

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	6070 Lower Wyandotte Road, Oroville, CA 95966	Order ID	7147030	Property ID	29720673
Inspection Date	03/05/2021	Date of Report	03/06/2021		
Loan Number	43826	APN	079240024000		
Borrower Name	Redwood Holdings LLC	County	Butte		

Tracking IDs					
Order Tracking ID	0304BPO	Tracking ID 1	0304BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	GERALDINE OT MCNICHOLS	Condition Comments	
R. E. Taxes	\$688	<p>The subject is located on a quiet, low traffic street. It is an older home located in an older residential neighborhood. Homes in the area reflect average maintenance and upkeep. Based on the exterior inspection, the subject appears to be in fair condition. The subject conforms well to its neighborhood. While the subject has the feel of a more rural area, it is still in close proximity to schools and shopping. A typical home in the area is between 1000 and 1400 sq ft. and lot sizes vary between .10-1 ac. Due to the fact the subject is located in an older neighborhood, no two homes are the same. Therefore agent had to use the best comps available and adjust for differences.</p>	
Assessed Value	\$68,020		
Zoning Classification	Residential C1		
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	Rural	Neighborhood Comments	
Local Economy	Stable	<p>The market for the area has remained somewhat steady over the past 12 months. In fact, in some areas, agent has seen a slight increase in economic conditions. The unemployment rate is down to 9.3% from the 11.2% it was one year ago. Furthermore, while REO sales are still present in the market, they are down significantly whereas one 1 in 10 sales are REO down from the 3 in 10 it was 1 year ago. This increasing trend is expected to continue. COVID-19 has slowed the market down somewhat, and has made it more challenging for homes to sell. Agent feels once the stay home order is li...</p>	
Sales Prices in this Neighborhood	Low: \$198,000 High: \$385,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

The market for the area has remained somewhat steady over the past 12 months. In fact, in some areas, agent has seen a slight increase in economic conditions. The unemployment rate is down to 9.3% from the 11.2% it was one year ago. Furthermore, while REO sales are still present in the market, they are down significantly whereas one 1 in 10 sales are REO down from the 3 in 10 it was 1 year ago. This increasing trend is expected to continue. COVID-19 has slowed the market down somewhat, and has made it more challenging for homes to sell. Agent feels once the stay home order is lifted, the market will resume as normal.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6070 Lower Wyandotte Road	3733 Oro Bangor	6180 Lower Wyandotte	5750 Vista Del Cerro
City, State	Oroville, CA	Oroville, CA	Oroville, CA	Oroville, CA
Zip Code	95966	95966	95966	95966
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.38 ¹	0.15 ¹	1.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,000	\$315,000	\$249,000
List Price \$	--	\$299,000	\$339,000	\$249,000
Original List Date		01/31/2021	01/19/2021	12/21/2020
DOM · Cumulative DOM	-- · --	6 · 34	19 · 46	32 · 75
Age (# of years)	69	66	69	43
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Other	Neutral ; Other	Neutral ; Other	Neutral ; Residential
View	Neutral ; Other	Neutral ; Other	Neutral ; Other	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,424	1,328	1,453	1,289
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	3 · 1	3 · 1
Total Room #	4	6	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	5.01 acres	.58 acres	.86 acres	.15 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.

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

Listing 1 Adjustments were made to GLA (+2880), bedroom and bathroom count (-7500), garage stall count (+6000) and lot size (+22150) for a net adjusted value of \$322,530.

Listing 2 Adjustments were made to GLA (-870), bedroom (-5000), and lot size (+20750) for a net adjusted value of \$353,880.

Listing 3 Adjustments were made to age (-6500), GLA (+4050), bedroom count (-5000), garage stall count (+6000), and lot size (+24300) for a net adjusted value of \$271,850.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6070 Lower Wyandotte Road	2589 V6 Road	86 Greenbank Ave	4739 Lower Wyandotte
City, State	Oroville, CA	Oroville, CA	Oroville, CA	Oroville, CA
Zip Code	95966	95966	95966	95966
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.65 ¹	2.00 ¹	1.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$309,900	\$335,000
List Price \$	--	\$295,000	\$309,900	\$3,352,000
Sale Price \$	--	\$310,000	\$309,900	\$339,500
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	07/24/2020	09/21/2020	10/13/2020
DOM · Cumulative DOM	-- · --	2 · 32	13 · 0	1 · 38
Age (# of years)	69	13	7	1
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Other	Neutral ; Other	Neutral ; Other	Neutral ; Other
View	Neutral ; Other	Neutral ; Other	Neutral ; Other	Neutral ; Other
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,424	1,444	1,428	1,280
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	4	6	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	5.01 acres	.99 acres	.67 acres	.91 acres
Other	None	None	None	None
Net Adjustment	--	-\$2,000	+\$4,700	+\$34,320
Adjusted Price	--	\$308,000	\$314,600	\$373,820

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Adjustments were made to age (-14000), GLA (-600), bedroom and bathroom count (-7500), and lot size (+20100).

