

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	7381 Doc Adams Road, Marysville, CALIFORNIA 95901	Order ID	8163609	Property ID	32643939
Inspection Date	04/29/2022	Date of Report	05/01/2022		
Loan Number	49044	APN	018-340-031-000		
Borrower Name	Champery Real Estate 2015 LLC	County	Yuba		

Tracking IDs					
Order Tracking ID	04.29.22 BPO	Tracking ID 1	04.29.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Payne Teresa Ann (Te)	Condition Comments
R. E. Taxes	\$1,437	The subject property appears in average condition with some paint needed, hard to see the property due to tall front bushes.
Assessed Value	\$112,201	
Zoning Classification	RRE	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$2,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$2,500	
HOA	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments
Local Economy	Stable	This area is rural and located between just outside of Marysville, subject neighborhood is mixed with small and large residential and agriculture parcels, Hwy 70 is also close by.
Sales Prices in this Neighborhood	Low: \$260,000 High: \$590,000	
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	7381 Doc Adams Road	1773 E Onstott Rd	2334 Huston St, Marysville	847 Jones St
City, State	Marysville, CALIFORNIA	Yuba City, CA	Marysville, CA	Yuba City, CA
Zip Code	95901	95991	95901	95991
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.23 ¹	1.38 ¹	2.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$409,900	\$329,900	\$369,900
List Price \$	--	\$399,900	\$329,900	\$369,900
Original List Date		04/14/2022	04/27/2022	04/27/2022
DOM · Cumulative DOM	-- · --	17 · 17	4 · 4	4 · 4
Age (# of years)	55	56	57	82
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,608	1,468	1,684	1,304
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 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	--	--	--	--
Lot Size	0.70 acres	.25 acres	.14 acres	.13 acres
Other	fireplace, shed	shed, deck patio	fireplace	fireplace

* 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 Good Comp home 1 has less sq ft and smaller lot size, very hard to find better comps due to subject style, size and location.

Listing 2 Comp 2 property close to subject with more sq ft and less land, note* had to expand search out 5 miles and back 6 months due to limited activity in subject area.

Listing 3 Comp home 3 is close to the subject with fewer sq ft and smaller lot size, all comps found and used on this bpo are the best currently available.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7381 Doc Adams Road	7450 Doc Adams Rd	1318 Freeman St	148 Triplett Way
City, State	Marysville, CALIFORNIA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	1.46 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,900	\$325,000	\$329,000
List Price \$	--	\$399,900	\$325,000	\$329,000
Sale Price \$	--	\$430,000	\$332,000	\$355,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	02/02/2022	03/29/2022	03/23/2022
DOM · Cumulative DOM	-- · --	7 · 27	7 · 53	6 · 36
Age (# of years)	55	44	68	71
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,608	1,374	1,683	1,508
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.70 acres	1.02 acres	.09 acres	.20 acres
Other	fireplace, shed	fireplace	fireplace, solar, patio	fireplace, patio, shed
Net Adjustment	--	-\$1,360	+\$4,630	+\$26,500
Adjusted Price	--	\$428,640	\$336,630	\$381,500

* Sold 1 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 comp 1 home is similar to the subject home with fewer sq ft and a larger lot size, adjustments made 500 for shed, -2560 for land, 11700 for sq ft, and -11000 for age.
- Sold 2** Comp home 2 is close to the subject with more sq ft and smaller lot size, adjustments made 500 for shed, -7000 for concession at the close, -5000 for solar, 4880 for land, 2000 for car garage, -3750 for sq ft and 13000 for age.
- Sold 3** Comp home 3 is close to the subject with fewer sq ft and smaller lot size, adjustments made -500 for patio, 4000 for land, 2000 for car garage, 5000 for sq ft, and 16000 for age.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The agent found no subject list information in the last 12 months after the internet and MLS search.			
Listing Agent Name							
Listing Agent Phone							
# 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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$380,000	\$384,000
Sales Price	\$375,000	\$379,000
30 Day Price	\$375,000	--
Comments Regarding Pricing Strategy		
Subject home appears to be in average condition with some paint work noted, homes in the area are similar in use, style and condition, hard to find better comps due to subject size and location with limited comp activity and had to expand my search out 5 miles and back 6 months to find best comps used.		

