

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	1558 W Ashcroft Ave, Fresno, CA 93705	Order ID	9529590	Property ID	35779377
Inspection Date	08/08/2024	Date of Report	08/10/2024		
Loan Number	58153	APN	42414216		
Borrower Name	Catamount Properties 2018 LLC	County	Fresno		

Tracking IDs					
Order Tracking ID	8.6_BPO	Tracking ID 1	8.6_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	PETER R ZAMARRIPA	Condition Comments	
R. E. Taxes	\$1,921	Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.	
Assessed Value	\$156,566		
Zoning Classification	Residential RS5		
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	Home is within an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopping, schools, parks and other places of interest.	
Sales Prices in this Neighborhood	Low: \$147500 High: \$460,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1558 W Ashcroft Ave	1419 W Gettysburg Ave	946 W Dakota Ave	4463 N Hulbert Ave
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93705	93705	93705	93705
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.86 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$375,000	\$415,000
List Price \$	--	\$350,000	\$365,000	\$415,000
Original List Date		07/31/2024	11/20/2023	07/09/2024
DOM · Cumulative DOM	-- · --	5 · 10	70 · 264	8 · 32
Age (# of years)	54	62	72	47
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	1,836	1,671	1,927	1,750
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	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	Pool - Yes	--	--	Pool - Yes
Lot Size	.16 acres	0.17 acres	0.18 acres	0.22 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** Located in northwest Fresno, this house is perfect for the first time buyer, or investor! Located in the Bullard High School district, it is close to shopping, restaurants and a short drive to Fig Garden Village. The house has been maintained nicely throughout the years and would be a great way to build equity through updating. Fresh paint in some of the rooms. Vinyl plank flooring in the bathrooms was just added. 3 new ceiling fans. Separate living room and family room. 3 great sized bedrooms 2 car garage. The A/C was just repaired and updated with a new thermostat and works great! Mature landscaping. Owned by the same family for over 40 years, it has been lovingly maintained.
- Listing 2** 3 Bedroom 2 Bath Fully Remodeled Home From Bottom Up In 2021, Items Such As a New Roof, Central Heating/Cooling, New Dual Pane Windows, New Laminate Flooring And New Carpets In Two Bedrooms, New Cabinets With Beautiful Granite Counter Tops, All New Vanities In Both Bath Rooms, Newly Painted With Led Lighting Through Out And So Much More Two Living Spaces And You Will Love The Spacious Front And Backyard, Must See To Appreciate.
- Listing 3** Discover Serenity In This Inviting 3-Bed, 2-Bath Home Tucked Away In a Peaceful Fresno Cul-De-Sac. With 1,750 Sqft Of Living Space And Situated On a Generous 9,500 Sqft Lot, This Residence Offers More Space Than Neighboring Homes In The Area. Inside, Enjoy a Spacious Living Area, Along With a Formal Dining Room And Formal Living Room For Gatherings And Relaxation. Step Outside To Your Private Oasis Featuring a Sparkling Pool And Jacuzzi Designed For Leisure And Entertaining. Additional Features Include Solar Panels For Efficiency And a Two-Car Garage For Convenience. Perfectly Blending Comfort And Practicality, This Home Is a Rare Find. Schedule Your Showing Today To Experience Its Tranquil Charm And Spacious Lot Firsthand

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1558 W Ashcroft Ave	3068 W Pico Ave	640 W San Gabriel Ave	2592 W San Gabriel Ave
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93705	93722	93705	93705
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.66 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$380,000	\$400,000	\$329,000
List Price \$	--	\$380,000	\$400,000	\$360,000
Sale Price \$	--	\$380,000	\$390,000	\$355,000
Type of Financing	--	Conventional	Conventional	Va
Date of Sale	--	02/20/2024	05/01/2024	05/21/2024
DOM · Cumulative DOM	-- · --	77 · 140	25 · 92	8 · 47
Age (# of years)	54	47	64	50
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	1,836	1,671	1,692	1,626
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	5 · 1 · 1	3 · 2
Total Room #	7	6	8	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	Pool - Yes	Pool - Yes	--	--
Lot Size	.16 acres	0.17 acres	0.26 acres	0.14 acres
Other	None	None	None	None
Net Adjustment	--	+\$11,875	+\$3,920	+\$13,150
Adjusted Price	--	\$391,875	\$393,920	\$368,150

