

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	1813 Woodlawn Drive, Santa Maria, CA 93458	Order ID	8639979	Property ID	33956643
Inspection Date	03/06/2023	Date of Report	03/06/2023		
Loan Number	52698	APN	117-563-009		
Borrower Name	Catamount Properties 2018 LLC	County	Santa Barbara		

Tracking IDs

Order Tracking ID	03.02.23 BPO Request	Tracking ID 1	03.02.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	FRANCIS P MCINTYRE	Condition Comments	
R. E. Taxes	\$1,369	<p>1813 Woodlawn Drive is a 1,032 square foot house on a 5,663 square foot lot with (5) rooms, (2) bedrooms and (2) bathrooms. The home was constructed in 1983 per tax record information. Condition is estimated to be C4 condition rating. No items noted for repair. Quality of construction is Q4 rating. Fee simple land. No HOA. The subject has neighborhood views only. The subject conforms to the surrounding homes in its neighborhood in age of construction, quality of construction and architectural style. The subjects floor plan size is in the lower tier of GLA values for its neighborhood. This home is currently off market - it last sold on August 26, 1983 for \$66,000. Roof appears to be in good and serviceable condition. All other areas of exterior observed at the time of inspection appear to be in serviceable condition. No items noted for repair. Neighborhood views only. The subject is "free & clear of disaster related damage" at visually inspected areas of its exterior as of the inspection date of 03/06/2023. The recent disaster appears to have had no negative effect on the subject's value and/or marketability or the surrounding properties value and/or marketability. No storm damage or natural disaster damage noted in the immediate neighborhood.</p>	
Assessed Value	\$128,810		
Zoning Classification	Residential		
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	
Local Economy	Stable	<p>The subject is located in a non gated neighborhood of SFR homes in north-west Santa Maria, just south of W Taylor Street, east of N Blosser Road, west of N Railroad Avenue and north of W Donovan Road. Fee simple land. No HOA. Close to typical amenities - schools, shopping and services. The subjects conforms to the surrounding homes in the neighborhood in age of construction, architectural style and quality of construction. The subjects floor plan size is in the lower tier of GLA values in its neighborhood. Neighborhood is desirable and stable. REO and Short Sale properties are in short supply ...</p>	
Sales Prices in this Neighborhood	Low: \$313,500 High: \$510,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

