

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	247 E 21st Street, Tracy, CALIFORNIA 95376	Order ID	8702693	Property ID	34113590
Inspection Date	04/18/2023	Date of Report	04/18/2023		
Loan Number	53056	APN	233-290-22		
Borrower Name	Catamount Properties 2018 LLC	County	San Joaquin		

Tracking IDs					
Order Tracking ID	04.18.23 BPO Request	Tracking ID 1	04.18.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Romo Diana	Condition Comments Occupied single family home. Subject conforms to homes on this street. Landscaping appears average for this area. There are no signs of damage visible from the street.
R. E. Taxes	\$638	
Assessed Value	\$64,268	
Zoning Classification	Residential	
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 is located in the single family neighborhood and conforms to the neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$410,000 High: \$490,000	
Market for this type of property	Decreased 13 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	247 E 21st Street	1711 Bessie Ave	338 22nd St	209 3rd St
City, State	Tracy, CALIFORNIA	Tracy, CA	Tracy, CA	Tracy, CA
Zip Code	95376	95376	95376	95376
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	0.48 ¹	1.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,000	\$499,000	\$425,000
List Price \$	--	\$329,000	\$499,000	\$425,000
Original List Date		03/10/2023	03/16/2023	04/04/2023
DOM · Cumulative DOM	-- · --	14 · 39	16 · 33	6 · 14
Age (# of years)	68	83	69	98
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	936	888	1,911	820
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	4 · 2	2 · 1
Total Room #	4	3	6	3
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.12 acres	0.12 acres	0.08 acres
Other	--	MLS#223019532	MLS#223021529	MLS#223027149

* 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** Charming home in the heart of Tracy. With loads of potential, you can make this home your cozy oasis. Perfectly located to downtown, freeway access, schools, and shopping! This home is ready for your own personal touch, and it will shine in no time! Property will not last long!
- Listing 2** Wonderful updated modern home situated in the heart of Tracy. This 4 bedroom/1900 square foot home includes an updated kitchen with updated counter tops and stainless steel appliances. Bathrooms have been recently updated. Cherry wood flooring throughout main living areas. Bright and spacious family room perfect for family gatherings. Separate dining area and 2 bedrooms situated downstairs. Great floor plan upstairs includes 2 large bedrooms and a peaceful living room area. Large front and back yards. Conveniently located near neighborhood parks and schools.
- Listing 3** This Stunning Turn Key Property is ready for YOU! This would be a great starter home or a great rental investment. This home is walking distance to downtown and has so many upgrades! New Roof, Windows, Stucco, Flooring, Interior paint, adorable upgraded kitchen with new appliances, spacious upgraded bathroom with tile, and freshly landscaped front yard with trendy fencing for privacy. This one won't last long!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	247 E 21st Street	1823 Wall St	305 21st St	235 22nd St
City, State	Tracy, CALIFORNIA	Tracy, CA	Tracy, CA	Tracy, CA
Zip Code	95376	95376	95376	95376
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.45 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$489,000	\$420,000	\$474,999
List Price \$	--	\$475,000	\$420,000	\$474,999
Sale Price \$	--	\$457,000	\$420,000	\$486,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/02/2022	12/30/2022	01/11/2023
DOM · Cumulative DOM	-- · --	30 · 55	7 · 45	22 · 51
Age (# of years)	68	69	75	68
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	936	1,080	998	936
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	4	4	4	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	0.13 acres	0.11 acres	0.13 acres	0.13 acres
Other	--	MLS#222130292	MLS#222142183	MLS#222143620
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$457,000	\$420,000	\$486,000

* 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** Centrally located in the heart of Tracy. Cute 1 story with easy access to parks, schools, shopping & HW 205. Living room with Fireplace. Recent new interior and exterior paint & inside closets, doors painted, All new blinds, 1 bedroom new carpet. New living room, hall and bathroom laminate flooring. Kitchen cabinets painted. 1 new window. New front door, painted porch and driveway. Stove 3 years old. Central AC & Heat. Covered patio. One car garage.
- Sold 2** Original family owned property not ever on the market. Lots of original charm on a corner lot centrally located close to the ball park, shopping and schools. Three bedrooms, two sheds in the back yard, huge covered patio for entertaining, central heat and air. This home is ready for the buyer to have at it! Bring your paint swatches.
- Sold 3** Welcome to this stunning, move in ready 3 bedroom/1 bath home located in the city of Tracy. Walk into an updated kitchen that features new quartz countertops, farmhouse sink, new gas range, refrigerator, and refinished cabinets. Bathroom has been remodeled with new tiled walk-in shower, flooring, toilet, vanity, and lighting. New laminate flooring throughout the home followed with new interior/exterior paint. New concrete has been placed in driveway and new rain gutters have been placed. Backyard offers pluots, apricots, peaches, and mandarin orange trees. Located within a mile of schools, gas, restaurants, grocery stores, medical care, and entertainment.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has not been listed or sold in the previous 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	\$480,000	\$480,000
Sales Price	\$480,000	\$480,000
30 Day Price	\$470,000	--
Comments Regarding Pricing Strategy		
Increases in interest rates have caused an increase in days on market for homes in this area. Home values have declined 13% in this area since March 2022.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 1711 Bessie Ave
Tracy, CA 95376



