

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	207 Ohara Avenue, Oakley, CALIFORNIA 94561	Order ID	7452859	Property ID	30695726
Inspection Date	07/24/2021	Date of Report	07/27/2021		
Loan Number	43358	APN	035-113-026		
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 As per instructions FAIR comps are to be used, and from the street subject appears to be no better than FAIR condition.. front windows are boarded up.
R. E. Taxes	\$1,361	
Assessed Value	\$34,213	
Zoning Classification	R1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(assumed to be secured by the owners)		
Ownership Type	Cooperative	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$10,000	
Estimated Interior Repair Cost	\$10,000	
Total Estimated Repair	\$20,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments the subject neighborhood consists of SFR being average in condition... 2 blocks away there is commercial properties that are also maintained. stores.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$377000 High: \$904380	
Market for this type of property	Increased 14 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	207 Ohara Avenue	567 Ohara Avenue	43 Oneil Court	214 E Ruby
City, State	Oakley, CALIFORNIA	Oakley, CA	Oakley, CA	Oakley, CA
Zip Code	94561	94561	94561	94561
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.49 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$480,000	\$510,000
List Price \$	--	\$375,000	\$480,000	\$489,000
Original List Date		07/25/2021	06/04/2021	04/30/2021
DOM · Cumulative DOM	-- · --	0 · 2	52 · 53	21 · 88
Age (# of years)	115	51	69	57
Condition	Fair	Fair	Average	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 traditional	1 Story trad	1 Story trad	1 Story trad
# Units	1	1	1	1
Living Sq. Feet	1,203	1,056	1,008	1,296
Bdrm · Bths · ½ Bths	3 · 1	3 · 1 · 1	3 · 1	4 · 2
Total Room #	6	8	7	8
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.24 acres	.10 acres	.16 acres	.10 acres
Other	--	--	--	--

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 the comp has less GLA than the subject property the comp has one more half baths than the subject property the comp is similar to the subject property

Listing 2 the comp has less GLA than the subject property the comp has the same beds and baths count as the subject property the comp is similar to the subject property

Listing 3 the comp has more GLA than the subject property the comp has one more beds and one more baths the subject property the comp is similar to the subject property

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	207 Ohara Avenue	980 Walnut Drive	213 W Acme Street	135 Francisco Villa Drive
City, State	Oakley, CALIFORNIA	Oakley, CA	Oakley, CA	Oakley, CA
Zip Code	94561	94561	94561	94561
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.06 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$400,000	\$439,999
List Price \$	--	\$325,000	\$400,000	\$439,999
Sale Price \$	--	\$441,750	\$410,000	\$475,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	04/16/2021	03/22/2021	07/15/2021
DOM · Cumulative DOM	-- · --	5 · 15	18 · 49	6 · 44
Age (# of years)	115	42	68	51
Condition	Fair	Fair	Fair	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 traditional	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,203	1,386	1,256	1,120
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 1	3 · 2
Total Room #	6	9	8	8
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.24 acres	.14 acres	.21 acres	.07 acres
Other	--	--	--	--
Net Adjustment	--	-\$40,000	-\$5,000	-\$40,000
Adjusted Price	--	\$401,750	\$405,000	\$435,000

* 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** the comp has more GLA -20k than the subject property the comp has one more beds -10k than the subject property garage adjust -10k the comp is similar to the subject property
- Sold 2** the comp has more GLA -5k than the subject property the comp has the same beds and baths count as the subject property garage adjust -5k the comp is similar to the subject property
- Sold 3** the comp has less GLA 10k than the subject property the comp has one more baths -10k the subject property the comp is similar to the subject property condition adjust -40k

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			the subject has not been listed in the last 12 months				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$405,000	\$435,000
Sales Price	\$402,000	\$432,000
30 Day Price	\$392,000	--
Comments Regarding Pricing Strategy		
comp search went out 1 mile and back 6 months, attempted to bracket subject GLA and stay within 20% of the subject GLA, subject if FAIR and was able to find like condition comps . SC1 as the basis of the sale price. 20k in repairs multiplied by 1.5		

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



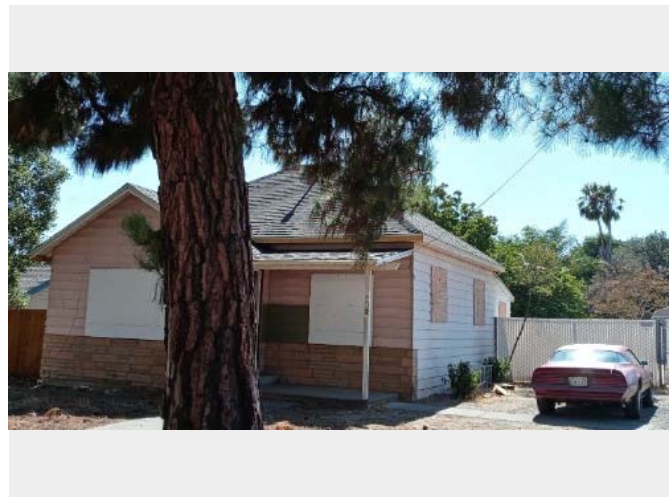
Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 567 Ohara avenue
Oakley, CA 94561



