

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	2233 Solitude Court, Rocklin, CALIFORNIA 95765	Order ID	8958699	Property ID	34660610
Inspection Date	10/05/2023	Date of Report	10/05/2023		
Loan Number	53185	APN	364080006000		
Borrower Name	Catamount Properties 2018 LLC	County	Placer		

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	\$10,273	
Assessed Value	\$692,097	
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 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: \$630000 High: \$839800	
Market for this type of property	Decreased 1 % in the past 6 months.	
Normal Marketing Days	>180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2233 Solitude Court	7601 Malta Dr	6240 Crater Lake Dr	5041 Midas Ave
City, State	Rocklin, CALIFORNIA	Roseville, CA	Roseville, CA	Rocklin, CA
Zip Code	95765	95678	95678	95677
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.67 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$899,000	\$850,000	\$775,000
List Price \$	--	\$899,000	\$850,000	\$775,000
Original List Date		08/28/2023	09/07/2023	09/01/2023
DOM · Cumulative DOM	-- · --	37 · 38	18 · 28	15 · 34
Age (# of years)	21	20	22	35
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 Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	3,771	3,509	3,272	3,098
Bdrm · Bths · ½ Bths	6 · 4 · 1	5 · 3	5 · 4	4 · 3
Total Room #	11	10	10	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.26 acres	0.1925 acres	0.2407 acres	0.1988 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 beautiful home is what everyone wants! Located in Highland Reserve North Village, a highly desirable neighborhood close to shopping, schools, only a block away from a beautiful park, and the 65 freeway. This property boasts 5 bedrooms and 3 full baths. The downstairs bedroom and bath are perfect for in-laws or guests. The kitchen has granite counters with bullnose edges, an island, newer gas cooktop, microwave, and stainless steel sink. The breakfast nook, and family room look onto a beautifully landscaped backyard with a pond and Koi fish. The spacious rooms are ready for your family to create your own memories. The loft is perfect for the TV room, office, or play area for the kiddies. The downstairs floors are tile, the upstairs are tile except the master bedroom and loft. There is enough additional tile to tile the loft if you choose to. The Master closet is exceptionally large. HVAC is approx 3 years old and the water heater is newer. RV parking.
- Listing 2** Welcome to your dream home! This stunning 5-bedroom, 4-bathroom residence offers 3,272 square feet of luxurious living space. Situated on a spacious lot, this property boasts a large backyard complete with a refreshing pool, a fully paid-for solar system, and a convenient outdoor kitchen. Step inside to discover an open-concept floor plan with ample natural light, a gourmet kitchen, and a master suite that exudes relaxation. Don't miss out on the opportunity to own this incredible home that seamlessly combines indoor and outdoor living.
- Listing 3** Welcome the perfect blend of comfort, convenience, and outdoor enjoyment in this wonderful property located in a highly desirable Sunset Whitney neighborhood. This charming home offers a spacious layout with unique features that cater to a vibrant lifestyle. Step inside and be greeted by a warm and inviting atmosphere that flows throughout the living spaces. The heart of the home is accentuated by a large, versatile upstairs loft that can be transformed into a theater room, game room or a creative space for all ages. This loft adds a touch of character to the home, providing a flexible area for entertainment and relaxation. There is amazing views throughout the home! Venture outdoors to your very own backyard oasis, where a refreshing pool beckons on sunny days. Beyond the pool, you'll discover direct access to picturesque walking trails, allowing you to explore the natural beauty of the surrounding area right from your own backyard. Convenience is key, and this home delivers. Located in a prime spot, you'll find yourself within easy reach of everyday essentials, shopping centers, and dining options. The nearby excellent schools add a valuable advantage for families, ensuring a quality education for your loved ones. Full bathroom downstairs. No HOA or Mello Roos

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2233 Solitude Court	6041 Little Rock Rd	6411 Mendez Creek Ct	7765 Belle Rose Cir
City, State	Rocklin, CALIFORNIA	Rocklin, CA	Rocklin, CA	Roseville, CA
Zip Code	95765	95765	95765	95678
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.25 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$775,000	\$760,000	\$878,900
List Price \$	--	\$775,000	\$760,000	\$878,900
Sale Price \$	--	\$775,000	\$793,000	\$885,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/05/2023	06/07/2023	07/19/2023
DOM · Cumulative DOM	-- · --	7 · 42	13 · 29	4 · 47
Age (# of years)	21	23	22	19
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 Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	3,771	3,196	3,489	3,110
Bdrm · Bths · ½ Bths	6 · 4 · 1	5 · 3	6 · 3	6 · 3
Total Room #	11	10	11	11
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	Pool - Yes	Pool - Yes
Lot Size	0.26 acres	0.1454 acres	0.2279 acres	0.2031 acres
Other	None	None	None	None
Net Adjustment	--	+\$67,460	\$0	+\$38,130
Adjusted Price	--	\$842,460	\$793,000	\$923,130

