

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	2840 Maricopa Avenue, Richmond, CALIFORNIA 94804	Order ID	7452859	Property ID	30696036
Inspection Date	07/23/2021	Date of Report	07/27/2021		
Loan Number	43250	APN	526-290-006-0		
Borrower Name	Redwood Holdings LLC	County	Contra Costa		

Tracking IDs

Order Tracking ID	BPO_Updates	Tracking ID 1	BPO_Updates
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Redwood Holdings LLC	Condition Comments Very nice looking property in a nice neighborhood the home has been updated and is in good condition. MLS sheet is attached.If the property is priced right, it should sell very quickly in this market.
R. E. Taxes	\$2,124	
Assessed Value	\$45,577	
Zoning Classification	R1	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 This is a nice neighborhood; all properties in this neighborhood are well maintained and located near freeways, parks and shopping centers. All schools are in short distance.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$469,000 High: \$850,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2840 Maricopa Avenue	2610 Maricopa Ave	861 30th St	847 30th St
City, State	Richmond, CALIFORNIA	Richmond, CA	Richmond, CA	Richmond, CA
Zip Code	94804	94804	94804	94804
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.40 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$575,000	\$589,000	\$599,900
List Price \$	--	\$575,000	\$589,000	\$599,900
Original List Date		07/21/2021	07/14/2021	07/08/2021
DOM · Cumulative DOM	-- · --	4 · 6	12 · 13	18 · 19
Age (# of years)	78	74	67	78
Condition	Good	Good	Good	Good
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 CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY
# Units	1	1	1	1
Living Sq. Feet	975	1,071	817	1,056
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 1	2 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.09 acres	.08 acres	.05 acres	.09 acres
Other	NONE	NONE	NONE	NONE

* 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** Spacious 2 bedroom, 1 bath, bungalow with lots of charm! Kitchen has been updated and features quartz countertops, gas stove, and lots of cabinet space. Wood & tile floors throughout the home. Updated bathroom with refinished tub and shower. Dual pane windows, recessed lighting, and a beautiful fireplace. Large, private, freshly landscaped back yard with new wood fence. Great space for pets, relaxing, or gardening! Attached garage with interior access to the kitchen. Washer and dryer stay. Just over a mile away from I-80 and Wildcat Canyon Regional Park! Welcome home!
- Listing 2** Welcome to 861 30th St in sunny Richmond North and East. This charming, hip 1950s bungalow beckons, with it's unique blend of vintage and modern. Open airy living with a fully renovated kitchen, loads of cabinets with under-counter lighting, quartz countertops and stainless steel appliances. Sloped exposed plank and beam ceiling and fireplace create focal points of architectural interest. Stackable washer and dryer off the hallway. Updated bathroom. New light fixtures and flooring. Fresh painted inside and out. Two sizable bedrooms with mirrored closets, sliding glass door to private backyard that awaits your imagination. Garden is low maintenance with drought tolerant plants including California natives. Room to play and dine, or plant the veggie garden you've been dreaming of. Nothing to do but move in!
- Listing 3** Welcome to 847 30th this charming home is located in north east of Richmond! it has 2 bedrooms 1 bath plus studio , refinished hardwood floors are very welcoming, and it is freshly painted, inside and out. It has dual-pane windows. backyard, patio, fruit trees and storage shed.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2840 Maricopa Avenue	2421 Lincoln Ave	2812 Esmond Ave	1110 24th St
City, State	Richmond, CALIFORNIA	Richmond, CA	Richmond, CA	Richmond, CA
Zip Code	94804	94804	94804	94804
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.37 ¹	0.38 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$550,000	\$560,000	\$459,000
List Price \$	--	\$550,000	\$560,000	\$459,000
Sale Price \$	--	\$555,000	\$560,000	\$587,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/17/2021	03/05/2021	06/08/2021
DOM · Cumulative DOM	-- · --	8 · 58	128 · 163	9 · 49
Age (# of years)	78	79	71	96
Condition	Good	Good	Good	Good
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 CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY	1 Story CONTEMPORARY
# Units	1	1	1	1
Living Sq. Feet	975	841	1,137	960
Bdrm · Bths · ½ Bths	3 · 1	2 · 1	2 · 2	2 · 1
Total Room #	6	5	6	5
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Detached 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	.09 acres	.11 acres	.09 acres	.09 acres
Other	NONE	NONE	NONE	NONE
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$555,000	\$560,000	\$587,500

