

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>	7657 Colbert Drive, Rancho Murieta, CA 95683	<b>Order ID</b>	8983137	<b>Property ID</b>	34700831
<b>Inspection Date</b>	10/19/2023	<b>Date of Report</b>	10/20/2023		
<b>Loan Number</b>	55523	<b>APN</b>	07308800110000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Sacramento		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	10.18.23 BPO Request	<b>Tracking ID 1</b>	10.18.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	LAURA W HAMILTON	Repair Estimates above are to trim back overgrown landscaping and painting garage door (which was faded from exposure to sun). Front landscaping (trees) are overgrown and although structure is feet from street, the trees obstructed the address and a complete view of the front in one photo.
<b>R. E. Taxes</b>	\$6,195	
<b>Assessed Value</b>	\$574,000	
<b>Zoning Classification</b>	Residential RD-7 (PD)	
<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>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	Rancho Murrieta Association 916 354-3500	
<b>Association Fees</b>	\$157 / Month (Pool,Tennis,Greenbelt,Other: Game Court, Trails, Park)	
<b>Visible From Street</b>	Partially Visible	
<b>Road Type</b>	Private	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Most homes within this particular neighborhood are on or across from golf course and surrounding homes within 1/4 mile appear to be production homes.
<b>Local Economy</b>	Slow	
<b>Sales Prices in this Neighborhood</b>	Low: \$520000 High: \$1200000	
<b>Market for this type of property</b>	Decreased 6 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	7657 Colbert Drive	15103 Reynosa Dr	14843 Oakville Lane	6905 Pescado
<b>City, State</b>	Rancho Murieta, CA	Rancho Murieta, CA	Sloughhouse, CA	Rancho Murieta, CA
<b>Zip Code</b>	95683	95683	95683	95683
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.93 <sup>1</sup>	1.64 <sup>1</sup>	1.63 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$580,000	\$609,900	\$675,000
<b>List Price \$</b>	--	\$573,000	\$589,900	\$610,000
<b>Original List Date</b>		09/20/2023	08/30/2023	05/06/2023
<b>DOM · Cumulative DOM</b>	-- · --	29 · 30	50 · 51	165 · 167
<b>Age (# of years)</b>	21	28	4	42
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential	Beneficial ; Golf Course
<b>View</b>	Beneficial ; Golf Course	Neutral ; Residential	Neutral ; Residential	Beneficial ; Golf Course
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Farmhouse	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,609	1,738	1,912	1,939
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	4 · 3	2 · 2
<b>Total Room #</b>	5	7	6	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 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>	.1263 acres	.1377 acres	.1486 acres	.1219 acres
<b>Other</b>	On Golf Course	Interior Street, Updated Bath	Murieta Gardens HOA	2 Car Plus Golf Cart Parking (Garage)

