

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	550 1st Street, Galt, CA 95632	Order ID	7142930	Property ID	29701571
Inspection Date	03/05/2021	Date of Report	03/09/2021		
Loan Number	41571	APN	14801600100000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

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 looks to be in average condition from the street
R. E. Taxes	\$291	
Assessed Value	\$32,881	
Zoning Classification	Residential R1B	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subjects an older home in a newer neighborhood on a larger lot with other homes of varies sizes
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$260,000 High: \$492,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	550 1st Street	255 Plains Ct	642 Pestana Dr	128 W C St
City, State	Galt, CA	Galt, CA	Galt, CA	Galt, CA
Zip Code	95632	95632	95632	95632
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.40 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$430,000	\$383,900	\$420,000
List Price \$	--	\$430,000	\$383,900	\$420,000
Original List Date		03/01/2021	01/30/2021	02/24/2021
DOM · Cumulative DOM	-- · --	2 · 8	4 · 38	4 · 13
Age (# of years)	106	32	30	28
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	1,437	1,410	1,269	1,581
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	4 · 2
Total Room #	6	7	7	8
Garage (Style/Stalls)	None	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	--	Pool - Yes	--	--
Lot Size	0.50 acres	0.19 acres	0.16 acres	0.16 acres
Other	None	None	None	None

* Listing 2 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** Just in time for Summer! Have you been dreaming of owning your own private Oasis? Stop looking...this is the perfect home! Bright open airy Kitchen/ Living combo features a fire place for those cozy evenings. The spacious primary suite has a walk-in closet and beautiful barn door. The updated bathroom boasts a walk-in shower. The laundry room is conveniently located off the hall with another beautiful barn door. The patio is perfect for outdoor entertaining, Summer bbq's overlooking you own pool. Beautiful manicured lawn, peach and apple trees when in full bloom are a plus. This house has it all...ready for a family to make it their home.
- Listing 2** Beautifully updated 3 bedroom, 2 bathroom home in Galt. Large living room with tile floors, ceiling fan, and fireplace. The kitchen features an eat in area, stainless steel appliances, and a pass through into the living room. The primary suite features new carpet, large closet, and dual sinks. The large backyard features a large grass area. The home is close to downtown Galt with plenty of shopping and 5 minutes to Highway 99.
- Listing 3** HOME IS MOVE IN READY AND VERY CLEAN. Owner has spent 2 years remodeling with new hot water heater, garage door and opener, new A/C, heating, duct work, dishwasher, toilets, paint, floor and others. Close to restaurants, shopping, schools, baseball park and Hwy 99. Less than 30 minutes to Sacramento or Lodi. Used washer/dryer included. Check it out!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	550 1st Street	131 2nd St	651 Dowling Dr	180 W C St
City, State	Galt, CA	Galt, CA	Galt, CA	Galt, CA
Zip Code	95632	95632	95632	95632
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.27 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,900	\$379,000	\$375,000
List Price \$	--	\$359,900	\$379,000	\$375,000
Sale Price \$	--	\$357,000	\$375,000	\$385,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	11/24/2020	09/16/2020	09/21/2020
DOM · Cumulative DOM	-- · --	7 · 60	32 · 121	2 · 31
Age (# of years)	106	16	29	24
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	1,437	1,496	1,429	1,518
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	7	7	7
Garage (Style/Stalls)	None	Detached 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	0.50 acres	0.13 acres	0.15 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	+\$4,230	+\$7,300	+\$9,370
Adjusted Price	--	\$361,230	\$382,300	\$394,370

* 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** Ready to invest in your future? Then look no further than this beautiful west Galt home, built in 2005. You will want to hurry. If you wait, it will be gone. Spacious 3 bedrooms with a possible 4th bedroom, 2 baths and detached 2 car garage that has alley access and possible RV/boat parking. The garage is oversize with lots of room for storage. Large spacious tool shed/workshop. Conveniently located close to downtown Galt. Open backyard with a nice patio and breezeway to the garage. Fresh exterior and interior paint. Dual pane windows, whole house vacuum and vaulted ceiling. Kitchen has lots of cabinets for storing you food and cookware. Nice gas log fireplace for those cool winter evenings, no muss no fuss just turn on the switch and you have a beautiful flame. There is an Historical building next door. Adjusted -1770 for footage, -10000 for garage, 25000 for lot, -9000 for age.
- Sold 2** READY to MOVE IN!!! freshly renovated kitchen, granite counters, new cabinets, new appliances, new floor trough the house, new carpet in rooms,remodeled bathrooms, floor, counters and cabinets, freshly painted inside and out, new fence back patio, new roof, new water heater, new AC unit and condenser !!!! Adjusted 25000 for lot, -10000 for garage, -7700 for age.
- Sold 3** Great newer home close to shopping and schools. Come see, This wont last long. Adjusted -2430 for footage, 25000 for lot, -10000 for garage, -3200 for age.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				N/A			
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	\$368,000	\$368,000
Sales Price	\$363,000	\$363,000
30 Day Price	\$359,000	--
Comments Regarding Pricing Strategy		
Value is based on footage and lot size.		

