

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	1201 Canevari Drive, Roseville, CA 95747	Order ID	9102519	Property ID	34967059
Inspection Date	01/09/2024	Date of Report	01/09/2024		
Loan Number	56296	APN	477170001000		
Borrower Name	Catamount Properties 2018 LLC	County	Placer		

Tracking IDs					
Order Tracking ID	1.9_BPO	Tracking ID 1	1.9_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	TERRY PARKER	Condition Comments	
R. E. Taxes	\$4,548	The subject property is in average visible condition, no visible damages.	
Assessed Value	\$412,000		
Zoning Classification	Residential PDR4		
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	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.	
Sales Prices in this Neighborhood	Low: \$485500 High: \$917500		
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	1201 Canevari Drive	1038 Vanston Way	1623 Blanchard Dr	1944 Sunstone Dr
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.	--	1.34 ¹	1.32 ¹	1.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$522,999	\$519,900	\$529,900
List Price \$	--	\$522,999	\$519,900	\$529,900
Original List Date		10/06/2023	12/26/2023	01/01/2024
DOM · Cumulative DOM	-- · --	77 · 95	4 · 14	7 · 8
Age (# of years)	30	28	30	22
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	1,177	1,206	1,206	1,325
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 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	0.20 acres	0.1382 acres	0.1481 acres	0.1173 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** Feast your eyes on this West Roseville mini oasis, nestled in the Silverado Greens Community. This gem boasts pride of ownership and is looking for its next family to love. Sitting at only 1,206 sq ft, the exceptionally large vaulted ceilings give it the open concept vibe with plenty of room to entertain family and friends. Newer LVP throughout the main living area with new ceiling fans, keeping the space cool in the Summer months. Check out the trendy, industrial, new covered patio to hang under during BBQ's with neighbors. Don't forget to bring your furry companions to chill in the dog run, remaining safe, while you're out running errands. Pavers also line both side yards for easy footing with a touch of character. In 2019 the garage was finished and wrapped up with a nice epoxy floor. The exterior of the home was painted two years ago, side privacy fence replaced, along with a super low maintenance front yard. Last but not least, did someone say swimming pool? ...Only two blocks from Elliot Park, less than a mile from Woodcreek High School, Roseville Aquatics Complex and a mile from Silverado Middle School. Minutes to local restaurants, grocery stores, Starbucks and California Family Fitness. Clearly the perfect package, so what are you waiting for?
- Listing 2** Fantastic Move in ready single story located in a wonderful Roseville location. Large private lot with secluded lap pool located on an inviting interior street. Vaulted ceilings, spacious kitchen with pantry cabinet and large living area with centered fireplace. Remote Master bedroom has vaulted ceilings and rear yard access. Master bath has dual vanities and large shower stall. Dual pane windows/sliders plus updated A/C. Tile roof. New paint. Lots of natural light. Private, spacious rear yard with beautiful lap pool. Two blocks from Elliott Park. Nearby Roseville Aquatic complex, Silverado Middle School and Woodcreek High School. Minutes to shopping. Welcome Home!
- Listing 3** Welcome to this beautifully remodeled single-family home in Roseville. Nestled in a highly sought-after community. This stunning property, built in 2002, boasts a generous 1,325 square feet of living space. It features three bedrooms and two modern bathrooms, perfect for family living. Don't miss the chance to own this exquisite home in a prime Roseville location, where comfort meets convenience. It's an excellent opportunity for those seeking a blend of modern living and community spirit.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1201 Canevari Drive	4114 Sylvan Glen Ln	1028 Shenencock Way	1019 Shenencock 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.	--	0.55 ¹	0.69 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$485,000	\$515,000	\$515,000
List Price \$	--	\$485,000	\$515,000	\$515,000
Sale Price \$	--	\$510,000	\$515,000	\$525,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/09/2023	10/24/2023	12/15/2023
DOM · Cumulative DOM	-- · --	3 · 28	9 · 43	6 · 29
Age (# of years)	30	27	31	30
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	1,177	1,323	1,101	1,101
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	0.20 acres	0.1173 acres	0.1697 acres	0.1753 acres
Other	None	None	None	None
Net Adjustment	--	+\$4,316	+\$2,224	+\$5,776
Adjusted Price	--	\$514,316	\$517,224	\$530,776

