

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	1040 Anna St, West Sacramento, CALIFORNIA 95605	Order ID	9251928	Property ID	35261975
Inspection Date	04/05/2024	Date of Report	04/05/2024		
Loan Number	53291	APN	014343008000		
Borrower Name	Catamount Properties 2018 LLC	County	Yolo		

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	\$2,183	
Assessed Value	\$156,169	
Zoning Classification	Residential R1A	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Looks well taking care of, and secured.)		
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: \$128400 High: \$4,680,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1040 Anna St	544 Kegle Drive	1020 Rich St	829 Hardy Dr
City, State	West Sacramento, CALIFORNIA	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA
Zip Code	95605	95605	95605	95605
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.21 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$379,000	\$429,000	\$374,900
List Price \$	--	\$379,000	\$429,000	\$374,900
Original List Date		11/05/2023	01/22/2024	04/04/2024
DOM · Cumulative DOM	-- · --	139 · 152	5 · 74	1 · 1
Age (# of years)	58	66	66	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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,058	952	1,176	952
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	4 · 2	3 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.12 acres	0.15 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** Very nice property on a huge corner lot, awaiting a new owner. Price reduced for quick sale! Property features 3 bedrooms, 1 bath. A 4th bedroom was added without permit. Upgraded kitchen, living room, roof that less than 5 years old. Property is all fenced, and equipped with a huge detached garage for additional parking or storage facility.
- Listing 2** This beautifully updated home located in the heart of West Sacramento is move-in ready. This home features brand new kitchen cabinets with quartz counter tops and new stainless steel appliances, remodeled bathrooms, new HVAC, fresh paint interior/exterior, new flooring throughout the house, updated LED lighting. Boasting 4 bed 2 bath with large backyard and attached garage. Open floor concept perfect for entertaining. Convenient location, less than 3 miles from Downtown & Old Sacramento. WELCOME HOME!
- Listing 3** Close to downtown. This 3 bedroom 1 bath home has been lovingly maintained by same family since built. This home is perfect for first time buyers or investors. Floor to ceiling windows in living room bring out properties mid century charm.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1040 Anna St	1101 Hobson Ave	924 Sharian St	605 Hardy Dr
City, State	West Sacramento, CALIFORNIA	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA
Zip Code	95605	95605	95605	95605
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.25 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$439,900	\$380,000	\$379,995
List Price \$	--	\$439,900	\$380,000	\$379,995
Sale Price \$	--	\$440,000	\$365,000	\$375,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/16/2023	10/30/2023	01/16/2024
DOM · Cumulative DOM	-- · --	18 · 70	27 · 53	55 · 70
Age (# of years)	58	65	67	66
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	1,058	1,153	1,120	990
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.16 acres	0.12 acres	0.12 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$440,000	\$365,000	\$375,000

* 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** BEAUTIFULLY REMODELED! Come and see all the great updates. This home experienced fire damage, therefore, it has been fully renovated (except the roof, as it was repaired). This home features fresh interior and exterior paint, new quartz countertops, flooring throughout, windows and HVAC. Kitchen, baths, electrical and plumbing systems were updated as well. All work was done with permits. THIS HOUSE WON'T LAST, HURRY! Close to shopping center and less than 3 miles from Old & Downtown Sacramento.
- Sold 2** Great starter home! OWNED SOLAR! Permitted shop with electricity. Dual pane windows, fresh interior paint, and central heating and air. All this 3 bedroom 1 bath house needs are your personal touches to make it a home. Covered back patio will be great for entertaining. Come make this House your Home today!
- Sold 3** Affordable 3-bed, 2-bath home with converted garage and storage. Recently renovated, it boasts fresh, modern appeal with newer carpet and paint. The updated kitchen offers a stylish, functional space. Located for easy access to HWY 50 and downtown Sacramento. Don't miss this convenient, contemporary gem!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property was sold through Trustee sale on 05/12/2023 for \$282000. On 02/02/2024 property was listed for \$424900, went pending in 5 days, then withdrawn on 03/03/2024.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
02/02/2024	\$424,900	--	--	Withdrawn	03/03/2024	\$424,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$418,000	\$418,000
Sales Price	\$410,000	\$410,000
30 Day Price	\$399,000	--
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

