### **4085 WEYMOUTH LANE**

SACRAMENTO, CALIFORNIA 95823

**53028 \$258,000** Loan Number • As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	4085 Weymouth Lane, Sacramento, CALIFORNIA 95 04/03/2023 53028 Catamount Properties 2018 LLC		of Report	8680892 04/03/2023 049-0310-04 Sacramento	<b>Property ID</b> 9-0000	34068715
Tracking IDs						
Order Tracking ID Tracking ID 2	04.03.23_BPO 	Tracking ID 1 Tracking ID 3		03.23_BPO		

### **General Conditions**

Owner	Reid Donald Jr	Condition Comments
R. E. Taxes	\$3,043	The subject appears well maintained with no
Assessed Value	\$134,023	
Zoning Classification	R-3	
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	
НОА	unknown	
Association Fees	\$280 / Month (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Private	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy Stable		The subject neighborhood is a townhouse development with
Sales Prices in this Neighborhood	Low: \$188,000 High: \$285,000	The subject neighborhood is a townhouse development with single family attached homes throughout.
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

### by ClearCapital

### 4085 WEYMOUTH LANE

SACRAMENTO, CALIFORNIA 95823

53028 Loan Number

\$258,000 • As-Is Value

### **Current Listings**

	Cubicat	Listing 1		Listing 2
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4085 Weymouth Lane	4094 Weymouth	8212 Center Parkway	2157 Cottage
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95823	95823	95823	95825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.03 1	2.23 <sup>1</sup>	8.69 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$214,900	\$240,000	\$255,900
List Price \$		\$214,900	\$240,000	\$281,000
Original List Date		03/22/2023	02/11/2023	03/24/2023
$\text{DOM} \cdot \text{Cumulative DOM}$	·	9 · 12	49 · 51	10 · 10
Age (# of years)	44	43	42	49
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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,116	1,323	1,944	1,102
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 2 · 1	2 · 1	2 · 1 · 1
Total Room #	5	6	4	5
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Detached 1 Car	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.01 acres	0.03 acres	0.01 acres	0.02 acres
Other				

\* 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 According to the MLS: 2 bedroom and 2.5 bath Townhome. Granite counters and stainless steel appliances. Newer carpet and HVAC system.

Listing 2 According to the MLS: Two bedrooms, with the living area on the upper level. Enjoy the manicured grounds and maintained exterior.

**Listing 3** According to the MLS: This condo features a cozy living space with an open concept layout, perfect for entertaining guests or relaxing after a long day. The kitchen is awaiting your personal touch and offers ample cabinetry and counter space to create your culinary masterpieces.

by ClearCapital

### **4085 WEYMOUTH LANE**

SACRAMENTO, CALIFORNIA 95823

53028 Loan Number \$258,000 • As-Is Value

### **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4085 Weymouth Lane	4216 Savannah	4199 Brookfield	4185 Brookfield
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95823	95823	95823	95823
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.13 1	0.10 <sup>1</sup>	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$238,000	\$259,900	\$267,500
List Price \$		\$258,000	\$259,900	\$267,500
Sale Price \$		\$285,000	\$259,900	\$275,000
Type of Financing		Fha	Conventional	Conventional
Date of Sale		04/13/2022	09/01/2022	07/16/2022
DOM $\cdot$ Cumulative DOM	·	5 · 48	5 · 44	9 · 49
Age (# of years)	44	53	52	39
Condition	Average	Good	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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporar
# Units	1	1	1	1
Living Sq. Feet	1,116	1,116	1,116	1,323
Bdrm · Bths · ½ Bths	$2 \cdot 1 \cdot 1$	2 · 1 · 1	2 · 1 · 1	2 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.01 acres	0.01 acres	0.01 acres	0.03 acres
Other				
Net Adjustment		-\$30,000	\$0	-\$6,000
Adjusted Price		\$255,000	\$259,900	\$269,000

\* Sold 2 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.

4085 WEYMOUTH LANE

SACRAMENTO, CALIFORNIA 95823

#### Recent Sales - Cont.

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

- **Sold 1** According to the MLS: New high end kitchen, SS gas range, SS hood, quality vinyl floors / carpet, premium vinyl windows, 6 panels doors, news plumbing, electrical, HVAC, lights, vanities, hardware, drywall! The adjustment is for the updated condition.
- **Sold 2** According to the MLS: Great 2 bedroom, 1.5 bath Condo new paint and carpet. New laminate flooring in living room, new carpet with high quality padding in bedrooms, upstairs hallway and stairs.
- **Sold 3** According to the MLS: Two bedroom home with bathrooms in each room. Downstairs bathroom near the indoor laundry room. Conveniently located with a rich history. Located near schools and parks. Floors have recently been done and freshly painted. The adjustment is for the larger GLA.

