21745 JUNIPER FLATS ROAD

NUEVO, CA 92567

58241 Loan Number **\$879,900**• As-Is Price

by ClearCapital

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

Address Inspection Date Loan Number Borrower Name	21745 Juniper Flats Road, Nuevo, CA 92567 09/19/2024 58241 Neighbor to Neighbor Homes LLC	Order ID Date of Report APN County	9628462 09/20/2024 427-170-082 Riverside	Property ID	35964333
Tracking IDs					
Order Tracking ID	9.18_BPO (2)	Tracking ID 1	9.18_BPO (2)		

General Conditions		
Owner	Javier & Susan Diana Rivera	Condition Comments
R. E. Taxes	\$6,513	Ranch style home and landscaping appears maintained from
Assessed Value	\$573,051	exterior. No repairs noted.
Zoning Classification	RR	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Rural	Neighborhood Comments		
Local Economy	Stable	Subject located in a rural area with a mix of manufactured		
Sales Prices in this Neighborhood	Low: \$550,000 High: \$1,100,000	homes and stick built. Most homes on large parcels. Standard sales are dominating the market at this time.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

by ClearCapital

DRIVE-BY BPO

	Subject	Listing 1	Listing 2 *	Listing 3
	<u> </u>	-	Listing 2 *	<u>-</u>
Street Address	21745 Juniper Flats Road	28248 Tower View Ct	30670 Watson Rd	31960 Via Del Senor
City, State	Nuevo, CA	Romoland, CA	Menifee, CA	Homeland, CA
Zip Code	92567	92585	92585	92548
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.		5.24 1	4.06 1	1.69 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$875,000	\$899,990	\$925,900
List Price \$		\$875,000	\$899,990	\$925,900
Original List Date		08/26/2024	09/08/2024	08/29/2024
DOM · Cumulative DOM	+	24 · 25	9 · 12	22 · 22
Age (# of years)	17	32	21	9
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,555	2,450	2,480	2,820
Bdrm · Bths · ½ Bths	3 · 3	4 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	8	9	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 4 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa			Pool - Yes Spa - Yes	
Lot Size	2.32 acres	1.09 acres	1.22 acres	4.90 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

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

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Current Listings - Cont.

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

- Listing 1 This 4 bed / 2.5 bath home was updated in 2020 with thoughtful upgrades and is truly a must see! The home features a new HVAC system (2019), plenty of storage, and modern conveniences like built-in night lights and USB outlets. The open spacious kitchen offers large pantry cabinets and stunning granite countertops and seamlessly connects to the wood vaulted ceiling family room with a large wood burning fireplace, while the owner's suite is a luxurious retreat with a Jacuzzi tub and large shower. Step outside to enjoy the beautiful wrap around porch and oversized back patio complete with a natural gas BBQ, rock fire pit, and kids play area, perfect for entertaining! Horse lovers will appreciate the custom 4-stall barn w/ turnouts, tack room, hay storage, wash rack, and hitching posts. Additional highlights include a 4+ car (pass through) garage w/ built-in workbenches and shelves, RV parking w/ a dump station and plenty of space for all your outdoor desires.
- Listing 2 What more could you want?! Welcome home to 30670 Watson Rd! With an open floor plan, plenty of natural light, plantation shutters, a sparkling, saltwater pool and vaulted ceilings, this home is a must-see! Upon entering this home, you will be greeted by a large living room with a large, gorgeous window that leads into a formal dining room. The dining room features a modern light fixture and leads you to the beautiful kitchen complete with granite countertops, stainless steel appliances, and a large window looking into the backyard. The kitchen opens to the family room that features a charming, white washed brick fireplace for those cool winter nights and a large modern ceiling fan to cool you down during those summer days! On one side of the home, you will find one of the primary suites fit with a slider out to the backyard, a dual sink vanity, a soaking tub, glass enclosed shower and a walk in closet! On the other side of the home, you will find two spacious guest bedrooms that share a centrally located bathroom. The second primary suite is located near the guest bedrooms and also features a slider to the slide yard, a dual sink vanity, soaking tub and glass enclosed shower as well. Outside you will find plenty of space to entertain and enjoy time together with friends and family.
- Listing 3 This 4 Bedroom 3 bath 2820 sqft. home nestled in the Prestigious gated community of Sky Mesa is Perfect for Privacy and Security. The Property has a 3 car garage with a large RV detached garage beside it to store all your toys or vehicles. This property is amazing to see in person. Owner has submitted plans for adding an ADU, he has made corrections, and has been approved by Sky Mesa HOA. The plans were unique, no grading required.

