

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	5331 Bradford Drive, Sacramento, CA 95820	Order ID	8991087	Property ID	34715498
Inspection Date	10/24/2023	Date of Report	10/25/2023		
Loan Number	55545	APN	02302740130000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	10.24.23 BPO Request	Tracking ID 1	10.24.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	DONALD RAY HOLLAND	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$3,349	
Assessed Value	\$118,352	
Zoning Classification	Residential R-1	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$15,000	
Estimated Interior Repair Cost	\$15,000	
Total Estimated Repair	\$30,000	
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. Value has been going slightly up, due to limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$299500 High: \$554000	
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	5331 Bradford Drive	5390 Priscilla	4630 76th St	5631 Sampson Blvd
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95820	95820	95820	95824
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.43 ¹	1.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$375,000	\$318,000
List Price \$	--	\$360,000	\$375,000	\$318,000
Original List Date		09/26/2023	10/11/2023	10/16/2023
DOM · Cumulative DOM	-- · --	28 · 29	5 · 14	8 · 9
Age (# of years)	73	71	46	74
Condition	Fair	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	1,228	1,234	1,107	1,039
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	2 · 1
Total Room #	5	5	5	4
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	--	--	--	--
Lot Size	0.11 acres	0.11 acres	0.12 acres	0.13 acres
Other	None	None	None	None

* 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** Affordable 2/3 bedroom home. Has had some updating done. Partial Dual Pane windows. Nice size backyard with large patio. Pictures are all I have of interior of home.
- Listing 2** Charming 3 bedroom 2 bath property boasting an updated & spacious kitchen including granite countertops and plenty of cabinet space! With laminate flooring and tile throughout, this home is ready to make your own! This cozy property offers great curb appeal and is conveniently located near shopping, restaurants, schools and freeway access. This is an opportunity not to be missed!
- Listing 3** Wow..Nice layout with 3 bed room, 1 full Barth, Large dinner area. Seller remodeled Barth room 2 years ago. New Flooring. New roof 3 years ago. Seller put over \$60,000 in this home. Very Convenient neighborhood, easy to access High way, just 7 traffic lights away to the High way 99. Plenty of restaurants, grocery stores nearby. DOT NOT MISS THIS GREAT HOME. good for first time home buyer and investors.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5331 Bradford Drive	7901 33rd Ave	5725 79th Street	5251 79th St
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95820	95824	95824	95820
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.35 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$358,000	\$379,900
List Price \$	--	\$275,000	\$358,000	\$379,900
Sale Price \$	--	\$285,000	\$358,000	\$355,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/16/2023	08/28/2023	09/20/2023
DOM · Cumulative DOM	-- · --	4 · 25	6 · 33	25 · 41
Age (# of years)	73	37	62	66
Condition	Fair	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	1,228	1,332	1,071	1,033
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	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	0.11 acres	0.2281 acres	0.11 acres	0.11 acres
Other	None	None	None	None
Net Adjustment	--	-\$36,648	+\$6,350	+\$6,250
Adjusted Price	--	\$248,352	\$364,350	\$361,250

* Sold 1 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 -\$5200, age -\$18000, garage -\$4000, lot size -\$9448. CALLING ALL AND ONLY INVESTORS! Major Fixer Upper! Financing will not work, Lots of Potential for this Diamond in the rough!! LARGE Corner Lot Nearly .25 Acre with DOUBLE RV ACCESS, One is Covered. Lots of Mature Trees!! This 3 Bed, 2 Bath Has TONS of Potential.
- Sold 2** Price adjusted for bathroom +\$4000, sQFt +\$7850, age -\$5500. All buttoned up and ready to call home! This house features 3 good sized bedrooms, one newly remodeled bathroom, an open kitchen, living/family room, and an attached 1-car garage with laundry hookups. This place is move-in ready with new interior paint throughout, new exterior paint with freshly added siding in the front, new flooring throughout, and a new roof. That big backyard is full of potential!
- Sold 3** Price adjusted for bahroom +\$4000, SQFt +\$9750, age -\$3500, garage -\$4000. Terrific Opportunity in Colonial Village. Come see this lovely 3 Bed, 1 Bath Home with 2 Car Garage. Located close to everything and just steps to Earl Warren Park & Elementary School. Enjoy easy HWY access and proximity to Downtown Sacramento. Ready for your personal touches, this home features a Living Room with Fireplace, Built In Shelving & Picture Window in the front as well as a large separate Family Room with fantastic natural light. The Kitchen features Granite Tops, Wood Cabinets, Stainless Steel Appliances, Laminate Wood Floors and an Oversized Stainless Sink. Additional Features/ Upgrades include: Central Heat & Air; Recessed Lighting; Ceiling Fans; Bathroom Vanity; Stucco Exterior; & Expanded Driveway. This home is ready for new homeowners to restore and revitalize it to it's full potential.

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	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/06/2023	\$265,000	10/20/2023	\$285,000	Sold	10/20/2023	\$285,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$295,000	\$340,000
Sales Price	\$285,000	\$330,000
30 Day Price	\$275,000	--
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. Per MLS Comments and pictures subject property in fair condition.		

