

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.

<b>Address</b>	9401 Corral St, Riverside, CALIFORNIA 92509	<b>Order ID</b>	9251928	<b>Property ID</b>	35261974
<b>Inspection Date</b>	04/03/2024	<b>Date of Report</b>	04/03/2024		
<b>Loan Number</b>	53329	<b>APN</b>	162-283-007		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Riverside		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	4.2_BPO_Citi/Atlas_update	<b>Tracking ID 1</b>	4.2_BPO_Citi/Atlas_update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$6,648	Subject sits at the end of a cul-de-sac down a long driveway and is not visible from the street. Occupancy and condition are unknown but are reported as occupied and average condition for purposes of this evaluation. Subject is assumed in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in later 20th century. Subject likely conforms to neighborhood which is comprised of both one and two story properties.	
<b>Assessed Value</b>	\$566,710		
<b>Zoning Classification</b>	Residential R1		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Not Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The Pedley section of the City of Jurupa Valley is semi-rural with primarily single-level homes built throughout the 20th century. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average appeal. The market demand is strong with stable prices. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial factors and other adverse impacts are minimal. Pedley is a western architectural themed area described as rural, informal, traditional, rustic, low-profile...	
<b>Sales Prices in this Neighborhood</b>	Low: \$477,500 High: \$1,260,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Neighborhood Comments

The Pedley section of the City of Jurupa Valley is semi-rural with primarily single-level homes built throughout the 20th century. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average appeal. The market demand is strong with stable prices. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial factors and other adverse impacts are minimal. Pedley is a western architectural themed area described as rural, informal, traditional, rustic, low-profile and equestrian oriented.

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	9401 Corral St	9358 61st St	6087 Scheelite St	8984 65th St
<b>City, State</b>	Riverside, CALIFORNIA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92509	92509	92509	92509
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.04 <sup>1</sup>	0.39 <sup>1</sup>	0.71 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$689,000	\$595,000	\$500,000
<b>List Price \$</b>	--	\$689,000	\$595,000	\$500,000
<b>Original List Date</b>		12/19/2022	03/01/2024	09/14/2023
<b>DOM · Cumulative DOM</b>	-- · --	258 · 471	33 · 33	21 · 202
<b>Age (# of years)</b>	46	46	47	76
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,692	1,692	1,558	1,228
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	3 · 2	3 · 2
<b>Total Room #</b>	7	7	6	6
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.52 acres	0.49 acres	0.17 acres	0.24 acres
<b>Other</b>	--	--	--	ADU

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** MLS Description: HORSE PROPERTY SINGLE STORY HOME WITH 4 BEDROOM 2 FULL BATHS FORMAL LIVING ROOM WITH FIREPLACE BIG FAMILY ROOM OPEN KITCHEN WITH BREAKFAST BAR ATTACHED 3 CAR GARAGE R V ACCESS LOTS OF ROOM FOR ALL THE TOYS MY COMMENTS: Comparable and subject are in same community. Comparable and subject are likely same model. Comparable is substantially equal and most comparable to subject. Comparable is in pending status since 10/25/23 and was previously under contract for about a 10 day period in Aug 2023.
- Listing 2** MLS Description: Single family home located in the heart or Jurupa Valley! This home is located in close proximity to shopping and dining. This home offers a two car attached garage, fireplace in the living room area, covered back patio area and so much potential with the interior of the home! MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is inferior due to GLA, bedroom count and lot size. Comparable is in active status with no MLS reflected accepted offers nor price changes.
- Listing 3** MLS Description: This delightful property combines comfort, convenience, and adaptability seamlessly, featuring a primary residence with 3 bedrooms and 2 bathrooms, complemented by an additional 1 bedroom, 1 bathroom unit situated at the rear. The interior provides a functional space awaiting your personal touch, while the supplementary unit adds versatility and income potential with its 1 bedroom, 1 bathroom configuration. Conveniently positioned near schools, parks, shopping, and major freeways, this property presents an affordable and opportunistic option. Nestled on a quarter-acre lot. Recent upgrades include energy-efficient dual-pane windows. Beyond the primary dwelling, a gated pool area awaits, accompanied by a 1-bedroom apartment—a versatile space suitable as a guest house or investment property. The apartment boasts its own mailing address and covers all utilities, excluding water. With a bit of tender loving care, this residence is an ideal choice for both first-time homebuyers and investors. MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable is pool home, subject no pool. Comparable includes ADU. Comparable is inferior due to GLA and lot size with offset for pool and ADU. Comparable is in active status since 3/28/24 with one prior escrow.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	9401 Corral St	6258 Corey St	9141 56th St	5449 Beach St
<b>City, State</b>	Riverside, CALIFORNIA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92509	92509	92509	92509
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.29 <sup>1</sup>	0.82 <sup>1</sup>	0.91 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$632,000	\$570,000	\$560,000
<b>List Price \$</b>	--	\$632,000	\$570,000	\$580,000
<b>Sale Price \$</b>	--	\$625,000	\$625,000	\$580,000
<b>Type of Financing</b>	--	Fha	Fha	Conventional
<b>Date of Sale</b>	--	12/29/2023	02/27/2024	01/29/2024
<b>DOM · Cumulative DOM</b>	-- · --	69 · 179	6 · 77	82 · 130
<b>Age (# of years)</b>	46	38	63	56
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,692	1,638	1,772	1,705
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	3 · 2	4 · 3
<b>Total Room #</b>	7	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 3 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.52 acres	0.43 acres	0.58 acres	0.24 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$8,600	-\$2,500	+\$39,800
<b>Adjusted Price</b>	--	\$633,600	\$622,500	\$619,800

