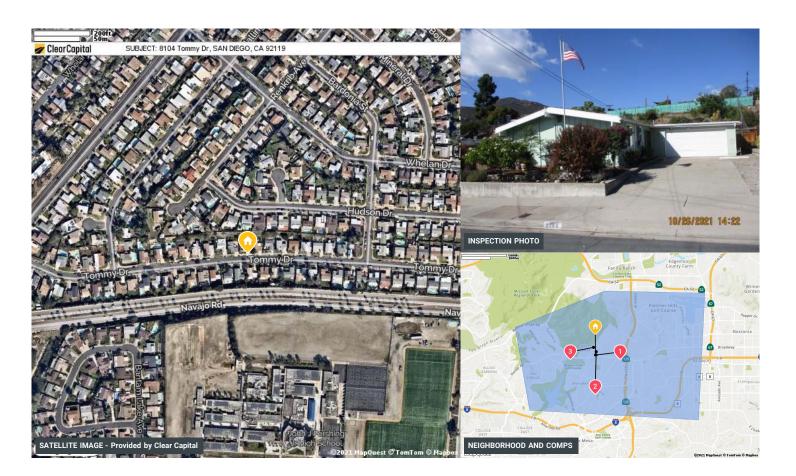
by ClearCapital

**Clear** Val Plus

### 8104 Tommy Dr San Diego, CA 92119

\$660,000 46696 Loan Number As-Is Value



### **Subject Details**

PROPERTY TYPE	<b>GLA</b>
SFR	1,014 Sq. Ft.
BEDS	<b>BATHS</b>
3	2.0
<b>STYLE</b>	<b>YEAR BUILT</b>
Ranch	1963
<b>LOT SIZE</b>	<b>OWNERSHIP</b>
6,600 Sq. Ft.	Fee Simple
GARAGE TYPE	<b>GARAGE SIZE</b>
Attached Garage	2 Car(s)
HEATING	<b>COOLING</b>
Forced Air	Wall
<b>COUNTY</b>	<b>APN</b>
San Diego	457-222-08-00

### **Analysis Of Subject**

#### **CONDITION RATING**

1	2	3	4	5	6	1	2	3	4	5	6
The property is well maintained and feature limited repairs due to normal wear and tear.					available	e designe	oerty built er plans ir developm	n above-s			
VIEW						LOCA <sup>.</sup>	ΓΙΟΝ				

Adverse

Power Lines

Beneficial

Neutral

Beneficial

**QUALITY RATING** 

Residential	
	_

Neutral

Provided by

Appraiser

#### SUBJECT COMMENTS (SITE, CONDITION, QUALITY)

No apparent adverse easements, encroachments, special assessments, nor slide areas were noted. Site sides and backs to similar sites. The subject property is in good condition, has a mountain view and is located in a residential neighborhood.

**Clear** Val Plus

**Sales Comparison** 

by ClearCapital

### 8104 Tommy Dr

San Diego, CA 92119

#### 46696 \$660,000 Loan Number

As-Is Value



		MOST COMPARABLE					
	<b>8104 Tommy Dr</b> San Diego, CA 92119	1 8114 Tommy Dr San Diego, CA 9211	9	2 6761 Renkrib Ave San Diego, CA 9211	3 6804 Cowles Mountain Blvd San Diego, CA 92119		
COMPARABLE TYPE		Sale		Sale		Sale	
MILES TO SUBJECT		0.01 miles		0.10 miles		0.23 miles	
DATA/ VERIFICATION SOURCE	MLS; Tax Records	MLS; Tax Records		MLS; Tax Records		MLS; Tax Records	
LIST PRICE		-				-	
LIST DATE		02/10/2021		11/23/2020		11/17/2020	
SALE PRICE/PPSF		\$680,000	\$581/Sq. Ft.	\$643,900	\$537/Sq. Ft.	\$715,000	\$705/Sq. Ft.
CONTRACT/ PENDING DATE		03/04/2021		11/23/2020		12/22/2020	
SALE DATE		03/05/2021		12/28/2020		12/25/2020	
DAYS ON MARKET	-	1		3		6	
LOCATION	N; Res	N; Res		N; Res		A; BsyRd	\$5,000
LOT SIZE	6,600 Sq. Ft.	6,600 Sq. Ft.		6,400 Sq. Ft.		8,800 Sq. Ft.	
VIEW	N; PwrLn	N; Res		N; Res		N; Res	
DESIGN (STYLE)	Ranch	Ranch		Ranch		Ranch	
QUALITY OF CONSTRUCTION	Q3	Q3		Q3		Q3	
ACTUAL AGE	58	58		57		57	
CONDITION	C3	C3		C3		C4	-\$35,000
SALE TYPE		Arms length		Arms length		Arms length	
ROOMS/BEDS/BATHS	7/3/2	8/4/2		7/3/2		7/3/2	
GROSS LIVING AREA	1,014 Sq. Ft.	1,170 Sq. Ft.	-\$2,340	1,200 Sq. Ft.	-\$2,790	1,014 Sq. Ft.	
BASEMENT	None	None		None		None	
HEATING	Forced Air	Forced Air		Forced Air		Forced Air	
COOLING	Wall	Central	-\$5,000	Wall		Central	-\$5,000
GARAGE	2 GA	2 GA		2 GA		2 GA	
OTHER	-						
OTHER							
NET ADJUSTMENTS		-1.0	)8% - \$7,340	-0.	43% - \$2,790	-4.9	)% - \$35,000
GROSS ADJUSTMENTS		1.0	08% \$7,340		43% \$2,790	6.2	9% \$45,000
ADJUSTED PRICE			\$672,660		\$641,110		\$680,000

