

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	9075 Clendenen Way, Sacramento, CA 95826	Order ID	9708635	Property ID	36131673
Inspection Date	10/22/2024	Date of Report	10/22/2024		
Loan Number	58568	APN	07401120180000		
Borrower Name	WH1 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	10.21_2_BPO	Tracking ID 1	10.21_2_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	RAYMOND D COURTER	Condition Comments	
R. E. Taxes	\$2,340	The subject property is in average visible condition, no visible damages.	
Assessed Value	\$199,676		
Zoning Classification	Residential RD-5		
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: \$430,000 High: \$527,500		
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	9075 Clendenen Way	4060 Andedon Cir	9164 Plumgrove Way	4000 Westporter Dr
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95826	95826	95826	95826
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.24 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$429,950	\$455,000	\$499,900
List Price \$	--	\$429,950	\$455,000	\$499,900
Original List Date		08/06/2024	10/01/2024	10/09/2024
DOM · Cumulative DOM	-- · --	63 · 77	5 · 21	12 · 13
Age (# of years)	46	54	47	49
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	1,158	1,206	1,274	1,215
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	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	--	--	--	--
Lot Size	0.13 acres	0.1354 acres	0.1535 acres	0.1515 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** HUGE PRICE DROP!! Seller has lovingly maintained and updated this home for over 30 years. Bright, open floorplan with beautiful hardwood floors and a bay window in the living room. Recent updates include vinyl siding, interior paint, exterior trim paint, skylights, flooring, roof (app. 10 yrs). Updated kitchen has granite counters, a breakfast bar and gas stove. French doors off the dining room offer easy access to the back yard. Front and rear landscaping with sprinklers, flowers, grapes and fruit trees galore (lemon, orange, peach, pear, kumquat). Covered RV parking. Close to shopping, public transportation, easy freeway access.
- Listing 2** Nestled in the heart of Rosemont, this immaculately maintained property is ready to be called home! Boasting 3 bedrooms and 2 baths across a comfortably laid out 1,274 square feet. Spacious and open with ample natural light, warm interior tones, and durable tile flooring. Family room with wood-burning fireplace, perfect for those soon to come Winter evenings. Dream like kitchen with granite countertops, large island, built-in stainless steel appliances, abundant counter space, and recessed light. Upgraded hardware and premium fixtures add design elegance throughout. Dual pane prairie grid windows infuse natural light while enhancing energy efficiency. Enjoy outdoor living with picturesque raised garden beds, covered patio and towering cypress trees bordering the back of the property to provide shade and privacy. This property offers the perfect blend of comfort and style, crafted for an ideal living experience. Don't miss the opportunity to make this house your new home! Schedule a viewing today.
- Listing 3** Welcome to this beautifully remodeled 3-bedroom, 2-bath home featuring a separate family and living room, a sunroom, and a two-car garage in the desirable Rosemont neighborhood. The home boasts fresh interior paint, brand-new stainless steel appliances, new ceiling fans, new waterproof laminate flooring, quartz countertops, a new sink, and modern fixtures. All interior doors have been replaced, and the master bathroom has been updated with a new vanity. Both bathrooms have been fully remodeled, with new toilets, tile, and more. The backyard is perfect for entertaining and barbecues, with potential space for RV or boat parking. Conveniently located just minutes from downtown Sacramento, this home is a must-see!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9075 Clendenen Way	4001 Ashgrove Way	9051 Clendenen Way	4124 Cobblewood Ct
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95826	95826	95826	95826
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.06 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$463,000	\$479,900	\$469,900
List Price \$	--	\$463,000	\$479,900	\$469,900
Sale Price \$	--	\$460,000	\$495,000	\$465,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/04/2024	07/19/2024	10/11/2024
DOM · Cumulative DOM	-- · --	47 · 76	19 · 59	11 · 36
Age (# of years)	46	47	46	42
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	1,158	1,214	1,158	1,256
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	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	--	--	--	--
Lot Size	0.13 acres	0.1343 acres	0.1472 acres	0.1607 acres
Other	None	None	None	None
Net Adjustment	--	-\$7,800	-\$1,376	-\$9,356
Adjusted Price	--	\$452,200	\$493,624	\$455,644