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** MLS Description: **\*\*Back on the Market\*** The buyers couldn't perform due to a personal matter (unrelated to the loan or condition of the property)\* This horse property with a Huge Lot is looking for some TLC. Developing area in a great location. Easy access to Van Buren Blvd and just minutes from shopping dining, and walking distance to Starbucks. A new AutoZone location is currently under construction at the corner of Limonite & Corey St. Tile & laminate flooring throughout much of the house. The large 2nd living room has a fireplace and access to the garage. A partition wall with a door was installed in the 2nd living room to make an additional space. It can easily be removed to open up the space. Or, renovate to make it an official room. Laundry hookups are in the garage. Large lot with potential for ADU, Pool, Horses, or create your own backyard oasis. MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable specifically selected for proximity, sale date and GLA. Comparable is most comparable due to proximity. Adjustments of -\$5600 buyer credit, +\$2700 GLA difference at \$50 sq ft GLA difference, +\$2500 garage count, +\$9000 lot size difference at \$1000/0.01 acre lot size for a total adjustment of +\$8,600
- Sold 2** MLS Description: Absolutely WONDERFUL Jurupa Valley property with 100% FULL OF POTENTIAL!! Home features 3 bedrooms and 2 bathrooms! A/C AND CENTRAL HEATING! Master bedroom is gigantic with own bathroom! Spacious Kitchen with plenty of cupboard space and large dining area! Living Room and Family Room are separate. Extra large Family Room features a beautiful stone FIREPLACE for those cold winter nights! Covered patio and separate enclosed backyard area PERFECT FOR BBQ'S. BIRTHDAY CELEBRATIONS, ETC... Now let's talk about the Large Lot! HORSE PROPERTY! Lot is LARGE ENOUGH TO REBUILD existing outbuilding structures or them turn them into ADU's (and still have plenty of room for RV or Boats, storage, and your "toys"). Sky is the limit! Home is centrally located in Jurupa Valley, minutes away from town and easy FWY access for those commuters. Gated Driveway, plenty of parking! There are simply way too many wonderful features to mention. Come take a look today...THIS HOME WILL NOT LAST LONG ON THE MARKET! It's a must see! MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable specifically selected for recent sale date. Adjustments of +\$5000 age difference, -\$4000 GLA difference, -\$6000 lot size difference, +\$2500/garage count for a total adjustment of -\$2500
- Sold 3** MLS Description: Welcome to cozy home. Live stock zoning 4 bedrooms, 3 Baths. Home surrounded by horse properties, near Schools shops and Freeway. The spacious and bright interior. spacious large back and front Yard. enjoy multiple fruit trees. Lemon, oranges & grapefruit. house sell AS IS. Buyer/Buyer's agent to verify sqftage and any permits (if applicable) information deemed reliable but no guarantee. MY COMMENTS: Comparable and subject are in similar neighborhoods. Comparable specifically selected for GLA and sale date. Adjustments of +\$5000/age difference, -\$700 GLA difference, +\$7500 garage count, +\$28000 lot size difference for a total adjustment of +\$39,800

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this report. Tax records show a trustee sale dated 06/07/2023 and recorded 06/12/2023 for \$510,000.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$628,800	\$628,800
<b>Sales Price</b>	\$628,800	\$628,800
<b>30 Day Price</b>	\$625,000	--
<b>Comments Regarding Pricing Strategy</b>		
The suggested list considers the current listings and is most influenced by L1, a proximate same model as subject. The sale price is expected at full list, consistent with overall market dynamics. The 30 day price is a minor discount from list to advance the sale by about two weeks from current DOM metric.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Front



