

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	1496 Via Rojas, Hemet, CA 92545	Order ID	6733000	Property ID	28438383
Inspection Date	06/04/2020	Date of Report	06/07/2020		
Loan Number	40902	APN	460360008		
Borrower Name	Catamount Properties 2018 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	20200603_CitiBOTW_BPO	Tracking ID 1	20200603_CitiBOTW_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Darryl & Cheyenne Miller	Condition Comments	
R. E. Taxes	\$4,868	Single story home with stucco siding, tile roof, shutters for accent and 2 car garage. Home and landscaping appears maintained.	
Assessed Value	\$339,796		
Zoning Classification	R1		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(According to MLS Vacant combo lock box on front door.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	Solera Diamante 9516525766		
Association Fees	\$210 / Month (Pool,Other: Clubhouse, Tennis)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject located in a 55+ Del Webb Community with all single story homes. Homes in this neighborhood appears maintained. Easy access to shopping from this community.	
Sales Prices in this Neighborhood	Low: \$272,000 High: \$319,900		
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	1496 Via Rojas	1457 Via Rojas	5688 Corte Ruiz	5077 Paseo Famosa
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92545	92545	92545	92545
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.45 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$319,900	\$300,000	\$294,500
List Price \$	--	\$319,900	\$290,000	\$294,500
Original List Date		05/26/2020	11/26/2019	03/02/2020
DOM · Cumulative DOM	-- · --	11 · 12	186 · 194	93 · 97
Age (# of years)	6	6	12	7
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 Tract	1 Story Tract	1 Story Tract	1 Story Tract
# Units	1	1	1	1
Living Sq. Feet	1,632	1,513	1,449	1,632
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	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	0.13 acres	0.13 acres	0.12 acres	0.12 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** Highly sought after "Encore" model in the 55+ Solera Diamond Valley Community by Del Webb. Entering the home you see the tile floors, plantation shutters, custom interior paint, crown molding, tall baseboards, insulation upgrade and ceiling fans in all the rooms and master bath. The master bedroom has tray ceilings and a spacious master bathroom and closet. The kitchen looks out to the great room and dining room with bay windows. The kitchen features upgraded granite counter tops, stainless steel appliances, and upgraded pull out kitchen cabinets. This home is turnkey.
- Listing 2** Welcome home to the 55+ Solera Diamond Valley Community by Del Webb. This home has it all. The curb appeal is spectacular with drought tolerant professional landscaping with artificial turf. Walking through the front door is looks like a model home with custom flooring, plantation shutters, and countless upgrades. The kitchen features a sun lit breakfast nook, granite counter tops, and recessed lighting. The kitchen looks out to the living room giving the home that open concept feel. The living room features a cozy fireplace for those cool winter nights.
- Listing 3** Ready for move in today! Stunning "Serenity" model home is priced to sell! Welcome home to the 55+ Solera Diamond Valley Community by Del Webb. This Serenity model sells fast with its open concept floor plan, two bedrooms, two bath, 1,632 Sqft. and a den. This home has solar and the seller has agreed to pay it off in full at the close of escrow. The refrigerator, washer, dryer, shed, and owned alarm system transfers with the property. The kitchen features granite counter tops, stainless steel appliances, lower cabinet two level pull out shelves, and a spacious pantry. Same floor plan as subject.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1496 Via Rojas	5288 Corte Cidra	5312 Corte Cerro	1507 Via Rojas
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92545	92545	92545	92545
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.29 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$289,000	\$315,000
List Price \$	--	\$289,500	\$289,000	\$309,000
Sale Price \$	--	\$279,500	\$284,000	\$304,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	04/14/2020	05/26/2020	03/18/2020
DOM · Cumulative DOM	-- · --	21 · 37	29 · 62	22 · 96
Age (# of years)	6	11	5	6
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 Tract	1 Story Tract	1 Story Tract	1 Story Tract
# Units	1	1	1	1
Living Sq. Feet	1,632	1,689	1,513	1,734
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	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	0.13 acres	0.13 acres	0.12 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	-\$500	+\$5,500	-\$3,500
Adjusted Price	--	\$279,000	\$289,500	\$300,500

