DRIVE-BY BPO

485 Mayo Cir Tooele, UT 84074

39026 Loan Number \$250,000

As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	485 Mayo Circle, Tooele, UT 84074 10/17/2019 39026 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	6376530 10/18/2019 08-028-0-0019 Tooele	Property ID	27417793
Tracking IDs					
Order Tracking ID	BotW New Fac-DriveBy BPO 10.16.19	Tracking ID 1	BotW New Fac	-DriveBy BPO 10.1	6.19
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	HARDY MISTY, YARBER ISAAC	Condition Comments
R. E. Taxes	\$154,231	Property appears to be in average condition. No signs of
Assessed Value	\$179,572	significant deferred maintenance. Lawn has not been
Zoning Classification	Residential	maintained. MLS and tax record vary on the GLA Tax: 1077, MLS 998. basement sqft Tax: 912, MLS 998.
Property Type	SFR	550. Baselment oqri Taxii 512, Inizo 550.
Occupancy	Vacant	
Secure?	Yes	
(unknown. appears to be vacant, $\boldsymbol{\iota}$ notice.)	inconfirmed. Property Preservation	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Property located in an area of homes ranging from the 1950s t
Sales Prices in this Neighborhood	Low: \$135,000 High: \$309,900	1990s. Located in an cul de sac. Large park located nearby. Minimal REO activity.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

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	Subject	Listing 1	Listing 2 *	Listing 3
treet Address	485 Mayo Circle	615 Northridge Ave	50 Benchmark	259 E Skyline Dr
ity, State	Tooele, UT	Tooele, UT	Tooele, UT	Tooele, UT
ip Code	84074	84074	84074	84074
atasource	MLS	MLS	MLS	MLS
liles to Subj.		0.42 1	0.92 1	1.26 1
roperty Type	SFR	SFR	SFR	SFR
riginal List Price \$	\$	\$229,900	\$263,000	\$299,999
ist Price \$		\$229,900	\$259,000	\$299,999
riginal List Date		10/07/2019	06/22/2019	09/27/2019
OM · Cumulative DOM		10 · 11	77 · 118	20 · 21
ge (# of years)	40	55	45	51
ondition	Average	Average	Average	Average
ales Type		Fair Market Value	Fair Market Value	Fair Market Value
ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
iew	Neutral ; Residential	Neutral ; Residential	Beneficial ; City Skyline	Beneficial ; City Skyline
tyle/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
Units	1	1	1	1
iving Sq. Feet	1,077	864	1,345	1,400
drm · Bths · ½ Bths	2 · 2	3 · 1	2 · 2	3 · 1 · 1
otal Room #	6	6	6	6
arage (Style/Stalls)	Attached 2 Car(s)	Carport 1 Car	Detached 2 Car(s)	Attached 2 Car(s)
asement (Yes/No)	Yes	Yes	Yes	Yes
asement (% Fin)	100%	80%	50%	100%
asement Sq. Ft.	912	864	1,337	1,400
ool/Spa				
ot Size	.25 acres	.14 acres	.01 acres	.22 acres
•				

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Smaller GLA than the subject. Older than the subject. Smaller lot than the subject. No garage.
- Listing 2 Larger GLA than the subject. Older than the subject. Smaller lot than the subject. Superior location, bench location, valley view.
- Listing 3 Larger GLA than the subject. Older than the subject. Most similar lot size to the subject. Superior location, bench location, valley view.

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.

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DRIVE-BY BPO

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	485 Mayo Circle	396 S 100 E	585 N Seagull Dr	488 S Sleepy Hollow Dr
City, State	Tooele, UT	Tooele, UT	Tooele, UT	Tooele, UT
Zip Code	84074	84074	84074	84074
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		1.35 1	0.15 1	1.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$229,900	\$250,000	\$274,900
List Price \$		\$229,900	\$250,000	\$274,900
Sale Price \$		\$225,000	\$250,000	\$268,100
Type of Financing		Fha	Conventional	Utah Housing
Date of Sale		09/09/2019	04/30/2019	05/17/2019
DOM · Cumulative DOM		21 · 48	20 · 26	9 · 37
Age (# of years)	40	47	42	43
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	Beneficial; City Skyline
Style/Design	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,077	1,248	1,128	1,192
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	3 · 1	2 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	912		1,092	1,192
Pool/Spa				
Lot Size	.25 acres	.29 acres	.18 acres	.17 acres
Other				
Net Adjustment		+\$15,000	\$0	-\$15,000
Adjusted Price		\$240,000	\$250,000	\$253,100

^{*} Sold 2 is the most comparable sale to the subject.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Larger GLA than the subject. No basement. Older than the subject. Larger lot than the subject.
- **Sold 2** Most similar GLA to the subject. Smaller lot than the subject. Finished basement. Most similar year built.
- Sold 3 Larger GLA than the subject. Finished basement. Superior location, bench location, valley view.

