

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	2541 Paseo Del Campo, Sacramento, CALIFORNIA 95821	Order ID	9251928	Property ID	35261653
Inspection Date	04/05/2024	Date of Report	04/05/2024		
Loan Number	53230	APN	26800710320000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	4.2_BPO_Citi/Atlas_update	Tracking ID 1	4.2_BPO_Citi/Atlas_update		
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	\$2,519	
Assessed Value	\$64,737	
Zoning Classification	Residential RD-4	
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 up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$275000 High: \$580,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2541 Paseo Del Campo	3404 Toledo Way	3058 Yellowstone Ln	2508 Moretti Way
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95821	95821	95821	95821
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.56 ¹	0.30 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$512,000	\$419,900	\$420,000
List Price \$	--	\$512,000	\$419,900	\$420,000
Original List Date		10/25/2023	01/24/2024	02/26/2024
DOM · Cumulative DOM	-- · --	145 · 163	14 · 72	6 · 39
Age (# of years)	78	70	84	74
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	1,757	1,481	1,848	1,638
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	4 · 2	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	Carport 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.39 acres	0.19 acres	0.31 acres	0.12 acres
Other	None	None	None	None

* 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** Welcome to this beautiful home that is ready for you to move in! With a natural color palette and fresh interior paint, this home offers a warm and inviting atmosphere. Enjoy the cozy fireplace in the living room and the flexible living space with other rooms for whatever your needs are. The primary bathroom has double sinks and good under sink storage. The backyard is fenced in and offers a private in ground pool, a covered sitting area, and plenty of room for outdoor activities. Plus, the home has new appliances and partial flooring replacement in some areas. Don't miss out on this one! Come see it today and make it your own.
- Listing 2** Check out the value here! Great opportunity on this 4 bed 2 bath home on a very large lot! Lots of potential here...bring your hammer and tools to make this one shine! Hugh backyard with in-ground pool Centrally located close to schools, shopping, public transportation and easy commute to downtown.
- Listing 3** Experience the unparalleled beauty of this move-in-ready home, where over 14 majestic fruit trees create an unforgettable back drop. This Updated home provides plenty of space with 3 beds, 2 baths plus a bonus room and an attic for extra storage. Complete with energy efficient dual pane windows and a whole house fan, new HVAC in 2021 and a newer roof. This affordable home is within 10 mins from mid-town & easy access to freeways, shopping and schools. Make new memories today in this one-of-a-kind property!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2541 Paseo Del Campo	2800 Carson Way	3017 Jonalan Dr	3069 Sand Dollar Way
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95821	95821	95821	95821
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.99 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$540,000	\$449,900	\$499,900
List Price \$	--	\$540,000	\$449,900	\$499,900
Sale Price \$	--	\$545,500	\$457,500	\$499,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	10/23/2023	11/30/2023	12/28/2023
DOM · Cumulative DOM	-- · --	3 · 41	24 · 70	56 · 78
Age (# of years)	78	74	72	40
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	1,757	1,863	1,495	1,612
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	2 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	Carport 1 Car	Attached 3 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	0.39 acres	0.34 acres	0.16 acres	0.18 acres
Other	None	None	None	None
Net Adjustment	--	-\$5,300	\$0	\$0
Adjusted Price	--	\$540,200	\$457,500	\$499,000

