DRIVE-BY BPO

590 W MAPLE STREET

POCATELLO, ID 83201

44161 Loan Number **\$164,900**• 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

Address Inspection Date Loan Number Borrower Name	590 W Maple Street, Pocatello, ID 83201 04/07/2021 44161 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7217376 04/08/2021 RPCPP062400 Bannock	Property ID	29917278
Tracking IDs					
Order Tracking ID	0406BPO	Tracking ID 1	0406BPO		
Tracking ID 2		Tracking ID 3			

General Conditions			
General Conditions			
Owner	FORREST E HAMMERS	Condition Comments	
R. E. Taxes	\$1,594	The subject property appears to be in average condition with a	
Assessed Value	\$154,508	yard that appears to be adequately maintained.	
Zoning Classification	Residential		
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 Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The neighborhood has a mix of homes in style and age. There
Sales Prices in this Neighborhood	Low: \$165000 High: \$229900	are two schools and access to al of the shopping opportunities.
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	590 W Maple Street	1660 East St.	332 E. Maple	331 Washington
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83201	83204	83201	83201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.67 1	0.52 1	0.59 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$149,900	\$164,900	\$200,000
List Price \$		\$149,900	\$164,900	\$200,000
Original List Date		02/22/2021	03/19/2021	03/30/2021
DOM · Cumulative DOM		44 · 45	19 · 20	1 · 9
Age (# of years)	91	81	97	81
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	928	968	865	982
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	1 · 1	2 · 1
Total Room #	6	7	4	6
Garage (Style/Stalls)	None	None	None	Carport 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	0%	100%	70%
Basement Sq. Ft.	896	130	285	884
Pool/Spa				
Lot Size	0.13 acres	0.22 acres	0.13 acres	0.25 acres
Other	None	None	None	None

^{*} 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 Adjustments: GLA Above: \$25.00 / sqft, GLA Below: \$5.00 Finished \$2.00 Unfinished, Lot: .10 / sqft, Garage: \$2,000 / Stall, Carport: \$500, Bathroom: \$2,000, Condition: \$5,000 / Level, Age: \$500 / Ten Years, Central Air: \$500, Location: \$5,000 / Level. This comp is inferior to the subject property due to the smaller and unfinished basement.
- Listing 2 This comp is inferior to the subject property due to the smaller GLA both above and below grade and a slight difference in age.
- Listing 3 This comp is superior to the subject property due to the larger above grade GLA, the age and the Carport.

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	Sold 1	Sold 2 *	Sold 3
Street Address	590 W Maple Street	1136 S. 2nd Ave.	436 N. 9th	137 Wilson
City, State	Pocatello, ID	Pocatello, ID	Pocatello, ID	Pocatello, ID
Zip Code	83201	83201	83201	83201
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.97 1	1.02 1	0.34 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$165,000	\$174,900	\$199,900
List Price \$		\$165,000	\$174,900	\$199,900
Sale Price \$		\$140,000	\$166,500	\$205,000
Type of Financing		Cash	Cash	Fha
Date of Sale		03/03/2021	01/29/2021	03/01/2021
DOM · Cumulative DOM		54 · 54	16 · 16	28 · 28
Age (# of years)	91	91	93	93
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	928	864	1,044	1,032
Bdrm · Bths · ½ Bths	2 · 1	1 · 1	3 · 1	2 · 1
Total Room #	6	6	7	6
Garage (Style/Stalls)	None	None	None	Carport 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	90%	100%
Basement Sq. Ft.	896	864	624	1,032
Pool/Spa				
Lot Size	0.13 acres	0.10 acres	0.14 acres	0.16 acres
Other	None	None	\$500 Concession	\$4,800 Concession
Net Adjustment		+\$1,760	-\$2,040	-\$8,580
Adjusted Price	<u></u>	\$141,760	\$164,460	\$196,420

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 Adjustments: GLA Above: \$25.00 / sqft, GLA Below: \$5.00 Finished \$2.00 Unfinished, Lot: .10 / sqft, Garage: \$2,000 / Stall, Carport: \$500, Bathroom: \$2,000, Condition: \$5,000 / Level, Age: \$500 / Ten Years, Central Air: \$500, Location: \$5,000 / Level.\
 This comp is slightly inferior due to the smaller GLA both above and below grade.
- Sold 2 This com p is slightly superior to the subject property due to the larger above grade GLA and the \$500 in concessions.
- **Sold 3** This comp is superior to the subject property due to the larger GLA both above and below grade, the Carport and the \$4,800 in Concessions.

