

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	67 Brookwood Road Unit 16, Orinda, CALIFORNIA 94563	Order ID	9482645	Property ID	35687332
Inspection Date	07/20/2024	Date of Report	07/21/2024		
Loan Number	56292	APN	273-240-016-9 Alt. APN		
Borrower Name	Catamount Properties 2018 LLC	County	Contra Costa		

Tracking IDs

Order Tracking ID	7.16_CitiAgedbpo	Tracking ID 1	7.16_CitiAgedbpo
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Ansari Afsaneh	Condition Comments	The subject is in average general condition with no items of deferred maintenance noted. No functional or external depreciation was noted. Physical depreciation taken related to normal wear and tear considered to be typical and usual for the year of the subject.
R. E. Taxes	\$353,204		
Assessed Value	\$7,233,400		
Zoning Classification	Residential		
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	OAKTOPS 000000000		
Association Fees	\$481 / Month (Other: Management fee)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	The subject immediate neighborhood is suburban area. The subject conforms with the surrounding properties and neighborhood. The neighborhood is within a few miles from Schools.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$550,000 High: \$650,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	67 Brookwood Road Unit 16	73 Brookwood Rd	240 Caldecott Ln	220 Caldecott Ln
City, State	Orinda, CALIFORNIA	Orinda, CA	Oakland, CA	Oakland, CA
Zip Code	94563	94563	94618	94618
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	2.36 ¹	2.45 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$599,900	\$590,000	\$609,000
List Price \$	--	\$565,000	\$590,000	\$609,000
Original List Date		06/26/2024	05/17/2024	06/04/2024
DOM · Cumulative DOM	-- · --	20 · 25	60 · 65	40 · 47
Age (# of years)	61	62	28	28
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	16	33	210	108
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	897	882	1,095	1,095
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 2	2 · 2
Total Room #	5	5	6	6
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Attached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	None	None	None	None

* Listing 1 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** Wonderful Location, Steps from Downtown Orinda with a Garage! This updated Light & Bright End Unit Two bedroom, one bathroom condo has Updates that include: Dual Pane windows and sliders, LVP flooring throughout, New interior neutral paint including white kitchen cabinets. Stainless Steel appliances, some new interior lighting and refreshed Backyard space. One of the few units with Backyard entertaining space featuring newly stained back deck, gardening space, and synthetic lawn. Additional living space off the living room is the front Balcony with Beautiful wooded views. Oversized one car garage with storage. Swimming pool, spa and Laundry facilities onsite.
- Listing 2** Bright and tastefully refreshed 2 bedroom, 2 bathroom condo in the wonderful Parkwoods Community. Located on the 2nd floor of north side of Building 240, this unit includes 2 bedrooms with walk-in closets and private balconies ~ one of which has an en-suite bathroom ~ in-unit laundry, a large living room with gas fireplace, and an updated kitchen with counter seating. There are 2 dedicated parking spaces in the covered garage, nearby access to the fitness center and community (heated) pool, and front entrance gate plus a nighttime security guard. Located close to the shops and amenities of Rockridge, Elmwood, and Montclair shopping districts plus easy access to BART, Hwy 24 + 13, and the the Caldecott Tunnel, this move-in ready condo has it all!
- Listing 3** Welcome to the epitome of luxury living! This meticulously upgraded 2-bedroom, 2-bath unit offers an unparalleled blend of comfort, style, and convenience. Step inside to discover exquisite hardwood flooring that flows seamlessly throughout the space, creating a warm and inviting ambiance. The upgraded kitchen is a chef's dream, featuring high-end appliances, custom cabinetry, and gorgeous countertops. Both bathrooms have been tastefully upgraded with modern fixtures and finishes that exude sophistication. But the luxury doesn't end there. Step outside onto not one, but two private balconies, where you can soak in breathtaking views and enjoy the fresh air. With two dedicated parking spaces, you'll never have to worry about finding parking again. As part of this exclusive community, residents have access to an array of resort-style amenities, including a heated swimming pool, relaxing hot tub, gym, and the peace of mind that comes with on-site security guards during the night. Whether you're looking to unwind after a long day or entertain guests in style, this property offers everything you need and more. Don't miss your chance to experience the pinnacle of luxury living!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	67 Brookwood Road Unit 16	2628 Telegraph	1730 Highland Pl	1109 Skycrest Dr
City, State	Orinda, CALIFORNIA	Berkeley, CA	Berkeley, CA	Walnut Creek, CA
Zip Code	94563	94704	94709	94595
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	4.21 ¹	3.95 ¹	5.33 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$599,000	\$610,000	\$640,000
List Price \$	--	\$599,000	\$610,000	\$640,000
Sale Price \$	--	\$585,000	\$610,000	\$595,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/17/2024	01/26/2024	02/27/2024
DOM · Cumulative DOM	-- · --	70 · 87	90 · 98	90 · 99
Age (# of years)	61	17	69	55
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	16	404	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	897	551	679	1,162
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	1 · 1	2 · 2
Total Room #	5	4	4	6
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	None	None
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	--	+\$25,640	+\$12,120	-\$9,400
Adjusted Price	--	\$610,640	\$622,120	\$585,600

