

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	2217 Zinfandel Drive, Rancho Cordova, CA 95670	Order ID	8653244	Property ID	33993230
Inspection Date	03/13/2023	Date of Report	03/14/2023		
Loan Number	52702	APN	05801810270000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	03.13.23 BPO Request	Tracking ID 1	03.13.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DAVID HUMPHREY	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$2,542	
Assessed Value	\$214,850	
Zoning Classification	Residential RD 5	
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 property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$371000 High: \$548000	
Market for this type of property	Decreased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2217 Zinfandel Drive	11124 Texas River Ct	2363 Mcgregor Dr	2506 Queenwood Dr
City, State	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA
Zip Code	95670	95670	95670	95670
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.31 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$429,900	\$462,000
List Price \$	--	\$450,000	\$429,900	\$462,000
Original List Date		11/04/2022	12/01/2022	02/02/2023
DOM · Cumulative DOM	-- · --	15 · 130	84 · 103	3 · 40
Age (# of years)	60	40	61	54
Condition	Average	Average	Average	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	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,767	2,006	1,953	1,520
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	4 · 4	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	--	--	--	--
Lot Size	0.15 acres	0.2 acres	0.1398 acres	0.1523 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.

Current Listings - Cont.

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

- Listing 1** If your x-ray vision is broken, you can borrow mine! Look past the personal items and see the potential of this floorplan! Notice the amount of natural light, the spacious rooms, and the size of the yard. The downstairs bedroom and bathroom are privately located right inside the garage and off of the 2nd living room making it perfect for a generational living. There is RV parking AND a 3rd garage so bring the toys! Located on a court so no thru traffic.
- Listing 2** 4 BEDROOM 4 BATH single story home in Glenfaire neighborhood! Home was remodeled with accessibility in mind. The kitchen sparkles with white cabinets, white appliances and Corian countertops. The kitchen opens to the family room with a long eating bar and breakfast area, but there is also an adjacent formal dining area. The family room offers a fireplace with cozy wood insert and raised hearth and a slider to the backyard. The living room is adjacent to the formal dining area but can be accessed from the family room, creating a feeling of spaciousness. The large utility/laundry room off the kitchen has laundry hook-ups, utility sink and space for a freezer, 2nd fridge or storage. The large master bedroom has a walk-in closet (closet has its own door to the front hall) and a beautiful master bathroom that features a roll-in shower with multiple shower heads. One of the additional bedrooms has its own bathroom ensuite; there are also two more bedrooms and two hall bathrooms. Some projects need to be completed to finish this home but the heavy-lifting has been done; your personal touches will make it a wonderful home! Garage was partially converted, leaving a great storage area.
- Listing 3** Move-in ready 4-bedroom home that is a must-see! This warm and cozy property features new exterior and interior paint, freshly laid carpet and lino, beamed living room ceiling in a quiet and well-loved neighborhood. HVAC has been regularly maintained. Kitchen is open and sunny, with plenty of pantry space. Property has had pest inspection and all Sections I and II items have been repaired in last few months. Close to local elementary, middle, and high schools, Ancil Hoffman and Dave Roberts parks, light rail, and shopping. Sellers are relocating but know you will love this home as much as they do.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2217 Zinfandel Drive	10832 Glenhaven Way	2555 Queenwood Dr	2363 Pinturo Way
City, State	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA
Zip Code	95670	95670	95670	95670
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.21 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$438,000	\$469,000	\$469,900
List Price \$	--	\$438,000	\$469,000	\$469,900
Sale Price \$	--	\$430,000	\$490,000	\$450,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/14/2022	12/14/2022	02/21/2023
DOM · Cumulative DOM	-- · --	12 · 40	5 · 34	37 · 74
Age (# of years)	60	63	55	60
Condition	Average	Average	Average	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	1,767	1,543	1,614	2,050
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	0.194 acres	0.1742 acres	0.1515 acres
Other	None	None	None	None
Net Adjustment	--	+\$7,560	+\$3,700	-\$1,320
Adjusted Price	--	\$437,560	\$493,700	\$448,680