Address Verification



Street



## Listing Photos

**L1** 9358 61st St  
Riverside, CA 92509



Front

**L2** 6087 Scheelite St  
Riverside, CA 92509



Front

**L3** 8984 65th St  
Riverside, CA 92509



Front

## Sales Photos

**S1** 6258 Corey St  
Riverside, CA 92509



Front

**S2** 9141 56th St  
Riverside, CA 92509



Front

**S3** 5449 Beach St  
Riverside, CA 92509



Front

## ClearMaps Addendum

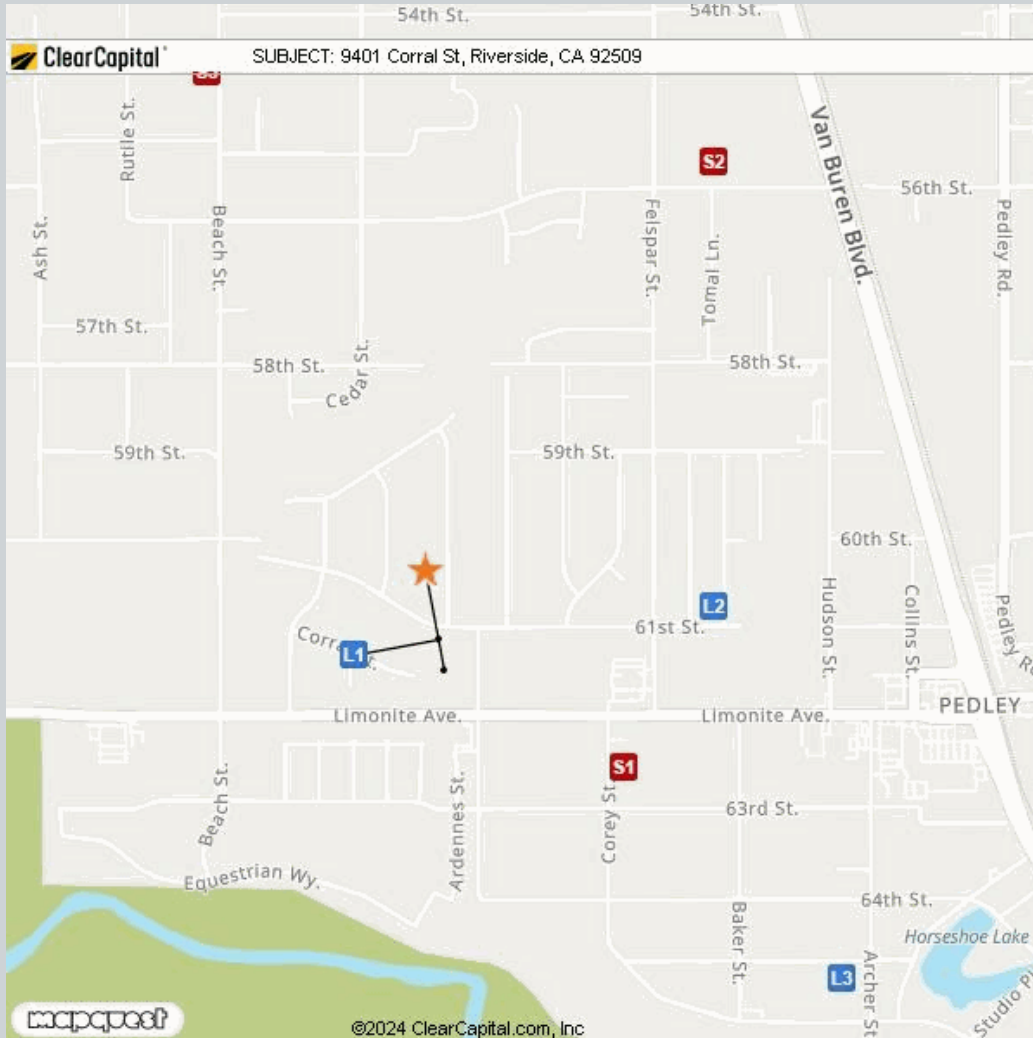
**Address** ★ 9401 Corral St, Riverside, CALIFORNIA 92509

**Loan Number** 53329

**Suggested List** \$628,800

**Suggested Repaired** \$628,800

**Sale** \$628,800



### Comparable

### Address

### Miles to Subject

### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9401 Corral St, Riverside, California 92509	--	Parcel Match
L1 Listing 1	9358 61st St, Jurupa Valley, CA 92509	0.04 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	6087 Scheelite St, Jurupa Valley, CA 92509	0.39 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8984 65th St, Jurupa Valley, CA 92509	0.71 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6258 Corey St, Jurupa Valley, CA 92509	0.29 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	9141 56th St, Jurupa Valley, CA 92509	0.82 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5449 Beach St, Jurupa Valley, CA 92509	0.91 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Michael O'Connor	<b>Company/Brokerage</b>	Diamond Ridge Realty
<b>License No</b>	01517005	<b>Address</b>	12523 Limonite Avenue Eastvale CA 91752
<b>License Expiration</b>	10/04/2026	<b>License State</b>	CA
<b>Phone</b>	9518474883	<b>Email</b>	RealtorOConnor@aol.com
<b>Broker Distance to Subject</b>	3.86 miles	<b>Date Signed</b>	04/03/2024

*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.**