* 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** Gorgeous, sunny, upper level end-unit in the heart of Berkeley with no upstairs neighbors. Enjoy the private balcony with views of Mount Tam, the San Francisco Bay, and lovely greenery. Modern pet friendly condo offering garage parking, in-unit laundry, bicycle storage, common courtyard, and an elevator. There's an inviting rooftop deck with sweeping views perfect for gatherings. This beautiful unit features attention to detail and quality finishes. Large bedroom, bamboo flooring, newer window shutters, recessed lighting, and a sleek updated kitchen. Two cats or dogs allowed (some breed restrictions). Conveniently located just blocks from Elmwood, UC Berkeley, Whole Foods, and more. GLA 13840 age 8800 bed 3000 bath 0 half bath 0 lot size 0 garage 0 pool 0 basement 0 condition 0 total 25640
- Sold 2** Introducing this sunlit 1-bed, 1-bath condo nestled in the highly sought-after neighborhood of North Berkeley. Conveniently located 2 blocks from CAL & Euclid Ave, easy access to Gourmet Ghetto, the downtown Berkeley Arts District, the Berkeley Rose Garden, & Tilden Park. This residence offers a prime location for those seeking a vibrant & dynamic lifestyle. Situated in a tranquil woodsy setting, this condo provides a serene atmosphere. Enjoy the picturesque view of the bay bridge from the cozy living room, where you can also appreciate the feature fireplace that adds warmth & character, while wood floors throughout the unit add a touch of elegance. The country-style kitchen boasts timber cabinetry and tiled countertops, and the spacious bedroom offers built-in closets. Unwind in the lovely bathroom comprising a bathtub and shower. Ideally located with proximity to public transportation, a variety of dining options, outdoor recreational activities, & all essential amenities. Additionally, the condo includes one assigned parking space for your convenience. Now vacant and interior has been freshly painted. GLA 8720 age - 1600 bed 3000 bath 0 half bath 0 lot size 0 garage 2000 pool 0 basement 0 Condition 0 total 12120
- Sold 3** This custom Kentfield upper-level end unit Condo offers extra privacy with an expansive Southern view. Tastefully remodeled with dual pane windows, an arched doorway leading into the living room, rounded wall edgings, crown molding, new doors, and Travertine tile in the kitchen and bathrooms. There are French doors from the dining room and living room opening onto a beautiful partially enclosed deck. There is also a small open deck area for enjoying outside living are. Both bathrooms have been updated with a stall shower in the primary bathroom and a shower over the tub in the hall bathroom. The bedroom closets have built-in cabinets for extra storage. A full-size washer and dryer add convenience. The kitchen has stainless steel appliances and a reconfigured floor plan. Skylights in the kitchen and hall bathroom, new plush carpet throughout and designer window coverings all add to the charm of this home. This property has been professionally painted, freshly cleaned and is ready to welcome its new owners. GLA -10600 age 1200 bed 0 bath -2000 half bath 0 lot size 0 garage 2000 pool 0 basement 0 Condition 0 total -9400