* 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** Located in the sought after neighborhood of North and East Richmond is this charming single family home featuring 2 bedrooms, 1 bathroom, and a 5,000 sqft lot. Walk in to a large living room that flows nicely into the dining area and updated kitchen. Additional features include an updated bathroom, dual pane windows, and a bonus room ideal for an office or Zoom Room". Enjoy ample outdoor space in the beautiful backyard equipped with 2 lawns, newer cement walkways, and a great patio area perfect for entertaining. Within close proximity to restaurants, shopping, and public transportation (Bus, Bart, Ferry), you'll love what this home has to offer.
- Sold 2** Welcome to your new home in Richmond's desirable North and East neighborhood. This beautiful light-filled house is centered around a large living and dining area that invites you to relax. You'll be able to enjoy the generous space in the private sunny backyard, which is just waiting for you to reimagine it. And on colder days, the newer central heating and ceiling insulation promises to keep you warm. Only 1.2 miles from BART, 3.5 miles from the Ferry Terminal, and 1.7 miles from I-80. An ideally located home that is separated from thoroughfare, but also conveniently located to make your life simpler! Home has tons of character and beautiful Spanish style tiling riddled throughout the home. The detached garage in the backyard has potential for either a workshop area, or a possible ADU/In-Law unit. Property has Section 1 termite clearance and the sewer lateral line is only 2 years old, just needs a clean out. Come see today!
- Sold 3** Sweet, sun-filled bungalow with a thoughtful & open floor plan, good separation of space, generously-sized rooms, and good storage. Pretty front yard with lawn, roses, Cala lilies, Birds of Paradise and beautiful pine tree. Pretty backyard with lavender plants, mature maple and room for outdoor dining & relaxation. Features include a lg living room with fireplace, formal dining room, updated eat-in kitchen w/ granite countertops, good storage & gas range, 2 bedrooms, a bath, a laundry rm & a backyard "casita" bonus space, formerly a garage, comprised of 2 rooms & a full ba. This space provides many options: home office, Zoom rm, exercise rm, writing studio or guest area. Additional amenities include copper plumbing, dual pane windows, a new water heater and a long stamped concrete driveway.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	New Vision Realty Group	Cozy newly updated home in the North & East neighborhood of Richmond. Beautifully updated kitchen with white shaker cabinets, quartz countertops and new appliances. Inside laundry room off of the kitchen can double as a mudroom with easy access to side driveway, garage and backyard. This home is filled with natural lighting making it bright and welcoming. Great backyard with grassy pitch and fruit trees perfect for family gatherings or your personal self-care oasis. Close to transportation, shopping, parks, and schools.					
Listing Agent Name	DeWana L Hale						
Listing Agent Phone	526-290-006-6						
# 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
07/13/2021	\$549,000	07/23/2021	\$549,000	Pending/Contract	07/23/2021	\$549,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$580,100	\$580,100
Sales Price	\$580,000	\$580,000
30 Day Price	\$545,200	--
Comments Regarding Pricing Strategy		
The values that were used to determine the subject properties overall value were based on the homes in the immediate area of the subject that sold within .38 miles of the subject property.		