\* Listing 1 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** Highly sought after single story home nestled in Rancho Murieta's gated community. 4 bedrooms, 2 bathrooms, and a 3 car garage. The living room offers an open floor plan and beautifully accented by vaulted ceilings. A spacious primary room with a walk in closet and a private en-suite bathroom. Both bathrooms are newly renovated. The backyard has low maintenance landscaping and offers a great space for entertaining. Amenities include but not limited to: golf course, parks, trails, shopping centers and more
- Listing 2** Popular 4 bedroom / 3 full bathroom plan in Murieta Gardens, Rancho Murieta. Oversized side yard for recreation, garden or extended outdoor area. RV access from the street. Popular great Room concept with rear patio access for indoor/outdoor living.
- Listing 3** Golfer's Dream Home on the 13th Fairway of Rancho Murieta's Championship Golf Course. Situated at the end of 1 Park. Move-in Ready this spacious custom home with a fabulous greatroom boasts soaring warm wood ceiling, full wall wood-burning fireplace and walk-behind wetbar. The kitchen has newer cherry cabinets and granite counters, dining area and built-in china cabinet. Primary bedroom has a raised hearth fireplace plus a slider to expansive deck. Dramatic bathroom with dual vanities and walk-in closet. Spacious indoor laundry room with lots of storage. There is 2 car plus golf cart garage. Wrap around deck offers stunning views of the 13th Fairway! Truly an entertainer's dream golf course home! Rancho Murieta has so much to offer with a Private Country Club with 2-18 hole golf courses, miles of hiking and biking trails, Pickleball court, Bocce ball, 5 lakes with great fishing, the Cosumnes River, parks, playgrounds, the Murieta Marketplace has great shopping, private airport, Murieta Inn and Spa, World Class Equestrian Center and located close to Amador County with World Class Wineries and so much more!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	7657 Colbert Drive	7583 Colbert Dr	7543 Colbert Dr	15540 Jigger Court
<b>City, State</b>	Rancho Murieta, CA	Rancho Murieta, CA	Rancho Murieta, CA	Rancho Murieta, CA
<b>Zip Code</b>	95683	95683	95683	95683
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.18 <sup>1</sup>	0.26 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$599,900	\$610,000	\$569,000
<b>List Price \$</b>	--	\$599,900	\$610,000	\$569,000
<b>Sale Price \$</b>	--	\$578,000	\$615,000	\$567,500
<b>Type of Financing</b>	--	Cash	Cash	Conventional
<b>Date of Sale</b>	--	05/31/2023	06/08/2023	07/24/2023
<b>DOM · Cumulative DOM</b>	-- · --	38 · 54	48 · 50	11 · 32
<b>Age (# of years)</b>	21	18	19	18
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Adjacent to Park
<b>View</b>	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Golf Course	Beneficial ; Park
<b>Style/Design</b>	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,609	1,587	1,609	1,587
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	6	5	6
<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>	.1263 acres	.1219 acres	.1245 acres	.1611 acres
<b>Other</b>	On Golf Course	On Golf Course	On Golf Course	Larger Rear Yard
<b>Net Adjustment</b>	--	+\$10,000	\$0	+\$10,000
<b>Adjusted Price</b>	--	\$588,000	\$615,000	\$577,500

\* 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** OUTSTANDING REMODELED ONE STORY MEDITERRANEAN WITH PANORAMIC VIEWS OF 13TH FAIRWAY & NATIVE OAKS. New exterior paint & front yard grass. New designer interiors in 2023 including Luxury Vinyl Plank flooring, fresh two-tone interior paint, slab Granite counters, energy efficient LED lighting & ceiling fans + toilets. Open design has tall ceilings, picture windows, 8 ft slider doors & abundant light. Well planned 1,587 sf of living space with 3 Bedrooms & 2 Baths. Center Island Kitchen has all new slab Granite counters with dining bar, Granite backsplash, stainless sink & faucet, white cabinetry with decorator handles, upgraded stainless steel appliances including smooth ceramic top range, microwave & dishwasher. Open & light Great Room has wood burning fireplace with cast concrete mantel, surround & hearth, wall of windows with vista views of the golf course. Slider doors open to large composite deck & new grassy backyard. Primary Suite with walk-in closet & large bath with Granite counters, double sinks, soaking tub & separate tile shower. Newly sodded fenced backyard has automatic sprinklers. Spacious 2 car garage with built-in storage. Tile concrete roof. Excellent location, close walking distance to the Parks, tennis/pickle ball courts & hiking/biking path to Cosumnes River.
- Sold 2** Rancho Murieta South! The 1609+/- SF, open floor plan is highlighted by a great room with a wood burning fireplace and media niche. The updated kitchen is bright with quartz countertop with a walk in pantry and a sunny nook with views of the fountain and golf course. The primary bedroom has French doors leading out to the backyard overlooking the serene backyard. The primary bathroom offers dual vanities, soaking tub and separate shower plus a large walk in closet and private water closet. The second bedroom is on a separate wing. The third bedroom is being used as an office with glass French doors and could easily be a bedroom. The laundry room has cabinets leading to the garage. The backyard offers a fountain and great setting for entertaining friends and family as you enjoy the views of the golf course.
- Sold 3** Look no further for the home of your dreams! The instant you drive up to the house in the coveted gated community of Rancho Murieta, notice the curb appeal with nicely maintained landscaping and beautifully maintained grounds. As you walk inside, prepare to be amazed by all the upgrades that have been done to this home. Freshly painted interior and high ceilings makes this house feel brand new! Open concept living room flows seamlessly into the kitchen and dining areas. The newly upgraded kitchen features new quartz countertops, plenty of storage and a subway tile backsplash. Elegant and stylish slider doors provide access to the backyard. Meticulously maintained backyard with new lava rocks, beautiful tropical plants, new grass sod, all make this backyard paradise fit for anything you desire. Not only is the house on a corner lot, in a cul-de-sac but it is also just steps away from a park! This community has a ton of outdoor activities. It has two 18 hole Championship Golf Courses, tennis courts and pickle ball. Be impressed!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Last Listed and Sold 03/28/2006			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

