

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	5812 San Sevaime Road, Rancho Cucamonga, CA 91739	Order ID	7142930	Property ID	29701148
Inspection Date	03/05/2021	Date of Report	03/08/2021		
Loan Number	40252	APN	0226-301-13-0000		
Borrower Name	Catamount Properties 2018 LLC	County	San Bernardino		

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 is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in later 20th century. Subject conforms to neighborhood which is comprised of both one and two story properties.
R. E. Taxes	\$5,118		
Assessed Value	\$432,263		
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 Rancho Cucamonga hillside area is a suburban developed area with both single- level and two-story homes. Many of the homes are of custom design incorporating features such as horse facilities, pools, tennis courts often on larger lots. Parks, schools and shopping are all in the area. Construction quality is of average-to-above builder standard and property conditions are generally of average-to-excellent condition with average-to-good curb appeal. Generally prices increase the further north (uphill) the location. The market demand is strong however prices appear level. Seller c...
Local Economy	Slow		
Sales Prices in this Neighborhood	Low: \$480,000 High: \$1,150,000		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

The Rancho Cucamonga hillside area is a suburban developed area with both single-level and two-story homes. Many of the homes are of custom design incorporating features such as horse facilities, pools, tennis courts often on larger lots. Parks, schools and shopping are all in the area. Construction quality is of average-to-above builder standard and property conditions are generally of average-to-excellent condition with average-to-good curb appeal. Generally prices increase the further north (uphill) the location. The market demand is strong however prices appear level. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial and other external factors are minimal.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5812 San Sevaime Road	5701 San Sevaime Rd	14153 Montclair Ct	13739 Santa Maria Dr
City, State	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
Zip Code	91739	91739	91739	91739
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.45 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$900,000	\$815,000	\$699,000
List Price \$	--	\$900,000	\$815,000	\$699,000
Original List Date		02/18/2021	03/01/2021	02/12/2021
DOM · Cumulative DOM	-- · --	14 · 18	5 · 7	22 · 24
Age (# of years)	31	22	23	14
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Beneficial ; Pastoral	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Modern	1 Story Modern	2 Stories Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,300	2,798	2,501	2,132
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 3	4 · 2 · 1
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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	--	Pool - Yes Spa - Yes	--
Lot Size	0.39 acres	0.37 acres	0.21 acres	0.14 acres
Other	--	ADU, Casita	--	--

