

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>	2626 E Saint Johns Parkway, Visalia, CALIFORNIA 93292	<b>Order ID</b>	9540340	<b>Property ID</b>	35812849
<b>Inspection Date</b>	08/11/2024	<b>Date of Report</b>	08/16/2024		
<b>Loan Number</b>	56704	<b>APN</b>	098-251-013-000		
<b>Borrower Name</b>	Champery Real Estate 2015 LLC	<b>County</b>	Tulare		

Tracking IDs					
<b>Order Tracking ID</b>	8.9_AtlasAgedBPO	<b>Tracking ID 1</b>	8.9_AtlasAgedBPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	Champery Real Estate 2015 Llc	Please note - Request for exterior inspection only therefore any interior repairs and/or updates needed are unknowm. Subject property is currently for sale with current pictures in the MLS that does show some of the interior which from the pictures appears to be in fairly good condition. Subject property is a single story single family residence on a somewhat busy street with a composition roof, fireplace, central heating and cooling, covered patio and a two (2) car attached garage. In a FEMA Flood Zone "AE". From exterior inspection subject property appears to be in fairly good condition and being maintained fairly well; however, front landscapes needs updating. From exterior inspection no exterior repair issues noted therefore no repairs listed hear or above. Please note - The Saint Johns canal is directly North of subject property; however, it is dry the majority of the year.
<b>R. E. Taxes</b>	\$880	
<b>Assessed Value</b>	\$86,196	
<b>Zoning Classification</b>	R16	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Lockbox)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<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	Subject property immediate neighborhood is of single family and vacant land properties with a somewhat busy street directly in front and that back to the Sanit Johns canal that is normally dry the majority of the year. Of the immediate neighborhood SFR properties a little more than half appear to be mostly owner occupied with a fair amount of rental properties. There is easy access to major streets, highways, schools, shopping, etc.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$270,000 High: \$590,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	2626 E Saint Johns Parkway	1412 E Prospect Avenue	1816 E Parker Court	935 N Vista Street
<b>City, State</b>	Visalia, CALIFORNIA	Visalia, CA	Visalia, CA	Visalia, CA
<b>Zip Code</b>	93292	93292	93292	93292
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.80 <sup>1</sup>	0.55 <sup>1</sup>	0.74 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$359,900	\$363,000	\$465,000
<b>List Price \$</b>	--	\$340,000	\$348,000	\$434,000
<b>Original List Date</b>		03/13/2024	07/23/2024	03/15/2024
<b>DOM · Cumulative DOM</b>	-- · --	127 · 156	21 · 24	151 · 154
<b>Age (# of years)</b>	42	34	34	40
<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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story 1 Story	1 Story 1 Story	1 Story 1 Story	1 Story 1 Story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,460	1,525	1,367	1,740
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	6	6	5	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>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.21 acres	0.14 acres	0.15 acres	0.20 acres
<b>Other</b>	Fireplace	--	Fireplace	Fireplace

\* Listing 2 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.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** Traditional sale property with a composition roof and leased solar system. Newer flooring. Fresh paint. Central heating and cooling. Patio. Two (2) car attached garage. In a FEMA Flood Zone "AE".

**Listing 2** Traditional sale property with a composition roof on a cul-de-sac street. Fireplace in living room. Indoor laundry room with storage cabinets. Central heating and cooling. Patio. Two (2) car attached garage. Not in a FEMA Flood Zone area.

**Listing 3** Traditional sale property with a composition roof on a corner lot. Fireplace in family room. In-ground freshly re-plastered swimming pool. Newer AC system. Patio. Two (2) car attached garage. Not in a FEMA Flood Zone area.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2626 E Saint Johns Parkway	1724 N Salina Court	2036 E Four Creeks Avenue	1840 E Buena Vista Avenue
<b>City, State</b>	Visalia, CALIFORNIA	Visalia, CA	Visalia, CA	Visalia, CA
<b>Zip Code</b>	93292	93292	93292	93292
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.80 <sup>1</sup>	0.37 <sup>1</sup>	0.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$340,000	\$334,900	\$349,900
<b>List Price \$</b>	--	\$340,000	\$334,900	\$359,900
<b>Sale Price \$</b>	--	\$340,000	\$350,000	\$360,000
<b>Type of Financing</b>	--	Fha	Other	Conventional
<b>Date of Sale</b>	--	06/17/2024	07/10/2024	03/13/2024
<b>DOM · Cumulative DOM</b>	-- · --	10 · 31	6 · 90	7 · 35
<b>Age (# of years)</b>	42	35	44	44
<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 ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story 1 Story	1 Story 1 Story	1 Story 1 Story	1 Story 1 Story
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,460	1,452	1,511	1,500
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	7	6	7
<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>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.21 acres	0.18 acres	0.14 acres	0.15 acres
<b>Other</b>	Fireplace	Fireplace	Fireplace	Fireplace
<b>Net Adjustment</b>	--	+\$2,878	-\$6,994	-\$20,054
<b>Adjusted Price</b>	--	\$342,878	\$343,006	\$339,946

