

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	22463 Shore View Court, Wildomar, CALIFORNIA 92595	Order ID	8944389	Property ID	34637387
Inspection Date	09/27/2023	Date of Report	09/27/2023		
Loan Number	55183	APN	366-463-026		
Borrower Name	Catamount Properties 2018 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	09.26.23 BPO Request	Tracking ID 1	09.26.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties LLC	Condition Comments The subject property appears in fair condition. There front yard isn't cared for. There's R.V. parking on the right side. There's appears to be storage shed in backyard. The MLS states that the property requires TLC. There was no address on the property I identify the property by using parcel map & by following the sequence of numbers on the properties houses.
R. E. Taxes	\$1,947	
Assessed Value	\$191,834	
Zoning Classification	R-1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	No	
(There are open window on upper floors)		
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$20,000	
Estimated Interior Repair Cost	\$20,000	
Total Estimated Repair	\$40,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject property is located in quiet & well cared community. Close to schools, shopping & parks. All of the properties on the subject street are well cared for. Located at the end of Cul-de-sac.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$455,000 High: \$570,000	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	22463 Shore View Court	33888 Barrengo Dr	34093 Walnut Creek Rd	22703 Valley Vista Cir
City, State	Wildomar, CALIFORNIA	Wildomar, CA	Wildomar, CA	Wildomar, CA
Zip Code	92595	92595	92595	92595
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	0.59 ¹	0.66 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$539,000	\$539,900	\$535,000
List Price \$	--	\$539,000	\$539,900	\$540,000
Original List Date		09/18/2023	09/14/2023	08/21/2023
DOM · Cumulative DOM	-- · --	6 · 9	6 · 13	17 · 37
Age (# of years)	33	34	32	32
Condition	Fair	Good	Good	Good
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	2 Stories Contemporary	1 Story Ranch	1 Story Ranch	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,559	1,420	1,646	1,265
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	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	0.22 acres	0.17 acres	0.17 acres	0.16 acres
Other	Patio, Fireplace	Patio, Fireplace, R.V. parking	Patio, Fireplace	Patio, Fireplace

* 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** Superior, Fully Remodeled 3 BED 2 BATH Modern farmhouse style home. NO HOA, very low property tax rate compared to surrounding area, R.V. Parking on large D.G. lot. 2 car attached garage, new paint. Drought tolerant front yard. Unique, open floor plan in main living area/kitchen with fireplace, 2 separate closets in Master Bedroom New kitchen cabinets, butcher block kitchen countertops, New LVP flooring, New vinyl windows and sliding doors, new lighting throughout, new carpet in the bedrooms, new bathroom vanity's in both bathrooms, new interior and exterior paint, wood burning firepit in backyard, and clean graded back yard ready for your design. This home is very clean and move in ready.
- Listing 2** Superior, Welcome home to this beautiful 3 bedroom 2 bath single story home centrally located in a very low tax area with NO HOA neighborhood. This home has a fantastic floor plan, so in addition to the 3 bedrooms there is a large Den/Office/potential 4th bedroom area that really separates this home as far as useable space within the home. The kitchen is well laid out and very functional with lots of cabinet/storage space. This home has laminate and tile flooring throughout, high ceilings, wide hallways for easy access inside the home, formal dining room and living room with a real wood burning fireplace. The backyard is large and useable with a shed and jacuzzi with 220V
- Listing 3** Similar, Welcome Home! Beautifully upgraded single-story home nestled in the heart of Wildomar. With a harmonious blend of comfort and style, this residence presents a golden opportunity for all homebuyers. Boasting 3 well-appointed bedrooms and 2 full bathrooms, this home offers a seamless fusion of modern amenities and classic design. The open living room, adorned with a welcoming fireplace, flows effortlessly into the adjacent dining area, creating a space that is perfect for both intimate gatherings and entertaining guests. The heart of the home, the open kitchen, is a culinary enthusiast's delight offering ample cabinets, custom granite counters and backsplash. Step into the meticulously designed backyard featuring low-maintenance landscaping, turf, and patio area, which allows for relaxation and entertainment. With no rear neighbors, privacy and tranquility abound, offering an ideal setting to unwind and recharge. Enjoy the advantage of the lowest taxes in the area and no hoa, adding to the overall appeal of this exceptional property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	22463 Shore View Court	33693 View Crest Dr	33706 View Crest Dr	33481 Viewpoint Dr
City, State	Wildomar, CALIFORNIA	Wildomar, CA	Wildomar, CA	Wildomar, CA
Zip Code	92595	92595	92595	92595
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.27 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$489,900	\$499,900	\$535,000
List Price \$	--	\$510,000	\$499,900	\$535,000
Sale Price \$	--	\$510,000	\$564,000	\$570,000
Type of Financing	--	Conv.	Conv.	Fha
Date of Sale	--	05/18/2023	06/07/2023	06/09/2023
DOM · Cumulative DOM	-- · --	6 · 36	9 · 39	7 · 49
Age (# of years)	33	34	34	33
Condition	Fair	Good	Good	Good
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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,559	1,559	1,559	1,559
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	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	0.22 acres	0.17 acres	0.16 acres	0.17 acres
Other	Patio, Fireplace	Patio, Fireplace	Patio, Fireplace	Patio, Fireplace
Net Adjustment	--	-\$5,000	\$0	-\$3,500
Adjusted Price	--	\$505,000	\$564,000	\$566,500