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None					
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	\$610,000	\$610,000
Sales Price	\$600,000	\$600,000
30 Day Price	\$590,000	--
Comments Regarding Pricing Strategy		
<p>The subject conforms with the surrounding properties and neighborhood. There were no comps within the subject market area which have attributes similar to the subject which can justify a higher/lower price. The estimated value in my report is based on the comps which best represents the subject market and true market value. The comps were chosen based on their similarity to the subject and they point towards the subject estimated value. There were not enough comps available within the defined distance guidelines that accurately bracketed the subject and its market value. For this reason, I had to expand distance, to find comps that were the most appropriate for this valuation. Search expanded to 12 months in order to provide more similar comps. Since the market has remained stable in the last 12 months, this has no effect on value. Due to limited comps it was necessary to use 1 bed comps that were similar in age, size and condition, however one sale has been located that is a 2 bed property.</p>		

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



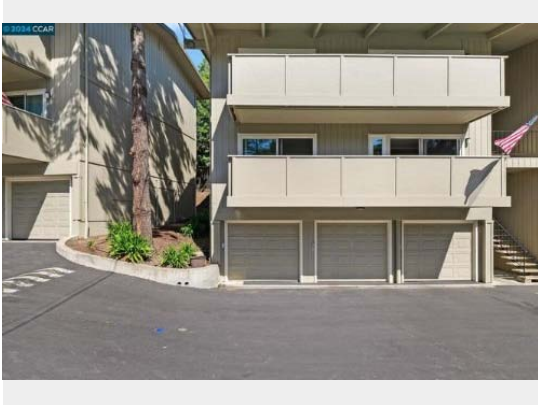
Street



Street

Listing Photos

L1 73 Brookwood Rd
Orinda, CA 94563



