

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.

<b>Address</b>	1018 Wawona Street, Manteca, CA 95337	<b>Order ID</b>	7049166	<b>Property ID</b>	29373472
<b>Inspection Date</b>	01/17/2021	<b>Date of Report</b>	01/21/2021		
<b>Loan Number</b>	42938	<b>APN</b>	219-420-28		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	San Joaquin		

**Tracking IDs**

<b>Order Tracking ID</b>	0116BPOs	<b>Tracking ID 1</b>	42938
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Constance Liberato	<b>Condition Comments</b> Occupied single family detached. Appears to need exterior paint and landscape work.
<b>R. E. Taxes</b>	\$986	
<b>Assessed Value</b>	\$91,393	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$5,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$5,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Occupied single family detached homes.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$350,000 High: \$450,000	
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1018 Wawona Street	943 El Portal Ave	1118 Virginia St	437 Chablis Way
<b>City, State</b>	Manteca, CA	Manteca, CA	Manteca, CA	Manteca, CA
<b>Zip Code</b>	95337	95337	95337	95337
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.11 <sup>1</sup>	0.46 <sup>1</sup>	0.56 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$399,900	\$409,000	\$425,000
<b>List Price \$</b>	--	\$415,000	\$409,000	\$425,000
<b>Original List Date</b>		09/25/2020	12/04/2020	12/23/2020
<b>DOM · Cumulative DOM</b>	-- · --	30 · 118	18 · 48	4 · 29
<b>Age (# of years)</b>	50	49	65	29
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,206	1,206	1,348	1,315
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.12 acres	0.15 acres	0.12 acres	0.15 acres
<b>Other</b>	MLS#	MLS#20058119	MLS#20071744	MLS#20074533

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Beautifully updated home with newer exterior and interior paint, newer flooring throughout with 3 bedrooms, 2 bathrooms with 1206sf featuring an open floor plan. Open kitchen area with granite countertops, stainless steel appliances, laminate flooring and lots of cabinets. Good size family room with laminate flooring. Updated bathrooms with granite counters. Spacious bedrooms with newer carpet. Covered patio area. Pool size backyard, solar panels are owned and much, much more.
- Listing 2** Come see this turnkey 3bed 2bath home! This home has been updated and is now ready for its new owners. Home features new interior and exterior paint. New floors in kitchen, living room and dining room. New kitchen counters and kitchen cabinets plus new kitchen appliances. Dual pane windows throughout home. Additional bonus room is great for guest or company. This home is conveniently located near shopping centers and dining areas. It is also located within minutes of CA-120, making it ideal for commuters.
- Listing 3** This charming home is dated but well maintained by the original owner. Tile kitchen counters, vinyl flooring. Rear patio.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1018 Wawona Street	316 Willow Ave	206 Watson Ave	374 Marsala Ct
City, State	Manteca, CA	Manteca, CA	Manteca, CA	Manteca, CA
Zip Code	95337	95337	95337	95337
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.64 <sup>1</sup>	0.65 <sup>1</sup>	0.68 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$355,000	\$399,500	\$379,000
List Price \$	--	\$355,000	\$397,000	\$379,000
Sale Price \$	--	\$353,000	\$400,000	\$385,000
Type of Financing	--	Fha	Fha	Conventional
Date of Sale	--	09/03/2020	09/16/2020	09/04/2020
DOM · Cumulative DOM	-- · --	95 · 156	63 · 168	7 · 44
Age (# of years)	50	63	68	25
Condition	Average	Fair	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	1,206	1,404	1,300	1,139
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 1 Car	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	0.12 acres	0.14 acres	0.28 acres	0.1 acres
Other	MLS#	MLS#20019318	MLS#20019514	MLS#20042287
Net Adjustment	--	-\$9,000	-\$2,500	\$0
Adjusted Price	--	\$344,000	\$397,500	\$385,000

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 property has 4 bedroom and 2 Bath with a Pool with original hardwood floors, Great for First Time Home Buyers or Investors. Centrally located, close to many amenities, Easy access to Hwy 120 and Freeway 99. (\$9k closing credit)
- Sold 2** Two of your bills taken care of. A well, so no city water bill, 40 solar panels for low energy bill. 3 bedroom, 2 bath extensively remodeled. Kitchen features Custom Cherry Cabinets, granite countertops, island w/ large sink, 2 full pantries, 5 burner gas stove. Stainless steel appliance. Built in hutch and sink in dining, slate flooring. Wood floors in living room, hall and 2 bedrooms, Master has carpet. Tile entry. Front windows upgraded w/ Low E. Extra large lot for all your toys. Paved RV with its own clean-out. Long driveway can park 6 cars and 2 on RV side. 2 Car garage with drive thru to the 4 car carport. Large storage/ workshop attach to garage plus a 10x12 storage shed with loft. Laundry room has storage cabinets. Upgraded electrical panel box in garage. 30 year comp roof installed in 2006. (\$5k closing credit)
- Sold 3** This great 3 Bedroom 2 Bath home is waiting for you to call home. Great Location , first time home buyers are welcomed, it's move in ready, low maintenance and located in a court. Minutes From Restaurants, Shops, Grocery stores, the Freeway, as well as Public Transportation. Built in 1996 this home is ready for you. Tile floors, Nest Thermostat, new motherboard installed in HVAC System, updated light fixtures, TV mounts in Master Bedroom and Living Room, Play structure in Back Yard and Sprinkler System. Don't let this one get away! Virtual Tour and video will be up soon.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Perez Realty	Subject is currently pending sale					
<b>Listing Agent Name</b>	James Perez						
<b>Listing Agent Phone</b>	209-969-8440						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
11/18/2020	\$365,000	12/03/2020	\$352,500	Pending/Contract	12/22/2020	\$352,500	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$370,000	\$375,000
<b>Sales Price</b>	\$370,000	\$375,000
<b>30 Day Price</b>	\$365,000	--
<b>Comments Regarding Pricing Strategy</b>		
Lack of available housing inventory has caused a decrease in days on market for homes in this area. Properties selected for this report have similar builder quality and location influences.		

