

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	325 El Dorado Avenue, Roseville, CA 95678	Order ID	7142930	Property ID	29701129
Inspection Date	03/03/2021	Date of Report	03/03/2021		
Loan Number	38287	APN	011-174-006-000		
Borrower Name	Catamount Properties 2018 LLC	County	Placer		

Tracking IDs

Order Tracking ID	0303_BPO_Update	Tracking ID 1	0303_BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments Subject property located in well established area. Subject property is in average visible condition. To find good comparable comps I was forced to increase radius up to .5 mile radius. Neighborhood consists of similar SF detached homes of average quality and maintenance levels. Close to schools, shopping, freeways, employment centers, entertainment and most services.
R. E. Taxes	\$4,404	
Assessed Value	\$410,000	
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	Urban	Neighborhood Comments Subject property is located in average neighborhood. No Major problems.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$355,500 High: \$650,000	
Market for this type of property	Increased 4 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	325 El Dorado Avenue	312 Grove St	523 Sierra Blvd	695 Young Way
City, State	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
Zip Code	95678	95678	95678	95678
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.22 ¹	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$510,000	\$440,000
List Price \$	--	\$425,000	\$510,000	\$440,000
Original List Date		12/24/2020	02/10/2021	03/02/2021
DOM · Cumulative DOM	-- · --	35 · 69	13 · 21	1 · 1
Age (# of years)	83	107	60	32
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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,860	1,704	1,673	1,800
Bdrm · Bths · ½ Bths	2 · 2	4 · 1 · 1	3 · 2	4 · 3
Total Room #	4	6	5	6
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 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	.1705 acres	0.1494 acres	0.1717 acres	0.1445 acres
Other	None	None	None	None

* 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** Charming & spacious Craftsman in Old Roseville!!! This gorgeous 4 bed/1.5 bath home boasts large living spaces with beautiful coffered ceilings and a cozy window seat in the family room. Connected front living room offers a wonderful street view through the stunning large window. Wood floors in Family Room, Living Room, and Kitchen need a little TLC but add wonderful character to the living spaces. The back office offers great natural lighting with ample windows for a bright atmosphere. Indoor laundry/bathroom/mudroom off side porch are a great first stop before coming in from the garden. The front yard offers a low maintenance and beautiful display for your freshly painted exterior. The large back yard boasts 2 Meyer Lemon Trees, 1 Nectarine, and a young pomegranate along with plenty of room for entertaining, gardening, or just relaxing! Close to Schools, Parks, Old Roseville Charm, Shopping, Great Restaurants, and quick freeway access! Don't miss this one!!!
- Listing 2** Great Sierra Vista location near Park, schools, shopping, dining and entertainment. No Mello Roos, no HOA. Kitchen updated with cabinets, stainless steel appliances and granite counters. Family room with gas insert fireplace & shutters thru-out. Also featuring dual pane windows. Private backyard & patio with spa and new fencing, detached garage with RV and alley access. Wonderful walking neighborhood with many trees. Close to old town and galleria and The Fountains as well!
- Listing 3** LOCATION! Great Opportunity to own a 4 bedroom 3 bathroom located near The Fountains, Galleria Mall, freeway access, restaurants, and 2 golf courses. Great School Districts. Bring your contractor and make this home yours.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	325 El Dorado Avenue	82 Bernice Ave	714 Shasta St	832 Shearer St
City, State	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
Zip Code	95678	95678	95678	95678
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.27 ¹	0.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$415,000	\$499,999	\$449,000
List Price \$	--	\$415,000	\$499,999	\$449,000
Sale Price \$	--	\$423,000	\$505,000	\$450,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/23/2020	09/04/2020	01/06/2021
DOM · Cumulative DOM	-- · --	68 · 102	23 · 65	19 · 51
Age (# of years)	83	49	38	78
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 ; 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	1,860	1,760	1,902	1,900
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	4 · 2	3 · 2
Total Room #	4	5	6	5
Garage (Style/Stalls)	Detached 1 Car	Detached 3 Car(s)	Attached 2 Car(s)	Detached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.1705 acres	0.132 acres	0.1772 acres	0.1728 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$423,000	\$505,000	\$450,000

