

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	283 W Birch Avenue, Hanford, CALIFORNIA 93230	Order ID	8708294	Property ID	34122781
Inspection Date	04/21/2023	Date of Report	04/21/2023		
Loan Number	53267	APN	008-070-019-000		
Borrower Name	Catamount Properties 2018 LLC	County	Kings		

Tracking IDs					
Order Tracking ID	20230421_BPO	Tracking ID 1	20230421_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Shannon Wilson	The subject property appear to be in average conditio; Appear with weatered exterior paint, and garage dood appear with peeling paint.
R. E. Taxes	\$2,201	
Assessed Value	\$206,622	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$5,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$5,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject property is located in a conforming neighborhood , comprised of average quality dwellings showing average maintained levels. The neighborhood displays average economic stability, no apparent adverse influence on market stability noted. The area leads easy access to all supportive facilities.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$315,000 High: \$419,900	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	283 W Birch Avenue	2773 N Douty St	1528 N Harris St	298 W Birch Ave
City, State	Hanford, CALIFORNIA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.99 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$419,900	\$335,000	\$418,000
List Price \$	--	\$419,900	\$335,000	\$418,000
Original List Date		08/24/2022	03/28/2023	04/10/2023
DOM · Cumulative DOM	-- · --	239 · 240	7 · 24	11 · 11
Age (# of years)	49	60	94	49
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 SF Detached	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached
# Units	1	1	1	1
Living Sq. Feet	2,240	2,160	1,884	2,012
Bdrm · Bths · ½ Bths	5 · 2	3 · 3	3 · 1	4 · 2
Total Room #	9	9	8	9
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	--	Pool - Yes	Pool - Yes
Lot Size	0.18 acres	0.39 acres	0.33 acres	0.20 acres
Other	--	MLS#224727	MLS#225793	MLS#225851

* 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.

Current Listings - Cont.

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

- Listing 1** Welcome yourself home to this Unique Custom Mid Century, 3 bedroom, 3 bathroom Ranch house sitting on nearly a half acre. This 2300 square foot living space features a natural stone fireplace that centers the west wall in the main living area. Large windows bring in tons of natural light, showcasing its Redwood interior walls. Additional features include an oversized garage, fully insulated shop, solar and an ample amount of storage...
- Listing 2** This Vintage beauty will warm you with nostalgia. A 3/1 with swimming pool, RV parking, 2 car garage, and granite counter tops in kitchen, Alley access to backyard. Lot size is 14,472 sq ft. Located in central hanford and just steps away from Earl F Johnson Park.
- Listing 3** Beautiful four bedroom, two bathroom home with over 2000 square feet of living space. Situated on a large lot in a well established neighborhood with a pool for those HOT summer days that are quickly approaching. This home features plenty of entertaining space including a formal dining room, living room and family room. The brick fireplace is the heart of the home, perfectly situated off the kitchen space. Granite counters, ample storage and easy access to the dining room and family room are just a few of the kitchen features. Three spacious spare bedrooms, additional built in cabinetry down the hallway, and a spare bathroom with dual sinks, marble counters and a glass enclosed shower tub offer a comfortable living space. The large master suite overlooks the lush, green backyard and pool and also has marble counters, dual sinks and an additional linen storage cabinet.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	283 W Birch Avenue	233 E Colonial Dr	558 E Birch Ave	2656 Aspen St
City, State	Hanford, CALIFORNIA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.63 ¹	0.56 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$340,000	\$359,500	\$399,000
List Price \$	--	\$340,000	\$359,500	\$369,000
Sale Price \$	--	\$335,000	\$360,000	\$315,000
Type of Financing	--	Vaav	Cash	Conv
Date of Sale	--	03/06/2023	02/14/2023	04/05/2023
DOM · Cumulative DOM	-- · --	76 · 129	5 · 20	32 · 57
Age (# of years)	49	68	37	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	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached
# Units	1	1	1	1
Living Sq. Feet	2,240	2,265	1,985	2,058
Bdrm · Bths · ½ Bths	5 · 2	3 · 2	3 · 2	3 · 2
Total Room #	9	8	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	--	--	--
Lot Size	0.18 acres	0.20 acres	0.15 acres	0.20 acres
Other	--	MLS#225107	MLS#225465	MLS#225545
Net Adjustment	--	+\$20,000	+\$17,750	+\$14,100
Adjusted Price	--	\$355,000	\$377,750	\$329,100

