

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>	530 Oakborough Avenue, Roseville, CA 95747	<b>Order ID</b>	8612039	<b>Property ID</b>	33902677
<b>Inspection Date</b>	02/09/2023	<b>Date of Report</b>	02/09/2023		
<b>Loan Number</b>	52383	<b>APN</b>	476010031000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Placer		

Tracking IDs					
<b>Order Tracking ID</b>	02.09.23 BPO Request	<b>Tracking ID 1</b>	02.09.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

		Condition Comments
<b>Owner</b>	ANNA DENISE BROWN	The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$4,061	
<b>Assessed Value</b>	\$367,725	
<b>Zoning Classification</b>	Residential PD	
<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

		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject property is located in well established neighborhood.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$469000 High: \$670000	
<b>Market for this type of property</b>	Decreased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	530 Oakborough Avenue	200 Scrub Oak Ct	1053 Mcrae Way	2273 Longview Dr
<b>City, State</b>	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
<b>Zip Code</b>	95747	95747	95678	95747
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.29 <sup>1</sup>	0.51 <sup>1</sup>	0.36 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$625,000	\$559,999	\$645,000
<b>List Price \$</b>	--	\$625,000	\$559,999	\$645,000
<b>Original List Date</b>		12/22/2022	12/31/2022	02/01/2023
<b>DOM · Cumulative DOM</b>	-- · --	20 · 49	40 · 40	5 · 8
<b>Age (# of years)</b>	35	33	35	33
<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>	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,040	1,902	1,898	2,310
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	3 · 2 · 1	4 · 2 · 1	4 · 3
<b>Total Room #</b>	8	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 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	0.1909 acres	0.1205 acres	0.1735 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** A must see Cul-de-sac corner lot home! This property provides 3 bedrooms, and 2.5 full baths, along with recently refreshed features. The large kitchen offers granite counters with stainless steel appliances. Primary suite includes high ceilings, fireplace, walk-in-closet, large bathroom with dual sink, and walk-in-shower. Close to Roseville's highly rated schools, three parks, shopping and all that Roseville has to offer.
- Listing 2** Perfect starter or upgrade home in a established Roseville neighborhood. No HOA or Mello Roos! Spacious 4 bed 2.5 bath home situated in a quiet cul-de-sac. Inside the home has quality improvements including a fully updated kitchen that has new cabinets, countertops, backsplash, appliances and more. Downstairs it has very durable wood look tile flooring. Upstairs has laminate floors and updated hall bathroom. Outside the home is perfect for the green thumb. The front yard has signature roses and a newer stamped concrete driveway. The backyard has citrus trees, planter beds, Tuff Shed, and a covered patio. Walking distance to shopping, schools, and parks. Don't miss out on this one it's priced to sell.
- Listing 3** Great Floor Plan! Beautiful Roseville Home, with so much to offer. This Tri-Level home is ready to move into and has plenty of room to spread out in, especially if you have a large family! Nice large entry way, Formal Living & Dining Room. Dining Room has access to the backyard with a new wood deck off the back. Large kitchen with a breakfast nook, gas stove, built in Microwave and plenty of cabinet space with a center island. Step down to the large Family Room with high vaulted ceilings, backyard access to the patio, a wood burning fireplace and a wet bar. On the same floor there is a bedroom and/or office (great for working from home) with a full bathroom, indoor laundry room, lots of storage & garage access. Upstairs is the Large Master Bedroom with a walk-in closet & full bath with double sinks, soaking tub & shower stall. Also, upstairs are two nice sized bedrooms and a full bathroom. Centrally located in Roseville! Nice quiet neighborhood that shows pride of ownership. This property is within walking distance to Wanish Park, Heritage Oak Elementary School, Shopping (Save Mart / CVS), Restaurant's, Banks and so much more! Bring your family!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	530 Oakborough Avenue	2024 Mineral Springs Dr	1338 Pilgrims Dr	545 Oakborough Ave
<b>City, State</b>	Roseville, CA	Roseville, CA	Roseville, CA	Roseville, CA
<b>Zip Code</b>	95747	95747	95747	95747
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.47 <sup>1</sup>	0.23 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$631,000	\$579,000	\$580,000
<b>List Price \$</b>	--	\$631,000	\$579,000	\$580,000
<b>Sale Price \$</b>	--	\$631,000	\$550,000	\$570,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	09/08/2022	01/04/2023	01/31/2023
<b>DOM · Cumulative DOM</b>	-- · --	35 · 53	63 · 104	104 · 131
<b>Age (# of years)</b>	35	26	36	33
<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>	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary	2 Stories Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,040	1,802	1,772	2,040
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	3 · 3	4 · 3	4 · 3
<b>Total Room #</b>	8	7	8	8
<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>	--	Pool - Yes	--	--
<b>Lot Size</b>	0.14 acres	0.164 acres	0.1512 acres	0.1401 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$14,880	+\$10,720	\$0
<b>Adjusted Price</b>	--	\$616,120	\$560,720	\$570,000

