

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>	719 Dabney Avenue, Rio Linda, CA 95673	<b>Order ID</b>	9025879	<b>Property ID</b>	34801568
<b>Inspection Date</b>	11/16/2023	<b>Date of Report</b>	11/16/2023		
<b>Loan Number</b>	53086	<b>APN</b>	20602930020000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Sacramento		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	11.14_BPOUpdate	<b>Tracking ID 1</b>	11.14_BPOUpdate		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$426	
<b>Assessed Value</b>	\$40,913	
<b>Zoning Classification</b>	Residential RD-5	
<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>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<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> The subject property is located in well established neighborhood. Value has been going slightly up, due to limited availability of listings on the market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$314000 High: \$478200	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	719 Dabney Avenue	7212 Dorado St	7207 8th St	206 Arcano Way
<b>City, State</b>	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA
<b>Zip Code</b>	95673	95673	95673	95673
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.60 <sup>1</sup>	0.23 <sup>1</sup>	0.69 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$380,000	\$349,999	\$395,999
<b>List Price \$</b>	--	\$380,000	\$349,999	\$395,999
<b>Original List Date</b>		06/30/2023	10/09/2023	11/13/2023
<b>DOM · Cumulative DOM</b>	-- · --	47 · 139	26 · 38	1 · 3
<b>Age (# of years)</b>	63	63	68	63
<b>Condition</b>	Average	Average	Average	Average
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	925	1,080	864	1,080
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	3 · 2	3 · 1	3 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	None	Attached 2 Car(s)	None	Attached 2 Car(s)
<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>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.15 acres	0.14 acres	0.23 acres	0.15 acres
<b>Other</b>	None	None	None	None

\* Listing 1 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.

## Current Listings - Cont.

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

- Listing 1** Step into a single-story gem boasting three bedrooms and two bathrooms in a quiet Silver Oak Estates neighborhood. Prepare to be pleasantly surprised by the bonus room nestled within the garage, complete with its very own AC wall unit. The home showcases a tastefully renovated master bathroom, laminated floors, and a generously sized backyard. Conveniently located just minutes away from the scenic Dry Creek Trails and the bustling Cherry Island Soccer Complex. Move-in ready!
- Listing 2** Nice 3 bedroom 2 bath house with a big back yard. Electrical panel and A/C & Heater have been updated 2 years ago. Great opportunity to buy at a good price. Property needs some work.
- Listing 3** The perfect family home! 3 bedrooms, 2 full baths open kitchen and a spacious family room. This home features shutters, Corian countertops, tile entry and hallway. Newer HVAC and roof. The home also has no maintenance vinyl siding. Come relax in the large private yard and pool. This home is close to shopping, schools and the freeway.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	719 Dabney Avenue	7025 9th Ave	701 Albemarle Ave	6848 Rio Linda Blvd
<b>City, State</b>	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA
<b>Zip Code</b>	95673	95673	95673	95673
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.25 <sup>1</sup>	0.06 <sup>1</sup>	0.45 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$349,999	\$379,900	\$414,900
<b>List Price \$</b>	--	\$349,999	\$379,900	\$414,900
<b>Sale Price \$</b>	--	\$350,000	\$400,000	\$411,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/25/2023	07/31/2023	08/14/2023
<b>DOM · Cumulative DOM</b>	-- · --	4 · 31	3 · 46	6 · 51
<b>Age (# of years)</b>	63	68	63	66
<b>Condition</b>	Average	Average	Average	Average
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	925	864	1,117	1,020
<b>Bdrm · Bths · ½ Bths</b>	3 · 1	2 · 1	3 · 1	3 · 1
<b>Total Room #</b>	5	4	5	5
<b>Garage (Style/Stalls)</b>	None	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.15 acres	0.27 acres	0.16 acres	0.2193 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$5,550	-\$17,600	-\$18,294
<b>Adjusted Price</b>	--	\$344,450	\$382,400	\$392,706

\* 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.

