

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	6380 Trimpe Lane, Jacksonville, FLORIDA 32222	Order ID	8566658	Property ID	33778226
Inspection Date	12/29/2022	Date of Report	01/19/2023		
Loan Number	51924	APN	0155240090		
Borrower Name	BRECKENRIDGE PROPERTY FUND 2016 LLC	County	Duval		

Tracking IDs					
Order Tracking ID	12.28.22 BPO	Tracking ID 1	12.28.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	ARIEL N DAYANGHIRANG	Condition Comments After completing an exterior inspection of the subject property, it appears to be in average condition. Subject appropriately conforms to the neighborhood in style, age, and condition.
R. E. Taxes	\$3,387	
Assessed Value	\$115,948	
Zoning Classification	Residential RLD-70	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Lock box on front door)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	BEATRICE WALK	
Association Fees	\$425 / Year (Other: Usual and customary)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Subject property is located in the subdivision of Beatrice Walk on the West side of Jacksonville. Near Old Middleburg Road, this neighborhood is close to Oakleaf Town Center shopping, restaurants, and entertainment. Nearby, there are schools, churches and libraries. The current market remained stable for the last 3 months.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$240363 High: \$368044	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6380 Trimpe Lane	6798 Plum Lake Dr N	9087 Tahoe Ln	6923 Blowing Rock Ln
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32222	32222	32222	32222
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	0.66 ¹	0.72 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,999	\$320,000	\$325,000
List Price \$	--	\$289,999	\$320,000	\$325,000
Original List Date		12/27/2022	08/01/2022	11/01/2022
DOM · Cumulative DOM	-- · --	2 · 23	150 · 171	58 · 79
Age (# of years)	13	18	3	32
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/Rambler	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,417	1,623	1,705	1,652
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	8	9	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	.19 acres	.19 acres	.15 acres	.28 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.

Current Listings - Cont.

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

- Listing 1** Comp is superior on the basis of having more GLA than the subject property. MLS Remarks: Come and see at your convenience with Show N Go! This is a well maintained 3 bedroom 2 bath with many improvements and renovations including fresh paint all around, new ceramic tile in entrance, kitchen, and baths. Both baths renovated, shower expanded in master. New light fixtures, new stainless steel appliances, and garage floor. Beautiful and quiet neighborhood in a convenient location, a must see!
- Listing 2** Although Comp has a smaller lot size than the subject, Comp is superior on the basis of having more GLA, and an additional bedroom. MLS Remarks: Just three years young - This DR Horton Express Home is located in Sandler Oaks, just off Old Middleburg Rd. Large kitchen overlooking the living/dining rooms and all appliances are included, as well as a Reverse Osmosis Water Purifier and Rain Soft Airmaster Air Purifier. Fully fenced in backyard gives privacy and there are no homes behind you. Conveniently located near I-295, I-10 and I-95, Cecil Commerce Center, Oakleaf Town Center and easy access to health care, downtown Jacksonville and NAS Jax.
- Listing 3** Comp is superior to the subject property on the basis of having more GLA and a larger lot size. MLS Remarks: This would make a great addition to your buy and hold portfolio. Property has been properly maintained and has had a long term tenant that would like to stay. Lease is good through June 1st 2023.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6380 Trimpe Lane	6360 Louis Clark Ct	9239 Bighorn Trl	6929 Nichols Creek Dr
City, State	Jacksonville, FLORIDA	Jacksonville, FL	Jacksonville, FL	Jacksonville, FL
Zip Code	32222	32222	32222	32222
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.75 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$310,000	\$325,000	\$349,900
List Price \$	--	\$299,900	\$325,000	\$349,900
Sale Price \$	--	\$305,000	\$320,100	\$327,000
Type of Financing	--	Va	Cash	Conventional
Date of Sale	--	10/21/2022	10/11/2022	10/27/2022
DOM · Cumulative DOM	-- · --	84 · 84	25 · 25	53 · 53
Age (# of years)	13	12	3	19
Condition	Average	Good	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	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,417	1,424	1,705	1,621
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	8	9	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	--	Pool - Yes	--	--
Lot Size	.19 acres	.18 acres	.21 acres	.19 acres
Other	--	--	--	--
Net Adjustment	--	-\$36,531	-\$15,536	-\$26,540
Adjusted Price	--	\$268,469	\$304,564	\$300,460