* 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** SUPER MOTIVATED SELLER! This home offers a large kitchen, separate upstairs family/recreation room with downstairs br/office. Home located in a cul-de-sac and 5 minutes walking to old Roseville & on the corner of alley. The large 3 car garage 37ft x 23ft with approx 13 foot ceilings is a perfect man cave oasis or could be converted!
- Sold 2** Welcome to Roseville and the exquisite Diamond Oaks Community! Come fall in love with this stunning turn key Beauty right in the heart of the highly desired neighborhood of Diamond Oaks! This beautiful 4 bedroom, 2 bathroom sprawling single story model like home boasting a lovely open floor plan with high vaulted ceilings, separate living & family rooms, formal dining area, granite counter tops, whole house fan, wifi thermostat, indoor laundry room complete with sink, plenty of cabinet space, RV access, and a great private backyard all on a great corner lot! All of this within walking distance to the following: the Fountains shopping center, the highly rated Roseville schools, picturesque Diamond Oaks golf course and the wonderful & much ballyhooed Diamond Oaks Park. A must see to appreciate! Come and get it as homes in this neighborhood are in high demand and are just daring you to call it home!
- Sold 3** Centrally located and move in ready Roseville! All new appliances in the kitchen and new carpet. Wood floor in Living room welcomes you to your new home. Large bonus room above garage, with its own electricity meter. What a great space for the work at home office thats needed these days or for a virtual classroom learning space. Lots or parking, with 3 car garage, plus covered RV parking and a carport. Lots of possibilities with this property. Don't pass up this opportunity!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject property was not listed in last 12 months.				
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	\$475,000	\$475,000
Sales Price	\$455,000	\$455,000
30 Day Price	\$435,000	--
Comments Regarding Pricing Strategy		
Price is based on closest and most comparable comps in the area. .Subject Property does not have visible house number, therefore I took a picture of the house number next to the subject property, and verified by tax records.		

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. The reviewer notes that a clear photo of the subject's address has not been provided. Because house numbers were not visible, the agent has provided photos of a neighboring address.
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Subject Photos



