

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	2441 N Chestnut Ave, Fresno, CA 93703	Order ID	9718916	Property ID	36148787
Inspection Date	10/28/2024	Date of Report	10/29/2024		
Loan Number	58628	APN	44718251		
Borrower Name	Neighbor to Neighbor Homes LLC	County	Fresno		

Tracking IDs					
Order Tracking ID	10.24_BPO	Tracking ID 1	10.24_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	LEIDI B MARTINEZ GARCIA	Condition Comments	
R. E. Taxes	\$2,139	Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.	
Assessed Value	\$174,980		
Zoning Classification	Residential R1		
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

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	Home is within an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopping, schools, parks and other places of interest.	
Sales Prices in this Neighborhood	Low: \$144400 High: \$395000		
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	2441 N Chestnut Ave	2344 N Millbrook Ave	5069 E Weathermaker Ave	3985 N Seventh St
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93703	93703	93727	93726
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.44 ¹	0.94 ¹	1.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,500	\$309,995	\$359,900
List Price \$	--	\$339,500	\$309,995	\$359,900
Original List Date		08/16/2024	09/22/2024	10/01/2024
DOM · Cumulative DOM	-- · --	46 · 74	15 · 37	27 · 28
Age (# of years)	70	76	63	68
Condition	Average	Good	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,456	1,439	1,400	1,419
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	7	8	7
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	.22 acres	0.18 acres	0.14 acres	0.15 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** Stunningly Remodeled Home In Fresno. Step Into Modern Comfort With This Beautifully Updated Home Featuring a Brand-New Kitchen Adorned With Quartz Countertops, a Chic Subway Tile Backsplash, And Refurbished Cabinets With Sleek New Hardware. The Kitchen Also Boasts a New Sink And Updated Plumbing, Making It Both Functional And Stylish. The Home Shines With Fresh Interior And Exterior Paint, Complemented by Energy-Efficient Led Lighting Throughout. Youll Love The New Vinyl Plank Flooring And Plush Carpet That Add a Touch Of Luxury To Every Room. The Bathroom Has Been Thoughtfully Upgraded With a New Shower Enclosure And Sink Vanity. New Dual-Pane Windows And an Energy-Saving Hvac System Promise Comfort All Year Round. Best Of All, The Owned Solar System Means Youll Enjoy Low Energy Bills Step Outside To a Large, Shaded Backyard, Perfect For Relaxation Or Entertaining. Dont Miss Out On This Move-In-Ready Gemschedule Your Viewing Today
- Listing 2** Welcome To This Beautiful 3-Bedroom, 2-Bathroom Home Nestled In a Friendly Neighborhood. Whether Youre Looking For Room To Grow, Seeking a Cozy Space, Or a First Time Home Buyer This Home Has What Youre Looking For Step Inside To an Inviting Living Room Filled With Natural Light, Perfect For Relaxing After a Long Day Or Hosting Friends And Family. The Kitchen Is Well-Equipped With Plenty Of Counter Space, Making It Ideal For Preparing Meals, Whether Youre a Culinary Enthusiast Or Just Love a Casual Weekend Brunch. Adjacent To The Kitchen, The Dining Area Provides The Perfect Spot For Enjoying Meals Or Working From Home. One Of The Highlights Of This Property Is The Expansive Backyard. With a Spacious Patio Area Perfect For Bbqs And Gatherings, And a Well-Maintained Lawn, This Outdoor Space Offers Endless Possibilities Whether You Envision a Garden, a Play Area For Pets, Or Simply a Tranquil Spot To Unwind. Conveniently Located Near Schools, Parks, And Shopping Centers, This Home Offers The Perfect Blend Of a Peaceful Neighborhood With Easy Access To All The Amenities You Need. Dont Miss The Opportunity To Make This Versatile Home Your Own Sanctuary
- Listing 3** Welcome Home If You Are Looking For a 3 Bedroom 2 Bath Property With Fresh Paint, Updated Flooring, New Tile, Fixtures And Quartz Countertops, This Home Is Move-In Ready And Waiting For You. The Backyard Offers Room For Outdoor Activities, Gardening Or Simply Relaxing. Its Perfect For Those Seeking a Stylish, Comfortable Home In a Central Location. Come View, Fall In Love And Make an Offer