Sold 2 Adjustments were made to age (-15500), bedroom and bathroom count (-7500), garage stall count (+6000), and lot size (+21700).

Sold 3 Adjustments were made to age (-17000), GLA (+4320), bedroom and bathroom count (-7500), and lot size (+20500).

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property last sold on 7/11/2005 for \$50,000.			
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	\$319,900	\$319,900
Sales Price	\$314,900	\$314,900
30 Day Price	\$308,000	--
Comments Regarding Pricing Strategy		
While agent took both list and sold comps into consideration, agent weighed in more heavily on sold comps as they reflect a more accurate fair market value. The subject is in average condition with no repairs noted, therefore the AS IS and the AS REPAIRED values are the same.		

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



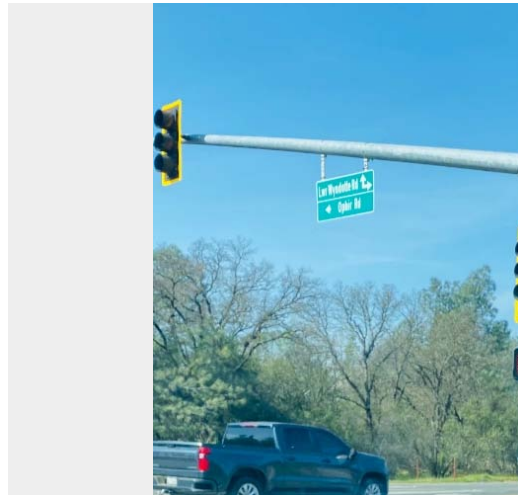
Front



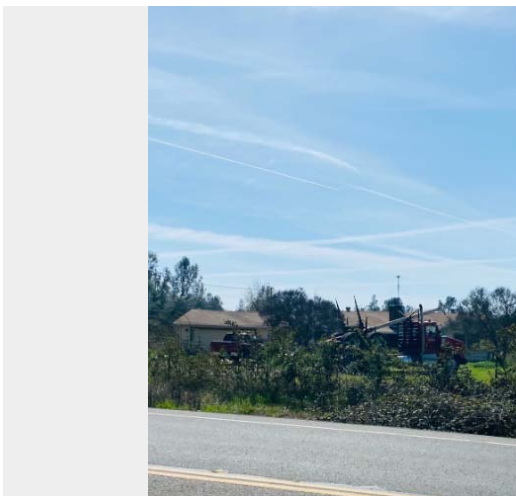
Front



Address Verification



Address Verification

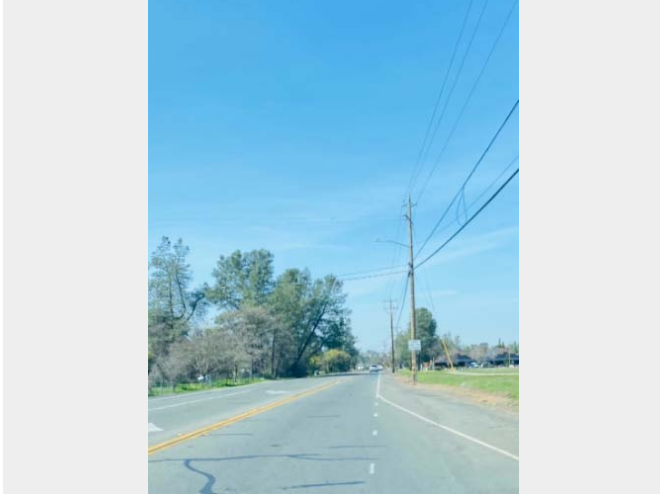


Side

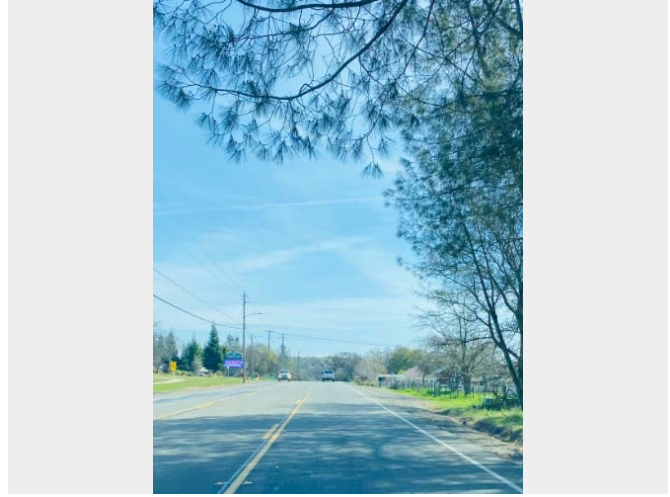


Side

Subject Photos



Street



Street

Listing Photos

L1 3733 Oro Bangor
Oroville, CA 95966



Front

L2 6180 Lower Wyandotte
Oroville, CA 95966



Front

L3 5750 Vista Del Cerro
Oroville, CA 95966



