

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	113 E Bennett Street, Nipomo, CA 93444	Order ID	9093581	Property ID	34948762
Inspection Date	01/04/2024	Date of Report	01/06/2024		
Loan Number	56258	APN	090-084-032		
Borrower Name	Catamount Properties 2018 LLC	County	San Luis Obispo		

Tracking IDs					
Order Tracking ID	1.3_BPO	Tracking ID 1	1.3_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ANGELA QUARESMA	Condition Comments	
R. E. Taxes	\$1,751	<p>Legal Description: RUNELS ADD 1 BL 6 LT 14 PTN ALLEY The subject is speculated to be tenant occupied. The subject is a single story Ranch/Rambler style home on a 0.17 acre parcel in east Nipomo off Thompson Road, just south of Tefft Street. The subject has a adverse influence (backs a freeway) that negatively effects its resale value. Q4 quality of construction rating. Fee simple land. No HOA. The subject was built in 1988 and contains (6) rooms, (3) bedrooms, (2) bathrooms and 1,228 sq. foot GLA, per tax record information. Attached (2) car garage. The subjects condition is estimated to be C4 condition rating and is "average" for the neighborhood. No significant items noted for repair. Neighborhood views. The subject conforms to the surrounding homes in its neighborhood in age, architectural style, quality of construction, use (residential) and size. No MLS history. No sales history in tax records.</p>	
Assessed Value	\$165,542		
Zoning Classification	Residential RSF		
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	
Local Economy	Stable	<p>Suburban type neighborhood of SFR homes in east Nipomo, south of Tefft Street on the east side of the 101 Freeway, east of Thompson Road and near Nipomo Elementary School. The subject is far enough away from the elementary school that it is not an adverse influence and does not negatively effect its resale value. Public access to the school parking lot is not on the subjects street and is on neighboring E Price Street, so the subject has no school traffic. Fee simple land. No HOA. The neighborhood is diverse in character and contains detached SFR homes of varying age, size and architectural st...</p>	
Sales Prices in this Neighborhood	Low: \$490,000 High: \$750,000		
Market for this type of property	Decreased 6 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

Suburban type neighborhood of SFR homes in east Nipomo, south of Tefft Street on the east side of the 101 Freeway, east of Thompson Road and near Nipomo Elementary School. The subject is far enough away from the elementary school that it is not an adverse influence and does not negatively effect its resale value. Public access to the school parking lot is not on the subjects street and is on neighboring E Price Street, so the subject has no school traffic. Fee simple land. No HOA. The neighborhood is diverse in character and contains detached SFR homes of varying age, size and architectural styles. REO and Short Sale activity is minimal in this area in the current market. Close to typical amenities - schools, shopping and services. Architectural styles and age of homes is diverse in the subjects neighborhood. The subject is consistent with the norm for the neighborhood in age of construction, quality of construction, architectural style, use (residential) and size.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	113 E Bennett Street	541 Linnet Lane	561 Meredith Avenue	584 Felicity Way
City, State	Nipomo, CA	Nipomo, CA	Nipomo, CA	Nipomo, CA
Zip Code	93444	93444	93444	93444
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.80 ¹	1.07 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$575,000	\$579,000	\$665,000
List Price \$	--	\$565,000	\$565,000	\$655,000
Original List Date		10/30/2023	07/26/2023	10/17/2023
DOM · Cumulative DOM	-- · --	63 · 68	149 · 164	80 · 81
Age (# of years)	36	28	39	33
Condition	Average	Average	Good	Average
Sales Type	--	Investor	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Adverse ; Other	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Woods	Beneficial ; Mountain
Style/Design	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Bungalow	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,220	1,309	864	1,282
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	2 · 1	3 · 2
Total Room #	6	6	4	6
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.17 acres	0.05 acres	0.14 acres	0.14 acres
Other	--	--	Remodeled	--