* 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** MLS Description: Don't pass up this RARE opportunity to own this Gorgeous Single- Story Custom-built home located in the wonderful city of Rancho Cucamonga. This magnificent property features 2,798 square feet of living space and sits on a massive 16,228 square foot lot with breathtaking views of the Mountain! There are 4 Bedrooms and 2 ½ Bathrooms in the main house, there is also a bonus Casita with a private entrance not accessible to the main house perfect for a quiet office for remote working, virtual learning or as a guest house, so many possibilities! The Casita is equipped with separate heating and air, bathroom with shower, refrigerator, separate living area and a large bedroom (see private remarks for further details) The Grand entrance welcomes you with Designer Double Wrought Iron Entry doors which lead you into the Formal Living Room the entire home has High Ceilings, custom crown molding and plantations shutters throughout, double painted windows, solar screens and PAID OFF Solar lease will save you THOUSANDS on electricity! The Master suite features a separate retreat with a double-side glass fire place where you can unwind after a long day. Soak in the luxurious bath tub in your Master Bathroom with separate shower and double sink vanities. LOW maintenance landscaping with artificial grass and rock landscaping throughout the grounds. Conveniently located in close proximity to Victoria Garden's, Restaurants and located in the prestigious Etiwanda School District. MY COMMENTS: Comparable and subject are in same neighborhood. Comparable and subject are on same street, opposite sides of street. Comparable has casita/ADU, subject no casita/ADU. Subject is pool home, comparable no pool. Comparable backs to wash, subject to residential. Comparable is adjacent to a busy road, subject residential. Comparable is superior due to GLA, views over wash area and casita/ADU with offsets for busy road and pool. Comparable is in active-under-contract status since 02/26/21. Comparable is most comparable due to same street/proximity.
- Listing 2** MLS Description: This Brentwood Neighborhood home with 4 Bed/3Bath with a downstairs office has space for every member of the family. Double-door entry leads to vaulted ceilings and an open floorplan connecting the living room, kitchen and family room. The Option for a formal living and dining room is available and the adjacent family room is cozy and comfortable with a fireplace and windows looking out to the shaded patio cover and newly built salt water pool/spa. Kitchen with granite countertops, center island, extra counter storage, built in double door Frigidaire refrigerator and other high end appliances. Home Office is downstairs and could be converted to bedroom if desired by adding a closet. Full bathroom is just across the hall. Master Bedroom is large with ensuite bathroom hosting shower/ tub /double sinks in granite counter tops and a custom walk-in closet with organizers. All other bedrooms are sizable and offer space to play and grow. Backyard had patio for covered shade and newly built salt water pool with baja shelf to relax and play along side of the spa. 3 car attached garage with ample storage space. MY COMMENTS: Comparable and subject are in similar communities. Comparable is two-story, subject single-level. Comparable is superior due to GLA with an offset for two-story. Comparable is in active status.
- Listing 3** MLS Description: Beauty Has Been Captured!!! This is a eye catching 4 quiet airy bedrooms that induce restful slumber with a luxurious master bedroom that glows with warmth and comfort. 2 Cheery bathrooms to speed everyone happily on their way with a half bath downstairs. A master bath with a gleaming jacuzzi tub, adjustable shower and attractive door enclosure. A kitchen so complete and well- planned with counter space and ample equipment for deft entertaining with a center kitchen island with eating area and granite counter tops. A neat, easy to clean, family room off the kitchen that's relaxation headquarter for your family with hardwood laminate floors that stretches out to the Living room that complements infinite adaptability to any decor or color scheme. A backyard with pretty shrub and grass that add a mellowed charm and has a alumawood patio cover with built in ceiling fan and a storage shed on the side yard. The front is landscaped with a velvety lawn dotted with fine shrubs and front porch. Ideally located near local parks and schools. MY COMMENTS: Comparable is in a nearby community of slightly inferior character. Comparable is two-story, subject is single-level. Subject is pool home, comparable no pool. Comparable specifically selected to bracket GLA. Comparable is inferior due to two-story, pool, location and GLA considerations. Comparable is in active-under- contract status since 02/22/21.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5812 San Sevaime Road	5854 Ingvaldsen Pl	14193 Henderson Dr	13912 Westwood Way
City, State	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
Zip Code	91739	91739	91739	91739
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.20 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$895,000	\$699,000	\$694,900
List Price \$	--	\$879,000	\$714,990	\$694,900
Sale Price \$	--	\$875,000	\$714,990	\$700,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/15/2020	10/21/2020	02/22/2021
DOM · Cumulative DOM	-- · --	61 · 114	15 · 89	8 · 72
Age (# of years)	31	24	23	13
Condition	Average	Good	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 Modern	2 Stories Modern	1 Story Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	2,300	2,689	2,496	2,378
Bdrm · Bths · ½ Bths	3 · 2	5 · 3	3 · 2 · 1	4 · 2 · 1
Total Room #	7	9	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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	Pool - Yes Spa - Yes	--	--
Lot Size	0.39 acres	0.38 acres	0.34 acres	0.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$16,100	+\$36,700	+\$40,300
Adjusted Price	--	\$858,900	\$751,690	\$740,300

