

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	1284 Greger Street, Oakdale, CA 95361	Order ID	8776092	Property ID	34257182
Inspection Date	06/08/2023	Date of Report	06/08/2023		
Loan Number	53957	APN	063057086000		
Borrower Name	Redwood Holdings LLC	County	Stanislaus		

Tracking IDs

Order Tracking ID	06.08.23 BPO Request	Tracking ID 1	06.08.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	FRANCO RIDA	Condition Comments The subject property appears to be well maintained and cared for and is similar to the other properties in the area.
R. E. Taxes	\$7,248	
Assessed Value	\$535,297	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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	Suburban	Neighborhood Comments The subject neighborhood appears to be established.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$355000 High: \$645200	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1284 Greger Street	1750 Vintage Cir	1806 Pack Saddle St	2376 Shire Way
City, State	Oakdale, CA	Oakdale, CA	Oakdale, CA	Oakdale, CA
Zip Code	95361	95361	95361	95361
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.44 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$565,000	\$601,000	\$609,900
List Price \$	--	\$565,000	\$601,000	\$609,900
Original List Date		06/02/2023	05/17/2023	05/08/2023
DOM · Cumulative DOM	-- · --	6 · 6	22 · 22	31 · 31
Age (# of years)	18	19	1	16
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	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	2,841	2,088	2,875	2,806
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 2 · 1	4 · 3
Total Room #	8	8	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	0.18 acres	0.15 acres	0.17 acres	0.08 acres
Other	--	--	--	--

* 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** The perfect 4 bedroom, 2.5 bath home in Oakdale with a private brand new gunite construction pool for summer fun~ spacious living room, excellent kitchen with so much storage plus a large island with a second sink & space to dine. Master bedroom with a gigantic walk in closet & bathroom complete with a soaking tub and shower stall. Conveniently located near parks, great schools, restaurants and shops!
- Listing 2** Bridle Ridge home, 4 possible 5 bedrooms 3 full baths 2875 sqft of living space on large corner lot. Home has a downstairs room that can be used as an office or 5th bedroom, formal dining room, breakfast nook w/cabinets, kitchen with pantry, stainless steel appliances, granite counter tops. Open huge extended family room with vaulted ceilings and gas fireplace. Downstairs also offers one full bath, laundry room with cabinets. Upstairs has three bedrooms and the huge master suite with walk-in closet, a huge master bath with double sinks, soaker tub and shower stall. Spacious garage with cabinets. Outdoors enjoy a patio and an above ground pool. Close to neighborhood parks and a neighborhood walking trail. A must see to appreciate!!
- Listing 3** Welcome to your dream home in Oakdale, CA! This beautiful 2-story home boasts 4 spacious bedrooms and 3 modern bathrooms. As you step inside, you'll immediately notice the natural light that pours into the open-concept living and dining areas, highlighting the stunning floors and tasteful finishes throughout. The chef's kitchen features stainless steel appliances, center island, and ample storage space, making it the perfect place to prepare meals and host dinner parties. Upstairs, you'll find the master suite, complete with a luxurious ensuite bathroom featuring a soaking tub, separate shower, and dual sinks. Three additional bedrooms offer plenty of space for family, guests, or a home office. Located in the heart of Oakdale, directly across the park, this home offers the perfect mix of city and small town. Come see and fall in love with Shire Way!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1284 Greger Street	492 Ranger St	508 Ranger St	1743 Churchill Downs Cir
City, State	Oakdale, CA	Oakdale, CA	Oakdale, CA	Oakdale, CA
Zip Code	95361	95361	95361	95361
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.11 ¹	0.08 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$585,000	\$574,900	\$599,900
List Price \$	--	\$585,000	\$574,900	\$599,900
Sale Price \$	--	\$590,000	\$574,900	\$587,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/24/2022	06/27/2022	07/20/2022
DOM · Cumulative DOM	-- · --	30 · 31	30 · 31	30 · 30
Age (# of years)	18	18	18	19
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	2 Stories Contemporary	2 Stories Contemp	2 Stories Contemp	2 Stories Contemp
# Units	1	1	1	1
Living Sq. Feet	2,841	2,789	2,897	3,120
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 2 · 1	4 · 3
Total Room #	8	8	8	8
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	0.18 acres	0.13 acres	0.11 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$590,000	\$574,900	\$587,500