* 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** List #1 is a vacant investor sale per MLS information. List #1 is a (2) story, Traditional style, SFR home in the Skylark Park neighborhood of homes in Nipomo, approximately 0.80 miles away from the subject. List #1 is a (8) year newer home than the subject built in 1996. List #1 has similar Q4 quality of construction rating. List #1 has the same (6) room count as the subject. List #1 has the same (3) bedroom count per both properties tax record information. List #1 has superior (2.5) bathroom count over the subject. List #1 has a superior sized floor plan and superior gross living area values over the subject. List #1 has inferior lot location value in close proximity to the 101 Freeway and commercial buildings, an adverse influence. List #1 has estimated similar C4 condition rating to the subject per its MLS photos. List #1 has a inferior sized 0.05 acre sized parcel, and inferior lot and land value to the subject. List #1 has a residential view amenity per MLS information. The subjects view amenity is similar - residential views like List #1. List #1 and the subject both have an attached (2) car garage. Both homes have landscaped and fenced yards. With adjustments, List #1 has estimated inferior fair market resale value to the subject due to its inferior lot location value with an adverse influence and inferior parcel value. List #1 is estimated to have inferior resale value to the subject with adjustments, with edge to the subject. The subject has estimated superior fair market resale value over List #1. Edge to the subject. Comp exceeding the (15) year age of construction variance threshold tolerance was used in the report due to extremely scarce list comps in the current market that match the subjects DNA profile.
- Listing 2** List #2 is a fair market sale. List #2 is located in a non gated neighborhood of SFR homes in Nipomo, approximately 1.07 miles away from the subject. List #2 exceeds the (1) mile distance radius threshold tolerance for SUBURBAN location and the comp was used in report as LIST comp selection is extremely scarce in the current market for properties that match the subjects DNA profile and estimated range of resale value in Nipomo in the current market. Comp selection is extremely scarce in the current market for homes that match the subjects DNA profile. List comps overall are extremely low in all price tiers in Nipomo in the current market. List #2 was built in 1985 and is an (3) year older home than the subject. List #2 is a single story home with Bungalow architectural style. List #2 has estimated similar Q4 quality of construction rating. List #2 has inferior (2) bedroom count to the subject. List #2 has inferior (1) bathroom count to the subject. List #2 has inferior (4) room count to the subjects (6) room count. List #2 has a smaller floor plan and inferior GLA values to the subject. Comp exceeding the +/- 20% GLA value variance threshold tolerance was used in the report due to extremely scarce list comps in the current market that match the subjects DNA profile. Condition rating of List #2 is estimated to be superior C3 (good) condition rating over the subject per its MLS photos and profile information. List #2 has been updated and remodeled and has estimated superior condition rating over the subject. The subject is estimated to have inferior C4 (average) condition. Both homes have fenced and landscaped parcels. List #3 has a inferior sized 0.12 acre parcel and inferior lot and land value to the subject. List #2 has a inferior attached (1) car garage. List #2 has a similar view like the subject - neighborhood and woods views, a neutral view amenity. With adjustments, the subject has estimated superior fair market resale value over List #2 due to the subjects superior parcel value, superior room, bedroom and bathroom count, superior GLA values and superior attached (2) car garage. List #2 is estimated to have inferior fair market resale value to the subject. Edge to the subject. The subject is estimated to have superior resale value over List #2.
- Listing 3** List #3 is a traditional resale per MLS information. List Comp #3 is located in Nipomo, approximately 0.99 miles away from the subject. List #3 has similar age of construction. List #3 was built in 1991 and is a (3) year newer home than the subject. List #3 is a single story, Ranch style home like the subject. List #3 has the same (3) bedroom count as the subject. List #3 has the same (2.0) bathroom count as the subjects (2.0) baths. List #3 has the same (6) room count as the subject. List #3 has similar Q4 quality of construction rating. Condition rating of List #3 has estimated similar C4 (average) condition rating like the subject. It is speculated the subject has undergone little to no updating since original build. List Comp #3 has a similar sized floor plan and similar GLA values to the subject, with slight edge to List #3. GLA values are close and in range. List #3 has an attached (2) car garage like the subjects attached (2) car garage. List #3 has a superior view amenity over the subject per MLS information and photos. List #3 has superior mountain views. The subject has inferior residential views only. List #3 has a inferior sized 0.14 acre lot and inferior lot and land value to the subject. List #3 has no adverse influences and similar neighborhood lot location in Nipomo. Both homes have fenced and landscaped yards. With adjustments, List Comp #3 has estimated similar fair market resale value to the subject as profiles are similar. List #3 is estimated to have similar fair market resale value with adjustments. List #3 is the most heavily weighted LIST comp with estimated similar resale value. Best LIST comp. List #3 is estimated to have similar fair market resale value to the subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	113 E Bennett Street	222 Colt Lane	155 E Knotts Street	116 W Bennett Street
City, State	Nipomo, CA	Nipomo, CA	Nipomo, CA	Nipomo, CA
Zip Code	93444	93444	93444	93444
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.17 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$620,000	\$630,000	\$659,900
List Price \$	--	\$605,000	\$630,000	\$659,900
Sale Price \$	--	\$605,000	\$625,000	\$684,900
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	11/30/2023	06/14/2023	11/14/2023
DOM · Cumulative DOM	-- · --	69 · 121	89 · 121	100 · 53
Age (# of years)	36	23	36	64
Condition	Average	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Beneficial ; Mountain	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,220	1,358	1,204	1,282
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	5	5	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	0.17 acres	0.12 acres	0.16 acres	0.17 acres
Other	--	--	Remodeled Kitchen & Baths	Updated Kitchen , Sunroom
Net Adjustment	--	+\$13,520	-\$40,640	-\$38,270
Adjusted Price	--	\$618,520	\$584,360	\$646,630

