

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	188 W Harold Griswold Way, Hanford, CA 93230	Order ID	8917160	Property ID	34568038
Inspection Date	09/08/2023	Date of Report	09/08/2023		
Loan Number	53001	APN	007-490-007-000		
Borrower Name	Catamount Properties 2018 LLC	County	Kings		

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 2018 LLC	Condition Comments Subject looks in average condition. No exterior damages observed.
R. E. Taxes	\$6,316	
Assessed Value	\$555,383	
Zoning Classification	SFR	
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 Subject is located on north side of town in a neighborhood composed of similar properties as subject in style and age. Close to school, and highway.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$405,000 High: \$650,000	
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	188 W Harold Griswold Way	1373 W Ambassador Way Hanford Ca	930 W Sandstone Ct Hanford Ca	1469 W Buckingham Dr Hanford Ca
City, State	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.48 ¹	0.88 ¹	1.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$479,000	\$549,000	\$650,000
List Price \$	--	\$459,000	\$549,000	\$650,000
Original List Date		06/23/2023	08/08/2023	08/31/2023
DOM · Cumulative DOM	-- · --	54 · 77	3 · 31	7 · 8
Age (# of years)	16	11	26	15
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 Tract	2 Stories Tract	2 Stories Tract	2 Stories Tract
# Units	1	1	1	1
Living Sq. Feet	2,775	2,654	2,484	3,046
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	5 · 3	4 · 2 · 1
Total Room #	8	9	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	Pool - Yes
Lot Size	0.3 acres	0.16 acres	0.20 acres	0.24 acres
Other	--	Owned solar panels	Covered patio	Covered patio

* 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** This property compares to subject by market area, and similar amenities. Inferior by bedroom and bathroom count, smaller lot size, garage capacity, and smaller gross living area square footage. Superior y age, and by having owned solar panels. This property has kitchen island, tile roof, covered patio, and owned solar panels.
- Listing 2** This property compares to subject by market area, and same garage capacity. Inferior by age, smaller gross living area square footage, and smaller lot size. Superior by one bedroom more, and by having a pool. This property has newer HVAC unit, covered patio, loft, tiled floors throughout, den with fireplace, center island, and updated appliances in the kitchen.
- Listing 3** This property compares to subject by same bedroom count, and similar age. Superior by larger gross living area square footage, by having a pool and by owned solar panels. This property has covered patio with ceiling fans, vaulted ceilings, loft area, kitchen with stainless steel appliances, and pantry.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	188 W Harold Griswold Way	917 W Windsor Dr Hanford Ca	997 W Windsor Dr Hanford Ca	1007 W Saffron St Hanford Ca
City, State	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.85 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$469,000	\$519,900	\$475,000
List Price \$	--	\$469,000	\$479,950	\$475,000
Sale Price \$	--	\$469,000	\$479,950	\$500,000
Type of Financing	--	Va	Conventional	Va
Date of Sale	--	04/10/2023	03/29/2023	05/30/2023
DOM · Cumulative DOM	-- · --	14 · 40	103 · 191	3 · 48
Age (# of years)	16	22	23	22
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 Tract	2 Stories Tract	2 Stories Tract	2 Stories Tract
# Units	1	1	1	1
Living Sq. Feet	2,775	2,484	2,484	2,657
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 3	4 · 3
Total Room #	8	11	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 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	Pool - Yes	Pool - Yes
Lot Size	0.3 acres	0.18 acres	0.23 acres	0.24 acres
Other	--	Covered patio	Owned solar	Fireplace
Net Adjustment	--	+\$15,490	+\$6,520	+\$4,540
Adjusted Price	--	\$484,490	\$486,470	\$504,540

