

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>	1933 Estriga Ct, Santa Maria, CALIFORNIA 93458	<b>Order ID</b>	9251928	<b>Property ID</b>	35261671
<b>Inspection Date</b>	04/03/2024	<b>Date of Report</b>	04/06/2024		
<b>Loan Number</b>	55490	<b>APN</b>	117-900-019		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Santa Barbara		

<b>Tracking IDs</b>					
<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>	<p>The subject is a detached, single story, Mediterranean style, SFR home in the non gated Strawberry Creek subdivision in Santa Maria near Westgate Ranch. Fee land. No HOA. The subject contains 6 rooms, 4 bedrooms and 2 bathrooms. Quality of construction is Q4 rating. The subject was built in 2002. The subjects condition is below average for the neighborhood - C5 (fair) condition. The subject has multiple deferred maintenance conditions,. Fencing damage noted at left side of home. Boarded up window noted at left side. Paint is damaged and exterior. The subject needs a full exterior paint job. Attached (2) car garage. Residential views only. The subject is located on a 0.14 acre cul de sac lot. Fireplace. The subject is occupied, but occupancy type is unknown. Foreclosure notice noted on the subjects front door at the time of inspection.</p>
<b>R. E. Taxes</b>	\$6,322		
<b>Assessed Value</b>	\$519,285		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Fair		
<b>Estimated Exterior Repair Cost</b>	\$15,000		
<b>Estimated Interior Repair Cost</b>	\$10,000		
<b>Total Estimated Repair</b>	\$25,000		
<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>	<p>The subject is located in the, non gated, Strawberry Creek neighborhood of SFR homes, west of S. Blosser Road, south of W. Battles Road, north of Betteravia Road and east of A Street in west Santa Maria. Close to Bob Orach Park. No adverse influences noted. Fee simple land. No HOA. Close to typical amenities - schools, shopping and services. REO and Short Sale properties are in short supply. No boarded up homes noted in the neighborhood. Vandalism risk is low to moderate. Inventory of homes For Sale across all areas of Santa Maria is low. Sales volume has slowed significantly since the FED rai...</p>
<b>Local Economy</b>	Stable		
<b>Sales Prices in this Neighborhood</b>	Low: \$475,000 High: \$683,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Neighborhood Comments

The subject is located in the, non gated, Strawberry Creek neighborhood of SFR homes, west of S. Blosser Road, south of W. Battles Road, north of Betteravia Road and east of A Street in west Santa Maria. Close to Bob Orach Park. No adverse influences noted. Fee simple land. No HOA. Close to typical amenities - schools, shopping and services. REO and Short Sale properties are in short supply. No boarded up homes noted in the neighborhood. Vandalism risk is low to moderate. Inventory of homes For Sale across all areas of Santa Maria is low. Sales volume has slowed significantly since the FED raised interest rates. Buyer demand remains stable in Santa Maria due to supply and demand issues. Market remains a sellers market as supply continues to exceed demand. Appreciation has stabilized with trend towards a stabilizing market. Marketing time remains abbreviated and under (30) days when homes are priced and positioned correctly in the marketplace. Retail sales driving market prices. REO and Short Sales remain in short supply in the current market. The subject conforms to the surrounding homes in its neighborhood in age of construction, architectural style, quality of construction, use (residential) and size. The subject conforms to the surrounding homes in its neighborhood in age of construction, architectural style, quality of construction, use (residential) and size.

