

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	799 Sunflower Drive Dr, Lathrop, CA 95330	Order ID	6810886	Property ID	28690170
Inspection Date	08/22/2020	Date of Report	08/25/2020		
Loan Number	41667	APN	196-150-43		
Borrower Name	Catamount Properties 2018 LLC	County	San Joaquin		

Tracking IDs

Order Tracking ID	20200821_BPOs	Tracking ID 1	20200821_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Kinsall Richard M	Condition Comments Subject appears to be in average condition. Property conforms other houses in the neighborhood.
R. E. Taxes	\$2,948	
Assessed Value	\$242,846	
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 This market is experiencing a lack of available housing inventory. This has caused reduced days on market for competing listings.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$415,000 High: \$450,000	
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	799 Sunflower Drive Dr	231 Chandra Way	178 Castlewood Ave	125 O St
City, State	Lathrop, CA	Lathrop, CA	Lathrop, CA	Lathrop, CA
Zip Code	95330	95330	95330	95330
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.50 ¹	0.74 ¹	0.90 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$435,000	\$435,000	\$339,900
List Price \$	--	\$435,000	\$435,000	\$439,900
Original List Date		07/16/2020	08/09/2020	08/15/2020
DOM · Cumulative DOM	-- · --	5 · 40	5 · 16	6 · 10
Age (# of years)	30	31	20	30
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	2 Stories Contemp	1 Story Contemp	2 Stories Contemp	2 Stories Contemp
# Units	1	1	1	1
Living Sq. Feet	1,853	1,827	1,935	1,700
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 3	4 · 2
Total Room #	7	7	7	6
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	0.14 acres	0.14 acres	0.11 acres	0.12 acres
Other	MLS#	MLS#20038877	MLS#20046945	MLS#20048245

* 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** Beautiful 4 BR, 1-story home with original owners, newer color-coated stucco, newer interior paint, spacious & open floor plan, remodeled kitchen has black wipetop stove, newer black d/w, stainless m/w, lots of counter space, FR has painted brick fireplace with gas starter & lighted ceiling fan, BR 1 has laminate flooring & built-in u-shaped desk / counter for office / working from home, BR 2 has wainscoting, accent wall & lighted ceiling fan, hall bath includes wallpaper, wainscoting, newer light & tiled flooring, master features mirrored closet doors, vinyl dual pane windows, quiet-sheetrock on walls for light sleepers, double-sided FP between BR & bath, 2 sinks, soaking tub & stall shower, whole house fan, new WH, garage has opener, workbench & extra 220v outlet, sharp backyard has a covered patio, extended exposed aggregate patio, relaxing fountain, new bark and shed on sideyard. Sharp home.
- Listing 2** Great Stonebridge Location! Enjoy this open floorplan with separate living room & family room plus a Bedroom & Full Bath downstairs. Light maple colored wood flooring sprawls throughout the downstairs living space and staircase. The spacious kitchen has New White Carrara Marble counters with breakfast bar & Professionally Epoxy painted cabinets, New SS sink, New faucet, gas stove, microwave & dishwasher. The large family room is a great-room concept with the kitchen and features a wood burning fireplace with stone hearth and mantel. New carpet upstairs in hall and bedrooms. Jack-n-Jill bathroom adjoins bedrooms 2&3. The master is a nice size with valued ceiling, walk-in closet, and dual sinks in the master bath. Convenient inside laundry room with storage cabinets. The backyard has a covered patio for year-round enjoyment, raised fish pond, garden box and is ready for your finishing touches. Located close to park, schools, shopping & freeway access!
- Listing 3** Location, location, location. This move-in ready home features bright kitchen with freshly painted cabinets. High vaulted ceilings give the home an airy, spacious feeling. Formal dining room is a possible fourth bedroom and there is already a full bathroom downstairs Master suite upstairs includes large master bath with two walk in closets. Home is located in super convenient area just minutes from Target Shopping Center which has a Starbucks, Chipotle, and an In-N-Out Burger on the grounds. I-5 access also right around the corner.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	799 Sunflower Drive Dr	212 Gaar	16155 Tumbleweed Ln	15255 6th St
City, State	Lathrop, CA	Lathrop, CA	Lathrop, CA	Lathrop, CA
Zip Code	95330	95330	95330	95330
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	0.87 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$449,000	\$419,900	\$424,900
List Price \$	--	\$449,000	\$419,900	\$424,900
Sale Price \$	--	\$459,000	\$410,000	\$430,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/26/2020	07/08/2020	07/15/2020
DOM · Cumulative DOM	-- · --	8 · 43	24 · 49	4 · 40
Age (# of years)	30	16	30	73
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	2 Stories Contemp	1 Story Contemp	2 Stories Contemp	2 Stories Contemp
# Units	1	1	1	1
Living Sq. Feet	1,853	2,045	1,700	2,025
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2	4 · 3
Total Room #	7	7	6	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	0.14 acres	0.22 acres	0.12 acres	0.17 acres
Other	MLS#	MLS#20028519	MLS#20028703	MLS#20032221
Net Adjustment	--	-\$1,000	+\$750	-\$1,000
Adjusted Price	--	\$458,000	\$410,750	\$429,000

