

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	380 N 9th Street, Grover Beach, CA 93433	Order ID	7142930	Property ID	29701603
Inspection Date	03/03/2021	Date of Report	03/08/2021		
Loan Number	41861	APN	060-161-001		
Borrower Name	Redwood Holdings LLC	County	San Luis Obispo		

Tracking IDs					
Order Tracking ID	0303_BPO_Update	Tracking ID 1	0303_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	REDWOOD HOLDINGS LLC	<p>Legal Description: CY GC TN GRVR BL 42 LTS 11 & 12 The subject is a single story, Ranch styled, single family residence home in non gated neighborhood in north Grover Beach called Grover Heights. The subject has some deferred maintenance conditions. Facia is damaged at some areas and needs some replacement timbers and exterior painting. Chain link fencing needs repair. The roof at rear of home appears to have some repairable damage. Roof appears to be serviceable except for area at back of home. All other exterior components appear to be in serviceable condition. Yards are not properly irrigated or maintained. Landscape is plain and no trees noted and very little vegetation exists on the lot. Age of construction, architectural style and quality of construction is mixed in this neighborhood - the subject conforms to the surrounding homes in its neighborhood. Vandalism risk is low, neighborhood is desirable. Close to the beach (approx. 1 mile) Neighborhood views only at the subject. No functional obsolescence or adverse conditions noted at the time of inspection. Attached (2) car garage. Quality of construction is Q4. The subjects condition rating is estimated to be "C4" (average) Close to Ramona Garden Park and Grover Heights Park.</p>
R. E. Taxes	\$4,876	
Assessed Value	\$416,160	
Zoning Classification	Residential 10	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Property appears to be vacant, but locked and secure)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$3,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$3,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Urban	<p>The subject is located in a non gated neighborhood in Grover Beach called Grover Heights., north of N Grand Avenue on the southeast corner of N 9th Street and Newport Avenue near Ramona Garden Park and Grover Heights Park. Fee simple land. Close to typical amenities - schools shopping and services. Vandalism risk is low. REO and Short Sale activity is minimal but notices of default on the rise throughout the 5 Cities area. Current market is stable with demand exceeding supply and continued upward trend in listing and sales prices. Multiple offers situations common in the ...</p>
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$469,400 High: \$804,940	
Market for this type of property	Increased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

The subject is located in a non gated neighborhood in Grover Beach called Grover Heights., north of N Grand Avenue on the southeast corner of N 9th Street and Newport Avenue near Ramona Garden Park and Grover Heights Park. Fee simple land. Close to typical amenities - schools shopping and services. Vandalism risk is low. REO and Short Sale activity is minimal but notices of default on the rise throughout the 5 Cities area. Current market is stable with demand exceeding supply and continued upward trend in listing and sales prices. Multiple offers situations common in the current market and marketing time is abbreviated and under (30) days. Streets in the subjects neighborhood is mixed with SFR homes and multi-family homes. The subject conforms to the neighborhood in age of construction, architectural style and quality of construction. The subjects GLA size is in the lower tier for the area.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	380 N 9th Street	1261 Trouville Avenue	223 N 6th Street	432 Saratoga Avenue
City, State	Grover Beach, CA	Grover Beach, CA	Grover Beach, CA	Grover Beach, CA
Zip Code	93433	93433	93433	93433
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.28 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$500,000	\$549,900	\$599,900
List Price \$	--	\$500,000	\$549,900	\$599,900
Original List Date		02/17/2021	02/03/2021	01/23/2021
DOM · Cumulative DOM	-- · --	15 · 19	14 · 33	11 · 44
Age (# of years)	48	66	33	71
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Other
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	2 Stories Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	938	810	1,241	1,181
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1	3 · 2	3 · 2
Total Room #	4	3	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.17 acres	0.03 acres	0.15 acres
Other	Corner Lot	8 X 10 Storage Shed	--	Deck