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1933 Estriga Ct	1472 W Durham Way	1888 Sterling Place	1939 Corbina Drive
<b>City, State</b>	Santa Maria, CALIFORNIA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
<b>Zip Code</b>	93458	93458	93458	93458
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.73 <sup>1</sup>	0.34 <sup>1</sup>	0.05 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$650,000	\$615,000	\$622,000
<b>List Price \$</b>	--	\$650,000	\$615,000	\$622,000
<b>Original List Date</b>		03/29/2024	04/05/2024	03/21/2024
<b>DOM · Cumulative DOM</b>	-- · --	8 · 8	1 · 1	6 · 16
<b>Age (# of years)</b>	22	8	5	22
<b>Condition</b>	Fair	Average	Good	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	Beneficial ; Mountain	Neutral ; Residential
<b>Style/Design</b>	1 Story Mediterranean	1 Story Contemporary	2 Stories Contemporary	1 Story Mediterranean
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,687	1,499	1,692	1,407
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2 · 1	3 · 2
<b>Total Room #</b>	6	5	7	5
<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>	0.14 acres	0.10 acres	0.05 acres	0.13 acres
<b>Other</b>	Cul de sac lot	Above Average Condition	End of cul de sac lot	--

\* Listing 3 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** NSBCRMLS#: 24000525. MLS Status: "Active" - List #1 is a fair market sale. List #1 is located in the same general area of Santa Maria in the newer Heritage Square subdivision, approximately 0.73 miles away from the subject. List #1 is a newer, Contemporary style home built in 2016, a (14) year newer home than the subject. List #1 has similar Q4 quality of construction rating. List #1 has inferior (3) bedroom count to the subject. List #1 has the same (2) bathroom count as the subject. List #1 has inferior (5) room count to the subject. List #1 has a inferior sized floor plan and inferior GLA values to the subject. List #1 has superior above average C4 condition rating (average) over the subject with some updates. The subject is a "fixer" in need of multiple repairs and has inferior C5 (fair) condition rating to List #1. List #1 has an inferior sized 0.10 acre lot to the subject and inferior lot and land value to the subject. List #1 has a (2) car garage like the subject. Both homes have fenced side and rear yards. Both homes have landscaped yards. Both homes have forced hot air for heating and no air conditioning. The subject has a similar view amenity to List #1 - both homes have neighborhood views only. List #1 has similar neighborhood lot location value with no adverse influences. With adjustments, List #1 has estimated superior fair market resale value over the subject, due to List #1 superior newer age of construction, superior C4 (above average) condition rating. List #1 has estimated superior fair market resale value over the subject.
- Listing 2** MLS Status: "Active" - List #2 is a fair market sale. List #2 is located in the GH Gardens subdivision of homes in the same general area of Santa Maria, approximately 0.34 miles away from the subject. List #2 is a newer, (2) story Contemporary style home built in 2019, a (17) year newer home than the subject. Comp exceeding the (15) year age of construction variance tolerance threshold was used in the report due to extremely scarce LIST comp selection in the current market for properties that match the subjects DNA profile and estimated range of resale value. List #2 has similar Q4 quality of construction rating. List #2 has the same (4) bedroom count as the subject per its tax records information. List #2 has superior (2.5) bathroom count over the subject. List #1 has superior (7) room count over the subject. List #2 has a similar sized floor plan and similar GLA values to the subject. GLA values are close. List #2 has superior C3 condition rating (good) over the subject per MLS photos. L2 has a highly updated interior. The subject is a "fixer" in need of multiple repairs and has inferior C5 (fair) condition rating