

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>	3040 44th Street, Sacramento, CA 95817	<b>Order ID</b>	7054487	<b>Property ID</b>	29381507
<b>Inspection Date</b>	01/21/2021	<b>Date of Report</b>	01/22/2021		
<b>Loan Number</b>	43139	<b>APN</b>	014-0192-007-0000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Sacramento		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	0120BPOs	<b>Tracking ID 1</b>	0120BPOs		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Donahue Jake	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$3,230	Subject property located in well established area. Subject property is in average visible condition. To find good comparable comps I was forced to increase radius up to .5 mile radius. Neighborhood consists of similar SF detached homes of average quality and maintenance levels. Close to schools, shopping, freeways, employment centers, entertainment and most services.	
<b>Assessed Value</b>	\$162,551		
<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>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	Subject property is located in average neighborhood. No Major problems.	
<b>Sales Prices in this Neighborhood</b>	Low: \$175,000 High: \$699,000		
<b>Market for this type of property</b>	Increased 4 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3040 44th Street	4320 12th Ave	3817 47th St	4528 9th Ave
<b>City, State</b>	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
<b>Zip Code</b>	95817	95817	95820	95820
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.36 <sup>1</sup>	0.49 <sup>1</sup>	0.21 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$279,999	\$298,000	\$325,000
<b>List Price \$</b>	--	\$279,999	\$298,000	\$325,000
<b>Original List Date</b>		11/07/2020	12/11/2020	01/13/2021
<b>DOM · Cumulative DOM</b>	-- · --	37 · 76	37 · 42	4 · 9
<b>Age (# of years)</b>	103	94	99	101
<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>	959	780	920	825
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	2 · 1	2 · 2	2 · 1
<b>Total Room #</b>	4	4	4	4
<b>Garage (Style/Stalls)</b>	None	None	None	Detached 1 Car
<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>	.08 acres	0.09 acres	0.08 acres	0.12 acres
<b>Other</b>	None	None	None	None

\* 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** Super cute with lots of curb appeal! This cozy single story bungalow in historic Oak Park features a covered front porch, lovely hardwood floors, generously sized living room, dining nook, updated kitchen with tile flooring, stainless steel gas range, tile backsplash and granite counters ~ large fully fenced back yard with patio, extra long driveway, spacious backyard, garage with laundry and a SWEET hangout room. Outstanding location near local restaurants, shopping, Oak Park Triangle District and Tahoe Park. Super easy commute to Downtown, Midtown, East Sac and UCD Med center. This is a perfect location to call home.
- Listing 2** Upgraded 2 bedroom 2 Full Baths. Brand New Roof. Upgraded Baths. New Paint Inside and outside. Lots of windows for Natural Lighting \* Space for home office\* Separate Laundry room \* close to Midtown, Downtown, East Sac, UC Davis Medical Center, Oak park Triangle. Good Location. Tile Floors. Front Yard and Back Yard. Single Family home. Single Story. Beautifully maintained.
- Listing 3** Welcome to 4528 9th Avenue! This adorable craftsman bungalow is ready for a new owner. This two bedroom, one full bathroom home has been tastefully updated without jeopardizing it's original charm. This bright and open floor plan is perfect for entertaining. This home boasts new floors, fresh paint (inside and out,) indoor laundry, added storage in the dining room, a detached one car garage with a built in workspace and the generous lot size has plenty of room for RV or boat storage. The beautifully cared for backyard includes five fruit trees, ten berry plants , raised garden beds, low maintenance pollinator plants and herbs, a chicken coop, and a gorgeous pergola to relax under and enjoy your morning coffee. This is one of the most sought after streets in Oak Park, it's just minutes from downtown/midtown and a few blocks from UC Davis Medical center, close freeway access and shopping. Come see what this community has to offer!

