

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	3877 N Ezie Ave, Fresno, CALIFORNIA 93727	Order ID	9251928	Property ID	35261792
Inspection Date	04/03/2024	Date of Report	04/05/2024		
Loan Number	55502	APN	496-042-13		
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		Condition Comments
Owner	Catamount Properties 2018 LLC	Single story, wood or vinyl exterior, composition roof. Subject is listed and per MLS subject home is remodeled. I would recommend interior inspection to verify condition. Subdivision Heritage Park 1. Inground pool
R. E. Taxes	\$2,682	
Assessed Value	\$227,242	
Zoning Classification	RS5	
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		Neighborhood Comments
Location Type	Suburban	Subject is near businesses, park, school, trails, basin; 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 no active(s), 2 pending, and 3 sold comps in the last 6 months, in the last year there are 8 home(s) that sold. There is no short sale and no foreclosure in area. There are no search parameters used in search.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$310,000 High: \$383,200	
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	3877 N Ezie Ave	3683 Ezie Ave N	1603 Griffith Ave	3321 Claremont
City, State	Fresno, CALIFORNIA	Fresno, CA	Clovis, CA	Clovis, CA
Zip Code	93727	93727	93611	93611
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.12 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$399,900	\$3,599,000
List Price \$	--	\$345,000	\$399,900	\$359,900
Original List Date		01/27/2024	03/01/2024	04/05/2024
DOM · Cumulative DOM	-- · --	37 · 69	8 · 35	0 · 0
Age (# of years)	48	51	46	46
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	1,284	1,100	1,428	1,140
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 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	--	--	--
Lot Size	.13 acres	0.18 acres	0.17 acres	0.16 acres
Other	--	na	owned solar	na

* Listing 3 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** Spacious front and backyard Through the entry door you will be welcomed into a nice size living room and beautiful kitchen with granite counters and plenty of cabinet space adjacent to the kitchen will be a cozy space you can use an secondary meal prep area mudroom additional eating area or what your heart desires.Through the kitchen is the laundry area with backyard entrance water heater and electric washer/dryer hook up.Down the hallway you will discover 3 really good size bedrooms and bathroom.Enter the backyard and you will find a high pitched roof shed and large side yard to park a recreational vehicle.2 car garage with additional plumbing if you would like to expand and add another level of living space above. If the garage and side yard is not enough room there are plenty of cement driveway and street parking for family gatherings.Outside of the house needs a little elbow grease but the inside is a charming beauty you would have to see to appreciate.
- Listing 2** Welcome to this cozy Clovis home situated on a corner lot with potential RV/Boat parking. This move-in ready home features 3 bedrooms 1.75 bathrooms a formal dining room and OWNED solar. It is perfect for the first-time home buyer or growing family.Upon entering youre greeted by an inviting living room that leads you into the kitchen where your cooking enthusiast can whip up your favorite recipes. The dining room is perfect for family gatherings and intimate dinners.&8232&8232The backyard is a great backdrop for fur-babies outdoor activities barbecues and entertaining friends and family.&8232&8232Your future home is located within the Clovis Unified School District and near schools parks and shopping centers.This home is a must-see so call your favorite REALTOR today for a tour This one will not last
- Listing 3** MUST SEE This adorable 3 bedroom 1.75 bathroom home in Clovis Unified School District. Great Starter home at a great price. Very well maintained with many upgrades. In the kitchen quartz counter tops andstainless steel appliances. Both bathrooms have beenremodeled.Added Led lighting throughout. Newer flooring . Dual Paine Windows Great size backyard for entertaining. Sago Palms and a Lemon tree. Cement work added. Potential RV parking on both sides of home. Large covered patio with a ceiling fan.In close proximity to Malls Restaurants Movie Theater and much more

