

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	1915 Plum Lane, Tracy, CA 95376	Order ID	7142930	Property ID	29701608
Inspection Date	03/05/2021	Date of Report	03/08/2021		
Loan Number	41898	APN	234-330-32		
Borrower Name	Redwood Holdings LLC	County	San Joaquin		

Tracking IDs

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

General Conditions

Owner	Redwood Holdings LLC	Condition Comments Occupied single family detached. Landscaping conforms to homes on this street.
R. E. Taxes	\$4,911	
Assessed Value	\$430,378	
Zoning Classification	Residential	
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	Suburban	Neighborhood Comments Lack of available housing inventory has caused a decrease in days on market for homes in this area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$525,000 High: \$625,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1915 Plum Lane	1935 Harvest Landing Ct	1429 Bluesage Ct	1240 Renown Dr
City, State	Tracy, CA	Tracy, CA	Tracy, CA	Tracy, CA
Zip Code	95376	95376	95376	95376
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.58 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$585,000	\$595,000	\$585,000,000
List Price \$	--	\$585,000	\$595,000	\$585,000
Original List Date		01/13/2021	02/04/2021	02/25/2021
DOM · Cumulative DOM	-- · --	4 · 54	6 · 32	7 · 11
Age (# of years)	30	28	29	41
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 Contemp	2 Stories Contemp	2 Stories Contemp	2 Stories Contemp
# Units	1	1	1	1
Living Sq. Feet	1,844	1,772	1,831	1,734
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 1 Car	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes	--	--
Lot Size	0.13 acres	0.13 acres	0.16 acres	0.18 acres
Other	MLS#	MLS#20076571	MLS#221001661	MLS#221010098

* 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** Beautiful 4 Bedroom 3 Bath, 1,772 square feet 2 story Home with a POOL. Property has 3 car garage and near to school and park.
- Listing 2** Well maintained two story home in great cul-de-sac location! Open floor plan with vaulted ceiling, the house is filled with abundant natural light. Enter into the foyer, to the right is the formal living room next to the formal dining area. Continue on to the large eat-in kitchen tile floors and stainless steel appliances. The Kitchen opens up to the family room with cozy fireplace and sliding glass doors which lead to the backyard making entertaining family and friends easy. From the foyer to the left is a hall that leads directly to the family room and Kitchen. The second floor houses all bedrooms including the Master suite with dual sinks, separate shower and tub and a large walk-in closet. All bedrooms are carpeted and all bathrooms have tile flooring. Hardwood floor in entry, dining room, living room and hall. Side yard access for your R/V or Boat. New Heat and A/C approximately 3 years old. Newer kitchen appliances. Video cameras on premise.
- Listing 3** Fantastic 3 bed/2.5 bath split-level home in Tracy's Tennis Village! If you are looking for a home with major RV access AND a pool AND no rear neighbors, this is it! RV access w/ extra large driveway AND room for potential 2nd RV access on opposite side of home. Low maintenance front and rear yards. In the back, enormous pool w/ diving board, huge patio, semi-permanent enclosed gazebo, sprinkler system, fruit trees. 2 car garage with cabinets, workbench, storage room. Home has newer laminate flooring, freshly painted downstairs, wet bar, built-in kitchen appliances w/granite counters, deep sink/w touchless faucet and refrigerator. Tile roof, newer HVAC, RING doorbell. Take a look before it's gone!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1915 Plum Lane	1341 Claremont Dr	1900 Harvest Landing Ct	732 Ann Gabriel Ln
City, State	Tracy, CA	Tracy, CA	Tracy, CA	Tracy, CA
Zip Code	95376	95376	95376	95377
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.61 ¹	0.28 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$560,000	\$539,950	\$529,950
List Price \$	--	\$560,000	\$562,000	\$529,950
Sale Price \$	--	\$611,000	\$562,000	\$590,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/05/2020	12/23/2020	01/28/2021
DOM · Cumulative DOM	-- · --	4 · 27	6 · 35	13 · 64
Age (# of years)	30	29	31	17
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 Contemp	2 Stories Contemp	1 Story Contemp	2 Stories Contemp
# Units	1	1	1	1
Living Sq. Feet	1,844	2,046	2,051	1,733
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	4 · 2	3 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 1 Car	Attached 3 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	0.19 acres	0.14 acres	0.14 acres
Other	MLS#	MLS#20061117	MLS#20069524	MLS#20070483
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$611,000	\$562,000	\$590,000

