

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>	6161 Duquesne Street, Riverside, CALIFORNIA 92506	<b>Order ID</b>	7333324	<b>Property ID</b>	30415725
<b>Inspection Date</b>	06/01/2021	<b>Date of Report</b>	06/01/2021		
<b>Loan Number</b>	45046	<b>APN</b>	235-251-018		
<b>Borrower Name</b>	Redwood Holdings LLC	<b>County</b>	Riverside		

### Tracking IDs

<b>Order Tracking ID</b>	BPO0601_Citi	<b>Tracking ID 1</b>	BPO0601_Citi
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Charles Killingbeck	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,628	1sty both property and landscaping seem to have been maintained as noted from doing an exterior drive by inspection. Subject conforms to the neighborhood and area.	
<b>Assessed Value</b>	\$234,421		
<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>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	This area is located near a desirable area and property is located in an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopping, schools, parks and other places of interest.	
<b>Sales Prices in this Neighborhood</b>	Low: \$399,000 High: \$2,300,000		
<b>Market for this type of property</b>	Increased 25 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	6161 Duquesne Street	3065 Gertrude St	2982 Mary St	3022 Cheyenne Rd
<b>City, State</b>	Riverside, CALIFORNIA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92506	92506	92506	92506
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.48 <sup>1</sup>	0.97 <sup>1</sup>	0.25 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$475,000	\$489,000	\$479,000
<b>List Price \$</b>	--	\$475,000	\$489,000	\$479,000
<b>Original List Date</b>		05/15/2021	04/14/2021	04/07/2021
<b>DOM · Cumulative DOM</b>	-- · --	17 · 17	48 · 48	55 · 55
<b>Age (# of years)</b>	66	67	65	68
<b>Condition</b>	Average	Good	Good	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>	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
<b># Units</b>	1	1	1	1600
<b>Living Sq. Feet</b>	1,532	1,588	1,544	1,600
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	5	5	6	5
<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>	--	--	Pool - Yes	--
<b>Lot Size</b>	0.22 acres	0.17 acres	0.27 acres	0.2 acres
<b>Other</b>	None	None	None	None

\* 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** Built approx. 4 yrs earlier, sq ft is equal and lot size is smaller-std-Inferior Welcome home to this charming move-in-ready property in a very desired Riverside neighborhood. This 3 Bedroom 2 Bath features two living areas, one with beautiful wooden beams, large fireplace and garage access; the other is open to the dining room space perfect for after dinner cocktails and conversation. The dining room area easily flows to the backyard through a sliding glass door, just outside is another garage access. Large Master bedroom with en suite and two closets, all bedrooms have nice, clean, soft carpeting. The Galley kitchen is equipped which connects into convenient laundry room with backyard access. The backyard is well maintained and easy to keep. This home is a nice clean canvas ready for new owners to make it their own!
- Listing 2** Built approx. same time, sq ft is equal and lot size is larger-pool-std-Superior This home was built when they built homes with care and strong materials and yet it has been greatly improved from the original with dual pane windows (except for two), bonus room, crown molding, remodeled kitchen, solar system (owned), inground pool with security barrier, large lot. Home's water source lines have been replumbed with flex pipe throughout the whole house. Title's square feet listed is 1244, but with the addition it's 1584 per appraiser's measurements.
- Listing 3** Built approx. 2 yrs earlier, sq ft is about the same and lot size is smaller-std- Inferior This beautiful home features 3 bedrooms, 1.5 bathrooms, 2 car detached garage. This property won't last please request your own private showing today!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	6161 Duquesne Street	3403 Sunnyside Dr	3021 Hickok Way	2900 Pecos Way
<b>City, State</b>	Riverside, CALIFORNIA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92506	92506	92506	92506
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.89 <sup>1</sup>	0.44 <sup>1</sup>	0.36 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$459,900	\$494,900	\$430,000
<b>List Price \$</b>	--	\$459,900	\$494,900	\$430,000
<b>Sale Price \$</b>	--	\$485,000	\$405,000	\$430,000
<b>Type of Financing</b>	--	Fha	Cash	Conventional
<b>Date of Sale</b>	--	12/23/2020	05/27/2021	05/25/2021
<b>DOM · Cumulative DOM</b>	-- · --	65 · 65	25 · 25	32 · 32
<b>Age (# of years)</b>	66	69	67	67
<b>Condition</b>	Average	Good	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>	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,532	1,539	1,532	1,435
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	5	5	6	5
<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>	--	--	--	Pool - Yes
<b>Lot Size</b>	0.22 acres	0.18 acres	0.24 acres	0.22 acres
<b>Other</b>	None	--	--	--
<b>Net Adjustment</b>	--	-\$18,698	-\$4,302	-\$10,525
<b>Adjusted Price</b>	--	\$466,302	\$400,698	\$419,475

