

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	3481 Astoria St, Sacramento, CALIFORNIA 95838	Order ID	9695679	Property ID	36105282
Inspection Date	10/16/2024	Date of Report	10/16/2024		
Loan Number	58591	APN	25202420180000		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	10.16_BPO	Tracking ID 1	10.16_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	JANICE L LEE	The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$2,043	
Assessed Value	\$63,359	
Zoning Classification	Residential R-1	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
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

		Neighborhood Comments
Location Type	Urban	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$185,000 High: \$525,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3481 Astoria St	2470 Town Cir	3604 Willow St	3630 Dayton St
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95838	95821	95838	95838
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.84 ¹	0.69 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$469,000	\$420,000	\$519,000
List Price \$	--	\$469,000	\$420,000	\$519,000
Original List Date		07/11/2024	08/13/2024	09/19/2024
DOM · Cumulative DOM	-- · --	84 · 97	61 · 64	27 · 27
Age (# of years)	88	49	43	76
Condition	Average	Average	Average	Average
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,448	1,485	1,300	1,460
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.72 acres	0.13 acres	0.18 acres	0.5 acres
Other	None	None	None	None

* 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** Discover this beautifully remodeled home, featuring a cozy fireplace in the living room that invites relaxation. This charming residence offers three remodeled bedrooms and bathrooms, each adorned with high-end finishes that exude elegance and comfort. The updated kitchen is a highlight, boasting granite countertops, lazy Susan cabinets, and modern appliances that cater to all your culinary needs. The home is enhanced with dual-pane windows, updated ceiling fans, and contemporary light fixtures, ensuring both style and energy efficiency. Updated floors throughout add to the home's modern appeal. Located in an established neighborhood close to parks and shops, this property offers convenience and a sense of community. Don't miss the opportunity to call this beautifully updated house your home.
- Listing 2** PRICE DROP! Great 3 bedroom/2bath home with lots of upgrades. Seller spent over \$50k on brand new 40-year reflective roof-gutters-gutter guards, new stainless steel stove, dishwasher, microwave-light fixtures-ceiling fans-paint in the kitchen/dining room, new laminate flooring-siding-insulation-door-locks for the the 3rd bedroom/bonus room, new garage door-opener-exterior paint. Seller also added a full second bathroom, pantry and coat closet. All windows are dual pane but one. Lemon and other fruit trees as well as grape vines. Huge back yard with large storage shed and trees. Washer, dryer, refrigerator included in purchase price. This home has so much to offer!
- Listing 3** Incredible half acre lot with detached studio, full kitchen and bathroom for sale. Main home boasts 3 bedrooms and 1 bathroom with original hard wood floors. Home has new roof, exterior freshly painted, and many upgrades. This property is in impeccable condition. Great potential for ADU. Come see it for yourself

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3481 Astoria St	1825 Los Robles Blvd	3371 Albany Way	1691 Nogales St
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95838	95838	95838	95838
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.25 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$440,000	\$525,000	\$408,888
List Price \$	--	\$440,000	\$525,000	\$408,888
Sale Price \$	--	\$440,000	\$525,000	\$418,888
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/08/2024	06/13/2024	08/09/2024
DOM · Cumulative DOM	-- · --	19 · 49	11 · 47	71 · 73
Age (# of years)	88	78	99	82
Condition	Average	Average	Average	Average
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,448	1,610	1,314	1,570
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 1	4 · 2
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.72 acres	0.23 acres	0.38 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	-\$1,500	+\$23,800	+\$10,300
Adjusted Price	--	\$438,500	\$548,800	\$429,188

* 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** Price adjusted for bathroom -\$3000, SqFt -\$8100, age -\$5000, garage -\$5000, lot size +\$19600. Welcome to 1825 Los Robles! This charming single-story home on .23 acres features 3 bedrooms, 2 bathrooms, RV access, and a refreshing above-ground pool. Enjoy the inviting living spaces, well-appointed kitchen, and two additional versatile bedrooms. Outside, the backyard oasis beckons with lush landscaping and the pool, perfect for outdoor entertaining. Conveniently located close to downtown, this home offers easy access to all Sacramento has to offer. Don't miss out on this meticulously maintained gem!
- Sold 2** Price adjusted for bathroom +\$3000, SqFt +\$6700, age +\$5500, garage -\$5000, lot size +\$13600. single family home large lot (.38 acres), plus and additional (.20 acre) back lot with separate apn 252-0230-009-0000. The house is nearly 100 years old. New items include: HVAC, Roof, Plumbing, Kitchen, Bath, flooring. The original windows are dbl hung and in working condition.
- Sold 3** Price adjusted for bedroom -\$5000, bathroom -\$3000, SqFt -\$6100, age -\$3000, garage +\$5000, lot size +\$22400. one story, 4 bedroom, 2 bath home. New Kitchen. New Cabinets. New Counters. New Appliances. Remodeled Hall Bath. Remodeled Master Bath. New Flooring. New Interior Paint. Huge sunroom and large back yard with big pomegranate tree.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Not listed in Last 12 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	\$465,000	\$465,000
Sales Price	\$445,000	\$445,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
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

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.
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Subject Photos