\* 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** Traditional sale property with a newer composition roof on a cul-de-sac street. Fireplace in living room. Newer HVAC unit. Newer interior paint and exterior trim paint. Three (3) bedrooms, living room, dining room and indoor laundry room. Refrigerator, washed and dryer included. Patio. Storage shed. Two (2) car attached garage. In a FEMA Flood Zone "AE". Adjustments for difference in house (1600) and lot (1278) square footage.
- Sold 2** Traditional sale property with a composition roof. Fireplace in living room. Newer granite countertops in kitchen. Fresh interior and exterior paint. Newer laminate flooring throughout. Newer garage door. Central heating and cooling. Patio. Two (2) car attached garage. In a FEMA Flood Zone "AE". Adjustments for difference in house square footage (10200) minus difference in lot size (3206).
- Sold 3** Traditional sale property with a composition roof. Seller paid \$5,000 buyer concessions. Fireplace in living room. In-ground swimming pool. Newer flooring. Fresh interior paint. Newer granite counter tops and oven in kitchen. Indoor laundry. Patio. Two (2) car attached garage. In a FEMA Flood Zone "AE"; however, owner has had taken out of the floor zone with a LOMA certificate. Adjustments for seller paid buyer concessions (5000), swimming pool (10000) plus difference in house square footage (8000) minus difference in lot size (2946).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Agentcor-Big Block Realty	Tulare County MLS shows subject property last sold 2/27/2024 for \$270,000 then relisted 5/10/2024 for 369,900 with listing "Expired" 6/10/2024 then relisted 6/24/2024 for \$349,900, accepted offer 7/16/2024 and a "Fallthrough Date" 7/24/2024 with currently still "Active" at thisat the same \$349,900 asking price.					
<b>Listing Agent Name</b>	Bryce A. Wolfe						
<b>Listing Agent Phone</b>	(661) 565-2144						
<b># of Removed Listings in Previous 12 Months</b>	1						
<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>
02/10/2024	\$280,000	02/20/2024	\$280,000	Sold	02/27/2024	\$270,000	MLS
05/10/2024	\$369,900	06/10/2024	\$364,900	Expired	06/10/2024	\$364,900	MLS
06/24/2024	\$349,900	07/25/2024	\$349,900	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$344,900	\$344,900
<b>Sales Price</b>	\$343,000	\$343,000
<b>30 Day Price</b>	\$333,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Due to location of subject property, year built, house square footage, bedrooms, bathrooms and lot size all comps considered are within 1 mile of subject property, year built to 10 +/- years; however, necessary to expand house square footage to 25% +/- sq. ft. and sold comps back 6 months. Markets in this area have been fairly active over the last 12 months; however, as interest rates have increased new properties coming on the market has leveled off. Currently markets are still fairly active with generally those properties that are priced right when they are first put on the market generally selling fairly quickly.</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