* 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** Sold #1 was a fair market sale per MLS information. Sold #1 is located in a like kind neighborhood of SFR homes in Nipomo, approx. 0.80 miles away from the subject. Sold #1 has newer age of construction over the subject. Sold #1 was built in 2001 and is a (13) year newer home than the subject (-\$3,250) Sold #1 is a (2) story home with Traditional architectural style. Sold #1 has similar Q4 quality of finish and construction (\$0) Sold #1 has the same (3) bedroom count as the subject. Sold #1 has superior (2.5) bathroom count over the subject (-\$2,500) Sold #1 has inferior (5) room count to the subjects superior (6) room count per tax records for both homes (+\$5,000) Sold #1 has a superior sized floor plan and superior GLA values over the subject (-\$11,730) Condition ratings of Sold #1 is similar C4 condition rating (average) like the subject per MLS photos (\$0) Sold #1 has a inferior sized 0.12 acre parcel size to the subject and inferior lot and land value to the subject (+\$6,000) Sold #1 has inferior neighborhood lot location value with an adverse influences. Sold #1 has an adverse influence backing the busy 101 Freeway and inferior neighborhood lot location value with excessive road noise (+\$20,000) Sold #1 has a similar view amenity like the subject per its MLS information. Sold #1 and the subject have residential views only (\$0) Both homes have fenced and landscaped yards (\$0) Sold #1 has an attached (2) car garage like the subjects attached (2) car garage (\$0) With adjustments, Sold #1 has an estimated downward adjustment of \$13,520 to the subject. Subjects adjusted value: \$618,520. Sold #1 has estimated slightly inferior fair market resale value to the subject with adjustments. Sold #1 had USDA loan financing type with a reported \$12,100 credit for buyers closing costs per MLS information. Sold #1 has estimated similar fair market resale value to the subject. The subject is estimated to have slightly superior fair market resale value over Sold #1. Sold #1 is a current comp that closed escrow less than (90) days ago. Market has increased in value slightly since Sold #1 closed escrow. BUYER FINANCING: USDA CONCESSIONS: \$12,100 CONCESSION CMTS: 2% credit for closing costs
- Sold 2** Sold #2 was a standard sale per MLS information. Sold #2 is located in the same immediate area of Nipomo as the subject, approximately 0.17 miles away from the subject. Sold #2 has the same age of construction as the subject and was built in 1988 (\$0) Sold #2 is a single story, Ranch/Rambler style home like the subject. Estimated similar Q4 quality of construction rating (\$0) Sold #2 has inferior (5) room count to the subject per both properties tax record information (+\$5,000) Sold #2 has the same (3) bedroom count as the subject. Sold #2 has the same (2) bathroom count as the subject (\$0) Sold Comp #2 has a similar sized floor plan and similar GLA values to the subject, with slight edge to the subject (+\$1,360) GLA value are close. Sold #2 has estimated superior C3 condition rating (good) over the subject per MLS photos (-\$40,000) Sold #3 has been extensively updated and remodeled and has estimated superior good condition over the subjects inferior C4 (average) condition. Sold Comp #2 has a superior view amenity - Sold #2 has superior mountain views per MLS information. The subject has a inferior residential view amenity (-\$10,000) Sold Comp #2 has an attached (2) car garage. The subject has an attached (2) car garage (\$0) Sold Comp #2 has a slightly inferior sized 0.16 acre lot and slightly inferior lot and land value to the subject (+\$3,000) Both homes have fenced and landscaped yards (\$0) Sold #2 has similar neighborhood lot location in Nipomo with no adverse influences (\$0) With adjustments, Sold #2 has a estimated \$40,640 upward adjustment over the subject. Subjects adjusted value: \$584,360. The subject is estimated to have inferior fair market resale value to Sold Comp #2 with adjustments, with estimated edge to Sold #2. Sold Comp #2 had FHA financing type with no reported credits or concessions per MLS information. Sold #2 is a dated comp that closed escrow over (6) months ago. Market has appreciated in since Sold #2 closed escrow. The subjects resale value is estimated to potentially exceed its adjusted value to Sold #2 due to appreciation that has occurred in the marketplace since Sold #2 closed escrow. BUYER FINANCING: FHA CONCESSIONS: \$0 CONCESSION CMTS: Seller paid for termite tenting and partial termite repairs
- Sold 3** Sold #3 was a standard sale per MLS information. Sold #3 is located on the same street in Nipomo, approximately 0.09 miles away from the subject. Sold #3 is a older home than the subject built in 1960. Sold #3 is a (28) year older home than the subject (+\$7,000) Comp exceeding the (15) year age of construction variance threshold tolerance was used in the report due to extremely scarce sold comp selection in the current market that match the subjects DNA profile. Sold #3 is a single story, Ranch/Rambler style home like the subject with similar comp shingle roof. Estimated similar Q4 quality of construction rating (\$0) Sold #3 has the same (6) room count as the subject per both properties tax record information (\$0) Sold #3 has the same (3) bedroom count like the subject. Sold #3 has the same (2) bathroom count as the subject (\$0) Sold Comp #3 has a similar sized floor plan and similar GLA values to the subject, with GLA edge to Sold #3 (-\$5,270) Sold #3 has estimated superior above average condition rating per MLS photos. Sold #3 has had some updates per MLS information - updated kitchen counters and other updates (-\$20,000) Sold Comp #3 has a similar neighborhood only view amenity - Sold #3 has residential views per MLS information. The subject has neighborhood views only (\$0) Sold Comp #3 has an attached (2) car garage. The subject has an attached (2) car garage (\$0) Sold Comp #3 has the same sized 0.17 acre lot and similar lot and land value to the subject (\$0) Both homes have fenced and landscaped yards (\$0) Sold #3 has similar neighborhood lot location in Nipomo on the same street with no adverse influences like the subject (\$0) Sold #3 has a superior permitted sunroom amenity at back (-\$20,000) With adjustments, Sold #3 has a estimated \$38,270 upward adjustment over the subject. Subjects adjusted value: \$646,630. Sold #3 is estimated to have superior fair market resale value over the subject with adjustments. Sold Comp #3 had conventional loan financing type with a reported \$2,500 seller credit to the buyer per MLS information. Sold #3 is a dated comp that closed escrow over (3) months ago. Market has appreciated slightly in value since Sold #3 closed escrow due to low inventory and stable to strong buyer demand in Nipomo. The subjects resale value is estimated to potentially exceed its adjusted value to Sold #3 due to

