

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	600 E Glen Oak St, Rialto, CA 92376	Order ID	9585011	Property ID	35893001
Inspection Date	08/29/2024	Date of Report	08/30/2024		
Loan Number	58167	APN	0131-271-03-0000		
Borrower Name	Catamount Properties 2018 LLC	County	San Bernardino		

Tracking IDs					
Order Tracking ID	8.29_BPO	Tracking ID 1	8.29_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	THOMAS M FLYNT	Subject is in average condition of average construction with average curb appeal. Subject is located in a suburban tract developed in second half of 20th century. Subject conforms to neighborhood which is comprised of a mix of single story properties, two-story properties, townhomes, condos and apartments.
R. E. Taxes	\$1,859	
Assessed Value	\$145,344	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Window signs, no obvious breaches)		
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		Neighborhood Comments
Location Type	Suburban	Central Rialto is a suburban developed area with a mix of one and two story SFRs, multi-unit properties, apartments and a few condos and town homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are stable. Seller concessions are few and REO activity is less than 5% of the resale market. Central Rialto is located along Foothill Boulevard which was part of historic Route 66 and there are shops, strip plazas, mechanics and simi...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$714,990	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

Central Rialto is a suburban developed area with a mix of one and two story SFRs, multi-unit properties, apartments and a few condos and town homes. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average curb appeal. The market demand is strong and prices are stable. Seller concessions are few and REO activity is less than 5% of the resale market. Central Rialto is located along Foothill Boulevard which was part of historic Route 66 and there are shops, strip plazas, mechanics and similar along Foothill. The Metrolink train service is located in the area with service into Los Angeles, about 50 miles west. There are still some larger undeveloped parcels in the area which provide in-fill housing development opportunities. Some of those lots have boarded homes which are likely to be demolished as the economy continues to improve. There are some industrial parcels in the area, especially to the north along the 210 freeway however their impact is generally minimal. The Renaissance Marketplace Plaza is a newly developed shopping plaza along the south side of the 210 with most shops now open.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	600 E Glen Oak St	131 N Acacia Ave	542 E Mckinley St	2645 W Cardamon St
City, State	Rialto, CA	Rialto, CA	Rialto, CA	San Bernardino, CA
Zip Code	92376	92376	92376	92410
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.69 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,999	\$550,000	\$575,000
List Price \$	--	\$549,999	\$539,500	\$575,000
Original List Date		07/18/2024	08/08/2024	08/03/2024
DOM · Cumulative DOM	-- · --	38 · 43	19 · 22	14 · 27
Age (# of years)	70	71	71	30
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 Modern	1 Story Modern	1 Story Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	1,765	1,300	1,644	1,756
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 1	4 · 2 · 1
Total Room #	9	8	8	9
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 1 Car	Attached 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	0.28 acres	0.15 acres	0.18 acres	0.17 acres
Other	--	--	--	--

* 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** Comparable and subject are in similar neighborhoods. Comparable is in overall average condition with recent maintenance-related updates. Comparable specifically selected for age and proximity. Comparable is inferior due to GLA. Comparable is in hold-do-not-show status since 08/28/24.
- Listing 2** Comparable and subject are in similar neighborhoods. Comparable specifically selected for GLA, age and proximity and is most comparable due to those characteristics. Comparable is inferior due to GLA and lot size. Comparable is in active status with no MLS reflected accepted contracts and several price changes.
- Listing 3** Comparable is in a more suburban neighborhood. Comparable is two-story, subject is single-level. Comparable specifically selected for GLA and bed/bath count. Comparable is superior due to location and age with offsets for two-story and lot size. Comparable is in active-under-contract status since 08/22/24.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	600 E Glen Oak St	443 S Tamarisk Ave	550 S Eucalyptus Ave	201 N Olive Avenue
City, State	Rialto, CA	Rialto, CA	Rialto, CA	Rialto, CA
Zip Code	92376	92376	92376	92376
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.20 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$528,800	\$520,000	\$399,000
List Price \$	--	\$570,000	\$520,000	\$399,000
Sale Price \$	--	\$573,000	\$525,000	\$400,000
Type of Financing	--	Conventional	Fha	Other
Date of Sale	--	07/19/2024	07/01/2024	04/18/2024
DOM · Cumulative DOM	-- · --	16 · 86	8 · 50	7 · 57
Age (# of years)	70	31	66	130
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 Modern	1 Story Modern	1 Story Modern	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	1,765	1,574	1,560	1,718
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 1 · 1	4 · 1 · 1
Total Room #	9	9	8	9
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.28 acres	0.17 acres	0.17 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	-\$37,900	+\$2,300	+\$70,400
Adjusted Price	--	\$535,100	\$527,300	\$470,400

