

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	720 Lester Ave, Clovis, CALIFORNIA 93619	Order ID	9251928	Property ID	35261667
Inspection Date	04/03/2024	Date of Report	04/05/2024		
Loan Number	55465	APN	560-413-12		
Borrower Name	Catamount Properties 2018 LLC	County	Fresno		

Tracking IDs

Order Tracking ID	4.2_BPO_Citi/Atlas_update	Tracking ID 1	4.2_BPO_Citi/Atlas_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$6,797	Subdivision Alta Sierra II, single story, wood or vinyl /rock exterior.	
Assessed Value	\$535,246		
Zoning Classification	R1		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject is near businesses, park, school, trails; this does not affect the subject's value or marketability. Subject is in city limits and has public utilities available, water, sewer and trash. There is SFR homes surrounding subject and within 1/4-mile radius there is 4 active(s), no pending, and 11 sold comps in the last 6 months, in the last year there are 24 home(s) that sold. There is no short sale and no foreclosure in area. There are no search parameters used in search.	
Sales Prices in this Neighborhood	Low: \$528,440 High: \$645,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	720 Lester Ave	1783 Dewitt Ave N	441 Lester Ave	1799 Osmun Ave N
City, State	Clovis, CALIFORNIA	Clovis, CA	Clovis, CA	Clovis, CA
Zip Code	93619	93619	93619	93619
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.14 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$630,000	\$609,900	\$689,900
List Price \$	--	\$599,000	\$599,900	\$639,900
Original List Date		01/05/2024	02/02/2024	02/14/2024
DOM · Cumulative DOM	-- · --	73 · 91	63 · 63	51 · 51
Age (# of years)	18	19	18	19
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	1,872	2,153	2,104	2,265
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	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	--	--	--	--
Lot Size	.15 acres	0.2 acres	0.24 acres	0.24 acres
Other	--	na	na	gated community

* 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** Dont Miss out on this Clovis charmer in Award-Winning Clovis Unified School District. Welcome to your dream home This amazing house boast of a spacious open floor plan perfect for entertaining family and friends. With a 3 car garage featuring a convenient drive-through bay parking will never be an issue. Inside youll find a cozy two-way fireplace between living room and family room creating a warm and inviting atmosphere. The primary bedroom also has its own fireplace. This home offers 3 bedrooms and 2 bathrooms the primary bedroom is combined with original 4th bedroom making an extra large bedroom area. Step outside and enjoy the expansive back yard perfect for outdoor activities and relaxation also near neighborhood parks Exciting updates include NEW ROOF NEW CARPET and NEW INTERIOR PAINT ensuring a move-in ready experience for the lucky new owners Be prepared to fall in love with this incredible home.
- Listing 2** Perfectly nestled in the Clovis Unified School District (walking distance to Buchanan High School and neighborhood park) sitting on over a 10000 sqft corner lot this home boasts newer carpet throughout the home RV parking. Upon entry youre greeted by the dining space off to the right and a spacious great room with an inviting fireplace perfect for hosting gatherings with loved ones The kitchen offers granite countertops ample cabinet and counter space plus an eating area with surrounding windows allowing plenty of natural light in. There are 4 bedrooms and 2 bathrooms. The master bedroom offers a large walk-in closet a private bathroom with an oval bathtub and separate shower plus outdoor access to the backyard. When you walk out to the backyard youre met with a large covered patio space and luscious green grass great for entertaining All within a short distance of great shopping centers Clovis schools and local restaurants Dont miss out on a chance to make this your new home-schedule your appointment today
- Listing 3** Just Listed Immaculate and Beautifully Maintained Leo Wilson 3 bedroom 3 bath Single Story Located In the Gated Kings Crossing. This Stunning Home Features a Beautiful Quartz Kitchen with Travertine Backsplash Custom Cabinets Eating Bar Induction Stove and Upgraded Appliances. The Home has Been Remodeled and Offers Designer Paint Throughout Newer Lighting Fixtures Ceiling Fans Crown Molding Beautiful Tile Flooring Throughout and Carpet in Bedrooms. The Primary Suite Features Dual Sinks Vanity Area Soaking Tub Large Walk-In Shower and 2 Walk-In Closets. The Large Family Room Leads to the Beautifully Landscaped Backyard with Large Mature Trees Roses and A Boysenberry Garden . The Backyard is an Entertainers Dream and Has Plenty of Space for a Pool and Is Perfect For All Your Family Gatherings. This Community Has Direct Access to the Dry Creek Trail and is Walking Distance to Woods Elementary Alta Sierra/Buchanan Educational Complex in the Award Winning Clovis Unified School District. Call to Schedule your Showing Today