Front

L2 43 Oneil court
Oakley, CA 94561



Front

L3 214 E Ruby
Oakley, CA 94561



Front



Front

Sales Photos

S1 980 Walnut drive
Oakley, CA 94561



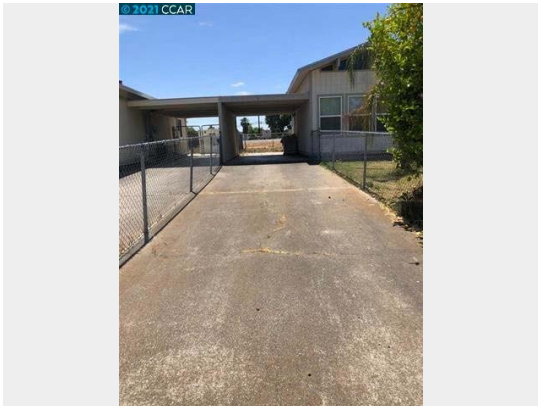
Front

S2 213 W Acme street
Oakley, CA 94561



Front

S3 135 Francisco Villa drive
Oakley, CA 94561



Front

ClearMaps Addendum

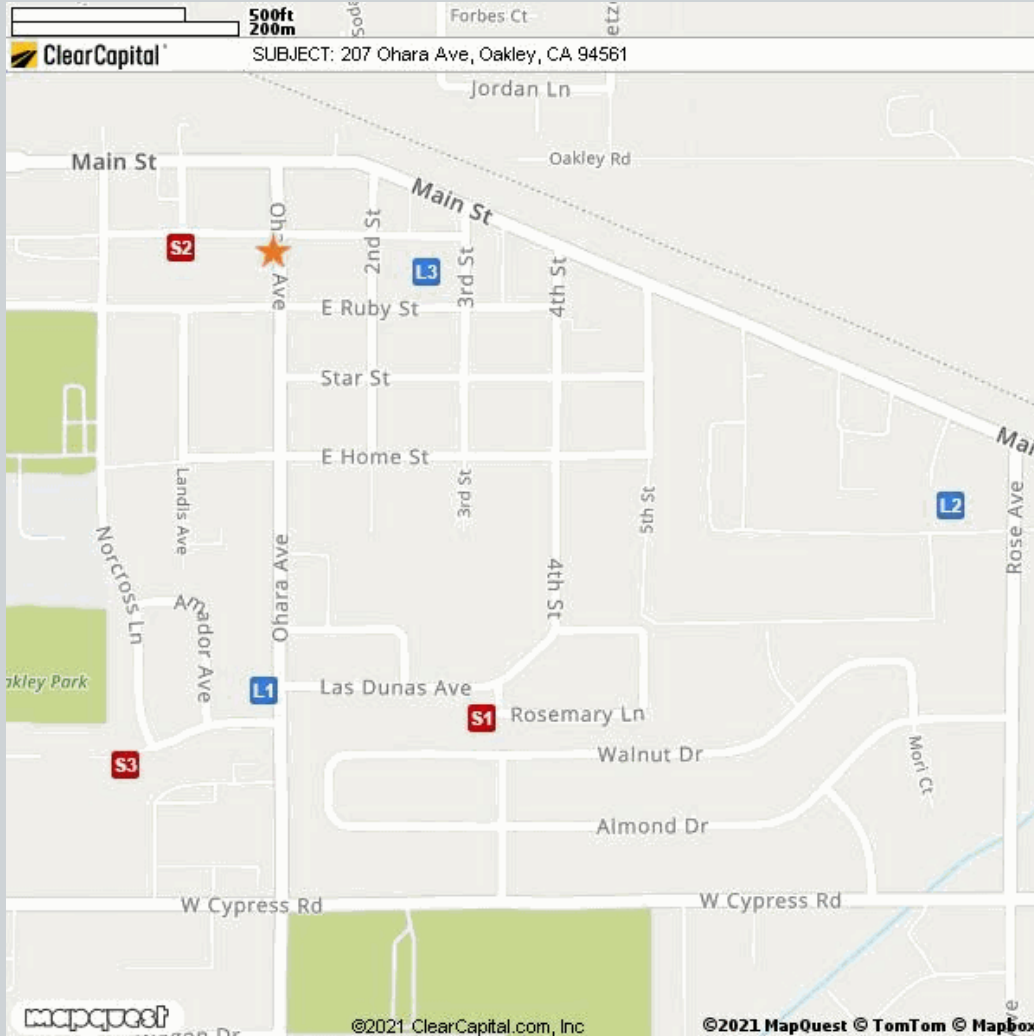
Address ★ 207 Ohara Avenue, Oakley, CALIFORNIA 94561

Loan Number 43358

Suggested List \$405,000

Suggested Repaired \$435,000

Sale \$402,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	207 Ohara Avenue, Oakley, California 94561	--	Parcel Match
L1 Listing 1	567 Ohara Avenue, Oakley, CA 94561	0.29 Miles ¹	Parcel Match
L2 Listing 2	43 Oneil Court, Oakley, CA 94561	0.49 Miles ¹	Parcel Match
L3 Listing 3	214 E Ruby, Oakley, CA 94561	0.11 Miles ¹	Parcel Match
S1 Sold 1	980 Walnut Drive, Oakley, CA 94561	0.34 Miles ¹	Parcel Match
S2 Sold 2	213 W Acme Street, Oakley, CA 94561	0.06 Miles ¹	Parcel Match
S3 Sold 3	135 Francisco Villa Drive, Oakley, CA 94561	0.36 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	Jesse Brown	Company/Brokerage	Century 21 M&M and Associates
License No	01907322	Address	3845 Osprey Drive Antioch CA 94509
License Expiration	12/19/2023	License State	CA
Phone	9253544211	Email	brownjesse311@gmail.com
Broker Distance to Subject	7.14 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.