

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	33881 Barrengo Drive, Wildomar, CA 92595	Order ID	8695564	Property ID	34100672
Inspection Date	04/12/2023	Date of Report	04/13/2023		
Loan Number	53224	APN	366-411-002		
Borrower Name	Catamount Properties 2018 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	04.12.23 BPO Request	Tracking ID 1	04.12.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Sherrie A Sonora	Condition Comments	
R. E. Taxes	\$4,401	Single story home with wood siding, tile roof and 2 car garage. RV parking. Exterior needs painting and Lawn needs TLC.	
Assessed Value	\$367,910		
Zoning Classification	R1		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$4,000		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$4,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Located in a well established neighborhood with single and two story homes. Close to shopping and easy access to the 15 freeway. Most home in the community appears in average condition.	
Sales Prices in this Neighborhood	Low: \$475,000 High: \$555,000		
Market for this type of property	Decreased 10 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	33881 Barrengo Drive	33881 Canyon Ranch Rd	22752 Hilltopper Way	33693 View Crest Dr.
City, State	Wildomar, CA	Wildomar, CA	Wildomar, CA	Wildomar, CA
Zip Code	92595	92595	92595	92595
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.52 ²	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$500,000	\$532,990	\$489,900
List Price \$	--	\$550,000	\$513,990	\$489,900
Original List Date		03/16/2023	12/09/2022	04/12/2023
DOM · Cumulative DOM	-- · --	27 · 28	69 · 125	1 · 1
Age (# of years)	34	33	1	34
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 Tract	1 Story Tract	1 Story Tract	2 Stories Tract
# Units	1	1	1	1
Living Sq. Feet	1,420	1,270	1,508	1,559
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	7
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	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes	--	--
Lot Size	.16 acres	0.16 acres	.18 acres	.17 acres
Other	--	--	--	--

* Listing 2 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 , NEW ROOF with 27 SOLAR panels (financed) with LOW TAXES and NO HOA? This home checks all the boxes! Entering the home, you are greeted with an open floor plan starting with the light and bright dining area which is open to the living room featuring vaulted ceilings, plantation shutters & gas fireplace. The living room flows seamlessly to the remodeled kitchen which includes quartz counters, stainless steel appliances, two-toned cabinets and a gorgeous custom backsplash. Continuing on, you will find 3 bedrooms including the primary suite that overlooks the pool, vaulted ceiling and ensuite bathroom. There is another full bathroom and indoor laundry room. Stepping out into your backyard, relax under the covered patio with plenty of room for seating, cook on your built-in stone BBQ and enjoy your private POOL and SPA.

Listing 2 This gorgeous single story home is Cottage style home on an great oversized view lot. Enjoy looking at the picturesque hills and Lake Elsinore from your back yard. This home has an amazing open floor plan. You still have time to upgrade. White cabinets are included as well as granite countertops in the kitchen. You can upgrade to any available cabinet color and style of doors. We partner with you to make this home uniquely yours. Photo is a rendering of the model. Buyer can either lease or purchase the Solar.

Listing 3 3 bedroom 2.5 bath home! As you walk, delight in the vaulted ceilings, open concept, new flooring throughout, solar, a lovely outdoor deck with a spacious backyard! Surrounding views of the Sedco Hills and the Santa Ana Mountains present gorgeous sunsets! So close to the 15 and 215 freeways! No HOA fees and low taxes.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	33881 Barrengo Drive	33520 View Crest Dr	22374 Shore View Ct	22188 Blondon Ct
City, State	Wildomar, CA	Wildomar, CA	Wildomar, CA	Wildomar, CA
Zip Code	92595	92595	92595	92595
Datasource	Title Company	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	0.42 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,000	\$460,000	\$560,000
List Price \$	--	\$449,800	\$460,000	\$519,999
Sale Price \$	--	\$495,000	\$456,000	\$519,999
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	03/13/2023	03/16/2023	12/19/2022
DOM · Cumulative DOM	-- · --	17 · 64	13 · 58	42 · 109
Age (# of years)	34	33	33	21
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 Tract	2 Stories Tract	1 Story Tract	1 Story Tract
# Units	1	1	1	1
Living Sq. Feet	1,420	1,559	1,272	1,549
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	4 · 2
Total Room #	6	7	6	7
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	Pool - Yes Spa - Yes	--	--	Pool - Yes Spa - Yes
Lot Size	.16 acres	0.16 acres	0.18 acres	.16 acres
Other	--	--	--	--
Net Adjustment	--	-\$7,000	+\$7,500	-\$11,300
Adjusted Price	--	\$488,000	\$463,500	\$508,699

* 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** This corner home is on a nice size lot and features 3 bedrooms and 2.5 bathrooms with RV parking on both sides of the lot!
- Sold 2** One Story Family home in Wildomar, Featuring 3 Bedrooms, 2 bathrooms, Living room with beautiful tile floors throughout and high ceilings, Dining room and Kitchen, The kitchen has breakfast area, newer style cabinets, countertops and appliances. The master bedroom has master bath with dual vanity sinks, lots of closet space. Large rear yard with covered patio and Built in BBQ, lots of space here to entertain. Attached Two car garage with driveway. Close to Shopping, Schools and more.
- Sold 3** WE NEED BUYERS FOR THIS POOL HOME WITH 4 BEDROOMS AND 2 BATHS, PRICE REDUCTION FOR IMMEDIATELY SALE. SINGLE STORY HOME LOCATED IN SAME COMMUNITY AS SUBJECT.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				According to MLS and county records subject has not been listed or sold in the 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	\$499,000	\$504,000
Sales Price	\$498,000	\$503,000
30 Day Price	\$489,000	--
Comments Regarding Pricing Strategy		
I went back 6 months, out in distance 1 mile. The ones used are the best possible currently available comps. All comps are located in a neighborhood that compares to subject. The information used to complete this report was gathered from the local MLS and the current market condition was taken into consideration.		

