

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	1337 W Magill Ave, Fresno, CALIFORNIA 93711	Order ID	9490856	Property ID	35713018
Inspection Date	07/22/2024	Date of Report	07/23/2024		
Loan Number	58052	APN	407-632-05		
Borrower Name	Catamount Properties 2018 LLC	County	Fresno		

Tracking IDs					
Order Tracking ID	7.19_bpo	Tracking ID 1	7.19_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Thakham K Kevin	Condition Comments
R. E. Taxes	\$2,464	Stucco/brick exterior, composition roof, single story, two car garage, per aerial view outbuilding in back of subject property. Subdivision Mansionette Estates 8
Assessed Value	\$199,409	
Zoning Classification	RS4	
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	Subject is near businesses, schools, medical offices; this does affect the subject's value or marketability. Subject is in city limits and has public utilities available, water, sewer and trash. There is SFR homes surrounding subject and within 1/4-mile radius there is 2 active(s), no pending, and 6 sold comps in the last 6 months, in the last year there are 10 home(s) that sold. There is no short sale and no foreclosure in area. There are no search parameters used in search.
Sales Prices in this Neighborhood	Low: \$450,000 High: \$520,000	
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	1337 W Magill Ave	1478 Spruce Ave W	6075 Durant Ave N	6473 Thorne Ave N
City, State	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93711	93711	93711	93711
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	0.81 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$490,000	\$475,000	\$505,000
List Price \$	--	\$479,950	\$475,000	\$505,000
Original List Date		05/15/2024	06/27/2024	07/12/2024
DOM · Cumulative DOM	-- · --	58 · 69	8 · 26	10 · 11
Age (# of years)	45	47	44	37
Condition	Average	Good	Average	Good
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,860	1,750	2,146	1,649
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2 · 1	3 · 2
Total Room #	6	7	7	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	.19 acres	0.17 acres	0.23 acres	0.19 acres
Other	na	na	na	na

* 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** Discover your dream home in this beautifully renovated residence boasting a host of modern touches. From the fully upgraded kitchen to the spa-like design of the bathrooms stylish finishes and brand new flooring can be found throughout this contemporary abode. The open layout of the living room is brought to life by the luxurious feel of the brick fireplace providing a stunning focal point for entertaining or a relaxing night in. The highlight of this home is the spacious primary suite featuring an en suite bathroom walk-in closet and a private entrance to the spacious backyard perfect for relaxation and outdoor gatherings. Located in a peaceful community within the highly sought-after Clovis Unified School District and known for its family-friendly atmosphere this modern gem offers both comfort and convenience with an air of elegance. Dont miss the opportunity to make this your new home sweet home
- Listing 2** Charming single-story home nestled in a NW Fresno cul-de-sac. Featuring approximately 2146 sqft this property offers 3 bedrooms 2.5 bathrooms and two spacious living rooms. The family room includes a cozy fireplace and vaulted wood ceilings. You will also enjoy a formal dining room new carpet fresh paint and an indoor laundry area with cabinets and a utility sink. The expansive /-10100 sqft lot includes a large covered patio wide side yard shed and a two-car attached garage with a large driveway ideal for outdoor entertaining and ample storage. Conveniently located near some of Fresno's finest restaurants schools and shopping this property combines comfort and convenience in a prime location.
- Listing 3** Northwest neighborhood with great curb appeal in beautiful Craycroft Village 2 location tree lined neighborhood. Comfortable family home has living room with formal dining vaulted ceilings that runs through all living areas. Enjoy family room with 2 skylights and gas fireplace with raised hearth wet bar for entertainment. Kitchen with center island garden window at double sink and breakfast area. Newer luxury vinyl plank flooring throughout the home 3 nice size bedrooms oversize hall closet laundry has many cabinets. Upgraded master bathroom includes newer porcelain floor and toilet double sinks pebble tech oversize walk in shower. The tile floor covered back patio overlooks park like backyard and mature landscaping for relaxing and entertaining. It is all about location for those looking to settle in sought after area close to schools shopping restaurants freeway. Great wide 8085 sq ft lot location is priceless Bath count differs from tax records if important buyer to verify.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1337 W Magill Ave	755 Palo Alto Ave W	1058 Magill Ave W	6615 Harrison Ave N
City, State	Fresno, CALIFORNIA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93711	93704	93711	93711
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	0.35 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$448,500	\$459,500	\$515,000
List Price \$	--	\$448,500	\$459,500	\$515,000
Sale Price \$	--	\$450,000	\$459,000	\$520,000
Type of Financing	--	Fha	Conv	Va
Date of Sale	--	04/19/2024	07/18/2024	07/12/2024
DOM · Cumulative DOM	-- · --	2 · 37	10 · 55	9 · 37
Age (# of years)	45	59	45	45
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,860	1,875	1,671	1,890
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	7
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	--	--	--	Pool - Yes
Lot Size	.19 acres	0.23 acres	0.17 acres	0.2 acres
Other	na	na	na	solar (owned)
Net Adjustment	--	+\$4,250	+\$3,450	-\$4,200
Adjusted Price	--	\$454,250	\$462,450	\$515,800

