Nonconform	ing (Grandfathered l								
					No Zoning		/				
	Is the highest and best use of subject prope	erty as improv	ed (or as proposed	per plans a	nd specific	ations) the pre	/	X Yes	No If No,	describe. Based	on the 4
	Is the highest and best use of subject propertests of highest and best use, the current use is the subject properties of highest and best use.	erty as improv	ed (or as proposed prime in the second secon	per plans a t use based o	ind specific on the zonin	cations) the pre	esent use?				
Щ	Is the highest and best use of subject propertests of highest and best use, the current use is the Utilities Public Other (describe)	erty as improv the subject's cu	ed (or as proposed pr	per plans a	ind specific on the zonin	ations) the pre	esent use? Off-site Im	provements		Public	on the 4
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File No. 35728562 Internal File# 1794Sonora_SanBernardino

Exterior-Only	v Ins	pection	Residential	Ap	praisal	Re	port
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	— .									•					
	There are 4 con	nparable properties cu	rently offer	red for s	ale in t	he subject neighbo	rhood r	anging i	n price fr	rom \$ 560,0	00	to \$	678,	. 000	
	There are 11 con	nparable sales in the s	ubject neiał	hborhoo	od withi	in the past twelve n	nonths	ranging	in sale p	rice from \$	360,000	to	c \$	695,000	1
	FEATURE	SUBJECT	-			SALE # 1			RABLE S				ABLE SA	1 = # 3	
	Address 1794	Sonora Ave			5722 Ali			257	788 Los Fl	lores Dr			630 Mode		
	San Bern	ardino, CA 92404		San Berr	nardino	, CA 92404		San Be	ernardino,	, CA 92404		San B	ernardino,	CA 92404	
	Proximity to Subject				60 mile				0.77 miles				0.85 miles		
		•		0.0							0.00 miles				
	Sale Price	\$			\$	550,000	\$ 565,000					600,000			
	Sale Price/Gross Liv. Area	\$ 0.00 sq. f	t. \$	296.02	S	q. ft.	\$ 289.74 sq. ft.			\$	257.5	1 so	q. ft.		
	Data Source(s)					1091;DOM 5				3639;DOM 9				558;DOM 16	
			0												
	Verification Source(s)			Doc i	#95672	/Realist		Do	c #92460/	/Realist		Do	c #311036	Realist	
	VALUE ADJUSTMENTS	DESCRIPTION	DES	SCRIPTI	ON	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment	DE	DESCRIPTION		+(-) \$ Adjustm	nent
	Sale or Financing			ArmLth				ArmLth	ı			ArmLth	h		
						0.000								40	000
	Concessions		FF	HA;3000		-3,000		FHA;0				Conv;120		-12,	2,000
	Date of Sale/Time		s04/	/24;c04/2	24		s	04/24;c03	3/24		5	12/23;c1	1/23		
	Location	N;Res;	1 1	N;Res;				N;Res;				N;Res			
	Leasehold/Fee Simple	Fee Simple		e Simple				Fee Simp				Fee Sim			
	Site	11,550 sf	10	0,920 sf		0		9,933 s	f	+3,234		8,160 s	sf	+6,	6,780
	View	B;Res;Mtn	B;	;Res;Mtn	1			B;Res;M	tn			B;Res;M	ltn		
	Design (Style)	DT1:Traditional	DT1	;Traditior	nal		ים	T1;Traditi	ional			T1;Tradit	ional		
	· · · · ·	,		/									ionai		
	Quality of Construction	Q4		Q4				Q4				Q4			
	Actual Age	61		66		0		43		0		63			0
	Condition	C4		C4				C4				C4			
	Above Grade	Total Bdrms. Baths	Total Bo		Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
														_	
	Room Count	6 3 2.1	7	4	2.0	+5,000		4	2.0	+5,000		7	3.0	-5,	5,000
	Gross Living Area	2,387 sq.	ft. 1,8	358	sq. ft.	+31,740	1	,950	sq. ft.	+26,220		2,330	sq. ft.		0
S	Basement & Finished	Osf		0sf				0sf				0sf			7
XSI	Rooms Below Grade											001			
×															
H	Functional Utility	Average	A	Average				Average	e			Averag	е		
¥	Heating/Cooling	Fau/Cac	F	Fau/Cac				Fau/Ca	с			Fau/Ca	C		
4	Energy Efficient Items	None		None			Solar	r Panels-	L pased	0		None			
							00101			0				0	
N N	Garage/Carport	2gd2dw		2ga2dw		0		2ga2dv		0		None		+6,	5,000
Ñ	Porch/Patio/Deck	Porch/Patio	Po	orch/Patic	о С			Porch/Pa	itio			Porch/Pa	atio		
Ľ	Pool Features	Pool/No Spa	No P	Pool/No S	Spa	+15,000	No	Pool/No	Spa	+15,000	N N	o Pool/No	Spa	+15,	5.000
4						,				,				,	,
OMPAR															
5															
ŭ	Net Adjustment (Total)		X +	+ -		\$ 48,740	X	+	-	\$ 49,454	X	+ -	-	\$ 10,780	
	Adjusted Sale Price		Net Adi	li: 9%			Net A	dj: 9%			Net A	di: 2%			
Щ	of Comparables		Gross /	, .	00/	\$ 598,740		aj: 070 Adj: 9	0/	\$ 614,454		s Adj: 7		\$ 610,780	
											GIUS	5 Auj. 7	/0	φ 010,700	
	I X did did not re	esearch the sale or trar	ister history	v ot the a	subiect				tnot evr	blain					
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SALES COMPARISON ANALYSIS

