

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	2580 Tourbook Way, Sacramento, CA 95833	Order ID	9543030	Property ID	35823850
Inspection Date	08/13/2024	Date of Report	08/13/2024		
Loan Number	58233	APN	22522300300000		
Borrower Name	Champery Real Estate 2015 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	8.12_BPO	Tracking ID 1	8.12_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	LUIS LUNA	Condition Comments	
R. E. Taxes	\$5,394	The subject property is in average visible condition, no visible damages.	
Assessed Value	\$403,267		
Zoning Classification	Residential R-2B-PUD		
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: \$397,900 High: \$640,000		
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	2580 Tourbook Way	210 Mill Valley Cir N	2611 Klayko St	14 Cattail Ct
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95833	95835	95833	95833
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	3.90 ¹	0.11 ¹	1.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$479,000	\$485,000	\$439,000
List Price \$	--	\$479,000	\$485,000	\$439,000
Original List Date		07/11/2024	07/11/2024	07/26/2024
DOM · Cumulative DOM	-- · --	32 · 33	32 · 33	17 · 18
Age (# of years)	18	21	17	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	2 Stories Half-plex	1 Story Half-plex	2 Stories Half-plex	1 Story Half-plex
# Units	1	1	1	1
Living Sq. Feet	1,567	1,557	1,567	1,278
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	2 · 2
Total Room #	5	5	5	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.06 acres	0.1712 acres	0.0562 acres	0.0772 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** Desirable Prestigious Resort Lifestyle for 55 & Older Active Adult Community at Heritage Park! Private Gates to Homes & Club House, Location offers Community Gardens, Bocce Ball Park & Hidden Trails Park. Must see this Charming Duet Home on Premium Corner Lot, Shows Pride of Ownership, Spacious 1557 Sq Ft. 2/3 Bedrooms 2 Full Baths with Inside Laundry Room, Pantry Room, Main Suite with Walk-In Closet, Two Car Garage with Remote Opener, Laundry Sink in Garage, Washer/Dryer, Refrigerator, Remote Control Sunsetter Easy Shades, Faux Blinds, Ceiling Fans, Attic Fan, Prewired for Security & Surround Sound, Updated: Inside Paint, Dishwasher, Disposal, Stove & Microwave, Fence, Garage Opener & More. The Club House Amenities: Pools, Spa, Tennis Courts, Exercise Facilities, Ballroom, Movie Room, Billiard Room, Computer Room, Sewing Room, Royal Palm Pub & More. Retirement Retreat close to Sacramento International Airport, Easy Access to Freeways & Downtown, Shopping, Eateries, Public Transportation and easy access to all activities that Sacramento has to offer. Must see home to appreciate value & location!!!Home qualifies for VA or FHA Financing!
- Listing 2** Welcome to your dream home in Natomas! This beautifully refreshed 3-bed, 2.5-bath, 1567 sqft gem is centrally located in a fantastic community. The first floor boasts a spacious great room and a modern kitchen, brand new luxury vinyl flooring with a convenient half bath. Upstairs, you'll find a large master suite for ultimate relaxation plus 2 additional bedrooms and bath. Enjoy the community's club house and pool, and revel in the convenience of being freeway-close. Just 10 minutes from downtown/mid-town, with a plethora of shops and restaurants nearby. Don't miss this opportunity for a perfect blend of comfort and location
- Listing 3** Welcome to this updated 2-bedroom, 2-bathroom mid-century half-plex in South Natomas. Features include clean lines, large windows, an open layout, and modern updates like fresh paint, new flooring, and stainless steel kitchen appliances. Enjoy a cozy living area, a private backyard, and comfortable bedrooms, including a master with an en-suite bathroom. Located near parks, shopping, dining, and freeways with a short commute to downtown Sacramento. Extras include central heating/cooling, in-unit laundry, and an attached garage. Schedule a viewing today!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2580 Tourbook Way	3681 Tice Creek Way	3411 Tice Creek Way	3650 Tice Creek Way
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95833	95833	95833	95833
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.06 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$475,000	\$430,000	\$499,000
List Price \$	--	\$475,000	\$430,000	\$499,000
Sale Price \$	--	\$460,000	\$429,000	\$507,200
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/08/2024	02/16/2024	05/21/2024
DOM · Cumulative DOM	-- · --	17 · 115	8 · 32	13 · 39
Age (# of years)	18	18	18	16
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	2 Stories Half-plex	2 Stories Half-plex	2 Stories Half-plex	2 Stories Half-plex
# Units	1	1	1	1
Living Sq. Feet	1,567	1,314	1,197	1,567
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	65
Garage (Style/Stalls)	Attached 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	0.06 acres	0.0427 acres	0.0379 acres	0.0584 acres
Other	None	None	None	None
Net Adjustment	--	+\$18,034	+\$24,268	\$0
Adjusted Price	--	\$478,034	\$453,268	\$507,200