* 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** Large home in a nice quiet neighborhood in NE Hanford. Home includes newer roof, windows, kitchen cabinets with granite countertops. Large enclosed sun room and a shop. There is also RV Parking! Schedule your showing today! Adjustments made for Age +\$5,000, One car garage space +\$5,000 and swimming pool +\$10,000.
- Sold 2** Nestled in an established neighborhood of Northeast Hanford, this beautiful three-bedroom 2 bath home features a semi- open floor plan, including both a spacious primary living room and a secondary flex room adjacent to the foyer. This secondary room offers many possibilities including a formal dining area, an office space or sitting room. The large primary living room is beautifully accented by high vaulted ceilings, large windows and a floor to ceiling masonry fireplace. Located adjacent to the living room, the kitchen offers plenty of counter space and storage, complete with a window box and breakfast bar leading to the dining area, with windows overlooking the backyard. This low maintenance yard includes a large covered patio, ideal for relaxing or entertaining. The owner's suite boasts vaulted ceilings, a large walk- in closet and private bath with Jack and Jill sinks and a sunk- in tub. This lovely home also includes two additional spacious bedrooms, each with a walk- in closet. Bay windows and wood finishings are featured throughout this well- cared for home. Adjustments made for Age -\$5,000, GLA +\$12,750 and swimming pool +\$10,000.
- Sold 3** This home it has 3 bedrooms, 2 bathrooms and boasts 2058 square feet of ceilings in the main living room, a second living room, and the large corner lot measuring 8964 square feet provides ample space for outdoor activities and entertaining. The home is filled with natural light from the fascinating skylight architecture built in the kitchen and bathroom, creating a bright and airy atmosphere. The tile flooring and vinyl plank flooring throughout the home is both stylish and low maintenance. The kitchen comes complete with all the major appliances, including a washer, dryer, and refrigerator, which are all staying with the home. The roof inspection report is attached, and roof CAN be replaced with a good offer. Adjustments made for Age -\$5,000, GLA +\$9,100 and swimming pool +\$10,000.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Realty World Advantage	The subject property was listed on 09/26/2022 for \$379,000, status was changed to pending sale on 04/07/2023 for \$315,000 with 193 DOM. Provided by KCMLS Listing #224908.					
Listing Agent Name	Shannon Johnson						
Listing Agent Phone	559-707-3396						
# 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
09/26/2022	\$379,000	--	--	Pending/Contract	04/07/2023	\$315,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$332,000	\$337,000
Sales Price	\$330,000	\$335,000
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
<p>The final value represents a value with normal marketing times and is based on similar comps in this area. Location of property and comps was taking into consideration to arrive to a reasonable price. Subject current condition was also taken into consideration. Although the subject property is on the market for \$315,000 I was unable to substantiate this price even with adjustments. Motivation for pricing could be to create multiple offers.</p>		

