

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	1705 Castle Court, West Sacramento, CA 95691	Order ID	7393358	Property ID	30565811
Inspection Date	06/29/2021	Date of Report	06/29/2021		
Loan Number	45381	APN	008211014000		
Borrower Name	Redwood Holdings LLC	County	Yolo		

Tracking IDs					
Order Tracking ID	0625BPO_Citi	Tracking ID 1	0625BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	RIPPER REV LIV TRUST	The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$1,335	
Assessed Value	\$104,254	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Urban	The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$275,000 High: \$575,000	
Market for this type of property	Increased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1705 Castle Court	415 Mckinley Way	1732 Rockrose Rd	1409 Dobros Dr
City, State	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA
Zip Code	95691	95691	95691	95605
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.26 ¹	0.14 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,000	\$325,000	\$349,000
List Price \$	--	\$370,000	\$325,000	\$349,000
Original List Date		05/21/2021	06/09/2021	06/15/2021
DOM · Cumulative DOM	-- · --	24 · 39	6 · 20	14 · 14
Age (# of years)	67	69	70	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 Historical	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	925	973	855	976
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	2 · 1	2 · 1 · 1
Total Room #	5	5	4	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.246 acres	0.1263 acres	0.15 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** SOLAR ENERGY CONTEMPORARY HOME! MID CENTURY MODERN, 1950's REIVAL! Clean contemporary lines show off a new breed of design which interprets the past in ways that are formal & sophisticated yet also friendly & livable. Craftsmanship and with a spirit of family are key to this home, with tailored new windows, breezy porches, park-like rear yard and gardens with RV access and hook-ups. Designed to step into the future! New everything, imported tile, designer kitchen and appliances, newer paint inside & out. Private and family realms are arranged laterally in order to achieve a sensible flow and practical function. Three unique rooms that share an orientation to the rear of the home allowing great views. Enjoy beautiful window treatments, imported tiles, imported plumbing and more. And by more like the newer flooring roof. And of course the well organized kitchen restored to it original beauty, they updated the cabinets. Close to parks, nearly 1/4 acre cul-de-sac lot!
- Listing 2** Adorable 2 bedroom, 1 bath well maintained home - first time on the market! Original hardwood floors in the bedrooms and living room are just waiting to have the carpet removed so they can shine again. Central heat and air, one car attached garage with laundry hookups. Spacious and flat backyard, fully fenced and ready for your summer BBQ's. Located close to shopping, easy freeway access and downtown Sacramento. Welcome home!
- Listing 3** West Sacramento cottage with close proximity to Downtown Sacramento! This two bedroom home is located on a cul-de-sac. Living room features a fireplace and original hardwood flooring, hardwood floors can also be found in bedrooms and hallway. Kitchen has gas stove and dining area. Large laundry area inside home. Extra long driveway that leads to 2 car garage with additional storage space. Close to freeways, shopping, and Sutter Health Park.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1705 Castle Court	1125 Morse Ct	2013 Willow Ave	1817 Laurel Ln
City, State	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA
Zip Code	95691	95605	95691	95691
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.49 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$324,900	\$355,000	\$329,900
List Price \$	--	\$324,900	\$355,000	\$329,900
Sale Price \$	--	\$327,500	\$357,250	\$370,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/11/2021	03/31/2021	06/11/2021
DOM · Cumulative DOM	-- · --	30 · 66	33 · 79	5 · 30
Age (# of years)	67	62	81	71
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 Historical	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	925	990	1,050	988
Bdrm · Bths · ½ Bths	3 · 1	3 · 1	3 · 1	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.12 acres	0.1263 acres	0.1263 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$327,500	\$357,250	\$370,000

* Sold 2 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** This beautifully remodeled one story home is move in ready! Updated kitchen with granite countertops, updated dual pane windows and new exterior paint. It is conveniently located in a well-established residential area that offers shopping, schools and transportation. You are only minutes away from I-80, Highway 50 and 99. Biking trails and river walks nearby. Perfect starter home!
- Sold 2** Back on the market with a newly remodeled shower. Gorgeous energy efficient home with Vivint solar (purchase power agreement) & Vivint security system (leased), tankless water heater, newer central heat & air (4 yrs), dual pane windows throughout, whole house water filter, added insulation, and drip irrigation for low maintenance back yard landscape. Home has crown molding, wainscoting and a back patio with gazebo for entertaining. Close to schools, Joey Lopez park, Yolo bus route, River Walk and Old Sacramento.
- Sold 3** This is a beautiful two-bedroom with one-bath house featuring 1050 sq/ft and is located on a quiet tree-lined street. This home also features a Studio Office in the backyard. This home is located just 15 minutes from the State Capitol and DOCO. An outstanding feature is the original beautiful oak flooring in the living room, hall, and bedrooms. This house has a large family-room addition that gives easy access to the covered back patio. The attached garage has washer/dryer hookups and an automatic door with opener. This home also features central heat and air conditioning. The kitchen has a stainless-steel gas range and matching microwave, refrigerator and dishwasher. The recently remodeled bathroom has Italian tile flooring and new plumbing fixtures. In addition to the office/studio, the backyard is fully fenced in and features a raised garden bed with mature trees and a grape arbor and a 100-year-old oak tree shades the backyard in the summer.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Not listed in Last 12 Months.			
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
05/31/2021	\$325,000	06/17/2021	\$325,000	Pending/Contract	06/17/2021	\$325,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$360,000	\$360,000
Sales Price	\$345,000	\$345,000
30 Day Price	\$330,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

