

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	6442 Templeton Drive, Carmichael, CA 95608	Order ID	9319895	Property ID	35367230
Inspection Date	05/04/2024	Date of Report	05/04/2024		
Loan Number	55347	APN	23202520090000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs
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	\$751	
Assessed Value	\$61,916	
Zoning Classification	Residential RD-5	
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 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: \$375000 High: \$550000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6442 Templeton Drive	5530 Woodleigh Dr	5533 Hesper Way	6459 Saint James Dr
City, State	Carmichael, CA	Carmichael, CA	Carmichael, CA	Carmichael, CA
Zip Code	95608	95608	95608	95608
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.32 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$550,000	\$499,900	\$496,000
List Price \$	--	\$550,000	\$499,900	\$496,000
Original List Date		03/11/2024	04/08/2024	04/25/2024
DOM · Cumulative DOM	-- · --	7 · 54	8 · 26	9 · 9
Age (# of years)	65	66	66	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	1,134	1,360	1,128	1,020
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	5	6	5	5
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	0.15 acres	0.24 acres	0.16 acres	0.2027 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** Welcome to the is beautiful, bright home in Merrihill! This home was completely remodeled in 2021. This home features 4/2, .24 lot, newer HVAC, updated plumbing, newer flooring throughout, newer kitchen w/ light cabinets, beautiful light countertops & backsplash, stainless steel dishwasher, recessed lighting, updated bathrooms and a gorgeous primary suite. Close to the freeway and shopping!
- Listing 2** Nestled in Carmichael's highly sought-after neighborhood, this meticulously upgraded single-story residence exudes an irresistible charm. The expansive great room, complemented by a delightful brick fireplace, sets the tone for comfortable living. Culinary enthusiasts will delight in the kitchen, boasting new quartz countertops, stainless steel appliances, recessed and under-cabinet lighting, and a double basin porcelain cased sink with opulent brass hardware. Enhanced energy efficiency is ensured by a low-maintenance whole house fan and brand new double pane windows. Fresh interior and exterior paint, along with updated landscaping, enhance the home's aesthetic appeal. Luxurious touches include luxury vinyl plank flooring and new bedroom carpeting. Outside, the sprawling backyard offers a serene retreat with mature citrus trees bearing a variety of seasonal fruit. Noteworthy amenities include a finished two-car garage and Ring doorbell with exterior camera surveillance. Enjoy the convenience of your community with close proximity to North Ridge Country Club, Century Cinemark, and upscale shops and dining options.
- Listing 3** Check it out! This 3/2 on a corner lot is gorgeous. RV access. Remodeled kitchen with granite counters, stainless steel appliances, a full tile backsplash, and induction cook top really look great & function even better. Refinished wood floors throughout most of the home. Open and airy with lots of natural light. Brick fireplace with insert will heat the whole house on cold winter nights. Enjoy the great weather & sunshine from the covered back patio. Dual pane windows. Central Heat & A/C. Electric vehicle charger already installed in the 2-car garage. RV access. Storage shed in backyard. Pride of ownership shines throughout.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6442 Templeton Drive	5727 Parkoaks Dr	6613 Brook Ct	6412 Rexford Way
City, State	Carmichael, CA	Carmichael, CA	Fair Oaks, CA	Carmichael, CA
Zip Code	95608	95608	95628	95608
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.46 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$485,000	\$460,000	\$445,000
List Price \$	--	\$485,000	\$460,000	\$445,000
Sale Price \$	--	\$530,000	\$460,000	\$450,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/17/2023	10/13/2023	04/26/2024
DOM · Cumulative DOM	-- · --	6 · 21	11 · 37	2 · 29
Age (# of years)	65	63	66	62
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	1,134	1,257	1,152	1,162
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 1 · 1
Total Room #	5	6	5	5
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	0.15 acres	0.18 acres	0.23 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	-\$13,550	-\$6,400	+\$100
Adjusted Price	--	\$516,450	\$453,600	\$450,100

