

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	2544 Ribier Way, Rancho Cordova, CA 95670	Order ID	7163317	Property ID	29758457
Inspection Date	03/11/2021	Date of Report	03/12/2021		
Loan Number	43477	APN	057-0064-007-0000		
Borrower Name	Silverado Properties Inc	County	Sacramento		

Tracking IDs					
Order Tracking ID	0311BPO	Tracking ID 1	0311BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Bank Of Ny Mellon Se 2007-0a11	Condition Comments Subject property located in well established area. Subject property is in average visible condition. To find good comparable comps I was forced to increase radius up to .5 mile radius. Neighborhood consists of similar SF detached homes of average quality and maintenance levels. Close to schools, shopping, freeways, employment centers, entertainment and most services.
R. E. Taxes	\$2,339	
Assessed Value	\$190,121	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Urban	Neighborhood Comments Subject property is located in average neighborhood. No Major problems.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$251,000 High: \$440,000	
Market for this type of property	Increased 4 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2544 Ribier Way	10542 Silverwood Way	10624 Charbono Way	10520 Malvasia
City, State	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA
Zip Code	95670	95670	95670	95670
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.33 ¹	0.10 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,500	\$330,000	\$299,900
List Price \$	--	\$349,500	\$330,000	\$299,900
Original List Date		01/09/2021	02/19/2021	03/08/2021
DOM · Cumulative DOM	-- · --	43 · 62	5 · 21	3 · 4
Age (# of years)	65	62	66	65
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	1,000	1,098	1,000	924
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.1501 acres	0.2261 acres	0.1513 acres	0.11 acres
Other	None	None	None	None

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** A superb upgraded home! New Granite flooring/new white cabinets/ new granite counter top/new stainless over stove exhaust vent/ new stainless steel inside and outside. Dish washer with super quiet running noise/new green sank disposal/new designer single handle kitchen faucet with pull down sprayer/new toilet with water Conservation in mind. Marble vanity with designer faucet, granite breakfast bar and beautiful oval front door. Newly installed security screens, internal and external doors, garage metal door with glass across top. Fresh coat of paint inside. Large back yard, large patio cover and green grass! Enjoy deluxe wood flooring & double pain vinyl windows.
- Listing 2** Fantastic centrally located in Folsom Cordova School District ! Close to the 50 and just a short drive to Tahoe ! Wood floors and tile throughout ! Large backyard with tile patio. Spacious living room with wood burning fireplace. Hurry this is a terrific value!
- Listing 3** This is a great starter or investment home in a solid community of home owners. Close to the American River Parkway, shopping and the freeway. Original wood floors, private backyard and large front porch for sitting and watching the neighbors walk by. Come have a look.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2544 Ribier Way	2604 Tronero Way	2648 Tronero Way	10427 Dolecetto Dr
City, State	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA
Zip Code	95670	95670	95670	95670
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.41 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$306,000	\$310,000	\$339,900
List Price \$	--	\$306,000	\$310,000	\$339,900
Sale Price \$	--	\$305,000	\$320,000	\$355,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/30/2020	11/24/2020	12/03/2020
DOM · Cumulative DOM	-- · --	13 · 103	3 · 43	3 · 35
Age (# of years)	65	63	63	63
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	1,000	1,000	1,000	1,000
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	5	5	5	5
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	.1501 acres	0.1446 acres	0.1422 acres	0.14 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$305,000	\$320,000	\$355,000

* 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** If you're a first-time home buyer or looking to downsize, this beautiful Single Story HUD Home is a MUST SEE!! Located on a quiet street surrounded by other well maintained homes, you're just a few short minutes from local restaurants, shopping, schools, and easy freeway access! You'll love this home's curb appeal with the large front yard and rustic fence. Picturesque windows allow for tons of natural light and delightful views of your SECLUDED backyard! Imagine enjoying a cool summer evening or hosting fun BBQ parties from your covered patio. The expansive backyard and natural shade offers room for gardening, a pool, or other outdoor activities! With a little TLC, this charming home can be yours! Hurry to see this home today, because it won't last long - PRICED TO SELL!!
- Sold 2** Looking for a house with a homey feeling to it? Look no further. This very well maintained Rancho Cordova house has 3 bedrooms, 1 bathroom, 1,000sf of living space, with a spacious backyard for your pets, plants, garden, etc. You will definitely want to take advantage of the backyard during the summer time with amazing summer BBQ's.
- Sold 3** Rancho cutie! This home offers 3 bedrooms and 1 bath. New kitchen cabinets, quartz countertops, subway tile backsplash and stainless steel appliances! Laminate flooring throughout living space and new carpet in bedrooms! Large living space with large windows for tons of natural light! Bath has new flooring, vanity and updated shower/tub! NEW ROOF and workshop w/power in backyard perfect for projects, kids play area or storage! Enjoy family BBQ's in the backyard with covered patio! Easy access to freeways, dining and downtown. This home is a MUST SEE!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject property was not listed in 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	\$335,000	\$335,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$310,000	--
Comments Regarding Pricing Strategy		
Price is based on closest and most comparable comps in the area.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 10542 Silverwood Way
Rancho Cordova, CA 95670



