

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	3245 N Claremont Avenue, Fresno, CA 93727	Order ID	7184555	Property ID	29848537
Inspection Date	03/22/2021	Date of Report	03/23/2021		
Loan Number	43392	APN	496-111-08		
Borrower Name	Redwood Holdings LLC	County	Fresno		

Tracking IDs					
Order Tracking ID	0322BPO	Tracking ID 1	0322BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	Savedra Clorinda Ann	Stucco exterior, composition roof, two car garage attached. Single story.
R. E. Taxes	\$2,016	
Assessed Value	\$164,485	
Zoning Classification	RS5	
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

		Neighborhood Comments
Location Type	Suburban	Subject is near parks, businesses, basin, canal; this does not affect the subject's value or marketability. Subject is in city limits and has public utilities available, water, sewer and trash. Subject is located in an established neighborhood with SFR homes of different styles and appeal, the demand for the area is normal. There is SFR homes surrounding subject and within 1/4 mile radius there is no active, 1 pending and 2 sold comps and in the last year there are 6 homes that sold. There are no short sales and no foreclosure in area. There is no search parameters used in search...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$230,000 High: \$245,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Neighborhood Comments

Subject is near parks, businesses, basin, canal; this does not affect the subject's value or marketability. Subject is in city limits and has public utilities available, water, sewer and trash. Subject is located in an established neighborhood with SFR homes of different styles and appeal, the demand for the area is normal. There is SFR homes surrounding subject and within 1/4 mile radius there is no active, 1 pending and 2 sold comps and in the last year there are 6 homes that sold. There are no short sales and no foreclosure in area. There is no search parameters used in search.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3245 N Claremont Avenue	5540 E Pontiac Way	5662 E Ashlan Ave	5681 E Ashlan Ave
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93727	93727	93727	93727
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.95 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$249,900	\$259,900
List Price \$	--	\$225,000	\$249,900	\$259,900
Original List Date		01/15/2021	02/06/2021	02/22/2021
DOM · Cumulative DOM	-- · --	1 · 67	16 · 45	3 · 29
Age (# of years)	62	68	65	61
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	1,142	1,355	1,016	1,206
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	3 · 2
Total Room #	6	5	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	0.34 acres	0.18 acres	0.17 acres
Other	na	MLS#553557	MLS#554283	MLS#554964

* Listing 3 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 Sold Prior to Publication. No mls notes available property has not sold it is pending.

Listing 2 Bienvenido a 5662 E Ashlan located in Tarpey Village and in the highly acclaimed Clovis Unified School District. This beautiful house is ready to claim an owner. Make your appointment today before it's too late.

Listing 3 Welcome to the Ashlan Oasis. This beautiful 3 bedroom/2 bathroom home is ready for some new home owners. The exterior is freshly painted and the interior was painted within the last year. Both bathrooms and bedroom carpets have also been updated within the last year. The large backyard is perfect to create your own little oasis w/ a fire-pit area at the center, where you can sip on a drink and stick your toes in the sand. This home is on a county island in Clovis, so you get the best of both worlds, Clovis living w/ Fresno taxes. This house won't last long, hurry and schedule your showing before it's too late.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3245 N Claremont Avenue	4079 N Sunnyside Ave	5714 E Buckingham Way	4055 N Duke Ave
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93727	93727	93727	93727
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.89 ¹	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$229,998	\$220,000	\$240,000
List Price \$	--	\$229,998	\$220,000	\$240,000
Sale Price \$	--	\$241,000	\$230,000	\$245,000
Type of Financing	--	Fha	Conv	Fha
Date of Sale	--	11/03/2020	01/22/2021	03/12/2021
DOM · Cumulative DOM	-- · --	10 · 49	5 · 58	2 · 65
Age (# of years)	62	59	65	59
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	1,142	1,008	1,008	1,008
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	3 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	0.17 acres	0.19 acres	0.17 acres
Other	na	MLS#548132	MLS#551567	MLS#552929
Net Adjustment	--	+\$5,220	+\$1,380	+\$5,220
Adjusted Price	--	\$246,220	\$231,380	\$250,220