RECONCILIATION

Exterior-Only Inspection Residential Appraisal Report

See Attached Addendum

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

CH							
A	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SI	TE VALUE			=\$	160,000
PPROA	Source of cost data Building-Cost.Net	Dwelling	2,387	Sq. Ft. @ \$	290.00	=\$	692,230
E E	Quality rating from cost service Good Effective date of cost data 05/01/2024			Sq. Ft. @ \$		=\$	0
<	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Porch/Patio/Pool					35,000
ST	emaining economic life est 40-50 yrs. Building cost estimates are from building-cost.net.	Garage/Carport	400	Sq. Ft. @ \$	100.00	=\$	40,000
Ö	Physical depreciation is frombuilding-cost.net, and the depreciation table is based on age and	Total Estimate o	of Cost-new			=\$	767,230
0	condition of the subject. Land value ratio for the subject is 26% which is normal for the area.	Less	Physical 42	Functional 0	External 0		
	Land value is via the extraction method	Depreciation	322,237	0	0	=\$ (322,237)
		Depreciated Cos	st of Improven	nents		=\$	444,993
		"As-is" Value of	Site Improven	nents		=\$	0
		Indicated Value				=\$	604,993
OME	INCOME APPROACH TO VALUE	E (not required b					
ō	Estimated Monthly Market Rent \$ 0 X Gross Multiplier 0	=\$ (0 Inc	dicated Value by	Income Approa	ch	
Ň	Summary of Income (including support for market rent and GRM) N/A						
	PROJECT INFORMATION						
	Is the developer/builder in control of the Homeowner's Association (HOA)?	No Unit type	· · · · · · · · · · · · · · · · · · ·		tached		
	Provide the following information for PUDs ONLY if the developer/builder is in control of	of the HOA and the	e subject prope	erty is an attache	d dwelling unit.		
Z	Legal Name of Project						
E		number of units so	bld				
M		source					
2 N	Was the project created by the conversion of existing building(s) into a PUD?	S No If Yes,	date of conve	rsion.			
Ö	Does the project contain any multi-dwelling units? Yes No Data source.						
INFORMATION	Are the units, common elements, and recreation facilities complete? Yes N	lo If No, describe t	the status of c	ompletion.			
PUD	Are the common classeste leaved to as hut the Ulassessment's Accessibility 2		a a a nih a tha na n				
	Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, de	escribe the rer	tal terms and op	tions.		
	Describe common elements and recreational facilities.						

Freddie Mac Form 2055 March 2005

Elite Appraisal Service EXTRA COMPARABLES 4-5-6

File No. 35728562 Internal File# 1794Sonora_SanBernardino

Borrower Catamount Properties 2018 LLC

Property Ad	Idress 1794 Sonora Av	/e					
City	San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Lender/Clie	nt	Wedgewood Inc	Address	2015 Manhattan Beach	Blvd, Suite #100, I	Redondo Beach, CA 9027	78

Address 1743 Sonora Ave San Bernardino, CA 92404 1661 Mesa Verde Ave San Bernardino, CA 92404 1743 E Raiston Ave Bernardino, CA 92404 4130 Ferndale Ave San Bernardino, CA 92404 Proximity to Subject ✓ 0.38 miles S 0.08 miles SW 5 5 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 663,000 § 22.02 & sq, ft § 663,000 § 663,000 § 22.02 & sq, ft § 663,000 § 22.02 & sq, ft § 663,000 § 22.02 & sq, ft § 20.02 & sq, ft % 20.02 & sq, ft % 20.02 & sq, ft % 20.02 & sq, ft 20.02 & s	FEATURE	6	SUBJEC	T	(COMPA	ARABLE	SALF# 4	COM	PARABLE	SAL F	# 5		CON	/PARA	BLE S	AIF#	6
San Barnardino, CA 92041 San Barnardino, CA 92044 San Barnardino, CA 92044 San Barnardino, CA 92044 San Barnardino, CA 92044 Proximity to Subject \$ 0.08 miles SW 0.08 miles SW 0.56 miles W				/1										001				-
Provinity is Subject U.33 miles 0.18 miles 0.18 miles 0.55 miles 0.50 miles 0.55 miles <									Sa					ç				
Sale Price/Consol. V. Area \$ 0.00 sq. ft \$ 0.000 Sq. ft \$ 0.000 Sq. ft \$ 0.000 Sq. ft			JA 32404	·		Ount		·				72404						.+0+
Sale ProgromsLiv Area \$ 0.00 sq. ft \$ 294.7 sq. ft \$ 302.28 sq. ft Data Source(s)		¢										612 000						05 000
Data Source(s) CRML S #V2334737.000 68 CRML S #V2339870000 N77 CRML S #V232392000 5 Verification Source(s) Doc #736601/Realist Arm.th Arm.			0.00	00 ft	¢	200 /			¢ 25			012,000	¢		220.20			35,000
Verification Source(s) Doc #273809Realist Doc #273809Realist Doc #273809Realist Doc #278809Realist DesCRIPTION +(.) \$ Adjustment		\$	0.00	sq. ii.	1							014 77	φ				-	
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Concessions FHA:0 FHA:0 FHA:0 Conv:700 -7 Date of Sale/Time \$1123;09/23 \$8023;07/23 \$42 \$20 \$4121 \$613 \$42 \$42 \$4100 \$103;003 \$8017;013 \$8017;013 \$8017;013 \$8017;013 \$8017;013 \$8017;013 \$8017;013 \$8017;013 \$8017;013 \$8017;0130;0130 \$8017;0130;0130 \$801			SCRIPT	ION	DE			+(-) \$ Adjustment				\$ Adjustmen				+(-) \$	Adjustm	
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	Effective Date of Data So	urce(s)		07/2	24/2024			07/24/2024	4		07	/24/2024				07/2	4/2024	
Ferndale Ave-Transferred on 09/07/2022 for \$0. It transferred from Marguez Edward to Marguez Edward K and was a Grant Deed (Document #303243).	Analysis of prior sale or tr	ansfer h	istory of	f the sub	ject prop	perty a	nd compa	rable sales 1661	Mesa Verde A	ve-No tran	sfer his	tory. 1743 E R	alston	Ave-N	No tran	sfer histe	ory. 413	30
	Ferndale Ave-Transferred or	1 09/07/20	022 for \$(0. It trans	ferred fro	om Marc	quez Edwa	rd to Marquez Edwa	rd K and was	a Grant De	ed (Do	cument #30324	3).					
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Elite Appraisal Service EXTRA COMPARABLES 7-8-9

