

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	4826 Elizabeth Street, Baldwin Park, CA 91706	Order ID	6802424	Property ID	28660574
Inspection Date	08/14/2020	Date of Report	08/16/2020		
Loan Number	41549	APN	8414-015-051		
Borrower Name	Catamount Properties 2018 LLC	County	Los Angeles		

Tracking IDs					
Order Tracking ID	20200814_BPOs	Tracking ID 1	20200814_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Reynaldo S & Maria J Rodriguez	Condition Comments	
R. E. Taxes	\$4,861		small single family home in a residential neighborhood ... close to freeway access ... close to shopping ... clsoe to entertainment .. home is smaller than most in the area
Assessed Value	\$150,157		
Zoning Classification	BPR1*		
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	
Local Economy	Stable		searched 12 months in time, 1 mile radius, under 900 sqft in gla ... only 1 active listing ... had to expand search to 3 miles to have enough comps to complete this report ... average dom 31 ... closed adom 20 ... active adom 80 ... 6 of the 10 active are pending or under contract ... 53 closed sales ... most homes in the area are larger in gla in the are ... home has solar panels ...
Sales Prices in this Neighborhood	Low: \$300,000 High: \$620,000		
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	4826 Elizabeth Street	3843 Vineland Ave	941w 3rd Street	12760royston St
City, State	Baldwin Park, CA	Baldwin Park, CA	Azusa, CA	Baldwin Park, CA
Zip Code	91706	91706	91702	91706
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.15 ¹	2.91 ¹	2.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$389,000	\$355,000	\$450,000
List Price \$	--	\$389,000	\$355,000	\$450,000
Original List Date		10/01/2019	03/17/2019	07/13/2020
DOM · Cumulative DOM	-- · --	318 · 320	517 · 518	1 · 34
Age (# of years)	67	90	72	1
Condition	Average	Average	Average	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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	560	608	696	628
Bdrm · Bths · ½ Bths	1 · 1	2 · 1	5 · 1	1 · 1
Total Room #	4	5	5	4
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.06 acres	0.16 acres	0.09 acres
Other	none	none	none	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.

Current Listings - Cont.

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

- Listing 1** Possibly the least expensive single family home in San Gabriel Valley. Buy this starter home with only 3 1/2% down. Plenty of off-street parking. Move-in condition. Hardwood floors in living room. 2 bedrooms and an office/study. Laundry room. Wall AC units keep the home very cool on those hot days. Ceiling fans in most of the rooms. One car detached garage. Copper plumbing. Gated yard for security with large front lawn.
- Listing 2** Probate Fixer upper in Azusa CA. Property has a lot of potential. Not far from various shops and in close proximity to 210 freeway.
- Listing 3** Beautiful Corner House located near everything just a little drive to Orange County and Downtown LA. Perfect Opportunity for a first time home buyer or someone that wants to stay in Los Angeles County or Close Orange county. This home is a must see ..owner's pride.. so many upgrades to list. Owner has plans for a 2 bedroom addition this will be given to buyer. Ready to just move in.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4826 Elizabeth Street	4313 Downing Ave	3303frazier St	2218 Wsherway St
City, State	Baldwin Park, CA	Baldwin Park, CA	Baldwin Park, CA	West Covina, CA
Zip Code	91706	91706	91706	91790
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	2.52 ¹	2.00 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$418,500	\$350,000	\$375,000
List Price \$	--	\$395,800	\$350,000	\$375,000
Sale Price \$	--	\$402,500	\$300,000	\$395,000
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	01/07/2020	01/31/2020	06/26/2020
DOM · Cumulative DOM	-- · --	39 · 39	8 · 30	4 · 18
Age (# of years)	67	98	73	86
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	560	640	560	600
Bdrm · Bths · ½ Bths	1 · 1	2 · 1	1 · 1	2 · 1
Total Room #	4	5	4	5
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.16 acres	0.20 acres
Other	none	none	none	none
Net Adjustment	--	-\$34,030	\$0	-\$6,600
Adjusted Price	--	\$368,470	\$300,000	\$388,400

* 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** adjusted for credit to buyer - 5030, adjusted for bedroom variance -4000, adjusted for condition -25000 ... Newly remodeled home with a big lot for possible expansion. Walking distance to metrolink, downtown, public transportation. Gated for tranquility and privacy. Possible third bedroom that is now permitted as storage. Could be used as an office or third bedroom. Not reflected on current square footage.
- Sold 2** adjusted for garage variance -4000 ... Cute one bedroom one bath house with a detached two car garage. Inside laundry area. All original inside waiting for someone to put their personal touch. Nice area of Baldwin park close to schools, restaurants, transportation and the 10 & 605 fwys. Property been sold AS IS condition, Needs TLC. Great for first time buyers or investment property.
- Sold 3** adjusted for lot size variance -2600, adjusted for bedroom variance -4000 Investment opportunity on a large lot! End of cul-de-sac, fruit trees, indoor laundry, lots of potential

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				home last sold for \$ 109000 on 9/22/1999			
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	\$370,000	\$370,000
Sales Price	\$350,000	\$350,000
30 Day Price	\$330,000	--
Comments Regarding Pricing Strategy		
most weight given to the close sales with consideration given to that home is smaller than most in the area and difficult to find similar sized comps ... very few available active comps		