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3040 44th Street	3200 Santa Cruz Way	4541 8th Ave	3033 San Diego Way
<b>City, State</b>	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
<b>Zip Code</b>	95817	95817	95820	95820
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	0.16 <sup>1</sup>	0.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$265,000	\$329,000	\$309,000
<b>List Price \$</b>	--	\$265,000	\$329,000	\$309,000
<b>Sale Price \$</b>	--	\$270,000	\$335,000	\$288,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/28/2020	10/29/2020	11/25/2020
<b>DOM · Cumulative DOM</b>	-- · --	4 · 39	5 · 55	14 · 49
<b>Age (# of years)</b>	103	101	98	71
<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>	959	960	1,080	1,152
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	2 · 1	2 · 1	3 · 2
<b>Total Room #</b>	4	4	4	5
<b>Garage (Style/Stalls)</b>	None	Detached 2 Car(s)	None	Detached 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>	.08 acres	0.11 acres	0.09 acres	0.1 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$270,000	\$335,000	\$288,000

\* Sold 2 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** Oak Park Beauty! This lovely home conveniently located within walking distance to UCD Medical Center as well as plenty of dining and shopping. Recently painted and with brand new carpet and original wood floors, built in storage and an updated kitchen and bathroom, this home shines. Want to get away from it all? Then retreat to the expansive back yard, or perhaps spend some time in the out building that you could transform into a yoga studio, music studio, art studio, man cave or just storage.
- Sold 2** Adorable Oak Park home features a covered front porch, open floor plan and a large fully fenced yard with new landscaping, brand new deck, and fire pit. Walking distance to all the amenities that make Oak Park one of the most desirable areas in Sacramento, including local restaurants, the Oak Park Triangle District, and Tahoe Park. Great proximity to Downtown, Midtown, East Sac, UCD Med center, farmer's markets, easy freeway access and more. This is a Great home DON'T MISS THIS ONE
- Sold 3** Great home in a great location. Only minutes away from the UC Davis Medical center & all amenities downtown Sacramento has to offer. This 3 Bedroom/ 2 Bath Offers a great layout with very low backyard maintenance. Roof was done in 2008, HVAC in 2015, Water Heater replaced in 2020, Interior paint redone in 2019, Master bath remodel 2019, Great home for first time home buyers!!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Subject property was not listed in last 12 months.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

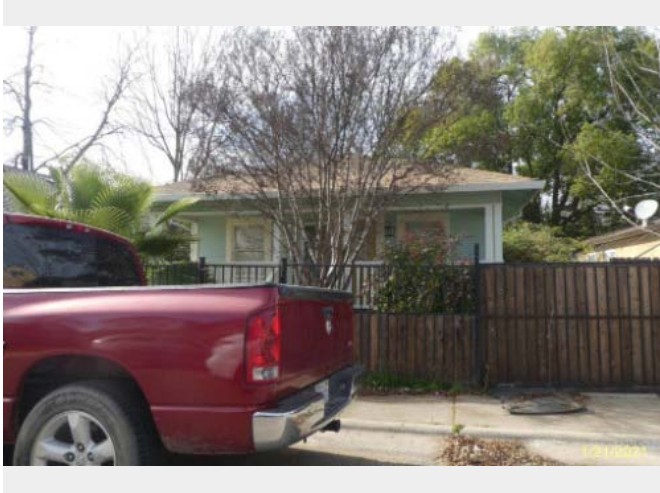
## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$305,000	\$305,000
<b>Sales Price</b>	\$295,000	\$295,000
<b>30 Day Price</b>	\$285,000	--
<b>Comments Regarding Pricing Strategy</b>		
Price is based on closest and most comparable comps in the area. Subject Property does not have visible house number, therefore I took a picture of the house number next to the subject property, and verified by tax records.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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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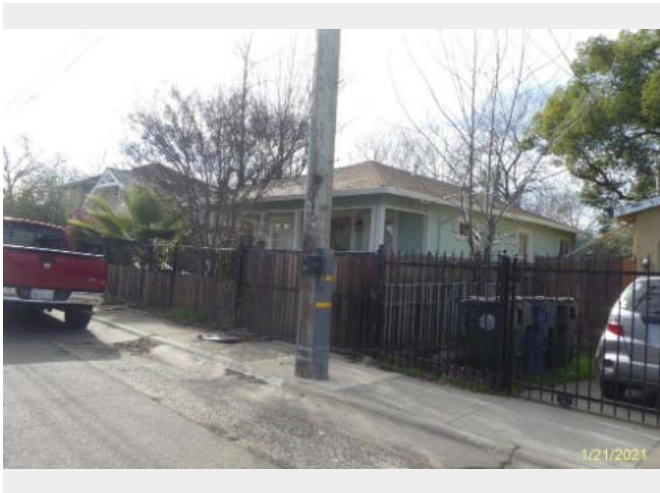
## Subject Photos