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	720 Lester Ave	1718 Osmun Ave N	205 Serena Ave	488 Prescott Ave
City, State	Clovis, CALIFORNIA	Clovis, CA	Clovis, CA	Clovis, CA
Zip Code	93619	93619	93619	93619
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.34 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$600,000	\$669,000	\$540,000
List Price \$	--	\$600,000	\$645,000	\$540,000
Sale Price \$	--	\$600,000	\$645,000	\$530,000
Type of Financing	--	Conv	Va	Conv
Date of Sale	--	10/23/2023	12/15/2023	06/29/2023
DOM · Cumulative DOM	-- · --	12 · 53	51 · 84	7 · 30
Age (# of years)	18	18	18	18
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	1,872	2,031	2,290	2,153
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 4 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	.15 acres	0.14 acres	0.2 acres	0.16 acres
Other	--	Gated community	na	na
Net Adjustment	--	-\$28,940	-\$38,080	-\$1,560
Adjusted Price	--	\$571,060	\$606,920	\$528,440

* 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** Welcome to your dream home in the prestigious gated community of Kings Crossing in Clovis This immaculate single-story residence offers comfort style and a prime location within the highly acclaimed Clovis Unified School District. With 3 bedrooms 2 bathrooms and a range of desirable features this property presents an incredible opportunity for great living Outdoor enthusiasts will love the proximity to the Clovis Trail providing scenic walks and jogging paths for an active lifestyle. Deducted (-)\$9540 sf, \$20k gated community added (+)\$600 lot
- Sold 2** Welcome to 205 Serena. This exquisite home is located near Buchanan High School in in the award winning Clovis Unified School District. Upon arriving you will notice this one of a kind gem with a 4 car garage with one drive thru garage to the backyard. This is perfect for someone that has multiple cars motorcycles or just needs the extra storage. This home is a 3 bedroom home with a bonus room that could be used as an office Den Xtra bedroom or playroom. This home has new flooring throughout with fresh paint. The kitchen features Granite countertops kitchen nook. Kitchen opens up to living-room with a cozy fire place. There is also a formal dinning room for those special gatherings. The primary bedroom has a walk-in closet with organizers The primary bathroom offers a tranquil bathtub with a separate shower. The backyard features a fire-pit to enjoy with family and friends. Come see this beautiful home. Schedule your appointment today. Deducted (-)\$10k garage, \$25080 sf, \$3k lot
- Sold 3** Fantastic Buchanan High School area home! The house sits on a corner lot, and has a wonderful floorplan, with an extra large master suite. Quality interior shutters are featured on almost all of the windows. Additionally the large gated side-yard is perfect for: an extra car, boat, or any other recreational toys, it could also be a spot for a storage shed. Brand New Garage Door and Opener installed last week, Mature Landscaping, Quiet Street, and a very sought after area town. Call your Realtor for a showing today! Deducted (-)\$16860 sf, \$600 lot, added (+) \$15900 for sold date being so far out due to shortage of comps

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject tax records show property sold in 2023. See attached tax records.			
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
--	--	--	--	Sold	11/30/2023	\$380,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$538,000	\$538,000
Sales Price	\$538,000	\$538,000
30 Day Price	\$528,440	--
Comments Regarding Pricing Strategy		
<p>Search parameters used for comps, Fresno MLS, sold 10/7/23 or sooner, no short sales or foreclosures, SFR, 1 story, 1572-2172, 1996-2016 year built, comp proximity is important, within ¼ mile radius of subject there is 3 comps, within ½ mile radius there is 2 active, no pending and 2 sold comps, due to shortage of sold comps extended sold date 6/1/23, extended GLA 1500-2300 sf and there is enough comps. Sold comps have been adjusted, there is a shortage of similar GLA as subject and most comps are superior in GLA. MLS. There is a variance in age, lot, style, and GLA. Subject is located in an established area with SFR homes of different styles and appeal, the demand for the area is normal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster. Suggested list price, sales price and 30 days price are assumed that subject is in average condition.</p>		

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



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 1783 Dewitt Ave N
Clovis, CA 93619