* 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** Although Comp has a slightly smaller lot size, Comp is superior to the subject property on the basis of condition. Difference in GLA was insignificant. No value was given to the above ground pool. Appropriate adjustments were made for differing features. MLS Remarks: ALL OFFERS WELCOME! Come check out this amazing home! Sitting at 3 Bed, 2 Bath, 1424 sq.ft., this is the perfect family home in a very quiet family-friendly neighborhood. Walk into an open concept living/dining room area with gorgeous laminate flooring in great condition. A gorgeous master bedroom complete with walk in closet and HUGE tub! The fully fenced in backyard is perfect for families; complete with a firepit and above ground swimming pool! The house is already wired to install an in-home generator for hurricane season. *LOW \$425 ANNUAL HOA FEES* Come check out this house today, you are not going to want to miss it!
- Sold 2** Comp is superior to the subject property on the basis of having more GLA, an additional bedroom, a larger lot size, and a water view. Appropriate adjustments were made for differing features. MLS Remarks: Welcome home to the Sandler Oaks Community which is minutes away from Oakleaf shops, restaurants, and movie theater. Best of all, NO CDD Fees! Low HOA Fees. This awesome floor plan features an open concept kitchen, rich darkly stained cabinets, breakfast bar and stainless steel appliances. Spacious family and dining room; great for entertaining. Sliding door leads out to the big back yard where you can enjoy relaxing by the pond. Split floorplan with 3 nice size bedrooms and a large owner's suite with walk in closet and a lovely master bath double vanities and garden tub/shower combo. The home sits on a large lot with a pond out back.
- Sold 3** Comp is superior to the subject on the basis of condition and having more GLA. Appropriate adjustments were made for differing features. MLS Remarks: You will not want to miss the opportunity to call this charming and conveniently located house your home! Step into amazement with this open concept home which is covered with glamorous new features! Fresh interior paint, luxury vinyl floors, granite counters and tastefully upgraded fixtures will steal your heart and your company's attention! Peacefully placed on a fenced in, private lot with covered and screened lanai! All of this located just minutes from the new First Coast Expressway and all of the shopping, dining and entertainment you can handle at the Oakleaf Town Center! Seller is committed to providing value for you as the buyer by offering SELLER INCENTIVES, call now to learn more!!!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject was listed on 12/8/2022 for \$220,000 and sold on 12/27/2022 for \$190,000			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
12/08/2022	\$220,000	--	--	Sold	12/23/2022	\$190,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$295,000	\$295,000
Sales Price	\$295,000	\$295,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
<p>All sold and listed comps were within a mile of the subject property. Comps selected were within the same area or neighborhood to ensure the final AS-IS price reflected the market conditions in the area. Furthermore, age, GLA, lot size and condition was also considered when selecting appropriate comps. Below is a breakdown of all adjustments made to each sold comp. SOLD COMP ADJUSTMENTS: SOLD COMP 1: Lot size: +\$565 Condition: -\$20,000 Seller Concession: - \$17,096 (CC) TOTAL ADJ: -\$36,531 SOLD COMP 2: GLA: -\$6,402 Additional bedroom: -\$3,000 Lot size: -\$1,134 Water view: -\$5,000 TOTAL ADJ: -\$15,536 SOLD COMP 3: GLA: -\$6,540 Condition: -\$20,000 TOTAL ADJ: -\$26,540 Based on the condition of the subject property, current market condition and a comparison of comps in relation to the subject property, the AS-IS price for the subject property is \$295,000.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes **Dispute Resolution (1/19/2023)** The BPO has been corrected/additional commentary added to address the dispute requested.

Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 6798 Plum Lake Dr N
Jacksonville, FL 32222



