

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	8309 Mondon Way, Orangevale, CA 95662	Order ID	7103671	Property ID	29548571
Inspection Date	02/13/2021	Date of Report	02/16/2021		
Loan Number	40120	APN	259-0221-009-0000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

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 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	\$2,265	
Assessed Value	\$190,713	
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: \$365,000 High: \$560,000	
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	8309 Mondon Way	6514 Trajan Dr	8101 Chipwood Way	6306 Trajan Dr
City, State	Orangevale, CA	Orangevale, CA	Orangevale, CA	Orangevale, CA
Zip Code	95662	95662	95662	95662
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.32 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$435,000	\$429,900	\$454,900
List Price \$	--	\$435,000	\$429,900	\$454,900
Original List Date		01/21/2021	01/22/2021	01/28/2021
DOM · Cumulative DOM	-- · --	14 · 26	6 · 25	0 · 19
Age (# of years)	61	47	53	48
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	1,440	1,419	1,586	1,587
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2 · 1
Total Room #	6	6	7	6
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	.23 acres	0.17 acres	0.23 acres	0.19 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 HOME TO MAKE YOUR OWN! Located next to Arcade Creek just down the street from Trajan Elementary School, this gem features an open floor plan, a classic fireplace surrounded by beautiful built in bookcases, and a pool size backyard. Don't miss out, call your Realtor today!
- Listing 2** Nice Orangevale neighborhood! Four bedroom, two bath home updated and ready for a new family! New roof in 2015. New paint & LVP flooring throughout. Bathrooms upgraded W/tile shower and floors. Granite Counter tops in Kitchen & Master Bath. Landscape refreshed. Very comfy and livable floor plan. This is a wonderful home for the first time homeowner or an excellent rental for an investor!
- Listing 3** Hello There Cream Puff!!! Pride of ownership abounds in this 3 bedroom PLUS OFFICE contemporary rancher in desirable Orangevale. Stroll the wide sidewalks to parks, shops, & nearby school. The home's layout includes two separate areas for gatherings large and small. The Living Room is bright & generously sized. The Great Room features fireside dining, a seating area, and a super-functional kitchen. Stainless steel appliances, solid oak cabinets, an island dining bar, and a barista station make this kitchen a standout. The value continues with dual pane windows, a newer roof, neutral travertine marble floors, and laminate hardwoods. The private, pool-sized backyard is low maintenance. The large cross-fenced side yard is puppy-ready, or consider a veggie garden, play structure or possible RV? SELLER HAS COMPLETED HOME, PEST, & ROOF INSPECTIONS! CLICK THE VIRTUAL TOUR LINK ^^

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	8309 Mondon Way	6849 Escallonia Dr	8240 Foxfire Dr	8212 Crossoak Way
City, State	Orangevale, CA	Orangevale, CA	Orangevale, CA	Orangevale, CA
Zip Code	95662	95662	95662	95662
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.17 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$419,000	\$399,900	\$440,000
List Price \$	--	\$419,000	\$399,900	\$440,000
Sale Price \$	--	\$425,000	\$405,000	\$443,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/02/2020	01/11/2021	11/06/2020
DOM · Cumulative DOM	-- · --	5 · 42	54 · 157	14 · 43
Age (# of years)	61	46	42	42
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	1,440	1,268	1,536	1,413
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	7	6
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	.23 acres	0.2204 acres	0.1722 acres	0.1441 acres
Other	None	None	None	None
Net Adjustment	--	+\$880	-\$8,660	+\$2,070
Adjusted Price	--	\$425,880	\$396,340	\$445,070

* 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** Prepare to be impressed! As soon as you walk through the beautiful front door you will know this is a high quality updated home in a fabulous area of Orangevale! Move-in ready single story, 3 bedrooms, 2 bathroom home. Updates include interior and exterior paint, updated lighting throughout, kitchen island with pull out drawers, stunning Tahoe Blue" quartzite counters in kitchen and quartz in the bathrooms, new cabinet doors, new appliances, dual pane windows, and so much more. The extra-large backyard has been beautifully landscaped with an area prepped for a garden, lots of oak trees for shade, and a fabulous outdoor sitting area ready to host your BBQs and gatherings. You don't want to miss this one! Price adjusted for SqFt +\$6880, age -\$6000.
- Sold 2** OPEN FLOORPLAN 4 bed 2 bath home with 2 car garage. Cute backyard in adorable neighborhood. Price adjusted for bedroom - \$3000, SqFt -\$3840, age -\$7600, lot size +\$5780.
- Sold 3** WOW! Work from home in this gorgeous and immaculate 1-story home with open floor plan that has been well-maintained! Newer granite kitchen and bath countertops, stainless steel appliances, water heater, HVAC system, carpet and hardwood laminate flooring. Refrigerator is negotiable. Ready to move right in, so come and see it before it's gone! Price adjusted for SqFt +\$1080, age -\$7600, lot size +\$8590.

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	\$440,000	\$440,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$410,000	--
Comments Regarding Pricing Strategy		
Price is based on closest and most comparable comps in the area.		