* Listing 1 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** List #1 is a fair market sale. Nearby neighborhood of homes in Grover Beach within approx. 0.62 of a mile away from the subject. List #1 has older age of construction - the subject is a (18) year newer home. Both homes are detached SFR homes with similar quality of construction. List #1 is a (1) story home like the subject with similar Ranch architecture. The subject has the same bedroom count as List Comp #1. The subject has superior 1.5 bath count as List #1 only has (1) bathroom. The subject has superior room count over List #1. The subject has superior GLA values over List #1. List #1 has a superior sized lot over the subject and superior lot and land value over the subject. The subject is located on a superior corner lot. The subject has a superior attached (2) car garage - List #1 has a inferior no carport and no garage. List #1 has estimated similar "C4" condition rating (average) like the subject, with edge to List #1 per its MLS photos. List #1 has a 8X10 storage shed. The subject has no shed. Both homes have landscaped and fenced yards. View amenities are estimated to be similar - neighborhood views only. With adjustments, the subject has estimated superior resale value over List #1 due to its superior lot & land value, superior bathroom count, newer age of construction, superior GLA values, superior (2) car garage and superior corner lot over List #1. The subject is estimated to be superior over List #1. List #1 is the most heavily weighted List comp and has estimated similar fair market resale value to the subject with edge to the subject.
- Listing 2** List #2 is a standard sale. Same general area in Grover Beach as the subject approx 0.28 miles away from the subject. Both homes are SFR homes with estimated similar Q4 quality of construction. List #2 is a (15) year newer home than the subject. List #2 is a (2) story Ranch styled home. List #2 has superior bedroom count over the subject. The subject has inferior (1.5) bathroom count. List #2 has superior two full bathroom count over the subject. List #2 has superior room count over the subject. List #2 has superior GLA over the subject. List #2 has a smaller lot and inferior lot and land value to the subject. The subject is located on a superior corner lot. Condition rating of List #2 is estimated to be similar "C4" condition rating, with edge to List #2 per its MLS information and photos. Both homes have an attached (2) car garage. Both homes have fenced and landscaped yards. View amenity at the subject is estimated to be similar to List #2 - neighborhood views only. With adjustments, List #2 is estimated to have similar fair market resale value to the subject. Resale values are estimated to be in range with adjustments between the (2) properties due to the subjects superior parcel value offset by List #2 superior GLA values., superior bedroom/room count, superior bath count and newer age of construction. Edge to List #2.
- Listing 3** List #3 is a fair market sale. List #3 is located in the same general area of Grover Beach as the subject, approx. 0.35 miles away from the subject. Both homes are single story, detached, Ranch styled SFR homes. List #3 has older age of construction - the subject is a (23) year newer home. List #3 has superior bedroom count over the subject and superior (2) full bathrooms. The subject has inferior (1.5) bath count. List #3 has superior room count over the subject. List #3 has superior GLA values over the subject. List #3 has a slightly larger sized lot over the subject and slightly superior lot and land value over the subject. The subject has a superior corner lot over Lis #3. List #3 has no carport amenity or garage. The subject has a superior attached (2) car garage. Quality of construction at the subject is estimated to be similar to List #3. Condition rating of List #3 is estimated to be superior "C3" condition rating (good) over the subject as MLS info indicates it is updated. Both homes have fenced yards and landscaped yards. List #3 has superior ocean views and view deck off its back yard. The subject has inferior neighborhood views only. With adjustments, the subject is estimated to have inferior fair market resale value to List #3. List #3 is estimated to have superior fair market resale value over the subject with adjustments due to List #3 superior updated C3 condition rating, superior bedroom/room count, superior bathroom count, superior GLA values and superior ocean view amenity. List #3 is speculated to have superior fair market resale value over the subject. List #3 is superior.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	380 N 9th Street	1075 Ramona Avenue	252 N 8th Street	750 N 4th Street
City, State	Grover Beach, CA	Grover Beach, CA	Grover Beach, CA	Grover Beach, CA
Zip Code	93433	93433	93433	93433
Datasource	Tax Records	MLS	MLS	Public Records
Miles to Subj.	--	0.19 ¹	0.14 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,000	\$469,000	\$549,000
List Price \$	--	\$499,000	\$469,000	\$549,000
Sale Price \$	--	\$505,000	\$475,000	\$549,000
Type of Financing	--	Conventional	Cash To New Loan	Conventional
Date of Sale	--	10/22/2020	02/05/2021	12/01/2020
DOM · Cumulative DOM	-- · --	7 · 42	4 · 92	8 · 25
Age (# of years)	48	88	62	48
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 Spanish	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	938	936	837	972
Bdrm · Bths · ½ Bths	2 · 1 · 1	2 · 1	2 · 1	2 · 1
Total Room #	4	6	4	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	0.15 acres	0.09 acres	0.14 acres
Other	Corner Lot	Updated Kitchen	Some Updates	Additional Detached (1) Car Garage
Net Adjustment	--	+\$10,680	+\$29,590	-\$19,560
Adjusted Price	--	\$515,680	\$504,590	\$529,440

