

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	3479 Hoover Street, Riverside, CA 92504	Order ID	8622018	Property ID	33919786
Inspection Date	02/15/2023	Date of Report	02/16/2023		
Loan Number	52571	APN	230-192-041		
Borrower Name	Catamount Properties 2018 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	02.15.23 BPO Request	Tracking ID 1	02.15.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Nelson Stephen	Condition Comments The subject is a SFR style home in average condition. All maintenance appears to be up to date, and no repairs are necessary based on the exterior inspection. No address corrections or recent market activity to report.
R. E. Taxes	\$5,065	
Assessed Value	\$512,100	
Zoning Classification	Residential	
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	Suburban	Neighborhood Comments The subject located in a suburban neighborhood with stable property values and the economy and employment conditions are stable.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$495,000 High: \$600,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3479 Hoover Street	7420 Kingsley Way	2970 Priscilla St	7012 Manhattan Dr
City, State	Riverside, CA	Riverside, CA	Riverside, CA	Riverside, CA
Zip Code	92504	92504	92506	92506
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.97 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$560,000	\$570,000	\$569,000
List Price \$	--	\$549,900	\$570,000	\$569,000
Original List Date		08/16/2022	10/10/2022	01/27/2023
DOM · Cumulative DOM	-- · --	152 · 184	105 · 129	18 · 20
Age (# of years)	56	75	68	45
Condition	Average	Good	Good	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	1,202	1,240	1,373	1,416
Bdrm · Bths · ½ Bths	2 · 1	2 · 1 · 1	5 · 2	3 · 2
Total Room #	4	4	8	6
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 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	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.34 acres	0.18 acres	0.18 acres	0.18 acres
Other	None	None	None	None

* Listing 3 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** Property is superior in condition similar in GLA inferior in year built similar in bed count superior in bath count to the subject. Adjustments Baths -\$5000, Pool \$20000, Lot Size \$960, Condition -\$20000, Age \$9500, Total Adjustments \$5460, Net Adjusted Value \$555360
- Listing 2** Property is superior in condition similar in GLA inferior in year built superior in bed count superior in bath count to the subject. Adjustments GLA -\$5130, Bed -\$30000, Baths -\$7500, Lot Size \$960, Condition -\$20000, Age \$6000, Total Adjustments -\$55670, Net Adjusted Value \$514330
- Listing 3** Property is similar in condition similar in GLA superior in year built superior in bed count superior in bath count to the subject. Adjustments GLA -\$6420, Bed -\$10000, Baths -\$7500, Lot Size \$960, Age -\$5500, Total Adjustments -\$28460, Net Adjusted Value \$540540

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3479 Hoover Street	3509 Hoover St	3620 Hoover St	7860 Potomac St
City, State	Riverside, CA	Riverside, CA	Riverside, CA	Riverside, CA
Zip Code	92504	92504	92504	92504
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.17 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$495,000	\$599,000	\$539,000
List Price \$	--	\$495,000	\$579,900	\$539,000
Sale Price \$	--	\$525,000	\$550,000	\$544,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/01/2022	08/25/2022	01/12/2023
DOM · Cumulative DOM	-- · --	13 · 77	29 · 81	17 · 62
Age (# of years)	56	71	83	63
Condition	Average	Average	Good	Good
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	1,202	1,204	1,265	1,338
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	3 · 2	3 · 2
Total Room #	4	5	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 3 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	--
Lot Size	0.34 acres	0.34 acres	0.24 acres	0.22 acres
Other	None	None	None	None
Net Adjustment	--	-\$7,500	+\$4,710	-\$17,360
Adjusted Price	--	\$517,500	\$554,710	\$526,640

* 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** Property is similar in condition similar in GLA inferior in year built superior in bed count similar in bath count to the subject. The property received multiple offers from the market and sold over the list price. Adjustments Bed -\$10000, Garage -\$5000, Age \$7500, Total Adjustments -\$7500, Net Adjusted Value \$517500
- Sold 2** Property is superior in condition superior in GLA inferior in year built superior in bed count superior in bath count to the subject. Adjustments GLA -\$1890, Bed -\$10000, Baths -\$7500, Garage \$10000, Pool \$20000, Lot Size \$600, Condition -\$20000, Age \$13500, Total Adjustments \$4710, Net Adjusted Value \$554710
- Sold 3** The property received multiple offers from the market and sold over the list price. Property is superior in condition superior in GLA inferior in year built superior in bed count superior in bath count to the subject. Adjustments GLA -\$4080, Bed -\$10000, Baths -\$7500, Pool \$20000, Lot Size \$720, Condition -\$20000, Age \$3500, Total Adjustments -\$17360, Net Adjusted Value \$526640

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		Subject has no listing history.					
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