to List #1. List #2 has an inferior sized 0.05 acre lot to the subject and inferior lot and land value to the subject. List #2 has an attached (2) car garage like the subject. Both homes have fenced side and rear yards. Both homes have landscaped yards. Both homes have forced hot air for heating and no air conditioning. The subject has a inferior view amenity to List #2. List #2 has mountain views. The subject has inferior neighborhood views only. List #2 has superior neighborhood lot location value in a gated community with superior amenities. List #2 subdivision has a superior community pool, spa, club house and playgrounds. With adjustments, List #2 has estimated superior fair market resale value over the subject, due to List #2 superior newer age of construction, superior C3 (good) condition rating and superior location in a gated community of homes with superior amenities. List #2 has estimated superior fair market resale value over the subject.
- Listing 3** MLS Status: "Pending" - List #3 is a traditional resale. List #3 is located in the same general neighborhood as the subject in Santa Maria in the Westgate Ranch subdivision, approximately 0.05 miles away from the subject. List #3 is a Mediterranean style home built in 2002, the same year of construction as the subject. List #3 has similar Q4 quality of construction rating. List #3 has inferior (3) bedroom count to the subject. List #3 has the same (2) bathroom count as the subject. List #3 has inferior (5) room count to the subject. List #3 has a inferior sized floor plan and inferior GLA values to the subject. List #3 has superior above average C4 condition rating (average) over the subject with some updates. The subject is a "fixer" in need of multiple repairs and has inferior C5 (fair) condition rating to List #3. List #3 has a slightly inferior sized 0.13 acre lot to the subject and slightly inferior lot and land value to the subject. List #3 has an attached (2) car garage like the subject. Both homes have fenced side and rear yards. Both homes have landscaped yards. Both homes have forced hot air for heating and no air conditioning. The subject has a similar view amenity to List #3 - both homes have neighborhood views only. List #3 has similar neighborhood lot location value with no adverse influences. With adjustments, List #3 has estimated superior fair market resale value over the subject, due to List #3 superior C4 (above average) condition rating. List #3 has estimated superior fair market resale value over the subject. List #3 is the most heavily weighted LIST comp due to its superior condition and close proximity. List #3 is the best LIST comp. List #3 has superior market value as the subject is a "fixer" in need of multiple repairs.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1933 Estriga Ct	1436 Via Rosa	1934 Estriga Court	909 Nartatez Court
City, State	Santa Maria, CALIFORNIA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
Zip Code	93458	93458	93458	93458
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 <sup>1</sup>	0.03 <sup>1</sup>	0.69 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$540,000	\$600,000	\$645,000
List Price \$	--	\$540,000	\$600,000	\$645,000
Sale Price \$	--	\$527,000	\$615,000	\$635,000
Type of Financing	--	Cash	Undefined	Conventional
Date of Sale	--	07/25/2023	07/14/2023	03/28/2024
DOM · Cumulative DOM	-- · --	21 · 47	23 · 52	57 · 49
Age (# of years)	22	26	22	18
Condition	Fair	Fair	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 Mediterranean	1 Story Ranch/Rambler	1 Story Mediterranean	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,687	1,630	1,618	1,702
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	3 · 3
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	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	0.18 acres	0.12 acres
Other	Cul de sac lot	--	Cul de sac lot	Updated Kitchen , Cul de sac lot
Net Adjustment	--	+\$7,705	-\$52,515	-\$45,975
Adjusted Price	--	\$534,705	\$562,485	\$589,025

