

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	432 Central Avenue, Hanford, CALIFORNIA 93230	Order ID	9412785	Property ID	35557333
Inspection Date	06/20/2024	Date of Report	06/22/2024		
Loan Number	57810	APN	010244015000		
Borrower Name	Catamount Properties 2018 LLC	County	Kings		

Tracking IDs					
Order Tracking ID	6.14_bpo	Tracking ID 1	6.14_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	MITCHELL,TOM L & GANELLE A	Condition Comments
R. E. Taxes	\$1,160	Subject property has a good exterior appeal and is close to commerce.
Assessed Value	\$114,304	
Zoning Classification	Residential RM3	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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	Slow	The neighborhood is well established. The exterior and curtilage is well maintained.
Sales Prices in this Neighborhood	Low: \$143150 High: \$395200	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	432 Central Avenue	1236 N Brown St	1217 N Harris St	408 E Myrtle St
City, State	Hanford, CALIFORNIA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.79 ¹	0.71 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$299,900	\$269,000
List Price \$	--	\$275,000	\$299,900	\$269,900
Original List Date		05/23/2024	06/01/2024	06/03/2024
DOM · Cumulative DOM	-- · --	30 · 30	21 · 21	19 · 19
Age (# of years)	104	103	119	78
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story traditional	1 Story Bungalow	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,604	1,366	1,440	1,585
Bdrm · Bths · ½ Bths	2 · 2	3 · 1	3 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Detached 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	0.15 acres	0.38 acres	0.25 acres	0.15 acres
Other	--	--	--	--

* 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** This charming bungalow, nestled on a 16,000+/- square foot lot, presents an enticing opportunity with the potential to build an ADU. Boasting three bedrooms and one bath, the home seamlessly blends modern conveniences, showcased in the updated kitchen and bath, with the timeless charm of its design. With ample space and versatile this property may be the perfect investment for you!
- Listing 2** This adorable home has been given a new look and is waiting for its new owner. Fresh paint inside and out, new light fixtures, vanities and flooring throughout the home. The Kitchen has new countertops and fixtures. The bathrooms, have new tile, vanities and the master bath has a new tiled shower. Come view, fall in love and write an offer!
- Listing 3** Whether you are looking to add to your rental portfolio or searching for a home that could offer multi-generational living, this unique and charming property in Hanford is the perfect fit. Featuring three bedrooms and one and a half bathrooms, this home provides the space and flexibility needed for various living arrangements. Located in a prime central location in Hanford, this property ensures convenience and accessibility to local amenities and attractions, making everyday living easier and more enjoyable.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	432 Central Avenue	807 W Grangeville Blvd	1409 Amelia Ave	1409 Kaweah St
City, State	Hanford, CALIFORNIA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.88 ¹	0.75 ¹	0.72 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$315,000	\$272,100
List Price \$	--	\$275,000	\$315,000	\$272,100
Sale Price \$	--	\$275,000	\$315,000	\$272,100
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	10/09/2023	07/14/2023	01/18/2024
DOM · Cumulative DOM	-- · --	27 · 27	63 · 63	70 · 70
Age (# of years)	104	70	70	105
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,604	1,590	1,567	1,480
Bdrm · Bths · ½ Bths	2 · 2	3 · 1	3 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	0.15 acres	0.29 acres	0.19 acres	0.25 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$275,000	\$315,000	\$272,100

* 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** This 3-bedroom, 2-bathroom house now available for sale. This property offers a comfortable and inviting living space. As you step inside, you'll immediately notice the beautiful hardwood flooring that flows throughout the house, adding a touch of elegance to every room. The open floor plan creates a seamless flow between the living area, dining space, and kitchen, perfect for entertaining friends and family. The kitchen boasts brand new appliances, making meal preparation a breeze. Whether you're a seasoned chef or simply enjoy cooking, this kitchen is sure to impress. The updated electrical panel ensures the home is equipped for modern convenience and safety. With three spacious bedrooms, there's plenty of room for everyone in the family to have their own private retreat. The two bathrooms provide added convenience and functionality. Situated on a large lot, this property offers ample outdoor space for relaxation or outdoor activities. The possibilities are endless - create your own oasis, start a garden, or simply enjoy the fresh air. Conveniently located near schools, parks, and shopping centers, this house provides easy access to all the amenities you need. Plus, with a parking space available, you won't have to worry about finding parking when you come home. Don't miss out on the opportunity to make this house your home. Schedule a viewing and experience all that 807 West Grangeville Boulevard has to offer!
- Sold 2** This three-bedroom home in Hanford offers an all-new interior and is generously proportioned with light and airy rooms. The 1,682 sf open layout is move-in ready with updated flooring, paint and fixtures. The cathedral living room, elegant dining room and family room with fireplace can easily adapt to any style of dcor. All-white finishes with stunning contrasting hardware enhance the kitchen. The primary suite features a private bathroom with shower, while a pair of guest rooms plus a new bath complete the accommodations. A home office, large fenced backyard, covered patio and two car garage provide the finishing touches. This quiet neighborhood is situated across from Save Mart store and only a five minute drive to the train station. Hanford is a thriving epicenter, evolving into a community proud of its small-town appeal and rich history. Revitalized Downtown Hanford, with its upscale shops and restaurants is moments to Hwy 198 and 43.
- Sold 3** This updated Craftsman features all new interiors in its gracious 894 sq ft floor plan. New paint, lighting, wood-look flooring, fixtures, cabinetry and tilework adorn this Hanford one story home. The ideal layout radiates a classic ambience, defined by elements including a covered entry, living room with a brick fireplace and excellent storage. Adjoining the dining area, the new kitchen with pantry was designed for optimum efficiency. A modernized full bath complements three comfortable bedrooms decorated in serene earth tones. Fronted by an emerald lawn and new landscaping, the yard wraps around to reveal a covered patio, storage shed and plenty of space for outdoor play. Historic Downtown Hanford has a charm all of its own, with its turn-of-the-century buildings and shops, as well as a wealth of restaurants, bars, festivals and farmers markets. This picture-perfect home is within walking distance of schools and local amenities.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listing history in the last 48 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	\$288,000	\$288,000
Sales Price	\$277,000	\$277,000
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
Subject property should be listed as-is.		

