

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	7265 School House Lane, Roseville, CA 95747	Order ID	9319895	Property ID	35367092
Inspection Date	05/04/2024	Date of Report	05/04/2024		
Loan Number	55583	APN	479090047000		
Borrower Name	Catamount Properties 2018 LLC	County	Placer		

Tracking IDs					
Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$5,144	
Assessed Value	\$492,600	
Zoning Classification	Residential FBX	
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 up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$525000 High: \$760800	
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	7265 School House Lane	148 Southern Cross Ct	6233 Burnt Cedar Way	201 Silver Strike Ct
City, State	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
Zip Code	95747	95747	95747	95747
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.73 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$474,500	\$485,000	\$510,000
List Price \$	--	\$474,500	\$485,000	\$510,000
Original List Date		03/09/2024	04/08/2024	04/30/2024
DOM · Cumulative DOM	-- · --	50 · 56	8 · 26	4 · 4
Age (# of years)	28	26	29	26
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 Cape Cod	1 Story Cape Cod	1 Story Cape Cod	1 Story Cape Cod
# Units	1	1	1	1
Living Sq. Feet	1,198	1,476	1,334	1,119
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	2 · 2	2 · 2
Total Room #	6	7	6	6
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	0.15 acres	0.1232 acres	0.1714 acres	0.1174 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** Welcome to Sun city Roseville an active 55+ community that offers plenty of activities. Clubhouse at this development offers 2 golf courses, indoor and outdoor pools, tennis, pickleball and bocce courts. Numerous clubs and groups for hobbies, exercise rooms, computer rooms, restaurant, lounge and more. Come and enjoy all this community has to offer! This popular Country Rose Model features 3 bedrooms, 2 bathrooms. What a perfect floor plan! The kitchen features plenty of counter space and storage.
- Listing 2** This very popular Rosetree floor plan is located in Sun City Roseville's 55+ active adult community. Featuring 1,334 sq. ft., with 2 bedrooms, 2 bathrooms and breakfast nook with bay window overlooking the front yard. This home shows light and bright with vaulted ceilings in the combined dining/great room area with windows all across the back of the house overlooking the large park-like back yard with a .17 acre lot and covered patio. Main bedroom features vaulted ceiling and bay window with walk-in closet and walk-in shower. The home also features an inside laundry area with washer/Dryer included. Come add your cosmetic touches to this home that needs some TLC and make this your perfect forever home! Low HOA dues, NO Mello Roos and Roseville Utilities not subject to PG&E power outages.! Enjoy Del Webb's amazing 27 holes of award-winning championship golf and practice facilities. 52,000 sq. ft lodge, restaurant, fitness center, billiard room, grand ballroom, library, arts and crafts, outdoor pool and year-round heated 25 meter indoor pool and spa. There are also six lighted tennis courts, lighted pickleball courts, lighted bocce ball courts and world class croquet. Stroll through 100 acres of open space and community parks.
- Listing 3** Welcome home to this Sun City Roseville beauty! This darling CORNER lot, Meadow model that is boasting with personality and charm. The bright entry has a spacious Living Room that opens to convenient eating area. Wood and carpet flooring throughout. Adorable kitchen offers plenty of granite counter tops with a large kitchen nook dining space and plenty of storage. Primary Suite has large closet and shower over tub. Second bedroom makes a nice office or den and features a full bath right across the hall. Beautifully landscaped yards with covered decks on front and back for ultimate relaxation. Enjoy the good life in established 55+ Sun City Roseville, one of the area's most popular Active Adult communities. Near walking trails, dining, shopping, medical. The lodge features amenity-rich environment/events, restaurant, gym, indoor/outdoor pools, tennis, cards, billiards. Residents can pursue hobbies to meet various interests. Once in a lifetime opportunity in Sun City Roseville.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7265 School House Lane	7227 Timberrose Way	7249 Acorn Glen Loop	7724 Timberrose Way
City, State	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
Zip Code	95747	95747	95747	95747
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.34 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,000	\$529,000	\$485,000
List Price \$	--	\$499,000	\$529,000	\$485,000
Sale Price \$	--	\$492,000	\$540,000	\$505,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/06/2023	02/26/2024	03/14/2024
DOM · Cumulative DOM	-- · --	16 · 39	3 · 45	5 · 35
Age (# of years)	28	29	28	26
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 Cape Cod	1 Story Cape Cod	1 Story Cape Cod	1 Story Cape Cod
# Units	1	1	1	1
Living Sq. Feet	1,198	1,198	1,198	1,198
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	6	6	6	6
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	0.15 acres	0.141 acres	0.1367 acres	0.1188 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$492,000	\$540,000	\$505,000

* 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** No price adjustment needed. Welcome to the prestigious 55+ Sun City Roseville! This immaculate, very desirable and sought after Timberrose model, features 2 bedrooms and 2 full baths, a spacious great room with vaulted ceilings, and an amazing, updated kitchen, featuring newer stainless-steel appliances. The home has an abundance of natural light that shines through the large windows in every room, and also features an enclosed sunroom, which is the perfect place to enjoy a cup of coffee or morning meal, relax with a good book on a rainy afternoon, or just use your imagination, as the possibilities are endless. Sun City Roseville has a long list of amenities including 2 golf courses, restaurant, fitness center, tennis, swimming pools, and so much more. Come check out all that this beautiful home and community has to offer!
- Sold 2** No price adjustment needed. RARE VIEW LOT OF THE PRESERVE in Sun City's 55+ active resort living community! Recently remodeled Timberrose model with beautiful quartz countertops, modern fixtures, and flooring. The bar has been lowered to accommodate dining height and giving the kitchen more counter space. Stainless Steel Dishwasher, Microwave and Range. HVAC and Water heater are newer in the last 7 years or so. Hot tub in backyard does not convey. Don't forget to click on link for self-guided 3d tour!
- Sold 3** No price adjustment needed. Welcome to beautiful Sun City Roseville!! Ideally located halfway between San Francisco and Lake Tahoe, Sun City Roseville offers a wide variety of activities, 27 holes of golf, endless nature walks, the beautiful club house, and much much more. This charming home offers 2 bedrooms and 2 full bathrooms, open kitchen to dining area, and a peaceful backyard to enjoy a book or some company. Don't miss out on an opportunity to own in one of the most desirable senior communities in the country!

