by ClearCapital

41050 \$408,000 Loan Number • As-Is Value

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 Inspection Date Loan Number Borrower Name	730 Capistrano Drive, Suisun City, CA 94585 06/25/2020 41050 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6751700 06/29/2020 0174-282-240 Solano	Property ID	28488680
Tracking IDs					
Order Tracking ID	20200624_BPO_A	Tracking ID 1	20200624_BPO_4	Ą	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Joseph Monaco	Condition Comments
R. E. Taxes	\$2,934	Property appears to be in average condition, yard is a bit
Assessed Value	\$243,018	overgrown but home is in line with other homes in the area.
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	About 1/4 mile from park, 1-2 miles from schools 2-3 miles to		
Sales Prices in this Neighborhood Low: \$399,000 High: \$455,000		shopping and restaurants.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

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730 Capistrano Dr

Suisun City, CA 94585

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Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	730 Capistrano Drive	1527 Montebello	616 Crane Dr	802 Bering Way
City, State	Suisun City, CA	Suisun City, CA	Suisun City, CA	Suisun City, CA
Zip Code	94585	94585	94585	94585
Datasource	Tax Records	Public Records	MLS	MLS
Miles to Subj.		0.26 ¹	0.59 1	0.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$429,000	\$405,000
List Price \$		\$420,000	\$429,000	\$405,000
Original List Date		01/10/2020	04/21/2020	06/09/2020
DOM \cdot Cumulative DOM		75 · 171	37 · 69	17 · 20
Age (# of years)	30	36	43	34
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	1,434	1,428	1,480	1,220
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	8	7	7
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	0.15 acres	0.15 acres	0.14 acres	0.14 acres
Other		none	granite counters	none

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Older, one extra bedroom, same bathroom count, close in square footage similar condition.

Listing 2 Granite in kitchen and bath, Older than subject, close in square footage, same bedroom and bathroom count.

Listing 3 Smaller than subject, similar condition, same bedroom and bathroom count 4 years older.

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Recent Sales

	0	0-14.4	0-14.0	0.110.4
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	730 Capistrano Drive	1524 Casa Loma Way	1414 Prospect Way	1413 Prospect Way
City, State	Suisun City, CA	Suisun City, CA	Suisun City, CA	Suisun City, CA
Zip Code	94585	94585	94585	94585
Datasource	Tax Records	MLS	Public Records	MLS
Miles to Subj.		0.18 1	0.28 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$430,000	\$425,000	\$410,000
List Price \$		\$413,900	\$425,000	\$410,000
Sale Price \$		\$414,000	\$421,000	\$410,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		02/25/2020	05/26/2020	06/08/2020
$DOM \cdot Cumulative DOM$	·	108 · 127	28 · 47	62 · 84
Age (# of years)	30	35	34	34
Condition	Average	Average	Good	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	1,434	1,553	1,492	1,336
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	0.15 acres	0.14 acres	0.14 acres	0.14 acres
Other		none	granite counters	none
Net Adjustment		-\$6,785	-\$6,500	-\$1,500
Adjusted Price		\$407,215	\$414,500	\$408,500

* Sold 3 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 -\$10,000 closing cost credit, \$5000 age, -\$1785 sq footage. Slightly larger, same bedroom and bathroom count, older.

Sold 2 -\$5000 granite, -\$2500 ext paint, -\$3000 closing cost credit, \$4000 age. New exterior paint, kitchen has granite

Sold 3 \$4000 age, -\$5500 closing cost credit. Older than subject, similar condition, same bedroom and bathroom count.

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Suisun City, CA 94585

Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm		no listing history for last 12 months					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$410,000	\$410,000		
Sales Price	\$408,000	\$408,000		
30 Day Price	\$408,000			
Comments Regarding Pricing Strategy				
Bracketed pricing \$407,215-\$414,500				

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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730 Capistrano Dr Suisun City, CA 94585

41050 Loan Number **\$408,000** • As-Is Value

Subject Photos



Front



Address Verification



Street

730 Capistrano Dr

Suisun City, CA 94585

41050 Loan Number

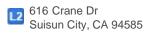
\$408,000 • As-Is Value

Listing Photos

1527 Montebello Suisun City, CA 94585



Front





Front

802 Bering Way Suisun City, CA 94585



Front

by ClearCapital

730 Capistrano Dr Suisun City, CA 94585

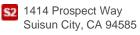
41050 Loan Number \$408,000 • As-Is Value

