

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.

<b>Address</b>	3709 N Country Drive, Antelope, CA 95843	<b>Order ID</b>	7497643	<b>Property ID</b>	30807305
<b>Inspection Date</b>	08/11/2021	<b>Date of Report</b>	08/11/2021		
<b>Loan Number</b>	45857	<b>APN</b>	20303800390000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Sacramento		

### Tracking IDs

<b>Order Tracking ID</b>	0810BPO_BOTW	<b>Tracking ID 1</b>	0810BPO_BOTW
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	JAMES F HEGG	<b>Condition Comments</b> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$2,853	
<b>Assessed Value</b>	\$116,414	
<b>Zoning Classification</b>	Residential RD-5	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$320,000 High: \$533,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3709 N Country Drive	3620 Pinehill Way	3604 Lasick Ct	3917 Sitting Bull Way
<b>City, State</b>	Antelope, CA	Antelope, CA	Antelope, CA	Antelope, CA
<b>Zip Code</b>	95843	95843	95843	95843
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.84 <sup>1</sup>	0.13 <sup>1</sup>	0.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$434,900	\$419,900	\$455,000
<b>List Price \$</b>	--	\$434,900	\$419,900	\$455,000
<b>Original List Date</b>		07/14/2021	07/22/2021	07/28/2021
<b>DOM · Cumulative DOM</b>	-- · --	5 · 28	6 · 20	13 · 14
<b>Age (# of years)</b>	42	31	38	34
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,120	1,235	1,206	1,264
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.14 acres	0.106 acres	0.1521 acres	0.13 acres
<b>Other</b>	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** Come take a look at this impeccably maintained Antelope 3 bedroom! Enter into the bright, open living room with vaulted ceiling and fireplace, then continue into a large formal dining area. The recently updated kitchen features stainless appliances, gas range, dining bar and informal dining area. Large master bedroom with his and hers closets, cathedral ceiling and attached bath with dual sinks. A multitude of contemporary updates include smart lighting and thermostat, water softener, security camera system and not one but two EV chargers in the garage! Updates in the past 5 years include new furnace, roof, gutters, water heater, water softener, kitchen refresh and more! The back yard has plenty of room to entertain on the extended patio and a low maintenance yard with play structure. Nestled in an excellent neighborhood location and easy commute to Roseville and downtown Sacramento!
- Listing 2** PRICE REDUCED FOR A QUICK SALE! THIS OPPORTUNITY COULD BE YOURS! ABSOLUTELY BEAUTIFUL, SPACIOUS AND CHARMING HOME IN CUL-DE-SAC LOCATION OF ANTELOPE! GREAT NEIGHBORHOOD, CLOSE TO EVERYTHING. RECENTLY UPDATED WITH NEW KITCHEN CABINETS, GRANITE COUNTER TOPS, LAMINATE FLOORING, FIREPLACE AND MORE! WELL MAINTAINED LARGE BACKYARD, HAS A GARDEN OF FRUITS AND VEGETABLES.
- Listing 3** This Antelope one-story home offers a patio, granite countertops, and a two-car garage. This home has been virtually staged to illustrate its potential.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3709 N Country Drive	3616 Blackfoot Way	3613 Kodiak Way	4020 N Country Dr
City, State	Antelope, CA	Antelope, CA	Antelope, CA	Antelope, CA
Zip Code	95843	95843	95843	95843
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 <sup>1</sup>	0.14 <sup>1</sup>	0.42 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,999	\$359,800	\$385,000
List Price \$	--	\$399,999	\$359,800	\$385,000
Sale Price \$	--	\$430,000	\$400,000	\$420,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/12/2021	06/09/2021	07/27/2021
DOM · Cumulative DOM	-- · --	7 · 67	3 · 20	5 · 68
Age (# of years)	42	37	37	36
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	1,120	1,206	1,206	1,088
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.1823 acres	0.1515 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$430,000	\$400,000	\$420,000

\* Sold 2 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.