## Marketing Strategy

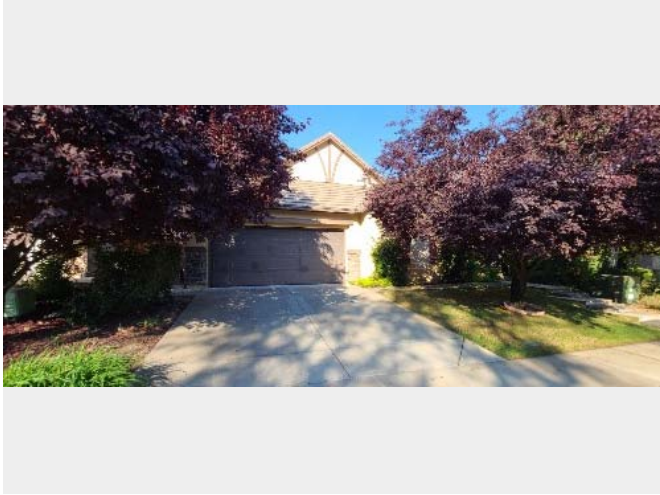
	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$599,900	\$599,900
<b>Sales Price</b>	\$595,000	\$595,000
<b>30 Day Price</b>	\$595,000	--
<b>Comments Regarding Pricing Strategy</b>		
Curb appeal slightly lacking from others which have sold as well as surrounding properties. Landscaping needs heavy trimming and garage door needs paint. Otherwise, tile roof appears to be in good condition and stucco exterior/walkways were in average condition as was surrounding structures.		

## Clear Capital Quality Assurance Comments Addendum

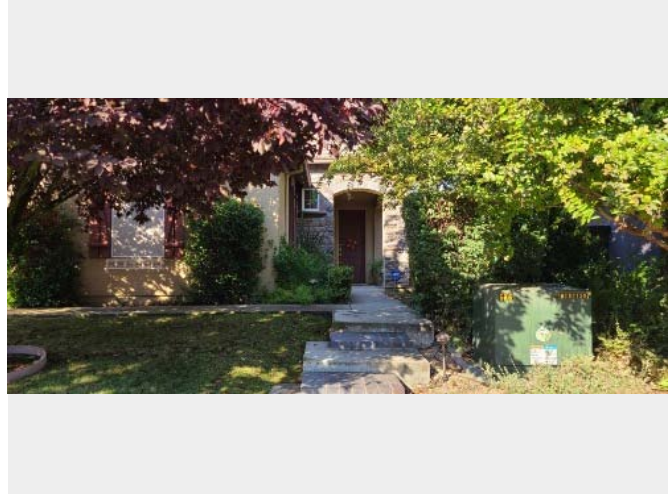
<b>Reviewer's Notes</b>	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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### Subject Photos



