

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>	3112 Brasilia Ct, Sacramento, CALIFORNIA 95826	<b>Order ID</b>	9251928	<b>Property ID</b>	35261669
<b>Inspection Date</b>	04/05/2024	<b>Date of Report</b>	04/05/2024		
<b>Loan Number</b>	55381	<b>APN</b>	06802600220000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Sacramento		

Tracking IDs					
<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> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$5,017	
<b>Assessed Value</b>	\$239,316	
<b>Zoning Classification</b>	Residential RD-5	
<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>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> 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.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$316,000 High: \$504000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3112 Brasilia Ct	3356 S Port Dr	9409 Medallion Way	3125 Brasilia Ct
<b>City, State</b>	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
<b>Zip Code</b>	95826	95826	95826	95826
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.46 <sup>1</sup>	0.28 <sup>1</sup>	0.04 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$499,000	\$535,000	\$549,000
<b>List Price \$</b>	--	\$499,000	\$535,000	\$549,000
<b>Original List Date</b>		02/05/2024	03/08/2024	04/03/2024
<b>DOM · Cumulative DOM</b>	-- · --	15 · 60	21 · 28	1 · 2
<b>Age (# of years)</b>	49	66	47	48
<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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,570	1,472	1,678	1,469
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2 · 1	3 · 2
<b>Total Room #</b>	7	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 4 Car(s)	Attached 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>	--	--	--	--
<b>Lot Size</b>	0.18 acres	0.17 acres	0.13 acres	0.32 acres
<b>Other</b>	None	None	None	None

\* Listing 2 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** Super cute 3 bed, 2 bath home in Rosemont close to schools and parks. Larger fenced backyard with plenty of room for planting gardens and recreation. Auto sprinklers front & rear. Spacious family room with brick hearth, wood burning fireplace and hardwood floors throughout. Oversized kitchen with breakfast area. Newer HVAC & water heater (4 yrs) & newer roof (10 yrs). Includes refrigerator, washer and dryer. Don't miss this gem!
- Listing 2** Welcome to the quiet neighborhood of Rosemont Square. It's a beautiful, turnkey home with 4 bedrooms and 2.5 baths. Entering through the front door, you will find a combo family/dining room; the windows are filled with natural light. Recent upgrades include new carpeting, a refreshed roof, dual-pane windows, and both interior and exterior paint. Upstairs, discover the primary suite boasts a vaulted ceiling with dual closets for added convenience and organization. 3 additional rooms with spacious closets and a second updated full bath upstairs. The expansive backyard offers ample space for outdoor relaxation and entertainment, complemented by a four-car garage perfect for a workshop. Easy access to FWY 50. The American River, Parks, Trails, Downtown, light train station, and many more are nearby.
- Listing 3** Your dream home awaits in the heart of Rosemont! This charming 3-bed, 2-bath home is a haven of comfort and convenience. Dive into summer fun in your private pool, complete with a child safety fence for peace of mind. Embrace your hobbies with a spacious shop/outbuilding, perfect for projects or storage. Park with ease in the 2-car garage, situated on a tranquil cul-de-sac. Enjoy the benefits of PPA solar, ensuring energy efficiency year-round. Whip up culinary delights in the kitchen adorned with granite counters, while laminate flooring adds a touch of warmth and style. Bask in natural light streaming through dual-pane windows, illuminating the 1853 sq ft of living space. Retreat to the primary suite, boasting backyard access for seamless indoor-outdoor living. All this, nestled on a generous .31-acre lot. Don't miss the opportunity to make this your forever home!

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3112 Brasilia Ct	9205 Premier Way	9114 Trujillo Way	3339 Zorina Way
<b>City, State</b>	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
<b>Zip Code</b>	95826	95826	95826	95826
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.23 <sup>1</sup>	0.48 <sup>1</sup>	0.30 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$495,000	\$519,500	\$499,900
<b>List Price \$</b>	--	\$495,000	\$519,500	\$499,900
<b>Sale Price \$</b>	--	\$500,000	\$510,000	\$490,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	10/11/2023	11/29/2023	03/22/2024
<b>DOM · Cumulative DOM</b>	-- · --	4 · 44	19 · 70	27 · 35
<b>Age (# of years)</b>	49	48	50	47
<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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,570	1,605	1,472	1,418
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	4 · 2	4 · 2
<b>Total Room #</b>	7	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 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>	--	--	--	--
<b>Lot Size</b>	0.18 acres	0.15 acres	0.14 acres	0.13 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$250	+\$7,900	+\$11,600
<b>Adjusted Price</b>	--	\$500,250	\$517,900	\$501,600

