

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>	1409 Amelia Avenue, Hanford, CA 93230	<b>Order ID</b>	8612039	<b>Property ID</b>	33902875
<b>Inspection Date</b>	02/10/2023	<b>Date of Report</b>	02/10/2023		
<b>Loan Number</b>	52501	<b>APN</b>	010-470-034-000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Kings		

<b>Tracking IDs</b>					
<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

<b>Owner</b>	Russell W Dill	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$2,183	at the time of my exterior drive by viewing of the subject no repairs were noted at the time that were visable from the street. The front yard needs maintenace and the window shades are wear and tear, recommended to take them down or new ones.
<b>Assessed Value</b>	\$198,040	
<b>Zoning Classification</b>	Residential	
<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>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	The subject property is located in a conforming neighborhood , comprised of average quality dwellings showing average maintained levels. The neighborhood displays average economic stability, no apparent adverse influence on market stability noted. The area leads easy access to all supportive facilities.
<b>Sales Prices in this Neighborhood</b>	Low: \$280,000 High: \$320,000	
<b>Market for this type of property</b>	Increased 3 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1409 Amelia Avenue	1830 Short Dr	2801 N Douty St	201 E Terrace Dr
<b>City, State</b>	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
<b>Zip Code</b>	93230	93230	93230	93230
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.45 <sup>1</sup>	1.59 <sup>1</sup>	0.81 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$220,000	\$315,000	\$299,900
<b>List Price \$</b>	--	\$320,000	\$305,000	\$299,900
<b>Original List Date</b>		10/24/2022	11/25/2022	01/12/2023
<b>DOM · Cumulative DOM</b>	-- · --	67 · 109	61 · 77	18 · 29
<b>Age (# of years)</b>	69	72	54	70
<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>	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,682	1,798	1,478	1,366
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	Attached 2 Car(s)	None
<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>	0.19 acres	0.22 acres	0.16 acres	0.20 acres
<b>Other</b>	--	MLS#225074	MLS#225242	MLS#225397

\* Listing 3 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** North Hanford home located in the desired neighborhood of Short Acres. Almost 1800sqft featuring a split floorplan with three bedrooms, two baths plus an extra room that could act as an office, hardwood floors with tons of charm throughout! Roof is less than 10 years old.
- Listing 2** North Hanford home is waiting for you. This Lovely 3-bedroom, 2-bathroom home features a living room, family room, dual pain windows, laminate flooring with carpets in the bedrooms which are only a year old. The backyard includes a good size shed, providing additional storage.
- Listing 3** This beautifully property sits on a large lot in the charming city of Hanford. Boasting three bedrooms and two full baths, the 1,366 sq ft interior has wood-look flooring. The living room with fireplace invites stylish entertaining. Rich espresso cabinetry contribute to the kitchen's efficiency, while a formal dining room is ideal for gatherings. The master suite plus two guest rooms with double closets and adjoining baths affords privacy. A covered porch with skylights and private patio open to the fenced yard with plenty of space for outdoor play. Convenient laundry room add to the amenities. Situated steps from local schools and parks, the prime location north of Grangeville Blvd. enjoys a position just moments from restaurants, services and shopping. Just 5 minutes into town.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	1409 Amelia Avenue	1826 Mckinley Ave	1841 Easy St	1213 W Water St
<b>City, State</b>	Hanford, CA	Hanford, CA	Hanford, CA	Hanford, CA
<b>Zip Code</b>	93230	93230	93230	93230
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.43 <sup>1</sup>	0.43 <sup>1</sup>	0.35 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$304,900	\$320,000	\$280,000
<b>List Price \$</b>	--	\$299,900	\$280,000	\$280,000
<b>Sale Price \$</b>	--	\$281,000	\$280,000	\$270,000
<b>Type of Financing</b>	--	Fhaa	Conv	Conv
<b>Date of Sale</b>	--	08/30/2022	08/24/2022	12/01/2022
<b>DOM · Cumulative DOM</b>	-- · --	17 · 116	37 · 68	17 · 51
<b>Age (# of years)</b>	69	76	74	62
<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>	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached	1 Story SF Detached
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,682	1,364	1,364	1,660
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	None	Attached 1 Car
<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>	0.19 acres	0.19 acres	0.18 acres	0.16 acres
<b>Other</b>	--	MLS#223944	MLS#224239	MLS#224998
<b>Net Adjustment</b>	--	+\$20,900	+\$25,900	+\$5,000
<b>Adjusted Price</b>	--	\$301,900	\$305,900	\$275,000

