

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	5220 Verner Avenue, Sacramento, CALIFORNIA 95841	Order ID	8958699	Property ID	34660693
Inspection Date	10/05/2023	Date of Report	10/05/2023		
Loan Number	53149	APN	22000910260000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	10.04.23 Citi-CS BPO Request	Tracking ID 1	10.04.23 Citi-CS BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$4,285	
Assessed Value	\$260,535	
Zoning Classification	Residential RD-5	
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 property is located in well established neighborhood. Price has been going down due to high mortgage rates and increased availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$243400 High: \$460000	
Market for this type of property	Decreased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5220 Verner Avenue	5242 Nw Verner Ave	5200 Fernwood Way	5300 Silver Strand Way
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95841	95841	95841	95841
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.03 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$424,000	\$449,000	\$449,500
List Price \$	--	\$424,000	\$449,000	\$449,500
Original List Date		07/20/2023	09/01/2023	09/05/2023
DOM · Cumulative DOM	-- · --	64 · 77	12 · 34	7 · 30
Age (# of years)	67	66	66	66
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	1,233	1,200	1,233	1,314
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.16 acres	0.23 acres	0.19 acres
Other	None	None	None	None

* Listing 1 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 charming home is the perfect place to call your own. With a natural color palette and fresh interior and exterior paint, you will feel right at home. You will love the new flooring throughout the home, as well as the new appliances. The kitchen features a nice backsplash and the primary bathroom offers good under sink storage. Enjoy cozy nights in front of the fireplace or relax in the fenced-in backyard. The backyard also features a sitting area, perfect for entertaining. Other rooms provide flexible living space for whatever you desire. This home is move-in ready and won't last long. Make it yours today!
- Listing 2** Beautifully updated home on large corner lot with covered RV Storage. Featuring 3 bedrooms, 2 baths, 2-car garage, new laminate and tile flooring, new kitchen appliances, new paint, updated light fixtures, enclosed sunroom, back patio with aluminum cover and much more! Close to schools, parks and shopping.
- Listing 3** How will you love this house? Let me count the ways! From the naturalized professional landscaping that wraps around this corner lot, to the water feature and pergola on the front patio, to the distinctive front door, this home will surprise you at every turn with its special features. Inside, the sunlight kisses every room at some point throughout the day (the solar is paid for!) The kitchen has seemingly endless slab granite counters and handsome cherry custom cabinets with glass fronts... there's a unique coffee station built right into the counter and all stainless appliances (the side-by-side fridge stays). There are 2 patios: the one in front and a second off the main living space. So much to tell you! Please read the captions on every photo for a complete list of details which will delight you!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5220 Verner Avenue	5259 Fernwood Way	5309 Tiburon Way	5321 Calistoga Way
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95841	95841	95841	95841
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.19 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$440,000	\$439,900	\$445,000
List Price \$	--	\$440,000	\$439,900	\$445,000
Sale Price \$	--	\$435,000	\$445,000	\$445,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/28/2023	08/11/2023	08/28/2023
DOM · Cumulative DOM	-- · --	14 · 48	19 · 42	7 · 39
Age (# of years)	67	66	66	66
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	1,233	1,264	1,233	1,200
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.21 acres	0.15 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	-\$240	+\$7,000	+\$8,320
Adjusted Price	--	\$434,760	\$452,000	\$453,320

* Sold 1 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** Price adjusted for SqFt -\$1240, lot size +\$1000. Wonderful updated 3bd/2bth 1264sf home nestled in an established Foothill Farms neighborhood. This cute home features bamboo laminate wood flooring & plantation shutters through out the living spaces. The kitchen and baths was updated in 2020. The kitchen features breakfast nook and large pantry closet newer cabinets, granite countertops and SS appliances. Home sets on a large corner lot with 2 RV accesses and extended drive way in the front. Close to parks, shopping & entertainment. Come see this great property before its gone.
- Sold 2** Price adjusted for lot size Introducing a stunning property that has undergone recent remodeling to bring you a perfect blend of modern style and inviting charm. Step inside and experience the bright and airy feel of this delightful home. The clean white kitchen, adorned with contemporary fixtures, is a true highlight of this property. Equipped with updated appliances, it is an ideal space for culinary enthusiasts and those who enjoy hosting gatherings. Prepare your favorite meals with ease and enjoy the seamless flow between the kitchen and the adjacent living areas. New floors and fresh paint have been meticulously applied throughout the property, creating a sense of freshness and rejuvenation. As you venture outside, you'll discover a large backyard that offers endless possibilities for relaxation, entertainment, and outdoor activities. Conveniently located near transportation, schools, shops, dining establishments, and leisure facilities, this property provides unparalleled accessibility and convenience. Don't miss the opportunity to make this recently remodeled property your new home.
- Sold 3** Price adjusted for SqFt +\$1320, lot size +\$7000. A must see! Super clean, beautifully updated 3 bdr/2baths home sits in a nice, quiet neighborhood. Offers open floorplan, recently remodeled bathroom with in wall shelves and Jacuzzi tub, lot's of light, all mirror closet sliding doors, master bedroom offers his and her closets. Nest AC control, and Nest Fire Protection in each room. Automated sprinkle system in the front and backyard. Surveillance cameras. Washer machine and garage Refrigerator can stay.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Not listed in last 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	\$445,000	\$445,000
Sales Price	\$435,000	\$435,000
30 Day Price	\$420,000	--
Comments Regarding Pricing Strategy		
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. Subject Property does not have visible house number, therefore I took a picture of the house number next to the subject property, and verified by tax records.		

