

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>	41416 N Yorktown Court, Anthem, AZ 85086	<b>Order ID</b>	8418392	<b>Property ID</b>	33273361
<b>Inspection Date</b>	09/08/2022	<b>Date of Report</b>	09/11/2022		
<b>Loan Number</b>	43844	<b>APN</b>	203-01-789		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Maricopa		

Tracking IDs					
<b>Order Tracking ID</b>	09.07.22 CS-Citi Update	<b>Tracking ID 1</b>	09.07.22 CS-Citi Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES	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.
<b>R. E. Taxes</b>	\$3,878	
<b>Assessed Value</b>	\$65,000	
<b>Zoning Classification</b>	[R-7] RESIDENTIAL WI	
<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>	Anthem Comm Cncl 623-742-6050	
<b>Association Fees</b>	\$253 / Quarter (Other: comm ara)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	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.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$635,000 High: \$900,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	41416 N Yorktown Court	2846 W Walden Way	41008 N Crockett Trl	2869 W Haley Dr
<b>City, State</b>	Anthem, AZ	Anthem, AZ	Anthem, AZ	Anthem, AZ
<b>Zip Code</b>	85086	85086	85086	85086
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.61 <sup>1</sup>	0.82 <sup>1</sup>	0.56 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$675,000	\$720,000	\$685,000
<b>List Price \$</b>	--	\$675,000	\$679,900	\$685,000
<b>Original List Date</b>		07/20/2022	07/05/2022	08/20/2022
<b>DOM · Cumulative DOM</b>	-- · --	52 · 53	64 · 68	21 · 22
<b>Age (# of years)</b>	21	21	23	21
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential
<b>View</b>	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential
<b>Style/Design</b>	2 Stories 2 Level	2 Stories 2 Level	2 Stories 2 Level	2 Stories 2 Level
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,923	2,972	2,648	2,972
<b>Bdrm · Bths · ½ Bths</b>	5 · 2 · 1	5 · 3	5 · 3	4 · 3
<b>Total Room #</b>	8	8	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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>	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.22 acres	0.16 acres	0.16 acres	0.16 acres
<b>Other</b>	None	None	None	None

\* Listing 1 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** Gorgeous 2-story home, peaceful resort-like backyard, sparkling pool, prime central Anthem location. Scenic Anthem Community Park for endless recreation close by. Home bright & open, lots of natural light. New HVAC 2017. Spacious living room & roomy dining area, ideal space to relax and entertain.
- Listing 2** This may be the one! Unpack and enjoy your beautiful yard with pool, spa and view fence. This model features a first floor bedroom and full bathroom without needing to climb stairs. There are 4 more bedrooms upstairs as well as 2 more bathrooms.
- Listing 3** Beautiful and spacious 4 bed, 3 bath home with a 3-car garage in the Anthem Community. Inside you'll find bright and airy living areas, designer palette, recessed lighting and neutral tile flooring. The fabulous kitchen boasts plenty of white cabinets and see-through cupboards, stylish tile backsplash, granite counters, a pantry, SS appliances, an island and a breakfast bar.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	41416 N Yorktown Court	41307 N Panther Creek Ct	41334 N Panther Creek Ct	2823 W Walden Way
<b>City, State</b>	Anthem, AZ	Anthem, AZ	Anthem, AZ	Anthem, AZ
<b>Zip Code</b>	85086	85086	85086	85086
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.24 <sup>1</sup>	0.24 <sup>1</sup>	0.63 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$756,000	\$609,900	\$650,000
<b>List Price \$</b>	--	\$739,000	\$690,000	\$650,000
<b>Sale Price \$</b>	--	\$670,000	\$690,000	\$695,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	07/07/2022	03/14/2022	04/15/2022
<b>DOM · Cumulative DOM</b>	-- · --	36 · 63	4 · 17	4 · 25
<b>Age (# of years)</b>	21	21	21	20
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential
<b>View</b>	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential	Adverse ; Residential
<b>Style/Design</b>	2 Stories 2 Level	2 Stories 2 Level	2 Stories 2 Level	2 Stories 2 Level
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,923	2,468	2,469	2,972
<b>Bdrm · Bths · ½ Bths</b>	5 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
<b>Total Room #</b>	8	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 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>	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.22 acres	0.21 acres	0.24 acres	0.16 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$40,950	+\$40,950	-\$4,410
<b>Adjusted Price</b>	--	\$710,950	\$730,950	\$690,590