The subject is located in a non gated neighborhood of SFR homes in north-west Santa Maria, just south of W Taylor Street, east of N Blosser Road, west of N Railroad Avenue and north of W Donovan Road. Fee simple land. No HOA. Close to typical amenities - schools, shopping and services. The subjects conforms to the surrounding homes in the neighborhood in age of construction, architectural style and quality of construction. The subjects floor plan size is in the lower tier of GLA values in its neighborhood. Neighborhood is desirable and stable. REO and Short Sale properties are in short supply in this area and across Santa Maria in the current market. No boarded up homes noted in the neighborhood. The subject is close to Oakley Park to its south approximately (1) mile.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1813 Woodlawn Drive	2217 Garden Drive	837 W Harding Avenue	348 Channel Drive
City, State	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
Zip Code	93458	93458	93458	93458
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.08 ¹	0.54 ¹	0.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$535,000	\$489,900	\$509,000
List Price \$	--	\$535,000	\$489,900	\$499,900
Original List Date		02/16/2023	02/27/2023	01/23/2023
DOM · Cumulative DOM	-- · --	16 · 18	6 · 7	40 · 42
Age (# of years)	40	35	62	37
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/Rambler	1 Story Ranch	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,032	1,249	1,300	1,122
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	4 · 2	2 · 2
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 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	0.13 acres	0.09 acres	0.14 acres	0.10 acres
Other	--	Tile roof	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** North Santa Barbara County MLS #23000226. List #1 is a fair market sale per MLS information. List #1 is located in a gated community of SFR homes in north-west Santa Maria called Preisker Gardens, approximately 1.08 miles away from the subject. Comp exceeding the (1) mile distance radius tolerance threshold for SUBURBAN location was used in the report due to extremely scarce list comp selection for properties that match the subjects profile in Santa Maria in the current market. List #1 is a (5) year newer home than the subject - built in 1988. List #1 is a (1) story home, with Ranch architectural style. Estimated similar Q4 quality of construction rating. List #1 has a superior tile roof. List #1 has the same (5) room count as the subject. List #1 has superior (3) bedroom count over the subject. List #1 has the same (2) bathroom count as the subject. List #1 has a superior sized floor plan and superior GLA values over the subject. Estimated similar C4 (average) condition rating like the subject. List #1 has an inferior sized 0.09 acre lot to the subject and inferior lot and land value to the subject. List #1 has landscaped and fenced yards like the subject. List #1 has an attached (2) car garage like the subject per its MLS profile info. List #1 has similar neighborhood lot location value with no adverse influences. List #1 has a similar view amenity like the subject. . List #1 is located in a gated community with superior community amenities. List #1 neighborhood has monthly recurring HOA fees, an added cost of ownership. The subject is located in a non gated neighborhood with no HOA or homeowners association fees. List #1 has estimated similar fair market resale value to the subject with adjustments, with estimated edge to List #1 due its slightly newer age of construction, superior bedroom count, superior GLA values and superior tile roof. The subject has estimated similar fair market resale value to List #1 with adjustments. Values estimated to be in range. Edge to List #1.
- Listing 2** North Santa Barbara County MLS #23000288. List #2 is a standard sale. List #2 is an single story, Ranch/Rambler style home like the subject in a like kind SFR homes in Santa Maria, approximately 0.54 miles away from the subject. List #2 has older age of construction. List #2 was built in 1961 and is a (22) year older home than the subject. Comp exceeding the (15) year age of construction variance tolerance was used in the report due to extremely scarce list comp selection for homes that match the subjects DNA profile in Santa Maria in the current market. List comps are scarce in all price tiers in Santa Maria in the current market. Similar Q4 quality of construction rating. List #2 has superior (6) room count over the