\* Sold 3 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** Corner lot with possible RV/toy parking. Priced to move quickly. Many upgrades but needs some TLC. Personality and potential, this charming affordable home is ready for you to make it yours. Adjustments made for GLA +\$15,900 and 1 attached car garage +\$5,000.
- Sold 2** Check out this cute house with PAID Solar. Original hardwood flooring thru main part of house. Perfect for first time home Buyer or Investor. Adjustments made for GLA +\$15,900 and 2 attached car garage +\$10,000.
- Sold 3** Charming 3 bedroom and 2 bath home located in an established neighborhood of Northwest Hanford. Situated on a spacious corner lot, this home is ideal for the first- time buyer or as a potential investment opportunity. The kitchen offers a small breakfast bar opening to the quaint dining area, while the living room features sliding glass doors overlooking the well- manicured and beautiful backyard and covered patio. Owner's suite includes a private bath with a walk- in shower. Adjustment made for 1 attached car garage +\$5,000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject has not been listed in the last 12 months and has no listing history for the last 12 months in the local MLS.			
<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>	\$285,000	\$285,000
<b>Sales Price</b>	\$280,000	\$280,000
<b>30 Day Price</b>	\$275,000	--
<b>Comments Regarding Pricing Strategy</b>		
Due to the shortage of listings in the subject neighborhood, it was necessary to exceed guidelines on distance and age on listing #2 adjustment were made. When pricing the subject all 6 comparables were factored given more weight to the sold comparables. Subject final valuation represents a value with normal market times and is based on the most similar comps in the area		