* 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** MLS Description: Welcome to your own "Summer Paradise"! This magnificent home features, an open floor plan with five bedrooms and three full bathrooms, with one bedroom and bathroom downstairs. Step into its grand entrance, living room, formal dining room, and enjoy its soaring high ceilings. Multiple windows provide plenty of natural light. This home has tile and engineered wood floor throughout. The master suite has a fireplace, an oval-shaped soaking tub, a separate shower and a walk-in closet. And for your convenience, this home has a separate laundry room and even a laundry chute. The family kitchen has granite counter tops, a double oven, a walk-in pantry and a breakfast nook with a bay window where you can look out to enjoy your "Private Garden"! Now, from your "cozy" family room with a fireplace, you can step out into your own "Paradise Resort"! It has a heated pool and Jacuzzi with a waterfall, which are surround by "rocks", lights and palm trees. The well-manicured landscape, brings the taste of a "tropical island" with a touch of "pirates" of the Caribbean. An outdoor kitchen with stainless steel BBQ, built-in cooler, refrigerator and granite countertop, awaits you for your ultimate outdoor dining experience. MY COMMENTS: Comparable and subject are in same neighborhood. Comparable is two-story, subject single-level. Comparable is in superior condition. Comparable is most proximate sale in past 180 days and reason for selection. Adjustments of +\$17500 (2% sale price) single-level, -\$20000 condition difference, -\$13600 GLA difference at \$35/sq ft for a total adjustment of -\$16100.
- Sold 2** MLS Description: Lovely single story home with nice courtyard at entry. This home has been upgraded with quartz countertops, center island with eat in area. Large living room with fireplace, plantation shutters throughout the home. Family room with built in bookcase. office or den. Large master bedroom with sitting area. Master bathroom has large shower with separate tub and dual sinks. Ceiling fans in all bedrooms. Nice laundry room. Large lot, nicely landscaped backyard, walking trail behind home. 3 car garage. Buyer & buyers agt to verify sq ft. MY COMMENTS: Comparable and subject are in same neighborhood. Subject is pool home, comparable no pool. Comparable is a slightly aged sale date however was specifically selected due to single-level and proximity/neighborhood. Adjustments of +\$15000 pool difference, -\$6900 GLA difference, +\$28,600 (4% sale price) market increase for a total adjustment of +\$36,700. Comparable is most comparable due to single-level and proximity.
- Sold 3** MLS Description: Absolutely Stunning 4 Bedroom 2.5 Bathroom 2 Car Garage Mountain View Former Model Home!!! As you enter you will find an open spacious layout that boasts true designer finishes. The home is complete with formal living, dining, and family room. The kitchen is perfect for entertaining featuring beautiful upgraded granite counter tops, under cabinet lighting, and stainless steal appliances. The family room features a fireplace with hand-laid tile flooring. The home's curtains/roller shades add a beautiful focal point while in every room. The master bedroom is spacious with a beautiful wall paper accent wall and en-suite bathroom with separate shower/tub and complete with a walk in closet. Each room offers a unique themed style that is well thought out and creates great character and charm. The loft is over-sized and makes a great bonus room! The home comes furnished with all the designer pieces and decor hand selected by the builder's interior decorator. The rear yard has mature landscaping and a direct view of the mountains and Olive Grove Park. The home features a Top of the Line Efficient Lennox Signature Collection Air Condition System. Close to shopping including Victoria Gardens Mall and in the Amazing Eitwanda School District. Don't miss the rare opportunity to own a former model home!!! MY COMMENTS: Comparable is in a nearby community of slightly inferior character. Subject is pool home, comparable no pool. Subject is single-level, subject is two-story. Adjustments of +\$14000 single-level, +\$15000 difference, +\$14000 (2% sale price) location difference, -\$2700 GLA difference for a total adjustment of +\$40,300. Comparable specifically selected for closest GLA and recent sale date.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				A search of the CRMLS MLS shows multiple historical listings for subject property, the most recent a lease listing in 2014. CRMLS is the primary MLS for the area.			
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	\$758,800	\$758,800
Sales Price	\$758,800	\$758,800
30 Day Price	\$758,800	--
Comments Regarding Pricing Strategy		
The suggested list price is strongly influenced by the adjusted sale price of Sold 2, the most comparable of the sold properties. The current listings support the list conclusion. The sale price is same as list, consistent with overall market dynamics. The 30 day price is same as sale price due to DOM running under 30 days in this marketplace.		

