

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	1007 Sweetwood Circle, Nampa, ID 83651	Order ID	6667642	Property ID	28226295
Inspection Date	03/21/2020	Date of Report	03/22/2020		
Loan Number	40506	APN	R1535200000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Canyon		

Tracking IDs

Order Tracking ID	BotW New Fac-DriveBy BPO 03.19.20	Tracking ID 1	BotW New Fac-DriveBy BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Edward W Harris	Condition Comments Physical depreciation is limited to wear and tear on the systems of the home. The home shows average maintenance and condition for it's age. Has no central air installed
R. E. Taxes	\$2,319	
Assessed Value	\$144,500	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Property has a lockbox on side door)		
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	Suburban	Neighborhood Comments The subject property conforms to the neighborhood with functional utility, style, quality of construction and is in similar condition to the other homes from within the neighborhood and surrounding areas.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$114,000 High: \$260,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1007 Sweetwood Circle	114 N Rowena St	175 N Stinson St	224 S Diamond
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83686
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.64 ¹	0.90 ¹	2.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$184,900	\$230,000	\$214,990
List Price \$	--	\$184,900	\$230,000	\$214,890
Original List Date		03/12/2020	03/12/2020	02/10/2020
DOM · Cumulative DOM	-- · --	4 · 10	10 · 10	20 · 41
Age (# of years)	44	48	66	64
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	1,052	1,352	1,000	1,032
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1 · 1	3 · 1
Total Room #	6	5	6	5
Garage (Style/Stalls)	Attached 1 Car	None	Detached 3 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	0.14 acres	0.14 acres	0.16 acres	0.16 acres
Other	None	None	fireplace	fireplace

* Listing 3 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.

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

Listing 1 Furnace and hot water heater are approx 10 years old. Fenced Fully, Irrigation Available, refrigerator included. central air installed, no garage or carport.

Listing 2 Fenced Part, Garden Space, Irrigation Available, Shop with Electricity, Alley Access, gas fireplace, brick exterior, original hardwood flooring.

Listing 3 renovated on the main floor including granite countertops and new Appliances in the kitchen. Home includes New microwave, Oven, Dishwasher, Also large shed and detached Garage/shop with power

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1007 Sweetwood Circle	826 W Kinghorn Dr	723 S 9th St	1027 Summerwind Pl
City, State	Nampa, ID	Nampa, ID	Nampa, ID	Nampa, ID
Zip Code	83651	83651	83651	83651
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	1.12 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$205,000	\$179,900	\$210,000
List Price \$	--	\$210,000	\$179,900	\$210,000
Sale Price \$	--	\$210,000	\$187,000	\$210,000
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	01/03/2020	03/09/2020	11/05/2019
DOM · Cumulative DOM	-- · --	69 · 69	3 · 31	45 · 45
Age (# of years)	44	41	47	38
Condition	Average	Average	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	1,052	1,056	1,000	1,132
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1	3 · 2
Total Room #	6	6	4	6
Garage (Style/Stalls)	Attached 1 Car	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	0.14 acres	0.28 acres	0.10 acres	0.16 acres
Other	None	fireplace	None	fireplace
Net Adjustment	--	-\$21,998	+\$4,784	-\$11,856
Adjusted Price	--	\$188,002	\$191,784	\$198,144

* Sold 2 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** Roof and siding replaced 6 years ago, gorgeous bamboo floors, wood burning fireplace, large fenced backyard with covered patio with ceiling fan and no rear neighbors, ceiling fans in all the bedrooms and dining area, RV parking with hookup, boat or additional RV parking in the backyard, .28 acres and no HOA. ADJUSTMENTS: age(-300), acreage(-12,998), garage(-3000), concessions(-5000), central air(-1500)
- Sold 2** Single level with 7 year old roof, new tile flooring in kitchen, new exterior paint in 2016 and kitchen/ dining room paint. An additional heater in the bathroom comes in handy in the winter, new toilet installed approx. 1 year ago. Extra large sized two car attached garage. ADJUSTMENTS: acreage(3484), central air(-1500), age(300), beds(3000), baths(3000),concessions(-3500)
- Sold 3** Solar panels for winter heat, all rooms have ceiling fans, new roof, new paint inandout, new flooring and carpet throughout, new windows w/dark screens, built in hutch. Water filter for kitchen sink and refrigerator. Master bath has new shower and new bathroom sinks and faucets, alarm system. Mature landscaping in back yard make it the perfect retreat along with full sprinklers. ADJUSTMENTS: age(-600), acreage(-1744), sq ft(-2000), garage(-3000), condition(-9500), central air(-1500)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No additional information available			
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	\$195,000	\$195,000
Sales Price	\$193,000	\$193,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
All sales utilized were the closest, most recent and most similar sales of these homes in the area. Sale comp #2 shows the best support for final value conclusion. Overall it has the most similar characteristics and amenities to the subject property.		