* 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** Well maintained 4 bedroom, 3 full baths, living room/formal dining combo, full sized kitchen with plenty of cabinet and counter space. Gas stove, breakfast nook overlooking huge back yard. Family room with fireplace and Anderson dble door to rear yard. One bedroom and full bath downstairs. 3 bedrooms upstairs include bedroom with private bath plus Jack-n-Jill bathroom between bedrooms. New windows and HVAC in 2017. 3 car gar. The back yard is a selling point. Very large and private.
- Sold 2** Enter into this beautiful bright and open single story! Travertine tile, and LVP floors throughout. Inside Laundry, Beautifully landscaped backyard. Minutes from the freeway, shopping and walking distance to parks.
- Sold 3** Great Opportunity and Location, one story home in the desirable Madison Park area. This 1733 sq ft single story home features high ceilings in the kitchen and family room with fireplace, break area with access to backyard and spacious master bedroom suite. Brand new exterior paint. Brand New flooring in the kitchen and laundry room. Interior paint, water heater, microwave, carpet and baseboards recently replaced and in great condition. Freshly landscaped back and front yard. No rear neighbors and private backyard. This house backs up to a beautiful park and is in walking distance to several others and K-8 school George Kelly. This house is ready to move in!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has not been listed or sold in the previous 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	\$590,000	\$590,000
Sales Price	\$590,000	\$590,000
30 Day Price	\$580,000	--
Comments Regarding Pricing Strategy		
Lack of available housing inventory has caused a decrease in days on market for homes in this area.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 1935 Harvest Landing Ct
Tracy, CA 95376



