

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	2280 Hurley Way Unit 61, Sacramento, CA 95825	Order ID	8986439	Property ID	34705983
Inspection Date	10/21/2023	Date of Report	10/21/2023		
Loan Number	55570	APN	28503100030005		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

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

General Conditions		Condition Comments
Owner	KRISTE KNIGHT	The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$915	
Assessed Value	\$103,959	
Zoning Classification	Residential RD-30	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Unknown 9163211234	
Association Fees	\$535 / Month (Pool,Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	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: \$205,000 High: \$340,000	
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	2280 Hurley Way Unit 61	2280 Hurley Way #54	2280 Hurley Way #51	2280 Ne Hurley Way #84
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95825	95825	95825	95825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.04 ¹	0.00 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$275,000	\$294,900	\$281,000
List Price \$	--	\$275,000	\$294,900	\$281,000
Original List Date		08/01/2023	07/31/2023	08/04/2023
DOM · Cumulative DOM	-- · --	8 · 81	41 · 82	68 · 78
Age (# of years)	40	41	41	40
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	1,105	1,105	1,105	1,105
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 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** Great location in Hurley Place Condo! Very close to Sac State, Arden Fair Mall! Walking distance to dining, shopping and entertainment! This 2-bedrooms and 2-bathrooms Upstairs unit inside a gated quiet community with laundry inside! On site amenities include Pool, Dog-park, Clubhouse and Bike-barn. Easy to maintain! HOA covers exterior, the roof, landscaping, pool, recreation facility, structural insurance, basic cable, sewer and garbage! Spacious Dining room with Garden Window! Don't wait! This condo won't last long!
- Listing 2** Welcome to this great condo in the desirable community of Hurley Place! This bottom floor gem offers the perfect blend of modern comforts and convenient living, making it an ideal choice for individuals and families alike. With 2 bedrooms and 2 bathrooms spread across 1105 square feet, this condo provides ample living space for any lifestyle. The interior features elegant granite countertops, adding a touch of sophistication to the kitchen and bathrooms. The laminate flooring throughout adds both style and easy maintenance, perfect for a busy lifestyle. The spacious layout maximizes every inch of its 1105 square feet, and the northernly facing unit provides a ton of shade helping out with it's energy efficiency. The open design seamlessly connects the living, dining, and kitchen areas. As a resident of Hurley Place, you'll enjoy great community amenities that enhance your lifestyle. Take a refreshing dip in the sparkling swimming pool, indulge in the relaxing spa, and host gatherings in the well-appointed clubhouse. For your furry friends, the community boasts a fantastic dog park where they can play and socialize. Conveniently located in the heart of Sacramento close to shopping, dining, & easy freeway access.
- Listing 3** This charming home is sure to impress with its fresh exterior paint, new flooring, and new appliances. Step inside to find a natural color palette throughout, creating a cozy atmosphere. The fireplace in the living room is perfect for gathering with family and friends. The kitchen features a nice backsplash and plenty of cabinet space. Flexible living space is available in the other rooms, and the primary bathroom has good under sink storage. This home is move-in ready and waiting to make your dreams a reality. Don't miss your chance to make it yours!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2280 Hurley Way Unit 61	2280 Hurley Way #53	2280 Hurley Way #25	2280 Hurley Way #39
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95825	95825	95825	95825
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.08 ¹	0.04 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$285,000	\$235,000	\$279,000
List Price \$	--	\$285,000	\$235,000	\$279,000
Sale Price \$	--	\$290,000	\$235,000	\$284,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	10/17/2023	04/28/2023	05/03/2023
DOM · Cumulative DOM	-- · --	3 · 20	16 · 60	5 · 27
Age (# of years)	40	41	42	41
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	1 Story Condo	1 Story Condo	1 Story Condo
# Units	1	1	1	1
Living Sq. Feet	1,105	1,105	1,105	1,105
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$290,000	\$235,000	\$284,000

