DRIVE-BY BPO

1200 MAYFIELD CIRCLE

SUISUN CITY, CA 94585

46283 Loan Number **\$660,000**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	1200 Mayfield Circle, Suisun City, CA 94585 09/12/2022 46283 Redwood Holdings LLC	Order ID Date of Report APN County	8418392 09/12/2022 0173-592-030 Solano	Property ID	33273801
Tracking IDs					
Order Tracking ID	09.07.22 CS-Citi Update	Tracking ID 1	09.07.22 CS-Citi	Update	
Tracking ID 2		Tracking ID 3			

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General Conditions		
Owner	Redwood Holdings LLC	Condition Comments
R. E. Taxes	\$3,803	2 story, stucco siding, tile roof, average windows and doors,
Assessed Value	\$263,165	fenced backyard. Fair landscaping, 2 car garage, conforms to
Zoning Classification	R1	neighborhood. Home appears vacant.
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows appear	locked.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Schools, parks, shopping and hospital within 1 mile, no new
Sales Prices in this Neighborhood	Low: \$550,000 High: \$700,000	growth or construction, no industry or commercial, high demand shortage of active listings, REO and short sales present but
Market for this type of property	Remained Stable for the past 6 months.	declining, no hazards to note. Area attracts investors. Highway 12 borders subdivision.
Normal Marketing Days	<90	

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1200 Mayfield Circle	429 Dobbins Ct	401 Donaldson	954 Bauman Ct
City, State	Suisun City, CA	Suisun City, CA	Suisun City, CA	Suisun City, CA
Zip Code	94585	94585	94585	94585
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.10 1	0.04 1	0.69 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$699,997	\$660,000	\$615,000
List Price \$		\$699,997	\$647,000	\$605,000
Original List Date		09/10/2022	08/25/2022	08/10/2022
DOM · Cumulative DOM	·	1 · 2	17 · 18	32 · 33
Age (# of years)	32	33	33	32
Condition	Average	Good	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	2 Stories tract	2 Stories tract	2 Stories tract	2 Stories tract
# Units	1	1	1	1
Living Sq. Feet	2,338	2,338	2,206	2,023
Bdrm · Bths · ½ Bths	4 · 3	5 · 3	3 · 2 · 1	4 · 2 · 1
Total Room #	10	11	8	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	.19 acres	.14 acres	.15 acres	.15 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Updated Kitchen with newer Appliances, Cabinets, Counter tops and backsplash, newer 1st Floor simulated wood flooring, Newer Paint, inviting 1st Floor Bedroom and Full Bathroom, active.
- **Listing 2** Open floor concept of living room and dining room features high ceiling, crown-molding and beautiful curved staircase. The kitchen with stainless steel appliances, granite countertop, walk-in pantry provides a stylish & modern cooking experience, active.
- **Listing 3** Soaring cathedral ceilings in the living room and master bed with fresh interior paint and new carpet. Wonderful open concept touches with kitchen opening to the family room and the living room opening to the dining.

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.

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1200 Mayfield Circle	1119 Mayfield	212 Cohn	331 Engell Ct
City, State	Suisun City, CA	Suisun City, CA	Suisun City, CA	Suisun City, CA
Zip Code	94585	94585	94585	94585
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.25 1	0.31 1	0.19 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$675,000	\$675,000	\$675,000
List Price \$		\$675,000	\$675,000	\$659,000
Sale Price \$		\$680,000	\$677,375	\$650,000
Type of Financing		Conventional	Va	Conventional
Date of Sale		03/28/2022	06/17/2022	08/04/2022
DOM · Cumulative DOM	'	6 · 31	81 · 84	30 · 56
Age (# of years)	32	32	32	32
Condition	Average	Average	Average	Good
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	2 Stories tract	2 Stories tract	1 Story tract	2 Stories tract
# Units	1	1	1	1
Living Sq. Feet	2,338	2,338	2,040	2,206
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	3 · 2	3 · 2 · 1
Total Room #	10	10	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	.19 acres	.14 acres	.21 acres	.16 acres
Other				
Net Adjustment		\$0	+\$23,294	-\$20,504
Adjusted Price		\$680,000	\$700,669	\$629,496

^{*} 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.

