

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	4526 Berkley Avenue, Hemet, CA 92544	Order ID	8986439	Property ID	34705667
Inspection Date	10/20/2023	Date of Report	10/23/2023		
Loan Number	55565	APN	551540010		
Borrower Name	Catamount Properties 2018 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	10.20.23 BPO Request	Tracking ID 1	10.20.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ANGEL VICTORIANO	Condition Comments Subject is a 2-story single family residence in average condition. It is located on a corner lot and conforms to the neighborhood.
R. E. Taxes	\$5,938	
Assessed Value	\$498,325	
Zoning Classification	Residential	
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 Nieghborhood is a residential area with tract-style homes that are 1- and 2-story in design. There are parks in the neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$360000 High: \$526200	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4526 Berkley Avenue	1823 Hemet St	1478 Burns Ln	2051 Hardy Cir
City, State	Hemet, CA	San Jacinto, CA	San Jacinto, CA	San Jacinto, CA
Zip Code	92544	92583	92583	92583
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.85 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$555,000	\$560,000	\$520,000
List Price \$	--	\$555,000	\$529,999	\$520,000
Original List Date		09/16/2023	09/22/2023	10/09/2023
DOM · Cumulative DOM	-- · --	37 · 37	31 · 31	14 · 14
Age (# of years)	17	17	18	16
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	Beneficial ; Mountain
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,855	3,028	3,256	2,876
Bdrm · Bths · ½ Bths	5 · 3	4 · 3	7 · 4 · 1	4 · 3 · 1
Total Room #	9	9	11	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.20 acres	0.17 acres	0.17 acres	0.18 acres
Other	--	--	--	--

* 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** Welcome to Belicia Ranch, where location and comfort harmonize in this exceptional 4-bedroom, 3-bathroom home spanning a generous 3,028 square feet. Situated on a sprawling lot and the only two-story on the block, this residence features an ample amount of amenities designed to enhance your lifestyle. With the stunning curb appeal that is accentuated by a concrete border, established palms, and a sweeping lawn, creating an inviting atmosphere for residents and guests alike. Through the double doors, you'll find yourself greeted by high ceilings and modern convenience. The specially made steel security screens on the front door, garage side door and back door ensures peace of mind, while a comprehensive security system with 7 cameras including window alarms add an extra layer of protection. The heart of this home is the open concept kitchen, which seamlessly flows into the great room, complete with a cozy fireplace. The kitchen is a culinary enthusiast's dream, featuring stainless steel appliances, an abundance of storage, under-cabinet lighting, an upgraded kitchen faucet, retro white tile countertops, an island with a breakfast bar, a convenient