

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.

<b>Address</b>	1124 Hawthorne Loop, Roseville, CA 95678	<b>Order ID</b>	7570523	<b>Property ID</b>	31006896
<b>Inspection Date</b>	09/09/2021	<b>Date of Report</b>	09/09/2021		
<b>Loan Number</b>	43753	<b>APN</b>	477360030000		
<b>Borrower Name</b>	Redwood Holdings LLC	<b>County</b>	Placer		

### Tracking IDs

<b>Order Tracking ID</b>	0908BPO_Update	<b>Tracking ID 1</b>	0908BPO_Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	REDWOOD HOLDINGS LLC	<b>Condition Comments</b> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$2,978	
<b>Assessed Value</b>	\$267,004	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$435,000 High: \$811,156	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	1124 Hawthorne Loop	1172 Hawthorne Loop	1310 Harrison Dr	1428 Dorchester Dr
<b>City, State</b>	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
<b>Zip Code</b>	95678	95678	95678	95678
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.08 <sup>1</sup>	0.38 <sup>1</sup>	0.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$649,900	\$575,000	\$639,999
<b>List Price \$</b>	--	\$649,900	\$575,000	\$639,999
<b>Original List Date</b>		08/12/2021	08/13/2021	08/27/2021
<b>DOM · Cumulative DOM</b>	-- · --	28 · 28	5 · 27	3 · 13
<b>Age (# of years)</b>	27	27	32	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,206	2,206	2,189	2,194
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 3	3 · 2 · 1	4 · 3
<b>Total Room #</b>	7	7	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.15 acres	0.2041 acres	0.1671 acres	0.1528 acres
<b>Other</b>	None	None	None	None

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Welcome to West Roseville! You don't want to miss this golden opportunity to own a home in the heart of Roseville! This sprawling 3 bedroom plus a loft, 3 bath house boasting both a family room & living room is just waiting for that new family to come in and make this their home! Did I mention this incredible home comes with PAID IN FULL SOLAR with 16 years remaining on the warranty!...Depending on your families usage, you could be saving around \$400-\$550 monthly!! That's an annual savings of about \$5k a year off of your electricity bills! Come take a refreshing dip into the recently re-plastered, sparkling built-in free chlorine salt water swimming pool with newer energy efficient pump & equipment with LED lighting!Home sits on a huge .20 acre lot and backs to open space... Newer garage doors, lifetime hybrid epoxy floor, new wifi enabled water heater, internet enabled thermostat and so much more. Come & get all of what this home offers before at this price before its gone!!!
- Listing 2** YOUR PERFECT HOME AWAITS! This incredible and stylish home has everything from the newly painted exterior, newer furnace and water heater, custom stained concrete flooring downstairs, an updated kitchen to the relaxing backyard. The custom kitchen features soft close easy clean cabinets and drawers, stainless steel appliances, quartz countertops, custom backsplash, breakfast nook and open concept to the family room with backyard access. Separate living room is filled with an abundance of light and vaulted ceilings open to the loft upstairs (with a closet and can be converted into a 4th bedroom). All bedrooms are spacious including the master bedroom with vaulted ceilings, a sitting area and large walk-in closet. You'll enjoy the private backyard year-round with garden beds, fruit trees, a redwood deck with sectional and 10ft Stock Tank Pool. Welcome Home!
- Listing 3** Beautiful Single Story, 4 Bedroom, 3 Full Baths, Bright and Roomy SFR in Very Desirable Kingswood Village. Low Maintenance Yards, High Ceilings, Plantation Shutters, Crystal Blue Pool with Waterfall, Granite Counters, Great Room with Fireplace, Large Two Car Garage, Large Covered Patio, Large Shed, Newer HVAC/Ducts, Laundry Room with Sink, Includes Refrigerator, Washer & Dryer, Close to Transportation, Shopping, and Schools, Very Clean, Turnkey and Ready for Move In.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1124 Hawthorne Loop	1337 Palmerston Loop	1009 S Bluff Dr	1508 Chadbury
<b>City, State</b>	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
<b>Zip Code</b>	95678	95678	95678	95678
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.36 <sup>1</sup>	0.19 <sup>1</sup>	0.08 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$589,950	\$599,900	\$590,000
<b>List Price \$</b>	--	\$589,950	\$599,900	\$590,000
<b>Sale Price \$</b>	--	\$590,000	\$625,000	\$652,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/21/2021	05/14/2021	08/20/2021
<b>DOM · Cumulative DOM</b>	-- · --	5 · 61	0 · 31	6 · 37
<b>Age (# of years)</b>	27	27	25	28
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,206	2,205	2,493	1,929
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3
<b>Total Room #</b>	7	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.15 acres	0.1393 acres	0.1613 acres	0.14 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$590,000	\$625,000	\$652,000