46696 Loan Number





### Value Conclusion + Reconciliation

**\$660,000** AS-IS VALUE 5-18 Days EXPOSURE TIME

**EXTERIOR** INSPECTION PERFORMED BY A 3RD PARTY

### Sales Comparison Analysis

#### DESCRIPTION OF COMPARABLE SEARCH CRITERIA

URAR: Sales Comparison - Summary - Comparable Search and Results (exceeds guideline): The search for sales data included a search within the "neighborhood boundaries" (as described on page 1) for comparable single family homes that were similar in condition, design, site size, and room count. The search was limited to homes that were built from 1955 to 2017 (year built), and a variance of 20% of the subject's gross living area (increased from 15% due to low turnover of comparable sales). This initial comparable sale search focused on sales, listings, and pending sales with transaction dates within the past 12 months, located within 1 mile of the subject. Based on the lack of available relevant closed sales within the subject's market area within the past six months, it was necessary to utilize comparable sales older than six months old. All sales are located within the subject's demand area and are within tracts of similar design/appeal. No market barriers were noted.

#### EXPLANATION OF ADJUSTMENTS

Per market data, adjustments were made for differences in gross living area (\$15 per sq.ft. for differences exceeding 100 sq.ft.) and central air conditioning (\$5,000). No site size adjustments were warranted due to the similar overall usability of each site. No age adjustments were warranted due to the similar effective age of each comparable. Additionally, per market data, bedroom count adjustments were not warranted between the 3 and 4 bedroom floor plans within this analysis. The subject market consists of homes that typically have similar porches, patios, fire pits, bbg's, and fences, with little to no variation noted in contributory value between comparable sales in the area (unless otherwise specified). Any substantial or notable differences would be indicated on the appropriate line in the attached Sales Approach. All comparables were considered to be equal in this regard with no specific adjustments warranted.Note: The above noted adjustments (including "view amenity/condition/upgrade" adjustments) were made based on comparative analysis and data obtained through MLS of the utilized sales comparables. For each utilized comparable, either the listing agent was interviewed, or MLS (both the descriptive narrative and the accompanying photos) were utilized to make determinations on the level of upgrades and condition for each comparable. The implemented adjustments represent the extraction from market reaction to the noted differences, as represented in the value/price adjustments implemented in the appropriate line adjustment in the attached Sales Approach. The location and condition/upgrades adjustments were determined to be \$5,000/\$35,000 based on extensive research into the subject's market. During that research of paired sales analysis, the appraiser has determined that the variance in price for these factors has been \$5,000/\$35,000 consistently and therefore the comparables that are adversely effected by exterior conditions (comparable #3) and/or displayed superior upgrades throughout (comparable #3- recent interior/exterior remodel) were adjusted accordingly.

#### ADDITIONAL COMMENTS (OPTIONAL)

Note: The view, quality of construction and overall condition of each comparable property were determined by agent interviews and Multiple Listing Service photos. (Redfin and any other 3rd party website photos are merged from the MLS photos and are the same). The appraisal process does not involve itemizing and adjusting for every difference noted in each property individually. Each property is given a rating based on the quality of construction and overall condition of the overall property. Some rooms/items may be superior to the subject property and some may be inferior. However, the overall quality and condition may be considered equal.

