**19044 E DONINGTON STREET** GLENDORA, CA 91741 **45062 \$905,000** Loan Number • As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	19044 E Donington Street, Glendora, CA 91741 11/09/2021 45062 Redwood Holdings LLC	Order ID Date of Report APN County	7729506 11/11/2021 8635019005 Los Angeles	Property ID	31564699
Tracking IDs					
Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_11082	1	
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	REDWOCD HOLDINGS LLC	Condition Comments
R. E. Taxes	\$1,808	single family detached home on a cul de sac street hoe
Assessed Value	\$120,892	appears to be vacant and it appears home may be being worked
Zoning Classification	Residential LCR115000*	on
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (LOCK AND KEY)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$655,000 High: \$1,200,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

#### Neighborhood Comments

Searched +-20% in size, 1 mile radius, and 12 months in time ... average dom 11 ... closed adom 9 ... active adom 35 ... 5 of the 7 active listings are pending or under contract ... 32 closed sales ... most homes in the area have some level of updates or remodels

by ClearCapital

### 19044 E DONINGTON STREET

GLENDORA, CA 91741 Loan Number

45062 \$905

**\$905,000** • As-Is Value

### **Current Listings**

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	19044 E Donington Street	319 N Oakbank Dr	329 N Barranca Ave	616 W Bennett Ave
City, State	Glendora, CA	Glendora, CA	Glendora, CA	Glendora, CA
Zip Code	91741	91741	91741	91741
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.37 <sup>1</sup>	0.28 <sup>1</sup>	0.41 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$859,000	\$1,100,000	\$825,000
List Price \$		\$859,000	\$1,100,000	\$825,000
Original List Date		11/08/2021	10/13/2021	09/21/2021
DOM · Cumulative DOM	·	3 · 3	27 · 29	17 · 51
Age (# of years)	61	60	47	66
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,962	1,961	2,163	2,109
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	4 · 3
Total Room #	7	7	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.38 acres	.4632 acres	.4189 acres	0.20 acres
Other	none	none	none	none

\* Listing 1 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.

 $\label{eq:listing comments} \ensuremath{\mathsf{Why}} \ \ensuremath{\mathsf{the comparable listing is superior or inferior to the subject}.$ 

Listing 1 smaller in gla with the same number of bedrooms and bathrooms

Listing 2 larger in gla with one more bedroom

Listing 3 larger in gla with one more bedroom and bathroom

by ClearCapital

GLENDORA, CA 91741 Loan Number

45062

## As-Is Value

### **Recent Sales**

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	19044 E Donington Street	631 Nvermont Ave	409 N Bender Ave	518 Oak Trail Pl
City, State	Glendora, CA	Glendora, CA	Glendora, CA	Glendora, CA
Zip Code	91741	91741	91741	91741
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.74 <sup>1</sup>	0.54 1	0.51 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$749,000	\$848,000	\$899,950
List Price \$		\$749,000	\$848,000	\$899,950
Sale Price \$		\$880,000	\$880,000	\$920,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		06/22/2021	07/30/2021	11/05/2021
DOM · Cumulative DOM	·	8 · 29	7 · 19	4 · 58
Age (# of years)	61	75	68	13
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	1 Story ranch	1 Story ranch	1 Story ranch	2 Stories ranch
# Units	1	1	1	1
Living Sq. Feet	1,962	2,076	1,721	2,125
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2 · 1
Total Room #	7	9	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Detached 2 Car(s)	Detached 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	
Lot Size	0.38 acres	.1699 acres	0.26 acres	0.10 acres
Other	none	none	none	none
Net Adjustment		-\$16,000	+\$9,000	-\$1,000
Adjusted Price		\$864,000	\$889,000	\$919,000

\* 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.

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

Sold 1 a little larger in gla with one more bedroom and bathroom ... adjusted for bedroom -4000, bathroom -2000, gla -10000

Sold 2 smaller in gla with the same number of bedrooms and bathrooms and has a pool ... adjusted for pool -15000, adjusted for gla 24000

Sold 3 larger in gla with a half bath more ... adjusted for bathrooms -1000

### by ClearCapital

### 19044 E DONINGTON STREET

GLENDORA, CA 91741

**45062 \$905,000** Loan Number • As-Is Value

### Subject Sales & Listing History

Current Listing S	Status	Not Currently L	Not Currently Listed		Listing History Comments		
Listing Agency/F	irm			home last sold 5/28/2021 for \$ 830,000			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/03/2021	\$895,000	05/21/2021	\$895,000	Sold	05/28/2021	\$830,000	MLS

### Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$930,000	\$930,000
Sales Price	\$905,000	\$905,000
30 Day Price	\$880,000	
So Day Thee	\$666,666	

