

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	7735 Ophelia Court, Citrus Heights, CALIFORNIA 95610	Order ID	8967786	Property ID	34674042
Inspection Date	10/10/2023	Date of Report	10/10/2023		
Loan Number	55375	APN	22403110190000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	10.10.23 BPO Request	Tracking ID 1	10.10.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ZENTNER PHILLIP L FAMILY TRUST	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$1,531	
Assessed Value	\$133,867	
Zoning Classification	Residential RD5	
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 down due to high mortgage rates and increased availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$129250 High: \$707500	
Market for this type of property	Decreased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7735 Ophelia Court	8617 El Sobrante Way	7831 Shimmer River Ln	7005 Drywood Way
City, State	Citrus Heights, CALIFORNIA	Orangevale, CA	Citrus Heights, CA	Orangevale, CA
Zip Code	95610	95662	95610	95662
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	0.38 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$487,000	\$435,000	\$399,900
List Price \$	--	\$487,000	\$435,000	\$399,900
Original List Date		08/29/2023	09/01/2023	09/06/2023
DOM · Cumulative DOM	-- · --	41 · 42	11 · 39	18 · 34
Age (# of years)	49	47	39	39
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	1,364	1,117	1,374	1,156
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	2 · 2
Total Room #	6	6	6	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	0.14 acres	0.15 acres	0.18 acres	0.1148 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** Awesome opportunity to own this charming single story in a quiet neighborhood situated on a non-thru street. Owners have lovingly cared for this home over the years and it's ready for you. This 3 bed/2 bath home features gorgeous European white oak 5/8 in thick natural wood floors with beautiful custom inlay design, new carpet, new counters, new sink and new stove in kitchen, fresh interior paint, ceiling fans, whole house fan, and so much more. Many updates have been completed over the years including both bathrooms. The extra wide side yard can accommodate a vehicle or small trailer w/modifications. The spacious yard features a large 10x12 storage shed with loft storage, barn door and two windows. COME SEE!
- Listing 2** PRICED TO SELL FAST! Open concept 3bd/2ba/2car garage on over-sized cul-de-sac lot. Cathedral ceiling, beautiful floor-to-ceiling fireplace in the living room, kitchen has tons of storage with quadruple (!) pantry cabinet and refrigerator stays. Main bedroom has french doors that open to backyard/deck; it also has an on-suite bathroom. Indoor laundry includes washer and dryer. The central heat and air was replaced 5 years ago. Home is located next to a grassy common area, making the outdoor space that much bigger. Cute patio area out front welcomes you home. This house has so much to offer!
- Listing 3** Calling all Investors or First-time home buyers! This Orangevale gem is going to go FAST! This home offers Vaulted ceilings and brick fireplace in the main living space. It has decent sized kitchen, rooms and bathrooms. Further the home offers a dedicated laundry room inside, spacious garage and blank slate of a backyard and front yard. This home would SHINE with some cosmetic upgrades, and TLC, just imagine the possibilities! It's in a great neighborhood, with good schools, and close to shopping/restaurants, with a price that can't be beat. CHECK, CHECK, CHECK! Solid home for investment, rental, downsizing, or a starter home.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7735 Ophelia Court	8209 Sunland Ct	7882 Claypool Way	7061 Kingsmill Way
City, State	Citrus Heights, CALIFORNIA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95610	95610	95610	95610
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.30 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$450,000	\$465,000	\$425,000
List Price \$	--	\$450,000	\$465,000	\$425,000
Sale Price \$	--	\$450,000	\$440,000	\$437,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	10/05/2023	09/06/2023	09/08/2023
DOM · Cumulative DOM	-- · --	3 · 22	26 · 56	6 · 23
Age (# of years)	49	37	44	47
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	1,364	1,214	1,261	1,247
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
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	0.14 acres	0.13 acres	0.1492 acres	0.27 acres
Other	None	None	None	None
Net Adjustment	--	+\$1,500	+\$2,650	-\$4,550
Adjusted Price	--	\$451,500	\$442,650	\$432,450