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



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 5242 NW Verner Ave
Sacramento, CA 95841



Front

L2 5200 Fernwood Way
Sacramento, CA 95841



Front

L3 5300 Silver Strand Way
Sacramento, CA 95841



Front

Sales Photos

S1 5259 Fernwood Way
Sacramento, CA 95841



Front

S2 5309 Tiburon Way
Sacramento, CA 95841



Front

S3 5321 Calistoga Way
Sacramento, CA 95841



Front

ClearMaps Addendum

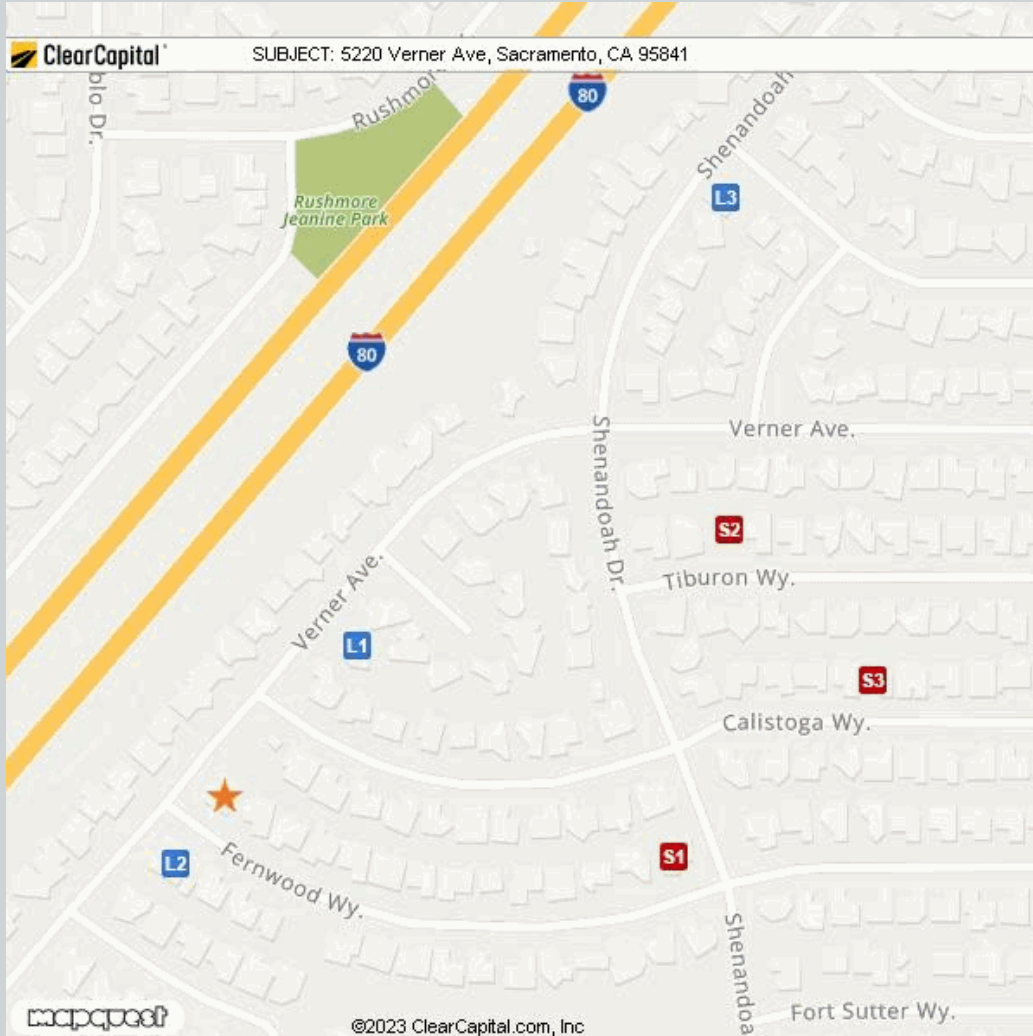
Address ★ 5220 Verner Avenue, Sacramento, CALIFORNIA 95841

Loan Number 53149

Suggested List \$445,000

Suggested Repaired \$445,000

Sale \$435,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5220 Verner Avenue, Sacramento, California 95841	--	Parcel Match
L1 Listing 1	5242 Nw Verner Ave, Sacramento, CA 95841	0.07 Miles ¹	Parcel Match
L2 Listing 2	5200 Fernwood Way, Sacramento, CA 95841	0.03 Miles ¹	Parcel Match
L3 Listing 3	5300 Silver Strand Way, Sacramento, CA 95841	0.26 Miles ¹	Parcel Match
S1 Sold 1	5259 Fernwood Way, Sacramento, CA 95841	0.15 Miles ¹	Parcel Match
S2 Sold 2	5309 Tiburon Way, Sacramento, CA 95841	0.19 Miles ¹	Parcel Match
S3 Sold 3	5321 Calistoga Way, Sacramento, CA 95841	0.22 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	2.39 miles	Date Signed	10/05/2023

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.