* Sold 1 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** Sold #1 was a standard sale per MLS profile info. Same general area as the subject in Grover Beach within 0.19 miles away from the subject. Sold #1 is a detached, single story, older Spanish styled SFR home. Age of construction is older than the subject - the subject is a (40) year newer home (+\$20,000) The subject has the same bedroom count as Sold #1. The subject has superior 1.5 bathrooms. Sold #1 has only one bathroom (+\$1,500) Sold #1 has superior room count (-\$10,000) The subject has similar GLA values to Sold #1 (+\$180) GLA values are very close. Condition ratings are estimated to be similar - both C4 condition ratings with edge to Sold #1 as it has a updated kitchen and superior overall condition per its MLS photos (-\$10,000) The subject has a superior attached (2) car garage - Sold #1 has a no carport and no garage (+\$10,000) The subject has a inferior sized lot to Sold #1 and inferior lot and land value to Sold #1 (-\$6,000) The subject has a superior corner lot (+\$5,000) View amenity at the subject and Sold #1 are estimated to be similar - neighborhood views only (\$0) Both homes have fenced and landscaped yards (\$0) With adjustments, the subject is estimated to have superior resale value over Sold #1 due to the subjects newer age of construction, superior bathroom count, superior attached (2) car garage and superior corner lot. The subject has a estimated \$10,680 upward adjustment over Sold #1. The subject is estimated to have superior fair market resale value over Sold #1. Subjects adjusted value: \$515,680. Per MLS info, Sold #1 had conventional loan financing type with no reported credits or concessions. Sold #1 is a slightly dated sale. Prices have increased rapidly in the subjects area since Sold #1 closed escrow due to demand and supply issues. Sold #1 has estimated similar resale value to the subject with adjustments, with estimated edge to the subject. Sold #1 is the most heavily weighted SOLD comp and the subjects current fair market resale value is estimated to be in range of the adjusted price of Sold #1. Best SOLD comp.
- Sold #2** Sold #2 was a fair market sale per MLS profile info. Same general neighborhood as the subject in Grover Beach approx. 0.21 of a mile away from the subject. Sold #2 is a detached, single story, Ranch styled SFR home like the subject. Age of construction is older than the subject - Sold #2 is a (14) year older home than the subject (+\$7,000) Quality of construction is estimated to be similar to the subject - both Q4 rating (\$0) The subject has the same bedroom count as Sold #2. The subject has superior 1.5 bathroom count over Sold #2 (+\$1,500) Sold #2 has inferior one bathroom. Sold #2 has the same room count as the subject (\$0) Sold #2 has inferior GLA values to the subject (+\$9,090) Condition ratings are estimated to be similar - both "C4" condition ratings (average) with estimated edge to Sold #2 as MLS info indicates it has had some recent updating (-\$5,000) Both homes have an attached (2) car garage (\$0) Sold #2 has a inferior sized lot and inferior lot and land value to the subject (+\$12,000) The subject has a superior corner lot (+\$5,000) View amenities are estimated to be similar - neighborhood views only (\$0) Both homes have fenced and landscaped yards (\$0) With adjustments, the subject is estimated to have superior fair market resale value over Sold #2. The subject has a estimated \$239,590 upward adjustment over Sold #2. The subject is estimated to have superior resale value over Sold #2 with adjustments. Subjects adjusted value: \$504,590. Sold #2 had Cash to New Loan loan financing type per MLS info with no reported credits or concessions. The subject is estimated to be superior. Sold #2 is a current comp and has closed escrow in the last (90) days.
- Sold #3** Sold #3 was a fair market sale per MLS profile info. Grover Beach home like the subject approximately 0.42 of a mile away from the subject. Sold #3 is detached, single story, Ranch styled home like the subject. Age of construction is the same as the subject - both homes built in 1973 (\$0) The subject has the same bedroom count as Sold #3. The subject has superior 1.5 bathrooms - Sold #3 has inferior 1.0 baths (+\$1,500) Sold #3 has superior room count over the subject per its tax record info (-\$5,000) Sold #3 has slightly superior GLA values over the subject (-\$3,060) Condition rating of Sold #3 is estimated to have similar "C4" condition rating (average) like the subject, with edge to Sold #3 per its MLS photos (-\$5,000) and the subject needs some cosmetic repairs. Both homes have an attached (2) car garage (\$0) Sold #3 has an additional single car detached garage (-\$5,000) The subject has a superior corner lot (+\$5,000) The subject has a similar sized lot to Sold #3 and similar lot and land value, with slight edge to Sold #3 (-\$3,000) View amenity at Sold #3 is superior. Sold #3 has some partial ocean views per its MLS profile information. The subject has neighborhood views only (-\$5,000) Both homes have fenced and landscaped yards (\$0) With adjustments, the subject is estimated to have similar resale value to Sold #3. The subject has a estimated \$19,560 downward adjustment to Sold #3. Sold #3 is estimated to be superior over the subject, but resale values are estimated to be in range. Subjects adjusted value: \$529,440. Per MLS info, Sold #3 had conventional loan financing with a reported \$1,500 seller credit to the buyer for buyers closing cost. CONCESSIONS: \$1,500 CONCESSION CMTS: Closing costs