\* Sold 1 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** NSBCRMLS #23000892. Sold #1 was a investor sale per MLS info. Sold #1 is located in the same general area of homes in Santa Maria, approx. 0.26 miles away from the subject. Sold #1 is a single story, Ranch/Rambler style, SFR home. Adjustments - Age - (4) year older home built in 1998 (+\$1,000) Quality of construction - both Q4 rating (\$0) Room Count - both (6) room count (\$0) Bedroom Count - S1 has inferior (3) bedrooms (\$0) Bathroom Count - S1 has the same (2) bath count as the subject (\$0) GLA Count - S1 has a slightly smaller floor plan (+\$3,705) Condition - both C5 (fair) condition rating (\$0) Sold #1 is a "fixer" like the subject with similar C5 (fair) condition. Location - both neutral locations with no adverse influences (\$0) View - both residential views only (\$0) Garage - S1 comp has a (2) car garage like the subject (\$0) Lot Size - Sold #1 has a slightly smaller 0.13 acre lot (+\$3,000) With adjustments, Sold #1 has an estimated downward adjustment of \$7,705 to the subject. Subjects adjusted value: \$534,705. Sold #1 is a dated comp that closed escrow over (8) months ago. Prices have increased in the subjects neighborhood since Sold #1 closed escrow. The subjects market value is estimated to be potentially higher due to appreciation that has occurred in the marketplace since Sold #1 closed escrow in late July of 2023. Sold #1 had CASH financing type with no reported credits or concessions. The subject has estimated similar fair market resale value to Sold #1. Sold #1 is the best SOLD comp as DNA profiles and condition profiles are similar. Values are estimated to be close and in range. Sold #1 has the lowest net adjustment to the subject.
- Sold 2** NSBCRMLS #23000804. Sold #2 was a standard sale per MLS info. Sold #2 is located on the same street as the subject in Santa Maria, approx. 0.03 miles away from the subject. Sold #2 is a single story, Mediterranean style, SFR home. Adjustments - Age - Sold #2 was built in 2002, the same age of construction as the subject (\$0) Quality of construction - both Q4 rating (\$0) Room Count - S2 has superior (7) room count over the subject (-\$5,000) Bedroom Count - S2 has inferior (3) bedroom count (\$0) Bathroom Count - S2 has the same (2) bathroom count as the subject (\$0) GLA Count - S2 has a similar sized floor plan with slight edge to the subject (+\$4,485) GLA values are close. Condition - Sold #2 has superior C4 (above average) condition rating (-\$40,000) Sold #2 has a updated kitchen and one updated bathroom. Location - both neutral locations with no adverse influences (\$0) View - both neutral residential views (\$0) Garage - S2 has a inferior single car garage. The subject has a superior attached (2) car garage (+\$5,000) Lot Size - S2 has a superior sized 0.18 acre lot (-\$12,000) With adjustments, Sold #2 has an estimated upward adjustment of \$52,515 over the subject. Subjects adjusted value: \$562,485. Sold #2 is a dated comp that closed escrow over (8) months ago and is not reflective of current market values. Prices have been on the slight increase in the subjects neighborhood since Sold #2 closed escrow. The subjects market value is estimated to be in line with its adjusted value to Sold #2. Sold #2 financing type is undefined in MLS information, with no reported credits or concessions. The subject has estimated inferior fair market resale value to Sold #2 with adjustments. Sold #2 is the most proximate SOLD comp.
- Sold 3** Sold #3 was a fair market sale per MLS information. Sold #3 is located in the same general area of homes in Santa Maria in the Pacific Crest subdivision, approx. 0.69 miles away from the subject. Sold #3 is a (1) story, Contemporary style home. Adjustments - Age - S3 comp is a (4) year newer home built in 2006 (-\$1,000) Quality of construction - both Q4 rating (\$0) Room Count - S3 has the same (6) room count as the subject (\$0) Bedroom Count - S3 has inferior (3) bedroom count to the subject (\$0) Bathroom Count - S3 comp has superior (3) bath count (-\$5,000) GLA Count - S3 has a similar sized floor plan w/ slight edge to S3 (-\$975) GLA values are very close. Condition - Sold #3 has superior above average C4 (average) condition rating. MLS indicates Sold #3 has has a remodeled kitchen (-\$50,000) Location - both neutral lot location value (\$0) View - both residential views (\$0) Garage - S3 has a (2) car garage like the subject (\$0) Lot Size - S3 has a inferior sized 0.12 acre lot (+\$6,000) With adjustments, Sold #3 has an estimated upward adjustment of \$45,975 over the subject. Subjects adjusted value: \$589,025. Sold #3 had Conventional loan financing type per MLS information with a reported \$500 seller credit. Sold #3 is a current comp that closed escrow less than (30) days ago. Prices have been stable in the subjects neighborhood since Sold #3 closed escrow. Subjects market value is estimated to be in range of its adjusted price to Sold #3. Sold #3 is superior. BUYER FINANCING: Conventional CONCESSIONS: \$500 CONCESSION CMTS: \$500 in lieu of repairs

