

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	611 Sumner Drive, Mesquite, TX 75149	Order ID	7545468	Property ID	30939498
Inspection Date	08/31/2021	Date of Report	09/01/2021		
Loan Number	46130	APN	381574000J0330000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Dallas		

Tracking IDs					
Order Tracking ID	0830BPO	Tracking ID 1	0830BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	KUSHYLAL MATHAI	Condition Comments Lovely two story traditional home with 4 bedrooms and 2 bathrooms, attached rear 2 car parking garage. Average curb appeal, conforms to neighboring homes. Exterior appears to be in average condition. No broken windows or damaged shingles observed. Non busy streets, no water frontage or high tension power lines observed.
R. E. Taxes	\$5,842	
Assessed Value	\$235,890	
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	Partially Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Great suburban neighborhood with homes of similar age, and construction. Stable fair market values. Walking distance to elementary schools and playground. No board up homes or REO activity observed.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$175700 High: \$333900	
Market for this type of property	Increased 13 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	611 Sumner Drive	707 E Grubb Dr	722 Hugh Walker Dr	841 Lanshire Court
City, State	Mesquite, TX	Mesquite, TX	Mesquite, TX	Mesquite, TX
Zip Code	75149	75149	75149	75149
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.18 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$315,000	\$329,900
List Price \$	--	\$347,000	\$315,000	\$324,900
Original List Date		07/30/2021	08/07/2021	07/22/2021
DOM · Cumulative DOM	-- · --	32 · 33	8 · 25	19 · 41
Age (# of years)	32	30	23	24
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	2 Stories Traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,668	2,624	2,391	2,535
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	8	8	8
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	0.17 acres	0.18 acres	0.20 acres	0.18 acres
Other	--	--	--	--

* Listing 1 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 BEAUTIFUL 4 BED, 2 FULL BATH, 1 HALF BATH, 2 CAR GARRAGE, LIVING ROOM, FAMILY ROOM, GAME ROOM, DINING ROOM, NOOK AREA, NICE KITCHEN WITH ISLAND GRANITE AND COUNTERTOPS, UTILITY ROOM, STORAGE ROOM, MASTER BED ROOM IS ON MAIN FLOOR. THREE BED ROOM AND FULL BATH UPSTAIRS. BRAND NEW CARPET UPSTAIRS.

Listing 2 This home features 4 large bedrooms, 2.5 baths, 2 living areas, a study, and an oversized garage. Features include granite tops in the kitchen, SS appliances, Open floorplan, Study with French doors, split bedrooms, and a convenient laundry chute.

Listing 3 Beautifully remodeled home on a large cul-de-sac lot. Spacious bedrooms and bathrooms, with the master bath having a large stand alone tub. Great space to entertain with a large kitchen and living room with a beautiful fireplace

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	611 Sumner Drive	915 Sumner Dr	1032 E Grubb Dr	703 Hugh Walker Dr
City, State	Mesquite, TX	Mesquite, TX	Mesquite, TX	Mesquite, TX
Zip Code	75149	75149	75149	75149
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.46 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$399,900	\$314,950
List Price \$	--	\$275,000	\$385,000	\$314,950
Sale Price \$	--	\$300,000	\$372,000	\$336,000
Type of Financing	--	Fha	Fha	Conv
Date of Sale	--	06/16/2021	08/23/2021	08/17/2021
DOM · Cumulative DOM	-- · --	6 · 62	14 · 46	6 · 40
Age (# of years)	32	29	28	23
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	2 Stories Traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,668	2,946	3,199	2,772
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	5 · 3 · 1	4 · 2 · 1
Total Room #	9	8	10	8
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	0.17 acres	0.17 acres	0.20 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,300	-\$32,500	\$0
Adjusted Price	--	\$294,700	\$339,500	\$336,000

* Sold 1 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** The formal dining area is open to the kitchen for easy dinner service. The kitchen with island has eat-in breakfast and is open to the large family room with wood burning fireplace. Adjustments for square footage -5,300
- Sold 2** Spacious 5 bedroom, 3.5 bathroom home next to a greenbelt! Floorplan features an office with French doors, dual living areas, and 2 bedrooms downstairs. The upstairs is a must-see with an additional bedroom with attached bath, and then 2 more bedrooms and a full bathroom. Adjustments for square footage - 10,000, bedrooms -12,500, bathrooms -10,000
- Sold 3** Corner lot with very large back yard. Extra Long Driveway. Lots of Windows, Extra large Study room. Updated Master shower area. Well kept. Wood deck. Adjustments for

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No mls listing history observed				
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	\$294,700	\$294,700
Sales Price	\$294,700	\$294,700
30 Day Price	\$294,700	--
Comments Regarding Pricing Strategy		
Search parameters included square footage 2100-3200, year built 1984-1994 within 1 mile and sold date 5/31/2021 -5/31/2021. Final suggested list price is based on the sold comps similar to subject,		