\* Sold 2 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** Built approx. 3 yrs earlier, sq ft is equal and lot size is smaller-std-Inferior adjust for lot +1302 , condition -20000 Tire of looking at outdated homes? Then STOP... and look at this instead. An absolutely adorable, spacious, move- in ready home in a great neighborhood is waiting for you! Beautifully remodeled and updated within the last 3 years including Kitchen, bathrooms, roof, flooring, fixtures, cabinets, windows, countertops, fireplace, new water heater and SO much more...its SURE to impress. Barn door style entrance to the family room and updated to look so modern with that farmhouse feel! Detached 2 car garage and its situated on a quiet street filled with mature trees that cross the road above as you drive home. Enjoy the large back yard with Covered patio, large shade tree, lots of beautiful grass, Lemon and lime trees, and a garden! Make an appointment today and don't let this amazing deal slip away. All information deemed reliable but not guaranteed, Buyer to use due diligence.
- Sold 2** Built approx. same time, sq ft is equal and lot size is larger-std-Superior adjust for lot -1302 , room-3000 Welcome to 3021 Hickok Way! This single story ranch-style home is located in the highly desired Cowboy streets neighborhood of Riverside! It sits on a beautiful huge elevated corner lot (almost a quarter of an acre!) and it's on a cul-de-sac. The home features 4 bedrooms, one of which is being used as a Den, 2 baths, a formal dining room, and a living room that has picture windows overlooking a private backyard. The home is also located within the Poly High School and Gage Middle School districts, two very highly rated Riverside schools. It's also centrally located, just 4 minutes away from the 91 freeway and 5 minutes away from the Riverside Plaza, which features all major shopping, modern theaters and fantastic restaurants. Great entertainment just minutes from home! With hard work and vision, this could be an opportunity for you to create your dream home!
- Sold 3** Built approx. same time, sq ft is about the same and lot ize is equal-pool-std- Superior adjust for pool-10000 , bcc-525 3 Bedroom 2 Bathroom Pool Home In Riverside. Needs TLC, Minutes From Downtown Riverside And Plaza. 5 Mins From The 91

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Last sold for \$147,000 on Sale Date 12/1991 and recorded on 04/06/1992			
<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>	\$419,475	\$419,475
<b>Sales Price</b>	\$419,475	\$419,475
<b>30 Day Price</b>	\$400,698	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Sorry could not get better photos as there were 2 men that were going in and out of the property. There were only 5 listing comps in this 1 mile radius within the 10%+-GLA and 6 listing comps within 15%+-GLA and the same 1 mile radius. There is also an overall shortage of listing comps on the market at this time. Notwithstanding any preprinted language to the contrary, this is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are  
**Notes** appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