subject. List 2 has superior (4) bedroom count over the subject. List #2 has the same (2) bathroom count as the subject. List #2 has a superior sized floor plan and superior GLA values over the subject. Comp with GLA values exceeding the +/- 20% GLA value variance threshold tolerance was used in the report due to extremely scarce LIST comp selection in the current market for homes that match the subjects profile. List #2 has estimated similar C4 condition (average) rating like the subject. List #2 has a slightly superior sized 0.15 acre lot over the subject and slightly superior lot and land value over the subject. List #2 has landscaped and fenced yards like the subject. List #2 has a detached (2) car garage. The subject has a superior attached (2) car garage. List #2 has similar neighborhood lot location value with no adverse influences. View amenity at List #2 is similar to the subject - both homes have neighborhood views only. With adjustments, List #2 has estimated similar fair market resale value to the subject, with estimated edge to List #2 due to its superior room count, superior bedroom count, superior GLA values and slightly superior sized lot, versus the subjects newer age of construction. List #2 is estimated to have similar overall fair market resale value to the subject with adjustments. Resale values are estimated to be in range.
- Listing 3** List #3 is a fair market sale. List #3 is a standard sale per MLS information. List #3 is located in a gated community of SFR homes in north-west Santa Maria called Preisker Gardens, approximately 0.95 miles away from the subject. List #3 is a similarly aged home built in 1986 - a (3) year newer home than the subject. List #3 is a (1) story, Ranch style home like the subject. List #3 has a superior tile roof. List #3 has the same (5) room count as the subject. List #3 has the same (2) bedroom count as the subject. List #3 has the same (2) bathroom count as the subject. List #3 has a slightly superior sized floor plan and slightly superior GLA values over the subject. List #3 has an inferior sized 0.10 acre lot and inferior lot and land value to the subject. List #3 has estimated similar overall condition rating over the subject per its MLS photos and MLS profile information. List #3 has estimated similar C4 condition rating (average) like the subject. List #3 has landscaped yards like the subject. List #3 has fenced yards like the subject List #3 has an attached (2) car garage like the subject. List #3 has similar neighborhood lot location value at the interior of its neighborhood, with no adverse influences. List #3 is located in a gated community with superior amenities. List #3 neighborhood has monthly recurring HOA fees, an added cost of ownership. The subject is located in a subdivision with no HOA or homeowners association fees. With adjustments, List #3 has estimated slightly superior fair market resale value over the subject, due to List #3 superior GLA values, superior community amenities, superior tile roof and slightly newer age of construction. List #3 has estimated superior fair market resale value over the subject, but resale values are estimated to be in range. List #3 is the most heavily weighted LIST comp due to its similar C4 condition rating, similar room, bedroom count and bathroom count and similar GLA values, but has estimated slightly superior resale value over the subject. Best LIST comp.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1813 Woodlawn Drive	2007 Gaucho Way	1779 Dejoy Street	1825 Dejoy Street
City, State	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA	Santa Maria, CA
Zip Code	93458	93458	93458	93458
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.06 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$430,000	\$450,000	\$489,000
List Price \$	--	\$430,000	\$450,000	\$489,000
Sale Price \$	--	\$400,000	\$450,000	\$490,000
Type of Financing	--	Conventional	Fha	Undefined
Date of Sale	--	02/02/2023	11/10/2022	07/15/2022
DOM · Cumulative DOM	-- · --	16 · 112	10 · 52	12 · 30
Age (# of years)	40	36	40	40
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/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,032	936	1,137	1,158
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	3 · 2	3 · 2
Total Room #	5	4	5	5
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	0.13 acres	0.11 acres	0.14 acres	0.14 acres
Other	--	--	Built in BBQ Pit	Built in Brick BBQ Area
Net Adjustment	--	+\$21,680	-\$13,900	-\$18,080
Adjusted Price	--	\$421,680	\$436,100	\$471,920