Front



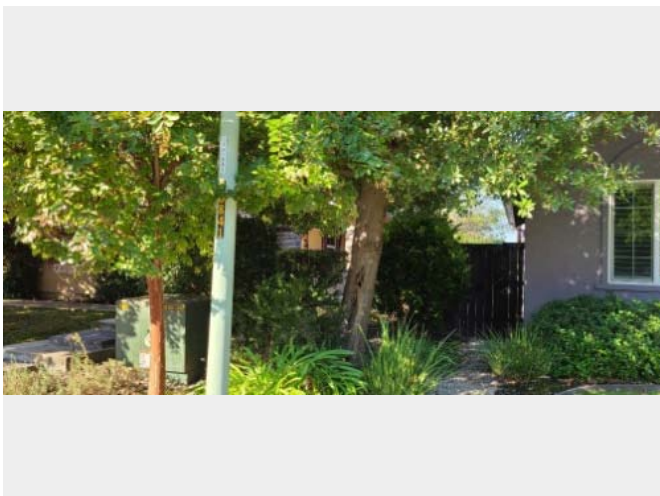
Front



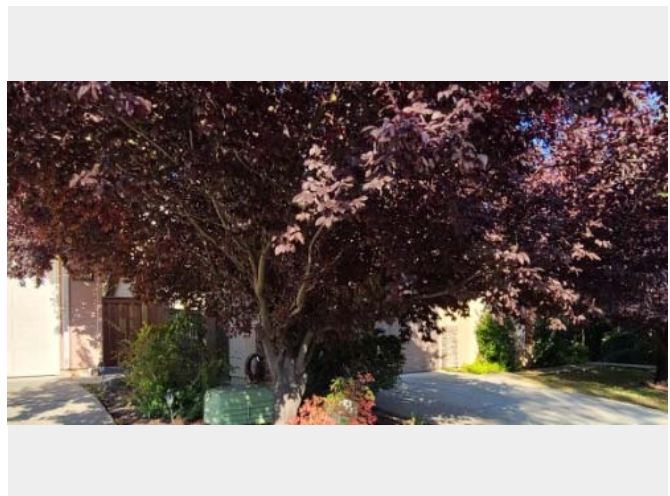
Address Verification



Address Verification

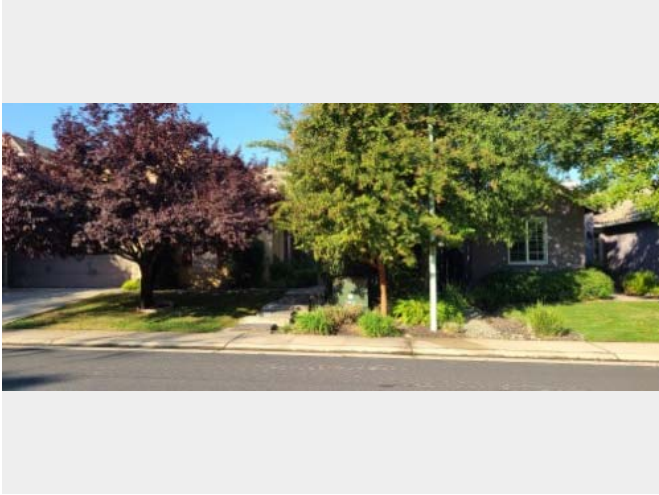


Side

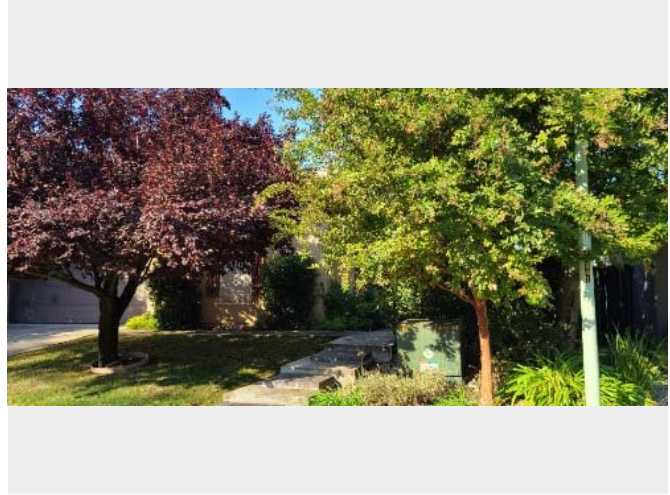


Side

## Subject Photos



Side



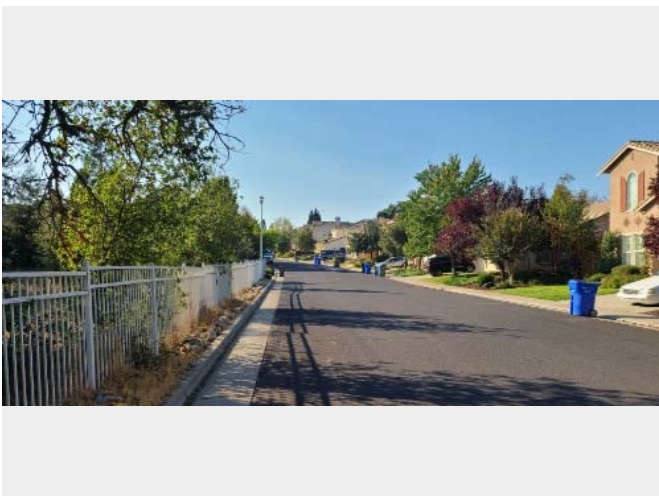
