

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	2845 Macon Drive, Sacramento, CA 95835	Order ID	8560580	Property ID	33756175
Inspection Date	12/22/2022	Date of Report	12/22/2022		
Loan Number	51577	APN	20106300800000		
Borrower Name	Champery Real Estate 2015 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	12.21.22 BPO	Tracking ID 1	12.21.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	MAKE IT HAPPEN ENTERPRISE LLC,	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$9,587	
Assessed Value	\$700,000	
Zoning Classification	Residential R-1-PUD	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Urban	Neighborhood Comments The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$498,000 High: \$766,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2845 Macon Drive	5557 Dunlay Dr	2747 Kalamer Way	41 Camrosa Pl
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95835	95835	95835	95835
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.56 ¹	0.15 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$665,000	\$699,000	\$698,000
List Price \$	--	\$665,000	\$699,000	\$698,000
Original List Date		08/19/2022	10/20/2022	11/22/2022
DOM · Cumulative DOM	-- · --	110 · 125	62 · 63	30 · 30
Age (# of years)	19	19	19	19
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 Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	2,732	2,482	2,987	2,830
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	5 · 3	5 · 3
Total Room #	8	8	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	0.17 acres	0.1326 acres	0.1263 acres	0.1774 acres
Other	None	None	None	None

* Listing 2 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.

Current Listings - Cont.

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

- Listing 1** LOCATION LOCATION LOCATION, Almost brand new ready to move in house, Walking distance to a beautiful park, minutes from the freeway and shopping plaza. one of the best location of Natomas possible.3 car garage with tandem option and the whole garage epoxy floor, backyard low maintenance, double door master bedroom, won't last long..
- Listing 2** Come see this beautiful home located in Natomas Park. This large 5 bedroom 3 bathroom home boasts 2 bedrooms downstairs and a bonus family room upstairs. Furnished with upgraded cabinetry, flooring, and fixtures this home is dressed to impress. You also have access to The Club Natomas Park which includes amenities like pools, fitness center, cafes, lounge and kid zone. Come and see for yourself!
- Listing 3** Your Heritage Park Home. A very desirable sub-Division, Nestled in a Cul-De-Sac. Close to the Clubhouse is a home for everyone. Tastefully designed with a comfortable flow through the home. You will find there is so much space for friends & family get-togethers. Upstairs could be used as a live in care quarters or an amazing family space for visitors, with many rooms and a small kitchenette. The high ceiling's in the home compliment the spacious feel and the back garden is landscaped with a personal touch along with the covered Spa. A lovely home with lots of flexibility in a special neighborhood.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2845 Macon Drive	2602 Mabry Dr	5678 Da Vinci Way	5534 Kalispell Way
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95835	95835	95835	95835
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.25 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$725,000	\$675,000	\$699,000
List Price \$	--	\$725,000	\$675,000	\$699,000
Sale Price \$	--	\$730,000	\$655,000	\$660,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/27/2022	10/26/2022	12/20/2022
DOM · Cumulative DOM	-- · --	4 · 36	44 · 77	63 · 98
Age (# of years)	19	20	16	19
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 Ranch	1 Story Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	2,732	2,363	2,724	3,188
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	5 · 3	5 · 3
Total Room #	8	8	9	9
Garage (Style/Stalls)	Attached 3 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	--	Pool - Yes	--	--
Lot Size	0.17 acres	0.1776 acres	0.1326 acres	0.1802 acres
Other	None	None	None	None
Net Adjustment	--	-\$2,240	+\$740	-\$21,240
Adjusted Price	--	\$727,760	\$655,740	\$638,760

