

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	2229 108th Avenue, Oakland, CA 94603	Order ID	7570523	Property ID	31006879
Inspection Date	09/09/2021	Date of Report	09/10/2021		
Loan Number	40293	APN	047 556601000		
Borrower Name	Catamount Properties 2018 LLC	County	Alameda		

Tracking IDs

Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_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. Subject house number is not completely visible from curbside. Verification from neighboring homes. Subject sits between 2235 and 2225 108th Ave. Street sign photo attached.
R. E. Taxes	\$9,006	
Assessed Value	\$520,334	
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 Subject is close to schools, retail shopping, parks, Knowland Park Zoo, with good freeway access.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$545,000 High: \$835,000	
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	2229 108th Avenue	1846 104th Ave	2024 107th Ave	1938 105th Ave
City, State	Oakland, CA	Oakland, CA	Oakland, CA	Oakland, CA
Zip Code	94603	94603	94603	94603
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.20 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,000	\$609,000	\$725,000
List Price \$	--	\$599,000	\$609,000	\$699,950
Original List Date		08/04/2021	08/24/2021	07/15/2021
DOM · Cumulative DOM	-- · --	3 · 37	14 · 17	54 · 57
Age (# of years)	101	96	92	85
Condition	Average	Good	Good	Good
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 Bungalow	1 Story Bungalow	1 Story Bungalow	2 Stories Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,222	1,274	1,209	1,262
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1	2 · 1 · 1
Total Room #	5	5	3	4
Garage (Style/Stalls)	Detached 1 Car	None	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.09 acres	0.16 acres	0.09 acres	0.08 acres
Other	--	--	--	--

* Listing 3 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** This beautiful entirely remodeled 1920's single story 3BD/2BA home is located in Oakland's Iveywood neighborhood. This home has a rare and HUGE LOT! Master en-suite bedroom has a beautiful spa-like bathroom. Home also features a brand new kitchen w/stunning quartz countertops, tile backsplash, new stainless steel appliances, new lighting throughout, new dual pane windows, a MASSIVE backyard and much more!! This home has an open concept floorplan with lots of light! Convenient to shopping, freeways, buses, and close to the Oakland Zoo, Eastbay Regional Parks and downtown San Leandro. You will absolutely fall in love with this completely remodeled home! This home has too many features to list. Come check out the possibilities for yourself!
- Listing 2** A charming 2 Bedroom 1 Bath + bonus space located in the highly desirable Durant Manor! Features include large updated kitchen with stainless steel appliances & quartz countertop, updated bathroom, hardwood floors, upgraded electrical, and more. This home sits on a 4,040 Sq Ft lot with a large deck, shed, detached garage and a driveway with enough Parking for RV. This home is located at the San Leandro/Oakland border with easy access to 880, 580, and Bart. A great move-in ready home!!
- Listing 3** Lovely tree lined street in Durant Manor neighborhood. Beautifully remodeled 2bed, 1 1/2 bath with vaulted ceilings, a large bay window, newer light fixtures + exposed beams in living room. You'll love the completely redone kitchen featuring newer appliances, sink, fixtures, cabinets and stone counters. Easy to take care of laminate wood flooring throughout the home. Main hall bathroom has new tile, vanity, tub, fixtures and lighting. Upper level has two bedrooms with ample closet space. Lower level there is an additional room with an updated 1/2 bath + laundry. This area can easily be used as 2nd living room or home office. Enjoy the private fenced-in backyard patio for gatherings, BBQs or simply relaxing. Detached garage can be accessed from backyard or from the long driveway.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2229 108th Avenue	9234 Sunnyside St	10514 Beverly Ave	1931 102nd Ave
City, State	Oakland, CA	Oakland, CA	Oakland, CA	Oakland, CA
Zip Code	94603	94603	94603	94603
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.27 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$580,000	\$620,000	\$549,999
List Price \$	--	\$530,000	\$599,000	\$549,999
Sale Price \$	--	\$535,000	\$650,000	\$658,000
Type of Financing	--	Fh	Fha	Conventional
Date of Sale	--	07/15/2021	09/07/2021	07/07/2021
DOM · Cumulative DOM	-- · --	52 · 125	49 · 109	16 · 65
Age (# of years)	101	97	91	74
Condition	Average	Average	Good	Good
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,222	1,069	1,196	1,047
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1	3 · 2
Total Room #	5	5	3	5
Garage (Style/Stalls)	Detached 1 Car	None	Detached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.09 acres	0.12 acres	.10 acres	.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$12,650	-\$10,000	-\$11,250
Adjusted Price	--	\$547,650	\$640,000	\$646,750