* 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** Sold #1 was an arms length sale per MLS information. Sold #1 is located in the same area of Santa Maria as the subject, approximately 0.38 miles away from the subject. Sold #1 is a (1) story, Ranch/Rambler style home like the subject, with similar age of construction. Sold #1 was built in 1987, a (4) year newer home than the subject (-\$2,000) Similar Q4 quality of construction rating (\$0) Sold #1 has the same (2) bedroom count as the subject. Sold #1 has inferior (1) bathroom to the subjects superior (2) bathroom count (+\$5,000) Sold #1 has inferior (4) room to the subjects superior (5) rooms (+\$5,000) Sold #1 has a slightly smaller sized floor plan and slightly inferior GLA values to the subject (+\$7,680) Condition rating of Sold #1 is estimated similar C4 condition rating (average) like the subject (\$0) Location value of Sold #1 is similar to the subject. Sold #1 has no adverse influences. The subject has no adverse influences (\$0) Sold #1 has an attached (2) car garage like the subject (\$0) Sold #1 has a inferior sized 0.11 acre lot and slightly inferior lot and land value to the subject (+\$6,000) Both homes have fenced yards and landscaped yards (\$0) View amenity at Sold #1 is similar to the subject - both Sold #1 and the subject have neighborhood views only (\$0) With adjustments, Sold #1 has a estimated downward adjustment of \$21,680 to the subject. Subjects adjusted value: \$421,680. Sold #1 had conventional loan financing type with no reported credits or concessions per MLS information. Sold #1 closed escrow approximately (30) days ago and is reflective of the current market values and the current market trend. The subjects current market value is estimated to be in range of its final adjusted sales price to Sold #1, however as market is still stable and inventory of homes For Sale remains low, the subjects current market value may be superior to its adjusted price to Sold #1.
- Sold 2** Sold #2 was a tenant occupied, investor sale per MLS information. Sold #2 is located in the same immediate neighborhood in Santa Maria, approximately 0.06 miles away from the subject. Sold #2 is a (1) story, Ranch style home like the subject. Sold #2 was built in 1983, the same year as the subject and has the same age of construction as the subject - both (40) year old homes (\$0) Sold #2 has similar Q4 quality of construction rating (\$0) Sold #2 has superior (3) bedroom count over the subject. Sold #2 has the same (2) bathroom count as the subject (\$0) Sold #2 has the same (5) room count as the subject (\$0) Sold #2 has a similar sized floor plan, with slightly superior GLA values over the subject (-\$8,400) Condition rating of Sold #2 is estimated to be similar C4 condition rating (average) like the subject, with edge to the subject (\$0) Location value of Sold #2 is similar to the subject. Sold #2 and the subject both have no adverse influences (\$0) Sold #2 has an attached (2) car garage like the subject (\$0) Sold #2 has a slightly superior sized 0.14 acre lot and slightly superior lot and land value over the subject (-\$3,000) Both homes have fenced and landscaped yards (\$0) View amenity at Sold #2 is similar to the subject. Both Sold #2 and the subject both have neighborhood views only (\$0) Sold #2 has a built-in BBQ pit at rear yard (-\$2,500) With adjustments, Sold #2 has a estimated \$13,900 upward adjustment over the subject. Subjects adjusted value: \$436,100. Sold #2 had FHA loan financing type, with no reported credits or concessions per MLS information. Sold #2 closed escrow close to (3) months ago. Market has stabilized in price appreciation, but home values are currently being sustained by low inventory. Market trend is stabilization. The subjects current fair market resale value is estimated to be within range of its adjusted value to Sold #2 as market has stabilized in price appreciation. Market has slowed since FED interest rate hikes, but is stable for the subjects type of property in Santa Maria due to its lower, entry level home value. Sold #2 is the most heavily weighted SOLD comp with adjustments, due to its same age, same immediate neighborhood location, similar quality of construction, same architectural style, similar view amenity, similar (2) car garage and similar GLA values. Fair market resale values are estimated to be in range with adjustments. The subject has estimated superior overall condition. The subjects current value is estimated to be in line with the unadjusted sales price of Sold #2 (\$450,000) due to current condition of extremely low inventory of homes For Sale in Santa Maria in the current market. Sold #2 is the most heavily weighted SOLD comp. Best SOLD comp.
- Sold 3** NSBCRMLS #22001316. Sold #3 was a standard, retail sale. Sold #3 is located in the same immediate, non gated neighborhood of homes in Santa Maria as the subject, approximately 0.05 miles away from the subject. Sold #3 is a (1) story home with the same Ranch/Rambler architectural style. Sold #3 has the same age of construction as the subject. Sold #3 was built in 1983, the same year of construction as the subject (\$0) Sold #3 has similar lot location value with no adverse influences in the same, non gated neighborhood of SFR homes (\$0) Sold #3 has similar Q4 quality of construction rating (\$0) Sold #3 has superior (3) bedroom count. Sold #3 has the same (2) bathroom count as the subjects (2) bathroom count (\$0) Sold #3 has the same (5) room count as the subject per tax record information (\$0) Sold #3 has a slightly superior sized floor plan and slightly superior GLA values over the subject (-\$10,080) Condition rating of Sold #3 is similar C4 condition rating (average) like the subject (\$0) Sold #3 has an attached (2) car garage like the subject (\$0) Sold #3 has a slightly larger 0.14 acre lot and slightly superior lot and land value over the subject (-\$3,000) Both homes have fenced and landscaped yards (\$0) View amenity at Sold #3 is similar to the subject - both homes have neighborhood views only (\$0) Sold #3 has a large, built-in brick BBQ island at its rear yard (-\$5,000) With adjustments, Sold #3 has an estimated \$18,080 upward adjustment to the subject. Subjects adjusted value: \$471,920. Sold #3 financing type is undefined in MLS information. Sold #3 had no reported credits or concessions in MLS information. Sold #3 closed escrow over (6) months ago and is not reflective of current market values or the current market trend. Market has stabilized in price appreciation since Sold #3 closed escrow. The subjects current fair market resale value is estimated to be within range of, or slightly lower, than its adjusted value to Sold #3 as market has stabilized and prices have leveled slightly since Sold #3 closed escrow in mid July of 2022. The subjects current market value is estimated to be slightly under the adjusted sales price of Sold #3. Sold #3 is estimated to be superior over the subject due to its slightly larger lot.