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



Street

Listing Photos

L1 2610 Maricopa Ave
Richmond, CA 94804



Front

L2 861 30th St
Richmond, CA 94804



Front

L3 847 30th St
Richmond, CA 94804



Front

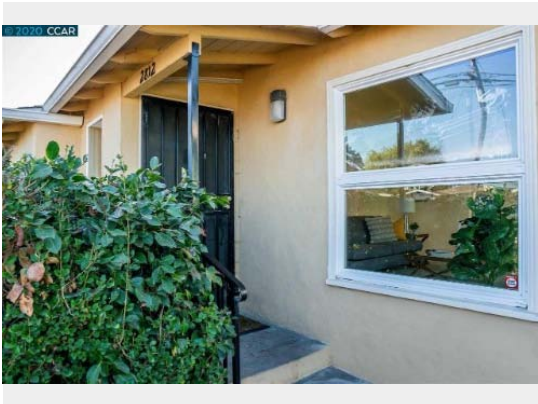
Sales Photos

S1 2421 Lincoln Ave
Richmond, CA 94804



Front

S2 2812 Esmond Ave
Richmond, CA 94804



Front

S3 1110 24th St
Richmond, CA 94804



Front

ClearMaps Addendum

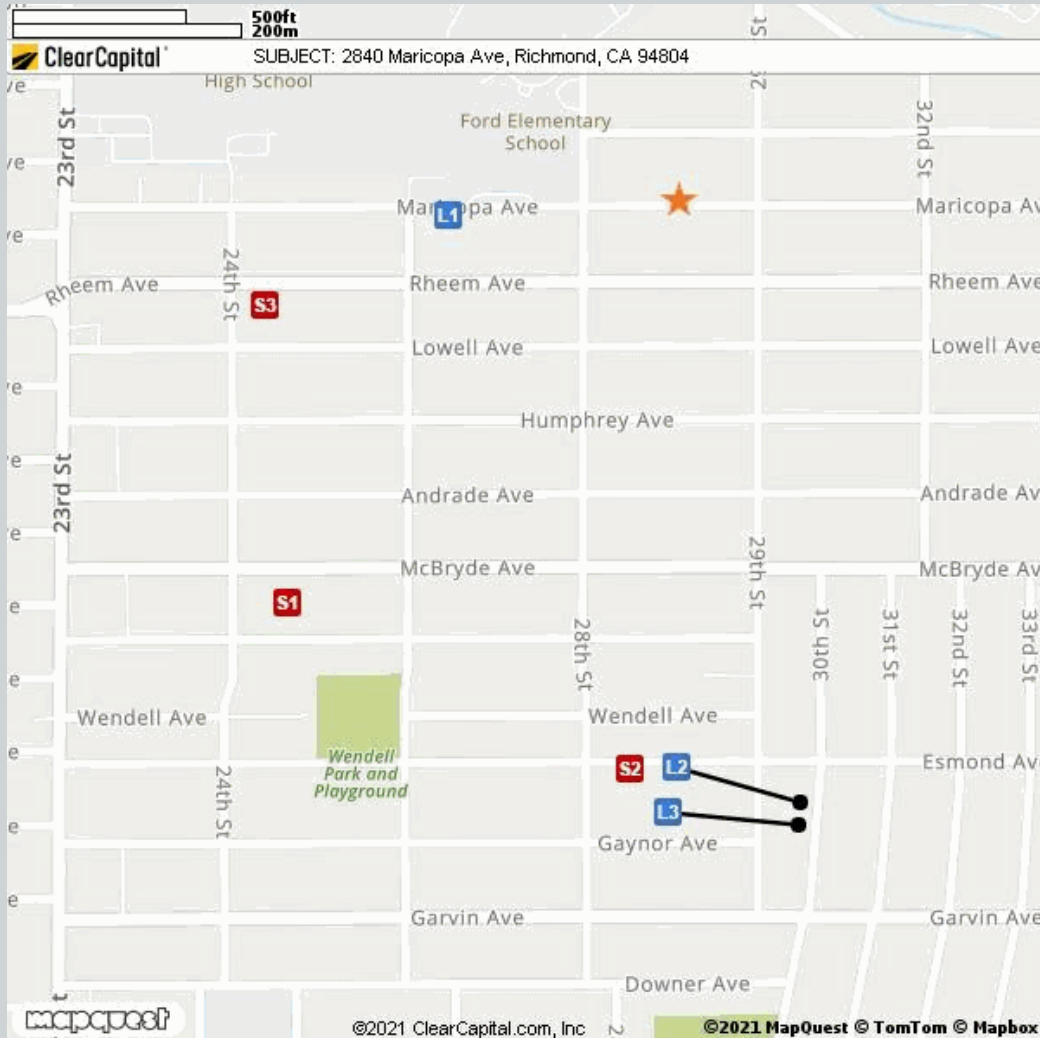
Address ★ 2840 Maricopa Avenue, Richmond, CALIFORNIA 94804

Loan Number 43250

Suggested List \$580,100

Suggested Repaired \$580,100

Sale \$580,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2840 Maricopa Avenue, Richmond, California 94804	--	Parcel Match
L1 Listing 1	2610 Maricopa Ave, Richmond, CA 94804	0.15 Miles ¹	Parcel Match
L2 Listing 2	861 30th St, Richmond, CA 94804	0.40 Miles ¹	Parcel Match
L3 Listing 3	847 30th St, Richmond, CA 94804	0.42 Miles ¹	Parcel Match
S1 Sold 1	2421 Lincoln Ave, Richmond, CA 94804	0.37 Miles ¹	Parcel Match
S2 Sold 2	2812 Esmond Ave, Richmond, CA 94804	0.38 Miles ¹	Parcel Match
S3 Sold 3	1110 24th St, Richmond, CA 94804	0.28 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	Beate Bell	Company/Brokerage	Tier4
License No	02004917	Address	604 34th ST RICHMOND CA 94805
License Expiration	04/27/2024	License State	CA
Phone	4088026624	Email	Tier4real@gmail.com
Broker Distance to Subject	0.85 miles	Date Signed	07/26/2021

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.