* 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** Price adjustments necessary: Sqft -5300, Garage -4000. Lot Size 4000. This sweet 3 bedroom home has all the spaces you've dreamed about. One of the large rooms could be used as a guest suite, office or studio apt with its own separate entrance. The studio would include full bathroom & laundry room. HUGE detached workshop/garage is 36 x 24. Plenty of spaces for your RV, your boat, the cars & all your recreational toys. Both spaces could be turned into an ADU unit. This home has plenty of storage spaces with lots of closets & cabinets. Large front & backyard with plenty of space for the dog to run. In a neighborhood where people celebrate community, walk, run & ride bikes. In the same neighborhood as the prestigious Del Paso Golf & Country Club. Walk to Trader Joes, Jamba Juice, Starbucks Noahs Bagels & Sprouts. Just around the corner from the neighborhood park.(Seely Park) A place to play, have a family BBQ or play some basketball. This one really is Home Sweet Home.
- Sold 2** Price adjustments necessary: Bath 1000, Sqft 13100, Lot Size 1800. When you arrive at this charming home, you will be greeted by a professionally landscaped yard that guides you to the front porch. As you enter you will notice the stunning original hardwood floors, and tons of natural light pouring in from the large dual pane windows. The remodeled kitchen features granite countertops, tile backsplash, shaker cabinets, and SS appliances. The bedrooms downstairs are spacious and feature built-in closets. As you go up the stairs you reach a large private bedroom that would be perfect for a guest room, home office, or a kids playroom. The rear yard is a canvas awaiting your vision. The sound of the waterfall entering the pool gives a peaceful feeling as you relax near the water. This home is near restaurants, shopping, and schools. You won't want to miss this opportunity.
- Sold 3** Price adjustments necessary: Bedroom 5000, Sqft 7250, Age -19000 Lot Size 17000. Discover your own private paradise in this beautifully maintained home with a built-in pool! Nestled amidst mature redwood trees, this property offers a serene escape in your own backyard. As you step inside, you'll be welcomed by the warm and inviting vaulted ceilings and an abundance of bright, natural light. The large living room boasts a gas log fireplace and comfortable gathering space for family and friends with access and views of the beautiful backyard. The well-appointed kitchen features a garden window, lots of storage and under-cabinet lighting, perfect for culinary enthusiasts. A convenient pocket door adds elegance and space-saving functionality to the layout. The primary suite is a true retreat, with mirrored closet doors and a sliding glass door direct access to the backyard. Whether you're savoring a morning coffee or enjoying a nightcap under the stars, this is the perfect escape. The second bedroom is generously sized and offers the flexibility you need, complete with two closets for ample storage or the possibility of converting it to two separate bedrooms. But the real magic awaits you outside. Step into your private backyard oasis, featuring a built-in pool, covered patio, and low-maintenance landscaping. This property is more than a house; it's a lifestyle.

Subject Sales & Listing History

Current Listing Status	Currently Listed			Listing History Comments			
Listing Agency/Firm	Exclusive Realty and Mortgage			Welcome to your dream home! This recently renovated property is nestled on a cul-de-sac, providing a tranquil and private atmosphere. This move-in-ready home boasts modern upgrades throughout. Step into the heart of the home featuring beautifully updated kitchen featuring sleek quartz countertops and brand-new appliances. The kitchen sets the tone for the entire house, creating a stylish and functional space for cooking and entertaining. The updated flooring throughout adds a touch of elegance and ties the rooms together seamlessly. One of the standout features of this property is its expansive lot, offering ample space for various outdoor activities. The generous lot size also presents the opportunity for potential boat and RV parking, making it convenient for adventure enthusiasts. This home is strategically located near shopping centers, schools, and parks. Enjoy the proximity to everyday amenities while still residing in a peaceful residential area. For golf enthusiasts, the Del Paso Country Club and Haggin Oaks Golf Complex are just minutes away, providing a perfect escape for a day on the greens. Additionally, the property is a short drive to American River College. Don't miss the chance to make this your new home sweet home!			
Listing Agent Name	Gilbert Torres						
Listing Agent Phone	916-760-8013						
# 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
01/25/2024	\$578,900	03/28/2024	\$524,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$505,000	\$505,000
Sales Price	\$495,000	\$495,000
30 Day Price	\$485,000	--
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.

Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street



Other



Other



Other



Other

Listing Photos

L1 3404 Toledo Way
Sacramento, CA 95821



Front

L2 3058 Yellowstone Ln
Sacramento, CA 95821



Front

L3 2508 Moretti Way
Sacramento, CA 95821



Front

Sales Photos

S1 2800 Carson Way
Sacramento, CA 95821



Front

S2 3017 Jonalan Dr
Sacramento, CA 95821



Front

S3 3069 Sand Dollar Way
Sacramento, CA 95821



Front

ClearMaps Addendum

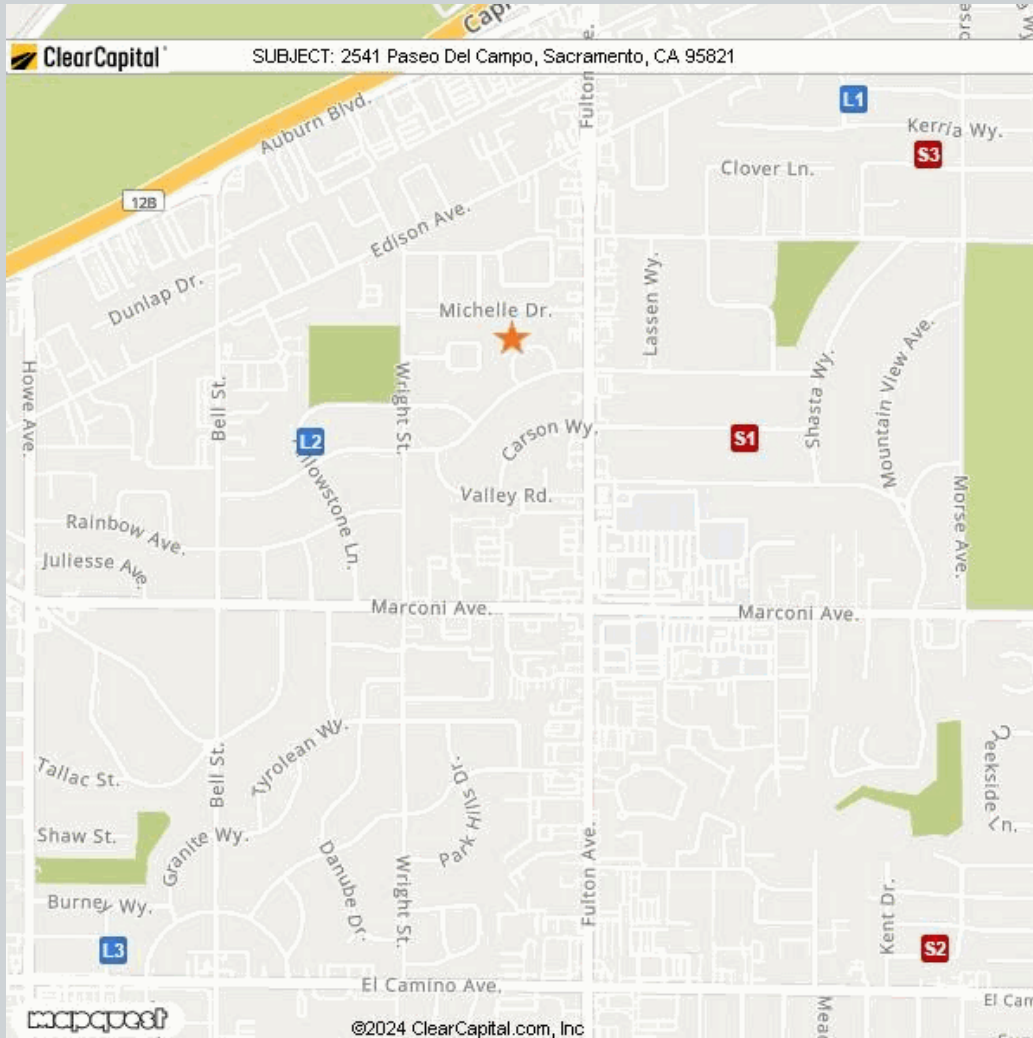
Address ★ 2541 Paseo Del Campo, Sacramento, CALIFORNIA 95821

Loan Number 53230

Suggested List \$505,000

Suggested Repaired \$505,000

Sale \$495,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2541 Paseo Del Campo, Sacramento, California 95821	--	Parcel Match
L1	3404 Toledo Way, Sacramento, CA 95821	0.56 Miles ¹	Parcel Match
L2	3058 Yellowstone Ln, Sacramento, CA 95821	0.30 Miles ¹	Parcel Match
L3	2508 Moretti Way, Sacramento, CA 95821	0.98 Miles ¹	Parcel Match
S1	2800 Carson Way, Sacramento, CA 95821	0.34 Miles ¹	Parcel Match
S2	3017 Jonalan Dr, Sacramento, CA 95821	0.99 Miles ¹	Parcel Match
S3	3069 Sand Dollar Way, Sacramento, CA 95821	0.61 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	04/03/2028	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	6.82 miles	Date Signed	04/05/2024

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.