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2441 N Chestnut Ave	4450 E Olive Ave	2035 N Archie Ave	3115 N Wolters Ave
City, State	Fresno, CA	Fresno, CA	Fresno, CA	Fresno, CA
Zip Code	93703	93702	93703	93703
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.34 ¹	0.97 ¹	1.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$320,000	\$355,000	\$350,000
List Price \$	--	\$315,000	\$355,000	\$350,000
Sale Price \$	--	\$320,000	\$350,000	\$335,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	08/06/2024	05/22/2024	08/30/2024
DOM · Cumulative DOM	-- · --	92 · 153	13 · 64	14 · 32
Age (# of years)	70	25	70	69
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,456	1,432	1,448	1,492
Bdrm · Bths · ½ Bths	4 · 2	5 · 2	3 · 2	3 · 2
Total Room #	8	8	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	.22 acres	0.14 acres	0.18 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	-\$16,680	-\$14,560	-\$2,380
Adjusted Price	--	\$303,320	\$335,440	\$332,620

* 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 Is a Cute Home With 5 Bedrooms, 2 Bathrooms, And a 2 Car Garage Ready For Its New Owner. This Home Is Perfectly Fenced Throughout The Property For Your Convenience. With Some TLC, This Home Will Shine Again. This One Wont Stay Long, So Dont Wait Contact Your Local Realtor Today To Schedule a Private Tour.
- Sold 2** Brand new 30 year roof and storage shed patio completed Jan 22, 2024. Seller has 2 big dogs. Please give a 24 hour notice.
- Sold 3** Owned by One Family For Over 60 Years While The Countertops And Cabinets Are Original In The Kitchen And 3/4 Bath, You Will Be Amazed At Their Beautiful Condition This Reflects The Pride Of Ownership Throughout. Additionally, The Main Bath Has Been Upgraded/ Updated With an Attractive Sink/Vanity And Tile Flooring. The Hvac Has Been Upgraded To A/C And The Roof Material To Composition. The Thoughtful Floorplan Allows For One Room To Be a Large Bedroom Or Used As a Bonus Room, Media Room, Or Home Office. This Room Features a Slider That Leads To The Private Backyard, In Addition To Traditional Knotty-Pine Walls And Natural Oak Flooring. The Livingroom Looks Out To The Front Yard. It Has a Floor-To-Ceiling Corner Custom Brick Fireplace. The Fireplace Will Become Your Preferred Spot For Family Celebration And Event Pictures Both Living Room Features Are Seldom Seen With Todays Floorplans. Another Seldom Seen Feature Is a Long Driveway That Leads To a 2-Car Detached Garage. Those That Like Garage-Centered Projects Auto,Wood,Etc Will Appreciate This Feature, As Will Those In The House It Also Adds a Degree Of Privacy. The Garage Is Accessed From The House by Exiting The Laundry Room Door, And Walking a Few Feet Under The Patio Cover To The Garage. The Long, Paved Driveway Is Also Perfectly Used As a Childrens Play Area. The Kitchen, Dinette, Dining Room And Living Room Windows All Look Out To a Part Of The Driveway. All This And The Convenience Of an Indoor Laundry Room

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				none noted at time of inspection			
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	\$330,000	\$330,000
Sales Price	\$320,000	\$320,000
30 Day Price	\$305,000	--
Comments Regarding Pricing Strategy		
Address did not come out clear in photo, address verified with parcel map. I looked at the Sold comps as well as the assessed value of the subject property to help determine the Suggested List Price.		