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



Other



Other



Other

Listing Photos

L1 3843 Vineland Ave
Baldwin Park, CA 91706



Front

L2 941W 3rd Street
Azusa, CA 91702



Front

L3 12760 Royston ST
Baldwin Park, CA 91706



Front

Sales Photos

S1 4313 Downing Ave
Baldwin Park, CA 91706



Front

S2 3303 Frazier ST
Baldwin Park, CA 91706



Front

S3 2218 W Sherway ST
West Covina, CA 91790



Front

ClearMaps Addendum

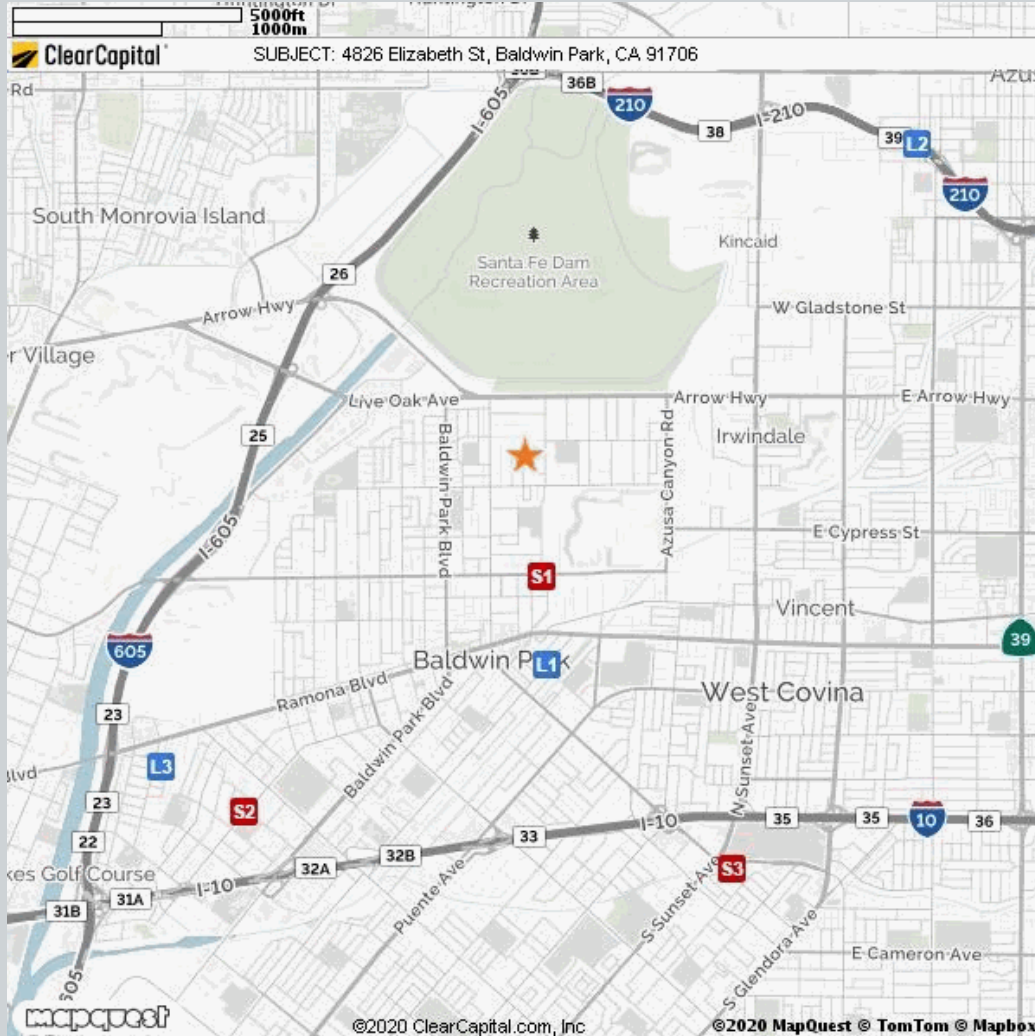
Address ★ 4826 Elizabeth Street, Baldwin Park, CA 91706

Loan Number 41549

Suggested List \$370,000

Suggested Repaired \$370,000

Sale \$350,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4826 Elizabeth St, Baldwin Park, CA	--	Parcel Match
L1 Listing 1	3843 Vineland Ave, Baldwin Park, CA	1.15 Miles ¹	Parcel Match
L2 Listing 2	941w 3rd Street, Azusa, CA	2.91 Miles ¹	Parcel Match
L3 Listing 3	12760royston St, Baldwin Park, CA	2.66 Miles ¹	Parcel Match
S1 Sold 1	4313 Downing Ave, Baldwin Park, CA	0.66 Miles ¹	Parcel Match
S2 Sold 2	3303frazier St, Baldwin Park, CA	2.52 Miles ¹	Parcel Match
S3 Sold 3	2218 Wsherway St, West Covina, CA	2.00 Miles ²	Unknown Street Address

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	Lehel Szucs	Company/Brokerage	All Seasons Real Estate, Inc.
License No	01336187	Address	964 E. Badillo Street, #240 Covina CA 91724
License Expiration	05/04/2023	License State	CA
Phone	6263390697	Email	Lehel@TeamSzucs.com
Broker Distance to Subject	5.14 miles	Date Signed	08/15/2020

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.