* 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** 2 bedroom 2 bath and den Calaveras model that's in the desirable Solera Diamond Valley Del Webb 55+ community in west Hemet. Just painted, and beautiful, new neutral beige carpets, this 1689 sq. ft. gem has 10 ft. ceilings, and is located on an interior, quiet, double cul-de-sac street! From the drought tolerant landscaped front, to the lovely tiled entry, this home shows clean and bright! Tile extends through the hallways and into the great room and kitchen. You will love the maple cabinets in the kitchen, along with the Corian counters and breakfast bar. The great room has a fireplace and entertainment niche plus ample dining room space, and lots of windows. Adjusted -2,500 GLA and +2,000 age.
- Sold 2** This charming single story home comes completely furnished and move-in ready. The home displays a comfortable living space with the well-designed open floor plan. As you enter through the front door, ceramic tile floors guide you into the great room which leads to an eatin kitchen with Whirlpool Gold series appliances, granite counters and a pantry. Additional features are a premium lot with two bedrooms, two baths and a laundry room with a sink, Maytag washer and dryer included, additional cabinets, a ceiling fan and custom paint. The spacious master suite has a master bath with dual sinks, a garden tub, a separate step in shower with upgraded solid surface for easy cleaning and a walk-in closet. Adjusted for GLA.
- Sold 3** One of kind home just listed in the 55+ Solera Diamond Valley Community by Del Webb. The curb appeal is amazing with the front leading to the outdoor patio perfect for watching the world go by. Two bedrooms, two baths, den/office, sun room, and 1,734 Sqft. Tile floor inside. Open concept floor plan with the kitchen looking out to the living room and sun room. The sun room is a highly sought after upgrade offered for this floor plan. The kitchen features a spacious pantry, granite counter tops, stainless steel appliances, and upgraded fixtures. This home has lots of windows. Spacious master bedroom. Adjusted for GLA.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Brubaker Culton R.E. & Dev.	Subject is listed as a short sale.					
Listing Agent Name	Mary Espinoza						
Listing Agent Phone	951-658-7211						
# 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
02/29/2020	\$315,550	03/10/2020	\$280,000	Pending/Contract	04/01/2020	\$280,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$285,000	\$285,000
Sales Price	\$284,000	\$284,000
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
I went back 6 months and stayed within the same community as subject. All comps are located in same community. The information used to complete this report was gathered from the local MLS and the current market condition was taken into consideration.		