## Recent Sales - Cont.

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

- Sold 1** Price adjusted for bedroom +\$5000, SqFt +\$3050, garage -\$4000, lot size -\$9600. What an absolute charmer! This newly renovated single story in Rio Linda is a home you do not want to wait to see. Drive up to exquisite curb appeal, fresh exterior paint and landscaping and prepare to write your offer the minute you step inside. Open the front door and envision your family enjoying move nights in the large open family room. The kitchen is brand new for the cook of the house. Quartz countertops, white shaker cabinets, and stainless steel appliances. The home also features over a quarter acre lot, remodeled bathroom and plenty of space to park an rv, boat, or camper. This is a home you need to check out before it is too late!
- Sold 2** Price adjusted for SqFt -\$9600, garage -\$8000. Quaint 3 bedroom, 1 bath home located on a spacious corner lot with plenty of parking and a new side fence with man gate. Sale includes all kitchen appliances and washer & dryer. Expanded living room & dining room gives a comfortable entertaining area. Conveniently located near schools, shopping and trails.
- Sold 3** Price adjusted for SqFt -\$4750, lot size -5544, garage -\$8000. Beautiful Move In Ready Home! This Home Features Upgrades Galore, New Exterior Paint, New Interior Two Tone Paint, New Roof, New Windows, some New Fencing, New Fixtures and More! The Gorgeous Kitchen has New Cabinets, New Quartz Countertops, New Sink & Faucet and New Luxury Flooring expending over to Living room that Features a Tile Decorative Fireplace. Both Bedrooms and Bonus Room have New upgraded carpet. Bathroom has Exquisite Tile Shower, New Vanity, New Lighting, New Mirror and also New Luxury Flooring. Detached Garage Has New Roof, New Siding, and New Paint. Backyard is Great Size and ready for your design. This is an absolute must see!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Not listed in last 12 months.			
<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>
--	--	--	--	Sold	04/08/2023	\$236,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$392,000	\$392,000
<b>Sales Price</b>	\$385,000	\$385,000
<b>30 Day Price</b>	\$375,000	--
<b>Comments Regarding Pricing Strategy</b>		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

