

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	4322 N Bond Avenue, Fresno, CALIFORNIA 93726	Order ID	8734150	Property ID	34176009
Inspection Date	05/10/2023	Date of Report	05/10/2023		
Loan Number	53260	APN	428-203-11		
Borrower Name	Catamount Properties 2018 LLC	County	Fresno		

Tracking IDs

Order Tracking ID	05.10.23 BPO Request	Tracking ID 1	05.10.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Harmon David E Juliet J S Trs	Condition Comments	
R. E. Taxes	\$2,281		Single story, stucco/brick exterior, composition roof, single pane windows, Subdivision Headliner Homes 4
Assessed Value	\$176,728		
Zoning Classification	RS5		
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	
Local Economy	Stable		Subject is near businesses, park, schools, canal; this does not affect the subject's value or marketability. Subject is in city limits and has public utilities available, water, sewer and trash. There is SFR homes surrounding subject and within 1/4-mile radius there is 1 active(s), 1 pending, and 7 sold comps and in the last year there are 13 home(s) that sold. There is no short sale and no foreclosure in area. There are no search parameters used in search.
Sales Prices in this Neighborhood	Low: \$328,800 High: \$346,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4322 N Bond Avenue	4364 4th St N	3622 Indianapolis Ave E	3204 Holland Ave E
City, State	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93726	93726	93726	93726
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.25 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$380,000	\$379,900	\$340,000
List Price \$	--	\$360,000	\$379,900	\$340,000
Original List Date		02/24/2023	03/31/2023	05/01/2023
DOM · Cumulative DOM	-- · --	75 · 75	23 · 40	8 · 9
Age (# of years)	65	64	64	65
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	1,620	1,637	1,620	1,342
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	6	6	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	.15 acres	0.14 acres	0.15 acres	0.16 acres
Other	na	na	na	solar

* 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** Located in great quiet residential homeowner neighborhood this wonderful family home with three bedrooms and two baths. The home is well maintained with minimal usages. It has been well cared for and loved by its owners and is ready for new ones. The home features tile hardwood and laminate flooring. You will definitely want to schedule a showing and see this cute home.
- Listing 2** Home buyers close your eyes and picture this A 3 bedroom 2 bath home walking distance of a park minutes away from Fashion Fair mall grocery stores schools Fresno State and some of the best restaurants in town. We aren't stopping there a home with a beautiful long drive way a two car garage new windows exterior and interior paint Granite Counter Tops flooring dual pane windows an indoor laundry room two living rooms nice natural lighting with plenty of fans to keep the house cool and a back yard with a covered patio that over looks the dolphin tiled swimming pool. No this isn't a dream so open your eyes and come take a look at this newly remodeled home that sounds like a came straight out of a fairy tail.
- Listing 3** This Headliner home features 4 beds and 2.5 baths and comes with beautiful hardwood floors in the living and bedroom areas. Living room has a cozy corner fireplace with dual pane windows throughout the home and an extra large sliding door that leads to the backyard. It also has an interior laundry room with extra utility space and large dining area with a beautiful garden window. This home also has solar panels (PPA with Vivint) and a covered patio for those hot summer months.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4322 N Bond Avenue	4565 Bond Ave N	3864 Indianapolis Ave E	3654 Donner Ave E
City, State	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93726	93726	93726	93726
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.47 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,000	\$325,000	\$345,000
List Price \$	--	\$346,000	\$325,000	\$345,000
Sale Price \$	--	\$346,000	\$330,000	\$345,000
Type of Financing	--	Conv	Va	Fha
Date of Sale	--	04/20/2023	03/09/2023	04/18/2023
DOM · Cumulative DOM	-- · --	82 · 162	3 · 34	4 · 39
Age (# of years)	65	64	63	64
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	1,620	1,637	1,455	1,570
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	4 · 2	3 · 2
Total Room #	6	5	7	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	.15 acres	0.28 acres	0.15 acres	0.17 acres
Other	na	na	na	na
Net Adjustment	--	-\$13,280	-\$1,200	-\$12,402
Adjusted Price	--	\$332,720	\$328,800	\$332,598

