

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	14070 Weeping Willow Lane, Fontana, CALIFORNIA 92337	Order ID	9566097	Property ID	35865114
Inspection Date	08/23/2024	Date of Report	08/23/2024		
Loan Number	58296	APN	0236-451-34-0000		
Borrower Name	Neighbor to Neighbor Homes LLC	County	San Bernardino		

Tracking IDs					
Order Tracking ID	8.21_BPO 2	Tracking ID 1	8.21_BPO 2		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	JAMES E STEWART JR	Condition Comments Subject is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in later 20th century. Subject conforms to neighborhood which is comprised of both one and two story properties. Subject has damaged gutter at front right and is the basis for the repair estimate.
R. E. Taxes	\$3,420	
Assessed Value	\$177,132	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$700	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$700	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The Southridge section of Fontana is a suburban developed area with primarily two-story homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial activity is to the north of the development on the north side of Jurupa Avenue. There are also moderate sized transmission lines that run on an easement east-west through the middle o...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$520,000 High: \$858,000	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

The Southridge section of Fontana is a suburban developed area with primarily two-story homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial activity is to the north of the development on the north side of Jurupa Avenue. There are also moderate sized transmission lines that run on an easement east-west through the middle of the community. The Jurupa Mountain range lies to the south of the development with no further south side development practical.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	14070 Weeping Willow Lane	12027 Ponderosa Court	11672 Oak Knoll Ct	11976 Sherwood Ct
City, State	Fontana, CALIFORNIA	Fontana, CA	Fontana, CA	Fontana, CA
Zip Code	92337	92337	92337	92337
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.59 ¹	0.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$650,000	\$599,000	\$625,000
List Price \$	--	\$650,000	\$599,000	\$625,000
Original List Date		08/21/2024	07/17/2024	05/01/2024
DOM · Cumulative DOM	-- · --	0 · 2	37 · 37	29 · 114
Age (# of years)	38	28	39	37
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	1,562	2,043	1,449	1,394
Bdrm · Bths · ½ Bths	3 · 2 · 1	5 · 3	4 · 2 · 1	3 · 2 · 1
Total Room #	7	8	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	--	--
Lot Size	0.09 acres	0.11 acres	0.09 acres	0.11 acres
Other	--	--	--	--

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

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

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

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

Current Listings - Cont.

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

- Listing 1** Comparable and subject are in similar neighborhoods. Comparable specifically selected for proximity and pool characteristic. Comparable is superior due to GLA and lot size. Comparable is newly listed in hold-do-not-show status.
- Listing 2** Comparable and subject are in similar neighborhoods. Subject is pool home, comparable no pool. Comparable specifically selected for GLA and proximity. Comparable is inferior due to GLA and pool difference. Comparable is in active-under-contract status since 08/05/24. Comparable is most comparable due to GLA considerations.
- Listing 3** Comparable and subject are in similar neighborhoods. Subject is pool home, comparable no pool. Comparable specifically selected for GLA and bed/bath count. Comparable is inferior due to pool and GLA considerations. Comparable is in hold-do-not-show status since 07/02/24.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	14070 Weeping Willow Lane	12040 Woodbridge Drive	11548 Driftwood Dr	13802 Mesquite Dr
City, State	Fontana, CALIFORNIA	Fontana, CA	Fontana, CA	Fontana, CA
Zip Code	92337	92337	92337	92337
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.67 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$570,000	\$600,000	\$595,000
List Price \$	--	\$550,000	\$600,000	\$585,000
Sale Price \$	--	\$564,000	\$615,000	\$570,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	08/21/2024	08/05/2024	03/19/2024
DOM · Cumulative DOM	-- · --	43 · 84	5 · 63	23 · 62
Age (# of years)	38	38	39	28
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 ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
Style/Design	2 Stories Modern	2 Stories Modern	2 Stories Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	1,562	1,562	1,564	1,329
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 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	0.09 acres	0.09 acres	0.14 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$12,500	-\$10,100	+\$15,500
Adjusted Price	--	\$576,500	\$604,900	\$585,500

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

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

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

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

Recent Sales - Cont.