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



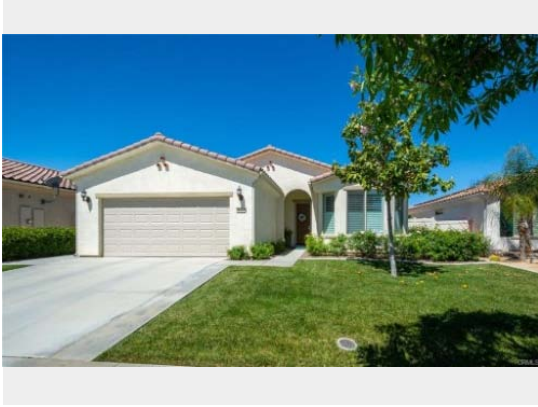
Side



Street

Listing Photos

L1 1457 Via Rojas
Hemet, CA 92545



Front

L2 5688 Corte Ruiz
Hemet, CA 92545



Front

L3 5077 Paseo Famosa
Hemet, CA 92545



Front

Sales Photos

S1 5288 Corte Cidra
Hemet, CA 92545



Front

S2 5312 Corte Cerro
Hemet, CA 92545



Front

S3 1507 Via Rojas
Hemet, CA 92545



Front

ClearMaps Addendum

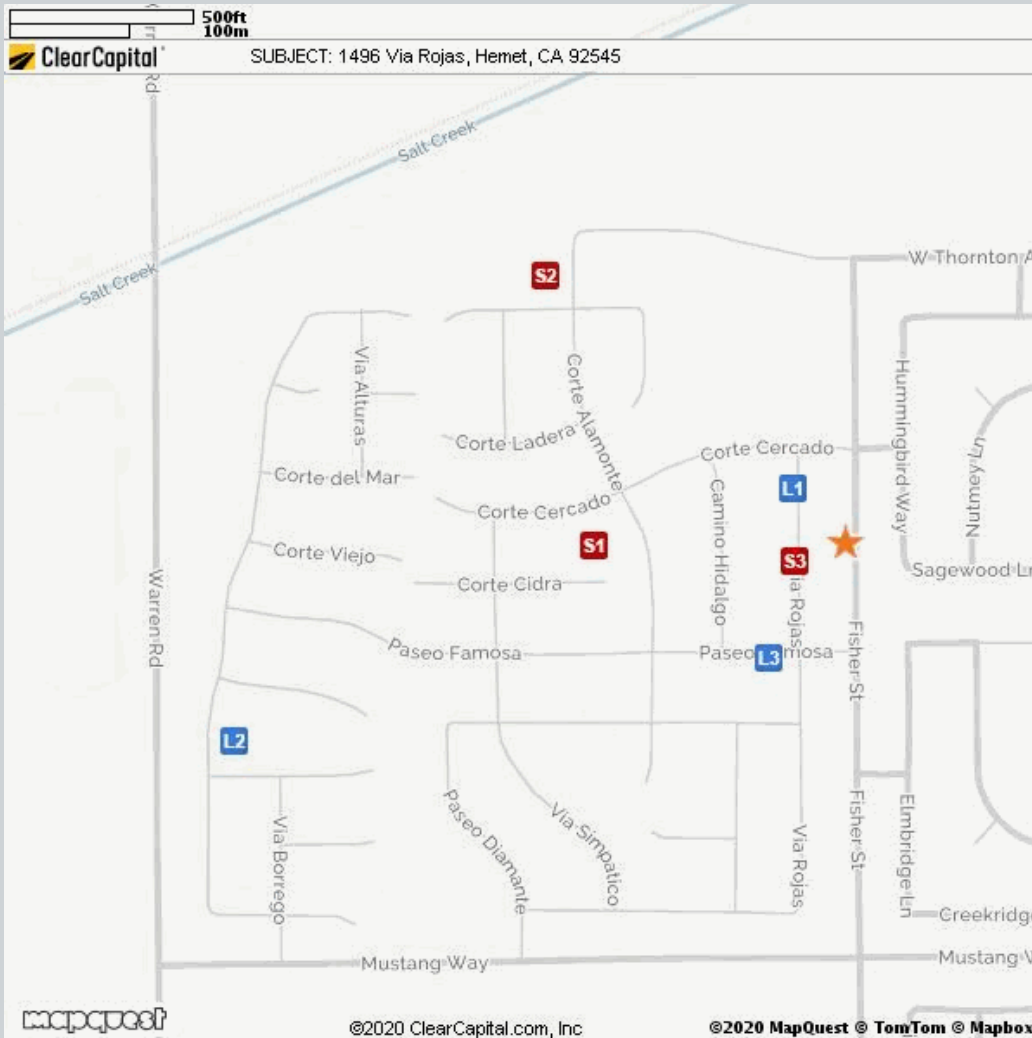
Address ★ 1496 Via Rojas, Hemet, CA 92545

Loan Number 40902

Suggested List \$285,000

Suggested Repaired \$285,000

Sale \$284,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1496 Via Rojas, Hemet, CA	--	Parcel Match
L1 Listing 1	1457 Via Rojas, Hemet, CA	0.05 Miles ¹	Parcel Match
L2 Listing 2	5688 Corte Ruiz, Hemet, CA	0.45 Miles ¹	Parcel Match
L3 Listing 3	5077 Paseo Famosa, Hemet, CA	0.09 Miles ¹	Parcel Match
S1 Sold 1	5288 Corte Cidra, Hemet, CA	0.17 Miles ¹	Parcel Match
S2 Sold 2	5312 Corte Cerro, Hemet, CA	0.29 Miles ¹	Parcel Match
S3 Sold 3	1507 Via Rojas, Hemet, CA	0.03 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	Fernand DeChristopher	Company/Brokerage	DeChristopher Properties
License No	01062377	Address	25810 Floyd Ave. Menifee CA 92585
License Expiration	07/05/2023	License State	CA
Phone	9517336896	Email	chrismovesu@gmail.com
Broker Distance to Subject	10.77 miles	Date Signed	06/06/2020

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.