

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	749 Crilene Ln, Santa Maria, CA 93455	Order ID	6953038	Property ID	29148927
Inspection Date	11/23/2020	Date of Report	11/24/2020		
Loan Number	42521	APN	107-063-013		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Santa Barbara		

Tracking IDs					
Order Tracking ID	1122BPOs	Tracking ID 1	42521		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Akisuke & Reiko Yasutomi	<p>Legal Description: TRACT 10000 LOT 66 The subject is a single story, Ranch styled SFR home with middle of block lot location on its street. Condition rating is "C4" or average for its neighborhood. Quality of construction is Q4 rating. The subjects fencing at right front side of home needs repairs. No other items noted for repair. Roof looks sound. Attached (2) car garage with sectional door. The subject confirms to the surrounding homes in its neighborhood in age of construction, quality of construction, architectural style and size. Neighborhood views only.</p>
R. E. Taxes	\$1,696	
Assessed Value	\$62,139	
Zoning Classification	SFR	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Property is secured by brokers lock box)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Urban	<p>The subject is located in a older, non gated neighborhood of SFR homes just south of Lakeview Road, north of Union Valley Parkway, west of S Bradley Road and the 101 Freeway and east of the Orcutt Expressway (135) in south Santa Maria near the Orcutt/Santa Maria city borders. Fee simple land. No HOA. Close to typical amenities - schools, shopping and services. Inventory of available homes for sale is extremely low in all areas of Santa Maria. Demand exceeds supply. Multiple offers common. List price escalation has been pronounced in the last (90) days with rapidly rising sales ...</p>
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$295,000 High: \$475,000	
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

The subject is located in a older, non gated neighborhood of SFR homes just south of Lakeview Road, north of Union Valley Parkway, west of S Bradley Road and the 101 Freeway and east of the Orcutt Expressway (135) in south Santa Maria near the Orcutt/Santa Maria city borders. Fee simple land. No HOA. Close to typical amenities - schools, shopping and services. Inventory of available homes for sale is extremely low in all areas of Santa Maria. Demand exceeds supply. Multiple offers common. List price escalation has been pronounced in the last (90) days with rapidly rising sales prices due to demand and low inventory of homes for sale in Santa Maria. Buyer demand remains strong despite the economic effects of the pandemic on the local economy and jobs. Marketing time is abbreviated. Notices of default on the rise. REO sales are rare currently due to the federal moratorium on no foreclosures. Standard retail sales are driving sales prices in the current market. This area has high prevalence of FHA financed homes with seller concessions for buyers closing costs. Due to rapidly appreciating sales prices, active comps should be given equal weight in the analysis of the subjects 90-120 market value. The subject is close to Alice Shaw Elementary School and Ernest Righetti High School.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	749 Crilene Ln	3425 Willowood Drive	2461 Santa Rosa Street	317 West Street
City, State	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
Zip Code	93455	93455	93455	93458
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.47 ¹	1.64 ¹	2.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$387,500	\$329,000
List Price \$	--	\$350,000	\$387,500	\$329,000
Original List Date		10/09/2020	04/22/2020	10/02/2020
DOM · Cumulative DOM	-- · --	17 · 46	43 · 216	21 · 53
Age (# of years)	61	61	31	96
Condition	Average	Average	Good	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 Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,302	1,250	991	728
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	2 · 1
Total Room #	7	5	5	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.15 acres	0.12 acres	0.39 acres
Other	Dated Interior	Fixer	Updated in 2014	--

