

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>	2316 Holly View Drive, Martinez, CA 94553	<b>Order ID</b>	7600257	<b>Property ID</b>	31258446
<b>Inspection Date</b>	09/23/2021	<b>Date of Report</b>	09/24/2021		
<b>Loan Number</b>	44167	<b>APN</b>	376-261-003		
<b>Borrower Name</b>	Redwood Holdings LLC	<b>County</b>	Contra Costa		

**Tracking IDs**

<b>Order Tracking ID</b>	0920BPO_Update	<b>Tracking ID 1</b>	0920BPO_Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Redwood Holdings LLC	<b>Condition Comments</b>	No adverse conditions were noted at the time of inspection based on exterior observations. Located within an area of similar properties, subject conforms. Subject is located off an upslope lot with Mt. Diablo views from the rear deck an superior condition recently upgraded and remodeled "Flip" type sale last sold 4/16/2021 for \$635,100.
<b>R. E. Taxes</b>	\$4,200		
<b>Assessed Value</b>	\$295,996		
<b>Zoning Classification</b>	R1		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Supra Box/Ring Door Bell)			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<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>	Suburban	<b>Neighborhood Comments</b>	Subject is a conforming Single Family Residential Traditional style property located within a Martinez neighborhood with predominately similar single family properties. Subject has views of Mt. Diablo, backs to John Muir Elementary. Subject conforms to the immediate area and is located within moderate proximity to hwy 680/4 freeway access, Pine St, Kaiser Hospital, VA Hospital, Regional Medical Center, Historic downtown, Radke Martinez Shoreline Park, Carquinez Strait Regional Shoreline, Rankin Park, Amtrak Station, with shopping amenities, Restaurants and K-12 Schools.
<b>Local Economy</b>	Stable		
<b>Sales Prices in this Neighborhood</b>	Low: \$780,000 High: \$815,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	2316 Holly View Drive	934 Country Run Dr	231 Kingston Court	3741 Brookside Drive
<b>City, State</b>	Martinez, CA	Martinez, CA	Martinez, CA	Martinez, CA
<b>Zip Code</b>	94553	94553	94553	94553
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.63 <sup>1</sup>	0.18 <sup>1</sup>	0.44 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$815,000	\$775,000	\$799,000
<b>List Price \$</b>	--	\$749,900	\$775,000	\$799,000
<b>Original List Date</b>		09/10/2021	09/09/2021	09/09/2021
<b>DOM · Cumulative DOM</b>	-- · --	13 · 14	11 · 15	7 · 15
<b>Age (# of years)</b>	37	28	38	65
<b>Condition</b>	Good	Average	Average	Good
<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>	Beneficial ; Mountain	Neutral ; Residential	Beneficial ; Mountain	Beneficial ; Mountain
<b>Style/Design</b>	Split Traditional	2 Stories Traditional	1 Story Ranch	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,607	1,639	1,450	1,625
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	8	9	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 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>	--	--	--	--
<b>Lot Size</b>	0.19 acres	0.09 acres	0.17 acres	0.21 acres
<b>Other</b>	Fireplace	Fireplace	Fireplace	Decking

\* Listing 3 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** A1 is similar in room count, in garage space, in fireplace with 3 beds, 2.5 baths. A1 is located within the Parkside neighbor and is superior in year built, in GLA. A1 is inferior in lot size, in condition. A1 is located at the end of the street with little traffic, fresh paint, new carpets and new vinyl floors along with a stone patio an deck.
- Listing 2** A2 is similar in room count, in garage space, in fireplace with 3 beds, 2 baths. A2 is inferior in half baths, in GLA, in lot size, in GLA, in year built. A2 is located within the Alhambra Oaks neighborhood with new carpets, fresh touch up paint, eat-in kitchen with counter seating, gas range, new grout on the kitchen counter, and both bathroom vanities. A2 is within close proximity to John Muir Elementary and Park.
- Listing 3** A3 is similar in room count, in garage space with 3 beds, 2 baths. A3 is inferior in half baths, in year built, fireplace. A3 is superior in GLA, in lot size. A3 is located at the top of a dead-end street that over looks the hills and downtown, with exposed beams, primary suite recently updated includes a updated en-suite with laminate wood plank floors, dual vanities and soaking tub.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	2316 Holly View Drive	322 Kingston Ave	706 Wyoming St	340 Kingston Ave
<b>City, State</b>	Martinez, CA	Martinez, CA	Martinez, CA	Martinez, CA
<b>Zip Code</b>	94553	94553	94553	94553
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.23 <sup>1</sup>	0.25 <sup>1</sup>	0.23 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$745,000	\$689,900	\$809,900
<b>List Price \$</b>	--	\$745,000	\$689,900	\$809,900
<b>Sale Price \$</b>	--	\$815,000	\$780,000	\$810,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	04/06/2021	07/28/2021	05/10/2021
<b>DOM · Cumulative DOM</b>	-- · --	3 · 28	6 · 42	8 · 58
<b>Age (# of years)</b>	37	59	75	28
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Beneficial ; Residential	Neutral ; Residential
<b>View</b>	Beneficial ; Mountain	Neutral ; Mountain	Neutral ; Residential	Beneficial ; Mountain
<b>Style/Design</b>	Split Traditional	1 Story Ranch	1 Story Craftsman	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,607	1,407	1,754	1,537
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2	4 · 3	4 · 2
<b>Total Room #</b>	8	7	6	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 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>	--	--	--	--
<b>Lot Size</b>	0.19 acres	0.19 acres	0.18 acres	0.24 acres
<b>Other</b>	Fireplace	Fireplace	Fireplace	Fireplace
<b>Net Adjustment</b>	--	-\$14,560	-\$12,736	+\$2,620
<b>Adjusted Price</b>	--	\$800,440	\$767,264	\$812,620

