

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	6750 Flaming Arrow Drive, Citrus Heights, CA 95621	Order ID	8746437	Property ID	34197336
Inspection Date	05/18/2023	Date of Report	05/18/2023		
Loan Number	53364	APN	21107300040000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	05.18.23 BPO Request	Tracking ID 1	05.18.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	LYNNE M BENSON 2005 TRUST	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$2,463	
Assessed Value	\$208,176	
Zoning Classification	Residential SPA	
Property Type	SFR	
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	Urban	Neighborhood Comments The subject property is located in well established neighborhood. Price has been going down due to high mortgage rates and increased availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$95000 High: \$565000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6750 Flaming Arrow Drive	6940 Sunburst Way	6548 Indian River Dr	6630 Goldenwood Cir
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95621	95621	95621	95621
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.26 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$490,000	\$500,000	\$520,000
List Price \$	--	\$490,000	\$500,000	\$520,000
Original List Date		04/20/2023	04/27/2023	05/04/2023
DOM · Cumulative DOM	-- · --	2 · 28	21 · 21	4 · 14
Age (# of years)	40	46	42	34
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,693	1,493	1,516	1,700
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.17 acres	0.14 acres	0.1491 acres	0.1765 acres
Other	None	None	None	None

* Listing 2 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** Enjoy your new home with this beautifully remodeled kitchen featuring luxurious white cabinets, quartz countertops and stunning backsplash. Featuring plantation shutters throughout, along with bamboo flooring and new paint this home is sure to impress. You can relax in the private backyard with the view of the Twin Creeks Green Space while watching baby ducks and wildlife while sipping your morning coffee. Included in this backyard is an 8 x 10 shed along with extra storage in the 2 car garage. Come see all that 6940 Sunburst Way has to offer!
- Listing 2** Location, Location, Location! *Walking distance to Foothill Golf Course, Wood Park, Movie Theaters, Restaurants and Much More! *Spacious, updated interior features brand new wide plank flooring, interior paint, formal dining area, open concept living, private yard + light-filled floorplan. *Kitchen features built-in oven, durable tile countertops, cooktop, dishwasher + new cabinets. *Highest quality, newly installed luxury wide-plank flooring! *Sliders to the outside from the living room and the master bedroom *Private backyard with well-manicured grounds perfect for entertaining. *This home has been meticulously cared for and thoughtfully renovated for new buyers.
- Listing 3** This charming single story residence is situated in an intimate, peaceful and friendly neighborhood of Verner Glen subdivision. The home showcases a spacious and functional layout. The formal living room greets you with vaulted ceilings, creating an open and airy atmosphere, while also showcasing an elegant aesthetic. Adjacent to the living room, there is a formal dining or study space option that seamlessly flows into the kitchen with recessed lighting and featuring a breakfast nook area. Residences offers high ceilings, carpet and tile flooring, family room with wood burning fireplace, updated guest bathroom and spacious bedrooms. Primary suite presents a large closet, dual sink vanity and a spacious walk-in stall shower. The backyard underwent a stunning remodel in 2020, featuring a combination of flagstone and lush grass, creating an inviting and low-maintenance outdoor space. In addition to the beautiful landscaping, the backyard also boasts a wood deck, garden area and an insulated shed, offering extra storage space or potential for a workshop. The home includes RV parking capable of accommodating up to a 40-foot RV and 10 feet wide, providing convenient storage for your recreational vehicle or outdoor toys.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6750 Flaming Arrow Drive	6671 Foxwood Ct	6240 Cardigan Ct	6042 Brokenfeather Way
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95621	95621	95621	95621
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.43 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$484,900	\$449,000	\$524,777
List Price \$	--	\$484,900	\$449,000	\$524,777
Sale Price \$	--	\$495,000	\$450,000	\$510,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/17/2023	02/28/2023	04/25/2023
DOM · Cumulative DOM	-- · --	26 · 47	8 · 59	10 · 35
Age (# of years)	40	34	63	40
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,693	1,766	1,626	1,693
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
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	0.17 acres	0.2453 acres	0.208 acres	0.2055 acres
Other	None	None	None	None
Net Adjustment	--	-\$10,650	+\$8,080	-\$3,550
Adjusted Price	--	\$484,350	\$458,080	\$506,450

