

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	78 Carlos Court, Walnut Creek, CALIFORNIA 94597	Order ID	8958699	Property ID	34660619
Inspection Date	10/07/2023	Date of Report	10/08/2023		
Loan Number	49446	APN	171-014-003-7		
Borrower Name	Redwood Holdings LLC	County	Contra Costa		

Tracking IDs					
Order Tracking ID	10.04.23 Citi-CS BPO Request	Tracking ID 1	10.04.23 Citi-CS BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Redwood Holdings LLC	Condition Comments Very nice looking property in a nice neighborhood the home is assumed to be in good condition. The subject is listed MLS is attached. All homes in the immediate area are well maintained. All properties in the area are located near schools, shopping, and transportation, etc..
R. E. Taxes	\$1,765	
Assessed Value	\$1,264,800	
Zoning Classification	RESIDENTIAL	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (LOCKED)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Urban	Neighborhood Comments This is a very nice neighborhood, where all the properties in the immediate area are very well maintained and are in good condition. All properties are located near schools, shopping and transportation, etc
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$1,151,000 High: \$1,460,000	
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	78 Carlos Court	2666 Buena Vista Ave	2040 San Luis Rd	2021 1st Ave
City, State	Walnut Creek, CALIFORNIA	Walnut Creek, CA	Walnut Creek, CA	Walnut Creek, CA
Zip Code	94597	94597	94597	94597
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.46 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$1,195,000	\$1,225,000	\$1,249,000
List Price \$	--	\$1,195,000	\$1,225,000	\$1,249,000
Original List Date		09/14/2023	09/12/2023	10/02/2023
DOM · Cumulative DOM	-- · --	9 · 24	22 · 26	6 · 6
Age (# of years)	71	50	65	78
Condition	Good	Good	Good	Good
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 contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	1,570	1,392	1,644	1,417
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 3	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	.23 acres	.19 acres	.23 acres	24 acres
Other	0	0	0	0

* Listing 2 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** Ideally located a block from Larkey Park) and Lindsay Wildlife Center, this contemporary one-level, 4 bedroom home has many updates and a wonderful flow. The open concept living room, dining area, and kitchen (with granite countertops and stainless appliances) is ideal for relaxing and entertaining, and easy-maintenance vinyl plank floors flow throughout. The primary bedroom suite boasts wall-length closet space and a private bath with a travertine-tile stall shower. Three additional bedrooms offer plenty of space for private retreat. An additional full bath features shower over tub with granite tub surround. Custom blinds and shutters allow for privacy. Access to the backyard is through patio doors in both the primary suite and the dining area. Flanking the patio are a lawn area and a raised deck, shaded by a towering Japanese Maple. Easy access to freeways, close to BART, and a short drive to Walnut Creek's downtown with delightful shopping, dining, community parks and libraries.
- Listing 2** Resting in the serene neighborhood of Walnut Creek, this elegant home exudes warmth and charm from the moment you step into its private, enclosed front yard. This haven, enveloped in lush greenery, offers a cozy seating area ideal for morning coffees or tranquil evening relaxation. A uniquely designed connecting side yard seamlessly joins the front to the expansive backyard, creating a vast continuum of outdoor entertainment space enveloped in the natural privacy of mature trees and greenery. Inside, the home showcases a kitchen adorned with classic cherry-stained cabinets, complemented by a flowing floor plan that encourages effortless movement and connectivity between rooms. The generous primary suite offers tranquility with picturesque views of the front yard. Meanwhile, the junior suite is a treat, with direct backyard access via a sleek glass sliding door. Enjoy the convenience of a location just seconds from the 680 freeways and mere minutes from downtown Walnut Creek and Pleasant Hill. This gem is centrally positioned near Walnut Creek's vibrant shops and gourmet restaurants, making it a home and a lifestyle. Embrace the allure and make this your next haven!
- Listing 3** A RARE FIND! CHARMING & QUAIN single level English Cottage tucked away on a .24-acre corner lot! This is on a PRIVATE ROAD off of 1st Avenue & not the busier part of the street. Great curb appeal with an attractive white picket fence, green lawn, red front door & attractive grounds. central location, sitting on a private road with only one entrance, & located off of Larkey Lane across from the popular "Larkey Market." Also, only 1 block from the well-known "Larkey Park" & Swim Club! Gorgeous hardwood floors in the main living areas, kitchen has custom wood cabinets w/glass fronts, new 5 burner gas range, stainless steel appliances, lighted pantry w/glass door, recessed lighting, French Doors to rear yard, & much more! Kitchen & dining have tiled floors. A previous addition, on the front left, can be used as the Master Suite or converted to an attached ADU. One may add a separate entrance on left side yard. So many uses depending on one's desires. Yards are fairly low maintenance and surrounded by several larger trees for additional privacy. Detached garage in the rear. This one is a MUST SEE & feels good!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	78 Carlos Court	43 Carlos Ct	2055 Mallard Dr	2431 Mallard Dr
City, State	Walnut Creek, CALIFORNIA	Walnut Creek, CA	Walnut Creek, CA	Walnut Creek, CA
Zip Code	94597	94597	94597	94597
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.08 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$1,185,000	\$999,000	\$1,325,000
List Price \$	--	\$1,185,000	\$999,000	\$1,325,000
Sale Price \$	--	\$1,310,000	\$1,315,000	\$1,325,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/18/2023	08/23/2023	06/26/2023
DOM · Cumulative DOM	-- · --	32 · 32	33 · 33	38 · 38
Age (# of years)	71	71	64	61
Condition	Good	Good	Good	Good
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 contemporary	1 Story Ranch/Rambler	1 Story contemporary	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,570	1,861	1,359	1,745
Bdrm · Bths · ½ Bths	4 · 2	5 · 2	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	.23 acres	0.23 acres	0.24 acres	0.25 acres
Other	0	0	0	0
Net Adjustment	--	-\$21,825	+\$15,825	-\$13,125
Adjusted Price	--	\$1,288,175	\$1,330,825	\$1,311,875

