

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.

<b>Address</b>	6122 Baltimore Drive, La Mesa, CA 91942	<b>Order ID</b>	8367661	<b>Property ID</b>	33141925
<b>Inspection Date</b>	08/05/2022	<b>Date of Report</b>	08/06/2022		
<b>Loan Number</b>	48294	<b>APN</b>	6741400100		
<b>Borrower Name</b>	Redwood Holdings	<b>County</b>	San Diego		

### Tracking IDs

<b>Order Tracking ID</b>	UNKNOWN	<b>Tracking ID 1</b>	UNKNOWN
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	DOROTHY M MCANDREW	<b>Condition Comments</b> The property has no history of any updates nor none is shown on the home. Does have notifications on the window.
<b>R. E. Taxes</b>	\$1,715	
<b>Assessed Value</b>	\$110,938	
<b>Zoning Classification</b>	Residential R-1:SINGLE FAM-RES	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Partially Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Located close to the lake and trails, golf course nearby along with easy access to schools, shopping, and freeway.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$554000 High: \$1142500	
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	6122 Baltimore Drive	7537 El Paso St	6106 Laport St	6975 Tuckaway St
<b>City, State</b>	La Mesa, CA	La Mesa, CA	La Mesa, CA	San Diego, CA
<b>Zip Code</b>	91942	91942	91942	92119
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.11 <sup>1</sup>	0.07 <sup>1</sup>	0.82 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$1,100,000	\$1,100,000	\$1,399,000
<b>List Price \$</b>	--	\$1,100,000	\$1,100,000	\$1,399,000
<b>Original List Date</b>		08/01/2022	07/18/2022	07/22/2022
<b>DOM · Cumulative DOM</b>	-- · --	4 · 5	5 · 19	14 · 15
<b>Age (# of years)</b>	55	54	55	58
<b>Condition</b>	Average	Good	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	2 Stories Traditional	2 Stories Traditional	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,936	1,844	2,202	2,182
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2 · 1	3 · 2 · 1	5 · 3
<b>Total Room #</b>	7	7	7	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes Spa - Yes	--	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0.15 acres	0.17 acres	0.28 acres	0.18 acres
<b>Other</b>	--	--	--	--

\* 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.

### Current Listings - Cont.

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

- Listing 1** Remodeled kitchen with granite countertops, custom cabinetry, gas-burning stove, and stainless steel appliances. Great views of the canyon and walking trails with w/upgraded windows throughout. Upstairs bath remodeled w/granite counter tops and oversized natural stone tile, per MLS.
- Listing 2** VIEWS VIEWS VIEWS! Beautiful single family home in a quiet cul de sac. This 3 bed 2 1/2 bath lakefront home is ready for you to call yours! This home features a spacious 2 car garage with plenty of room for storage. This backyard is one of a kind with a built-in pool, landscaping, and views overlooking the lake with exclusive direct access to the lake, per MLS.
- Listing 3** Brand new kitchen with all new high-end stainless steel appliances. Luxury shower with glass barn door and dual rainfall shower heads in the master suite for an elevated experience. All new flooring throughout, new recessed lighting, new energy efficient dual pane windows, all new bathrooms with custom vanities, pre MLS.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	6122 Baltimore Drive	6125 Laport St	6718 Cassleberry Way	6591 Golfcrest Dr
<b>City, State</b>	La Mesa, CA	La Mesa, CA	San Diego, CA	San Diego, CA
<b>Zip Code</b>	91942	91942	92119	92119
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.02 <sup>1</sup>	0.86 <sup>1</sup>	0.54 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$999,500	\$995,000	\$999,000
<b>List Price \$</b>	--	\$999,500	\$995,000	\$999,000
<b>Sale Price \$</b>	--	\$1,075,000	\$1,100,000	\$1,110,000
<b>Type of Financing</b>	--	Conv	Conv	Cash
<b>Date of Sale</b>	--	04/28/2022	05/20/2022	06/01/2022
<b>DOM · Cumulative DOM</b>	-- · --	25 · 25	7 · 0	8 · 75
<b>Age (# of years)</b>	55	55	54	57
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Neutral ; Residential	Beneficial ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Beneficial ; Golf Course
<b>Style/Design</b>	1 Story Ranch	2 Stories Traditional	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,936	1,844	1,955	1,969
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2 · 1	4 · 2	4 · 2
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes Spa - Yes	--	--	--
<b>Lot Size</b>	0.15 acres	0.17 acres	0.17 acres	0.18 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$68,000	+\$58,000	+\$57,000
<b>Adjusted Price</b>	--	\$1,143,000	\$1,158,000	\$1,167,000

\* Sold 1 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.

### Recent Sales - Cont.

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

**Sold 1** This home has great bones; just needs a buyer to love and remodel it to it's former glory. Fixer that has tremendous upside. Dual pane windows, roof appears solid. LARGE backyard needs some landscape touches, but will shine like a penny w/ some hard work, per MLS. Adjustments for gla+8k, pool/spa+60

**Sold 2** The home has been well maintained over the years with no updates known. Adjustments for gla-2k, pool+60k.

**Sold 3** The home is well maintained with no updates known, has golf course views. Adjustments for gla-3k, pool/spa+60k

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Per tax records, MLS, and online data.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	04/08/2022	\$983,000	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$1,168,000	\$1,168,000
<b>Sales Price</b>	\$1,158,000	\$1,158,000
<b>30 Day Price</b>	\$1,148,000	--
<b>Comments Regarding Pricing Strategy</b>		
Used the closes and best sales and listings within required criteria with adjustments when needed.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

