

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	3398 Morningside Drive, Oroville, CA 95966	Order ID	8683365	Property ID	34073326
Inspection Date	04/04/2023	Date of Report	04/06/2023		
Loan Number	53104	APN	068-310-016		
Borrower Name	Catamount Properties 2018 LLC	County	Butte		

Tracking IDs

Order Tracking ID	04.04.23 BPO Request	Tracking ID 1	04.04.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Boggs	Condition Comments	
R. E. Taxes	\$792	Home appears to be in average condition, garage door has some damage	
Assessed Value	\$77,700		
Zoning Classification	AR		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (notices posted)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$1,200		
Estimated Interior Repair Cost			
Total Estimated Repair	\$1,200		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	older but popular, modest neighborhood in the east foothills of Oroville.	
Sales Prices in this Neighborhood	Low: \$210,000 High: \$399,000		
Market for this type of property	Decreased 1 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3398 Morningside Drive	50 Brookdalwe Ct	360 Skyline Blvd	8 Midway Drive
City, State	Oroville, CA	Oroville, CA	Oroville, CA	Oroville, CA
Zip Code	95966	95966	95966	95966
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	2.55 ¹	1.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$399,000	\$340,000
List Price \$	--	\$345,000	\$399,000	\$340,000
Original List Date		03/13/2023	02/01/2023	01/25/2023
DOM · Cumulative DOM	-- · --	7 · 24	49 · 64	70 · 71
Age (# of years)	62	49	58	45
Condition	Average	Good	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; 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	1,518	1,400	1,416	1,352
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.66 acres	.14 acres	.62 acres	.37 acres
Other	fenced rear	similar	similar	similar

* 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** Beautiful home near the new Oroville Hospital, shopping centers and dining. This home is light and bright with a wonderful kitchen to living room flow. Fresh paint on the interior and exterior walls throughout, this home is ready for it's new owner. The home comes equipped with solar & the backyard was done perfectly with a nice patio area and a small amount of grass. Move in ready today!!
- Listing 2** A MUST SEE! This home was purchased 5 years ago and completely remodeled to be the owners forever home. The highest quality materials and standards were used to create this beautiful home. Unfortunately, a job transfer is moving them out of state and you get the once in a life time opportunity to own this amazing home, in the foothills, they meant for themselves. Completely remodeled, kitchen and baths. New interior/exterior paint. Life proof flooring, new appliances, new sinks, new blinds, new 13K back-up generator, new solar through Tesla and new everything. I could go on and on but let the pictures and a walk through say the rest. This house is on Feather River Water, has a large new custom chicken coop, Vivint security system with cameras, auto lock and smart thermostat. Call now before this one is gone!
- Listing 3** Home Sweet Home!!! Welcome to this beautiful home that has been recently upgraded. This home comes with 3 bedrooms, 2 bathrooms, and 1,352 square feet of living space, and is situated on a large lot in a quiet neighborhood in City Limits. Enter the home and you'll notice the kitchen has new stainless appliances, plenty of cabinets and counter space, and is open to the large dining room and living area. The dining room is HUGE and can fit a very large dining table which is perfect for a get-together or a large family. All the bedrooms are large in size, have spacious closets, and come with carpet for comfort. The backyard is very big and is fully fenced. There is plenty of room for the pool, trampoline, a fire pit, and still tons of room to spare.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3398 Morningside Drive	3926 Hildale	21 Westwood	12 Leslie
City, State	Oroville, CA	Oroville, CA	Oroville, CA	Oroville, CA
Zip Code	95966	95966	95966	95966
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.80 ¹	1.17 ¹	1.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$365,000	\$349,900	\$300,000
List Price \$	--	\$365,000	\$279,900	\$300,000
Sale Price \$	--	\$362,775	\$275,000	\$300,000
Type of Financing	--	Conv	Fha	Cash
Date of Sale	--	10/18/2022	01/20/2023	02/23/2023
DOM · Cumulative DOM	-- · --	8 · 48	163 · 258	4 · 24
Age (# of years)	62	61	59	51
Condition	Average	Average	Average	Fair
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; 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	1,518	1,402	1,519	1,693
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 1 · 1	4 · 2
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.66 acres	.49 acres	.23 acres	.15 acres
Other	fenced rear	similar	similar	similar
Net Adjustment	--	-\$40,000	+\$40,000	\$0
Adjusted Price	--	\$322,775	\$315,000	\$300,000