* 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** MLS #PI20212545. List Comp #1 is a standard sale. List Comp #1 is located in a like kind older neighborhood of homes in Santa Maria in the Tanglewood subdivision of SFR homes, approx. 3.47 miles away from the subject to its west. The subject has superior overall neighborhood location value. List Comp #1 is a (1) story, Ranch styled home like the subject. Estimated similar Q4 quality of construction to the subject. Age of construction is the same as subject. Both homes were built in 1959. List Comp #1 has the same bedroom and bathroom count as the subject. The subject has superior room count over List Comp #1. The subject has slightly superior GLA values over List Comp #1. List Comp #1 has a inferior sized lot to the subject and inferior lot and land value to the subject. List Comp #1 and the subject both have a attached (2) car garage. The subject has estimated similar condition rating like List Comp #1 - "fair to average" condition ratings for their respective neighborhoods. Both homes have original dated interiors and need repairs and renovation. Both homes have fenced side and rear yards. Both homes have landscaped yards. The subject has a similar view amenity to List Comp #1 - both homes have neighborhood views. With adjustments, the subject has estimated superior overall fair market resale value over List Comp #1 due to the subjects superior location in superior area of Santa Maria, slightly superior GLA values and superior parcel value. The subject is estimated to have superior resale value over List Comp #1 with adjustments, but resale values are estimated to be in range. Best LIST comp.
- Listing 2** MLS #20572742. Listing Comp #2 is a fair market sale. List Comp #2 was used in report due to extreme scarce list comp factors for comps that match the subjects profile. List Comp #2 is located in a newer neighborhood of SFR homes, approx. 1.64 miles away from the subject. The subject has similar overall neighborhood location to List Comp #2. List Comp #2 has like kind neighborhood lot location away from busy streets. List Comp #2 is a (1) story home with Ranch architectural style like the subject. Estimated similar Q4 quality of construction rating like the subject. Age of construction is newer than the subject - the subject is a (30) year older home. List Comp #2 has inferior bedroom count to the subject. The subject has (2) full baths like List Comp #2. The subject has superior room count over List Comp #2. The subject has superior GLA values over List Comp #2. List Comp #2 has a inferior sized lot to the subject and inferior lot and land value to the subject. List Comp #2 and the subject both have an attached (2) car garage. List Comp #2 has estimated similar "C4" (average) condition rating like the subject, with edge to List Comp #2 per its MLS profile photos and MLS info. Both homes have fenced side and rear yards. Both homes have landscaped yards. View amenity at the subject is similar to list Comp #2 - neighborhood views only. With adjustments, the subject has estimated similar fair market resale value to List Comp #2 due to the subjects superior GLA values. superior room count and superior parcel size versus List Comp #2 newer age of construction and superior condition. The subject is estimated to have similar fair market resale value to List Comp #2 with adjustments, with edge to List Comp #2.
- Listing 3** MLS #PI20205384. List Comp #3 is a fair market sale. List Comp #3 is located northwest of the subject in Santa Maria approx. 2.37 miles away from the subject. Comp was used due to extreme scarce LIST comp factors. Neighborhood location values is similar overall at List Comp #3 as it is located in a like kind residential neighborhood of SFR homes. List Comp #3 is a (1) story bungalow built in 1916. Estimated similar overall quality of exterior construction. Age of construction is older than the subject - List Comp #3 is a (35) year older home than the subject. List Comp #3 has inferior bedroom count to the subject. The subject has superior (2) full baths. List Comp #3 has inferior (1) bathroom. The subject has superior room count over List Comp #3 per both properties tax record information. The subject has a superior sized floor plan with superior GLA values over List Comp #3. List Comp #3 has a superior sized lot over the subject and superior lot and land value over the subject. The subject has an attached (2) car garage. List Comp #3 has a inferior detached (1) car garage. List Comp #3 has estimated similar "C4" condition rating (average) like the subject. Both homes have dated interiors. Both homes have fenced side and rear yards. Both homes have landscaped yards. The subject has a similar view amenity to List Comp #3 - neighborhood views only. With adjustments, the subject has estimated superior fair market resale value over List Comp #3 due to its newer age of construction superior room count, superior bathroom count and superior GLA values over List Comp #3. List Comp #3 is estimated to have inferior fair market resale value to the subject. The subject is estimated to be superior.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	749 Crilene Ln	571 Aster Place	442 Fair Oaks Drive	4021 Dartmouth Lane
City, State	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
Zip Code	93455	93455	93455	93455
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.70 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$379,000	\$375,000	\$425,000
List Price \$	--	\$379,000	\$375,000	\$408,000
Sale Price \$	--	\$390,000	\$386,000	\$404,000
Type of Financing	--	Conventional	Cash To New Loan	Cash To New Loan
Date of Sale	--	01/03/2020	05/15/2020	04/30/2020
DOM · Cumulative DOM	-- · --	5 · 33	16 · 82	133 · 209
Age (# of years)	61	61	61	58
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	1,302	1,234	1,200	1,218
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	5	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	0.23 acres	0.24 acres	0.11 acres	0.18 acres
Other	Dated Interior	\$5,000 seller credit , Shed	Shed	Some Updating
Net Adjustment	--	-\$4,600	+\$13,100	+\$700
Adjusted Price	--	\$385,400	\$399,100	\$404,700

