

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>	795 Laurence Ln, Hanford, CALIFORNIA 93230	<b>Order ID</b>	9490856	<b>Property ID</b>	35713188
<b>Inspection Date</b>	07/23/2024	<b>Date of Report</b>	07/23/2024		
<b>Loan Number</b>	58055	<b>APN</b>	008-420-022-000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Kings		

### Tracking IDs

<b>Order Tracking ID</b>	7.19_bpo	<b>Tracking ID 1</b>	7.19_bpo
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Marlene Ash	<b>Condition Comments</b> The subject property appears to be in average conditions with no repairs noted at the time of the exterior inspection.
<b>R. E. Taxes</b>	\$3,011	
<b>Assessed Value</b>	\$285,619	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject property is located in a conforming neighborhood with simiar style and value homes.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$345,000 High: \$439,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	795 Laurence Ln	2009 N Kensington Way	2129 Fairmont Dr	334 Cedar St
<b>City, State</b>	Hanford, CALIFORNIA	Hanford, CA	Hanford, CA	Hanford, CA
<b>Zip Code</b>	93230	93230	93230	93230
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.88 <sup>1</sup>	1.00 <sup>1</sup>	0.99 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$385,000	\$375,000	\$439,000
<b>List Price \$</b>	--	\$365,000	\$354,900	\$439,000
<b>Original List Date</b>		03/27/2024	05/10/2024	06/20/2024
<b>DOM · Cumulative DOM</b>	-- · --	117 · 118	73 · 74	7 · 33
<b>Age (# of years)</b>	56	63	60	46
<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 SF Detached	1 Story SF Detached	1 Story SF Detached	2 Stories SF Detached
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,132	2,012	1,830	2,158
<b>Bdrm · Bths · ½ Bths</b>	5 · 3	3 · 2	4 · 2	3 · 2 · 1
<b>Total Room #</b>	8	7	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	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	Pool - Yes	--	Pool - Yes
<b>Lot Size</b>	0.25 acres	0.14 acres	0.17 acres	0.22 acres
<b>Other</b>	--	MLS#229696	MLS#230009	MLS#230250

\* Listing 3 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.

## Current Listings - Cont.

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

- Listing 1** Beautiful home situated in a nice North Hanford location. Sparkling pool with inground spa. Recently painted inside and new carpeting installed. Large bonus room(formerly the garage). Kitchen was remodeled many years ago. Make this one yours today..Call to schedule a viewing...
- Listing 2** Located moments from the heart of Hanford, this exceptional four-bedroom home stands out for its chic, calming aesthetic and carefully considered layout. Sociable living is at the core of the recently updated property, where a formal living room with fireplace and vinyl wood floors is adjacent to a contemporary-inspired kitchen boasting a white motif. A bright family room is a versatile space with an easy flow to the large covered porch for an indoor-outdoor lifestyle. Each bedroom uses new carpeting and paint to achieve a sublime atmosphere, while two bathrooms have been updated to modern standards. The bright, 1,830 sq ft interior is finished with new lighting and fixtures. Distinguished by its rich lawn and private, enclosed backyard, this turnkey property includes a two car garage. This home in Hanford is just steps from the local elementary school and a five minute drive to the quaint boutiques and scrumptious eateries in the center of this historic town.
- Listing 3** Tucked away on a large cul-de-sac with room for RV parking, this charming home is ready for its new owners! Fresh paint and new flooring highlight this well-designed floor plan. Large living room with abundant light and a cozy fireplace allows for comfortable everyday living and entertaining. Spacious kitchen with breakfast bar and adjacent dining. Upstairs you'll find 3 spacious bedrooms with a large owner's suite with its own fireplace and balcony. The backyard offers a covered patio, a large refreshing pool, and plenty of grass area to enjoy. You don't want to miss this one. Call for your private showing today.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	795 Laurence Ln	1900 Mckinley Ave	265 E Sycamore Dr	150 E Birch Ave
<b>City, State</b>	Hanford, CALIFORNIA	Hanford, CA	Hanford, CA	Hanford, CA
<b>Zip Code</b>	93230	93230	93230	93230
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.20 <sup>1</sup>	0.86 <sup>1</sup>	0.83 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$499,000	\$424,900	\$350,000
<b>List Price \$</b>	--	\$429,000	\$414,900	\$335,000
<b>Sale Price \$</b>	--	\$429,000	\$395,000	\$345,000
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	05/30/2024	07/01/2024	07/12/2024
<b>DOM · Cumulative DOM</b>	-- · --	240 · 280	38 · 64	10 · 41
<b>Age (# of years)</b>	56	75	66	55
<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 SF Detached	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,132	2,218	1,752	2,051
<b>Bdrm · Bths · ½ Bths</b>	5 · 3	3 · 3	3 · 2	4 · 2 · 1
<b>Total Room #</b>	8	7	7	8
<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	Pool - Yes	Pool - Yes	--
<b>Lot Size</b>	0.25 acres	0.36 acres	0.22 acres	0.20 acres
<b>Other</b>	--	MLS#228547	MLS#229906	MLS#230129
<b>Net Adjustment</b>	--	-\$10,400	+\$29,000	+\$24,050
<b>Adjusted Price</b>	--	\$418,600	\$424,000	\$369,050

