

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	2174 W Picadilly Lane, Hanford, CA 93230	Order ID	9601505	Property ID	35919887
Inspection Date	09/11/2024	Date of Report	09/13/2024		
Loan Number	56953	APN	009230040000		
Borrower Name	Redwood Holdings LLC	County	Kings		

Tracking IDs

Order Tracking ID	9.6_CitiAgedBPO	Tracking ID 1	9.6_CitiAgedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	REDWOOD HOLDINGS LLC	Condition Comments Subject property has a good exterior and is close to commerce and schools.
R. E. Taxes	\$4,978	
Assessed Value	\$455,670	
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 Subject property is in a good neighborhood and the property has good curb appeal.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$343500 High: \$557500	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2174 W Picadilly Lane	1729 N Mitchell St 107	2246 Vintage Pl	8896 13th Ave
City, State	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.49 ¹	0.59 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$464,500	\$550,000	\$559,000
List Price \$	--	\$464,500	\$550,000	\$559,900
Original List Date		04/11/2024	04/16/2024	07/23/2024
DOM · Cumulative DOM	-- · --	154 · 155	149 · 150	51 · 52
Age (# of years)	20	53	20	84
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories contemporary	1 Story contemporary	1 Story contemporary	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,943	2,985	3,049	3,504
Bdrm · Bths · ½ Bths	3 · 2 · 1	5 · 4	5 · 3 · 1	5 · 4
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 4 Car(s)	Detached 4 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	Pool - Yes
Lot Size	0.38 acres	0.10 acres	0.75 acres	2.10 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** MOVE IN READY! - Pomegranate waiting for you at Aerie Pointe. This two-story home is the largest plan in the collection and features a total of five bedrooms, making it the perfect set-up for large, growing or multigenerational families. The foyer opens to a formal dining room to the side, followed by an open-concept layout between the gourmet kitchen and living area. An upstairs loft adds more shared living space. Prices, dimensions and features may vary and are subject to change. Photos are for illustrative purposes only.
- Listing 2** Experience luxury living in Vintage Estates with this spacious 5-bedroom, 3.5-bath home boasting owned solar. Two primary bedrooms offer ultimate comfort, while an open living room and office/den provide versatile spaces. Park with ease in the 4-car garage and RV parking. Dive into relaxation in the pool with a cascading waterfall, surrounded by lush landscaping and a garden oasis. Enjoy the convenience of a split floor plan and the serenity of a spacious patio featuring a pergola and firepit. Plus, indulge your hobbies in the expansive 16x28 shop. This residence offers the epitome of lavish living and functional elegance.
- Listing 3** Experience luxury living in Vintage Estates with this spacious 5-bedroom, 3.5-bath home boasting owned solar. Two primary bedrooms offer ultimate comfort, while an open living room and office/den provide versatile spaces. Park with ease in the 4-car garage and RV parking. Dive into relaxation in the pool with a cascading waterfall, surrounded by lush landscaping and a garden oasis. Enjoy the convenience of a split floor plan and the serenity of a spacious patio featuring a pergola and firepit. Plus, indulge your hobbies in the expansive 16x28 shop. This residence offers the epitome of lavish living and functional elegance.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2174 W Picadilly Lane	2032 N Vine Cir	1946 W Hampton Dr	8414 13th Ave
City, State	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
Zip Code	93230	93230	93230	93230
Datasource	Public Records	Public Records	MLS	Public Records
Miles to Subj.	--	0.24 ¹	0.23 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$540,000	\$550,000	\$490,000
List Price \$	--	\$540,000	\$550,000	\$490,000
Sale Price \$	--	\$540,000	\$550,000	\$490,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	06/06/2024	04/09/2024	06/14/2024
DOM · Cumulative DOM	-- · --	4 · 4	166 · 166	13 · 11
Age (# of years)	20	18	21	35
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories contemporary	1 Story contemporary	2 Stories contemporary	1 Story contemporary
# Units	1	1	1	1
Living Sq. Feet	2,943	2,842	3,593	2,359
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	6 · 3 · 1	3 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes Spa - Yes	--
Lot Size	0.38 acres	0.18 acres	0.18 acres	1.00 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$540,000	\$550,000	\$490,000