* 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** Price adjusted for SQFt +\$7500, age -\$6000. Introducing this Inviting Citrus Heights Gem! ✦ Discover the perfect blend of comfort and style in this charming 3-bedroom, 2-bathroom Citrus Heights home. Updated over time to perfection, it boasts modern amenities that ensure you'll live in absolute luxury. ✦ Key Features: Updated Roof, HVAC, Wood Siding, and Paint Abundant Natural Light Illuminates the Interior Kitchen Elegance with Beautiful Cabinetry and Tiled Countertops Spacious Layout for Comfortable Living Breakfast Bar and Dining Nook Cozy Fireplace Anchors the Living Space Generous Two-Car Garage and Ample Driveway Expansive Yard Front and Back Ideal for Entertaining Conveniently Close to Schools Partial Dual Pane Windows RV/Boat Access and Modern Fencing Relax on the Shaded Patio Nestled on a Quiet Cul-de-Sac ✦ This Must-See Home Will Steal Your Heart!
- Sold 2** Price adjusted for SQFt +\$5150, age -\$2500. Don't miss the opportunity to own this charming 3-bedroom, 2-bathroom home in a comfortable Citrus Heights neighborhood. With its newly painted walls, stylish laminate flooring, and plush new carpet, it emanates a cozy and welcoming ambiance. Spanning 1,261 square feet, this residence offers ample space for comfortable living. The family room's striking painted brick fireplace adds a hint of theatricality and personal flair, creating an ideal gathering spot for cherished moments with loved ones. The kitchen is a showstopper, boasting white cabinets, modern quartz countertops, and updated appliances. Its sleek design and contemporary amenities make cooking and entertaining a true delight. Step into the blank canvas backyard and unleash your imagination - it's a space brimming with potential, awaiting your personal touch to transform it into a private sanctuary. With three bedrooms and two bathrooms, this home provides ample space for relaxation and enjoyment.
- Sold 3** Price adjusted for SqFt +\$5850, lot size -\$10400. Discover the charm of this perfectly situated Citrus Heights home! With a comfortable floorplan and a huge yard, this home needs your personal vision to make it shine - check it out today and reap the sweat equity!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Not listed in last 12 months.				
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
09/12/2023	\$425,000	10/09/2023	\$405,000	Sold	10/09/2023	\$405,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$445,000	\$445,000
Sales Price	\$433,000	\$433,000
30 Day Price	\$420,000	--
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



