

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	15 C Street, Lemoore, CA 93245	Order ID	7570523	Property ID	31006899
Inspection Date	09/09/2021	Date of Report	09/11/2021		
Loan Number	43825	APN	020103010000		
Borrower Name	Redwood Holdings LLC	County	Kings		

Tracking IDs

Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	REDWOOD HOLDINGS LLC	Condition Comments	
R. E. Taxes	\$1,172	The subject property is close to schools and commerce.	
Assessed Value	\$103,884		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (lockbox on property.)		
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	
Local Economy	Stable	The neighborhood is in a well established neighborhood.	
Sales Prices in this Neighborhood	Low: \$220500 High: \$411750		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	15 C Street	1160 Cypress Lane	338 G Street	38 S. Byron Drive
City, State	Lemoore, CA	Lemoore, CA	Lemoore, CA	Lemoore, CA
Zip Code	93245	93245	93245	93245
Datasource	Public Records	Other	Other	Other
Miles to Subj.	--	0.94 ¹	0.41 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$290,000	\$260,000	\$255,000
List Price \$	--	\$290,000	\$260,000	\$255,000
Original List Date		09/02/2021	09/01/2021	09/03/2021
DOM · Cumulative DOM	-- · --	8 · 9	9 · 10	7 · 8
Age (# of years)	107	60	72	47
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	2 Stories Other	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,822	1,638	1,780	1,941
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	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	0.19 acres	.16 acres	.17 acres	.18 acres
Other	--	--	--	--

* Listing 1 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** The living room is open and provides ample space for larger furniture. There is a dining area that has alot of natural light and has access to the backyard with a sliding glass door. In the Main bedroom this is an attached bathroom with vanity and tiled floors. Two additional bedrooms are located on the North side of the house with hardwood floors in the hallway and an updated bathroom. Outdoors is a large concrete patio and grass area for outdoor activities. See this cute home today and enjoy all it has to offer.
- Listing 2** Check out this classic home with lots of knotty pine and room to move around. Over sized lot (100' X 150') circle drive, detached garage with shop area. Soon to be surrounded by new homes, now under construction. 1878 square feet, 4 bedrooms, 1 3/4 bathrooms, plus office, large eat in kitchen and indoor laundry. No showing until 9/20/2021
- Listing 3** This home is located in a quiet neighborhood, perfect for a growing family. New carpets in bedrooms, nice open floor plan.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	15 C Street	40 Follett St	3 C St	152 B St
City, State	Lemoore, CA	Lemoore, CA	Lemoore, CA	Lemoore, CA
Zip Code	93245	93245	93245	93245
Datasource	Public Records	Public Records	MLS	Public Records
Miles to Subj.	--	0.14 ¹	0.01 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$272,000	\$235,000	\$233,000
List Price \$	--	\$272,000	\$235,000	\$233,000
Sale Price \$	--	\$272,000	\$235,000	\$233,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	01/14/2021	06/25/2021	04/13/2021
DOM · Cumulative DOM	-- · --	12 · 12	77 · 77	4 · 4
Age (# of years)	107	81	107	121
Condition	Average	Average	Average	Good
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	2 Stories Other	2 Stories traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,822	1,399	1,040	1,034
Bdrm · Bths · ½ Bths	3 · 2	2 · 2 · 1	2 · 1	3 · 2
Total Room #	6	8	5	2
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	Attached 1 Car
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.		934	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.17 acres	0.28 acres	0.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,600	+\$9,800	+\$9,800
Adjusted Price	--	\$277,600	\$244,800	\$242,800

* 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** Great investment property. This home offers three bedrooms and two bathrooms with approximately 1399 square feet. Close to schools and shopping.
- Sold 2** There just is nothing that compares to the charm and detail, craftsmanship and coziness a vintage home possesses, and this one is no exception! From gorgeous woodwork throughout, to thoughtful updates and an amazing backyard, this one truly shows the love the current owners have had for this lovely property. Four bedrooms, updated baths and kitchen, gorgeously paneled formal dining room with built-in hutches, living room with decorative fireplace, power-purchase agreement solar, newer roof, fabulous landscaping and patio space in backyard, electric gate in the back of the property, and so much more to take in and enjoy! This home must be added to your short list and seen as soon as possible.
- Sold 3** Great opportunity for investors or first-time home buyers. Take a look at this beautiful home. The home features new paint, new flooring, new kitchen, Potential RV parking, and a 1 bed 1 bath studio.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				The property is currently listed.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		1					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	02/24/2021	\$130,000	Tax Records
05/13/2021	\$279,500	08/12/2021	\$257,000	Pending/Contract	08/20/2021	\$257,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$260,000	\$260,000
Sales Price	\$259,000	\$259,000
30 Day Price	\$256,000	--
Comments Regarding Pricing Strategy		
Subject property is close to commerce and should be sold as- is.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to subject being renovated and currently pending sale.
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Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1160 Cypress Lane
Lemoore, CA 93245