* Sold 3 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** Adjustments are for age and sq footage differences, if needed. Northwest Headliner Home, One Of The Highly Sought After Floor Plans With Both a Front Living Room Or Formal Dining, And a Den With a Fireplace. Look No Further, This Well Kept Home With Wood Laminate Flooring, Features Large Bedrooms, And Overhead Ceiling Fans And Lighting Throughout. Dual Sinks In Both Bathrooms. The Front Porch Is Also Covered And Offers a Security Gate With a Doorbell For Privacy. Two Closets In The Hallway, And Extra Storage In The Garage, Plus a Utility Sink. The Pool Has Been Resurfaced, Theres a Spacious Covered Patio, Professionally Installed Long Lasting Masonry Fencing In The Backyard, Paved Walkways Around Home, And a Grassy Lawn, With Fruit Trees As Well What a Great Place To Enjoy Your Very Own Backyard. The Owners Liked The Bars On Windows, Due To Their Many Travels Over The Years. Nearby Lions Park, Shopping, Dining And Entertainment.
- Sold 2** This Is a Rare And Very Hard Home To Find a One Story With Five Bedrooms. The Master Bedroom Is In The Front Of The Home, And The Master Bathroom Was Remodeled a Few Years Back. As You Enter The Kitchen The Counters Were Changed In The Last Few Years, With The Newer Tile, And The Cooktop Was Upgraded To Gas. Theres a Very Large Area Of The Kitchen For a Big Table For Wonderful Family Dinners. The Main Room Is Very Very Large And Open. Wonderful For Having Friends And Family Over With Lots Of Room For Plenty Of Furniture. In The Last Few Years Brand New High-End Vinyl Windows Were Installed And a Brand New Dual Pack On The Roof That Keeps The House Cool In The Summers, Warm In The Winters. Going Out To The In The Backyard Theres a Large Long, Beautiful, Covered Patio. Another Very Unique Feature Theres a Cabana In The Back That Was Insulated And Sheet Rocked Window Air Conditioner For The Summer a Wonderful Place To Have As a Playroom For Your Kids an Extra Bedroom For a Mother-In-Law Set Up Or For a Teenager. From The Street Side Theres a Large Slide Gate With Enormous Amount Of Concrete Work Thats Done Thats Perfect For a Trailers Fifth Wheels, Motorhomes Whatever Toys You Might Have . In Case You Didnt Notice The Lot Over 11,000 Ft. Plenty Of Room To Do Many Many Things In The Front Or The Back. Call Your Realtor Hard To Find Something Like This.
- Sold 3** Check Out This Charming Fresno Home Conveniently Located Near Slater Elementary, Lions Park And West Shaw Shopping Centers. This 3-Bedroom And 2-Bathroom Home Features 2 Separate Large Living Spaces And a Functional Kitchen. Other Features Include a Private Courtyard Porch And Large Attached 2-Car Garage. The Backyard Boasts Mature Landscape With Two Covered Patios, Fountains And Lights. Home Has Solar Power Ppa And a Back-Up Generator. Call Today For a Private Tour.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				none noted at time of inspection			
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	\$390,000	\$390,000
Sales Price	\$380,000	\$380,000
30 Day Price	\$370,000	--
Comments Regarding Pricing Strategy		
I looked at the Sold comps as well as the assessed value of the subject property to help determine the Suggested List Price.		