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

- Sold 1** Comparable and subject are in same community. Comparable and subject appear to be same model. Subject is pool home, comparable no pool. Comparable specifically selected for same model, close proximity and recent sale date and is most comparable due to those factors. Adjustments of +\$12500 pool difference.
- Sold 2** Comparable and subject are in same community. Comparable specifically selected for pool, GLA and recent sale date. Adjustments of -\$5000 buyer credit, -\$100 GLA difference at \$50/sq ft, -\$5000 lot size difference at \$1000/0.01 acre lot size for a total adjustment of -\$10,100
- Sold 3** Comparable and subject are in same community. Subject is pool home, comparable no pool. Comparable is single-level, subject is two-story. Comparable specifically selected for GLA and bedroom count. Adjustments of -\$5700 (1% sale price) single-level difference, +\$12500 pool difference, +\$11700 GLA difference, -\$3000 lot size difference for a total adjustment of +\$15,500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this report.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$585,000	\$586,000
Sales Price	\$585,000	\$586,000
30 Day Price	\$585,000	--
Comments Regarding Pricing Strategy		
The suggested list considers the current listings with a notation that L1 is superior while both L2 and L3 are inferior. The final sale price of S1, a same model very recent sale, was also considered. The sale price is expected at full list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Street



Other

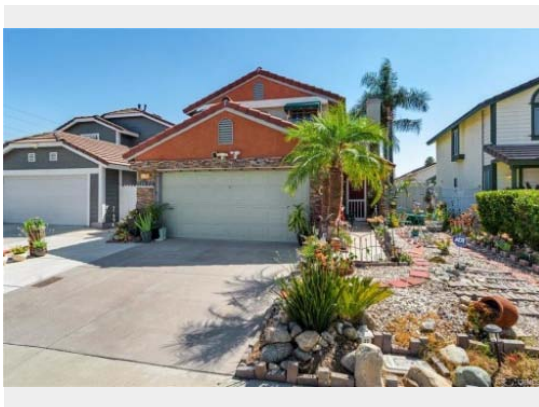
Listing Photos

L1 12027 Ponderosa Court
Fontana, CA 92337



Front

L2 11672 Oak Knoll Ct
Fontana, CA 92337



Front

L3 11976 Sherwood Ct
Fontana, CA 92337



Front

Sales Photos

S1 12040 Woodbridge Drive
Fontana, CA 92337



Front

S2 11548 Driftwood Dr
Fontana, CA 92337



Front

S3 13802 Mesquite Dr
Fontana, CA 92337