* 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** Back on the MarketStunning Bullard High home with nearly 1900sf on a huge corner lot ...great location and Shows Like A Model This beautiful home has been completely updated with fresh paint new luxury laminate flooring throughout both bathrooms completely remodeled new cabinets and appliances in the kitchen and last but not least new light fixtures. Additional features include a formal dining room formal living room separate family room huge backyard with pergola two car garage and a fantastic location near some of Fresno's greatest eateries. This home is a Must SeeCompletely remodeledCorner LotFormal Dining RoomFormal Living RoomSeparate family Room3 large bedroomsLaundry RoomHuge Backyard with Pergola Added (+)\$7k age, deducted (-)\$750 sf., \$2k lot
- Sold 2** Beautiful single story home with 3 bedroom 2 bathroom and 2 attached car garage. Open and airy kitchen with new appliances new sink new bottom kitchen cabinets with granite counter top. New carpet new paint and new windows through out the house. Go and Sell Deducted (-)\$7k seller concessions, added (+)\$9450 sf, \$1k lot
- Sold 3** Welcome to your dream home This meticulously maintained 3-bedroom 2.5-bathroom gem is perfectly situated on a large corner lot in the highly sought-after Bullard High School district. Step inside to discover the elegance of engineered wood floors flowing throughout the spacious living area kitchen hall and owners suite. The gourmet kitchen boasts stunning granite countertops and sleek dual pane windows that flood the home with natural light. Enjoy the best of outdoor living in your private backyard oasis featuring a sparkling poolperfect for those hot summer days. Owned solar panels offer energy efficiency and savings making this home as practical as it is beautiful. Additional features include potential RV parking ensuring plenty of space for all your vehicles and toys. This home offers the perfect blend of comfort style and convenience. Dont miss out on this incredible opportunity to own a piece of paradise. Deducted (-)\$20k pool, \$20k solar, \$1500 sf, \$500 lot

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not in the last 12 months been on the market (listed), removed or sold in the per Fresno MLS.			
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	\$472,000	\$472,000
Sales Price	\$472,000	\$472,000
30 Day Price	\$462,450	--
Comments Regarding Pricing Strategy		
<p>Search parameters used for comps, Fresno MLS, sold 1/24/24 or sooner, no short sales or foreclosures, SFR, 1 story, 1560-2160, 1959-2009 year built, comp proximity is important, within ¼ mile radius of subject there is 3 comps, within ½ mile radius there is 10 comps, there is 1 active, no pending, 9 sold comps. There is one sold and active comp in superior condition and used in report due to shortage of comps within ¼ mile radius of subject property. There is a shortage of list comps within ½ mile radius of subject extended radius one mile there is a shortage of similar condition comps and two list comps are superior condition than subject. I used Fresno MLS for comps and tax records information for subject property. There is a variance in age, lot, style, and GLA. Subject is located in an established area with SFR homes of different styles and appeal, the demand for the area is normal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster. Adjustments will be applied to owner owned solar and partial adjustments for leased solar that will require buyer to assume the loan. Subject is assumed in average condition unless noted.</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



