Compton, CA 90220

41735 Loan Number **\$395,000**• As-Is Value

by ClearCapital

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	706 N Tajauta Avenue, Compton, CA 90220 08/31/2020 41735 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6820896 09/02/2020 6156-028-035 Los Angeles	Property ID	28744010
Tracking IDs					
Order Tracking ID	20200830_BPOs	Tracking ID 1	20200830_BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Arnold P Thompkins	Condition Comments			
R. E. Taxes	\$5,718	Subject was in average condition based on my inspection from			
Assessed Value	\$292,863	the road. The quality of construction is also of average quality			
Zoning Classification	CORL*	and is consistent with the area. Subject conforms to the area and surrounding properties.			
Property Type	SFR	and surrounding properties.			
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 Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	Subject is located in a residential area with commercial use			
Sales Prices in this Neighborhood	Low: \$325,000 High: \$465,000	limited to exterior thoroughfares. Located close to parks, schools, freeways and transportation. Market is increasing du			
Market for this type of property Increased 6 % in the past 6 months.		to overall economic growth and increasing buyer demand.			
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	706 N Tajauta Avenue	2128 E Stockwell St	2098 E Hatchway St	919 W Stockwell St
City, State	Compton, CA	Compton, CA	Compton, CA	Compton, CA
Zip Code	90220	90222	90222	90222
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.00 1	0.91 1	0.63 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$399,900	\$399,000
List Price \$		\$350,000	\$399,900	\$399,000
Original List Date		03/16/2020	03/18/2020	08/23/2019
DOM · Cumulative DOM	11	3 · 170	163 · 168	364 · 376
Age (# of years)	77	72	64	72
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,409	1,150	1,203	1,146
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	3 · 2	2 · 1
Total Room #	6	6	7	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	0.19 acres	0.10 acres	0.11 acres	0.12 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Similar to subject with similar condition. Similar property style and dimensions.
- Listing 2 Similar to subject due to similar condition and property type.
- Listing 3 Similar to subject due to condition and property type. Similar property style.

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.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	706 N Tajauta Avenue	723 W School St	833 W 138th St	2115 N Anzac Ave
City, State	Compton, CA	Compton, CA	Compton, CA	Compton, CA
Zip Code	90220	90220	90222	90222
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.59 1	0.51 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$395,000	\$425,000	\$439,000
List Price \$		\$395,000	\$425,000	\$439,000
Sale Price \$		\$395,000	\$440,000	\$430,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		03/31/2020	07/17/2020	03/20/2020
DOM · Cumulative DOM		15 · 153	4 · 46	92 · 141
Age (# of years)	77	80	66	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	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,409	1,352	1,408	1,458
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	3 · 1	3 · 1
Total Room #	6	7	6	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	0.19 acres	0.13 acres	0.14 acres	0.11 acres
Other	None	None	None	None
Net Adjustment		-\$2,150	+\$50	-\$2,450
Adjusted Price		\$392,850	\$440,050	\$427,550

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** Similar to subject due to condition and similar subject dimensions. Adjusted for bedroom variance -5000. Adjusted for bath room variance 0. Adjusted for GLA 2850
- **Sold 2** Similar to subject due to similar GLA, similar bed and bath, condition and location. Adjusted for bedroom variance -5000. Adjusted for bath room variance 5000. Adjusted for GLA 50
- **Sold 3** Similar location and appeal, similar gla and condition. Adjusted for bedroom variance -5000. Adjusted for bath room variance 5000. Adjusted for GLA -2450

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Subject Sal	es & Listing Hi	story					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			Subject recently sold, the sale price is consistent with market				
Listing Agent Name			value				
Listing Agent Phone							
# of Removed Li Months	stings in Previous 1	2 0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/14/2020	\$420,000			Sold	08/27/2020	\$395,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$405,000	\$405,000			
Sales Price	\$395,000	\$395,000			
30 Day Price	\$375,000				
Comments Regarding Pricing Strategy					

Comments Regarding Pricing Strategy

Value based on comp data found from the MLS, I used comparables within the same market. Based on the current comps and market the subject should sell in the indicated range as based on competitive sales and listings. After a thorough search in the MLS for comps of similar size and property type, I had to extend over a 1 mile radius in this area due to a lack of comparables found that were similar and reasonable substitutes for subject property. House number was not available at time of inspection, I verified this was the correct home by parcel map search and mapping subject's parcel location on the street using tax records

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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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Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



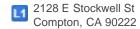
Street



Street

by ClearCapital

Listing Photos





Front

2098 E Hatchway St Compton, CA 90222



Front

919 W Stockwell St Compton, CA 90222



Front

Sales Photos





Front

833 W 138th St Compton, CA 90222



Front

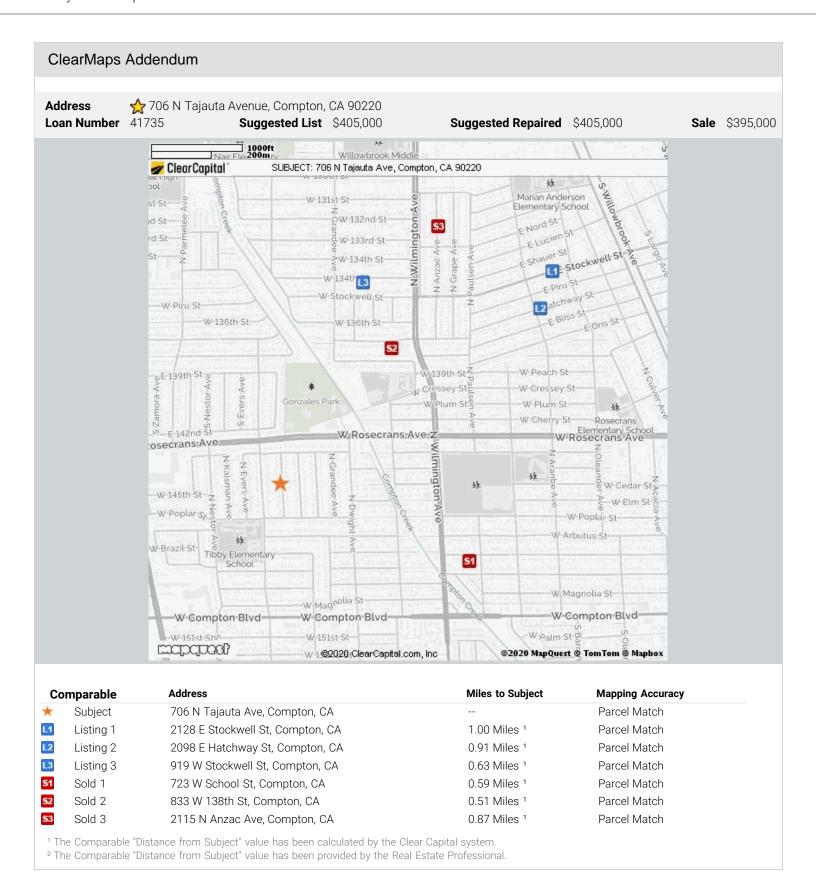
2115 N Anzac Ave Compton, CA 90222



Front

DRIVE-BY BPO





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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

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Broker Information

by ClearCapital

Broker Name Francisco Ursulo SYBIL STEVENSON Company/Brokerage

3814 Scandia Way Los Angeles CA License No 01946059 Address

90065

License State License Expiration 10/18/2020 CA

Phone 3236918242 Email URFRANCISCO@GMAIL.COM

Broker Distance to Subject 15.00 miles **Date Signed** 08/31/2020

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.

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