

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	1153 Fallbrook Street, West Sacramento, CA 95691	Order ID	8208750	Property ID	32753311
Inspection Date	05/17/2022	Date of Report	05/18/2022		
Loan Number	49973	APN	058200011000		
Borrower Name	Hollyvale Rental Holdings LLC	County	Yolo		

Tracking IDs

Order Tracking ID	05.17.22 BPO	Tracking ID 1	05.17.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	TONY ZITO	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$3,111	
Assessed Value	\$263,291	
Zoning Classification	Residential R1A	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
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	Suburban	Neighborhood Comments The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$287500 High: \$521000	
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	1153 Fallbrook Street	1604 Vermont Ave	1120 Delaware Ave	2824 Summerfield Dr
City, State	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA
Zip Code	95691	95691	95691	95691
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.48 ¹	0.33 ¹	1.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,000	\$485,000	\$569,900
List Price \$	--	\$499,000	\$485,000	\$569,900
Original List Date		04/13/2022	04/27/2022	05/05/2022
DOM · Cumulative DOM	-- · --	8 · 35	20 · 21	8 · 13
Age (# of years)	68	81	81	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	1 Story Historical	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,854	1,458	1,485	1,552
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	4 · 2	4 · 2
Total Room #	7	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.1345 acres	0.1148 acres	0.1519 acres
Other	None	None	None	None

* Listing 1 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** Charming home situated in desirable State Street Neighborhood. This move-in ready home offers 3 bedrooms, 2 bathrooms that has been lovingly maintained and updated throughout. Recently remodeled kitchen boasts stainless steel appliances, quartz counter tops, and kitchen island to savor your morning coffee. Enjoy the custom built-in bar with LED lighting with shelving, perfect for storage. Step into the open living room and dining room with recently refinished oak wood floors and dual pane windows. New, updated bathroom with large tub and tile floors is perfect after a long day. The spacious bedrooms have great natural light and custom closets. Step outside into the landscaped backyard that has a covered patio to enjoy meals alfresco and a shed that can serve as a workshop. Conveniently located close to shopping, restaurants, and downtown, don't miss this opportunity!
- Listing 2** State Street Charmer! Nice large lot with 2 separate buildings in the back for workshop or possible ADU conversion! New kitchen cabinets, granite counter tops, carpet and fresh paint throughout. THIS ONE WON'T LAST!!!
- Listing 3** The living room has been opened up to create an open concept kitchen! Tall ceilings make this large four bedroom feel even larger! Come see your new home SOON!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1153 Fallbrook Street	409 11th St	1701 Pennsylvania Ave	1518 Alabama Ave
City, State	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA	West Sacramento, CA
Zip Code	95691	95691	95691	95691
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.41 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$475,000	\$509,000	\$599,000
List Price \$	--	\$475,000	\$509,000	\$599,000
Sale Price \$	--	\$495,000	\$550,000	\$630,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/08/2022	04/06/2022	04/25/2022
DOM · Cumulative DOM	-- · --	5 · 41	10 · 32	5 · 26
Age (# of years)	68	81	63	84
Condition	Average	Average	Average	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 Historical	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,854	1,523	1,507	1,925
Bdrm · Bths · ½ Bths	3 · 1 · 1	4 · 2	3 · 2	4 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	0.18 acres	0.1148 acres	0.1811 acres	0.13 acres
Other	None	None	None	None
Net Adjustment	--	+\$25,960	-\$3,120	-\$36,440
Adjusted Price	--	\$520,960	\$546,880	\$593,560

* 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** Price adjusted for bedroom -\$3000, bathroom -\$2000, SqFt +\$13240, age +\$7200, garage +\$4000, lot size +\$6520, Condition - \$40000. This cute SOLAR West Sacramento four bedroom home is ready for you to move right in. You'll enjoy the low maintenance backyard with artificial turf. The back shed has room for storage and a man cave or she shed. One of the biggest homes in the neighborhood.
- Sold 2** Price adjusted for bathroom -\$2000, SqFt +\$13880, pool -\$15000. LOCATION, LOCATION, LOCATION! This fabulous home is located in the sought after State Streets neighborhood of West Sacramento. Within biking distance of downtown, the levee, bike trails with easy access to River Cats baseball and Kings basketball games, breweries and restaurants. Easy freeway access to I80 San Francisco and 50 Tahoe. The home is spacious and open with lots of room for outside leisure, BBQ and gardening surrounded by large trees providing tons of shade to keep the home cool. Have an RV/boat? This home also has RV/boat parking as the home sits on a large corner lot! Features include an updated kitchen, updated baths and a POOL. Hurry to see this home! It won't last long with this hot market.
- Sold 3** Price adjusted for bedroom -\$3000, bathroom -\$2000, Lot size +5000, Sqft -2840, Age +6400. Stylish 4 bedroom Tudor in the desirable State Streets! Features include remodeled living area, kitchen, baths and laminate flooring. This versatile floorplan consists of two bedrooms and one bath on each level and formal and informal dining areas. The backyard is large enough for entertaining, gardening and possibly a pool. Excellent location within walking distance of parks and biking distance to downtown, local shopping center, the levee and multiple biking trails.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Not listed in Last 12 Months.			
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	\$565,000	\$565,000
Sales Price	\$550,000	\$550,000
30 Day Price	\$535,000	--
Comments Regarding Pricing Strategy		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

