

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>	655 Jade Drive, Hemet, CALIFORNIA 92543	<b>Order ID</b>	8670599	<b>Property ID</b>	34047616
<b>Inspection Date</b>	03/24/2023	<b>Date of Report</b>	03/27/2023		
<b>Loan Number</b>	52975	<b>APN</b>	451-035-001		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Riverside		

### Tracking IDs

<b>Order Tracking ID</b>	03.24.23 BPO Request	<b>Tracking ID 1</b>	03.24.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Ingrid P Murray	<b>Condition Comments</b> Subject appears in average condition. Needs exterior paint, some facia and stucco need repair. Average curb appeal and conforms to the neighborhood.
<b>R. E. Taxes</b>	\$2,368	
<b>Assessed Value</b>	\$164,044	
<b>Zoning Classification</b>	R-1	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$5,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$5,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Average neighborhood 65% owner occupied. 0.30 miles to elementary school, 0.40 miles to middle school and 2.1o miles to high school. No board-up homes.
<b>Local Economy</b>	Slow	
<b>Sales Prices in this Neighborhood</b>	Low: \$252000 High: \$446000	
<b>Market for this type of property</b>	Decreased 5 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	655 Jade Drive	160 Susan Ln	560 E Thornton Ave	820 S Alessandro St
<b>City, State</b>	Hemet, CALIFORNIA	Hemet, CA	Hemet, CA	Hemet, CA
<b>Zip Code</b>	92543	92543	92543	92543
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.97 <sup>1</sup>	0.64 <sup>1</sup>	0.60 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$310,000	\$289,000	\$280,000
<b>List Price \$</b>	--	\$275,000	\$279,000	\$280,000
<b>Original List Date</b>		11/22/2022	02/04/2023	03/08/2023
<b>DOM · Cumulative DOM</b>	-- · --	123 · 125	50 · 51	18 · 19
<b>Age (# of years)</b>	54	61	61	61
<b>Condition</b>	Average	Good	Average	Good
<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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,034	1,008	1,032	1,008
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 1	2 · 2
<b>Total Room #</b>	5	5	4	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	Attached 1 Car	Attached 1 Car
<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>	0.13 acres	0.13 acres	0.09 acres	0.11 acres
<b>Other</b>	fence	fence	fence	fence

\* Listing 2 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.

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

**Listing 1** 26 square feet smaller, remodeled condition, same size lot, no garage, standard sale.

**Listing 2** 6 square feet smaller, 1743 square feet smaller lot, 1 car garage, standard sale.

**Listing 3** 26 square feet smaller, remodeled condition, 871 square feet smaller lot, 1 car garage, standard sale.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	655 Jade Drive	820 S Buena Vista St	1970 Silver Oak Way	560 Palmer Dr
City, State	Hemet, CALIFORNIA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92543	92543	92545	92543
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.80 <sup>1</sup>	0.98 <sup>1</sup>	0.64 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$260,000	\$299,000	\$289,900
List Price \$	--	\$260,000	\$299,000	\$289,900
Sale Price \$	--	\$265,000	\$265,000	\$283,000
Type of Financing	--	Fha	Cash	Va
Date of Sale	--	02/14/2023	01/27/2023	12/07/2022
DOM · Cumulative DOM	-- · --	2 · 32	135 · 164	77 · 135
Age (# of years)	54	77	45	61
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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,034	872	6,970	5,663
Bdrm · Bths · ½ Bths	2 · 2	1 · 1	2 · 2	2 · 2
Total Room #	5	3	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.17 acres	0.16 acres	0.13 acres
Other	fence	fence	fence	fence
Net Adjustment	--	+\$11,400	-\$9,000	-\$8,700
Adjusted Price	--	\$276,400	\$256,000	\$274,300

\* 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.

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

**Sold 1** 166 square feet smaller +8 k, inferior age +4 k, 1742 square feet larger lot -1 k, no garage +8 k, 47661 in concessions -7.6 k, standard sale.

**Sold 2** 123 square feet larger -6 k, superior age -2 k, 1307 square feet larger lot -1 k, standard sale.

**Sold 3** 29 square feet smaller +1 k, inferior age -1 k, same size lot, 1 car garage +2 k, \$10,790 in concessions -10.7 k, standard sale.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Last sold 3/23/2023				
<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>
03/10/2023	\$270,000	--	--	Sold	03/23/2023	\$250,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$275,000	\$280,000
<b>Sales Price</b>	\$270,000	\$275,000
<b>30 Day Price</b>	\$265,000	--
<b>Comments Regarding Pricing Strategy</b>		
Values in subject neighborhood have been decreasing and foreclosure activity is minimal.		