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



Side



Side



Side



Street

Subject Photos



Street



Other



Other



Other

Listing Photos

L1 415 McKinley Way
West Sacramento, CA 95691



Front

L2 1732 Rockrose Rd
West Sacramento, CA 95691



Front

L3 1409 Dobros Dr
West Sacramento, CA 95605



Front

Sales Photos

S1 1125 Morse Ct
West Sacramento, CA 95605



Front

S2 2013 Willow Ave
West Sacramento, CA 95691



Front

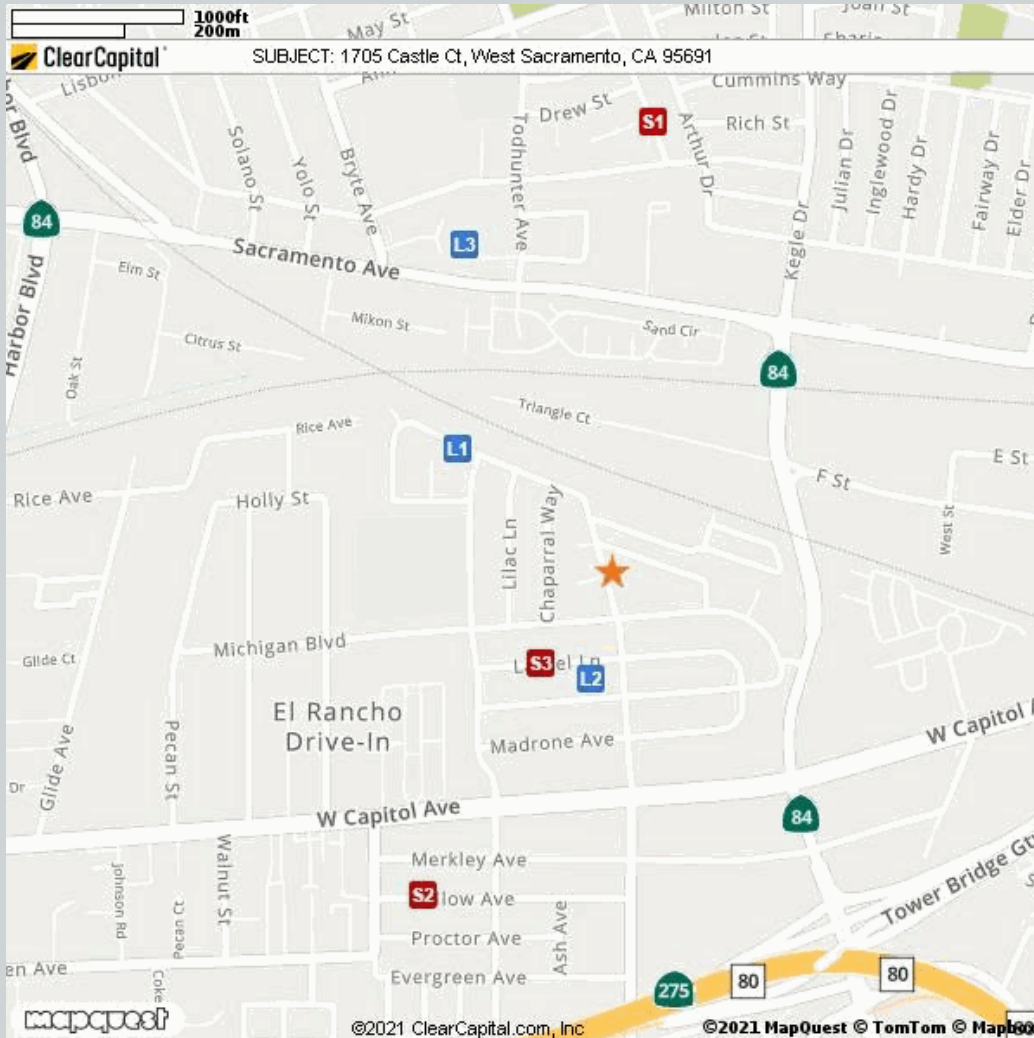
S3 1817 Laurel Ln
West Sacramento, CA 95691



Front

ClearMaps Addendum

Address ★ 1705 Castle Court, West Sacramento, CA 95691
Loan Number 45381 **Suggested List** \$360,000 **Suggested Repaired** \$360,000 **Sale** \$345,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1705 Castle Court, West Sacramento, Ca 95691	--	Parcel Match
L1 Listing 1	415 Mckinley Way, West Sacramento, CA 95691	0.26 Miles ¹	Parcel Match
L2 Listing 2	1732 Rockrose Rd, West Sacramento, CA 95691	0.14 Miles ¹	Parcel Match
L3 Listing 3	1409 Dobros Dr, West Sacramento, CA 95605	0.49 Miles ¹	Parcel Match
S1 Sold 1	1125 Morse Ct, West Sacramento, CA 95605	0.62 Miles ¹	Parcel Match
S2 Sold 2	2013 Willow Ave, West Sacramento, CA 95691	0.49 Miles ¹	Parcel Match
S3 Sold 3	1817 Laurel Ln, West Sacramento, CA 95691	0.14 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	13.41 miles	Date Signed	06/29/2021

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.