

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	25371 Auld Street, Hemet, CA 92544	Order ID	9631444	Property ID	35969761
Inspection Date	09/23/2024	Date of Report	09/25/2024		
Loan Number	58374	APN	551363007		
Borrower Name	WH1 LLC	County	Riverside		

Tracking IDs					
Order Tracking ID	9.19_BPO	Tracking ID 1	9.19_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JOUNGSEN HONG	Condition Comments	
R. E. Taxes	\$3,252	Subject appears to be in average condition and conforms to the neighborhood.	
Assessed Value	\$288,547		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Neighborhood is a residential area with tract-style single-story houses and 2-story houses, it is located near a park, schools and shopping areas.	
Sales Prices in this Neighborhood	Low: \$414400 High: \$556000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	25371 Auld Street	43197 Babcock Ave	24902 Volga St	24951 Thames Ct
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92544	92544	92544	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.72 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$487,000	\$430,000	\$499,800
List Price \$	--	\$475,000	\$430,000	\$499,800
Original List Date		07/18/2024	03/25/2024	09/10/2024
DOM · Cumulative DOM	-- · --	67 · 69	182 · 184	13 · 15
Age (# of years)	40	44	22	22
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	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,333	2,373	2,762	2,766
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2 · 1	5 · 3
Total Room #	7	7	8	8
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
Lot Size	0.17 acres	0.19 acres	0.18 acres	0.17 acres
Other	--	--	--	--

* Listing 1 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 Welcome Home to a Charming Hemet Neighborhood Discover this spacious family home with lovely mountain views. The private primary bedroom features a Jack and Jill bathroom and is on one side of the house, providing a peaceful retreat, while the other three bedrooms are situated on the opposite side for added privacy. The kitchen boasts upgraded flooring, countertops, a large pantry, and plenty of cupboard space. Enjoy cozy evenings by the fireplace in the family room, which opens to a large backyard with a covered patio which is perfect for outdoor gatherings. Additional highlights include a two-car attached garage, solar panels (buyer to assume low monthly lease), and a whole-house Quiet Cool Fan. Located close to schools and shopping in a quiet, established neighborhood. Welcome home!

Listing 2 A single story 3 bed, 2.5 bath with a 2-car attached garage listed for sale.

Listing 3 Wonderful Northeast Hemet Pool Home, No HOA. Situated on a quiet street with a fantastic view of the foothills, this home features 5 spacious bedrooms, 3 bathrooms, and a 2 car garage. The home boasts beautiful wood floors, with 2 bedrooms conveniently located downstairs with a full Bathroom. The living room, family room, and large loft area provide ample space for relaxation and entertainment. The kitchen is a chef's delight with tile countertops, abundant cabinetry, a walk-in pantry, an island, and a scenic view of the pool. The downstairs laundry room adds convenience, and the large backyard offers plenty of room for outdoor activities.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	25371 Auld Street	43081 Newman Ave	43083 Charlton Ave	43069 Charlton Ave
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92544	92544	92544	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.11 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$475,000	\$549,999	\$474,900
List Price \$	--	\$475,000	\$524,900	\$474,900
Sale Price \$	--	\$505,000	\$525,000	\$485,000
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	05/29/2024	07/31/2024	07/23/2024
DOM · Cumulative DOM	-- · --	28 · 28	51 · 51	57 · 57
Age (# of years)	40	41	42	41
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	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Traditional	1 Story Ranch/Rambler	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,333	2,333	2,333	2,126
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	7	7	7	6
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	--	--	--	--
Lot Size	0.17 acres	0.18 acres	0.17 acres	0.17 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$505,000	\$525,000	\$485,000

