RIVERSIDE, CA 92503

49507 Loan Number **\$591,145**• 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	4195 Mariposa Avenue, Riverside, CA 92503 04/21/2022 49507 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8141840 04/21/2022 145112008 Riverside	Property ID	32581792
Tracking IDs					
Order Tracking ID	04.20.22 BPO	Tracking ID 1	04.20.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	THOMAS B BROOKS	Condition Comments			
R. E. Taxes	\$687	1 sty pool property. Both property and landscaping seem to have			
Assessed Value	\$59,553	been maintained as noted from this exterior drive by inspection.			
Zoning Classification	Residential	May require some exterior TLC. Subject conforms to the neighborhood and area.			
Property Type	SFR	Tielghborhood and area.			
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 Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Property is located in an area that is centrally located and where		
Sales Prices in this Neighborhood	Low: \$404545 High: \$616600	homeowners enjoy easy access to local conveniences, shopping schools, parks and other places of interest.		
Market for this type of property	Increased 9 % in the past 6 months.			
Normal Marketing Days	<90			

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4195 Mariposa Avenue	4344 Baggett Dr	3562 Artesian St	4370 Superior St
City, State	Riverside, CA	Riverside, CA	Riverside, CA	Riverside, CA
Zip Code	92503	92505	92503	92505
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.47 1	0.85 1	0.92 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,990	\$575,000	\$619,900
List Price \$		\$599,990	\$575,000	\$619,800
Original List Date		03/28/2022	04/06/2022	03/03/2022
DOM · Cumulative DOM	·	23 · 24	14 · 15	48 · 49
Age (# of years)	100	44	67	45
Condition	Average	Good	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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,502	1,568	1,505	1,569
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Detached 1 Car	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	Pool - Yes			
Lot Size	0.56 acres	.16 acres	0.16 acres	0.21 acres

^{*} 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.

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Current Listings - Cont.

by ClearCapital

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

- Listing 1 Built approx. 56 yrs later, sq ft is equal and lot size is smaller-no pool-std-Inferior The white picket fence you've been waiting for in the city of Riverside is here. This highly upgraded property with a huge front yard welcomes you with beautiful tile flooring throughout the living areas. Highly upgraded cabinets with marble counter tops in the kitchen along with stainless steel appliances. You can find canned lighting throughout the living space and kitchen. Brick fireplace from floor to ceiling adds character to the family room. Property also features an open space with windows, laminate wood flooring, and a wall unit A/C for any use. Bathroom is also fully restored with rich brown cabinetry, exotic tile from top to bottom, and glass shower doors. Custom paint throughout the property as well as laminate wood floors in the bedrooms. Seller has also converted a portion of the home to a mini suite with kitchen, living area, bedroom, bathroom, laundry, and sepearte entrance. The backyard has an enormous patio with enough space for the kids. RV parking is also available. This property checks off all the boxes. Come by and see for yourself.
- Listing 2 Built approx. 33 yrs later, sq ft is equal and lot size is smaller-no pool-std-Inferior In the heart of Riverside, convenient to everything including 91 FWY, but still secluded enough to make it a great place to call home. Highly sought after location. Growing family have to relocate. Bonus room is being used as 5th bedroom. 4th bedroom is perfect for rental, right off the kitchen with access to laundry room. Bathrooms and kitchen recently remodeled with granite counter tops. Kitchen island sits 7. Central air conditioning with new ductwork. Gorgeous original hardwood floors, New water heater. Beautiful and peaceful backyard, it is perfect for privacy and entertaining. The owner works from home and uses the Garage as office space.
- Listing 3 Built approx. 55 yrs later, sq ft is equal and lot size is smaller-no pool-std-Inferior LOCATION, LOCATION, LOCATION Amazing property is close to everything Schools, Shopping Centers, Freeways!! This house is two attached car garage, 4 bedrooms 2 bathrooms, formal living room, open floor plan kitchen with family room and fireplace. This property is well maintained, tile floor, granite counter tops, AC was replaced 3 years ago, the back yard needs low maintainace with brick and concrete, maturity trees, you must to see it!!

Client(s): Wedgewood Inc

Property ID: 32581792

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4195 Mariposa Avenue	10711 Cass St	4874 Boardwalk Dr	4397 Drury Ct
City, State	Riverside, CA	Riverside, CA	Riverside, CA	Riverside, CA
Zip Code	92503	92505	92503	92505
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.76 1	0.53 1	0.99 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$499,900	\$560,000	\$599,999
List Price \$		\$499,900	\$570,000	\$599,999
Sale Price \$		\$535,000	\$570,000	\$620,000
Type of Financing		Conventional	Fha	Fha
Date of Sale		01/05/2022	02/10/2022	02/28/2022
DOM · Cumulative DOM	•	33 · 33	79 · 79	52 · 52
Age (# of years)	100	62	38	57
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,502	1,534	1,571	1,619
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	4 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Detached 1 Car	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	Pool - Yes			Pool - Yes
Lot Size	0.56 acres	0.19 acres	1.09 acres	0.21 acres
Other				
Net Adjustment		+\$15,110	-\$22,643	+\$3,293
Adjusted Price		\$550,110	\$547,357	\$623,293

^{*} 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 Built approx. 38 yrs later, sq ft is equal and lot size is smaller-no pool-std-Inferior adjust for lot +15110, garage-1000, pool+15000, bcc-4000, age-10000 Charming Riverside Home four bedroom two bathroom home. This property sits on an oversized lot which a spacious front yard and large covered patio in back. The interior and exterior of the home feature new paint and the interior of the home also features new carpet. The property boasts a spacious master bedroom and with its own private bath. The remaining 3 bedrooms are all spacious and share a common bathroom. This home is ready for you to make your own!
- Sold 2 Built approx. 62 yrs later, sq ft is equal and lot size is much larger-no pool-std-Superior adjust for lot -21643, pool+15000, garage-1000, age-15000 Diamond in the rough. Bring your paint brush, and remodeling expertise. House waiting for someone to convert it into their own home. Features include: four bedrooms, two bathrooms, living room with fireplace, den/family room and inside laundry. Large lot with amazing views from the top of the property. Excelente location near hiking trails, schools, shopping and restaurants
- Sold 3 Built approx. 43 yrs later, sq ft is about the same and lot size is smaller+pool-std-Inferior adjust for lot+14293, garage-1000, age -10000 Location, location, location...Desirable single level Pool home on corner lot in sought after La Sierra area of Riverside.

