

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	9168 Thilow Drive, Sacramento, CA 95826	Order ID	7497641	Property ID	30807477
Inspection Date	08/11/2021	Date of Report	08/12/2021		
Loan Number	45785	APN	06001430050000		
Borrower Name	Redwood Holdings LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	0810BPO_Citi_2	Tracking ID 1	0810BPO_Citi_2
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	KATHLEEN HEALY STROUD	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$4,367	
Assessed Value	\$245,153	
Zoning Classification	Residential RD-5	
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	Urban	Neighborhood Comments 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: \$370,000 High: \$540,000	
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	9168 Thilow Drive	3386 Irish Mist Way	3245 Rosemont Dr	3105 Rosemont Dr
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95826	95826	95826	95826
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.13 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$419,000	\$400,000	\$469,000
List Price \$	--	\$419,000	\$400,000	\$469,000
Original List Date		06/07/2021	05/25/2021	07/30/2021
DOM · Cumulative DOM	-- · --	48 · 66	4 · 79	8 · 13
Age (# of years)	59	44	58	47
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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,680	1,418	1,472	1,487
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2
Total Room #	7	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 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	--	--	--	--
Lot Size	0.17 acres	0.15 acres	0.17 acres	0.1334 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** Spacious 4 bedroom with separate family room and living room with vaulted ceilings. Small patio on good sized corner lot. RV access is possible. Terrific quiet neighborhood with e-z freeway access to downtown and Folsom. Original kitchen & baths. Water heater is approximately 6 months old.
- Listing 2** This immaculate single story home has been loved and cared for and is ready for you to move in! You will love the brick accents, floor to ceiling brick fireplace and gorgeous private backyard! Great floorpan 3 bedrooms 2 full baths. This is a home not to miss!!! RV access with Sewer line set up too!
- Listing 3** Whats better than move-in-ready? Updated with every detail addressed! The list includes fully updated kitchen with quartz, new cupboards with soft close hinges, backsplash, new appliances, and new sink. The bathrooms are fully updated with new walk-in tile showers, new vanities and new mirrors. The house has all new laminate flooring, NEW HVAC SYSTEM, newer roof, water purification system, freshly painted inside and out, and a producing apricot tree to add that last bit of value. The pictures speak for themselves with the backyard- if you are going to be stuck at home, might as well enjoy your sun room addition or relax in your rocking chair in the gazebo. Plumbed for a spa if you so desire. Do not let this one pass you by!!!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	9168 Thilow Drive	3227 Rosemont Dr	3237 Rosemont Dr	9172 Thilow Dr
City, State	Sacramento, CA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95826	95826	95826	95826
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.11 ¹	0.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,000	\$448,800	\$455,000
List Price \$	--	\$399,000	\$448,800	\$455,000
Sale Price \$	--	\$450,000	\$395,000	\$455,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/08/2021	06/22/2021	07/29/2021
DOM · Cumulative DOM	-- · --	3 · 44	8 · 54	9 · 48
Age (# of years)	59	58	58	58
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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,680	1,680	1,456	1,744
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 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	--	--	--	--
Lot Size	0.17 acres	0.17 acres	0.16 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$450,000	\$395,000	\$455,000

* 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** Freshly painted beautiful 4 bed 2 bath rancher in well established Rosemont. Features include: one of the largest models in the area at almost 1,700 sq.ft., sunken living room with beautiful brick fireplace, remodeled master bath with multiple shower heads, newer roof in 2021, newer furnace in 2020, section 1 pest done in 2021, whole house fan, dual pane windows throughout and covered patio for summer fun! Close to light rail station, schools, shopping and local eateries! Come take a look!
- Sold 2** Tucked in the heart of Rosemont is this beautiful inviting home! This home sits on a quiet street. Close to shopping only approx. 5 min. away. Well known restaurants and family favorites are only approx. 2 miles. Only 5 minutes from Hwy 50. This home offers Skylights, Solar, fresh paint and new flooring. The newer garage door opener has an option of an APP on your smart phone. Newer Heating and Air. A covered front porch for those evenings of enjoying the dogs or kids playing in the yard. Large backyard with patio area for those summer nights of BBQ with the family and friends.
- Sold 3** Wonderful family home in the heart of Rosemont with a Mid Century feel*Wonderful street appeal*Great floor plan with open flow and large family room*Gleaming hardwood floors*Tile floors in kitchen and dining room*Master bath has updated tile shower*Main bath has updated bath surround and updated vanity*Wonderful yard with plenty of sun for bountiful veggie harvest*Covered patio is spacious and perfect for enjoying outdoors all year round*Master bedroom and family room have sliding glass doors to patio*Sewer line replaced*Roof replaced 2002*This is a great neighborhood in a central location with easy freeway access*Great family home with room for everyone*

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Berkshire Hathaway HomeServices-Drysdale Propertie	Not listed in Last 12 Months.					
Listing Agent Name	Elizabeth A Divanbeigi						
Listing Agent Phone	916-370-3774						
# 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
05/28/2021	\$435,000	06/09/2021	\$409,000	Pending/Contract	06/19/2021	\$409,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$440,000	\$440,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$410,000	--
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