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			MLS LISTING HISTORY INFORMATION MLS Listing Number PI994771 MLS Status: Closed Closing Date: 01/20/2000 MLS Area: GRVC - GROVER BEACH MLS Sale Price: \$169,000 MLS Status Change Date: 01/28/2012 MLS Listing Agent: Pi00912839-Candace Stricker MLS Current List Price: \$179,900 MLS Listing Broker: RE/MAX OCEAN WEST MLS Original List Price: \$179,900				
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	\$524,900	\$529,500
Sales Price	\$519,000	\$523,500
30 Day Price	\$514,000	--
Comments Regarding Pricing Strategy		
<p>Broker recommends a Repair First, Then List sales strategy at the subject with a 90- 120 day marketing time period. I initially went back (3) months, out in distance of (1) mile and LIST & SOLD comps that match the subjects GLA profile & estimated value range are extremely scarce. List comps that match the subjects GLA profile and general profile are extremely scarce so comps with living area values outside the customers desired threshold variance tolerance had to be used due to scarce comp selection. L2 and L3 comps exceed the +/- 20% GLA value variance threshold. With relaxing the lot size variance, year built and GLA variance threshold tolerances of the search criteria beyond the customers guidelines, I was able to find comps which I could use to complete the report. Within (1) mile & sold dates back (12) months I found sufficient listing & sold comps of which I could use due to extreme scarce comp factors. Comps used in the report are deemed the best possible currently available comps within (5) miles from the subject and the adjustments are sufficient for this area to account for the differences in the subject and the comps. The subject is a (1) story, Ranch styled SFR home on a corner lot in the Grover Heights neighborhood of homes. The subjects curb appeal and exterior condition is inferior to most surrounding homes in its neighborhood in its current condition. Yards are not maintained or properly irrigated. Deferred maintenance conditions noted at time of inspection. The subjects parcel size is slightly below the average parcel size for its neighborhood. Market has remained stable despite the economic slowdown in the local economy and high unemployment due to the COVID- 19 pandemic. Sales prices have been on the increase in the last (120) days as demand is outweighing supply. Low inventory of homes for sale in this area coupled with stable buyer demand is helping to sustain the housing market and escalating sales prices. Marketing time is abbreviated and under (30) days/ Agent sees no resale problem at the subject if the list price is set within the bracketed and adjusted prices of comps used in this report. The subjects current fair market value is estimated to be in line with Sold #1 with adjustments, with estimated edge to the subject. Listings are in extreme short supply currently with multiple offer situations common currently, so initial list price can be pushed slightly higher and at a speculative list price due to extreme low inventory and strong buyer demand. Inventory is under a (30) day supply.</p>		

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.

