DRIVE-BY BPO

### 1850 BLOSSOM AVENUE UNIT 225 FAIRFIELD, CA 94533

CA 94533 Loan Number

**\$265,900** • As-Is Value

55443

by ClearCapital

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 Inspection Date Loan Number Borrower Name	1850 Blossom Avenue Unit 225, Fairfield, CA 94533 10/09/2023 55443 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8961705 10/10/2023 0037402250 Solano	Property ID	34666097
Tracking IDs					
Order Tracking ID	10.06.23 BPO Request	Tracking ID 1	0.06.23 BPO Requ	est	
Tracking ID 2		Tracking ID 3 -	-		

## **General Conditions**

Owner	CHARLES C GRAYSON	Condition Comments
R. E. Taxes	\$2,784	Subject property appears to be in average condition with no
Assessed Value	\$248,000	repairs noted during the time of inspection. There are no
Zoning Classification	Residential	hazards as seen from exterior review.
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Parkway Gardens HOA	
Association Fees	\$600 / Month	
Visible From Street	Visible	
Road Type	Public	

# Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is located in a suburban location that does have
Sales Prices in this Neighborhood	Low: \$164000 High: \$339800	close proximity to shops and major highways. The market is currently stable.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

**225 55443** I533 Loan Number



# **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1850 Blossom Avenue Uni 225	t 134 Del Paso Ct	54 El Basset Ct	2915 N Texas St #240
City, State	Fairfield, CA	Fairfield, CA	Fairfield, CA	Fairfield, CA
Zip Code	94533	94533	94533	94533
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.82 <sup>1</sup>	0.91 <sup>1</sup>	1.78 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$225,000	\$311,000	\$325,000
List Price \$		\$225,000	\$311,000	\$325,000
Original List Date		09/29/2023	07/03/2023	09/10/2023
$DOM \cdot Cumulative DOM$	•	8 · 11	73 · 99	4 · 30
Age (# of years)	32	49	52	37
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Historical	1 Story Historical	2 Stories Historical	1 Story Historical
# Units	1	1	1	1
Living Sq. Feet	1,184	805	998	825
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	2 · 1 · 1	2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.02 acres	0.03 acres	0.04 acres	0.02 acres
Other	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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Inferior in Sqft, Similar in bedroom count, Inferior in bath count, Similar in condition compared to subject.

Listing 2 Inferior in Sqft, Similar in bedroom count, Inferior in bath count, Similar in condition compared to subject.

Listing 3 Inferior in Sqft, Similar in bedroom count, Inferior in bath count, Similar in condition compared to subject.

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**Recent Sales** 

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1850 Blossom Avenue Uni 225	t 1941 Grande Cir #66	1920 Grande Cir #94	211 Del Luz Ct
City, State	Fairfield, CA	Fairfield, CA	Fairfield, CA	Fairfield, CA
Zip Code	94533	94533	94533	94533
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.14 1	0.20 1	0.79 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$240,000	\$252,000	\$270,000
List Price \$		\$240,000	\$252,000	\$270,000
Sale Price \$		\$240,000	\$252,000	\$270,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/15/2023	05/12/2023	06/27/2023
DOM $\cdot$ Cumulative DOM	·	14 · 102	33 · 51	29 · 35
Age (# of years)	32	33	41	45
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Historical	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
_iving Sq. Feet	1,184	1,080	1,302	1,000
Bdrm · Bths · ½ Bths	2 · 2	2 · 1 · 1	3 · 1 · 1	2 · 1 · 1
Total Room #	6	6	7	6
Garage (Style/Stalls)	Carport 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.02 acres	0.02 acres	0.03 acres	0.03 acres
Other	None	None	None	None
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$240,000	\$252,000	\$270,000

\* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Inferior in GLA, Similar in bedroom count, Similar in bath count, Similar in condition.

Sold 2 Superior in GLA, Superior in bedroom count, Similar in condition compared to subject.

