

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	934 Mettler Road, Lodi, CA 95242	Order ID	8108648	Property ID	32499221
Inspection Date	04/07/2022	Date of Report	04/13/2022		
Loan Number	48710	APN	059-040-35		
Borrower Name	Hollyvale Rental Holdings, LLC	County	San Joaquin		

Tracking IDs

Order Tracking ID	04.06.22 BPO p2	Tracking ID 1	04.06.22 BPO p2
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Suess Donald	Condition Comments	
R. E. Taxes	\$1,849	Subject looks to be in average condition from the street	
Assessed Value	\$149,793		
Zoning Classification	AG-40		
Property Type	SFR		
Occupancy	Occupied		
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 Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	Subject is in a rural part of the county close in to town with other homes of various size and styles	
Sales Prices in this Neighborhood	Low: \$400 High: \$3,150,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	934 Mettler Road	8781 Copperopis Rd	6192 E Acampo Rd	11309 Leach Rd
City, State	Lodi, CA	Stockton, CA	Acampo, CA	Lodi, CA
Zip Code	95242	95215	95220	95240
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	9.88 ¹	7.65 ¹	1.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$920,000	\$850,000	\$775,000
List Price \$	--	\$925,000	\$850,000	\$775,000
Original List Date		03/09/2022	12/16/2021	03/22/2022
DOM · Cumulative DOM	-- · --	27 · 35	17 · 118	7 · 22
Age (# of years)	110	36	92	43
Condition	Average	Average	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 Farm	2 Stories Farm	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,948	1,672	1,686	1,586
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2 · 1	4 · 1	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 5+ Car(s)	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes	Pool - Yes	--
Lot Size	2.14 acres	4.62 acres	0.5745 acres	5.01 acres
Other	None	None	None	None

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

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

- Listing 1** Beautiful Country Home! If you are looking for country living but still want to be close enough to the convenience of town, this is it! This home sits on 4.62 acres and is located within the desirable Linden school district. As you enter the property through your electric gate, you will see your beautiful 1672 square foot 3 Bedroom 2.5 Bathroom home that has been meticulously cared-for. Enjoy the fully covered front porch with views of your Walnut Orchard (51 Chandlers) while enjoying your morning coffee or watch the kids swim from the back patio in your built in swimming pool. With a 15X45 enclosed RV Carport and a 24X40 Detached 4 Car Drive Through Garage This property has plenty of room for your cars, trucks, RV, and horse's. If needed while entertaining. There is a cute and shady dog run for all your furry family members.
- Listing 2** Beautiful country home surrounded by vineyards with stunning views of the snow capped Sierra Mountains conveniently located about a mile east of Hwy 99 Acampo Rd exit. Property features an in ground pool/spa, outdoor wet bar, income producing doublewide mobile home or in-law living quarters with its own covered private parking, 30x40 shop, both primary and mobile home features its own private storage shed. Primary house features updated electrical, HVAC and water softener. Don't miss out on this lovely oasis conveniently located in the heart of wine country!
- Listing 3** WELCOME 11309 LEACH RD. IN LOVELY LODI. A QUIANT ONE LANE ROAD WILL LEAD YOU TO THIS BEAUTIFUL RANCHETTE NESTLED BACK ON A DEAD END RD. TONS MORE PRIVACY PROVIDED BY THE MANY VARIETIES OF TREES SURROUNDING THE HOME. YOU'LL FIND MANY VARIETIES OF FRUIT TREES AS WELL AS GRAPE VINES AND PLENTY OF AREA FOR YOUR VEGETABLE GARDEN. A CELLER HIDDEN BENETH THE COVERED PATIO IS A GREAT PLACE TO STORE ALL YOUR WINE AND CANNED GOODS. THERE IS APPROX 5 ACRES HERE TO MAKE YOUR OWN AND ENJOY COUNTRY LIVING AT ITS BEST.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	934 Mettler Road	5057 E Harney Ln	11158 N Golgview Rd	2414 W Harney Lane
City, State	Lodi, CA	Lodi, CA	Lodi, CA	Lodi, CA
Zip Code	95242	95240	95240	95242
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	3.35 ¹	1.91 ¹	2.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$925,000	\$639,000	\$900,000
List Price \$	--	\$925,000	\$639,000	\$890,000
Sale Price \$	--	\$900,000	\$655,000	\$830,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	10/13/2021	12/28/2021	02/18/2022
DOM · Cumulative DOM	-- · --	46 · 147	12 · 48	11 · 71
Age (# of years)	110	15	52	66
Condition	Average	Average	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 Farm	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,948	1,824	1,885	18,550
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	4 · 2
Total Room #	7	7	7	8
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 3 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	Pool - Yes
Lot Size	2.14 acres	3.54 acres	0.5014 acres	1.01 acres
Other	None	None	None	None
Net Adjustment	--	-\$24,540	-\$8,280	-\$10,480
Adjusted Price	--	\$875,460	\$646,720	\$819,520

* Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

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

- Sold 1** This is an exceptional country property that's close to Lodi, all services and easy Hwy 99 access. Beautiful newer 3 bedroom home with shop barn, RV hookups, permit for second unit and so much more. Many fruit and nut trees and great potential. Could be a nice horse property. Solar panels and many extras including a wood foundation with a full concrete slab to keep rodents out. Must see to appreciate. Relax on your front porch. Very comfortable setting. Don't miss out. This is a rare opportunity. Adjusted 4960 for footage, -9500 for age, -15000 for lot, -5000 for garage.
- Sold 2** Country Living while still close enough to town. This location is perfectly centered in between Lodi and Stockton. You could practically walk to Micke Grove Golf Park and public golf course. This lovely 3bd/2 full bath home has been remodeled and upgraded for your comfortable lifestyle of just about any kind. Refreshing built-in swimming pool and covered rear patio will keep you, family and friends inspired and entertained for years to come. This 1/2 acre property has plenty of room for fun activities, hobbies, gatherings and more. You'll get great use of the detached storage/workshop in back. There's even an area for chickens, goats, and more. Need extra space to park your RV, boat, trailer, extra vehicles? You'll have it! Welcome to country living! Adjusted 2520 for footage, -5800 for age, 15000 for lot, -20000 for pool
- Sold 3** Restoration Project!!! Peace and Quiet? Located in the green belt this 3 bedroom with a 4th bedroom possible, 2 baths with pool on an acre. Plus!!! APN: 055-230-390 2 acres of planted grapes in contract. Build Two houses on this parcel. 3 acres total. Absolutely Gorgeous property. The Sunsets alone is paradise! Adjusted 3920 for footage, -4400 for age, 10000 for lot, -20000 for pool

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	eXp Realty	Listed 01/26/2022 for \$755000					
Listing Agent Name	Scott Sherman						
Listing Agent Phone	209-298-0550						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/22/2022	\$775,000	--	--	Pending/Contract	04/01/2022	\$775,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$800,000	\$800,000
Sales Price	\$790,000	\$790,000
30 Day Price	\$780,000	--
Comments Regarding Pricing Strategy		
Value is based on footage and location. There is very limited comps in this area for this size of property and is not in the city limits. S3 information is from the Assessor Auto fill and is also on the MLS sold.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes **Dispute Resolution (4/13/2022)** The BPO has been corrected/additional commentary added to address the dispute requested.