* 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.

Recent Sales - Cont.

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

- Sold 1** This single story home has everything you are looking for! Features include 4 bedrooms 2.5 baths, 2 Living rooms, formal dining room, fireplace, granite kitchen counter tops and island, beautiful travertine tile floors throughout, custom cabinets and much more. This home sits on a large unique lot in a quiet cul-de-sac with a spacious front and back yard for entertaining with possible RV/boat parking. This home also has solar! Minutes from Hwy 5. (Square footage adjustment)
- Sold 2** Come check out this lovely Lathrop home in a quiet neighborhood. Seller just replaced the roof, the windows and the kitchen with Granite countertops with new appliances!!!! This property features 3 bedrooms 2 bathrooms at 1700 sqft. (Square footage adjustment)
- Sold 3** Awesome 4 bedroom 3 full bath home. 2025 square feet with tons of living space! Great full wall stone fireplace. Lots of windows let the natural light. Tile floors through out the downstairs. Updated new kitchen cabinets and counters. 1 full bath downstairs, 2 full baths upstairs. Great sized bedrooms. Master suite is over sized with walk in closet. Back yard is an entertainers dream! Tons of space for kids area, large paved area for BBQ and parties. Monstrous grass area perfect for playing! Detached 2 car garage with extra storage area. All this with Solar System power purchase agreement. (Square footage adjustment)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has not been listed or sold in the previous 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	\$429,000	\$429,000
Sales Price	\$429,000	\$429,000
30 Day Price	\$420,000	--
Comments Regarding Pricing Strategy		
This market is experiencing a lack of available housing inventory. This has caused reduced days on market for competing listings.		

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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 231 Chandra Way
Lathrop, CA 95330