### Reconciliation Summary

After reviewing and analyzing all three approaches, The Market, Cost, and Income Approaches, the Market Approach was determined to be the strongest supporter of value. The Cost Approach was considered supportive.

### Subject Comments (Site, Condition, Quality)

Appraiser Commentary Summary

No apparent adverse easements, encroachments, special assessments, nor slide areas were noted. Site sides and backs to similar sites. The subject property is in good condition, has a mountain view and is located in a residential neighborhood.

### Neighborhood and Market

**Clear** Val Plus

by ClearCapital

The subject neighborhood consists of apartments, condominium's and commercial properties. The subject neighborhood is located within close proximity to employment centers, schools, and other service facilities. The subject neighborhood market data indicates an appeal that is average for the area. According to Zillow data, the property values for single family dwellings within the subject's zip code have increased 26.4% between October 2020 to October 2021. However, the 1004MC data for comparables sales within the subject's immediate market area indicates a stable market over the past 12 months.

### Analysis of Prior Sales & Listings

My research did reveal a prior sale of the subject property for the three years prior to the effective date of this appraisal.

### Highest and Best Use Additional Comments

The subject's site is being utilized to its highest and best use based on the definition of Highest and Best Use: "The reasonable, probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible, and that results in the highest value."







From Page 6

From Page 5

Appraiser

## Clear Val Plus by ClearCapital

# **Subject Details**

Sales and Listing History

WITHIN 3 YEARS?	Event Sold	<b>Date</b> Oct 23, 2021	<b>Price</b> \$625,000	<b>Data Source</b> MLS IV21202535
	<ul> <li>Active</li> </ul>	Sep 13, 2021	\$655,000	MLS IV21202535
	roperty for the three	e years prior to the	e effective date c	of this appraisal.
		Legal		
LOAN NUMBER		OWNER		ZONING DESC.
46696		Redwood Hold	lings LLC	Single Family Residence
ORDER ID		ZONING CLASS	6	ZONING COMPLIANCE
7695370		RS-1-7		Legal
TRACKING ID 1		LEGAL DESC.		
1026CV		Tr 4583 Lot 27	'1	
	<b>LOAN NUMBER</b> 46696 <b>ORDER ID</b> 7695370 <b>TRACKING ID 1</b>	• Sold • Active • Active	<ul> <li>Sold</li> <li>Oct 23, 2021</li> <li>Active</li> <li>Sep 13, 2021</li> <li>Active</li> <li>Sep 13, 2021</li> <li>Loan number</li> <li>Legal</li> <li>OWNER</li> <li>Active</li> <li>Coning class</li> <li>RS-1-7</li> <li>LEGAL DESC.</li> </ul>	• Sold       Oct 23, 2021       \$625,000         • Active       Sep 13, 2021       \$655,000         • Active       Legal       • Active         • Active       Verset       • Active

### Highest and Best Use

IS HIGHEST AND BEST USE THE PRESENT USE Yes						
PHYSICALLY POSSIBLE?	FINANCIALLY FEASIBLE?					
LEGALLY PERMISSABLE?	MOST PRODUCTIVE USE?					

Economic						
<b>R.E. TAXES</b> \$620	<b>HOA FEES</b> N/A	<b>PROJECT TYPE</b> N/A				
FEMA FLOOD ZONE 06073C1642F						
<b>FEMA SPECIAL FLO</b> No	OD ZONE AREA					