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



Front



Address Verification



Side



Street

Listing Photos

L1 707 E Grubb Dr
Mesquite, TX 75149



Front

L2 722 Hugh Walker Dr
Mesquite, TX 75149



Front

L3 841 Lanshire Court
Mesquite, TX 75149



Front

Sales Photos

S1 915 Sumner Dr
Mesquite, TX 75149



Front

S2 1032 E Grubb Dr
Mesquite, TX 75149



Front

S3 703 Hugh Walker Dr
Mesquite, TX 75149



Front

ClearMaps Addendum

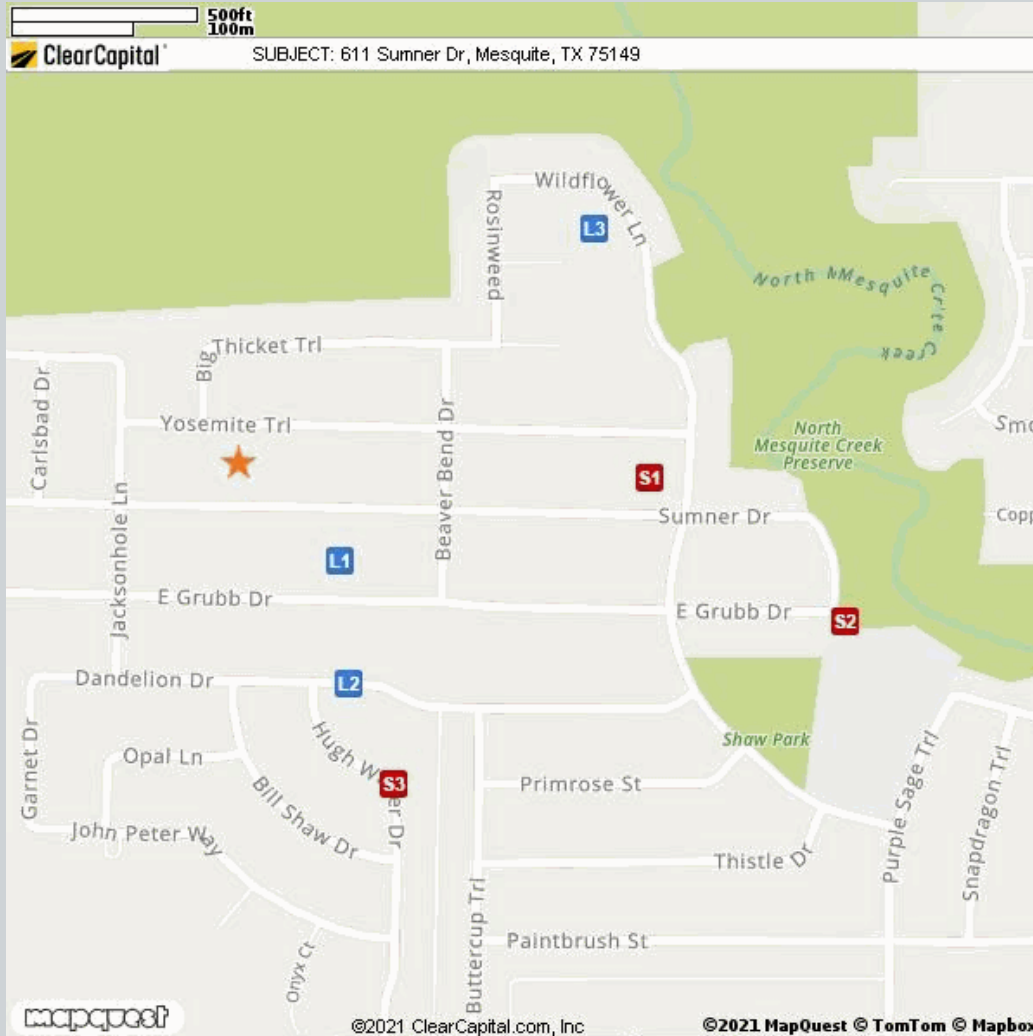
Address ★ 611 Sumner Drive, Mesquite, TX 75149

Loan Number 46130

Suggested List \$294,700

Suggested Repaired \$294,700

Sale \$294,700



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	611 Sumner Drive, Mesquite, TX 75149	--	Parcel Match
L1	Listing 1	707 E Grubb Dr, Mesquite, TX 75149	0.10 Miles ¹	Parcel Match
L2	Listing 2	722 Hugh Walker Dr, Mesquite, TX 75149	0.18 Miles ¹	Parcel Match
L3	Listing 3	841 Lanshire Court, Mesquite, TX 75149	0.31 Miles ¹	Parcel Match
S1	Sold 1	915 Sumner Dr, Mesquite, TX 75149	0.30 Miles ¹	Parcel Match
S2	Sold 2	1032 E Grubb Dr, Mesquite, TX 75149	0.46 Miles ¹	Parcel Match
S3	Sold 3	703 Hugh Walker Dr, Mesquite, TX 75149	0.25 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Angela George	Company/Brokerage	Keller Williams Realty
License No	0539035	Address	504 Windsong Mesquite TX 75149
License Expiration	07/31/2023	License State	TX
Phone	4692235543	Email	argeorge17@gmail.com
Broker Distance to Subject	0.76 miles	Date Signed	08/31/2021

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 REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

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.