* 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** Welcome home to this charming 5 bed/2bath home located in the heart of Walnut Creek. Situated on a spacious corner lot, nestled in the well-established Larkey neighborhood, this home features several updates and is brimming with potential. Enter into a cozy living room with vaulted wood-planked ceiling and wood burning fireplace, open to the expanded kitchen and dining area. The kitchen features a large center island, ample cabinet and counter space. The functional floor plan features 3 bedrooms and a full bathroom at the front of the home, and a private primary suite and 5th bedroom/bonus room at the rear. The primary suite enjoy a large walk-in closet and french doors to a serene and private side yard patio. The tree lined yard includes a large covered patio for dining and entertaining and low maintenance and drought tolerant landscaping. Enjoy mature fruit trees, garden beds and expansive side yards on both ends with room for RV parking, expansion or more. The home is just minutes from shopping, dining, entertainment and transportation- enjoy all Walnut Creek has to offer! Don't miss your chance to make this charming home your own! Open House 3/18 & 3/19 1-4PM. -\$21,825 sq ft
- Sold 2** Welcome to 2055 Mallard Drive! This recently updated 3bed, 2bath 1,359 sq ft rancher in the Larkey area of Walnut Creek is situated on an expansive 10,465 sq ft corner lot. The home boasts a large garage, space for RV/boat parking, solar panels, and a Tesla power wall. The expansive backyard features a gleaming hot tub, a putting green and plenty of room to host gatherings. Its unbeatable location near Larkey Park, Lindsay Wildlife Museum, BART, shopping centers, schools, parks, restaurants, and freeway access adds to its desirability. Don't miss out on the opportunity to call this exceptional property your own! \$15,825 sq ft
- Sold 3** Updated and expanded single level home located in the Larkey Park neighborhood of Walnut Creek! This home features an updated kitchen with quartz countertops, stainless steel appliances, tile backsplash, tile flooring, and bar seating. The interior is highlighted by new interior paint, wood floors, canned lighting, and updated hall bathroom. Relax and enjoy the large family room addition with fireplace, and double door access to the big backyard. Additional features include an indoor laundry room with direct access to the garage with automatic roll up door, and extra storage. The mostly level lot is approximately 11,050 square feet, and features front and back landscaping, a large back patio, and plenty of room for entertaining, gardening, family fun, BBQ's, relaxing and more. Conveniently located near Palos Verdes shopping center featuring Lunardi's Market, Larkey Park, Trails, Shops, Restaurants, BART, and highway 680. -\$13,125 sq ft

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	RMA REALTY	Beautifully REMODELED, Single Story HOUSE in Walnut Creek's desirable Orchard Glen neighborhood! This beauty features a new roof, fresh interior/exterior paint, rich laminate floors, new HVAC system, updated fixtures, and more! Marvel at the abundance of charm and natural light upon entering. Kitchen boasts new stainless steel appliances, soft-close shaker style cabinets, gorgeous quartz counter tops, and ample cabinet space. The Primary bedroom features a SPACIOUS layout with access to the backyard. Bathrooms have been redesigned and remodeled with tasteful upgrades. Additional perks include dual pane windows, a large private yard and attached 2 car garage! This gem is truly a MUST-SEE and will go fast! Come take a look today!					
Listing Agent Name	JEFF ROSENBERGER						
Listing Agent Phone	:925-913-9900						
# 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
09/29/2023	\$1,250,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$1,330,100	\$1,330,100
Sales Price	\$1,330,000	\$1,330,000
30 Day Price	\$1,250,200	--
Comments Regarding Pricing Strategy		
The subject has all similarities of all of the many properties in the immediate area of town. The subject is sharing the all amenities of the parks, recreation, transportation, shopping and all of the schools in the immediate area of town. Which affords a great quality of live for all of its occupants in the neighborhood. This property should sell fairly quickly. The values that were used to determine the subject properties overall value were based on the homes in the immediate area of the subject that sold within .29 miles. ***Homes in that neighborhood can sell as much as 10% over listing price**		

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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2666 Buena Vista Ave
Walnut Creek, CA 94597



