

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	3953 Garden Drive, San Bernardino, CA 92404	Order ID	8710549	Property ID	34126061
Inspection Date	04/24/2023	Date of Report	04/25/2023		
Loan Number	53188	APN	0155521190000		
Borrower Name	Catamount Properties 2018 LLC	County	San Bernardino		

Tracking IDs					
Order Tracking ID	04.24.23 BPO Request	Tracking ID 1	04.24.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	GLADYS OHAVER	Condition Comments	
R. E. Taxes	\$1,329	The property is in average condition and does not require any exterior repairs. The property features some minor deferred maintenance and physical deterioration due to normal wear and tear.	
Assessed Value	\$98,589		
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	Urban	Neighborhood Comments	
Local Economy	Stable	The property is located on a clean and quiet neighborhood in the newer area of San Bernardino. The property is located with-in .5 miles of schools, parks and shopping centers.	
Sales Prices in this Neighborhood	Low: \$409,900 High: \$489,999		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3953 Garden Drive	3230mountain Ave	566 Sonora St	1505 E Alto Dr
City, State	San Bernardino, CA	San Bernardino, CA	San Bernardino, CA	San Bernardino, CA
Zip Code	92404	92404	92404	92404
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.84 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$437,000	\$450,000	\$480,000
List Price \$	--	\$437,000	\$450,000	\$480,000
Original List Date		04/04/2023	11/19/2018	04/04/2023
DOM · Cumulative DOM	-- · --	17 · 21	22 · 1618	13 · 21
Age (# of years)	56	63	68	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 Modern	1 Story Modern	1 Story Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	1,231	1,138	1,284	1,278
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.18 acres	0.18 acres	0.17 acres	0.20 acres
Other	0	0	0	0

* 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.

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

Listing 1 This comp is similar in age and is smaller in square feet than the subject property. This comp is in similar condition and is located in the similar neighborhood as the subject property. This comp is situated on a similar size lot than the subject property.

Listing 2 This comp is similar in size and age. This comp is in similar condition and is located in the similar neighborhood as the subject property. This comp is situated on a similar size lot than the subject property.

Listing 3 This comp is the closest listing comp as far as size and age are concerned. This comp is in similar condition and is located in the similar neighborhood as the subject property. This comp is situated on a similar size lot than the subject property.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3953 Garden Drive	1319 E Ralston Ave	3284 N Golden Ave	1153 E 39th St
City, State	San Bernardino, CA	San Bernardino, CA	San Bernardino, CA	San Bernardino, CA
Zip Code	92404	92404	92404	92404
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.85 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$460,000	\$429,000	\$469,900
List Price \$	--	\$460,000	\$429,000	\$469,900
Sale Price \$	--	\$445,000	\$455,000	\$480,000
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	02/17/2023	08/05/2022	09/26/2022
DOM · Cumulative DOM	-- · --	8 · 40	12 · 69	7 · 47
Age (# of years)	56	68	70	64
Condition	Average	Average	Good	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 Modern	1 Story Modern	1 Story Modern	1 Story Modern
# Units	1	1	1	1
Living Sq. Feet	1,231	1,109	1,240	1,487
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 2	3 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.17 acres	0.18 acres	0.17 acres
Other	0	0	0	0
Net Adjustment	--	+\$14,575	-\$10,045	-\$24,425
Adjusted Price	--	\$459,575	\$444,955	\$455,575

* Sold 2 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** SoldComp1adj: \$1200 inf age, \$12200 inf sqft, \$500 inf room count, \$675 inf lot = \$14575 over all inf adj; This comp is similar in age and is smaller in square feet than the subject property. This comp is in similar condition and is located in the similar neighborhood as the subject property. This comp is situated on a similar size lot than the subject property.
- Sold 2** SoldComp2adj: \$-20000 sup condition, \$1400 inf age, \$-900 sup sqft, \$-500 sup room count, \$10000 inf garage, \$-45 sup lot = \$-10045 over all sup adj; This comp is the closest sold comp as far as size and age are concerned. This comp is in similar condition and is located in the similar neighborhood as the subject property. This comp is situated on a similar size lot than the subject property.
- Sold 3** SoldComp3adj: \$800 inf age, \$-25600 sup sqft. \$375 inf lot = \$-24425 over all sup adj; This comp is similar in age and is larger in square feet than the subject property. This comp is in similar condition and is located in the similar neighborhood as the subject property. This comp is situated on a similar size lot than the subject property.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	CIVAR Realty Advisors	The subject property is currently listed as a probate listing.					
Listing Agent Name	Carlos Valenzuela Rivas						
Listing Agent Phone	626-703-1586						
# 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
12/06/2022	\$479,500	12/26/2022	\$455,000	Pending/Contract	04/04/2023	\$455,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$455,000	\$455,000
Sales Price	\$445,000	\$445,000
30 Day Price	\$435,000	--
Comments Regarding Pricing Strategy		
Price in the mid 400's to compete with comps in the area. The price per sqft ranges from \$315 per sqft to around \$459 per sqft in the area. Of the 12 comparable listings within 1 miles of the subject property; 0 are REO, 0 are short sales and 12 standard sales. The comparable active listing price within 1 miles of the subject ranges between; 495K to 699K.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Front



