

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.

<b>Address</b>	9630 Stafford Street, Rancho Cucamonga, CA 91730	<b>Order ID</b>	9319895	<b>Property ID</b>	35367234
<b>Inspection Date</b>	05/05/2024	<b>Date of Report</b>	05/05/2024		
<b>Loan Number</b>	55585	<b>APN</b>	0208-131-45-0000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	San Bernardino		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	5.3_Aged_BPOs	<b>Tracking ID 1</b>	5.3_Aged_BPOs		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	Subject is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in second half of 20th century. Subject conforms to neighborhood which is comprised of a mix of single story properties, two-story properties, townhomes, condos and apartments. Subject roof appears to be nearing end-of-life and is the basis for the exterior repairs.
<b>R. E. Taxes</b>	\$3,776	
<b>Assessed Value</b>	\$340,282	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$7,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$7,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The area is a suburban developed tract with both single-level and two-story homes. There are SFRs, condos and town homes in a one-mile radius. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average-to-good curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial and other external factors are minimal. Market data is for all MLS reflected SFRs, condos and townhomes in a one-mile ra...
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$395,000 High: \$900,000	
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Neighborhood Comments

The area is a suburban developed tract with both single-level and two-story homes. There are SFRs, condos and town homes in a one-mile radius. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average-to-good curb appeal. The market demand is strong and prices are rising. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial and other external factors are minimal. Market data is for all MLS reflected SFRS, condos and townhomes in a one-mile radius. Market data is for all MLS reflected SFRS, condos and townhomes in a one-mile radius.

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	9630 Stafford Street	7461 Archibald Ave	7415 Kirkwood Ave	10287 Norwick St
<b>City, State</b>	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
<b>Zip Code</b>	91730	91730	91730	91730
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.64 <sup>1</sup>	0.77 <sup>1</sup>	0.83 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$664,900	\$729,000	\$686,000
<b>List Price \$</b>	--	\$664,900	\$699,000	\$686,000
<b>Original List Date</b>		03/09/2024	04/23/2024	05/01/2024
<b>DOM · Cumulative DOM</b>	-- · --	37 · 57	11 · 12	3 · 4
<b>Age (# of years)</b>	48	62	58	67
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Busy Road	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Modern	1 Story Modern	1 Story Modern	1 Story Modern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,260	1,804	1,584	1,263
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.20 acres	0.24 acres	0.17 acres	0.19 acres
<b>Other</b>	--	--	--	--

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Comparable and subject are in similar neighborhoods. Comparable is on a busy street, subject residential street. Comparable specifically selected for condition and proximity. Comparable is superior due to GLA and lot size with an offset for street difference. Comparable is in active-under-contract status since 04/09/24.
- Listing 2** Comparable and subject are in similar neighborhoods. Comparable is in overall average condition with dated updates. Comparable specifically selected for GLA and condition. Comparable is superior due to GLA with an offset for lot size difference. Comparable is in active status with no MLS reflected accepted contracts and one price reduction.
- Listing 3** Comparable and subject are in similar neighborhoods. Comparable specifically selected for condition and GLA and is most comparable due to GLA. Comparable is newly listed in active status.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	9630 Stafford Street	9827 Estacia Ct	7936 Teak Way	7512 Perlite Ct
<b>City, State</b>	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA	Rancho Cucamonga, CA
<b>Zip Code</b>	91730	91730	91730	91730
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.29 <sup>1</sup>	0.42 <sup>1</sup>	0.68 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$599,000	\$700,000	\$635,000
<b>List Price \$</b>	--	\$599,000	\$700,000	\$635,000
<b>Sale Price \$</b>	--	\$605,000	\$745,000	\$636,000
<b>Type of Financing</b>	--	Cash	Cash	Conventional
<b>Date of Sale</b>	--	03/11/2024	03/29/2024	01/29/2024
<b>DOM · Cumulative DOM</b>	-- · --	1 · 6	7 · 65	10 · 70
<b>Age (# of years)</b>	48	46	46	50
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain	Neutral ; Mountain
<b>Style/Design</b>	1 Story Modern	1 Story Modern	1 Story Modern	1 Story Modern
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,260	1,256	1,552	1,260
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.20 acres	0.17 acres	0.17 acres	0.21 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$3,400	-\$26,200	-\$1,000
<b>Adjusted Price</b>	--	\$608,400	\$718,800	\$635,000

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Comparable and subject are in same community. Comparable specifically selected for proximity, condition and recent sale date. Adjustments of +\$400 GLA difference at \$100/sq ft, +\$3000 lot size difference at \$1000/0.01 acre. Comparable is most comparable due to GLA and proximity considerations.
- Sold 2** Comparable and subject are in similar neighborhoods. Comparable specifically selected for condition, GLA and recent sale date. Adjustments of -\$29200 GLA difference, +\$3000 lot size difference for a total adjustment of -\$26,200
- Sold 3** Comparable and subject are in similar neighborhoods. Comparable specifically selected for condition, GLA and sale date. Adjustment of -\$1000 lot size difference.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this report. Public records show a completed trustee sale recorded 12/13/2023 for \$503,000.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	12/13/2023	\$503,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$618,800	\$628,800
<b>Sales Price</b>	\$625,000	\$635,000
<b>30 Day Price</b>	\$625,000	--
<b>Comments Regarding Pricing Strategy</b>		
The suggested list considers the current listings with a notation that L1 is the only comparable in under-contract status. The suggested list is thus set lower in order to attract the largest pool of potential buyers. The sale price is expected as a minor overbid to suggested list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.