Front

L2 1429 Bluesage Ct
Tracy, CA 95376



Front

L3 1240 Renown Dr
Tracy, CA 95376



Front

Sales Photos

S1 1341 Claremont Dr
Tracy, CA 95376



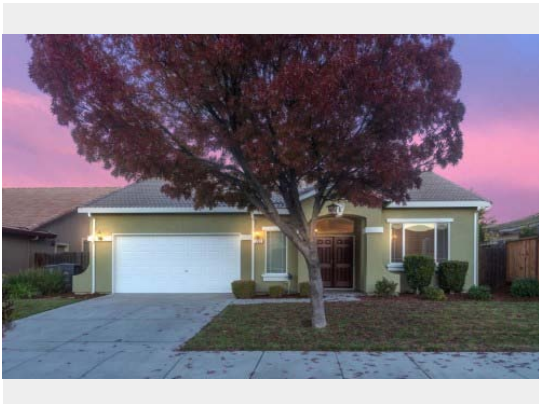
Front

S2 1900 Harvest Landing Ct
Tracy, CA 95376



Front

S3 732 Ann Gabriel Ln
Tracy, CA 95377



Front

ClearMaps Addendum

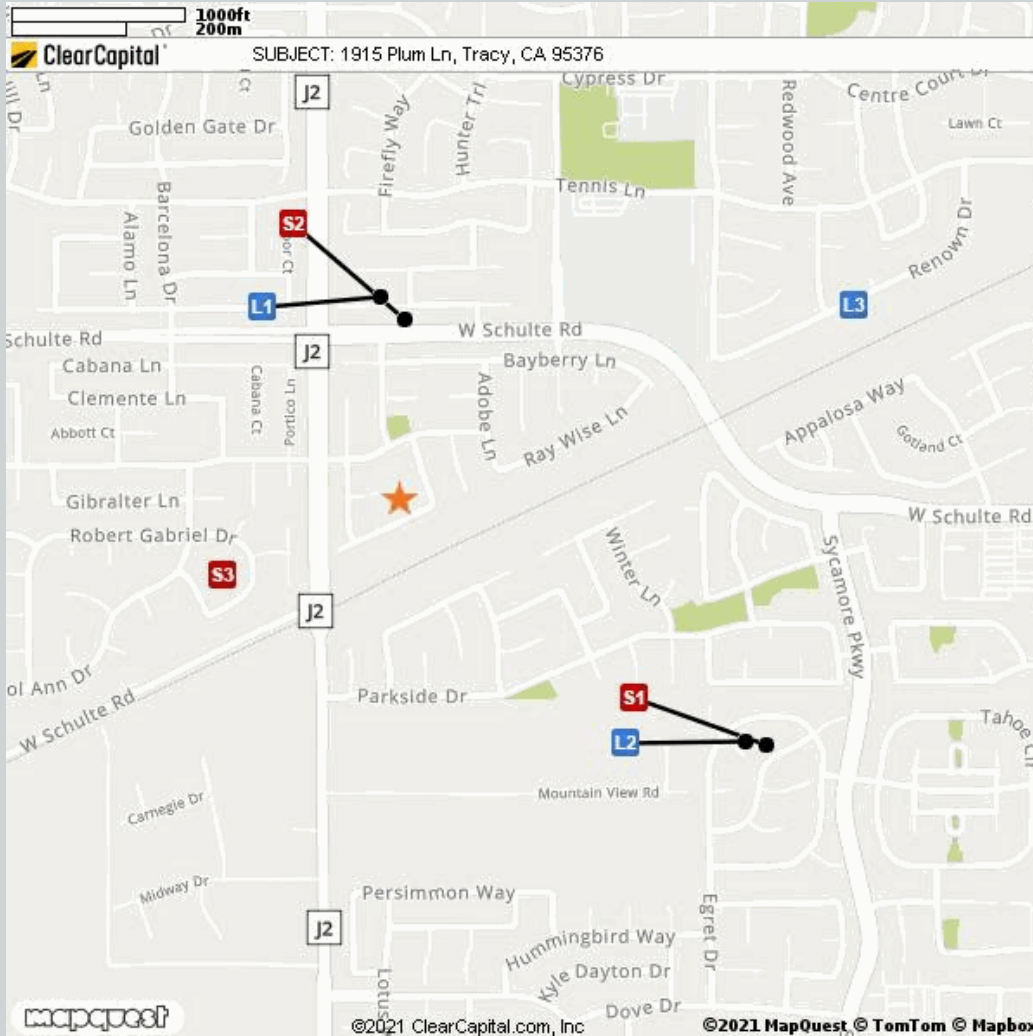
Address ★ 1915 Plum Lane, Tracy, CA 95376

Loan Number 41898

Suggested List \$590,000

Suggested Repaired \$590,000

Sale \$590,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1915 Plum Lane, Tracy, CA 95376	--	Parcel Match
L1 Listing 1	1935 Harvest Landing Ct, Tracy, CA 95376	0.30 Miles ¹	Parcel Match
L2 Listing 2	1429 Bluesage Ct, Tracy, CA 95376	0.58 Miles ¹	Parcel Match
L3 Listing 3	1240 Renown Dr, Tracy, CA 95376	0.68 Miles ¹	Parcel Match
S1 Sold 1	1341 Claremont Dr, Tracy, CA 95376	0.61 Miles ¹	Parcel Match
S2 Sold 2	1900 Harvest Landing Ct, Tracy, CA 95376	0.28 Miles ¹	Parcel Match
S3 Sold 3	732 Ann Gabriel Ln, Tracy, CA 95377	0.25 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	John Parisek	Company/Brokerage	Golden Lion Real Estate, Inc
License No	01296854	Address	4600 S Tracy Blvd Tracy CA 95377
License Expiration	09/05/2024	License State	CA
Phone	2098360200	Email	john@goldenlionhomes.com
Broker Distance to Subject	2.09 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:

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.