Front

L2 2040 San Luis Rd
Walnut Creek, CA 94597



Front

L3 2021 1st Ave
Walnut Creek, CA 94597



Front

Sales Photos

S1 43 Carlos Ct
Walnut Creek, CA 94597



Front

S2 2055 Mallard Dr
Walnut Creek, CA 94597



Front

S3 2431 Mallard Dr
Walnut Creek, CA 94597



Front

ClearMaps Addendum

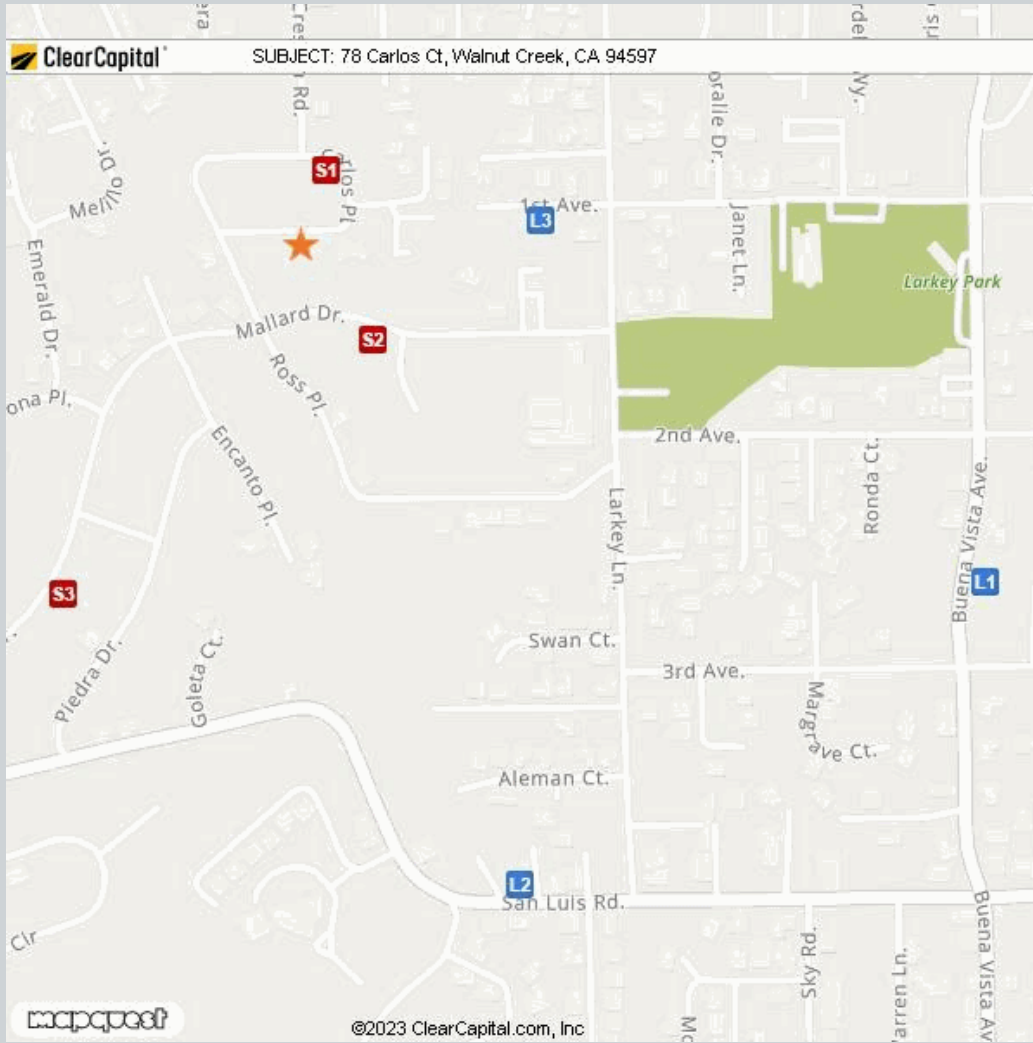
Address ★ 78 Carlos Court, Walnut Creek, CALIFORNIA 94597

Loan Number 49446

Suggested List \$1,330,100

Suggested Repaired \$1,330,100

Sale \$1,330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	78 Carlos Court, Walnut Creek, California 94597	--	Parcel Match
L1 Listing 1	2666 Buena Vista Ave, Walnut Creek, CA 94597	0.52 Miles ¹	Parcel Match
L2 Listing 2	2040 San Luis Rd, Walnut Creek, CA 94597	0.46 Miles ¹	Parcel Match
L3 Listing 3	2021 1st Ave, Walnut Creek, CA 94597	0.16 Miles ¹	Parcel Match
S1 Sold 1	43 Carlos Ct, Walnut Creek, CA 94597	0.05 Miles ¹	Parcel Match
S2 Sold 2	2055 Mallard Dr, Walnut Creek, CA 94597	0.08 Miles ¹	Parcel Match
S3 Sold 3	2431 Mallard Dr, Walnut Creek, CA 94597	0.29 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	Beate Bell	Company/Brokerage	Tier4
License No	02004917	Address	604 34th ST RICHMOND CA 94805
License Expiration	04/27/2024	License State	CA
Phone	4088026624	Email	Tier4real@gmail.com
Broker Distance to Subject	13.88 miles	Date Signed	10/08/2023

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.