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



Street



Other



Other

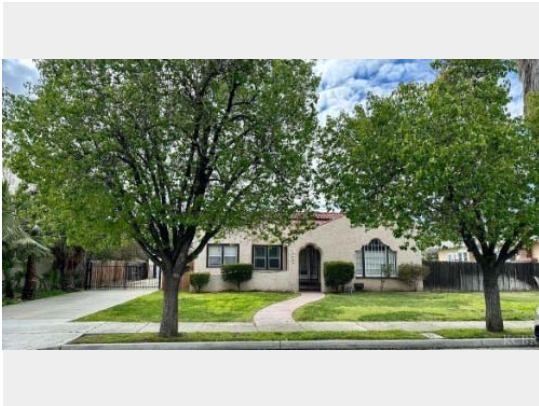
Listing Photos

L1 2773 N Douty St
Hanford, CA 93230

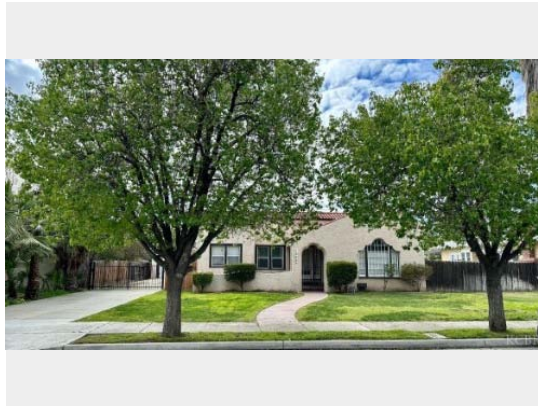


Front

L2 1528 N Harris St
Hanford, CA 93230



Front



Front

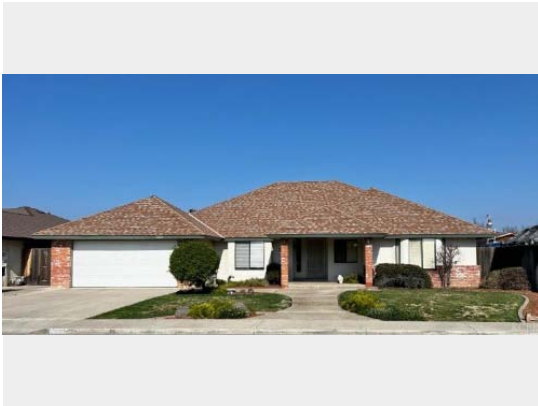
Sales Photos

S1 233 E Colonial Dr
Hanford, CA 93230



Front

S2 558 E Birch Ave
Hanford, CA 93230



Front

S3 2656 Aspen St
Hanford, CA 93230



Front

ClearMaps Addendum

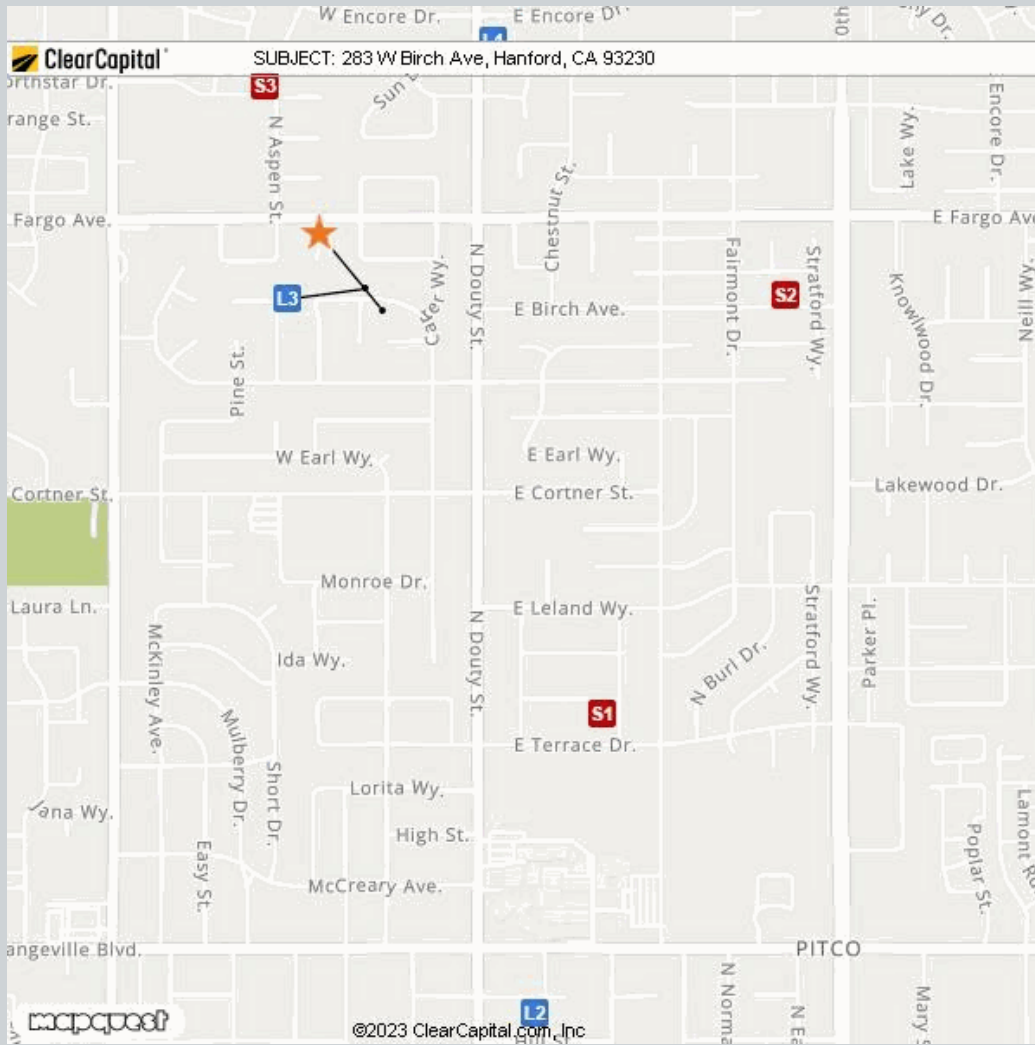
Address ★ 283 W Birch Avenue, Hanford, CALIFORNIA 93230

Loan Number 53267

Suggested List \$332,000

Suggested Repaired \$337,000

Sale \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	283 W Birch Avenue, Hanford, California 93230	--	Parcel Match
L1 Listing 1	2773 N Douty St, Hanford, CA 93230	0.40 Miles ¹	Parcel Match
L2 Listing 2	1528 N Harris St, Hanford, CA 93230	0.99 Miles ¹	Parcel Match
L3 Listing 3	298 W Birch Ave, Hanford, CA 93230	0.04 Miles ¹	Parcel Match
S1 Sold 1	233 E Colonial Dr, Hanford, CA 93230	0.63 Miles ¹	Parcel Match
S2 Sold 2	558 E Birch Ave, Hanford, CA 93230	0.56 Miles ¹	Parcel Match
S3 Sold 3	2656 Aspen St, Hanford, CA 93230	0.35 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	Felicia Morris	Company/Brokerage	Searchlight Realty
License No	01202950	Address	558 N 11th Ave Hanford CA 93230
License Expiration	07/09/2026	License State	CA
Phone	5595870808	Email	call4homesandloans@sbcglobal.net
Broker Distance to Subject	1.75 miles	Date Signed	04/21/2023

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.