

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	11072 Pluto Place, Mira Loma, CA 91752	Order ID	7729506	Property ID	31564696
Inspection Date	11/10/2021	Date of Report	11/12/2021		
Loan Number	45001	APN	160-163-021		
Borrower Name	Redwood Holdings LLC	County	Riverside		

Tracking IDs					
Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_110821		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	REDWOOD HOLDINGS LLC	Condition Comments	
R. E. Taxes	\$4,414	Subject is in average condition of average construction with average curb appeal. Subject is located in a semi-suburban semi-rural tract developed in later 20th century. Subject conforms to neighborhood which is comprised of both one and two story properties. Subject deemed occupied due to open garage door but likely a worker at subject. Signage was noted on an interior front window and a real estate signpost was propped up at the front of subject.	
Assessed Value	\$334,353		
Zoning Classification	Residential		
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	Suburban	Neighborhood Comments	
Local Economy	Improving	The Mira Loma section of the City of Jurupa Valley is semi-rural with primarily single-level homes built throughout the 20th century. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average appeal. The market demand is strong with rising prices. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial factors and other adverse impacts are minimal. Mira Loma is a western architectural themed area described as rural, informal, tradit...	
Sales Prices in this Neighborhood	Low: \$390,000 High: \$900,000		
Market for this type of property	Increased 7 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