* 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** This property compares to subject by same bedroom and bathroom count, and same market area. Inferior by age, smaller gross living area square footage, smaller lot size, and by smaller garage capacity. Superior by having an in ground pool. This property has covered patio, RV parking, store sheds, outdoor BBQ, in ground pool with rock waterfall. High ceilings, fireplace, tile wood floors throughout, updated fixtures, updated kitchen with granite counter tops and stainless steel appliances.
- Sold 2** This property compares to subject by same bedroom and bathroom count, same garage capacity and same market area. Inferior by age, smaller gross living area square footage, and smaller lot size. Superior by having an in ground pool, and owned solar panels.
- Sold 3** This property compares to subject by same bedroom and bathroom count, and same garage capacity. Inferior by age, smaller gross living area square footage, and smaller lot size. Superior by in ground pool. This property has in ground pool, vaulted ceilings, nook, fireplace, and new sod.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing history found on 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	\$514,000	\$514,000
Sales Price	\$504,000	\$504,000
30 Day Price	\$500,000	--
Comments Regarding Pricing Strategy		
<p>It was necessary to exceed distance for L1, L3, due to no similar comps found closer in distance to subject. Age exceed for L2 due to a shortage of listing comps found more similar in age to subject. All sold comps are located within less than a mile from subject within the same market area but sale date exceed 3 months for S1 and S2 due to no comp found within the same market area that has a most recent closing date.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



