

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	725 S Valinda Avenue, West Covina, CA 91790	Order ID	8917160	Property ID	34568191
Inspection Date	09/08/2023	Date of Report	09/09/2023		
Loan Number	52623	APN	8487009005		
Borrower Name	Catamount Properties 2018 LLC	County	Los Angeles		

Tracking IDs

Order Tracking ID	09.07 Citi-CS Update	Tracking ID 1	09.07 Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments SINGLE FAMILY DETACHED HOME IN A RESIDENTIAL NEIGHORHOOD ON A BUSIER STREET WITH AN ALLEY IN THE REAR ... HOME APPEARS TO BE MAINTAINED AND NO ISSUES NOTE ... HOME APPEARS TO HAVE JUST BEEN REMODELED ...
R. E. Taxes	\$3,685	
Assessed Value	\$280,131	
Zoning Classification	Residential WCR1*	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 Searched +-20% in size, 1 mile radius, and 12 months in time ... AVERAGE DOM 29 ... CLOSED ADOM 24 ... ACTIVE ADOM 32 ... 2 OF THE 8 ACTIVE LISTINGS ARE PENDING OR UNDER CONTRACT ... CLOSED SALES ... 0 OF THE ACTIVE LISITNGS ARE DISTRESSED LISTINGS ... 0 OF THE CLOSED SALES ARE DISTRESSED SALES ...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$500,000 High: \$999,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	725 S Valinda Avenue	1506 E Mardina St	1153 Eworkman Ave	1107 W Teresa St
City, State	West Covina, CA	West Covina, CA	West Covina, CA	West Covina, CA
Zip Code	91790	91791	91791	91790
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	0.95 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$780,000	\$788,000	\$714,888
List Price \$	--	\$780,000	\$788,000	\$714,888
Original List Date		08/06/2023	08/21/2023	07/19/2023
DOM · Cumulative DOM	-- · --	34 · 34	17 · 19	52 · 52
Age (# of years)	70	72	71	70
Condition	Good	Good	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	1,217	1,130	1,143	1,333
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	7	7	7
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	--
Lot Size	0.21 acres	0.16 acres	.18 acres	0.16 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.

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

Listing 1 A LITTLE SMALLER IN GLA WITH ONE MORE BATHROOM AND NO POOL

Listing 2 A LITTLE SMALLER IN GLA WITH ONE MORE BATHROOM AND NO POOL

Listing 3 A LITTLE LARGER IN GLA WITH ONE MORE BATHROOM AND NO POOL

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	725 S Valinda Avenue	1129 E Walnut Creek Pkwy	629n Nora Ave	843 W Blue Ash Rd
City, State	West Covina, CA	West Covina, CA	West Covina, CA	West Covina, CA
Zip Code	91790	91790	91790	91790
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	1.56 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$775,000	\$739,999	\$718,888
List Price \$	--	\$775,000	\$739,999	\$718,888
Sale Price \$	--	\$828,600	\$770,000	\$750,000
Type of Financing	--	5/12/2023	5/18/2023	5/26/2023
Date of Sale	--	06/02/2023	06/22/2023	07/11/2023
DOM · Cumulative DOM	-- · --	21 · 21	8 · 35	46 · 46
Age (# of years)	70	69	69	71
Condition	Good	Good	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	1,217	1,251	1,252	1,000
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	3 · 2	3 · 1
Total Room #	6	8	7	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	--	--	--
Lot Size	0.21 acres	0.17 acres	.17 acres	0.19 acres
Other	NONE	NONE	NONE	NONE
Net Adjustment	--	+\$9,000	+\$13,000	+\$5,000
Adjusted Price	--	\$837,600	\$783,000	\$755,000

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 CLOSE IN GLA WITH ONE MORE BEDROOM AND BATHROOM ... ADJUSTED FOR BEDROOM -4000, BATHROOM -2000, POOL 15000

Sold 2 CLOSE IN GLA IN GLA WITH ONE MORE BATHROOM AND NO POOL ... ADJUSTED FOR BATHROOM -2000, POOL 15000

Sold 3 SMALLER IN GLA WITH THE SAME NUMBER OF BEDROOMS AND BATHROOM ... ADJUSTED FOR GLA 21000, CREDIT TO BUYER -16000

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				HOME LAST SOLD AS A FORECLOSURE ACUTION ON			
Listing Agent Name				2/22/2023 FOR \$ 543520			
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	02/22/2023	\$543,520	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$805,000	\$805,000
Sales Price	\$780,000	\$780,000
30 Day Price	\$750,000	--
Comments Regarding Pricing Strategy		
<p>Most weight given to closed sales considering shortage of available comps for sale in the area. Searched +-20% in size, 1 mile radius, and 12 months in time. Used best available comps & bracketed as many parameters as possible but not able to bracket all & especially not all at the same time. Home appears to be lived in & maintained & all equipment appear to be in working order as intended & no need for repairs noted. Home is located in a single family neighborhood close to shopping, entertainment & multiple freeways. The comps used are the best possible currently available comps within 1 miles & the adjustments are sufficient for this area to account for the differences in the subject & comparables. The variances could not be avoided & the comps were chosen for their similarities to the subject. There is still a shortage of available homes for sale. Rising interest rates have increased the days on market. Despite higher interest rates home prices have not changed much due to the lack of inventory.</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