Side



Street



Street



Street



## Listing Photos

**L1** 15103 Reynosa Dr  
Rancho Murieta, CA 95683



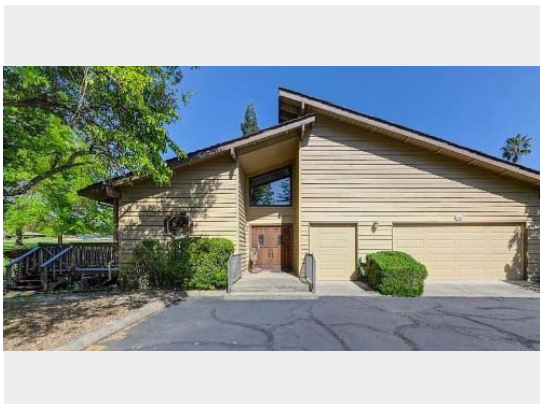
Front

**L2** 14843 Oakville Lane  
Sloughouse, CA 95683



Front

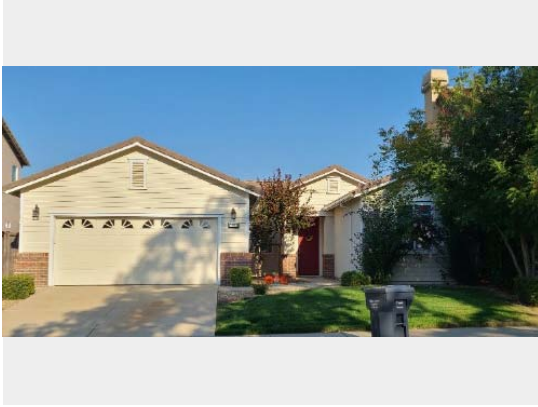
**L3** 6905 Pescado  
Rancho Murieta, CA 95683



