

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	45401 W Zion Road, Maricopa, AZ 85139	Order ID	6838307	Property ID	28796222
Inspection Date	09/13/2020	Date of Report	09/15/2020		
Loan Number	41891	APN	512-37-081		
Borrower Name	Catamount Properties 2018 LLC	County	Pinal		

Tracking IDs					
Order Tracking ID	0911BPOs	Tracking ID 1	0911BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ROBERT & KAREE E GONZALES	Condition Comments Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.
R. E. Taxes	\$2,470	
Assessed Value	\$0	
Zoning Classification	[GR] General Rural Z	
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	ALTERRA SOUTH 6232515260	
Association Fees	\$125 / Month (Other: Common Area)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Subject is located in a single family neighborhood. Subject conforms to neighborhood. There are no adverse site conditions or external factors such as easements, encroachments, environmental conditions or land uses. Proximity and convenience to employment, schools, parks, shopping and transportation are good.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$300,000 High: \$500,000	
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	45401 W Zion Road	46040 W Tulip Ln	18321 N Larkspur Dr	17688 N Kari Ln
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85139	85139	85138	85139
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.64 ¹	0.96 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$324,900	\$349,900	\$372,900
List Price \$	--	\$324,900	\$349,900	\$372,900
Original List Date		09/02/2020	08/20/2020	08/21/2020
DOM · Cumulative DOM	-- · --	1 · 13	7 · 26	23 · 25
Age (# of years)	14	15	15	15
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	3,300	3,166	3,115	3,314
Bdrm · Bths · ½ Bths	5 · 4 · 5	4 · 2 · 5	4 · 2 · 5	6 · 3 · 5
Total Room #	10	7	7	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 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	0.15 acres	0.17 acres	0.29 acres
Other	None	None	None	None

* Listing 3 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 Spacious home with 4 large bedrooms, 2.5 baths and loft! Gorgeous tile flooring, new granite counters in kitchen and bathrooms along with brand new stove.

Listing 2 Gorgeous 2 story home with 3 car garage in a quiet neighborhood. Large Kitchen with granite counter tops and maple cabinets.

Listing 3 This spacious home has it all. Featuring 4 large bedrooms, PLUS 2 large Master Suites, (1 with a spacious bath), Separate garden tub and shower with a nice walk-in closet . All bedrooms are upstairs. Over \$37,000 in upgrades since 2015. Granite counter tops, game room, fireplace, Updated Tile and Carpet.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	45401 W Zion Road	43972 W Yucca Ln	44410 W Yucca Ln	44001 W Yucca Ln
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85139	85138	85138	85138
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.90 ¹	0.64 ¹	0.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$324,900	\$330,000	\$337,500
List Price \$	--	\$324,900	\$330,000	\$342,500
Sale Price \$	--	\$322,500	\$325,000	\$342,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/28/2020	03/30/2020	07/01/2020
DOM · Cumulative DOM	-- · --	1 · 14	1 · 69	1 · 47
Age (# of years)	14	15	15	14
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories 2 story	2 Stories 2 Story	2 Stories 2 Story	2 Stories 2 Story
# Units	1	1	1	1
Living Sq. Feet	3,300	3,527	3,115	3,528
Bdrm · Bths · ½ Bths	5 · 4 · 5	5 · 3	4 · 2 · 5	5 · 3
Total Room #	10	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.17 acres	0.19 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	-\$4,540	+\$3,700	-\$4,160
Adjusted Price	--	\$317,960	\$328,700	\$338,340

* 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** 5 bed, 3 bath property now for sale in Maricopa! Brand new carpet and paint throughout. A beautiful facade, desert landscaping, 3 car garage, this home has it all and more! The interior boasts large dining 3 seperate living areas, a cozy loft, huge game room, and designer paint.
- Sold 2** 5 bed, 3 bath property now for sale in Maricopa! Brand new carpet and paint throughout. A beautiful facade, desert landscaping, 3 car garage, this home has it all and more! The interior boasts large dining 3 seperate living areas, a cozy loft, huge game room, and designer paint.
- Sold 3** This 5 bed/3.5bath -4car garage home has room not only inside, but sits on one of the largest lots in the subdivision over 1/3 acre with a heated pool and hot tub with water feature! Some of the unique features are the gas fireplace, down stairs office or den, surround sound in multiple rooms, 2 laundry rooms (1 up/1down), upstairs loft, built in computer niche, 2nd story patio from master bedroom overlooking back yard.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				The Subject Property is been Sold lately.			
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	\$342,000	\$342,000
Sales Price	\$330,000	\$330,000
30 Day Price	\$326,000	--
Comments Regarding Pricing Strategy		
I search at the sold comps as well as the adjusted sold comps to help determine the Suggested List Price. All comps are within 1 mile of the subject, All comps are within 10 years of subject, The square footage on the comps are within 30% and Sold comps have sold in the last six months.		