Front



Front



Address Verification



Side



Side



Side

Subject Photos



Side



Street



Street



Street



Street



Other

Subject Photos



Other

Listing Photos

L1 2470 Town Cir
Sacramento, CA 95821



Front

L2 3604 Willow St
Sacramento, CA 95838



Front

L3 3630 Dayton St
Sacramento, CA 95838



Front

Sales Photos

S1 1825 Los Robles Blvd
Sacramento, CA 95838



Front

S2 3371 Albany Way
Sacramento, CA 95838



Front

S3 1691 Nogales St
Sacramento, CA 95838



Front

ClearMaps Addendum

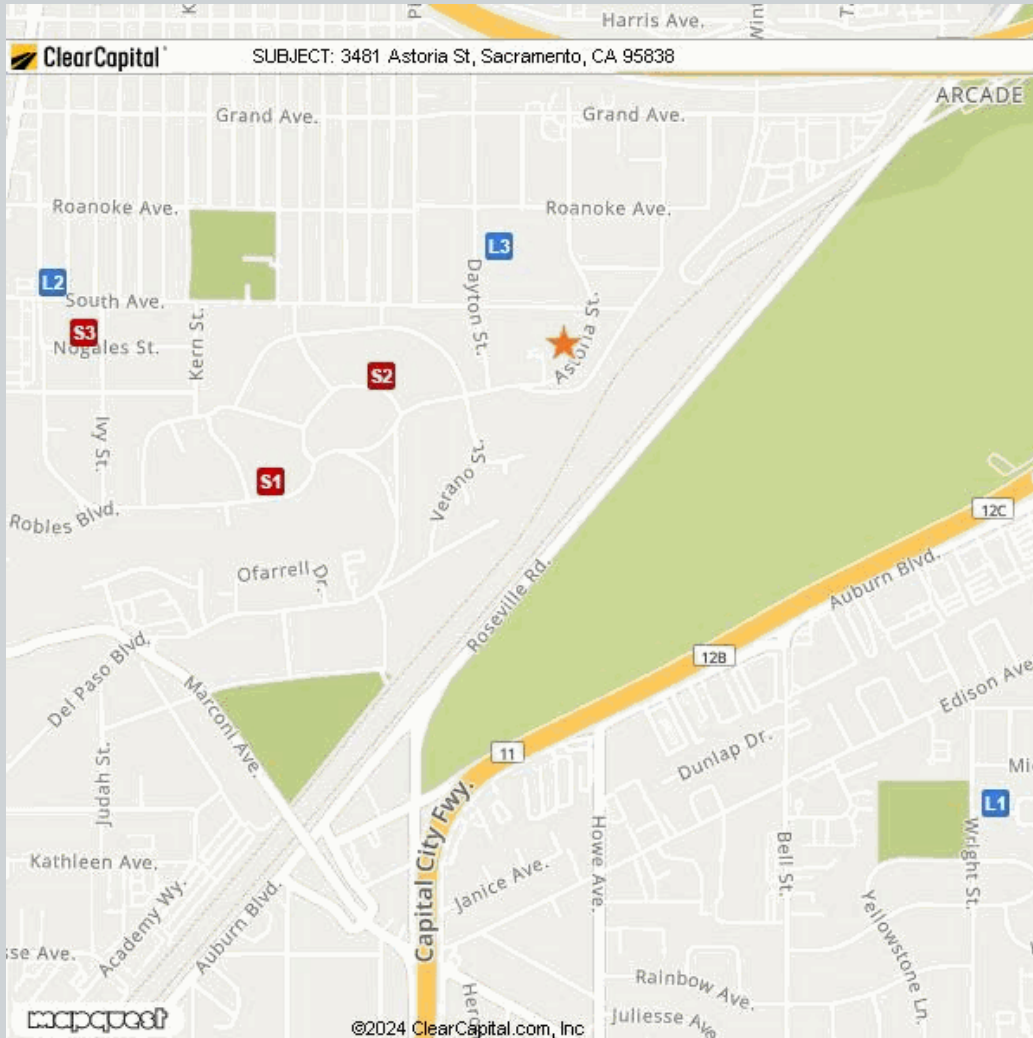
Address ★ 3481 Astoria St, Sacramento, CALIFORNIA 95838

Loan Number 58591

Suggested List \$465,000

Suggested Repaired \$465,000

Sale \$445,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3481 Astoria St, Sacramento, California 95838	--	Parcel Match
L1 Listing 1	2470 Town Cir, Sacramento, CA 95821	0.84 Miles ¹	Parcel Match
L2 Listing 2	3604 Willow St, Sacramento, CA 95838	0.69 Miles ¹	Parcel Match
L3 Listing 3	3630 Dayton St, Sacramento, CA 95838	0.16 Miles ¹	Parcel Match
S1 Sold 1	1825 Los Robles Blvd, Sacramento, CA 95838	0.43 Miles ¹	Parcel Match
S2 Sold 2	3371 Albany Way, Sacramento, CA 95838	0.25 Miles ¹	Parcel Match
S3 Sold 3	1691 Nogales St, Sacramento, CA 95838	0.64 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2028	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	6.69 miles	Date Signed	10/16/2024

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.