File No. 35728562 Internal File# 1794Sonora_SanBernardino

Borrower Catamount Properties 2018 LLC

Property Ad	dress 1794 Sonora A	ve					
City	San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Lender/Clie	nt	Wedgewood Inc	Address	2015 Manhattan Beach	Blvd, Suite #100,	Redondo Beach, CA 902	278

FEATURE		SUBJEC	т	c	COMPA	RABLE	SALE# 7		СОМРА	RABLE S	SALE#8	0	COMPARABLE S	ALE# 9
	Sonora					19 Hamp								
San Berna	ardino, C	CA 92404			San Be	ernardino	o, CA 92404							
Proximity to Subject						0.19 mile	s SW							
	\$				\$ 649,999				\$				\$	
	\$	0.00	sq. ft.					a. ft.	\$		sq. ft.			
Data Source(s)							3457;DOM 26							
Verification Source(s)						Active Li								
VALUE ADJUSTMENTS	DF	SCRIPT		DE	SCRIP		+(-) \$ Adjustmen		ESCRIP [®]	TION	+(-) \$ Adjustment	DF	ESCRIPTION	+(-) \$ Adjustn
Sale or Financing					Listing									
Concessions					None;0									
Date of Sale/Time					Active									
Location		N;Res;			N;Res;									
Leasehold/Fee Simple		Fee Simp			ee Simp									
Site		11,550 s					2.00							
		,		13,000 sf B;Res;Mtn		-2,900								
View		B;Res;Mi												
Design (Style)	DI	1;Traditio	onal		1;Traditi	ional								
Quality of Construction	1	Q4			Q4									
Actual Age		61			63		(1						
Condition	- 1	C4	D .:	 	C4	.		-	D :			-		
Above Grade		Bdrms.	Baths		Bdrms.	Baths			Bdrms.	Baths		Total	Bdrms. Baths	
Room Count	6	3	2.1	6	3	2.0	+5,000)						
Gross Living Area	2	,387	sq. ft.	2,	451	sq. ft.	. ()		sq. ft.			sq. ft	
Basement & Finished		0sf			0sf									
Rooms Below Grade								<u> </u>						
Functional Utility		Average			Average									
Heating/Cooling		Fau/Cao	0		Fau/Ca	с								
Energy Efficient Items		None			None									
Garage/Carport		2gd2dw	/		3ga3dv	v	-3,000	ו						
Porch/Patio/Deck	F	Porch/Pat	tio	P	orch/Pa	itio								
Pool Features	P	ool/No S	ра	No	Pool/No	Spa	+15,000)						
Net Adjustment (Total)				X	+	-	\$ 14,100		+	-	\$		+ -	\$
Net Adjustment (Total) Adjusted Sale Price				X Net Ad		-	\$ 14,100	Net A] + <mark>\dj: 0%</mark>	-	\$	Net A	+ Adj: 0%	\$
					dj: 2%		\$ 14,100 \$ 664,099				\$ \$			\$ \$
Adjusted Sale Price				Net Ac	dj: 2%				dj: 0%				Adj: 0%	
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Adjusted Sale Price of Comparables Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s)	r ər	and ana	SUI	Net Ac Gross the prior BJECT	dj: 2% Adj :	4% r transfe	\$ 664,099 er history of the sub COMPARABLE SA 04/15/202 \$0	Gross oject pro ALE # 4	Adj: 0% s Adj: (operty ar	0% nd compa	\$ arable sales	Gros	Adj: 0% s Adj: 0%	\$
Adjusted Sale Price of Comparables Report the results of the re ITEM Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s) Effective Date of Data Sou	r er urce(s)		SUI 	Net Ac Gross the prior BJECT lealist 24/2024	dj: 2% Adj : r sale o	4%	\$ 664,099 er history of the sub COMPARABLE SA 04/15/202 \$0 Realist 07/24/202	Gros	Adj: 0% s Adj: (pperty ar 7	0% nd compa COMP	\$ arable sales ARABLE SALE #	Gros 8	Adj: 0% s Adj: 0% COMPARAB	\$ LE SALE #
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Exterior-Only Inspection Residential Appraisal Report Internal File# 1794Sonora_SanBernardino

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.

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.