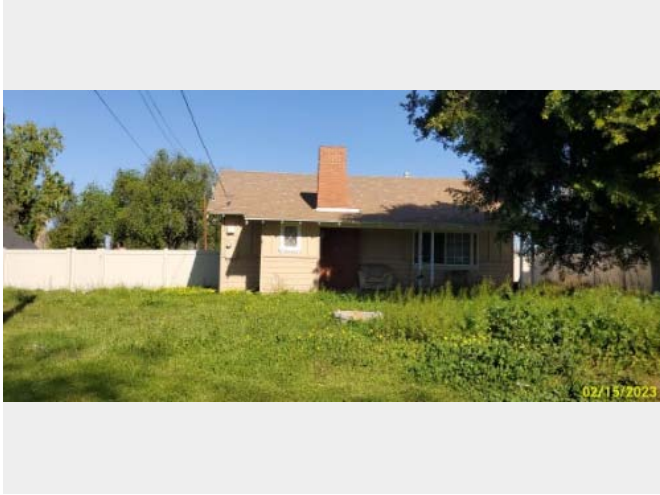
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$535,000	\$535,000
Sales Price	\$530,000	\$530,000
30 Day Price	\$525,000	--
Comments Regarding Pricing Strategy		
<p>This is a Broker's Price Opinion and was prepared by a licensed Real Estate Agent. It is not an Appraisal. This opinion cannot be used for the purpose of obtaining financing. Notwithstanding any preprinted language to the contrary, this is not an Appraisal of the market value of the property. If an Appraisal is desired, the services of a licensed or certified Appraiser must be obtained. 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. Within 1 mile, 20% GLA +/-, Year built 10 +/-, there were limited comparables available in the subject neighborhood. Therefore it was necessary to exceed the GLA, lot size, bed/bath, year built. The comparables selected were considered to be the best available. In delivering final valuation, most weight has been placed on CS1 and LC3 as they are most similar to subject condition and overall structure. Market values remained stable during the last 12 months within the subject's market area.</p>		

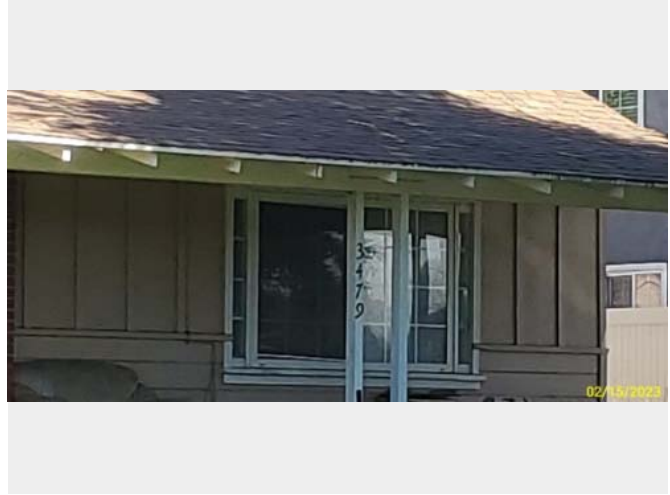
Clear Capital Quality Assurance Comments Addendum