* Sold 1 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** Price adjusted for Bedroom +\$5000, SqFt -\$7300, lot size +\$6616. This charming home has several upgrades including custom made bathroom cabinets, granite kitchen counters, dimmable LED lighting in the primary bathroom mirror, and a newer HVAC system and whole house fan to provide year round comfort. The beautifully landscaped yard provides a peaceful space for outdoor relaxation. The low-maintenance yard ensures you can spend more time enjoying the outdoors and less time on upkeep. Conveniently located near shopping centers, parks and transportation, Sun City Roseville offers award winning golf courses, pickle ball, swimming pool, tennis, a great restaurant and much more!
- Sold 2** Price adjusted for SqFt +\$3800, garage -\$4000, lot size +\$2424. Adorable and Well-Maintained 3 Bedroom, 2 Bathroom Home in Desirable Roseville Neighborhood with a 3-Car Garage! The light filled living space and open layout seamlessly connect the living room, dining area, and kitchen, creating an ideal space for entertaining family and friends. The living room offers a warm and cozy atmosphere with a wood-burning fireplace and vaulted ceilings perfect for relaxing evenings. The freshly painted interior boasts Luxury Vinyl Plank flooring throughout. Newer HVAC, Hot Water Heater, and Gutter Guards round out the list of amenities. Good sized lot with a shady patio and backyard for your outdoor enjoyment. Washer, Dryer, and Refrigerator are included. Renowned schools, sports complexes, golf courses, and the Galleria are minutes away. With convenient access to major transportation arteries like 65 and 80, commuting to neighboring cities or exploring all Northern California offers is a breeze.
- Sold 3** Price adjusted for SqFt +\$3800, lot size +\$1976. Ready for Christmas in your new home? Recently updated single family home in Roseville is waiting for you. Walk into the cozy living room with a vaulted ceiling, cozy fireplace & new carpet. This inviting 3 bedroom, 2 bath home, sits on a large lot in Roseville close to everything. Schools, shopping, parks and restaurants. Home is move ready. Recently painted through out, new carpet and vinyl flooring, new quartz countertops and appliances.

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	\$530,000	\$530,000
Sales Price	\$520,000	\$520,000
30 Day Price	\$510,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Front



