

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	1843 W Hampton Way, Fresno, CALIFORNIA 93705	Order ID	8676358	Property ID	34058571
Inspection Date	03/29/2023	Date of Report	03/29/2023		
Loan Number	52804	APN	433-122-06		
Borrower Name	Catamount Properties 2018 LLC	County	Fresno		

Tracking IDs					
Order Tracking ID	03.29.23_BPO	Tracking ID 1	03.29.23_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Ditzler Bonnie E	Condition Comments Subdivision-Ashlan Village, stucco / rock exterior, composition roof, one car garage attached, garage door is broken
R. E. Taxes	\$505	
Assessed Value	\$37,602	
Zoning Classification	RS5	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$2,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$2,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Subject is near businesses, school, park; this does affect the subject's value or marketability. Subject is in city limits and has public utilities available, water, sewer and trash. There is SFR homes surrounding subject and within 1/4-mile radius there is 1 active(s), 4 pending, and 5 sold comps and in the last year there are 12 home(s) that sold. There is no short sale and no foreclosures in area. There are no search parameters used in search.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$181,000 High: \$265,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1843 W Hampton Way	1603 Saginaw Way W	4094 Crystal Ave N	1742 Buckingham Way W
City, State	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93705	93705	93705	93705
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.11 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$260,000	\$249,950
List Price \$	--	\$265,000	\$260,000	\$249,950
Original List Date		02/03/2023	03/02/2023	03/13/2023
DOM · Cumulative DOM	-- · --	9 · 54	4 · 27	3 · 16
Age (# of years)	69	70	69	69
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	900	1,056	1,086	960
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	3 · 1	2 · 1
Total Room #	4	5	5	4
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.16 acres	0.16 acres	0.16 acres	0.16 acres
Other	na	na	na	na

* 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** Come feel the love the owner has given to this clean & charming home with two living areas an enclosed patio and a lovely backyard. The homeowner says that the newer evaporative cooler keeps the home comfortable in the summer and saves on energy costs. Her PG&E bills show her as using 30% less energy than comparable homes The roof was replaced in 2018 and the luxury vinyl flooring in the living room hallway and bedrooms was installed in 2022. The refrigerator microwave washer dryer and security system are included with no value or warranty.
- Listing 2** Check this home out A well maintained 3/1 with a huge backyard and large covered patio. Some of the highlight features of this home are Newer stove and hood Newer A/C unit Long driveway for additional parking Quiet neighborhood and a Great price Dont kick yourself for missing this opportunity. Call to schedule your appointment to see this home today
- Listing 3** Welcome home to the central Fresno charmer you have been waiting for This 2 bedroom 1 bathroom home is chalked full of character and ready for its newest owner. Nestled on a quiet street this home immediately makes an impression with new laminate flooring large picture windows and an open floorplan. The floorplan is perfect for entertaining with the living room opening up seamlessly to the dining room and kitchen. A neutral color scheme stainless steel appliances and plenty of counter space make the kitchen not only beautiful but highly functional. Situated on an oversized lot the backyard is sure to impress with extended covered patio and plenty of room for grass or your own private garden. This home also has existing RV Parking a one-car attached garage and a large shed-- plenty of space to store all of your toys Back inside you will find two sizable rooms and one bathroom with tub/shower combination. Centrally located near grocery stores restaurants and more this home is one that you do not want to miss. Schedule your private showing today

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1843 W Hampton Way	4196 Warren Ave N	1804 W Griffith Way	1929 Buckingham Way W
City, State	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93705	93705	93705	93705
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.13 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$269,900	\$280,000	\$284,000
List Price \$	--	\$275,000	\$280,000	\$255,000
Sale Price \$	--	\$265,000	\$276,000	\$255,000
Type of Financing	--	Conv	Conv	Fha
Date of Sale	--	10/28/2022	07/12/2022	11/23/2022
DOM · Cumulative DOM	-- · --	28 · 128	0 · 19	20 · 64
Age (# of years)	69	67	69	69
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	900	1,088	1,079	1,086
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	3 · 1	3 · 1
Total Room #	4	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.16 acres	0.17 acres	.15 acres	0.16 acres
Other	na	na	na	solar
Net Adjustment	--	-\$9,540	-\$23,070	-\$18,580
Adjusted Price	--	\$255,460	\$252,930	\$236,420

