

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	4989 Creek View Way, Sacramento, CA 95841	Order ID	8961705	Property ID	34666103
Inspection Date	10/07/2023	Date of Report	10/07/2023		
Loan Number	55447	APN	23003650120000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	10.06.23 BPO Request	Tracking ID 1	10.06.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MICHAEL A MCQUEEN	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$4,035	
Assessed Value	\$339,068	
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 down due to high mortgage rates and increased availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$369500 High: \$660000	
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	4989 Creek View Way	5625 Walnut Ave	5840 Esrig Way	4533 Onyx Way
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Carmichael, CA
Zip Code	95841	95841	95841	95608
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.89 ¹	0.86 ¹	1.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$525,000	\$490,000	\$519,900
List Price \$	--	\$525,000	\$490,000	\$519,900
Original List Date		09/07/2023	10/04/2023	10/04/2023
DOM · Cumulative DOM	-- · --	7 · 30	3 · 3	3 · 3
Age (# of years)	56	44	45	63
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	1,468	1,670	1,551	1,427
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	Pool - Yes	--	Pool - Yes	--
Lot Size	0.15 acres	0.1462 acres	0.14 acres	0.2185 acres
Other	None	None	None	None

* Listing 1 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** RENOVATED single story home, 4 bedrooms, 2 full baths, 3 car garage 1,670sq/ft home in Foothill Farms. Open floor plan concept. Home recently updated with New: HVAC, Water Heater, Windows, Kitchen with modern looking contemporary cabinets, Quartz counter-tops and Stainless-steel appliances, Fresh interior/exterior paint, Laminate & tile flooring, LED energy efficient fixture throughout, Updated bathrooms with tile shower enclosures, double vanity sinks in both bathrooms. Landscaped front. Walking distance to Pioneer Elementary School and Pioneer Park, easy access to I-80. AN ABSOLUTE MUST SEE!!!
- Listing 2** Welcome to this lovely, open, updated 4 bedroom home on a serene street! You're going to fall in love with the layout of this home with separate living and family rooms with an open kitchen that features a wall of windows overlooking the backyard. This is sure to brighten your morning as you sip a cup of coffee and bask in the warmth of the California sun pouring in! The kitchen boasts recently painted cabinets, quartz countertops and newer appliances. The home has fresh paint throughout and new Luxury Vinyl Plank flooring throughout as well (no carpet!). The roof was just replaced 2 years ago and the home has modern dual pane windows throughout the home! The hall bath is completely updated with new vanity and shower surround. The master bedroom is bigger than you might expect and there's plenty of room for your family with 4 bedrooms! Out back you'll find fruit trees (Gala Apple, Meyer Lemon, Kumquat, Fig, Mandarin Oranges, Cherry) and several raised garden beds that have not been exposed to round up or pesticides! BONUS: this home is part of an exclusive neighborhood pool with tennis courts and pool room. The pool is a just a short walk from the home. The kids will love it!!!
- Listing 3** Don't miss this stunning 3 bedroom/2 bath, with newer roof, hard wood floors, granite kitchen, SS appliances,& garden window to gaze out into your park like backyard, with large covered patio. This home has been so well cared for. Quiet street with mature trees. Close to shopping, schools and freeway.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4989 Creek View Way	5045 Holyoke Way	4841 Hackberry Ln	4909 Wintertree Ct
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95841	95841	95841	95841
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.69 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$599,000	\$525,000	\$499,000
List Price \$	--	\$599,000	\$525,000	\$499,000
Sale Price \$	--	\$545,000	\$525,000	\$510,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/12/2023	06/26/2023	09/21/2023
DOM · Cumulative DOM	-- · --	2 · 26	5 · 31	4 · 20
Age (# of years)	56	59	50	45
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	1,468	1,609	1,602	1,430
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)	None	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	Pool - Yes	--	Pool - Yes
Lot Size	0.15 acres	0.16 acres	0.25 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	+\$950	+\$6,300	-\$5,200
Adjusted Price	--	\$545,950	\$531,300	\$504,800

* 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 SqFt -\$7050, garage +\$8000. Quintessential midcentury modern indoor/outdoor California lifestyle home, right here in Sacramento! This house was on the Streng Brothers home tour June 1, 2019. Wall of glass overlooking pool.
- Sold 2** Price adjusted for SqFt -\$6700, garage -\$4000, lot size -\$8000, pool +\$25000. Over \$100k in remodeling done to this 3bd/2ba, 1602 sqft 1 story on .25 acre lot with 3 car garage AND RV access! Beautiful curb appeal with private front patio and custom stained glass front door. Huge greatroom concept with engineered hardwood flooring (2018), ceiling fan, vaulted ceilings and fireplace. Updated kitchen with granite countertops, island, custom cabinetry w/slow close drawers, pendent lighting & S/S appliances. Remodeled primary bathroom with marble tile floors. Hall bath updated with pedestal sink & tile floors. Both tubs refinished. Additional upgrades including Anderson windows/slider(2009), comp roof (2021), HVAC (2005), carpet (2018), ext paint (2014), water heater (2019) and whole house fan. Great location at end of street! Close to shopping and schools. Private backyard with covered patio and Gazebo. Great first time homebuyer opportunity! To show is to sell!
- Sold 3** Price adjusted for SqFt +\$1900, age -\$5500, lot size -\$1600. HOME SWEET HOME! Move-in ready. Lovely updated home with a tranquil backyard featuring raised garden beds, orange tree, lemon tree, and spa. Recessed lights in living, dining, and kitchen. Ceiling fans in all 3 bedrooms and 2 in the great room. Garage is sheetrock-finished with wall cabinets and storage above washer and dryer. Washer and Dryer stay. Ladder to attic above garage. Blocks away from OMNI Park (dog park) and Arcade Creek.