* 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** Seller contributes to closing costs. Here's your CHANCE to own this beautiful property WITH INSTANT EQUITY featuring extra large bedrooms second living space and large 12000 sq ft lot. FHA APPRAISED AT 359900 Featuring renovated kitchen floors paint windows and A/C. The detached garage and extra long driveway allow you to park multiple cars and even a small RV or boat. The property is conveniently located close to Fashion Fair Mall Savemart Center Fresno State University Rotary Sports Center Kaiser Medical Offices Elementary school local 168 and 41 freeways eateries and more. Deducted (-)\$10k for renovated kitchen, \$2k seller concessions, \$400 age, \$680 sf, \$5200 lot Added (+)\$5k bed
- Sold 2** This amazing home features 3 bedrooms with 2 bathrooms is move in ready and waiting for its new owner. The home features an open floorplan and the kitchen is beautiful with plenty of cabinets and has direct access to the backyard. The kitchen flows nicely to the dining area and living room. All the bedrooms are all very spacious with large closets with ample space. The home also features a large backyard with plenty of room for additions and features a covered patio and added concrete. This home is Ideally situated near Fresno State Univerity freeway access shopping dining and entertainment. This home is priced to sell and will not last so book your tour today. Deducted (-)\$2k seller concessions, \$800 age, \$5k bed Added (+)\$6600 sf
- Sold 3** This charming 1570 sqft home has two living rooms a dining area 3 bedrooms and 2 bathrooms. Warm hardwood flooring throughout this beautiful home. As you enter you will be welcomed by a large picture window. The galley style kitchen opens into the dinner area that has a lot of natural lighting. The family room next to the kitchen is very spacious with a brick wood burning fireplace a ceiling fan and an entrance into the backyard. The lot has mature landscaping with a ton of potential. Schedule your showing today. Deducted (-)\$13202 for seller concessions, \$400 age, \$800 lot Added (+)\$2k sf

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been on the market listed, removed or sold in the last 12 months per Fresno MLS.			
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	\$332,000	\$332,000
Sales Price	\$332,000	\$332,000
30 Day Price	\$328,800	--
Comments Regarding Pricing Strategy		
Search parameters used for comps, Fresno MLS, sold 11/11/22 or sooner, no short sales or foreclosures, SFR, 1 story, GLA 1320-1920, 1948-1968 year built, comp proximity is important, within ¼ mile radius there is 6 comps, within ½ mile radius there is 15 comps, there is 2 active, 2 pending and 11 sold comps, a lot of comps in area are updated. All comps are available thru the Fresno MLS. There is a variance in age, lot, style, and GLA. Subject is located in an established area with SFR homes of different styles and appeal, the demand for the area is normal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster.		