Client(s): Wedgewood Inc

Property ID: 35964333

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DRIVE-BY BPO

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	21745 Juniper Flats Road	28925 Lakeview Ave	26796 Franklin Ave	23440 Juniper Flats Rd
City, State	Nuevo, CA	Nuevo, CA	Nuevo, CA	Nuevo, CA
Zip Code	92567	92567	92567	92567
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.		2.75 1	5.01 1	1.74 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$749,900	\$760,000	\$975,000
List Price \$		\$699,900	\$760,000	\$1,025,000
Sale Price \$		\$700,000	\$776,000	\$1,040,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/01/2024	07/09/2024	05/28/2024
DOM · Cumulative DOM		14 · 61	8 · 34	5 · 72
Age (# of years)	17	36	7	15
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,555	2,660	2,315	2,999
Bdrm · Bths · ½ Bths	3 · 3	5 · 4	4 · 2	4 · 3
Total Room #	8	11	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 4 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa			Pool - Yes Spa - Yes	Pool - Yes Spa - Yes
Lot Size	2.32 acres	.90 acres	.50 acres	2.62 acres
Other				
Net Adjustment		+\$13,600	+\$12,000	-\$38,000
Adjusted Price		\$713,600	\$788,000	\$1,002,000

^{*} Sold 3 is the most comparable sale to the subject.

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

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Recent Sales - Cont.

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

- Sold 1 ...RV PARKING AND LOT MORE...HORSE PROPERTY...2 UNITS, ONE MAIN HOUSE AND AN ADU (permitted as a work shed with a bathroom) ON HUGE FLAT USABLE LOT......MAIN HOUSE HAS 4 BEDROOMS AND 3 BATHS TOTAL, AS THE GARAGE HAS BEEN CONVERTED TO A LIVING SPACE THAT HAS SMALL KITCHEN, BEDROOM, FULL BATHROOM, AND A HUGE LIVINGROOM (NOT INCLUDED IN THE TOTAL LIVING S.F.) AND THIS IS IN ADDITION TO THE MAIN LIVING AREA WITH KITCHEN, LIVING ROOM, FAMILY ROOM, AND 3 BEDROOM AND 3 BATHS...ALSO THERE IS A 2ND UNIT IN THE BACK WHICH IS A TOTALLY SEPARATE ADU AND HAS A FULL KITCHEN, BATHROOM, AND A ROOM, THAT IS AROUND 650 S.F......3 SEPARATE FAMILIES CAN LIVE HERE COMFORTABLY......TILE ROOF ON MAIN HOUSE.....NEW, NEW, NEW DESIGNER PAINT EVERYWHERE.....NEW A/C AND FURNACE......GOURMET KITCHEN HAS NEW QUARTZ COUNTER, NEW SINK, NEW FAUCET, NEW GARBAGE DISPOSAL, AND NEW STAINLESS STEEL STOVE AND UPGRADED APPLIANCES.
- Sold 2 ! This stunning 4-bedroom, 2-bathroom residence, boasting 2,315 sq. ft. of living space, is nestled on a spacious half-acre lot, offering the perfect blend of luxury, comfort, and versatility. Step inside to discover an open floor plan that seamlessly connects the living, dining, and kitchen areas, perfect for both everyday living and entertaining. The modern kitchen features high-end appliances, ample counter space, and a breakfast bar. The master suite is a private retreat with an en-suite bath, while three additional bedrooms provide plenty of space for family and guests. Additionally, a cozy den or playroom area offers extra space for relaxation or fun. Outdoor living is a highlight of this property. Dive into the refreshing pool, relax in the spa, or gather around the fire pit on cool evenings. The covered patio is ideal for alfresco dining and entertaining. Sports enthusiasts will love the private sports field, and green thumbs will appreciate the variety of fruit trees. A separate building offers endless possibilities. Currently used as a gym, it can easily transform into a man cave, she shed, craft area, classroom, or any space you desire. And there is plenty of room for your toys or RV behind the gate! Adding to the home's appeal is a solar system, ensuring energy efficiency and significant savings on your utility bills.
- Sold 3 . Set on a sprawling 2.62-acre parcel, this home offers breathtaking panoramic vistas of the valley and rolling hills. Crafted with meticulous attention to detail, the custom-built main residence spans nearly 3,000 square feet, boasting luxurious amenities throughout. Approach this haven of serenity through a private automatic electric gate entrance, where a charming paver driveway leads to the porte-cochere, attached two-car garage, and a detached 20 ft x 50 ft RV garage. A picturesque Koi pond welcomes you. Outdoor living at its finest awaits in the expansive rear yard, boasting an array of amenities to cater to every leisurely pursuit. Entertain effortlessly with dual BBQ islands—one adjacent to the kitchen and another nestled under a custom pergola with bar seating. Dive into relaxation in the sparkling pool featuring a beach entry, rock formations, and a thrilling slide. A sports court beckons for friendly competition, while a second Koi pond with cascading waterfalls adds a touch of serenity. Drought-resistant landscaping and artificial grass ensure low-maintenance year-round. Step through the grand formal entryway and be greeted by soaring 14-foot ceilings in the living room, setting the stage for elegant gatherings. The gourmet kitchen is a culinary enthusiast's dream, appointed with granite countertops, a center island, and an additional outdoor island with bar seating—perfect for seamless indoor-outdoor entertaining. Open to the kitchen, the inviting family room is adorned with a cozy fireplace. Retreat to the main bedroom suite located in the northwest wing of the home, offering a serene sanctuary complete with a sitting area warmed by a fireplace.