## 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



Side



Street



Street

### Subject Photos



Street



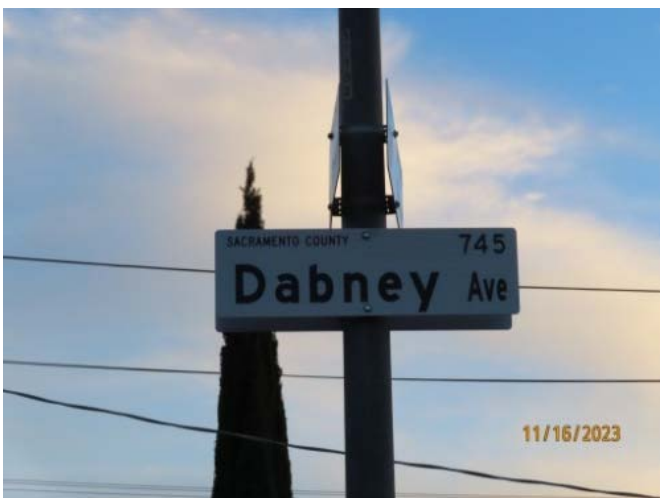
Street



Other



Other



Other



## Listing Photos

**L1** 7212 Dorado St  
Rio Linda, CA 95673



Front

**L2** 7207 8th St  
Rio Linda, CA 95673



Front

**L3** 206 Arcano Way  
Rio Linda, CA 95673



Front

## Sales Photos

**S1** 7025 9th Ave  
Rio Linda, CA 95673



Front

**S2** 701 Albemarle Ave  
Rio Linda, CA 95673



Front

**S3** 6848 Rio Linda Blvd  
Rio Linda, CA 95673



Front

### ClearMaps Addendum

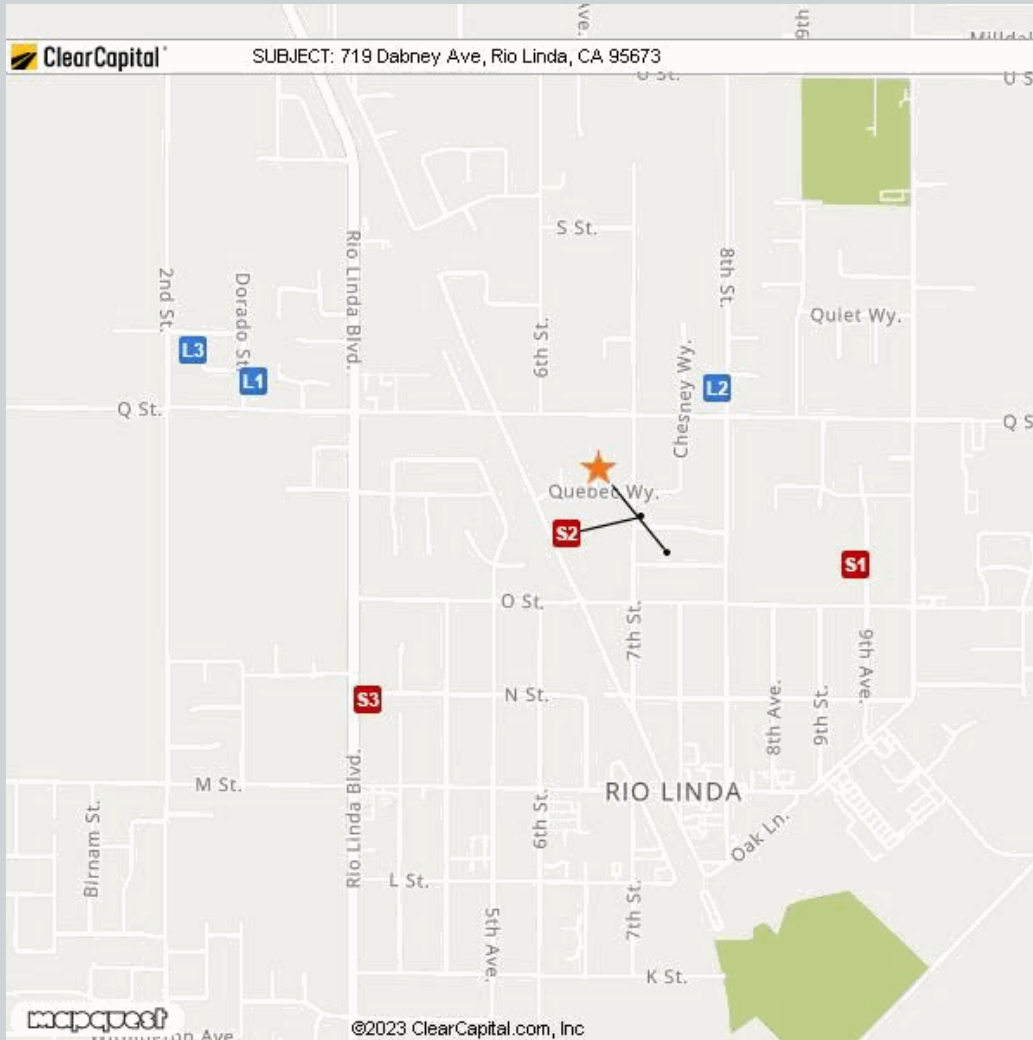
**Address** ★ 719 Dabney Avenue, Rio Linda, CA 95673

**Loan Number** 53086

**Suggested List** \$392,000

**Suggested Repaired** \$392,000

**Sale** \$385,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	719 Dabney Avenue, Rio Linda, CA 95673	--	Parcel Match
L1 Listing 1	7212 Dorado St, Rio Linda, CA 95673	0.60 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7207 8th St, Rio Linda, CA 95673	0.23 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	206 Arcano Way, Rio Linda, CA 95673	0.69 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7025 9th Ave, Rio Linda, CA 95673	0.25 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	701 Albemarle Ave, Rio Linda, CA 95673	0.06 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6848 Rio Linda Blvd, Rio Linda, CA 95673	0.45 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>	Alina Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc.
<b>License No</b>	01904396	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	04/03/2024	<b>License State</b>	CA
<b>Phone</b>	9168066386	<b>Email</b>	bpoalina@gmail.com
<b>Broker Distance to Subject</b>	5.89 miles	<b>Date Signed</b>	11/16/2023

*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.**