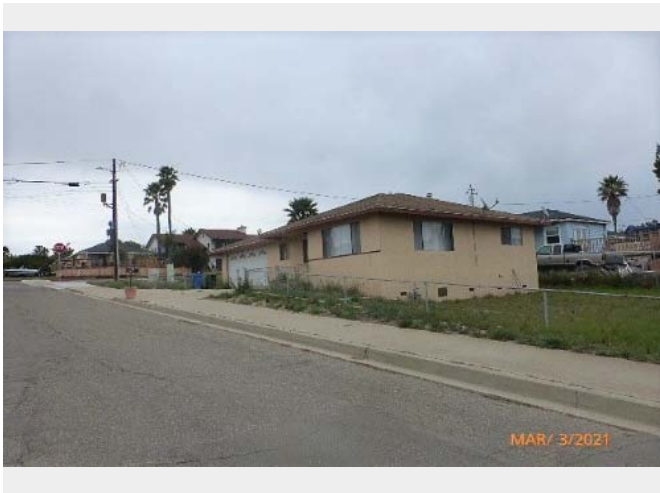
Subject Photos



Front



Address Verification



Side



Side



Side



Back

Subject Photos



Street



Street



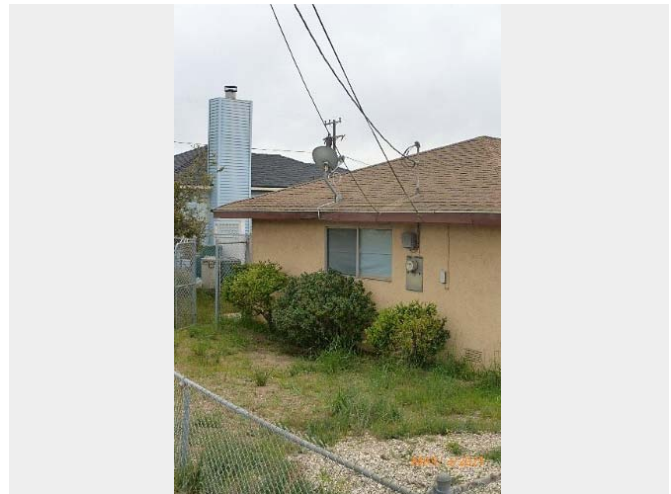
Street



Street



Other



Other

Subject Photos



Other



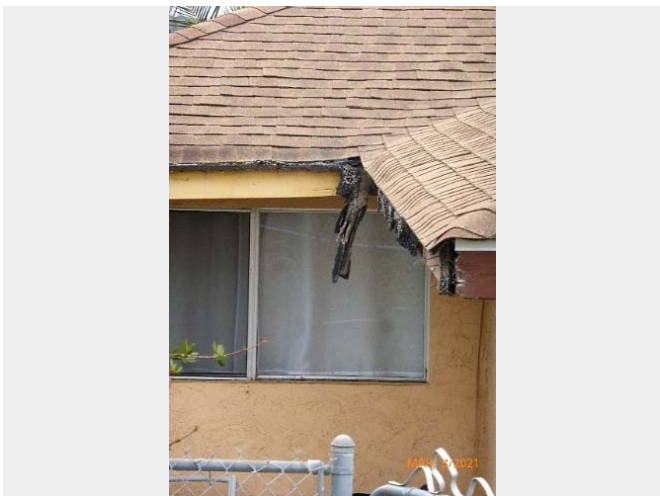
Other



Other



Other



Other



Other

Subject Photos



Other



Other



Other

Listing Photos

L1 1261 Trouville Avenue
Grover Beach, CA 93433



Front

L2 223 N 6th Street
Grover Beach, CA 93433



Front

L3 432 Saratoga Avenue
Grover Beach, CA 93433



Front

Sales Photos

S1 1075 Ramona Avenue
Grover Beach, CA 93433



Front

S2 252 N 8th Street
Grover Beach, CA 93433



Front

S3 750 N 4th Street
Grover Beach, CA 93433



Front

ClearMaps Addendum

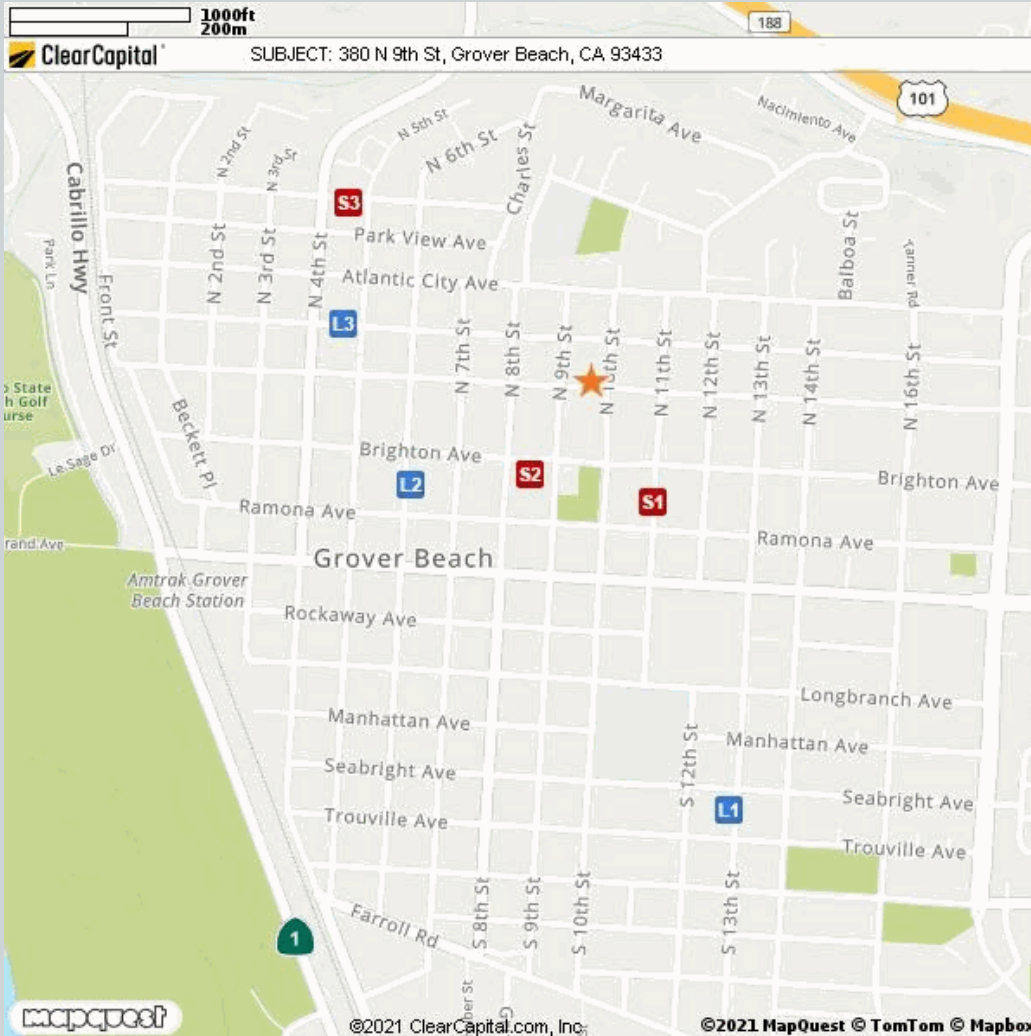
Address ★ 380 N 9th Street, Grover Beach, CA 93433

Loan Number 41861

Suggested List \$524,900

Suggested Repaired \$529,500

Sale \$519,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	380 N 9th Street, Grover Beach, CA 93433	--	Street Centerline Match
L1	1261 Trouville Avenue, Grover Beach, CA 93433	0.62 Miles ¹	Parcel Match
L2	223 N 6th Street, Grover Beach, CA 93433	0.28 Miles ¹	Parcel Match
L3	432 Saratoga Avenue, Grover Beach, CA 93433	0.35 Miles ¹	Parcel Match
S1	1075 Ramona Avenue, Grover Beach, CA 93433	0.19 Miles ¹	Parcel Match
S2	252 N 8th Street, Grover Beach, CA 93433	0.14 Miles ¹	Parcel Match
S3	750 N 4th Street, Grover Beach, CA 93433	0.42 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: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

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 detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, 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.

Report Instructions - cont.

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.

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	Christian Stuart Workmon	Company/Brokerage	Century 21 Hometown Realty - Pismo Beach,CA
License No	01317218	Address	727 South Halcyon Road #11 Arroyo Grande CA 93420
License Expiration	08/15/2021	License State	CA
Phone	7604048735	Email	chrisworkmon@gmail.com
Broker Distance to Subject	2.06 miles	Date Signed	03/05/2021

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:

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