Clear Capital Quality Assurance Comments Addendum

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



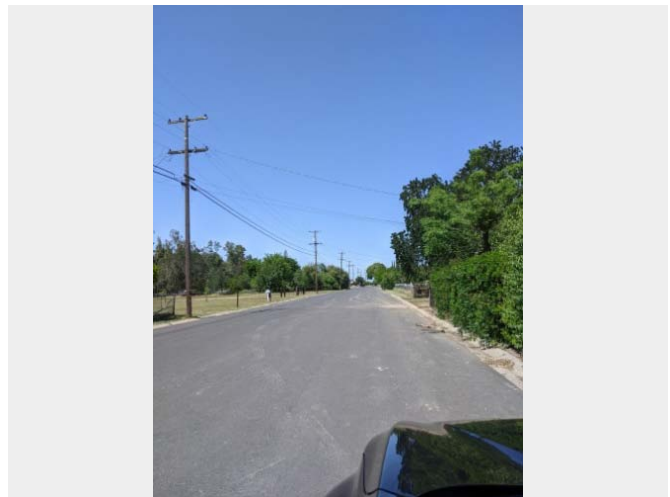
Front



Address Verification



Side



Street



Other

Listing Photos

L1 1773 E Onstott Rd
Yuba City, CA 95991



Front

L2 2334 Huston St, Marysville
Marysville, CA 95901



Front

L3 847 Jones St
Yuba City, CA 95991



Front

Sales Photos

S1 7450 Doc Adams Rd
Marysville, CA 95901



Front

S2 1318 Freeman St
Marysville, CA 95901



Front

S3 148 Triplett Way
Marysville, CA 95901



Front

ClearMaps Addendum

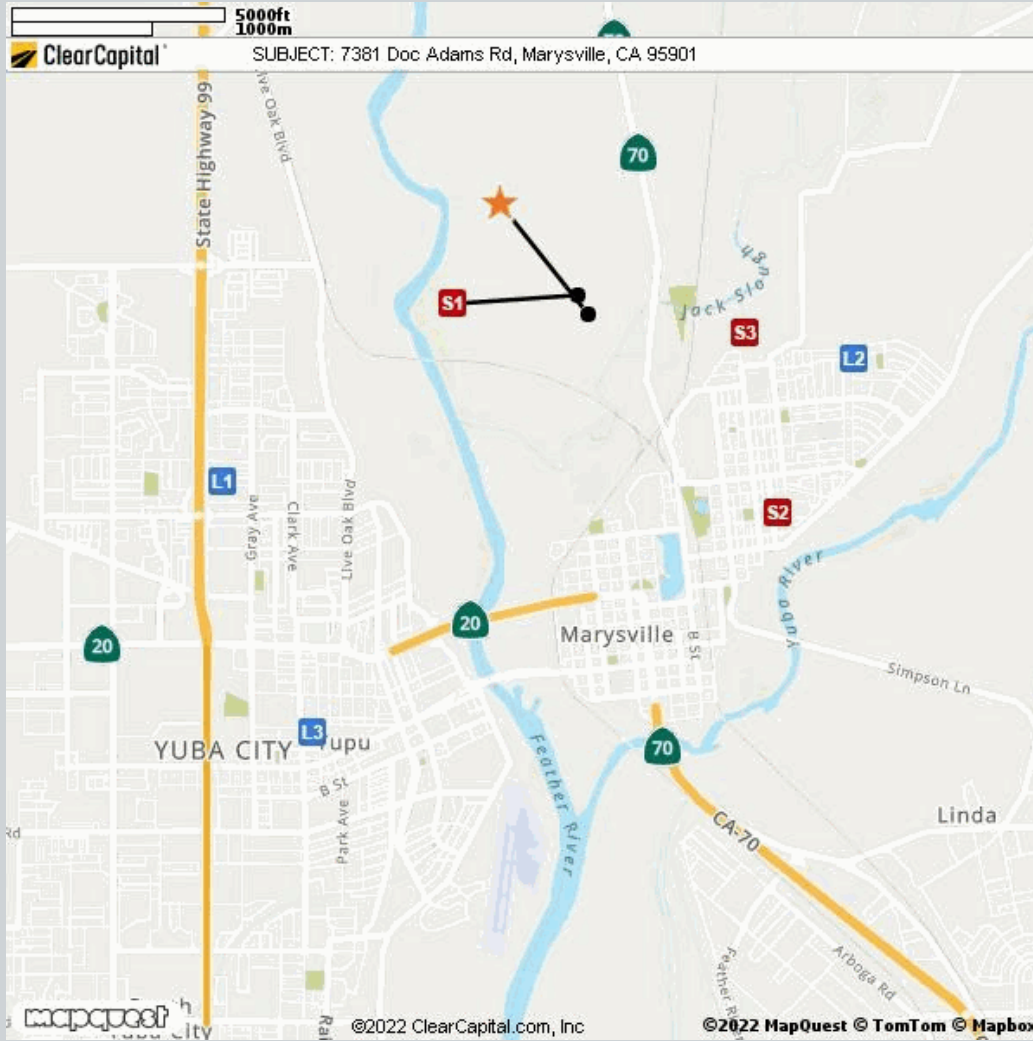
Address ★ 7381 Doc Adams Road, Marysville, CALIFORNIA 95901

Loan Number 49044

Suggested List \$380,000

Suggested Repaired \$384,000

Sale \$375,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7381 Doc Adams Road, Marysville, California 95901	--	Parcel Match
L1 Listing 1	1773 E Onstott Rd, Yuba City, CA 95991	2.23 Miles ¹	Parcel Match
L2 Listing 2	2334 Huston St, Marysville, Marysville, CA 95901	1.38 Miles ¹	Parcel Match
L3 Listing 3	847 Jones St, Yuba City, CA 95991	2.76 Miles ¹	Parcel Match
S1 Sold 1	7450 Doc Adams Rd, Marysville, CA 95901	0.12 Miles ¹	Parcel Match
S2 Sold 2	1318 Freeman St, Marysville, CA 95901	1.46 Miles ¹	Parcel Match
S3 Sold 3	148 Triplett Way, Marysville, CA 95901	0.79 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	Salvador Chavez	Company/Brokerage	Salvador Chavez Realty
License No	01472238	Address	326 2nd St #38 Yuba City CA 95991
License Expiration	08/16/2024	License State	CA
Phone	5306171846	Email	salvador@salvadorchavez.com
Broker Distance to Subject	2.41 miles	Date Signed	05/01/2022

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.