

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	2341 Huston Street, Marysville, CA 95901	Order ID	7613971	Property ID	31270205
Inspection Date	09/25/2021	Date of Report	09/27/2021		
Loan Number	46455	APN	008-093-005-000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Yuba		

Tracking IDs

Order Tracking ID	0924BPO	Tracking ID 1	0924BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Barbara L Roberts	Condition Comments Appears in avg condition with the exception of a dead front lawn. Gutter sagging on right side, yellow paint is faded and porch rails appear dry rotted. repairs are for paint house, repair gutter and porch.
R. E. Taxes	\$1,216	
Assessed Value	\$226,700	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(appears secure and vacant)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$3,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$3,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments NE part of Marysville, landlocked built out muni pop about 12,500. Homes here from late 40's to a few newer ones around 1980 but most built in 50-60's, typically under 1500 gla on lots under .15ac, on city water/sewer. Some nearby services, community parks and schools.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$260,000 High: \$340,000	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2341 Huston Street	2226 Del Pero St	2134 Covillaud St	1719 Harris St
City, State	Marysville, CA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.44 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,000	\$297,500	\$314,900
List Price \$	--	\$279,000	\$297,500	\$314,900
Original List Date		07/20/2021	07/29/2021	08/24/2021
DOM · Cumulative DOM	-- · --	10 · 69	4 · 60	6 · 34
Age (# of years)	55	61	69	61
Condition	Average	Average	Good	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	1,131	1,104	952	1,400
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 1	3 · 2
Total Room #	5	5	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.15 acres	0.1114 acres	0.1497 acres
Other	none	--	--	--

* 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 Similar size and age, this one only has one full bathroom and a one car garage making it inferior to most buyers.

Listing 2 Older home with less gla and only one bath and one car garage, but complete remodel with New cabinets throughout, new quartz counters, new stainless steel appliances, new carpet and vinyl plank flooring, new wall texture, new interior doors with new hardware/door casing/base boards, new interior and exterior paint, new plumbing fixtures, new lights which could make it superior to some buyers.

Listing 3 More gla with a slightly larger garage makes this two bath home somewhat superior. Most similar due to baths and garage.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2341 Huston Street	1151 Rideout Way	1117 Hall Ct	2315 Edwards St
City, State	Marysville, CA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.11 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,995	\$285,000	\$285,000
List Price \$	--	\$299,995	\$285,000	\$285,000
Sale Price \$	--	\$300,500	\$305,000	\$300,000
Type of Financing	--	Fha	Conventional	Cash
Date of Sale	--	04/30/2021	07/05/2021	07/08/2021
DOM · Cumulative DOM	-- · --	7 · 32	9 · 61	5 · 21
Age (# of years)	55	62	61	48
Condition	Average	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Beneficial ; 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	1,131	1,197	1,200	1,311
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.13 acres	0.15 acres	0.16 acres	0.159 acres
Other	none	--	rv park, court location	--
Net Adjustment	--	-\$880	-\$5,100	-\$10,500
Adjusted Price	--	\$299,620	\$299,900	\$289,500

* Sold 3 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** Few years older, newer roof and windows per mls with larger sqft garage. Landscape makes it appear superior. Age(2100), Condition(-5000), Mkt Increase(12020), Other-Updates/larger garage(-10000),
- Sold 2** Updated home with stucco exterior, updates: New Roof, New Central Heating and Air, New Appliances, New Laminate, Carpet and Tile, but only one bath and no garage. Baths(5000), Age(1800), Garage(10000), Location(-5000), Condition(-20000), Mkt Increase(6100), Other-rv park(-3000),
- Sold 3** Few years newer and more gla makes this one somewhat superior. Needs love and carpets per mls. GLA(-14400), Age(-2100), Mkt Increase(6000),

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No recent history.			
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	\$299,000	\$305,000
Sales Price	\$290,000	\$295,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>most weight given to sold3 which appears to need some minor cosmetic work like subject and is a fairly fresh sale. This is supported by list 1/3 which would adjust to similar values. Subj should have paint evaluated to see if home needs to be repainted, repair gutter and porch and other areas as needed. Dead landscape is a minus but not adjusted for without knowing what the rear looks like. Lack of comps was unable to bracket most items.</p>		

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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 2226 Del Pero St
Marysville, CA 95901



