

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	23181 Teil Glen Road, Wildomar, CA 92595	Order ID	8917160	Property ID	34568012
Inspection Date	09/08/2023	Date of Report	09/10/2023		
Loan Number	52673	APN	376-392-014		
Borrower Name	Catamount Properties 2018 LLC	County	Riverside		

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 2015 LLC	Condition Comments	
R. E. Taxes	\$2,911	The subject property appears in good condition. There were no visible repairs. The front yard is well caredfor & the property has good curb appeal.	
Assessed Value	\$284,965		
Zoning Classification	R-1		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Lock Box)		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject property is located in quiet & well cared community. Close to schools, shopping & parks. All of the properties on the subject street are in good condition.	
Sales Prices in this Neighborhood	Low: \$500,000 High: \$750,000		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	23181 Teil Glen Road	23126 Teil Glen Rd	22945 Nan St	23067 Teil Glen Rd
City, State	Wildomar, CA	Wildomar, CA	Wildomar, CA	Wildomar, CA
Zip Code	92595	92595	92595	92595
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.35 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$680,000	\$680,000	\$679,900
List Price \$	--	\$680,000	\$657,000	\$679,900
Original List Date		08/13/2023	06/30/2023	08/15/2023
DOM · Cumulative DOM	-- · --	28 · 28	66 · 72	25 · 26
Age (# of years)	24	24	19	24
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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,467	2,857	2,639	2,467
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 3	4 · 2 · 1
Total Room #	7	7	7	7
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 Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes
Lot Size	0.17 acres	0.17 acres	0.18 acres	016 acres
Other	Patio, Fireplace	Patio,Fireplace	Patio, Fireplace	Patio, Fireplace

* 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** Superior, Welcome to your dream home that offers a harmonious blend of luxurious features and a well-designed layout, making it an entertainer's paradise. Upon entering, you'll be captivated by the grandeur of travertine floors that gracefully guide you through this exceptional living space. The remarkable attention to detail is evident in every corner, from the dark maple cabinets to the custom interior lighting that creates an inviting ambiance throughout the home. The heart of this home is the gourmet kitchen, showcasing elegant granite counters and an extra-large island that effortlessly serves as a focal point. With a layout that seamlessly integrates the kitchen, dining area, and living room, this open space is perfect for hosting gatherings of any size. Step outside, and you'll be greeted by an outdoor oasis that is truly enchanting. The hardscaped front and back yards, along with the custom exterior up lighting, add an air of sophistication to the beautifully landscaped space. The real showstopper is the backyard and inviting pool that beckons you to relax and unwind under the sun. Imagine hosting poolside barbecues under the custom palapa BBQ island – a unique touch that elevates outdoor entertainment. As you ascend to the upper level, the spacious loft welcomes you, offering endless possibilities for a game room, home theater, or relaxation space. The second floor also boasts four generously sized bedrooms, providing ample privacy and comfort for everyone in the family. The primary suite is a true retreat, featuring dual vanity sinks, a separate shower and tub, and a sizable walk-in closet. Every day feels like a spa day in this well-appointed space, designed with your relaxation in mind. With a 3-car (split style) garage, your storage needs and parking convenience are more than met.
- Listing 2** Superior, Pool Home 4 Bed, 3 Bath, 2,639 SqFt. is Solar Powered and features a rare Downstairs Master Bedroom & 2nd Bed/Office Downstairs, 2 more Beds Upstairs for the kids. Formal Livingroom, Large Kitchen with Granit Island Countertop, Dining Area + Spacious Family Room with Fireplace, Laundry Room & 2 Car Garage. You will love the Finished Back
- Listing 3** Similar, Located in a highly desirable neighborhood of Wildomar this beautiful POOL home has been recently remodeled and is great for entertaining. New exterior paint and chic front entry give the curb appeal at this home a pop. Entering into your formal living area you will find high ceilings, inlaid tile flooring, and an open concept space connecting you to your upgraded gourmet kitchen with NEW quartz countertops and brand NEW appliances. Unwind in your adjoining family room by the cozy fireplace or exit out to your backyard oasis to enjoy your private backyard POOL and covered patio . Heading upstairs you will find a generous loft space along with your master suite and additional bedrooms all with NEW carpet. Master bedroom features an en-suite bathroom with new glass shower enclosure, NEW quartz countertops, and NEW vinyl flooring. Secondary bathroom upstairs also features new vinyl flooring and quartz countertops. Additional amenities include a 3-car garage and a downstairs separate laundry room. The whole interior has been newly painted and additional upgrades include NEW HVAC condenser, NEW light fixtures, hardware and plumbing fixtures. This home has too many upgrades to list and shows beautifully.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	23181 Teil Glen Road	23102 Trillium Dr	23091 Cannery Rd	22724 Shadygrove Ct
City, State	Wildomar, CA	Wildomar, CA	Wildomar, CA	Wildomar, CA
Zip Code	92595	92595	92595	92595
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.15 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$682,000	\$650,000	\$759,000
List Price \$	--	\$682,000	\$650,000	\$759,000
Sale Price \$	--	\$682,000	\$687,500	\$750,000
Type of Financing	--	Conv	Conv.	Cash
Date of Sale	--	08/24/2023	06/02/2023	08/02/2023
DOM · Cumulative DOM	-- · --	20 · 69	4 · 61	10 · 41
Age (# of years)	24	33	22	19
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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,467	2,459	2,857	2,500
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	5 · 3	4 · 2 · 1
Total Room #	7	7	8	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 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 Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes
Lot Size	0.17 acres	0.18 acres	016 acres	0.17 acres
Other	Patio, Fireplace	Patio, Fireplace	Patio, Fireplace, Solar	Patio, Fireplace
Net Adjustment	--	+\$2,000	-\$68,370	-\$2,739
Adjusted Price	--	\$684,000	\$619,130	\$747,261