Front

## Sales Photos

**S1** 7583 Colbert Dr  
Rancho Murieta, CA 95683



Front

**S2** 7543 Colbert Dr  
Rancho Murieta, CA 95683



Front

**S3** 15540 Jigger Court  
Rancho Murieta, CA 95683



Front

### ClearMaps Addendum

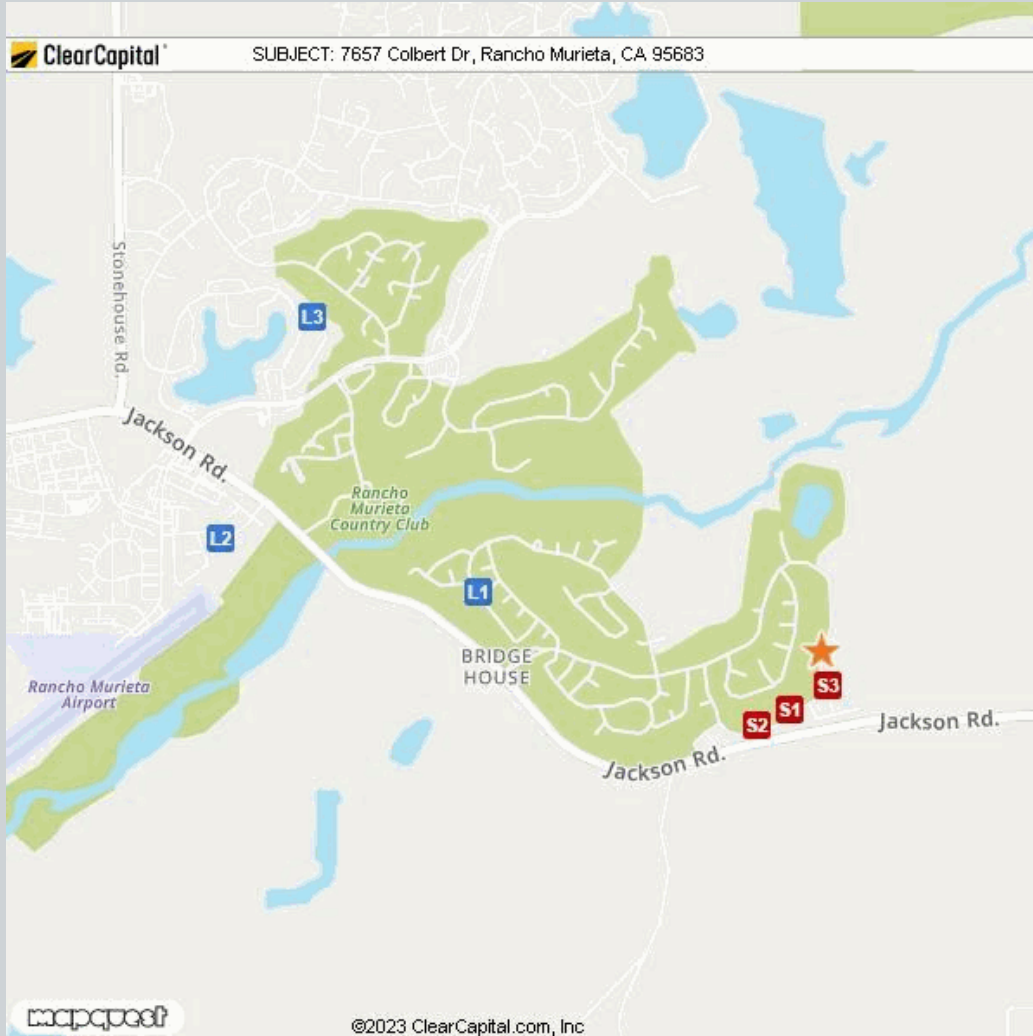
**Address** ★ 7657 Colbert Drive, Rancho Murieta, CA 95683

**Loan Number** 55523

**Suggested List** \$599,900

**Suggested Repaired** \$599,900

**Sale** \$595,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7657 Colbert Drive, Rancho Murieta, CA 95683	--	Parcel Match
L1 Listing 1	15103 Reynosa Dr, Sloughhouse, CA 95683	0.93 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	14843 Oakville Lane, Sloughhouse, CA 95683	1.64 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6905 Pescado, Sloughhouse, CA 95683	1.63 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7583 Colbert Dr, Sloughhouse, CA 95683	0.18 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7543 Colbert Dr, Sloughhouse, CA 95683	0.26 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	15540 Jigger Court, Sloughhouse, CA 95683	0.09 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>	Sharon Kulbacki	<b>Company/Brokerage</b>	Broker
<b>License No</b>	01100328	<b>Address</b>	18520 Empire St Plymouth CA 95669-0932
<b>License Expiration</b>	12/29/2026	<b>License State</b>	CA
<b>Phone</b>	9167055715	<b>Email</b>	sharonkulbacki@yahoo.com
<b>Broker Distance to Subject</b>	11.78 miles	<b>Date Signed</b>	10/20/2023

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.**

### Unless otherwise specifically agreed to in writing:

**The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.**