Front

L2 10624 Charbono Way
Rancho Cordova, CA 95670



Front

L3 10520 Malvasia
Rancho Cordova, CA 95670



Front

Sales Photos

S1 2604 Tronero Way
Rancho Cordova, CA 95670



Front

S2 2648 Tronero Way
Rancho Cordova, CA 95670



Front

S3 10427 Dolecetto Dr
Rancho Cordova, CA 95670



Front

ClearMaps Addendum

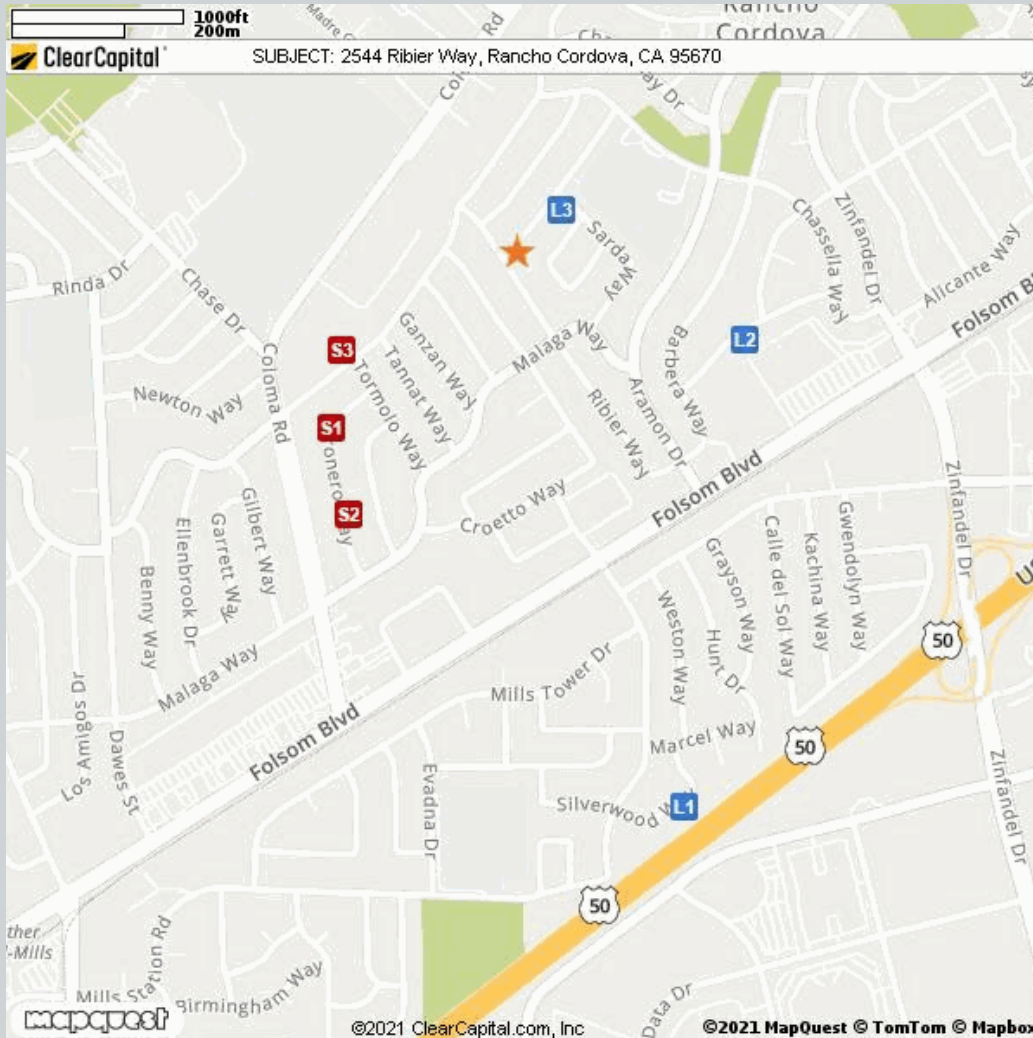
Address ★ 2544 Ribier Way, Rancho Cordova, CA 95670

Loan Number 43477

Suggested List \$335,000

Suggested Repaired \$335,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2544 Ribier Way, Rancho Cordova, CA 95670	--	Parcel Match
L1 Listing 1	10542 Silverwood Way, Rancho Cordova, CA 95670	0.77 Miles ¹	Parcel Match
L2 Listing 2	10624 Charbono Way, Rancho Cordova, CA 95670	0.33 Miles ¹	Parcel Match
L3 Listing 3	10520 Malvasia, Rancho Cordova, CA 95670	0.10 Miles ¹	Parcel Match
S1 Sold 1	2604 Tronero Way, Rancho Cordova, CA 95670	0.33 Miles ¹	Parcel Match
S2 Sold 2	2648 Tronero Way, Rancho Cordova, CA 95670	0.41 Miles ¹	Parcel Match
S3 Sold 3	10427 Dolecetto Dr, Rancho Cordova, CA 95670	0.26 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	8.03 miles	Date Signed	03/12/2021

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.