### Subject Photos



Front



Address Verification



Side



Side



Side



Street



### Subject Photos



Street



Other



Other



Other



## Listing Photos

**L1** 7537 El Paso St  
La Mesa, CA 91942



Front

**L2** 6106 Laport St  
La Mesa, CA 91942



Front

**L3** 6975 Tuckaway St  
San Diego, CA 92119



Front

## Sales Photos

**S1** 6125 Laport St  
La Mesa, CA 91942



Front

**S2** 6718 Cassleberry Way  
San Diego, CA 92119



Front

**S3** 6591 Golfcrest Dr  
San Diego, CA 92119



Front

### ClearMaps Addendum

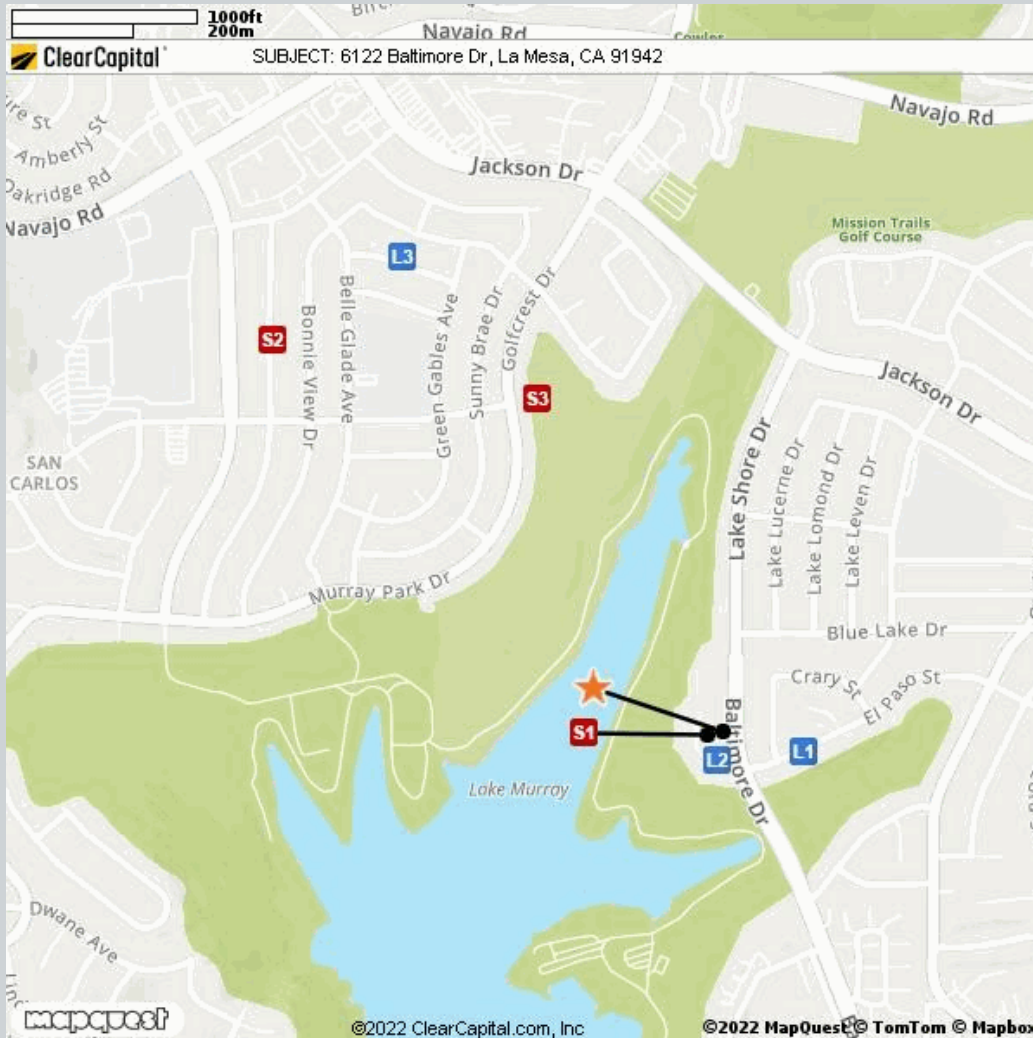
**Address** ★ 6122 Baltimore Drive, La Mesa, CA 91942

**Loan Number** 48294

**Suggested List** \$1,168,000

**Suggested Repaired** \$1,168,000

**Sale** \$1,158,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6122 Baltimore Drive, La Mesa, CA 91942	--	Parcel Match
L1 Listing 1	7537 El Paso St, La Mesa, CA 91942	0.11 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	6106 Laport St, La Mesa, CA 91942	0.07 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6975 Tuckaway St, San Diego, CA 92119	0.82 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6125 Laport St, La Mesa, CA 91942	0.02 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6718 Cassleberry Way, San Diego, CA 92119	0.86 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6591 Golfcrest Dr, San Diego, CA 92119	0.54 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	Ronald Blair	<b>Company/Brokerage</b>	Big Block Realty
<b>License No</b>	01802776	<b>Address</b>	8794 Dawn Ct Santee CA 92071
<b>License Expiration</b>	04/15/2023	<b>License State</b>	CA
<b>Phone</b>	6198405765	<b>Email</b>	sandiegoreospecialist@gmail.com
<b>Broker Distance to Subject</b>	4.80 miles	<b>Date Signed</b>	08/05/2022

*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:**

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