* 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** This immaculate 4-5 bedroom, 3 bathrooms 2800+ sq. ft. home with an in-ground pool and spa is located in a corner lot in the prestigious neighborhood of Silver Oaks. The home is nestled in the entry of a cul-de-sac which provides children a safer environment to play in, due to its reduced traffic flow. The front of the home exhibits a charming exterior allure due to its well maintained landscape and hardscape. This stunning home also boasts a gorgeous kitchen with modern, new appliances, beautiful counter tops, an island, and plenty of cabinets for storage to include a large pantry. A family room, a formal living area, a dining area, and a bedroom are also located on the bottom floor. The staircase has two entry points which provides access to the upstairs from different locations of the home. Upstairs you will find a versatile loft space that can be used as an office, upstairs you will also find three bedrooms to include the Master Bedroom, and a Great Room that offers endless possibilities as a movie room, man cave, or potential fifth bedroom. The tranquil backyard oasis provides a stunning pool and spa, plus a large corner-to-corner covered patio for those family get togethers. A must see!
- Sold 2** T. The tranquil backyard oasis provides a stunning pool and spa, plus a large corner-to-corner covered patio for those family get togethers. A must see!
- Sold 3** Welcome home to this gorgeous 2-story in the desirable Silver Oaks. This home stands out by being one of the largest and possibly the only one of it's floor plan! This home has ample space with 6 bedrooms and 3.5 bathrooms. There is also an office and a bonus room that could easily be an additional bedroom, if needed. Upon entry you are greeted with grand ceilings and a gorgeous staircase. Many updates in this house - with LVP flooring on the bottom level, stainless steel appliances in the kitchen, as well as newly renovated bathrooms! The primary bedroom/bath is the retreat you're looking for - featuring a fireplace, separate tub/shower, dual vanities, as well as his/her closets between. One of the guest bedrooms share a jack & jill bathroom. Three bedrooms are spaced out amongst the upstairs laundry and office area. Outside features include the 3-Car garage, as well as the oasis of a backyard with a pool with a rock waterfall, spa, and stamped concrete space! The pool filter, pumps, and panel were just replaced in 2021. This home perfect to accommodate any size family and is worth a look; see this home today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject property has not been listed in 48 months.			
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	\$550,000	\$550,000
Sales Price	\$543,000	\$543,000
30 Day Price	\$532,000	--
Comments Regarding Pricing Strategy		
Subject property has been well maintained and is good on the exterior.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The price is based on the subject being in good condition. Comps are similar in characteristics, located within 0.71 miles and the sold comps closed within the last 5 months. The market is reported as having decreased 3% in the last 6 months. In addition, there was a prior report completed 03/2024 and the -3.0% price variance is supported by market conditions. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street