* 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** Superior, You will love this 3 bedroom 2.5 bath home! As you walk, delight in the vaulted ceilings, open concept, new flooring throughout, solar, a lovely outdoor deck with a spacious backyard! Surrounding views of the Sedco Hills and the Santa Ana Mountains present gorgeous sunsets! Adjustments -\$5000 seller concessions. Net adjustments -\$5000.
- Sold 2** Superior, Welcome to this Beautiful, Turnkey Home in the City of Wildomar; Featuring 3 bedrooms, 2.5 Bathrooms. Entry with Cathedral Ceiling, Laminate Wood Flooring & Tile throughout Main Floor, Recessed Lighting in kitchen & New Light Fixtures Throughout. Kitchen Opens out to Family Room with Granite Counter tops and Updated Cabinets and Stainless-Steel Appliances. Master Bedroom features walk-in-closet, Spacious Master Bathroom with His & Hers Vanity Sinks, Bathtub and Separate Shower. Laundry Room is in Garage, Large Backyard for Entertaining.
- Sold 3** Superior, Upgraded home in Wildomar, all flooring has been upgraded to luxury vinyl plank for durability and beauty, second full bath upstairs has been completely renovated, kitchen has upgraded farm house style sink. Vaulted ceilings and tons of windows make the home open and bright. Family room features a cozy fireplace as well as sliding doors leading to the private backyard. Upstairs master has a balcony with stunning views of the valley. The front yard has been newly upgraded to include water wise landscaping. Adjustments -35 00 sellers concession. Net adjustments -\$3500.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Please see attached MLS Sheet			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
08/29/2023	\$455,000	09/05/2023	\$455,000	Sold	09/22/2023	\$455,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$510,000	\$550,000
Sales Price	\$505,000	\$545,000
30 Day Price	\$505,000	--
Comments Regarding Pricing Strategy		
<p>Theirs still a demand for properties in this community. But theirs shortage of listings, two active, & one pending in all of this community. their were seven sold properties n the last six months. All of the listing & sold properties were fair market. Some properties are selling over list pricing because there's a shortage of properties on the market. I select sold # 1 as the closest to the subject because this property wasn't sold over list price. There was adjustments made for condition. Their were no listing or sold properties on the market with same condition.</p>		