Sold 3 Inferior in GLA, Similar in bedroom count, Inferior in bath count, Similar in condition compared to subject.

FAIRFIELD, CA 94533

**55443 \$265,900** Loan Number • As-Is Value

## Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			no prior listi	ing history noted.			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

# Marketing Strategy As Is Price Repaired Price Suggested List Price \$271,900 \$271,900 Sales Price \$265,900 \$265,900 30 Day Price \$255,900 - Comments Regarding Pricing Strategy -

Subject's final value represents a value with normal marketing times and based on the most similar and proximate comps in this report. All comparables have been given equal weight in determining an opinion of value for the subject property.

# 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.

# DRIVE-BY BPO by ClearCapital

**NIT 225 55443** A 94533 Loan Number **\$265,900** • As-Is Value

# **Subject Photos**



Front



Front



Address Verification



Side



Side





# DRIVE-BY BPO by ClearCapital

**IT 225 55443** A 94533 Loan Number **\$265,900** • As-Is Value

# **Subject Photos**



Street



Street



Street



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# **Listing Photos**

134 Del Paso Ct Fairfield, CA 94533 L1



Front

54 El Basset Ct L2 Fairfield, CA 94533



Front



2915 N Texas St #240 Fairfield, CA 94533



Front

**1850 BLOSSOM AVENUE UNIT 225** FAIRFIELD, CA 94533

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**Sales Photos** 

by ClearCapital

1941 Grande Cir #66 **S1** Fairfield, CA 94533





1920 Grande Cir #94 **S**2 Fairfield, CA 94533



Front

211 Del Luz Ct Fairfield, CA 94533 **S**3

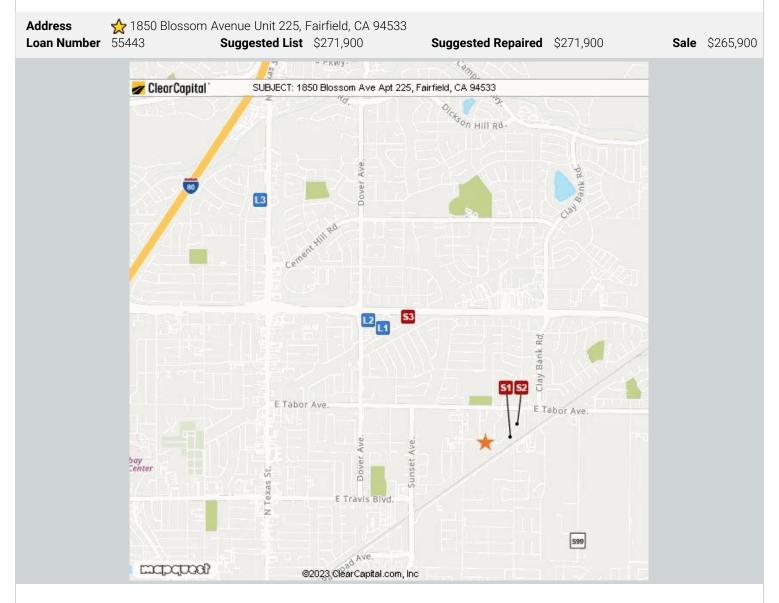


Front

1850 BLOSSOM AVENUE UNIT 225 FAIRFIELD, CA 94533

by ClearCapital

# ClearMaps Addendum



l Match
l Match
10 10 10 10 10 10 10 10 10 10 10 10 10 1

<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.

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# 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.)

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.

\$265,900

### **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.



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# 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.

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# Broker Information

Broker Name	Melody Lynn Kramer	Company/Brokerage	SERVICE IS FIRST INC
License No	01397744	Address	505 merchant street Vacaville CA 95688
License Expiration	09/01/2027	License State	CA
Phone	7076893244	Email	teamnapa@bagr.net
Broker Distance to Subject	6.40 miles	Date Signed	10/09/2023

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.