The Mira Loma section of the City of Jurupa Valley is semi-rural with primarily single-level homes built throughout the 20th century. Parks, schools and shopping are all in the area. Construction quality is of average standard and property conditions are generally of average condition with average appeal. The market demand is strong with rising prices. Seller concessions are few and REO activity is less than 5% of the resale market. Industrial factors and other adverse impacts are minimal. Mira Loma is a western architectural themed area described as rural, informal, traditional, rustic, low-profile and equestrian oriented. Newer homes under construction in the community generally do not conform to the same development standards and are suburban in character.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	11072 Pluto Place	6199 Lucretia Ave	11585 Round Tree Ct	5847 Ocasa Dr
City, State	Mira Loma, CA	Mira Loma, CA	Mira Loma, CA	Mira Loma, CA
Zip Code	91752	91752	91752	91752
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.65 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$699,800	\$745,000	\$659,900
List Price \$	--	\$699,800	\$745,000	\$659,900
Original List Date		11/02/2021	10/15/2021	10/06/2021
DOM · Cumulative DOM	-- · --	7 · 10	26 · 28	30 · 37
Age (# of years)	45	45	36	34
Condition	Average	Good	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	2,296	1,749	2,361	2,361
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	Pool - Yes	--	--	--
Lot Size	0.48 acres	0.48 acres	0.46 acres	0.46 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** MLS Description: Beautiful Sky Country Ranch Home! This is the home you have been waiting for. Bring the horses, RV and toys! Enjoy the family or entertaining guests while you are preparing that favorite dish w/this open floor plan. The kitchen opens to the main living space, featuring new cabinets, granite counter tops, backsplash and an island. The spacious living room centers around a gas fireplace with a contemporary design. This home has been completely remodeled w/newly painted interior & exterior, new windows throughout with plantation shutters, new ceiling fans, new garage door. New flooring & new light fixtures. The guest bathroom, has updated cabinets, a new sunken tub & surround tile. A remodeled tile shower in the main bathroom will have you eager to relax at home. This bathroom also has dual sinks, new vanity & granite counter top. The entire property is gated from front to back, w/ an endless list of fruit trees (grapefruit, avocado, orange, lemon, fig, peach, pomegranate, plum and loquat tree and a grape vine) and greenery. Got cars? The driveway is large enough to fit several cars plus RV parking! The backyard is designed purposefully for the animals & family fun! Need some arena work, Laramore Park is a few hoof beats down the street; featuring round pen, extra large arena, hitching posts, water troughs and a place for the kids to play! The location of the home offers additional privacy & access to the popular East Vale shopping area and within minutes to the 15 & 60 Freeway. This home will not last on the market for long!! MY COMMENTS: Comparable and subject are in same community. Subject is pool home, comparable no pool. Comparable is in superior condition. Comparable is adjacent to busy roadway, subject in residential area. Comparable is slightly inferior due to GLA. location and pool differences with an offset for condition. Comparable is newly listed in active status. Comparable is most comparable despite condition difference due to proximity consideration.
- Listing 2** MLS Description: WELCOME TO THIS BEAUTIFUL HORSE PROPERTY LOCATED IN A HIGHLY SOUGHT AFTER AREA OF JURUPA VALLEY *** THIS HOME HAS BEEN RECENTLY RENOVATED ON THE INSIDE *** NEW PAINT, NEW TRAVERTINE FLOORING DOWNSTAIRS AND HARWOOD FLOORING UPSTAIRS, NEW BATHROOMS AND CHECK OUT THIS CUSTOM KITCHEN CABINETS *** THIS HOME ALSO OFFERS 4 LARGE BEDROOMS AND TWO AND 1/2 BATHS *** HUGE BONUS ROOM PERFECT FOR A MAN CAVE, GYM OR OFFICE *** ALMOST HALF AN ACRE OF FLAT LAND WITH PALM, SHADE AND FRUIT TREES AND WITH ACCESS ON BOTH SIDES OF THE HOME *** PERFECT ACCESS FOR A TRUCK OR RV *** ALL BLOCK WALL FENCE *** NEW WROUGHT IRON CUSTOM MADE GATES (ABOUT \$7K) *** COME AND SEE IT, TOO MUCH TO MENTION STILL *** MY COMMENTS: Comparable and subject are in same community. Comparable is two-story, subject is single-level. Subject is pool home, comparable no pool. Comparable is in superior condition. Comparable is slightly superior due to condition and GLA with offset for pool and two-story differences. Comparable is in active-under- contract status since 11/01/21
- Listing 3** MLS Description: Two story home that features 4 bedrooms, 2.50 bathrooms. Formal Living and dining room. Family room with fireplace and a bar. Kitchen with breakfast bar. All 4 bedrooms upstairs. spacious master with master bathroom. 3 car garage with direct access. RV parking access. 1/2 acre horse property all flat and useable. Front yard is completely fenced in with wrought iron fencing. Home needs TLC! Close to shopping and easy access to the 15 and 60 freeway! AGENT NOTES: Tenant occupied. Home has never been updated home also has a balcony that is in poor condition and needs to be tore down. Seller will not do any repairs. SOLD AS IS IN PRESENT CONDITON! MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for same condition. Comparable is two-story, subject is single-level. Subject is pool home, comparable no pool. Comparable is inferior due to two-story and pool differences with a small offset for GLA. Comparable is in hold-do-not- show status since 11/08/21.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	11072 Pluto Place	11020 Milky Way Drive	11570 Range View Rd	11594 Range View Rd
City, State	Mira Loma, CA	Mira Loma, CA	Mira Loma, CA	Mira Loma, CA
Zip Code	91752	91752	91752	91752
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.66 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$699,000	\$605,000	\$690,000
List Price \$	--	\$699,000	\$650,000	\$690,000
Sale Price \$	--	\$699,000	\$680,000	\$720,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	11/10/2021	09/10/2021	09/27/2021
DOM · Cumulative DOM	-- · --	6 · 70	5 · 46	8 · 57
Age (# of years)	45	45	36	35
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,296	2,036	2,229	1,919
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 3	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 4 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	--	--	Pool - Yes Spa - Yes
Lot Size	0.48 acres	0.48 acres	0.46 acres	0.48 acres
Other	--	--	Damaged ADU	--
Net Adjustment	--	+\$20,400	+\$18,700	-\$6,500
Adjusted Price	--	\$719,400	\$698,700	\$713,500