Sales Photos

S1 1524 Casa Loma Way Suisun City, CA 94585









Front

1413 Prospect WaySuisun City, CA 94585

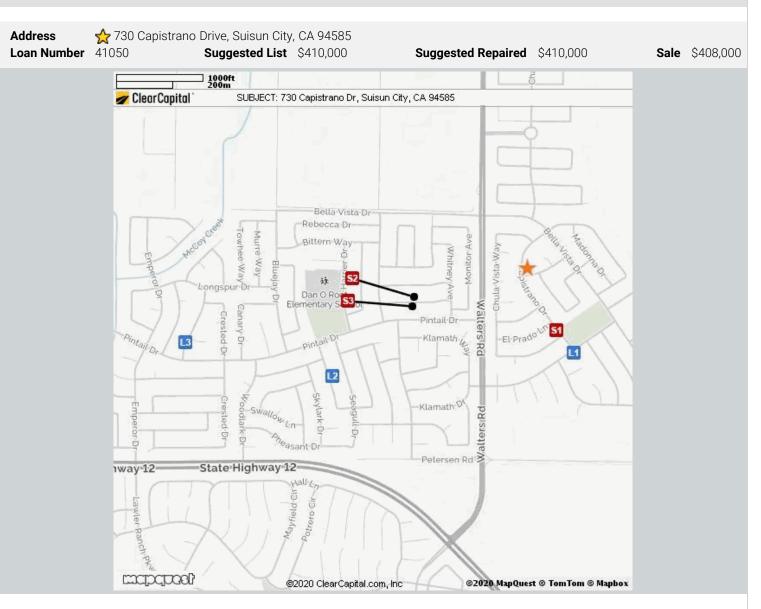


Front

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ClearMaps Addendum



★Subject730 Capistrano Dr, Suisun City, CAParcel Match☑Listing 11527 Montebello, Suisun City, CA0.26 Miles 1Parcel Match☑Listing 2616 Crane Dr, Suisun City, CA0.59 Miles 1Parcel Match☑Listing 3802 Bering Way, Suisun City, CA0.93 Miles 1Parcel Match☑Sold 11524 Casa Loma Way, Suisun City, CA0.18 Miles 1Parcel Match	Comparable	Address	Miles to Subject	Mapping Accuracy
Image: Listing 2616 Crane Dr, Suisun City, CA0.59 Miles 1Parcel MatchImage: Listing 3802 Bering Way, Suisun City, CA0.93 Miles 1Parcel MatchImage: Listing 3Sold 11524 Casa Loma Way, Suisun City, CA0.18 Miles 1Parcel Match	★ Subject	730 Capistrano Dr, Suisun City, CA		Parcel Match
Image: Solution of the second secon	💶 Listing 1	1527 Montebello, Suisun City, CA	0.26 Miles 1	Parcel Match
Sold 1 1524 Casa Loma Way, Suisun City, CA 0.18 Miles 1 Parcel Match	Listing 2	616 Crane Dr, Suisun City, CA	0.59 Miles 1	Parcel Match
	💶 Listing 3	802 Bering Way, Suisun City, CA	0.93 Miles 1	Parcel Match
	Sold 1	1524 Casa Loma Way, Suisun City, CA	0.18 Miles 1	Parcel Match
Sold 21414 Prospect Way, Suisun City, CA0.28 Miles 1Parcel Match	Sold 2	1414 Prospect Way, Suisun City, CA	0.28 Miles 1	Parcel Match
Sold 3 1413 Prospect Way, Suisun City, CA 0.29 Miles 1 Parcel Match	Sold 3	1413 Prospect Way, Suisun City, CA	0.29 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.

730 Capistrano Dr

Suisun City, CA 94585

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.)

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.

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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.

730 Capistrano Dr

Suisun City, CA 94585

41050 Loan Number

Broker Information

Robin Jaurique	Company/Brokerage	Remax Gold Elite
01436290	Address	5247 Venetian Dr Fairfield CA 94534
07/12/2024	License State	CA
7073333009	Email	robinjaurique@remax.net
9.29 miles	Date Signed	06/29/2020
	01436290 07/12/2024 7073333009	01436290 Address 07/12/2024 License State 7073333009 Email

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 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 or nace, 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 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.