

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>	1871 River Ranch Drive, Santa Maria, CA 93454	<b>Order ID</b>	8017254	<b>Property ID</b>	32276409
<b>Inspection Date</b>	03/03/2022	<b>Date of Report</b>	03/04/2022		
<b>Loan Number</b>	48301	<b>APN</b>	128-006-003		
<b>Borrower Name</b>	Silverado Properties Inc	<b>County</b>	Santa Barbara		

Tracking IDs					
<b>Order Tracking ID</b>	03.02.22 - 03.03.22 BPO	<b>Tracking ID 1</b>	03.02.22 - 03.03.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	FEDERAL NATIONAL MORTGAGE ASSOCIATI	<b>Condition Comments</b> Legal Description: TRACT 5387 UNIT 14 PART OF LOT 1 The subject is an upper level unit condo in non gated PUD River Ranch in north Santa Maria. Condition is C4. No items noted for repair. Occupancy cannot be confirmed. It is speculated that the subject is occupied. The subject has a detached garage and assigned carport parking space per old MLS information. Quality of construction is Q4 rating and conforms in design and style to the surrounding units in its PUD. PUD and neighborhood views.
<b>R. E. Taxes</b>	\$1,517	
<b>Assessed Value</b>	\$143,392	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	PUD	
<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>	The Management Trust (805) 348-4046	
<b>Association Fees</b>	\$335 / Month (Pool,Landscaping,Insurance,Greenbelt)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> The subject is located in the River Ranch PUD in north Santa Maria just east of Broadway Avenue off E Grant Street. PUD contains single story and 2 story townhomes. Fee simple land. PUD has an active HOA with monthly recurring HOA fees and CC&R's. PUD is desirable. Close to shopping and services on nearby Broadway. PUD is close to commercial buildings. REO and Short Sales are in short supply in the current market. HOA fees include: Community Pool, Community Spa/Hot Tub, Maintenance Grounds, Trash, Management. # of units in complex: 100
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$225,500 High: \$410,000	
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1871 River Ranch Drive	2421 Country Lane	1867 River Ranch Drive	1873 River Ranch Drive
<b>City, State</b>	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
<b>Zip Code</b>	93454	93455	93454	93454
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	3.88 <sup>1</sup>	0.01 <sup>1</sup>	0.01 <sup>1</sup>
<b>Property Type</b>	PUD	PUD	PUD	PUD
<b>Original List Price \$</b>	\$	\$299,000	\$305,000	\$305,000
<b>List Price \$</b>	--	\$299,000	\$305,000	\$305,000
<b>Original List Date</b>		01/20/2022	02/22/2022	02/09/2022
<b>DOM · Cumulative DOM</b>	-- · --	42 · 43	6 · 10	7 · 23
<b>Age (# of years)</b>	38	38	38	38
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	867	935	940	867
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	1 · 1	2 · 2	2 · 2
<b>Total Room #</b>	4	3	4	4
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Detached 2 Car(s)	Detached 1 Car	Detached 1 Car
<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>	--	--	--	--
<b>Lot Size</b>	0.02 acres	0.02 acres	0.02 acres	0.20 acres
<b>Other</b>	--	--	Remodeled	Remodeled