Side



Side



Side



Back

Subject Photos



Street



Street



Street



Other



Other

Listing Photos

L1 1506 E Mardina St
West Covina, CA 91791



Front

L2 1153 EWorkman AVE
West Covina, CA 91791



Front

L3 1107 W Teresa St
West Covina, CA 91790



Front

Sales Photos

S1 1129 E Walnut Creek Pkwy
West Covina, CA 91790



Front

S2 629N Nora Ave
West Covina, CA 91790



Front

S3 843 W Blue Ash Rd
West Covina, CA 91790



Front

ClearMaps Addendum

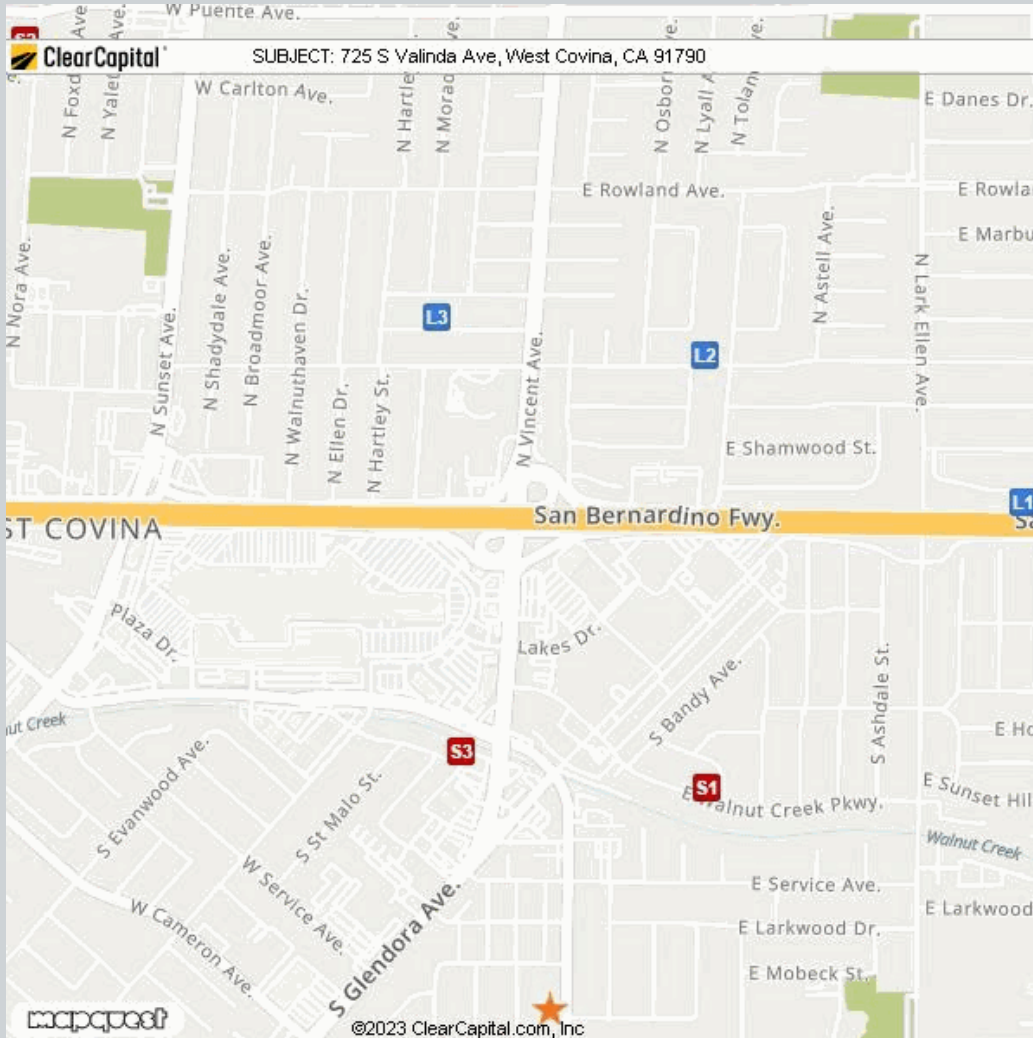
Address ★ 725 S Valinda Avenue, West Covina, CA 91790

Loan Number 52623

Suggested List \$805,000

Suggested Repaired \$805,000

Sale \$780,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	725 S Valinda Avenue, West Covina, CA 91790	--	Parcel Match
L1 Listing 1	1506 E Mardina St, West Covina, CA 91791	0.99 Miles ¹	Parcel Match
L2 Listing 2	1153 Eworkman Ave, West Covina, CA 91791	0.95 Miles ¹	Parcel Match
L3 Listing 3	1107 W Teresa St, West Covina, CA 91790	0.99 Miles ¹	Parcel Match
S1 Sold 1	1129 E Walnut Creek Pkwy, West Covina, CA 91790	0.39 Miles ¹	Parcel Match
S2 Sold 2	629n Nora Ave, West Covina, CA 91790	1.56 Miles ¹	Parcel Match
S3 Sold 3	843 W Blue Ash Rd, West Covina, CA 91790	0.39 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	Lehel Szucs	Company/Brokerage	All Seasons Real Estate, Inc.
License No	01336187	Address	964 E. Badillo Street, #240 Covina CA 91724
License Expiration	05/04/2027	License State	CA
Phone	6263390697	Email	Lehelsz@gmail.com
Broker Distance to Subject	3.54 miles	Date Signed	09/09/2023

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.