* 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** MLS #PI19271138. Sold Comp #1 was a standard sale per MLS profile info. Sold Comp #1 is located in a like kind older neighborhood in Santa Maria, approx. 0.25 miles away from the subject. Sold Comp #1 is a (1) story Ranch styled SFR home like the subject. Sold Comp #1 has the same age of construction as the subject - both homes were built in 1959 (\$0) The subject has the same bedroom and bathroom count as Sold Comp #1 (\$0) The subject has superior room count over Sold Comp #1 per both homes tax record information (+\$3,000) Quality of construction and build at Sold Comp #1 is similar to the subject - both homes have Q4 construction ratings with estimated edge to Sold Comp #1 per MLS photos (-\$5,000) The subject has slightly superior GLA values over Sold Comp #1 (+\$3,400) Condition rating of Sold Comp #1 is estimated to be similar "C4" condition rating, with edge to Sold Comp #1 per MLS photos (-\$5,000) Sold Comp #1 has a similar sized lot like the subject with estimated similar lot and land value, with slight edge to Sold Comp #1(-\$1,000) Both homes have an attached (2) car garage (\$0) Both homes have landscaped and fenced yards (\$0) View amenity at the subject is estimated to be similar to Sold #1 - the neighborhood views only (\$0) With adjustments, the subject has a estimated \$1,600 downward adjustment to Sold Comp #1. The subject is estimated to have similar fair market resale value to Sold Comp #1 with adjustments between the two properties. Profiles are similar. Subjects adjusted value: \$385,400. Sold Comp #1 had conventional loan financing type with a reported \$5,000 seller credit to the buyer for the buyers closings cost per MLS information. Sold Comp #1 is a dated sale. Prices have increased in the subjects neighborhood since Sold Comp #1 closed escrow. The subjects adjusted value to Sold Comp #1 is estimated to be similar to the subjects actual current fair market value despite increases in price in the subjects neighborhood since Sold Comp #1 closed escrow as condition rating of Sold Comp #1 is superior overall over the subject.
- Sold 2** MLS #PW20039831. Sold Comp #2 was a standard sale per MLS profile info. Sold Comp #2 is located in the same general area of Santa Maria in like kind neighborhood of SFR homes approx. 0.70 miles away from the subject. Neighborhood locations are like kind and homes have similar location value factors. Sold Comp #2 is a (1) story, Ranch styled home like the subject. Sold Comp #2 has the same age of construction - both homes were built in 1959 (\$0) The subject has the same bedroom and bathroom count as Sold Comp #2 (\$0) The subject has superior room count over Sold Comp #2 (+\$6,000) Sold Comp #2 has inferior GLA values to the subject (+\$5,100) Quality of construction is estimated to be similar to the subject - both Q4 construction rating. Condition ratings are estimated to be similar "C4" condition with edge to Sold Comp #2 as MLS photos and profile information indicate that Sold Comp #2 has had some updating (-\$10,000) Edge in condition to Sold Comp #2. Sold Comp #2 has a inferior sized lot to the subject and inferior lot and land value to the subject (+\$12,000) Both properties have an attached (2) car garage (\$0) Both homes have landscaped & fenced yards (\$0) View amenities are estimated to be similar - neighborhood views only (\$0) Both homes have similar lot location values. With adjustments, the subject has a estimated \$13,100 upward adjustment over Sold Comp #2. Sold Comp #2 is estimated to have inferior resale value to the subject with adjustments due to the subjects superior GLA values, superior room count and superior lot and land value over Sold Comp #2. Subjects adjusted value: \$399,100. Sold Comp #2 had Cash to New Loan financing type with no reported credits or concessions per MLS information. Sold Comp #2 is estimated to have inferior fair market resale value to the subject with adjustments. Edge to the subject. Prices have increased in the subjects neighborhood since Sold Comp #2 closed escrow. Seller paid extra \$3,860 to buyers agent at closing as listing office only offered 1% selling agent commission. Buyers agent did a extra compensation request at the time of offer submission for buyers office commission. That extra compensation to the selling office was \$3,860 per MLS info.
- Sold 3** MLS #PI19236381. Sold Comp #3 was a standard sale per MLS profile info. Sold Comp #3 is located in a like kind older neighborhood of SFR homes approximately 0.55 miles from the subject to its southwest. Sold Comp #3 has similar location value to the subject as the subject at the interior of its neighborhood (\$0) Sold Comp #3 is a (1) story Ranch styled SFR home like the subject. Sold Comp #3 has similar age of construction and was built in 1962. Sold Comp #3 is a (3) year newer home than the subject (-\$1,500) The subject has the same bedroom count as Sold Comp #3. Both homes have (2) bathrooms (\$0) The subject has superior room count over Sold Comp #3 per each homes tax record information (+\$3,000) Quality of construction is estimated to be similar to the subject - both homes have Q4 construction rating (\$0) Sold Comp #3 has a inferior sized floor plan and inferior GLA count to the subject (+\$4,200) Condition rating of Sold #3 is estimated to be similar "C4"condition rating like the subject, with edge to Sold Comp #3 as MLS info indicates it has undergone some updating and repairs over the last few years (-\$10,000) Per MLS info - Sold Comp #3 has newer furnace and duct work approx. 4 years ago, a new roof installed 3 years ago, replaced water and sewer main. There is also a newer R/O system and a new fridge, which is included in the sales price Sold Comp #3 has a inferior sized parcel to the subject and inferior lot and land value to the subject (+\$5,000) Sold Comp #3 and the subject both have an attached (2) car garage (\$0) Both homes have fenced side and rear yards (\$0) Both homes have landscaped yards (\$0) View amenities are estimated to be similar - both homes have neighborhood views (\$0) With adjustments, the subject has a estimated \$700 upward adjustment over Sold Comp #3. Sold Comp #3 is estimated to have similar resale value to the subject with adjustments, with slight edge to the subject due to its superior room count, superior GLA values and superior parcel value over Sold Comp #3. Subjects adjusted value: \$404,700. Sold Comp #3 had Cash to New Loan financing with no reported credits or concessions per MLS information. Sold Comp #3 is estimated to have similar fair market resale value to the subject. Edge to the subject. Sold Comp #3 is a slightly dated sale. Prices have increased in the subjects neighborhood since Sold Comp #3 closed escrow in late April 2020. The subjects adjusted value to Sold Comp #3 is estimated to be higher than its 19