\* Listing 3 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** List #1 is a fair market sale. List #1 is located in the Country Club Village Court PUD, approximately 3.88 miles south of the subject in south Santa Maria near Orcutt. Comp was used in report due to extreme scarce list comp factors in the current market for properties that match the subjects profile. Same age of construction - List #1 was built in 1984 like the subject. Inferior (1) bedroom and (1) bath unit. Inferior room count. Superior GLA values over the subject. Same Q4 quality of construction. Estimated similar C4 condition rating to the subject. List #1 has a superior detached (2) car garage. List #1 has a similar view amenity. Views of its PUD and neighborhood like the subject. HOA amenities are similar to the subjects PUD. With adjustments, resale values are estimated to be in range. Values close.
- Listing 2** List #2 is located in the same River Ranch PUD as the subject. Same age of construction - both units were built in 1984. List #2 is a remodeled unit per MLS information. Same 2 bedroom, 2 bath count as the subject. Same (4) room count. List #2 has slightly superior GLA values over the subject. List #1 is a superior ground level unit. Detached one car garage and one car carport like the subject. List #2 features a living room with fireplace. List #2 has estimated superior C3 condition rating over the subject. Per MLS info, List #2 has been updated with new carpet, remodeled kitchen with new quartz countertops, new appliances, updated recessed lighting and new laminate flooring. Same Q4 quality of construction rating. View amenity is similar to the subject - PUD and neighborhood views. With adjustments, List #2 has estimated superior fair market resale value over the subject due to its slightly larger sized floor plan. superior ground level unit and superior C3 condition over the subject. Edge to List #2.
- Listing 3** List #3 is located in the same River Ranch PUD as the subject. Same age of construction - both units were built in 1984. List #3 is a remodeled unit per MLS information. List #3 has the same 2 bedroom, 2 bath count as the subject. Same (4) room count. List #3 is a model match unit with the same GLA values as the subject. List #3 is a upper level unit like the subject. Detached one car garage and one car carport like the subject. List #3 has estimated superior C3 condition rating over the subject. Per MLS info, List #3 has been updated and remodeled. The subject has estimated inferior C4 condition. Same Q4 quality of construction rating. View amenity is similar to the subject - PUD and neighborhood views. With adjustments, List #3 has estimated superior fair market resale value over the subject due to its superior remodeled C3 condition rating over the subject. Edge to List #3. List #3 is the most heavily weighted LIST comp as it is a model match unit in the same River Ranch PUD, but has estimated superior fair market resale value over the subject due to its remodel. Best LIST comp.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	1871 River Ranch Drive	220 E Grant St Unit 56	1700 Lynne Drive Unit 54	220 E Grant Street Unit 82
<b>City, State</b>	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
<b>Zip Code</b>	93454	93454	93454	93454
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.02 <sup>1</sup>	0.51 <sup>1</sup>	0.07 <sup>1</sup>
<b>Property Type</b>	PUD	PUD	PUD	PUD
<b>Original List Price \$</b>	--	\$280,000	\$285,000	\$275,000
<b>List Price \$</b>	--	\$287,000	\$285,000	\$275,000
<b>Sale Price \$</b>	--	\$283,000	\$295,000	\$280,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	08/10/2021	07/16/2021	04/13/2021
<b>DOM · Cumulative DOM</b>	-- · --	27 · 147	6 · 76	8 · 40
<b>Age (# of years)</b>	38	22	43	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	867	1,190	1,044	1,190
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 2	2 · 2
<b>Total Room #</b>	4	4	4	4
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Detached 1 Car	Detached 1 Car	Detached 1 Car
<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>	--	--	--	--
<b>Lot Size</b>	0.02 acres	0.02 acres	0.05 acres	0.02 acres
<b>Other</b>	--	Two level unit	Some Updating	--
<b>Net Adjustment</b>	--	-\$30,995	-\$19,005	-\$26,495
<b>Adjusted Price</b>	--	\$252,005	\$275,995	\$253,505