Front



Front



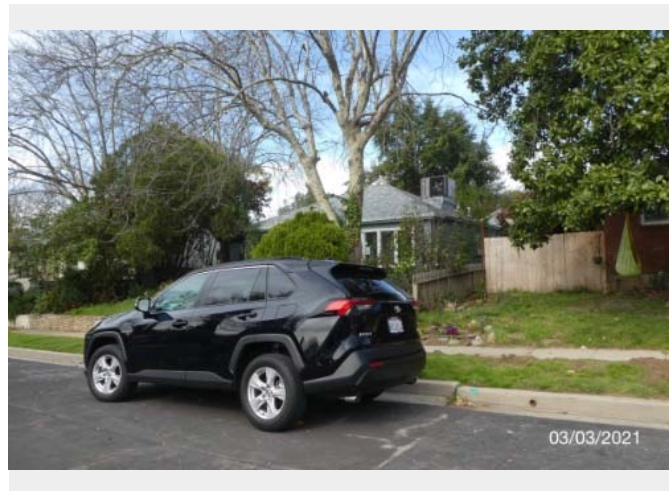
Front



Address Verification

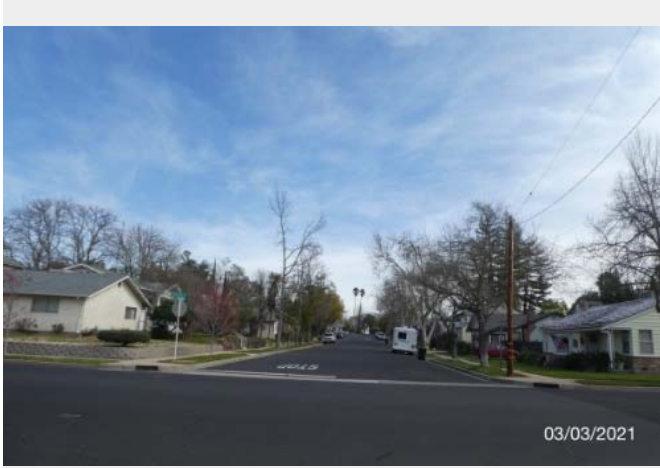


Side



Side

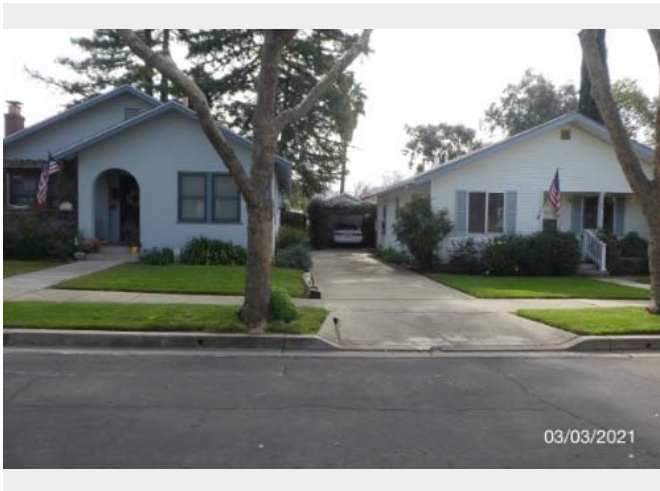
Subject Photos



Street



Street



Other

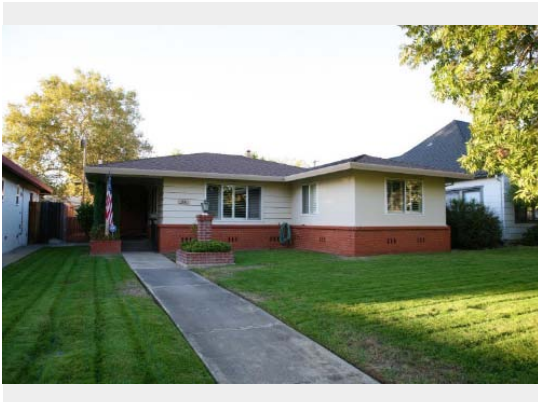
Listing Photos

L1 312 Grove St
Roseville, CA 95678



Front

L2 523 Sierra Blvd
Roseville, CA 95678



Front

L3 695 Young Way
Roseville, CA 95678



Front

Sales Photos

S1 82 Bernice Ave
Roseville, CA 95678



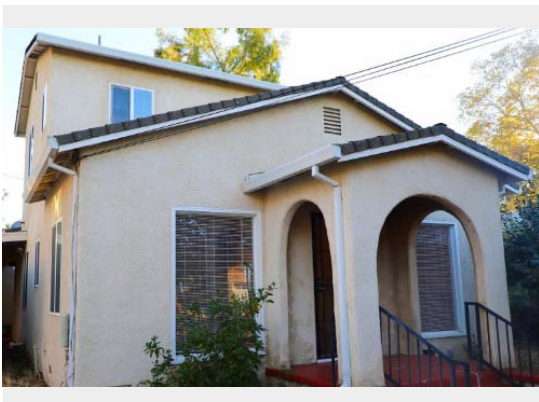
Front

S2 714 Shasta St
Roseville, CA 95678



Front

S3 832 Shearer St
Roseville, CA 95678



Front

ClearMaps Addendum

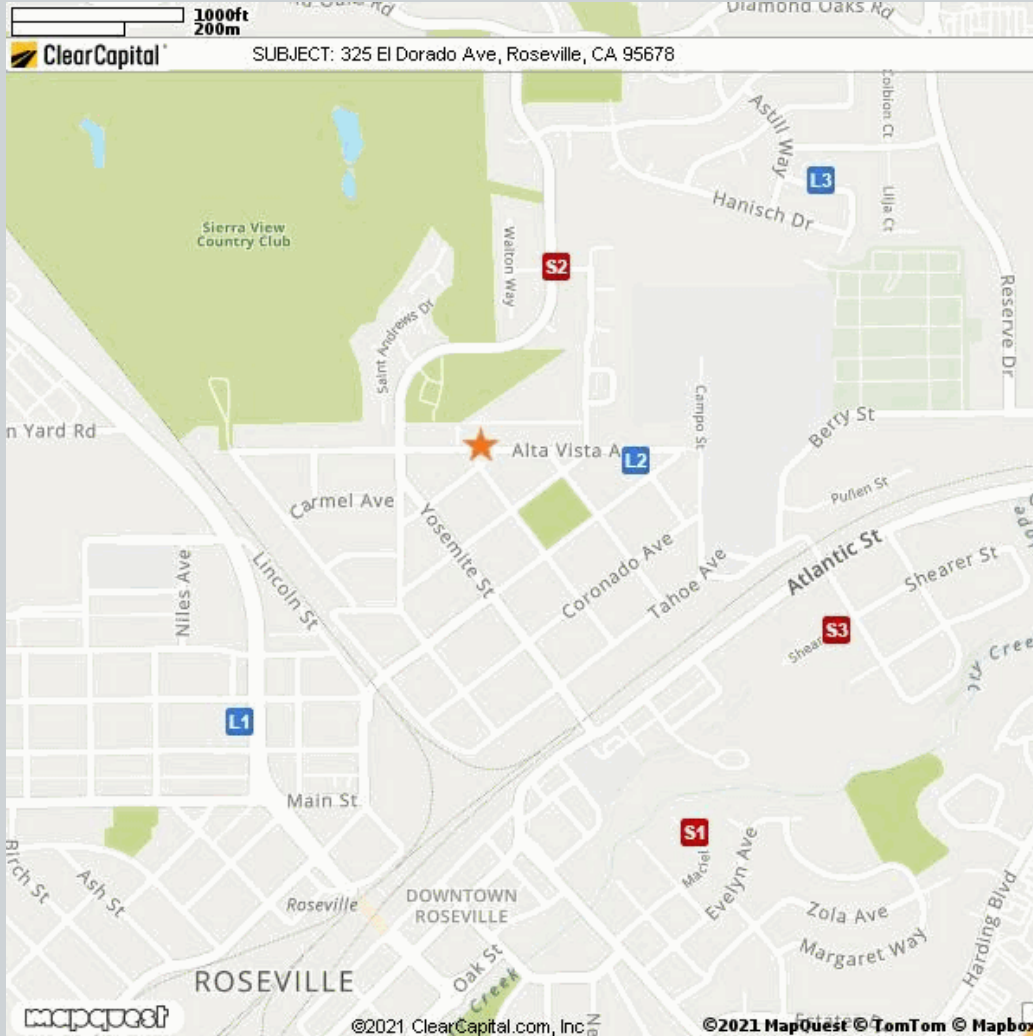
Address ★ 325 El Dorado Avenue, Roseville, CA 95678

Loan Number 38287

Suggested List \$475,000

Suggested Repaired \$475,000

Sale \$455,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	325 El Dorado Avenue, Roseville, CA 95678	--	Parcel Match
L1 Listing 1	312 Grove St, Roseville, CA 95678	0.48 Miles ¹	Parcel Match
L2 Listing 2	523 Sierra Blvd, Roseville, CA 95678	0.22 Miles ¹	Parcel Match
L3 Listing 3	695 Young Way, Roseville, CA 95678	0.59 Miles ¹	Parcel Match
S1 Sold 1	82 Bernice Ave, Roseville, CA 95678	0.59 Miles ¹	Parcel Match
S2 Sold 2	714 Shasta St, Roseville, CA 95678	0.27 Miles ¹	Parcel Match
S3 Sold 3	832 Shearer St, Roseville, CA 95678	0.54 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: 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

Broker Name	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	4.63 miles	Date Signed	03/03/2021

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.