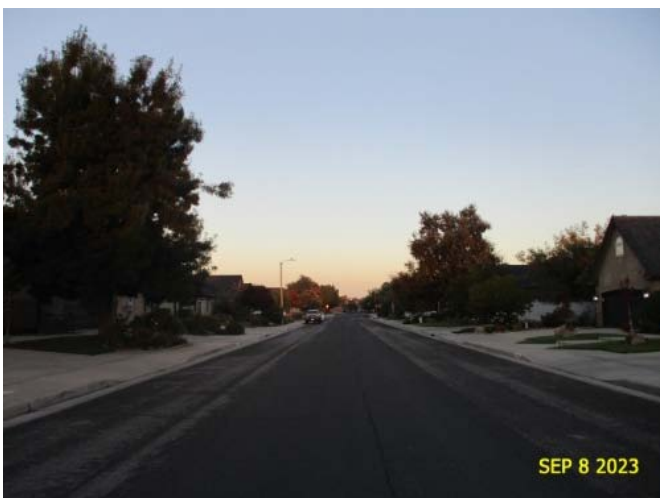
Address Verification



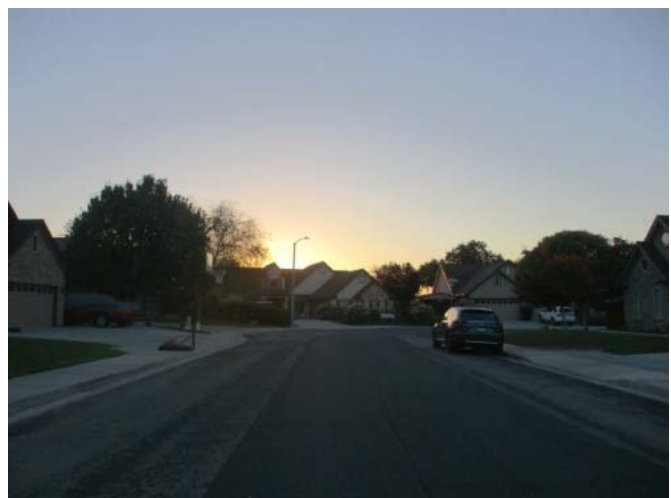
Side



Side



Street



Street

Listing Photos

L1 1373 W Ambassador Way Hanford CA
Hanford, CA 93230



Other

L2 930 W Sandstone Ct Hanford CA
Hanford, CA 93230



Other

L3 1469 W Buckingham Dr Hanford CA
Hanford, CA 93230



Other

Sales Photos

S1 917 W Windsor Dr Hanford CA
Hanford, CA 93230



Other

S2 997 W Windsor Dr Hanford CA
Hanford, CA 93230



Other

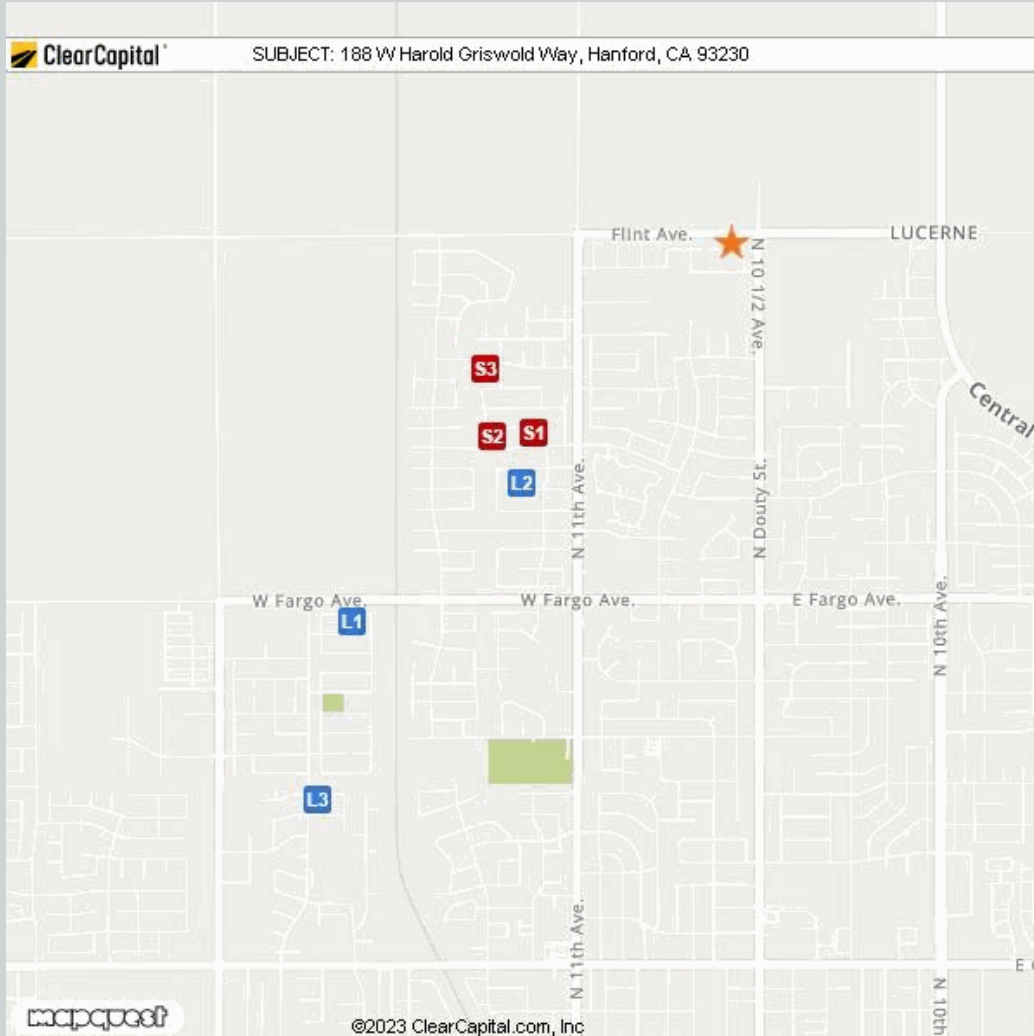
S3 1007 W Saffron St Hanford CA
Hanford, CA 93230



Other

ClearMaps Addendum

Address ★ 188 W Harold Griswold Way, Hanford, CA 93230
Loan Number 53001 **Suggested List** \$514,000 **Suggested Repaired** \$514,000 **Sale** \$504,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	188 W Harold Griswold Way, Hanford, CA 93230	--	Parcel Match
L1 Listing 1	1373 W Ambassador Way Hanford Ca, Hanford, CA 93230	1.48 Miles ¹	Parcel Match
L2 Listing 2	930 W Sandstone Ct Hanford Ca, Hanford, CA 93230	0.88 Miles ¹	Parcel Match
L3 Listing 3	1469 W Buckingham Dr Hanford Ca, Hanford, CA 93230	1.92 Miles ¹	Parcel Match
S1 Sold 1	917 W Windsor Dr Hanford Ca, Hanford, CA 93230	0.76 Miles ¹	Parcel Match
S2 Sold 2	997 W Windsor Dr Hanford Ca, Hanford, CA 93230	0.85 Miles ¹	Parcel Match
S3 Sold 3	1007 W Saffron St Hanford Ca, Hanford, CA 93230	0.76 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	Cecilia Vasquez	Company/Brokerage	Century 21 Jordan Link & Company
License No	01468833	Address	1810 N 11th Ave Hanford CA 93230
License Expiration	01/23/2027	License State	CA
Phone	5598369390	Email	cvasquezproperties@yahoo.com
Broker Distance to Subject	1.87 miles	Date Signed	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.