* 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** Experience laid-back country living in this ranch-style Oroville home that offers the tranquil lifestyle you've been craving! Bursting with character, this 1962-built residence is peacefully tucked away on a 0.49-acre lot surrounded by impeccably maintained landscaping & a beautiful canopy of mature trees. A farm-style wood fence bordering the circular driveway, multiple fruit trees & lush foliage with vibrant pops of color welcome you to the front yard. From the front porch, enter the impressive 3-bedroom, 2-bath, 1,402-sq ft layout to discover seamlessly connected main gathering areas. Imagine coming home after a long day to relax in front of the living room's raised-hearth brick fireplace. It's flanked by built-in bookshelves & bathed in natural light by a large picturesque window. New carpet throughout (with wood floors underneath), & neutral tones lend a warm ambiance that extends to the adjacent dining area. A ceiling fan keeps you cool as you share meals, & glass sliders leading to the oversize covered patio allow you to easily dine alfresco. Bright, open, & ready for you to show off your skills, the delightful kitchen has stainless steel appliances, including a convection wall oven, an electric range, & a French door refrigerator. Plenty of bead board-style cabinetry stores your culinary gadgets, tile countertops complemented by a matching backsplash provide ample prep space, & a multi-seated copper-covered breakfast bar is a great spot to start the day. Retire to the generous proportions of your private bedrooms, all graced with closets & ceiling fans. Accommodating the secondary bedrooms is a convenient hall bath featuring a shower/tub combo with a decorative tile surround. Your primary suite enjoys elegant crown molding, a well-sized closet, & a tastefully tiled 3-piece ensuite with a walk-in shower. Crafted for hosting memorable weekend cookouts, the covered patio is an ideal place to unwind in seclusion as you take in the spectacular views of nature. Explore the expanse of your private backyard, dotted with a variety of almond, pear, oak, pistachio(?), & other mature trees. Other notable features include washer/dryer hookups in the garage, storage sheds, RV parking, an attached 2-car garage, & an extended driveway. A fabulous location puts you near lakes, parks, mountain trails, & shopping. Plus, a wide variety of dining and entertainment options are just a short drive away. Come get a glimpse before the opportunity passes you by!
- Sold 2** Don't drive buy, you must see this updated 4 Bedroom, 1.5 bath turnkey home. There is also a bonus room that has been used as a 5th Bedroom! This turnkey is move in ready and includes lots of newer or updated features like: the roofing is only a few years old, updated HVAC unit, new flooring including vinyl plank and carpet, new paint inside and out, new kitchen cabinets, countertops, and a new range. The living room is large with a wood stove and vaulted ceilings. There is also a nice dining room to the rear of the home with a sliding door with access to the back yard, which you will love including the large fenced back yard with mature shade trees. All this in a great in-City location minutes to schools, shopping, and lots of recreation from hiking trails and easy access to Lake Oroville. Call today for a private showing.
- Sold 3** Excellent location on this well priced 4 bedroom, 2 bathroom, original owner home. The dual pane windows are newer plus there is central heat & air and an attached 2 car garage. You'll love the covered front porch area and the low maintenance backyard with several fruit trees. The backyard has two decks with seating and is sure to be a peaceful retreat after a long day. The bedrooms are spacious and the kitchen has ample counter/cabinet space. Less than 2 miles from the hospital and in a well established neighborhood, come make it yours.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			There is no listing history in the local 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	\$319,000	\$320,800
Sales Price	\$309,000	\$310,800
30 Day Price	\$299,000	--
Comments Regarding Pricing Strategy		
hard to find 4 bedroom in good, foothills location. even if a bit of work is needed, the value is there.		