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



Side



Side



Street



Street

Listing Photos

L1 33888 Barrengo Dr
Wildomar, CA 92595



Front

L2 34093 Walnut Creek Rd
Wildomar, CA 92595



Front

L3 22703 Valley Vista Cir
Wildomar, CA 92595



Front

Sales Photos

S1 33693 View Crest Dr
Wildomar, CA 92595



Front

S2 33706 View Crest Dr
Wildomar, CA 92595



Front

S3 33481 Viewpoint Dr
Wildomar, CA 92595



Front

ClearMaps Addendum

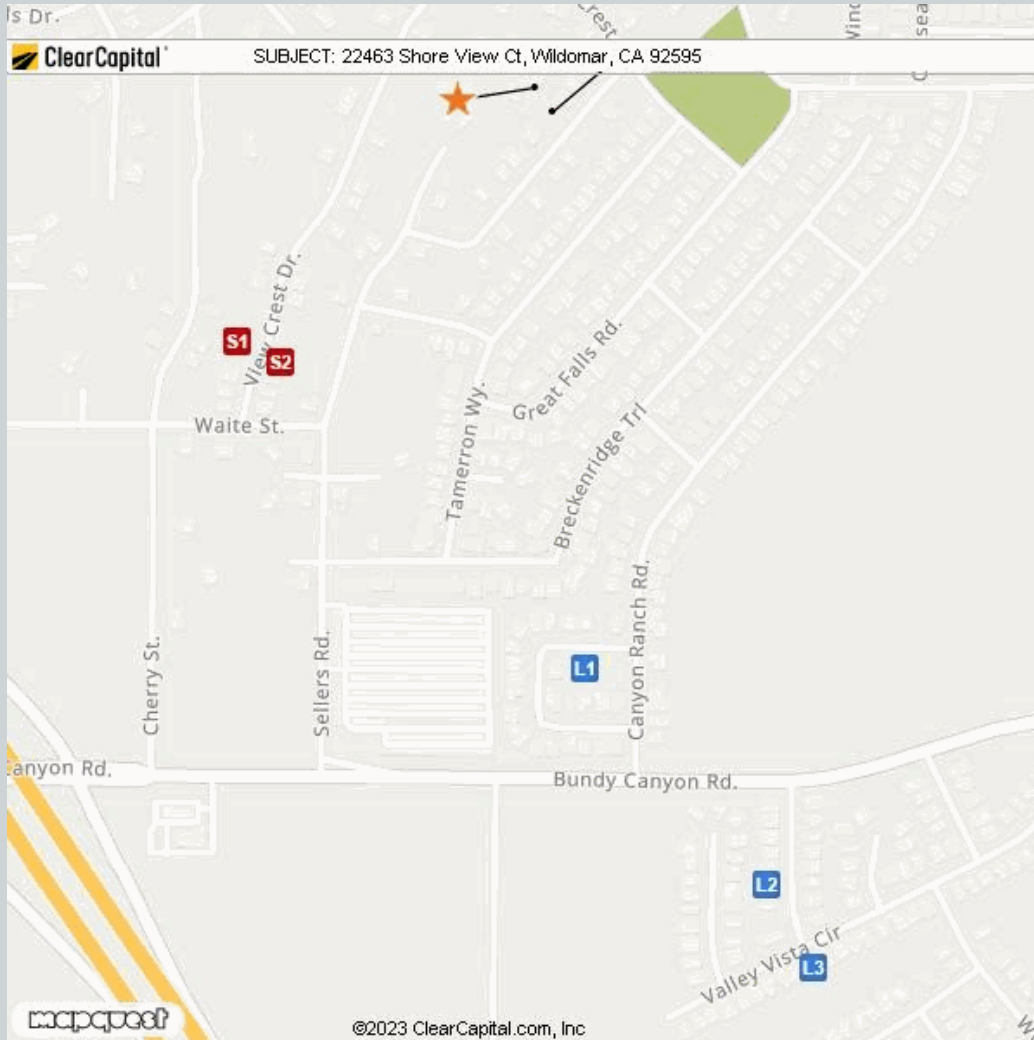
Address ★ 22463 Shore View Court, Wildomar, CALIFORNIA 92595

Loan Number 55183

Suggested List \$510,000

Suggested Repaired \$550,000

Sale \$505,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	22463 Shore View Court, Wildomar, California 92595	--	Parcel Match
L1 Listing 1	33888 Barrenco Dr, Wildomar, CA 92595	0.42 Miles ¹	Parcel Match
L2 Listing 2	34093 Walnut Creek Rd, Wildomar, CA 92595	0.59 Miles ¹	Parcel Match
L3 Listing 3	22703 Valley Vista Cir, Wildomar, CA 92595	0.66 Miles ¹	Parcel Match
S1 Sold 1	33693 View Crest Dr, Wildomar, CA 92595	0.28 Miles ¹	Parcel Match
S2 Sold 2	33706 View Crest Dr, Wildomar, CA 92595	0.27 Miles ¹	Parcel Match
S3 Sold 3	33481 Viewpoint Dr, Wildomar, CA 92595	0.02 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	Donna Caudillo	Company/Brokerage	HOME SMART Realty West
License No	01229308	Address	23429 Saratoga Springs Pl Murrieta CA 92562
License Expiration	10/16/2025	License State	CA
Phone	9515517169	Email	donnacaudillo@verizon.net
Broker Distance to Subject	3.92 miles	Date Signed	09/27/2023

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.