

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	3645 Plymouth Drive, North Highlands, CA 95660	Order ID	8367661	Property ID	33141590
Inspection Date	08/05/2022	Date of Report	08/07/2022		
Loan Number	45948	APN	20001210130000		
Borrower Name	Redwood Holdings	County	Sacramento		

Tracking IDs					
Order Tracking ID	UNKNOWN	Tracking ID 1	UNKNOWN		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	REDWOOD HOLDINGS LLC	Condition Comments The subject property is in average visible condition, However Roof has tarp, and it looks like in need or roof repairs, exterior trim and paint.
R. E. Taxes	\$1,511	
Assessed Value	\$136,402	
Zoning Classification	Residential RD-5	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$15,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$15,000	
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: \$315,000 High: \$570,000	
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	3645 Plymouth Drive	6530 Kemp Way	3618 Quinn Way	4013 Galbrath Dr
City, State	North Highlands, CA	North Highlands, CA	North Highlands, CA	North Highlands, CA
Zip Code	95660	95660	95660	95660
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.33 ¹	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$359,900	\$445,000	\$409,000
List Price \$	--	\$359,900	\$445,000	\$409,000
Original List Date		05/24/2022	07/06/2022	07/13/2022
DOM · Cumulative DOM	-- · --	65 · 75	6 · 32	8 · 25
Age (# of years)	65	67	55	34
Condition	Average	Fair	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	1,582	1,286	1,488	1,444
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	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	0.18 acres	0.15 acres	0.16 acres
Other	None	None	None	None

* Listing 1 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** Time to almost Steal this Home at this Price..AS IS so bring your tools and paint brush. Rare 4 bedroom 2 full baths - inside tract quiet location with a large lot 0.18 Acres. Tile flooring and laminate in bedrooms makes this a very allergy-friendly interior. Direct access from the house to the garage and laundry hook-ups. Recently painted exterior stucco in the popular light grey tones helps brighten the interior's natural colors for decorating. Master bedroom has full bath with a walk-in shower stall. Hall bath has tub-shower setup. Dual-pane windows installed.
- Listing 2** WOW!!! JUMP INTO SUMMER with a POOL & SPA! Stunning Bright & Open Floorplan on a Huge 0.15 Acre lot. CLEAR PEST REPORT! Seller has spared no expense in updating this beautiful home w/ new luxury vinyl flooring,new doors, baseboards, trim and fixtures, new baths, new HVAC, new exterior Landscaping with sprinklers, and New Concrete Decking in the back yard! Spacious 3 bdrms & 2 full baths, Seperate Living & Seperate Family room with cozy fireplace. The Stunning kitchen is an entertainer's dream w/ Beautiful Cabinets, Granite countertops & Stainless Steel Appliances featuring a gas Range & Oven, Built-in Microwave & dishwasher. All this and so much more. Located in a great location with a school just down the street, minutes to shopping, dining, American River College, McClellan AFB, quick freeway access, parks, Schools & ~30 mins to Sac. Int. airport. Check it out! you dont want to miss it!!!
- Listing 3** This Single Story offers 3 bedrooms/2 baths and 2 Car Garage! This home has an excellent corner location with friendly neighbors and a peaceful neighborhood. As you enter the home, cathedral ceilings welcome you. Enjoy the stainless steel appliances in the bright kitchen and the nook with views from your bay window. The private backyard has a large double gate to park an RV or boat, and ready for the new owners to plant their favorite flowering plants and trees. Great location with quick freeway access, close to parks & schools, and 30 mins to Sac Int airport. Light fixer! With a little paint and new carpet in the bedrooms, this home will sparkle! This home is perfect for a first-time buyer or investor looking for a great property!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3645 Plymouth Drive	3800 Floral Dr	3817 Centinella Dr	3612 Buhler Way
City, State	North Highlands, CA	North Highlands, CA	North Highlands, CA	North Highlands, CA
Zip Code	95660	95660	95660	95660
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.38 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$270,000	\$399,000
List Price \$	--	\$399,900	\$270,000	\$399,000
Sale Price \$	--	\$410,000	\$330,000	\$420,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/22/2022	02/18/2022	05/17/2022
DOM · Cumulative DOM	-- · --	34 · 84	3 · 18	5 · 26
Age (# of years)	65	67	65	65
Condition	Average	Average	Fair	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	1,582	1,394	1,550	1,674
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	4 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.14 acres	0.16 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	+\$4,520	+\$1,282	-\$4,680
Adjusted Price	--	\$414,520	\$331,282	\$415,320