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	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	\$530,000	\$530,000
Sales Price	\$515,000	\$515,000
30 Day Price	\$505,000	--
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.
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Subject Photos



Front



Front



Address Verification



Side



Side



Side

Subject Photos



Street



Street



Street



Other



Other

Listing Photos

L1 5625 Walnut Ave
Sacramento, CA 95841



Front

L2 5840 Esrig Way
Sacramento, CA 95841



Front

L3 4533 Onyx Way
Carmichael, CA 95608



Front

Sales Photos

S1 5045 Holyoke Way
Sacramento, CA 95841



Front

S2 4841 hackberry Ln
Sacramento, CA 95841



Front

S3 4909 Wintertree Ct
Sacramento, CA 95841



Front

ClearMaps Addendum

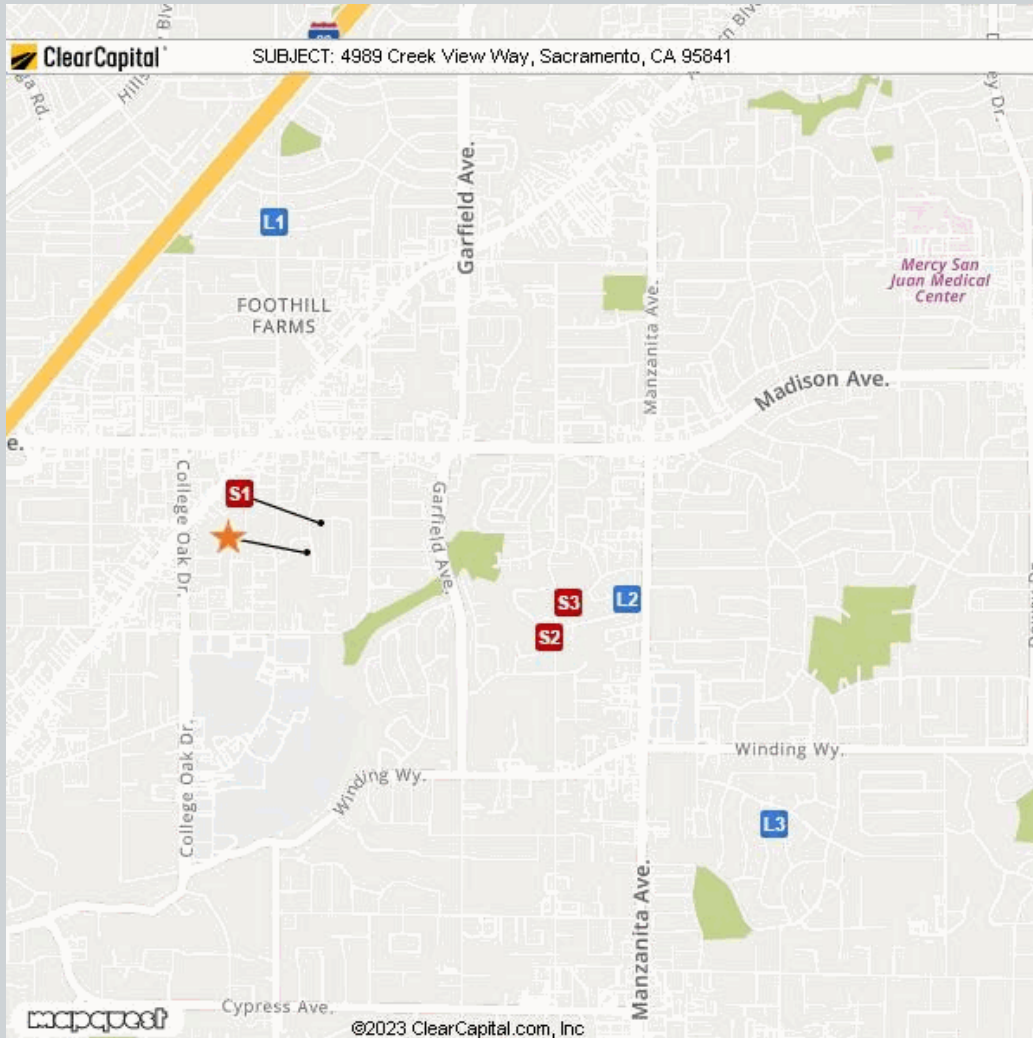
Address ★ 4989 Creek View Way, Sacramento, CA 95841

Loan Number 55447

Suggested List \$530,000

Suggested Repaired \$530,000

Sale \$515,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4989 Creek View Way, Sacramento, CA 95841	--	Parcel Match
L1 Listing 1	5625 Walnut Ave, Sacramento, CA 95841	0.89 Miles ¹	Parcel Match
L2 Listing 2	5840 Esrig Way, Sacramento, CA 95841	0.86 Miles ¹	Parcel Match
L3 Listing 3	4533 Onyx Way, Carmichael, CA 95608	1.45 Miles ¹	Parcel Match
S1 Sold 1	5045 Holyoke Way, Sacramento, CA 95841	0.09 Miles ¹	Parcel Match
S2 Sold 2	4841 Hackberry Ln, Sacramento, CA 95841	0.69 Miles ¹	Parcel Match
S3 Sold 3	4909 Wintertree Ct, Sacramento, CA 95841	0.71 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	3.63 miles	Date Signed	10/07/2023

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.