Front

L2 9087 Tahoe Ln
Jacksonville, FL 32222



Front

L3 6923 Blowing Rock Ln
Jacksonville, FL 32222



Front

Sales Photos

S1 6360 Louis Clark Ct
Jacksonville, FL 32222



Front

S2 9239 Bighorn Trl
Jacksonville, FL 32222



Front

S3 6929 Nichols Creek Dr
Jacksonville, FL 32222



Front

ClearMaps Addendum

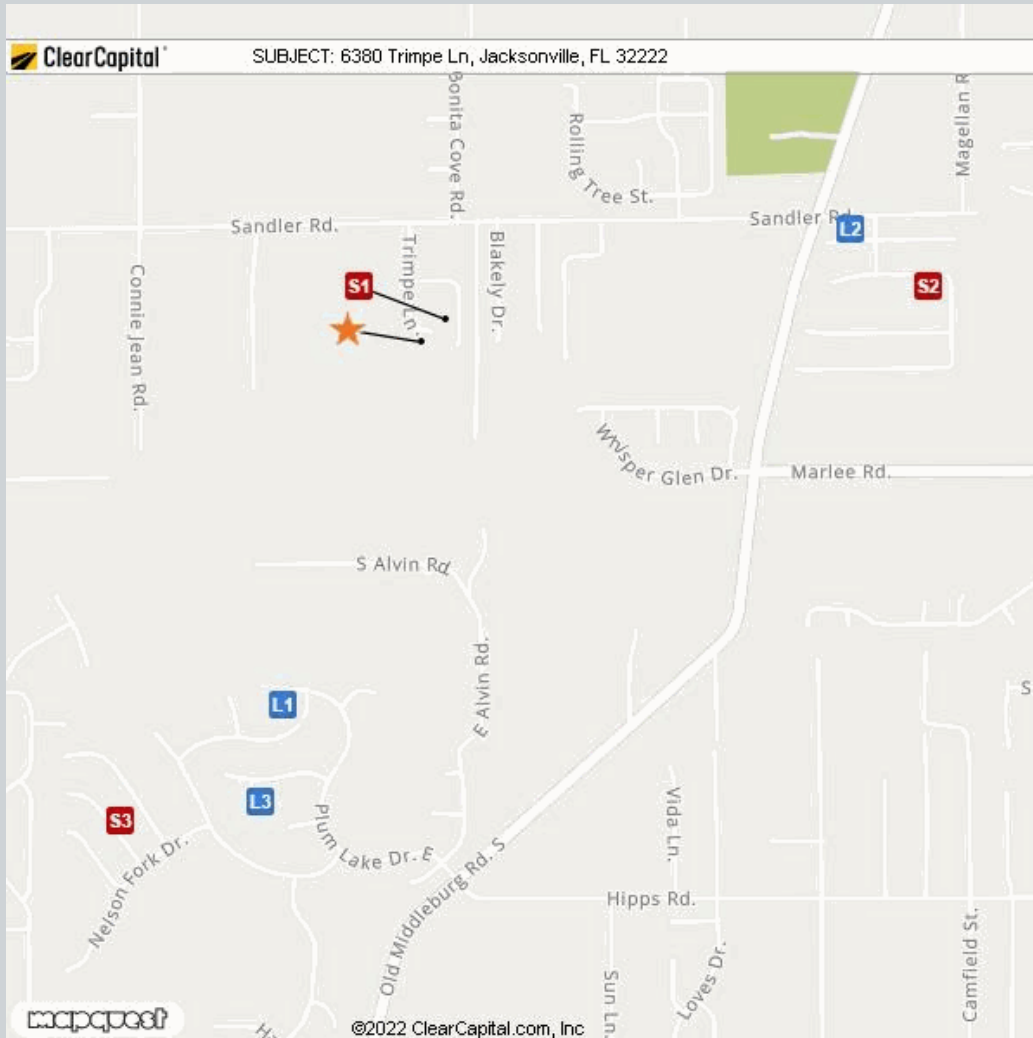
Address ★ 6380 Trimpe Lane, Jacksonville, FLORIDA 32222

Loan Number 51924

Suggested List \$295,000

Suggested Repaired \$295,000

Sale \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6380 Trimpe Lane, Jacksonville, Florida 32222	--	Parcel Match
L1 Listing 1	6798 Plum Lake Dr N, Jacksonville, FL 32222	0.58 Miles ¹	Parcel Match
L2 Listing 2	9087 Tahoe Ln, Jacksonville, FL 32222	0.66 Miles ¹	Parcel Match
L3 Listing 3	6923 Blowing Rock Ln, Jacksonville, FL 32222	0.72 Miles ¹	Parcel Match
S1 Sold 1	6360 Louis Clark Ct, Jacksonville, FL 32222	0.05 Miles ¹	Parcel Match
S2 Sold 2	9239 Bighorn Trl, Jacksonville, FL 32222	0.75 Miles ¹	Parcel Match
S3 Sold 3	6929 Nichols Creek Dr, Jacksonville, FL 32222	0.84 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	Karimah Baptiste	Company/Brokerage	Florida Homes Realty and Mortgage
License No	SL3473327	Address	8809 Ivy Mill PL N Jacksonville FL 32244
License Expiration	03/31/2024	License State	FL
Phone	8165887754	Email	drkaribhomes@gmail.com
Broker Distance to Subject	2.70 miles	Date Signed	12/29/2022

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.