

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	5849 Meghan Way, Sacramento, CA 95842	Order ID	8983137	Property ID	34700635
Inspection Date	10/19/2023	Date of Report	10/20/2023		
Loan Number	55530	APN	22002740230000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	10.18.23 BPO Request	Tracking ID 1	10.18.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WELDON L JONES	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$1,689	
Assessed Value	\$158,844	
Zoning Classification	Residential RD-5	
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	Suburban	Neighborhood Comments The subject property is located in well established neighborhood. Price has been going down due to high mortgage rates and increased availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$287200 High: \$471200	
Market for this type of property	Decreased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5849 Meghan Way	4420 Fenwick	4891 Vogelsang Dr	4330 Stockbridge Ave
City, State	Sacramento, CA	North Highlands, CA	Sacramento, CA	Sacramento, CA
Zip Code	95842	95660	95842	95842
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.36 ¹	0.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$410,000	\$479,900
List Price \$	--	\$450,000	\$410,000	\$479,900
Original List Date		10/05/2023	10/13/2023	09/18/2023
DOM · Cumulative DOM	-- · --	8 · 15	5 · 7	0 · 32
Age (# of years)	61	63	51	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	1,455	1,367	1,425	1,362
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	4 · 2
Total Room #	6	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	--	--	--	--
Lot Size	0.13 acres	0.14 acres	0.15 acres	0.15 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** YOU ARE HOME !!!! Beautifully updated fully remodeled 4 bedroom 2 bath home ready for a new family! Great layout easy access to commuting, transportation and shopping. Affordable home that is move in ready! Also Investor friendly and approved for government housing. This home CHECKS ALL THE BOXES! You wanted a deal well here it is!!!
- Listing 2** First time on the market! The original owner meticulously cared for this beautiful home for the last 51 yrs. Home has good bones and has been well maintained. 50 Yr roof in 2005, Anlin dual pane windows, Hunter Douglas energy efficient window coverings. KitchenAid appliances (dishwasher recently replaced & has warranty). Solid surface kitchen counters and bathroom shower enclosures. Exterior painted 2023. Large enclosed sunroom off family room that is insulated, has newer energy efficient windows and doors and a newer shed, both built to last with James Hardy Cement Siding. Come check this gem out.
- Listing 3** Welcome to this 4 bedroom 2-bathroom, one story home that offers a blend of comfort and versatility. Located in a friendly neighborhood, with newly updated kitchen and bathrooms, this charming house is ready to become your new home. As you step inside, you'll be greeted by an open and inviting kitchen and living area with plenty of natural light, perfect for both relaxation and entertaining. The four bedrooms offers versatility for guest rooms, home offices, or a growing family. Step outside to a large backyard with great potentials and endless possibilities to be a great hub for family gatherings, entertainment, outdoor dining, and gardening. Additional features of this home include attached two-car garage, central heating and cooling, and proximity to shops and HWY 80, making it an excellent choice for those seeking both convenience and comfort. Your dream home awaits!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5849 Meghan Way	4743 Stonehurst Way	5628 Walerga Rd	4879 Vogelsang
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95842	95842	95842	95842
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.27 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$430,000	\$434,900	\$399,000
List Price \$	--	\$430,000	\$434,900	\$399,000
Sale Price \$	--	\$440,000	\$434,900	\$420,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/28/2023	08/08/2023	08/25/2023
DOM · Cumulative DOM	-- · --	38 · 77	20 · 67	4 · 52
Age (# of years)	61	51	60	51
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	1,455	1,420	1,408	1,425
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	6	6	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	--	--	--	--
Lot Size	0.13 acres	0.16 acres	0.21 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	+\$2,350	-\$4,050	-\$10,100
Adjusted Price	--	\$442,350	\$430,850	\$409,900

* 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 +\$1750, age -\$5000, garage +\$8000, lot size -\$2400. Don't miss this beautiful updated home. Garage has been converted into family room with a storage room. Boat or RV access possible. Back yard is large enough for kids or pets, and has lots of potential.
- Sold 2** Price adjusted for SqFt +\$2350, lot size -\$6400. Take a look at this three bedroom two bath, two car garage single-story home that's been upgraded and updated. Plus, there is a deep backyard with a covered patio. We've got classic finished-in-place white oak solid hardwood floors throughout the house and ceramic tile in the kitchen and dining area. The kitchen has replaced oak cabinetry with granite countertops, a new stove, a new dishwasher, and a new garbage disposal. In the living room, you'll enjoy plantation shutters, and in the family room there are built-in bookshelves around the brick fireplace. The main bedroom has a spacious shower. All of the windows have been replaced with dual-pane vinyl. For additional climate control, we've got professionally installed 3M safety window film. The alarm system is ADT, with a Ring doorbell and floodlight. There are separate lightweight aluminum overhead garage doors with openers. The roof and gutters are newer. The driveway has been expanded to accommodate up to 4 cars. Outdoor shutters enhance the look of this home from the street. Also, in the back is a dog kennel. Roof and gutters are also newer.
- Sold 3** Price adjusted for bedroom -\$5000, sqFt +\$1500, age -\$5000, lot size -\$1600. Charming home for first time buyers or an amazing investment opportunity. Many updates have been done, NEW ROOF w/warranty 2020, NEW Water Heater w/warranty 2022, GREAT BONES, GREAT layout. Some updates needed to make it your own. Your personal touch would truly make it shine! Some photos have been edited to show the room if vacant and a current condition photo is included. Motivated seller

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	\$440,000	\$440,000
Sales Price	\$435,000	\$435,000
30 Day Price	\$410,000	--
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