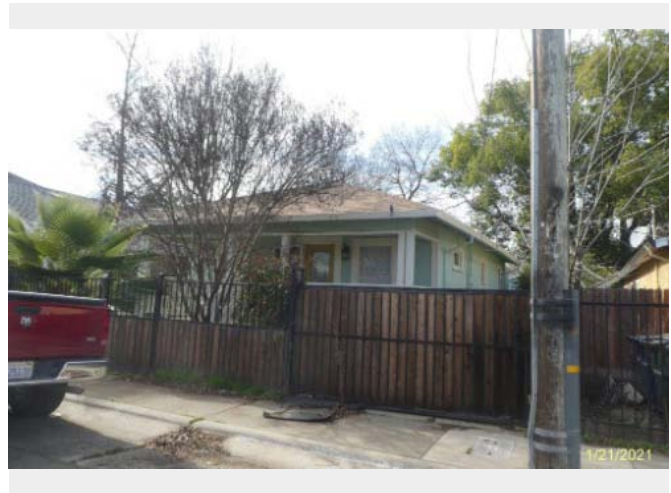
Front



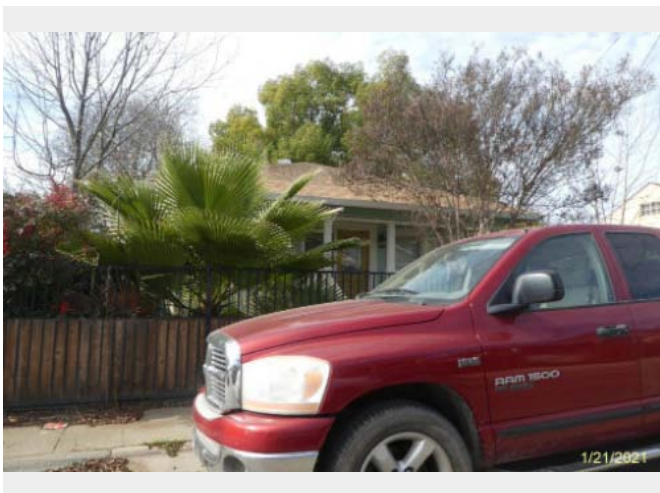
Address Verification



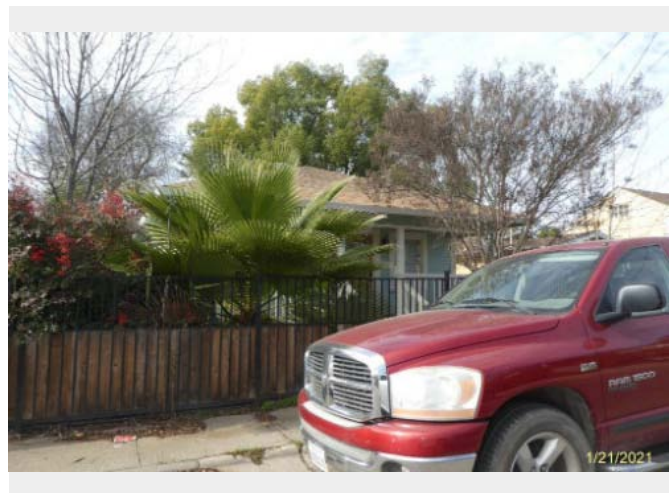
Side



Side

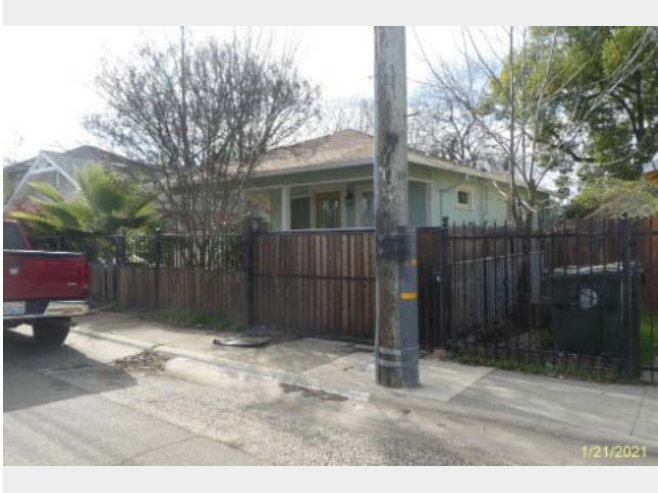


Side

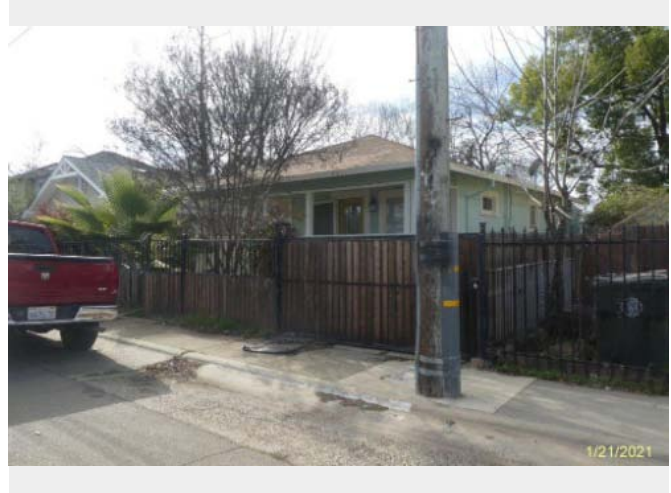


Side