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3877 N Ezie Ave	5937 Ramona Ave E	1640 Griffith Ave	5943 Saginaw Way E
City, State	Fresno, CALIFORNIA	Fresno, CA	Clovis, CA	Fresno, CA
Zip Code	93727	93727	93611	93727
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.11 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$279,000	\$365,000	\$360,000
List Price \$	--	\$279,000	\$365,000	\$360,000
Sale Price \$	--	\$310,000	\$366,000	\$366,000
Type of Financing	--	Conv	Conv	Fha
Date of Sale	--	12/04/2023	12/07/2023	01/03/2024
DOM · Cumulative DOM	-- · --	5 · 46	9 · 37	5 · 27
Age (# of years)	48	51	46	48
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	1,284	1,410	1,140	1,124
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 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	.13 acres	0.18 acres	0.17 acres	0.14 acres
Other	--	leased solar	na	owned solar
Net Adjustment	--	+\$7,700	+\$17,200	-\$7,500
Adjusted Price	--	\$317,700	\$383,200	\$358,500

* 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** This is a great starter home or Investment. With some updating it could be home sweet home. The owner was very gentle on the interior of the home. It sits in a nice cul-de-sac with a large lot that gives you lots of options of how you might want to use all the space in the backyard. One side yard might work as possible RV parking-BTV or a great area for that vegetable garden. Right now it is a blank canvas awaiting your creativity. This really is a great opportunity to be able to put your own style and taste into this home. It is being sold As Is. Added (+)\$1500 age, \$20k pool Deducted (-)\$6300 sf, \$5k garage, \$2500 lot
- Sold 2** Move in ready home located in a nice family neighborhood This 3 bedroom 2 bath home is perfect for a first time buyer or an investor looking to expand their portfolio. As you enter youre greeted by the large family room with brick fireplace and plenty of natural light. Off the family room you have a dining area which leads into the kitchen showcasing granite counters. Down the hall you have 2 bedrooms bathroom and primary bedroom with en-suite. New interior paint LVP flooring throughout and fixtures make this home truly move in ready The spacious backyard wont disappoint with covered parking potential RV parking and large grass area perfect for friends and family to gather. If youre wanting turn key and award wining Clovis Unified School District this home has it Added (+)\$20k pool, \$7200 sf Deducted (-)\$2k seller concessions, \$1k age, \$5k garage, \$2k lot
- Sold 3** Dont miss this move-in ready 3 bed 2 bath home located in an established family-friendly neighborhood in the award-winning Clovis Unified school district This home offers a sparkling pool during the hot summer days and OWNED solar panels to help keep your bills low all year. Enjoy an open floor plan with plenty of natural light upgraded luxury vinyl plank floors fresh interior paint granite kitchen countertops a fireplace and low-maintenance landscaping. This home is truly a must-see schedule a showing with your agent today Deducted (-)\$5k garage, \$10k solar, \$500 lot added (+)\$8k sf

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Iron Key Real Estate	Subject sold in 2023 per tax records, subject is listed on Fresno MLS					
Listing Agent Name	Gracelyn Martinez						
Listing Agent Phone	559-296-8044						
# 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	\$233,000	Tax Records
03/29/2024	\$374,900	--	--	Pending/Contract	04/04/2024	\$374,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$368,500	\$368,500
Sales Price	\$368,500	\$368,500
30 Day Price	\$358,500	--
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, 984-1584, 1966-1986 year built, comp proximity is important, within ¼ mile radius of subject there is 5 comps, within ½ mile radius there is 2 active, 2 pending and 8 sold comps, there is a shortage of list and sold comps with pools, no adjustments allowed for list comps. There is 12 comps within 1/2 mile radius and two homes with pools subject home and sold 3. 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. Adjustments will only be applied to owner owned solar and not leased solar. 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