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



Street



Street

Subject Photos



Other

Listing Photos

L1 33881 Canyon Ranch Rd
Wildomar, CA 92595



Front

L2 22752 Hilltopper Way
Wildomar, CA 92595



Front

L3 33693 View Crest Dr.
Wildomar, CA 92595



Front

Sales Photos

S1 33520 View Crest Dr
Wildomar, CA 92595



Front

S2 22374 Shore View Ct
Wildomar, CA 92595



Front

S3 22188 Blondon Ct
Wildomar, CA 92595



Front

ClearMaps Addendum

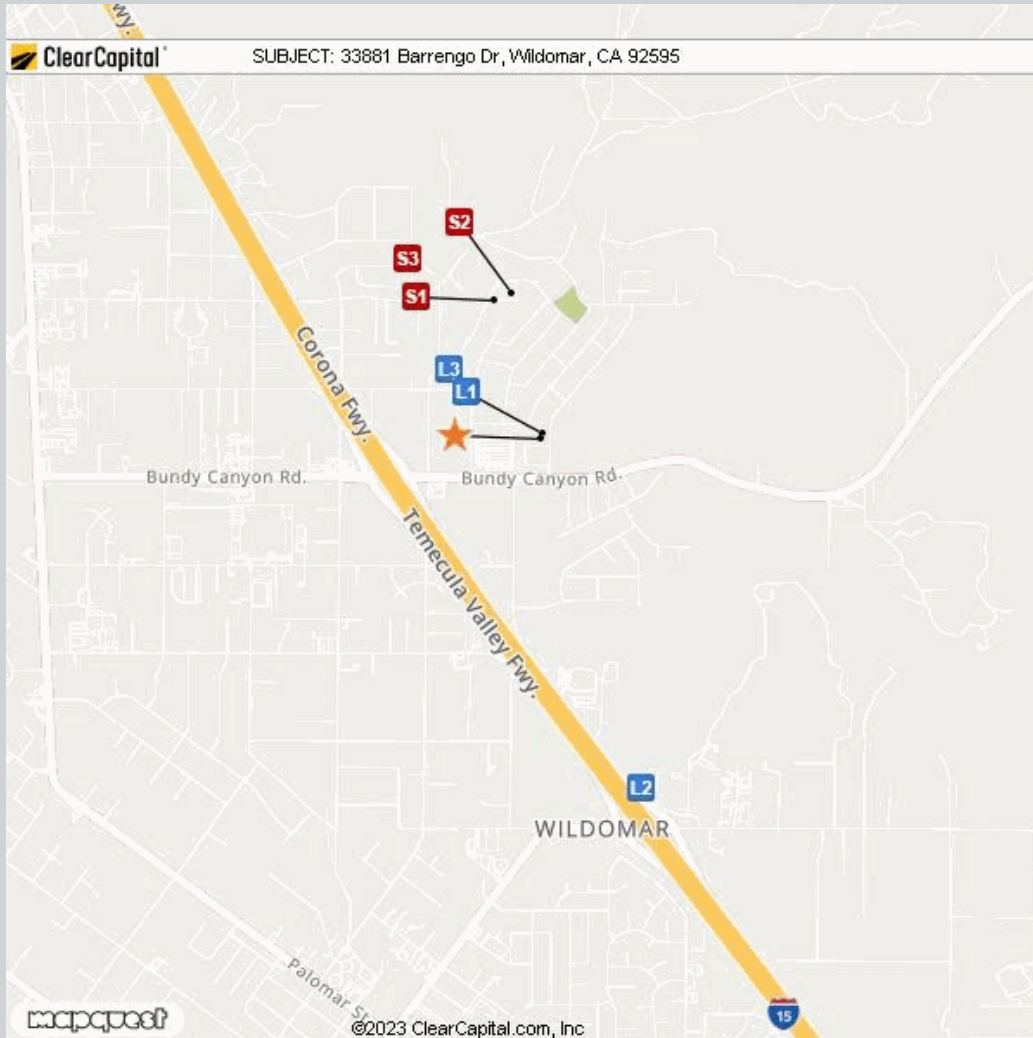
Address ★ 33881 Barrengo Drive, Wildomar, CA 92595

Loan Number 53224

Suggested List \$499,000

Suggested Repaired \$504,000

Sale \$498,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	33881 Barrengo Drive, Wildomar, CA 92595	--	Parcel Match
L1 Listing 1	33881 Canyon Ranch Rd, Wildomar, CA 92595	0.02 Miles ¹	Parcel Match
L2 Listing 2	22752 Hilltopper Way, Wildomar, CA 92595	0.52 Miles ²	Unknown Street Address
L3 Listing 3	33693 View Crest Dr., Wildomar, CA 92595	0.33 Miles ¹	Parcel Match
S1 Sold 1	33520 View Crest Dr, Wildomar, CA 92595	0.42 Miles ¹	Parcel Match
S2 Sold 2	22374 Shore View Ct, Wildomar, CA 92595	0.42 Miles ¹	Parcel Match
S3 Sold 3	22188 Blondon Ct, Wildomar, CA 92595	0.64 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	Fernand DeChristopher	Company/Brokerage	DeChristopher Properties
License No	01062377	Address	25810 Floyd Ave. Menifee CA 92585
License Expiration	07/05/2023	License State	CA
Phone	9517336896	Email	chrismovesu@gmail.com
Broker Distance to Subject	8.38 miles	Date Signed	04/13/2023

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.