superior built-in BBQ area amenity at its rear yard and superior GLA values over the subject. Sold #3 is estimated to be superior, but resale values are estimated to be in range. Sold #3 is teh most proximate SOLD comp.

DRIVE-BY BPO

by ClearCapital

1813 WOODLAWN DRIVE

SANTA MARIA, CA 93458

52698

Loan Number

\$445,000

As-Is Value

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		No MLS history found for the subject LAST MARKET SALE & SALES HISTORY PER TAX RECORDS Recording Date: 08/26/1983 Sale Type: Full Sale Date: Sale Price \$66,000 Price Per Square Foot \$63.95 Multi/Split Sale Buyer Name: Mcintyre, Francis P Buyer Name 2: Mcintyre, Gloria J Seller Name: Covington Technologies Deed Type: Deed (Reg) Document Number: 45201 Source: Realist.com					
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

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$455,000	\$455,000
Sales Price	\$445,000	\$445,000
30 Day Price	\$439,000	--

Comments Regarding Pricing Strategy

I initially went back (3) months, out in distance (1) mile. List comps that match the subjects profile are extremely scarce in Santa Maria in the current market. Sold comps that have closed in the past (90-120) days that match the subjects profile are extremely scarce. List comps that match the subjects GLA profile, lot size, age and estimated range of resale value are extremely scarce. Due to scarce comp factors, it was necessary to relax some of the variance threshold tolerances of the search criteria to find comps which I could use to complete the report. Sales dates were backed up (12) months and distance radius was expanded up to (5) miles and comp selection remained extremely scarce. With relaxing the distance radius variance beyond (1) mile, the (90) day pending date variance threshold tolerance and the age of construction variance tolerance of the search criteria, I was able to find comps of which I could use due to extremely scarce comp factors. Comps used in the report are the best possible currently available comps within (5) miles from the subject and the adjustments are sufficient for this area to account for the differences in the subject and the comps. L1 comp exceeds the (1) mile distance radius threshold tolerance for SUBURBAN location and was used in the report due to extremely scarce list comp selection for homes in Santa Maria currently that match the subjects profile and estimated range of resale value. L2 comp exceeds the (15) year age of construction variance threshold tolerance. S2 and S3 comps exceed the (90) day pending date variance tolerance threshold. Agent recommends a "AS-IS" sales strategy with a 90-120 day marketing period. Sold #2 is the most heavily weighted sales comp. The subjects current resale value is estimated to be within range of its adjusted sales price to Sold #2. Sold #2 has the same Ranch architectural style, same Q4 quality of construction, similar views, same room count, same bedroom count, similar bathroom count, same sized lot size, similar age of construction, estimated similar condition and is a proximate comp in the same immediate neighborhood in Santa Maria. The subjects curb appeal & exterior condition is equal (average) to the surrounding homes in its neighborhood. The subjects GLA size is in the lower tier for its immediate neighborhood. Sales prices appreciated rapidly in the subjects neighborhood over the course of 2021 and into the first quarter of 2022 (20%+ increase) Price appreciation has stabilized with the Fed's interest rate hikes, but due to a limited supply of homes For Sale in Santa Maria, market remains stable. The "hot" seller's market has changed in the last (6) months to a stable market. Adjusted SOLD comps are estimated to accurately bracket the range of the subjects current resale value. The subjects estimated range of "AS- IS" resale value is \$445,000 to \$455,000 in the current market due to low inventory and stable demand. The subjects estimated (30) day quick sale price is \$439,000. It is recommended that the initial list price be set close to the subjects actual fair market value, and not increased a large mark up percentage due to current market conditions of stabilizing market appreciation and stabilizing home values. ESTIMATED TAX VALUE per Realist.com tax websites Corelogic software algorithm - RealAVM™ Value: \$400,800 Confidence Score: 68 RealAVM™ Value Range: \$336,672 - \$464,928 Forecast Standard Deviation: 16 Value as of 04/05/2022 (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal. (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 50 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales. (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

