

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>	3982 N Woodson Avenue, Fresno, CALIFORNIA 93705	<b>Order ID</b>	9132682	<b>Property ID</b>	35026405
<b>Inspection Date</b>	01/29/2024	<b>Date of Report</b>	01/29/2024		
<b>Loan Number</b>	55507	<b>APN</b>	433-145-18		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Fresno		

Tracking IDs					
<b>Order Tracking ID</b>	1.29_BPO	<b>Tracking ID 1</b>	1.29_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

General Conditions		Condition Comments
<b>Owner</b>	Kettering Donald M	Subdivision Marymeade Park, stucco exterior, single story, one car garage attached, composition roof, yard shows deferred maintenance. Subject property has no address and was verified thru tax records, Google and Fresno MLS pending records.
<b>R. E. Taxes</b>	\$3,550	
<b>Assessed Value</b>	\$68,776	
<b>Zoning Classification</b>	RS5	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$500	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$500	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Subject is near businesses, schools, businesses; 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), 1 pending, and 5 sold comps in the last 6 months, in the last year there are 13 home(s) that sold. There is no short sale and no foreclosure in area. There are no search parameters used in search.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$262,320 High: \$304,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	3982 N Woodson Avenue	1622 Dakota Ave W	4116 Warren Ave N	1916 Buckingham Way W
<b>City, State</b>	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
<b>Zip Code</b>	93705	93705	93705	93705
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.39 <sup>1</sup>	0.43 <sup>1</sup>	0.28 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$300,000	\$325,000	\$299,000
<b>List Price \$</b>	--	\$285,000	\$295,000	\$299,000
<b>Original List Date</b>		11/28/2023	12/08/2023	01/24/2024
<b>DOM · Cumulative DOM</b>	-- · --	62 · 62	31 · 52	5 · 5
<b>Age (# of years)</b>	69	70	68	70
<b>Condition</b>	Average	Average	Average	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	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,213	1,051	1,401	1,086
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	3 · 1	3 · 1
<b>Total Room #</b>	6	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
<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>	.15 acres	0.17 acres	0.36 acres	0.16 acres
<b>Other</b>	--	updated flooring	na	na

\* 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** This fantastic three bedroom home conveniently located in Fresno is ready to be sold. This cozy property has updated flooring an open floor plan and a comfortable layout. The property is only minutes away from the fantastic restaurants businesses and events. The home also has a very usable back yard with a lot of potential. There is a two car garage with a long drive way and potential RV parking.

**Listing 2** Large lot Very clean and well maintained home with hardwood floors. Seperate family room and living room.

**Listing 3** This charming fixer-upper presents an exciting opportunity for those seeking a home with immense potential. Seize the opportunity to create a home that reflects your personality. The discounted value opens the door to a customized living space without compromise. Its not just a house its your future home.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	3982 N Woodson Avenue	2815 W Saginaw Way	3620 Lafayette Ave N	4144 Crystal Ave N
<b>City, State</b>	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
<b>Zip Code</b>	93705	93705	93705	93705
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.43 <sup>1</sup>	0.44 <sup>1</sup>	0.35 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$289,000	\$275,000	\$330,000
<b>List Price \$</b>	--	\$289,000	\$295,000	\$299,000
<b>Sale Price \$</b>	--	\$295,000	\$275,000	\$304,000
<b>Type of Financing</b>	--	Conv	Conv	Fha
<b>Date of Sale</b>	--	11/03/2023	12/13/2023	01/12/2024
<b>DOM · Cumulative DOM</b>	-- · --	8 · 36	59 · 140	76 · 95
<b>Age (# of years)</b>	69	51	65	70
<b>Condition</b>	Average	Average	Average	Good
<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	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,213	1,160	1,040	1,318
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 1 · 1	3 · 1 · 1	3 · 2
<b>Total Room #</b>	6	7	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
<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>	.15 acres	.14 acres	0.15 acres	0.16 acres
<b>Other</b>	--	updated kitchen	solar	seller concessions \$1650
<b>Net Adjustment</b>	--	-\$12,680	-\$12,680	-\$20,850
<b>Adjusted Price</b>	--	\$282,320	\$262,320	\$283,150