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** STUNNING 2-story, 4 bed/3 bath Roseville home is move-in ready and looking for it's new owner! With 2,205 sq. ft. of living space, this beautifully appointed abode boasts a gorgeous, updated kitchen that features granite counters, both a beverage and dining bar and is open to the family room for spacious and easy entertaining. Separate dining and living room areas have majestic cathedral ceilings and walnut hardwood flooring. Upstairs is complete with 4 bedrooms, hall bath with dual sinks and laundry room. The primary bedroom and ensuite featuring separate tub/shower, dual sinks and spacious walk-in closet offers a calming respite from your busy day! Enjoy each morning or evening relaxing on the charming front porch or in the privacy of your backyard, complete with covered patio and shed. Check out the video: <https://vimeo.com/537295117>
- Sold 2** 4 bedroom home located in desirable neighborhood. Master bedroom suite is located downstairs. 4 bedrooms and a loft upstairs. Close to parks, schools and shopping.
- Sold 3** Larchmont Ridgdwood gem Alert!!! NO HOA or MELLO Roos!!!! This is gorgeous and meticulously maintained home exhibiting a pride of ownership of the highest order. Recent updates to home (refer to agent for exhaustive list) will make any HGTV exec. rival with envy. Low maintenance landscaping coupled with a beautiful pool and a pergola covered patio result in an entertainers dream. An efficient layout with two bedrooms downstairs for the multigenerational family is only outshined by the gorgeous updates throughout. Two minute walk to a lovely park and two minute drive to shopping and restaurants. Must see in person to fully appreciate! Hurry, this home will not last! Oh yeah, did I mention no mello roos and no HOA?!

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Not listed in Last 12 Months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$650,000	\$650,000
<b>Sales Price</b>	\$640,000	\$640,000
<b>30 Day Price</b>	\$610,000	--
<b>Comments Regarding Pricing Strategy</b>		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