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Recent Sales - Cont.

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

- **Sold 1** Here is your opportunity to own an almost brand new home! Sold AS IS! Multiple offers.
- **Sold 2** Formal dining room and great room with a fireplace. Plenty of room for a nice eating area adjacent to kitchen, family room and the lovely back yard which has a covered deck for year round use. Nice fenced yard with lots of space and 2 sheds. Less gla 15,794, less baths 15,000, larger garage -7,500. Multiple offers.
- **Sold 3** Updated kitchen with gas range and center island that opens to extra large family room with fireplace and adorable remodeled half bathroom. Less baths 7,500, less gla 6,996, condition -35,000.

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Current Listing S	tatus	Not Currently I	Listed	Listing History	Comments		
Listing Agency/F	irm			Last sold in	1996, \$174,900.		
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	1					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/27/2022	\$599,000			Withdrawn	06/07/2022	\$599,000	MLS

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$660,000	\$660,000	
Sales Price	\$660,000	\$660,000	
30 Day Price	\$650,000		
Comments Regarding Pricing S	trategy		

S1, L2 given most weight based on location and condition, stable prices, average demand, searched out .75 miles and 10 month history, no REO or short sales in report. Area attracts investors. Standard sales given most weight.

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.

Client(s): Wedgewood Inc

Property ID: 33273801

Subject Photos

by ClearCapital



Front



Front



Address Verification



Side



Side



Street

Subject Photos

by ClearCapital

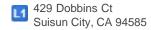


Street

Client(s): Wedgewood Inc

Property ID: 33273801

Listing Photos





Front

401 Donaldson Suisun City, CA 94585

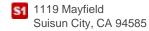


Front

954 Bauman Ct Suisun City, CA 94585



Sales Photos





Front

\$2 212 Cohn Suisun City, CA 94585



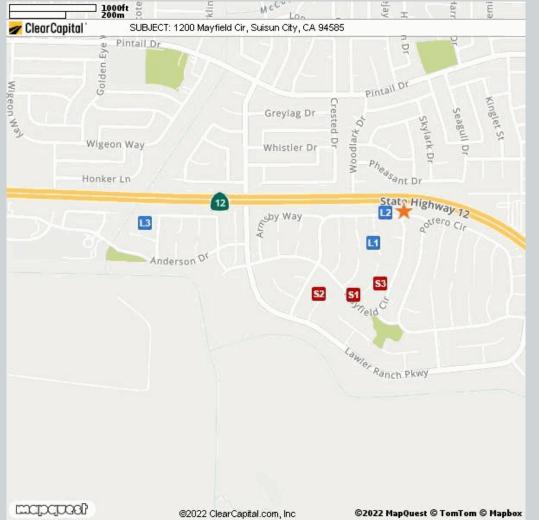
Front

331 Engell Ct Suisun City, CA 94585



Front





Comparable	Address	Miles to Subject	Mapping Accuracy
Subject	1200 Mayfield Circle, Suisun City, CA 94585		Parcel Match
Listing 1	429 Dobbins Ct, Suisun City, CA 94585	0.10 Miles ¹	Parcel Match
Listing 2	401 Donaldson, Suisun City, CA 94585	0.04 Miles 1	Parcel Match
Listing 3	954 Bauman Ct, Suisun City, CA 94585	0.69 Miles ¹	Parcel Match
Sold 1	1119 Mayfield, Suisun City, CA 94585	0.25 Miles ¹	Parcel Match
Sold 2	212 Cohn, Suisun City, CA 94585	0.31 Miles ¹	Parcel Match
Sold 3	331 Engell Ct, Suisun City, CA 94585	0.19 Miles 1	Parcel Match

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.)

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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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.

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Report Instructions - cont.

by ClearCapital

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 Kelly Nusbaum Company/Brokerage Coldwell Banker Kappel Gateway

Realty

License No 01223015 **Address** 1190 1st Street Fairfield CA 94533

License Expiration 06/16/2025 License State CA

Phone 7073016009 Email nusbaumkelly@gmail.com

Broker Distance to Subject 3.10 miles **Date Signed** 09/12/2022

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.

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