

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	67 Brookwood Road Unit 16, Orinda, CA 94563	Order ID	8924693	Property ID	34585908
Inspection Date	09/15/2023	Date of Report	09/16/2023		
Loan Number	55193	APN	2732400169		
Borrower Name	Redwood Holdings LLC	County	Contra Costa		

Tracking IDs					
Order Tracking ID	09.13.23 BPO Request	Tracking ID 1	09.13.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	AFSANEH ANSARI	Condition Comments	
R. E. Taxes	\$3,532	Property exterior is maintained by the HOA. The property is an average condition and looks to have some worn exterior.	
Assessed Value	\$173,908		
Zoning Classification	Residential M2		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Brookwood HOA 925-829-1166		
Association Fees	\$535 / Month (Pool,Landscaping,Other: Common Area Maint, Common Hot Water, Trash Removal, Water/Sewer)		
Visible From Street	Not Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	While values decreased 7.4% iver 12 months, they began to increase again in February and increased 2% until last month when values decreased 4%	
Sales Prices in this Neighborhood	Low: \$515000 High: \$580000		
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	67 Brookwood Road Unit 16	1357 Camino Peral	1967 Ascot Dr	2091 Ascot Dr Unit 229
City, State	Orinda, CA	Moraga, CA	Moraga, CA	Moraga, CA
Zip Code	94563	94556	94556	94556
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	4.14 ¹	3.10 ¹	3.40 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$574,000	\$530,000	\$749,000
List Price \$	--	\$574,000	\$530,000	\$678,000
Original List Date		08/17/2023	09/10/2023	08/03/2023
DOM · Cumulative DOM	-- · --	14 · 30	6 · 6	44 · 44
Age (# of years)	60	53	52	52
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	1	2
Location	Adverse ; Busy Road	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story condo	1 Story condo	1 Story condo	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	897	951	964	1,189
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 2	3 · 2
Total Room #	4	5	4	6
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--

* 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.

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

Listing 1 There are no condos for sale in Orinda. Area was expanded to include Moraga and Lafayette which has the same access to schools and amenities This condo is most like the subject as it is on the 2nd floor and has the same beds and baths with similar sq f.t Not next to the interstate. Pending

Listing 2 This condo is similar in sq ft but has 1 more bath. It is not next to the interstate.

Listing 3 This condo is much larger with one more bed and one more bath. It is not next to the interstate and has had 2 price change

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	67 Brookwood Road Unit 16	73 Brookwood Rd Unit 37	67 Brookwood Rd Apt 11	73 Brookwood Rd Unit 29
City, State	Orinda, CA	Orinda, CA	Orinda, CA	Orinda, CA
Zip Code	94563	94563	94563	94563
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.02 ¹	0.06 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$475,000	\$549,000	\$495,000
List Price \$	--	\$475,000	\$549,000	\$495,000
Sale Price \$	--	\$580,000	\$572,250	\$515,000
Type of Financing	--	Cash	Conv	Cash
Date of Sale	--	03/29/2023	03/31/2023	05/30/2023
DOM · Cumulative DOM	-- · --	1 · 14	4 · 28	7 · 18
Age (# of years)	60	61	60	61
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	1	2
Location	Adverse ; Busy Road	Adverse ; Busy Road	Adverse ; Busy Road	Adverse ; Busy Road
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story condo	1 Story condo	1 Story condo	1 Story condo
# Units	1	1	1	1
Living Sq. Feet	897	882	897	673
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	1 · 1
Total Room #	4	5	4	3
Garage (Style/Stalls)	Carport 1 Car	Detached 1 Car	Carport 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--
Net Adjustment	--	-\$10,000	-\$20,000	+\$35,000
Adjusted Price	--	\$570,000	\$552,250	\$550,000

* 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** This condo is the only other condo complex in Orinda and is next door to subject complex. This unit has its own garage (-10k) with the same beds and baths and similar sq ft.
- Sold 2** This unit is the same floor plan and has the same views and location in the same complex. It has some refreshing in the interior (-20k) And is on the floor above the carport
- Sold 3** This unit has 1 more bedroom (+75k) and is remodeled (-30k) It also has its own garage (-10k)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listing history			
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	\$560,000	\$560,000
Sales Price	\$559,000	\$559,000
30 Day Price	\$550,000	--
Comments Regarding Pricing Strategy		
The value is shown strongly in this range as there are 2 units almost identical and the 1 bedroom in the same llocation that is adjusted.		

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



Side



Side



Side



Back

Subject Photos



Street



Street



Other

Listing Photos

L1 1357 Camino Peral
Moraga, CA 94556



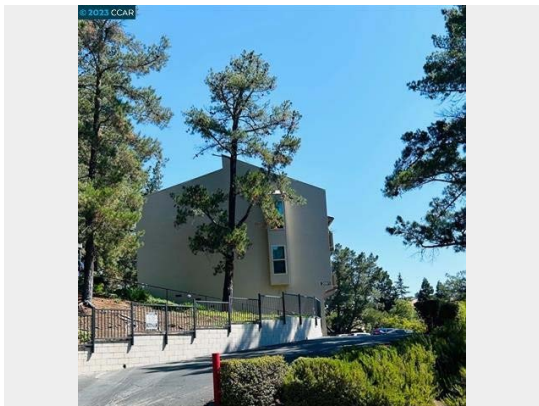
Front

L2 1967 Ascot Dr
Moraga, CA 94556



Front

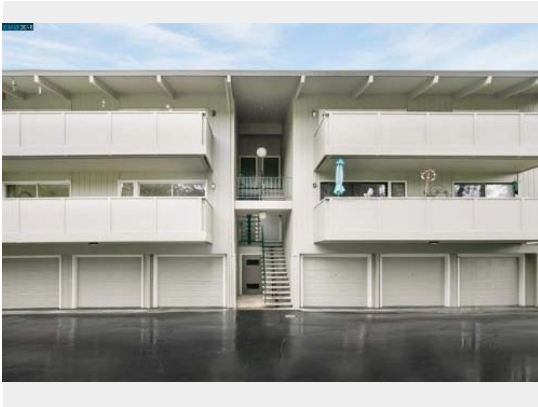
L3 2091 Ascot Dr Unit 229
Moraga, CA 94556