* 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** Price adjusted for bedroom -\$5000, SqFt -\$6150, lot size -\$2400. Don't miss out on one of the most charming homes in Carmichael! Your DREAM backyard awaits you! This 4 bedroom/ 2 bath is pouring with amenities! Boasting with interior upgrades including an updated kitchen, crown molding throughout, Dutch doors, and even a built in murphy bed! Enjoy your very own finished garage or better yet Man Cave with laminate flooring, built in storage cabinets & shelving, AC, and utility sink. If that's not enough, this property comes with a detached, fully permitted, 625 sq ft workshop with 220 & 110 electrical, adjacent to double gated RV parking! And if that's STILL not enough, the 2 level custom decking backyard is an entertainer's dream come true! No stone has been left unturned in this resort style backyard with everything from a custom built in outdoor kitchen including all the appliances you could need in addition to running water and a smoker! From the beautiful custom decking; to the custom built pergola with fans & misting system; to the climbing wall & slides; to the detached shed with electrical; to the walk through enclosed gardening tool shed; to the turf & manicured succulents; to walking distance to schools, parks, restaurants, & shopping; to...just come see it while you still can! You won't be disappointed! Visit our Virtual 3D Tour
- Sold 2** Price adjusted for lot size. This single story home is perfect for everyone! With it's light and bright interior providing a contemporary feel, this home is perfect for entertaining friends or spending a relaxing night in. Situated on a large lot in a quiet cul-de-sac, you will enjoy the utmost privacy and serenity, making it a perfect escape from the hustle and bustle of everyday life. Don't miss this rare opportunity to own a home that perfectly blends style and tranquility.
- Sold 3** Price adjusted for bathroom +\$3000, SqFt -\$1400, age -\$1500. Introducing this lovely home with upgrades, conveniently located in Carmichael, close to shopping, restaurants, schools and more. The kitchen was remodeled 6 years ago, new HVAC 3 years ago, new water heater this month, two sheds, tons of storage, including attic space and a spacious back yard. Just waiting for you to call it home!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Exclusive Realty and Mortgage	Not listed in Last 12 Months.					
Listing Agent Name	Gilbert Torres						
Listing Agent Phone	916-760-8013						
# 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
04/05/2024	\$524,900	04/19/2024	\$499,900	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$500,000	\$500,000
Sales Price	\$485,000	\$485,000
30 Day Price	\$470,000	--
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.		

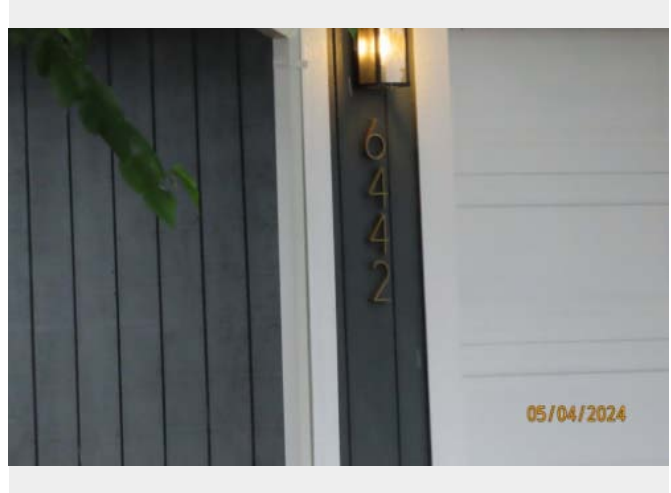
Clear Capital Quality Assurance Comments Addendum