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

### Recent Sales - Cont.

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

- Sold 1** Extremely well maintained, move in ready home. updated kitchen, newer flooring and paint. Immaculate. Deducted (-)\$10k updated kitchen, \$7200 age, \$5k bed Added \$2k bath, \$5k garage, \$400 lot, \$2120 sf
- Sold 2** This adorable 3 bedroom 1.5 bath home is ready for its next owners. This home features owned solar and great curb appeal. You will notice the beautiful new flooring and baseboards throughout the home the fresh paint on the interior and exterior and the new garage door. The large backyard is the perfect blank canvas to make it your dream backyard. Dont miss this great opportunity call us today to schedule your showing. Deducted (-)\$20k solar, \$1600 age Added (+)\$6920 sf, \$2k bath
- Sold 3** Great 3/2 bathroom home with a spacious backyard. This home has a recently installed AC unit and has had updating throughout including new kitchen counters and backsplash new carpet and kitchen flooring. The home has fresh interior and exterior paint. The master bedroom is very spacious with a walk-in closet. The room used to be used as a beauty shop. The home is conveniently located is within walking distance to Cooper Middle School and Wilson Elementary School. Added (+)\$400 age, \$5k garage Deducted (-)\$20k condition, \$4200 sf, \$400 lot, \$1650 seller concessions

### Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Guarantee Real Estate	Subject is listed and pending, MLS attached.					
<b>Listing Agent Name</b>	Jeffery R. Starbuck						
<b>Listing Agent Phone</b>	559-284-3756						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
09/27/2023	\$255,000	--	--	Pending/Contract	10/09/2023	\$255,000	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$271,500	\$272,000
<b>Sales Price</b>	\$271,500	\$272,000
<b>30 Day Price</b>	\$262,320	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Search parameters used for comps, Fresno MLS, sold 8/2/23 or sooner, no short sales or foreclosures, SFR, 1 story, GLA 913-1513, 1935-1975 year built, comp proximity is important within ¼ mile radius of subject there is 6 comps, within ½ mile radius of subject there is 19 comps, there is 3 active, 2 pending and 15 sold comps, there is a lot of updated comps in area. Homes within ¼ mile radius updated range between \$305,500-\$330k. Extended radius used due to similar condition comp shortage. Within ½ mile radius updated homes range between \$305k-\$365k. All sold comps GLA are inferior in GLA. There is one sold comp in fair condition needs total make over per MLS comments 3971 N Hughes ave sold 8/11/23 for \$226,500, 1092 sf, 1955 age, .15 acre lot. This property is less than 1/4 mile radius and not used due to inferior condition. All comps are available thru the Fresno 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 and recommend interior inspection for more accurate pricing. I understand subject is listed for less than suggested list price, sales, price and 30 days sales price. This report is based on a exterior drive by only. Recommend interior inspection. Per MLS subject property is listed with home needing TLC (some of the pictures attached shows that subject may need repairs, but that is unknown). From front exterior of the home only subject home appears in average condition, interior, back is unknown.</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