DRIVE-BY BPO

by ClearCapital

749 CRILENE LN

SANTA MARIA, CA 93455

42521

Loan Number

\$386,500

● As-Is Value

Subject Sales & Listing History

Current Listing Status	Currently Listed			Listing History Comments			
Listing Agency/Firm	Watson Realty ERA			MLS & SALES HISTORY Source: CRMLS SLC: PROBATE SALE MLS #PI20076159 ORIGINAL LIST PRICE: \$389,900 FINAL LIST PRICE DATE: 09/14/2020 CURRENT LIST PRICE: \$350,000 FINAL LIST PRICE: \$350,000 DOM / CDOM: 60/60 LIST CONTRACT DATE: 04/20/2020 ON MARKET DATE: 04/20/2020 PRICE CHG TIMESTAMP: 06/02/2020 STATUS CHG TIMESTAMP: 09/22/2020 MOD TIMESTAMP: 11/21/20 PURCHASE CONTRACT DATE: 09/21/2020			
Listing Agent Name	Bill Redman						
Listing Agent Phone	(661) 619-5767						
# 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
04/20/2020	\$389,900	09/14/2020	\$350,000	Pending/Contract	09/22/2020	\$350,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$389,900	\$390,650
Sales Price	\$386,500	\$387,250
30 Day Price	\$376,000	--