* 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** Price adjusted for bedroom -\$3000, SqFt +\$7520. Welcome to this 4 bedroom, 2 bathroom home for sale in North Highlands. The entrance of the home offers a combined family and dining room with carpet floors and some natural lighting. Across from this open space is an office room that includes a closet. Through the office room is a hallway that leads to the bedrooms and bathroom. The primary bedroom is the largest bedroom offering carpet floors, natural lighting, and an en suite bathroom. The en suite bathroom is small with a private toilet and sink. The front of the hallway offers the kitchen which features some updates. The kitchen includes granite countertops, stainless steel appliances, and tile floors. There is a large laundry room next to the kitchen which offers a granite counter, cabinets, and access to the backyard.
- Sold 2** Price adjusted for SqFt +\$1282, garage +\$2000, lot size -\$2000. NO MORE SHOWINGS OVER 20 PLUS OFFERS RECEIVED... BEING SOLD AS IS, STRICTLY CASH ONLY... FIXER... Want a project? Single story ranch styled residence with a good floor plan. Take this home and transform it back to what it once was. Home needs a new roof & needs a lot of work. A few roof leaks noted. The house needs new flooring, new kitchen, baths & HVAC. There is tons of potential and is perfect for the savvy investor, contractor or talented home flipper. A great investment opportunity, ACT FAST!
- Sold 3** Price adjusted for bedroom -\$3000, SqFt -\$3680, garage +\$2000. Welcome home. This amazing 4 bedroom 2 bath home for under \$400,000 is ready for a family to call home. It has laminate floors, a big dining area and a kitchen with beautiful cabinets and granite counter tops. It has an master bedroom and bathroom with a walk in closet. The home is 1642 sqft with room to entertain in the back yard. Lets not forget about the family room. A good size space for your family to get cozy around a fireplace and enjoy time together. This home is prefect for a family in all different stages. Come check this beauty out.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject property was sold 08/19/2021.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/28/2021	\$285,000	08/19/2021	\$312,000	Sold	08/19/2021	\$312,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$370,000	\$400,000
Sales Price	\$360,000	\$390,000
30 Day Price	\$320,000	--
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. Subject property needs exterior paint and roof repair. Estimated repair price \$30000. Interior condition unknown.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes There is a negative variance of 10.4% to the prior report completed on 02/2022. The variance is due to the subject condition, repairs needed. The prior report utilized shows the subject in Average condition, in need of no repairs. The current report shows the subject in Average (below average) condition and need of repairs that were not previously visible for the subject. The current report utilizes comps that are within a reasonable distance, relatively current, fair market sales, and accurately reflect the subject's overall defining characteristics. Thus the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Front