* 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** Similar, This property is perfect for anyone looking for a home with plenty of features to enjoy. From the natural color palette to the fresh interior and exterior paint, this home is sure to please. The kitchen features a nice backsplash and the primary bathroom has double sinks and good under sink storage. The flexible living space includes a fireplace and other rooms for whatever you need. The backyard is fenced in and includes a private in ground pool, a sitting area, and plenty of room for outdoor activities. Partial flooring replacement in some areas adds to the fresh look of the home. This is the perfect place to relax and enjoy the outdoors. Adjustments -\$7000 seller concession, +\$9000 year built. Net adjustments +\$2000.
- Sold 2** Superior, Beautiful POOL home with Paid Off Solar! Exceptional floor plan offering plenty of space-excellent for entertaining. You'll enjoy the freshly painted interior, newer tasteful LVP flooring downstairs and new carpet upstairs. The kitchen features off-white cabinets, granite counters, walk-in pantry and sizeable island which opens up to the great room. This floor plan flows nicely and lets in plenty of natural light. The great room provides entry to the private backyard oasis featuring rock style pebble tech pool complete with waterslide, grotto, Shamu shelf, spa and raised block wall for added privacy. There is even a partial mountain VIEW. Enjoy the firepit, barbeque palapa station (with fridge and sink) and patio cover. You'll never want to leave this paradise! Downstairs bedroom and full bath. Upstairs you are greeted with a sizable loft and 4 bedrooms. The primary suite features dual vanity sinks, separate shower and jetted tub. Sizable walk-in closet, too. 3-car (split style) garage. The single garage is presently being used as a home gym. Whole house fan, tankless water heater and water softener. Adjustments , -\$6000 seller concession, -\$10000 bedroom, -\$20000 solar paid, -\$32370 Sq. FT. living area. Net adjustments -\$68370.
- Sold 3** Similar, Temecula Valley entertainment and family pool home, upgraded open floor plan freshly remodeled. New custom wood floors throughout with five and half inch . baseboards. High ceilings, custom wood cabinets and built-ins. Chef's kitchen, stainless steel appliances, oversized custom 'butcherblock' dining-island, opens to family room with fireplace and built-in entertainment center. Separate dining room opens to living room with open second level loft. Open space with lots of light and high ceilings. Kitchen and family room open to outdoor living backyard kitchen - barbeque and entertainment big screen bar, pool-spa with abundant comfort and privacy. Three car tandem garage, third bay converted to a bonus room. Nice size laundry room. Master Bedroom with open master bath and oversized walk-in dressing room closet. Additional three bedrooms are located away from the Master Bedroom. Newly installed whole house fan. Adjustments -\$2739

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Wedgewood Homes Realty	Please see attached MLS Sheet					
Listing Agent Name	Kalynn Brown						
Listing Agent Phone	951-415-5745						
# 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
08/17/2023	\$589,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$689,000	\$689,000
Sales Price	\$684,000	\$684,000
30 Day Price	\$664,000	--
Comments Regarding Pricing Strategy		
<p>There's still a demand for properties in this community. There were four active, one under contract & one pending. Pricing from 589000 to 679000. There were nine sold properties in this community in the last six months. pricing from 500000 to 750000. All of the listing & sold properties were fair market. There were no REO or Short Sale in this community. Some listing are selling above list price. The subject property is list below current active listing & may require addition marketing time.</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