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



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Street



Street



Other



Other

Listing Photos

L1 6514 Trajan Dr
Orangevale, CA 95662



Front

L2 8101 Chipwood Way
Orangevale, CA 95662



Front

L3 6306 Trajan Dr
Orangevale, CA 95662



Front

Sales Photos

S1 6849 Escallonia Dr
Orangevale, CA 95662



Front

S2 8240 Foxfire Dr
Orangevale, CA 95662



Front

S3 8212 Crossoak Way
Orangevale, CA 95662



Front

ClearMaps Addendum

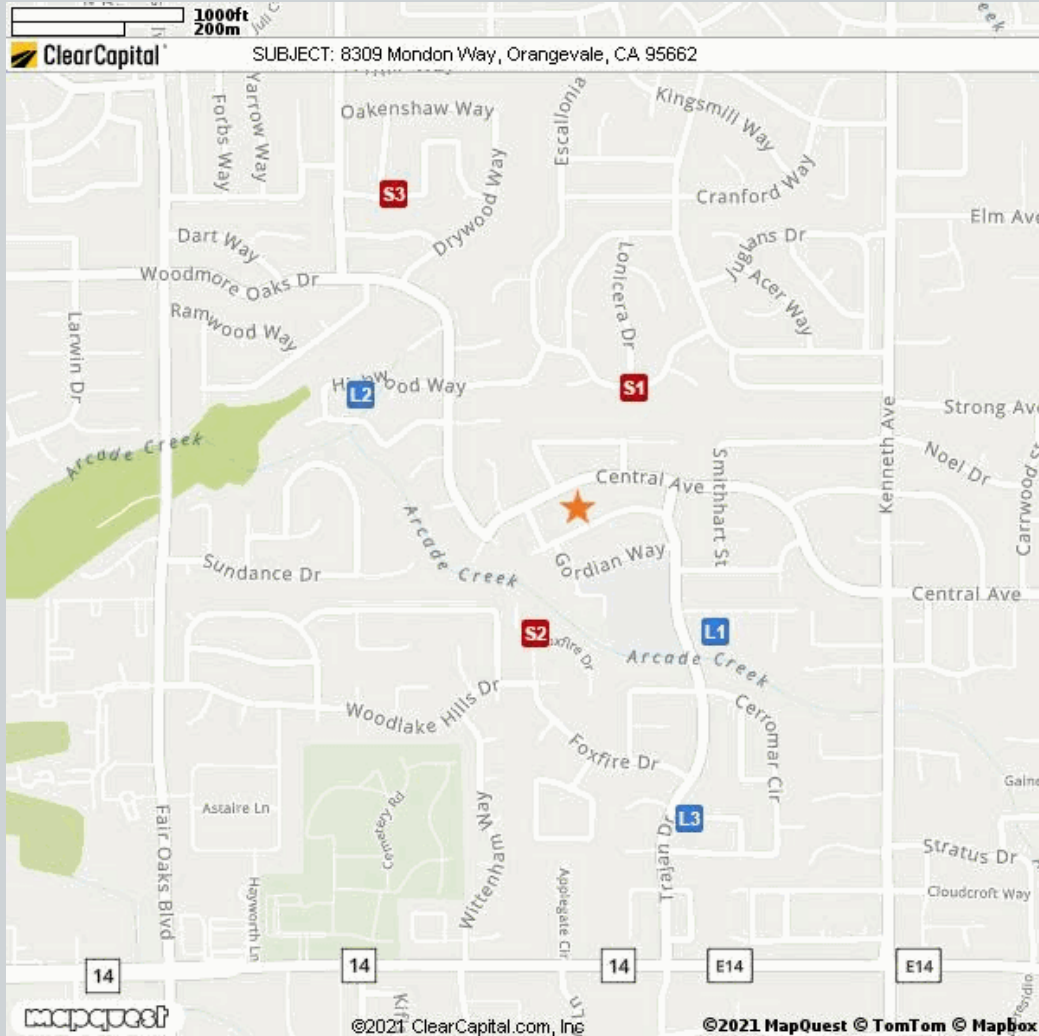
Address ★ 8309 Mondon Way, Orangevale, CA 95662

Loan Number 40120

Suggested List \$440,000

Suggested Repaired \$440,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8309 Mondon Way, Orangevale, CA 95662	--	Parcel Match
L1 Listing 1	6514 Trajan Dr, Orangevale, CA 95662	0.25 Miles ¹	Parcel Match
L2 Listing 2	8101 Chipwood Way, Orangevale, CA 95662	0.32 Miles ¹	Parcel Match
L3 Listing 3	6306 Trajan Dr, Orangevale, CA 95662	0.44 Miles ¹	Parcel Match
S1 Sold 1	6849 Escallonia Dr, Orangevale, CA 95662	0.19 Miles ¹	Parcel Match
S2 Sold 2	8240 Foxfire Dr, Orangevale, CA 95662	0.17 Miles ¹	Parcel Match
S3 Sold 3	8212 Crossoak Way, Orangevale, CA 95662	0.49 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	Sergey Pustynovich	Company/Brokerage	Usko Realty Inc
License No	01735065	Address	5245 Harston Way Antelope CA 95843
License Expiration	02/14/2022	License State	CA
Phone	9167184319	Email	Sergrealtor@icloud.com
Broker Distance to Subject	5.01 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.