

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	26729 Underwood Avenue, Hayward, CA 94544	Order ID	6647034	Property ID	28153631
Inspection Date	03/07/2020	Date of Report	03/07/2020		
Loan Number	38394	APN	454-55-99		
Borrower Name	NA	County	Alameda		

Tracking IDs

Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments subject in average condition and no need for any exterior repair.
R. E. Taxes	\$579,000	
Assessed Value	\$400,360	
Zoning Classification	R1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(subject was vacant and secured.)		
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 subject property is located in average neighborhood close to schools,park and market place.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$560,000 High: \$620,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	26729 Underwood Avenue	27427 Patrick Ave	1279 Mcfarlane Ln	26318 Peterman Ave
City, State	Hayward, CA	Hayward, CA	Hayward, CA	Hayward, CA
Zip Code	94544	94544	94544	94545
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.12 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$699,999	\$638,888	\$619,000
List Price \$	--	\$699,999	\$638,888	\$539,000
Original List Date		01/07/2020	03/04/2020	06/08/2019
DOM · Cumulative DOM	-- · --	59 · 60	2 · 3	145 · 273
Age (# of years)	66	64	65	63
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Adverse ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story contemporary	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,231	1,119	1,153	1,238
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	6	5	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.12 acres	0.12 acres	0.12 acres	0.14 acres
Other	--	--	--	--

* 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 Single story home in a great location. This home has 1119 square feet of living space 3 bed room 2 bath.

Listing 2 No need to look any further! This beautifully remodeled 3 bed 2 bath home is exactly what you've been waiting for! This home is located in a quiet, very well kept neighborhood only minutes from 880 and 92 freeways. This home has it all: recessed lights, beautiful Pergo flooring, a charming fireplace and solar panels that are PAID OFF! This 1,153 square foot home boasts a huge backyard with 2 lemon trees, perfect for hosting your friends and family! Stop searching and start living in your dream home!

Listing 3 MLS entry only. Please direct all calls & offers to seller at 510-709-7900 or bonetej4@yahoo.com. LA is not representing seller in paperwork, please do not list on the offer form. All info provided by Seller and not verified by agent. Buyer to verify all. Thank you.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	26729 Underwood Avenue	1263 Mcbride Ln	1390 Roosevelt Ave	1588 Southgate St
City, State	Hayward, CA	Hayward, CA	Hayward, CA	Hayward, CA
Zip Code	94544	94544	94544	94545
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.39 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$550,000	\$565,000	\$569,000
List Price \$	--	\$550,000	\$565,000	\$569,000
Sale Price \$	--	\$580,000	\$590,500	\$606,000
Type of Financing	--	All	All	All
Date of Sale	--	04/01/2019	03/08/2019	03/06/2020
DOM · Cumulative DOM	-- · --	21 · 60	16 · 38	4 · 14
Age (# of years)	66	66	65	64
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Adverse ; Residential
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,231	1,179	1,245	1,301
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	5	6	5	5
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	0.12 acres	0.12 acres	0.15 acres	0.11 acres
Other	--	--	--	--
Net Adjustment	--	+\$500	\$0	\$0
Adjusted Price	--	\$580,500	\$590,500	\$606,000

* 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** This great property located in the desirable Schafer Park neighborhood could be your new home. A little TLC could make this home a 10! Freshly painted interior. Some dual pane windows. Updated to Central heating & A/C. Updated Electrical. Cozy wood burning fireplace in spacious living room. New light fixtures throughout. Original hardwood flooring underneath older carpeting. Spacious garage w/ shelving for storage. A large low maintenance rear yard, with covered patio & lush lemon tree. Fences with neighbors on both side recently replaced. Come see for yourself! ***SPECIAL FINANCING AVAILABLE FOR THIS PROPERTY***SEE ASSOCIATED DOCUMENTS!there was adjustment for bathroom at \$500.00
- Sold 2** Ripe with potential, this is a spectacular opportunity for a buyer with vision and a creative touch. Charming rancher in Schafer Park boasts 3 bedrooms, 2 bathrooms, spacious living room with wood burning fireplace, beautiful hardwood floors, attached two-car garage, and fenced backyard with storage shed. Perfect for an investor, contractor, or handy homeowner. Prime location near BART, shopping, public transport, freeway, parks, and schools. For an interactive 3D tour visit:
<https://my.matterport.com/show/?m=KQxaZUc8dgH>
- Sold 3** Wonderful opportunity to purchase a 3 bdrm, 2 bath home w/back patio room and make it your own! Home, back patio room and yards need updating, major clean-up and more! Perfect for homeowner or investor. Great way to build instant equity. Termite & Roof inspections on file. Conveniently located close to Highways, Bridges, Schools, Hospitals, Park & ideal commute location

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				no listing history 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	\$590,500	\$590,500
Sales Price	\$590,500	\$590,500
30 Day Price	\$570,000	--
Comments Regarding Pricing Strategy		
due to lack of inventory search was expanded up to .50 mile and back to 12 months to find close comps.		