## Subject Photos



Jun 1, 2021 at 4:23:06 PM

Front



Jun 1, 2021 at 4:21:49 PM

Address Verification



Jun 1, 2021 at 4:21:54 PM

Side



Jun 1, 2021 at 4:23:12 PM

Side



Jun 1, 2021 at 4:21:58 PM

Street



Jun 1, 2021 at 4:23:00 PM

Street



## Subject Photos



Other

## Listing Photos

**L1** 3065 Gertrude St  
Riverside, CA 92506



Other

**L2** 2982 Mary St  
Riverside, CA 92506



Other

**L3** 3022 Cheyenne Rd  
Riverside, CA 92506



Other

## Sales Photos

**S1** 3403 Sunnyside Dr  
Riverside, CA 92506



Other

**S2** 3021 Hickok Way  
Riverside, CA 92506



Other

**S3** 2900 Pecos Way  
Riverside, CA 92506



Other

### ClearMaps Addendum

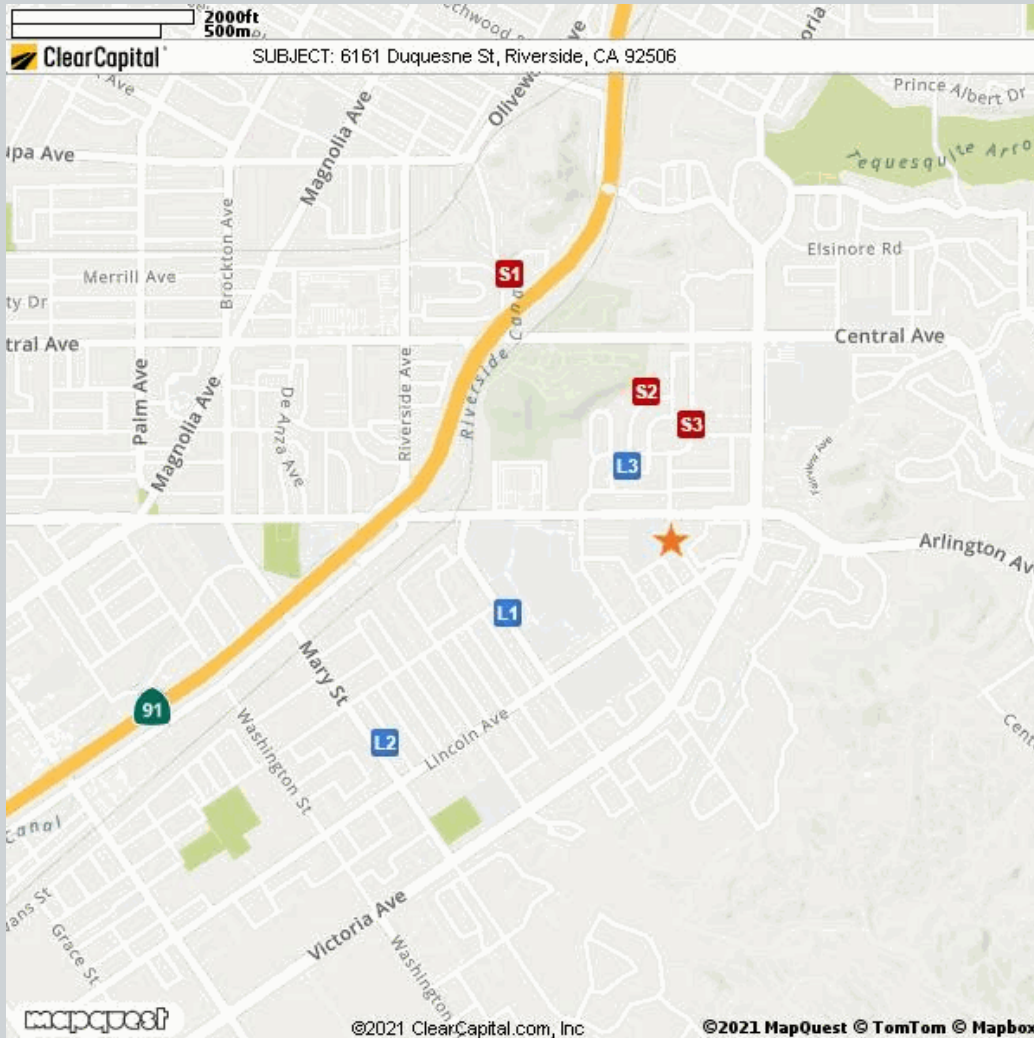
**Address** ★ 6161 Duquesne Street, Riverside, CALIFORNIA 92506

**Loan Number** 45046

**Suggested List** \$419,475

**Suggested Repaired** \$419,475

**Sale** \$419,475



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6161 Duquesne Street, Riverside, California 92506	--	Parcel Match
L1 Listing 1	3065 Gertrude St, Riverside, CA 92506	0.48 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2982 Mary St, Riverside, CA 92506	0.97 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3022 Cheyenne Rd, Riverside, CA 92506	0.25 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3403 Sunnyside Dr, Riverside, CA 92506	0.89 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3021 Hickok Way, Riverside, CA 92506	0.44 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2900 Pecos Way, Riverside, CA 92506	0.36 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>	Lorraine DSouza	<b>Company/Brokerage</b>	American Real Estate-List & Sell
<b>License No</b>	01269050	<b>Address</b>	6391 Magnolia Ave, B1 RIVERSIDE CA 92506
<b>License Expiration</b>	06/28/2022	<b>License State</b>	CA
<b>Phone</b>	9513874174	<b>Email</b>	lrrainelistsell@gmail.com
<b>Broker Distance to Subject</b>	1.39 miles	<b>Date Signed</b>	06/01/2021

*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.