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Current Listing S	atus Not Currently Listed		Listing History Comments				
Listing Agency/Firm				The subject property was listed and sold in the last twelve			
Listing Agent Na	me			months.			
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/24/2021	\$150,000			Sold	04/02/2021	\$153,000	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$169,900	\$169,900			
Sales Price	\$164,900	\$164,900			
30 Day Price	\$159,900				
Comments Regarding Pricing Strategy					

Due to the lack of like comps I had to expand the search criteria in order to find the most accurate comps possible. When I compared the like recently sold comps to the like active comps it is reasonable to expect to list the subject property for \$169.900.

Clear Capital Quality Assurance Comments Addendum

Reviewer's 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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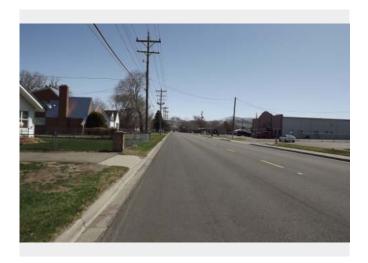
Subject Photos





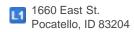


Address Verification



Street

Listing Photos



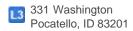


Front





Front





Front

Sales Photos





Front

\$2 436 N. 9th Pocatello, ID 83201



Front

137 Wilson Pocatello, ID 83201

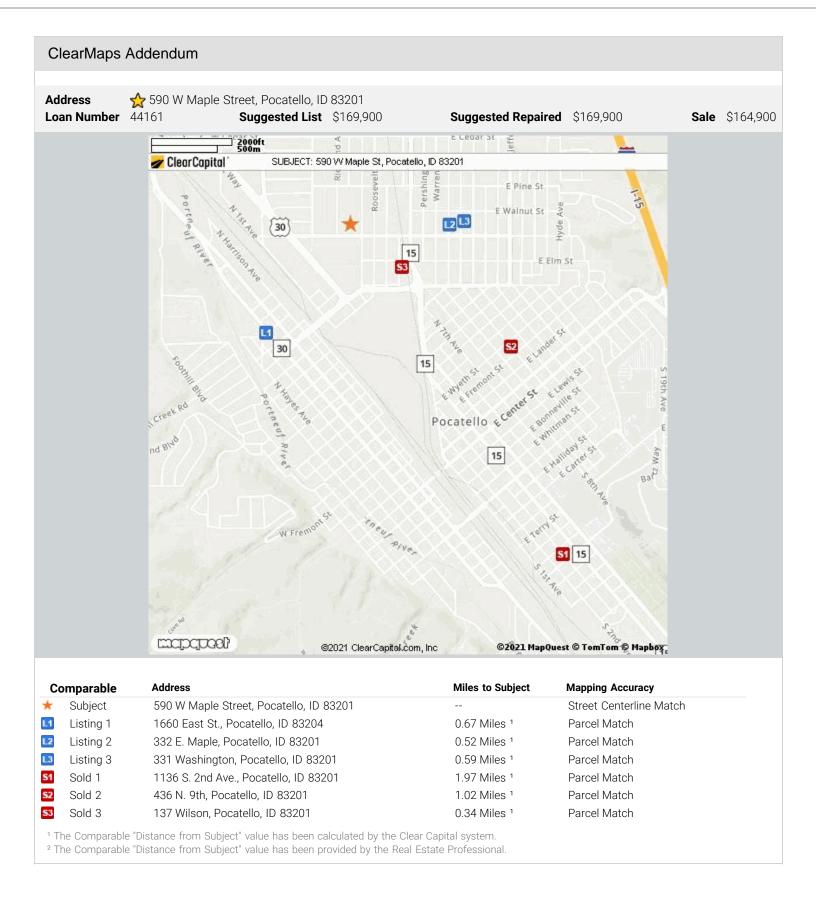


Front

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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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Broker Information

by ClearCapital

Broker Name Gilbert Salazar Company/Brokerage Price Real Estate

License No SP23495 Address 1181 Cahina Way Pocatello ID

83204

License Expiration 04/30/2022 License State ID

Phone 2082212618 Email gilbert.salazar1@gmail.com

Broker Distance to Subject 5.31 miles **Date Signed** 04/07/2021

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.

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