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** WELCOME TO THIS BEAUTIFUL BRIDLE RIDGE OAKDALE HOME. IT FEATURES A GROUND LEVEL MASTER SUITE WITH DOUBLE SINKS, LARGE TUB AND WALK IN CLOSET. GROUND LEVEL ALSO INCLUDES A GUEST ROOM WITH ACCESS TO FULL BATH. GREAT ROOM WITH KITCHEN AND FAMILY ROOM FACING BACK YARD. FORMAL DINING AND LIVING ROOM IN FRONT OF HOUSE. WITH THE EXCEPTION OF LAUNDRY AND BATHS ALL FLOORS ARE COVERED IN EAST COAST BEACH NEW HIGH END LAMINATE FLOORING INCLUDING STAIRS AND NEW BASE BOARDS THROUGH OUT. UPSTAIRS FEATURES A LARGE BONUS ROOM, 2 BEDROOMS AND FULL DOUBLE SINK BATH. BACKYARD FEATURES LOW MAINTENANCE LANDSCAPE, AN IN GROUND SPA WITH WATER FALL PERFECT EITHER TO COOL YOU OFF OR WARM UP FOR YOUR TIRED MUSCLES.
- Sold 2** Clean and open - ready to move in! Welcome to this beautiful home located in the desirable Bridle Ridge area of Oakdale! This home features 2,897 sq ft, 4 bedrooms, 2.5 bathrooms with separate living room, family room and dining room. The bright and airy Kitchen has walk-in pantry, countertop seating and opens to an additional dining area and family room. All four bedrooms are located upstairs with a spacious master suite, walk-in closet, window seating area and elevated master bathroom with separate vanities, huge tub and roomy shower. The sliding glass doors bring light and openness into the living area, which also features a fireplace. The oversized three car tandem garage can be used as a home gym, workshop or additional storage space. Clean and low maintenance backyard w/ fruit trees and a Tuff Shed for extra storage. There's new wood laminate flooring downstairs, new window blinds and fresh interior paint throughout! It's move-in ready and close to parks, shopping, schools!
- Sold 3** Soaring Ceilings & Crisp Natural Light abound in this Impressive 3100sf Home located in the highly desired Bridle Ridge community! Grand spaces delight in this well cared for home from the Immense great room concept w/fireplace combined into the kitchen & family room areas. Custom built-in entertainment center graces the living space & the spacious kitchen offers double ovens, island prep sink, abundance of cabinet space & incredible walk-in pantry. The plantation shutters throughout allow for streaming natural light to highlight the strikingly tall ceilings complimented by separate living room, dining room & downstairs laundry perfect for a large family. The primary retreat is a combination of cozy & grand with sitting area, huge walk-in closet, dual sinks, and separate tub & shower. Bring your cars & projects to your 3-Car Garage, enjoy Manicured low maintenance landscaping in this Stunning home located minutes from several parks & walking trails. Come, see and fall in love!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None.			
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	\$590,000	\$590,000
Sales Price	\$587,000	\$587,000
30 Day Price	\$587,000	--
Comments Regarding Pricing Strategy		
Value established by using available comps making adjustments accordingly.		