* 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 -\$2800. Welcome to this charming property with a natural color palette that creates a warm and inviting atmosphere throughout. The home features other rooms for flexible living space, allowing for customization to suit your needs. The primary bathroom offers good under sink storage for added convenience. Step outside to a fenced backyard with a sitting area, perfect for enjoying the fresh air. This home also boasts a new roof and fresh interior paint. Partial flooring replacement in some areas gives the home a fresh look, while new appliances provide modern convenience. Don't miss the opportunity to make this house your home!
- Sold 2** Price adjusted for lot size. Welcome to this beautifully renovated residence in the charming Rosemont community, a perfect blend of style and comfort. This stunning home boasts an array of modern finishes and thoughtful upgrades that are sure to impress. Step inside to discover a bright and airy open floor plan featuring luxury vinyl flooring that flows seamlessly throughout the home. The spacious living room, with its ample natural light, provides an ideal setting for relaxation and entertaining guests. This home is equipped with pristine quartz countertops, brand-new stainless steel appliances, a new HVAC, offering both style and functionality. Each bedroom is generously sized and designed with comfort in mind, ensuring a peaceful retreat at the end of each day. The bathrooms are equally impressive, updated with high-end fixtures and modern aesthetics. Large corner lot with possible RV access.
- Sold 3** Price adjusted for sqFt -\$4900, age -\$2000, lot size -\$2456. Welcome to this well-maintained 3-bedroom, 2-bath home situated on a desirable corner lot in a cul-de-sac, just steps away from the beautiful Rosswood Park. This home boasts incredible curb appeal with beautifully landscaped yards and potential RV access. Step inside to find a bright and open floor plan featuring a spacious kitchen that has space for a large dining area perfect for entertaining! The living room is highlighted by soaring vaulted ceilings and a cozy fireplace, creating an inviting space for relaxation. Retreat to the master bedroom, complete with its own en-suite bath, offering a private sanctuary. Central air conditioning was updated 3 years ago, providing cool temperatures during the hot summer months. The covered patio provides the perfect spot for outdoor dining or enjoying your morning coffee. With its prime location, well-kept interiors, and thoughtful layout, this home is a true gem!

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	\$490,000	\$490,000
Sales Price	\$475,000	\$475,000
30 Day Price	\$455,000	--
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



