

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	290 Scottsdale Road, Pleasant Hill, CA 94523	Order ID	9209633	Property ID	35179282
Inspection Date	03/12/2024	Date of Report	03/13/2024		
Loan Number	56816	APN	153-361-033-1		
Borrower Name	Champerey Real Estate 2015 LLC	County	Contra Costa		

Tracking IDs					
Order Tracking ID	3.12_BPO	Tracking ID 1	3.12_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Richmond Helen P	Condition Comments	
R. E. Taxes	\$3,893	The subject property looks to be well maintained and assumed to be in average condition. All homes in the immediate vicinity are also well-maintained. Additionally, the location of the property is in close proximity to schools, shopping centers, and transportation hubs.	
Assessed Value	\$277,608		
Zoning Classification	RESIDENTIAL		
Property Type	PUD		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	BAY AREA PROP SERVICES 925-417-7100		
Association Fees	\$500 / Month (Pool,Landscaping,Insurance,Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This is a residential neighborhood, where all the properties in the immediate area are very well maintained and are in good condition. All properties are located near schools, shopping and transportation, etc.	
Sales Prices in this Neighborhood	Low: \$620,000 High: \$799,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	290 Scottsdale Road	2458 Heatherleaf Ln	1206 Ridgeview Pl	909 Tierney Pl
City, State	Pleasant Hill, CA	Martinez, CA	Pleasant Hill, CA	Martinez, CA
Zip Code	94523	94553	94523	94553
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.53 ¹	1.13 ¹	1.24 ¹
Property Type	PUD	PUD	PUD	PUD
Original List Price \$	\$	\$709,900	\$750,000	\$845,000
List Price \$	--	\$699,000	\$750,000	\$799,000
Original List Date		01/26/2024	02/15/2024	03/02/2024
DOM · Cumulative DOM	-- · --	31 · 47	8 · 27	11 · 11
Age (# of years)	41	41	35	8
Condition	Average	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	2 Stories CONTEMPORARY
# Units	1	1	1	1
Living Sq. Feet	1,800	1,554	1,556	1,874
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3 · 1
Total Room #	7	7	7	9
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	.02 acres	.06 acres	.06 acres	.02 acres
Other	0	0	0	0

* 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** Highly Sought After Sunrise Ridge Townhouse. 3 Bedrooms 2 baths. End Unit with Lots of Guest Parking Nearby. Updated Kitchen Features Granite Counter Tops, Electric Range with Microwave, Dishwasher & Refrigerator. Cozy Gas Fireplace and High Ceilings in Living Room. Spacious Primary Bedroom with walk in closet. Updated Bathroom with Dual Sinks. Laminate flooring throughout. Full Size Washer & Dryer included in Laundry Closet. Dual Pane Windows. Newer Central Heat & Air. Recessed Lighting. Low Maintenance yard. Enjoy the included amenities; Tennis Courts, Playground and Community Pool. Walking Trails Nearby. Great Commute Location with Minutes to Shopping, Freeway, Bart & Schools. Feeds into Hidden Valley Elementary, Valley View Intermediate & College Park High School.
- Listing 2** This bright, airy townhome resting in Pleasant Hill boasts 3 bedrooms, 2.5 bathrooms and approx 1,556 sq ft of living space! With beautiful laminate flooring that pairs well with the kitchen cabinetry. Stainless steel appliances, granite countertops, and bar seating make this kitchen feel complete! Plenty of natural light along with an open layout and soaring vaulted ceilings make the space feel larger than it is. A brick fireplace that warms the cozy family room, second level balcony, and private patio complete this home's welcoming vibe! Schedule your private tour today!
- Listing 3** This end unit townhouse has great light light coming into all rooms. Beautiful views out your front door in this newer Community in Martinez; Close to Concord Shopping and easy access to Hwy 680 and Hwy 4 for commuting. Freshly painted and new carpet throughout the home. Ground floor bedroom & full bath gives some privacy from bedrooms on upper level. Bright Kitchen with large island, stainless appliances along with an abundance of cabinetry and counter. Kitchen has entry out onto Balcony which is desirable for alfresco dining. Open living area accessed by the front door.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	290 Scottsdale Road	455 Camelback Rd	451 Camelback Rd	76 Fountainhead Ct
City, State	Pleasant Hill, CA	Pleasant Hill, CA	Pleasant Hill, CA	Martinez, CA
Zip Code	94523	94523	94523	94553
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.13 ¹	0.99 ¹
Property Type	PUD	PUD	PUD	PUD
Original List Price \$	--	\$635,000	\$615,000	\$699,000
List Price \$	--	\$635,000	\$615,000	\$699,000
Sale Price \$	--	\$620,000	\$620,000	\$700,000
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	03/15/2023	05/04/2023	04/24/2023
DOM · Cumulative DOM	-- · --	45 · 72	6 · 21	9 · 34
Age (# of years)	41	42	42	48
Condition	Average	Average	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	2 Stories CONTEMPORARY
# Units	1	1	1	1
Living Sq. Feet	1,800	1,510	1,510	1,740
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2 · 1	2 · 2 · 1	4 · 2 · 1
Total Room #	7	6	6	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	.02 acres	.04 acres	.04 acres	.02 acres
Other	0	0	0	0
Net Adjustment	--	-\$3,250	-\$3,250	-\$20,500
Adjusted Price	--	\$616,750	\$616,750	\$679,500

