

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	1110 Douglas Court, Alamo, CA 94507	Order ID	9342869	Property ID	35409008
Inspection Date	05/15/2024	Date of Report	05/15/2024		
Loan Number	0117118298	APN	1922200124		
Borrower Name	CAM Real Estate XIA LLC	County	Contra Costa		

Tracking IDs					
Order Tracking ID	5.14_Atlas_AgedBPO	Tracking ID 1	5.14_Atlas_AgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CAM REAL ESTATE XIA LLC	Condition Comments This home has a very large piece of property. It also has several outbuildings. The property is in average condition as is the landscape
R. E. Taxes	\$34,503	
Assessed Value	\$3,079,584	
Zoning Classification	Residential R-40	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Property is locked and on lockbox for agents)		
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	Partially Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Neighborhood is unincorporated, Contra Costa county. Many high-end homes in the area, however, they are typically in good to excellent condition.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$1817500 High: \$4557500	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1110 Douglas Court	195 Stone Valley Way	218 Erselia Trl	1121 Douglas Ct
City, State	Alamo, CA	Alamo, CA	Alamo, CA	Alamo, CA
Zip Code	94507	94507	94507	94507
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.19 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$4,250,000	\$4,299,000	\$3,495,000
List Price \$	--	\$4,250,000	\$3,990,000	\$3,495,000
Original List Date		04/03/2024	02/23/2024	04/24/2024
DOM · Cumulative DOM	-- · --	42 · 42	82 · 82	21 · 21
Age (# of years)	89	38	26	38
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Busy Road	Neutral ; Residential	Beneficial ; Other	Beneficial ; Other
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conventional	2 Stories Contemporary	1 Story Traditional	1 Story Traditional
# Units	1	1	1	13
Living Sq. Feet	4,102	6,759	3,962	4,783
Bdrm · Bths · ½ Bths	6 · 4 · 1	5 · 5	4 · 4	5 · 3 · 1
Total Room #	11	12	12	13
Garage (Style/Stalls)	Attached 5+ Car(s)	Attached 5+ Car(s)	Attached 5+ 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	Pool - Yes Spa - Yes	--	--
Lot Size	1.66 acres	0.93 acres	1.00 acres	0.93 acres
Other	Cottage 1, 1	none	ADU 1, 1	--

* 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.

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

Listing 1 This home is larger in sq ft with 1 less bed and .5 more baths. There is a pool and spa. It is in good condition. Has some interstate noise, but is also on a court.

Listing 2 This home has a cottage/ADU as well. The main house is smaller in sq ft and has 2 less beds and .5 less baths. Smaller lot. On a court

Listing 3 Same street. larger in sq ft wiht 1 less bed and 1 less bath. Average condition. Smaller lot. in the court, not at the busy road. No pool and 2 less garage spaces.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1110 Douglas Court	2990 Limestone Rd	2 Wing Set Pl	2503 Alamo Country Cir
City, State	Alamo, CA	Alamo, CA	Alamo, CA	Alamo, CA
Zip Code	94507	94507	94507	94507
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.54 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$4,699,000	\$3,500,000	\$3,100,000
List Price \$	--	\$4,699,000	\$3,500,000	\$3,225,000
Sale Price \$	--	\$4,525,000	\$3,350,000	\$3,225,000
Type of Financing	--	Cash	Conv	Cash
Date of Sale	--	12/28/2023	05/09/2024	04/15/2024
DOM · Cumulative DOM	-- · --	37 · 64	8 · 29	1 · 21
Age (# of years)	89	1	28	27
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Adverse ; Busy Road	Beneficial ; Other	Beneficial ; Other	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories conventional	1 Story Mediterranean	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	4,102	4,496	5,076	4,057
Bdrm · Bths · ½ Bths	6 · 4 · 1	4 · 4 · 1	5 · 4	5 · 4 · 1
Total Room #	11	15	14	13
Garage (Style/Stalls)	Attached 5+ Car(s)	Attached 4 Car(s)	Attached 3 Car(s)	Attached 4 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes Spa - Yes	Pool - Yes
Lot Size	1.66 acres	0.51 acres	0.51 acres	0.80 acres
Other	Cottage 1, 1	None	none	None
Net Adjustment	--	-\$968,000	-\$112,000	\$0
Adjusted Price	--	\$3,557,000	\$3,238,000	\$3,225,000