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



Side



Side



Street



Street

Listing Photos

L1 1419 W Gettysburg Ave
Fresno, CA 93705



Front

L2 946 W Dakota Ave
Fresno, CA 93705



Front

L3 4463 N Hulbert Ave
Fresno, CA 93705



Front

Sales Photos

S1 3068 W Pico Ave
Fresno, CA 93722



Front

S2 640 W San Gabriel Ave
Fresno, CA 93705



Front

S3 2592 W San Gabriel Ave
Fresno, CA 93705



Front

ClearMaps Addendum

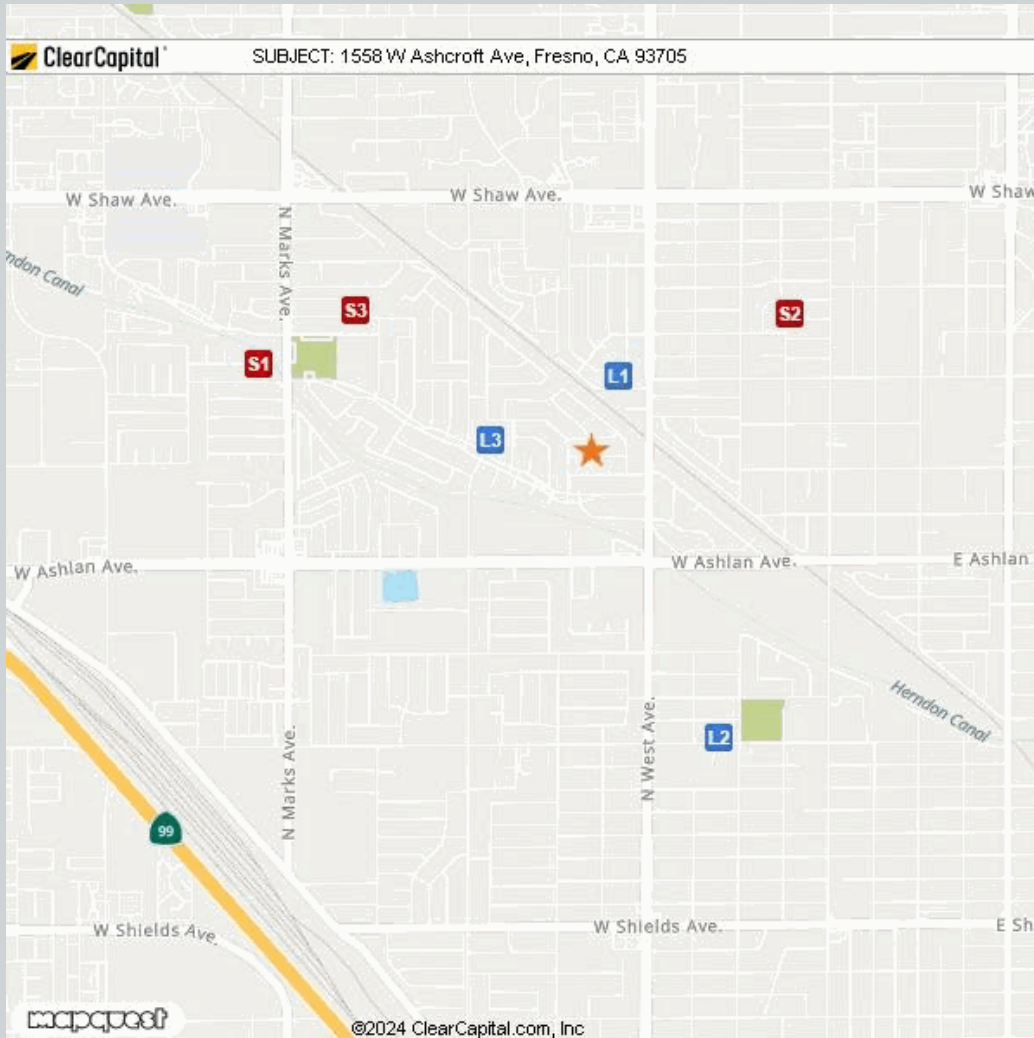
Address ★ 1558 W Ashcroft Ave, Fresno, CA 93705

Loan Number 58153

Suggested List \$390,000

Suggested Repaired \$390,000

Sale \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1558 W Ashcroft Ave, Fresno, CA 93705	--	Parcel Match
L1 Listing 1	1419 W Gettysburg Ave, Fresno, CA 93722	0.22 Miles ¹	Parcel Match
L2 Listing 2	946 W Dakota Ave, Fresno, CA 93705	0.86 Miles ¹	Parcel Match
L3 Listing 3	4463 N Hulbert Ave, Fresno, CA 93705	0.28 Miles ¹	Parcel Match
S1 Sold 1	3068 W Pico Ave, Fresno, CA 93722	0.94 Miles ¹	Parcel Match
S2 Sold 2	640 W San Gabriel Ave, Fresno, CA 93705	0.66 Miles ¹	Parcel Match
S3 Sold 3	2592 W San Gabriel Ave, Fresno, CA 93705	0.75 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	Susan Tonai	Company/Brokerage	London Properties
License No	01207349	Address	6442 N Maroa Fresno CA 93612
License Expiration	03/18/2028	License State	CA
Phone	5592892895	Email	reoagent4u@gmail.com
Broker Distance to Subject	2.81 miles	Date Signed	08/10/2024

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.