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



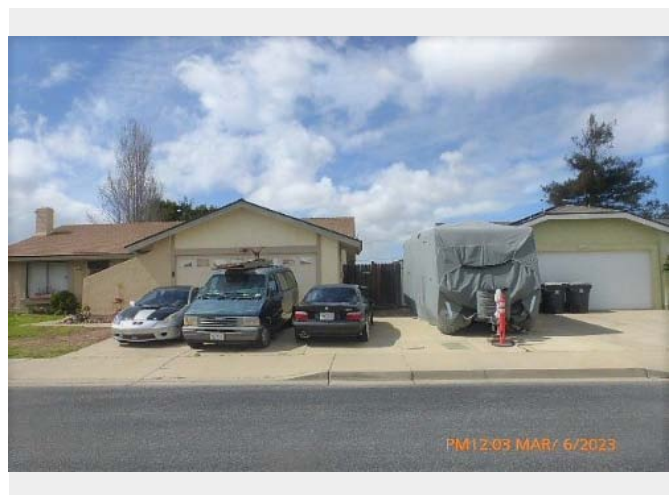
Address Verification



Side



Side



Side

Subject Photos



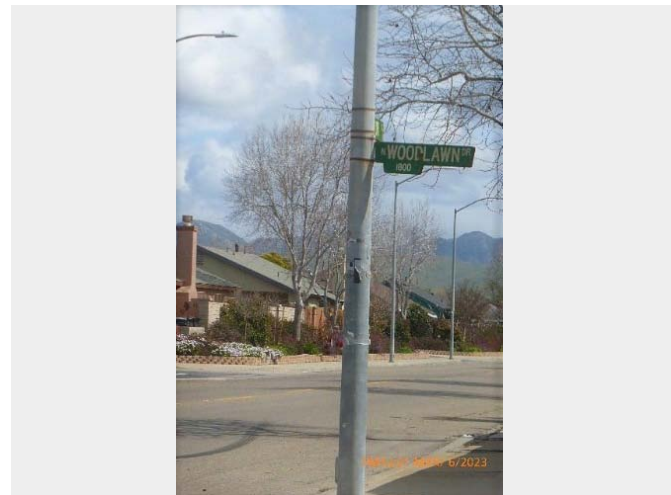
Side



Street



Street



Other



Other

Listing Photos

L1 2217 Garden Drive
Santa Maria, CA 93458



Front

L2 837 W Harding Avenue
Santa Maria, CA 93458



Front

L3 348 Channel Drive
Santa Maria, CA 93458



Front

Sales Photos

S1 2007 Gaucho Way
Santa Maria, CA 93458



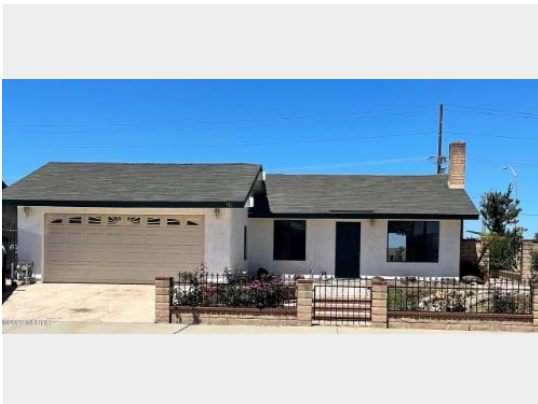
Front

S2 1779 Dejoy Street
Santa Maria, CA 93458



Front

S3 1825 Dejoy Street
Santa Maria, CA 93458



Front

ClearMaps Addendum

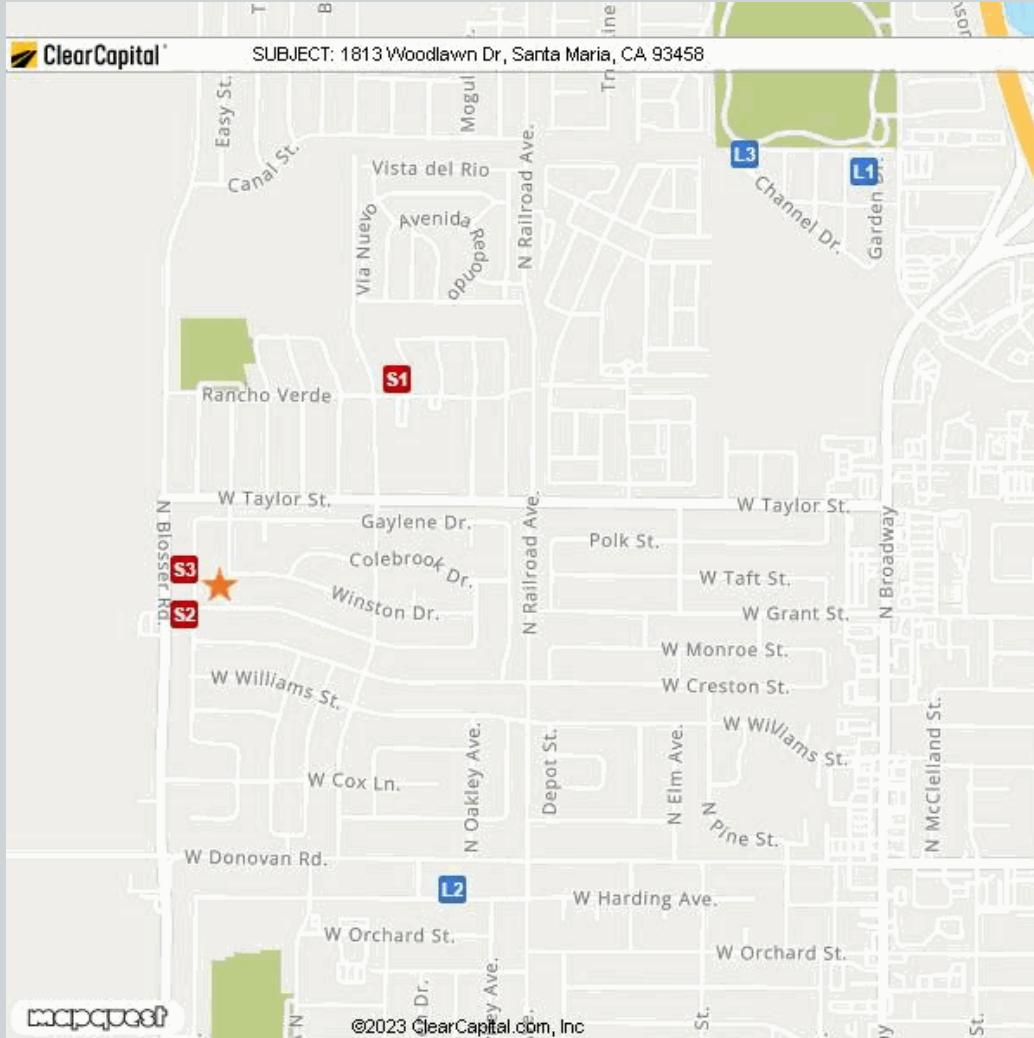
Address ★ 1813 Woodlawn Drive, Santa Maria, CA 93458

Loan Number 52698

Suggested List \$455,000

Suggested Repaired \$455,000

Sale \$445,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1813 Woodlawn Drive, Santa Maria, CA 93458	--	Parcel Match
L1 Listing 1	2217 Garden Drive, Santa Maria, CA 93458	1.08 Miles ¹	Parcel Match
L2 Listing 2	837 W Harding Avenue, Santa Maria, CA 93458	0.54 Miles ¹	Parcel Match
L3 Listing 3	348 Channel Drive, Santa Maria, CA 93458	0.95 Miles ¹	Parcel Match
S1 Sold 1	2007 Gaucho Way, Santa Maria, CA 93458	0.38 Miles ¹	Parcel Match
S2 Sold 2	1779 Dejoy Street, Santa Maria, CA 93458	0.06 Miles ¹	Parcel Match
S3 Sold 3	1825 Dejoy Street, Santa Maria, CA 93458	0.05 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	Christian Stuart Workmon	Company/Brokerage	Century 21 Hometown Realty - Pismo Beach,CA
License No	01317218	Address	727 South Halcyon Road #11 Arroyo Grande CA 93420
License Expiration	08/15/2025	License State	CA
Phone	7604048735	Email	chrisworkmon@gmail.com
Broker Distance to Subject	12.10 miles	Date Signed	03/06/2023

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.