* 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** Comparable is in a more suburban community. Comparable specifically selected for bed/bath count, recent sale date and proximity. Adjustments of -\$17,200 (3% sale price) location difference, -\$39000 age difference at \$1000/year age difference, +\$9600 GLA difference at \$50/sq ft, -\$2500 garage count, +\$11000 lot size difference at \$1000/0.01 acre for a total adjustment of -\$37,900
- Sold 2** Comparable and subject are in similar neighborhoods. Comparable specifically selected for age, condition and proximity and is most comparable due to those factors. Adjustments of -\$4000 age difference, +\$10300 GLA difference, +\$11000 lot size difference, -\$15000 buyer credit for a total adjustment of +\$2300
- Sold 3** Comparable and subject are in similar neighborhoods. Comparable is two-story, subject is single-level. Comparable specifically selected for similar GLA. Adjustments of +\$50000 age difference, +\$8000 (2% sale price) two-story difference, +\$2400 GLA difference, +\$10000 lot size difference for a total adjustment of +\$70400

Subject Sales & Listing History

Current Listing Status Not Currently Listed

Listing Agency/Firm

Listing Agent Name

Listing Agent Phone

of Removed Listings in Previous 12 Months 0

of Sales in Previous 12 Months 0

Listing History Comments

A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this report.

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
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Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$518,800	\$518,800
Sales Price	\$520,000	\$520,000
30 Day Price	\$520,000	--

Comments Regarding Pricing Strategy

The suggested list considers the current listings and is specifically set to be competitive to L2, the most comparable of the current listings. The sale price is expected as a modest overbid to suggested list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.

