

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.

<b>Address</b>	11595 Poplar Street, Loma Linda, CA 92354	<b>Order ID</b>	9692266	<b>Property ID</b>	36094329
<b>Inspection Date</b>	10/16/2024	<b>Date of Report</b>	10/17/2024		
<b>Loan Number</b>	58542	<b>APN</b>	0284444070000		
<b>Borrower Name</b>	WH1 LLC	<b>County</b>	San Bernardino		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	10.15_Appraisal	<b>Tracking ID 1</b>	10.15_Appraisal		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CHAFIN FAMILY TRUST	<b>Condition Comments</b> Subject is in average condition, conforms to neighborhood standards in age, style, GLA and lot size. Subject shows some deferred maintenance.
<b>R. E. Taxes</b>	\$1,326	
<b>Assessed Value</b>	\$114,880	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject is close to schools, shopping centers, hospital, and easy freeway access. REO properties are not prevalent to the area.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$335000 High: \$853600	
<b>Market for this type of property</b>	Decreased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	11595 Poplar Street	11174 San Lucas Drive,	25841 Lawton Ave,	11697 Cielo Ln
<b>City, State</b>	Loma Linda, CA	Loma Linda, CA	Loma Linda, CA	Loma Linda, CA
<b>Zip Code</b>	92354	92354	92354	92354
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.91 <sup>1</sup>	0.80 <sup>1</sup>	0.58 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$550,000	\$675,000	\$688,000
<b>List Price \$</b>	--	\$550,000	\$675,000	\$688,000
<b>Original List Date</b>		08/16/2024	07/26/2024	07/09/2024
<b>DOM · Cumulative DOM</b>	-- · --	11 · 62	83 · 83	100 · 100
<b>Age (# of years)</b>	50	84	43	47
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Modern	1 Story Modern	1 Story Modern	1 Story Modern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,760	1,060	1,725	1,414
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 1	3 · 2	4 · 2
<b>Total Room #</b>	8	7	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	0.21 acres	0.15 acres	0.20 acres	0.18 acres
<b>Other</b>	Fireplace	None	Fireplace	Fireplace

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

**Listing 1** Comp is inferior in GLA to subject. Located in same neighborhood as subject offering same amenities.

**Listing 2** Comp is similar in GLA to subject. Located in same neighborhood as subject offering same amenities.

**Listing 3** Comp is inferior in GLA to subject, superior in condition. Located in same neighborhood as subject offering same amenities.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	11595 Poplar Street	11614 Cielo Ln	25070 Tulip Ave	25063 Court Street,
<b>City, State</b>	Loma Linda, CA	Loma Linda, CA	Loma Linda, CA	Loma Linda, CA
<b>Zip Code</b>	92354	92354	92354	92354
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.53 <sup>1</sup>	0.30 <sup>1</sup>	1.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$660,000	\$600,000	\$515,000
<b>List Price \$</b>	--	\$660,000	\$600,000	\$499,000
<b>Sale Price \$</b>	--	\$650,000	\$667,500	\$499,000
<b>Type of Financing</b>	--	Conventional	Cash	Cash
<b>Date of Sale</b>	--	10/08/2024	04/24/2024	05/08/2024
<b>DOM · Cumulative DOM</b>	-- · --	19 · 49	11 · 35	92 · 114
<b>Age (# of years)</b>	50	47	60	86
<b>Condition</b>	Average	Average	Average	Fair
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Modern	1 Story Modern	1 Story Modern	1 Story Modern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,760	1,414	1,872	1,000
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	8	7	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	0.21 acres	0.19 acres	0.27 acres	0.46 acres
<b>Other</b>	Fireplace	Fireplace	Fireplace	None
<b>Net Adjustment</b>	--	+\$13,500	+\$8,900	+\$37,600
<b>Adjusted Price</b>	--	\$663,500	\$676,400	\$536,600

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Comp is inferior in GLA to subject. Located in same neighborhood as subject offering same amenities. adjusted +3500 inferior GLA, +10,000 no pool.
- Sold 2** Comp is similar in GLA to subject. Located in same neighborhood as subject offering same amenities. adjusted -1,100 difference in GLA, +10,000 no pool.
- Sold 3** Comp is inferior in GLA to subject. Located in same neighborhood as subject offering same amenities. adjusted +7600 inferior GLA, +10,000 no pool, +20,000 inferior condition.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject shows recent sale per MLS			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
09/11/2024	\$600,000	--	--	Sold	10/11/2024	\$529,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$600,000	\$600,000
<b>Sales Price</b>	\$600,000	\$600,000
<b>30 Day Price</b>	\$589,000	--
<b>Comments Regarding Pricing Strategy</b>		
Search was expanded to 2 mile radius from subject. GLA was most heavily weighed in choosing comparable properties. All comps are in the same general market area as subject and were given equal consideration.		