* 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** Welcome to 43081 Newman Ave, a charming residence nestled in the heart of Hemet, California. This freshly renovated home offers a perfect blend of comfort, convenience, and style. As you step inside, you are greeted by an inviting living space adorned with abundant natural light and neutral tones, creating a warm and welcoming atmosphere. The open floor plan seamlessly connects the living room to the dining area and kitchen, making it an ideal setting for both entertaining guests and everyday living. The kitchen boasts ample cabinet space, and a convenient breakfast bar perfect for enjoying casual meals or morning coffee. From here, sliding glass doors lead to the backyard, where you'll discover a private retreat and a spacious patio area, ideal for outdoor gatherings or simply relaxing in the sunshine. This home offers four generously sized bedrooms, including a master suite with it's own private bathroom seperated from the other bedrooms for added privacy and convenience. The additional bedrooms are versatile spaces that can easily accommodate guests, children, or serve as a home office or hobby room to suit your needs. Equipped with paid off solar panels, and located in a peaceful neighborhood, you will enjoy easy access to local parks, schools, shopping, and dining options, ensuring a lifestyle of convenience and comfort. With its desirable features and prime location, this home presents a rare opportunity to embrace the best of Hemet living. Don't miss your chance to make this wonderful property your own!
- Sold 2** PRICED TO SELL!!! Welcome to this beautiful property! This single level home is located in a desirable neighborhood in Hemet that boasts large family room, living room, 4 Large bedrooms and upgraded bathrooms. Enjoy the serenity of a private backyard with a raised brick planter, with enough space on the side yard for protentional RV or Boat parking. The outdoor sitting area invites you to relax and unwind amidst the peaceful surroundings. With new HVAC unit, fresh interior and exterior paint, and new flooring throughout, this residence offers a harmonious balance between functionality and aesthetics. Natural light pours into the lovely sky-lit kitchen. Ideal floor plan with private primary suite and a grand family room opening up to the backyard. No Mello-Roo's or HOA so don't miss the opportunity to make this your dream home!
- Sold 3** This corner lot McMorran Built home is situated in a quiet neighborhood and has 2126 SF of living space with 3 bedrooms, 2 baths and a cozy family room made complete with its own two-way bricked fireplace. The living room, kitchen, dining and family room are joined at the center of the home for a spacious & open floor plan. The kitchen has a large breakfast bar, lots of storage and comes complete with appliances. All bedrooms are quite spacious with nice sized closets. The Primary Bedroom has its own bathroom with shower, closets and has nice view of the backyard. OMG--this home even has fruit trees, such as Grapefruit, Visalia Orange, Lemons, Apricot, and Grapes! It gets even better! ***Has Solar*** A new HVAC system will be installed before close of escrow!!! There's lots of room for entertaining, sunbathing, playing, and grilling. Love, luv, love the many possibilities that exists in this make your own memories kind of home...close to schools, shopping, restaurants. Early bird gets the worm...

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last sol 9/18/2024 for \$400,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
08/26/2024	\$399,900	--	--	Sold	09/18/2024	\$400,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$495,000	\$495,000
Sales Price	\$495,000	\$495,000
30 Day Price	\$490,000	--
Comments Regarding Pricing Strategy		
With inventory still being limited, this price point should attract buyers ready and willing to make offers in this market.		