Front

L2 441 Lester Ave
Clovis, CA 93619



Front

L3 1799 Osmun Ave N
Clovis, CA 93619



Front

Sales Photos

S1 1718 Osmun Ave N
Clovis, CA 93619



Front

S2 205 Serena Ave
Clovis, CA 93619



Front

S3 488 Prescott Ave
Clovis, CA 93619



Front

ClearMaps Addendum

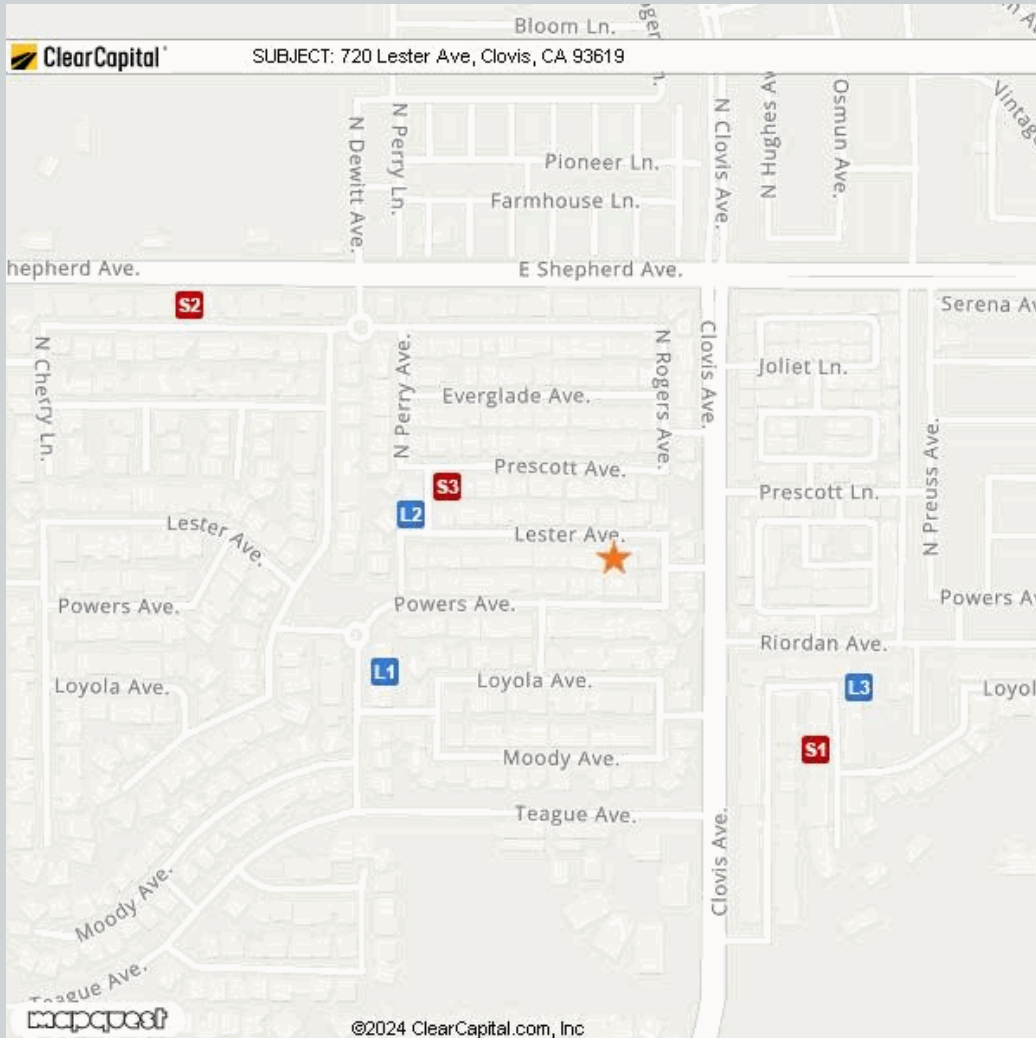
Address ★ 720 Lester Ave, Clovis, CALIFORNIA 93619

Loan Number 55465

Suggested List \$538,000

Suggested Repaired \$538,000

Sale \$538,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	720 Lester Ave, Clovis, California 93619	--	Parcel Match
L1 Listing 1	1783 Dewitt Ave N, Clovis, CA 93619	0.17 Miles ¹	Parcel Match
L2 Listing 2	441 Lester Ave, Clovis, CA 93619	0.14 Miles ¹	Parcel Match
L3 Listing 3	1799 Osmun Ave N, Clovis, CA 93619	0.19 Miles ¹	Parcel Match
S1 Sold 1	1718 Osmun Ave N, Clovis, CA 93619	0.19 Miles ¹	Parcel Match
S2 Sold 2	205 Serena Ave, Clovis, CA 93619	0.34 Miles ¹	Parcel Match
S3 Sold 3	488 Prescott Ave, Clovis, CA 93619	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	Danielle Carnero	Company/Brokerage	HomeSmart PV and Associates
License No	01507071	Address	6535 N Palm ave Fresno CA 93704
License Expiration	06/15/2025	License State	CA
Phone	5598362601	Email	daniellecarnero@gmail.com
Broker Distance to Subject	6.23 miles	Date Signed	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.