

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.

<b>Address</b>	582 Tara Bella Drive, Lincoln, CA 95648	<b>Order ID</b>	9136447	<b>Property ID</b>	35035283
<b>Inspection Date</b>	01/31/2024	<b>Date of Report</b>	01/31/2024		
<b>Loan Number</b>	56467	<b>APN</b>	009240009000		
<b>Borrower Name</b>	Champerey Real Estate 2015 LLC	<b>County</b>	Placer		

### Tracking IDs

<b>Order Tracking ID</b>	1.30_BPO_2	<b>Tracking ID 1</b>	1.30_BPO_2
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	TERRY J BARBER SR	<b>Condition Comments</b> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$7,314	
<b>Assessed Value</b>	\$555,748	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> 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.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$546500 High: \$794000	
<b>Market for this type of property</b>	Increased 1 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	582 Tara Bella Drive	1545 Veneto Way	305 Millrace Ct	311 Dorinda Ct
<b>City, State</b>	Lincoln, CA	Lincoln, CA	Lincoln, CA	Lincoln, CA
<b>Zip Code</b>	95648	95648	95648	95648
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.58 <sup>1</sup>	0.87 <sup>1</sup>	0.49 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$600,000	\$624,900	\$609,900
<b>List Price \$</b>	--	\$600,000	\$624,900	\$609,900
<b>Original List Date</b>		11/09/2023	01/12/2024	01/25/2024
<b>DOM · Cumulative DOM</b>	-- · --	35 · 83	19 · 19	6 · 6
<b>Age (# of years)</b>	18	20	19	20
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Bungalow	1 Story Bungalow	1 Story Bungalow	2 Stories Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,248	1,972	2,075	2,411
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2 · 1	4 · 2	4 · 2 · 1
<b>Total Room #</b>	8	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.12 acres	0.1642 acres	0.1542 acres	0.1629 acres
<b>Other</b>	None	None	None	None

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Stunning 3 bedroom, 2.5 bath one story property on a corner lot with a pool and spa. No HOAs in this desirable Sorrento Community of Lincoln. Spacious formal dining room, perfect for hosting gatherings with family and friends. The kitchen opens to the great room, creating inviting and comfortable living. Step outside to your private sparkling pool and spa in this backyard retreat that provides endless opportunities for relaxation and entertainment, not to mention utilizing the garden beds to grow herbs, vegetables or flowers. Don't miss out on the opportunity to make this house your home.
- Listing 2** This recently remodeled single-story home is a true gem, situated on a private cul-de-sac in the heart of Lincoln's sought-after Lincoln Crossing neighborhood. Walk to nearby schools with easy freeway access, and enjoy the convenience of local shopping, including Target, grocery stores, and Costco, just a stroll away. The open floor plan seamlessly connects the kitchen to the family room, creating an ideal space for entertaining or family dinner nights. Features include a walk-in pantry and quartz countertops. The home is equipped with a whole-house vacuum, and an indoor laundry room adds to the convenience. The generously sized bedrooms include a huge master with a jacuzzi tub and a walk-in closet. Wood blinds throughout add a touch of elegance, and the low-maintenance yard ensures easy upkeep. This residence seamlessly combines modern comforts with a prime location, making it the perfect home for those seeking both convenience and style.
- Listing 3** Spacious updated home situated at the end of the cul-de-sac on a large landscaped lot in a prime location walking distance to great schools, parks, shopping, clubhouse and easy freeway access! Recently updated throughout with newer flooring, paint, lighting & ceiling fans, new stainless steel appliances, custom wood work and more! Desirable floor plan offering a open kitchen with island, oversized family room, separate formal living and dining room, tons of storage, spacious bedrooms including a double size master bedroom, plenty windows offering natural light throughout, laundry room and attached garage. Large landscaped lot situated at the end of a quiet court with a double deep driveway with enough room for four cars, mature plants & trees, large concrete patio with covered shade structure great for entertaining, lush lawn areas and plenty space between homes offering plenty privacy. Enjoy all the Lincoln Crossing community has to offer with the association clubhouse with multiple pools, recreation facility, gym, indoor & outdoor basketball courts along with an abundance of premium parks and high speed internet included in HOA fee. A great place to call home at an amazing value!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	582 Tara Bella Drive	888 Downing Cir	838 Devonshire Ln	1651 Drummond Ln
<b>City, State</b>	Lincoln, CA	Lincoln, CA	Lincoln, CA	Lincoln, CA
<b>Zip Code</b>	95648	95648	95648	95648
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.51 <sup>1</sup>	0.48 <sup>1</sup>	0.46 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$625,000	\$610,000	\$619,999
<b>List Price \$</b>	--	\$625,000	\$610,000	\$619,999
<b>Sale Price \$</b>	--	\$625,000	\$625,000	\$605,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/14/2023	12/08/2023	01/16/2024
<b>DOM · Cumulative DOM</b>	-- · --	7 · 37	30 · 69	23 · 42
<b>Age (# of years)</b>	18	8	18	19
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Bungalow	2 Stories Bungalow	2 Stories Bungalow	2 Stories Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,248	2,254	2,431	2,225
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	68	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.12 acres	0.1308 acres	0.1698 acres	0.1446 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	\$0	-\$13,134	+\$3,032
<b>Adjusted Price</b>	--	\$625,000	\$611,866	\$608,032