computer desk, and a walk-in pantry. The ground floor also hosts a bedroom and a full bath, offering flexibility and convenience for guests or multi-generational living. The formal dining room and formal living room provide additional space for gatherings and entertaining. Upstairs, you'll discover three well-appointed bedrooms and a versatile loft area. A half-wall linen storage space adds practicality to your daily routine, and an extra bath with dual sinks ensures that the morning rush flows smoothly. The spacious primary bedroom featuring a vaulted ceiling, his and her closets, and an ensuite bath with dual sinks, a separate tub, and shower creates the perfect retreat to unwind and recharge. Step outside to the large backyard, surrounded by a concrete block wall and wood fencing for privacy and security. Whether you envision outdoor gatherings, gardening, or simply relaxing in the fresh air, this space offers endless possibilities. Additional features include dual AC units and ceiling fans to keep you comfortable year-round. The 3-car garage, with its charming window insets, provides ample space for your vehicles and storage needs. In addition, this property is just two homes away from Belicia Ranch Park very close and convenient. In addition you are 3 short minutes from the Soboba Casino, Spa and Golf Course.
- Listing 2** Stunning 7-Bedroom, 4.5-Bathroom Two-Story Home with Solar Power in Rose Ranch, San Jacinto, CA. A great investment opportunity. Welcome to your dream home in the desirable Rose Ranch community of San Jacinto, California! Great investment opportunities. This spacious two-story property boasts 7 bedrooms and 4.5 bathrooms, offering ample space for your family's needs and more. 2 Bedrooms downstairs and 5 upstairs. Spacious 2 car garage. Great size backyard. Enjoy the benefits of solar power, reducing your environmental footprint and lowering energy bills. The home's thoughtful design ensures both comfort and energy efficiency. Nestled in the peaceful and welcoming Rose Ranch community, you'll experience the best of suburban living while remaining conveniently close to schools, parks, shopping, and dining options. Don't miss this fantastic opportunity to own a spacious and eco-friendly home in the charming Rose Ranch neighborhood. The owner added additional rooms. Contact us today to schedule a viewing and make this house your forever home! Buyer's agent to verify all information.
- Listing 3** VERY SPACIOUS HOME OFFERS A FLOOR PLAN THATS PERFECT FOR THOSE LOOKING FOR A LARGE HOME. HOME SITS IN AN CUL-DE-SAC, AND ALSO FEATURES RV ACCESS. PLENTY OF CABINET SPACE IN KITCHEN. KITCHEN FEATURES INCLUDE RECESSED LIGHTING, GRANITE COUNTER TOPS. MAIN FLOOR FEATURES LIVING ROOM, DINING ROOM, AND OPEN FAMILY ROOM AS WELL AS 1 FULL BATH. LAUNDRY ROOM LOCATED DOWNSTAIRS. ALL BEDROOMS UPSTAIRS, INCLUDING LARGE LOFT OR OPTION TO TURN LOFT INTO 5TH BEDROOM. SPACIOUS MASTER SUITE LOCATED UPSTAIRS WITH WALK IN CLOSET. 3 CAR GARGAE. NO HOA.....