* Sold 2 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** Clean move in ready home perfect for a first time buyer or an investor looking to expand their portfolio. This 3 bed 1 bath home has a great flow, large backyard perfect for entertaining and best of all in award wining Clovis Unified School District. Close to shopping, restaurants and FWY 168. Make your appointment today! Added \$3k bath, \$4020 sf, deducted \$900 lot and \$900 age.
- Sold 2** This is an extremely rare find in the Clovis area. With a comfortable 1008 SQ FT floor plan and 3 full bedrooms, this home is a great opportunity for a first time buyer or an investor. Will not last long! Contact your agent for a showing today! Deducted \$1500 lot and added \$4020 sf, \$900 age and \$6k bath and garage.
- Sold 3** Tarpey Village Charmer. This darling 3 bedroom home is just what you are looking for. This home had a new HVAC system and ducting installed in 2020, dual pane windows throughout. Beautiful vinyl flooring in living room. Spacious front and backyards with automatic sprinkler systems. Elongated driveway provides ample parking space. Located within the award winning Clovis Unified School District. Added \$3k bath, \$4020 sf, deducted \$900 lot and \$900 age.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Home is listed and pending.			
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
01/10/2021	\$225,000	--	--	Pending/Contract	02/04/2021	\$225,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$240,000	\$240,000
Sales Price	\$240,000	\$240,000
30 Day Price	\$231,380	--
Comments Regarding Pricing Strategy		
<p>Search parameters used for comps, sold date 9/23/20 or sooner, no short sales or foreclosures, SFR, square foot 942-1400, 1949-1969 in age, single story, within ¼ mile radius there is no comps, within ½ mile radius there is 1 comps, expanded radius one mile there is 8 comps, there is 3 pending and 5 sold comps. Sold comps are between \$230k - \$265K there is one updated sold comp 3219 N Ezie Ave, sold 1/6/21, \$265k, 3 beds, 2 bath, 1252 sf, 1960 age, .16 acres. All other comps are 1008 square foot and is inferior to subject square foot. Comps used are the most similar comps to subject property that is available thru the Fresno MLS. There is a variance in age, lot, style, and GLA. When pricing the subject all 6 comparable were factored in as well as the subject's location, design and appeal. Seller concessions are not required to sell a home in this area but will sometimes help a home sell faster.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