Front

ClearMaps Addendum

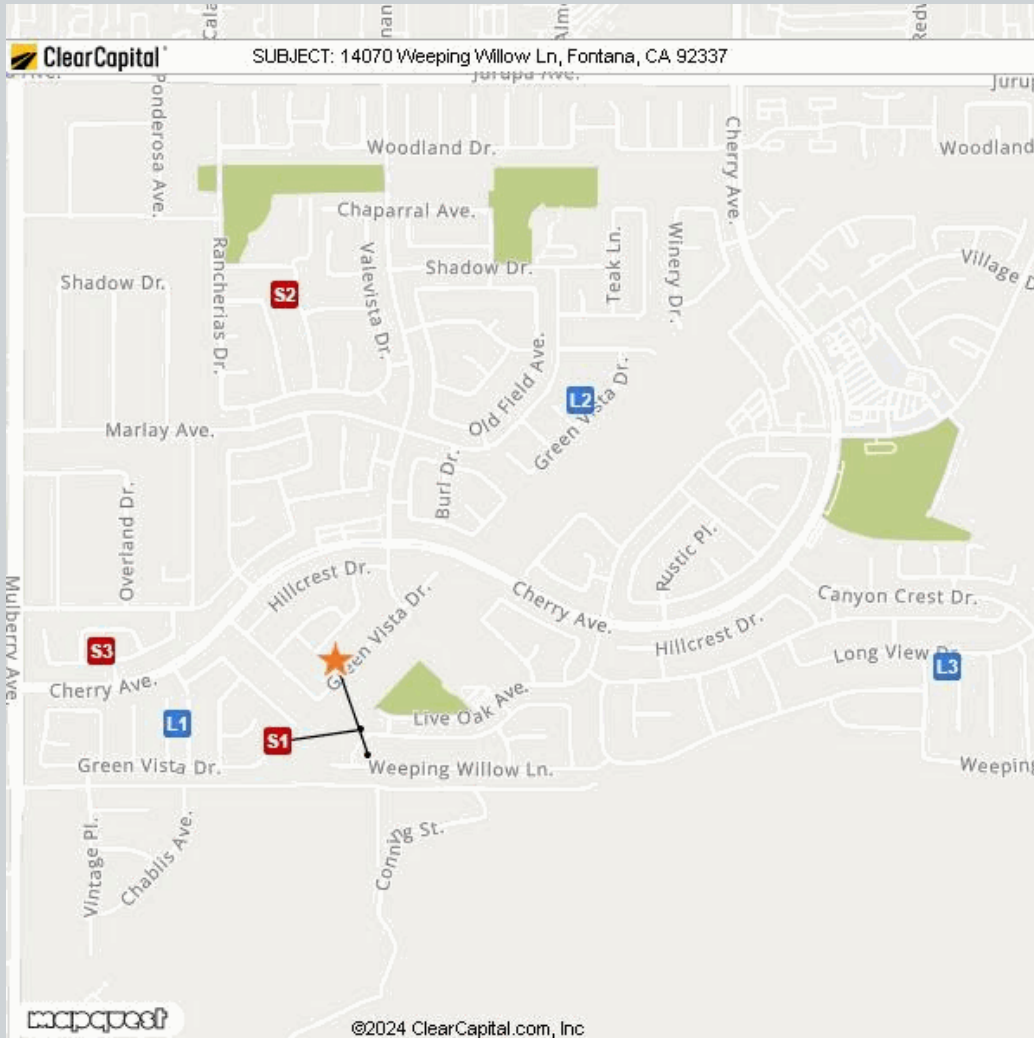
Address ★ 14070 Weeping Willow Lane, Fontana, CALIFORNIA 92337

Loan Number 58296

Suggested List \$585,000

Suggested Repaired \$586,000

Sale \$585,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14070 Weeping Willow Lane, Fontana, California 92337	--	Parcel Match
L1	12027 Ponderosa Court, Fontana, CA 92337	0.27 Miles ¹	Parcel Match
L2	11672 Oak Knoll Ct, Fontana, CA 92337	0.59 Miles ¹	Parcel Match
L3	11976 Sherwood Ct, Fontana, CA 92337	0.83 Miles ¹	Parcel Match
S1	12040 Woodbridge Drive, Fontana, CA 92337	0.04 Miles ¹	Parcel Match
S2	11548 Driftwood Dr, Fontana, CA 92337	0.67 Miles ¹	Parcel Match
S3	13802 Mesquite Dr, Fontana, CA 92337	0.41 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 07/29/2024

Purpose:

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

Comparable Requirements:

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

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

Property Condition Definitions:

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

Standard Instructions:

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

Undue Influence Concerns

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

Independence Hotline

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

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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

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

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

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

Broker Information

Broker Name	Michael O'Connor	Company/Brokerage	Diamond Ridge Realty
License No	01517005	Address	12523 Limonite Avenue Eastvale CA 91752
License Expiration	10/04/2026	License State	CA
Phone	9518474883	Email	RealtorOConnor@aol.com
Broker Distance to Subject	5.27 miles	Date Signed	08/23/2024

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.