

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>	585 Vin Rose Way, Manteca, CA 95337	<b>Order ID</b>	9698980	<b>Property ID</b>	36111667
<b>Inspection Date</b>	10/21/2024	<b>Date of Report</b>	10/21/2024		
<b>Loan Number</b>	58599	<b>APN</b>	21955053		
<b>Borrower Name</b>	Neighbor to Neighbor Homes LLC	<b>County</b>	San Joaquin		

Tracking IDs					
<b>Order Tracking ID</b>	10.17_BPO	<b>Tracking ID 1</b>	10.17_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	ERMA L BURNEY	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,819	The subject has 4 bedrooms, 2 baths and 1720 gross living area. It is in average condition and has a pool.	
<b>Assessed Value</b>	\$261,597		
<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>	
<b>Local Economy</b>	Stable	The neighborhood is within 1/2 mile of a school, park, restaurants, shopping and a major thoroughfare. REO activity is at 3 percent of all sales.	
<b>Sales Prices in this Neighborhood</b>	Low: \$394000 High: \$647900		
<b>Market for this type of property</b>	Increased 11 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	585 Vin Rose Way	628 Mission Ridge	1455 W Driftwood Way	1191 Canvasback Lane
<b>City, State</b>	Manteca, CA	Manteca, CA	Manteca, CA	Manteca, CA
<b>Zip Code</b>	95337	95337	95337	95337
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.34 <sup>1</sup>	1.00 <sup>1</sup>	0.59 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$635,000	\$524,950	\$560,000
<b>List Price \$</b>	--	\$635,000	\$519,000	\$544,999
<b>Original List Date</b>		09/06/2024	09/12/2024	08/30/2024
<b>DOM · Cumulative DOM</b>	-- · --	45 · 45	18 · 39	24 · 52
<b>Age (# of years)</b>	35	28	38	35
<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>	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,720	1,698	1,626	1,665
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<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>	Pool - Yes Spa - Yes	Pool - Yes Spa - Yes	--	--
<b>Lot Size</b>	0.16 acres	.15 acres	.21 acres	.13 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.

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

**Listing 1** 10000 for 1 fewer bedroom than the subject property. It has 22 fewer gross living area than the subject property.

**Listing 2** Listing 2 has 10000 for no pool/spa compared to the subject and -2500 for superior acreage. No other adjustments appear to be needed.

**Listing 3** Listing 3 has 10000 for 1 fewer bedroom and 10000 for no pool. It would be inferior overall compared to the subject.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	585 Vin Rose Way	711 El Capitan Ave	847 Swan	132 Feverfew St
<b>City, State</b>	Manteca, CA	Manteca, CA	Manteca, CA	Manteca, CA
<b>Zip Code</b>	95337	95337	95337	95337
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.49 <sup>1</sup>	0.32 <sup>1</sup>	0.98 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$530,000	\$575,000	\$624,900
<b>List Price \$</b>	--	\$530,000	\$575,000	\$624,900
<b>Sale Price \$</b>	--	\$520,000	\$585,000	\$625,000
<b>Type of Financing</b>	--	Fha	Conv	Conv
<b>Date of Sale</b>	--	05/23/2024	04/26/2024	08/19/2024
<b>DOM · Cumulative DOM</b>	-- · --	8 · 46	5 · 31	12 · 42
<b>Age (# of years)</b>	35	56	31	14
<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>	1 Story contemporary	1 Story contemporary	1 Story contemporary	1 Story contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,720	1,742	1,622	1,886
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	4 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<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>	Pool - Yes Spa - Yes	--	--	--
<b>Lot Size</b>	0.16 acres	.15 acres	.18 acres	.2 acres
<b>Other</b>	none	none	none	none
<b>Net Adjustment</b>	--	+\$16,300	+\$20,000	-\$15,400
<b>Adjusted Price</b>	--	\$536,300	\$605,000	\$609,600

\* Sold 1 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** Sold 1 has 22 more gross living area than the subject property. 10000 for not having a pool and 6300 for inferior build date. No other adjustments are needed.
- Sold 2** Sold 2 has 10000 adjustment for no pool and 10000 adjustment for 1 fewer bedroom than the subject. No other adjustments are needed.
- Sold 3** Sold 3 has -6300 for superior build date, -16600 for superior gross living area, 10000 for no pool and -2500 for superior acreage.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			156000 on 08/29/1996.				
<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>	\$550,000	\$550,000
<b>Sales Price</b>	\$540,000	\$540,000
<b>30 Day Price</b>	\$530,000	--
<b>Comments Regarding Pricing Strategy</b>		
The emphases of value is placed on Sale 1. All comps are within 1 mile of the subject. There is a lack of pool comps on the market, so adjustments were made for the sales.		

