

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	22781 Wildwood Street, Hayward, CA 94541	Order ID	7103671	Property ID	29548779
Inspection Date	02/13/2021	Date of Report	02/14/2021		
Loan Number	40059	APN	417 -0030-021-00		
Borrower Name	Catamount Properties 2018 LLC	County	Alameda		

Tracking IDs

Order Tracking ID	BPO_Update	Tracking ID 1	BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments Subject is in average condition as observed from curbside inspection.
R. E. Taxes	\$1,127	
Assessed Value	\$59,185	
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	Suburban	Neighborhood Comments The neighborhood is close to schools, shopping, parks, FWY, and public transportation.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$535,000 High: \$1,025,000	
Market for this type of property	Increased 10 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	22781 Wildwood Street	21924 Verneti Way	22597 Byron St	1324 D St
City, State	Hayward, CA	Castro Valley, CA	Hayward, CA	Hayward, CA
Zip Code	94541	94546	94541	94541
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.57 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$785,000	\$688,000	\$674,900
List Price \$	--	\$785,000	\$688,000	\$674,900
Original List Date		01/21/2021	01/29/2021	01/21/2021
DOM · Cumulative DOM	-- · --	8 · 24	4 · 16	6 · 24
Age (# of years)	69	62	75	99
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 CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY
# Units	1	1	1	1
Living Sq. Feet	1,164	1,172	1,180	964
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	2 · 1	3 · 1
Total Room #	5	6	4	5
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.12 acres	.19 acres	.16 acres	.18 acres
Other	--	--	--	--

* Listing 1 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** Immaculate Rancher situated on a dead end street featuring hardwood floors, large rear yard on an 8,400 S/F lot, perfect for BBQ, gardening or ADU. Adorable retro kitchen with appliances! Plenty of room to park in your two car attached garage. Home has very clean reports! I have put a few pictures on line but a complete set of professional photographs will be on line Saturday! Thank you. Offers due 1/29/21 @ 10:00AM
- Listing 2** Charming home, ideally located on a quiet a cul de sac. Having 2 bedrooms and a full bright bathroom, this well maintained home also includes a large converted garage, currently a third bedroom with attic space storage, not included in the square footage. Beautiful hardwood floors and freshly painted interior with a large, level backyard with a water feature and play structure. Relax inside, by the fireplace or head outside to the oversized deck right off the dining room with glass slider, with plenty of room to entertain. There is lots of space for gardening or other hobbies on this very large gated lot. All information and images should be independently reviewed and verified for accuracy.
- Listing 3** Looking for an urban life style home? This is your perfect opportunity to own a single detached home in the heart of downtown Hayward. With some imagination, this home can turn into a beauty. With a large lot of about 8,000 sf lot, there's plenty of room for you to add onto the house and possibly an ADU for a rental income as well. Home is located in proximity to parks, restaurants, schools, shopping, and freeway access. Don't miss out on this opportunity.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	22781 Wildwood Street	22826 Upland Way	2524 Jacobs St	2791 Betlen Ct
City, State	Hayward, CA	Hayward, CA	Hayward, CA	Castro Valley, CA
Zip Code	94541	94541	94541	94546
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.24 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$639,000	\$660,000	\$729,000
List Price \$	--	\$639,000	\$660,000	\$729,000
Sale Price \$	--	\$730,000	\$660,000	\$750,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	09/17/2020	10/05/2020	10/07/2020
DOM · Cumulative DOM	-- · --	7 · 28	0 · 0	10 · 52
Age (# of years)	69	73	68	68
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 CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY
# Units	1	1	1	1
Living Sq. Feet	1,164	1,024	1,192	1,140
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	3 · 2	3 · 2
Total Room #	5	4	6	6
Garage (Style/Stalls)	Carport 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	.12 acres	.14 acres	.14 acres	.13 acres
Other	--	--	--	--
Net Adjustment	--	+\$12,000	-\$15,000	-\$15,000
Adjusted Price	--	\$742,000	\$645,000	\$735,000

* 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** Enjoy peace and tranquility in this picture perfect starter home in the "Upper B Street" neighborhood close to the Don Castro Regional Recreation area. Perched on a gentle mound, this home has a well appointed floor plan featuring hardwood floors and two large bedrooms tucked away at the end of the hallway. The bright and spacious dining and living rooms with recessed lighting and a large picture window overlooks lovely neighborhood views and is centered by a wood-burning fireplace. The eat-in kitchen offers a breakfast nook, lots of maple cabinets, a farm sink, tiled floors and garden window. A separate laundry room is conveniently located adjacent to the kitchen. Easy access to a massive yard (6200 sf lot) with lots of outdoor entertainment options including a deck and patio area along with meandering walkways that lead you to hidden gardens. Don't miss the vegetable and herb garden, or the newly refreshed landscaping. An attached garage completes this warm and charming home. INF GLA \$7K, BDRM \$5K, \$12K ADJ
- Sold 2** Corner Lot. 3 Bedroom, 2 Bath, 2 Car Garage. Needs some TLC. Lots of extra space in the back and side yard. Cozy living room with fireplace. Hardwood floor throughout, updated kitchen and bathrooms, mirrored closets, dual pane windows SUP BATH \$10K, GAR \$5K, \$15K ADJ
- Sold 3** Charming single story 3 Bedroom 2 bath home in a great court location. Living room with fireplace, dining area; Double pane windows, ceiling fans, original hardwood floors; Newer remodeled baths with tile floor; The separate garage is converted into a bonus spacious room, can be used as an office/den/game room, potential ADU. Centrally located to shopping, Trader Joe's, freeways and BART! Don't miss this one! SUP BATH \$10K, GAR \$5K, \$15K ADJ

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				SUBJECT HAS NO LISTING HISTORY ACTIVITY IN MLS WITHIN THE 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	\$650,000	\$650,000
Sales Price	\$650,000	\$650,000
30 Day Price	\$640,000	--
Comments Regarding Pricing Strategy		
Comp search performed on a 1mile radius, gla 40% over a 12 month time period with 1 listed match. Expanded distance in half mile increments to find listed matches. S1 and S3 priced low to encourage multiple offers.		

