

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	22339 Harbor Ridge Lane Unit 4, Torrance, CA 90502	Order ID	8615946	Property ID	33909973
Inspection Date	02/13/2023	Date of Report	02/14/2023		
Loan Number	52540	APN	7344026162		
Borrower Name	Catamount Properties 2018 LLC	County	Los Angeles		

Tracking IDs					
Order Tracking ID	02.13.22 BPO Request	Tracking ID 1	02.13.22 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	DOMINGO LEILANI	Harbor Ridge is a very nice community with a pool and rec room. Lots of greenery and easy access to the 110 and 405 freeways. This unit is a 2 bedroom plus bonus room and 1 1/2 bath two level home with a private 2 car garage. The whole home has been redone with hardwood floors, new kitchen counters with recessed lighting, updated bathrooms and a very pleasant patio. Washer and dryer are included.
R. E. Taxes	\$5,621	
Assessed Value	\$454,000	
Zoning Classification	Residential LCR317UDP*	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Harbor Ridge Townhome 818-891-1500	
Association Fees	\$350 / Month (Pool,Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Convenient to Freeways 110, 405, 91 and Schools and Shopping.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$495,000 High: \$530,000	
Market for this type of property	Decreased 8 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	22339 Harbor Ridge Lane Unit 4	1444 W 227th Street Unit#17, Torrance, Ca 90501	22230 S Vermont Avenue Unit#102b, Torrance, Ca 90	22234 S Vermont Avenue Unit#203b, Torrance, Ca 90
City, State	Torrance, CA	Torrance, CA	Torrance, CA	Torrance, CA
Zip Code	90502	90501	90502	90502
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.86 ¹	0.12 ¹	0.12 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$495,000	\$499,000	\$520,000
List Price \$	--	\$495,000	\$499,000	\$515,000
Original List Date		11/29/2022	02/09/2023	12/13/2022
DOM · Cumulative DOM	-- · --	60 · 77	04 · 5	62 · 63
Age (# of years)	44	41	38	38
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,092	1,097	961	961
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1 · 1	2 · 2	2 · 2
Total Room #	4	4	961	961
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	Carport 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.0 acres	0.0 acres	0.0 acres	0.0 acres
Other	--	--	--	--

* Listing 1 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** UPDATED CONDO. GATED SECURED ENTRANCE, 2 BEDROOMS 1.5 BATHS RECENTLY UPDATED. BEAUTIFUL WOOD FLOORING, UPDATED KITCHEN, LARGE LIVING AREA PER OWNER MEASURES 16'x22', INDOOR LAUNDRY HOOK UPS. EXTRA LARGE MASTER BEDROOM YOU CAN HAVE SITTING AREA OR NURSERY...PER OWNER'S MEASUREMENTS MASTER MEASURES APPROX 28'X10' THERE IS A PATIO AREA OFF THE LIVING ROOM FOR ADDED SPACE FOR COMPANY OR JUST TO ENJOY FRESH AIR. 2 PARKING SPOTS.
- Listing 2** Discover your new home in this charming 2 bed, 2 full bath first floor condo. Cozy up by the fireplace in the living room, which leads out to your own private patio with peaceful stream views, perfect for BBQs and outdoor dining. The primary bedroom features a walk-in closet with built-in shelving, as well as an en-suite. Take advantage of the community amenities including a pool and spa tub, as well as trash and landscaping services, all covered by the HOA. Conveniently located near the 110 freeway, this hidden gem also features air conditioning, a laundry room with built-in cabinetry, a washer & dryer, and 2 assigned covered parking spaces. Don't miss out on this opportunity to own a piece of serenity.
- Listing 3** Recently updated 2 bedroom - 2 bathroom condo at Harbor Springs Complex. The dining room has plenty of space, as well as some extra barstool seating off the kitchen. The kitchen features new laminate flooring, freshly painted cabinets and new hardware on the doors and drawers. The living room is kept well lit by a large sliding glass door and cathedral ceilings. The master suite and master bath were recently painted, along with the vanity, and includes new laminate flooring throughout. The guest bedroom is right across the hall from the guest bathroom which includes storage cabinets, as well as a laundry area for an in unit washer/dryer. The complex itself is gated, foliage is maintained, and includes a gated pool and spa area. The condo includes 2 assigned covered parking spots and allows for guest parking at the main entrance. Within the first few miles you'll find the freeway, Harbor UCLA hospital, Kaiser + medical offices, and plenty of shopping locations.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	22339 Harbor Ridge Lane Unit 4	23318 Sesame Street Unit#L, Torrance, Ca 90502	23308 Sesame Street Unit#C, Torrance, Ca 90502	21415 S Vermont Avenue Unit#49, Torrance, Ca 90502
City, State	Torrance, CA	Torrance, CA	Torrance, CA	Torrance, CA
Zip Code	90502	90502	90502	90502
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.75 ¹	0.75 ¹	0.73 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$495,000	\$495,000	\$530,000
List Price \$	--	\$495,000	\$495,000	\$550,000
Sale Price \$	--	\$483,500	\$507,000	\$510,000
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	02/10/2023	12/20/2022	12/15/2022
DOM · Cumulative DOM	-- · --	32 · 58	20 · 55	22 · 43
Age (# of years)	44	50	50	33
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,092	892	829	906
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1 · 1	2 · 1 · 1	2 · 1 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.0 acres	0.0 acres	0.0 acres	0.0 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$483,500	\$507,000	\$510,000