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



Street



Other

Listing Photos

L1 131 N Acacia Ave
Rialto, CA 92376



Front

L2 542 E Mckinley St
Rialto, CA 92376



Front

L3 2645 W Cardamon St
San Bernardino, CA 92410



Front

Sales Photos

S1 443 S Tamarisk Ave
Rialto, CA 92376



Front

S2 550 S Eucalyptus Ave
Rialto, CA 92376



Front

S3 201 N Olive Avenue
Rialto, CA 92376



Front

ClearMaps Addendum

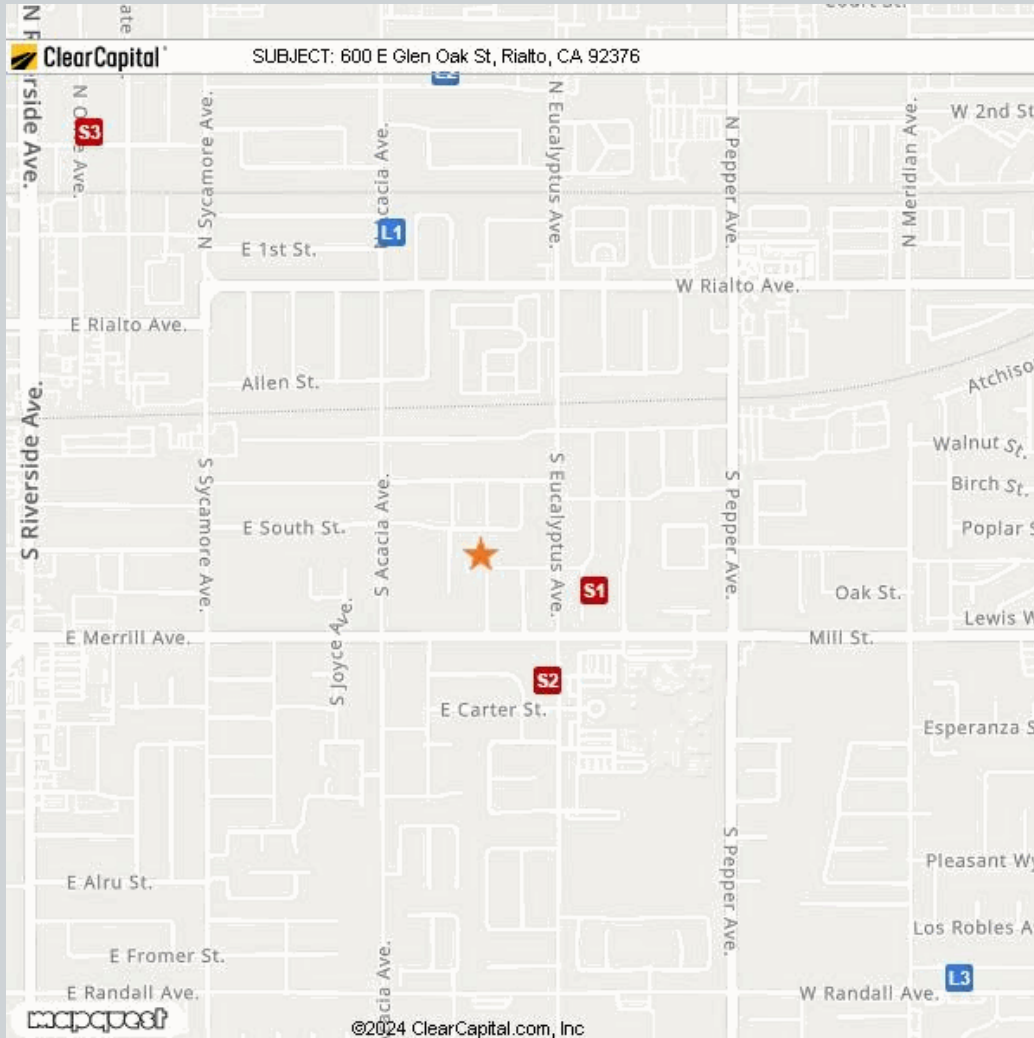
Address ★ 600 E Glen Oak St, Rialto, CA 92376

Loan Number 58167

Suggested List \$518,800

Suggested Repaired \$518,800

Sale \$520,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	600 E Glen Oak St, Rialto, CA 92376	--	Parcel Match
L1 Listing 1	131 N Acacia Ave, Rialto, CA 92376	0.47 Miles ¹	Parcel Match
L2 Listing 2	542 E Mckinley St, Rialto, CA 92376	0.69 Miles ¹	Parcel Match
L3 Listing 3	2645 W Cardamon St, San Bernardino, CA 92410	0.91 Miles ¹	Parcel Match
S1 Sold 1	443 S Tamarisk Ave, Rialto, CA 92376	0.17 Miles ¹	Parcel Match
S2 Sold 2	550 S Eucalyptus Ave, Rialto, CA 92376	0.20 Miles ¹	Parcel Match
S3 Sold 3	201 N Olive Avenue, Rialto, CA 92376	0.82 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 uiproducer@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	Michael O'Connor	Company/Brokerage	Diamond Ridge Realty
License No	01517005	Address	12523 Limonite Avenue Eastvale CA 91752
License Expiration	10/04/2026	License State	CA
Phone	9518474883	Email	RealtorOConnor@aol.com
Broker Distance to Subject	13.98 miles	Date Signed	08/30/2024

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.