\* 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** Price adjusted for bedroom +\$3000, SqFt +\$9520, lot size -\$2400, pool -\$25000. Your dream home is waiting just for you in Roseville! The impeccable kitchen has beautiful updated counters and stainless steel appliances. Flow into the living room featuring a cozy fireplace, perfect for entertaining. The main bedroom comes with a private ensuite with dual sinks. Other bedrooms offer plush carpet and sizable closets. Step outside to your sparkling pool, host the next gathering here! Hurry, this won't last long! This home has been virtually staged to illustrate its potential.
- Sold 2** Price adjusted for SqFt +\$10720. This beautifully updated single-story home is situated on a quiet street in West Roseville. Upon entering the home, you are greeted by new laminate floors and a modern ambience. Continue through to the recently remodeled kitchen highlighting freshly painted cabinets with newer hardware, newer dishwasher and gorgeous granite countertops. You can sit at the dining bar for a quick bite to eat. The kitchen opens to the living room with a cozy white brick fireplace to gather with loved ones during the colder months. The living space also overlooks the low maintenance backyard. Enjoy the flexible floor plan with 4 bedrooms plus a bonus room / home office with double doors. Master suite has built in cabinets, many windows with a walk-in closet with mirror doors. The Master bath has double sinks, modern mirrors, newer granite counters and walk-in shower with barn style" frameless shower door. Hall bathroom totally updated with modern tile walls in the shower and barn style" textured glass shower door, black mirror, and granite counters. Convenient indoor laundry closet right in the hallway. Lots of storage in the attic. Situated within a mile of Heritage Oak Elementary School, Park, and the lots of shopping. You don't want to miss this one.
- Sold 3** No price adjustment needed. Seller offering \$10,000 in seller's credit towards a rate buy down! Beautiful home in West Roseville! This well maintained and upgraded property features solar panels, a whole house fan, open high ceilings, 4 bedrooms, 3 full baths, with a full bedroom and bathroom downstairs. Upgrades include new windows, new granite countertops in kitchen, new marble countertops in bathrooms, and a new sliding door. No HOA, no Mello-Roos, and walking distance from Heritage Oak Elementary/ great parks and zoned for great middle schools and high school! Come make this beautiful home yours for the New Year!

### 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>	\$600,000	\$600,000
<b>Sales Price</b>	\$575,000	\$575,000
<b>30 Day Price</b>	\$565,000	--
<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** 200 Scrub Oak Ct  
Roseville, CA 95747