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

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER AMILSU	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature(Signature
Name Javier Galicia	Name
Company Name Elite Appraisal Service	Company Name
Company Address 14071 Peyton Dr #1226	Company Address
Chino Hills, CA 91709	
Telephone Number 323-314-5701	Telephone Number
Email Address galicia429@gmail.com	Email Address
Date of Signature and Report 07/25/2024	Date of Signature
Effective Date of Appraisal 07/25/2024	State Certification #
State Certification #	or State License #
or State License # AL041780	State
or Other (describe) State #	Expiration Date of Certification or License
State CA	
Expiration Date of Certification or License 12/14/2024	
	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	
1794 Sonora Ave	Did not inspect exterior of subject property
San Bernardino, CA 92404	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 615,000	
LENDER/CLIENT	
Name Clear Capital	COMPARABLE SALES
Company Name Wedgewood Inc	
Company Address 2015 Manhattan Beach Blvd, Suite #100	Did not inspect exterior of comparable sales from street
Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
eddie Mac Form 2055 March 2005	Fannie Mae Form 2055 March 2005

Freddie Mac Form 2055 March 2005

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Elite Appraisal Service COMMENT ADDENDUM

File No. 35728562 Internal File# 1794Sonora_SanBernardino

92404

Borrower Catamount Properties 2018 LLC					
Property Address 1794 Sonora Ave					
City San Bernardino	County	San Bernardino	State	CA	Zip Code
Lender/Client Wedgewood Inc		Address 2015 Man	hattan Beach Blvd, Si	uite #100, Redondo	Beach, CA 90278

Discrepancies / Alterations

County Records show subject's GLA to be 2,387 Sqft with 3 bedrooms and 2 1/2 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 comparables within the subject market area. It appears the subject property is not part of a PUD and does not have any monthly HOA dues.

Subject Description

The subject is a detached, single family residence of average quality construction and overall average condition throughout based on its age. The subject is located in the City of San Bernardino, 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. Therefore, the subject property is considered to be in average condition (C4) within this appraisal report.

Subject: Site Information

The subject site is a predominant level, corner 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 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, location, and quality.

All adjustments made for location, bath count, condition, and other adjustments were derived from using the paired sales analysis if applicable.

Comparables #2 and #6 contain solar panels and based on review of the CRMLS, the solar panels are leased.

Comparable #5 contains solar panels and based on review of the CRMLS, the solar panels are owned.

Comparable #6 was adjusted for its superior condition based on the upgrades/remodeling completed as compared to the subject property per review of the CRMLS and the appraisers observations.

Comparable #7 is an active listing and was included to support the arrived value of the subject property.

The closed sales indicate a reconciled value range for the subject of \$598,740-\$668,220. A final value estimate of \$615,000 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 comparables #1, #2, and #3 are the most recent and with most weight given to comparable #4 as it required the least amount of gross adjustments.

The sales included in this report bracket all major characteristics of the subject. All sales were selected and

File No. 35728562 Internal File# 1794Sonora_SanBernardino

Borrower Catamount Properties 2018 LLC										
Property Address 1794 Sonora Ave										
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404				
Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd, Suite #100, Redondo Beach, CA 90278										

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: Pool: \$15,000; Spa: \$5,000; 1 Car Garage: \$3,000; 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

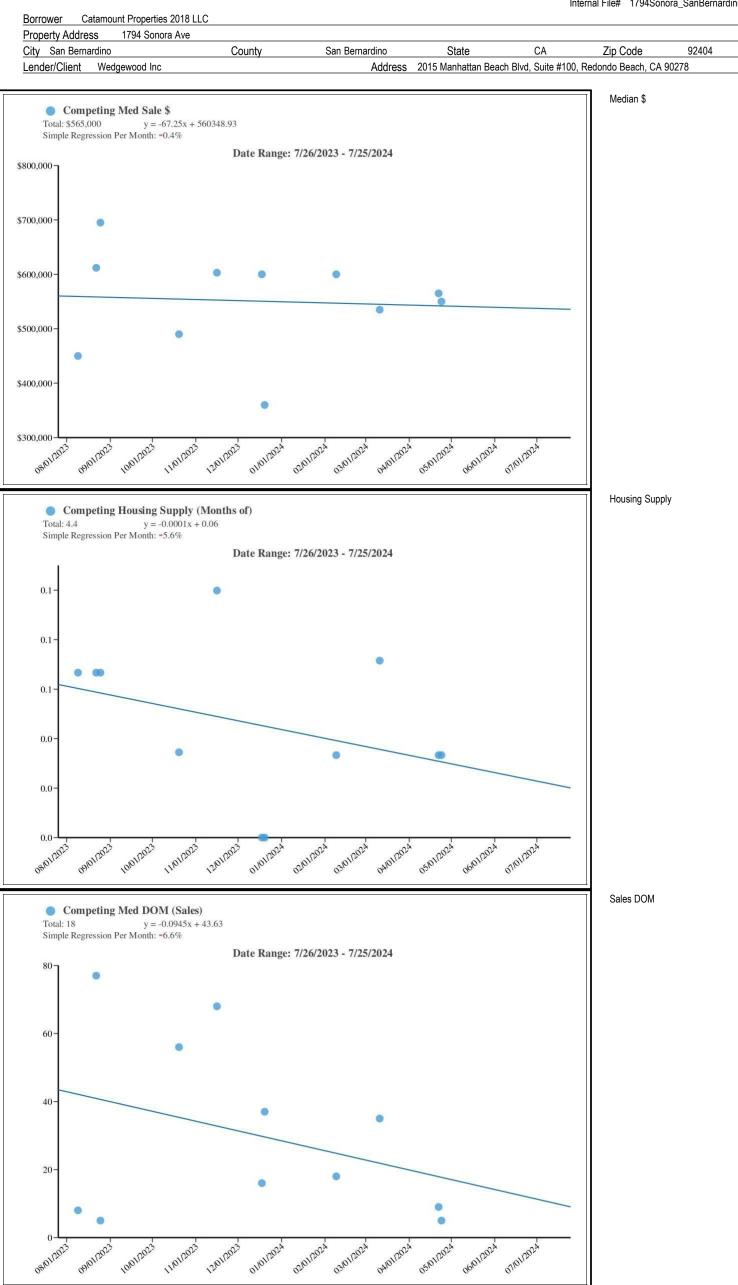
The Sales Comparison Approach was given the most weight in determining the final value estimate, as it best represents the actions of typical buyers and sellers in the market. The Income Approach was not considered applicable because SFR's within the subject's market area are typically purchased by owner/users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