* 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** Price adjusted for SqFt +\$12650, garage +\$4000, lot size +\$1384. Welcome to your new home in the heart of Natomas! This stunning 3 bedroom, 2.5 bathroom home offers the perfect blend of comfort, convenience, and community living. The open-concept layout seamlessly connects the living, dining, and kitchen areas, creating an ideal space for both relaxation and entertaining guests. The well-appointed kitchen features sleek appliances, ample cabinet space and a convenient breakfast bar. Upstairs, you'll find three generously sized bedrooms, including a luxurious master suite with a private ensuite bathroom. Outside, a private patio provides the perfect spot for outdoor dining or enjoying your morning coffee. Plus, with fantastic amenities such as a clubhouse, full gym (w/ weight room and all the cardio equipment you need!), pool and basketball court, baseball field, volleyball court, playground, and a walking path all provided by the Riverdale North HOA, there's always something to do just steps from your front door. Additionally, this home is conveniently located close to shopping, entertainment, and downtown, ensuring you'll never have to travel far for all your needs. Don't miss out on this incredible opportunity to experience comfortable and convenient living. Schedule your showing today!
- Sold 2** Price adjusted for SqFt +\$18500, garage +\$4000, lot size +\$1768. This must see beautiful Beazer home is move in ready, and sits in the Riverdale North's peaceful community! Easy access to I-80 and I-5. The home was built in 2006 and has been very well maintained. It offers End of the cul du sac privacy, has 2 bedrooms and 2 1/2 baths. Huge walk in closet in the spacious master bath, with privacy door. Newer stackable washer and dryer included! Private fenced patio area in the rear of home. The community has a clubhouse, pool, spa, gym, beautiful park and landscaping included. HOA fees are set very reasonable at \$82 a month.
- Sold 3** No price adjustment needed. Step into luxury & comfort in this updated & meticulously maintained home in Riverdale North, Natomas! As you enter, you're greeted by the inviting ambiance of fresh paint throughout, complemented by real hardwood oak flooring that adds warmth & elegance to every room. The kitchen features an expanded island with quartz countertops & a waterfall counter feature, a farmhouse style sink, & an added wine cooler. Brand new SS GE appliances complete the modern look, making cooking & entertaining a breeze. Light fixtures throughout the house have been tastefully updated, enhancing the contemporary feel of the space. Newly installed blinds offer privacy & style, while curtains in all bedrooms add a touch of coziness. Bathrooms have been fully renovated with Kavala white tiles, extended tall glass shower doors in both full baths, & refreshed tubs & showers. Work from home is a breeze with the built in work stations upstairs. The primary bedroom boasts a sizable walk-in closet & an ensuite bathroom for added convenience. Your vehicles will feel right at home in the newly painted 2-car tandem garage & full sized driveway, offering ample space for parking & storage. Outside, a charming sitting area beckons for relaxation. Enjoy the HOA pool & clubhouse amenities. Located near parks, schools, shopping & more!

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	\$485,000	\$485,000
Sales Price	\$475,000	\$475,000
30 Day Price	\$465,000	--
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.
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Subject Photos