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



Street

Listing Photos

L1 5701 San Sevaive Rd
Rancho Cucamonga, CA 91739



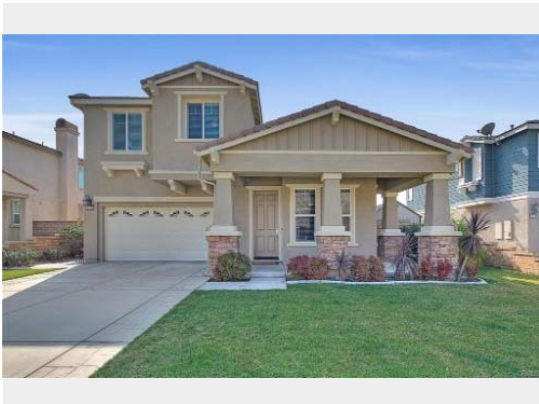
Front

L2 14153 Montclair Ct
Rancho Cucamonga, CA 91739



Front

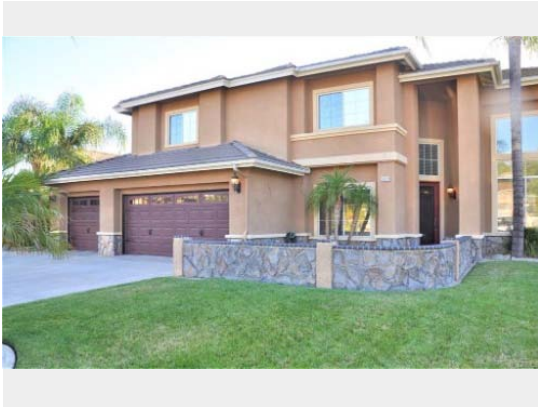
L3 13739 Santa Maria Dr
Rancho Cucamonga, CA 91739