* 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** Price adjusted for bathroom +\$3000, SqFt +\$14760, garage +\$5000, pool -\$25000. STUNNING NATOMAS PARK BEAUTY! This delightful single story home is immaculate & move in ready. Featuring a wonderful great room w/fireplace, upgraded quality finishes, alluring built in pool, lush landscaping & a unique courtyard design. This sought after floor plan offers: an abundance of natural light, tall ceilings, spacious layout, formal dining room, separate bedroom wings & a large study. The gleaming, updated, chefs-kitchen w/island boast stylish white shaker cabinets, sleek quartz counter, stainless appliances & custom tiled backsplash. The formal Dining Room w/ Butler Pantry overlooks the intimate courtyard. The Separate primary bedroom suite has a vestibule entry, large slider w/access to the backyard along w/a spa like master bath w/separate vanities, oval soaking tub, huge shower & large walk-in-closet. The breathtaking backyard is a pristine outdoor paradise w/a spectacular-shimmering built in pool. This is a truly amazing, impeccable stylish home in a desired neighborhood
- Sold 2** Price adjusted for bedroom -\$3000, lot size +\$3740. Welcome to 5678 Da Vinci Way in the North Natomas Village community. This home offers 4 bedrooms, 3 bathrooms, across it's 2,724 square feet with a full bathroom and bedroom on the main floor. Once you step into the home you'll notice the spiral stair case and the hardwood flooring leading your way to the remodeled kitchen overlooking the family room on the back side of the home. The spare bed and bath down stairs are separated for It's own peace and quiet. Head upstairs and you'll find the spacious loft, and the remaining bedrooms spread throughout. The owners suite holds his and hers closets in the large on-suite bathroom. With a jetted tub and large shower stall your troubles will melt away. this home sit in a prime location to be close to the airport, freeway to downtown, all while still being tucked back in a very desirable neighborhood.
- Sold 3** Price adjusted for bedroom -\$3000, SqFt -\$18240. Looking for a very large 5 bedroom 3 bath home? This is it! Bedroom and full bathroom downstairs, gas fireplace in family room. Formal living room and formal dining room. Huge bonus room upstairs which could be a media center, game room, kids play room or? Large yard with stamped concrete patio. This is the nicest neighborhood in Natomas! Enjoy Natomas Park clubhouse, pools, gym and more for just \$71/month. This home offers an opportunity to put your personal stamp on it! Seller will give buyers credit for new carpet and paint.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Not listed in Last 12 Months.				
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	\$695,000	\$695,000
Sales Price	\$675,000	\$675,000
30 Day Price	\$660,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

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



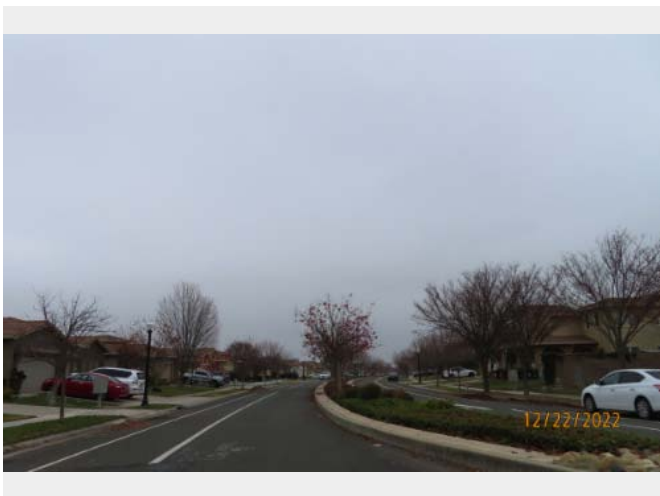
Address Verification



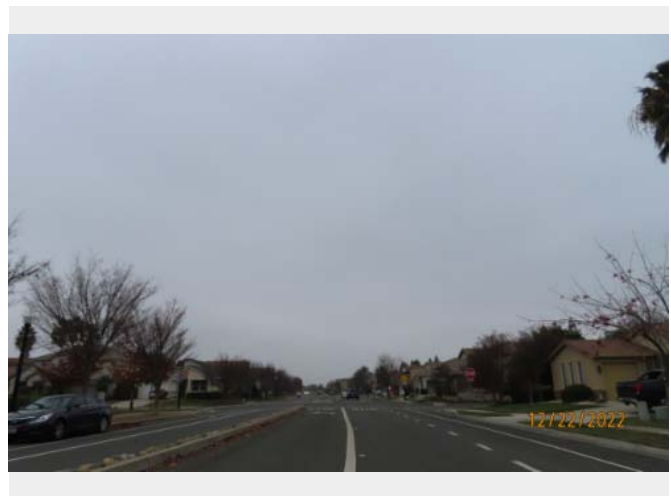
Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 5557 Dunlay Dr
Sacramento, CA 95835