Listing Photos

L1 544 Kegle Drive
West Sacramento, CA 95605



Front

L2 1020 Rich St
West Sacramento, CA 95605



Front

L3 829 Hardy Dr
West Sacramento, CA 95605



Front

Sales Photos

S1 1101 Hobson Ave
West Sacramento, CA 95605



Front

S2 924 Sharian St
West Sacramento, CA 95605



Front

S3 605 Hardy Dr
West Sacramento, CA 95605



Front

ClearMaps Addendum

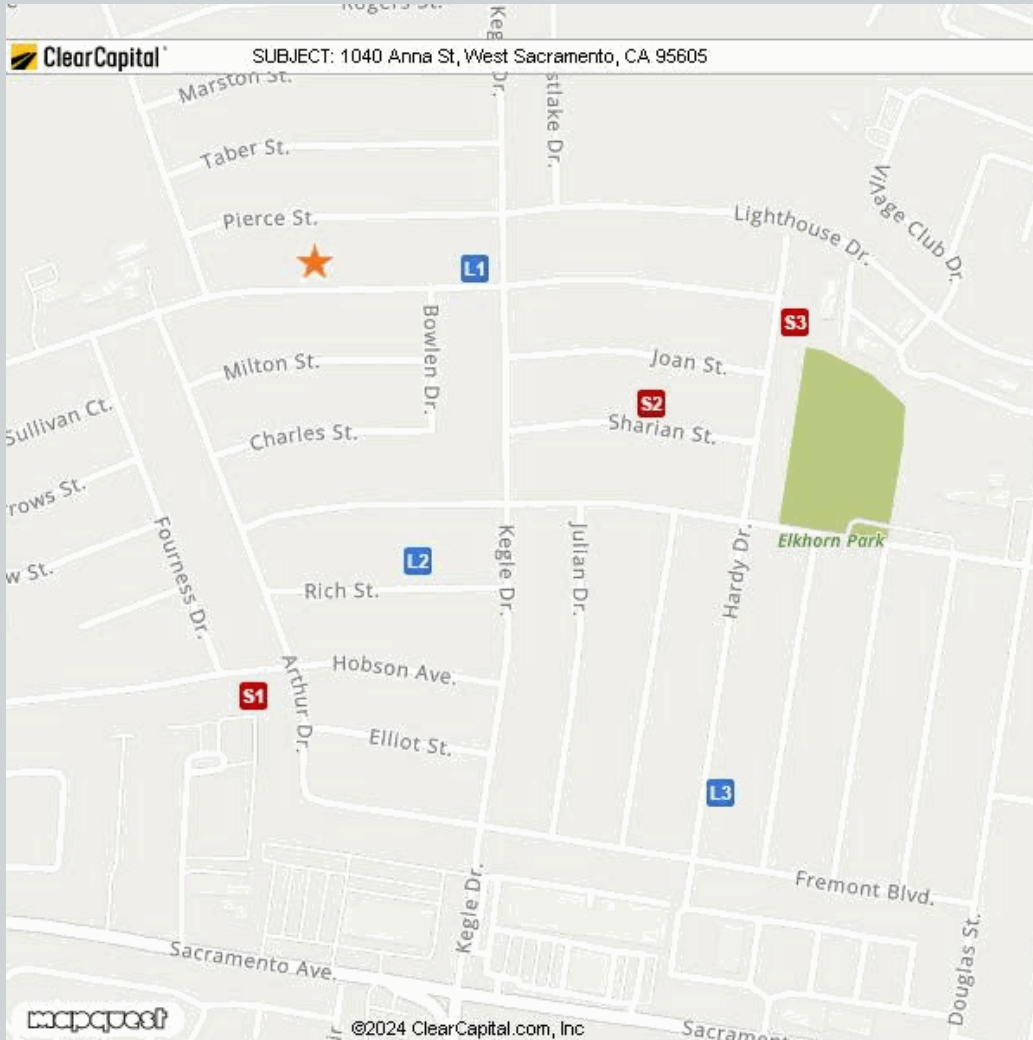
Address ★ 1040 Anna St, West Sacramento, CALIFORNIA 95605

Loan Number 53291

Suggested List \$418,000

Suggested Repaired \$418,000

Sale \$410,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1040 Anna St, West Sacramento, California 95605	--	Parcel Match
L1 Listing 1	544 Kegle Drive, West Sacramento, CA 95605	0.11 Miles ¹	Parcel Match
L2 Listing 2	1020 Rich St, West Sacramento, CA 95605	0.21 Miles ¹	Parcel Match
L3 Listing 3	829 Hardy Dr, West Sacramento, CA 95605	0.45 Miles ¹	Parcel Match
S1 Sold 1	1101 Hobson Ave, West Sacramento, CA 95605	0.29 Miles ¹	Parcel Match
S2 Sold 2	924 Sharian St, West Sacramento, CA 95605	0.25 Miles ¹	Parcel Match
S3 Sold 3	605 Hardy Dr, West Sacramento, CA 95605	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.

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	Sergey Pustynovich	Company/Brokerage	Usko Realty Inc
License No	01735065	Address	5245 Harston Way Antelope CA 95843
License Expiration	02/14/2026	License State	CA
Phone	9167184319	Email	Sergrealtor@icloud.com
Broker Distance to Subject	12.75 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.