Front

Sales Photos

S1 5854 Ingvaldsen Pl
Rancho Cucamonga, CA 91739



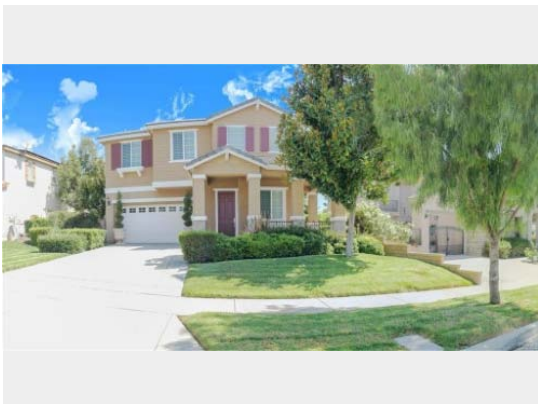
Front

S2 14193 Henderson Dr
Rancho Cucamonga, CA 91739



Front

S3 13912 Westwood Way
Rancho Cucamonga, CA 91739



Front

ClearMaps Addendum

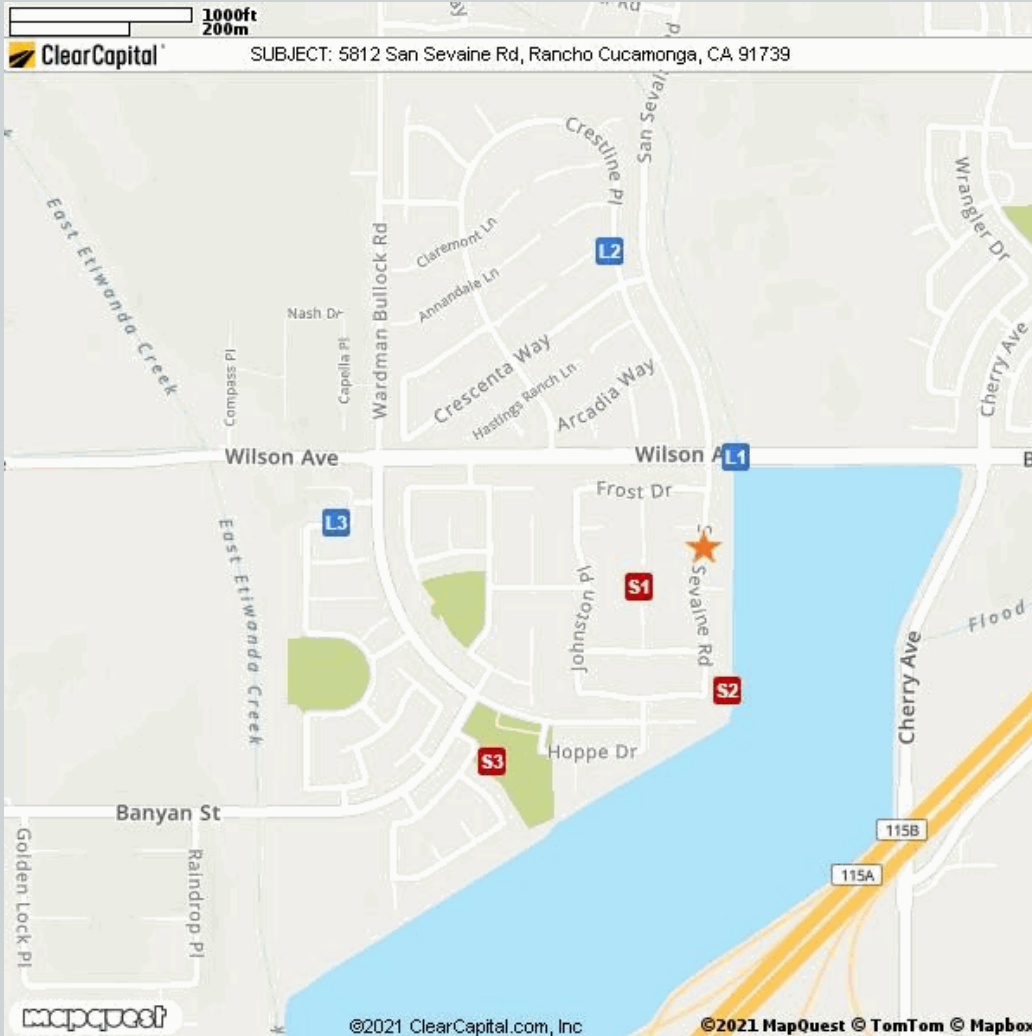
Address ★ 5812 San Sevaime Road, Rancho Cucamonga, CA 91739

Loan Number 40252

Suggested List \$758,800

Suggested Repaired \$758,800

Sale \$758,800



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5812 San Sevaime Road, Rancho Cucamonga, CA 91739	--	Parcel Match
L1 Listing 1	5701 San Sevaime Rd, Rancho Cucamonga, CA 91739	0.15 Miles ¹	Parcel Match
L2 Listing 2	14153 Montclair Ct, Rancho Cucamonga, CA 91739	0.45 Miles ¹	Parcel Match
L3 Listing 3	13739 Santa Maria Dr, Rancho Cucamonga, CA 91739	0.51 Miles ¹	Parcel Match
S1 Sold 1	5854 Ingvaldsen Pl, Rancho Cucamonga, CA 91739	0.09 Miles ¹	Parcel Match
S2 Sold 2	14193 Henderson Dr, Rancho Cucamonga, CA 91739	0.20 Miles ¹	Parcel Match
S3 Sold 3	13912 Westwood Way, Rancho Cucamonga, CA 91739	0.41 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	Michael O'Connor	Company/Brokerage	Diamond Ridge Realty
License No	01517005	Address	12523 Limonite Avenue Eastvale CA 91752
License Expiration	10/04/2022	License State	CA
Phone	9518474883	Email	RealtorOConnor@aol.com
Broker Distance to Subject	12.48 miles	Date Signed	03/07/2021

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.