Address Verification



Side



Side



Side

Subject Photos



Side



Street



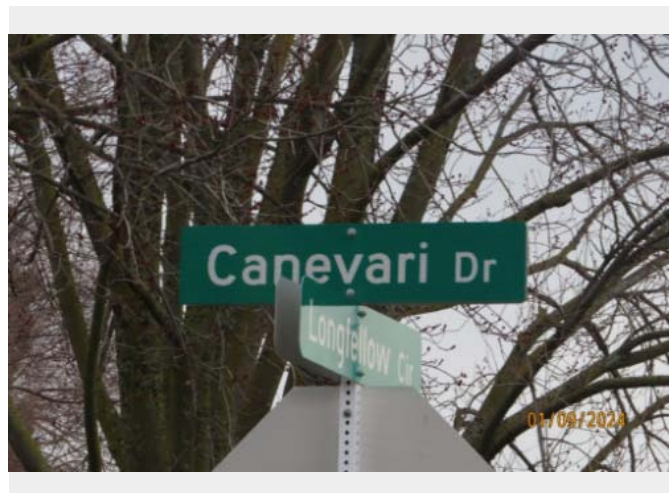
Street



Street



Other



Other

Listing Photos

L1 1038 Vanston Way
Roseville, CA 95747



Front

L2 1623 Blanchard Dr
Roseville, CA 95747



Front

L3 1944 Sunstone Dr
Roseville, CA 95747



Front

Sales Photos

S1 4114 Sylvan Glen Ln
Roseville, CA 95747



Front

S2 1028 Shenencock Way
Roseville, CA 95747



Front

S3 1019 Shenencock Way
Roseville, CA 95747



Front

ClearMaps Addendum

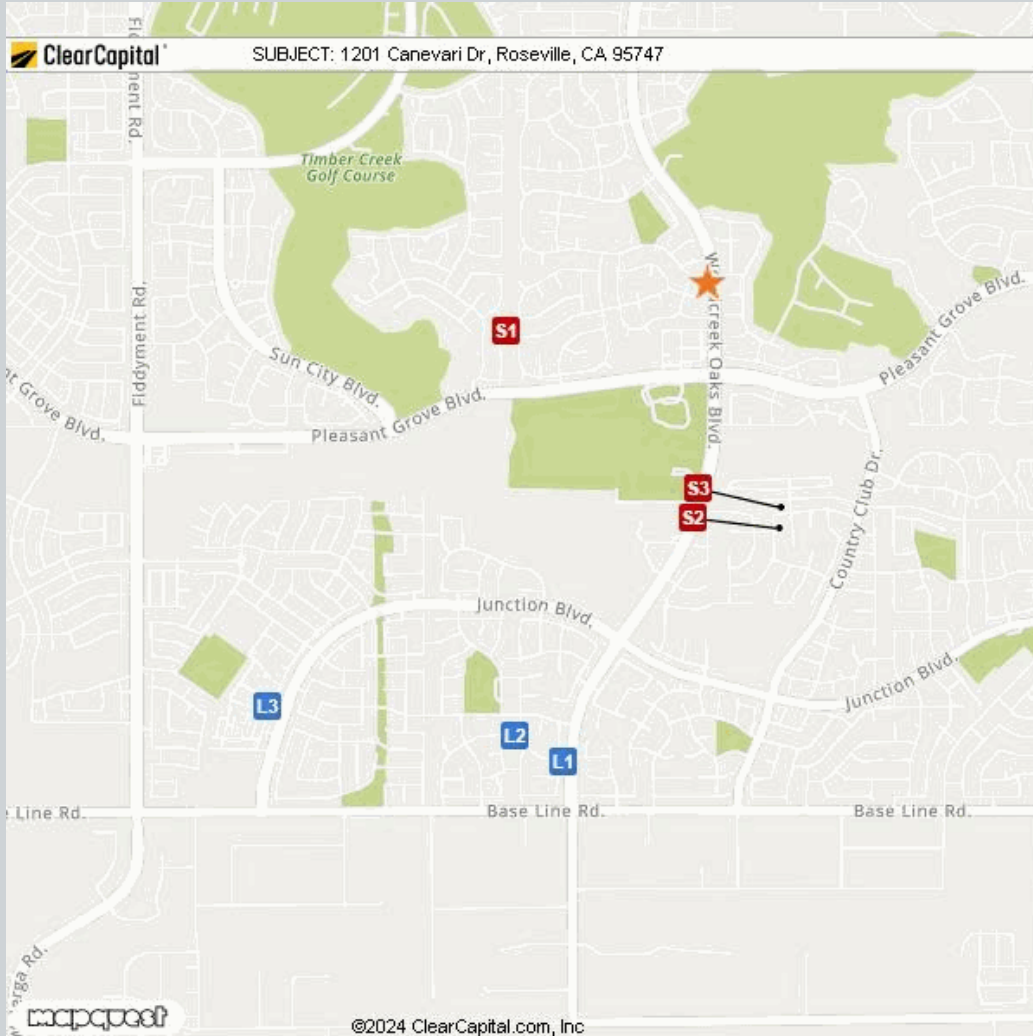
Address ★ 1201 Canevari Drive, Roseville, CA 95747

Loan Number 56296

Suggested List \$530,000

Suggested Repaired \$530,000

Sale \$520,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1201 Canevari Drive, Roseville, CA 95747	--	Parcel Match
L1 Listing 1	1038 Vanston Way, Roseville, CA 95747	1.34 Miles ¹	Parcel Match
L2 Listing 2	1623 Blanchard Dr, Roseville, CA 95747	1.32 Miles ¹	Parcel Match
L3 Listing 3	1944 Sunstone Dr, Roseville, CA 95747	1.63 Miles ¹	Parcel Match
S1 Sold 1	4114 Sylvan Glen Ln, Roseville, CA 95747	0.55 Miles ¹	Parcel Match
S2 Sold 2	1028 Shenencock Way, Roseville, CA 95747	0.69 Miles ¹	Parcel Match
S3 Sold 3	1019 Shenencock Way, Roseville, CA 95747	0.63 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	4.40 miles	Date Signed	01/09/2024

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.