Front

L2 338 G Street
Lemoore, CA 93245



Front

L3 38 S. Byron Drive
Lemoore, CA 93245



Front

Sales Photos

S1 40 Follett St
Lemoore, CA 93245



Front

S2 3 C St
Lemoore, CA 93245



Front

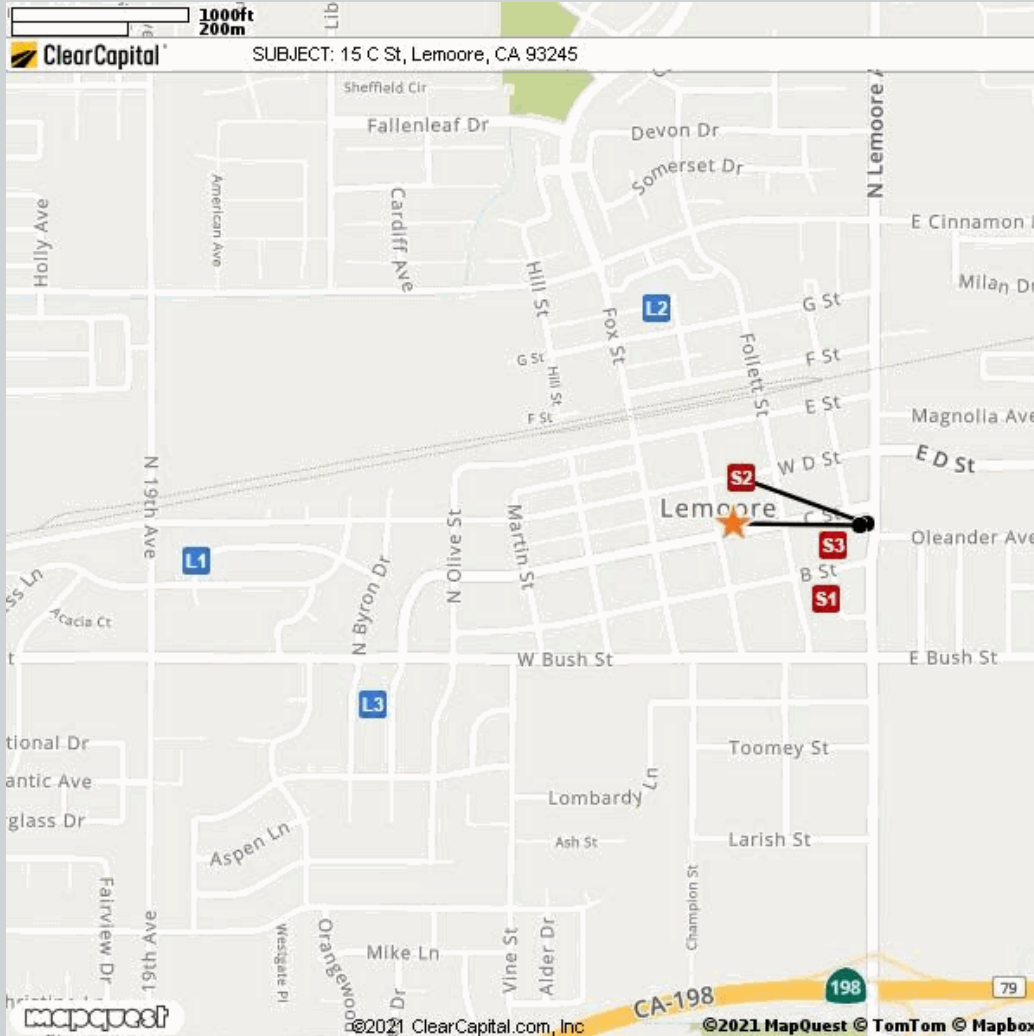
S3 152 B St
Lemoore, CA 93245



Front

ClearMaps Addendum

Address ★ 15 C Street, Lemoore, CA 93245
Loan Number 43825 **Suggested List** \$260,000 **Suggested Repaired** \$260,000 **Sale** \$259,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	15 C Street, Lemoore, CA 93245	--	Parcel Match
L1 Listing 1	1160 Cypress Lane, Lemoore, CA 93245	0.94 Miles ¹	Parcel Match
L2 Listing 2	338 G Street, Lemoore, CA 93245	0.41 Miles ¹	Parcel Match
L3 Listing 3	38 S. Byron Drive, Lemoore, CA 93245	0.74 Miles ¹	Parcel Match
S1 Sold 1	40 Follett St, Lemoore, CA 93245	0.14 Miles ¹	Parcel Match
S2 Sold 2	3 C St, Lemoore, CA 93245	0.01 Miles ¹	Parcel Match
S3 Sold 3	152 B St, Lemoore, CA 93245	0.07 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.

*** 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

Broker Name	Bradley Medina	Company/Brokerage	Bradley Medina
License No	01511257	Address	136 E. Cherry Avenue Visalia CA 93277
License Expiration	07/08/2025	License State	CA
Phone	8059757870	Email	bmedina73@yahoo.com
Broker Distance to Subject	27.30 miles	Date Signed	09/11/2021

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.