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



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 1236 N Brown St
Hanford, CA 93230



Front

L2 1217 N Harris St
Hanford, CA 93230



Front

L3 408 E Myrtle St
Hanford, CA 93230



Front

Sales Photos

S1 807 W Grangeville Blvd
Hanford, CA 93230



Front

S2 1409 Amelia Ave
Hanford, CA 93230



Front

S3 1409 Kaweah St
Hanford, CA 93230



Front

ClearMaps Addendum

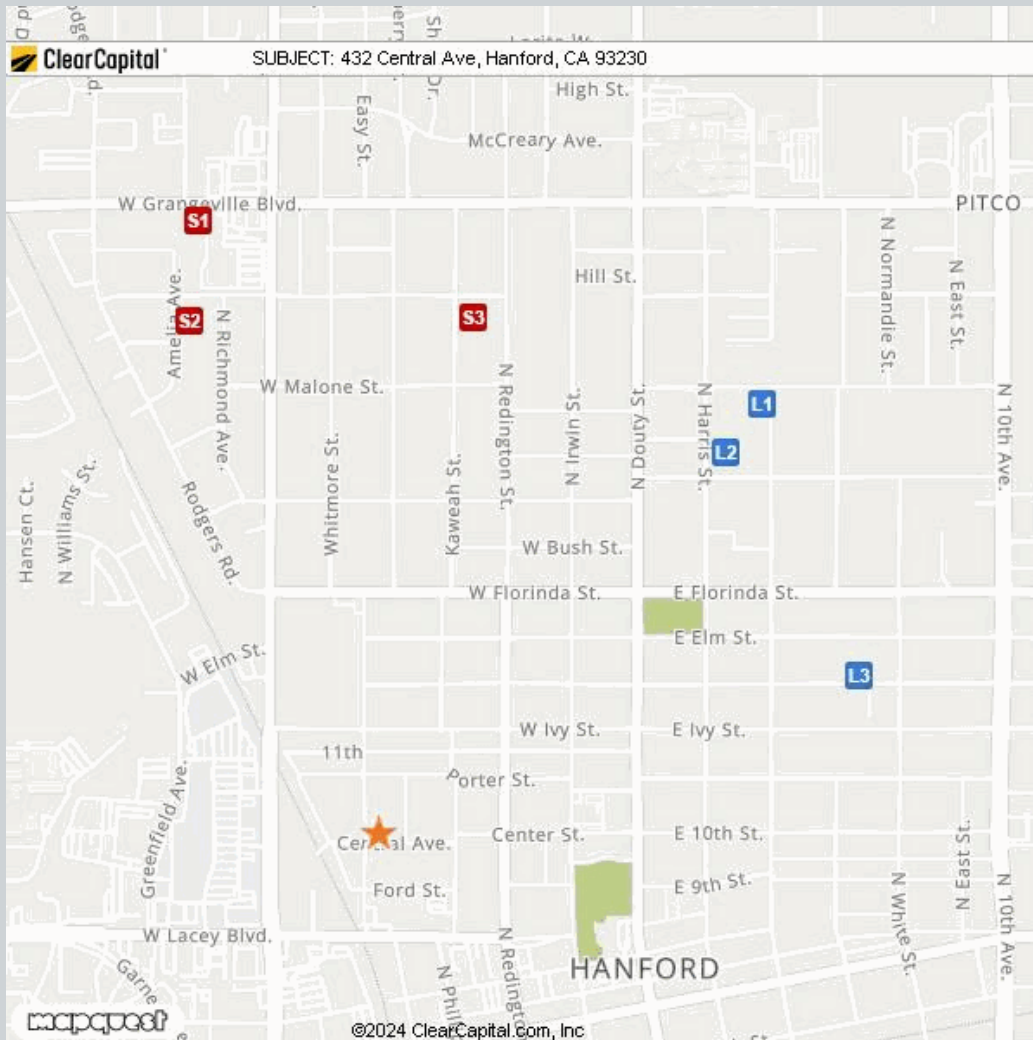
Address ★ 432 Central Avenue, Hanford, CALIFORNIA 93230

Loan Number 57810

Suggested List \$288,000

Suggested Repaired \$288,000

Sale \$277,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	432 Central Avenue, Hanford, California 93230	--	Parcel Match
L1	1236 N Brown St, Hanford, CA 93230	0.79 Miles ¹	Parcel Match
L2	1217 N Harris St, Hanford, CA 93230	0.71 Miles ¹	Parcel Match
L3	408 E Myrtle St, Hanford, CA 93230	0.70 Miles ¹	Parcel Match
S1	807 W Grangeville Blvd, Hanford, CA 93230	0.88 Miles ¹	Parcel Match
S2	1409 Amelia Ave, Hanford, CA 93230	0.75 Miles ¹	Parcel Match
S3	1409 Kaweah St, Hanford, CA 93230	0.72 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	Bradley Medina	Company/Brokerage	Bradley Medina
License No	01511257	Address	3036 South Byrd Street Visalia CA 93292
License Expiration	07/08/2025	License State	CA
Phone	5597319204	Email	bmedina73@yahoo.com
Broker Distance to Subject	20.84 miles	Date Signed	06/22/2024

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.