Street



Other

Listing Photos

L1 1729 N Mitchell St 107
Hanford, CA 93230



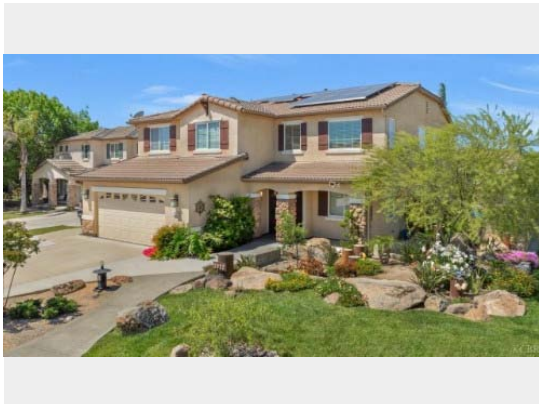
Front

L2 2246 Vintage Pl
Hanford, CA 93230



Front

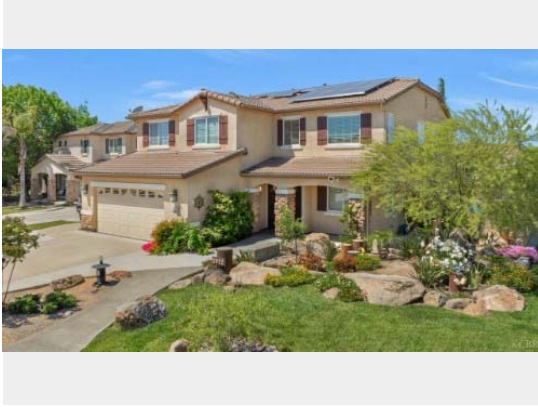
L3 8896 13th Ave
Hanford, CA 93230



Front

Sales Photos

S1 2032 N Vine Cir
Hanford, CA 93230



Front

S2 1946 W Hampton Dr
Hanford, CA 93230



Front

S3 8414 13th Ave
Hanford, CA 93230



Front

ClearMaps Addendum

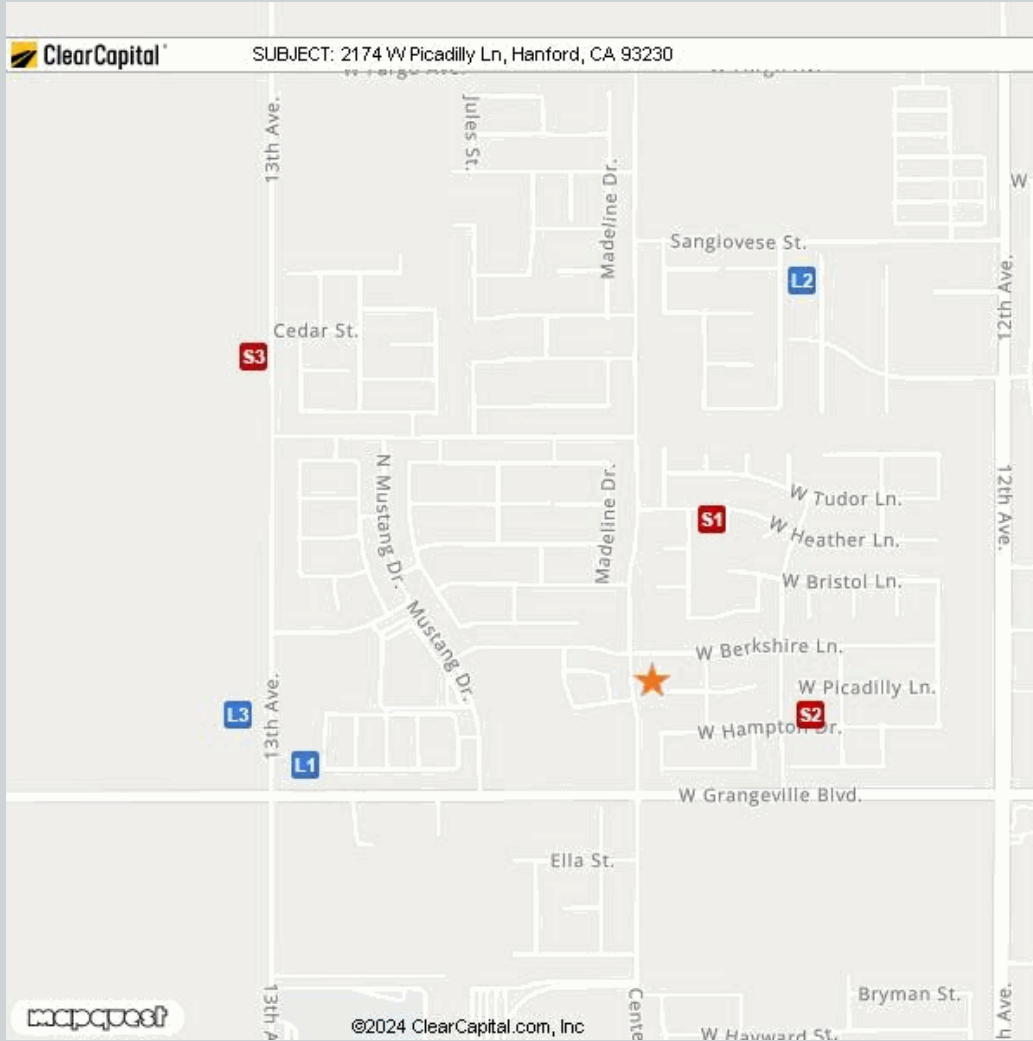
Address ★ 2174 W Picadilly Lane, Hanford, CA 93230

Loan Number 56953

Suggested List \$550,000

Suggested Repaired \$550,000

Sale \$543,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2174 W Picadilly Lane, Hanford, CA 93230	--	Parcel Match
L1 Listing 1	1729 N Mitchell St 107, Hanford, CA 93230	0.49 Miles ¹	Parcel Match
L2 Listing 2	2246 Vintage Pl, Hanford, CA 93230	0.59 Miles ¹	Parcel Match
L3 Listing 3	8896 13th Ave, Hanford, CA 93230	0.57 Miles ¹	Parcel Match
S1 Sold 1	2032 N Vine Cir, Hanford, CA 93230	0.24 Miles ¹	Parcel Match
S2 Sold 2	1946 W Hampton Dr, Hanford, CA 93230	0.23 Miles ¹	Parcel Match
S3 Sold 3	8414 13th Ave, Hanford, CA 93230	0.71 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: 07/29/2024

Purpose:

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

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	Bradley Medina	Company/Brokerage	Bradley Medina
License No	01511257	Address	3036 South Byrd Street Visalia CA 93292
License Expiration	07/08/2025	License State	CA
Phone	5597319204	Email	bmedina73@yahoo.com
Broker Distance to Subject	22.57 miles	Date Signed	09/12/2024

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.