Side



Side



Street

Listing Photos

L1 1478 Spruce Ave W
Fresno, CA 93711



Front

L2 6075 Durant Ave N
Fresno, CA 93711



Front

L3 6473 Thorne Ave N
Fresno, CA 93711



Front

Sales Photos

S1 755 Palo Alto Ave W
Fresno, CA 93704



Front

S2 1058 Magill Ave W
Fresno, CA 93711



Front

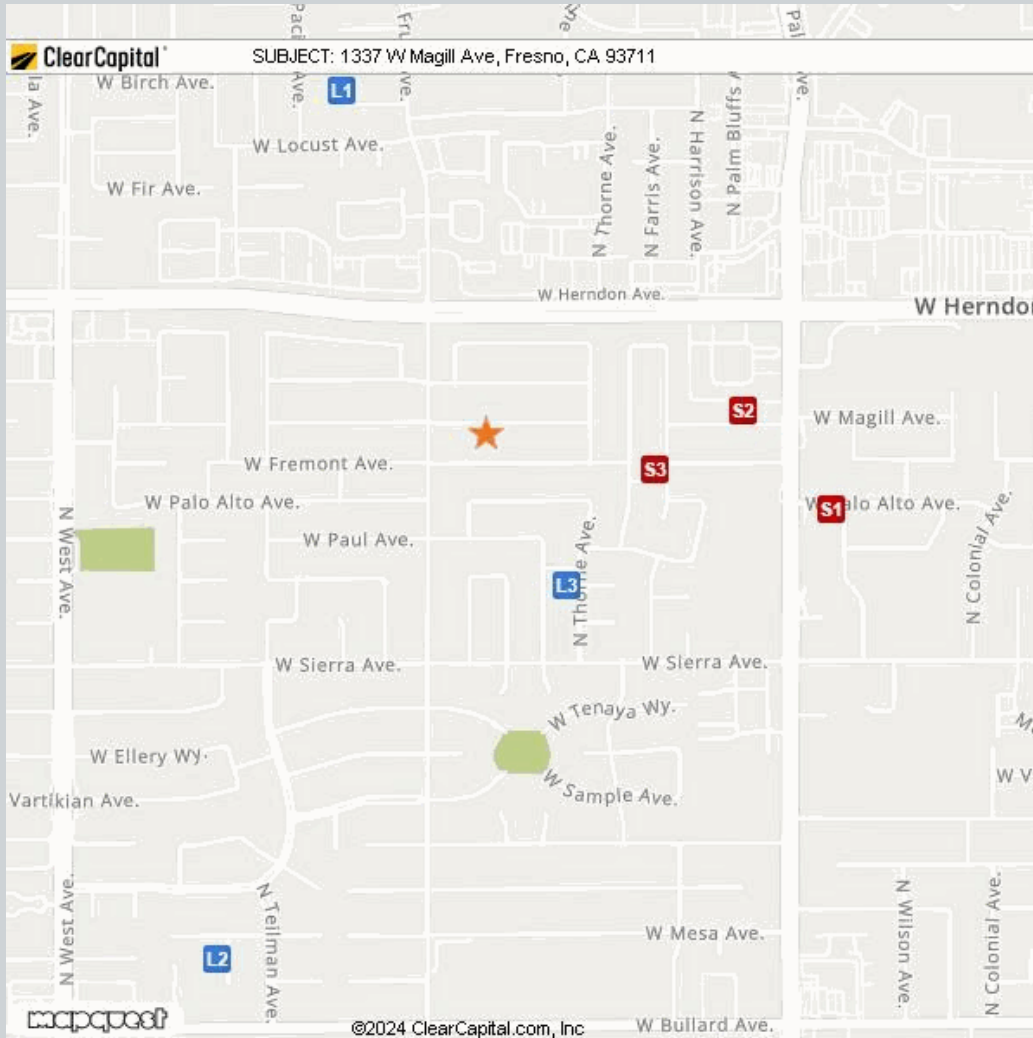
S3 6615 Harrison Ave N
Fresno, CA 93711



Front

ClearMaps Addendum

Address ★ 1337 W Magill Ave, Fresno, CALIFORNIA 93711
Loan Number 58052 **Suggested List** \$472,000 **Suggested Repaired** \$472,000 **Sale** \$472,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1337 W Magill Ave, Fresno, California 93711	--	Parcel Match
L1 Listing 1	1478 Spruce Ave W, Fresno, CA 93711	0.51 Miles ¹	Parcel Match
L2 Listing 2	6075 Durant Ave N, Fresno, CA 93711	0.81 Miles ¹	Parcel Match
L3 Listing 3	6473 Thorne Ave N, Fresno, CA 93711	0.24 Miles ¹	Parcel Match
S1 Sold 1	755 Palo Alto Ave W, Fresno, CA 93704	0.49 Miles ¹	Parcel Match
S2 Sold 2	1058 Magill Ave W, Fresno, CA 93711	0.35 Miles ¹	Parcel Match
S3 Sold 3	6615 Harrison Ave N, Fresno, CA 93711	0.24 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	Danielle Carnero	Company/Brokerage	HomeSmart PV and Associates
License No	01507071	Address	6535 N Palm ave Fresno CA 93704
License Expiration	06/15/2025	License State	CA
Phone	5598362601	Email	daniellecarnero@gmail.com
Broker Distance to Subject	0.42 miles	Date Signed	07/23/2024

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.