* Sold 1 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** Very spacious and nice home in the heart of East Oakland. Home has a lot of potentials for a large family due to additional room improvement that was completed prior to owner acquisition. Rental potential for investors due to bonus room addition. Public records show property as 2 bedroom 1 bath. Great access to main streets like 98th Ave, E.14th and freeway for transportation. House is a gem that is waiting for the right owner. INF GLA \$7,650, GAR \$5K, \$12,650 ADJ
- Sold 2** This beloved two bedroom, one bath storybook home has so much to love! A wood burning fireplace, dining room, hardwood flooring, updated kitchen, breakfast nook and mudroom are featured. There is so much potential! Don't miss the bonus attic room, basement and the exterior laundry room with an option of a home office. The detached two-car garage is finished and ready for your enjoyment with endless possibilities. The long driveway provides off-street parking for multiple vehicles. Nestled in Oakland's alluring Durant Manor, this home is near the San Leandro border, Foothill Square and the Oakland Zoo. Also close by are 580 and 880 freeways, BART, AC Transit lines and Oakland Airport. SUP COND \$20K, GAR \$5K, INF BDRM \$5K, BATH \$10K, \$10K ADJ
- Sold 3** Quaint, sun-drenched, single story home. Cozy but roomy living space, hardwood floors, new windows, ample closet space. New paint inside and out. Sun-drenched living room with adjacent dining room that features gorgeous french doors leading to the backyard/patio. Sunny, eat-in kitchen, breakfast nook, corner windows, white cabinets with new quartz tops, new range, large refrigerator, spice pantry. Three bedrooms on the other end of the house, closets, large new windows. Primary bedroom has an ensuite full bathroom with shower-tub. Second hallway bathroom features shower-tub, white vanity. Sprawling Backyard w/ patio, 1 car attached garage, driveway, spacious attic. Close to shopping, I580, BART, Oakland Zoo, Lake Chabot. SUP COND \$20K, INF GLA \$8,750, \$11,250 ADJ

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				THERE ARE NO LISTINGS ACTIVITY IN THE MLS FOR SUBJECT FOR 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	\$610,000	\$610,000
Sales Price	\$610,000	\$610,000
30 Day Price	\$600,000	--
Comments Regarding Pricing Strategy		
Comp search performed on a half mile radius, gla 20%, over a 6 month time period. S1, S2, 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.
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Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1846 104TH AVE
Oakland, CA 94603