Front



Front



Front



Front



Front

## Subject Photos



Front



Front



Address Verification



Side



Side



Side



## Subject Photos



Side



Side



Side



Side



Street



Street

## Subject Photos



Other



Other



Other



Other



Other



Other

## Subject Photos



Other



Other



Other



Other



Other



Other

## Listing Photos

**L1** 1412 E Prospect Avenue  
Visalia, CA 93292



Other

**L2** 1816 E Parker Court  
Visalia, CA 93292



Other

**L3** 935 N Vista Street  
Visalia, CA 93292



Other

## Sales Photos

**S1** 1724 N Salina Court  
Visalia, CA 93292



Other

**S2** 2036 E Four Creeks Avenue  
Visalia, CA 93292



Other

**S3** 1840 E Buena Vista Avenue  
Visalia, CA 93292



Other

## ClearMaps Addendum

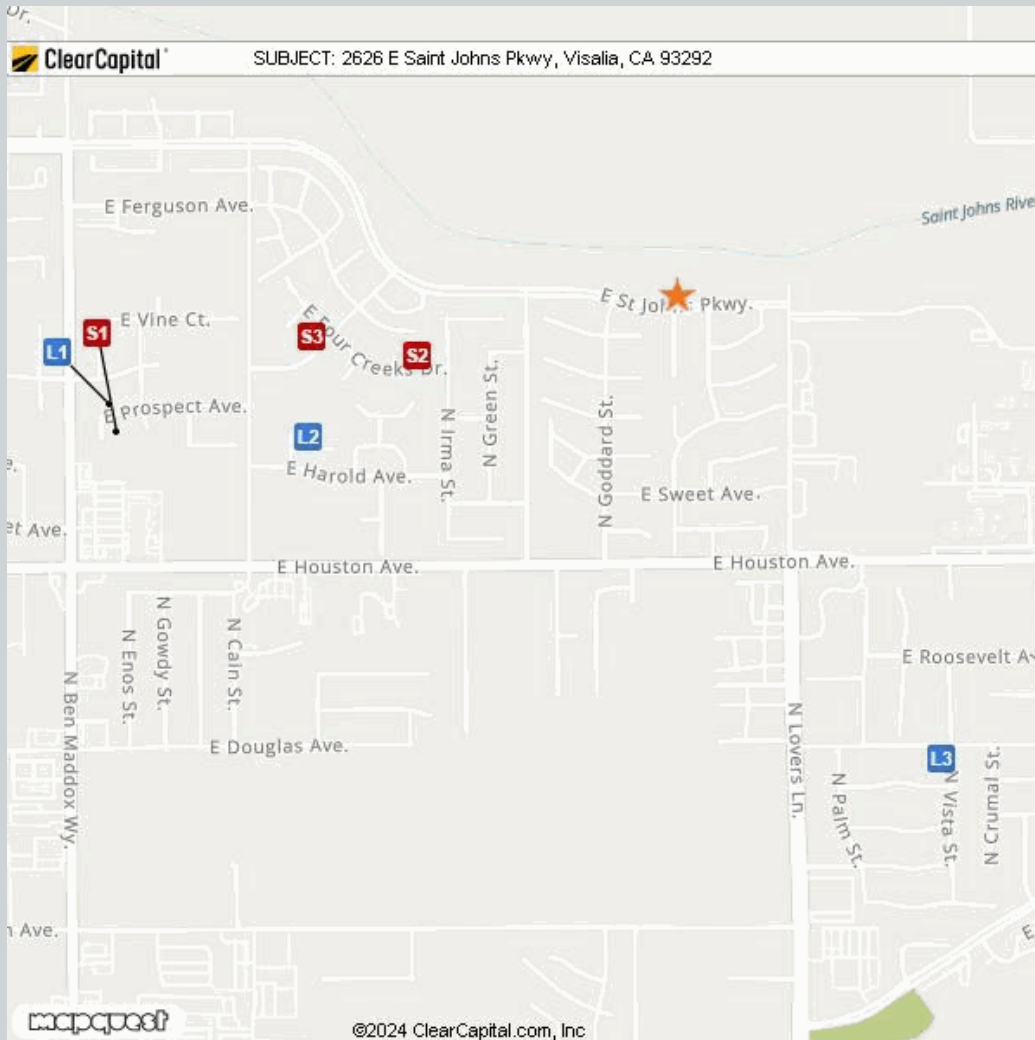
**Address** ★ 2626 E Saint Johns Parkway, Visalia, CALIFORNIA 93292

**Loan Number** 56704

**Suggested List** \$344,900

**Suggested Repaired** \$344,900

**Sale** \$343,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2626 E Saint Johns Parkway, Visalia, California 93292	--	Parcel Match
L1 Listing 1	1412 E Prospect Avenue, Visalia, CA 93292	0.80 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1816 E Parker Court, Visalia, CA 93292	0.55 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	935 N Vista Street, Visalia, CA 93292	0.74 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1724 N Salina Court, Visalia, CA 93292	0.80 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2036 E Four Creeks Avenue, Visalia, CA 93292	0.37 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1840 E Buena Vista Avenue, Visalia, CA 93292	0.51 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: 07/29/2024

**Purpose:**

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

**Comparable Requirements:**

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

**Property Condition Definitions:**

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

**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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

**Undue Influence Concerns**

Please contact [uiprovider@clearcapital.com](mailto:uiprovider@clearcapital.com) for any Undue Influence concerns.

**Independence Hotline**

Please notify Clear Capital of any independence concerns by calling (530) 550-2138



## Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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>	Richard Bird	<b>Company/Brokerage</b>	Modern Broker, Inc.
<b>License No</b>	01779518	<b>Address</b>	1126 N. Bollinger Ct Visalia CA 93291
<b>License Expiration</b>	09/28/2026	<b>License State</b>	CA
<b>Phone</b>	5596350200	<b>Email</b>	r.bird@comcast.net
<b>Broker Distance to Subject</b>	4.29 miles	<b>Date Signed</b>	08/16/2024

*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.**