Street

Listing Photos

L1 3683 Ezie Ave N
Fresno, CA 93727



Front

L2 1603 Griffith Ave
Clovis, CA 93611



Front

L3 3321 Claremont
Clovis, CA 93611



Front

Sales Photos

S1 5937 Ramona Ave E
Fresno, CA 93727



Front

S2 1640 Griffith Ave
Clovis, CA 93611



Front

S3 5943 Saginaw Way E
Fresno, CA 93727



Front

ClearMaps Addendum

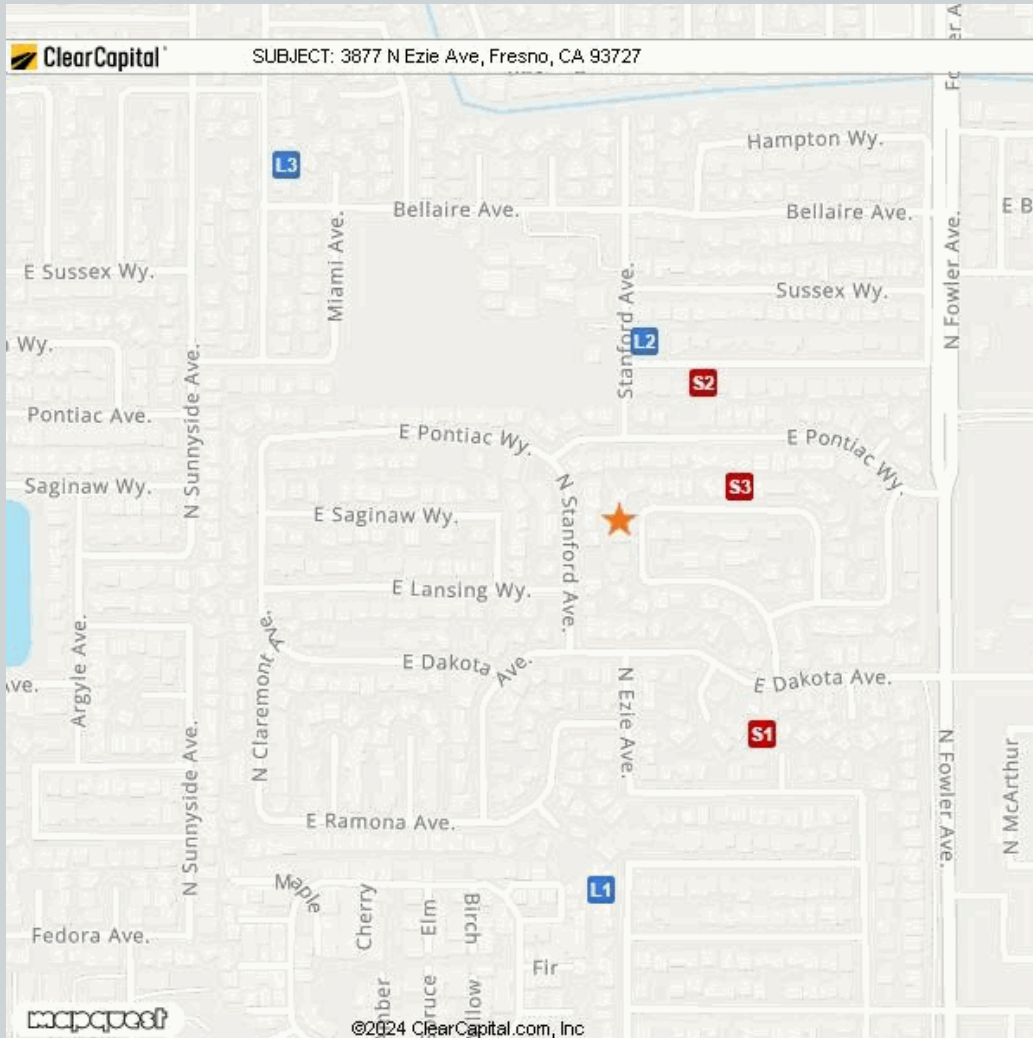
Address ★ 3877 N Ezie Ave, Fresno, CALIFORNIA 93727

Loan Number 55502

Suggested List \$368,500

Suggested Repaired \$368,500

Sale \$368,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3877 N Ezie Ave, Fresno, California 93727	--	Parcel Match
L1 Listing 1	3683 Ezie Ave N, Fresno, CA 93727	0.25 Miles ¹	Parcel Match
L2 Listing 2	1603 Griffith Ave, Clovis, CA 93611	0.12 Miles ¹	Parcel Match
L3 Listing 3	3321 Claremont, Clovis, CA 93611	0.33 Miles ¹	Parcel Match
S1 Sold 1	5937 Ramona Ave E, Fresno, CA 93727	0.18 Miles ¹	Parcel Match
S2 Sold 2	1640 Griffith Ave, Clovis, CA 93611	0.11 Miles ¹	Parcel Match
S3 Sold 3	5943 Saginaw Way E, Fresno, CA 93727	0.09 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	7.43 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.