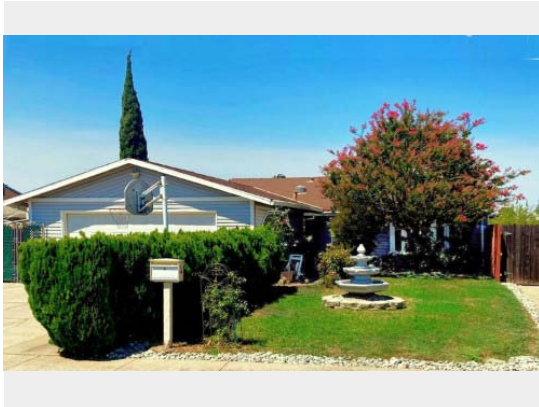
Other



Other

Listing Photos

L1 4060 Andedon Cir
Sacramento, CA 95826



Front

L2 9164 Plumgrove Way
Sacramento, CA 95826



Front

L3 4000 Westporter Dr
Sacramento, CA 95826



Front

Sales Photos

S1 4001 Ashgrove Way
Sacramento, CA 95826



Front

S2 9051 Clendenen Way
Sacramento, CA 95826



Front

S3 4124 Cobblewood Ct
Sacramento, CA 95826



Front

ClearMaps Addendum

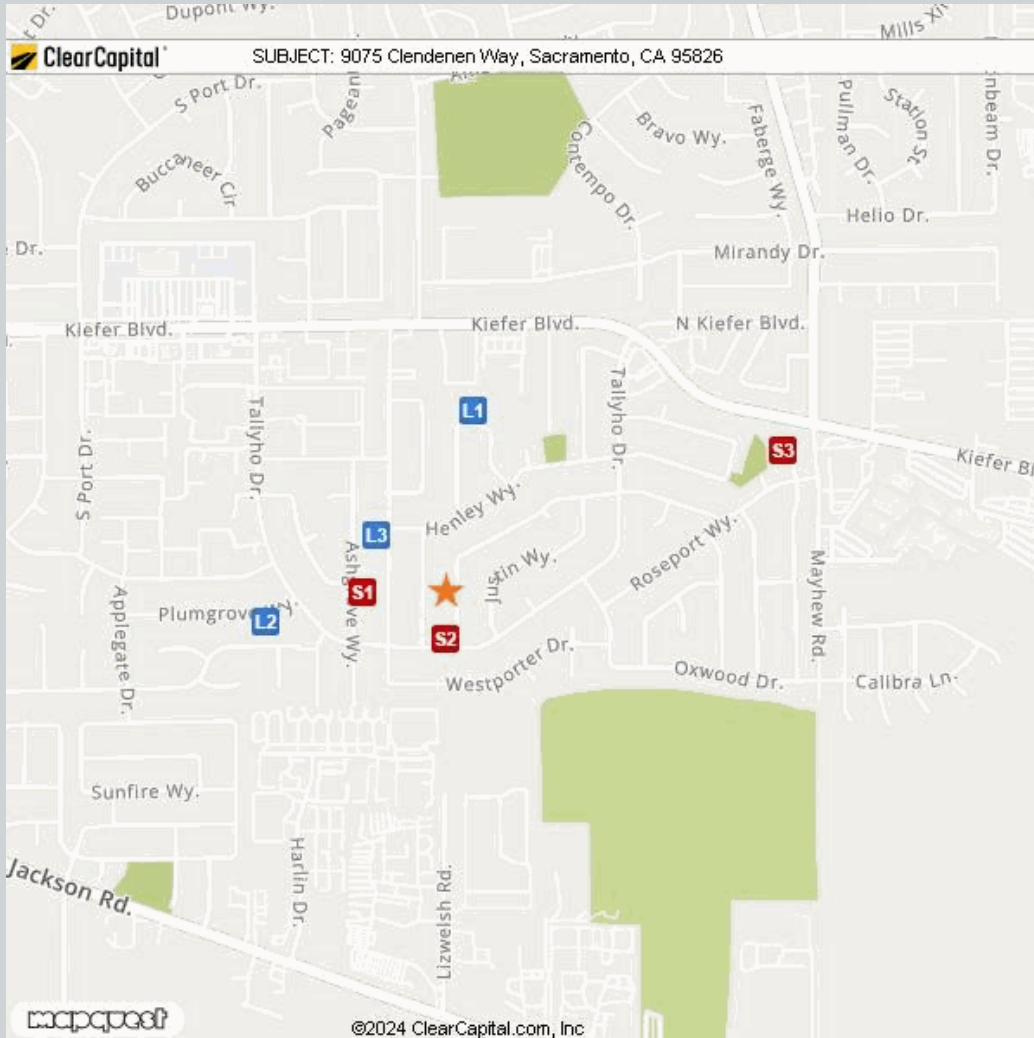
Address ★ 9075 Clendenen Way, Sacramento, CA 95826

Loan Number 58568

Suggested List \$490,000

Suggested Repaired \$490,000

Sale \$475,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9075 Clendenen Way, Sacramento, CA 95826	--	Parcel Match
L1 Listing 1	4060 Andedon Cir, Sacramento, CA 95826	0.24 Miles ¹	Parcel Match
L2 Listing 2	9164 Plumgrove Way, Sacramento, CA 95826	0.24 Miles ¹	Parcel Match
L3 Listing 3	4000 Westporter Dr, Sacramento, CA 95826	0.12 Miles ¹	Parcel Match
S1 Sold 1	4001 Ashgrove Way, Sacramento, CA 95826	0.11 Miles ¹	Parcel Match
S2 Sold 2	9051 Clendenen Way, Sacramento, CA 95826	0.06 Miles ¹	Parcel Match
S3 Sold 3	4124 Cobblewood Ct, Sacramento, CA 95826	0.49 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	11.56 miles	Date Signed	10/22/2024

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.