## 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



Street



Other

## Listing Photos

**L1** 628 Mission Ridge  
Manteca, CA 95337



Front

**L2** 1455 W Driftwood Way  
Manteca, CA 95337



Front

**L3** 1191 Canvasback Lane  
Manteca, CA 95337



Front



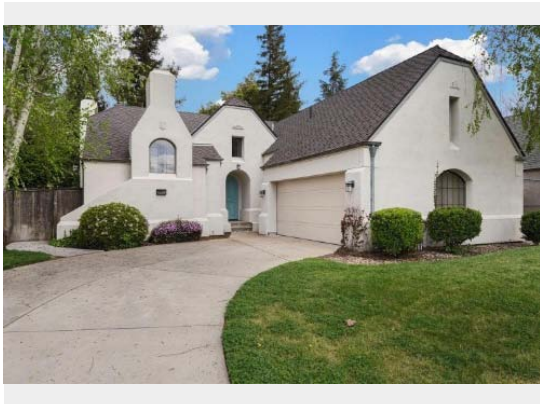
## Sales Photos

**S1** 711 El Capitan Ave  
Manteca, CA 95337



Front

**S2** 847 Swan  
Manteca, CA 95337



Front

**S3** 132 Feverfew St  
Manteca, CA 95337



Front

### ClearMaps Addendum

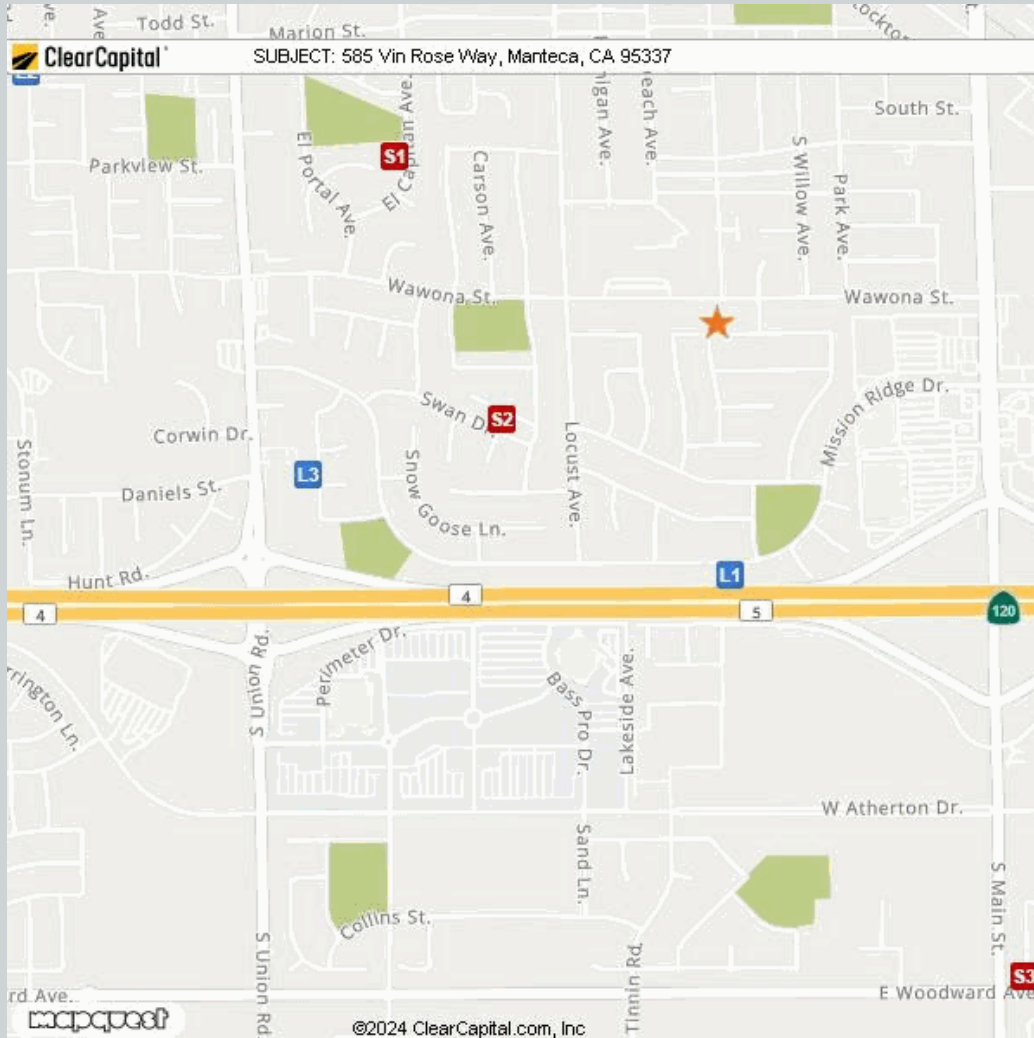
**Address** ★ 585 Vin Rose Way, Manteca, CA 95337

**Loan Number** 58599

**Suggested List** \$550,000

**Suggested Repaired** \$550,000

**Sale** \$540,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	585 Vin Rose Way, Manteca, CA 95337	--	Parcel Match
L1 Listing 1	628 Mission Ridge, Manteca, CA 95337	0.34 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1455 W Driftwood Way, Manteca, CA 95337	1.00 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1191 Canvasback Lane, Manteca, CA 95337	0.59 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	711 El Capitan Ave, Manteca, CA 95337	0.49 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	847 Swan, Manteca, CA 95337	0.32 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	132 Feverfew St, Manteca, CA 95337	0.98 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.

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 [uiproducer@clearcapital.com](mailto:uiproducer@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

<b>Broker Name</b>	Matthew Zgonc 1	<b>Company/Brokerage</b>	Elite REO Services
<b>License No</b>	01782208	<b>Address</b>	2800 braden ave Modesto CA 95350
<b>License Expiration</b>	11/28/2026	<b>License State</b>	CA
<b>Phone</b>	2099187416	<b>Email</b>	matthew.zgonc@elitereo.com
<b>Broker Distance to Subject</b>	11.93 miles	<b>Date Signed</b>	10/21/2024

*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:**

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