

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	2602 Maynard Drive, Duarte, CALIFORNIA 91010	Order ID	7460285	Property ID	30723040
Inspection Date	07/26/2021	Date of Report	07/27/2021		
Loan Number	45266	APN	8604014011		
Borrower Name	Redwood Holdings LLC	County	Los Angeles		

Tracking IDs

Order Tracking ID	0726BPO_Citi	Tracking ID 1	0726BPO_Citi
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JOANNA ELDRIDGE	Condition Comments	
R. E. Taxes	\$1,998	SINGEL FMAILY DETACHED HOME IN A RESIDENTIAL NEIGHBORHOOD ... HOME APPERS LIVED IN AND MAINTAINED AND NO ISSUES NOTED ...	
Assessed Value	\$119,691		
Zoning Classification	Residential DUR16500*		
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	Stable	Searched +-20% in size, 1 mile radius, and 12 months in time ... only 1 active listing so expanded search to 2 mile radius ... only 2 active listings so expanded search to 3 mile radius ... average dom 8 ... closed adom 7 ... active adom 13 ... 11 of the 19 active listings re pending or under contract ... 75 closed sales ... 0 of the active listings are distressed listings ... 0 of the closed comps are distressed comps home is smaller in gla than most of the available comps ...	
Sales Prices in this Neighborhood	Low: \$350,000 High: \$770,000		
Market for this type of property	Increased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2602 Maynard Drive	2240flagstone Ave	1004 Miltonwood Ave	122 Echerry Ave
City, State	Duarte, CALIFORNIA	Duarte, CA	Duarte, CA	Monrovia, CA
Zip Code	91010	91010	91010	91016
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.84 ¹	0.90 ¹	2.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$619,000	\$575,000	\$575,000
List Price \$	--	\$619,000	\$575,000	\$575,000
Original List Date		07/18/2021	04/16/2021	07/14/2021
DOM · Cumulative DOM	-- · --	8 · 9	6 · 102	6 · 13
Age (# of years)	71	72	69	94
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	765	825	978	748
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	3 · 1	1 · 1
Total Room #	5	5	6	4
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	0.13 acres	.1457 acres	.1517 acres	.16 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 a little larger in gla with the same number of bedrooms and bathrooms

Listing 2 larger in gla with one more bedroom and the only active listing within a 1 mile radius

Listing 3 closest in gla with one less bedroom

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2602 Maynard Drive	2557 Maynard Dr	2012 Chesson St	2039 Royal Oaks Dr
City, State	Duarte, CALIFORNIA	Duarte, CA	Duarte, CA	Duarte, CA
Zip Code	91010	91010	91010	91010
Datasource	Public Records	MLS	Public Records	Public Records
Miles to Subj.	--	0.04 ¹	0.73 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,999	\$475,000	\$599,999
List Price \$	--	\$499,999	\$475,000	\$632,000
Sale Price \$	--	\$550,000	\$500,000	\$632,000
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	03/19/2021	03/31/2021	05/06/2021
DOM · Cumulative DOM	-- · --	7 · 45	3 · 19	4 · 34
Age (# of years)	71	71	73	73
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	765	765	825	825
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.13 acres	0.12 acres	0.13 acres
Other	none	none	none	none
Net Adjustment	--	-\$4,900	\$0	\$0
Adjusted Price	--	\$545,100	\$500,000	\$632,000

* 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.

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

Sold 1 same size with the same number of bedrooms and bathrooms and on the same street ... adjusted for credit to buyer -4900

Sold 2 a little larger in gla with the same number of bedrooms and bathrooms

Sold 3 a little larger in gla with the same number of bedrooms and bathrooms

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Unable to determine from the mls or publicly available data when this home last sold			
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	\$575,000	\$575,000
Sales Price	\$550,000	\$550,000
30 Day Price	\$525,000	--
Comments Regarding Pricing Strategy		
<p>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 ... current listings are being listed at higher prices than most recent sold comps and not able to better bracket prices ...</p>		

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



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 2240 Flagstone AVE
Duarte, CA 91010