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



Side



Side



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 5390 Priscilla
Sacramento, CA 95820



Front

L2 4630 76th St
Sacramento, CA 95820



Front

L3 5631 Sampson Blvd
Sacramento, CA 95824



Front

Sales Photos

S1 7901 33rd Ave
Sacramento, CA 95824



Front

S2 5725 79th Street
Sacramento, CA 95824



Front

S3 5251 79th St
Sacramento, CA 95820



Front

ClearMaps Addendum

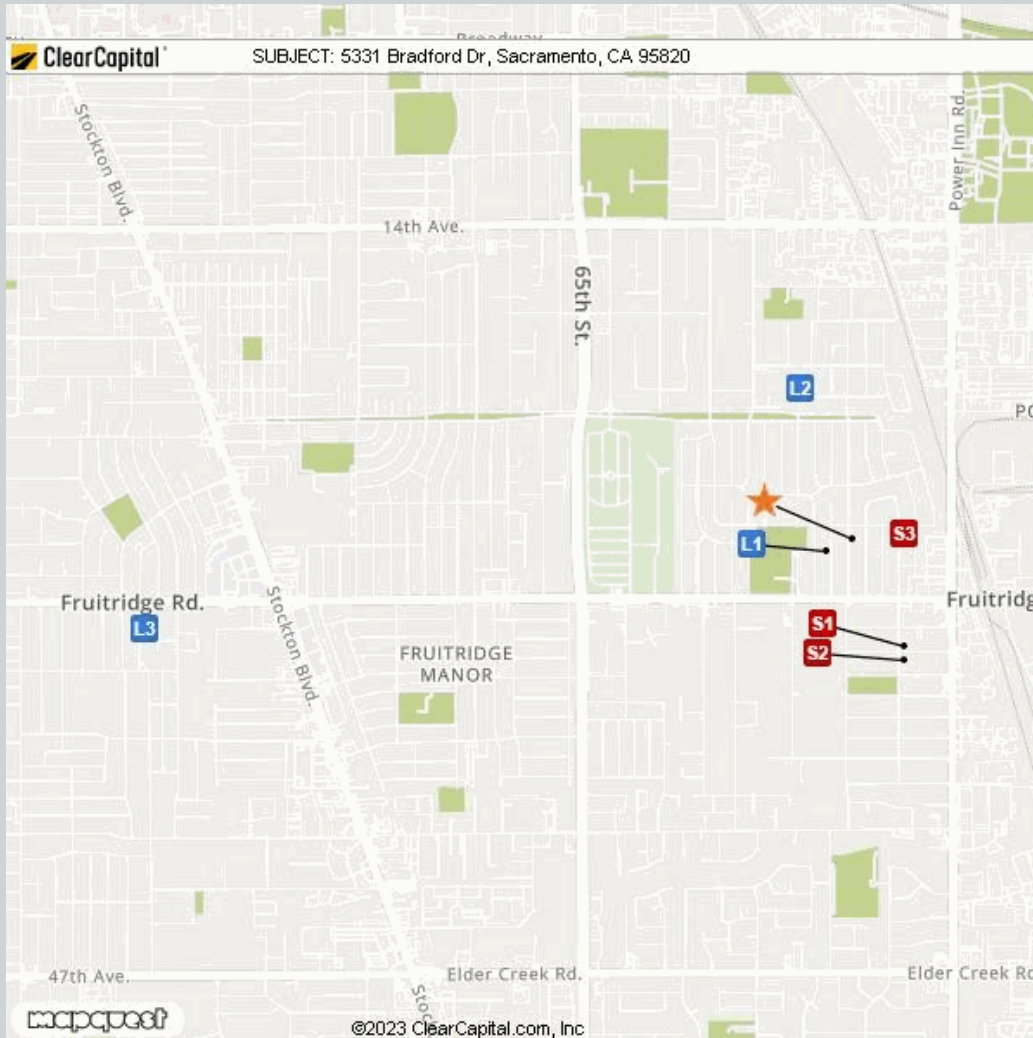
Address ★ 5331 Bradford Drive, Sacramento, CA 95820

Loan Number 55545

Suggested List \$295,000

Suggested Repaired \$340,000

Sale \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5331 Bradford Drive, Sacramento, CA 95820	--	Parcel Match
L1 Listing 1	5390 Priscilla, Sacramento, CA 95820	0.08 Miles ¹	Parcel Match
L2 Listing 2	4630 76th St, Sacramento, CA 95820	0.43 Miles ¹	Parcel Match
L3 Listing 3	5631 Sampson Blvd, Sacramento, CA 95824	1.92 Miles ¹	Parcel Match
S1 Sold 1	7901 33rd Ave, Sacramento, CA 95824	0.32 Miles ¹	Parcel Match
S2 Sold 2	5725 79th Street, Sacramento, CA 95824	0.35 Miles ¹	Parcel Match
S3 Sold 3	5251 79th St, Sacramento, CA 95820	0.14 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	13.16 miles	Date Signed	10/25/2023

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.