Front



Front



Address Verification



Side



Side



Side

Subject Photos



Side



Street



Street



Street



Other



Other

Listing Photos

L1 210 Mill Valley Cir N
Sacramento, CA 95835



Front

L2 2611 Klayko St
Sacramento, CA 95833



Front

L3 14 Cattail Ct
Sacramento, CA 95833



Front

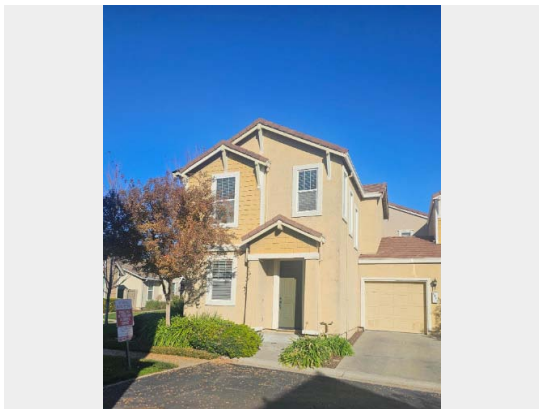
Sales Photos

S1 3681 Tice Creek Way
Sacramento, CA 95833



Front

S2 3411 Tice Creek Way
Sacramento, CA 95833



Front

S3 3650 Tice Creek Way
Sacramento, CA 95833



Front

ClearMaps Addendum

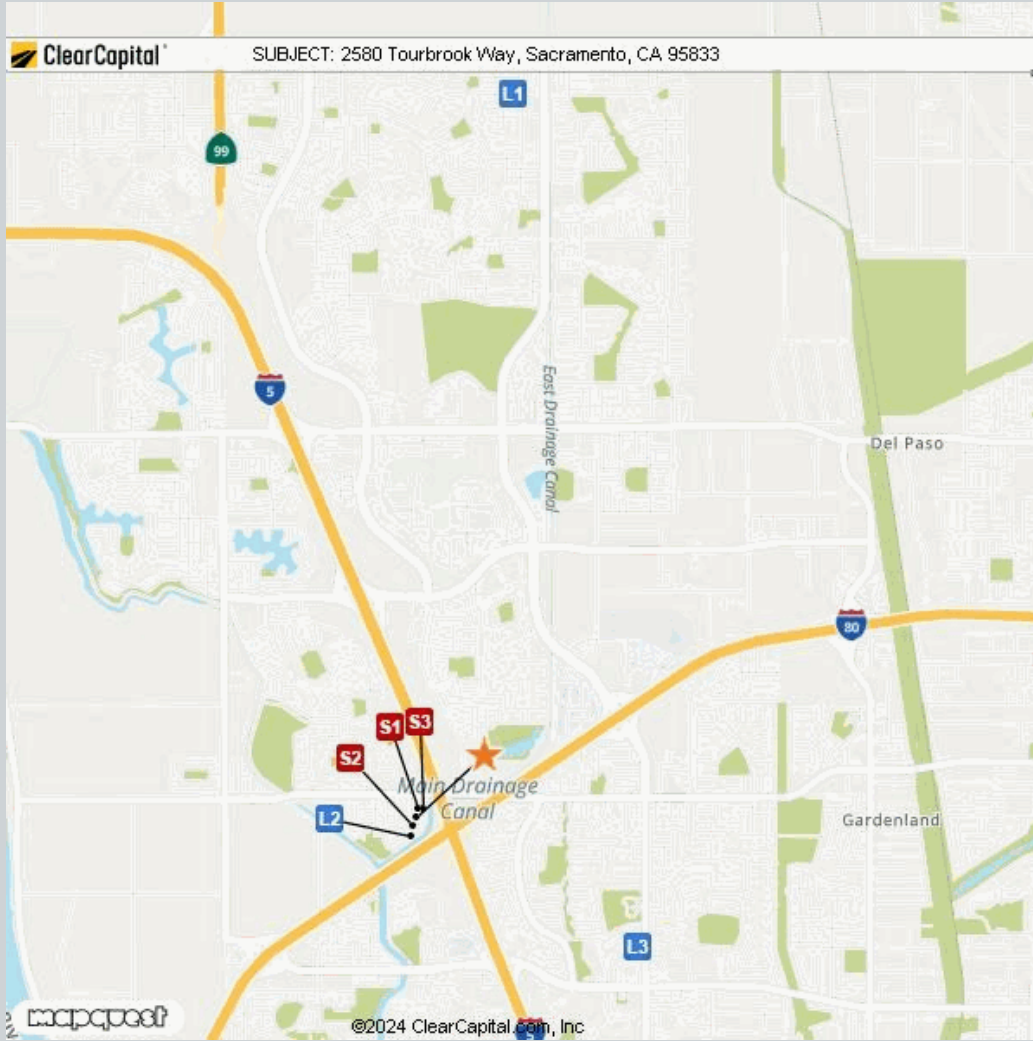
Address ★ 2580 Tourbook Way, Sacramento, CA 95833

Loan Number 58233

Suggested List \$485,000

Suggested Repaired \$485,000

Sale \$475,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2580 Tourbook Way, Sacramento, CA 95833	--	Parcel Match
L1 Listing 1	210 Mill Valley Cir N, Sacramento, CA 95835	3.90 Miles ¹	Parcel Match
L2 Listing 2	2611 Klayko St, Sacramento, CA 95833	0.11 Miles ¹	Parcel Match
L3 Listing 3	14 Cattail Ct, Sacramento, CA 95833	1.38 Miles ¹	Parcel Match
S1 Sold 1	3681 Tice Creek Way, Sacramento, CA 95833	0.04 Miles ¹	Parcel Match
S2 Sold 2	3411 Tice Creek Way, Sacramento, CA 95833	0.06 Miles ¹	Parcel Match
S3 Sold 3	3650 Tice Creek Way, Sacramento, CA 95833	0.06 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	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	11.25 miles	Date Signed	08/13/2024

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.