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



Side



Street

Listing Photos

L1 21924 VERNETTI WAY
Castro Valley, CA 94546



Front

L2 22597 BYRON ST
Hayward, CA 94541



Front

L3 1324 D ST
Hayward, CA 94541



Front

Sales Photos

S1 22826 UPLAND WAY
Hayward, CA 94541



Front

S2 2524 JACOBS ST
Hayward, CA 94541



Front

S3 2791 BETLEN CT
Castro Valley, CA 94546



Front

ClearMaps Addendum

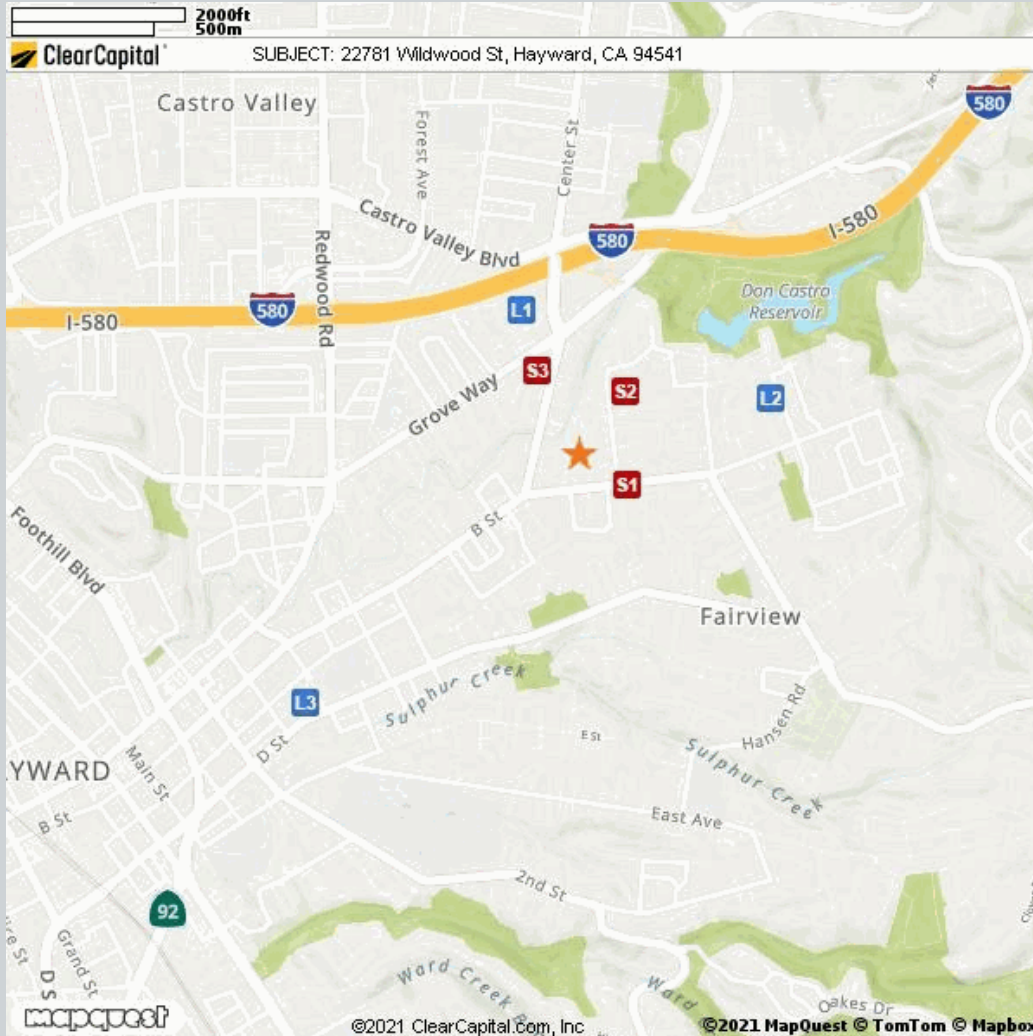
Address ★ 22781 Wildwood Street, Hayward, CA 94541

Loan Number 40059

Suggested List \$650,000

Suggested Repaired \$650,000

Sale \$650,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	22781 Wildwood Street, Hayward, CA 94541	--	Parcel Match
L1 Listing 1	21924 Verneti Way, Castro Valley, CA 94546	0.43 Miles ¹	Parcel Match
L2 Listing 2	22597 Byron St, Hayward, CA 94541	0.57 Miles ¹	Parcel Match
L3 Listing 3	1324 D St, Hayward, CA 94541	0.98 Miles ¹	Parcel Match
S1 Sold 1	22826 Upland Way, Hayward, CA 94541	0.16 Miles ¹	Parcel Match
S2 Sold 2	2524 Jacobs St, Hayward, CA 94541	0.24 Miles ¹	Parcel Match
S3 Sold 3	2791 Betlen Ct, Castro Valley, CA 94546	0.26 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	Kathleen Fulmore	Company/Brokerage	Pacific Realty Partners - Century 21
License No	01505929	Address	560 White Fir Drive San Leandro CA 94577
License Expiration	06/13/2021	License State	CA
Phone	5102908943	Email	4kathleensopinion@GMAIL.COM
Broker Distance to Subject	7.11 miles	Date Signed	02/13/2021

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.