\* Sold 3 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** Desert views with open fenced lot overlooking wash. Enjoy the great outdoors with lots of privacy. Pebble tech pool with outdoor grill station. Plenty of room with four bedrooms, covered patio complemented with nice storage in garage and 3 bays! Lot of nice upgrades including AC, Pool Equipment and Roof.
- Sold 2** This gorgeous 4 bedroom 2.5 bathroom home at the desirable Anthem Community is in a fantastic location. Close to restaurants, shopping, schools, parks, golf courses & easy access to the I-17 Fwy. As soon as you step into this home, you can see the Pride of Ownership with all that has been done.
- Sold 3** Spacious 4 bedroom home with a den and a pool for sale in Anthem Parkside beginning March 26th. This Regalia floor plan welcomes you home with an upgraded brick elevation, covered entry and security screen door, allowing for fresh air and excellent cross-ventilation when the weather allows.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				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.			
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$715,000	\$715,000
<b>Sales Price</b>	\$699,900	\$699,900
<b>30 Day Price</b>	\$690,000	--
<b>Comments Regarding Pricing Strategy</b>		
I searched a distance of at least 1 mile, gla +/- 30% sqft, similar lot size, age up to 10 years +/-, same bed and bath count, up to 12 months in time. Results: No other sales data that matched gla, lot size or condition were considered applicable in regards to distance to subject. Therefore, I was forced to use what was available and the comparable sales selected were considered to be the best available.		