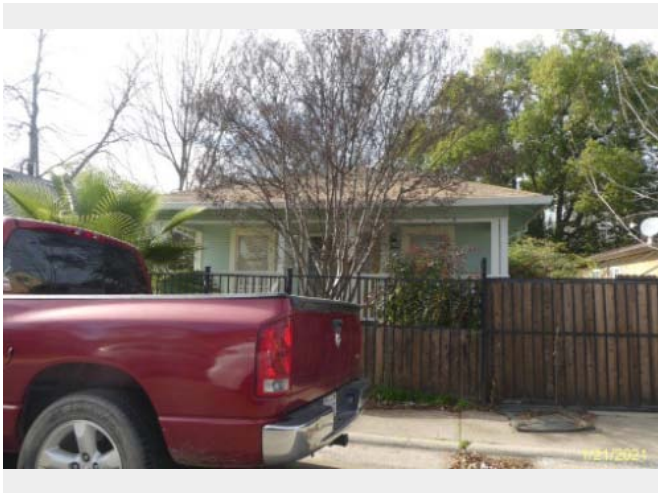
## Subject Photos



Side



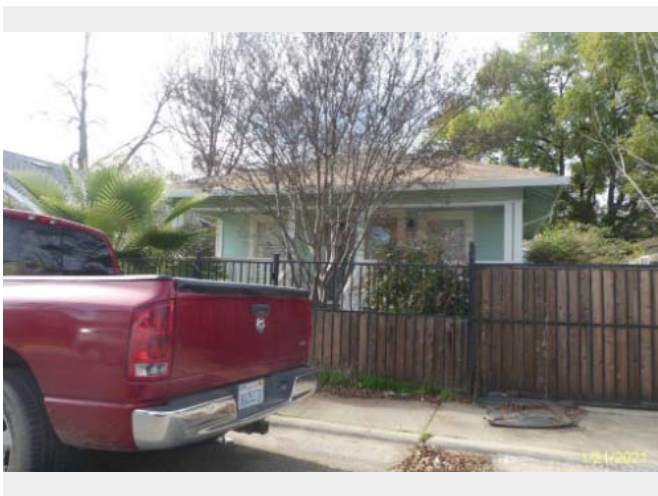
Side



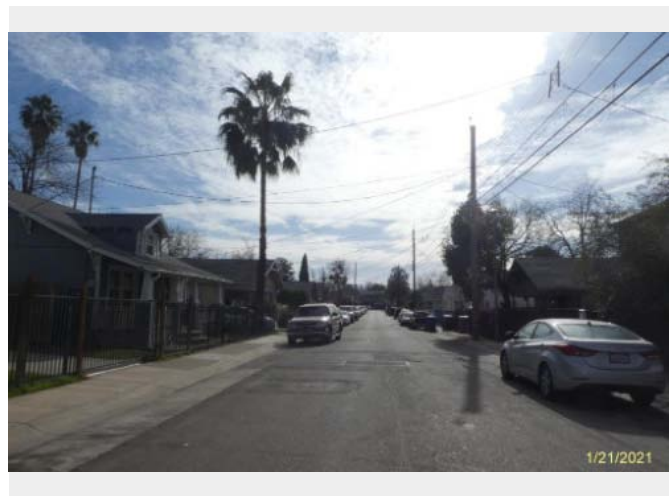
Side



Side



Side



Street



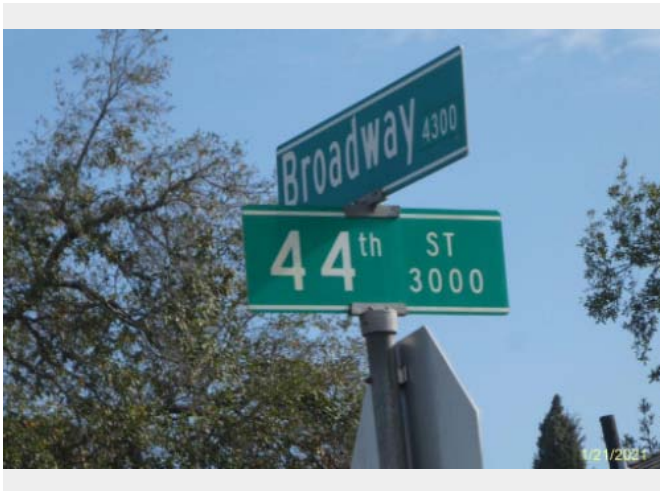
## Subject Photos



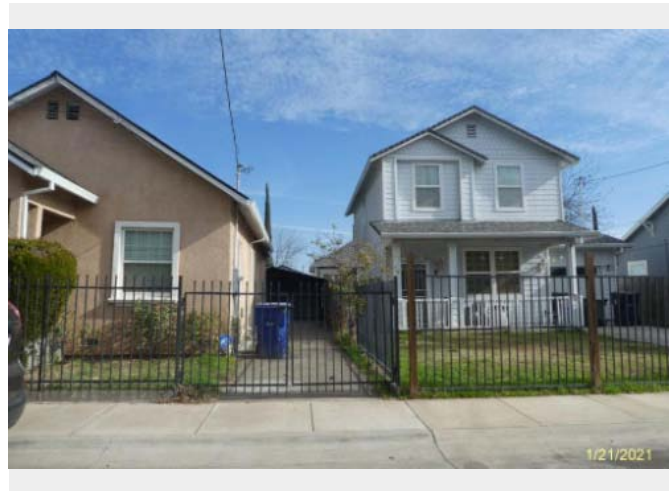