* Sold 3 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** Price adjusted for bedroom +\$3000, SqFt +\$8960, lot size -\$4400. What a wonderful opportunity to live in Rancho Cordova at an affordable price! Featuring hardwood floors, a fireplace, and French doors to the back yard, the living room shines. The spacious kitchen offers granite counters, an island, an abundance of cabinetry, double ovens, a pantry, and space for dining. The family room is perfect extra common living space for lounging, reading, crafting, or working from home. Three bedrooms and two full baths, inclusive of a primary en-suite reside on their own wing of the home. Generously sized lot hosts covered patio, concrete pad for spa or dining, storage shed, and side-yard covered storage space.
- Sold 2** Price adjusted for SqFt +\$6120, lot size -\$2420. Welcome to an amazing well maintained house with pride of ownership seen throughout. This 4 bedroom 2 bath is an incredibly spacious house with cathedral ceilings in the Living Room which allows for natural light to come through the windows. About the kitchen, its nothing short of thoroughly fantastic! From beautiful cabinets to recycled glass counter tops & backsplash, multiple cabinet pantries, with deep pull out kitchen drawers, it's a culinary oasis. The master bedroom features a built in dresser, 2 closets with organizers, the master bathroom with a jetted tub and partially heated floors. The laundry room is located in the insulated garage with garage door opener. Enjoy the open backyard and garden area for outdoor entertaining. It also includes Solar, paid off Solar! So many upgrades and extras. Close to shopping, school and highway access. Do yourself a favor and come see it for yourself!
- Sold 3** Price adjusted for SqFt -\$11320, garage +\$10000. What a gem, beautifully updated, single story over 2,000 SQFT. Property features 3 beds 2 bath with a JUNIOR ADU, which can be used as a rental, home office, game/bonus room, your choice. Property has been recently updated, NEW HVAC, DUAL PANE WINDOWS, NEW ACRYLIC STUCCO, FLOORING, NEW Appliances and the list goes on. Great location, close to school, parks, shopping and dining, easy freeway access. Come see it today!!! SELLER WILL CREDIT BUYER \$10,000 towards closing.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Not listed in 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	\$460,000	\$460,000
Sales Price	\$450,000	\$450,000
30 Day Price	\$440,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

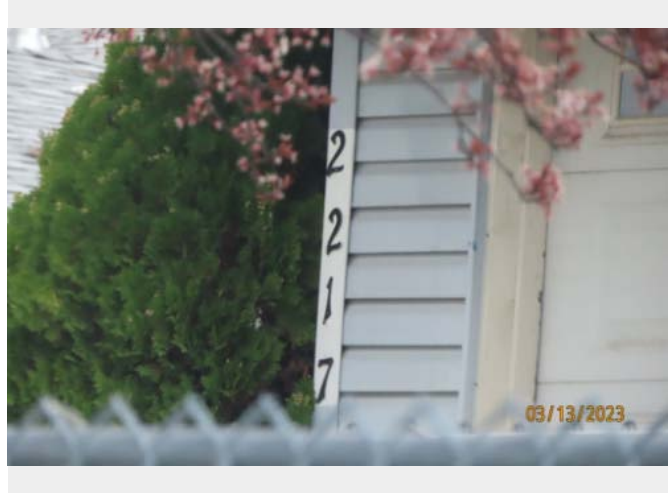
Clear Capital Quality Assurance Comments Addendum

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



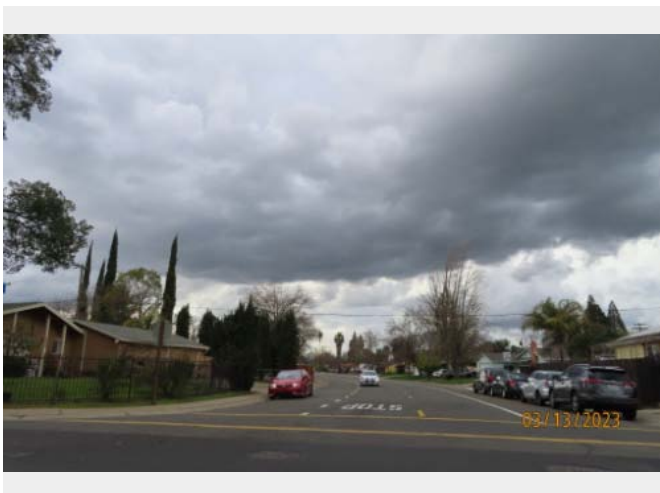
Address Verification



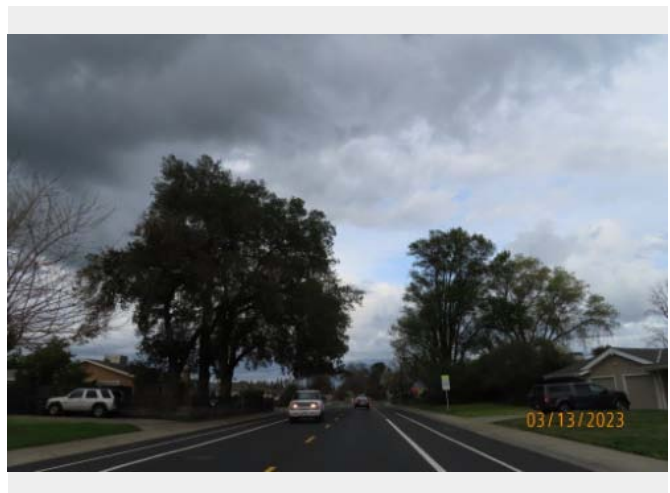
Side



Side



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 11124 Texas River Ct
Rancho Cordova, CA 95670