* Sold 3 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** Beautiful, bright and spacious end unit townhouse! Move in ready! Granite counter tops,Vaulted ceiling in living room and fireplace, upgraded bathrooms and high quality laminate flooring through out. Excellent location within walking distance to DVC, Sunvalley Mall,Target and Restaurants. Minutes from highway 4 and 680. Great opportunity to live in desirable town of pleasant hill. \$21,750 SQ FT -\$25,000 KITCHEN UPDATES
- Sold 2** This contemporary updated townhome is in the sought after Tres Lagos North community has 2 primary suites, 2.5 bathrooms and a 2 car garage The entry and upstairs features beautiful engineered hardwood floors, updated kitchen with granite counter tops, newer stainless steel appliances, pantry, recessed lighting. The open floor plan flows to the dining room with a large slider to the private patio/deck, expansive living room with high cathedral ceilings, fireplace. Downstairs there are 2 primary bedrooms with en suite updated bathrooms, plenty of closets and storage including the laundry area. Smooth ceilings throughout, newer water heater. The HOA painted the exterior and replaced the roof approx. 5 years ago. Amenities include pool, spa, tennis and basketball. This townhome is conveniently located to shopping, restaurants, schools including DVC, transportation center and freeways. Nice views too! Open House 4/15 & 4/16 1-4 \$21,750 SQ FT -\$25,000 KITCHEN UPDATES
- Sold 3** Beautiful end unit townhouse in Fountainhead Gardens. Very well maintained home and the largest model in the development. It features 4 bedrooms and 2 1/2 bath. There is a gas fireplace in the living room and a formal dining area . There is also a breakfast nook off of the kitchen for your informal dining. The pleasant patio is ideal for your morning coffee or a BBQ with family or friends. There is a large community pool to enjoy nearby. Take a look today. You will be glad you did -\$25,000 KITCHEN UPDATES \$4,500 SQ FT

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				N/A			
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	\$670,100	\$670,100
Sales Price	\$670,000	\$670,000
30 Day Price	\$629,800	--
Comments Regarding Pricing Strategy		
<p>There are very limited comps available that matches the subject's criteria. It was necessary to go back 12 month and expend the GLA to 20% and expend the search radius to 1.50 miles to find suitable comps. There are only updated comps available adjustments has been done for final value conclusion. These are the best comps available. We have made necessary value adjustments to ensure an accurate final value conclusion</p>		