Street



Street



Other



Other

## Listing Photos

**L1** 4320 12th Ave  
Sacramento, CA 95817



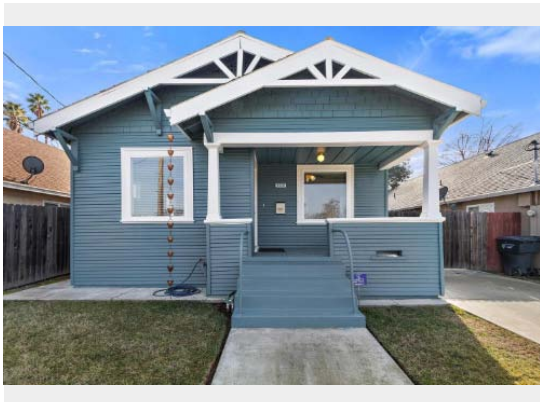
Front

**L2** 3817 47th St  
Sacramento, CA 95820



Front

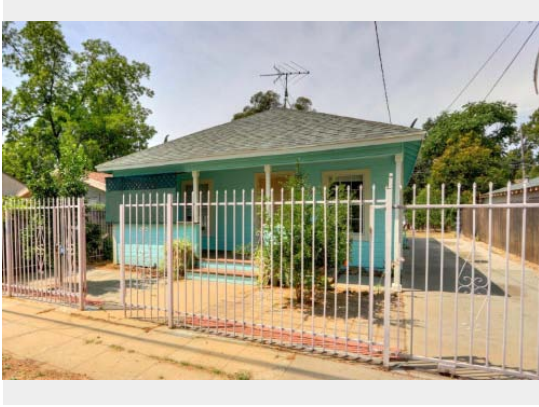
**L3** 4528 9th Ave  
Sacramento, CA 95820