Front

**L2** 1053 Mcrae Way  
Roseville, CA 95678



Front

**L3** 2273 Longview Dr  
Roseville, CA 95747



Front

## Sales Photos

**S1** 2024 Mineral Springs Dr  
Roseville, CA 95747



Front

**S2** 1338 Pilgrims Dr  
Roseville, CA 95747



Front

**S3** 545 Oakborough Ave  
Roseville, CA 95747



Front

### ClearMaps Addendum

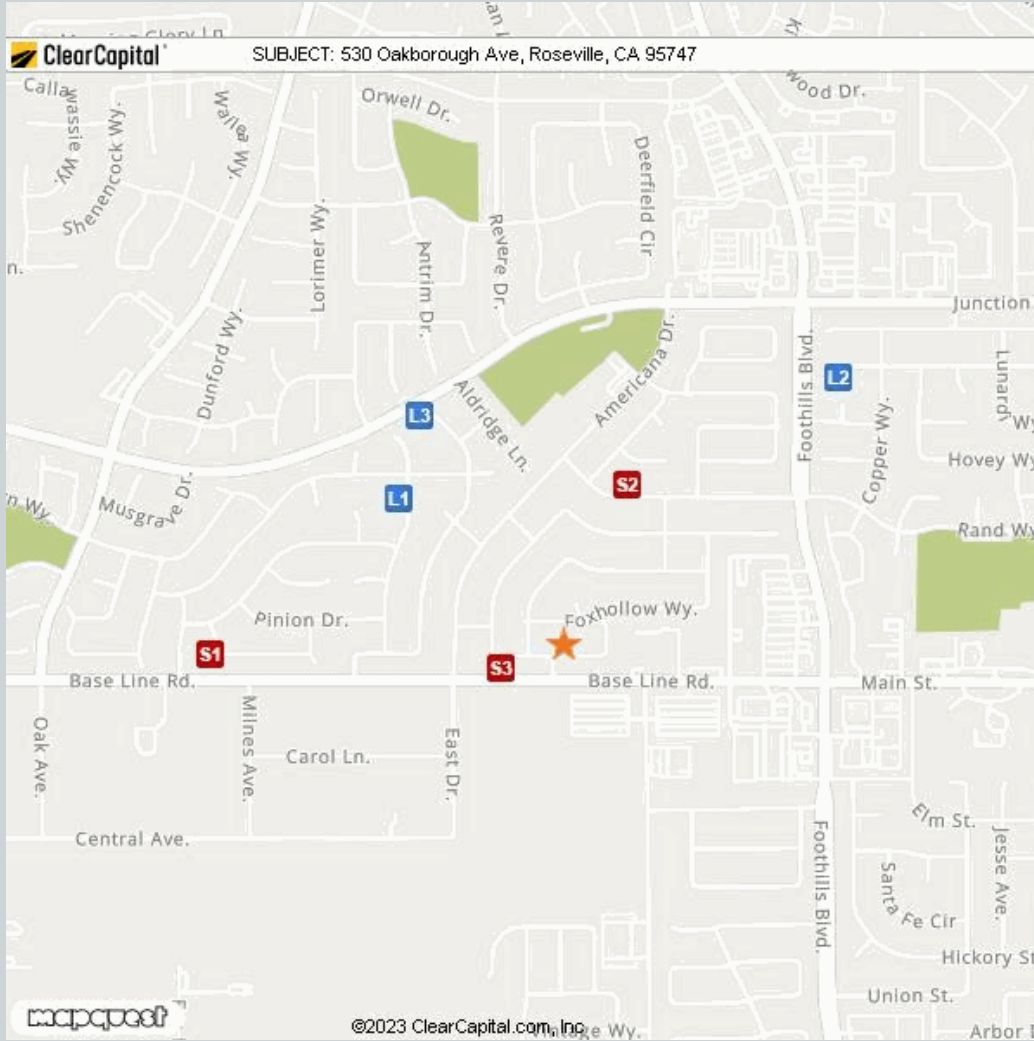
**Address** ★ 530 Oakborough Avenue, Roseville, CA 95747

**Loan Number** 52383

**Suggested List** \$600,000

**Suggested Repaired** \$600,000

**Sale** \$575,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	530 Oakborough Avenue, Roseville, CA 95747	--	Parcel Match
L1 Listing 1	200 Scrub Oak Ct, Roseville, CA 95747	0.29 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1053 Mcrae Way, Roseville, CA 95678	0.51 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2273 Longview Dr, Roseville, CA 95747	0.36 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2024 Mineral Springs Dr, Roseville, CA 95747	0.47 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1338 Pilgrims Dr, Roseville, CA 95747	0.23 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	545 Oakborough Ave, Roseville, CA 95747	0.09 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>	3.29 miles	<b>Date Signed</b>	02/09/2023

*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.**