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4526 Berkley Avenue	1802 Washington Ave	2014 Meridian St	1835 Montara Way
City, State	Hemet, CA	San Jacinto, CA	San Jacinto, CA	San Jacinto, CA
Zip Code	92544	92583	92583	92583
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.56 ¹	0.57 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$489,000	\$515,000	\$500,000
List Price \$	--	\$489,000	\$490,000	\$515,000
Sale Price \$	--	\$495,000	\$480,000	\$515,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	05/30/2023	03/16/2023	03/10/2023
DOM · Cumulative DOM	-- · --	39 · 39	121 · 121	91 · 91
Age (# of years)	17	20	18	17
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	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,855	2,625	2,999	3,028
Bdrm · Bths · ½ Bths	5 · 3	4 · 3 · 1	4 · 2 · 1	4 · 3
Total Room #	9	8	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Spa - Yes
Lot Size	0.20 acres	0.18 acres	0.16 acres	0.21 acres
Other	--	--	--	--
Net Adjustment	--	+\$30,000	+\$15,000	+\$10,000
Adjusted Price	--	\$525,000	\$495,000	\$525,000

* 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** Please View the Virtual tour! 360* Link. Welcome to this stunning 2-story home that boasts 4 spacious bedrooms, 3 full baths, 1 half bath, 3 car garage, with a total of 2,625 sqft of living space and featuring great curb appeal with front landscaping including black lava rocks, and a drip system. As you enter the home, you'll be greeted by a spacious formal living room, that could also be used as an office or kids playroom, that leads into the open-concept kitchen, family room and dining area. The kitchen is a chef's dream with its center island, ample cabinet & counter space, stainless steel appliances, and there is a water softener system. The kitchen is open to the family room. Perfect for entertaining. The downstairs primary bedroom is a private retreat that features a spacious walk-in closet and an ensuite bathroom with dual sinks, a large soaking tub, and a separate shower. Upstairs, you'll find the 2nd primary suite, which features a balcony that overlooks the backyard and provides stunning views. The home has been recently updated with new interior and exterior paint, as well as new carpet, creating a modern and fresh look throughout. Enjoy the private backyard that is ready for the owner's touch. The home also has a 3-car garage and potential for RV parking, making it perfect for those who have toys. No HOA fees! This home is perfect for families or anyone looking for a spacious and comfortable living space. Don't miss out on the opportunity to make this great home yours!
- Sold 2** PRICE REDUCTION!! Located in highly desired area of San Jacinto. Approximately 3,000 sq ft. Built in 2005. Welcome to Artisan Residence Model #3 home, with exclusive upgrades. The first thing you'll notice is the ample amount of parking. Primary room is a dream come true with double sided sinks and double walk-in closets. Downstairs you'll also find a bonus room that can allow home to be converted to a 5 bedroom. The home is equipped with dual HVACs and surround sound system throughout the home, perfect for entertaining! Home will not last!
- Sold 3** ***Paid off Solar = low to no electricity bill!!! Come explore this beautiful four bedroom + office and three full bathrooms home nestled against the beautiful San Jacinto mountain range. Upon entering the foyer, you will love the open and high ceilings cascading to the second floor. This home is spacious in every regard! From its massive 9147 sq ft lot to its 3028 sq ft home you will never feel like you bump into one another. The first level offers an office space/bonus room, bedroom with full bath, formal living and dining room, and exquisitely painted kitchen with island with a walk in pantry! This kitchen is light and bright with ample cabinet space to store all your of your Costco purchases. You will love the loft upstairs and the separate master suite away from the other two rooms that are hard-wired for ceiling fans. This large master suite has views of the mountain range, two walk-in closets, and water closet. The home also features plantation shutters throughout most of the home and has tons of natural light. Your backyard is large with the ability to put a pool in or make it into an entertainers delight. On the side of the house you can plant a garden, make it a play area for the family, or park an RV... the possibilities are endless! This home sits higher than the other home which gives you a stunning view of the mountains from the second floor! Also, it's steps away from a park to play basketball or let the little ones play. This home is close camping, hiking trails, sports park, and Soboba Casino and Resort. Don't miss out on this great opportunity!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No history in the 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	\$520,000	\$520,000
Sales Price	\$515,000	\$515,000
30 Day Price	\$510,000	--
Comments Regarding Pricing Strategy		
Rising interest rates have slowed down buyer demand, but well priced properties are selling within 30 days. The suggested list price should generate buyer activity.		