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



Street



Street

Subject Photos



Other



Other



Other

Listing Photos

L1 5530 Woodleigh Dr
Carmichael, CA 95608



Front

L2 5533 Hesper Way
Carmichael, CA 95608



Front

L3 6459 Saint James Dr
Carmichael, CA 95608



Front

Sales Photos

S1 5727 Parkoaks Dr
Carmichael, CA 95608



Front

S2 6613 Brook Ct
Fair Oaks, CA 95628



Front

S3 6412 Rexford Way
Carmichael, CA 95608



Front

ClearMaps Addendum

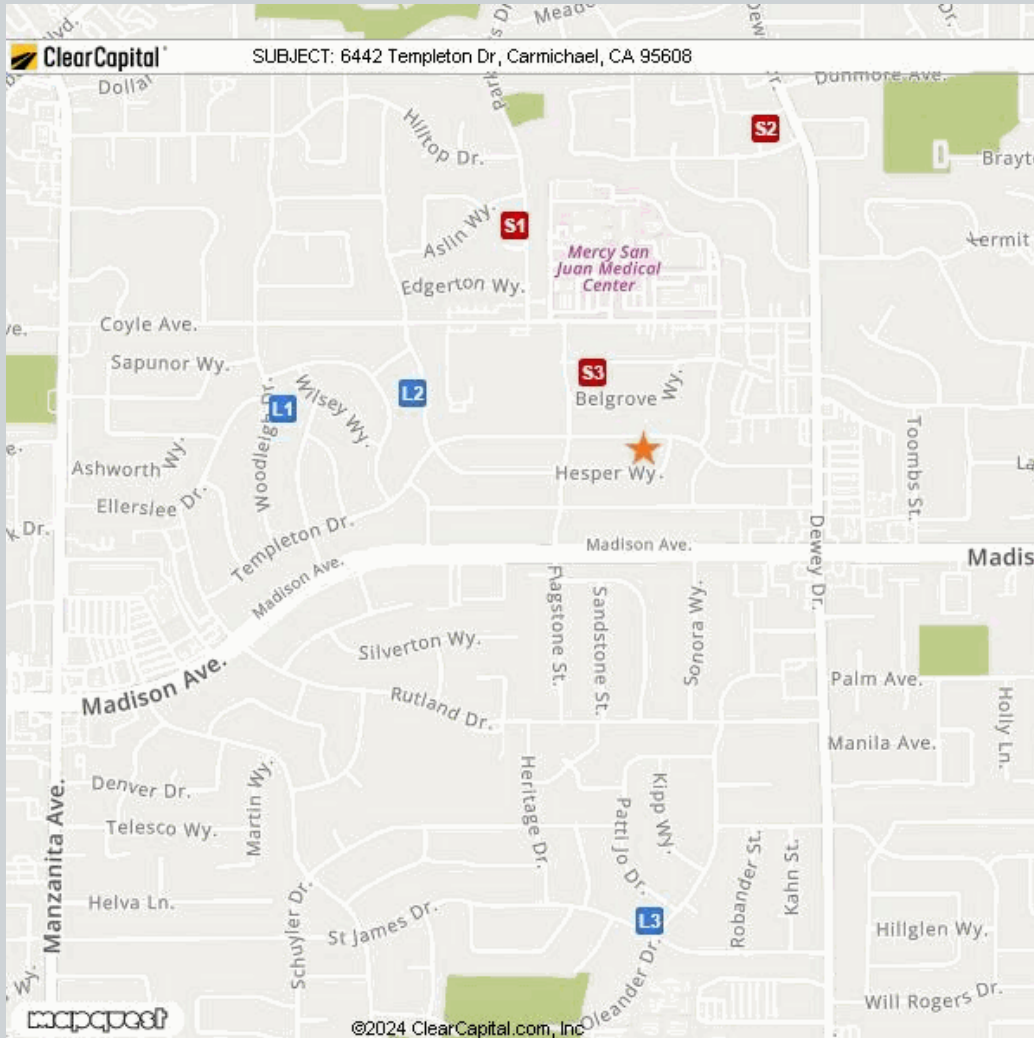
Address ★ 6442 Templeton Drive, Carmichael, CA 95608

Loan Number 55347

Suggested List \$500,000

Suggested Repaired \$500,000

Sale \$485,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6442 Templeton Drive, Carmichael, CA 95608	--	Parcel Match
L1 Listing 1	5530 Woodleigh Dr, Carmichael, CA 95608	0.48 Miles ¹	Parcel Match
L2 Listing 2	5533 Hesper Way, Carmichael, CA 95608	0.32 Miles ¹	Parcel Match
L3 Listing 3	6459 Saint James Dr, Carmichael, CA 95608	0.63 Miles ¹	Parcel Match
S1 Sold 1	5727 Parkoaks Dr, Carmichael, CA 95608	0.34 Miles ¹	Parcel Match
S2 Sold 2	6613 Brook Ct, Fair Oaks, CA 95628	0.46 Miles ¹	Parcel Match
S3 Sold 3	6412 Rexford Way, Carmichael, CA 95608	0.12 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2028	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	3.38 miles	Date Signed	05/04/2024

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.