

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	891 W Ambassador Drive, Hanford, CA 93230	Order ID	7180872	Property ID	29834504
Inspection Date	03/20/2021	Date of Report	03/22/2021		
Loan Number	43630	APN	008370016000		
Borrower Name	Redwood Holdings LLC	County	Kings		

Tracking IDs

Order Tracking ID	0319BPO	Tracking ID 1	0319BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	John J Trupp	Condition Comments Subject property is a single story with stucco exterior and tile roof, appears to be in average conditions, with no apparent repairs need it at the time of the exterior inspection.
R. E. Taxes	\$3,040	
Assessed Value	\$147,448	
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	Suburban	Neighborhood Comments Subject neighborhood consist of properties of similar style and age with good condition, the homes in the area are both single story and 2 story homes within close distance from schools, parks and commerce.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$242,000 High: \$295,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	891 W Ambassador Drive	1076 Cedarwood St	813 Julia Way E	940 Redwood St W
City, State	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.60 ¹	1.33 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$242,000	\$254,950,000	\$295,000
List Price \$	--	\$242,000	\$254,950	\$295,000
Original List Date		11/01/2020	02/12/2021	03/19/2021
DOM · Cumulative DOM	-- · --	2 · 141	5 · 38	0 · 3
Age (# of years)	28	26	26	24
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,144	963	1,297	1,342
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	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	0.12 acres	0.15 acres	0.14 acres	0.14 acres
Other	MLS#	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** Prepare to be be impressed when you enter this superbly maintained and presented home. Located on the fringe of the North East city limits with easy freeway/highway access. Cool, calm and sophisticated with a youthful edge, this functional home is enveloped in light and comfort.
- Listing 2** Very Nice Move In READY home in Desirable NW Hanford neighborhood. Perfect first home with 3 bedroom 2 bathrooms, open floor plan concept and cozy fireplace in living room. Call today for your appointment to view.
- Listing 3** Home in the desirable Stonecrest neighborhood. This home offers 3 bedrooms and two bathrooms. Home features an open floor plan that over looks the living space. Kitchen has updated counters tops and floors. Kitchen also includes an eat in dining are with bay window. Master bedroom offers a newly tiled walk in shower and walk in closet. Backyard has a good size covered patio and grass space.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	891 W Ambassador Drive	562 Windsor Dr W	282 Richardson Way E	2581 Stonecrest Way
City, State	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.88 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,950	\$250,000	\$265,000
List Price \$	--	\$259,950	\$250,000	\$275,000
Sale Price \$	--	\$259,950	\$270,000	\$270,000
Type of Financing	--	Cash	Cash	Conv
Date of Sale	--	12/04/2020	02/03/2021	02/16/2021
DOM · Cumulative DOM	-- · --	1 · 16	1 · 30	4 · 34
Age (# of years)	28	23	24	23
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,144	1,204	1,109	1,278
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	7	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	--	--	Pool - Yes	Pool - Yes
Lot Size	0.12 acres	0.15 acres	0.20 acres	0.18 acres
Other	MLS#	None	None	None
Net Adjustment	--	\$0	-\$6,000	-\$6,000
Adjusted Price	--	\$259,950	\$264,000	\$264,000

* 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** Nice starter in a North Hanford location. Newer appliances and pebble flooring. Carpeting in all the bedrooms. Nice counter tops in both the kitchen and bathrooms. A must see!! Call today to schedule your showing..
- Sold 2** This home includes kitchen with granite countertops and a custom backsplash. The bathrooms have also granite countertops. Custom tile flooring. The large lot features a beautiful pool all in a cul-de-sac. Adjustments made for Swimming poo; -\$5,000 and lot size -\$1,000
- Sold 3** Affordable 3/2 with a pool and RV parking! Located in the Stonecrest Subdivision in the highly desired Pioneer School District. Adjustments made for Swimming poo; -\$5,000 and lot size -\$1,000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Search in Fresno, Kings and Tulare county MLS did not show any recent listings or sales.			
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	\$262,000	\$262,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
<p>When pricing the subject all 6 comparables were factored in as well as the subjects location, design and appeal. Subject's final value represents a value with normal marketing times and is based on similar comps in this area. Due to a lack of more listing comps in the subject's area it was necessary to exceed guidelines concerning distance on listing Location of property and comps was taken into consideration to arrive at a reasonable price.</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