	Market Co								SanBernardino			
	The purpose of this addendum is to provide the lende		d accurate understa	nding of the market trei	nds and co	nditions p	revalent in th	e subje	ct			
	neighborhood. This is a required addendum for all ap			after April 1, 2009.				-				
	Property Address 1794 Sonora	Ave	City	San Bernardino	State	CA	ZIP Coo	le	92404			
	Borrower Catamount Properties 2018 LLC Instructions: The appraiser must use the information	required on this form	as the basis for his/	her conclusions and m	ust provide	support f	or those con	luciona	regarding			
	housing trends and overall market conditions as report	•										
	it is available and reliable and must provide analysis a	-										
	explanation. It is recognized that not all data sources	will be able to provide	data for the shaded	areas below; if it is ava	ilable, hov	vever, the	appraiser mu	st inclu	ide that data			
	in the analysis. If data sources provide all the required		-				-		-			
	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.											
	subject property. The appraiser must explain any ano Inventory Analysis	Prior 7-12 Months		Current - 3 Months	oreciosure		verall Trend					
	Total # of Comparable Sales (Settled)	7	4	0	lr	creasing			Declining			
	Absorption Rate (Total Sales/Months)	1.17	1.33	0.00			X Stable		Declining			
	Total # of Comparable Active Listings	2	1	4		eclining	X Stable		Increasing			
	Months of Housing Supply (Total Listings/Ab. Rate)	1.70	0.80	N/A	D	U	X Stable	.	Increasing			
	Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			/erall Trend		Destining			
10	Median Comparable Sales Price Median Comparable Sales Days on Market	\$600,000 37	\$557,500 14	N/A N/A		creasing eclining	X Stable		Declining Increasing			
F	Median Comparable Sales Days on Market	\$549,950	\$530,000	\$612,500		creasing			Declining			
	Median Comparable Listings Days on Market	21	0	28		-	X Stable		Increasing			
∞ð	Median Sale Price as % of List Price	100%	100%	N/A	In	creasing	X Stable		Declining			
С С	Seller-(developer, builder, etc,) paid financial assistant		Yes X	No		eclining	X Stable		Increasing			
	Explain in detail seller concessions trends for the pas	t 12 months (e.g. selle	r contributions increa	ased from 3% to 5%, in	creasing u	ise of buyo	downs, closin	g costs	6			
ES ES	condo fees, options, etc.)								,			
. 1	An analysis was performed on 11 competing sales over the	bast 12 months. For thos	e sales, a total of 45.5	% were reported to have	seller conce	ssions. This	s analysis sho	vs a cha	ange of			
ХH	-7.3% per month.											
MARKI												
2	Are foreclosure sales (REO sales) a factor in the mark	ket? Yes X	No If ves. expl	ain (including the trend	s in listina	s and sale	s of foreclose	ed prop	erties).			
	An analysis was performed on 11 competing sales over the								0.000/1			
-	Cite data sources for above information.											
	Information reported in the CRMLS system (using an effective	re date of 07/25/2024) wa	as utilized to arrive at t	he results noted on this a	ddendum. A	ny percent	change result	s noted	in these			
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Freddie Mac Form 71 March 2009