Front

Sales Photos

S1 2589 V6 Road
Oroville, CA 95966



Front

S2 86 Greenbank Ave
Oroville, CA 95966



Front

S3 4739 Lower Wyandotte
Oroville, CA 95966



Front

ClearMaps Addendum

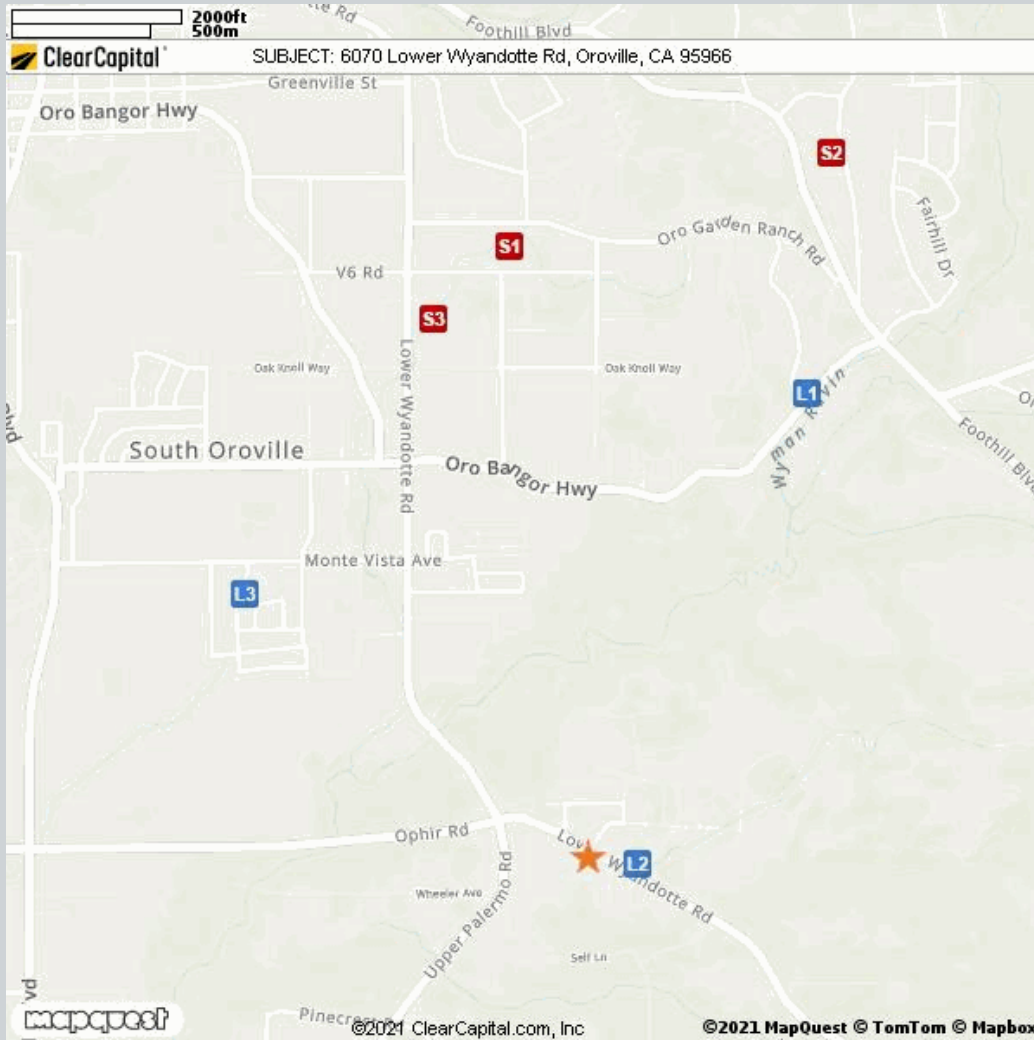
Address ★ 6070 Lower Wyandotte Road, Oroville, CA 95966

Loan Number 43826

Suggested List \$319,900

Suggested Repaired \$319,900

Sale \$314,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6070 Lower Wyandotte Road, Oroville, CA 95966	--	Parcel Match
L1 Listing 1	3733 Oro Bangor, Oroville, CA 95966	1.38 Miles ¹	Parcel Match
L2 Listing 2	6180 Lower Wyandotte, Oroville, CA 95966	0.15 Miles ¹	Parcel Match
L3 Listing 3	5750 Vista Del Cerro, Oroville, CA 95966	1.14 Miles ¹	Parcel Match
S1 Sold 1	2589 V6 Road, Oroville, CA 95966	1.65 Miles ¹	Parcel Match
S2 Sold 2	86 Greenbank Ave, Oroville, CA 95966	2.00 Miles ¹	Parcel Match
S3 Sold 3	4739 Lower Wyandotte, Oroville, CA 95966	1.49 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	Betty Pendergraft	Company/Brokerage	BETTY PENDERGRAFT
License No	01736858	Address	5240 HONEY ROCK CT OROVILLE CA 95966
License Expiration	01/21/2025	License State	CA
Phone	5309900812	Email	PENDERGRAFT_BETTY@HOTMAIL.COM
Broker Distance to Subject	3.96 miles	Date Signed	03/06/2021

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.