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



Address Verification



Address Verification



Side



Street

Listing Photos

L1 4364 4Th St N
Fresno, CA 93726



Front

L2 3622 Indianapolis Ave E
Fresno, CA 93726



Front

L3 3204 Holland Ave E
Fresno, CA 93726



Front

Sales Photos

S1 4565 Bond Ave N
Fresno, CA 93726



Front

S2 3864 Indianapolis Ave E
Fresno, CA 93726



Front

S3 3654 Donner Ave E
Fresno, CA 93726



Front

ClearMaps Addendum

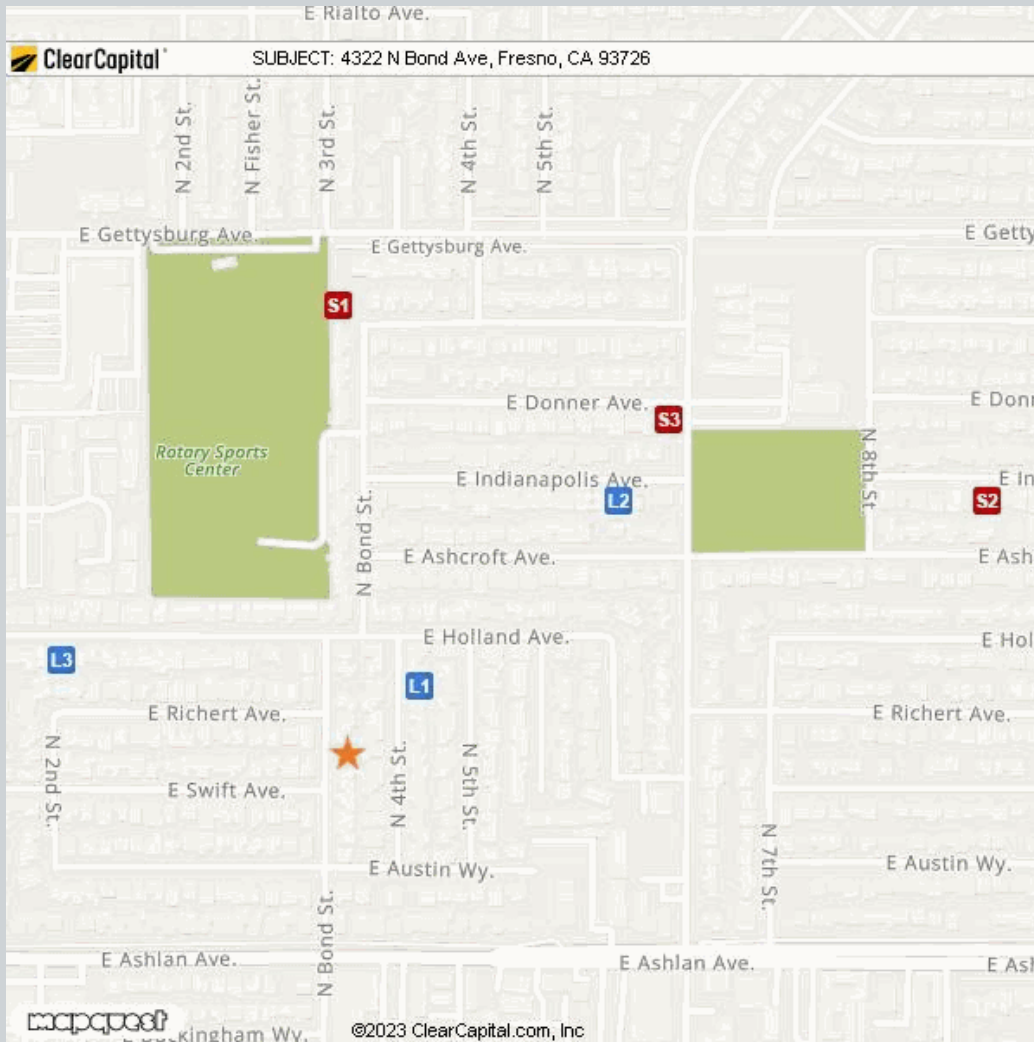
Address ★ 4322 N Bond Avenue, Fresno, CALIFORNIA 93726

Loan Number 53260

Suggested List \$332,000

Suggested Repaired \$332,000

Sale \$332,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4322 N Bond Avenue, Fresno, California 93726	--	Parcel Match
L1	4364 4th St N, Fresno, CA 93726	0.07 Miles ¹	Parcel Match
L2	3622 Indianapolis Ave E, Fresno, CA 93726	0.25 Miles ¹	Parcel Match
L3	3204 Holland Ave E, Fresno, CA 93726	0.21 Miles ¹	Parcel Match
S1	4565 Bond Ave N, Fresno, CA 93726	0.31 Miles ¹	Parcel Match
S2	3864 Indianapolis Ave E, Fresno, CA 93726	0.47 Miles ¹	Parcel Match
S3	3654 Donner Ave E, Fresno, CA 93726	0.32 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	Danielle Carnero	Company/Brokerage	HomeSmart PV and Associates
License No	01507071	Address	6535 N Palm ave Fresno CA 93704
License Expiration	06/15/2025	License State	CA
Phone	5598362601	Email	daniellecarnero@gmail.com
Broker Distance to Subject	3.38 miles	Date Signed	05/10/2023

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.