

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	6509 Oakcreek Way, Citrus Heights, CA 95621	Order ID	9549973	Property ID	35836723
Inspection Date	08/15/2024	Date of Report	08/15/2024		
Loan Number	58062	APN	22903240010000		
Borrower Name	Catamount Properties 2018 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	8.14_BPO	Tracking ID 1	8.14_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MARK D HINER	Condition Comments	
R. E. Taxes	\$2,641	The subject property is in average visible condition, no visible damages.	
Assessed Value	\$227,479		
Zoning Classification	Residential RD5		
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	Urban	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: \$349,900 High: \$599,000		
Market for this type of property	Increased 1 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6509 Oakcreek Way	6804 Bix Ave	6332 Woodcreek Dr	5825 Hosac Way
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95621	95621	95621	95621
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.36 ¹	0.25 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$614,999	\$565,000	\$519,900
List Price \$	--	\$614,999	\$565,000	\$519,900
Original List Date		06/12/2024	06/25/2024	07/25/2024
DOM · Cumulative DOM	-- · --	63 · 64	9 · 51	20 · 21
Age (# of years)	60	48	63	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	2 Stories Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,698	1,797	1,858	1,639
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	3 · 2	3 · 2
Total Room #	8	8	7	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	Pool - Yes	--
Lot Size	0.16 acres	0.15 acres	0.28 acres	0.1719 acres
Other	None	None	None	None

* Listing 2 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** Welcome to Citrus Heights! Prepare to be absolutely mesmerized by this stunning newly remodeled beauty in the heart of Citrus Heights boasting a free-flowing floor-plan thoughtfully created with all of today's top design trends...Come fall in love with this sprawling 4 bedroom, 2 & 1/2 bath model like beauty complete with new carpet, warm laminate hardwood floors and fresh custom paint in this great house...An absolutely gorgeous custom chef's kitchen with new blue tooth technology gas range, granite countertops & gorgeous cabinetry overlooking the family room in the main congregation area that serves as the heart of the home...As you make your way to the backyard you realize you've just entered your very own backyard oasis complete with a huge oversized built-in pool and spa that is just waiting for your next big gathering with family & friends to begin making a lifetime of memories! Come & Get it before you miss this incredible opportunity!
- Listing 2** One of a kind Randy Parks home on the MOST beautifully maintained lot. Your Buyers will enjoy the covered patio, detailed landscaping, and large decks for entertaining that wrap around a well-maintained pool (Pebbletec resurfaced in 2023). You truly enter another world when you step out into this yard. The interior has 3 bedrooms (private 3rd bedroom upstairs) and 2 bathrooms, plus several unique features: built in wine closet, two small atriums to extend the green space indoors, and french doors providing exterior access to the garden from almost any area of the home. Extra large primary suite (with potential to convert back to 4th bedroom) also has a private Japanese garden. The home has been lovingly maintained by the same family for the last 50 years, is plumbed for solar, and ready to welcome the next homeowner. Come take a look!
- Listing 3** Very cute 3 bedroom in a lovely neighborhood located within walking distance to popular Brooktree Park. Formal living/dining, plus family room and an additional room that can be a playroom, a game room, or whatever you like! Kitchen was remodeled several years ago, skylights add lots of light, and there is a great workshop in the backyard. Backyard is like a park with multiple fruit trees!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6509 Oakcreek Way	6501 Greencreek Way	5912 Twin Creeks Ct	6830 Mercedes Ave
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95621	95621	95621	95621
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.24 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$525,000	\$525,000	\$559,000
List Price \$	--	\$525,000	\$525,000	\$559,000
Sale Price \$	--	\$535,000	\$539,200	\$565,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/12/2024	04/15/2024	05/28/2024
DOM · Cumulative DOM	-- · --	53 · 135	3 · 27	1 · 27
Age (# of years)	60	63	59	62
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	1,698	1,623	1,542	1,806
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	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	--	--	--	--
Lot Size	0.16 acres	0.25 acres	0.18 acres	0.22 acres
Other	None	None	None	None
Net Adjustment	--	+\$1,550	+\$11,200	-\$5,200
Adjusted Price	--	\$536,550	\$550,400	\$559,800