\* 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** S1 is similar in room count, in garage space, in fireplace with 4 beds, 2 beds. S1 is inferior in GLA - (\$14,550), in lot size - (\$210.00), in beds - (\$3,500). S1 is inferior in Year built + (\$2,200), in half baths + (\$1,500). S1 is located minutes from hwy 4 and Historic downtown Martinez, kitchen was expanded and upgraded with new cabinets, stone counters, back splash, farm sink, SS appliances, LVP flooring installed with new baseboards, roof and gutters replaced in 2016, HVAC system in 2015, newer dual pane windows, main electrical panel was replaced in 2019, and extended concrete pad and all new fencing.
- Sold 2** S2 is similar in room count, in garage space, in fireplace with 4 beds, 3 baths. S2 is superior in GLA + (\$11,475), in beds - (\$3,500), in baths - (\$2,500). S2 is inferior in lot size + (\$2,239), in year built + (\$2,500). S2 comes with an in-law setup with separate entrance with 1 bed, 1 bath, updates include granite center island, quartz counter tops, SS appliances, Thermador 6 burner gas range top with griddle, double ovens, custom cabinets, vaulted ceilings, baths updated with a Kohler extra deep soaker tub, dual pane windows, crown moulding, and large garden with tandem parking. (\$3,500). S2 comes with views of Mt. Diablo from 2 decks, along with the East Bay Hills and Valleys, low maintenance landscape and bathrooms have been updated while the kitchen is waiting for your design.
- Sold 3** S3 is similar in room count, in garage space, in fireplace with 4 beds, 2 baths. S3 is inferior in GLA + (\$4,800), in year built + (\$1,800), in half bath + (\$1,500). S3 is superior in baths - (\$3,500), in lot size - (\$1,980). S3 comes updated has in-law quarters, views, new flooring, fresh paint, open kitchen with maple cabinets, granite countertops, gas stove, upgraded backyard, dual pane windows, and easy access to hwy 4 and hwy 680.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Listed on 8/6/2021 with a list price of \$799,000, and sold after a DOM of 18 days for \$805,000 on 9/17/2021.			
<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>	1						
<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>
08/06/2021	\$799,000	--	--	Sold	09/17/2021	\$805,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$805,000	\$805,000
<b>Sales Price</b>	\$810,000	\$810,000
<b>30 Day Price</b>	\$810,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject value based on the most similar Single Family Residential Ranch style properties compared to subject, located through searches utilizing current market data on MLS. All comps are within a 20% square foot variance, 6 months and .25 miles. Search criteria extended 12 months and .75 miles due to low inventories, and the lack of similar recent comparable properties within subject's immediate neighborhood. Within parameters of search median list price is \$762,450 and median sold price \$810,000 with a DOM of 30 days. Subject located in an area of REO, Short Sales, Flipped properties and Fair Market value, supply meets demand according to Contra Costa Association of Realtors. According to the CCAR MLS, the average marketing time in subject's immediate area is 30 Day on the market. Trends for this zip code indicate that within the current inventory .5% are in foreclosure, Auction, and Bank Owned stages.</p>		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	The current report is showing a large variance in as-is conclusions with the most current duplicate completed. The large variance appears due to current report coming in line with subject's recent sale.
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## Subject Photos