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



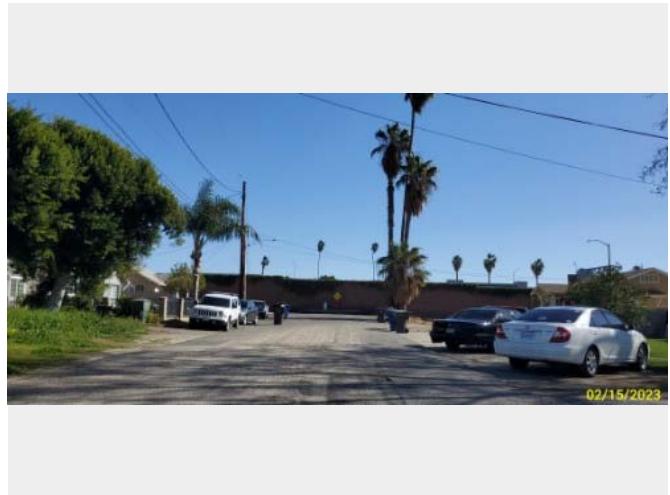
Front



Address Verification



Street



Street

Listing Photos

L1 7420 Kingsley Way
Riverside, CA 92504



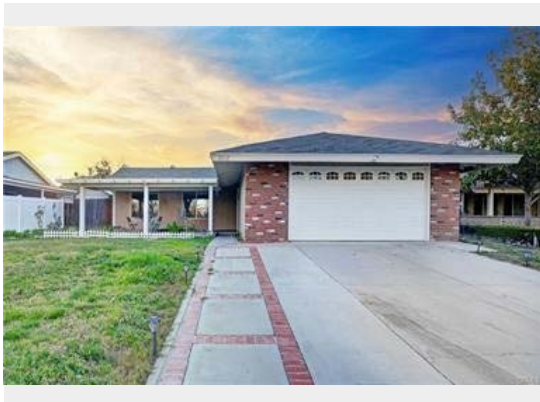
Front

L2 2970 Priscilla St
Riverside, CA 92506



Front

L3 7012 Manhattan Dr
Riverside, CA 92506



Front

Sales Photos

S1 3509 Hoover St
Riverside, CA 92504



Front

S2 3620 Hoover St
Riverside, CA 92504



Front

S3 7860 Potomac St
Riverside, CA 92504



Front

ClearMaps Addendum

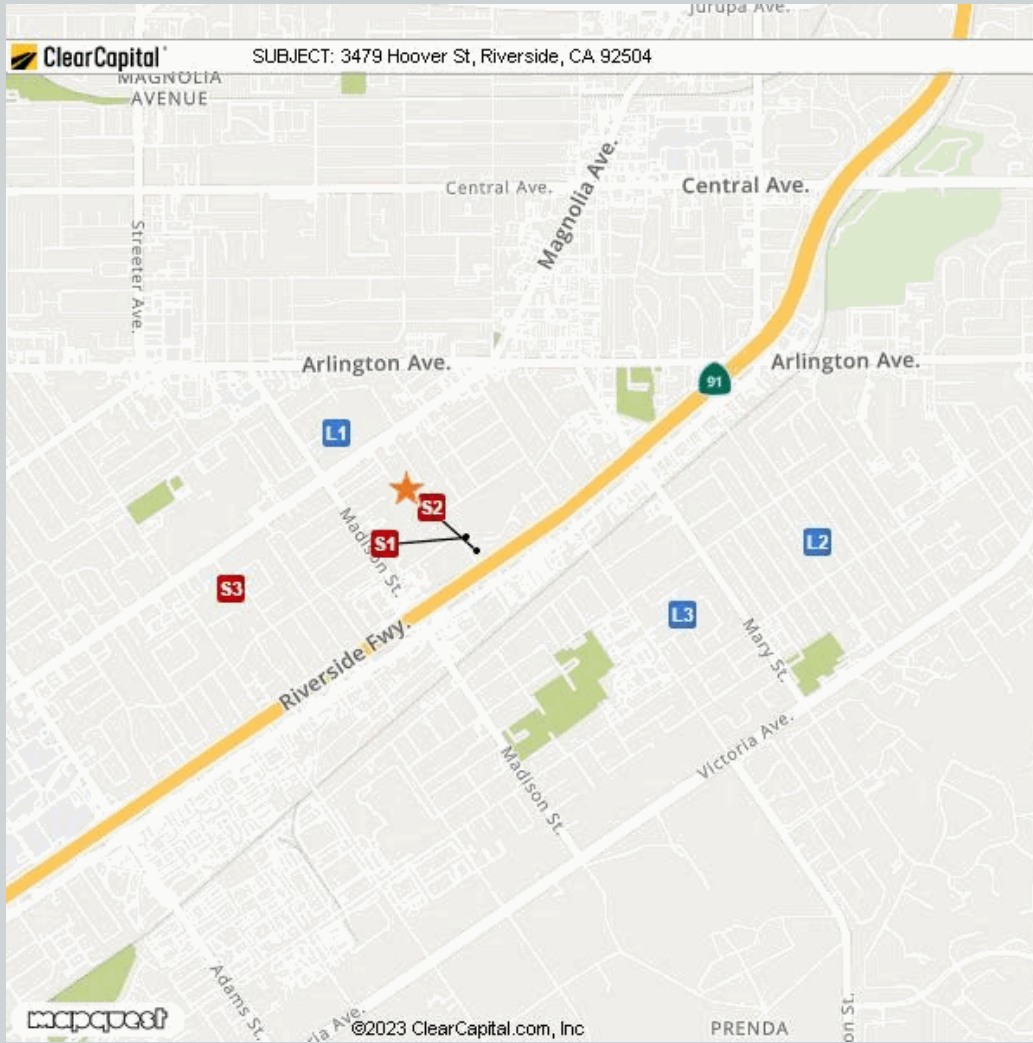
Address ★ 3479 Hoover Street, Riverside, CA 92504

Loan Number 52571

Suggested List \$535,000

Suggested Repaired \$535,000

Sale \$530,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3479 Hoover Street, Riverside, CA 92504	--	Parcel Match
L1 Listing 1	7420 Kingsley Way, Riverside, CA 92504	0.52 Miles ¹	Parcel Match
L2 Listing 2	2970 Priscilla St, Riverside, CA 92506	0.97 Miles ¹	Parcel Match
L3 Listing 3	7012 Manhattan Dr, Riverside, CA 92506	0.62 Miles ¹	Parcel Match
S1 Sold 1	3509 Hoover St, Riverside, CA 92504	0.05 Miles ¹	Parcel Match
S2 Sold 2	3620 Hoover St, Riverside, CA 92504	0.17 Miles ¹	Parcel Match
S3 Sold 3	7860 Potomac St, Riverside, CA 92504	0.71 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.

Report Instructions - cont.

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.

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	Chris Estevez	Company/Brokerage	Home Advisors
License No	01856462	Address	13511 Pheasant Knoll Rd Corona CA 92880
License Expiration	08/06/2025	License State	CA
Phone	9514157265	Email	home_advisors@live.com
Broker Distance to Subject	10.17 miles	Date Signed	02/15/2023

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.