46696

Loan Number

8104 Tommy Dr San Diego, CA 92119

CA 92119 Loan Number

46696 \$6

\$660,000 • As-Is Value

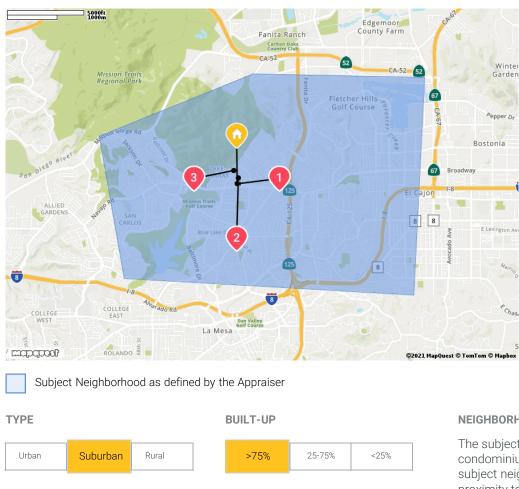
Provided by

Appraiser

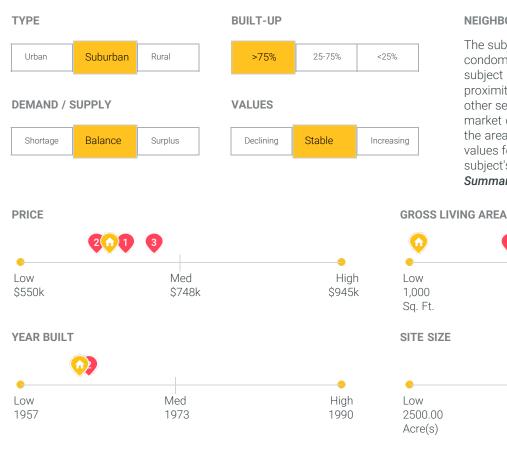
## Neighborhood + Comparables

**Clear** Val Plus

by ClearCapital

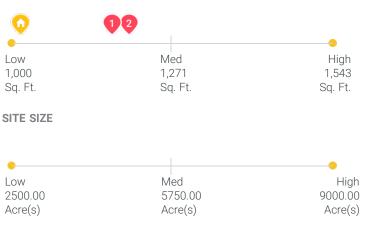






### **NEIGHBORHOOD & MARKET COMMENTS**

The subject neighborhood consists of apartments, condominium's and commercial properties. The subject neighborhood is located within close proximity to employment centers, schools, and other service facilities. The subject neighborhood market data indicates an appeal that is average for the area. According to Zillow data, the property values for single family dwellings within the subject's ... (continued in Appraiser Commentary Summary)



# ClearVal Plus

by ClearCapital

8104 Tommy Dr San Diego, CA 92119 46696 Loan Number \$660,000

As-Is Value

Subject Photos







Front



Address Verification





Side

Appraisal Format: Appraisal Report

Client(s): Wedgewood Inc

Property ID: 31479452

Effective: 10/26/2021

Side

10/25/2021 14:22



# ClearVal Plus

by ClearCapital

8104 Tommy Dr San Diego, CA 92119 
 46696
 \$660,000

 Loan Number

 • As-Is Value

# **Subject Photos**







Street



Street



Other



Other

# **Comparable Photos**

8114 Tommy Dr San Diego, CA 92119



Front





### Front



6804 Cowles Mountain Blvd San Diego, CA 92119









## Scope of Work

#### **REPORT FORMAT:**

This report has been prepared under the following USPAP reporting option: Appraisal Report. The content of this Appraisal Report has been supplemented with additional information and data about the subject property and its market, as well as the data, reasoning, and analyses that were used in the valuation process. The cost approach and income approach have been omitted from this report as they are not necessary to produce credible assignment results. If the appraiser determines that credible assignment results cannot be provided without employing either the cost or income approaches to value, this assignment will be rejected by the appraiser or the scope expanded to the extent required to produce credible assignment results in compliance with USPAP. Unless otherwise stated, the appraiser has incorporated only the Sales Comparison Approach.

8104 Tommy Dr

San Diego, CA 92119

#### PURPOSE OF THE ASSIGNMENT:

The purpose of this Appraisal Report is to determine an and theopinion of the market value for the subject property, at which it could sell in a typical exposure time for the area, considering current market conditions, the condition of the subject and necessary repairs.

#### SCOPE OF WORK:

This Appraisal Report was performed by a Licensed or Certified Real Estate Appraiser to estimate the market value of the subject property being evaluated as of the effective date of value stated. Clear Capital has provided the appraiser with additional preliminary data resources for consideration in the analysis, which may include: Property Inspection, MLS records, and Public Records. Although the appraiser did not physically inspect the subject property, at a minimum the appraiser has considered the results of a recent visual property inspection completed by Ronald Blair, a licensed real estate agent having completed the above referenced Property Inspection.