\* 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** Set on an expansive corner lot, the property combines elegance with low-maintenance practicality. The landscaped yard is designed for both beauty and water-efficiency, requiring minimal upkeep and allowing you more time to relish life's pleasures. This residence is a haven for those who love to entertain. The spacious covered patio serves as the ultimate gathering spot, complete with convenient built-ins, a mounted TV, and ample seating. Whether it's hosting game nights or poolside parties, this space has you covered. And speaking of the pool, the sparkling pool beckons for relaxation and recreation, providing hours of enjoyment for you and your guests. Parking is a breeze with an oversized garage and potential RV parking. This practical feature ensures ample space for vehicles and additional storage, offering both convenience and versatility. Embrace sustainable living with the advantage of a pre-paid solar lease that brings you energy savings and an eco-friendly footprint. The double-pane windows further enhance the home's energy efficiency, ensuring comfort throughout the year. Inside, the home adapts to your needs with its flexible layout. Boasting three bedrooms and three bathrooms, plus an adaptable office space that could easily transform into a fourth bedroom, this home caters to changing lifestyles. The generous master suite includes a private bathroom. Adjustments made for Age -\$5,000, GLA -\$4,300 and Lot size -\$1,100.
- Sold 2** Step into an iconic piece of MID-CENTURY MODERN Architecture located in a fantastic neighborhood. This unique home blends timeless style with modern living standards. As you enter, you are welcomed by a sophisticated living room, brightened by large windows that frame the picturesque backyard. It's a perfect view of the custom landscaped oasis, featuring a sparkling pool, serene gazebo, and vibrant garden area. This house boasts 3-4 spacious bedrooms, including a suite with a private bathroom, marrying both privacy and comfort. The home's distinct hallmark is its mid-century modern kitchen. Adjustments made for GLA +\$19,000, and 1 bathroom +\$10,000.
- Sold 3** Welcome to your new home! This charming 4-bedroom, 2 1/2-bathroom house offers a spacious 2,051 sq ft of living space, perfect for families or those looking for room to grow. For those who appreciate the importance of location, this property is excellently situated. Nestled in a fantastic neighborhood, this home is just a stone's throw away from Hanford High School. The large lot provides ample outdoor space for relaxation and entertainment. With a solid foundation and great layout, it is a perfect canvas for your decorating dreams. Each room offers comfortable living spaces, and the natural light enhances the welcoming atmosphere throughout the home. The property's price point represents a remarkable opportunity in Hanford's real estate market, providing affordability without compromising on space or potential. This home is not just a dwelling but a space brimming with potential for making lasting memories. Adjustments made for GLA +\$4,050, 1 bathroom +\$10,000 and swimming pool +\$10,000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			A search of 3 county MLS did not show any recent listings or sold for the subject property.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$420,000	\$420,000
<b>Sales Price</b>	\$418,000	\$418,000
<b>30 Day Price</b>	\$415,000	--
<b>Comments Regarding Pricing Strategy</b>		
All in all subject final valuation represents a value with normal market times and is based on the most similar comps in the area. The location of the property and the similarity of comps were taken into consideration to arrive at a reasonable value. I was forced to exceed guidelines on age on sold #1 to be able to bracket the subject's GLA.		