Front

L2 178 Castlewood Ave
Lathrop, CA 95330



Front

L3 125 O St
Lathrop, CA 95330



Front

Sales Photos

S1 212 Gaar
Lathrop, CA 95330



Front

S2 16155 Tumbleweed Ln
Lathrop, CA 95330



Front

S3 15255 6th St
Lathrop, CA 95330



Front

ClearMaps Addendum

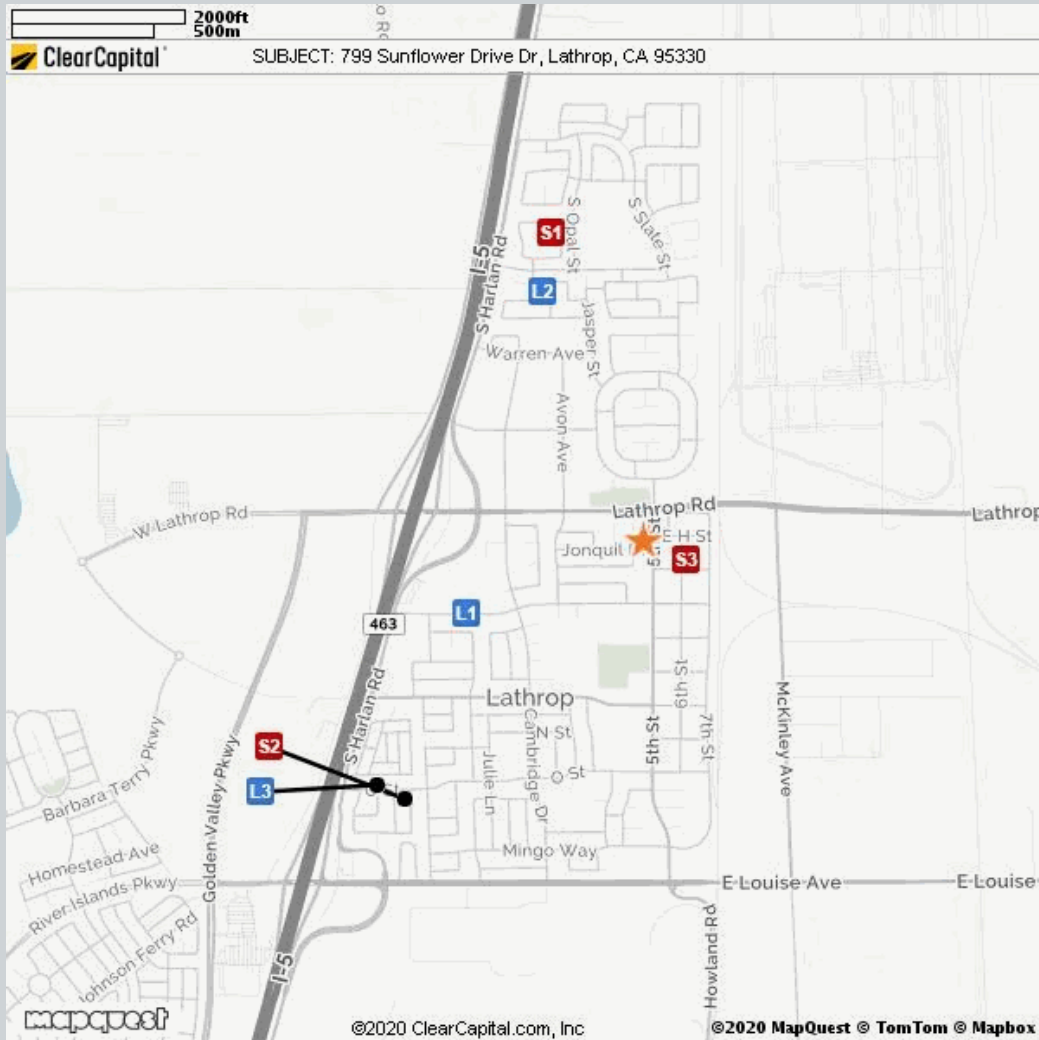
Address ★ 799 Sunflower Drive Dr, Lathrop, CA 95330

Loan Number 41667

Suggested List \$429,000

Suggested Repaired \$429,000

Sale \$429,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	799 Sunflower Drive Dr, Lathrop, CA	--	Parcel Match
L1	231 Chandra Way, Lathrop, CA	0.50 Miles ¹	Parcel Match
L2	178 Castlewood Ave, Lathrop, CA	0.74 Miles ¹	Parcel Match
L3	125 O St, Lathrop, CA	0.90 Miles ¹	Parcel Match
S1	212 Gaar, Lathrop, CA	0.88 Miles ¹	Parcel Match
S2	16155 Tumbleweed Ln, Lathrop, CA	0.87 Miles ¹	Parcel Match
S3	15255 6th St, Lathrop, CA	0.14 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	John Parisek	Company/Brokerage	Golden Lion Real Estate, Inc
License No	01296854	Address	4600 S Tracy Blvd Tracy CA 95377
License Expiration	12/31/2020	License State	CA
Phone	2098360200	Email	john@goldenlionhomes.com
Broker Distance to Subject	12.08 miles	Date Signed	08/25/2020

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.