Address Verification



Side



Side



Side

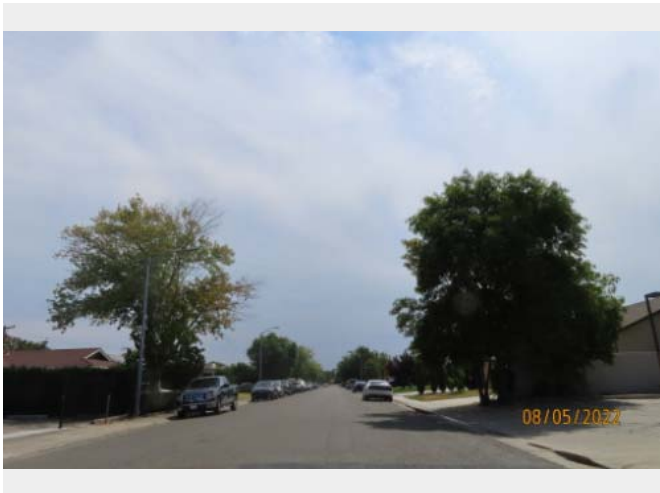
Subject Photos



Street



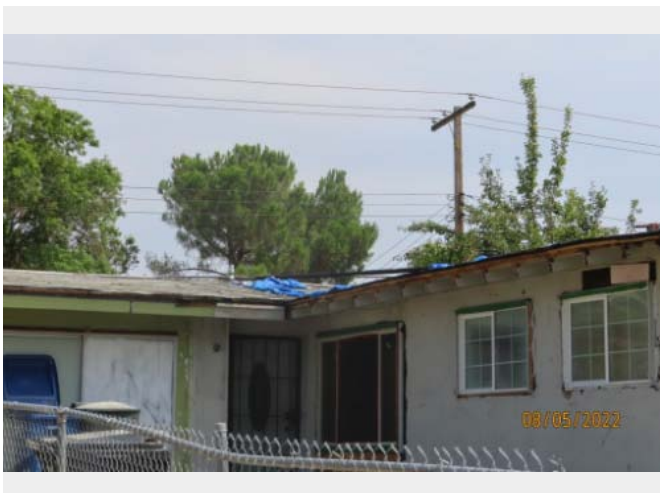
Street



Street



Other



Other



Other

Subject Photos



Other



Other



Other

Listing Photos

L1 6530 Kemp Way
North Highlands, CA 95660



Front

L2 3618 Quinn Way
North Highlands, CA 95660



Front

L3 4013 Galbrath Dr
North Highlands, CA 95660



Front

Sales Photos

S1 3800 Floral Dr
North Highlands, CA 95660



Front

S2 3817 Centinella Dr
North Highlands, CA 95660



Front

S3 3612 Buhler Way
North Highlands, CA 95660



Front

ClearMaps Addendum

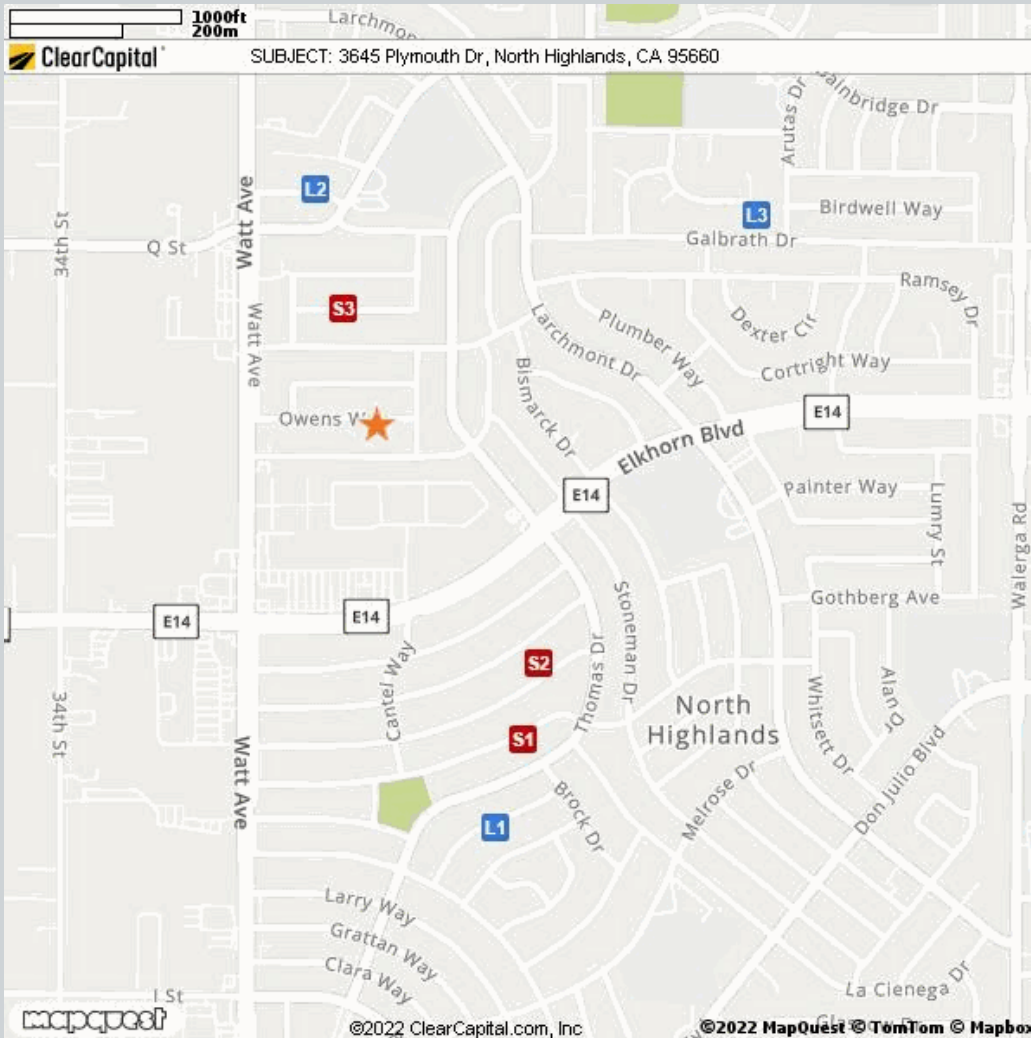
Address ★ 3645 Plymouth Drive, North Highlands, CA 95660

Loan Number 45948

Suggested List \$370,000

Suggested Repaired \$400,000

Sale \$360,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3645 Plymouth Drive, North Highlands, CA 95660	--	Parcel Match
L1 Listing 1	6530 Kemp Way, North Highlands, CA 95660	0.55 Miles ¹	Parcel Match
L2 Listing 2	3618 Quinn Way, North Highlands, CA 95660	0.33 Miles ¹	Parcel Match
L3 Listing 3	4013 Galbrath Dr, North Highlands, CA 95660	0.59 Miles ¹	Parcel Match
S1 Sold 1	3800 Floral Dr, North Highlands, CA 95660	0.46 Miles ¹	Parcel Match
S2 Sold 2	3817 Centinella Dr, North Highlands, CA 95660	0.38 Miles ¹	Parcel Match
S3 Sold 3	3612 Buhler Way, North Highlands, CA 95660	0.17 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.

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.

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.

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	2.36 miles	Date Signed	08/06/2022

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.