#### by ClearCapital

## 610 W SCHOOL STREET

COMPTON, CA 90220

**\$618,000** • As-Is Value

45937

Loan Number

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.

Tracking IDs	
Order Tracking ID     0928BPO     Tracking ID 1     0928BPO	
Tracking ID 2 Tracking ID 3	

#### **General Conditions**

Owner	REED, BEVERLY L TRUST	Condition Comments
R. E. Taxes	\$1,910	Subject property propertyis in need of repair to windows and
Assessed Value	\$71,011	repair to garage door, despite these repairs, subject is still in an
Zoning Classification	Residential COR1*	average condition with average quality, as the repair estimate is below 1 percent of total market value.
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Secure doors and locks surrounding	ng subject.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$6,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$6,000	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

#### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Improving	Comparables across major roadways are still within subjects
Sales Prices in this Neighborhood	Low: \$560,000 High: \$700,000	location and market area, they are still considered to be reliable comparables. Neighborhood market is increasing, overall market
Market for this type of property	Increased 6 % in the past 6 months.	trend is still experiencing growth, conditions for values are increasing, supply and demand is stable, there is no REO
Normal Marketing Days <30		prevalence and seller concessions are at a minimum due to increased buyer demand and low inventory.

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#### **Current Listings**

	Cubicat	Linting 1		Listing 2
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	610 W School Street	1816 W 133rd St	617 S Chester Ave	728 W Poplar St
City, State	Compton, CA	Compton, CA	Compton, CA	Compton, CA
Zip Code	90220	90222	90221	90220
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.43 <sup>1</sup>	1.21 <sup>1</sup>	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,900	\$619,900	\$639,000
List Price \$		\$599,900	\$619,900	\$639,000
Original List Date		06/11/2021	07/17/2021	09/21/2021
$DOM \cdot Cumulative DOM$	·	48 · 110	5 · 74	7 · 8
Age (# of years)	81	61	79	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	Other Contemporary	Other Contemporary	Other Contemporary	Other Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,578	2,582	2,282	2,292
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 3	5 · 2
Total Room #	7	9	9	9
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	0.24 acres	0.12 acres	0.16 acres	0.14 acres
Other	None	None	None	None

\* Listing 2 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.

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

Listing 1 Listing was used as it is similar to subject due to condition and similar subject dimensions. Noted to be in the same market area as subject property.

Listing 2 Listing was found to be similar location and appeal, similar gla and condition, overall comparable in terms of both size and market area.

Listing 3 Listing is smilar to subject with similar condition. Similar property style and location when compared to the subject property.

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#### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	610 W School Street	1405 S Mayo Ave	1327 E Crane Ct	1616 W Palmer St
City, State	Compton, CA	Compton, CA	Compton, CA	Compton, CA
Zip Code	90220	90221	90221	90220
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.58 <sup>1</sup>	1.66 <sup>1</sup>	0.92 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$575,000	\$599,000	\$599,900
List Price \$		\$575,000	\$599,000	\$599,900
Sale Price \$		\$610,000	\$642,000	\$630,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		04/16/2021	04/26/2021	04/30/2021
DOM $\cdot$ Cumulative DOM	·	41 · 128	7 · 74	4 · 50
Age (# of years)	81	73	15	69
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	Other Contemporary	Other Contemporary	Other Contemporary	Other Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,578	2,462	2,151	2,292
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 3	3 · 2
Total Room #	7	9	9	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	0.24 acres	0.14 acres	0.10 acres	0.14 acres
Other	None	None	None	None
Net Adjustment		-\$4,200	+\$11,350	+\$14,300
Adjusted Price		\$605,800	\$653,350	\$644,300

\* Sold 3 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.

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#### Recent Sales - Cont.

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

- **Sold 1** This sale is noted to be similar to subject due to similar condition and property type. This sale was used for overall comparable location to subject property. SC 1 bed variance ADJ -5000. ADJ for bath variance -5000. Adjusted for GLA variance 5800
- **Sold 2** This comp is noted to be similar to subject with similar condition. Similar property style and dimensions. This sale was used for similar size in terms of GLA. SC 2 bed variance ADJ -5000. ADJ for bath variance -5000. Adjusted for GLA variance 21350
- **Sold 3** Sale comparable is similar to subject due to condition and property type. Similar property style. This sale used as it is comparable in market area to subject property. SC 3 bed variance ADJ 0. ADJ for bath variance 0. Adjusted for GLA variance 14300

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#### Subject Sales & Listing History

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
# of Sales in Pre Months	vious 12	0					
# of Removed Lis Months	stings in Previous 12	0					
Listing Agent Ph	one						
Listing Agent Name			as well as t	ax records.			
Listing Agency/Firm			No recent listing history found, checked MLS and online source			online sources	
Current Listing Status Not Currently Listed			Listing History Comments				

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$628,000	\$640,000			
Sales Price	\$618,000	\$630,000			
30 Day Price	\$610,000				
Comments Regarding Pricing Strategy					

Property value of the subject was assessed based upon the values of comparable properties in the area, as well as their condition, and comparison to the subject. Subject's lot size varies over 10% of comparables, the age difference in some comparables are over 5 years and distance of some comparables are over 1 mile from subject in terms of driving distance, this is due to the property type, size and location, I had to extend search criteria to obtain sales and listings comparable to subject. The comparables used are still suitable comparables to subject property and market value is not affected. Used comparables over 120 days, although they vary in the sale date from inspection date, they are still considered reliable to subject property.