* Sold 2 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** Personally inspected. Larger in sq ft (-118k) and newer build excellent condition (-900k). 2 less beds, no ADU (150k) and 1 less garage (-30k) The lot is smaller (+200k). In a court. (-100k) Not on a busy street (-100k) No pool (-100k) One less garage (+30k)
- Sold 2** this home is larger in sq ft (-292k) and has 1 less bed and .5 less baths. (-15k) The lot is smaller (200k) Has the pool and a spa (-15k) In a court. (-100k) Not on a busy street (-100k) No ADU (150k). 2 less garage (+60k)
- Sold 3** Similar sq ft with 1 less bed and the same baths. No ADU (150k) the lot is smaller (148k) Has a pool. 1 less garage (+30k) Not on a bousy road (-100k)

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Coldwell Banker	Listed and pending in contract as of 5/10 /2024					
Listing Agent Name	Khrista Jarvis						
Listing Agent Phone	925-856-0782						
# 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
03/22/2024	\$3,250,000	04/23/2024	\$2,980,000	Pending/Contract	05/10/2024	\$2,980,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$3,230,000	\$3,230,000
Sales Price	\$3,225,000	\$3,225,000
30 Day Price	\$3,100,000	--
Comments Regarding Pricing Strategy		
<p>The agent indicates this home needs work and I have been in this home. Unknown how much work needs to be completed, but it may be fair condition ased on inspections and reports. In that case I would place the value at \$2,800,000. According to the MLS sheet, they ended with 5 offers which may have bid the home up in value.</p>		