Comments Regarding Pricing Strategy

I initially went back (3) months for SOLD comps, out in distance (1) mile in my comp search and LIST & SOLD comps that match the subjects profile & estimated value range are extremely scarce in all of Santa Maria. Comps that have pending dates within 120 days or that have closed escrow in the past 3 months are not readily available due to extreme scarce comp factors. List comps are extremely scarce overall in Santa Maria currently, and list comps that match the subjects profile are not available in its immediate geographical area. There are only a handful of homes for sale currently in Santa Maria that are similar to the subjects profile and estimated range of resale value. With relaxing the date sold variance up to (12) months, the lot size variance, the GLA value variance, bedroom/bath count, room count and the distance radius variance up to (5) miles for listing comparable of the search criteria beyond the customers desired variance tolerances, I was able to find comps which I could use to complete the report. Within (5) miles & backing up the sales dates up to (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 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 comps. The subject is a (1) story, contemporary styled SFR home Ann Shaw Elementary School. The subjects curb appeal and exterior appearance is inferior to most surrounding homes in its immediate neighborhood. Yards are not being maintained. The subjects parcel size is the higher tier of parcel sizes for its neighborhood. Prices have been rising for this type of home with rapid appreciation in the current market in the last (90) days due to low inventory and stable buyer demand. Demand exceeds inventory currently and is causing an upward trend in list prices and sales prices. Market trend appears to be continued slight appreciation due to low inventory with stable demand. Demand exceeds supply of available homes For Sale in all areas of Santa Maria. Marketing time is abbreviated and under (30) days in the current market. Buyer activity prior to the corona virus outbreak was stable with abbreviated marketing time when list prices were set close to actual market value. The resale market remains stable in Santa Maria despite a slow economy and high unemployment due to the effects of the COVID-19 pandemic. The subjects current fair market value is estimated to be in line with Sold Comp #1 which is near the subjects neighborhood and has a similar profile. Most weighted comp is Sold Comp #1. The subjects value conclusion is estimated to be in line with Sold Comp #1. Prices in the subjects neighborhood have increased since all (3) sold comparables closed escrow. The subjects estimated range of value is \$376,000 to \$405,000 in the current market. There are no SOLD comps in the MLS that support the probate resale value of \$350,000 for the subject. The subjects market value is estimated to exceed the list price of the subject, even in its "AS-IS" condition. The price for homes that have a similar profile with similar GLA, bed/bath count and GLA values in the subjects immediate neighborhood is between \$409,000 to \$460,000. The subjects MLS photos and condition denoted at the time of agents physical inspection do not support a "fair" condition rating. There may be undisclosed repairs or hidden defects that would negatively effect the value conclusion of the subject, but based on current info, current MLS photos of the subject in the MLS and condition observed at the time of physical inspection on November 23rd, 2020, the subjects condition is dated and is estimated to be below average for the neighborhood, but condition does not support or warrant a "C5" condition rating. The subjects current market value is estimated to exceed its in escrow listing price. The subjects probate value may be deemed to be lower than its open market, fair market value. Estimated tax record value per Realist.com tax websites Corelogic software algorithm - RealAVM™ Value: \$345,000 Confidence Score: 69 RealAVM™ Value Range: \$327,750 - \$362,250 Forecast Standard Deviation: 5 Value as of 11/15/2020 (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales. (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