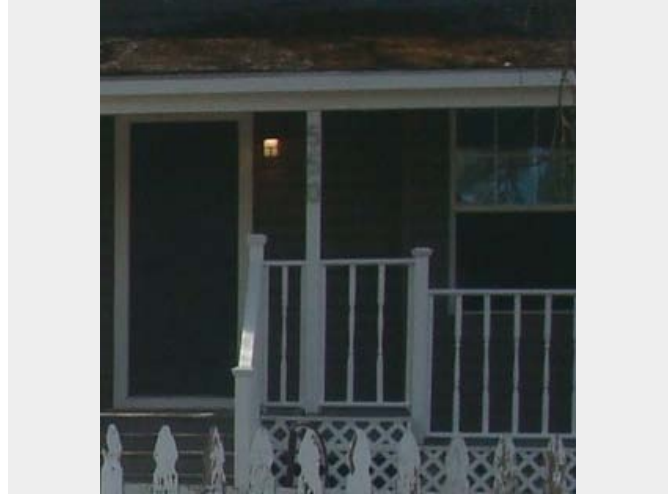
Clear Capital Quality Assurance Comments Addendum

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



Street

Listing Photos

L1 255 Plains Ct
Galt, CA 95632



Front

L2 642 Pestana Dr
Galt, CA 95632



Front

L3 128 W C St
Galt, CA 95632



Front

Sales Photos

S1 131 2nd St
Galt, CA 95632



Front

S2 651 Dowing Dr
Galt, CA 95632



Front

S3 180 W C St
Galt, CA 95632



Front

ClearMaps Addendum

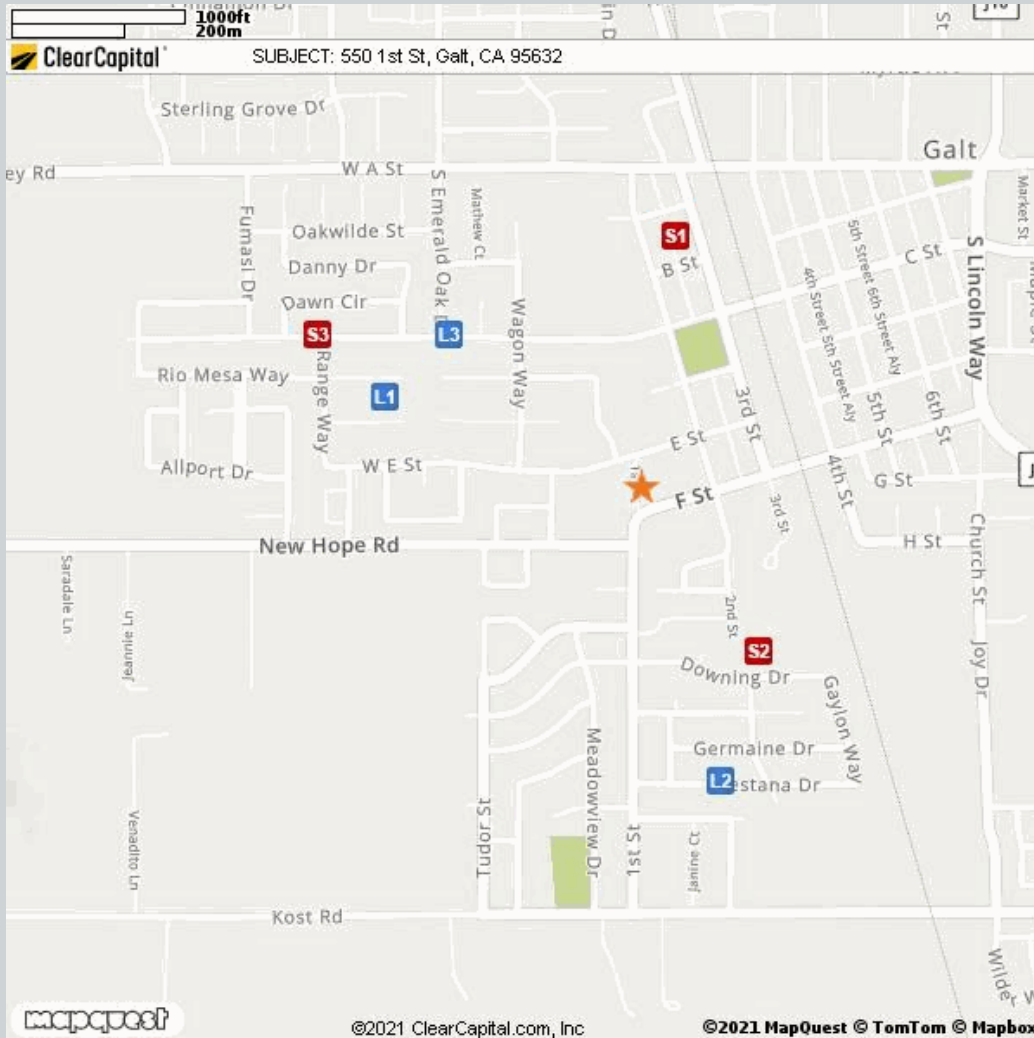
Address ★ 550 1st Street, Galt, CA 95632

Loan Number 41571

Suggested List \$368,000

Suggested Repaired \$368,000

Sale \$363,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	550 1st Street, Galt, CA 95632	--	Parcel Match
L1	255 Plains Ct, Galt, CA 95632	0.36 Miles ¹	Parcel Match
L2	642 Pestana Dr, Galt, CA 95632	0.40 Miles ¹	Parcel Match
L3	128 W C St, Galt, CA 95632	0.33 Miles ¹	Parcel Match
S1	131 2nd St, Galt, CA 95632	0.35 Miles ¹	Parcel Match
S2	651 Dowling Dr, Galt, CA 95632	0.27 Miles ¹	Parcel Match
S3	180 W C St, Galt, CA 95632	0.48 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	Rick Lehr	Company/Brokerage	Century21 M&M and Associates
License No	01172432	Address	1510 W. Kettleman Ln Lodi CA 95242
License Expiration	02/08/2023	License State	CA
Phone	2093703838	Email	c21ricky@aol.com
Broker Distance to Subject	9.22 miles	Date Signed	03/09/2021

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.