#### **Comments Regarding Pricing Strategy**

most weight given to the closed sales considering the shortage of available comps for sale in the area .... Searched +-20% in size, 1 mile radius, and 12 months in time ... Used the best available comps and bracketed as many parameters as possible but not able to bracket all and especially not all at the same time ... home appears to be lived in and maintained and all equipment appear to be in working order as intended and no need for repairs noted ... home is located in a single family neighborhood close to shopping, entertainment and multiple freeways ... The comps used are the best possible currently available comps within 1 miles and the adjustments are sufficient for this area to account for the differences in the subject and comparables. The variances could not be avoided and the comps were chosen for their similarities to the subject. ... shortage of available homes for sale is causing homes to have multiple offers and to sell faster ...

**45062 \$905,000** Loan Number • As-Is Value

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

by ClearCapital

## **Subject Photos**



Front



Address Verification



Address Verification



Side



Side



Side

Effective: 11/09/2021

by ClearCapital

**45062** Loan Number **\$905,000** • As-Is Value

## **Subject Photos**



Street



Street



Other



Other

by ClearCapital

\$905,000 As-Is Value

## **Listing Photos**

319 N Oakbank DR L1 Glendora, CA 91741



Front



329 N Barranca AVE Glendora, CA 91741



Front

616 W Bennett Ave Glendora, CA 91741 L3



Front

by ClearCapital

45062 Loan Number

**\$905,000** • As-Is Value

## **Sales Photos**

631 NVermont AVE Glendora, CA 91741



Front

409 N Bender Ave Glendora, CA 91741



Front

518 Oak Trail Pl Glendora, CA 91741



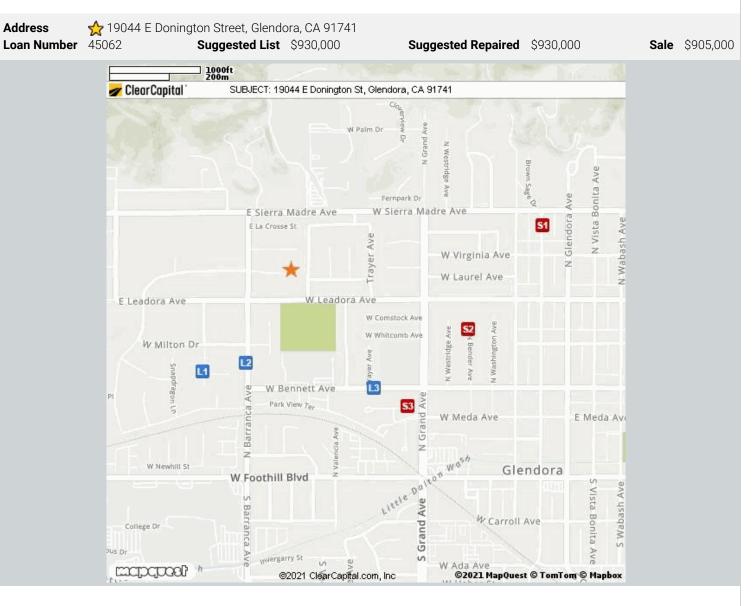
Front

by ClearCapital

45062 \$

**\$905,000** • As-Is Value

### ClearMaps Addendum



Co	mparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	19044 E Donington Street, Glendora, CA 91741		Parcel Match
L1	Listing 1	319 N Oakbank Dr, Glendora, CA 91741	0.37 Miles 1	Parcel Match
L2	Listing 2	329 N Barranca Ave, Glendora, CA 91741	0.28 Miles 1	Parcel Match
L3	Listing 3	616 W Bennett Ave, Glendora, CA 91741	0.41 Miles 1	Parcel Match
<b>S1</b>	Sold 1	631 Nvermont Ave, Glendora, CA 91741	0.74 Miles 1	Parcel Match
<b>S2</b>	Sold 2	409 N Bender Ave, Glendora, CA 91741	0.54 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	518 Oak Trail PI, Glendora, CA 91741	0.51 Miles 1	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.)

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.

by ClearCapital

**45062 \$905,000** Loan Number • As-Is Value

### 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.

by ClearCapital

#### 19044 E DONINGTON STREET

GLENDORA, CA 91741

45062 Loan Number **\$905,000** • As-Is Value

### **Broker Information**

Broker Name	Lehel Szucs	Company/Brokerage	All Seasons Real Estate, Inc.
License No	01336187	Address	964 E. Badillo Street, #240 Covina CA 91724
License Expiration	05/04/2023	License State	CA
Phone	6263390697	Email	Lehelsz@gmail.com
Broker Distance to Subject	4.04 miles	Date Signed	11/11/2021

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 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 or nace, 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 prospective of the state with the properties 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.