Other



## Listing Photos

**L1** 1622 Dakota Ave W  
Fresno, CA 93705



Front

**L2** 4116 Warren Ave N  
Fresno, CA 93705



Front

**L3** 1916 Buckingham Way W  
Fresno, CA 93705



Front

## Sales Photos

**S1** 2815 W Saginaw Way  
Fresno, CA 93705



Front

**S2** 3620 Lafayette Ave N  
Fresno, CA 93705



Front

**S3** 4144 Crystal Ave N  
Fresno, CA 93705



Front

### ClearMaps Addendum

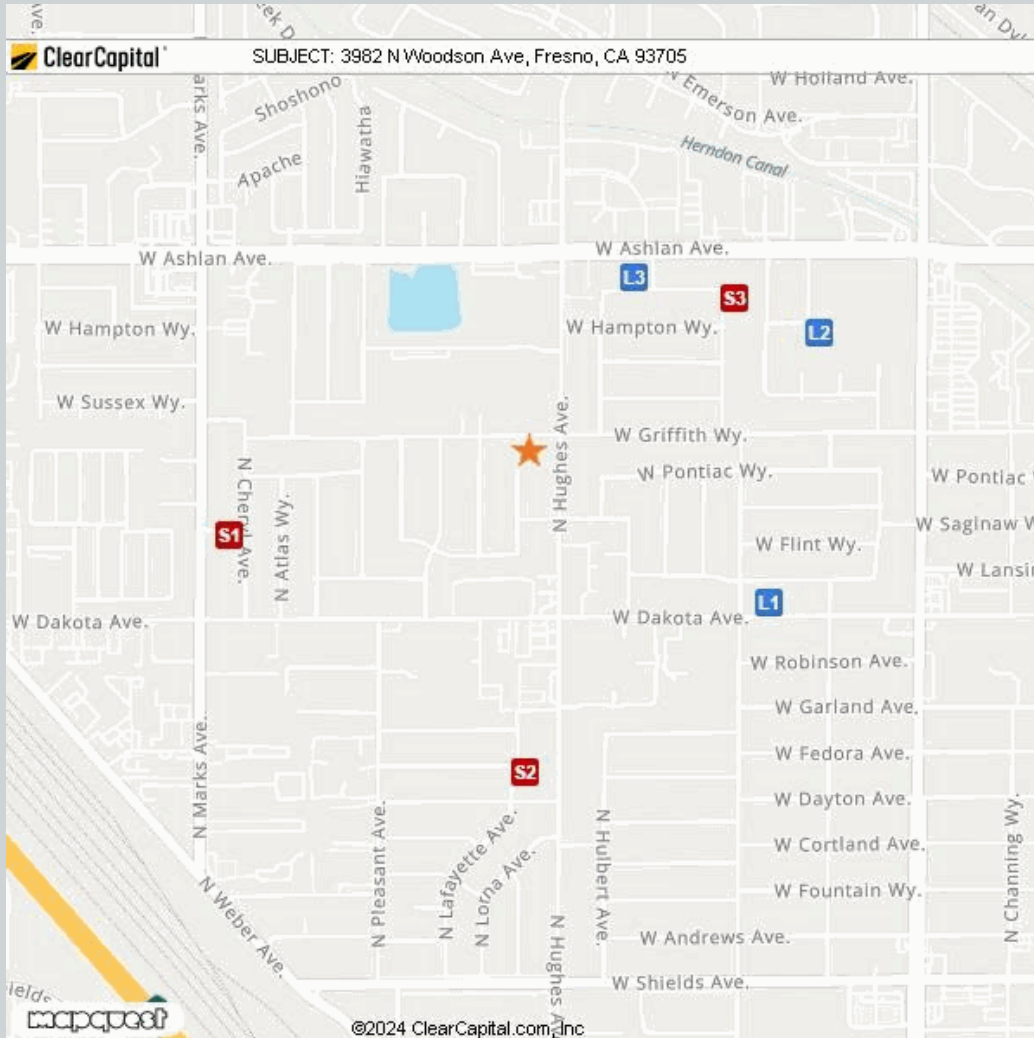
**Address** ★ 3982 N Woodson Avenue, Fresno, CALIFORNIA 93705

**Loan Number** 55507

**Suggested List** \$271,500

**Suggested Repaired** \$272,000

**Sale** \$271,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3982 N Woodson Avenue, Fresno, California 93705	--	Parcel Match
L1 Listing 1	1622 Dakota Ave W, Fresno, CA 93705	0.39 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4116 Warren Ave N, Fresno, CA 93705	0.43 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1916 Buckingham Way W, Fresno, CA 93705	0.28 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2815 W Saginaw Way, Fresno, CA 93705	0.43 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3620 Lafayette Ave N, Fresno, CA 93705	0.44 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4144 Crystal Ave N, Fresno, CA 93705	0.35 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

### Report Instructions - cont.

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.

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>	Danielle Carnero	<b>Company/Brokerage</b>	HomeSmart PV and Associates
<b>License No</b>	01507071	<b>Address</b>	6535 N Palm ave Fresno CA 93704
<b>License Expiration</b>	06/15/2025	<b>License State</b>	CA
<b>Phone</b>	5598362601	<b>Email</b>	daniellecarnero@gmail.com
<b>Broker Distance to Subject</b>	3.30 miles	<b>Date Signed</b>	01/29/2024

*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.**