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.
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Subject Photos



Front



Address Verification



Street

Listing Photos

L1 27427 Patrick Ave
Hayward, CA 94544



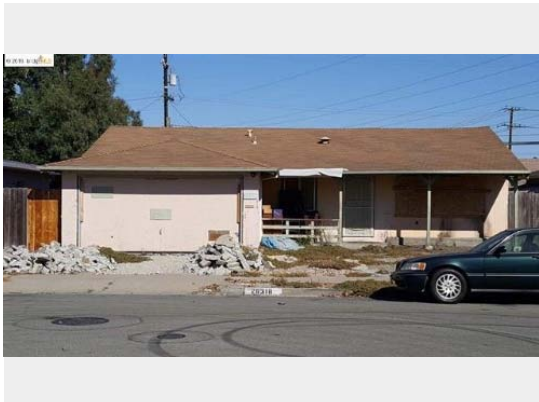
Front

L2 1279 Mcfarlane Ln
Hayward, CA 94544



Front

L3 26318 Peterman Ave
Hayward, CA 94545



Front

Sales Photos

S1 1263 McBride Ln
Hayward, CA 94544



Front

S2 1390 Roosevelt Ave
Hayward, CA 94544



Front

S3 1588 Southgate St
Hayward, CA 94545



Front

ClearMaps Addendum

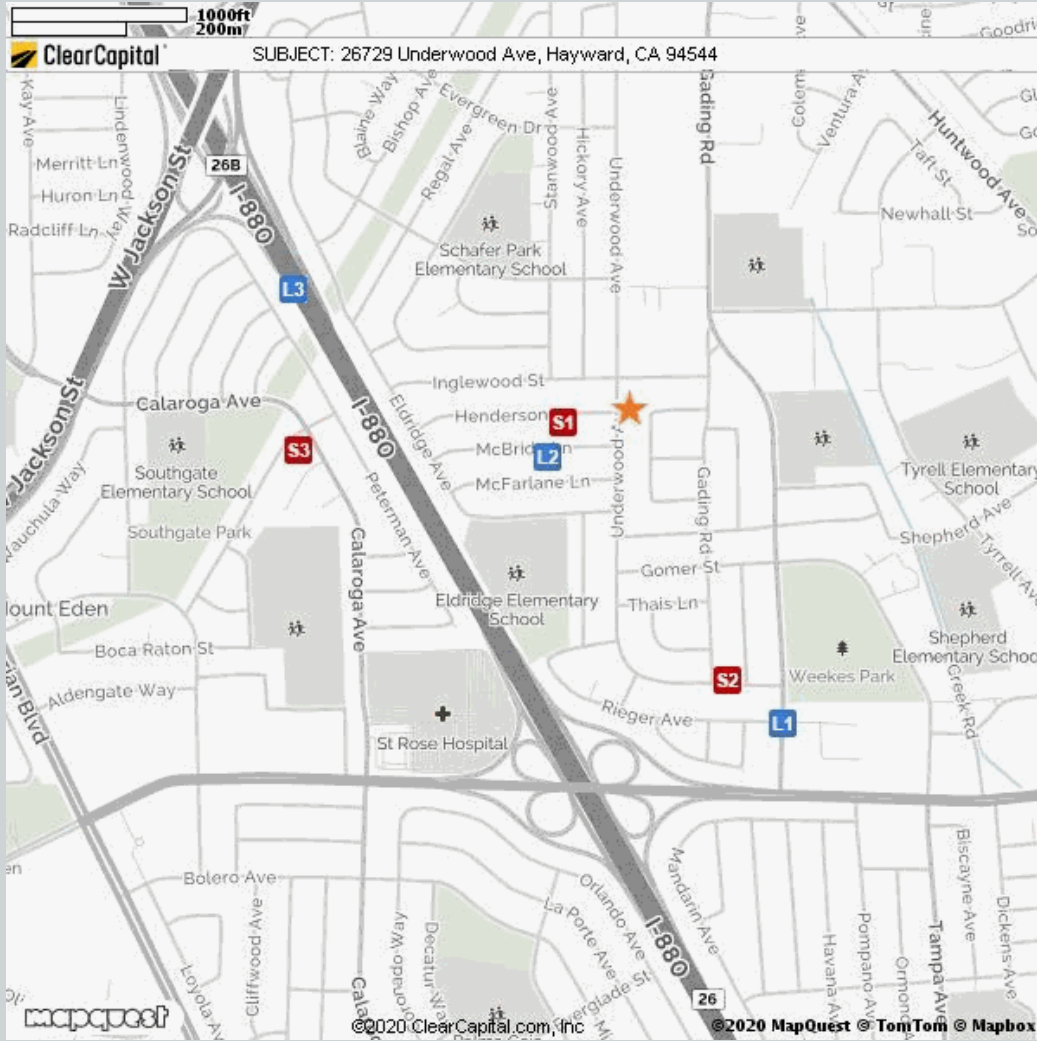
Address ★ 26729 Underwood Avenue, Hayward, CA 94544

Loan Number 38394

Suggested List \$590,500

Suggested Repaired \$590,500

Sale \$590,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	26729 Underwood Ave, Hayward, CA	--	Parcel Match
L1 Listing 1	27427 Patrick Ave, Hayward, CA	0.47 Miles ¹	Parcel Match
L2 Listing 2	1279 Mcfarlane Ln, Hayward, CA	0.12 Miles ¹	Parcel Match
L3 Listing 3	26318 Peterman Ave, Hayward, CA	0.48 Miles ¹	Parcel Match
S1 Sold 1	1263 McBride Ln, Hayward, CA	0.08 Miles ¹	Parcel Match
S2 Sold 2	1390 Roosevelt Ave, Hayward, CA	0.39 Miles ¹	Parcel Match
S3 Sold 3	1588 Southgate St, Hayward, CA	0.44 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	Hamid Karimi	Company/Brokerage	Legacy Real Estate& Associates
License No	01392405	Address	6025 grassland dr castro valley CA 94552
License Expiration	09/01/2023	License State	CA
Phone	5103863675	Email	hamidkar@sbcglobal.net
Broker Distance to Subject	5.19 miles	Date Signed	03/07/2020

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.