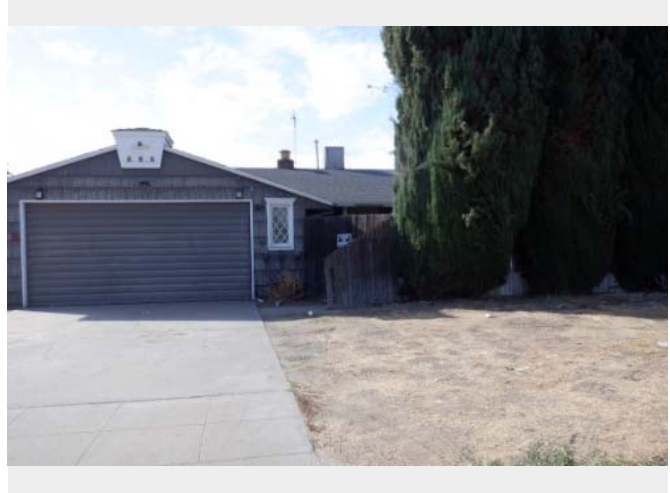
Clear Capital Quality Assurance Comments Addendum

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



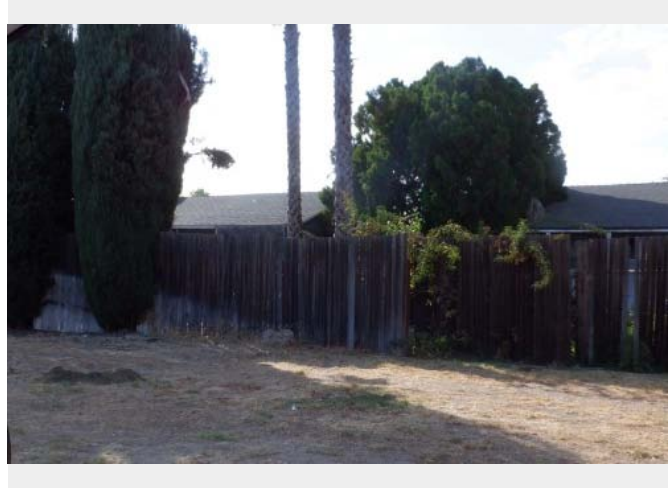
Front



Front



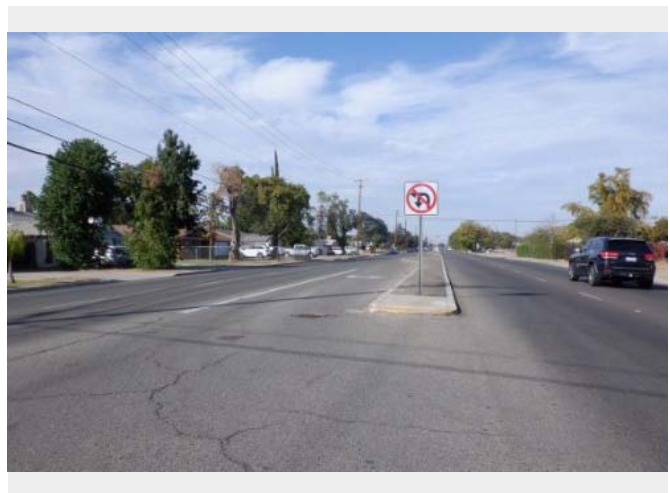
Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 2344 N Millbrook Ave
Fresno, CA 93703