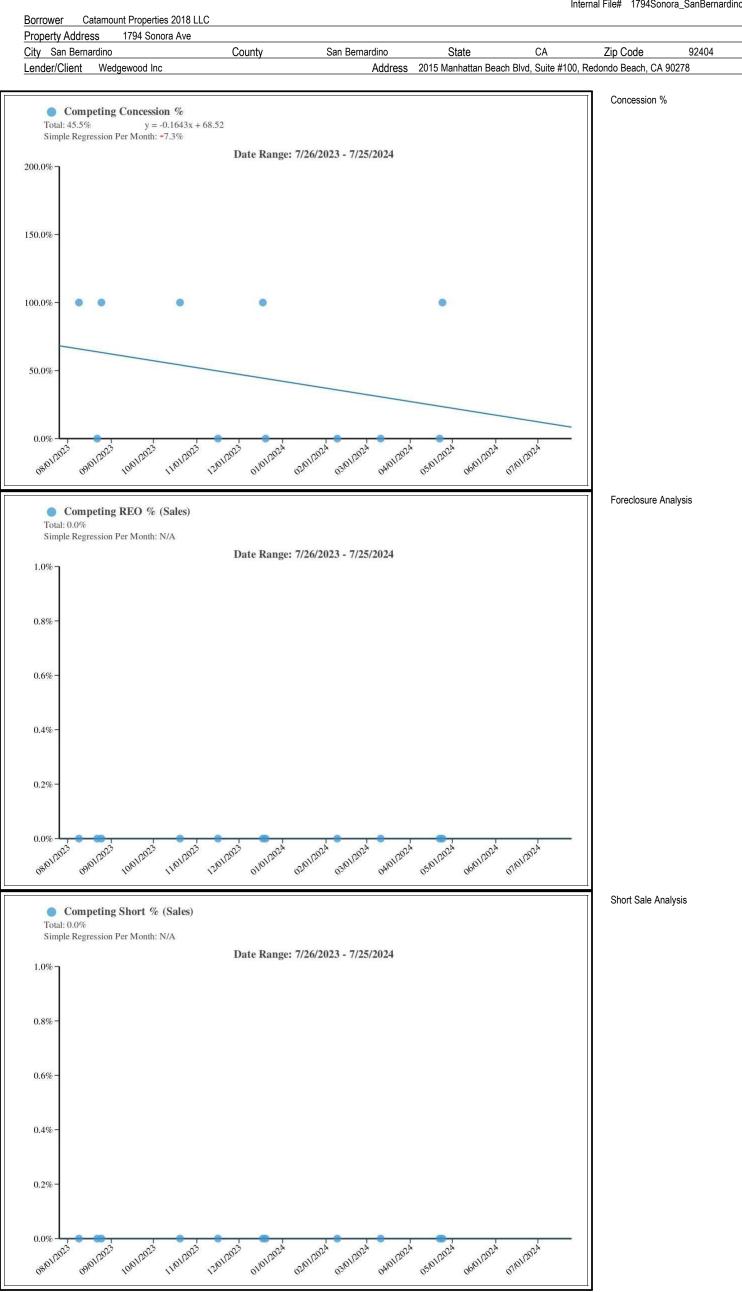
 galicia429@gmail.com
 Email Address

 UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Fannie Mae Form 1004MC March 2009



UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Elite Appraisal Service Market Analysis Charts



UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Elite Appraisal Service SUBJECT PHOTO ADDENDUM

File No.35728562Internal File#1794Sonora_SanBernardino

Owner Foss Margaret R									
Property Address 1794 Sonora Ave									
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404			
Client Wedgewood Inc		Address	2015 Manhattan Beac	h Blvd, Suite #100	, Redondo Beach, CA	90278			



Front of Subject



Street View

Alternate Front View of Subject

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 15 of 26

Elite Appraisal Service SUBJECT PHOTO ADDENDUM

File No.35728562Internal File#1794Sonora_SanBernardino

Owner Foss Margaret R						
Property Address 1794 Sonora Ave						
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd, Suite #100), Redondo Beach, CA	90278



Alternate Street View





Alternate Front View

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page

Elite Appraisal Service COMPARABLES 1-2-3

File No. 35728562 Internal File# 1794Sonora_SanBernardino

1

Borrower Catamount Properties 2018 LLC						
Property Address 1794 Sonora Ave						
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Lender/Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd, Suite #100	, Redondo Beach, CA	90278



COMPARABLE SALE

25722 Alto Ct San Bernardino, CA 92404



COMPARABLE SALE # 2 25788 Los Flores Dr

San Bernardino, CA 92404

COMPARABLE SALE # 3630 Modesto Dr San Bernardino, CA 92404

3



Elite Appraisal Service COMPARABLES 4-5-6

4

5

6

Borrower Catamount Properties 2018 LLC						
Property Address 1794 Sonora Ave						
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Lender/Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd, Suite #100), Redondo Beach, CA	90278



COMPARABLE SALE

1661 Mesa Verde Ave San Bernardino, CA 92404



COMPARABLE SALE # 1743 E Ralston Ave San Bernardino, CA 92404

COMPARABLE SALE # 4130 Ferndale Ave San Bernardino, CA 92404



Elite Appraisal Service COMPARABLES 7-8-9

File No.35728562Internal File#1794Sonora_SanBernardino

7

Borrower Catamount Properties 2018 LLC						
Property Address 1794 Sonora Ave						
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Lender/Client Wedgewood Inc		Address	2015 Manhattan Beac	h Blvd, Suite #100), Redondo Beach, CA	90278



COMPARABLE SALE

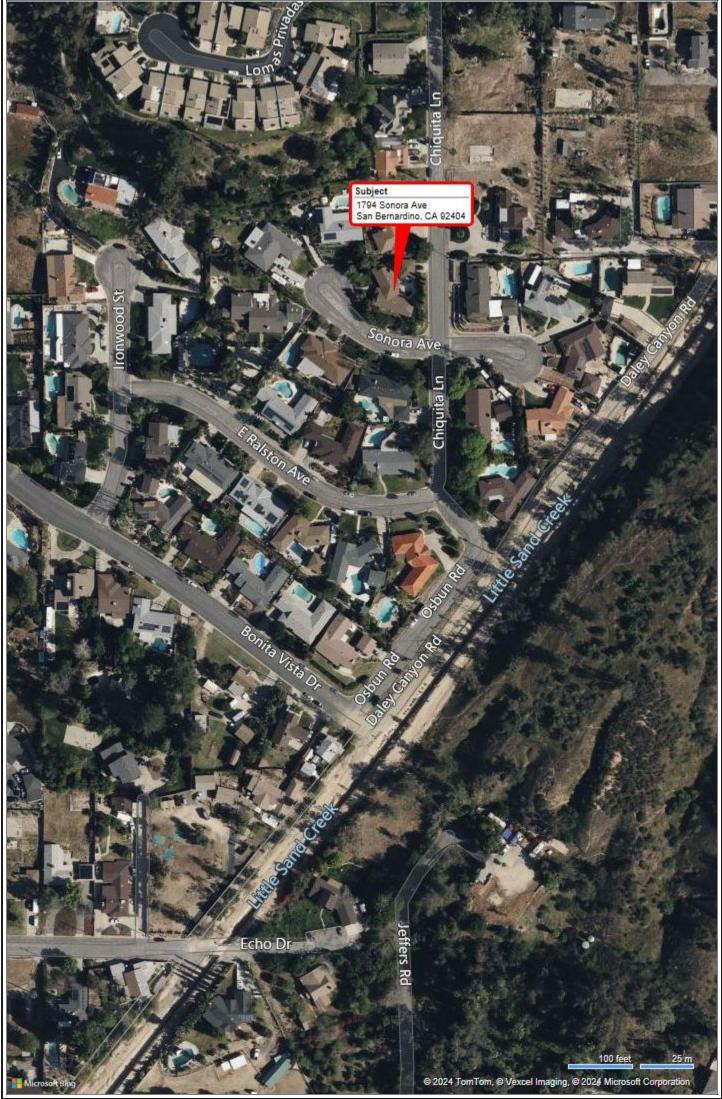
1649 Hampshire Rd San Bernardino, CA 92404