## Recent Sales - Cont.

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

- Sold 1** Immaculate 3 bedroom/2 bathroom, 1,206 sq ft home beautifully updated & waiting for you! Remodeled kitchen with quartz counters, stainless steel appliances including the refrigerator, stunning cabinetry with soft close hinges & tons of storage. Natural lighting enhances the beautiful hardwood flooring & crown molding. Bathrooms feature granite counters, modern fixtures & an over sized shower in the master bath. Newer roof, windows and HVAC with energy efficient duct work. 40 gallon tank water heater & Culligan Softner. 325 gallon water storage tank & 125 gallon rain barrel. 2 year old exterior paint. Big backyard with easy, low maintenance landscaping including drip irrigation & a timer with rain sensor, stone retaining wall ideal for garden beds, newer fence & stamped concrete patio just perfect for entertaining. No neighbors behind the lot, large 2 car garage with a workbench and cabinets. This one checks all of the boxes, turn-key ready, it won't last long!
- Sold 2** Welcome to this beautiful move in ready Antelope home. This single story and popular floor plan makes optimal use of square footage and natural lighting. No Mello Roos and No HOA! Tastefully remolded kitchen offering-quartz counter tops-designer full back splash-stainless steel appliances including refrigerator-handsome hood oven range-gas cook top-large deep sink with pull down faucet top microwave oven-dishwasher-quality cabinets with tons of storage, recess lighting-More features-high vaulted ceiling-two sliding doors leading to the lovely, fenced backyard-2 gorgeously updated full bathrooms-tiled separate entry-laundry room in home-washer /dryer included. Charming wood burning brick fireplace with mantel & pellet fireplace insert that provides fantastic heat-stylish laminate flooring throughout most the home-updated windows-2 car garage-efficient whole house fan. Unwind, relax,& enjoy in your large sunny private back yard-with deck, patio, lawn area & convent raised garden beds.
- Sold 3** Welcome to your adorable home in Antelope! Located on a large corner lot, this home & yard allow for a lot of extra living or entertaining space. As you walk in the front door, you are greeted with an abundance of natural light, an open floor plan & brand new luxury vinyl plank flooring! The kitchen is light and bright with newly painted cabinets, granite counters & new hardware to match the existing appliances, with the fridge included. A large master suite with brand new carpet fits a king size bed with plenty of additional space, and a large master bathroom with newly painted cabinets & tiled shower. The other two bedrooms are also newly carpeted, and offer great space for kids, guests, or to be used as flex rooms/home offices. The substantial backyard has endless potential. There is large side gate for boat or RV parking. Located right on the border of Sacramento & Antelope, this location is prime for commuting or getting around town. New HVAC installed in 2019 also!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Not listed in Last 12 Months.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$435,000	\$435,000
<b>Sales Price</b>	\$420,000	\$420,000
<b>30 Day Price</b>	\$405,000	--
<b>Comments Regarding Pricing Strategy</b>		
Value is based on closest and most comparable comps in the area. Due to limited availability of comparable comps I was forced to use superior/inferior comps and do price adjustments for the difference.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