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



Address Verification



Street

Listing Photos

L1 43197 Babcock Ave
Hemet, CA 92544



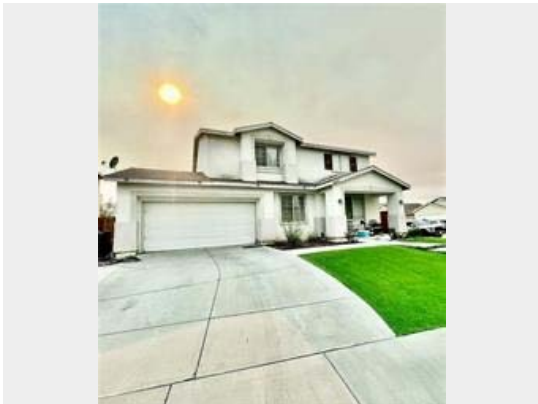
Front

L2 24902 Volga St
Hemet, CA 92544



Front

L3 24951 Thames Ct
Hemet, CA 92544



Front

Sales Photos

S1 43081 Newman Ave
Hemet, CA 92544



Front

S2 43083 Charlton Ave
Hemet, CA 92544



Front

S3 43069 Charlton Ave
Hemet, CA 92544



Front

ClearMaps Addendum

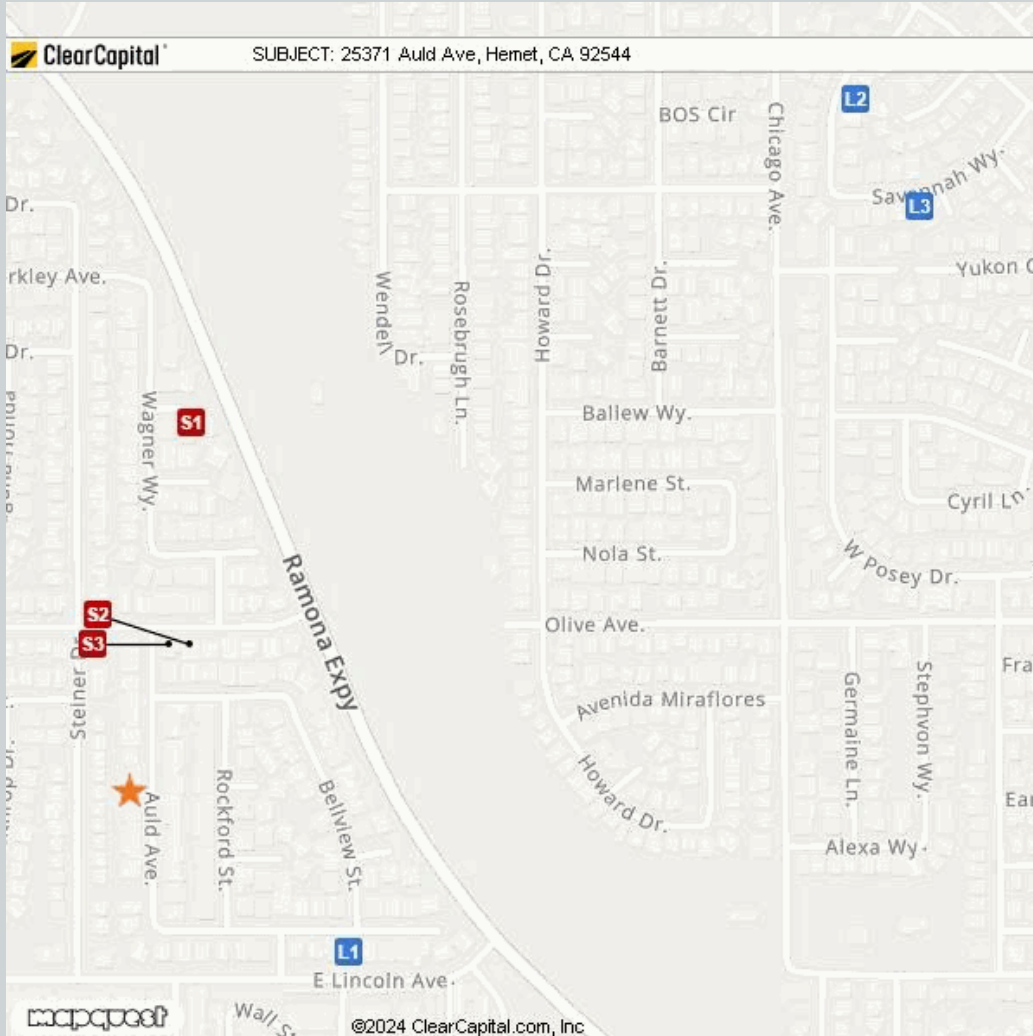
Address ★ 25371 Auld Street, Hemet, CA 92544

Loan Number 58374

Suggested List \$495,000

Suggested Repaired \$495,000

Sale \$495,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	25371 Auld Street, Hemet, CA 92544	--	Parcel Match
L1 Listing 1	43197 Babcock Ave, Hemet, CA 92544	0.19 Miles ¹	Parcel Match
L2 Listing 2	24902 Volga St, Hemet, CA 92544	0.72 Miles ¹	Parcel Match
L3 Listing 3	24951 Thames Ct, Hemet, CA 92544	0.70 Miles ¹	Parcel Match
S1 Sold 1	43081 Newman Ave, Hemet, CA 92544	0.27 Miles ¹	Parcel Match
S2 Sold 2	43083 Charlton Ave, Hemet, CA 92544	0.11 Miles ¹	Parcel Match
S3 Sold 3	43069 Charlton Ave, Hemet, CA 92544	0.11 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	Ebubechukwu Okpala	Company/Brokerage	Harvestline Realty
License No	01735401	Address	29930 Bay View Way Menifee CA 92584
License Expiration	03/31/2025	License State	CA
Phone	6196072623	Email	ebube@riversidecountyreos.com
Broker Distance to Subject	13.92 miles	Date Signed	09/23/2024

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.