

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	950 G Street, Rio Linda, CA 95673	Order ID	8275133	Property ID	32946318
Inspection Date	06/15/2022	Date of Report	06/15/2022		
Loan Number	50343	APN	21402210120000		
Borrower Name	Hollyvale Rental Holdings LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	06.15.22 BPO	Tracking ID 1	06.15.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	SANDRA HAYER	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$1,884	
Assessed Value	\$65,163	
Zoning Classification	Residential RD-5	
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	Urban	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: \$250000 High: \$816000	
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	950 G Street	7125 Chesney Way	6607 Cherry Lane	6742 Sun Acer Way
City, State	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA
Zip Code	95673	95673	95673	95673
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.25 ¹	0.55 ¹	1.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$439,900	\$499,000	\$505,000
List Price \$	--	\$439,900	\$499,000	\$505,000
Original List Date		05/20/2022	06/10/2022	06/14/2022
DOM · Cumulative DOM	-- · --	6 · 26	5 · 5	1 · 1
Age (# of years)	62	60	42	35
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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,514	1,406	1,463	1,439
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.37 acres	0.18 acres	0.6317 acres	0.14 acres
Other	None	None	None	None

* 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** Looking for a ranch style home in Rio Linda? Here it is! Nicely remodeled, very cozy and well-maintained home in the great neighborhood of Rio Linda! It features granite counter tops, laminate floor, tankless water heater, newer 2 zone AC unit, solar system, which provide great savings, nice backyard with covered patio, fruit trees and berries, nice sauna for cold winter days to enjoy, look no further, come and see it today before its gone!
- Listing 2** Welcome to the Countryside of Rio Linda! This single story very recently updated & ready to move in! New padded luxury vinyl flooring through out entire home, new interior paint, fully renovated bathrooms, fully renovated kitchen with new dishwasher, new garbage disposal, new hood vent, new granite counter tops, increased island space, backsplash, option for electric or gas stove, resurfaced fireplace, laundry w/refurbished cupboards & new hardware, gas line added for electric or gas dryer option. Huge .63 acre lot w/backyard OVERSIZED structural chicken coop w/electric outlets for potential ADU, storage, potential extra garage or workshop! Attached garage is 2.50 spaces with a BONUS finished room!
- Listing 3** This Rio Linda one-story home offers granite countertops, and a two-car garage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	950 G Street	6316 Dry Creek Rd	6524 14th St	1055 Lomita Way
City, State	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA	Rio Linda, CA
Zip Code	95673	95673	95673	95673
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.37 ¹	0.70 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$560,000	\$449,999	\$475,000
List Price \$	--	\$560,000	\$449,999	\$475,000
Sale Price \$	--	\$560,000	\$410,000	\$485,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/21/2022	04/01/2022	04/08/2022
DOM · Cumulative DOM	-- · --	0 · 39	12 · 43	17 · 39
Age (# of years)	62	72	66	49
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 Other	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,514	1,732	1,325	1,567
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 1	2 · 2	3 · 2
Total Room #	6	6	6	6
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	0.37 acres	0.95 acres	0.6563 acres	0.2 acres
Other	None	None	None	None
Net Adjustment	--	-\$26,720	+\$5,160	+\$2,780
Adjusted Price	--	\$533,280	\$415,160	\$487,780

* 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 adjustments for the differences, Bathroom \$5000, Sqft -8720, Age 4000, garage 2000, lot size -\$29000. Charming country home on a large, usable, and well developed lot. The lot features a pond, private built-in pool, a large gazebo which are all great for events and entertaining. This home ideal for a large or multi-generational family. The home shows great pride of ownership and is ready for a new owner.
- Sold 2** Price adjustments for the differences, Bedroom 4000, Bathroom 2000, Sqft 7560, Age 1600, garage 4000, lot size -\$14000. This fully remodeled 2 bedroom, 2 bath is located on over a half acre of horse property! Home features new flooring, paint, oversized laundry room with lots of storage, kitchen with new dishwasher, Family room with gas log fireplace and beautifully wood planked ceilings, remodeled bathrooms, master has large walk-in closet, new water heater, new dry well, new septic system, new plumbing and water lines and 3 month old metal roof. HVAC system is 6 years old. Horse property that has access from Elkhorn BLVD. Several outbuildings and lots of space for boat, RV and toys! A little slice of country conventionally located close to shopping and Hwy.
- Sold 3** Price adjustments for the differences, Bathroom 2000, Sqft -2120, Age -5600, lot size \$8500. Spacious Three Bedroom Two Bathroom Home. Wood-Burning Brick Fireplace In Living Room. Desirable Floor, Cozy And Comfortable, A Place To Call Home. Beautiful Quartz Kitchen Counter-Tops, Beautiful Back-Splash, And Much More. Separate Sitting Room, Or Home Office, In Large Primary Bedroom That Features Two Walk-In Closets. Entertain Your Family And Friends This Summer With A Large In-Ground Swimming Pool. Grammar School, Middle School, And High School, All Within A Time Saving, Fuel Saving, Walking Distance. Rio Linda A Great Community Where To Live, To Work, Shop, And Play. A Picture Is Worth A Thousand Words. Enjoy The Photos, You Will Be Impressed. Also Be Sure To Click On To Virtual Media For A Virtual Home Tour. Click On To The Virtual Tour Play Button Located In The Lower Left Corner. Simply An Amazing Home At An Affordable Price.