Front

L2 338 22nd St
Tracy, CA 95376



Front

L3 209 3rd St
Tracy, CA 95376



Front

Sales Photos

S1 1823 Wall St
Tracy, CA 95376



Front



Front

S3 235 22nd St
Tracy, CA 95376



Front

ClearMaps Addendum

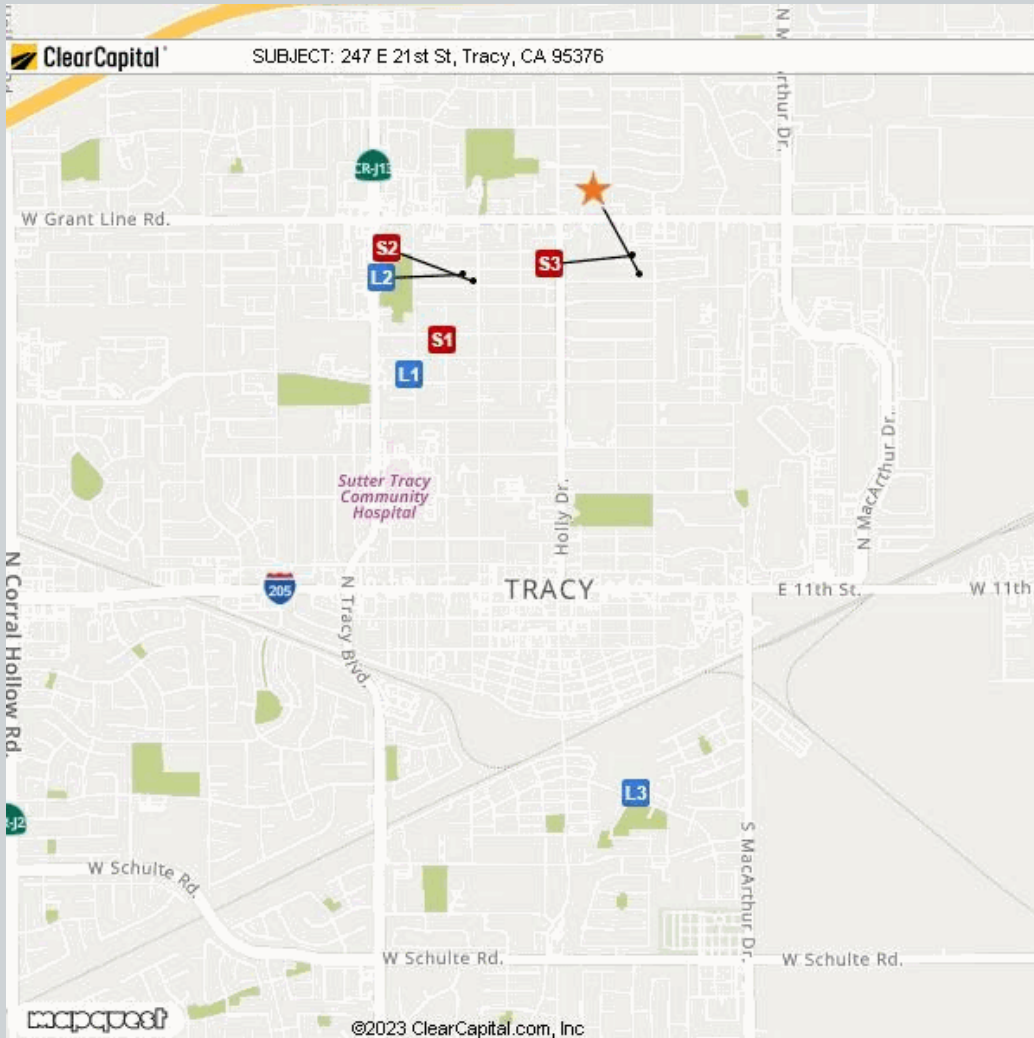
Address ★ 247 E 21st Street, Tracy, CALIFORNIA 95376

Loan Number 53056

Suggested List \$480,000

Suggested Repaired \$480,000

Sale \$480,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	247 E 21st Street, Tracy, California 95376	--	Parcel Match
L1 Listing 1	1711 Bessie Ave, Tracy, CA 95376	0.68 Miles ¹	Parcel Match
L2 Listing 2	338 22nd St, Tracy, CA 95376	0.48 Miles ¹	Parcel Match
L3 Listing 3	209 3rd St, Tracy, CA 95376	1.40 Miles ¹	Parcel Match
S1 Sold 1	1823 Wall St, Tracy, CA 95376	0.57 Miles ¹	Parcel Match
S2 Sold 2	305 21st St, Tracy, CA 95376	0.45 Miles ¹	Parcel Match
S3 Sold 3	235 22nd St, Tracy, CA 95376	0.06 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	John Parisek	Company/Brokerage	Golden Lion Real Estate, Inc
License No	01296854	Address	4600 S Tracy Blvd Tracy CA 95377
License Expiration	09/05/2024	License State	CA
Phone	2098360200	Email	john@goldenlionhomes.com
Broker Distance to Subject	3.74 miles	Date Signed	04/18/2023

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.