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



Other

Listing Photos

L1 46040 W TULIP LN
Maricopa, AZ 85139



Front

L2 18321 N LARKSPUR DR
Maricopa, AZ 85138



Front

L3 17688 N KARI LN
Maricopa, AZ 85139



Front

Sales Photos

S1 43972 W YUCCA LN
Maricopa, AZ 85138



Front

S2 44410 W YUCCA LN
Maricopa, AZ 85138



Front

S3 44001 W YUCCA LN
Maricopa, AZ 85138



Front

ClearMaps Addendum

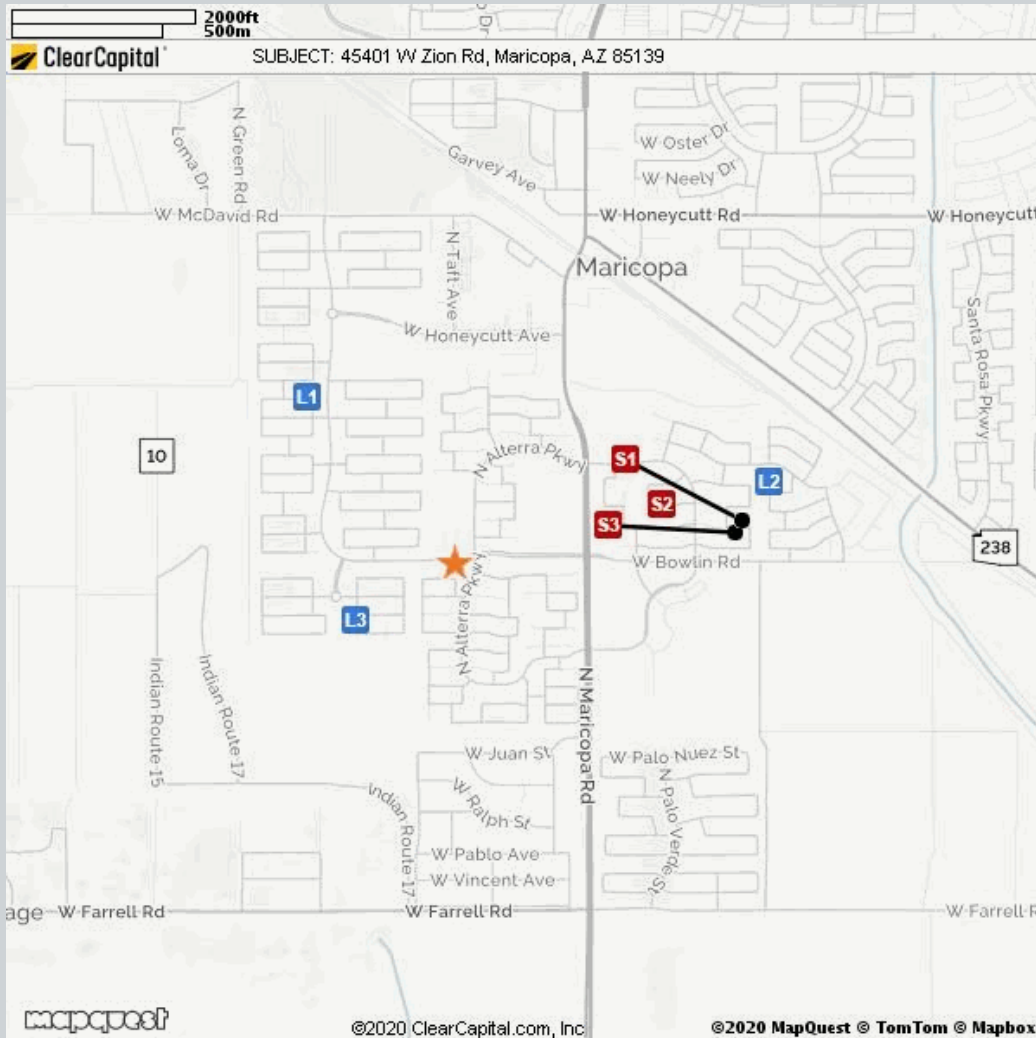
Address ★ 45401 W Zion Road, Maricopa, AZ 85139

Loan Number 41891

Suggested List \$342,000

Suggested Repaired \$342,000

Sale \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	45401 W Zion Rd, Maricopa, AZ	--	Parcel Match
L1 Listing 1	46040 W Tulip Ln, Maricopa, AZ	0.64 Miles ¹	Parcel Match
L2 Listing 2	18321 N Larkspur Dr, Maricopa, AZ	0.96 Miles ¹	Parcel Match
L3 Listing 3	17688 N Kari Ln, Maricopa, AZ	0.30 Miles ¹	Parcel Match
S1 Sold 1	43972 W Yucca Ln, Maricopa, AZ	0.90 Miles ¹	Parcel Match
S2 Sold 2	44410 W Yucca Ln, Maricopa, AZ	0.64 Miles ¹	Parcel Match
S3 Sold 3	44001 W Yucca Ln, Maricopa, AZ	0.88 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	Glen Donohue	Company/Brokerage	My Home Group Real Estate LLC
License No	SA109018000	Address	10350 W McDowell Rd Avondale AZ 85392
License Expiration	02/28/2021	License State	AZ
Phone	6233770149	Email	bposaz.only@gmail.com
Broker Distance to Subject	32.11 miles	Date Signed	09/13/2020

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.