

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.

<b>Address</b>	4219 Sunnyside Drive, Riverside, CA 92506	<b>Order ID</b>	8917160	<b>Property ID</b>	34568361
<b>Inspection Date</b>	09/08/2023	<b>Date of Report</b>	09/08/2023		
<b>Loan Number</b>	52700	<b>APN</b>	225-111-027		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Riverside		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	09.07 Citi-CS Update	<b>Tracking ID 1</b>	09.07 Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	Subject is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in mid 20th century. Subject conforms to neighborhood which is comprised of a mix of single story properties, two-story properties, townhomes, condos and apartments.
<b>R. E. Taxes</b>	\$605	
<b>Assessed Value</b>	\$56,519	
<b>Zoning Classification</b>	Residential R106	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes	
	(Window posting, no obvious breaches)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The Arlington area of Riverside is a suburban development primarily of single-level homes built in the mid-20th century. The area is a mix of SFRs, condos, townhomes and apartments in a one-mile radius. Parks, schools and shopping are all in the area. Construction quality is generally average and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial and other external factors are minimal with the exception of properties o...
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$276,000 High: \$950,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Neighborhood Comments

The Arlington area of Riverside is a suburban development primarily of single-level homes built in the mid-20th century. The area is a mix of SFRs, condos, townhomes and apartments in a one-mile radius. Parks, schools and shopping are all in the area. Construction quality is generally average and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial and other external factors are minimal with the exception of properties on the eastern side of the area near Cal Baptist University or properties near Tyler Street and the Tyler Galleria shopping mall. Market data is for all SFRS, condos and townhomes in a one-mile radius.

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	4219 Sunnyside Drive	4427 Sunnyside Dr	4370 Merrill Ave	5943 Birch St
<b>City, State</b>	Riverside, CA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92506	92506	92506	92506
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.12 <sup>1</sup>	0.12 <sup>1</sup>	0.56 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$450,000	\$549,900	\$499,900
<b>List Price \$</b>	--	\$400,000	\$549,900	\$499,900
<b>Original List Date</b>		09/25/2022	08/04/2023	08/11/2023
<b>DOM · Cumulative DOM</b>	-- · --	51 · 348	9 · 35	2 · 28
<b>Age (# of years)</b>	95	97	95	73
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,003	1,443	1,142	982
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	3 · 1 · 1	3 · 1	2 · 1
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Detached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.18 acres	0.20 acres	0.18 acres	0.15 acres
<b>Other</b>	--	--	--	--

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** MLS Description: Wonderful, single-story, Tudor, home located in Riverside's Palm Height's Historic District. Located just North of Central Ave. and just East of Palm Ave. The home is a fixer. It needs work but has great potential! 3 bedrooms with 1.5 baths. 1443 sqft inside, sitting on a 8712 sqft lot. Interior is mostly original. There is carpet throughout, save for the kitchen and bathrooms. Entry opens into living room with fireplace. Wide archway separates dining room from living room. Dining room right wall features doors that open to covered porch. Kitchen is located at the back of the house with vintage, electric oven, alongside updated fridge and dishwasher. As you enter the kitchen, there is a dining nook immediately to the right of the entrance which leads to a screened-in porch/patio area. At the end of the kitchen and on the right is a laundry room with door that leads to backyard. To the back-left of the kitchen is the Primary bedroom. There is a small restroom in the bedroom entrance that is probably only a 4'x4' space containing just a toilet. To the left of the living room is a small hallway which leads to the full bathroom and two additional bedrooms. Bath features shower in tub, large sink, and good cabinet space. Each bedroom features the a 4 x10 walk-in closet. Backyard features several fruit trees and 2-car garage. Although this home needs work, it's a great find with wonderful potential! MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is most proximate current listing and reason for selection. Comparable is superior due to GLA. Comparable is a probate sale with no court confirmation required. Comparable is a 'blind sale' with a hostile tenant occupant under eviction. Comparable is in pending status since 11/16/22.
- Listing 2** MLS Description: Charming English Tudor in prime Magnolia Center location, just on the outskirts of the Wood Streets! This is the first time on the market in decades! Over the last 2.5 years, this home has had many upgrades including new paint, new flooring, updated kitchen with new countertops and refinished cabinets, and new AC. Cozy living room with coved ceiling and built-ins (including a desk), formal dining room, lots of storage with built-ins, whole house fan, 2-car detached garage with attic space, covered patio, and beautiful landscaping! This is a must-see and won't be on the market for long! MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is in overall average condition with recent maintenance-related updates. Comparable is superior due to GLA. Comparable is in pending status since 08/13/23.
- Listing 3** MLS Description: Don't miss out on this incredible opportunity to own this gorgeous and recently remodeled single-story home in Riverside, located in close proximity to the desirable "Wood Streets". As you approach the residence, enjoy the mature landscaping and cozy front porch area. Upon entry, enjoy the large and open living room with a warm and inviting fireplace. The amazing kitchen features plenty of cabinets and counter space, double sink, stainless steel dishwasher, brand NEW range with built in Air Fry, and more!! There is also a separate area just off the kitchen that would be a perfect option for a dining space. The bedrooms are generously sized and feature ceiling fans and ample closet space. The beautiful renovated bathroom features a nice tub/shower combo with custom tile, updated vanity and flooring. The back yard has plenty of space to accommodate a multitude of options and includes a patio area and shed. Notable features include: hardwood floors, fresh neutral paint scheme, mini split, updated interior doors, attached garage with direct access, updated windows, recessed lighting and various updated fixtures, too much to list! Conveniently located near the Riverside Plaza, close drive to Downtown Riverside, located in proximity to schools, parks, freeways, restaurants, and SO MUCH MORE! Act now, before it's too late!! \*\*\*THIS PROPERTY IS NOT FOR RENT\*\*\* MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is in overall average condition with recent maintenance-related updates. Comparable specifically selected due to GLA. Comparable is most comparable due to GLA. Comparable is in pending status since 08/30/23.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	4219 Sunnyside Drive	4258 Merrill Ave	4564 Marmian Way	4610 Orange Vista Way
<b>City, State</b>	Riverside, CA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92506	92506	92506	92506
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.09 <sup>1</sup>	0.34 <sup>1</sup>	0.42 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$499,999	\$430,000	\$449,000
<b>List Price \$</b>	--	\$499,999	\$430,000	\$449,000
<b>Sale Price \$</b>	--	\$520,000	\$480,000	\$405,000
<b>Type of Financing</b>	--	Fha	Conventional	Cash
<b>Date of Sale</b>	--	05/28/2023	06/14/2023	07/05/2023
<b>DOM · Cumulative DOM</b>	-- · --	8 · 69	5 · 40	98 · 189
<b>Age (# of years)</b>	95	86	101	73
<b>Condition</b>	Average	Average	Good	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Cottage	1 Story Cottage	1 Story Cottage	1 Story Cottage
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,003	1,384	782	964
<b>Bdrm · Bths · ½ Bths</b>	2 · 1	2 · 1	2 · 1	2 · 1
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Detached 2 Car(s)	Detached 2 Car(s)	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.18 acres	0.18 acres	0.19 acres	0.16 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$38,100	+\$600	+\$6,900
<b>Adjusted Price</b>	--	\$481,900	\$480,600	\$411,900