* Sold 1 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 Welcome home beautiful, move-in ready, 2 bedroom unit in Mariner's Park. This lovely home is

Sold 2 Welcome to Mariners Park, a private resort-style community. Step into this lower floor unit with a bright open floor plan, and be captivated by its charm. Embellished with recessed lighting and laminate floors throughout. A newly remodeled kitchen, adorned with Grey shaker soft-close cabinets to complement the stainless steel appliances. White Marble quartz countertops, accent the jet black sink with a built-in water filtration system. A stylish waterfall breakfast bar completes this kitchen's look. The sliding glass doors in the living area lead to a private patio that brings the outside in for everyone's enjoyment; a spacious master bedroom with wall-to-wall mirror closet doors and a private restroom. Other upgrades include newer air conditioning and heating unit, as well as two parking spaces with storage. The privately gated community offers proximity to major shopping areas and highways, a clubhouse for intimate gatherings, two separate shimmering pools, a spa, and a private child's playground area. This complex is FHA approved and offers an onsite HOA management office. Come envision your new beginning while it's still available!

Sold 3 Beautiful & Well Maintained Condo End Unit in Palmia Gated Community Complex in Torrance. It has two(2) bedroom and two (2) bathroom with 1 assigned garage and 1 guest parking. Replaced HVAC and tankless water heater (2021), laminated woodfloor all throughout, crown moulding, window shutters, laundry hook ups at the balcony, kitchen granite counter and upgraded bathrooms. Quick access to freeways, close to shopping center, restaurants, coffee shop, Harbor UCLA Hospitals and more.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not sold in the 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	\$495,000	\$495,000
Sales Price	\$495,000	\$495,000
30 Day Price	\$495,000	--
Comments Regarding Pricing Strategy		
Based upon an exterior inspection of the subject and comparable they appear to have some similarity in effective ages, appeal, marketability, design and characteristics no adjustments were made.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported
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Subject Photos