Front

## Sales Photos

**S1** 3200 Santa Cruz Way  
Sacramento, CA 95817



Front

**S2** 4541 8th Ave  
Sacramento, CA 95820



Front

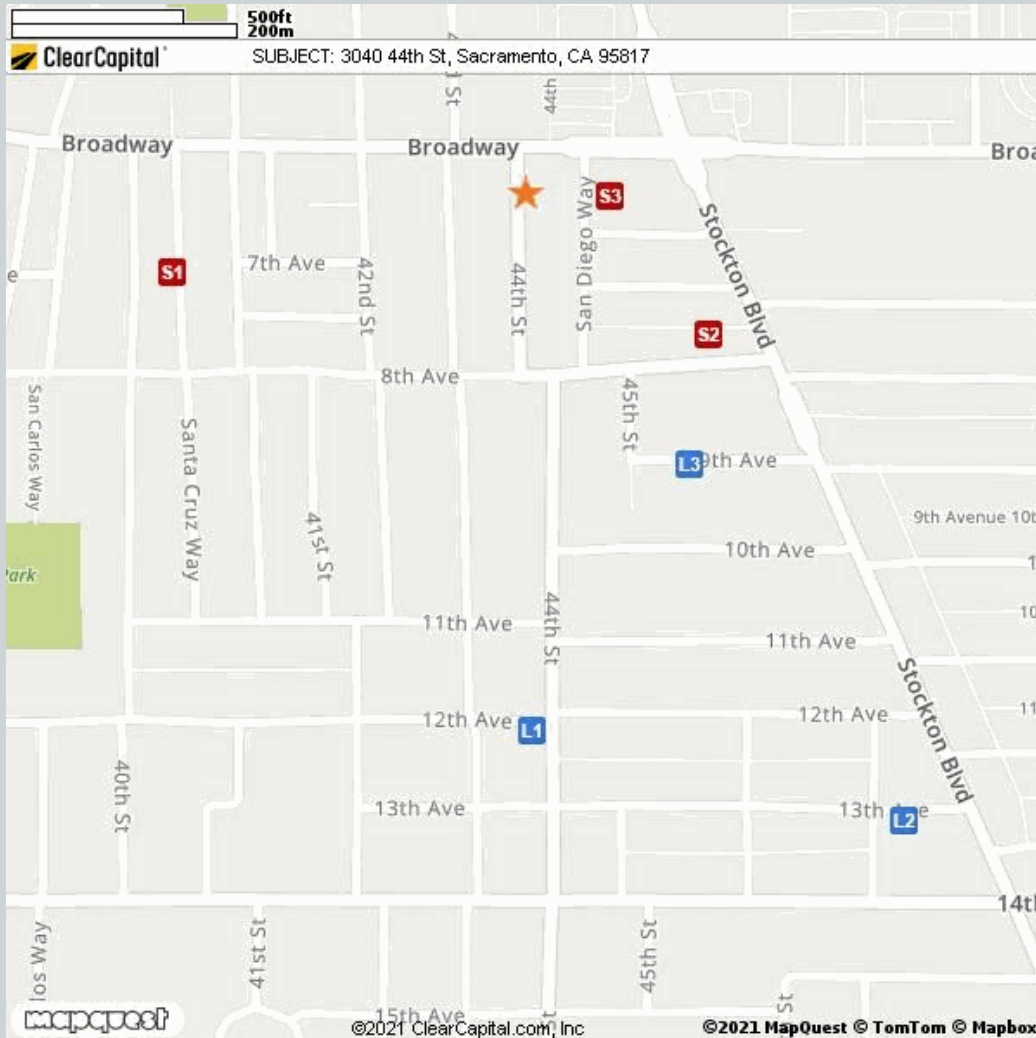
**S3** 3033 San Diego Way  
Sacramento, CA 95820



Front

## ClearMaps Addendum

**Address** ★ 3040 44th Street, Sacramento, CA 95817  
**Loan Number** 43139      **Suggested List** \$305,000      **Suggested Repaired** \$305,000      **Sale** \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3040 44th Street, Sacramento, CA 95817	--	Parcel Match
L1 Listing 1	4320 12th Ave, Sacramento, CA 95817	0.36 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3817 47th St, Sacramento, CA 95820	0.49 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4528 9th Ave, Sacramento, CA 95820	0.21 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3200 Santa Cruz Way, Sacramento, CA 95817	0.24 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4541 8th Ave, Sacramento, CA 95820	0.16 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3033 San Diego Way, Sacramento, CA 95820	0.06 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>	Sergey Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc
<b>License No</b>	01735065	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	02/14/2022	<b>License State</b>	CA
<b>Phone</b>	9167184319	<b>Email</b>	Sergrealtor@icloud.com
<b>Broker Distance to Subject</b>	12.86 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:**

**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.**