* Sold 3 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** CHARMING and upgraded condo in a private gated community. Ground floor with luscious flooring, tasteful kitchen details, newly painted, and large shower stalls. The kitchen has quartz counters, a full back-splash, and newly painted cabinets. The community has a POOL, SPA, DOG PARK, and use of CLUB HOUSE. HOA covers cable & more. INCLUDED in sale is washer, dryer and refrigerator. Located just moments from shopping, restaurants, transit and Sacramento State University, this condo is an ideal place to call home!
- Sold 2** Wow such an amazing very well maintained condo. HVAC Less than 10 years old. Energy efficient windows. Great location close to restaurant's. Near Sacramento State.
- Sold 3** Hello and welcome to 2280 Hurley Way #39, where this super convenient and extremely manageable ground floor unit offers a perfectly sized home-sweet-home for the recent retiree, the newly growing family, or anyone in between! Two sets of sliding patio doors allow natural light to fill the living room and front bedroom/office, and a large greenhouse window invites the great outdoors right into the dining room. The primary bedroom looks south out to the manicured common grounds including large shade trees and the entire suite is located at the interior of the community, set substantially back from both Bell Street and Hurley Way. In-unit laundry and a close-by designated carport space make chores a breeze; community dog park for your four legged friends and private pool where families can gather and stay cool offer the best in amenities. With its two bedrooms and two full baths, #39's 1105 square feet doesn't live small--this truly is a dream for all! 2280 Hurley Way #39... This is the time... be a part of it!

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

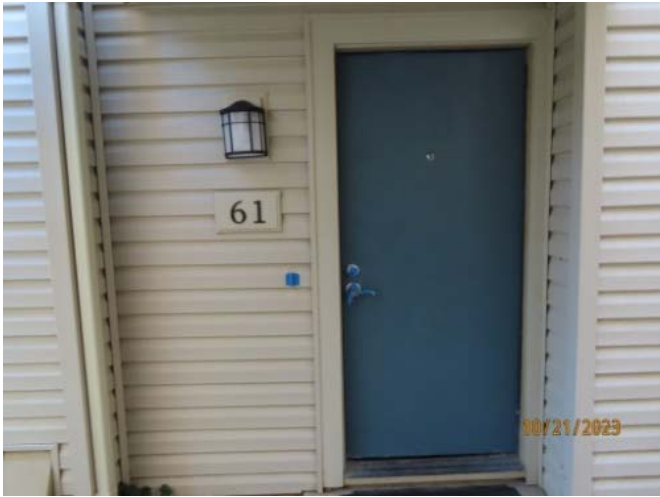
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$280,000	\$280,000
Sales Price	\$270,000	\$270,000
30 Day Price	\$260,000	--
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