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** MLS Description: Magnolia Center charmer! This home is located in the central hub of Riverside, on a tree lined street with all the charm and uniqueness of the craftsman bungalow. Enter into a large main living room with a beautiful fireplace, wood windows and an alcove that's currently being used as a small workspace/office. The home has 2 bedrooms and one bathroom, with a large family room in the back of the home that gives this home a very open, large feel when you come in. Lovely curb appeal, landscaped front and back with irrigation, a 2 car garage, very big lot with many, many possibilities. MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is most proximate sale in past 180 days and reason for selection. Adjustments of -\$38,100 GLA difference at \$100/sq ft
- Sold 2** MLS Description: Don't miss out on this must-see 1922 cottage home in Riverside! Fully remodeled with its historical charm intact, it features a private courtyard, a cozy living room, and a gorgeous kitchen with custom-glazed cabinets. The park-like yard is adorned with fruit trees and there's even room for expansion and potential for a Second Dwelling Unit or "ADU." \*Check with the city and county for all authorized uses\* This rare opportunity won't last long! NO HOA, NO CFD/MELLOROOS MY COMMENTS: Comparable and subject are in similar communities. Comparable specifically selected to bracket GLA and for recent sale date. Comparable is in superior condition. Adjustments of -\$24000 (5% sale price) condition difference, -\$500 buyer credit, +\$3000 garage count, +\$22,100 GLA difference for a total adjustment of +\$600.
- Sold 3** MLS Description: Check out this 2 bed with 1 bath home. Located on a large lot, this home has room for expansion into the backyard if needed. Features include: Large living room, Two good sized bedrooms, 1 bathroom, Laundry room off the back of the house and central A/C system. Apparently the one car garage was converted into part of the interior living space at some point in time. We do not know if it was done with permits or not so buyers will need to verify. This is a conservatorship sale that will require court approval and a 10% initial deposit. MY COMMENTS: Comparable and subject are in similar communities. Comparable specifically selected for GLA and recent sale date. Adjustments of +\$3900 GLA difference, +\$3000 garage count for a total adjustment of +\$6900. Comparable is most comparable due to GLA.

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Tax records show an off-market sale for \$290,000 recorded 03/21/2023.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	03/21/2023	\$290,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$468,800	\$468,800
<b>Sales Price</b>	\$468,800	\$468,800
<b>30 Day Price</b>	\$468,800	--
<b>Comments Regarding Pricing Strategy</b>		
The suggested list price considers the current listings with a notation that all are in under-contract status. The sale price is expected at full list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.		