### 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.

### Subject Photos



Front



Address Verification



Street



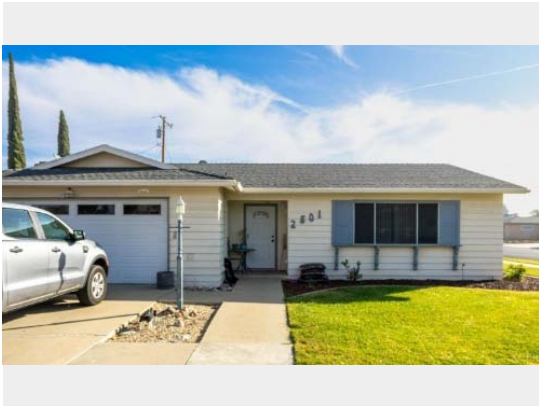
## Listing Photos

**L1** 1830 Short Dr  
Hanford, CA 93230



Front

**L2** 2801 N Douty St  
Hanford, CA 93230



Front

**L3** 201 E Terrace Dr  
Hanford, CA 93230



Front

## Sales Photos

**S1** 1826 McKinley Ave  
Hanford, CA 93230



Front

**S2** 1841 Easy St  
Hanford, CA 93230



Front

**S3** 1213 W Water St  
Hanford, CA 93230



Front

### ClearMaps Addendum

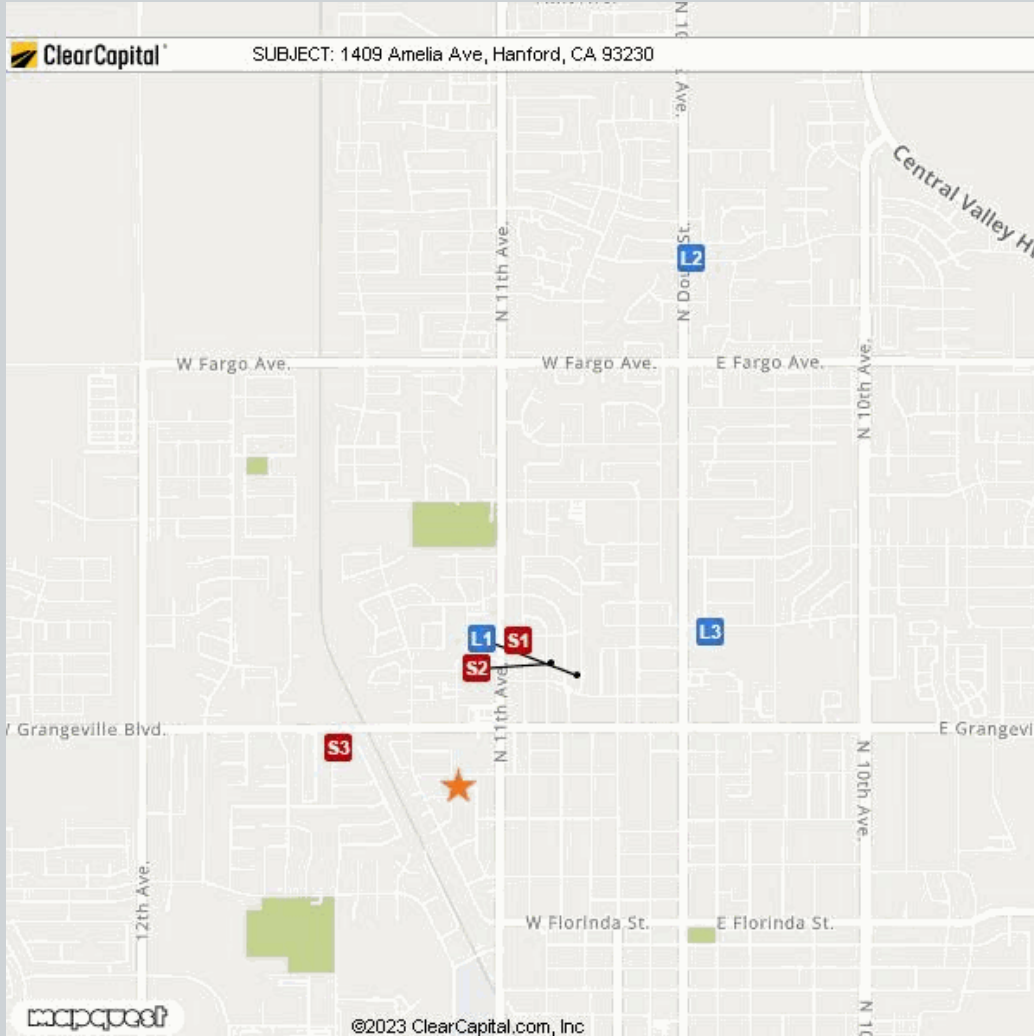
**Address** ★ 1409 Amelia Avenue, Hanford, CA 93230

**Loan Number** 52501

**Suggested List** \$285,000

**Suggested Repaired** \$285,000

**Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1409 Amelia Avenue, Hanford, CA 93230	--	Parcel Match
L1 Listing 1	1830 Short Dr, Hanford, CA 93230	0.45 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2801 N Douty St, Hanford, CA 93230	1.59 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	201 E Terrace Dr, Hanford, CA 93230	0.81 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1826 Mckinley Ave, Hanford, CA 93230	0.43 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1841 Easy St, Hanford, CA 93230	0.43 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1213 W Water St, Hanford, CA 93230	0.35 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>	Felicia Morris	<b>Company/Brokerage</b>	Searchlight Realty
<b>License No</b>	01202950	<b>Address</b>	558 N 11th Ave Hanford CA 93230
<b>License Expiration</b>	07/09/2026	<b>License State</b>	CA
<b>Phone</b>	5595870808	<b>Email</b>	call4homesandloans@sbcglobal.net
<b>Broker Distance to Subject</b>	0.67 miles	<b>Date Signed</b>	02/10/2023

*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.**