\* Sold 2 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** Price adjustments necessary for differences: Sqft -\$1750, Lot size 2000 Welcome home to a spacious 4-bedroom 2-bathroom home with a fabulous floorplan including a separate living room and family room! New tasteful flooring, luxury vinyl planks and carpet, throughout the home just installed in September 2023. Wonderful light and bright family room with stone fireplace and gas starter, open from the kitchen and dining area. Step out to a spacious patio and the lush yard and landscaping. A beautiful space to entertain or just sit and reflect! There are also 2 sheds tucked away in back and on the side. Very efficient Leaf Guard gutter system installed. Both bathrooms remodeled. The home has been improved upon and lovingly maintained by a long time homeowner. It is situated in a very nice location within the Rosemont community, near parks, transportation and Hwy 50.
- Sold 2** Price adjustments necessary for differences: Sqft \$4900, Lot size 3000 Don't sweat another heat wave without this POOL! Come and make this freshly painted interior & updated house a new home for your family. This family home offers 4 Bedrooms/2 Baths in the desirable Rosemont area with a beautiful brick fireplace in the Living Room w/ laminate flooring. There can be two Dining areas or two separate Living/Family areas to suit your needs. The Kitchen has been remodeled in the past with upgraded cabinets, granite counters, and recessed lighting. The Bathrooms have also had some upgrades w/ newer vanity cabinets. Ceiling fans around in several rooms, a whole house fan for the cool delta breezes, & upgraded vinyl windows & insulation plus a replaced HVAC system & WH help maximize your energy savings. The large corner lot offers a wonderful recreational and entertaining area with a built-in pool, spa cabana, two trellised covered patios, and a larger side-yard that can accommodate a playset for the kids, a garden for the farming enthusiast, or modified for a possible RV parking. Conveniently located 2 blocks from light rail, 1 block from a lovely family park, and minutes to downtown with shopping & recreation nearby. This is a great opportunity you don't want to miss - it's a place to call home.
- Sold 3** Price adjustments necessary for differences: Sqft \$7600, Lot size 4000 Welcome to your dream home. Beautifully remodeled 4 bedrooms 2 bathrooms. Brand new kitchen with white shaker cabinets and quartz counter top. New appliances. Brand new Heating and cooling unit. Water proof flooring. Separate living room. Separate family room. Tastefully updated. 2 car garage. Its a must see.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Exclusive Realty and Mortgage	Subject property was sold on 10/06/2023, remodeled and now relisted for 549900.					
<b>Listing Agent Name</b>	Gilbert Torres						
<b>Listing Agent Phone</b>	916-760-8013						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
--	--	--	--	Sold	10/03/2023	\$410,000	Tax Records
03/13/2024	\$549,900	04/05/2024	\$549,900	Pending/Contract	04/05/2024	\$549,900	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$515,000	\$515,000
<b>Sales Price</b>	\$510,000	\$510,000
<b>30 Day Price</b>	\$499,000	--
<b>Comments Regarding Pricing Strategy</b>		
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