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



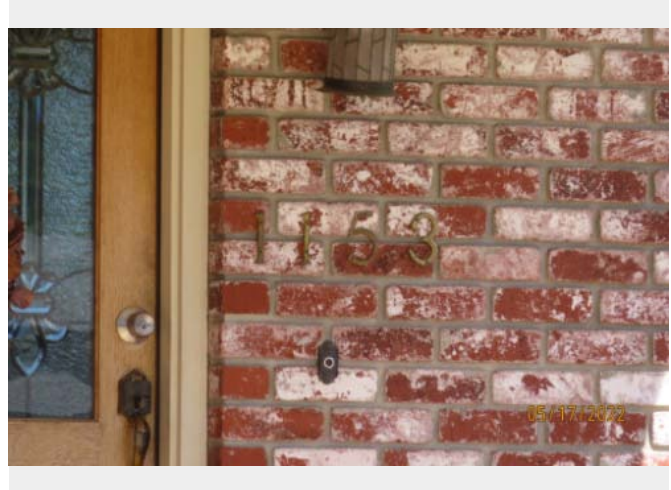
Front



Front



Front



Address Verification



Side



Side

Subject Photos



Side



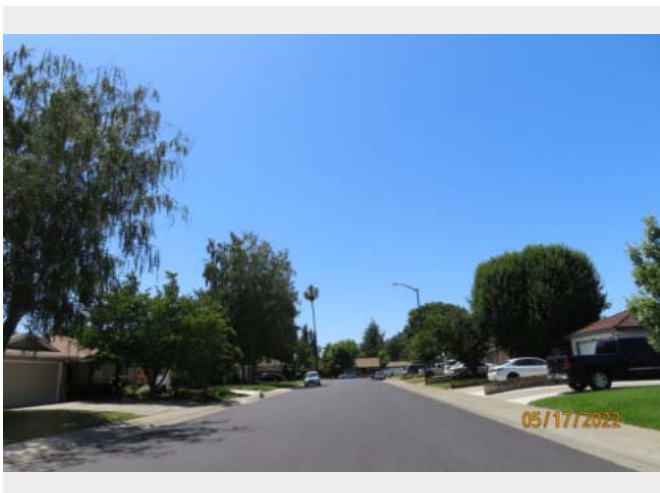
Side



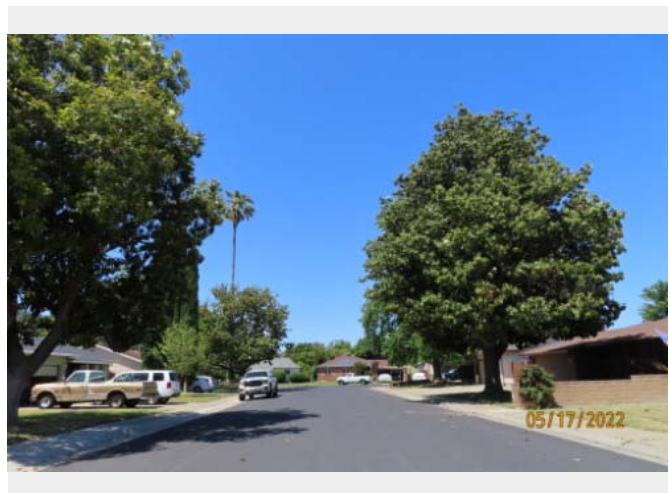
Back



Street



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 1604 Vermont Ave
West Sacramento, CA 95691