Listing Photos

L1 3386 Irish Mist Way
Sacramento, CA 95826



Front

L2 3245 Rosemont Dr
Sacramento, CA 95826



Front

L3 3105 Rosemont Dr
Sacramento, CA 95826



Front

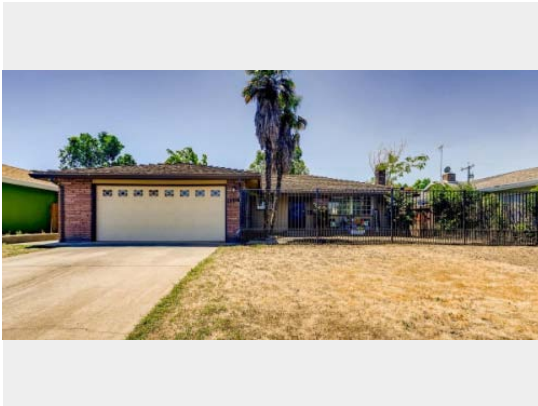
Sales Photos

S1 3227 Rosemont Dr
Sacramento, CA 95826



Front

S2 3237 Rosemont Dr
Sacramento, CA 95826



Front

S3 9172 Thilow Dr
Sacramento, CA 95826



Front

ClearMaps Addendum

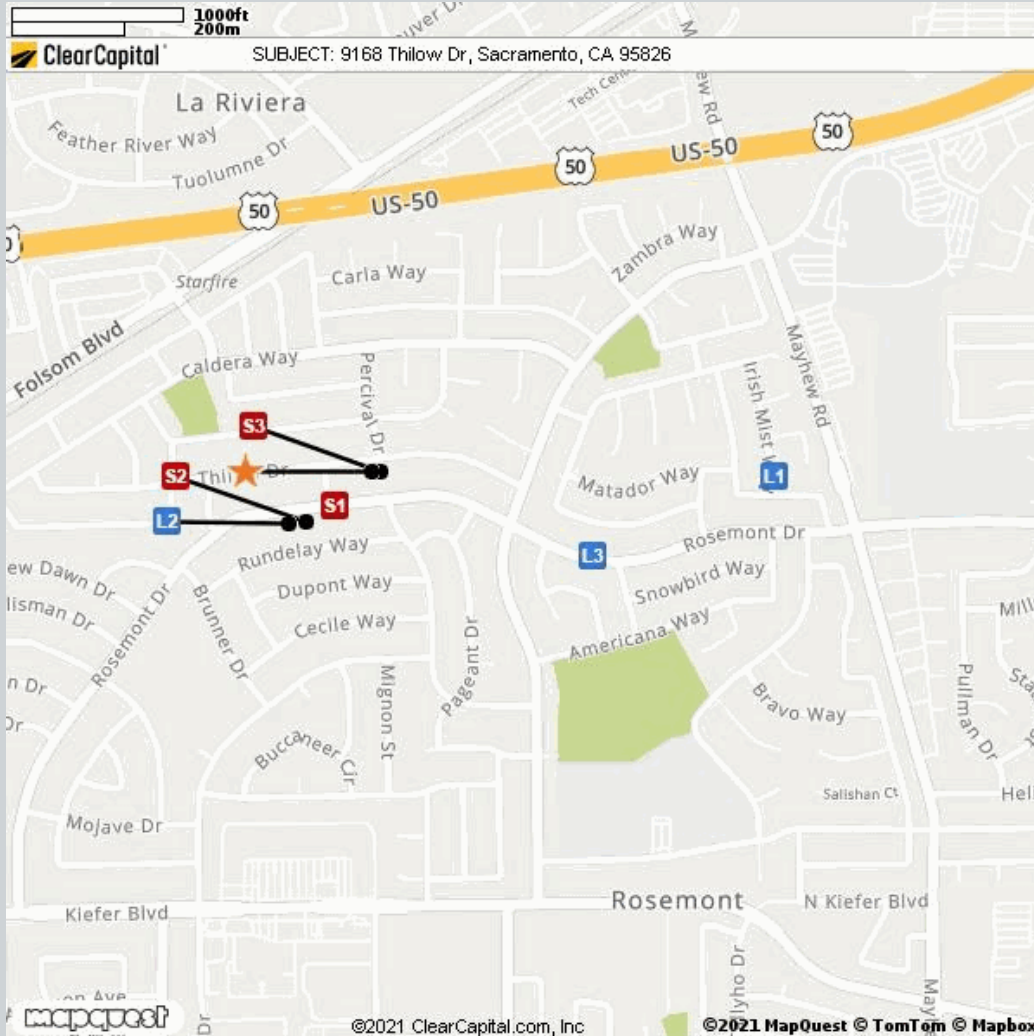
Address ★ 9168 Thilow Drive, Sacramento, CA 95826

Loan Number 45785

Suggested List \$440,000

Suggested Repaired \$440,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9168 Thilow Drive, Sacramento, CA 95826	--	Parcel Match
L1 Listing 1	3386 Irish Mist Way, Sacramento, CA 95826	0.52 Miles ¹	Parcel Match
L2 Listing 2	3245 Rosemont Dr, Sacramento, CA 95826	0.13 Miles ¹	Parcel Match
L3 Listing 3	3105 Rosemont Dr, Sacramento, CA 95826	0.31 Miles ¹	Parcel Match
S1 Sold 1	3227 Rosemont Dr, Sacramento, CA 95826	0.09 Miles ¹	Parcel Match
S2 Sold 2	3237 Rosemont Dr, Sacramento, CA 95826	0.11 Miles ¹	Parcel Match
S3 Sold 3	9172 Thilow Dr, Sacramento, CA 95826	0.01 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	10.64 miles	Date Signed	08/11/2021

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 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.