20569 N ANCON AVENUE - HOLDBACK MARICOPA, AZ 85139

AZ 85139 Loan Number

44343

**\$259,000** • 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	20569 N Ancon Avenue - Holdback, Maricopa, AZ 85 04/28/2021 44343 Breckenridge Property Fund 2016 LLC	139 Order ID Date of Repo APN County	7260822 rt 04/29/2021 512-30-448 Pinal	Property ID	30067749
Tracking IDs Order Tracking ID	0427BPO	Tracking ID 1	0427BP0		
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	JAMES P HOLLORAN	Condition Comments
R. E. Taxes	\$2,029	Subject Property appears to in Good Condition. No Sign of wear
Assessed Value	\$129,111	and Tear. Subject Property has good Curb Appeal. Neighborhood
Zoning Classification	[GR] General Rural Z	Comments, Possitive.
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	
НОА	City Property Mgmt 602-437-4777	
Association Fees	\$64 / Month (Other: Common Area)	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	No REO or SS and I don't see no seller concessions There is a
Sales Prices in this Neighborhood	Low: \$250,000 High: \$350,000	low supply of home on the market but a good demand.
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	20569 N Ancon Avenue -	45167 W Alamendras St	43840 W Rio Grande Dr	43864 W Elm Dr
	Holdback			
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85139	85139	85138	85138
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.39 1	0.89 1	0.85 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$274,900	\$295,000
List Price \$		\$275,000	\$284,900	\$295,000
Original List Date		04/07/2021	03/06/2021	04/25/2021
DOM $\cdot$ Cumulative DOM		11 · 22	44 · 54	2 · 4
Age (# of years)	16	18	19	19
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	1,650	1,716	1,686	1,687
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2
Total Room #	5	7	5	5
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	0.12 acres	0.13 acres	0.12 acres	0.12 acres
Other	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.

### Current Listings - Cont.

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

- Listing 1 This is in same sub as subject home The perfect starter or investment property in premier Acacia Crossings at the gateway to Maricopa for easy commuting. Shopping, dining and entertainment within one mile and a playground at the end of the street. 4 nice sized bedrooms and two full baths with a living/dining area, eat in kitchen with island breakfast bar and great room. A wonderful use of space in this floor plan.
- Listing 2 Immaculate and move-in ready home featuring NEW paint and NEW carpet. Wonderful layout with a den off the spacious great room, and a split master bedroom. Open kitchen with lots of cabinet and counter space, tiled floor, breakfast bar, and black/stainless appliances. 2-inch wood blinds on every window, and you even get a fridge, washer, and dryer.
- **Listing 3** This home has been recently renovated. As you enter you will notice the newly installed luxury vinyl plank flooring and fresh paint throughout.

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#### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	20569 N Ancon Avenue - Holdback	20503 N Ancon Ave	44898 W Bahia Dr	44983 W Bahia Dr
City, State	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ	Maricopa, AZ
Zip Code	85139	85139	85139	85139
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.08 1	0.14 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$250,000	\$264,999	\$258,000
List Price \$		\$250,000	\$264,999	\$250,000
Sale Price \$		\$245,000	\$264,999	\$250,000
Type of Financing		Other	Fha	Fha
Date of Sale		03/29/2021	01/13/2021	03/10/2021
$DOM \cdot Cumulative DOM$	·	20 · 20	36 · 36	71 · 71
Age (# of years)	16	18	16	16
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/Rambler	1 Story Ranch/Rambler	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,650	1,536	1,653	1,651
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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	0.12 acres	0.14 acres	0.12 acres	0.13 acres
Other	None	None	None	None
Net Adjustment		+\$2,850	-\$150	-\$50
Adjusted Price		\$247,850	\$264,849	\$249,950

\* Sold 3 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.

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### Recent Sales - Cont.

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

- Sold 1 3 bedroom, 2 bath. Huge eat in kitchen, granite countertops. 20x20 floor tile and wood blinds in living areas and new carpet in bedrooms. Home has an open floor plan and good flow for entertaining.
- **Sold 2** 3 beds and 2 baths and a large den. Entertainers kitchen boasts new stainless appliances, custom backsplash, and a breakfast bar. WELCOMING family room perfect for hosting family and friends. Upgraded bathrooms with tiled showers. Modern and neutral flooring and paint.