* 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 bedroom +\$3000, bathroom +\$5000, SqFt +\$23000, lot size +\$11460, pool +\$25000. This beautiful five bedroom home has it all. One bedroom on the first floor with enough space for guests. There are three full bathrooms, a bonus room upstairs as is the laundry room and four more bedrooms, a separate family and a formal living dining room as you enter through the front door. If you like in-kitchen dining, there is plenty of space plus a dining bar. Newer installed Mannington waterproof/scratch-resistant white oak look flooring. The HVAC has been replaced, and so has the water heater. Large pool-sized backyard with a patio that has the best exposure in the valley, morning sun and shade in the afternoon. Check out the front patio too. This spacious home is located in one of the most desirable school districts. Located just a block from shopping, parks and easy access to Hwy 65. This home will go fast.
- Sold 2** Price adjusted for bathroom +\$5000, SqFt +\$11280, lot size +\$3210. Don't miss this great opportunity! Spacious home in Rocklin on large .22 acre Cul-De-Sac lot with built-in pool. Desirable floor plan features 5-6 Bedrooms & 3 Baths with 1 bedroom and full bath on main level. Open concept with bright kitchen, Family Room with Fireplace, Dining Room and Office. Spacious master bedroom with 2 walk-in closets and private Bath. Bonus room with fireplace has closet so can be used as 6th Bedroom. 3 additional Bedrooms share Guest Bath with dual sinks. Fresh interior paint throughout. Backyard is ready for family summer BBQ's with sparkling pool and covered patio! Plenty of storage room in 3 car garage. Located in sought after neighborhood with award winning schools. Close to shops and restaurants. A must see!
- Sold 3** Price adjusted for bathroom +\$5000, SqFt +\$26440, lot size +\$5690. Love the Highland Park location of this beautiful home close to the one of the many Roseville City parks. Spacious upgraded floor plan with custom built in pool and large patio & storage shed w possible RV parking. Seller owned solar with 18 panels. Desirable floor plan offering large kitchen with island open to the family room, downstairs bedroom and bath, oversized formal dining and living room with 20 ft ceilings open to loft area. Recently upgraded vinyl plank flooring. Fit for entertaining in this large fully landscaped backyard paradise complete with pool and waterfall accents extended patio decking, outdoor kitchen with lush landscaping. Enjoy all Roseville offers in this sought after location minutes to top rated schools, parks, shopping, entertainment and easy FWY access. Finding a 6 bedroom is a big bonus plus a very large master bedroom and 2 walk in closets!!!

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	\$860,000	\$860,000
Sales Price	\$840,000	\$840,000
30 Day Price	\$800,000	--
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.		