Street

Listing Photos

L1 1076 Cedarwood St
Hanford, CA 93230



Front

L2 813 Julia Way E
Hanford, CA 93230



Front

L3 940 Redwood St W
Hanford, CA 93230



Front

Sales Photos

S1 562 Windsor Dr W
Hanford, CA 93230



Front

S2 282 Richardson Way E
Hanford, CA 93230



Front

S3 2581 Stonecrest Way
Hanford, CA 93230



Front

ClearMaps Addendum

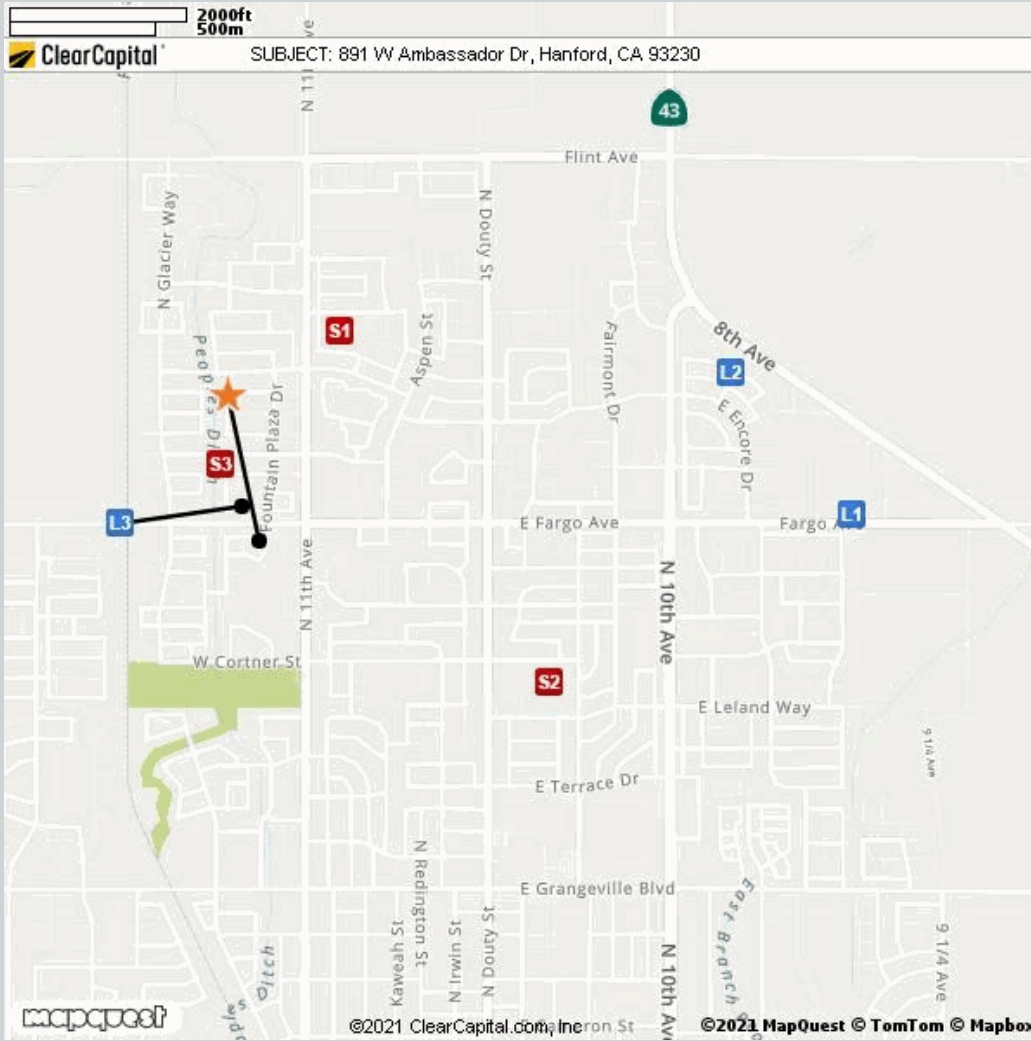
Address ★ 891 W Ambassador Drive, Hanford, CA 93230

Loan Number 43630

Suggested List \$262,000

Suggested Repaired \$262,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	891 W Ambassador Drive, Hanford, CA 93230	--	Parcel Match
L1 Listing 1	1076 Cedarwood St, Hanford, CA 93230	1.60 Miles ¹	Parcel Match
L2 Listing 2	813 Julia Way E, Hanford, CA 93230	1.33 Miles ¹	Parcel Match
L3 Listing 3	940 Redwood St W, Hanford, CA 93230	0.11 Miles ¹	Parcel Match
S1 Sold 1	562 Windsor Dr W, Hanford, CA 93230	0.57 Miles ¹	Parcel Match
S2 Sold 2	282 Richardson Way E, Hanford, CA 93230	0.88 Miles ¹	Parcel Match
S3 Sold 3	2581 Stonecrest Way, Hanford, CA 93230	0.22 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	Felicia Morris	Company/Brokerage	Searchlight Realty
License No	01202950	Address	558 N 11th Ave Hanford CA 93230
License Expiration	07/09/2022	License State	CA
Phone	5595870808	Email	call4homesandloans@sbcglobal.net
Broker Distance to Subject	1.79 miles	Date Signed	03/20/2021

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.