

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	7417 Doc Adams Road, Marysville, CA 95901	Order ID	8489124	Property ID	33490457
Inspection Date	10/25/2022	Date of Report	10/31/2022		
Loan Number	49043	APN	018340032000		
Borrower Name	Champery Real Estate 2015 LLC	County	Yuba		

Tracking IDs					
Order Tracking ID	10.24.22 BPO Citi-CS Update	Tracking ID 1	10.24.22 BPO Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CHAMPERY REAL EST 2015 LLC,	Property appears to be in average condition. No visible repairs were observed. The land size is large to compared to most homes in the area.
R. E. Taxes	\$3,429	
Assessed Value	\$248,923	
Zoning Classification	Residential RRE	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Unknown if vacant or if secure.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	This neighborhood is a small neighborhood in a rural area of Yuba County. It is in a flood zone and has mixed zoning in the neighborhood. It is off a highway that currently has major construction occurring. The area is known as District 10.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$161400 High: \$430,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7417 Doc Adams Road	7334 Doc Adams Rd	7459 Doc Adams Rd	7381 Doc Adams Rd
City, State	Marysville, CA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.10 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$219,000	\$549,000	\$410,000
List Price \$	--	\$219,000	\$549,000	\$410,000
Original List Date		10/04/2022	09/02/2022	09/23/2022
DOM · Cumulative DOM	-- · --	25 · 27	57 · 59	13 · 38
Age (# of years)	63	62	57	55
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Other	Neutral ; Other	Neutral ; Other	Neutral ; Other
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Bungalow	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,911	1,016	1,588	1,608
Bdrm · Bths · ½ Bths	2 · 1	3 · 1 · 1	3 · 2	3 · 2
Total Room #	6	7	7	7
Garage (Style/Stalls)	Detached 1 Car	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	4.85 acres	0.26 acres	1.00 acres	.70 acres
Other	--	--	--	--

* 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.

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

Listing 1 Information on this property is unknown. Based on photos from ClearCapital this property appears inferior due to debris shown in the photos.

Listing 2 Listing is superior to subject property. Listing has owned solar system, new HVAC, several updates. There are a limited number of listed comps in this neighborhood.

Listing 3 Listing is superior to subject property. Listing has several updates that include windows, floor, counters, appliances, remodeled bathrooms. There are a limited number of listed comps in this neighborhood.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7417 Doc Adams Road	7450 Doc Adams Rd	8895 State Highway 70	646 Magnolia Rd
City, State	Marysville, CA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	3.34 ¹	4.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$395,000	\$299,000
List Price \$	--	\$399,900	\$395,000	\$299,000
Sale Price \$	--	\$430,000	\$402,500	\$265,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	02/02/2022	05/24/2022	08/29/2022
DOM · Cumulative DOM	-- · --	7 · 27	12 · 53	23 · 55
Age (# of years)	63	44	96	77
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Other	Neutral ; Other	Neutral ; Busy Road	Neutral ; Busy Road
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Other	Neutral ; Other
Style/Design	1 Story Bungalow	1 Story Ranch	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,911	1,374	1,880	700
Bdrm · Bths · ½ Bths	2 · 1	3 · 2	3 · 2	2 · 1
Total Room #	6	7	7	6
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Detached 2 Car(s)	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	4.85 acres	1.02 acres	5.00 acres	.44 acres
Other	--	--	--	--
Net Adjustment	--	-\$60,000	-\$2,000	-\$60,000
Adjusted Price	--	\$370,000	\$400,500	\$205,000

* Sold 2 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** Superior to subject. This home was recently renovated that includes flooring, paint, kitchen cabinets. Adjustment was made of \$60k was made for improvements, land size etc.
- Sold 2** This home is comparable to subject with the exception of the age. There is a limited number of comparable homes that have sold in this area. Adjustment was made for age of \$30k.
- Sold 3** This home is comparable to subject property with the exception of the land size. There is a limited number of home that sold in this area. Adjustment was made of \$60k for GLA, land size, etc.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was cancelled in MLS on 8/29/2022.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
07/20/2022	\$399,000	08/29/2022	\$399,000	Cancelled	08/29/2022	\$399,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$399,000	\$399,000
Sales Price	\$399,000	\$399,000
30 Day Price	\$399,000	--
Comments Regarding Pricing Strategy		
<p>This home sits on a larger lot than most properties in this subdivision and area. It is unknown if there are any updates done to the home. Home prices are starting to decrease due to interest rates. GLA is attached by ClearCapital. It appears at some point there was a second unit on the property that is no longer there. Per ClearCapital instructions this report will be treated as it a duplex. There are no duplex comps in the area so SFR will be used. There are a limited number of comparable sales in the area.</p>		