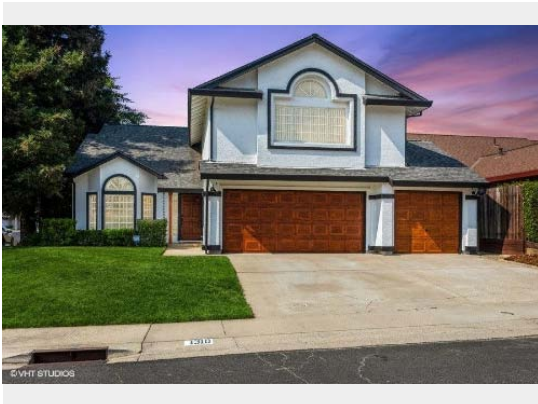
## Listing Photos

**L1** 1172 Hawthorne Loop  
Roseville, CA 95678



Front

**L2** 1310 Harrison Dr  
Roseville, CA 95678



Front

**L3** 1428 Dorchester Dr  
Roseville, CA 95678



Front

## Sales Photos

**S1** 1337 Palmerston Loop  
Roseville, CA 95678



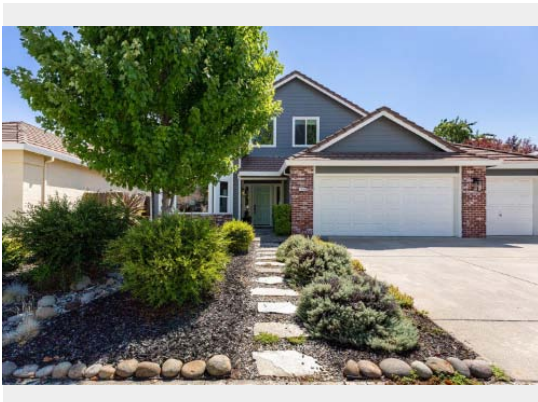
Front

**S2** 1009 S Bluff Dr  
Roseville, CA 95678



Front

**S3** 1508 Chadbury  
Roseville, CA 95678



Front

### ClearMaps Addendum

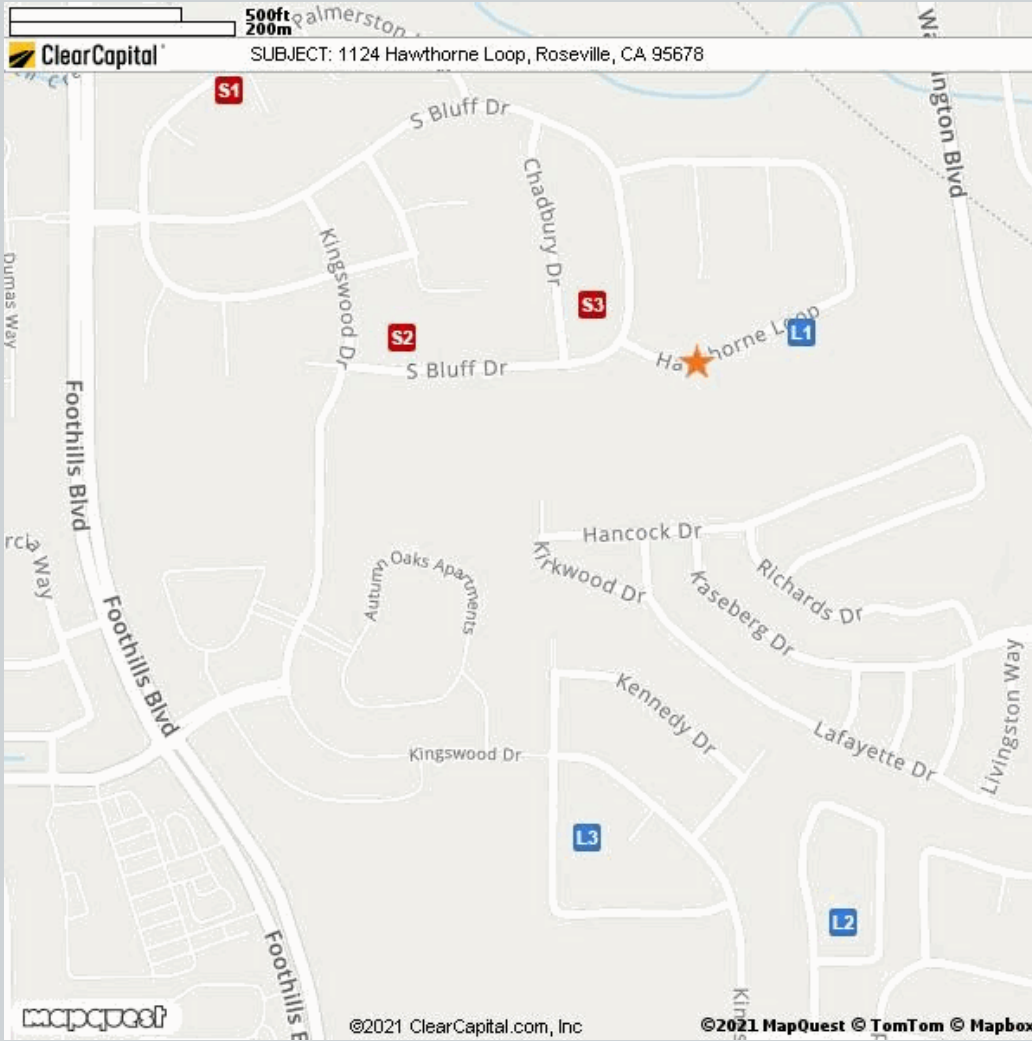
**Address** ★ 1124 Hawthorne Loop, Roseville, CA 95678

**Loan Number** 43753

**Suggested List** \$650,000

**Suggested Repaired** \$650,000

**Sale** \$640,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1124 Hawthorne Loop, Roseville, CA 95678	--	Parcel Match
L1 Listing 1	1172 Hawthorne Loop, Roseville, CA 95678	0.08 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1310 Harrison Dr, Roseville, CA 95678	0.38 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1428 Dorchester Dr, Roseville, CA 95678	0.32 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1337 Palmerston Loop, Roseville, CA 95678	0.36 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1009 S Bluff Dr, Roseville, CA 95678	0.19 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1508 Chadbury, Roseville, CA 95678	0.08 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

### Report Instructions - cont.

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.

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

<b>Broker Name</b>	Sergey Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc
<b>License No</b>	01735065	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	02/14/2022	<b>License State</b>	CA
<b>Phone</b>	9167184319	<b>Email</b>	Sergrealtor@icloud.com
<b>Broker Distance to Subject</b>	4.43 miles	<b>Date Signed</b>	09/09/2021

*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.**