Front

L2 5069 E Weathermaker Ave
Fresno, CA 93727



Front

L3 3985 N Seventh St
Fresno, CA 93726



Front

Sales Photos

S1 4450 E Olive Ave
Fresno, CA 93702



Front

S2 2035 N Archie Ave
Fresno, CA 93703



Front

S3 3115 N Wolters Ave
Fresno, CA 93703



Front

ClearMaps Addendum

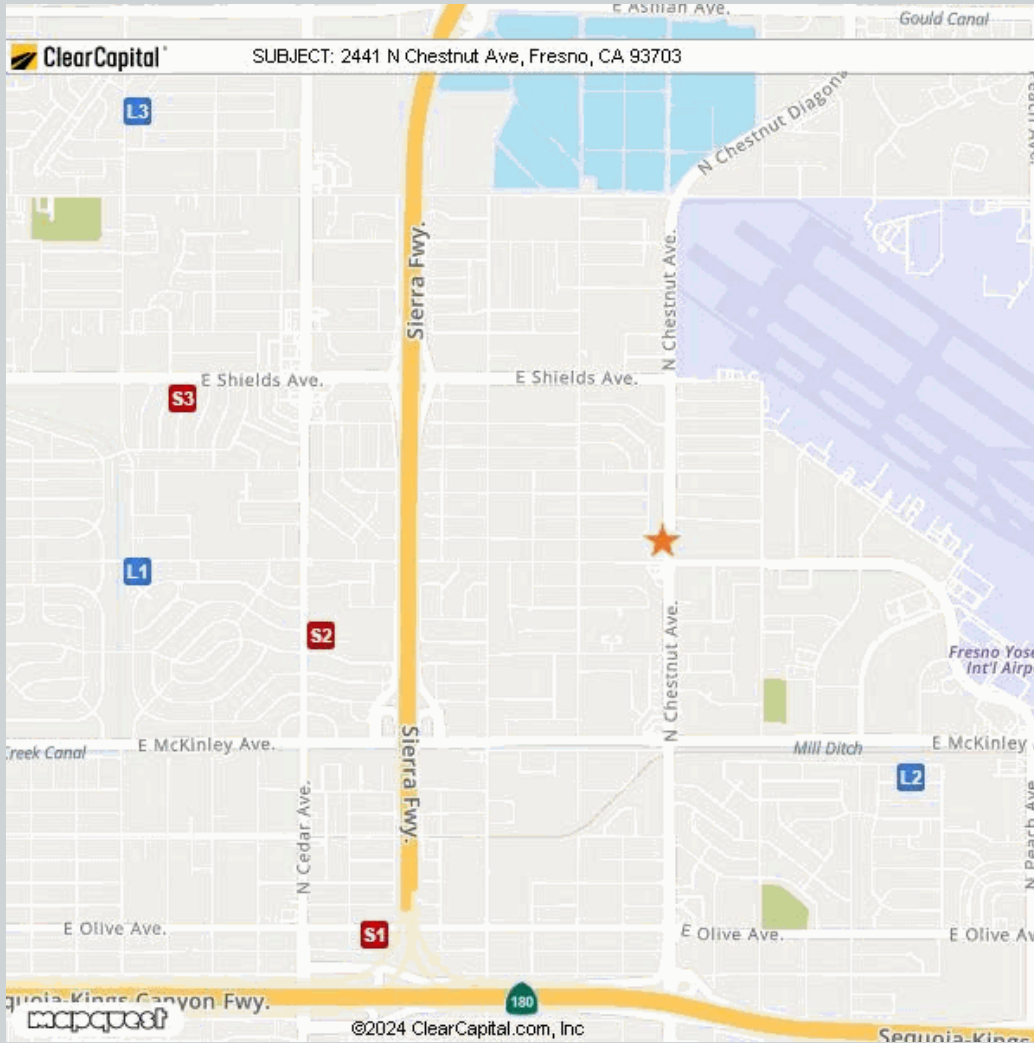
Address ★ 2441 N Chestnut Ave, Fresno, CA 93703

Loan Number 58628

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$320,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2441 N Chestnut Ave, Fresno, CA 93703	--	Parcel Match
L1 Listing 1	2344 N Millbrook Ave, Fresno, CA 93703	1.44 Miles ¹	Parcel Match
L2 Listing 2	5069 E Weathermaker Ave, Fresno, CA 93727	0.94 Miles ¹	Parcel Match
L3 Listing 3	3985 N Seventh St, Fresno, CA 93726	1.86 Miles ¹	Parcel Match
S1 Sold 1	4450 E Olive Ave, Fresno, CA 93702	1.34 Miles ¹	Parcel Match
S2 Sold 2	2035 N Archie Ave, Fresno, CA 93703	0.97 Miles ¹	Parcel Match
S3 Sold 3	3115 N Wolters Ave, Fresno, CA 93703	1.37 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 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

Broker Name	Susan Tonal	Company/Brokerage	London Properties
License No	01207349	Address	6442 N Maroa Fresno CA 93612
License Expiration	03/18/2028	License State	CA
Phone	5592892895	Email	reoagent4u@gmail.com
Broker Distance to Subject	5.26 miles	Date Signed	10/29/2024

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.