

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	989 Regatta Drive, Sacramento, CA 95833	Order ID	9270744	Property ID	35293538
Inspection Date	04/11/2024	Date of Report	04/12/2024		
Loan Number	55529	APN	26203200210000		
Borrower Name	Champerey Real Estate 2015 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	4.10_Updated Atlas/Citi BPO	Tracking ID 1	4.10_Updated Atlas/Citi BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CHAMPERY REAL ESTATE 2015 LLC	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$3,692	
Assessed Value	\$150,821	
Zoning Classification	Residential R-1	
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

Location Type	Urban	Neighborhood Comments The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$265400 High: \$521400	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	989 Regatta Drive	71 Kelso Cir	2800 Greymere Way	609 Norwich Ct
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95833	95833	95833	95833
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.60 ¹	0.37 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$460,000	\$393,888
List Price \$	--	\$425,000	\$460,000	\$393,888
Original List Date		03/15/2024	04/01/2024	04/08/2024
DOM · Cumulative DOM	-- · --	3 · 28	6 · 11	2 · 4
Age (# of years)	45	43	53	69
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	1,519	1,344	1,438	1,509
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
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	0.13 acres	0.14 acres	0.2 acres	0.14 acres
Other	None	None	None	None

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** BUNNIES ARE HOPPING and so should you to see 71 Kelso Circle! Open the French doors to enjoy breakfast on your own private patio. The compact U-shaped kitchen has abundant counter space, which can double as a cozy breakfast nook. Charming living room with fireplace, perfect for those cold winter nights. Company coming? Dine in style in this formal dining room. A multi-purpose bedroom could be used as a den, office, playroom, or hobby room. Mirrored closet doors in the primary bedroom. Garage features built in cabinets for storage. Come see for yourself!
- Listing 2** Step into this inviting Northgate charmer and instantly feel at home! Admire the freshly painted walls and new carpeting that span the spacious living area, illuminated by an abundance of natural light pouring in through the windows. This home boasts a wood burning fireplace! The chef in you will delight in the expansive kitchen featuring granite countertops and ample cabinet space. Updated light fixtures throughout add a modern touch to this already charming abode. Retreat to the generously sized primary bedroom with its beautiful bay window, ample closet space and access to the backyard. The updated bathrooms adds a touch of luxury to your daily routine. Outside, discover your own personal oasis in the gorgeous backyard, perfect for summer barbecues and relaxation. This home is move in ready! Conveniently located just a stone's throw away from shopping and a short 15-minute drive to Sacramento International Airport, this home offers both comfort and convenience. Don't let this opportunity pass you by!
- Listing 3** Perfect Starter Home. 3 Bedroom 2 bathroom Home Featuring Recently Re-sanded and Re-Stained Original Hardwood Floors, Spacious Kitchen with Tile Flooring, Open Den in the Rear of The House Perfect for Entertaining, Spacious 2 Car Garage. Located in a Cul De Sac In Northgate Subdivision.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	989 Regatta Drive	1152 Pebblewood Dr	2848 Carberry Way	1057 Fairweather Dr
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95833	95833	95833	95833
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.25 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,500	\$439,000	\$479,000
List Price \$	--	\$399,500	\$439,000	\$479,000
Sale Price \$	--	\$447,000	\$441,000	\$480,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/20/2024	11/16/2023	12/11/2023
DOM · Cumulative DOM	-- · --	11 · 155	7 · 37	22 · 46
Age (# of years)	45	40	53	63
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	1,519	1,411	1,206	1,490
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.13 acres	0.14 acres	0.16 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	-\$17,100	+\$17,250	+\$6,600
Adjusted Price	--	\$429,900	\$458,250	\$486,600

* Sold 2 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** Price adjusted for SqFt +\$5400, age -\$2500, pool -\$20000. The hard work is done...time for you to have some sweat equity" remodeling fun! Wonderful opportunity to refresh the interior throughout and create a home-sweet-home that expresses your unique creativity
- Sold 2** Price adjusted for SqFt +\$15650, age +\$4000, lot size -\$2400. Open floor plan with new laminate flooring throughout, updated kitchen with granite, new bathrooms, new lighting, new doors,NEW trane HVAC, dual pane windows, new water heater, freshly painted in and out, and a good size corner lot! 5 miles to downtown Sac, 12 miles to Sac International Airport, and blocks away from parks and elementary school.
- Sold 3** Price adjusted for age +\$9000, lot size -\$2400. Beautifully maintained home in a great location in South Natomas. This single story home features all new laminate vinyl plank floors throughout. Original hardwood floors are underneath and in great condition. All new interior paint and baseboards. Both bathrooms fully remodeled. Brand new ceiling fans in dining and family room. Kitchen has been updated as well. Recent electrical update includes over \$3,000 spent to have entire home ground fault protected, new wiring, new outlets, and new covers. Fridge, washer and dryer included in the sale! Huge backyard with beautiful trees and flowers everywhere. Behind the home is a bike path, perfect for walks and rides. Home is located near tons of shopping, schools and restaurants.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Not listed in Last 12 Months.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
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
Suggested List Price	\$450,000	\$450,000
Sales Price	\$435,000	\$435,000
30 Day Price	\$420,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