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## 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

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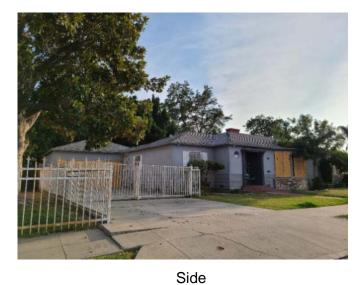
# **Subject Photos**



Front



Address Verification





Side



Street



Street

by ClearCapital

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# **Subject Photos**







Other



Other

by ClearCapital

## **610 W SCHOOL STREET**

COMPTON, CA 90220

#### 45937 \$ Loan Number •

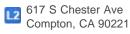
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# **Listing Photos**

1816 W 133rd St Compton, CA 90222



Front





Front

728 W Poplar St Compton, CA 90220



by ClearCapital

## 610 W SCHOOL STREET

COMPTON, CA 90220

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**Sales Photos** 

S1 1405 S Mayo Ave Compton, CA 90221



Front





Front

1616 W Palmer St Compton, CA 90220



Front

#### **610 W SCHOOL STREET**

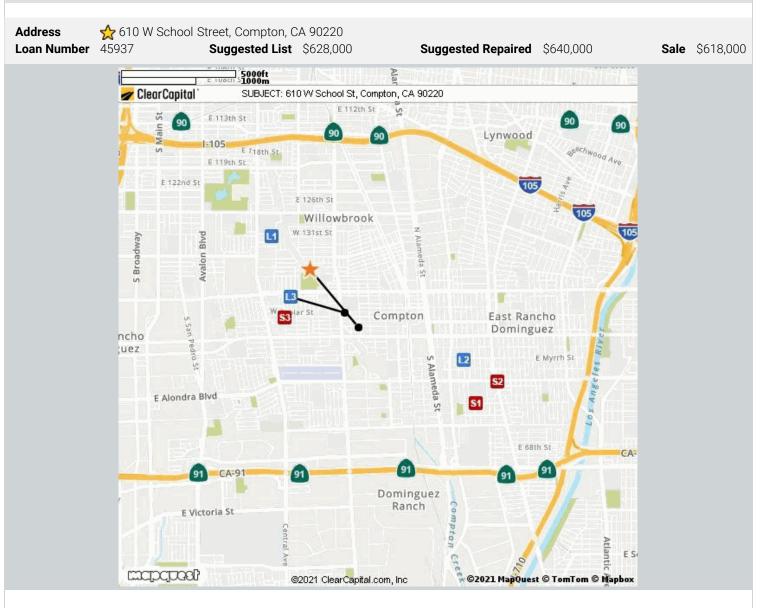
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#### ClearMaps Addendum



Compara	ole Address		Miles to Subject	Mapping Accuracy
★ Subje	et 610 W School Street	, Compton, CA 90220		Parcel Match
🔟 Listin	1 1816 W 133rd St, Co	mpton, CA 90222	1.43 Miles <sup>1</sup>	Parcel Match
💶 Listin	12 617 S Chester Ave, C	Compton, CA 90221	1.21 Miles 1	Parcel Match
🖪 Listin	3 728 W Poplar St, Cor	mpton, CA 90220	0.23 Miles 1	Parcel Match
Sold 2	1405 S Mayo Ave, Co	ompton, CA 90221	1.58 Miles <sup>1</sup>	Parcel Match
Sold 2	1327 E Crane Ct, Cor	mpton, CA 90221	1.66 Miles <sup>1</sup>	Parcel Match
Sold 3	1616 W Palmer St, C	compton, CA 90220	0.92 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.

#### 610 W SCHOOL STREET

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### 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.

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#### 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.

If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
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

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#### 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.

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#### **Broker Information**

Broker Name	Rodrigo Ursulo	Company/Brokerage	Pollard Properties
License No	01971199	Address	5804 Hooper Ave Los Angeles CA 90011
License Expiration	12/03/2023	License State	CA
Phone	3235404212	Email	ursulro@gmail.com
Broker Distance to Subject	6.49 miles	Date Signed	09/29/2021

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 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.