Front



Address Verification



Street



Street

Listing Photos

L1 3230 Mountain AVE
San Bernardino, CA 92404



Front

L2 566 Sonora St
San Bernardino, CA 92404



Front

L3 1505 E Alto Dr
San Bernardino, CA 92404



Front

Sales Photos

S1 1319 E Ralston Ave
San Bernardino, CA 92404



Front

S2 3284 N Golden AVE
San Bernardino, CA 92404



Front

S3 1153 E 39th St
San Bernardino, CA 92404



Front

ClearMaps Addendum

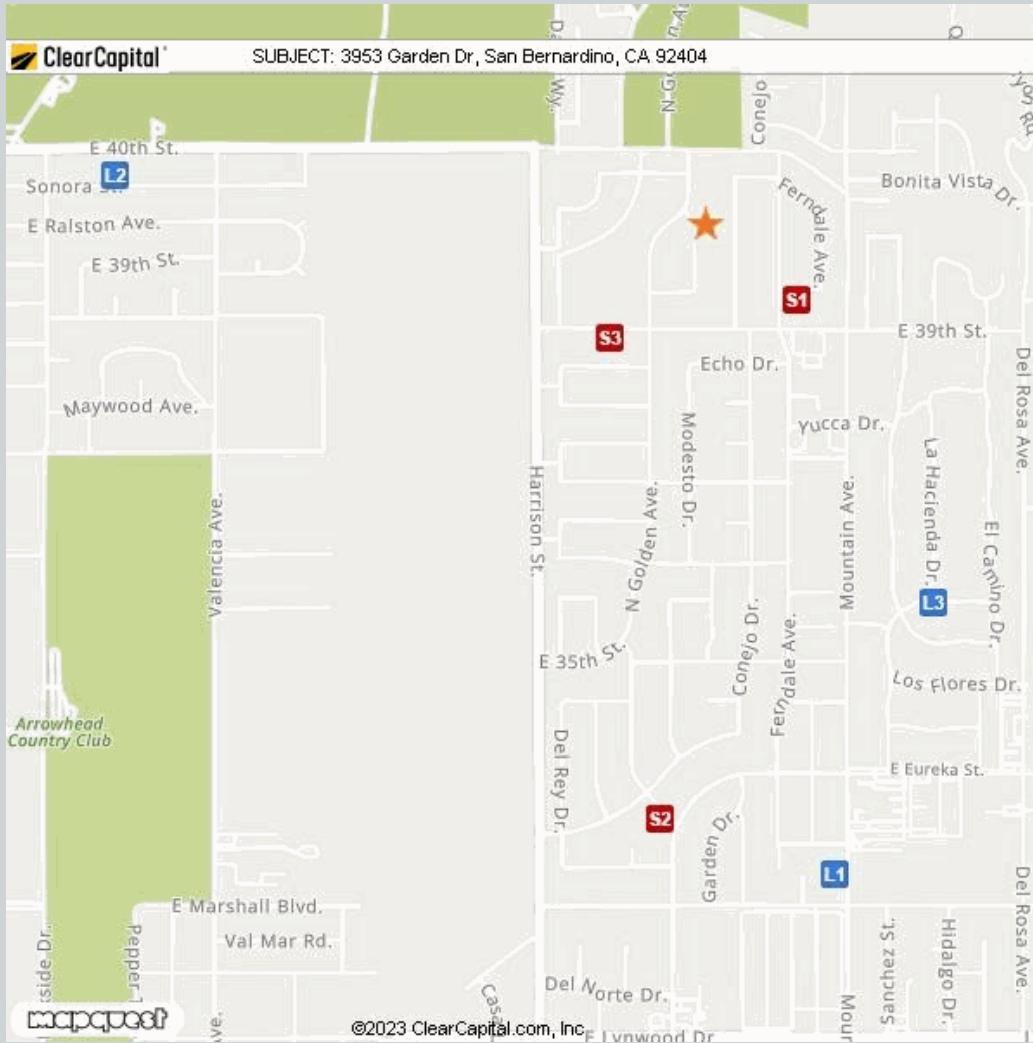
Address ★ 3953 Garden Drive, San Bernardino, CA 92404

Loan Number 53188

Suggested List \$455,000

Suggested Repaired \$455,000

Sale \$445,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3953 Garden Drive, San Bernardino, CA 92404	--	Parcel Match
L1 Listing 1	3230mountain Ave, San Bernardino, CA 92404	0.94 Miles ¹	Parcel Match
L2 Listing 2	566 Sonora St, San Bernardino, CA 92404	0.84 Miles ¹	Parcel Match
L3 Listing 3	1505 E Alto Dr, San Bernardino, CA 92404	0.63 Miles ¹	Parcel Match
S1 Sold 1	1319 E Ralston Ave, San Bernardino, CA 92404	0.17 Miles ¹	Parcel Match
S2 Sold 2	3284 N Golden Ave, San Bernardino, CA 92404	0.85 Miles ¹	Parcel Match
S3 Sold 3	1153 E 39th St, San Bernardino, CA 92404	0.21 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	Cem Can Tumkaya	Company/Brokerage	Realty U.S.A.
License No	01440998	Address	2441 Sunflower Ave San Bernardino CA 92407
License Expiration	07/18/2024	License State	CA
Phone	9099156171	Email	tumkayan1@hotmail.com
Broker Distance to Subject	5.18 miles	Date Signed	04/25/2023

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.