

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	42274 Misty Way, Hemet, CA 92544	Order ID	7172424	Property ID	29805691
Inspection Date	03/17/2021	Date of Report	03/18/2021		
Loan Number	43637	APN	552033012		
Borrower Name	Redwood Holdings LLC	County	Riverside		

Tracking IDs

Order Tracking ID	0316BPO	Tracking ID 1	0316BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DANIEL L GORSKI	Condition Comments Subject is a 3 bedroom, 1.75 bath house with a 2-car attached garage in average condition. It conforms to the neighborhood, has good curb appeal.
R. E. Taxes	\$1,744	
Assessed Value	\$156,251	
Zoning Classification	Residential R1	
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	Private	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Neighborhood is a residential planned subdivision, in close proximity to major shopping areas, schools parks and major roads. It is an area comprised of single story and 2-story houses. There are no REO properties listed for sale. Due to the high demand of houses and and the limited inventory on the market, seller concessions are not common.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$257000 High: \$500000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	42274 Misty Way	42399 Buenos Aires Dr	26098 Stardust St	26118 Hemet St
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92544	92544	92544	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.10 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,000	\$360,000	\$320,000
List Price \$	--	\$339,000	\$360,000	\$320,000
Original List Date		10/07/2020	02/06/2021	01/22/2021
DOM · Cumulative DOM	-- · --	161 · 162	39 · 40	54 · 55
Age (# of years)	54	54	51	56
Condition	Average	Excellent	Excellent	Excellent
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	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,672	1,925	1,762	1,513
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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 Spa - Yes	Pool - Yes Spa - Yes	--
Lot Size	0.19 acres	0.18 acres	0.17 acres	0.17 acres
Other	--	--	--	--

* 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** Perfect for investor! This ranch style home is a great deal and the owner will put in new lush green grass if you ask for it in the contract. There is a pool and spa with the home and Spa in Master! It says 3 bed 2 bath but I believe it is being used as 4 bed 3 bath and a cozy fire place to cuddle up to. It has white brick front façade and mature palm trees. Don't miss out on this home.
- Listing 2** Featuring 3 oversized bedrooms and 2 bathrooms, this stunning home offers an incredible floor-plan, custom finishes, landscaping, and the perfect backyard getaway. This single story has fine details throughout, including a sparkling pool, wood paneled and beamed ceiling, tons of storage space, dual pane windows, and a large den or office area. The kitchen, dining, and living room all share the same large space and receive ample natural light. The kitchen offers plenty of storage, a large breakfast bar, and has an entry from the garage. The highlights keep coming as this home also features incredible curb appeal with a beautiful blooming magnolia tree out front, gardens, trees, and large grassy areas. The master bedroom is huge with plenty of space, and the other bedrooms are all conveniently located. The cool-blue pool is great for families and also has an attached in-ground spa to help keep you warm on those winter nights. The garage has 3 parking spaces (1 tandem). The house is powered with an efficient solar power system. The incredible lot and turnkey interior are amazing advantages this home offers. A very short drive will bring you to nearby freeways, restaurants, shopping, and even the mountains and desert! This will sell quick!
- Listing 3** Great, comfortable home, with lots of up grades in Kitchen, and both bathrooms. Lots of tile in traffic areas, must see to appreciate all that is there. This house has a lot of storage, Not like a track home. Big yard with lots of producing fruit trees, Orange, Lemon & Grapefruit. Storage Building, as well as storage in garage. All this place needs is you.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	42274 Misty Way	42320 Misty Way	26151 Wanderlust Dr	42380 Buenos Aires Dr
City, State	Hemet, CA	Hemet, CA	Hemet, CA	Hemet, CA
Zip Code	92544	92544	92544	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.12 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$342,000	\$335,000	\$340,000
List Price \$	--	\$342,000	\$335,000	\$3,400,000
Sale Price \$	--	\$360,000	\$330,000	\$347,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	12/09/2020	11/25/2020	10/23/2020
DOM · Cumulative DOM	-- · --	55 · 55	53 · 53	50 · 50
Age (# of years)	54	56	48	53
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	Beneficial ; Mountain	Neutral ; Residential
Style/Design	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,672	1,616	1,646	1,560
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	4 · 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	--	--	--	Pool - Yes
Lot Size	0.19 acres	0.18 acres	0.17 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$360,000	\$330,000	\$347,000