## 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



Other



## Listing Photos

**L1** 4427 Sunnyside Dr  
Riverside, CA 92506



Front

**L2** 4370 Merrill Ave  
Riverside, CA 92506



Front

**L3** 5943 Birch St  
Riverside, CA 92506



Front

## Sales Photos

**S1** 4258 Merrill Ave  
Riverside, CA 92506



Front

**S2** 4564 Marmian Way  
Riverside, CA 92506



Front

**S3** 4610 Orange Vista Way  
Riverside, CA 92506



Front

### ClearMaps Addendum

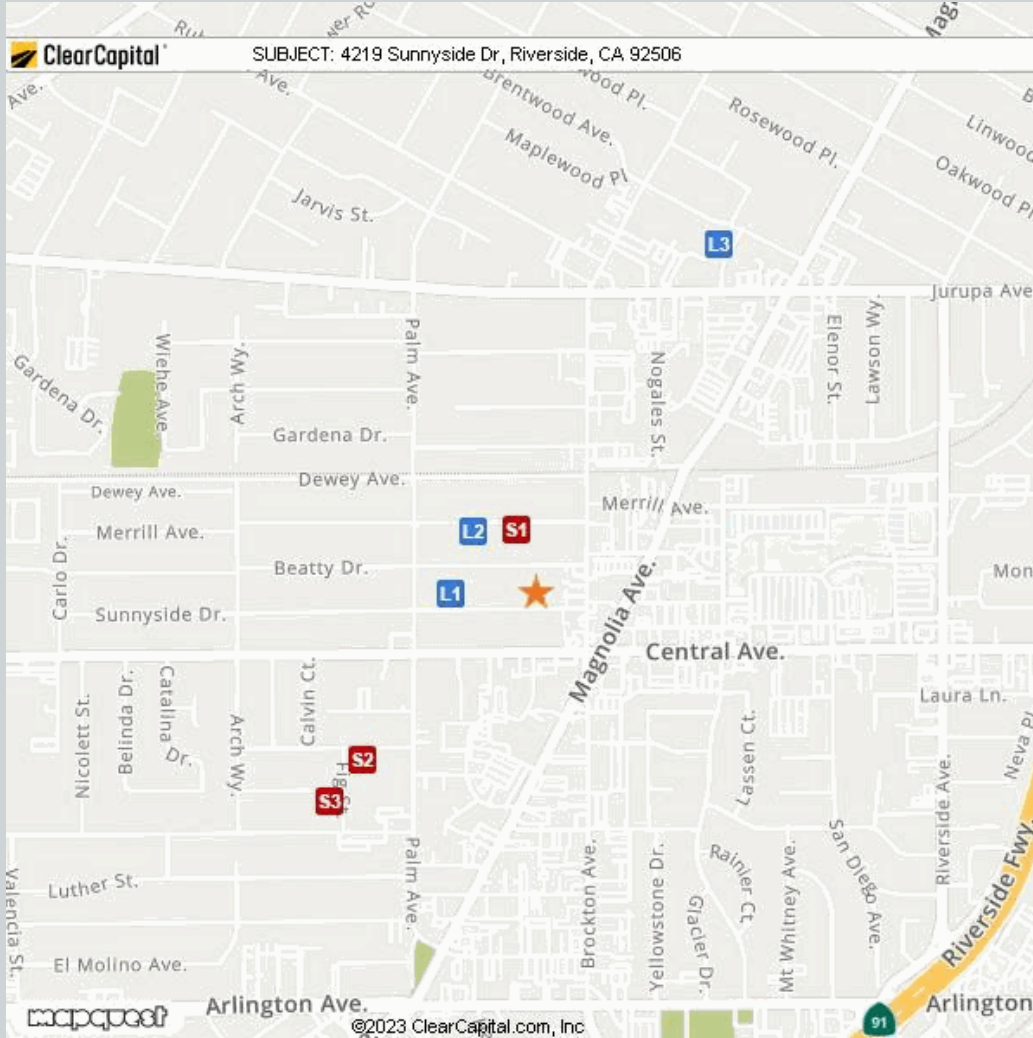
**Address** ★ 4219 Sunnyside Drive, Riverside, CA 92506

**Loan Number** 52700

**Suggested List** \$468,800

**Suggested Repaired** \$468,800

**Sale** \$468,800



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4219 Sunnyside Drive, Riverside, CA 92506	--	Parcel Match
L1 Listing 1	4427 Sunnyside Dr, Riverside, CA 92506	0.12 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4370 Merrill Ave, Riverside, CA 92506	0.12 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5943 Birch St, Riverside, CA 92506	0.56 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4258 Merrill Ave, Riverside, CA 92506	0.09 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4564 Marmian Way, Riverside, CA 92506	0.34 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4610 Orange Vista Way, Riverside, CA 92506	0.42 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Michael O'Connor	<b>Company/Brokerage</b>	Diamond Ridge Realty
<b>License No</b>	01517005	<b>Address</b>	12523 Limonite Avenue Eastvale CA 91752
<b>License Expiration</b>	10/04/2026	<b>License State</b>	CA
<b>Phone</b>	9518474883	<b>Email</b>	RealtorOConnor@aol.com
<b>Broker Distance to Subject</b>	9.20 miles	<b>Date Signed</b>	09/08/2023

*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.