Front

L2 2134 Covillaud St
Marysville, CA 95901



Front

L3 1719 Harris St
Marysville, CA 95901



Front

Sales Photos

S1 1151 Rideout Way
Marysville, CA 95901



Front

S2 1117 Hall Ct
Marysville, CA 95901



Front

S3 2315 Edwards St
Marysville, CA 95901



Front

ClearMaps Addendum

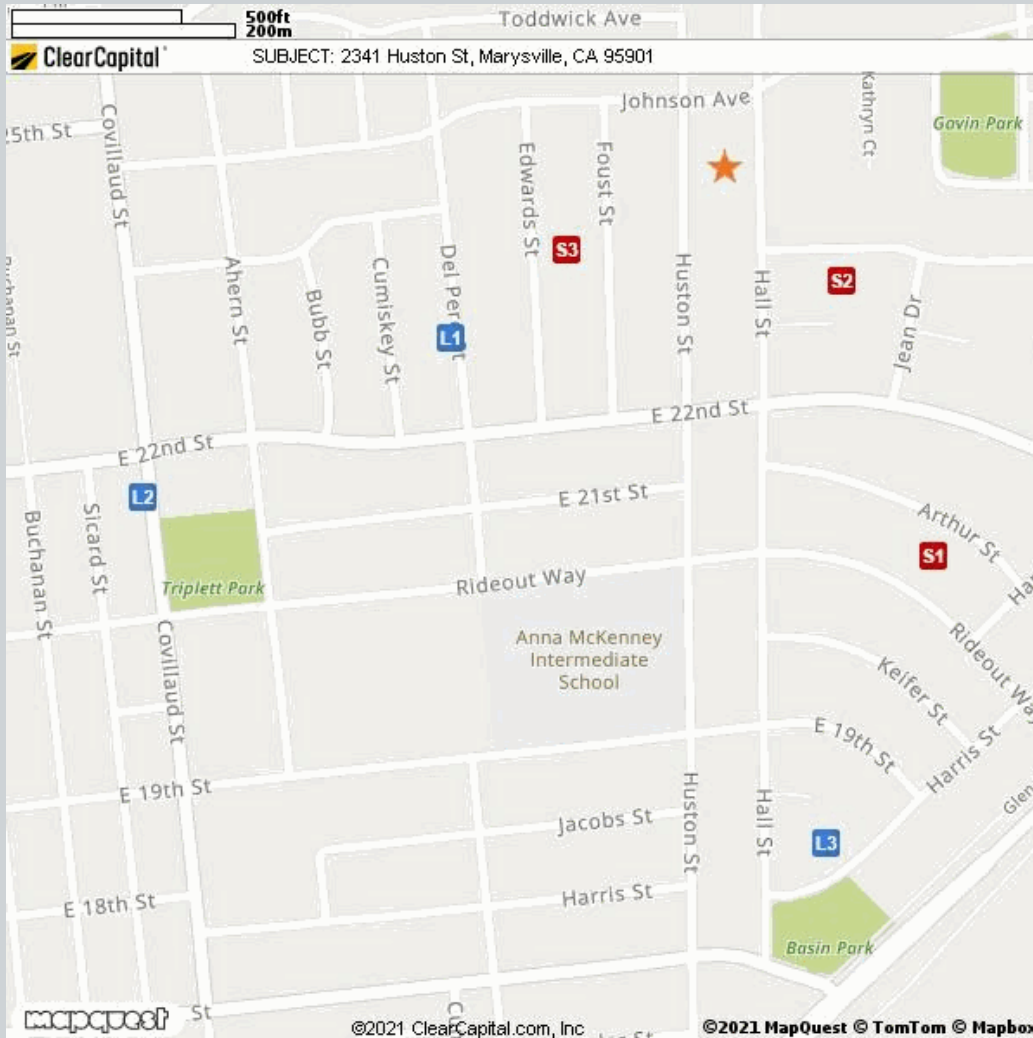
Address ★ 2341 Huston Street, Marysville, CA 95901

Loan Number 46455

Suggested List \$299,000

Suggested Repaired \$305,000

Sale \$290,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2341 Huston Street, Marysville, CA 95901	--	Parcel Match
L1	2226 Del Pero St, Marysville, CA 95901	0.21 Miles ¹	Parcel Match
L2	2134 Covillaud St, Marysville, CA 95901	0.44 Miles ¹	Parcel Match
L3	1719 Harris St, Marysville, CA 95901	0.45 Miles ¹	Parcel Match
S1	1151 Rideout Way, Marysville, CA 95901	0.29 Miles ¹	Parcel Match
S2	1117 Hall Ct, Marysville, CA 95901	0.11 Miles ¹	Parcel Match
S3	2315 Edwards St, Marysville, CA 95901	0.11 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	Robert Zaboski	Company/Brokerage	Keller Williams Realty
License No	01805171	Address	8848 Hwy 70 Marysville CA 95901
License Expiration	04/29/2023	License State	CA
Phone	5307012161	Email	Bobz@kw.com
Broker Distance to Subject	3.87 miles	Date Signed	09/26/2021

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.