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	\$470,000	\$470,000
Sales Price	\$460,000	\$460,000
30 Day Price	\$450,000	--
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



Address Verification



Side



Side



Side

Subject Photos



Street



Street



Other



Other

Listing Photos

L1 7125 Chesney Way
Rio Linda, CA 95673



Front

L2 6607 Cherry Lane
Rio Linda, CA 95673



Front

L3 6742 Sun Acer Way
Rio Linda, CA 95673



Front

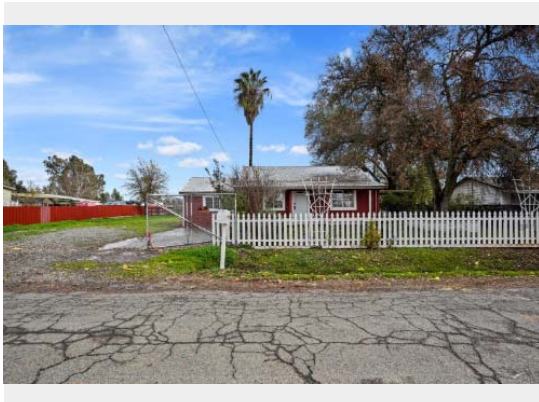
Sales Photos

S1 6316 Dry Creek Rd
Rio Linda, CA 95673



Front

S2 6524 14th St
Rio Linda, CA 95673



Front

S3 1055 LOMITA Way
Rio Linda, CA 95673



Front

ClearMaps Addendum

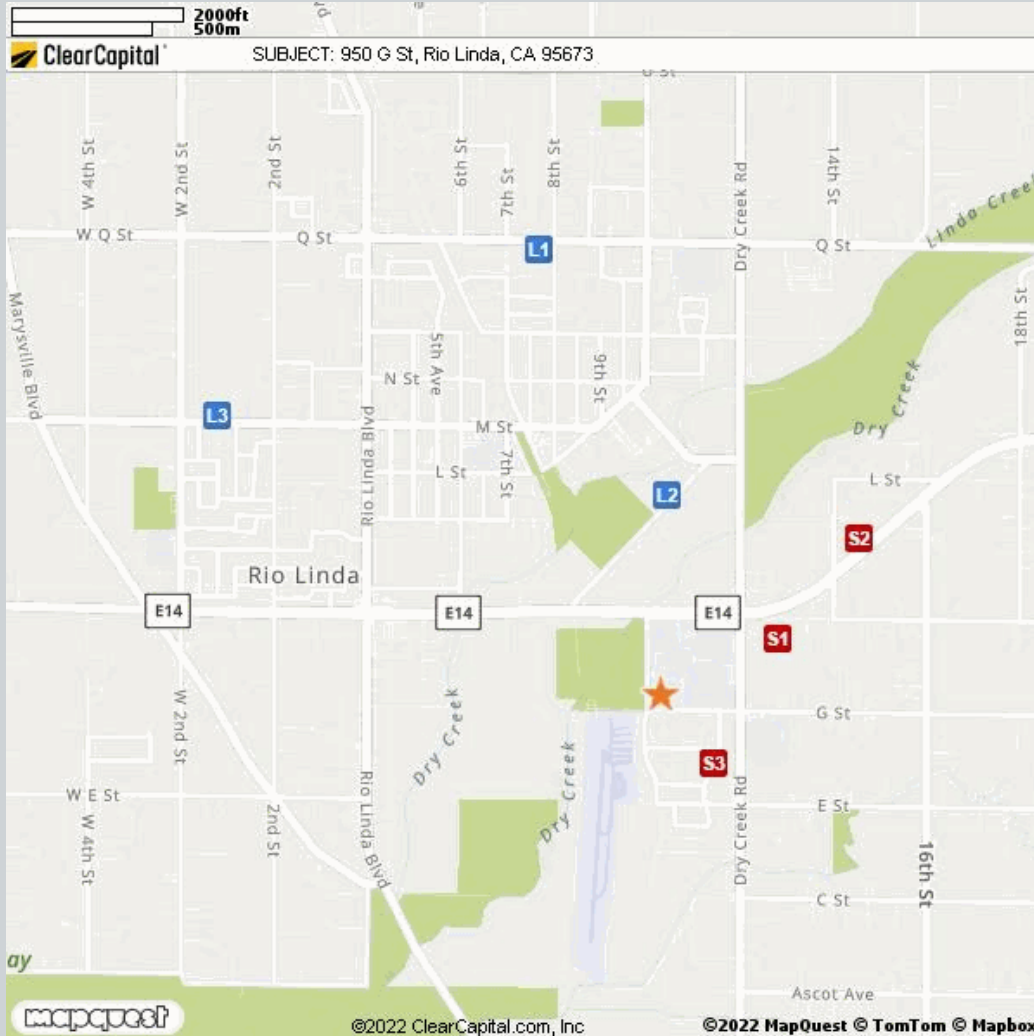
Address ★ 950 G Street, Rio Linda, CA 95673

Loan Number 50343

Suggested List \$470,000

Suggested Repaired \$470,000

Sale \$460,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	950 G Street, Rio Linda, CA 95673	--	Parcel Match
L1 Listing 1	7125 Chesney Way, Rio Linda, CA 95673	1.25 Miles ¹	Parcel Match
L2 Listing 2	6607 Cherry Lane, Rio Linda, CA 95673	0.55 Miles ¹	Parcel Match
L3 Listing 3	6742 Sun Acer Way, Rio Linda, CA 95673	1.39 Miles ¹	Parcel Match
S1 Sold 1	6316 Dry Creek Rd, Rio Linda, CA 95673	0.37 Miles ¹	Parcel Match
S2 Sold 2	6524 14th St, Rio Linda, CA 95673	0.70 Miles ¹	Parcel Match
S3 Sold 3	1055 Lomita Way, Rio Linda, CA 95673	0.24 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	5.87 miles	Date Signed	06/15/2022

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.