### 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.



### Subject Photos



Front



Address Verification



Side



Side



Street



Street



### Subject Photos



Other



Other

## Listing Photos

**L1** 2846 W WALDEN WAY  
Anthem, AZ 85086



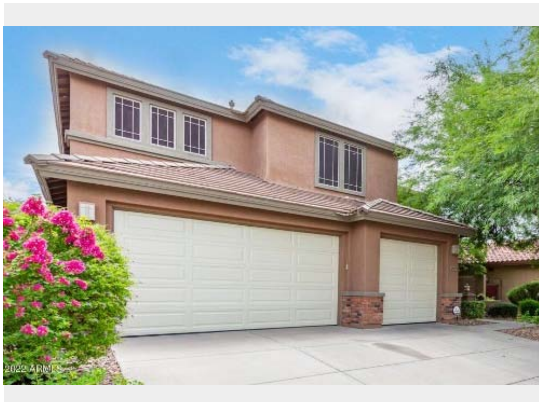
Front

**L2** 41008 N CROCKETT TRL  
Anthem, AZ 85086



Front

**L3** 2869 W HALEY DR  
Anthem, AZ 85086



Front

## Sales Photos

**S1** 41307 N PANTHER CREEK CT  
Anthem, AZ 85086



Front

**S2** 41334 N PANTHER CREEK CT  
Anthem, AZ 85086



Front

**S3** 2823 W WALDEN WAY  
Anthem, AZ 85086



Front

### ClearMaps Addendum

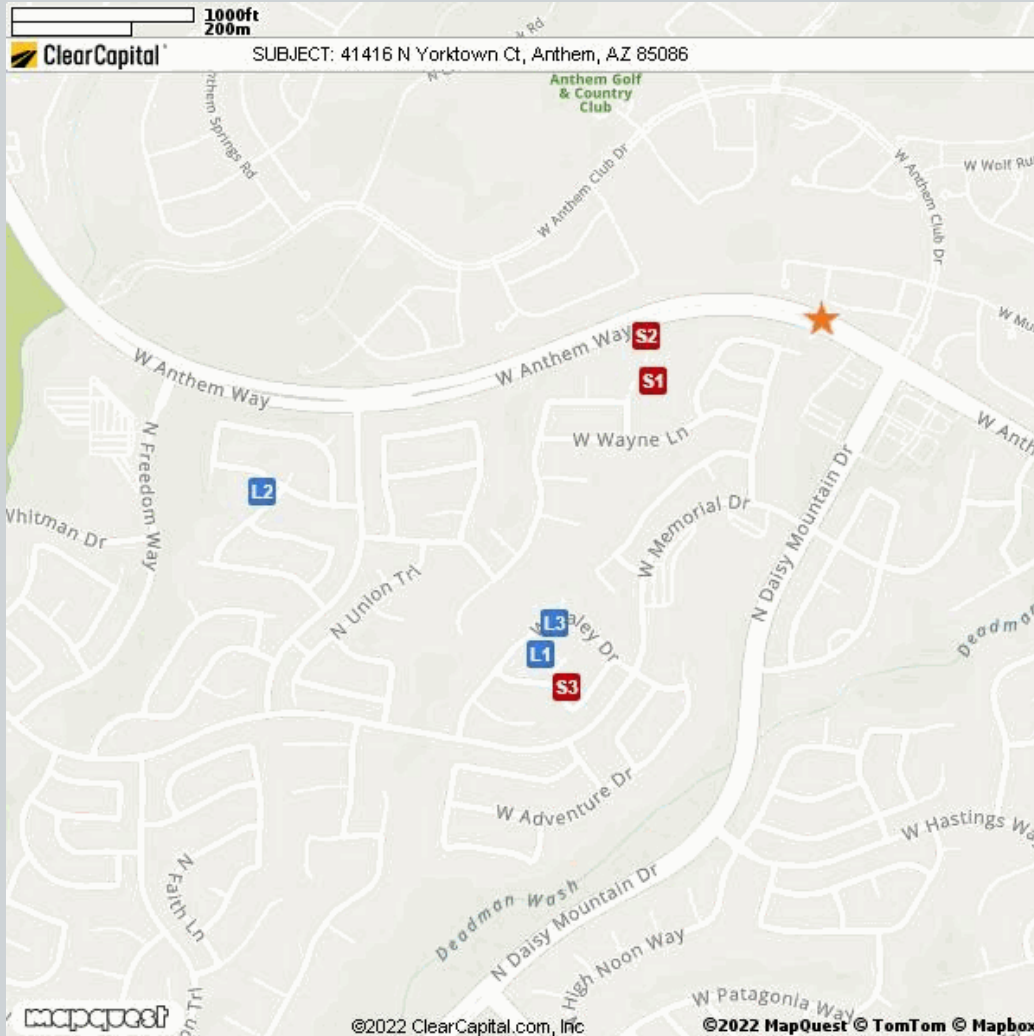
**Address** ★ 41416 N Yorktown Court, Anthem, AZ 85086

**Loan Number** 43844

**Suggested List** \$715,000

**Suggested Repaired** \$715,000

**Sale** \$699,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	41416 N Yorktown Court, Anthem, AZ 85086	--	Parcel Match
L1 Listing 1	2846 W Walden Way, Phoenix, AZ 85086	0.61 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	41008 N Crockett Trl, Phoenix, AZ 85086	0.82 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2869 W Haley Dr, Phoenix, AZ 85086	0.56 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	41307 N Panther Creek Ct, Phoenix, AZ 85086	0.24 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	41334 N Panther Creek Ct, Phoenix, AZ 85086	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2823 W Walden Way, Phoenix, AZ 85086	0.63 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>	Glen Donohue	<b>Company/Brokerage</b>	My Home Group Real Estate LLC
<b>License No</b>	SA109018000	<b>Address</b>	19407 N 8th St Phoenix AZ 85024
<b>License Expiration</b>	02/28/2023	<b>License State</b>	AZ
<b>Phone</b>	6233770149	<b>Email</b>	bposaz.only@gmail.com
<b>Broker Distance to Subject</b>	13.99 miles	<b>Date Signed</b>	09/10/2022

*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.**