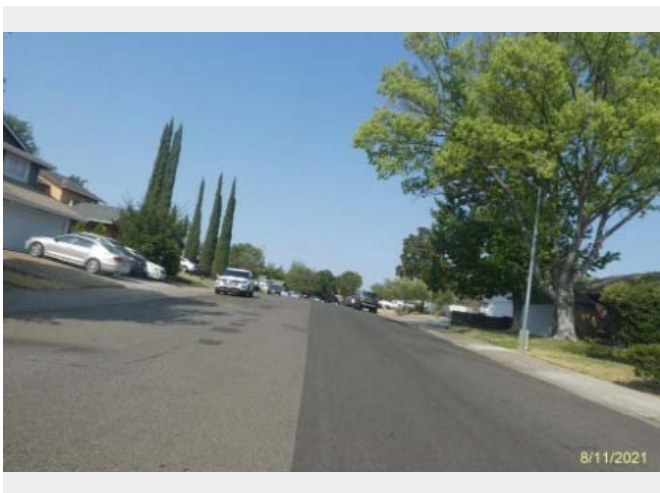
Address Verification



Side



Side



Street



Street

## Subject Photos



Street



Street



Other



Other



## Listing Photos

**L1** 3620 Pinehill Way  
Antelope, CA 95843



Front

**L2** 3604 Lasick Ct  
Antelope, CA 95843



Front

**L3** 3917 Sitting Bull Way  
Antelope, CA 95843



Front

## Sales Photos

**S1** 3616 Blackfoot Way  
Antelope, CA 95843



Front

**S2** 3613 Kodiak Way  
Antelope, CA 95843



Front

**S3** 4020 N Country Dr  
Antelope, CA 95843



Front

### ClearMaps Addendum

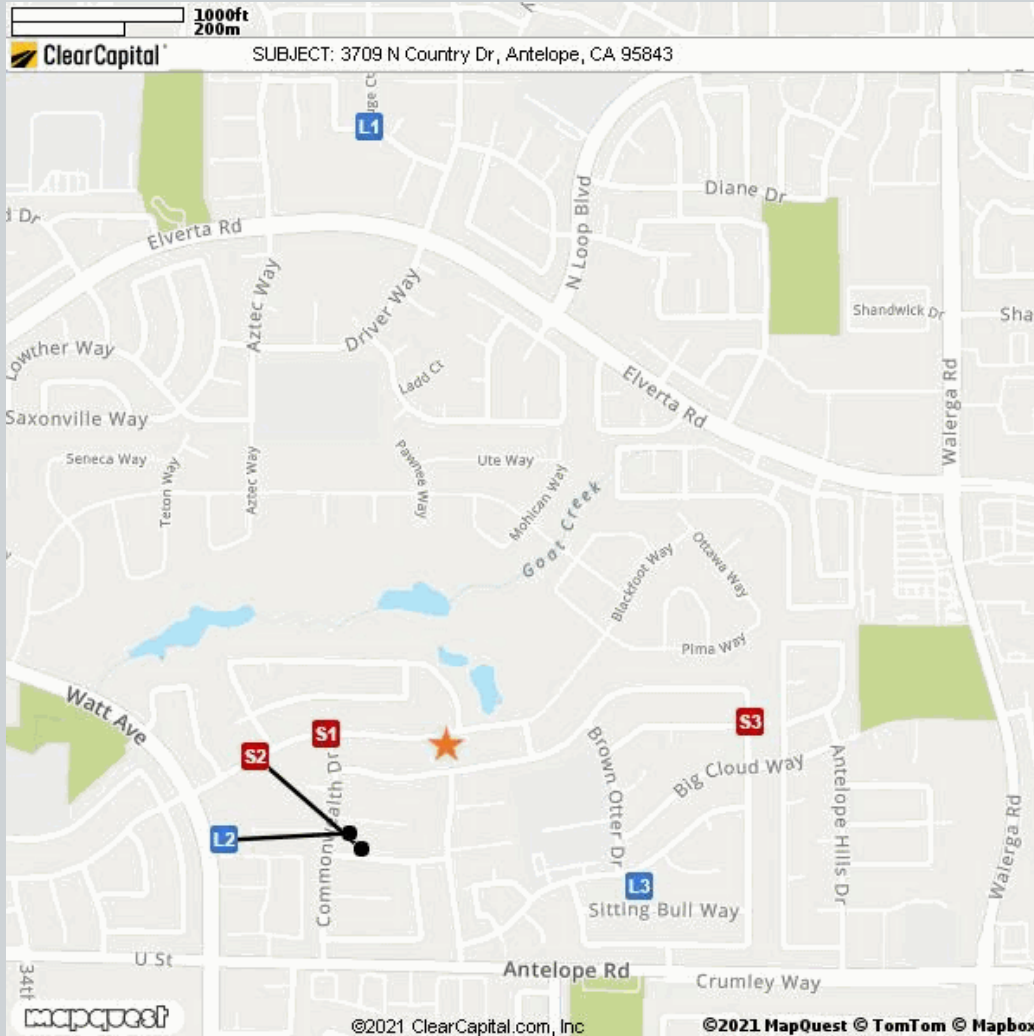
**Address** ★ 3709 N Country Drive, Antelope, CA 95843

**Loan Number** 45857

**Suggested List** \$435,000

**Suggested Repaired** \$435,000

**Sale** \$420,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3709 N Country Drive, Antelope, CA 95843	--	Parcel Match
L1 Listing 1	3620 Pinehill Way, Antelope, CA 95843	0.84 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3604 Lasick Ct, Antelope, CA 95843	0.13 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3917 Sitting Bull Way, Antelope, CA 95843	0.32 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3616 Blackfoot Way, Antelope, CA 95843	0.15 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3613 Kodiak Way, Antelope, CA 95843	0.14 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4020 N Country Dr, Antelope, CA 95843	0.42 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	Alina Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc.
<b>License No</b>	01904396	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	04/03/2024	<b>License State</b>	CA
<b>Phone</b>	9168066386	<b>Email</b>	bpoalina@gmail.com
<b>Broker Distance to Subject</b>	1.96 miles	<b>Date Signed</b>	08/11/2021

*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

**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.**