Front

L2 1004 Miltonwood Ave
Duarte, CA 91010



Front

L3 122 ECherry AVE
Monrovia, CA 91016



Front

Sales Photos

S1 2557 Maynard Dr
Duarte, CA 91010



Front

S2 2012 Chesson St
Duarte, CA 91010



Front

S3 2039 Royal Oaks Dr
Duarte, CA 91010



Front

ClearMaps Addendum

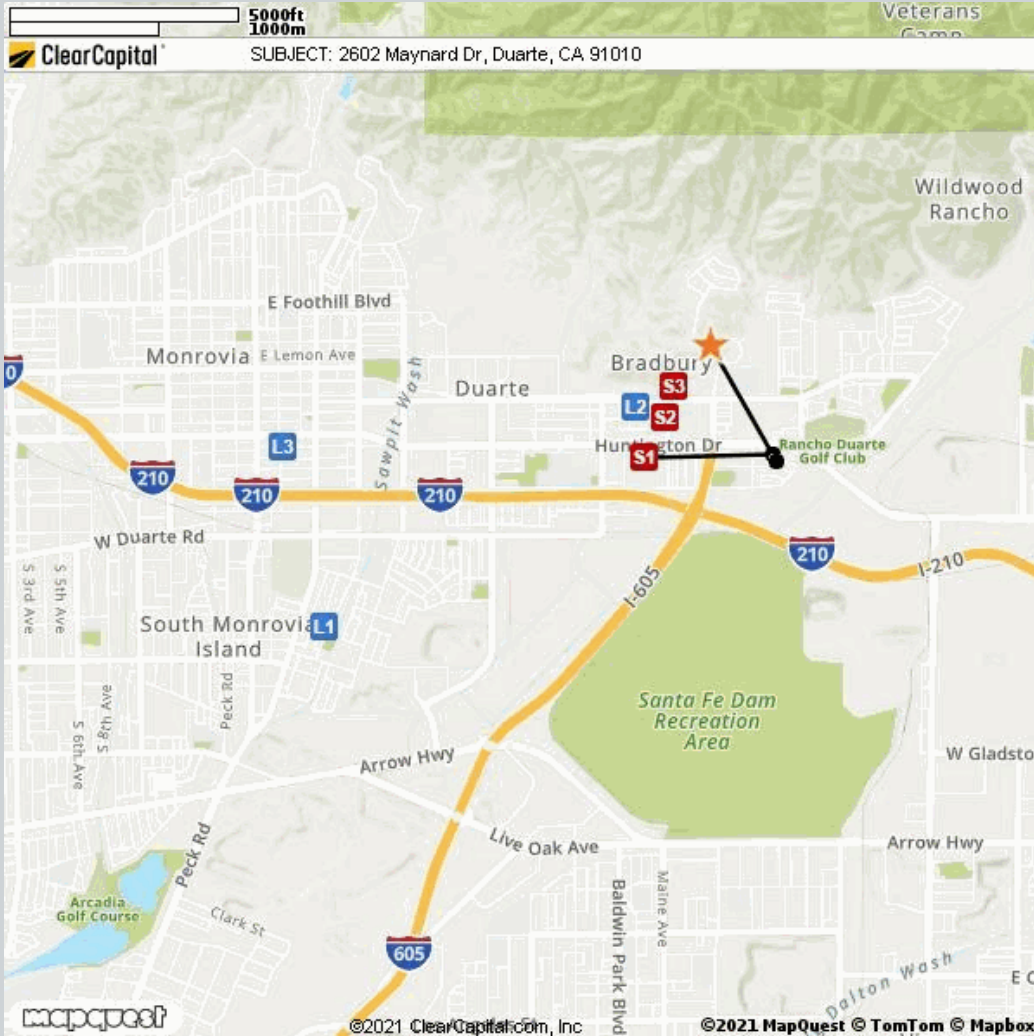
Address ★ 2602 Maynard Drive, Duarte, CALIFORNIA 91010

Loan Number 45266

Suggested List \$575,000

Suggested Repaired \$575,000

Sale \$550,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2602 Maynard Drive, Duarte, California 91010	--	Parcel Match
L1 Listing 1	2240flagstone Ave, Duarte, CA 91010	2.84 Miles ¹	Parcel Match
L2 Listing 2	1004 Miltonwood Ave, Duarte, CA 91010	0.90 Miles ¹	Parcel Match
L3 Listing 3	122 Echerry Ave, Monrovia, CA 91016	2.88 Miles ¹	Parcel Match
S1 Sold 1	2557 Maynard Dr, Duarte, CA 91010	0.04 Miles ¹	Parcel Match
S2 Sold 2	2012 Chesson St, Duarte, CA 91010	0.73 Miles ¹	Parcel Match
S3 Sold 3	2039 Royal Oaks Dr, Duarte, CA 91010	0.75 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.

*** 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

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	5.75 miles	Date Signed	07/27/2021

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.