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.
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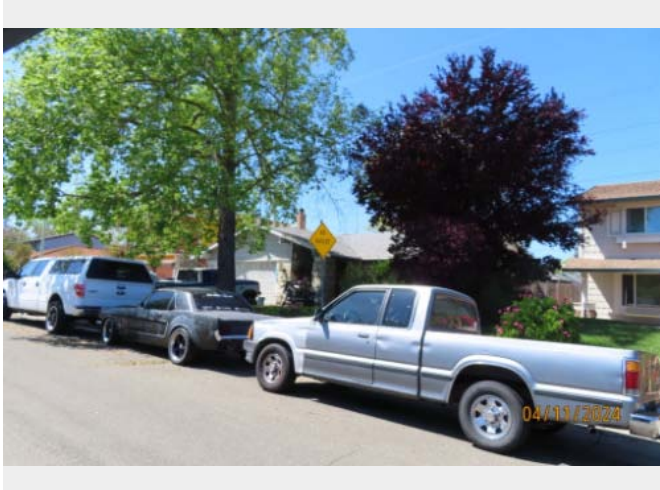
Subject Photos



Front



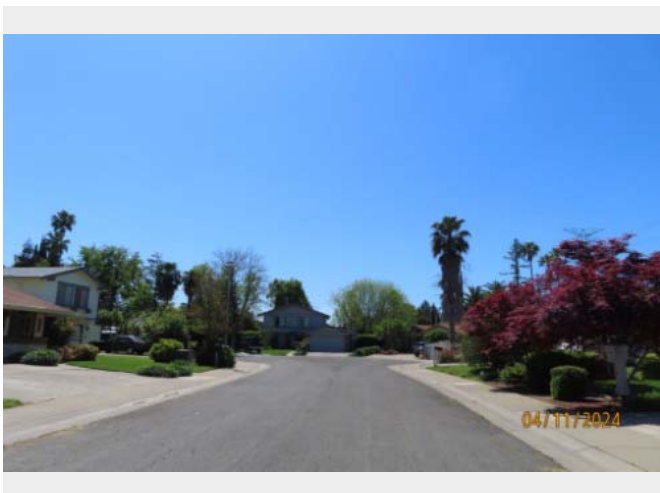
Address Verification



Side



Side



Street



Street

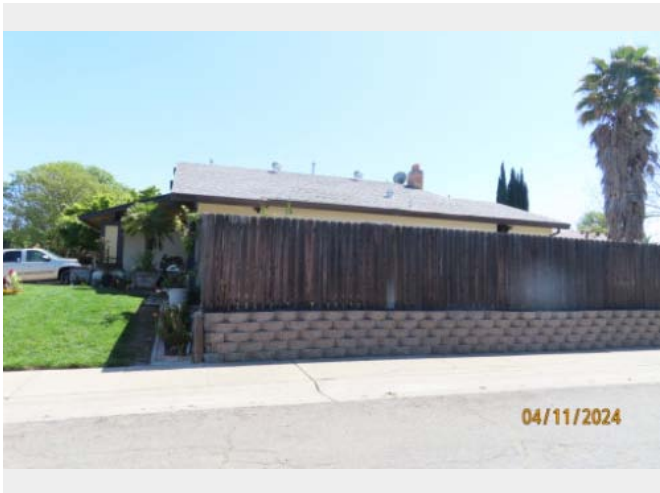
Subject Photos



Street



Other



Other

Listing Photos

L1 71 Kelso Cir
Sacramento, CA 95833



Front

L2 2800 Greymere Way
Sacramento, CA 95833



Front

L3 609 Norwich Ct
Sacramento, CA 95833



Front

Sales Photos

S1 1152 Pebblewood Dr
Sacramento, CA 95833



Front

S2 2848 Carberry Way
Sacramento, CA 95833



Front

S3 1057 Fairweather Dr
Sacramento, CA 95833



Front

ClearMaps Addendum

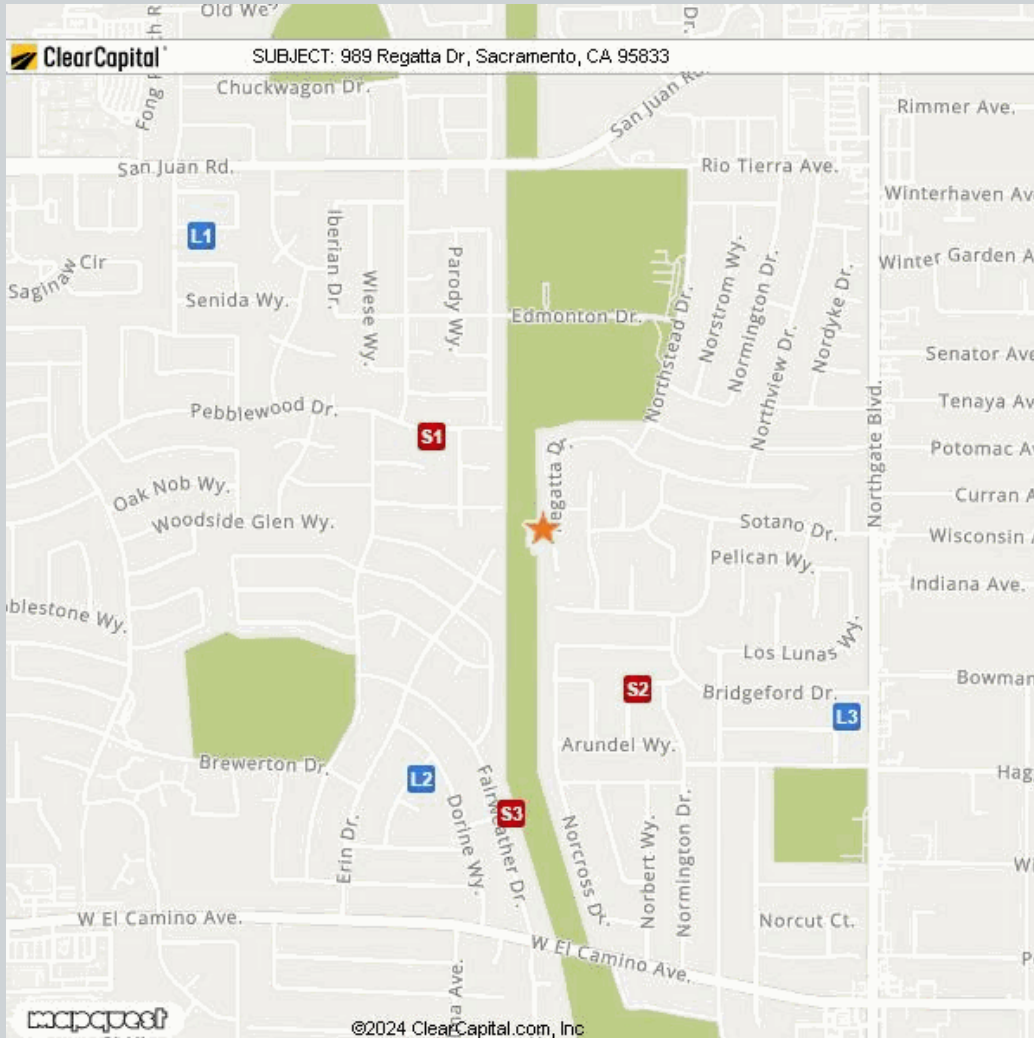
Address ★ 989 Regatta Drive, Sacramento, CA 95833

Loan Number 55529

Suggested List \$450,000

Suggested Repaired \$450,000

Sale \$435,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	989 Regatta Drive, Sacramento, CA 95833	--	Parcel Match
L1 Listing 1	71 Kelso Cir, Sacramento, CA 95833	0.60 Miles ¹	Parcel Match
L2 Listing 2	2800 Greymere Way, Sacramento, CA 95833	0.37 Miles ¹	Parcel Match
L3 Listing 3	609 Norwich Ct, Sacramento, CA 95833	0.48 Miles ¹	Parcel Match
S1 Sold 1	1152 Pebblewood Dr, Sacramento, CA 95833	0.19 Miles ¹	Parcel Match
S2 Sold 2	2848 Carberry Way, Sacramento, CA 95833	0.25 Miles ¹	Parcel Match
S3 Sold 3	1057 Fairweather Dr, Sacramento, CA 95833	0.38 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2028	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	9.83 miles	Date Signed	04/12/2024

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.