Subject Photos



Front



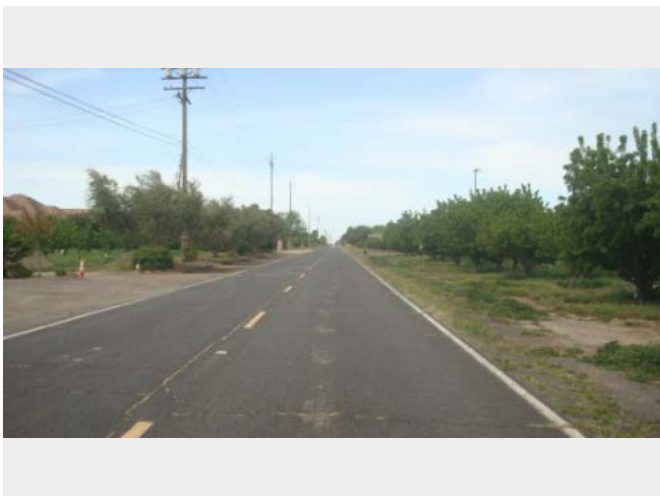
Address Verification



Side



Side



Street



Street

Listing Photos

L1 8781 Copperopis Rd
Stockton, CA 95215



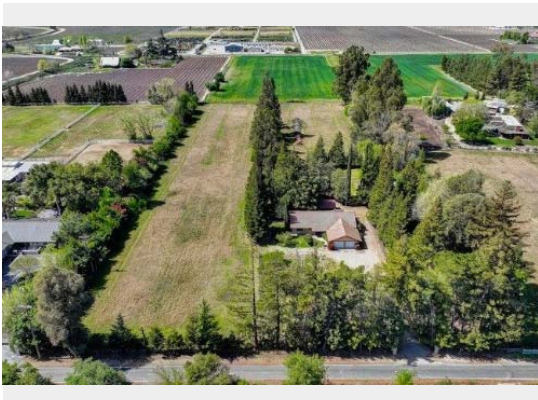
Front

L2 6192 E Acampo Rd
Acampo, CA 95220



Front

L3 11309 Leach Rd
Lodi, CA 95240



Front

Sales Photos

S1 5057 E Harney Ln
Lodi, CA 95240



Front

S2 11158 N Golgview Rd
Lodi, CA 95240



Front

S3 2414 W Harney Lane
Lodi, CA 95242



Front

ClearMaps Addendum

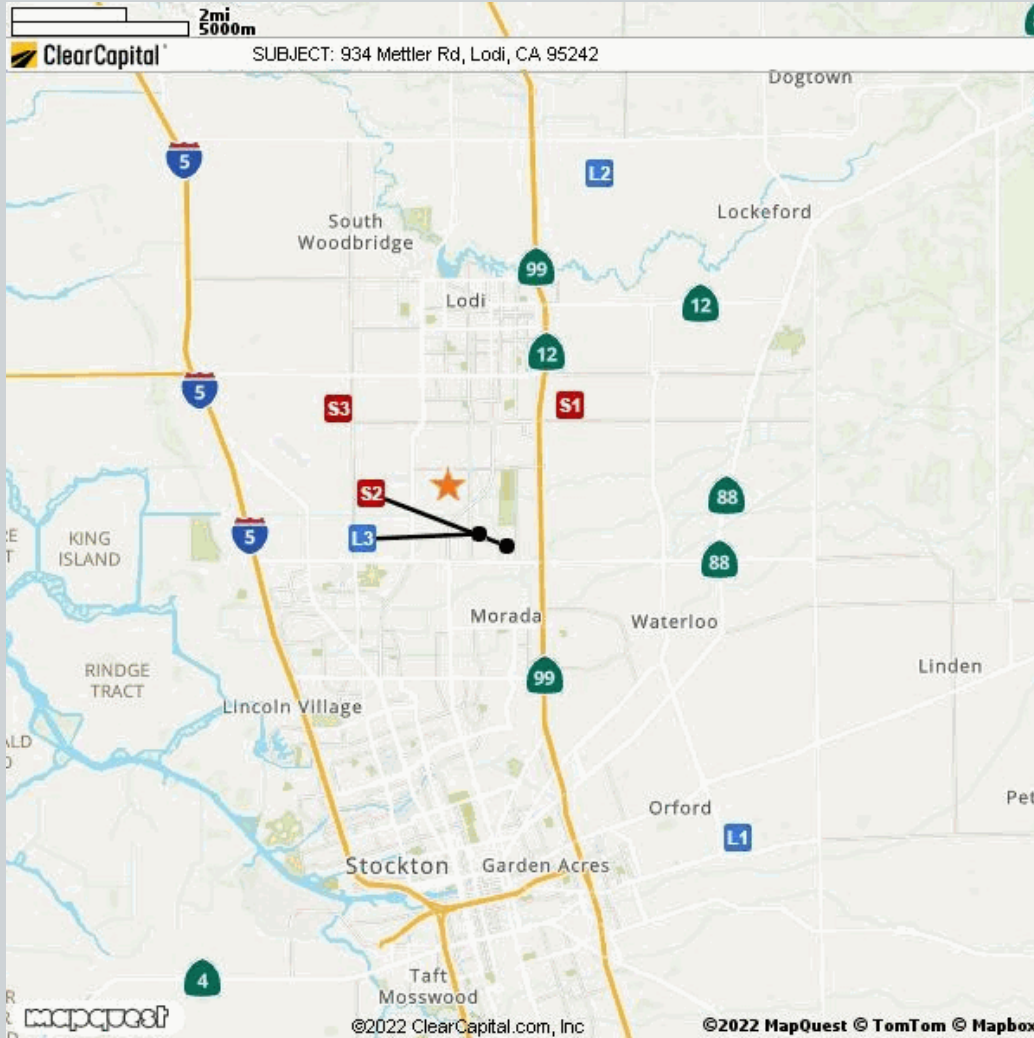
Address ★ 934 Mettler Road, Lodi, CA 95242

Loan Number 48710

Suggested List \$800,000

Suggested Repaired \$800,000

Sale \$790,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	934 Mettler Road, Lodi, CA 95242	--	Parcel Match
L1 Listing 1	8781 Copperopis Rd, Stockton, CA 95215	9.88 Miles ¹	Parcel Match
L2 Listing 2	6192 E Acampo Rd, Acampo, CA 95220	7.65 Miles ¹	Parcel Match
L3 Listing 3	11309 Leach Rd, Lodi, CA 95240	1.28 Miles ¹	Parcel Match
S1 Sold 1	5057 E Harney Ln, Lodi, CA 95240	3.35 Miles ¹	Parcel Match
S2 Sold 2	11158 N Golgview Rd, Lodi, CA 95240	1.91 Miles ¹	Parcel Match
S3 Sold 3	2414 W Harney Lane, Lodi, CA 95242	2.84 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

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

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** 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

Broker Name	Rick Lehr	Company/Brokerage	Century21 M&M and Associates
License No	01172432	Address	1510 W. Kettleman Ln Lodi CA 95242
License Expiration	02/08/2023	License State	CA
Phone	2093703838	Email	c21ricky@aol.com
Broker Distance to Subject	2.87 miles	Date Signed	04/08/2022

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.