DRIVE-BY BPO by ClearCapital

### 4085 WEYMOUTH LANE

SACRAMENTO, CALIFORNIA 95823

**53028 \$258,000** Loan Number • As-Is Value

### Subject Sales & Listing History

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre Months	vious 12	0					
# of Removed Listings in Previous 12 Months		0					
Listing Agent Pho	one						
Listing Agent Name				2017.	2017.		
Listing Agency/Firm			Tax records indicate the subject has not been listed/sold since			ted/sold since	
Current Listing Status Not Currently Listed		Listing History Comments					

### Marketing Strategy

	As Is Price	Repaired Price		
Suggested List Price	\$263,000	\$263,000		
Sales Price	\$258,000	\$258,000		
30 Day Price	\$258,000			
Comments Regarding Pricing Strategy				
The suggested value is bracketed by the sold comps.				

#### 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.

by ClearCapital

### **4085 WEYMOUTH LANE** SACRAMENTO, CALIFORNIA 95823

53028 Loan Number \$258,000 • As-Is Value

### **Subject Photos**



Front



Address Verification



Street

### 4085 WEYMOUTH LANE

SACRAMENTO, CALIFORNIA 95823

53028 Loan Number

\$258,000 • As-Is Value

### **Listing Photos**

4094 Weymouth Sacramento, CA 95823









Front

2157 Cottage Sacramento, CA 95825



Front

by ClearCapital

### 4085 WEYMOUTH LANE

SACRAMENTO, CALIFORNIA 95823

53028 Loan Number

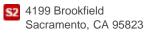
\$258,000 • As-Is Value

### **Sales Photos**

4216 Savannah Sacramento, CA 95823



Front





Front

\$33 4185 Brookfield
Sacramento, CA 95823



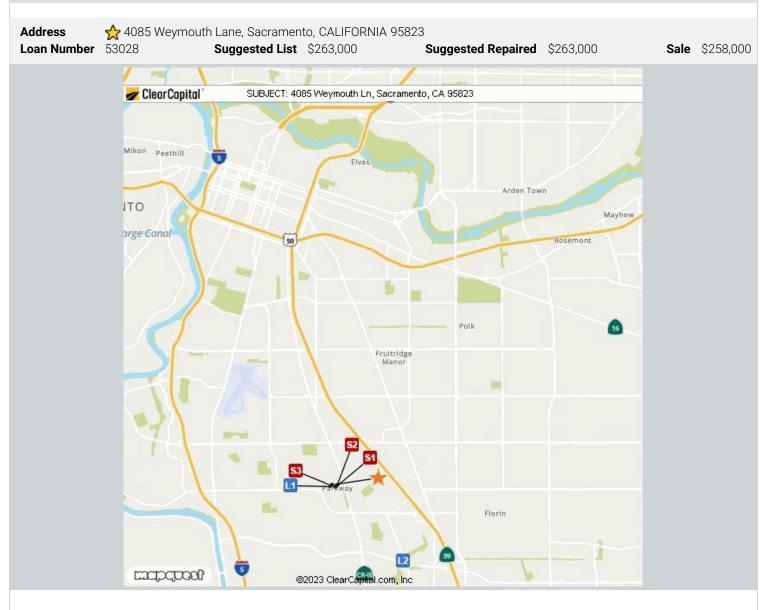
Front

### **4085 WEYMOUTH LANE**

SACRAMENTO, CALIFORNIA 95823

**53028 \$258,000** Loan Number • As-Is Value

### ClearMaps Addendum



Compara	able Address	Miles to Subject	Mapping Accuracy
★ Subje	ct 4085 Weymouth Lane, Sacramento, California 95823		Parcel Match
🖬 Listing	g 1 4094 Weymouth, Sacramento, CA 95823	0.03 Miles 1	Parcel Match
💶 Listing	g 2 8212 Center Parkway, Sacramento, CA 95823	2.23 Miles 1	Parcel Match
🖪 Listing	g 3 2157 Cottage, Sacramento, CA 95825	8.69 Miles 1	Parcel Match
Sold 1	1 4216 Savannah, Sacramento, CA 95823	0.13 Miles 1	Parcel Match
Sold 2	2 4199 Brookfield, Sacramento, CA 95823	0.10 Miles 1	Parcel Match
Sold 3	3 4185 Brookfield, Sacramento, CA 95823	0.10 Miles 1	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.

### 4085 WEYMOUTH LANE

SACRAMENTO, CALIFORNIA 95823

### 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.)

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.

SACRAMENTO, CALIFORNIA 95823

#### 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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
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

**4085 WEYMOUTH LANE** 

SACRAMENTO, CALIFORNIA 95823

### 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.

### **4085 WEYMOUTH LANE**

SACRAMENTO, CALIFORNIA 95823

53028 Loan Number \$258,000 • As-Is Value

#### **Broker Information**

Broker Name	Steven Brock	Company/Brokerage	Elite REO Services
License No	00425910	Address	8643 Beauxart Cir Sacramento CA 95828
License Expiration	09/25/2024	License State	CA
Phone	9162959446	Email	steve.brock@elitereo.com
Broker Distance to Subject	4.14 miles	Date Signed	04/03/2023

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 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 or nace, 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 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.