## Clear Capital Quality Assurance Comments Addendum

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

## Subject Photos



Front



Address Verification



Side



Street



## Listing Photos

**L1** 2009 N Kensington Way  
Hanford, CA 93230



Front

**L2** 2129 Fairmont Dr  
Hanford, CA 93230



Front

**L3** 334 Cedar St  
Hanford, CA 93230



Front

## Sales Photos

**S1** 1900 McKinley Ave  
Hanford, CA 93230



Front

**S2** 265 E Sycamore Dr  
Hanford, CA 93230



Front

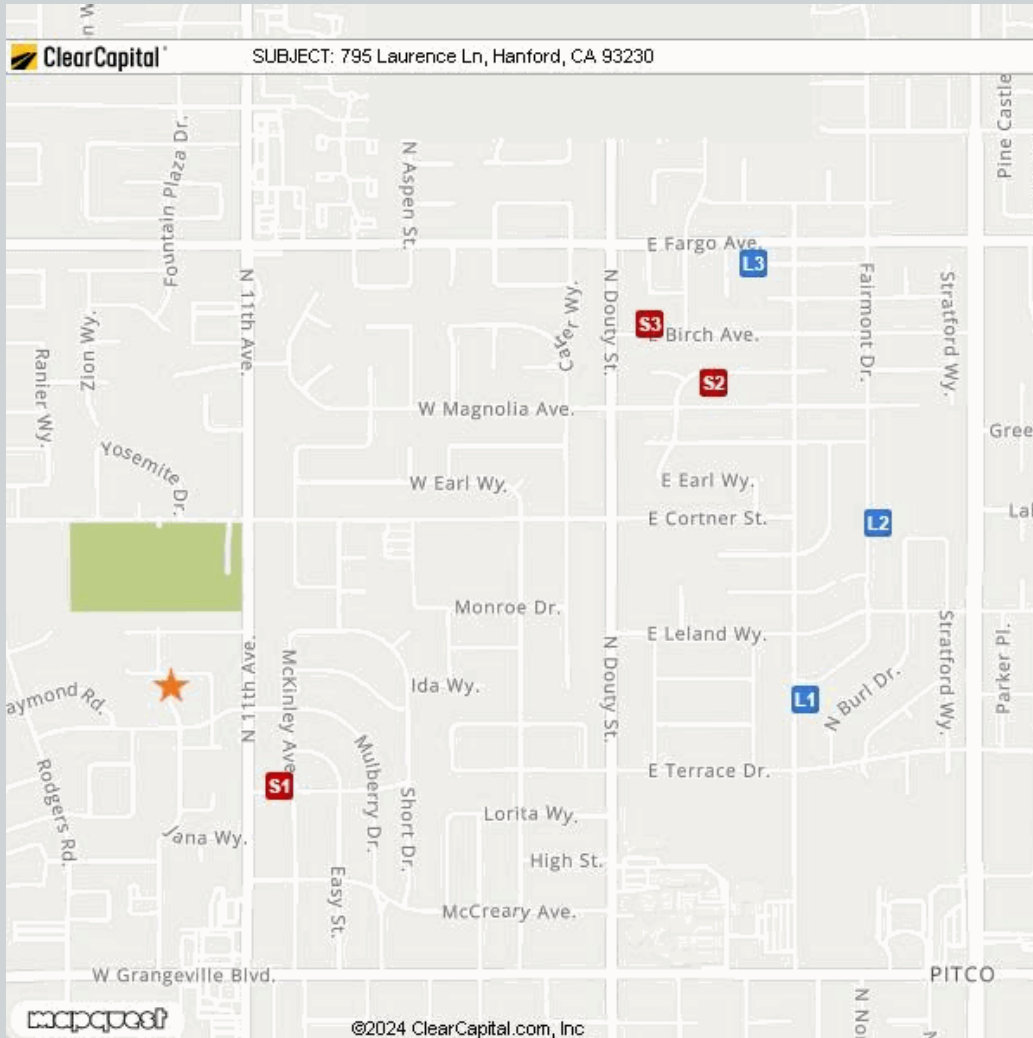
**S3** 150 E Birch Ave  
Hanford, CA 93230



Front

## ClearMaps Addendum

**Address** ★ 795 Laurence Ln, Hanford, CALIFORNIA 93230  
**Loan Number** 58055      **Suggested List** \$420,000      **Suggested Repaired** \$420,000      **Sale** \$418,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	795 Laurence Ln, Hanford, California 93230	--	Parcel Match
L1 Listing 1	2009 N Kensington Way, Hanford, CA 93230	0.88 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2129 Fairmont Dr, Hanford, CA 93230	1.00 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	334 Cedar St, Hanford, CA 93230	0.99 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1900 Mckinley Ave, Hanford, CA 93230	0.20 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	265 E Sycamore Dr, Hanford, CA 93230	0.86 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	150 E Birch Ave, Hanford, CA 93230	0.83 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: 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

<b>Broker Name</b>	Felicia Morris	<b>Company/Brokerage</b>	Searchlight Realty
<b>License No</b>	01202950	<b>Address</b>	558 N 11th Ave Hanford CA 93230
<b>License Expiration</b>	07/09/2026	<b>License State</b>	CA
<b>Phone</b>	5595870808	<b>Email</b>	call4homesandloans@sbcglobal.net
<b>Broker Distance to Subject</b>	1.23 miles	<b>Date Signed</b>	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.**