* 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** GREAT SINGLE STORY 3 BEDROOM 2 BATHROOM HOME WITH LAMINATE FLOORS, CEILING FANS THROUGHOUT THE HOME, UPGRADE KITCHEN WITH STAINLESS STEEL APPLIANCES, FIREPLACE IN THE LIVING ROOM COVERED PATIO IN THE LARGE BACKYARD FOR ENJOYING SUMMER BBQ'S. LOCATED CLOSE TO LOCAL SHOPPING AND SCHOOLS.
- Sold 2** Great single story home in one of the best east Hemet family neighborhoods. Being used as three bedroom but has setup for fourth bedroom or home office. Cathedral ceiling in living room with possibility of Library with book shelving. Sky lighting throughout home, bright and airy. Lots of savings on electricity. Master has large bath and access to Garden area. Plenty of built in linen cabinets in hallway. Kitchen is large with lots of storage. Two car garage with epoxy flooring and pull down stairs to storage area. Good size back yard with established garden yielding fruits and veggies. Fully fenced entry with gate and designed stone setting area.
- Sold 3** This is one of the nicest 3 Bedroom 2 Bath POOL home you will find. All bedrooms are oversized, both bathrooms have been recently upgraded. Just look at the pictures and you can see pride of ownership. Custom tile floors throughout most of the home. Beautiful granite is everywhere in the kitchen and in both bathrooms, the executive bathroom has a step in shower. Large formal dining room that leads into both the kitchen and the living room and it has a sliding door that leads to what could be a very private side patio. Vaulted ceilings gives you a lot more room. The sliding doors off the kitchen will lead you right to the in ground 100% safety fenced in pool area. Dive, swim and relax all day. The other half of the back yard is perfect for BBQ, family and just relaxing under the trees or the stars. 2 Car attached finished garage All vinyl dual pane windows throughout this home. This home is on a very quiet street and in a great area. LOW tax rate.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Lucid Realty	Currently listed as a standard sale.					
Listing Agent Name	Mariah Vanoostendorp						
Listing Agent Phone	714-720-3155						
# 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
02/06/2021	\$330,000	02/20/2021	\$330,000	Pending/Contract	02/21/2021	\$330,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$345,000	\$345,000
Sales Price	\$345,000	\$345,000
30 Day Price	\$345,000	--
Comments Regarding Pricing Strategy		
Subject is located in a high activity real estate market. Prices are quickly rising in this neighborhood and the lack of inventory has created a competitive seller's market in the neighborhood. I believe a list price of \$345,000 will attract offers from buyers looking to buy 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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 42399 Buenos Aires Dr
Hemet, CA 92544