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** No price adjustment needed. Experience tranquility in this immaculate gem nestled on a coveted open space location. This home is the perfect backyard retreat offering serenity and privacy, and no neighbors behind. Indulge in the resort-like amenities of the HOA, boasting two pools, tennis courts, and a fully equipped gym, all designed for your leisure and recreation. Inside, relish the freshness of new carpet and interior paint, enhancing the home's pristine allure. Granite counters grace the kitchen, while a spacious pantry closet includes a wine bar! Your gatherings extend outdoors to a capacious backyard patio, complete with a gas firepit, stone wall, and professional landscaping. Enveloped by palm trees and a wrought iron fence, relish the views of the open expanse. Natural light dances throughout, illuminating the vast upstairs loft and highlighting the generous living spaces. Vaulted ceilings define the huge primary bedroom, which leads to a grand ensuite bathroom adorned with tile floors & granite countertops. Organization becomes effortless with a vast walk-in closet featuring custom shelving and a window. With proximity to the freeway, shopping, and entertainment, every convenience is within reach. This home transcends move-in readiness, offering a clean canvas to curate the lifestyle you desire.
- Sold 2** Price adjusted for sQFt -\$9150, lot size -\$3984. Welcome to your home in the sought out Lincoln Crossings Community! This 4 bedroom home features an OVERSIZED Primary Suite that has enough space for a seating area and a desk for those that prefer to work from home. New interior paint throughout the home. Don't miss the beautiful backyard that's large enough for hosting parties and a pool! The neighborhood is surrounded by the multiple walking trails and parks for you to enjoy. HOA is ONLY \$125/mo and includes high speed internet and membership to the Clubhouse where you can enjoy 4 pools, a gym, a hot tub and sauna in addition to multiple events throughout the year! Shopping and restaurants are less than 2 miles away. Don't let this one get away!
- Sold 3** Price adjusted for bedroom +\$5000, lot size -\$1968. Welcome to your new home in Lincoln Crossing. Experience all of the luxurious amenities from the moment you walk through the door. The spacious living room invites you in with high ceilings and the warmth of a custom fireplace. A gourmet kitchen with gorgeous quartz counter tops, stainless steel appliances featuring a custom bar and a dining room that will you will enjoy with your loved ones. The loft upstairs will be perfect as a secondary living room, game room or private office with the custom desk and shelves. The sprawling primary bedroom leads into a spa like bathroom with the most beautiful custom shower you won't want to get out of. The garage has been finished with an epoxy floor and custom storage that goes under the stairs. A large backyard that is perfect for entertaining. Other features include a smart home system, Solar system and electric vehicle charging. HOA includes high-speed internet and membership to the Lincoln Crossing Community Center that has 3 pools, a hot tub, sauna, and much more. Close to shopping, restaurants, parks, schools and freeway access.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Not listed in Last 12 Months.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$620,000	\$620,000
<b>Sales Price</b>	\$610,000	\$610,000
<b>30 Day Price</b>	\$585,000	--
<b>Comments Regarding Pricing Strategy</b>		
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