Front

L2 1120 Delaware Ave
West Sacramento, CA 95691



Front

L3 2824 Summerfield Dr
West Sacramento, CA 95691



Front

Sales Photos

S1 409 11th St
West Sacramento, CA 95691



Front

S2 1701 Pennsylvania Ave
West Sacramento, CA 95691



Front

S3 1518 Alabama Ave
West Sacramento, CA 95691



Front

ClearMaps Addendum

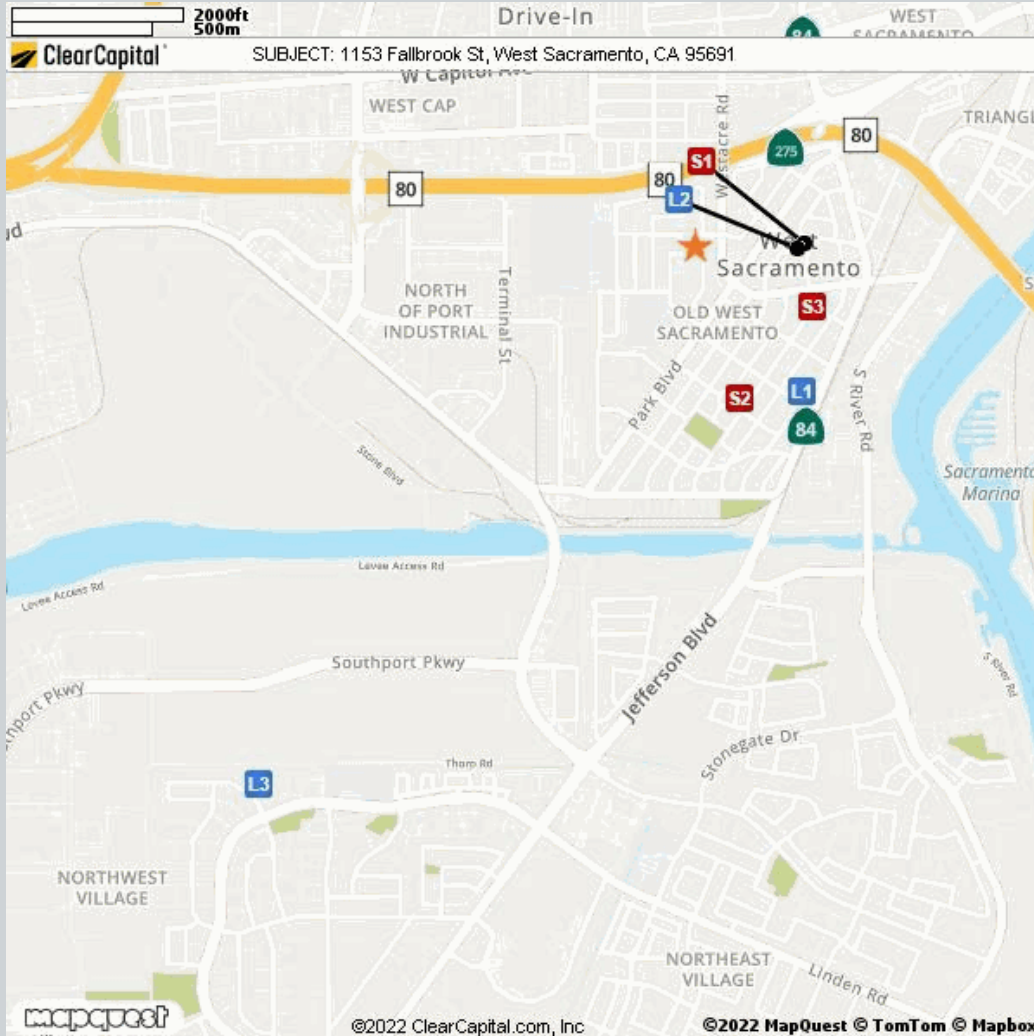
Address ★ 1153 Fallbrook Street, West Sacramento, CA 95691

Loan Number 49973

Suggested List \$565,000

Suggested Repaired \$565,000

Sale \$550,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1153 Fallbrook Street, West Sacramento, CA 95691	--	Parcel Match
L1 Listing 1	1604 Vermont Ave, West Sacramento, CA 95691	0.48 Miles ¹	Parcel Match
L2 Listing 2	1120 Delaware Ave, West Sacramento, CA 95691	0.33 Miles ¹	Parcel Match
L3 Listing 3	2824 Summerfield Dr, West Sacramento, CA 95691	1.83 Miles ¹	Parcel Match
S1 Sold 1	409 11th St, West Sacramento, CA 95691	0.35 Miles ¹	Parcel Match
S2 Sold 2	1701 Pennsylvania Ave, West Sacramento, CA 95691	0.41 Miles ¹	Parcel Match
S3 Sold 3	1518 Alabama Ave, West Sacramento, CA 95691	0.36 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.

Report Instructions - cont.

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.

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	Sergey Pustynovich	Company/Brokerage	Usko Realty Inc
License No	01735065	Address	5245 Harston Way Antelope CA 95843
License Expiration	02/14/2026	License State	CA
Phone	9167184319	Email	Sergrealtor@icloud.com
Broker Distance to Subject	14.03 miles	Date Signed	05/18/2022

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.