Front

L2 2747 Kalamer Way
Sacramento, CA 95835



Front

L3 41 Camrosa Pl
Sacramento, CA 95835



Front

Sales Photos

S1 2602 Mabry Dr
Sacramento, CA 95835



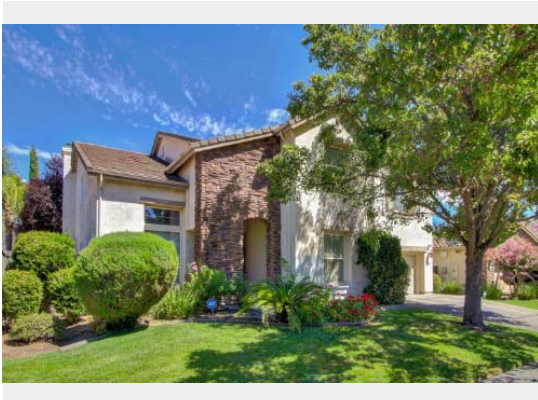
Front

S2 5678 Da Vinci Way
Sacramento, CA 95835



Front

S3 5534 Kalispell Way
Sacramento, CA 95835



Front

ClearMaps Addendum

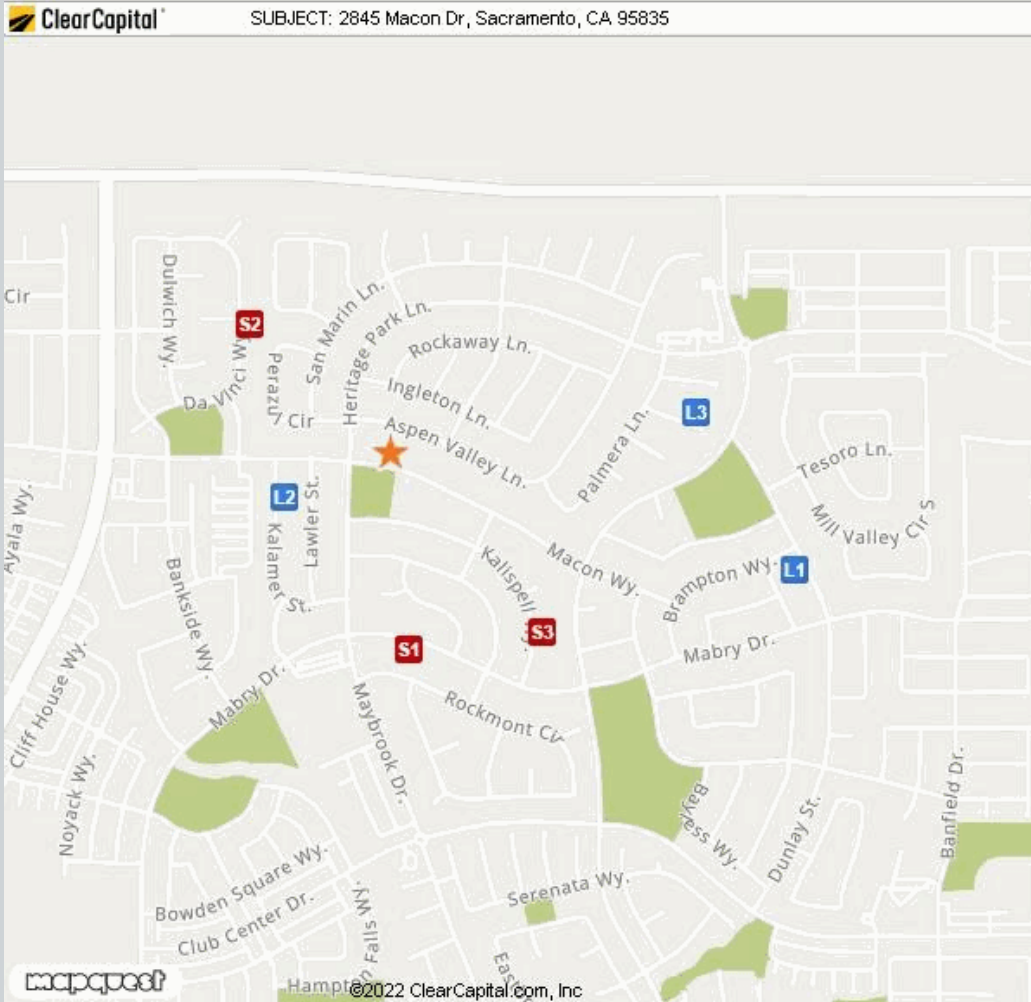
Address ★ 2845 Macon Drive, Sacramento, CA 95835

Loan Number 51577

Suggested List \$695,000

Suggested Repaired \$695,000

Sale \$675,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2845 Macon Drive, Sacramento, CA 95835	--	Parcel Match
L1 Listing 1	5557 Dunlay Dr, Sacramento, CA 95835	0.56 Miles ¹	Parcel Match
L2 Listing 2	2747 Kalamer Way, Sacramento, CA 95835	0.15 Miles ¹	Parcel Match
L3 Listing 3	41 Camrosa Pl, Sacramento, CA 95835	0.41 Miles ¹	Parcel Match
S1 Sold 1	2602 Mabry Dr, Sacramento, CA 95835	0.26 Miles ¹	Parcel Match
S2 Sold 2	5678 Da Vinci Way, Sacramento, CA 95835	0.25 Miles ¹	Parcel Match
S3 Sold 3	5534 Kalispell Way, Sacramento, CA 95835	0.32 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	10.08 miles	Date Signed	12/22/2022

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.