Front

L2 26098 Stardust St
Hemet, CA 92544



Front

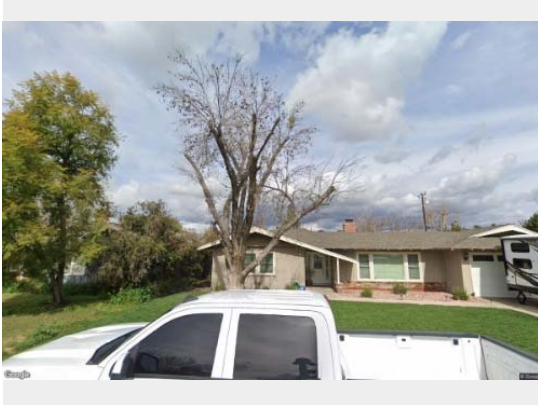
L3 26118 Hemet St
Hemet, CA 92544



Front

Sales Photos

S1 42320 Misty Way
Hemet, CA 92544



Front

S2 26151 Wanderlust Dr
Hemet, CA 92544



Front

S3 42380 Buenos Aires Dr
Hemet, CA 92544



Front

ClearMaps Addendum

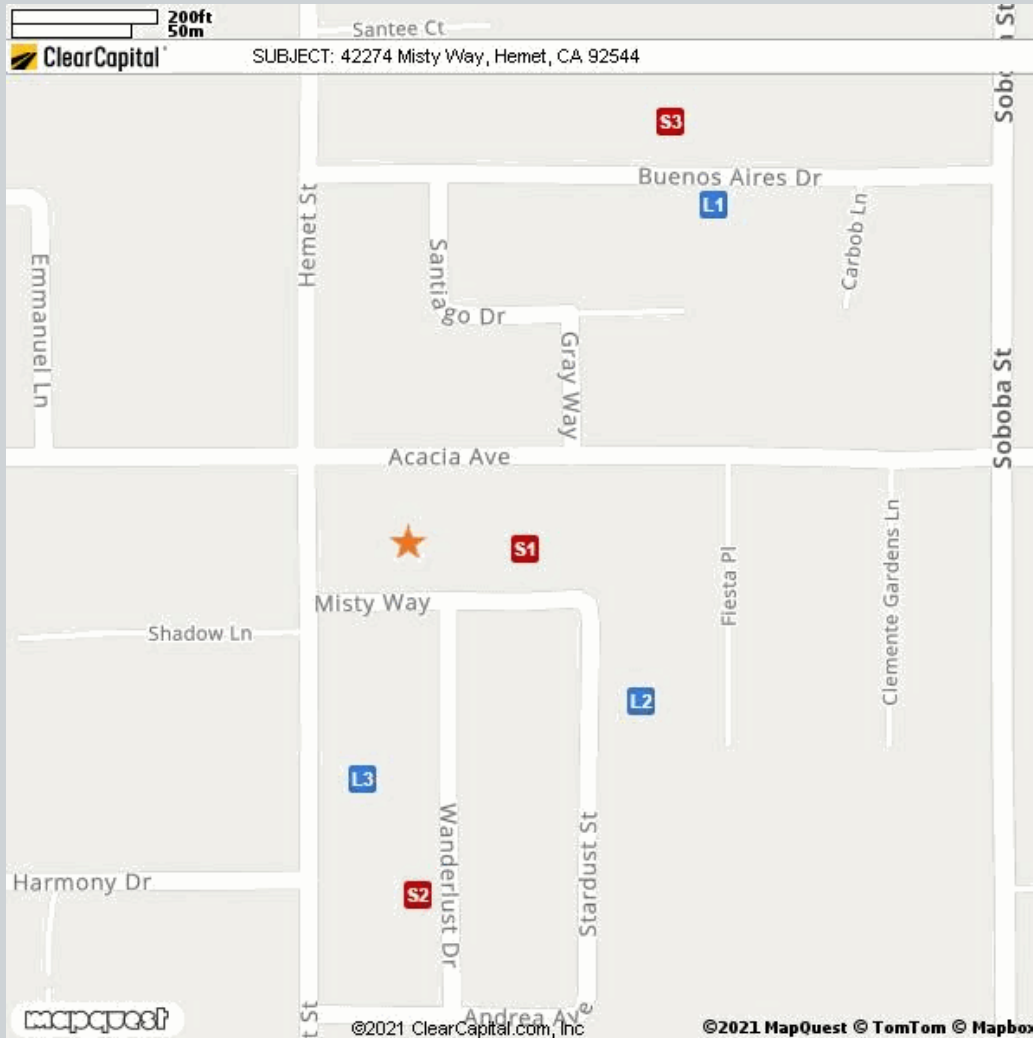
Address ★ 42274 Misty Way, Hemet, CA 92544

Loan Number 43637

Suggested List \$345,000

Suggested Repaired \$345,000

Sale \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	42274 Misty Way, Hemet, CA 92544	--	Parcel Match
L1 Listing 1	42399 Buenos Aires Dr, Hemet, CA 92544	0.17 Miles ¹	Parcel Match
L2 Listing 2	26098 Stardust St, Hemet, CA 92544	0.10 Miles ¹	Parcel Match
L3 Listing 3	26118 Hemet St, Hemet, CA 92544	0.08 Miles ¹	Parcel Match
S1 Sold 1	42320 Misty Way, Hemet, CA 92544	0.04 Miles ¹	Parcel Match
S2 Sold 2	26151 Wanderlust Dr, Hemet, CA 92544	0.12 Miles ¹	Parcel Match
S3 Sold 3	42380 Buenos Aires Dr, Hemet, CA 92544	0.18 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	Ebube Okpala	Company/Brokerage	Harvestline Realty
License No	01735401	Address	29930 Bay View Way Menifee CA 92584
License Expiration	03/31/2025	License State	CA
Phone	6196072623	Email	ebube@riversidecountyreos.com
Broker Distance to Subject	12.98 miles	Date Signed	03/18/2021

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.