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

Listing Photos

L1 2458 Heatherleaf Ln
Martinez, CA 94553



Front

L2 1206 Ridgeview Pl
Pleasant Hill, CA 94523



Front

L3 909 Tierney Pl
Martinez, CA 94553



Front

Sales Photos

S1 455 Camelback Rd
Pleasant Hill, CA 94523



Front

S2 451 Camelback Rd
Pleasant Hill, CA 94523



Front

S3 76 Fountainhead Ct
Martinez, CA 94553



Front

ClearMaps Addendum

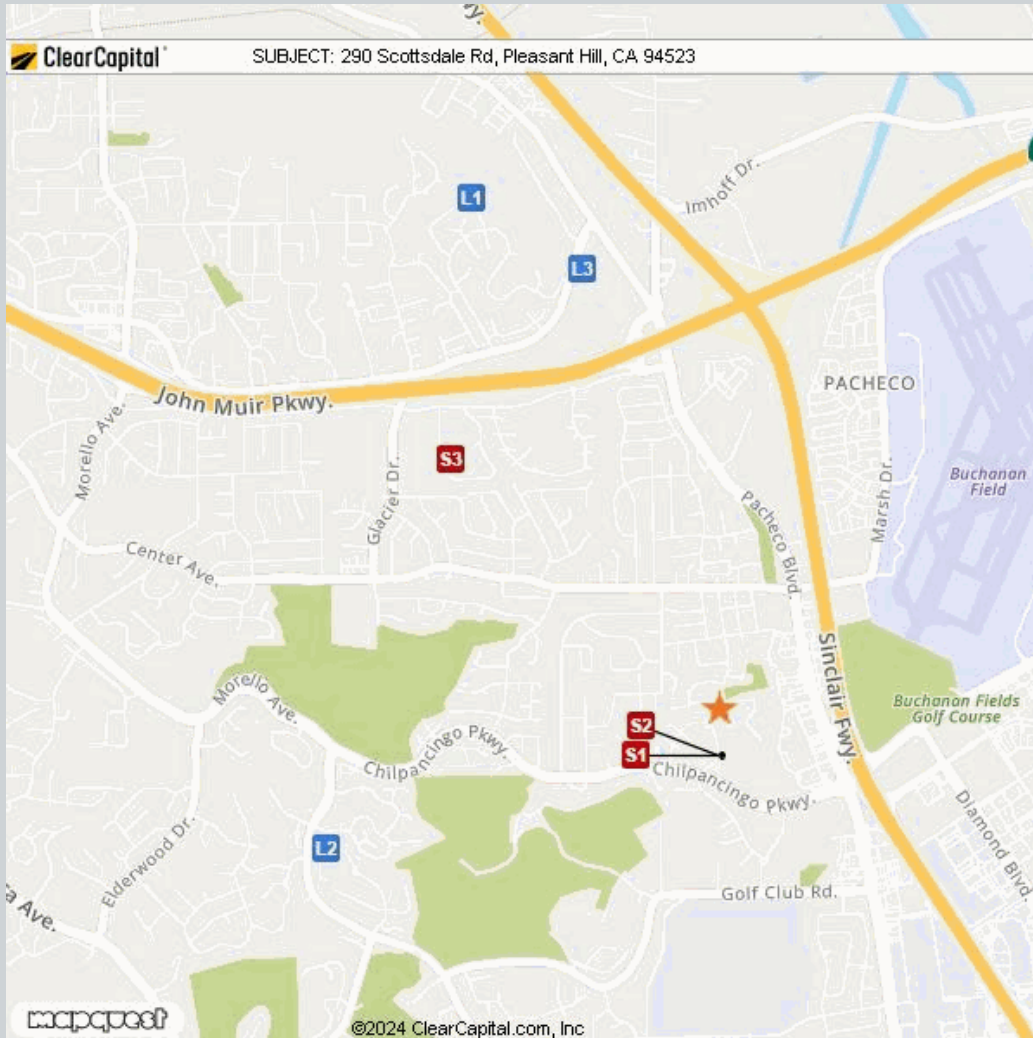
Address ★ 290 Scottsdale Road, Pleasant Hill, CA 94523

Loan Number 56816

Suggested List \$670,100

Suggested Repaired \$670,100

Sale \$670,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	290 Scottsdale Road, Pleasant Hill, CA 94523	--	Parcel Match
L1 Listing 1	2458 Heatherleaf Ln, Martinez, CA 94553	1.53 Miles ¹	Parcel Match
L2 Listing 2	1206 Ridgeview Pl, Pleasant Hill, CA 94523	1.13 Miles ¹	Parcel Match
L3 Listing 3	909 Tierney Pl, Martinez, CA 94553	1.24 Miles ¹	Parcel Match
S1 Sold 1	455 Camelback Rd, Pleasant Hill, CA 94523	0.13 Miles ¹	Parcel Match
S2 Sold 2	451 Camelback Rd, Pleasant Hill, CA 94523	0.13 Miles ¹	Parcel Match
S3 Sold 3	76 Fountainhead Ct, Martinez, CA 94553	0.99 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

Addendum: Report Purpose - cont.

Report Instructions

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

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

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

Broker Name	Beate Bell	Company/Brokerage	Tier4
License No	02004917	Address	604 34th ST RICHMOND CA 94805
License Expiration	04/27/2024	License State	CA
Phone	4088026624	Email	Tier4real@gmail.com
Broker Distance to Subject	14.69 miles	Date Signed	03/13/2024

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.