## 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



Street



Street



Other



## Listing Photos

**L1** 943 El Portal Ave  
Manteca, CA 95337



Front

**L2** 1118 Virginia St  
Manteca, CA 95337



Front

**L3** 437 Chablis Way  
Manteca, CA 95337



Front



## Sales Photos

**S1** 316 Willow Ave  
Manteca, CA 95337



Front

**S2** 206 Watson Ave  
Manteca, CA 95337



Front

**S3** 374 Marsala Ct  
Manteca, CA 95337



Front

### ClearMaps Addendum

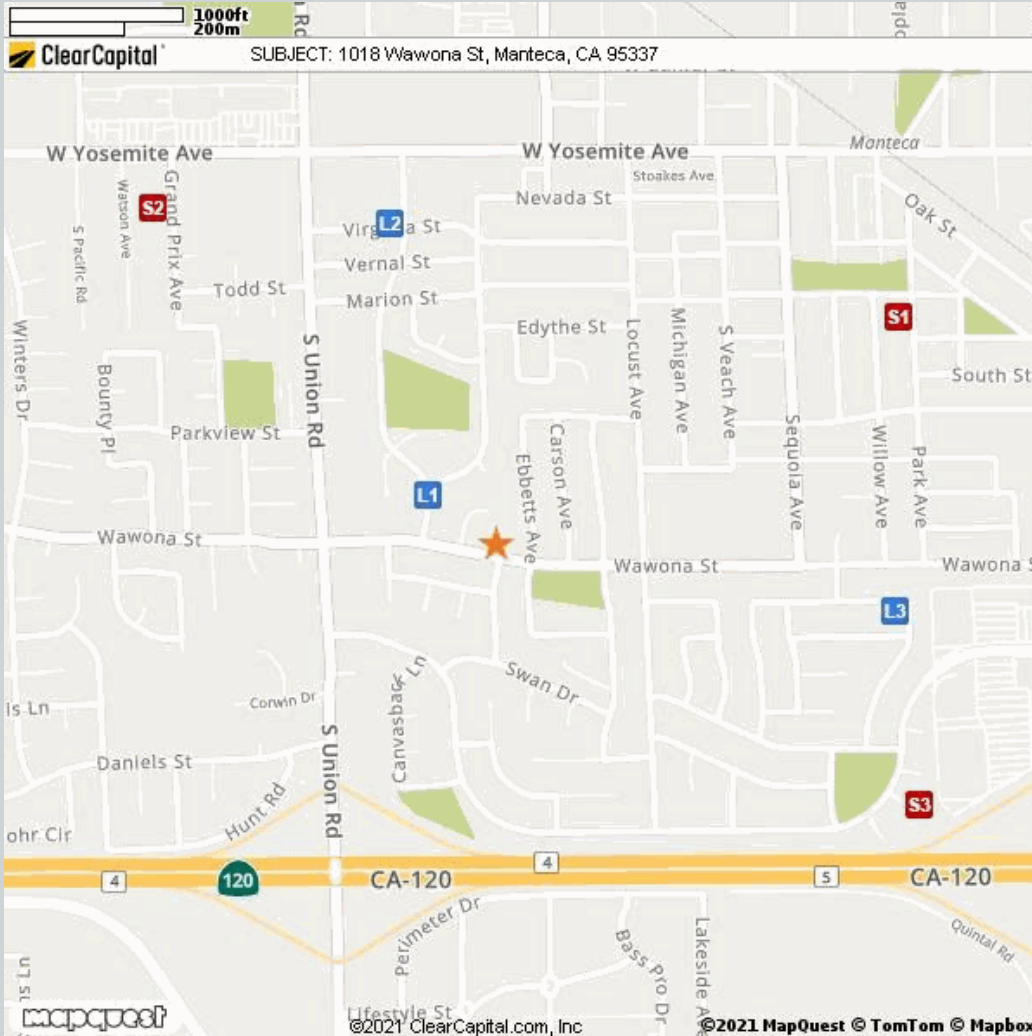
**Address** ★ 1018 Wawona Street, Manteca, CA 95337

**Loan Number** 42938

**Suggested List** \$370,000

**Suggested Repaired** \$375,000

**Sale** \$370,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1018 Wawona Street, Manteca, CA 95337	--	Parcel Match
L1 Listing 1	943 El Portal Ave, Manteca, CA 95337	0.11 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1118 Virginia St, Manteca, CA 95337	0.46 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	437 Chablis Way, Manteca, CA 95337	0.56 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	316 Willow Ave, Manteca, CA 95337	0.64 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	206 Watson Ave, Manteca, CA 95337	0.65 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	374 Marsala Ct, Manteca, CA 95337	0.68 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	John Parisek	<b>Company/Brokerage</b>	Golden Lion Real Estate, Inc
<b>License No</b>	01296854	<b>Address</b>	4600 S Tracy Blvd Tracy CA 95377
<b>License Expiration</b>	09/05/2024	<b>License State</b>	CA
<b>Phone</b>	2098360200	<b>Email</b>	john@goldenlionhomes.com
<b>Broker Distance to Subject</b>	12.72 miles	<b>Date Signed</b>	01/21/2021

*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:**

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