<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



Address Verification



Side



Side



Side



Side



## Subject Photos



Side



Street



Street



Other



Other

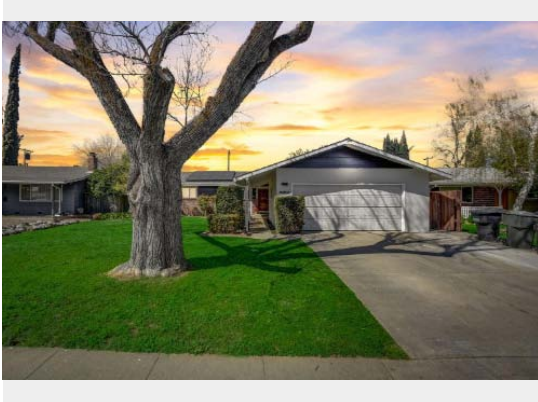


Other



## Listing Photos

**L1** 3356 S Port Dr  
Sacramento, CA 95826



Front

**L2** 9409 Medallion Way  
Sacramento, CA 95826



Front

**L3** 3125 Brasilia Ct  
Sacramento, CA 95826



Front

## Sales Photos

**S1** 9205 Premier Way  
Sacramento, CA 95826



Front

**S2** 9114 Trujillo Way  
Sacramento, CA 95826



Front

**S3** 3339 zorina Way  
Sacramento, CA 95826



Front

## ClearMaps Addendum

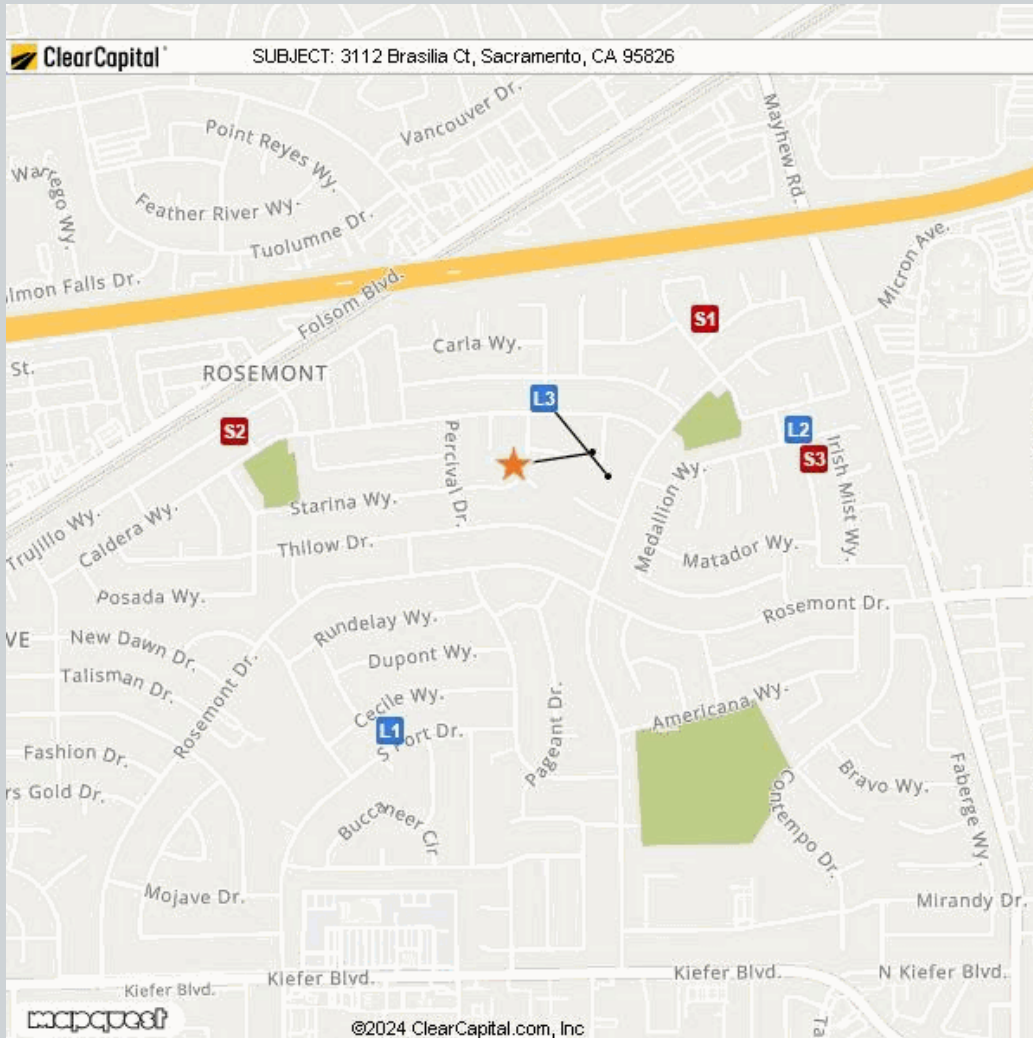
**Address** ★ 3112 Brasilia Ct, Sacramento, CALIFORNIA 95826

**Loan Number** 55381

**Suggested List** \$515,000

**Suggested Repaired** \$515,000

**Sale** \$510,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3112 Brasilia Ct, Sacramento, California 95826	--	Parcel Match
L1	3356 S Port Dr, Sacramento, CA 95826	0.46 Miles <sup>1</sup>	Parcel Match
L2	9409 Medallion Way, Sacramento, CA 95826	0.28 Miles <sup>1</sup>	Parcel Match
L3	3125 Brasilia Ct, Sacramento, CA 95826	0.04 Miles <sup>1</sup>	Parcel Match
S1	9205 Premier Way, Sacramento, CA 95826	0.23 Miles <sup>1</sup>	Parcel Match
S2	9114 Trujillo Way, Sacramento, CA 95826	0.48 Miles <sup>1</sup>	Parcel Match
S3	3339 Zorina Way, Sacramento, CA 95826	0.30 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>	Alina Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc.
<b>License No</b>	01904396	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	04/03/2028	<b>License State</b>	CA
<b>Phone</b>	9168066386	<b>Email</b>	bpoalina@gmail.com
<b>Broker Distance to Subject</b>	10.51 miles	<b>Date Signed</b>	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.**