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

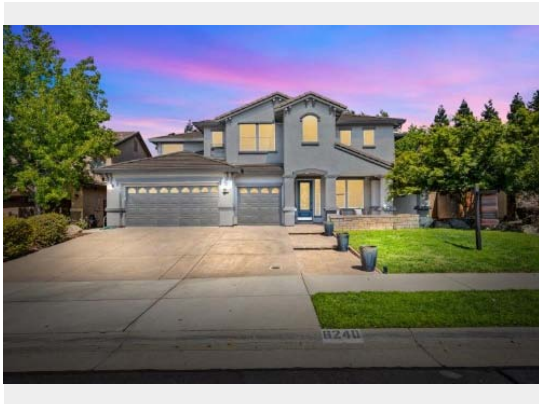
Listing Photos

L1 7601 Malta Dr
Roseville, CA 95678



Front

L2 6240 Crater Lake Dr
Roseville, CA 95678



Front

L3 5041 Midas Ave
Rocklin, CA 95677



Front

Sales Photos

S1 6041 Little Rock Rd
Rocklin, CA 95765



Front

S2 6411 Mendez Creek Ct
Rocklin, CA 95765



Front

S3 7765 Belle Rose Cir
Roseville, CA 95678



Front

ClearMaps Addendum

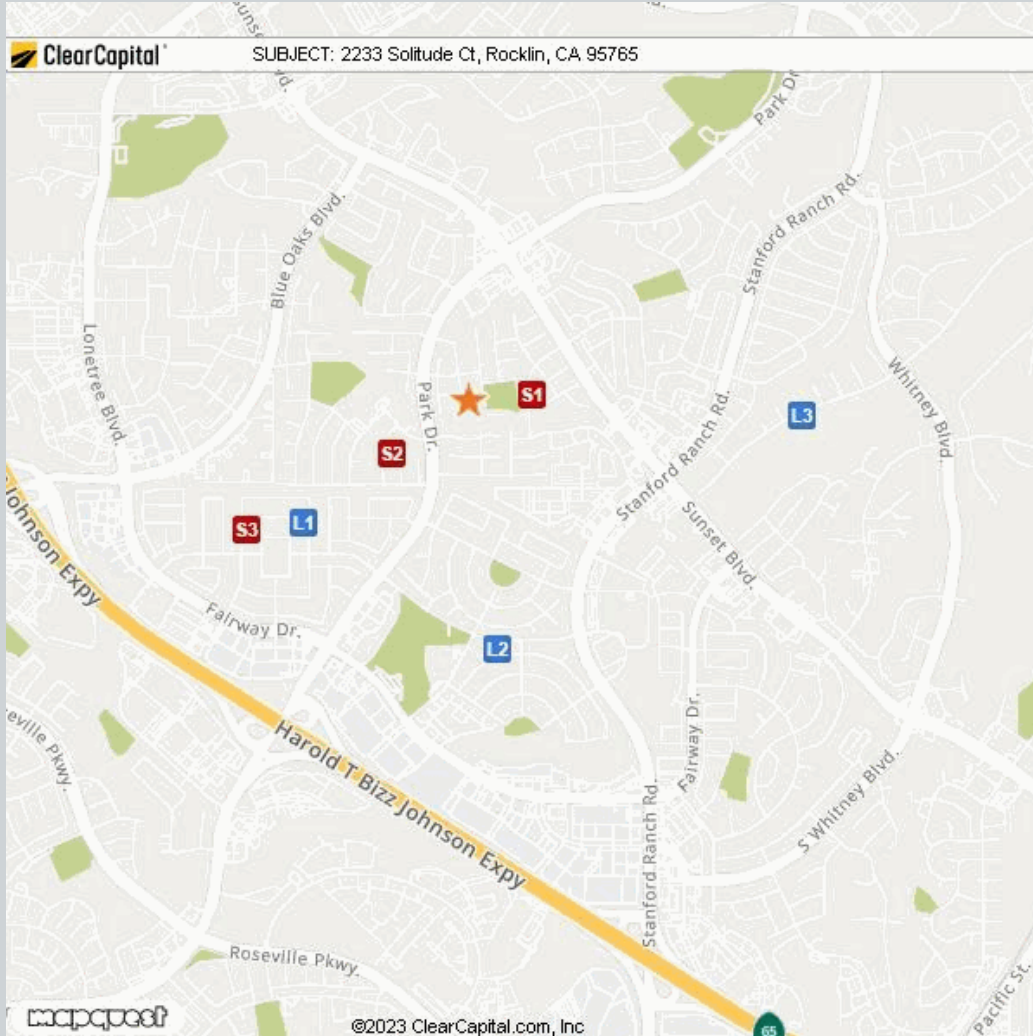
Address ★ 2233 Solitude Court, Rocklin, CALIFORNIA 95765

Loan Number 53185

Suggested List \$860,000

Suggested Repaired \$860,000

Sale \$840,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2233 Solitude Court, Rocklin, California 95765	--	Parcel Match
L1 Listing 1	7601 Malta Dr, Roseville, CA 95678	0.55 Miles ¹	Parcel Match
L2 Listing 2	6240 Crater Lake Dr, Roseville, CA 95678	0.67 Miles ¹	Parcel Match
L3 Listing 3	5041 Midas Ave, Rocklin, CA 95677	0.89 Miles ¹	Parcel Match
S1 Sold 1	6041 Little Rock Rd, Rocklin, CA 95765	0.17 Miles ¹	Parcel Match
S2 Sold 2	6411 Mendez Creek Ct, Rocklin, CA 95765	0.25 Miles ¹	Parcel Match
S3 Sold 3	7765 Belle Rose Cir, Roseville, CA 95678	0.68 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	7.17 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.