## Subject Photos



Front



Address Verification



Street



Other

## Listing Photos

**L1** 7461 Archibald Ave  
Rancho Cucamonga, CA 91730



Front

**L2** 7415 Kirkwood Ave  
Rancho Cucamonga, CA 91730



Front

**L3** 10287 Norwick St  
Rancho Cucamonga, CA 91730



Front

## Sales Photos

**S1** 9827 Estacia Ct  
Rancho Cucamonga, CA 91730



Front

**S2** 7936 Teak Way  
Rancho Cucamonga, CA 91730



Front

**S3** 7512 Perlite Ct  
Rancho Cucamonga, CA 91730



Front

### ClearMaps Addendum

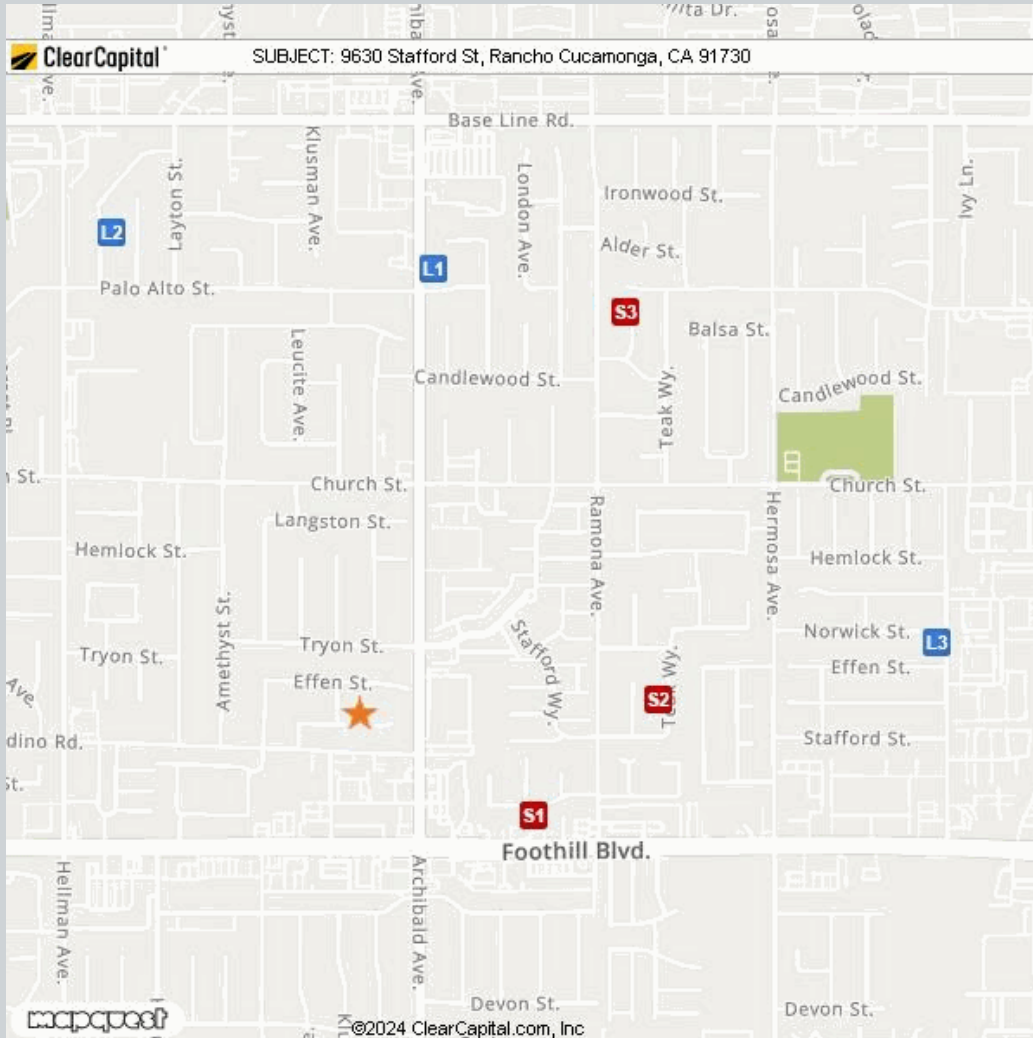
**Address** ★ 9630 Stafford Street, Rancho Cucamonga, CA 91730

**Loan Number** 55585

**Suggested List** \$618,800

**Suggested Repaired** \$628,800

**Sale** \$625,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9630 Stafford Street, Rancho Cucamonga, CA 91730	--	Parcel Match
L1 Listing 1	7461 Archibald Ave, Rancho Cucamonga, CA 91730	0.64 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7415 Kirkwood Ave, Rancho Cucamonga, CA 91730	0.77 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	10287 Norwick St, Rancho Cucamonga, CA 91730	0.83 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	9827 Estacia Ct, Rancho Cucamonga, CA 91730	0.29 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7936 Teak Way, Rancho Cucamonga, CA 91730	0.42 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7512 Perlite Ct, Rancho Cucamonga, CA 91730	0.68 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Michael O'Connor	<b>Company/Brokerage</b>	Diamond Ridge Realty
<b>License No</b>	01517005	<b>Address</b>	12523 Limonite Avenue Eastvale CA 91752
<b>License Expiration</b>	10/04/2026	<b>License State</b>	CA
<b>Phone</b>	9518474883	<b>Email</b>	RealtorOConnor@aol.com
<b>Broker Distance to Subject</b>	9.52 miles	<b>Date Signed</b>	05/05/2024

*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.**