Front

L2 2024 107th Ave
Oakland, CA 94603



Front

L3 1938 105th Ave
Oakland, CA 94603



Front

Sales Photos

S1 9234 Sunnyside St
Oakland, CA 94603



Front

S2 10514 Beverly Ave
Oakland, CA 94603



Front

S3 1931 102ND AVE
Oakland, CA 94603



Front

ClearMaps Addendum

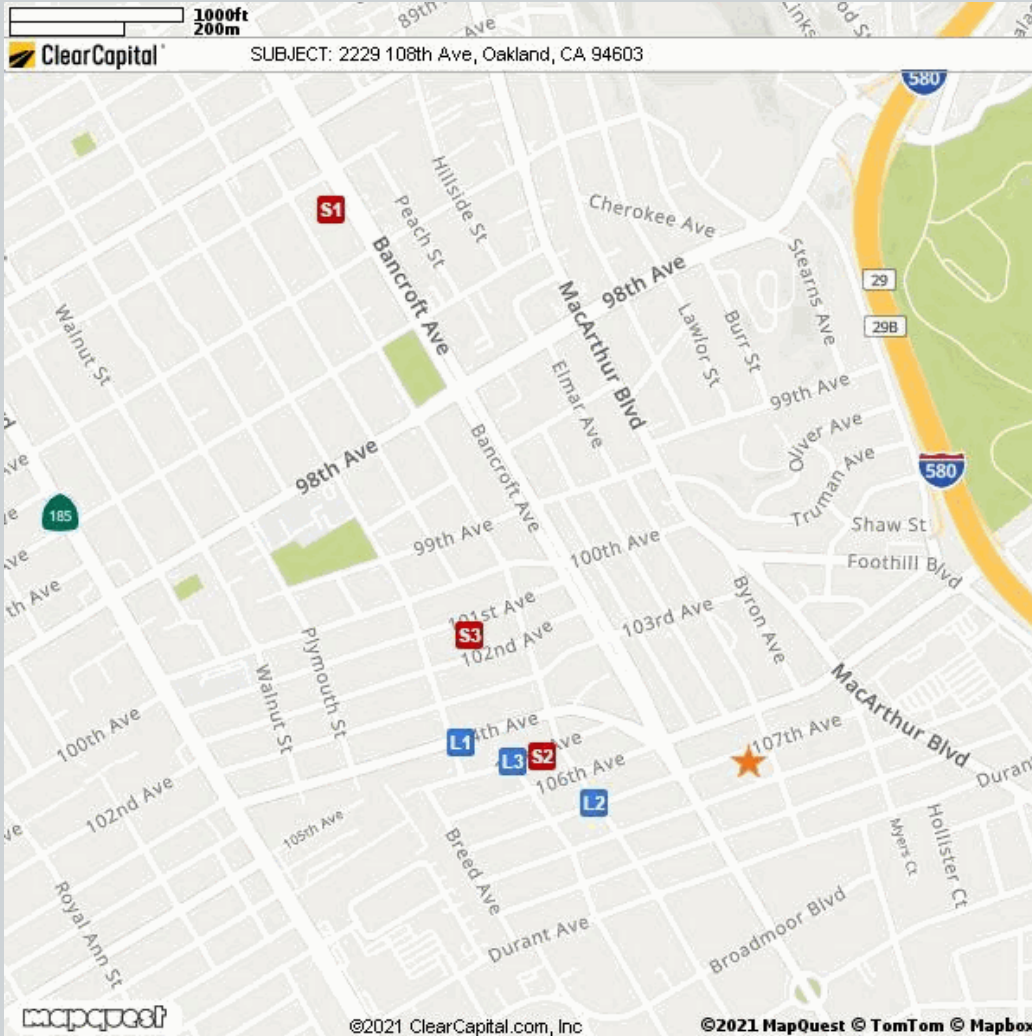
Address ★ 2229 108th Avenue, Oakland, CA 94603

Loan Number 40293

Suggested List \$610,000

Suggested Repaired \$610,000

Sale \$610,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2229 108th Avenue, Oakland, CA 94603	--	Parcel Match
L1 Listing 1	1846 104th Ave, Oakland, CA 94603	0.38 Miles ¹	Parcel Match
L2 Listing 2	2024 107th Ave, Oakland, CA 94603	0.20 Miles ¹	Parcel Match
L3 Listing 3	1938 105th Ave, Oakland, CA 94603	0.31 Miles ¹	Parcel Match
S1 Sold 1	9234 Sunnyside St, Oakland, CA 94603	0.94 Miles ¹	Parcel Match
S2 Sold 2	10514 Beverly Ave, Oakland, CA 94603	0.27 Miles ¹	Parcel Match
S3 Sold 3	1931 102nd Ave, Oakland, CA 94603	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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	06/13/2025	License State	CA
Phone	5102908943	Email	4kathleensopinion@GMAIL.COM
Broker Distance to Subject	1.83 miles	Date Signed	09/10/2021

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.