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



Street

Listing Photos

L1 1750 Vintage Cir
Oakdale, CA 95361



Front

L2 1806 Pack Saddle St
Oakdale, CA 95361



Front

L3 2376 Shire Way
Oakdale, CA 95361



Front

Sales Photos

S1 492 Ranger St
Oakdale, CA 95361



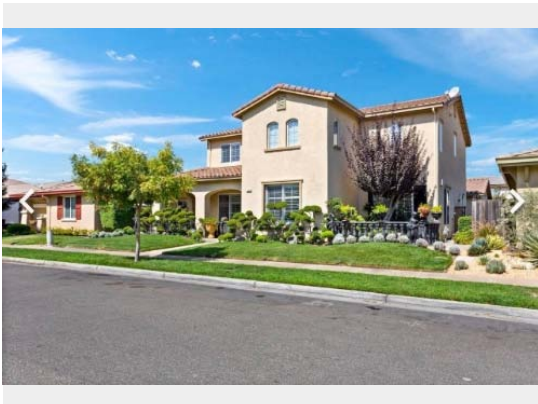
Front

S2 508 Ranger St
Oakdale, CA 95361



Front

S3 1743 Churchill Downs Cir
Oakdale, CA 95361



Front

ClearMaps Addendum

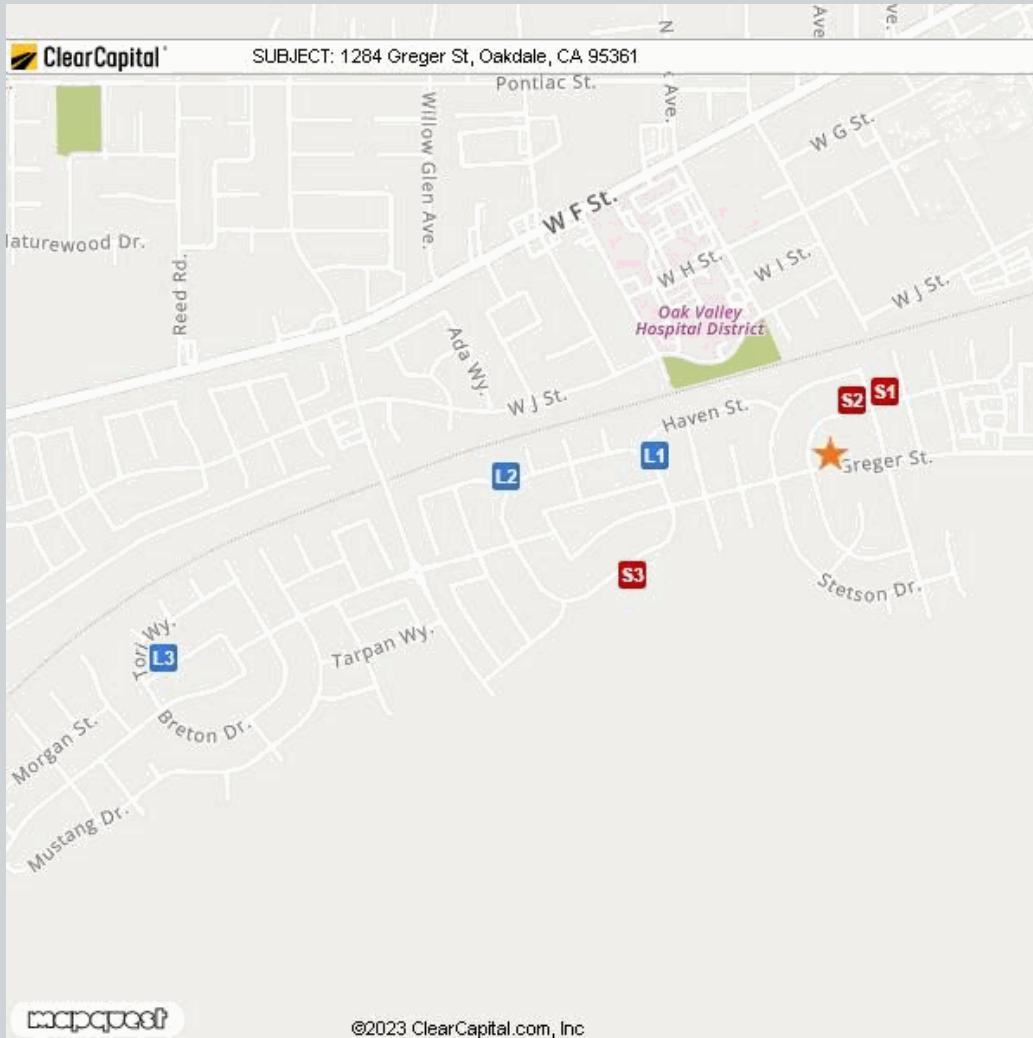
Address ★ 1284 Greger Street, Oakdale, CA 95361

Loan Number 53957

Suggested List \$590,000

Suggested Repaired \$590,000

Sale \$587,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1284 Greger Street, Oakdale, CA 95361	--	Parcel Match
L1 Listing 1	1750 Vintage Cir, Oakdale, CA 95361	0.24 Miles ¹	Street Centerline Match
L2 Listing 2	1806 Pack Saddle St, Oakdale, CA 95361	0.44 Miles ¹	Parcel Match
L3 Listing 3	2376 Shire Way, Oakdale, CA 95361	0.94 Miles ¹	Parcel Match
S1 Sold 1	492 Ranger St, Oakdale, CA 95361	0.11 Miles ¹	Parcel Match
S2 Sold 2	508 Ranger St, Oakdale, CA 95361	0.08 Miles ¹	Parcel Match
S3 Sold 3	1743 Churchill Downs Cir, Oakdale, CA 95361	0.31 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	Gabriella Marmol	Company/Brokerage	HomeSmart PV and Associates
License No	02060870	Address	3305 Smokehouse Ave Modesto CA 95356
License Expiration	04/13/2024	License State	CA
Phone	2095316875	Email	Gabriellamsandoval@gmail.com
Broker Distance to Subject	11.56 miles	Date Signed	06/08/2023

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.