Front



Front



Address Verification



Side



Side



Side



## Subject Photos



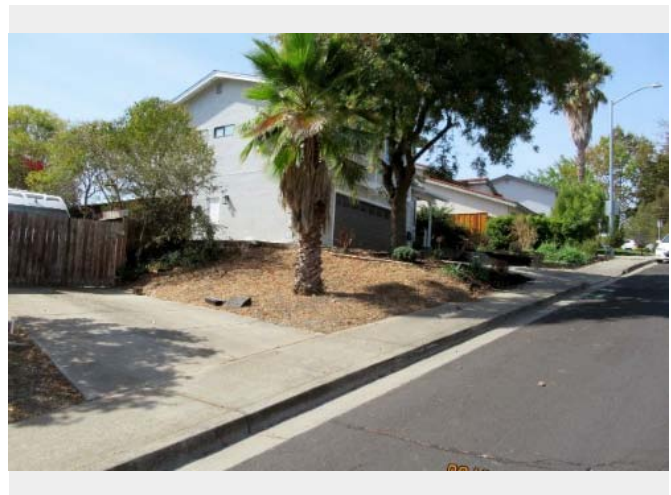
Side



Side



Side



Side



Side



Side

### Subject Photos



Side



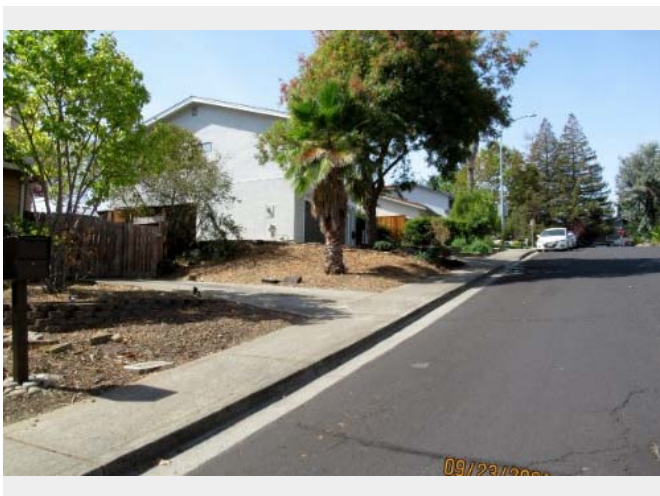
Side



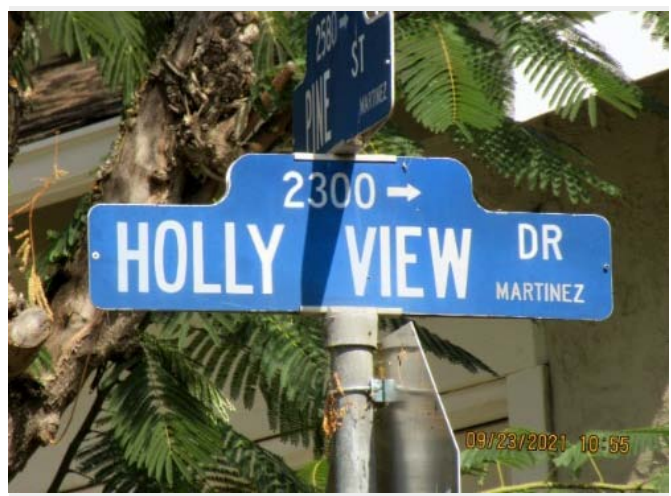
Side



Side



Side



Street

### Subject Photos



Street



Street



Street

## Listing Photos

**L1** 934 Country Run Dr  
Martinez, CA 94553



Front

**L2** 231 Kingston Court  
Martinez, CA 94553



Front

**L3** 3741 Brookside Drive  
Martinez, CA 94553



Front

## Sales Photos

**S1** 322 Kingston Ave  
Martinez, CA 94553



Front

**S2** 706 Wyoming St  
Martinez, CA 94553



Front

**S3** 340 Kingston Ave  
Martinez, CA 94553



Front

### ClearMaps Addendum

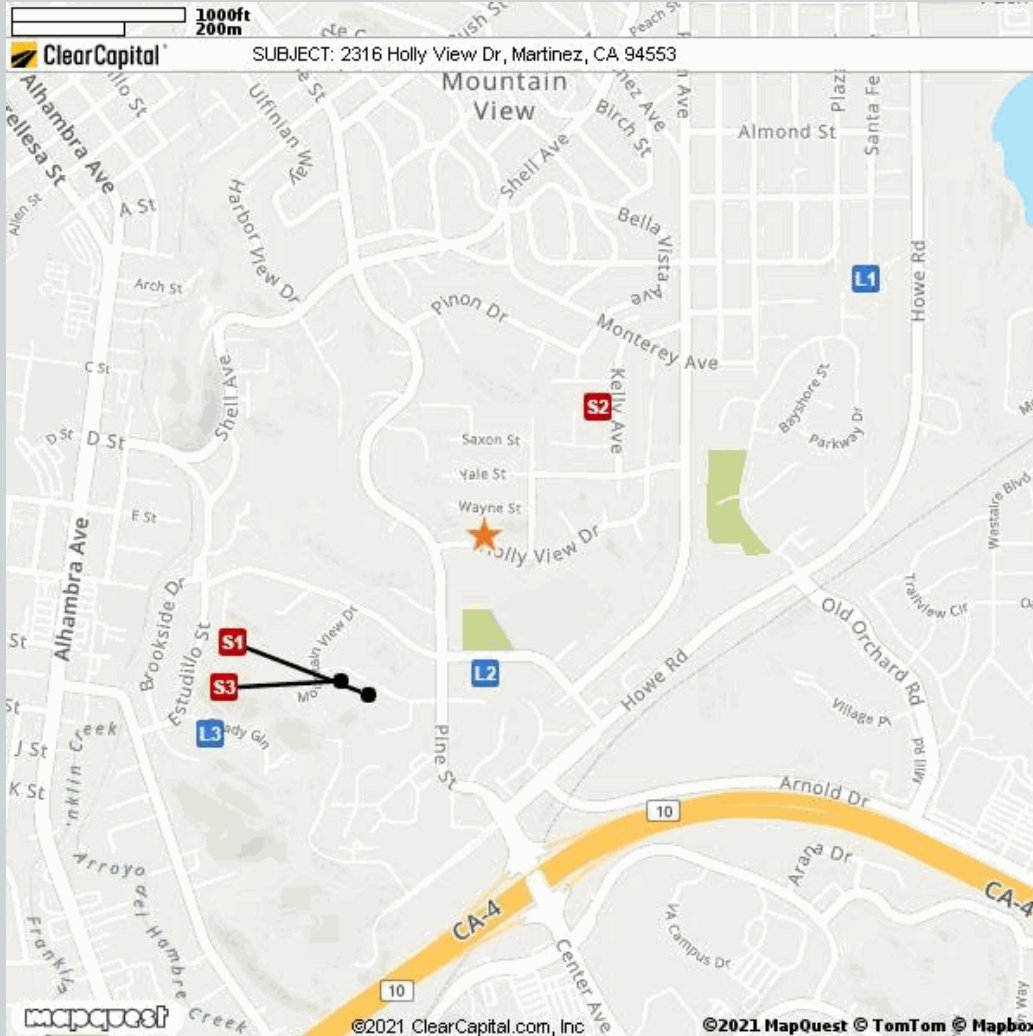
**Address** ★ 2316 Holly View Drive, Martinez, CA 94553

**Loan Number** 44167

**Suggested List** \$805,000

**Suggested Repaired** \$805,000

**Sale** \$810,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2316 Holly View Drive, Martinez, CA 94553	--	Parcel Match
L1	934 Country Run Dr, Martinez, CA 94553	0.63 Miles <sup>1</sup>	Parcel Match
L2	231 Kingston Court, Martinez, CA 94553	0.18 Miles <sup>1</sup>	Parcel Match
L3	3741 Brookside Drive, Martinez, CA 94553	0.44 Miles <sup>1</sup>	Parcel Match
S1	322 Kingston Ave, Martinez, CA 94553	0.23 Miles <sup>1</sup>	Parcel Match
S2	706 Wyoming St, Martinez, CA 94553	0.25 Miles <sup>1</sup>	Parcel Match
S3	340 Kingston Ave, Martinez, CA 94553	0.23 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>	Debbye Deister	<b>Company/Brokerage</b>	Stonehurst Real Estate Services
<b>License No</b>	01426142	<b>Address</b>	Stonehurst Real Estate Services Lafayette CA 94549
<b>License Expiration</b>	04/15/2024	<b>License State</b>	CA
<b>Phone</b>	9254513368	<b>Email</b>	stonehurstres00@gmail.com
<b>Broker Distance to Subject</b>	7.41 miles	<b>Date Signed</b>	09/24/2021

*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.**