## Subject Sales & Listing History

**Current Listing Status** Not Currently Listed

**Listing Agency/Firm**

**Listing Agent Name**

**Listing Agent Phone**

**# of Removed Listings in Previous 12 Months** 0

**# of Sales in Previous 12 Months** 0

### Listing History Comments

Last Market Sale & Sales History Per Tax Records (Source: Realist.com) NSBCRMLS #1027180 List Date: 02/11/2004 Orig. List Price: \$385,000 Final List Price: \$385,000 Recording Date: 04/06/2004 Sale Type: Full Sale Date: 03/19/2004 Deed Type: Grant Deed Sale Price: \$380,000 Owner Name: Catamount Properties 2018 LLC Price Per Square Ft: \$225.25 Multi/Split Sale Seller: Martinez, Robert F & Estrellita Q Document Number: 32203 The subject was recently foreclosed and sold in a foreclosure proceeding. Recording Date: 11/02/2023 Sale Date: 10/11/2023 Sale Price: \$510,500 Buyer Name: Catamount Properties 2018 LLC Seller Name: MTC Financial Inc. Document Number: 33007 Document Type: Trustee's Deed (Foreclosure)

**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
<b>Suggested List Price</b>	\$569,900	\$619,900
<b>Sales Price</b>	\$562,500	\$612,500
<b>30 Day Price</b>	\$555,500	--

### Comments Regarding Pricing Strategy

I initially went back (3) months, out in distance (1) mile. List and Sold comps that match the subjects DNA and condition profile are scarce in Santa Maria in the current market. Sold comps that have closed in the past (90-120) days that match the subjects profile are extremely scarce. List comps that match the subjects GLA profile, lot size, age and estimated range of resale value are extremely scarce. Inventory of homes For Sale is extremely low in all price tiers in Santa Maria in the current market. List price variance is wide for comps used in the report due to extremely scarce LIST comp factors in the current market for properties that match the subjects DNA profile. Due to scarce comp factors, it was necessary to relax some of the variance threshold tolerances of the search criteria to find comps which I could use to complete the report. Sales dates were backed up (12) months and distance radius was expanded up to (5) miles and comp selection remained scarce. With relaxing the lot size variance, the (90) day pending date, the condition variance, the architectural style variance and the (15) year age of construction variance threshold tolerance of the search criteria, I was able to find comps of which I could use due to extremely scarce comp factors. Comps used in the report are the best possible currently available comps within (5) miles from the subject and the adjustments are sufficient for this area to account for the differences in the subject and the comps. Comps with similar C5 condition rating are extremely scarce. Comps with superior condition rating had to be used in the absence of C5 condition comps. S1 and S2 comps exceed the (90) day pending date variance tolerance threshold. L2 comp exceeds the (15) year age of construction variance threshold tolerance. L1, L2 and S2 comps exceed the lot size variance tolerance threshold. L1, L2, S1 and S3 comps exceed the architectural style variance. Agent recommends a Repair First/Then List sales strategy with a 90-120 day marketing period. Sold #1 is the most heavily weighted sales comp. The subjects current market value is estimated to be in line with its adjusted sales price to Sold #1. The subjects curb appeal & exterior condition is below average to the surrounding homes in its neighborhood. The subjects GLA size is in the middle tier for its immediate neighborhood. Sales prices appreciated rapidly in the subjects neighborhood over the course of 2021 and into the first quarter of 2023 (20%- 25% increase) Price appreciation has stabilized with the Fed's interest rate hikes, but due to a limited supply of homes For Sale in Santa Maria, market remains stable and home values still slightly appreciating as market is a sellers market. Marketing time is abbreviated and under (30) days. Adjusted SOLD comps are estimated to accurately bracket the range of the subjects current resale value. The subjects estimated range of "AS- IS" resale value is \$562,500 to \$569,900 in the current market due to low inventory of homes For Sale and stable buyer demand. The subjects estimated (30) day quick sale price is \$555,500. The initial suggested list price mark up percentage is suggested to be 2% to 3%, due to low inventory and stable buyer demand in the current market. Marketing time is abbreviated and less than (30) days when properties are priced and positioned correctly in the marketplace. Current market trend appears to be sales price stabilization. Demand continues to exceeds supply in Santa Maria in the current market. Sales volume, however, has slowed significantly since the FED interest rate hikes. Estimated Tax Value per Realist.com tax websites Corelogic software algorithm - RealAVM™ Value: \$605,900 Confidence Score: 90 RealAVM™ Value Range: \$560,700 - \$651,100 Forecast Standard Deviation: 7 Value as of 03/25/2024 (1)RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. (2)The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales. (3)The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.