* 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** Beautiful home in established neighborhood near highways schools and shopping. Property has been well maintained and is in pristine condition. Home features 3 bedrooms and 1 bath laminate flooring ceiling fans throughout stainless steal appliances and much more. The front yard has artificial grass that stays green through the year a vegetable garden with peaches and grapes and on the side of the house there is plenty of room for RV parking. The back yard is spacious has a covered patio and shed for storage. (-)\$600 age, \$5640 sf, \$3k bed, \$300 lot
- Sold 2** Great home! Three Bedrooms/One Bath. Close proximity to Wilson Elementary School, Churches and Public Transportation. (-)\$5370 sf, \$15k updates, \$3k bed(+)\$300 lot
- Sold 3** Rare opportunity to buy an affordable beautiful home that was well taken care of. Updated with oak like front door w/ glass inserts newer inside paint & exterior trim tile floors in kitchen & bathroom and warm refinished hardwood floors (carpet in 2 bedrooms). The open floor plan makes the home feel like its more square footage that it is. Energy efficient in the summer with solar panels on the roof and cooled by ceiling fans & evap cooler. Bath updated w/vanity & window above tiled tub shower. Garage has storage shelves sink & laundry hookups. The home has a private feeling with a big shade tree in front the 70x100 lot has multiple areas for lounging play or gardening. Comfy covered patio is perfect for friends and family to enjoy some time together. Double gate allows added parking on pavers next to garage. (-)\$5580 sf, \$3k bed, \$10k solar

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been on the market listed, removed or sold in the last 12 months per Fresno MLS.			
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	\$253,460	\$255,460
Sales Price	\$253,460	\$255,460
30 Day Price	\$244,000	--
Comments Regarding Pricing Strategy		
<p>Search parameters used for comps, Fresno MLS, sold 9/30/22 or sooner, no short sales or foreclosures, SFR, 1 story used, square foot 700-1100, 1944-1964 year built, comp proximity is important, within ¼ mile radius there is 6 comps, within ½ mile radius there is 10 comps, due to shortage of similar condition extended sold date to 7/1/22. Subject property appears in average condition. This a drive by exterior only. When pricing subject property I took into consideration the condition of the comp's vs subject property, comps used are the most similar comps to subject property that is available thru the Fresno MLS. There is a variance in age, lot, style, and GLA. Subject is located in an established area with SFR homes of different styles and appeal, the demand for the area is normal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster.</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



Address Verification



Side



Street

Listing Photos

L1 1603 Saginaw Way W
Fresno, CA 93705



Dining Room

L2 4094 Crystal Ave N
Fresno, CA 93705



Front

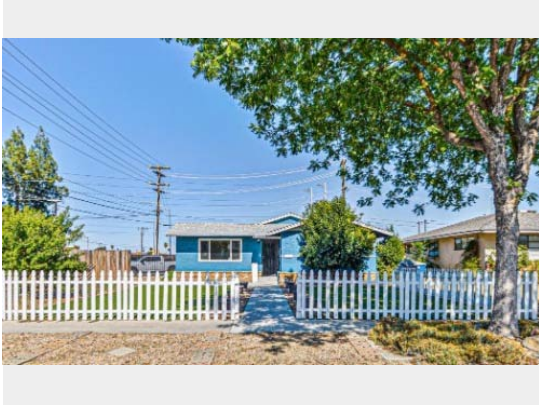
L3 1742 Buckingham Way W
Fresno, CA 93705