<b>Reviewer's Notes</b>	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



Address Verification



Side



Side



Street



Street

## Subject Photos



Other



Other



## Listing Photos

**L1** 1545 Veneto Way  
Lincoln, CA 95648



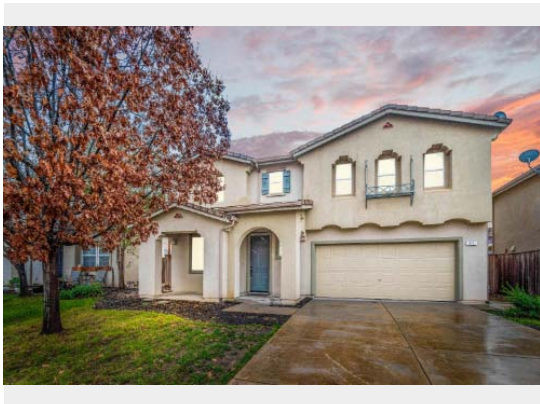
Front

**L2** 305 Millrace Ct  
Lincoln, CA 95648



Front

**L3** 311 Dorinda Ct  
Lincoln, CA 95648



Front

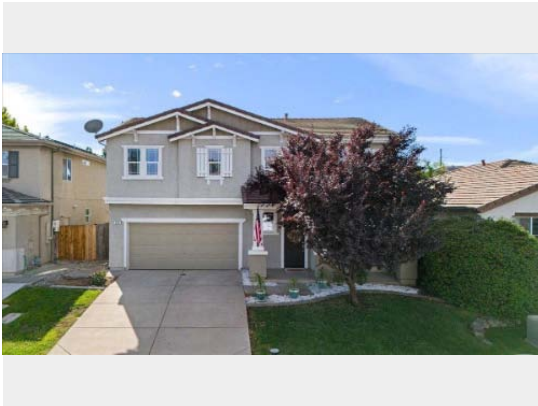
## Sales Photos

**S1** 888 Downing Cir  
Lincoln, CA 95648



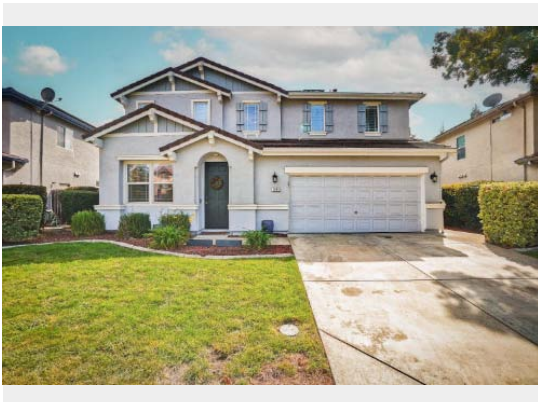
Front

**S2** 838 Devonshire Ln  
Lincoln, CA 95648



Front

**S3** 1651 Drummond Ln  
Lincoln, CA 95648



Front

### ClearMaps Addendum

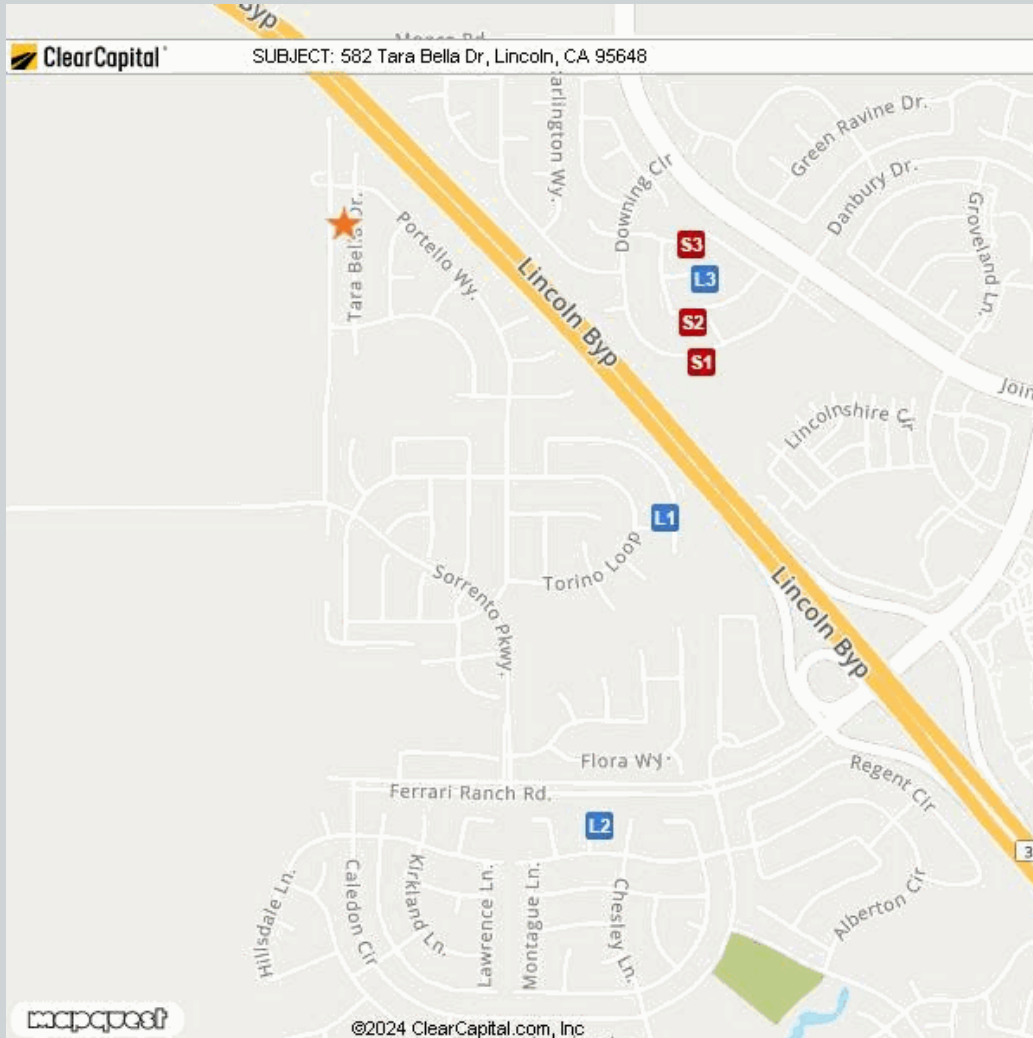
**Address** ★ 582 Tara Bella Drive, Lincoln, CA 95648

**Loan Number** 56467

**Suggested List** \$620,000

**Suggested Repaired** \$620,000

**Sale** \$610,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	582 Tara Bella Drive, Lincoln, CA 95648	--	Parcel Match
L1 Listing 1	1545 Veneto Way, Lincoln, CA 95648	0.58 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	305 Millrace Ct, Lincoln, CA 95648	0.87 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	311 Dorinda Ct, Lincoln, CA 95648	0.49 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	888 Downing Cir, Lincoln, CA 95648	0.51 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	838 Devonshire Ln, Lincoln, CA 95648	0.48 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1651 Drummond Ln, Lincoln, CA 95648	0.46 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.

## Report Instructions - cont.

9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Alina Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc.
<b>License No</b>	01904396	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	04/03/2024	<b>License State</b>	CA
<b>Phone</b>	9168066386	<b>Email</b>	bpoalina@gmail.com
<b>Broker Distance to Subject</b>	11.79 miles	<b>Date Signed</b>	01/31/2024

*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.**