* 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** MLS Description: Unique opportunity to own this one-of-a-kind horse property in Sky Country. This 4 bedroom, 2 bathroom home offers a great open floorplan with plenty of space. An awesome great room that flows into the formal dining and then to the formal living room is such a unique space for entertaining. The kitchen has plenty of cabinet space and a countertop bar that can also be used as a serving window. This horse property offers stables, a tack room, workshop, storage, and a Man Cave all completely separate from the house, plus RV parking. Location, Location, Location~Conveniently located near shopping, and freeways. Perfect home for your family and Pets! MY COMMENTS: Comparable and subject are in same community. Subject is pool home, comparable no pool. Comparable specifically selected due to proximity and recent sale date. Comparable is most comparable due to proximity. Adjustments of -\$5000 garage count, +\$15000 pool difference, +\$10400 GLA difference at \$40/sq ft for a total adjustment of +\$20400
- Sold 2** MLS Description: Perfect investment for CA\$H Buyer or Investor. Welcome to 11570 Range View with plenty of potential for rental cash flow and/or flip. Main house has 3 bdrms and 2 baths with 2 car attached garage. It has an adorable and big country kitchen with pantry. Sold "As Is, Where Is". Main house is in need for some upgrades and repairs. HUGE 20,000+ sf lot with a back house (ADU) 1 bedroom/1 bath and full kitchen. Back house has some water damage. Repairs and upgrades needed. Separate wood structure/shed (approx 8' X 10') can be converted into man cave/she shed, work/office space or storage. Shed needs roof repairs. A/C about 5 yrs old. Buyer to perform own due diligence and satisfy oneself regarding permits, and condition of property. Good neighborhood in growing community. No cookie cutter house here. Lots of income potential or perfect flip. MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for GLA consideration. Subject is pool home, comparable no pool. Comparable includes a water-damaged (and likely non-permitted) ADU, no value assigned. Adjustments of +\$15000 pool difference, +\$2700 GLA difference, +\$1000 lot size difference at \$500/0.01 acre for a total adjustment of +\$18,700.
- Sold 3** MLS Description: Welcome to this beautiful single story home nestled in the highly desirable community of Sky Country Ranch! This home has it all: large corner lot, pool and spa, RV access/parking, additional storage area located in the backyard, remodeled kitchen and bathrooms, two private patio covers, four spacious bedrooms, and a bonus room! Low property taxes and NO HOA. Conveniently located near the 15 and 60 freeways along with numerous shopping centers, plazas, and restaurants. Arrange your appointment today to view this home! MY COMMENTS: Comparable and subject are in same community. Comparable specifically selected for pool characteristic. Comparable is in superior condition. Adjustments of -\$21,600 (3% sale price) condition difference, +\$15100 GLA difference for a total adjustment of -\$6500.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject shows a property transfer via trustee deed/foreclosure recorded on 06/07/2021 for \$528,209. A search of the CRMLS MLS shows no records for this property. CRMLS is the primary MLS for the area. There are no MLS sheets to include with this report. Google and Zillow search for subject address found no current listing information for subject. Screenshot of Zillow is included as a miscellaneous document uploaded to this report.			
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	\$718,800	\$718,800
Sales Price	\$718,800	\$718,800
30 Day Price	\$718,800	--
Comments Regarding Pricing Strategy		
The suggested list is heavily influenced by the current listings, especially L2, a slightly superior current listing in under contract status. The sale price is expected at full list, consistent with overall market dynamics. The 30 day price and sale price are the same due to DOM running under 30 days in this marketplace.		

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 6199 Lucretia Ave
Mira Loma, CA 91752