Street



Other

Listing Photos

L1 23126 Teil Glen Rd
Wildomar, CA 92595



Front

L2 22945 Nan St
Wildomar, CA 92595



Front

L3 23067 Teil Glen Rd
Wildomar, CA 92595



Front

Sales Photos

S1 23102 Trillium Dr
Wildomar, CA 92595



Front

S2 23091 Cannery Rd
Wildomar, CA 92595



Front

S3 22724 Shadygrove Ct
Wildomar, CA 92595



Front

ClearMaps Addendum

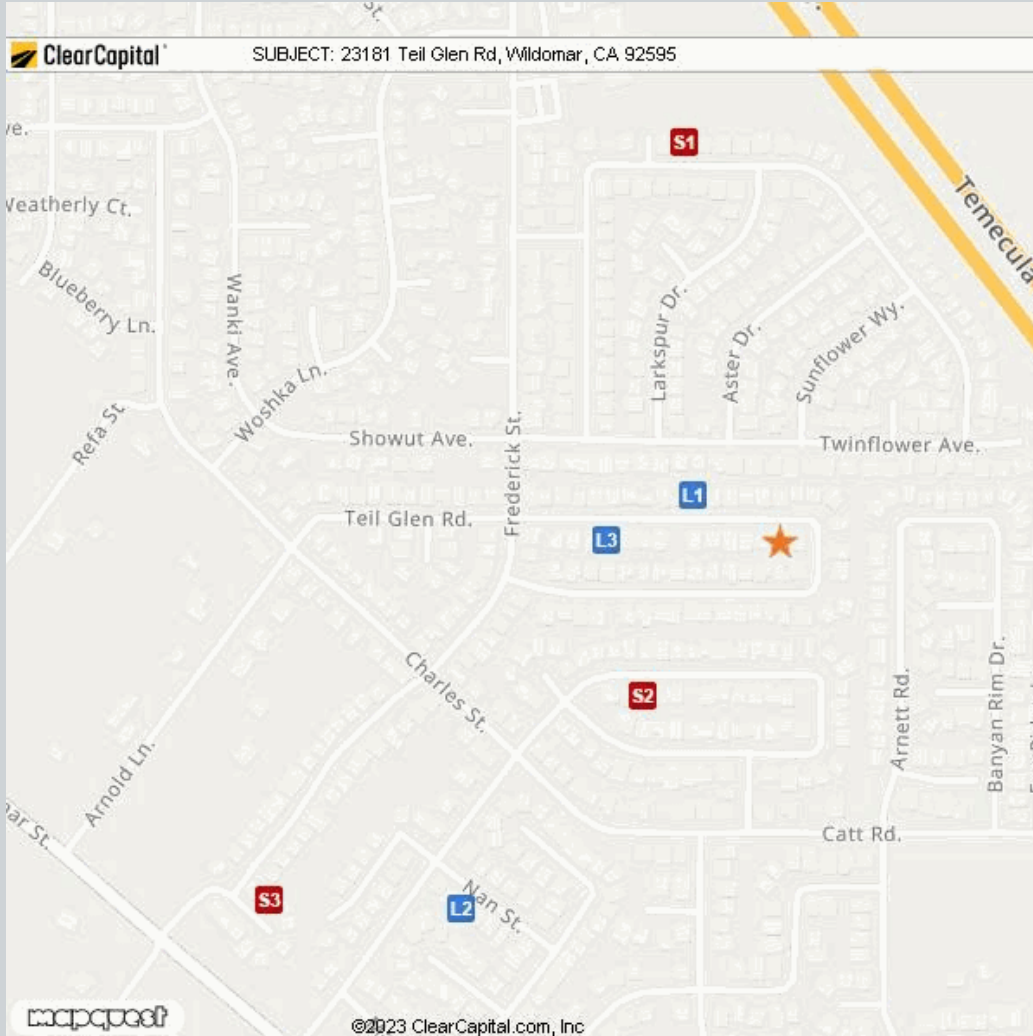
Address ★ 23181 Teil Glen Road, Wildomar, CA 92595

Loan Number 52673

Suggested List \$689,000

Suggested Repaired \$689,000

Sale \$684,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	23181 Teil Glen Road, Wildomar, CA 92595	--	Parcel Match
L1 Listing 1	23126 Teil Glen Rd, Wildomar, CA 92595	0.07 Miles ¹	Parcel Match
L2 Listing 2	22945 Nan St, Wildomar, CA 92595	0.35 Miles ¹	Parcel Match
L3 Listing 3	23067 Teil Glen Rd, Wildomar, CA 92595	0.12 Miles ¹	Parcel Match
S1 Sold 1	23102 Trillium Dr, Wildomar, CA 92595	0.29 Miles ¹	Parcel Match
S2 Sold 2	23091 Cannery Rd, Wildomar, CA 92595	0.15 Miles ¹	Parcel Match
S3 Sold 3	22724 Shadygrove Ct, Wildomar, CA 92595	0.44 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	Donna Caudillo	Company/Brokerage	HOME SMART Realty West
License No	01229308	Address	23429 Saratoga Springs Pl Murrieta CA 92562
License Expiration	10/16/2025	License State	CA
Phone	9515517169	Email	donnacaudillo@verizon.net
Broker Distance to Subject	2.01 miles	Date Signed	09/10/2023

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.