Sold 3 Nice 3/2 home with a den. Owner has done some upgrades, fresh paint and tile.

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### Subject Sales & Listing History

Current Listing S	Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	Firm			Not listed since 11/24/2010			
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$254,000	\$254,000		
Sales Price	\$259,000	\$259,000		
30 Day Price	\$250,000			
Comments Regarding Pricing Strategy				
Price was based on the sold comps.				

#### 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 **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### DRIVE-BY BPO by ClearCapital

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## **Subject Photos**



Front



Address Verification





Side



Street



Street

### DRIVE-BY BPO by ClearCapital

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## **Subject Photos**



Other



Other

by ClearCapital

### **Listing Photos**

43864 W ELM DR Maricopa, AZ 85138



Front



Front



Front

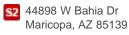
by ClearCapital

**Sales Photos** 

20503 N Ancon Ave Maricopa, AZ 85139



Front





Front

44983 W Bahia Dr Maricopa, AZ 85139



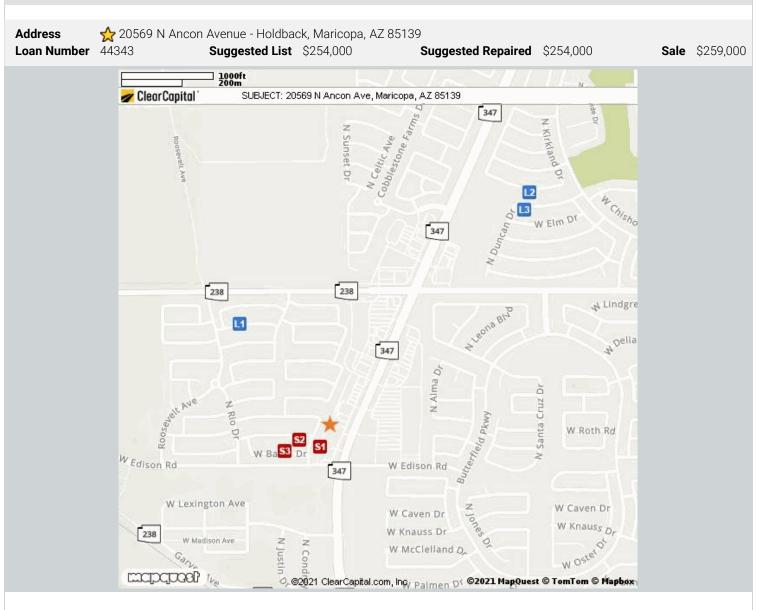
Front

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### ClearMaps Addendum



С	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	20569 N Ancon Avenue - Holdback, Maricopa, AZ 85139		Parcel Match
L1	Listing 1	45167 W Alamendras St, Maricopa, AZ 85139	0.39 Miles 1	Parcel Match
L2	Listing 2	43840 W Rio Grande Dr, Maricopa, AZ 85138	0.89 Miles 1	Parcel Match
L3	Listing 3	43864 W Elm Dr, Maricopa, AZ 85138	0.85 Miles 1	Parcel Match
<b>S1</b>	Sold 1	20503 N Ancon Ave, Maricopa, AZ 85139	0.06 Miles 1	Parcel Match
<b>S</b> 2	Sold 2	44898 W Bahia Dr, Maricopa, AZ 85139	0.08 Miles 1	Parcel Match
<b>S</b> 3	Sold 3	44983 W Bahia Dr, Maricopa, AZ 85139	0.14 Miles 1	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.

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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.

### 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:

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**

Broker Name	Glen Donohue	Company/Brokerage	My Home Group Real Estate LLC
License No	SA109018000	Address	2509 W Dahlia Dr, Phoenix AZ 85029
License Expiration	02/28/2023	License State	AZ
Phone	6233770149	Email	bposaz.only@gmail.com
Broker Distance to Subject	37.24 miles	Date Signed	04/29/2021

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 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 or nace, 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 prospective of the state with the properties 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.