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



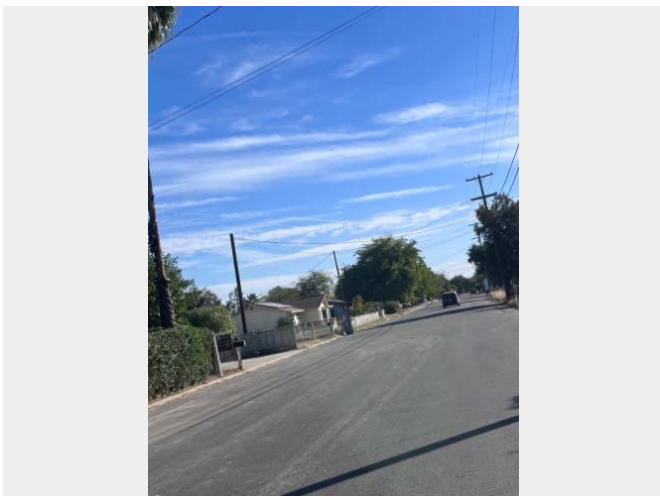
Front



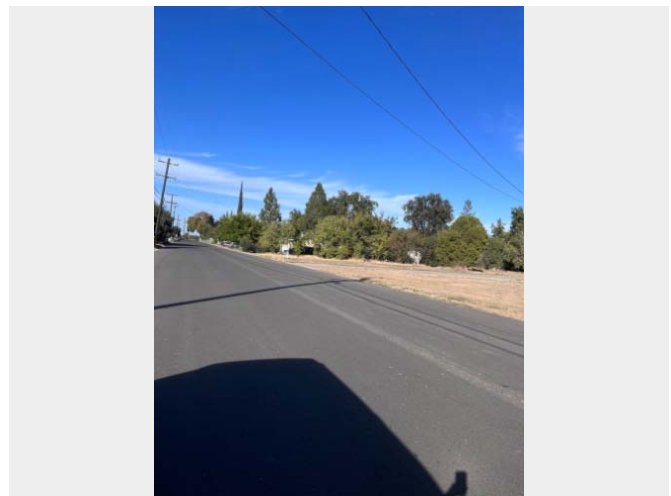
Front



Address Verification



Street



Street

Listing Photos

L1 7334 Doc Adams Rd
Marysville, CA 95901



Front

L2 7459 Doc Adams Rd
Marysville, CA 95901



Front

L3 7381 Doc Adams Rd
Marysville, CA 95901



Front

Sales Photos

S1 7450 Doc Adams Rd
Marysville, CA 95901



Front

S2 8895 State Highway 70
Marysville, CA 95901



Front

S3 646 Magnolia Rd
Marysville, CA 95901



Front

ClearMaps Addendum

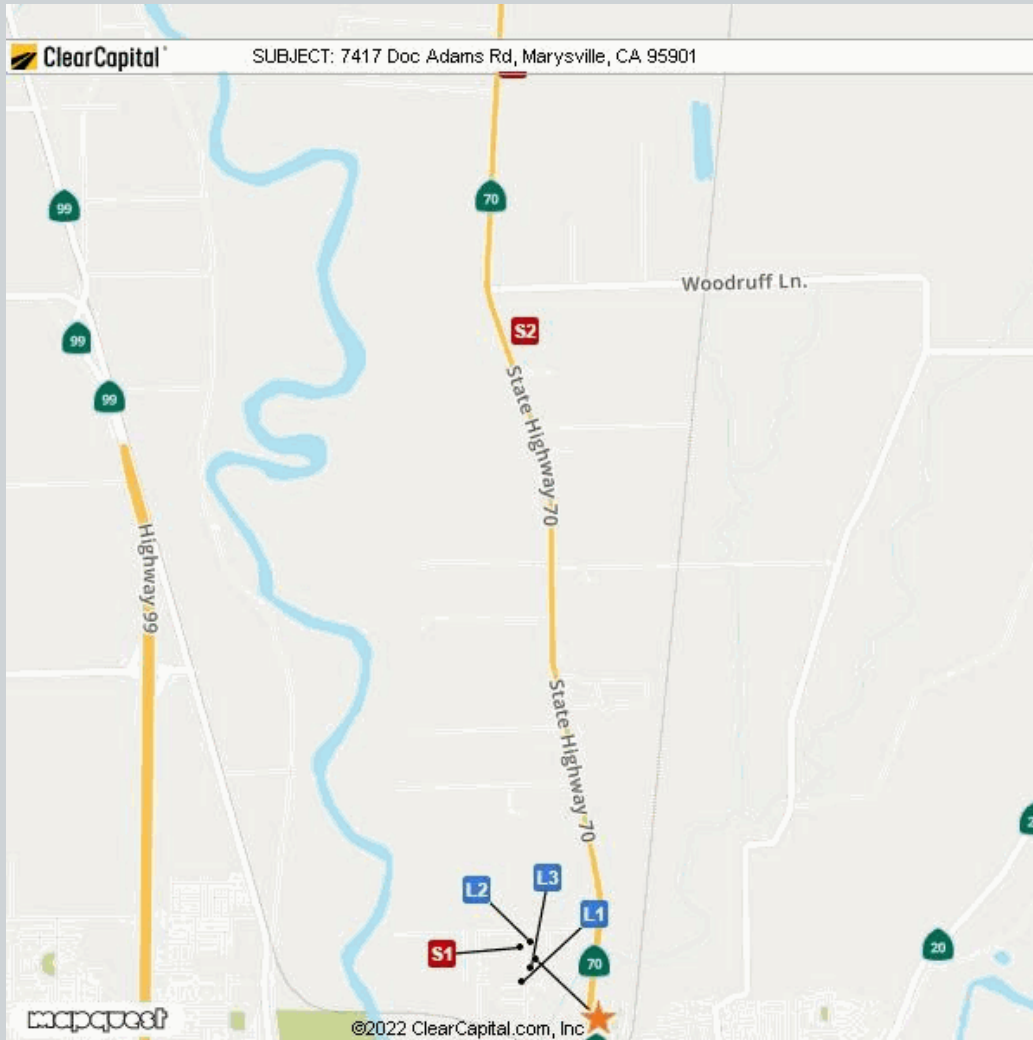
Address ★ 7417 Doc Adams Road, Marysville, CA 95901

Loan Number 49043

Suggested List \$399,000

Suggested Repaired \$399,000

Sale \$399,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7417 Doc Adams Road, Marysville, CA 95901	--	Parcel Match
L1 Listing 1	7334 Doc Adams Rd, Marysville, CA 95901	0.14 Miles ¹	Parcel Match
L2 Listing 2	7459 Doc Adams Rd, Marysville, CA 95901	0.10 Miles ¹	Parcel Match
L3 Listing 3	7381 Doc Adams Rd, Marysville, CA 95901	0.05 Miles ¹	Parcel Match
S1 Sold 1	7450 Doc Adams Rd, Marysville, CA 95901	0.11 Miles ¹	Parcel Match
S2 Sold 2	8895 State Highway 70, Marysville, CA 95901	3.34 Miles ¹	Parcel Match
S3 Sold 3	646 Magnolia Rd, Marysville, CA 95901	4.76 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.

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

Broker Name	Kelsie Morse	Company/Brokerage	Providence Properties
License No	01985095	Address	9994 Spring Valley Rd Marysville CA 95901
License Expiration	09/30/2023	License State	CA
Phone	5308443507	Email	KelsieLMorse@gmail.com
Broker Distance to Subject	10.72 miles	Date Signed	10/31/2022

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.