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



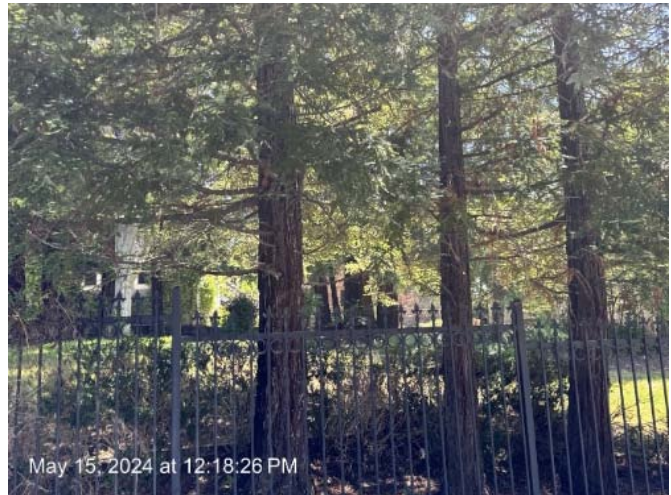
Front



Front



Address Verification



Side



Side



Side

Subject Photos



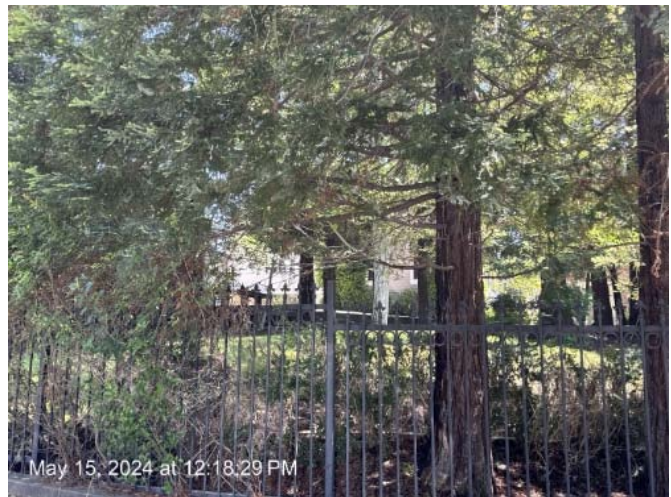
Side



Side



Side



Side



Side



Side

Subject Photos



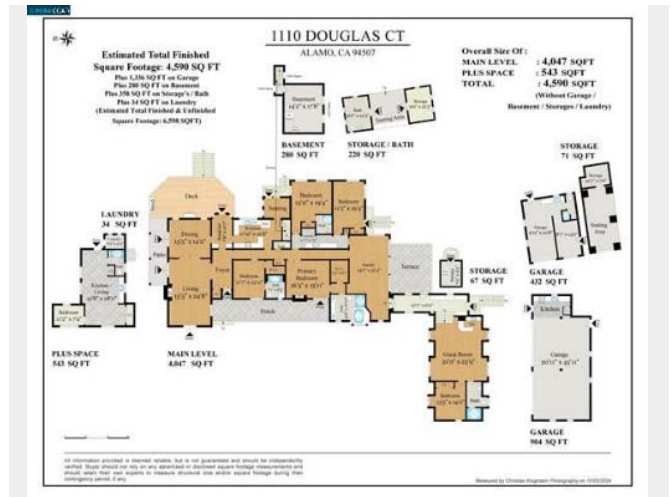
Side



Street



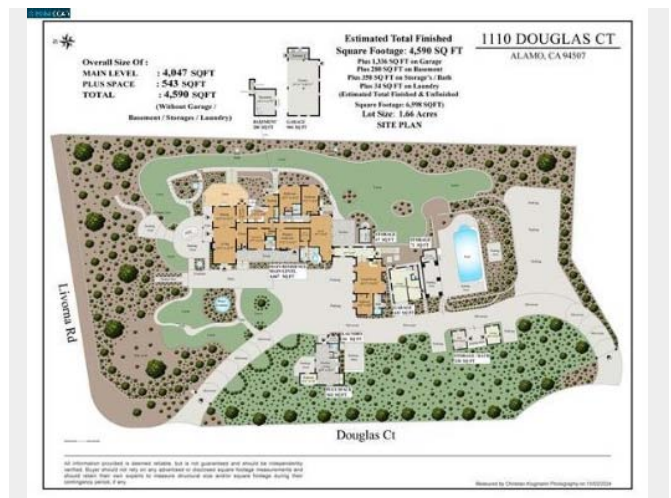
Street



Other



Other



Other

Listing Photos

L1 195 Stone Valley Way
Alamo, CA 94507



Front

L2 218 Erselia Trl
Alamo, CA 94507



Front

L3 1121 Douglas Ct
Alamo, CA 94507



Front

Sales Photos

S1 2990 Limestone Rd
Alamo, CA 94507



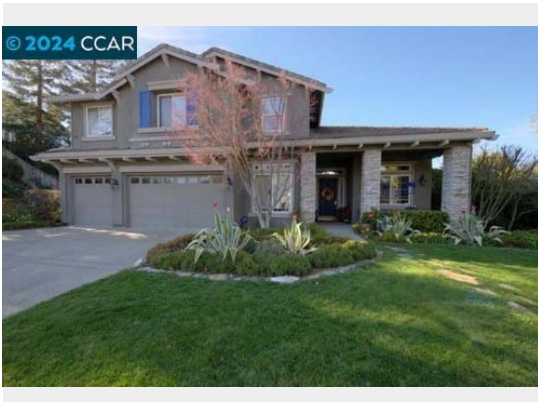
Front

S2 2 Wing Set Pl
Alamo, CA 94507



Front

S3 2503 Alamo Country Cir
Alamo, CA 94507



Front

ClearMaps Addendum

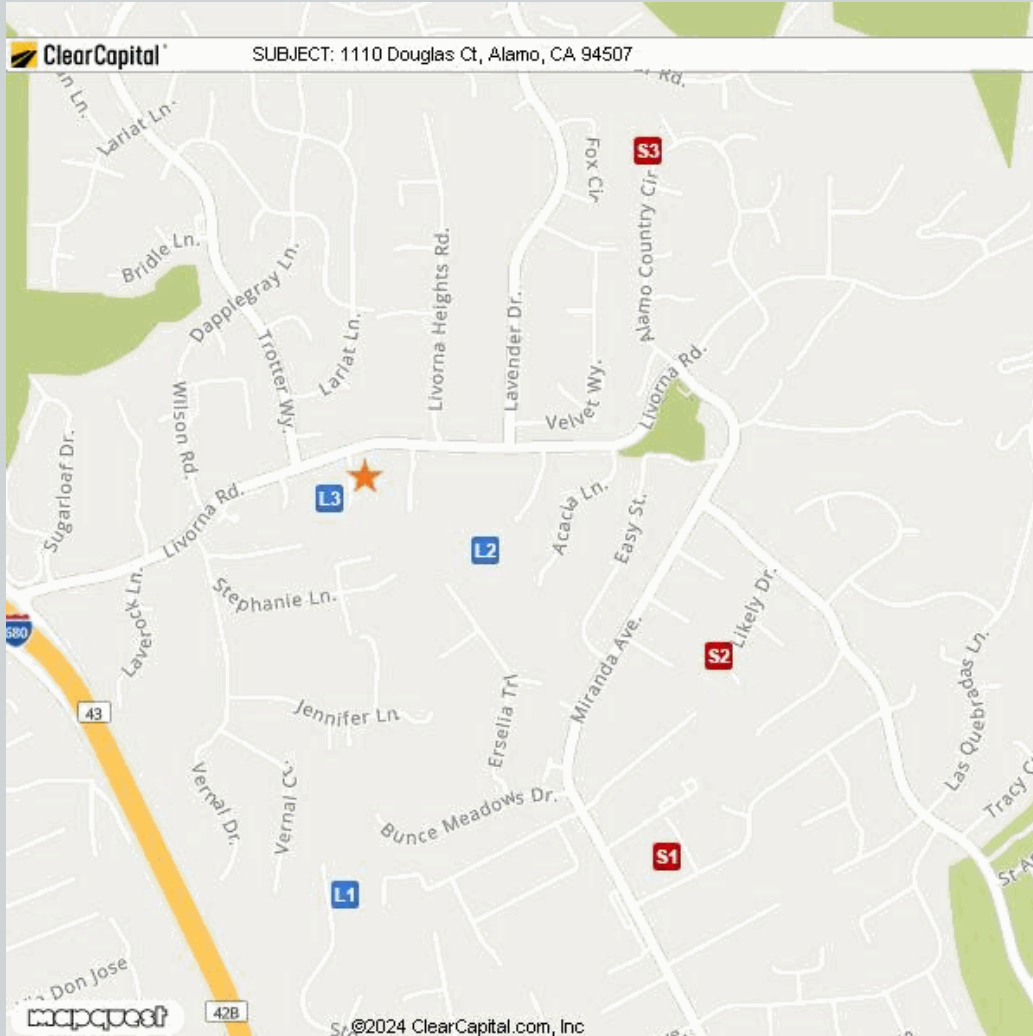
Address ★ 1110 Douglas Court, Alamo, CA 94507

Loan Number 0117118298

Suggested List \$3,230,000

Suggested Repaired \$3,230,000

Sale \$3,225,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1110 Douglas Court, Alamo, CA 94507	--	Parcel Match
L1 Listing 1	195 Stone Valley Way, Alamo, CA 94507	0.57 Miles ¹	Parcel Match
L2 Listing 2	218 Erselia Trl, Alamo, CA 94507	0.19 Miles ¹	Parcel Match
L3 Listing 3	1121 Douglas Ct, Alamo, CA 94507	0.06 Miles ¹	Parcel Match
S1 Sold 1	2990 Limestone Rd, Alamo, CA 94507	0.66 Miles ¹	Parcel Match
S2 Sold 2	2 Wing Set Pl, Alamo, CA 94507	0.54 Miles ¹	Parcel Match
S3 Sold 3	2503 Alamo Country Cir, Alamo, CA 94507	0.58 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

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 detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, 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.

Report Instructions - cont.

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.

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.

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	Rachael Hand	Company/Brokerage	Golden Gate Sotheby's International Realty
License No	01450616	Address	234 Copper Ridge San Ramon CA 94582
License Expiration	09/24/2024	License State	CA
Phone	9253728080	Email	rach@handrealestate.com
Broker Distance to Subject	7.95 miles	Date Signed	05/15/2024

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.