COMPARABLE SALE # 8

COMPARABLE SALE #

9

Owner Foss Margaret R						
Property Address 1794 Sonora Ave						
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Client Wedgewood Inc		Address	2015 Manhattan Bea	ch Blvd, Suite #100), Redondo Beach, CA	90278



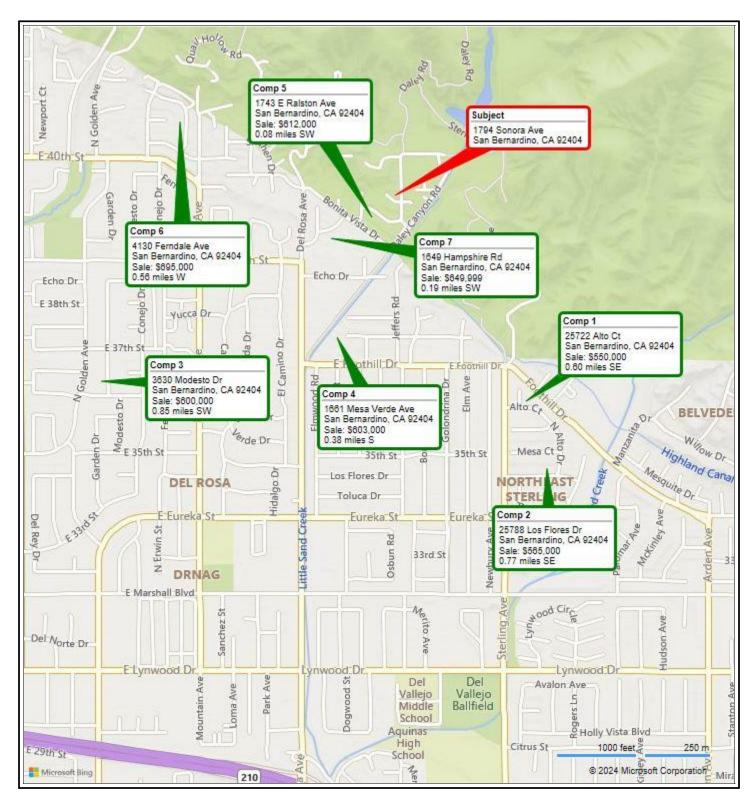
UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 20

of 26

File No. 35728562 Internal File# 1794Sonora_SanBernardino

Owner Foss Margaret R	2
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Property Address 1794 Sonora Ave						
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Client Wedgewood Inc		Address	2015 Manhattan Bead	h Blvd, Suite #100	, Redondo Beach, CA	90278



UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727 Page 21 of 26

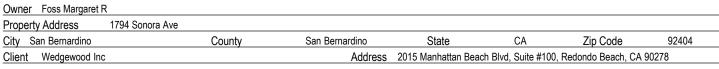
Elite Appraisal Service Flood Map

Wedgewood Inc		Address	2015 Manhattan Beach Blvd,	Suite #100, Redondo Be	ach, CA 90278
CoreLogic REALIST				41-02-0000 CLIP	2891206799
♥ 1794 Sonora Ave, San Bernardi STANDARD FLOOD MAP	ino, CA 92404-21	39, San Bernardir	io County		
Flood Zone Determination OUT Flood Zone Legend 5X500 or BZone 6 AZone 7 AZone 7 Zone 7 Roodway 7 Roodway					
Special Flood Hazard Area (SFH	A)	Out			
Community Participation Status		R - I	Regular		
Distance to 100 yr Flood Plain		299	ft		
Community Number - Map Panel	& Suffix	060	270-7961H		
Flood Zone Code		X50	OL		
Panel Date		Aug	ust, 28, 2008		
County		San	Bernardino		
Original Panel Firm Date		Sep	tember, 29, 1978		
FIPS Code		060	71		
Coastal Barrier Resource Area (C	CBRA)	Out			
Community Name		San	Bernardino County		
Letter of Map Amendment (LOM/	۹)	N/A			

Flood Map | Courtesy of Javier Galicia, Residential Real Estate Appr, California Regional MLS The data within this report is compiled by CoreLogic from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. This report is for informational purposes only and is not a Flood Certification Report.