#### AT A MINIMUM, THE APPRAISER HAS:

- 1. considered the additional data resources provided by Clear Capital as a resource for subject property and market data/characteristics;
- 2. consulted and considered supplemental market data from readily available data sources;
- 3. estimated the market value of the subject as of the effective date of this report restricting the desktop analysis to a sales comparison approach unless this was insufficient for credible assignment results.

#### THE APPRAISER HAS NOT:

1. Physically inspected the subject property or any of the comparables contained within the original report(s) or comparables presented in support of the appraiser's value opinion(s).

#### **INTENDED USE:**

The intended use of this Appraisal Report is for the lender/client to evaluate the property that is the subject of this appraisal for home equity line of credit, loan funding due diligence, loan sale, loan modification or loan securitization purposes.

#### INTENDED USER:

The intended user of this appraisal report is the lender/client.

#### DEFINITION OF MARKET VALUE

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

- 1. buyer and seller are typically motivated;
- 2. both parties are well informed or well advised, and acting in what they consider their own best interest;
- a reasonable time is allowed for exposure in the open market;
- 4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- 5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

#### (Source of Market Value Definition: Fannie Mae Selling Guide; Section B4-1.1-01: Definition of Market Value (04/15/2014))



46696

Loan Number



**46696** \$660,000 Loan Number • As-Is Value

# Assumptions, Conditions, Certifications, & Signature

Provided by Appraiser

**EXTRAORDINARY ASSUMPTIONS** 

The appraiser did not perform a physical inspection, interior or exterior of the subject property or any of the comparable sales and assumes that the inspection information reported within the Property Inspection provided as well as the aerial images supplied and reviewed by the appraiser are accurate as of the effective date, unless otherwise stated. Should the information found in the Property Inspection be inaccurate, these assumptions could significantly alter the opinions and conclusions contained within this report.

EXTRAORDINARY ASSUMPTIONS AND HYPOTHETICAL CONDITIONS COMMENTS none

STATEMENT OF ASSUMPTIONS AND LIMITED CONDITIONS:

- 1. The appraiser did not perform a physical inspection, interior or exterior, of the subject property or any of the comparable sales presented.
- The physical inspection, interior or exterior, was performed by a licensed real estate professional as noted in the additional data resources provided. For the purposes of this analysis, the description of the subject and comps in the additional data resources provided for use in this analysis are assumed to be true, current and accurate unless specifically found to be otherwise.
- 3. The appraiser assumes no responsibility for matters of a legal nature affecting the property which is the subject of this assignment or the title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable and free from known value influencing easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances or other items of a similar nature, unless otherwise noted.
- 4. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render the property less valuable. The appraiser assumes no responsibility for such conditions, or for engineering which might be required to discover such factors.
- 5. Information, estimates, and opinions furnished to the appraiser, and contained in the additional data resources provided, were obtained from sources considered reliable and believed to be true and correct, unless stated elsewhere. If contradictory information is obtained and deemed more reliable, the appraiser will cite that source and the assumptions associated with that information.
- 6. Disclosure of the contents of the report is governed by USPAP and the Bylaws and Regulations of the professional appraisal organizations with which the appraiser is affiliated.
- 7. No change of any item in the report shall be made by anyone other than the appraiser and the appraiser shall have no responsibility for any such unauthorized change. The use of this report is limited to the named client and intended user(s) identified within this report.

iego, CA 92119 Loan Number

\$660,000 • As-Is Value

46696

# Assumptions, Conditions, Certifications, & Signature (Cont.)



I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF:

Clear Val Plus

by ClearCapital

- 1. The statements of fact contained in this report are true and correct.
- 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions
- 3. 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.
- 4. Unless otherwise stated below in the "Additions to Appraiser's Certification" section; I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 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 engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. My employment and/or compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- 8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- 9. The appraiser relied on the additional data sources for subject property characteristics and the physical inspection information performed by Ronald Blair and did not make a personal inspection of the property that is the subject of this report.
- 10.1 personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

SIGNATURE DATE OF REPORT NAME **EFFECTIVE DATE** for clar Joseph Summers 10/26/2021 10/27/2021 LICENSE # **EXPIRATION** STATE COMPANY AR018660 CA 12/25/2021 Pacific Edge Appraisal LLC