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



Other



Other

Listing Photos

L1 1823 Hemet St
San Jacinto, CA 92583



Front

L2 1478 Burns Ln
San Jacinto, CA 92583



Front

L3 2051 Hardy Cir
San Jacinto, CA 92583



Front

Sales Photos

S1 1802 Washington Ave
San Jacinto, CA 92583



Front

S2 2014 Meridian St
San Jacinto, CA 92583



Front

S3 1835 Montara Way
San Jacinto, CA 92583



Front

ClearMaps Addendum

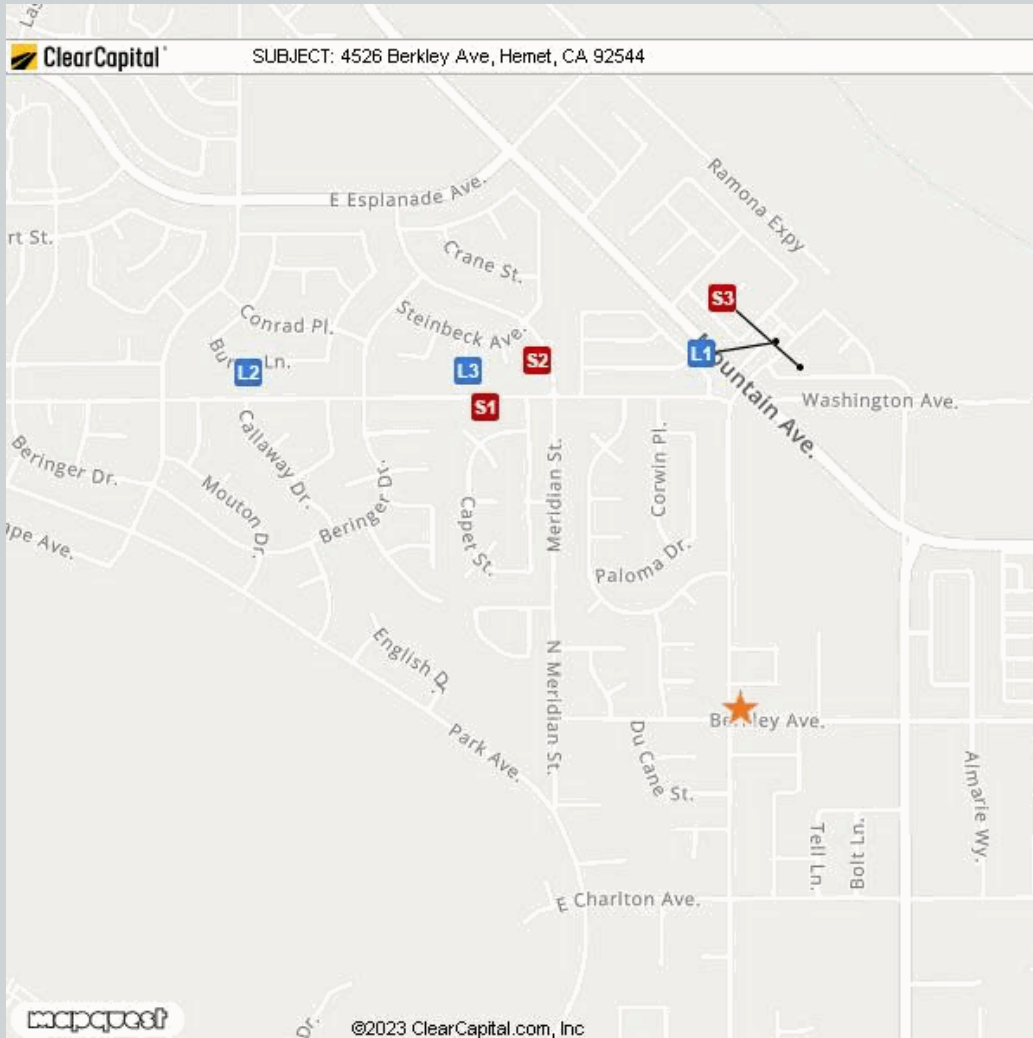
Address ★ 4526 Berkley Avenue, Hemet, CA 92544

Loan Number 55565

Suggested List \$520,000

Suggested Repaired \$520,000

Sale \$515,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4526 Berkley Avenue, Hemet, CA 92544	--	Parcel Match
L1 Listing 1	1823 Hemet St, San Jacinto, CA 92583	0.52 Miles ¹	Parcel Match
L2 Listing 2	1478 Burns Ln, San Jacinto, CA 92583	0.85 Miles ¹	Parcel Match
L3 Listing 3	2051 Hardy Cir, San Jacinto, CA 92583	0.62 Miles ¹	Parcel Match
S1 Sold 1	1802 Washington Ave, San Jacinto, CA 92583	0.56 Miles ¹	Parcel Match
S2 Sold 2	2014 Meridian St, San Jacinto, CA 92583	0.57 Miles ¹	Parcel Match
S3 Sold 3	1835 Montara Way, San Jacinto, CA 92583	0.49 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	Ebubechukwu Okpala	Company/Brokerage	Harvestline Realty
License No	01735401	Address	29930 Bay View Way Menifee CA 92584
License Expiration	03/31/2025	License State	CA
Phone	6196072623	Email	ebube@riversidecountyreos.com
Broker Distance to Subject	13.33 miles	Date Signed	10/23/2023

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.