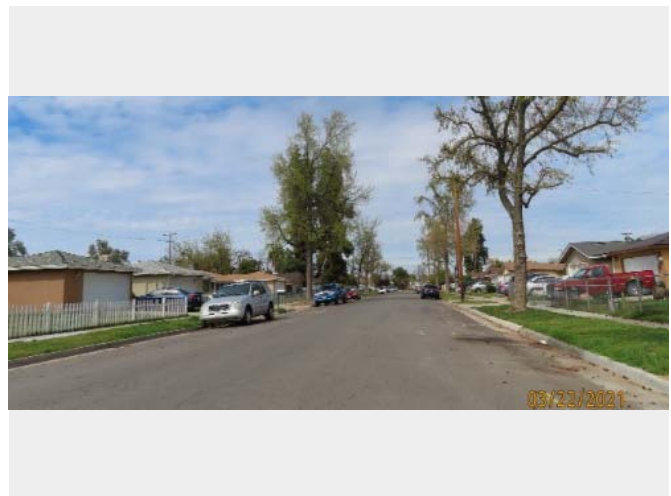
Address Verification



Side

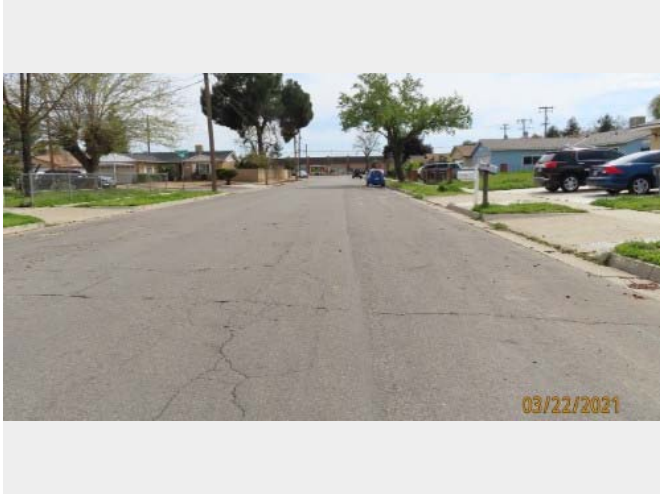


Side



Street

Subject Photos



Street



Other

Listing Photos

L1 5540 E Pontiac Way
Fresno, CA 93727



Front

L2 5662 E Ashlan Ave
Fresno, CA 93727



Front

L3 5681 E Ashlan Ave
Fresno, CA 93727



Front

Sales Photos

S1 4079 N Sunnyside Ave
Fresno, CA 93727



Front

S2 5714 E Buckingham Way
Fresno, CA 93727



Front

S3 4055 N Duke Ave
Fresno, CA 93727



Front

ClearMaps Addendum

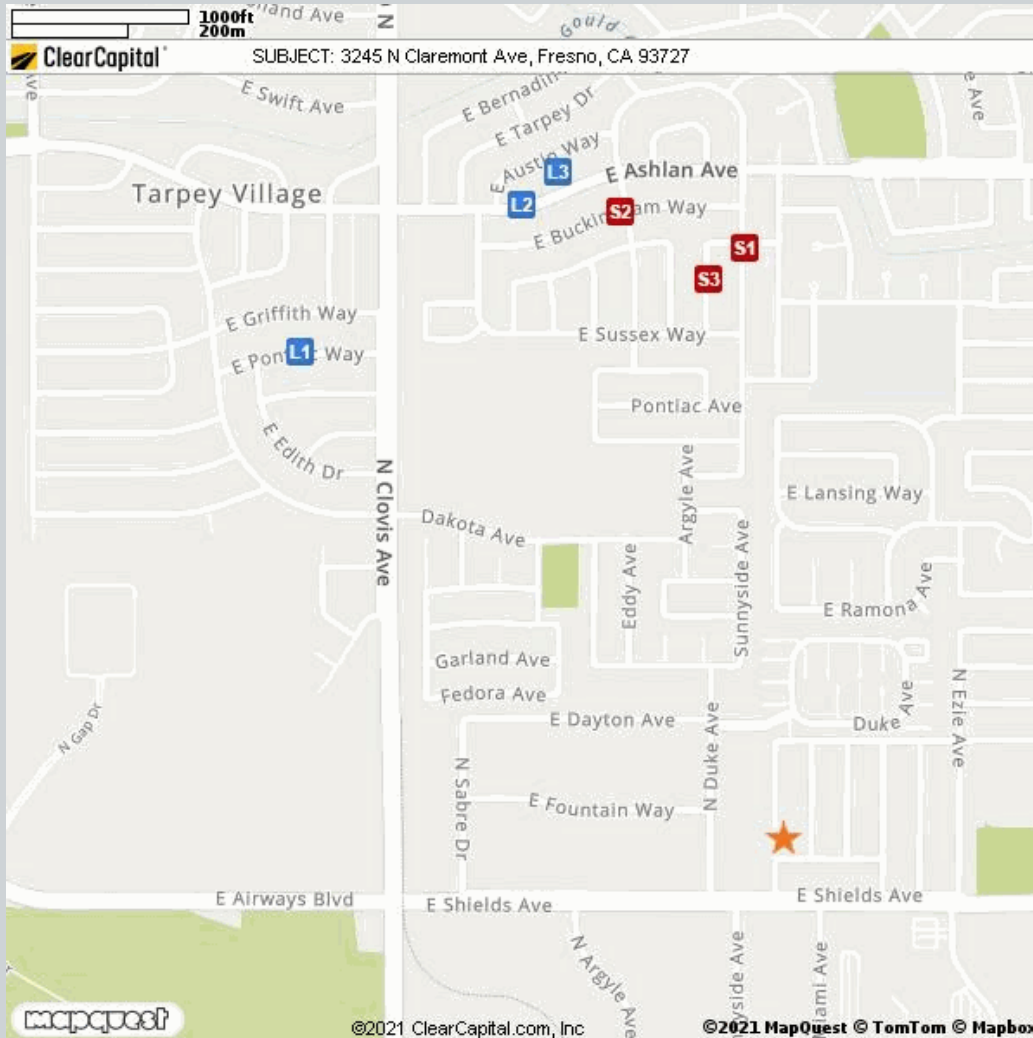
Address ★ 3245 N Claremont Avenue, Fresno, CA 93727

Loan Number 43392

Suggested List \$240,000

Suggested Repaired \$240,000

Sale \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3245 N Claremont Avenue, Fresno, CA 93727	--	Parcel Match
L1 Listing 1	5540 E Pontiac Way, Fresno, CA 93727	0.94 Miles ¹	Parcel Match
L2 Listing 2	5662 E Ashlan Ave, Fresno, CA 93727	0.95 Miles ¹	Parcel Match
L3 Listing 3	5681 E Ashlan Ave, Fresno, CA 93727	0.97 Miles ¹	Parcel Match
S1 Sold 1	4079 N Sunnyside Ave, Fresno, CA 93727	0.82 Miles ¹	Parcel Match
S2 Sold 2	5714 E Buckingham Way, Fresno, CA 93727	0.89 Miles ¹	Parcel Match
S3 Sold 3	4055 N Duke Ave, Fresno, CA 93727	0.78 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	Danielle Carnero	Company/Brokerage	HomeSmart PV and Associates
License No	01507071	Address	362 S. Sierra Vista ave Fresno CA 93702
License Expiration	06/15/2021	License State	CA
Phone	5598362601	Email	daniellecarnero@gmail.com
Broker Distance to Subject	3.97 miles	Date Signed	03/23/2021

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.