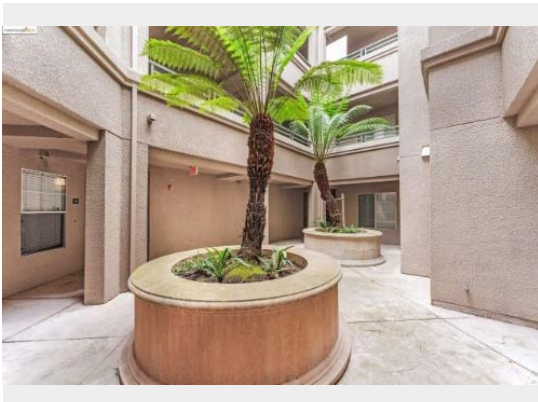
Front

L2 240 Caldecott Ln
Oakland, CA 94618



Front

L3 220 Caldecott Ln
Oakland, CA 94618



Front

Sales Photos

S1 2628 Telegraph
Berkeley, CA 94704



Front

S2 1730 Highland Pl
Berkeley, CA 94709



Front

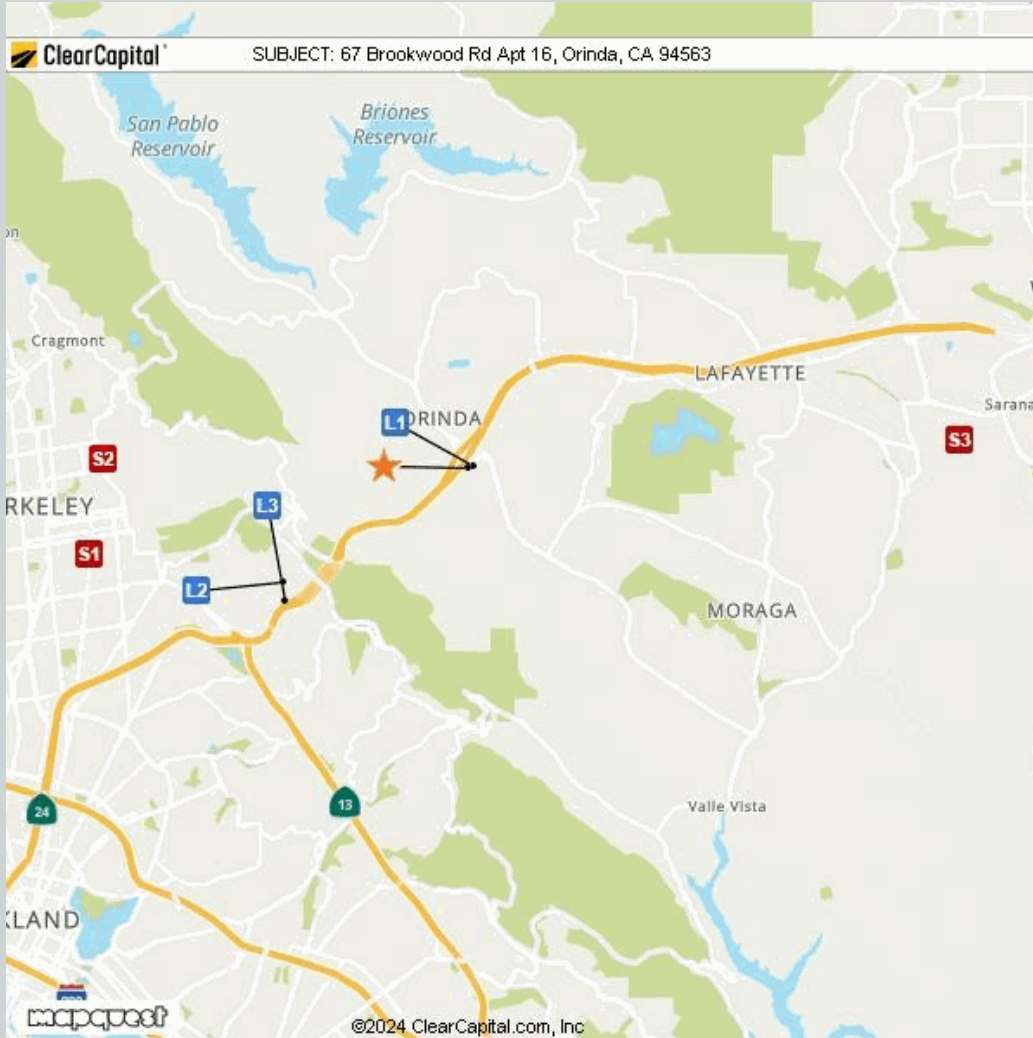
S3 1109 Skycrest Dr
Walnut Creek, CA 94595



Front

ClearMaps Addendum

Address ★ 67 Brookwood Road Unit 16, Orinda, CALIFORNIA 94563
Loan Number 56292 **Suggested List** \$610,000 **Suggested Repaired** \$610,000 **Sale** \$600,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	67 Brookwood Road Unit 16, Orinda, California 94563	--	Parcel Match
L1 Listing 1	73 Brookwood Rd, Orinda, CA 94563	0.06 Miles ¹	Parcel Match
L2 Listing 2	240 Caldecott Ln, Oakland, CA 94618	2.36 Miles ¹	Parcel Match
L3 Listing 3	220 Caldecott Ln, Oakland, CA 94618	2.45 Miles ¹	Parcel Match
S1 Sold 1	2628 Telegraph, Berkeley, CA 94704	4.21 Miles ¹	Parcel Match
S2 Sold 2	1730 Highland Pl, Berkeley, CA 94709	3.95 Miles ¹	Parcel Match
S3 Sold 3	1109 Skycrest Dr, Walnut Creek, CA 94595	5.33 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	Veronica Valencia	Company/Brokerage	EXP Realty
License No	01463406	Address	634 Moraga Way Orinda CA 94563
License Expiration	11/09/2024	License State	CA
Phone	9253831132	Email	veronica.valencia@exprealty.com
Broker Distance to Subject	2.77 miles	Date Signed	07/21/2024

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.