Front

L2 11585 Round Tree Ct
Mira Loma, CA 91752



Front

L3 5847 Ocasa Dr
Mira Loma, CA 91752



Front

Sales Photos

S1 11020 Milky Way Drive
Mira Loma, CA 91752



Front

S2 11570 Range View Rd
Mira Loma, CA 91752



Front

S3 11594 Range View Rd
Mira Loma, CA 91752



Front

ClearMaps Addendum

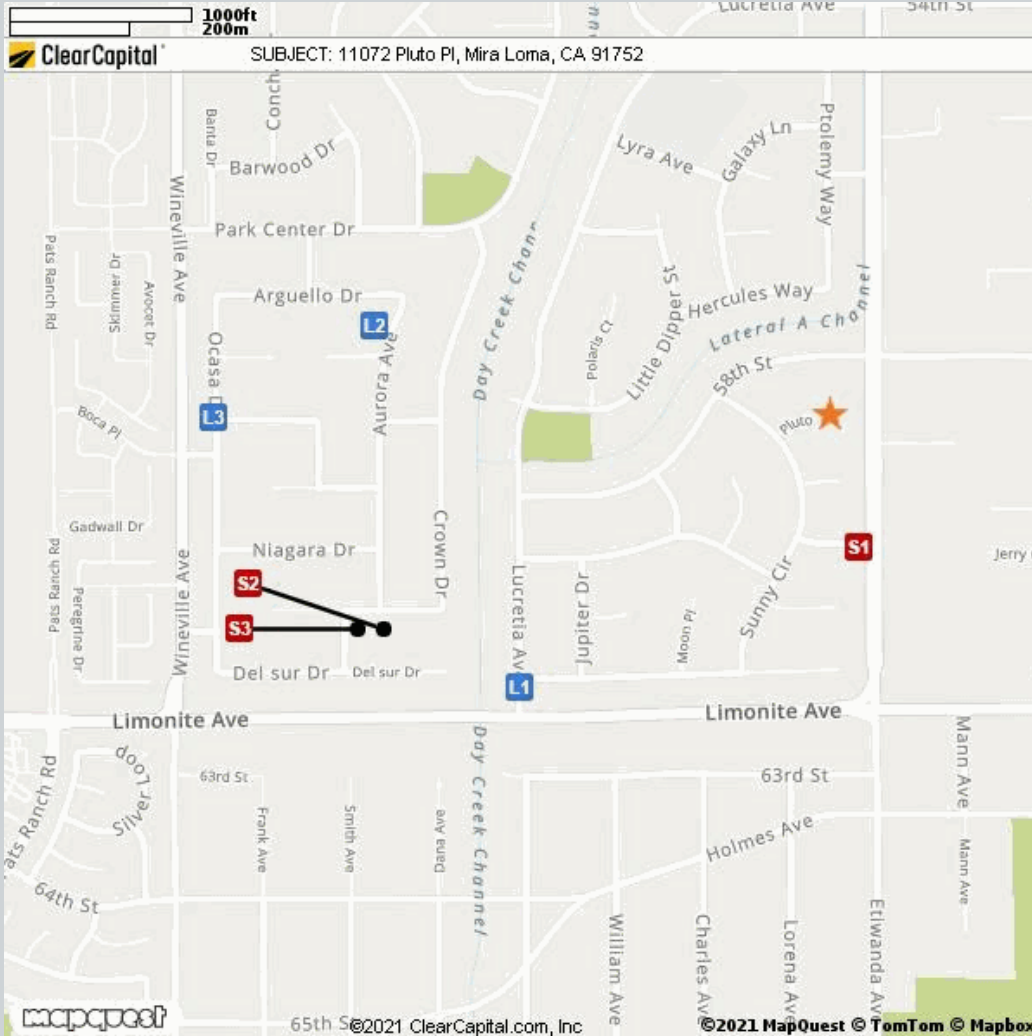
Address ★ 11072 Pluto Place, Mira Loma, CA 91752

Loan Number 45001

Suggested List \$718,800

Suggested Repaired \$718,800

Sale \$718,800



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11072 Pluto Place, Mira Loma, CA 91752	--	Parcel Match
L1 Listing 1	6199 Lucretia Ave, Mira Loma, CA 91752	0.57 Miles ¹	Parcel Match
L2 Listing 2	11585 Round Tree Ct, Mira Loma, CA 91752	0.65 Miles ¹	Parcel Match
L3 Listing 3	5847 Ocasa Dr, Mira Loma, CA 91752	0.86 Miles ¹	Parcel Match
S1 Sold 1	11020 Milky Way Drive, Mira Loma, CA 91752	0.19 Miles ¹	Parcel Match
S2 Sold 2	11570 Range View Rd, Mira Loma, CA 91752	0.66 Miles ¹	Parcel Match
S3 Sold 3	11594 Range View Rd, Mira Loma, CA 91752	0.70 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	Michael O'Connor	Company/Brokerage	Diamond Ridge Realty
License No	01517005	Address	12523 Limonite Avenue Eastvale CA 91752
License Expiration	10/04/2022	License State	CA
Phone	9518474883	Email	RealtorOConnor@aol.com
Broker Distance to Subject	1.86 miles	Date Signed	11/12/2021

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.