Front



Address Verification



Side



Side



Side

Subject Photos



Street



Street



Street



Other



Other

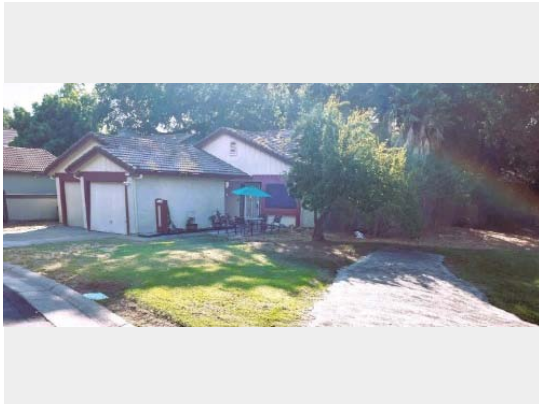
Listing Photos

L1 8617 El Sobrante Way
Orangevale, CA 95662



Front

L2 7831 Shimmer River Ln
Citrus Heights, CA 95610



Front

L3 7005 Drywood Way
Orangevale, CA 95662



Front

Sales Photos

S1 8209 Sunland Ct
Citrus Heights, CA 95610



Front

S2 7882 Claypool Way
Citrus Heights, CA 95610



Front

S3 7061 Kingsmill Way
Citrus Heights, CA 95610



Front

ClearMaps Addendum

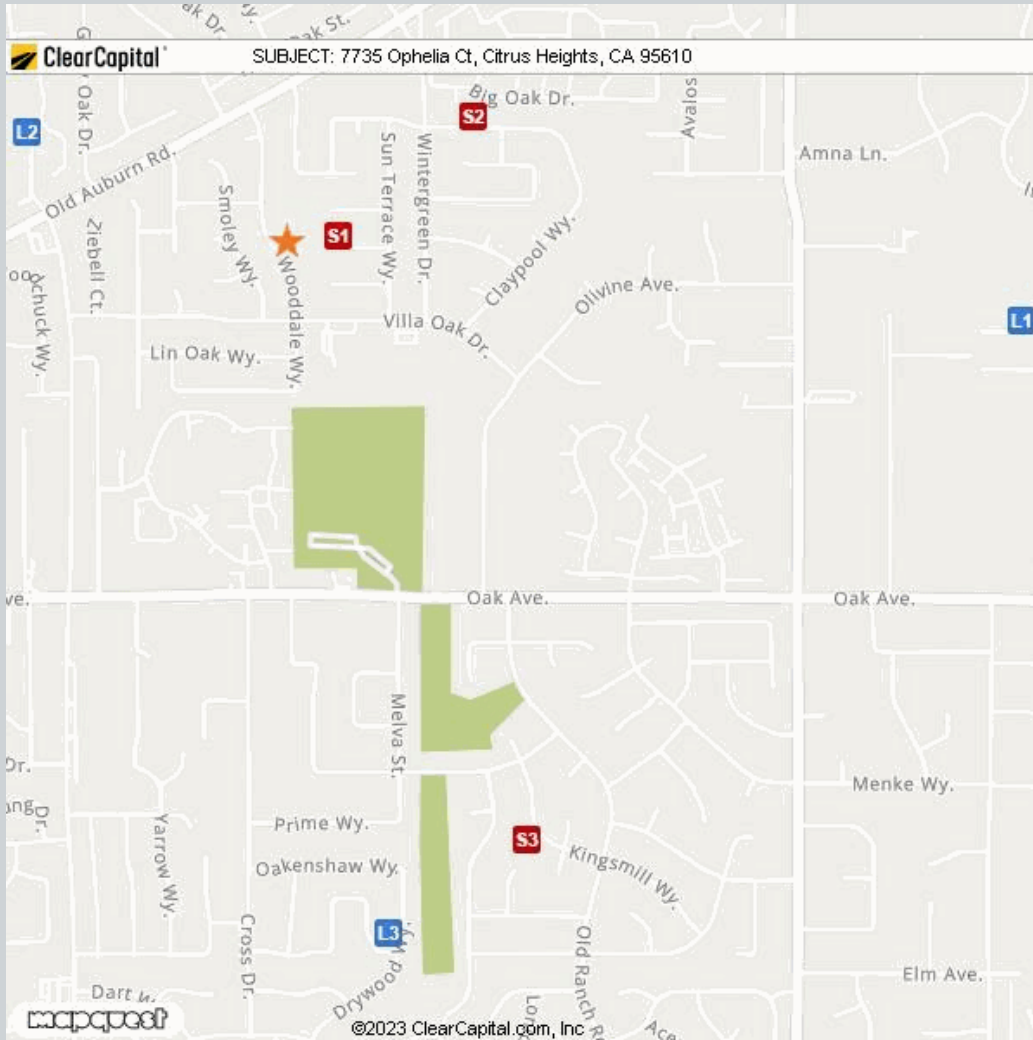
Address ★ 7735 Ophelia Court, Citrus Heights, CALIFORNIA 95610

Loan Number 55375

Suggested List \$445,000

Suggested Repaired \$445,000

Sale \$433,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7735 Ophelia Court, Citrus Heights, California 95610	--	Parcel Match
L1 Listing 1	8617 El Sobrante Way, Orangevale, CA 95662	0.99 Miles ¹	Parcel Match
L2 Listing 2	7831 Shimmer River Ln, Citrus Heights, CA 95610	0.38 Miles ¹	Parcel Match
L3 Listing 3	7005 Drywood Way, Orangevale, CA 95662	0.94 Miles ¹	Parcel Match
S1 Sold 1	8209 Sunland Ct, Citrus Heights, CA 95610	0.07 Miles ¹	Parcel Match
S2 Sold 2	7882 Claypool Way, Citrus Heights, CA 95610	0.30 Miles ¹	Parcel Match
S3 Sold 3	7061 Kingsmill Way, Citrus Heights, CA 95610	0.86 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	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	4.54 miles	Date Signed	10/10/2023

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.