Front

Sales Photos

S1 4196 Warren Ave N
Fresno, CA 93705



Front

S2 1804 W Griffith Way
Fresno, CA 93705



Front

S3 1929 Buckingham Way W
Fresno, CA 93705



Front

ClearMaps Addendum

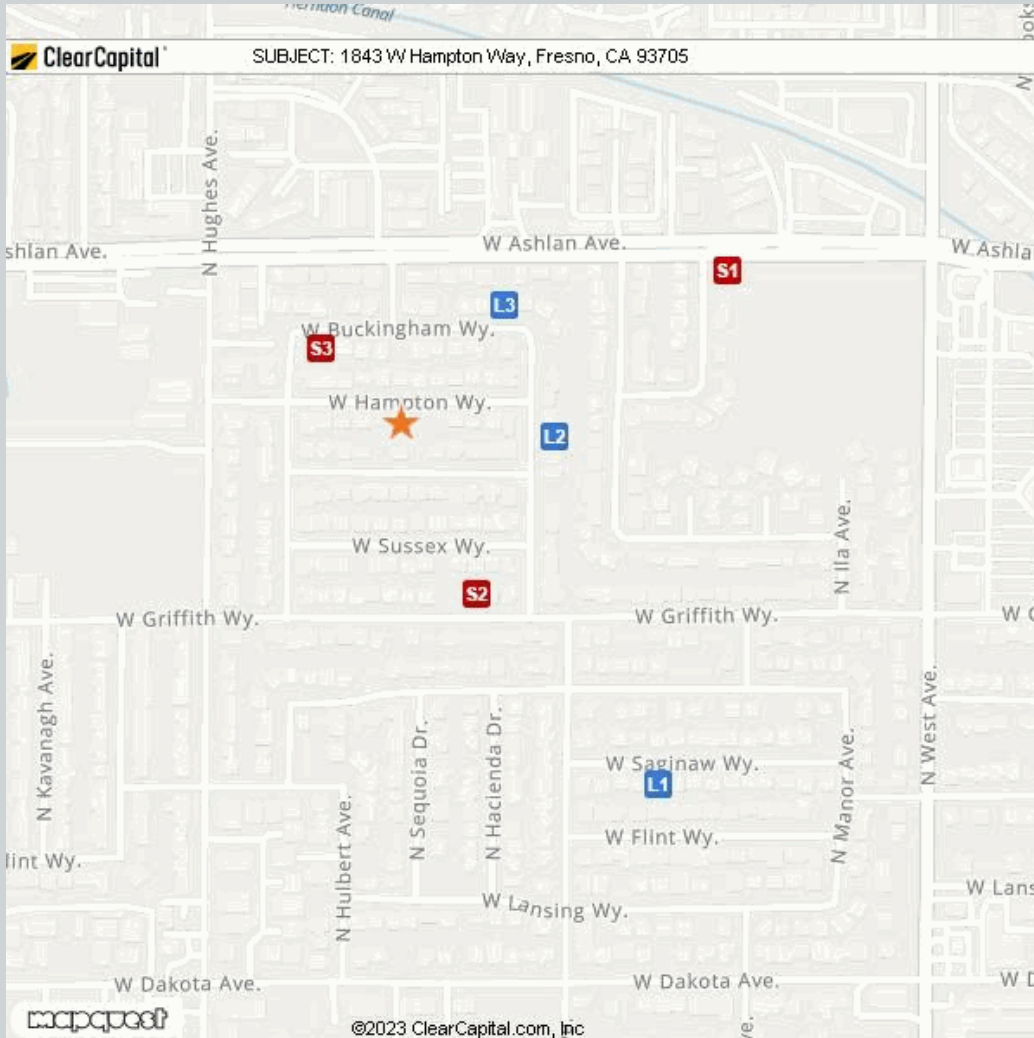
Address ★ 1843 W Hampton Way, Fresno, CALIFORNIA 93705

Loan Number 52804

Suggested List \$253,460

Suggested Repaired \$255,460

Sale \$253,460



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1843 W Hampton Way, Fresno, California 93705	--	Parcel Match
L1 Listing 1	1603 Saginaw Way W, Fresno, CA 93705	0.30 Miles ¹	Parcel Match
L2 Listing 2	4094 Crystal Ave N, Fresno, CA 93705	0.11 Miles ¹	Parcel Match
L3 Listing 3	1742 Buckingham Way W, Fresno, CA 93705	0.11 Miles ¹	Parcel Match
S1 Sold 1	4196 Warren Ave N, Fresno, CA 93705	0.25 Miles ¹	Parcel Match
S2 Sold 2	1804 W Griffith Way, Fresno, CA 93705	0.13 Miles ¹	Parcel Match
S3 Sold 3	1929 Buckingham Way W, Fresno, CA 93705	0.07 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	Danielle Carnero	Company/Brokerage	HomeSmart PV and Associates
License No	01507071	Address	6535 N Palm ave Fresno CA 93704
License Expiration	06/15/2025	License State	CA
Phone	5598362601	Email	daniellecarnero@gmail.com
Broker Distance to Subject	3.08 miles	Date Signed	03/29/2023

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.