## 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



Side



Side



Street



Street

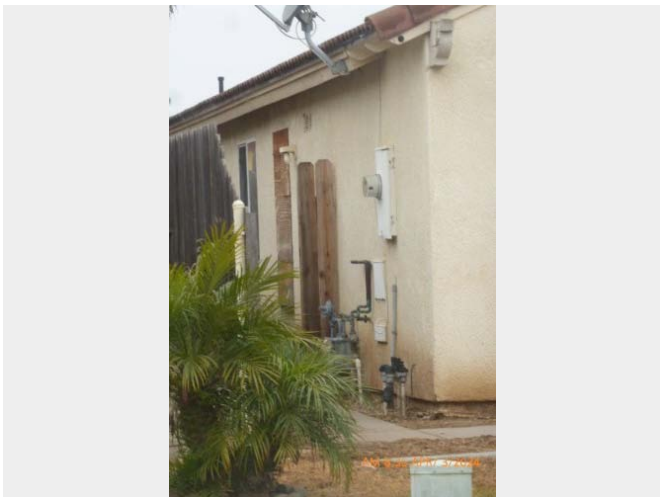
## Subject Photos



Street



Street



Other



Other

## Listing Photos

**L1** 1472 W Durham Way  
Santa Maria, CA 93458



Front

**L2** 1888 Sterling Place  
Santa Maria, CA 93458



Front

**L3** 1939 Corbina Drive  
Santa Maria, CA 93458



Front

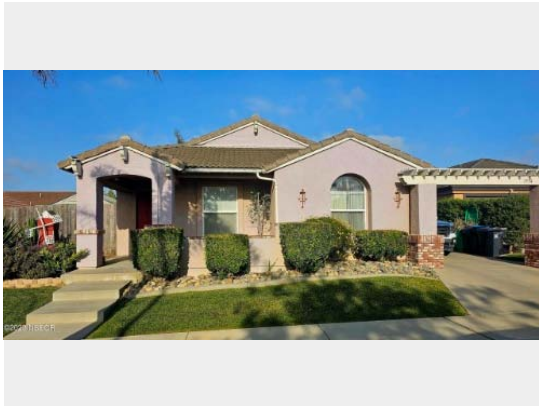
## Sales Photos

**S1** 1436 Via Rosa  
Santa Maria, CA 93458



Front

**S2** 1934 Estriga Court  
Santa Maria, CA 93458



Front

**S3** 909 Nartatez Court  
Santa Maria, CA 93458



Front

## ClearMaps Addendum

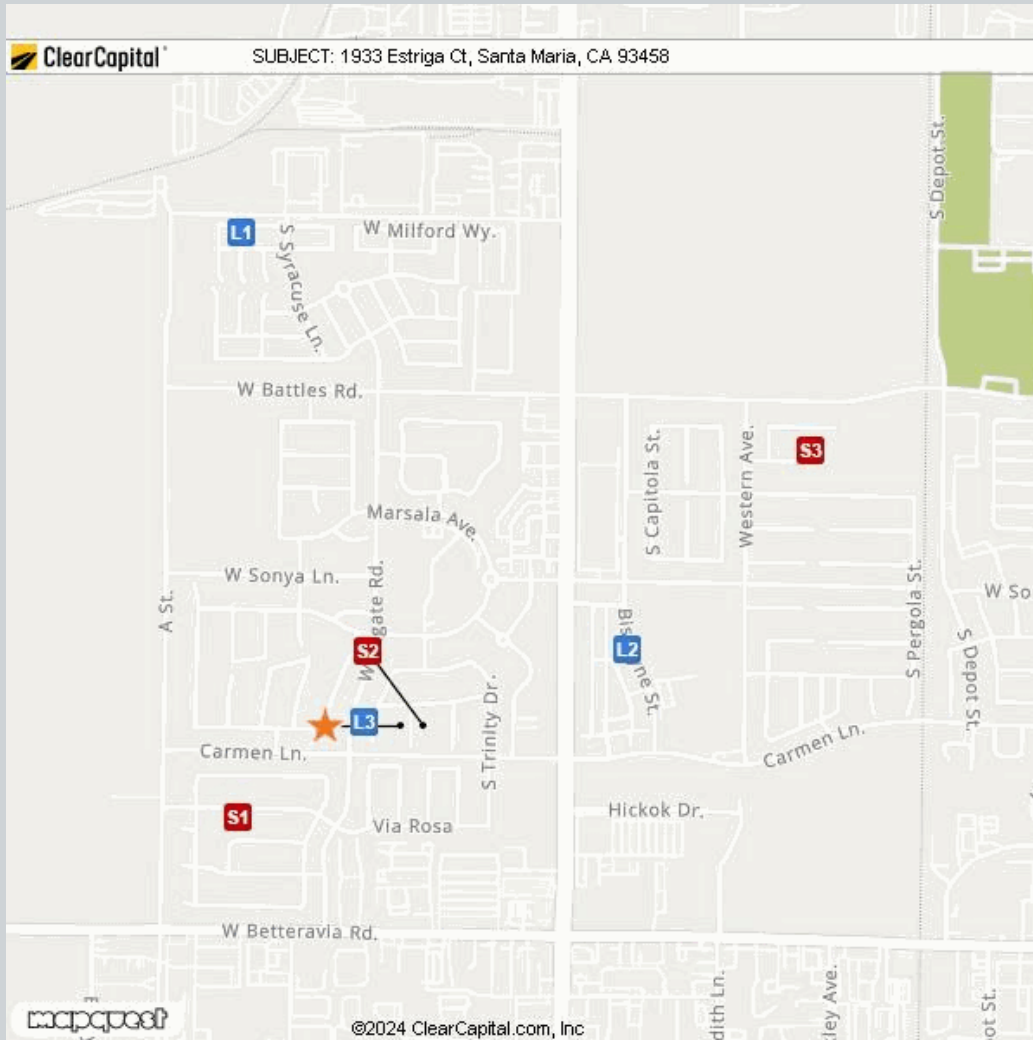
**Address** ★ 1933 Estriga Ct, Santa Maria, CALIFORNIA 93458

**Loan Number** 55490

**Suggested List** \$569,900

**Suggested Repaired** \$619,900

**Sale** \$562,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1933 Estriga Ct, Santa Maria, California 93458	--	Parcel Match
L1 Listing 1	1472 W Durham Way, Santa Maria, CA 93458	0.73 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1888 Sterling Place, Santa Maria, CA 93458	0.34 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1939 Corbina Drive, Santa Maria, CA 93458	0.05 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1436 Via Rosa, Santa Maria, CA 93458	0.26 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1934 Estriga Court, Santa Maria, CA 93458	0.03 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	909 Nartatez Court, Santa Maria, CA 93458	0.69 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>	Christian Stuart Workmon	<b>Company/Brokerage</b>	Century 21 Hometown Realty - Pismo Beach,CA
<b>License No</b>	01317218	<b>Address</b>	727 South Halcyon Road #11 Arroyo Grande CA 93420
<b>License Expiration</b>	08/15/2025	<b>License State</b>	CA
<b>Phone</b>	7604048735	<b>Email</b>	chrisworkmon@gmail.com
<b>Broker Distance to Subject</b>	14.62 miles	<b>Date Signed</b>	04/06/2024

*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.**