\* Sold 2 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** Sold #1 was a standard sale. Same River Ranch PUD as the subject. Newer unit built in 2000 (-\$8,000) Ground floor entry unit with a second level. Same 2 bedroom, 2 bath count like the subject (\$0) Same (4) room count (\$0) Features the living room, open concept kitchen, separate laundry area, Master bedroom on the first floor. The 2nd floor has a bedroom and a superior loft area (-\$2,000) Sold #1 has superior GLA values (-\$20,995) Detached one car garage and a carport for parking like the subject (\$0) No lot size adjustment as property is a PUD (\$0) Same quality of construction rating (\$0) Condition rating of Sold #1 is estimated to be C4 (average) like the subject (\$0) Both units have PUD and neighborhood views (\$0) With adjustments, Sold #1 has a estimated upward adjustment of \$30,995 over the subject. Subjects adjusted value: \$252,005. Sold #1 is a dated sale. Prices have increased since Sold #1 closed escrow. The subjects current market value is estimated to exceed its adjusted value to Sold #1 due to rapid price appreciation that has occurred in the market since Sold #1 closed escrow. Sold #1 had conventional loan financing type with a reported \$300 seller credit to buyer for buyers closing cost. CONCESSIONS: \$300 CONCESSION CMTS: Seller credit for closing cost
- Sold 2** Sold #2 was a fair market sale. Sold #2 is located in the Monterey Villas PUD, approximately 0.51 miles away from the subject. Sold #2 is a (5) year older unit built in 1979 (+\$2,500) Ground floor, single story end unit. Same 2 bedroom, 2 bath count like the subject (\$0) Same (4) room count (\$0) Sold #2 has superior GLA values (-\$11,505) Detached one car garage and single car carport parking like the subject (\$0) No lot size adjustment as property is a PUD (\$0) Same Q4 quality of construction rating (\$0) Condition rating of Sold #2 is estimated to be C4 (average) like the subject, with estimated edge to Sold #2 as it has a updated kitchen and baths (-\$10,000) Both units have PUD and neighborhood views (\$0) With adjustments, Sold #2 has a estimated upward adjustment of \$19,005 over the subject. Subjects adjusted value: \$275,995. Sold #2 is a dated sale. Prices have increased since Sold #2 closed escrow in mid July of 2021. The subjects current market value is estimated to exceed its adjusted value to Sold #2 due to the rapid price appreciation that has occurred in the market since Sold #2 closed escrow. Sold #2 had conventional loan financing type with no reported credits or concessions. Sold #2 is the most heavily weighted SOLD comp. Best SOLD comp.
- Sold 3** Sold #3 was a standard sale. Same River Ranch PUD as the subject. Slightly newer unit built in 1991 (-\$3,500) Ground floor entry unit with a second level. Same 2 bedroom, 2 bath count like the subject (\$0) Same (4) room count (\$0) Features the living room, open concept kitchen, separate laundry area, Master bedroom on the first floor. The 2nd floor has a bedroom and a superior loft area (-\$2,000) Sold #3 has superior GLA values (-\$20,995) Detached one car garage and a carport for parking like the subject (\$0) No lot size adjustment as property is a PUD (\$0) Same quality of construction rating (\$0) Condition rating of Sold #1 is estimated to be C4 (average) like the subject (\$0) Both units have PUD and neighborhood views (\$0) With adjustments, Sold #3 has a estimated upward adjustment of \$26,495 over the subject. Subjects adjusted value: \$253,505. Sold #3 is a dated sale. Prices have increased since Sold #3 closed escrow. The subjects current market value is estimated to exceed its adjusted value to Sold #3 due to rapid price appreciation that has occurred in the market since Sold #3 closed escrow. Sold #3 had conventional loan financing type with no reported credits or concessions.

### Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				MLS Listing Number: SP20181761 MLS Status: Cancelled MLS Area: SMNE - SM NORTHEAST MLS Status Change Date: 01/15/2021 MLS Listing Agent: SI02042442-Greg Boteler MLS Current List Price: \$199,900 MLS Listing Broker: CENTURY 21 HOMETOWN REALTY, SAN LUIS OBISPO OFFICE MLS Original List Price: \$229,000 MLS Source: California Regional MLS			
<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>	0						
<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>

### Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$279,000	\$279,000
<b>Sales Price</b>	\$275,900	\$275,900
<b>30 Day Price</b>	\$272,500	--

#### Comments Regarding Pricing Strategy

I initially went back (3) months, out in distance (1) mile and LIST and SOLD comps that match the subjects profile and estimated value range are extremely scarce currently in Santa Maria in the current market. There are only a few total condo listings For Sale in all areas of Santa Maria in the entire CRMLS database that are in active, pending or contingent status. Only condo listings in the subjects PUD currently are comps in estimated superior C3 condition. Sold comps that have closed in the past (3) months are not readily available due to extreme scarce SOLD comp factors. List comp are extremely scarce overall and list comps that match the subjects estimated condition profile are extremely scarce. One SOLD comp had to be obtained from a different subdivision. With relaxing the age of construction variance, date sold variance, condition variance and the GLA value variance of +/- 20% beyond the customers desired threshold tolerances, I was able to locate comps in the MLS which I could use to complete the report. Within (4) miles, and relaxing threshold variances. I found sufficient listing and sold comps of which I could use due to complete the report with reasonable adjustments. The comps used are the best possible currently available comps within (5) miles and the adjustments are sufficient for this area to account for the differences in the subject and the comps. L1 and S2 comps exceed the distance radius threshold variance of 0.50 miles for URBAN location. S1, S2 and S3 comps exceed the +/- 20% GLA value variance. S1 comp exceeds the (15) year age of construction threshold variance tolerance. The subjects current fair market value is estimated to be in line with Sold Comp #2 with adjustments with edge to Sold #2. List #3 is a model match, upper level unit like the subject but in superior C3 condition over the subject. Subjects estimated range of value is \$275,000 to \$295,000 in the current market due to stable buyer demand and extremely low inventory of available condos for sale in Santa Maria in the current market. Demand exceeds supply. Sales prices have rapidly increased in this area in the last (12) months. List price escalation is subsiding slightly but market remains a sellers market due to stable to strong buyer demand and extremely low inventory of available condos For Sale in Santa Maria. Marketing time is abbreviated and under (30) days. Multiple offer situations common with many properties selling at full list price or over list price. Agent sees no resale problem at the subject. List price can be set speculatively and higher than actual current market value due to low inventory of available condos For Sale in the Santa Maria area and stable buyer demand. Estimated Tax Value per Realist.com tax websites Corelogic software algorithm - RealAVM™ Value: \$220,300 Confidence Score: 72 RealAVM™ Value Range: \$213,691 - \$226,909 Forecast Standard Deviation: 3 Value as of 02/22/2022 (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales. (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