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



Front



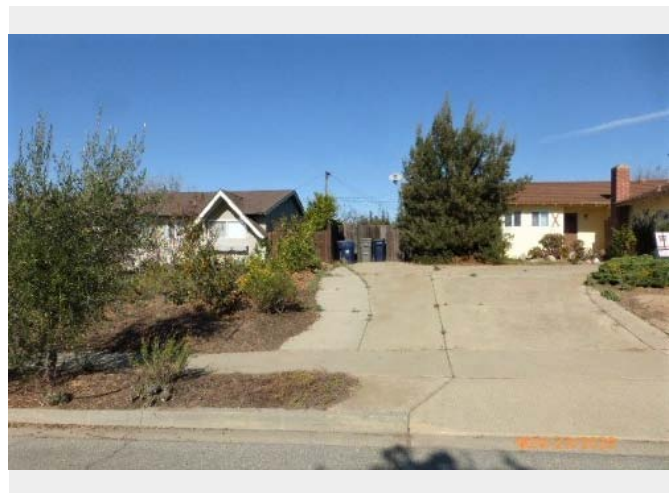
Front



Address Verification



Address Verification



Side

Subject Photos



Side



Street



Street



Other



Other



Other

Subject Photos



Other



Other



Other

Listing Photos

L1 3425 Willowood Drive
Santa Maria, CA 93455



Front

L2 2461 Santa Rosa Street
Santa Maria, CA 93455



Front

L3 317 West Street
Santa Maria, CA 93458



Front

Sales Photos

S1 571 Aster Place
Santa Maria, CA 93455



Front

S2 442 Fair Oaks Drive
Santa Maria, CA 93455



Front

S3 4021 Dartmouth Lane
Santa Maria, CA 93455



Front

ClearMaps Addendum

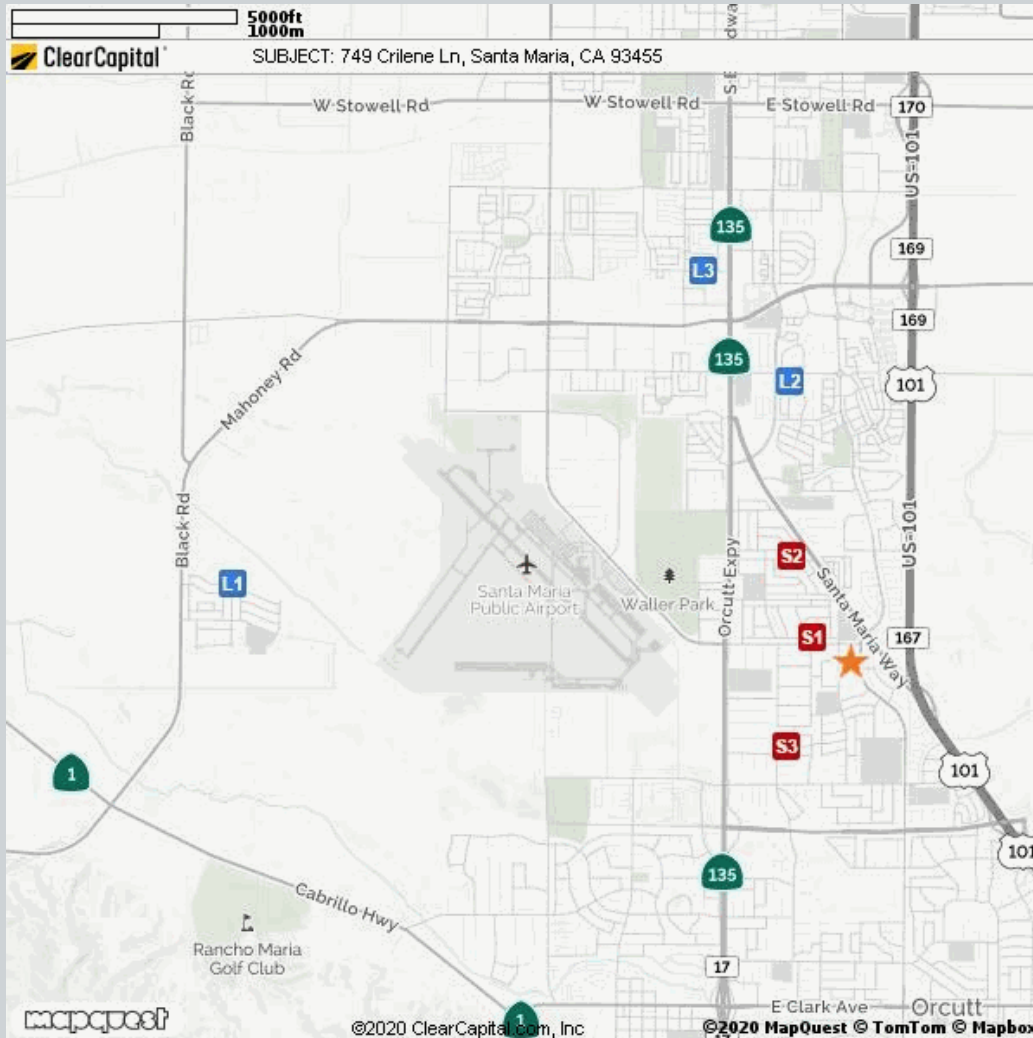
Address ★ 749 Crilene Ln, Santa Maria, CA 93455

Loan Number 42521

Suggested List \$389,900

Suggested Repaired \$390,650

Sale \$386,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	749 Crilene Ln, Santa Maria, CA 93455	--	Parcel Match
L1 Listing 1	3425 Willowood Drive, Santa Maria, CA 93455	3.47 Miles ¹	Parcel Match
L2 Listing 2	2461 Santa Rosa Street, Santa Maria, CA 93455	1.64 Miles ¹	Parcel Match
L3 Listing 3	317 West Street, Santa Maria, CA 93455	2.37 Miles ¹	Parcel Match
S1 Sold 1	571 Aster Place, Santa Maria, CA 93455	0.25 Miles ¹	Parcel Match
S2 Sold 2	442 Fair Oaks Drive, Santa Maria, CA 93455	0.70 Miles ¹	Parcel Match
S3 Sold 3	4021 Dartmouth Lane, Santa Maria, CA 93455	0.55 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	17.55 miles	Date Signed	11/24/2020

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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