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.

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	irm			Subject last	listed on 05/24/20	016 for \$175,000. S	Sold 9/20/2016
Listing Agent Na	me			for \$180,000	0		
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy	Marketing Strategy			
	As Is Price	Repaired Price		
Suggested List Price	\$250,000	\$250,000		
Sales Price	\$250,000	\$250,000		
30 Day Price	\$240,000			
Comments Regarding Pricing S	trategy			
The subject is most similar subject.	to Sale 2 and should sale within +/-	- 5% of sale 2. Limited active comps on the market that are similar to the		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.35 miles and the sold comps Notes closed within the last 6 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Client(s): Wedgewood Inc

Property ID: 27417793

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Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

DRIVE-BY BPO

Subject Photos



Street

Listing Photos





Front





Front



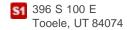


Front

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Sales Photos





Front

585 N Seagull Dr Tooele, UT 84074



Front

488 S Sleepy Hollow Dr Tooele, UT 84074

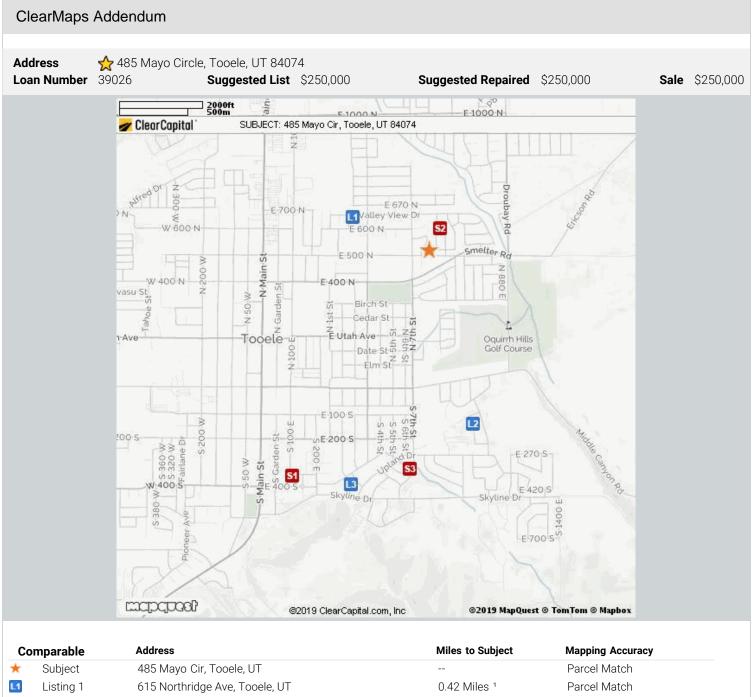


Front

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DRIVE-BY BPO

Tooele, UT 84074



_ C	Jilipai abie	Addicos	miles to oubject	mapping Accuracy
*	Subject	485 Mayo Cir, Tooele, UT		Parcel Match
L1	Listing 1	615 Northridge Ave, Tooele, UT	0.42 Miles 1	Parcel Match
L2	Listing 2	50 Benchmark, Tooele, UT	0.92 Miles ¹	Parcel Match
L3	Listing 3	259 E Skyline Dr, Tooele, UT	1.26 Miles ¹	Parcel Match
S1	Sold 1	396 S 100 E, Tooele, UT	1.35 Miles ¹	Parcel Match
S2	Sold 2	585 N Seagull Dr, Tooele, UT	0.15 Miles ¹	Parcel Match
S 3	Sold 3	488 S Sleepy Hollow Dr, Tooele, UT	1.13 Miles ¹	Parcel Match

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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.

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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: 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.
- 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.

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Report Instructions - cont.

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.

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Loan Number

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Broker Information

Broker Name Christian Anderson Company/Brokerage iProRealty

License No 5504635-SA00 Address 770 country club stansbury UT 84074

License Expiration 05/31/2021 License State UT

Phone 8016470457 **Email** andersonchristiana@yahoo.com

Broker Distance to Subject 6.86 miles **Date Signed** 10/17/2019

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.

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