Front



Front



Address Verification



Street



Street



Garage

Listing Photos

L1 1444 W 227th Street Unit#17, Torrance, CA 90501
Torrance, CA 90501



Other

L2 22230 S Vermont Avenue Unit#102B, Torrance, CA 90502
Torrance, CA 90502

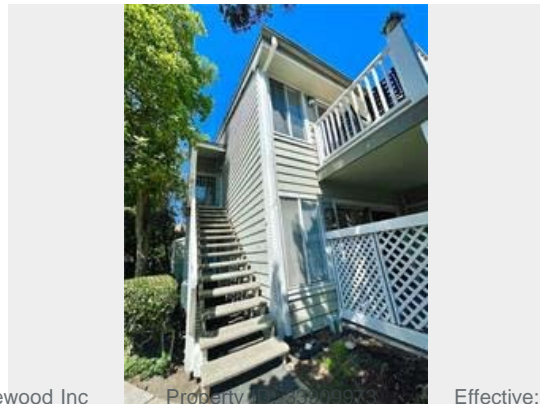


Other



Other

L3 22234 S Vermont Avenue Unit#203B, Torrance, CA 90502
Torrance, CA 90502



DRIVE-BY BPO

by ClearCapital

22339 HARBOR RIDGE LANE UNIT 4
TORRANCE, CA 90502

52540
Loan Number

\$495,000
● As-Is Value

Sales Photos

S1 23318 Sesame Street Unit#L, Torrance, CA
90502
Torrance, CA 90502



Other

ClearMaps Addendum

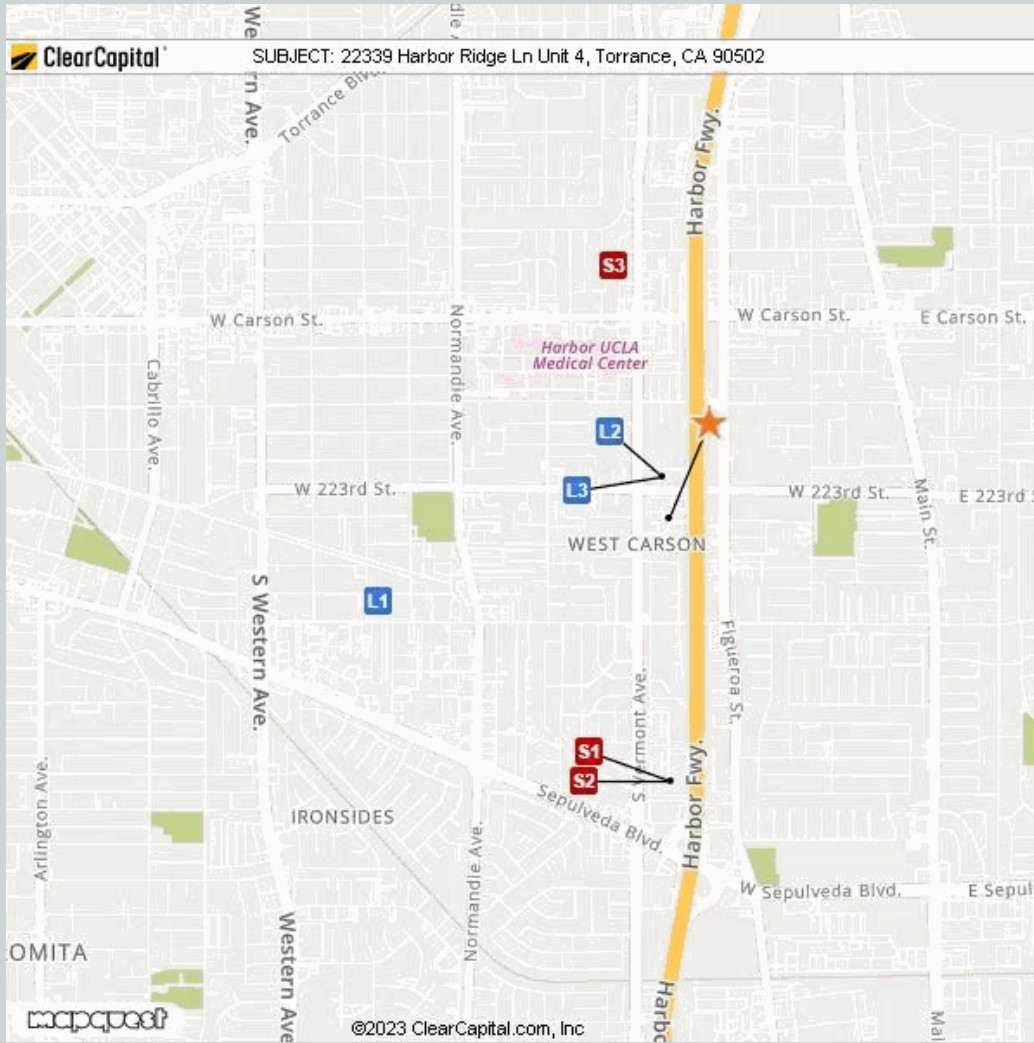
Address ★ 22339 Harbor Ridge Lane Unit 4, Torrance, CA 90502

Loan Number 52540

Suggested List \$495,000

Suggested Repaired \$495,000

Sale \$495,000



Comparable Address

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	22339 Harbor Ridge Lane Unit 4, Torrance, CA 90502	--	Parcel Match
L1	1444 W 227th Street Unit#17, Torrance, Ca 90501, Torrance, CA 90502	0.86 Miles ¹	Parcel Match
L2	22230 S Vermont Avenue Unit#102b, Torrance, Ca 90, Torrance, CA 90502	0.12 Miles ¹	Parcel Match
L3	22234 S Vermont Avenue Unit#203b, Torrance, Ca 90, Torrance, CA 90502	0.12 Miles ¹	Parcel Match
S1	23318 Sesame Street Unit#L, Torrance, Ca 90502, Torrance, CA 90502	0.75 Miles ¹	Parcel Match
S2	23308 Sesame Street Unit#C, Torrance, Ca 90502, Torrance, CA 90502	0.75 Miles ¹	Parcel Match
S3	21415 S Vermont Avenue Unit#49, Torrance, Ca 90502, Torrance, CA 90502	0.73 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Gloria Martinez	Company/Brokerage	eXp Realty
License No	01974623	Address	4903 Lorelei Ave Lakewood CA 90712
License Expiration	04/15/2023	License State	CA
Phone	5623015141	Email	gmartinez.rea@gmail.com
Broker Distance to Subject	9.30 miles	Date Signed	02/13/2023

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.