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



Address Verification



Side



Side



Back



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 114 N Rowena St
Nampa, ID 83651



Front

L2 175 N Stinson St
Nampa, ID 83651



Front

L3 224 S Diamond
Nampa, ID 83686



Front

Sales Photos

S1 826 W Kinghorn Dr
Nampa, ID 83651



Front

S2 723 S 9th St
Nampa, ID 83651



Front

S3 1027 Summerwind Pl
Nampa, ID 83651



Front

ClearMaps Addendum

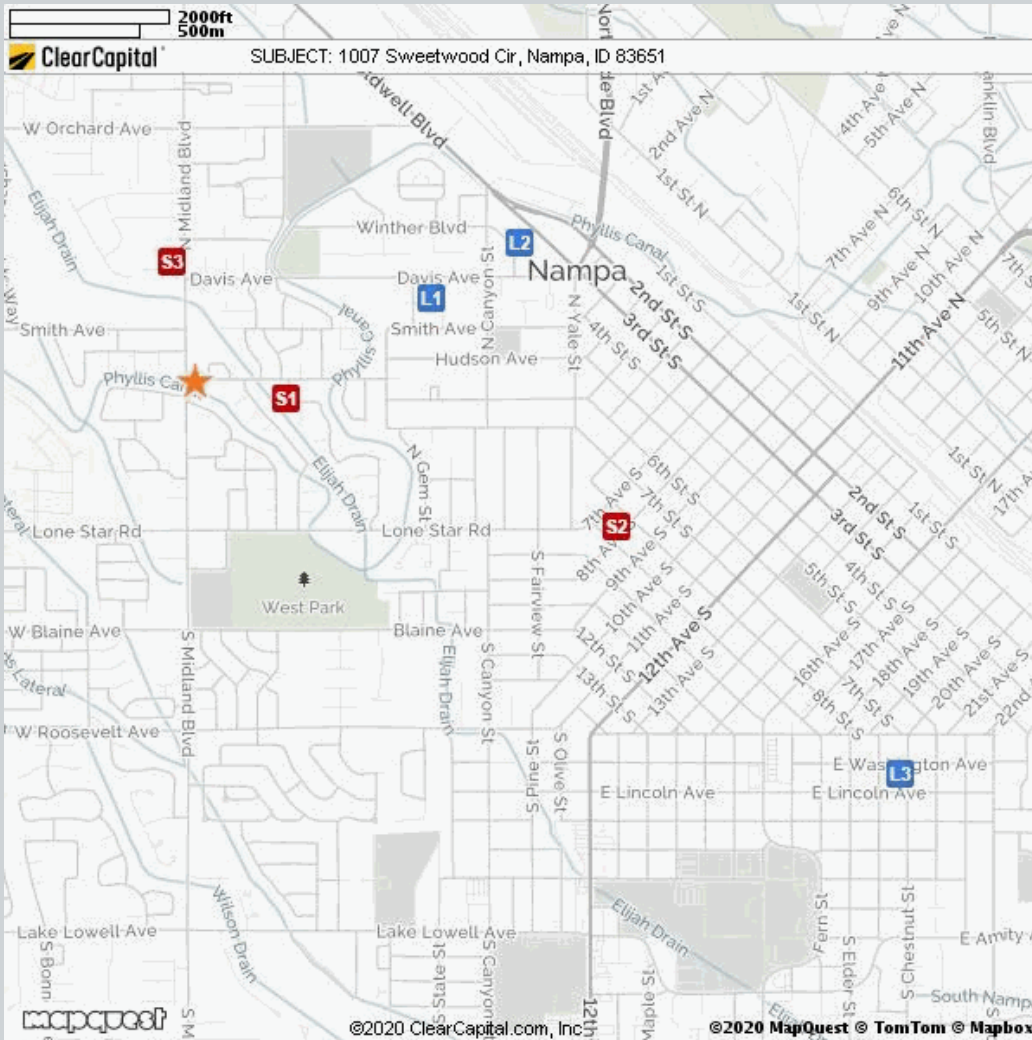
Address ★ 1007 Sweetwood Circle, Nampa, ID 83651

Loan Number 40506

Suggested List \$195,000

Suggested Repaired \$195,000

Sale \$193,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1007 Sweetwood Cir, Nampa, ID	--	Parcel Match
L1 Listing 1	114 N Rowena St, Nampa, ID	0.64 Miles ¹	Parcel Match
L2 Listing 2	175 N Stinson St, Nampa, ID	0.90 Miles ¹	Parcel Match
L3 Listing 3	224 S Diamond, Nampa, ID	2.01 Miles ¹	Parcel Match
S1 Sold 1	826 W Kinghorn Dr, Nampa, ID	0.25 Miles ¹	Parcel Match
S2 Sold 2	723 S 9th St, Nampa, ID	1.12 Miles ¹	Parcel Match
S3 Sold 3	1027 Summerwind Pl, Nampa, ID	0.32 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: 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.

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.

Broker Information

Broker Name	Mary Walters	Company/Brokerage	Keller Williams Realty Boise
License No	AB29532	Address	5312 S Valley St Boise ID 83709
License Expiration	12/31/2020	License State	ID
Phone	2087247478	Email	msasee2002@msn.com
Broker Distance to Subject	13.64 miles	Date Signed	03/22/2020

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

Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the uniform standard of professional appraisal practice. It is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.

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.