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Street



Other



Other

Listing Photos

L1 4420 Fenwick
North Highlands, CA 95660



Front

L2 4891 Vogelsang Dr
Sacramento, CA 95842



Front

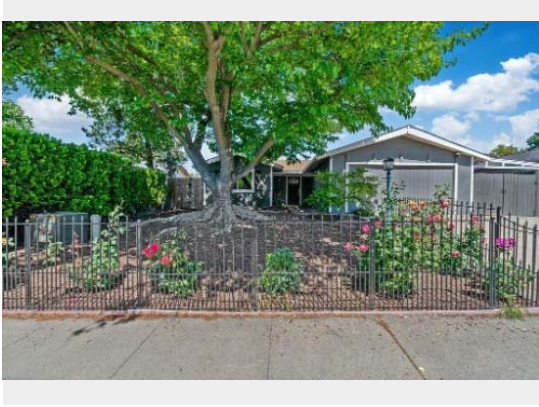
L3 4330 Stockbridge Ave
Sacramento, CA 95842



Front

Sales Photos

S1 4743 Stonehurst Way
Sacramento, CA 95842



Front

S2 5628 Walerga Rd
Sacramento, CA 95842



Front

S3 4879 Vogelsang
Sacramento, CA 95842



Front

ClearMaps Addendum

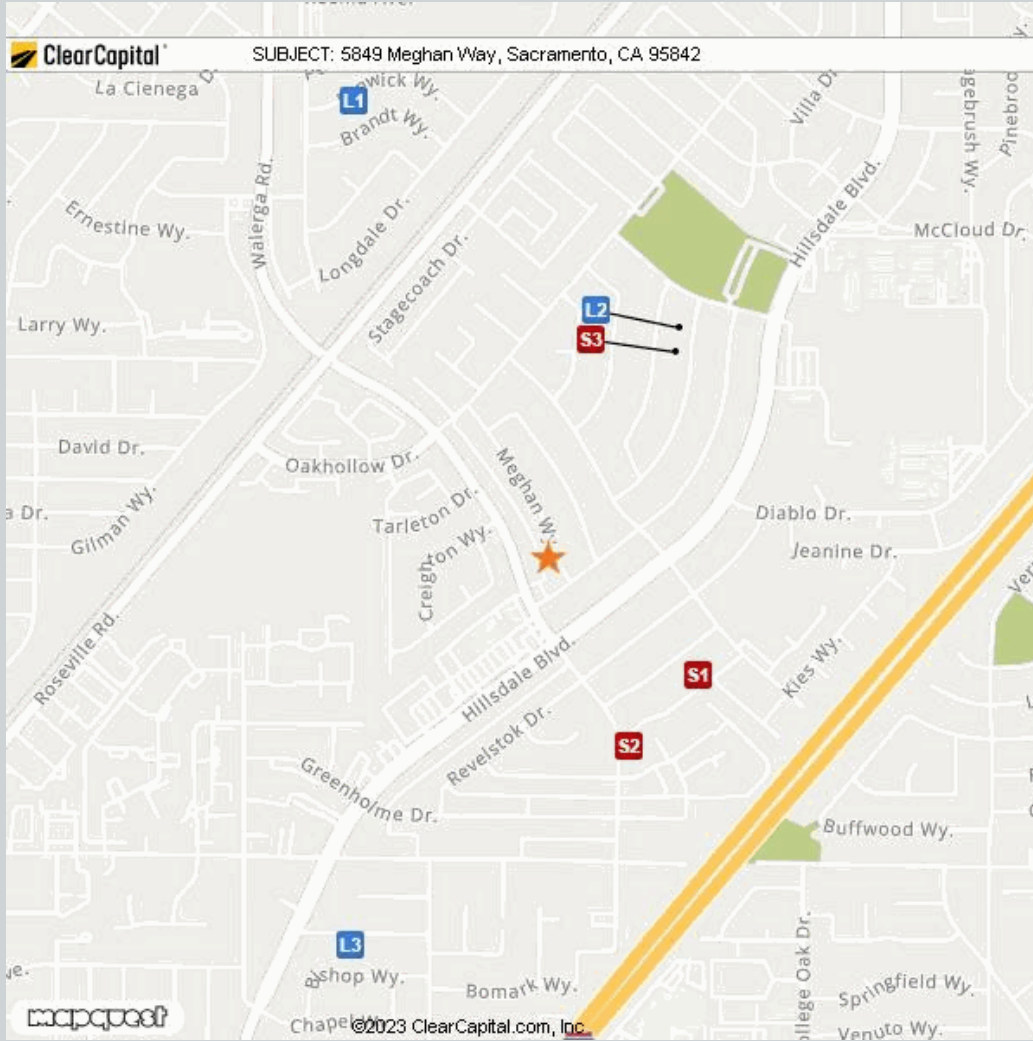
Address ★ 5849 Meghan Way, Sacramento, CA 95842

Loan Number 55530

Suggested List \$440,000

Suggested Repaired \$440,000

Sale \$435,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5849 Meghan Way, Sacramento, CA 95842	--	Parcel Match
L1 Listing 1	4420 Fenwick, North Highlands, CA 95660	0.66 Miles ¹	Parcel Match
L2 Listing 2	4891 Vogelsang Dr, Sacramento, CA 95842	0.36 Miles ¹	Parcel Match
L3 Listing 3	4330 Stockbridge Ave, Sacramento, CA 95842	0.58 Miles ¹	Parcel Match
S1 Sold 1	4743 Stonehurst Way, Sacramento, CA 95842	0.26 Miles ¹	Parcel Match
S2 Sold 2	5628 Walerga Rd, Sacramento, CA 95842	0.27 Miles ¹	Parcel Match
S3 Sold 3	4879 Vogelsang, Sacramento, CA 95842	0.33 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	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	2.57 miles	Date Signed	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.