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	\$510,000	\$510,000
Sales Price	\$495,000	\$495,000
30 Day Price	\$475,000	--
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 148 Southern Cross Ct
Roseville, CA 95747



Front

L2 6233 Burnt Cedar Way
Roseville, CA 95747



Front

L3 201 Silver Strike Ct
Roseville, CA 95747



Front

Sales Photos

S1 7227 Timberrose Way
Roseville, CA 95747



Front

S2 7249 Acorn Glen Loop
Roseville, CA 95747



Front

S3 7724 Timberrose Way
Roseville, CA 95747



Front

ClearMaps Addendum

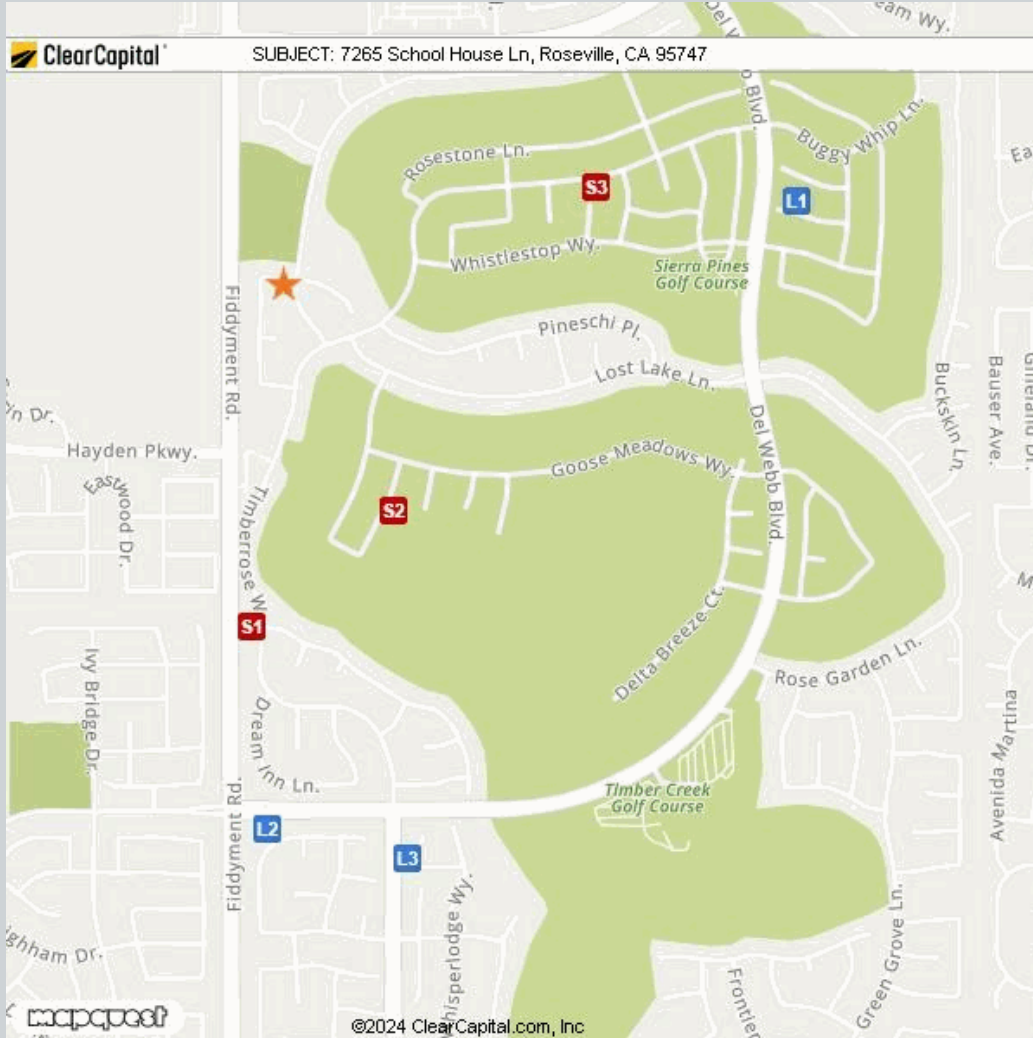
Address ★ 7265 School House Lane, Roseville, CA 95747

Loan Number 55583

Suggested List \$510,000

Suggested Repaired \$510,000

Sale \$495,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7265 School House Lane, Roseville, CA 95747	--	Parcel Match
L1 Listing 1	148 Southern Cross Ct, Roseville, CA 95747	0.69 Miles ¹	Parcel Match
L2 Listing 2	6233 Burnt Cedar Way, Roseville, CA 95747	0.73 Miles ¹	Parcel Match
L3 Listing 3	201 Silver Strike Ct, Roseville, CA 95747	0.79 Miles ¹	Parcel Match
S1 Sold 1	7227 Timberrose Way, Roseville, CA 95747	0.46 Miles ¹	Parcel Match
S2 Sold 2	7249 Acorn Glen Loop, Roseville, CA 95747	0.34 Miles ¹	Parcel Match
S3 Sold 3	7724 Timberrose Way, Roseville, CA 95747	0.44 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	5.45 miles	Date Signed	05/04/2024

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.