* 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** Price adjusted for bedroom +\$5000, SqFt +\$3750, lot size -\$7200. home with so much to offer on a large corner lot. The beautiful white kitchen comes with newer stainless steel appliances, a pot filler and lots of cabinet space looks out over the beautiful green grass! Other recent updates include a Newer HVAC, newer fence, newer water heater, and newer paint on the exterior. This large corner lot comes with possible RV access and lots of options with the large yard! Come and view it before it is gone!
- Sold 2** Price adjusted for bedroom +\$5000, SqFt +\$7800, lot size -\$1600. Welcome to your beautifully updated, Move in ready home! Step into the recently remodeled contemporary kitchen boasting sleek quartz countertops, stainless steel appliances soft-close cabinets and Kraus farmhouse sink, including high grade LVP flooring. Enjoy cozy evenings by the fireplace in the living room and dining area. This home also has a separate family room that is joined with the kitchen making entertaining easy. Retreat to the generous primary bedroom featuring a walk-in closet. Dual-pane windows offer energy efficiency. Stay cool with ceiling fans throughout and revel in the convivence of two sliders leading to the spacious landscaped backyard that includes Raised garden beds, a patio for BBQ's and relaxing. Full dual pane windows throughout. HVAC replaced in 2020. Roof approx. 15 years old. Extra storage in a large shed in the side yard and built in cabinets in the garage. The exterior shines with fresh paint and all the dry rot repairs completed 3/15/24. Come take a look and fall in love!
- Sold 3** Price adjusted for bedroom +\$5000, SqFt -\$5400, lot size -\$4800. Warm and welcoming 3 bedroom + Bonus room in the quaint Binet Terrace neighborhood. The large 9500 sq ft corner lot offers ample parking on both sides of home. An inviting open concept offers a spacious formal Living Room, Dining Room with brick fireplace, AND a large Bonus/Family room. The updated Kitchen boasts white/mocha two-tone cabinets, quartz counters, Stainless Steel appliances and a breakfast nook for casual dining. Extras include, Acacia Hardwood Flooring, dual-pane windows, crown molding, wood built-ins, abundant storage, Nest thermostat and new Light fixtures. The large backyard features a concrete patio/walkway, lawn area, and spa pad. The 24' x 11' outbuilding is perfect for a shop or office and is equipped with an 100 amp sub panel. RV/Boat storage can be accessed through a 10' wide gate allowing 25' storage behind fence line. Outside includes 30 amp & 50 amp hookups as well. Sellers have lovingly cared for their home and the depth of its character is on full display!

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	\$555,000	\$555,000
Sales Price	\$545,000	\$545,000
30 Day Price	\$530,000	--
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.
-------------------------	--