Generated on: 07/25/24 03:53 PM UTC Page 1/2

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APPRAISAL COMPLIANCE

File No. 35728562 Internal File# 1794Sonora_SanBernardino

Borrower/Client Catamount Properties 2018 LLC						
Address 1794 Sonora Ave					Unit No.	
City San Bernardino	County	San Bernardino	State	CA	Zip Code	92404
Lender/Client Wedgewood Inc	-					

APPRAISAL AND REPOR							
This Appraisal Report is one of the Appraisal Report X Appraisal Report Restricted Appraisal Report	This report was prepared in accordance with the request of the report was prepared in accordance with the requiremended user of this report is limited to the identified	uirements of the Appraisal Report option of USPAP Standards Rule 2-2(a). uirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The d client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived may not be understood properly without the additional information in the appraiser's workfile.					
ADDITIONAL CERTIFICAT							
 The reported analyses, opin opinions, and conclusions. Unless otherwise indicated, Unless otherwise indicated, period immediately precedir I have no bias with respect t My engagement in this assig My compensation for complete of the client, the amount of the this appraisal. My analyses, opinions, and were in effect at the time this Unless otherwise indicated, Unless otherwise indicated, individual providing significational this report has been prepare PRIOR SERVICES X I have NOT performed immediately preceding accession 	ained in this report are true and correct. ions, and conclusions are limited only by the reported I have no present or prospective interest in the proper I have performed no services, as an appraiser or in an ag acceptance of this assignment. o the property that is the subject of this report or the pro- grament was not contingent upon developing or reportir eting this assignment is not contingent upon the develop he value opinion, the attainment of a stipulated result, conclusions were developed and this report has been a report was prepared. I have made a personal inspection of the property that no one provided significant real property appraisal as nt real property appraisal assistance is stated elsewhe ed in accordance with Title XI of FIRREA as amended ad services, as an appraiser or in another capacity, reg ptance of this assignment.	ng predetermined results. opment or reporting of a predetermined value or direction in value that favors the cause or the occurrence of a subsequent event directly related to the intended use of prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that t is the subject of this report. sistance to the person(s) signing this certification (if there are exceptions, the name of each ere in this report). I, and any implementing regulations. parding the property that is the subject of the report within the three-year period					
		the property that is the subject of this report within the three-year period immediately					
	s assignment. Those services are described in the con						
PROPERTY INSPECTION							
	sonal inspection of the property that is the subject of the						
I have NOT made a personal inspection of the property that is the subject of this report. APPRAISAL ASSISTANCE							
	rovided significant real property appraisal assistance t summary of the extent of the assistance provided in th	to the person signing this certification. If anyone did provide significant assistance, they ne report.					
ADDITIONAL COMMENTS							
	requiring disclosure and/or any state mandated require gagement letter was ordered as a 2055 appraisal.	ements: Please note, the personal inspection of the subject property was made from the					
exterior of the nome only to the en							
MARKETING TIME AND E	XPOSURE TIME FOR THE SUBJECT PRO	PERTY					
X A reasonable marketing time for the subject property is 30-90 day(s) utilizing market conditions pertinent to the appraisal assignment. X A reasonable exposure time for the subject property is 30-90 day(s) day(s). day(s).							
APPRAISER		SUPERVISORY APPRAISER (ONLY IF REQUIRED)					
gan 81							
Signature		Signature					
Name Javier Galicia		Name					
Date of Signature <u>07/25/2024</u> State Certification #		Date of Signature					
or State License # AL041780		State Certification # or State License #					
State CA		State					
Expiration Date of Certification o	r License 12/14/2024	Expiration Date of Certification or License					
Effective Date of Appraisal 07/25/2024 Supervisory Appraiser Inspection of Subject Property: Did Not Exterior Only from street Interior and Exterior							
USPAP Compliance Page 24 of 26							

		APPRAISER'S	E&O INSURAI	NCE	File No. Internal File#	35728562 1794Sonora_SanBernarding
Borrower C	Catamount Properties 2018 LLC					
	dress 1794 Sonora Ave		San Bernardino	State	CA Zip (Code 92404
City San Bern Lender/Clier	nt Wedgewood Inc	ounty Ac	ddress 2015 Manhattar			
(A S 400	celerant National Insurance Co Stock Company)) Northridge Road, Suite 800 ndy Springs, GA 30350	ompany				
		REAL ESTATI AND OMISSIC DECLAI	_/			
BE	TICE: THIS IS A "CLAIMS MAD MADE AGAINST THE INSURE WRITING, DURING THE POLIC	ED DURING THE F Y PERIOD OR EX	POLICY PERIOD	AND REPORTE		
		EASE READ YOUR	R POLICY CAREF	ULLY.		
	blicy Number: NAX40PL103025-01		Renewal of: NA)	(40PL103025-00		
	Named Insured: Javier R Galicia					
2.	Address: 14071 Peyton Dr, #1226 Chino Hills, CA 91709	ô				
3.	Policy Period: From: July 13, 12:01 A.M. Sta	, 2024 ndard Time at the ad		To: July 13, 2025 I Insured as state		Above.
4.	Limit of Liability: Damages Limit of Liability Claim Expenses Limit of Liability	Each Claim 4A. \$ 1,000,000 4B. \$ 1,000,000		^D olicy Aggregate 4C. \$ 1,000,000 4D. \$ 1,000,000		
5.	Deductible (Inclusive of Claims E	xpenses): Each Claim 5A. \$500		Aggregate 5 B. \$1,000		
6.	Policy Premium: \$ 680					
7.	Retroactive Date: July 13, 2016					
8.	Notice to Company: Notice of a C OREP Insurance Services: info@c 6353 El Cajon Blvd, Suite 124-605 San Diego, CA 92115	orep.org	aim should be sent	:0:		
9.	Program Administrator: OREP In	nsurance Services, L	LC – <u>appraisers@o</u>	rep.org		
10.	. Forms and Endorsements Attac	hed at Policy Incep	tion: See Schedule	of Forms		
	If required by state law, this policy	will be countersigned	d by an authorized r	epresentative of th	ne Company	y.
	Date: .lu	ıly 9, 2024	By:	Asaac	. Peck	
	Dulo. Ju	, 2021		Authorized Re	presentative	Э
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Appraiser License Certificate