## 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



Street



Other



Other

## Listing Photos

**L1** 160 Susan Ln  
Hemet, CA 92543



Front

**L2** 560 E Thornton Ave  
Hemet, CA 92543



Front

**L3** 820 S Alessandro St  
Hemet, CA 92543



Front

## Sales Photos

**S1** 820 S Buena Vista St  
Hemet, CA 92543



Front

**S2** 1970 Silver Oak Way  
Hemet, CA 92545



Front

**S3** 560 Palmer Dr  
Hemet, CA 92543



Front

## ClearMaps Addendum

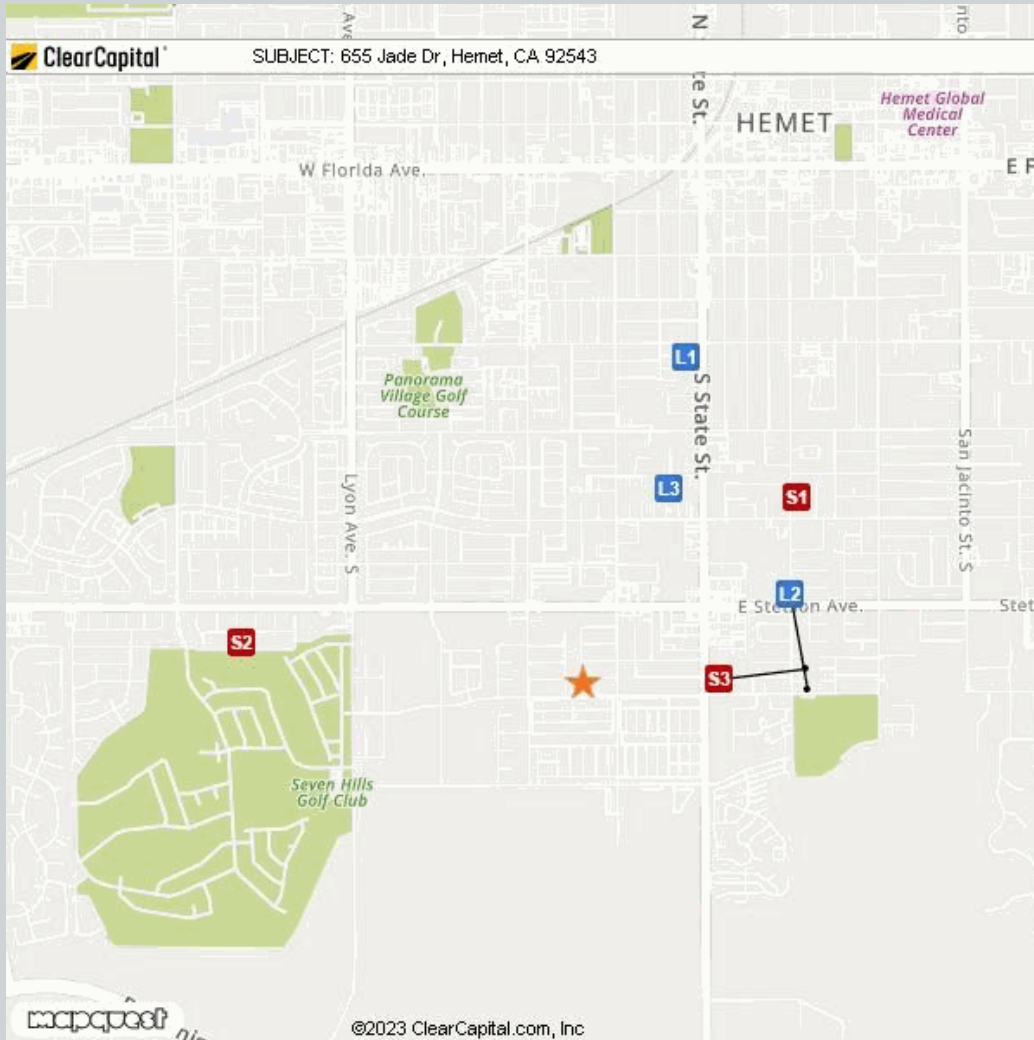
**Address** ★ 655 Jade Drive, Hemet, CALIFORNIA 92543

**Loan Number** 52975

**Suggested List** \$275,000

**Suggested Repaired** \$280,000

**Sale** \$270,000



### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	655 Jade Drive, Hemet, California 92543	--	Parcel Match
L1 Listing 1	160 Susan Ln, Hemet, CA 92543	0.97 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	560 E Thornton Ave, Hemet, CA 92543	0.64 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	820 S Alessandro St, Hemet, CA 92543	0.60 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	820 S Buena Vista St, Hemet, CA 92543	0.80 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1970 Silver Oak Way, Hemet, CA 92543	0.98 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	560 Palmer Dr, Hemet, CA 92543	0.64 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>	Cornelis Oosterbaan	<b>Company/Brokerage</b>	America West Realty
<b>License No</b>	00918838	<b>Address</b>	27701 Murrieta Rd Sun City CA 92586
<b>License Expiration</b>	05/04/2024	<b>License State</b>	CA
<b>Phone</b>	9512021019	<b>Email</b>	caseyoost@msn.com
<b>Broker Distance to Subject</b>	13.28 miles	<b>Date Signed</b>	03/27/2023

*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:**

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