

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>	1715 Agadir Street, Concord, CA 94518	<b>Order ID</b>	6647034	<b>Property ID</b>	28153584
<b>Inspection Date</b>	03/07/2020	<b>Date of Report</b>	03/08/2020		
<b>Loan Number</b>	37813	<b>APN</b>	147-222-003-5		
<b>Borrower Name</b>	NA	<b>County</b>	Contra Costa		

### Tracking IDs

<b>Order Tracking ID</b>	Aged BPO CITI	<b>Tracking ID 1</b>	Aged BPO CITI
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,712	No adverse conditions were noted at the time of inspection based on exterior observations. Subject property located with an area of established properties, subject conforms.	
<b>Assessed Value</b>	\$93,897		
<b>Zoning Classification</b>	R10		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Notices on window by Sheriff's dept. trespassers would be prosecuted.)			
<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>	
<b>Local Economy</b>	Stable	Subject is a conforming Single Family Residential Ranch style property located within the Tanglewood Subdivision and the Colony Park neighborhood with predominately similar single family properties. Subject conforms to the immediate area and is located within moderate proximity to hwy 680 freeway access, BART, Oak Grove R, Treat Blvd, Monument Blvd, Oak Grove Middle School, near Walnut Creek border and with nearby shopping amenities, Restaurants and K-12 Schools.	
<b>Sales Prices in this Neighborhood</b>	Low: \$625,000 High: \$717,500		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1715 Agadir Street	1747 Kasba St	982 Treg Ln	1690 Agadir St
<b>City, State</b>	Concord, CA	Concord, CA	Concord, CA	Concord, CA
<b>Zip Code</b>	94518	94518	94518	94518
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.08 <sup>1</sup>	0.26 <sup>1</sup>	0.05 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$635,000	\$670,000	\$685,000
<b>List Price \$</b>	--	\$635,000	\$670,000	\$685,000
<b>Original List Date</b>		02/21/2020	02/10/2020	03/03/2020
<b>DOM · Cumulative DOM</b>	-- · --	14 · 16	25 · 27	3 · 5
<b>Age (# of years)</b>	60	60	60	60
<b>Condition</b>	Average	Average	Good	Average
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,523	1,366	1,366	1,366
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	9	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 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>	0.17 acres	0.17 acres	0.16 acres	0.16 acres
<b>Other</b>	Fireplace	Fireplace	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.

## Current Listings - Cont.

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

**Listing 1** A1 is similar in room count, in garage space, in fireplace with 3 beds, 2 baths. A1 is located within subjects neighborhood at the end of a cul-de-sac, and offers a newer A/C unit and new roof. A1 comes with hardwood floors in the bedrooms, a large flat lot with potential room for RV/Boat parking and minutes from Concord to Walnut Creek, Pleasant Hill BART, freeway and shopping amenities.

**Listing 2** A2 is similar in room count, in garage space, in fireplace with 3 beds, 2 baths. A2 is located within subjects neighborhood on a corner lot. A2 offers new SS appliances, granite counters, an eat-in kitchen island, farmhouse sink, white cabinetry, new flooring, baseboards and paint inside an out. A2 come with spacious bedrooms, updated baths a large yard with expansive decking.

**Listing 3** A3 is similar in room count, in garage space, in fireplace with 3 beds, 2 baths. A3 is located within subjects neighborhood an comes with a in-ground gunite pool. A3 offers a gardeners paradise with colorful established landscape, skylights, living room with picture window, oak floors in the living room, hall and all bedrooms, kitchen has oak cabinets and a bay window. A3 offers a private yard a fence lined with Hibiscus and located close to shopping, BART, and freeways.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1715 Agadir Street	974 Getoun Dr	1448 Whitman Rd	1780 Whitman Rd
City, State	Concord, CA	Concord, CA	Concord, CA	Concord, CA
Zip Code	94518	94518	94518	94518
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 <sup>1</sup>	0.18 <sup>1</sup>	0.17 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$629,000	\$674,000	\$750,000
List Price \$	--	\$629,000	\$674,000	\$734,998
Sale Price \$	--	\$625,000	\$682,500	\$717,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/03/2020	07/03/2019	07/18/2019
DOM · Cumulative DOM	-- · --	85 · 85	32 · 32	44 · 44
Age (# of years)	60	48	49	61
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; 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	1,523	1,366	1,387	1,534
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	9	8	8	9
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
Lot Size	0.17 acres	0.16 acres	0.20 acres	0.26 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment	--	+\$10,361	-\$17,809	-\$54,425
Adjusted Price	--	\$635,361	\$664,691	\$663,075