Address Verification



Side



Side

Subject Photos



Side



Side



Street



Street



Street



Other

Subject Photos



Other



Other



Other



Other



Other



Other

Listing Photos

L1 2280 Hurley Way #54
Sacramento, CA 95825



Front

L2 2280 Hurley Way #51
Sacramento, CA 95825



Front

L3 2280 NE Hurley Way #84
Sacramento, CA 95825



Front

Sales Photos

S1 2280 Hurley Way #53
Sacramento, CA 95825



Front

S2 2280 Hurley Way #25
Sacramento, CA 95825



Front

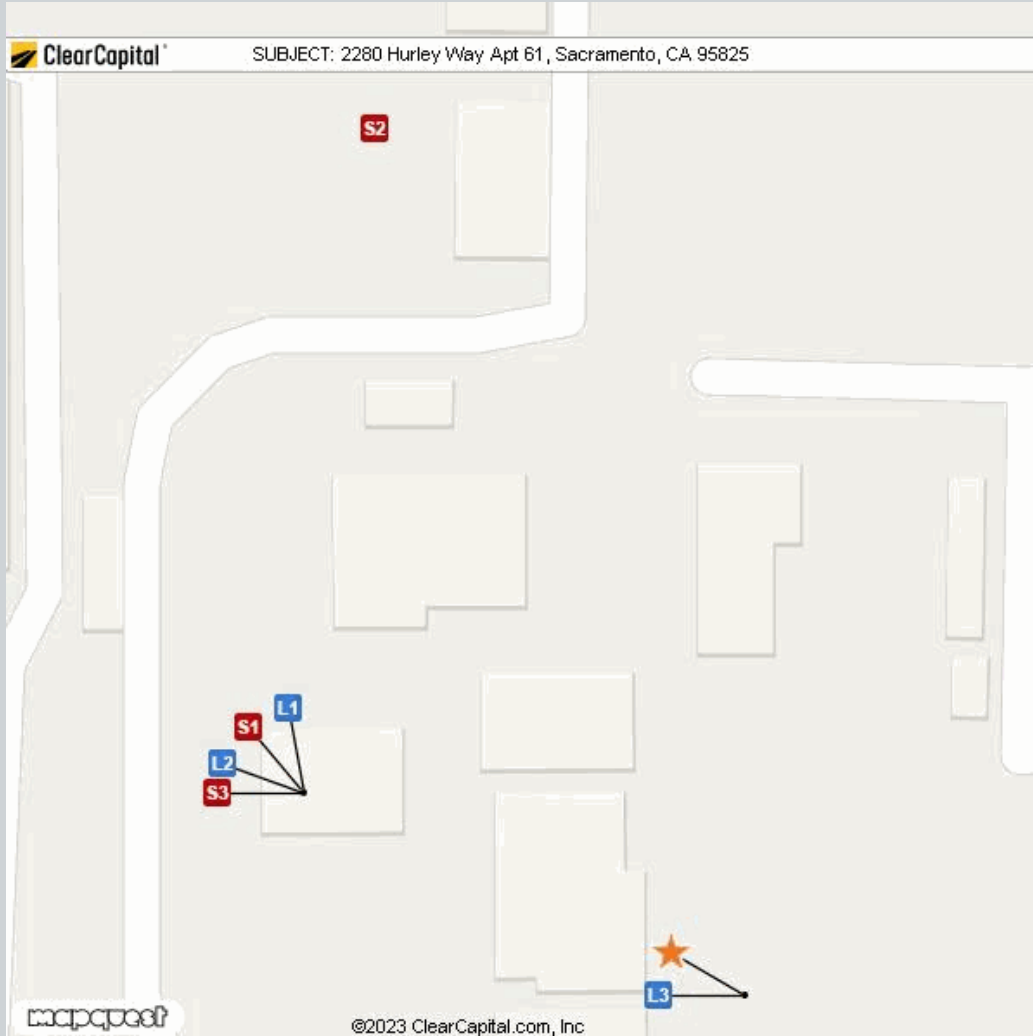
S3 2280 Hurley Way #39
Sacramento, CA 95825



Front

ClearMaps Addendum

Address ★ 2280 Hurley Way Unit 61, Sacramento, CA 95825
Loan Number 55570 **Suggested List** \$280,000 **Suggested Repaired** \$280,000 **Sale** \$270,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2280 Hurley Way Unit 61, Sacramento, CA 95825	--	Parcel Match
L1 Listing 1	2280 Hurley Way #54, Sacramento, CA 95825	0.04 Miles ¹	Parcel Match
L2 Listing 2	2280 Hurley Way #51, Sacramento, CA 95825	0.04 Miles ¹	Parcel Match
L3 Listing 3	2280 Ne Hurley Way #84, Sacramento, CA 95825	0.00 Miles ¹	Parcel Match
S1 Sold 1	2280 Hurley Way #53, Sacramento, CA 95825	0.04 Miles ¹	Parcel Match
S2 Sold 2	2280 Hurley Way #25, Sacramento, CA 95825	0.08 Miles ¹	Parcel Match
S3 Sold 3	2280 Hurley Way #39, Sacramento, CA 95825	0.04 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	9.23 miles	Date Signed	10/21/2023

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.