## 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

## Listing Photos

**L1** 11174 San Lucas Drive,  
Loma Linda, CA 92354



Front

**L2** 25841 Lawton Ave,  
Loma Linda, CA 92354



Front

**L3** 11697 Cielo Ln  
Loma Linda, CA 92354



Front

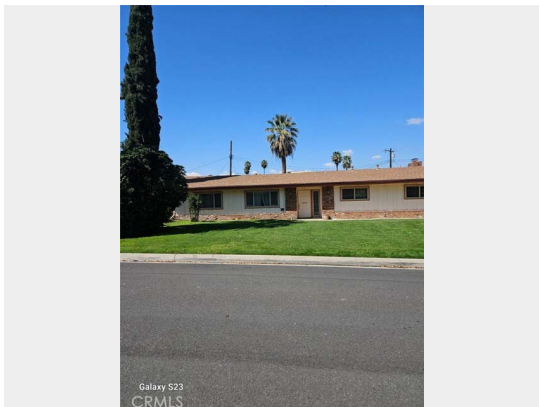
## Sales Photos

**S1** 11614 Cielo Ln  
Loma Linda, CA 92354



Front

**S2** 25070 Tulip Ave  
Loma Linda, CA 92354



Front

**S3** 25063 Court Street,  
Loma Linda, CA 92354



Front



### ClearMaps Addendum

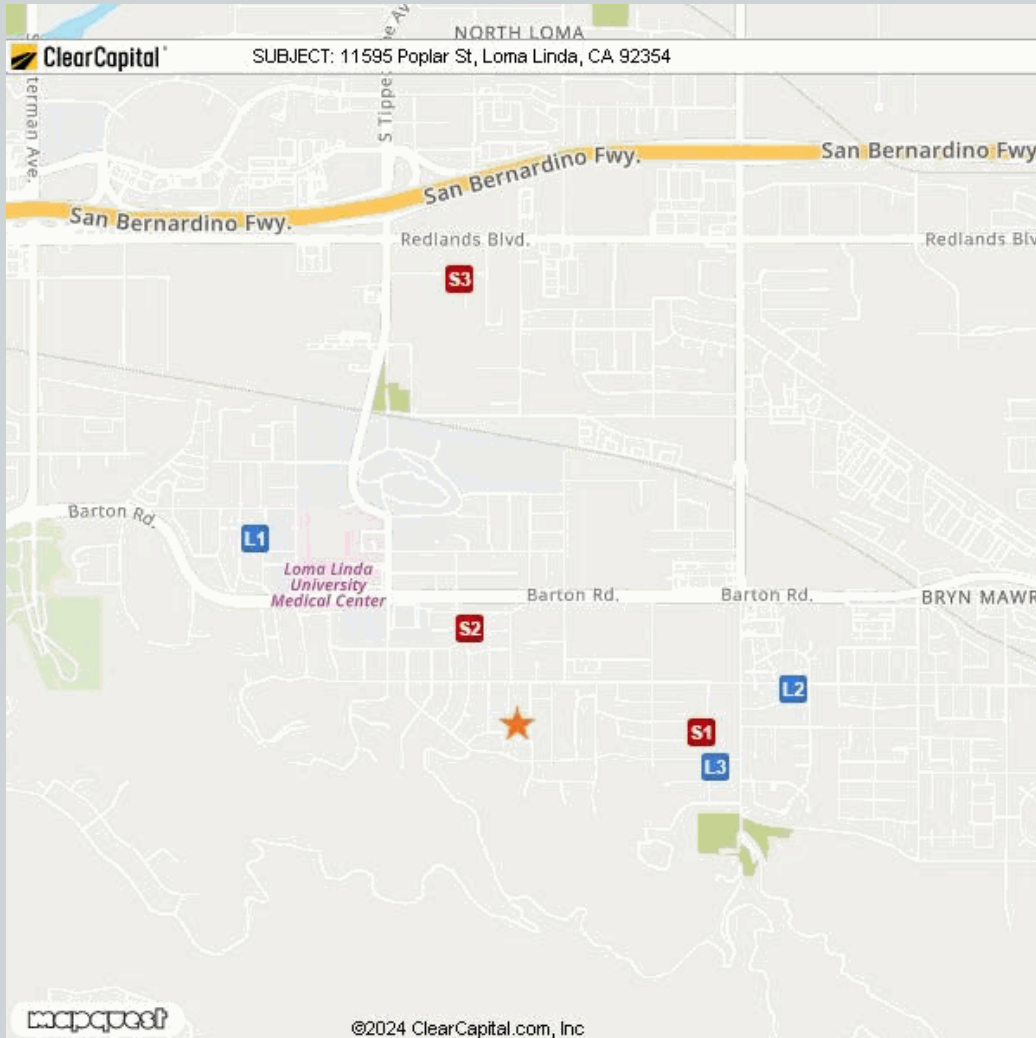
**Address** ★ 11595 Poplar Street, Loma Linda, CA 92354

**Loan Number** 58542

**Suggested List** \$600,000

**Suggested Repaired** \$600,000

**Sale** \$600,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11595 Poplar Street, Loma Linda, CA 92354	--	Parcel Match
L1 Listing 1	11174 San Lucas Drive,, Loma Linda, CA 92354	0.91 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	25841 Lawton Ave., Loma Linda, CA 92354	0.80 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	11697 Cielo Ln, Loma Linda, CA 92354	0.58 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	11614 Cielo Ln, Loma Linda, CA 92354	0.53 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	25070 Tulip Ave, Loma Linda, CA 92354	0.30 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	25063 Court Street,, Loma Linda, CA 92354	1.27 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> 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](mailto: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

<b>Broker Name</b>	Cecilia Delcid	<b>Company/Brokerage</b>	Town & Country
<b>License No</b>	01272543	<b>Address</b>	11529 Clark St Moreno Valley CA 92557
<b>License Expiration</b>	08/13/2026	<b>License State</b>	CA
<b>Phone</b>	9513478193	<b>Email</b>	century21cecilia@gmail.com
<b>Broker Distance to Subject</b>	6.50 miles	<b>Date Signed</b>	10/17/2024

*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.**