the appreciation that has occurred in the marketplace since Sold #3 entered and closed escrow. Sold #3 is estimated to have superior fair market value over the subject. Sold #3 is estimated to have superior fair market value. Sold #3 is the most proximate comp. Sold #3 is the most heavily weighted SOLD comp, but has estimated slightly inferior overall resale value to the subject with adjustments. Best SOLD comp. BUYER FINANCING: Conventional CONCESSIONS: \$2,500 CONCESSION CMTS: Credit to buyer

DRIVE-BY BPO

by ClearCapital

113 E BENNETT STREET

NIPOMO, CA 93444

56258

Loan Number

\$638,000

● As-Is Value

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		No MLS history. No sales history in tax records. Sales history fields in tax records are blank - no data.					
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	\$645,000	\$645,000
Sales Price	\$638,000	\$638,000
30 Day Price	\$632,000	--

Comments Regarding Pricing Strategy

I initially went back (3) months, out in distance (1) mile. List and Sold comps that match the subjects DNA and condition profile are extremely scarce in Nipomo in the current market. Sold comps that have closed in the past (90-120) days that match the subjects profile are scarce. List comps that match the subjects GLA profile, lot size, age and estimated range of resale value are extremely scarce. Due to scarce comp factors, it was necessary to relax some of the variance threshold tolerances of the search criteria to find comps which I could use to complete the report. Sales dates were backed up (12) months and distance radius was expanded up to (5) miles and comp selection remained extremely scarce. With relaxing the lot size variance, the (1) mile distance radius for SUBURBAN location, the (15) year age of construction variance, the (90) day pending date variance threshold tolerance and the +/- 20% GLA value variance tolerance of the search criteria, I was able to find comps of which I could use due to extremely scarce comp factors. Comps used in the report are the best possible currently available comps within (5) miles from the subject and the adjustments are sufficient for this area to account for the differences in the subject and the comps. S3 comp exceeds the (15) year age of construction variance tolerance and was used in the report due to extremely scarce Sold comp selection for homes in Nipomo that match the subjects DNA profile & condition profile. L2 comp exceeds the +/- 20% GLA value variance tolerance. L1 comp exceeds the lot size variance tolerance. S2 comp exceeds the (90) day pending date variance tolerance threshold. Agent recommends an "AS-IS" sales strategy with a 90-120 day marketing period. Sold #3 is the most heavily weighted sales comp. Sold #3 is the most proximate comp on the same street as the subject. The subjects current resale value is estimated to be in line with its adjusted sales price to Sold #3. Sold #3 has the same Ranch architectural style, same Q4 quality of construction, similar views, same room count, same bedroom count, same bath count and has the same sized lot. Sold #3 and has been updated since original build. The subjects curb appeal & exterior condition is equal (average) to the surrounding homes in its neighborhood. The subjects GLA size is in the lower tier for its immediate neighborhood. Sales prices appreciated rapidly in the subjects neighborhood over the course of 2021 and into 2023 (20% - 25% increase) Price appreciation has stabilized with the Fed's interest rate hikes, but due to a limited supply of homes For Sale in Nipomo, market remains stable and home values still slightly appreciating as market is a seller's market. Marketing time is abbreviated and under (30) days. Adjusted SOLD comps are estimated to accurately bracket the range of the subjects current resale value. The subjects estimated range of "AS- IS" resale value is \$638,000 to \$645,000 in the current market due to low inventory and stable demand. The subjects estimated (30) day quick sale price is \$632,000. The initial list price can be marked up between 1% to 2% due to extremely low inventory and stable buyer demand in the current market. Demand continues to exceed supply. Sales volume has slowed significantly with the FED interest rate hikes. ESTIMATED TAX VALUE per Realist.com tax websites Corelogic software algorithm - RealAVM™ Value: \$576,100 Confidence Score: 78 RealAVM™ Value Range: \$513,900 - \$638,300 Forecast Standard Deviation: 11 Value As Of 12/18/2023 (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales. (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that

measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

DRIVE-BY BPO

113 E BENNETT STREET

56258

\$638,000

by ClearCapital

NIPOMO, CA 93444

Loan Number

● As-Is Value

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



Other

Subject Photos



Other



Other

Listing Photos

L1 541 Linnet Lane
Nipomo, CA 93444



Front

L2 561 Meredith Avenue
Nipomo, CA 93444



Front

L3 584 Felicity Way
Nipomo, CA 93444



Front

Sales Photos

S1 222 Colt Lane
Nipomo, CA 93444



Front

S2 155 E Knotts Street
Nipomo, CA 93444



Front

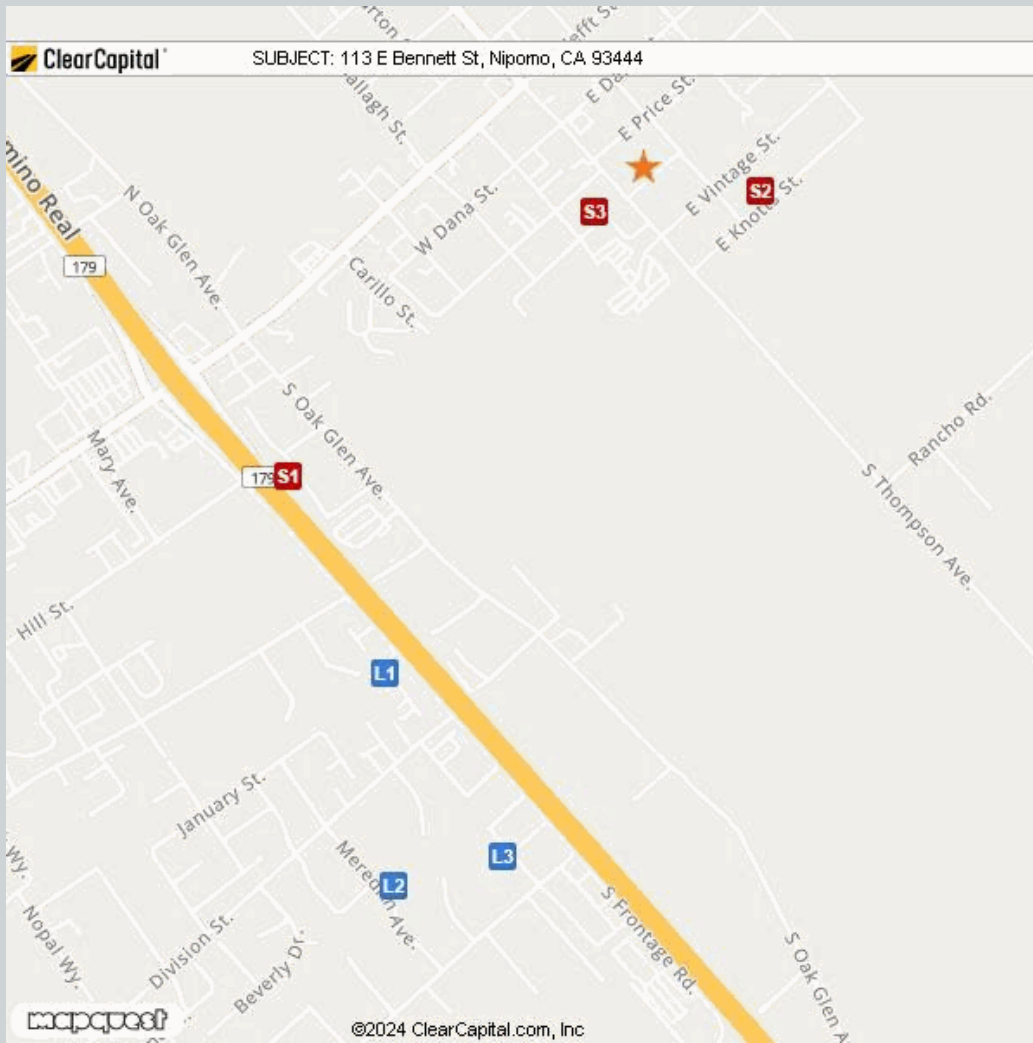
S3 116 W Bennett Street
Nipomo, CA 93444



Front

ClearMaps Addendum

Address ★ 113 E Bennett Street, Nipomo, CA 93444
Loan Number 56258 **Suggested List** \$645,000 **Suggested Repaired** \$645,000 **Sale** \$638,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	113 E Bennett Street, Nipomo, CA 93444	--	Parcel Match
L1	541 Linnet Lane, Nipomo, CA 93444	0.80 Miles ¹	Parcel Match
L2	561 Meredith Avenue, Nipomo, CA 93444	1.07 Miles ¹	Parcel Match
L3	584 Felicity Way, Nipomo, CA 93444	0.99 Miles ¹	Parcel Match
S1	222 Colt Lane, Nipomo, CA 93444	0.66 Miles ¹	Parcel Match
S2	155 E Knotts Street, Nipomo, CA 93444	0.17 Miles ¹	Parcel Match
S3	116 W Bennett Street, Nipomo, CA 93444	0.09 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	Christian Stuart Workmon	Company/Brokerage	Century 21 Hometown Realty - Pismo Beach,CA
License No	01317218	Address	727 South Halcyon Road #11 Arroyo Grande CA 93420
License Expiration	08/15/2025	License State	CA
Phone	7604048735	Email	chrisworkmon@gmail.com
Broker Distance to Subject	8.06 miles	Date Signed	01/06/2024

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:

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