Front

L2 2363 McGregor Dr
Rancho Cordova, CA 95670



Front

L3 2506 Queenwood Dr
Rancho Cordova, CA 95670



Front

Sales Photos

S1 10832 Glenhaven Way
Rancho Cordova, CA 95670



Front

S2 2555 Queenwood Dr
Rancho Cordova, CA 95670



Front

S3 2363 Pinturo Way
Rancho Cordova, CA 95670



Front

ClearMaps Addendum

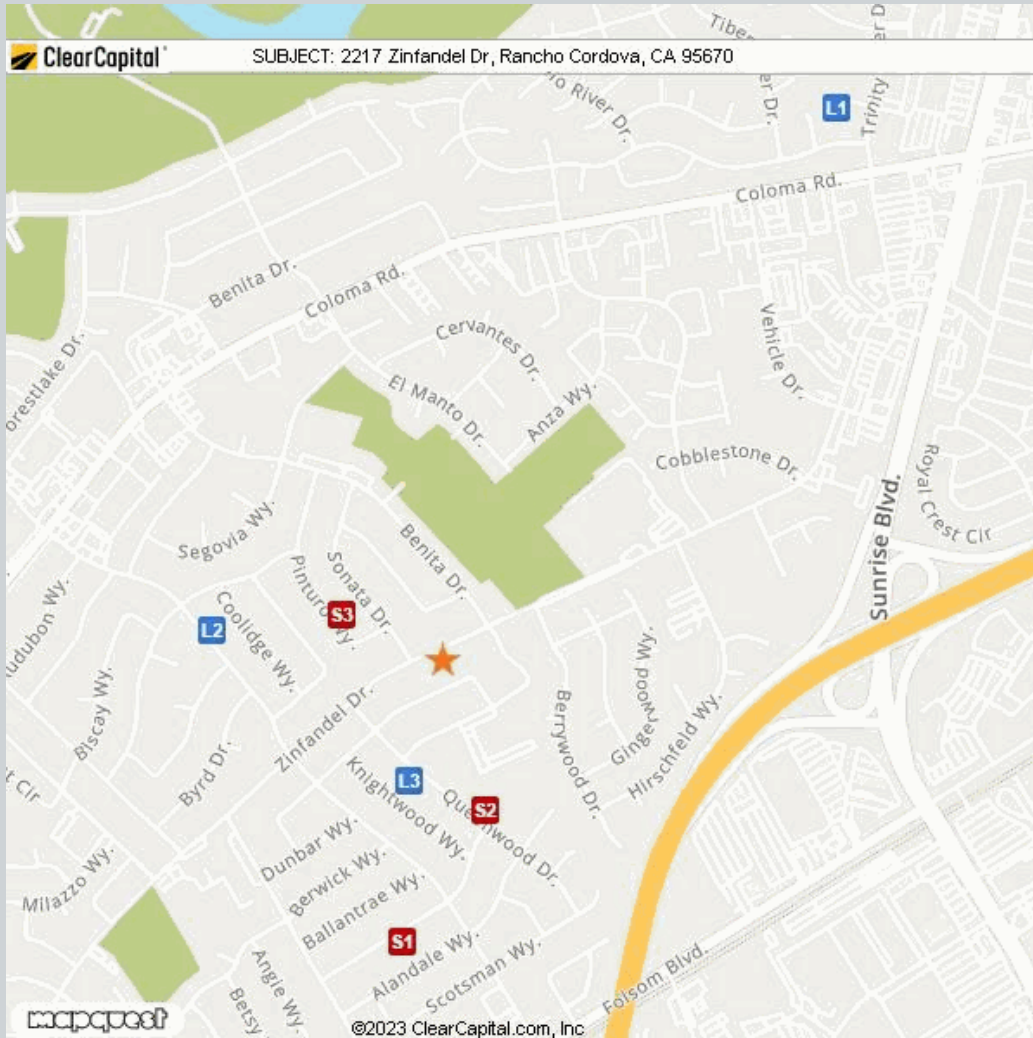
Address ★ 2217 Zinfandel Drive, Rancho Cordova, CA 95670

Loan Number 52702

Suggested List \$460,000

Suggested Repaired \$460,000

Sale \$450,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2217 Zinfandel Drive, Rancho Cordova, CA 95670	--	Parcel Match
L1 Listing 1	11124 Texas River Ct, Rancho Cordova, CA 95670	0.91 Miles ¹	Parcel Match
L2 Listing 2	2363 Mcgregor Dr, Rancho Cordova, CA 95670	0.31 Miles ¹	Parcel Match
L3 Listing 3	2506 Queenwood Dr, Rancho Cordova, CA 95670	0.17 Miles ¹	Parcel Match
S1 Sold 1	10832 Glenhaven Way, Rancho Cordova, CA 95670	0.38 Miles ¹	Parcel Match
S2 Sold 2	2555 Queenwood Dr, Rancho Cordova, CA 95670	0.21 Miles ¹	Parcel Match
S3 Sold 3	2363 Pinturo Way, Rancho Cordova, CA 95670	0.15 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	7.67 miles	Date Signed	03/13/2023

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.