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Current Listing Status Not Currently Listed		According to MLS and county records subject has not been listed or sold in the last 12 months.					
Listing Agency/Firm Listing Agent Name							
					Listing Agent Ph	one	
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$880,000	\$880,000			
Sales Price	\$879,900	\$879,900			
30 Day Price	\$870,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

I went back 6 months and out 5 miles. The ones used are the best possible currently available comps. All comps are located in a neighborhood that compares to subject. The information used to complete this report was gathered from the local MLS and the current market condition was taken into consideration.

Clear Capital Quality Assurance Comments Addendum

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

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Subject Photos



Front



Front



Address Verification



Side



Side



Side

Subject Photos





Side Street



Street

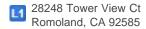
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Listing Photos





Front

30670 Watson Rd Menifee, CA 92585



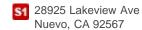
Front

31960 Via Del Senor Homeland, CA 92548



Front

Sales Photos





Front

26796 Franklin Ave Nuevo, CA 92567



Front

23440 Juniper Flats Rd Nuevo, CA 92567

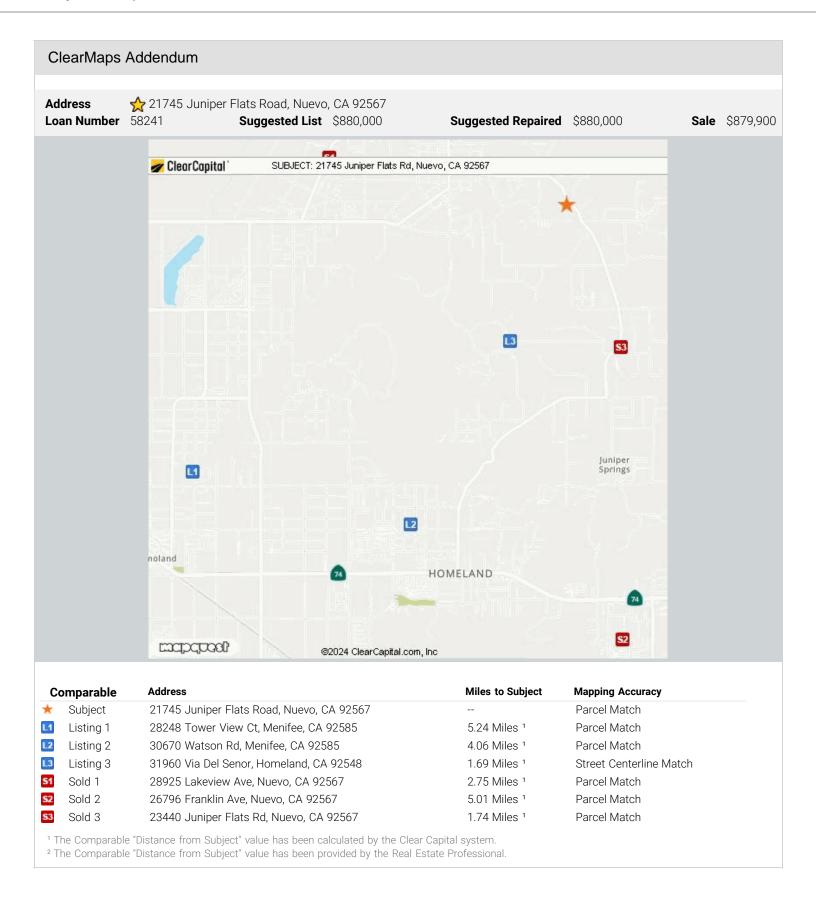


Front

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Addendum: Report Purpose

Market Approach and Market Time

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

Definitions:

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

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

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

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

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

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

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

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 07/29/2024

Purpose:

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

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

- 1. Use comps from the same neighborhood, block or subdivision.
- 2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.
- Property Condition Definitions:
- 1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
- 2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
- 3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
- 4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
- 5. Excellent: Newer construction (1-5 years) or high end luxury

Standard Instructions:

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

Undue Influence Concerns

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

Independence Hotline

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

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Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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

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

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

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

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Broker Information

by ClearCapital

Broker Name Fernand DeChristopher Company/Brokerage DeChristopher Properties

License No 01062377 **Address** 25810 Floyd Ave. Menifee CA

92585

License Expiration 07/05/2027 **License State** CA

Phone9517336896Emailchrismovesu@gmail.com

Broker Distance to Subject 8.02 miles **Date Signed** 09/20/2024

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

Disclaimer

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

Unless otherwise specifically agreed to in writing:

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

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