Subject Photos



Front



Front



Address Verification



Side



Side



Side

Subject Photos



Side



Side



Street



Street



Other



Other

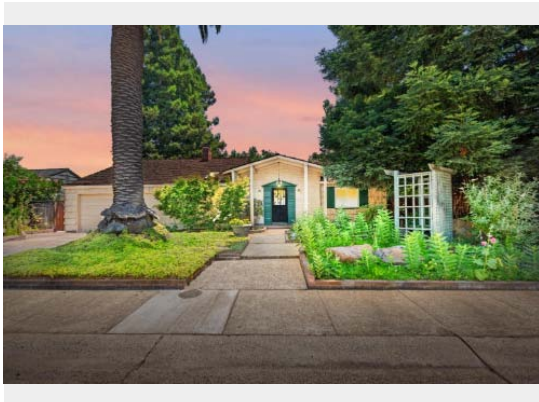
Listing Photos

L1 6804 Bix Ave
Citrus Heights, CA 95621



Front

L2 6332 Woodcreek Dr
Citrus Heights, CA 95621



Front

L3 5825 Hosac Way
Citrus Heights, CA 95621



Front

Sales Photos

S1 6501 Greencreek Way
Citrus Heights, CA 95621



Front

S2 5912 Twin Creeks Ct
Citrus Heights, CA 95621



Front

S3 6830 Mercedes Ave
Citrus Heights, CA 95621



Front

ClearMaps Addendum

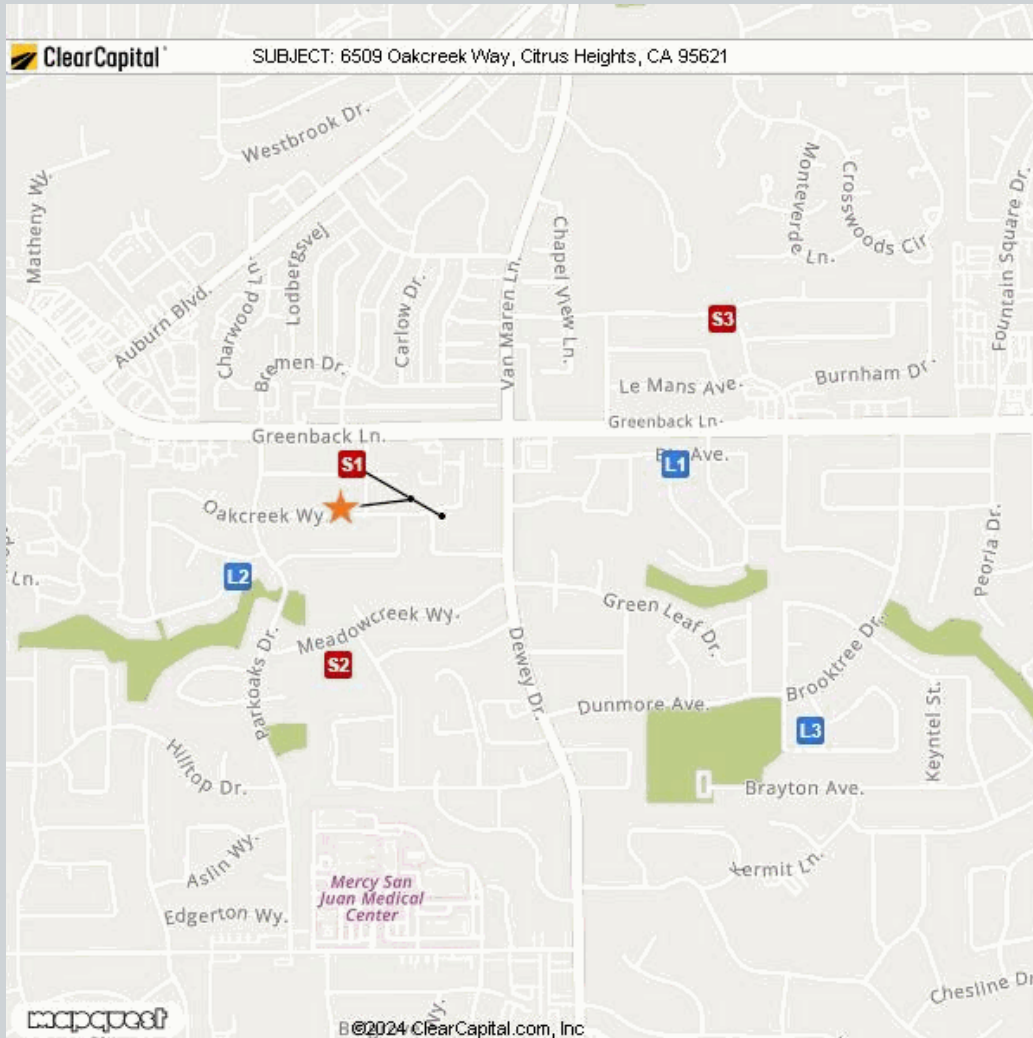
Address ★ 6509 Oakcreek Way, Citrus Heights, CA 95621

Loan Number 58062

Suggested List \$555,000

Suggested Repaired \$555,000

Sale \$545,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6509 Oakcreek Way, Citrus Heights, CA 95621	--	Parcel Match
L1 Listing 1	6804 Bix Ave, Citrus Heights, CA 95621	0.36 Miles ¹	Parcel Match
L2 Listing 2	6332 Woodcreek Dr, Citrus Heights, CA 95621	0.25 Miles ¹	Parcel Match
L3 Listing 3	5825 Hosac Way, Citrus Heights, CA 95621	0.62 Miles ¹	Parcel Match
S1 Sold 1	6501 Greencreek Way, Citrus Heights, CA 95621	0.05 Miles ¹	Parcel Match
S2 Sold 2	5912 Twin Creeks Ct, Citrus Heights, CA 95621	0.24 Miles ¹	Parcel Match
S3 Sold 3	6830 Mercedes Ave, Citrus Heights, CA 95621	0.48 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: 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 uiprotider@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

Broker Name	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2028	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	2.71 miles	Date Signed	08/15/2024

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.