\* 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** S1 is similar in room count, in fireplace with 3 beds, 2 baths. S1 is inferior in GLA, in lot size. S1 is superior in year built. S1 is located within subjects neighborhood and located on a tree lined street, and is minutes from the Walnut Creek border, Pleasant Hill BART, Countrywood Shopping and a Trader Joe's. Adjustments made for GLA + (\$10,990), lot size + (\$571.00) and year built - (\$1,200).
- Sold 2** S2 is similar in room count, in fireplace with 3 beds, 2 baths. S2 is inferior in GLA. S2 is superior in lot size, in year built. S2 is located within subjects neighborhood and located on a cul-de-sac, and offers a updated eat-in kitchen, plus a granite cafe counter, pantry and hardwood floors, fresh paint, new carpets. S2 is centrally located and is minutes from the Walnut Creek border, Pleasant Hill BART, Iron Horse Trail and Shopping. Adjustments made for condition - (\$25,000), GLA + (\$9,520), lot size - (\$1,229) and year built - (\$1,100).
- Sold 3** S3 is similar in room count, in garage space, in fireplace with 3 beds, 2 baths. S3 is superior in GLA, in lot size with an in-ground pool. S3 is inferior in year built. S3 is located within subjects neighborhood and has been remodeled which includes French doors, kitchen with new SS appliances, an island and cabinets. S3 offers high ceilings, large yard with swimming pool. S3 is on septic with a potential cost of \$15,000 to connect to city sewer. Adjustments made for condition - (\$25,000), pool - (\$25,000), GLA - (\$770.00), lot size + (\$3,755) and year built + (\$100.00).

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No listing History noted, but Parcel Tax Records indicate subject sold at Auction on 5/22/2019 and recorded on 5/30/2019, and sold for the amount of \$594,387.			
<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>
--	--	--	--	Sold	05/30/2019	\$594,387	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$660,000	\$660,000
<b>Sales Price</b>	\$662,500	\$662,500
<b>30 Day Price</b>	\$662,500	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject value based on the most similar Single Family Residential properties compared to subject, located through searches utilizing current market data on MLS. All comps are within a 20% square foot variance, 12 months and .35 miles. Search criteria extended 12 months due to low inventories, and the lack of similar recent comparable properties within subject's immediate neighborhood. Within parameters of search median list price is \$672,000 and median sold price \$682,500 with a DOM of 30 days. Subject located in an area of REO, Short Sales, Flipped properties and Fair Market value, supply meets demand according to Contra Costa Association of Realtors. According to the CCAR MLS, the average marketing time in subject's immediate area is 30 Day on the market. Trends for this zip code indicate that within the current inventory .5% are in foreclosure, Auction, and Bank Owned stages.</p>		