Front

Sales Photos

S1 73 Brookwood Rd Unit 37
Orinda, CA 94563



Front

S2 67 Brookwood Rd Apt 11
Orinda, CA 94563



Front

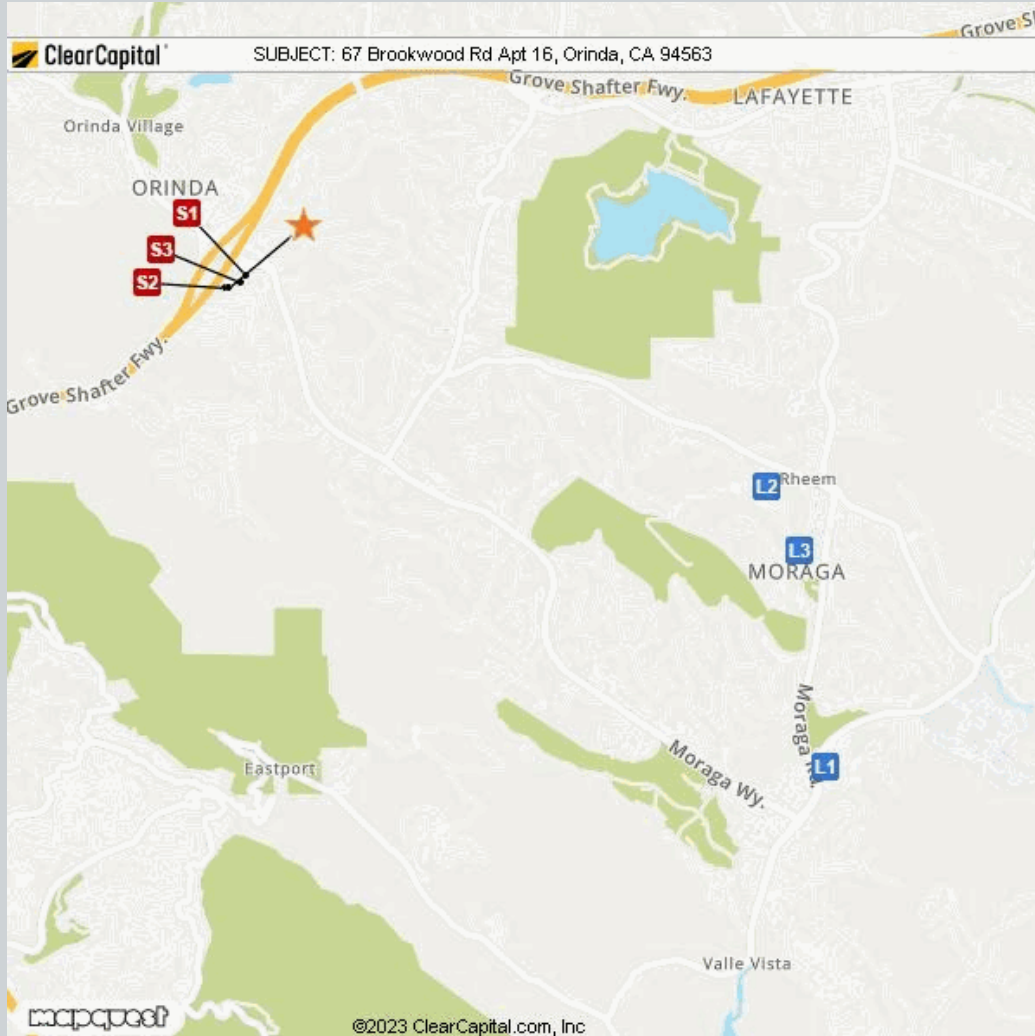
S3 73 Brookwood Rd Unit 29
Orinda, CA 94563



Front

ClearMaps Addendum

Address ★ 67 Brookwood Road Unit 16, Orinda, CA 94563
Loan Number 55193 **Suggested List** \$560,000 **Suggested Repaired** \$560,000 **Sale** \$559,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	67 Brookwood Road Unit 16, Orinda, CA 94563	--	Parcel Match
L1 Listing 1	1357 Camino Peral, Moraga, CA 94556	4.14 Miles ¹	Parcel Match
L2 Listing 2	1967 Ascot Dr, Moraga, CA 94556	3.10 Miles ¹	Parcel Match
L3 Listing 3	2091 Ascot Dr Unit 229, Moraga, CA 94556	3.40 Miles ¹	Parcel Match
S1 Sold 1	73 Brookwood Rd Unit 37, Orinda, CA 94563	0.11 Miles ¹	Parcel Match
S2 Sold 2	67 Brookwood Rd Apt 11, Orinda, CA 94563	0.02 Miles ¹	Parcel Match
S3 Sold 3	73 Brookwood Rd Unit 29, Orinda, CA 94563	0.06 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	Rachael Hand	Company/Brokerage	Golden Gate Sotheby's International Realty
License No	01450616	Address	234 Copper Ridge San Ramon CA 94582
License Expiration	09/24/2024	License State	CA
Phone	9253728080	Email	rach@handrealestate.com
Broker Distance to Subject	14.90 miles	Date Signed	09/16/2023

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.