### **Comments - Continued**

8104 Tommy Dr San Diego, CA 92119 **46696** Loan Number \$660,000 • As-Is Value



#### SCOPE OF WORK COMMENTS

The scope of work for the appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the cited definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) identify the characteristics of the subject property that are relevant to the purpose and intended use of the appraisal, (2) research, verify, and analyze data from reliable public and/or private sources, including aerial images when available (3) include a minimum of 3 closed comparable sales, (4) report his or her analysis, opinions, and conclusions in this appraisal report. Unless otherwise noted, the appraiser has not physically inspected the subject property. In developing this appraisal, the appraiser has incorporated only the Sales Comparison Approach. The Cost and Income Approaches were considered and while applicable for this assignment are not necessary for credible assignment results (unless otherwise indicated and supplied). The appraiser has determined that his or her appraisal process is not so limited that the results of the assignment are no longer credible, and the client agrees that the limited scope of analysis is appropriate given the intended use. The appraiser was able to obtain sufficient information about the subject's physical characteristics from his or her own research using public and private data sources deemed reliable to develop a credible opinion of value. The Collateral Inspection report was provided by Agent/Broker - Ronald Blair License No. 01802776Per the scope of work identified, the visual and exterior inspection. The information provided is deemed sufficient to comply with the requirements of the scope of work.



### **Comments - Continued**

8104 Tommy Dr San Diego, CA 92119 46696 Loan Number \$660,000 • As-Is Value



#### LIMITING CONDITIONS COMMENTS

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions: The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so use. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis,

#### APPRAISER'S CERTIFICATION COMMENTS

The appraiser certifies and agrees that: The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. Unless otherwise indicated, 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. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment. My engagement in this assignment was not contingent upon developing or reporting predetermined results. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared. I have not made a personal inspection of the interior and exterior areas of the property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

# Clear Val Plus

by ClearCapital

**46696 \$660,000** Loan Number • As-Is Value

Provided by

Onsite Inspector

## **Property Condition Inspection**



PROPERTY TYPE	CURRENT USE	PROJECTED USE
SFR	SFR	SFR
Occupancy	GATED COMMUNITY	ATTACHED TYPE
Occupied	No	Attached
<b>PARKING TYPE</b> Attached Garage; 2 spaces	<b>STORIES</b> 1	<b>UNITS</b> 1
EXTERIOR REPAIRS	<b>INTERIOR REPAIRS</b>	<b>TOTAL REPAIRS</b>
\$0	N/A	\$0

### Condition & Marketability

,			
CONDITION	~	Good	maintained with solar panels. No damages were seen.
SIGNIFICANT REPAIRS NEEDED	~	No	No major repairs were seen.
CURRENT ZONING VIOLATIONS/ POTENTIAL ZONING CHANGES	~	No	-
SUBJECT CONFORMITY TO NEIGHBORHOOD (QUALITY, AGE, STYLE, & SIZE)	~	Yes	-
AVERAGE CONDITION OF NEIGHBORING PROPERTIES	~	Good	-
BOARDED OR VACANT PROPERTIES NEAR SUBJECT	~	No	-
SUBJECT NEAR POWERLINES	~	No	-
SUBJECT NEAR RAILROAD	~	No	-
SUBJECT NEAR COMMERCIAL PROPERTY	~	No	-

# **Property Condition Inspection - Cont.**

Сс	ondition & Marketability - cont.			
S	UBJECT IN FLIGHT PATH OF AIRPORT	~	No	-
R	OAD QUALITY	~	Good	-
N	EGATIVE EXTERNALITIES	~	No	-
Ρ	OSITIVE EXTERNALITIES	~	Yes	Walking distance to schools, major parks, and easy access to shopping and freeways.



46696

Loan Number

\$660,000



# **Repairs Needed**

Exterior Repai	rs	
ITEM	COMMENTS	COST
Exterior Paint	-	\$0
Siding/Trim Repair		\$0
Exterior Doors	-	\$0
Windows	-	\$0
Garage /Garage Door	-	\$0
Roof/Gutters	-	\$0
Foundation	-	\$0
Fencing	-	\$0
Landscape	-	\$0
Pool /Spa	•	\$0
Deck/Patio	-	\$0
Driveway	-	\$0
Other	-	\$0
	TOTAL EXTERIOR REPA	IRS \$0

# ClearVal Plus by ClearCapital

# Agent / Broker

ELECTRONIC SIGNATURE /Ronald Blair/ LICENSE # 01802776 NAME Ronald Blair **COMPANY** Big Block Realty **INSPECTION DATE** 10/26/2021