## 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  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.



## Subject Photos



Front



Front



Front



Address Verification



Side



Side



## Subject Photos



Side



Side



Side



Side



Side



Side



## Subject Photos



Side



Side



Side



Side



Street



Street



## Subject Photos



Street



Street



Street



Street



Other

## Listing Photos

**L1** 1747 Kasba St  
Concord, CA 94518



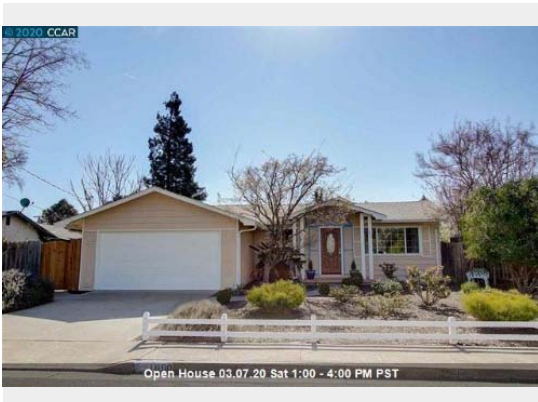
Front

**L2** 982 Treg Ln  
Concord, CA 94518



Front

**L3** 1690 Agadir St  
Concord, CA 94518



Garage

## Sales Photos

**S1** 974 Getoun Dr  
Concord, CA 94518



Front

**S2** 1448 Whitman Rd  
Concord, CA 94518



Front

**S3** 1780 Whitman Rd  
Concord, CA 94518



Front



## ClearMaps Addendum

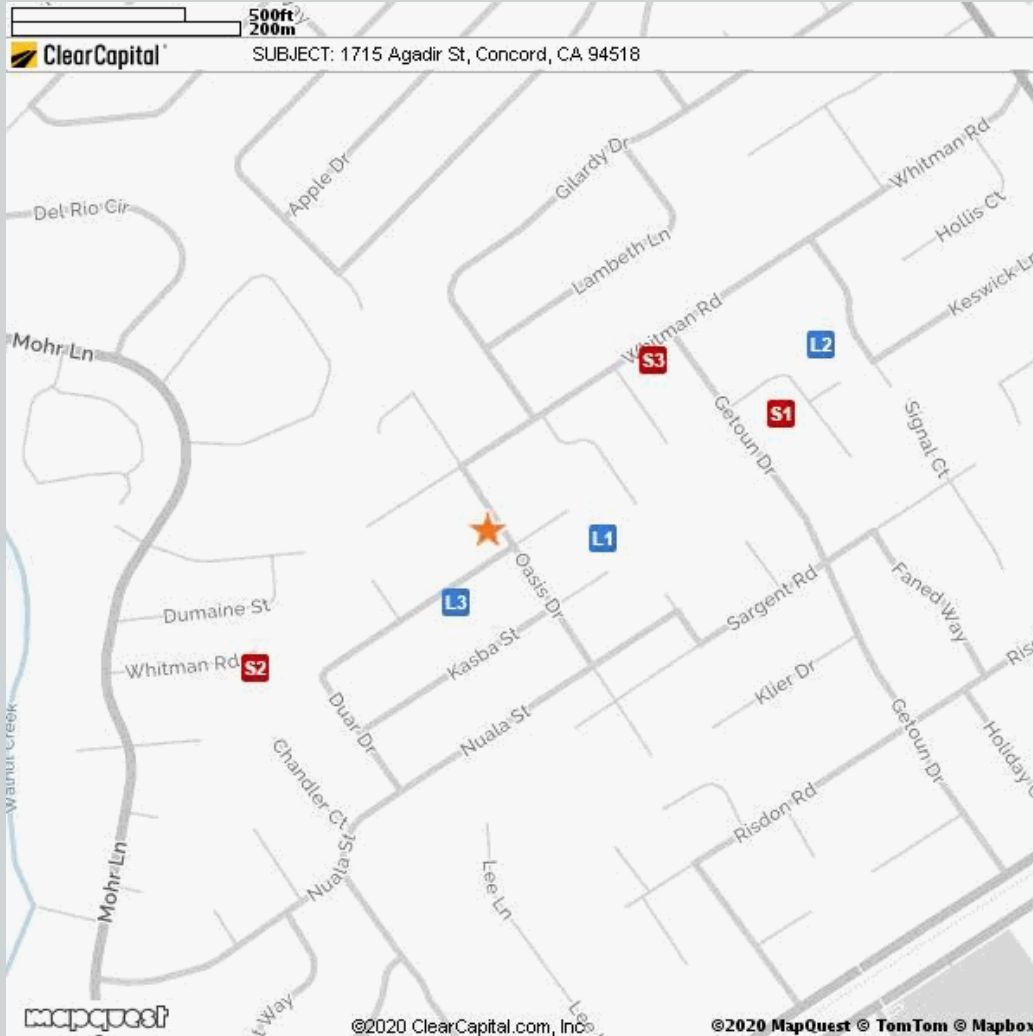
**Address** ★ 1715 Agadir Street, Concord, CA 94518

**Loan Number** 37813

**Suggested List** \$660,000

**Suggested Repaired** \$660,000

**Sale** \$662,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1715 Agadir St, Concord, CA	--	Parcel Match
L1 Listing 1	1747 Kasba St, Concord, CA	0.08 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	982 Treg Ln, Concord, CA	0.26 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1690 Agadir St, Concord, CA	0.05 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	974 Getoun Dr, Concord, CA	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1448 Whitman Rd, Concord, CA	0.18 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1780 Whitman Rd, Concord, CA	0.17 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: 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.
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.

## Report Instructions - cont.

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

<b>Broker Name</b>	Debbye Deister	<b>Company/Brokerage</b>	Stonehurst Real Estate Services
<b>License No</b>	01426142	<b>Address</b>	Stonehurst Real Estate Services Lafayette CA 94549
<b>License Expiration</b>	04/15/2024	<b>License State</b>	CA
<b>Phone</b>	9254513368	<b>Email</b>	stonehurstres00@gmail.com
<b>Broker Distance to Subject</b>	5.27 miles	<b>Date Signed</b>	03/08/2020

*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.**