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



Side



Street

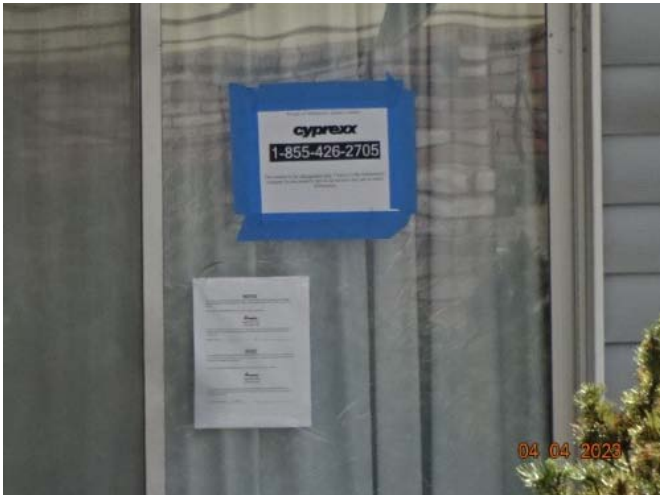
Subject Photos



Street



Street



Other

Listing Photos

L1 50 brookdalwe ct
Oroville, CA 95966



Front

L2 360 skyline blvd
Oroville, CA 95966



Front

L3 8 midway drive
Oroville, CA 95966



Front

Sales Photos

S1 3926 hildale
Oroville, CA 95966



Front

S2 21 westwood
Oroville, CA 95966



Front

S3 12 leslie
Oroville, CA 95966



Front

ClearMaps Addendum

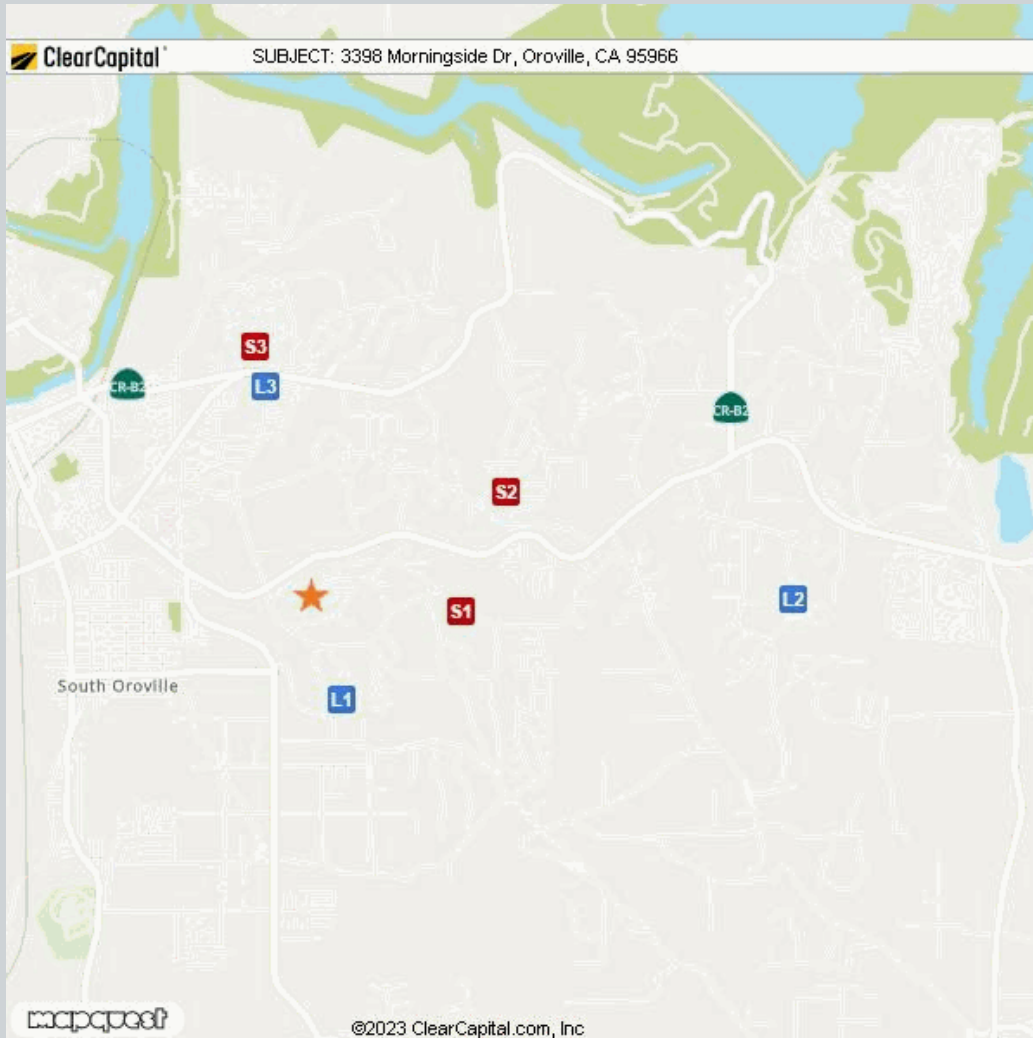
Address ★ 3398 Morningside Drive, Oroville, CA 95966

Loan Number 53104

Suggested List \$319,000

Suggested Repaired \$320,800

Sale \$309,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3398 Morningside Drive, Oroville, CA 95966	--	Parcel Match
L1 Listing 1	50 Brookdalwe Ct, Oroville, CA 95966	0.58 Miles ¹	Parcel Match
L2 Listing 2	360 Skyline Blvd, Oroville, CA 95966	2.55 Miles ¹	Parcel Match
L3 Listing 3	8 Midway Drive, Oroville, CA 95966	1.13 Miles ¹	Parcel Match
S1 Sold 1	3926 Hildale, Oroville, CA 95966	0.80 Miles ¹	Parcel Match
S2 Sold 2	21 Westwood, Oroville, CA 95966	1.17 Miles ¹	Parcel Match
S3 Sold 3	12 Leslie, Oroville, CA 95966	1.35 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	Anthony W. Rushing	Company/Brokerage	Hometown Realty
License No	01479569	Address	1731 FLAMINGO RD CHICO CA 95926
License Expiration	12/12/2026	License State	CA
Phone	5303016390	Email	tony@tonyrushing.net
Broker Distance to Subject	24.29 miles	Date Signed	04/06/2023

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.