### Clear Capital Quality Assurance Comments Addendum

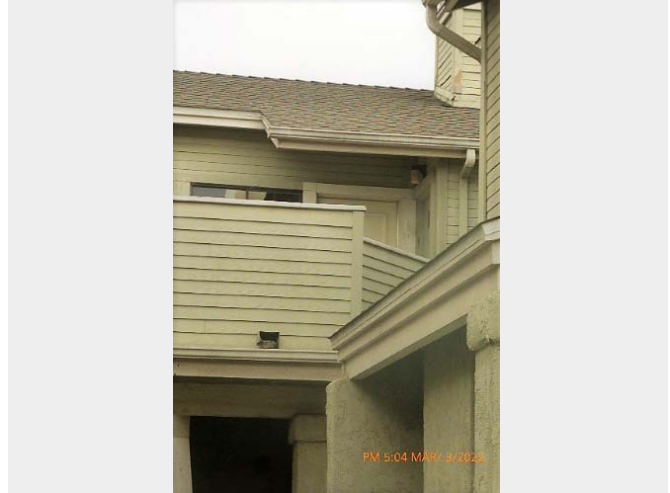
**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.



## Subject Photos



Front



Front



Address Verification



Street



Street



Garage



### Subject Photos



Other



Other



Other



Other



Other

## Listing Photos

**L1** 2421 Country Lane  
Santa Maria, CA 93455



Front

**L2** 1867 River Ranch Drive  
Santa Maria, CA 93454



Front

**L3** 1873 River Ranch Drive  
Santa Maria, CA 93454



Front

## Sales Photos

**S1** 220 E Grant St Unit 56  
Santa Maria, CA 93454



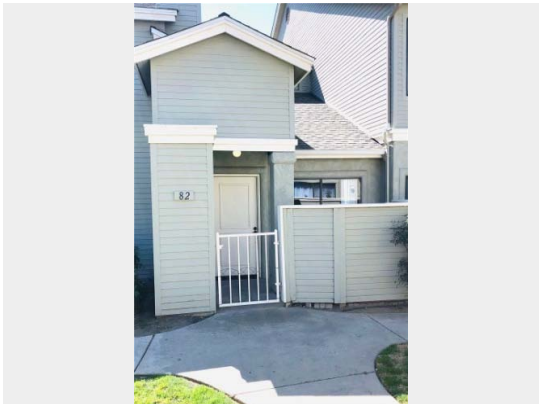
Front

**S2** 1700 Lynne Drive Unit 54  
Santa Maria, CA 93454



Front

**S3** 220 E Grant Street Unit 82  
Santa Maria, CA 93454



Front



### ClearMaps Addendum

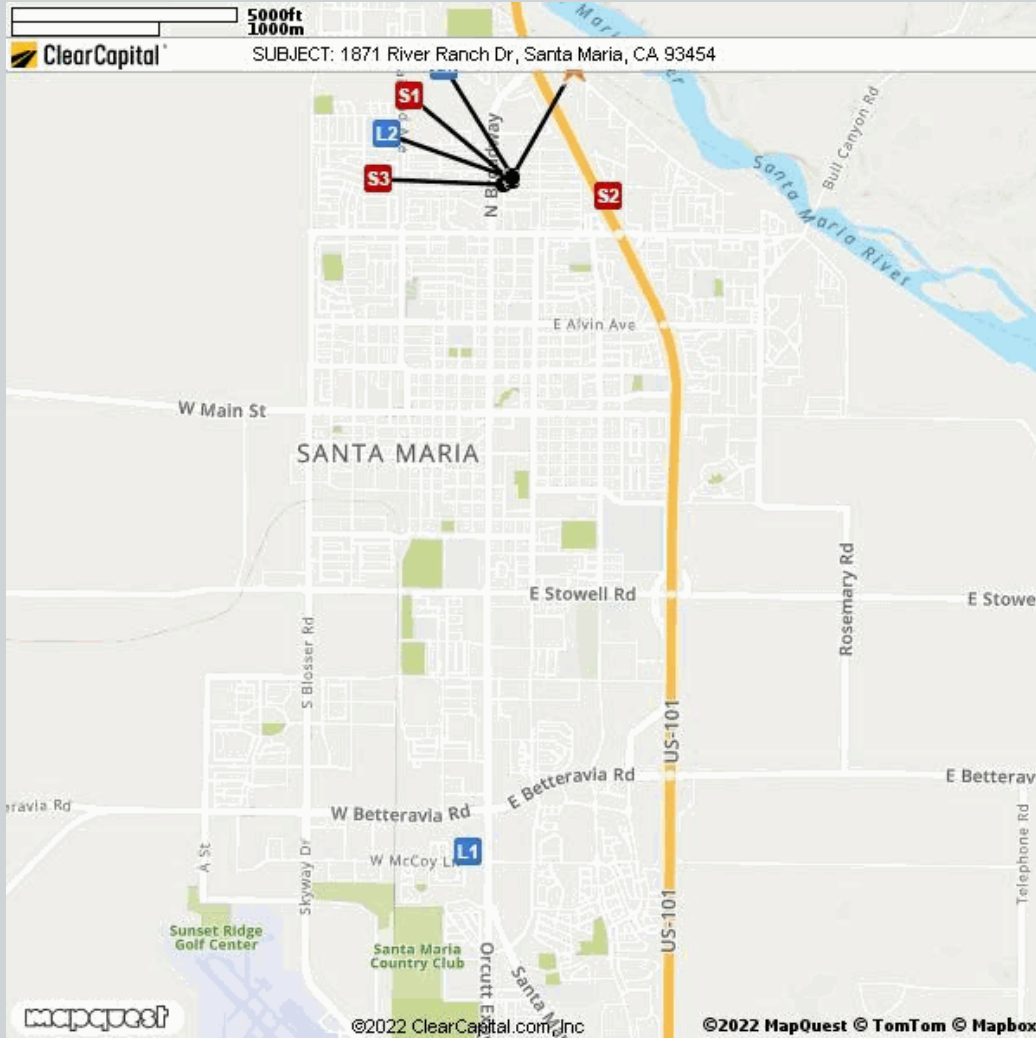
**Address** ★ 1871 River Ranch Drive, Santa Maria, CA 93454

**Loan Number** 48301

**Suggested List** \$279,000

**Suggested Repaired** \$279,000

**Sale** \$275,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1871 River Ranch Drive, Santa Maria, CA 93454	--	Parcel Match
L1 Listing 1	2421 Country Lane, Santa Maria, CA 93455	3.88 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1867 River Ranch Drive, Santa Maria, CA 93454	0.01 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1873 River Ranch Drive, Santa Maria, CA 93454	0.01 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	220 E Grant St Unit 56, Santa Maria, CA 93454	0.02 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1700 Lynne Drive Unit 54, Santa Maria, CA 93454	0.51 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	220 E Grant Street Unit 82, Santa Maria, CA 93454	0.07 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.

\*\*\* 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.
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



### 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.

## Broker Information

<b>Broker Name</b>	Christian Stuart Workmon	<b>Company/Brokerage</b>	Century 21 Hometown Realty - Pismo Beach,CA
<b>License No</b>	01317218	<b>Address</b>	727 South Halcyon Road #11 Arroyo Grande CA 93420
<b>License Expiration</b>	08/15/2025	<b>License State</b>	CA
<b>Phone</b>	7604048735	<b>Email</b>	chrisworkmon@gmail.com
<b>Broker Distance to Subject</b>	12.86 miles	<b>Date Signed</b>	03/04/2022

*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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