 Great curb appeal. 4 Bedroom/2 Bathroom and 2 car attached garage. Large lot, RV parking with generous front yard and private in-ground fenced in pool. Open floor plan with a large kitchen, island and pantry. Updated floors and lighting. All rooms have ceiling fans. This house is close to Tyler Mall and all commercial amenities you will need. Come make this home yours!!

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Subject Sales &	& Listing Hist	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm				last sold in 0)3/21/2006, mortg	gage shows \$544,1	85
Listing Agent Name							
Listing Agent Phone							
# of Removed Listing Months	s in Previous 12	0					
# of Sales in Previous Months	: 12	0					
Original List O Date	riginal List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$591,145	\$591,145			
Sales Price	\$591,145	\$591,145			
30 Day Price	\$547,357				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Private pools in this area are unique in this area and neighborhood. The average age of properties in this area is 43 yrs old, There were no similar-aged properties on the market at this time. GLA was the factor in choosing these comps to complete this Notwithstanding any preprinted language to the contrary, this is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

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4195 MARIPOSA AVENUE

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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.

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DRIVE-BY BPO

Subject Photos





Front



Front



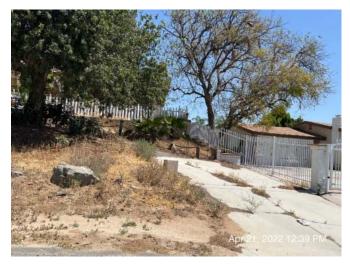
Front



Address Verification



Address Verification



Side

DRIVE-BY BPO

Subject Photos







Street



Street



Other



Other



Other

Subject Photos

by ClearCapital

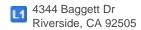


Other

49507

Listing Photos

by ClearCapital





Other

3562 Artesian St Riverside, CA 92503



Other

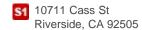
4370 Superior St Riverside, CA 92505



Other

by ClearCapital

Sales Photos





Other

4874 Boardwalk Dr Riverside, CA 92503



Other

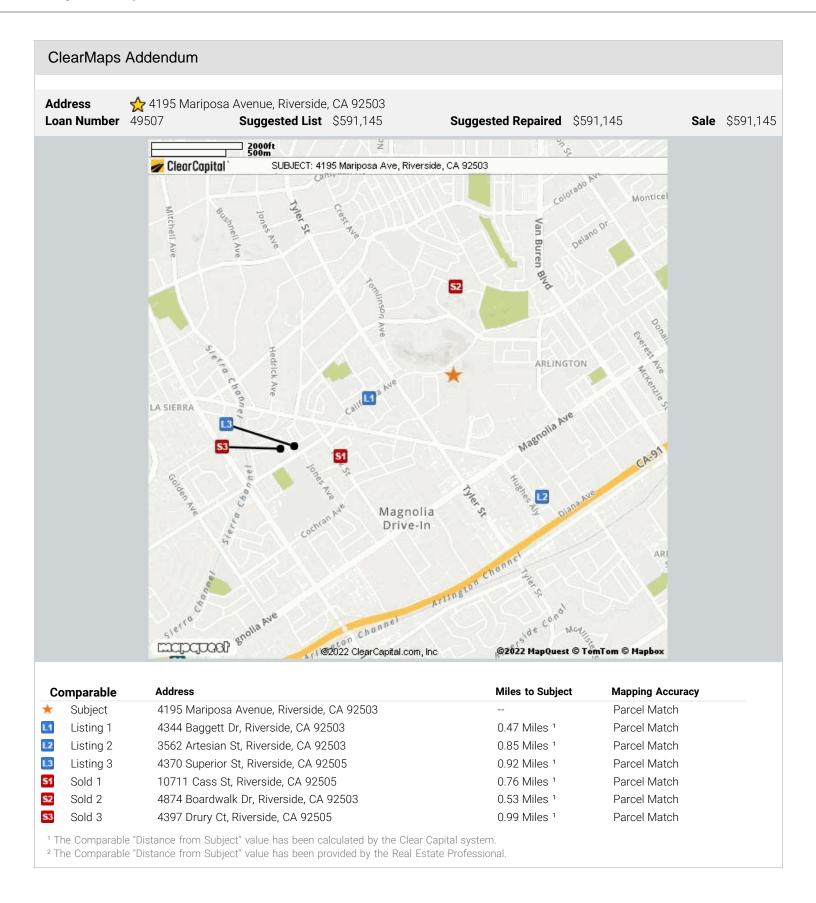
4397 Drury Ct Riverside, CA 92505



Other

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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

by ClearCapital

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

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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.

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Broker Information

Broker Name Lorraine DSouza American Real Estate-List & Sell Company/Brokerage

6391 Magnolia Ave. B1 RIVERSIDE License No 01269050 Address CA 92506

License State License Expiration 06/28/2022 CA

Phone 9516755844 Email listandsellwithlorraine@gmail.com

Broker Distance to Subject 4.62 miles **Date Signed** 04/21/2022

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.

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