* 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** Price adjusted for bedroom -\$3000, SqFt -2920, lot size -47530. PRICE IMPROVEMENT! Tucked away at the end of a cul-de-sac on 1/4 acre, this beautiful home has an open floor plan with lots of flexible spaces & extra storage. The future owners will enjoy the great room with its vaulted ceilings and the dining area with a wood-burning fireplace, the bright kitchen, indoor laundry room, & BRAND NEW HVAC system. The backyard is amazing too, with tons of possibilities. Don't miss out on this fantastic home!
- Sold 2** Price adjusted for SqFt +\$2680, age +\$9200, lot size -\$3800. Wonderful One of a Kind Remodeled Home in Very Nice Citrus Heights Neighborhood*Family Friendly Cul-de-Sac Location*Beautiful Granite Kitchen Counters, Stainless Appliances, Attractive Spacious Cabinets*Custom Designed Tile Flooring*Stylish Laminate Flooring Throughout*Huge Oversized Custom Deck for Family Fun and Entertaining*Both Full Baths have Designer Remodel with Peacock Granite and Quartz*Large Master with Designed Office Area*Side Yard for RV Storage*Close to Schools and Shopping*This Home is a Gem!
- Sold 3** Price adjusted for lot size. GREAT NEIGHBORHOOD! Welcome to Brokenfeather Way! Located at the end of the street in a Quiet, Family Friendly neighborhood in Citrus Heights, this home has everything you desire. Walk-in to find Modern laminate flooring that extends throughout the home. This fantastic property features two living rooms, a bonus office/bedroom and an updated kitchen and bathrooms. The large kitchen has NEW Calcutta Quartz countertops and Stainless Steel appliances. Imagine all the fun you will have in the HUGE, Private Backyard. Priced to sell quick, make your Best Offer Today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Not listed in Last 12 Months.				
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	\$500,000	\$500,000
Sales Price	\$485,000	\$485,000
30 Day Price	\$470,000	--
Comments Regarding Pricing Strategy		
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

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.
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Subject Photos



Front



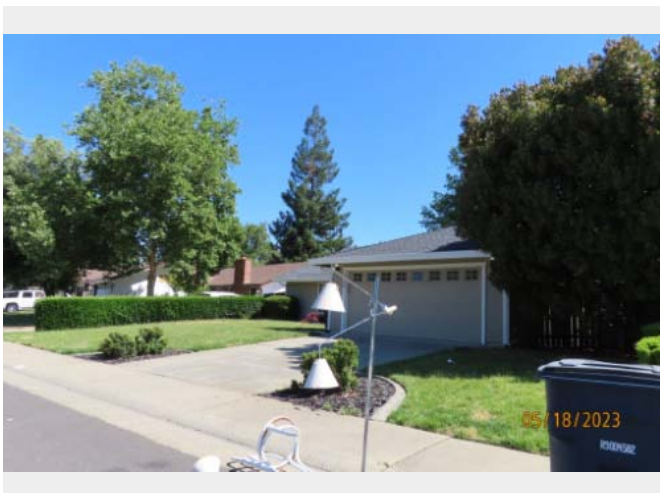
Front



Address Verification



Side



Side



Street

Subject Photos



Street



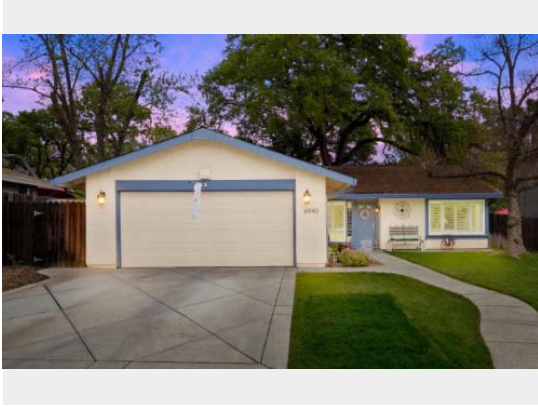
Other



Other

Listing Photos

L1 6940 Sunburst Way
Citrus Heights, CA 95621



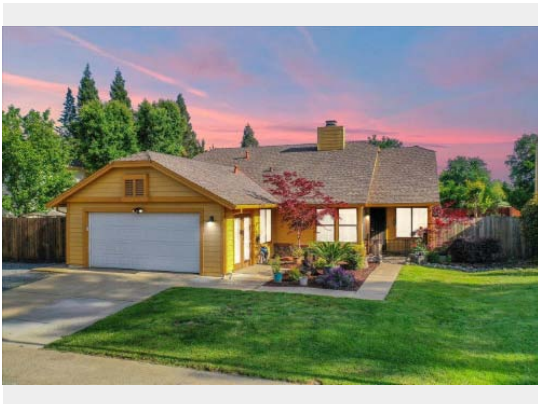
Front

L2 6548 Indian River Dr
Citrus Heights, CA 95621



Front

L3 6630 Goldenwood Cir
Citrus Heights, CA 95621



Front

Sales Photos

S1 6671 Foxwood Ct
Citrus Heights, CA 95621



Front

S2 6240 Cardigan Ct
Citrus Heights, CA 95621



Front

S3 6042 Brokenfeather Way
Citrus Heights, CA 95621



Front

ClearMaps Addendum

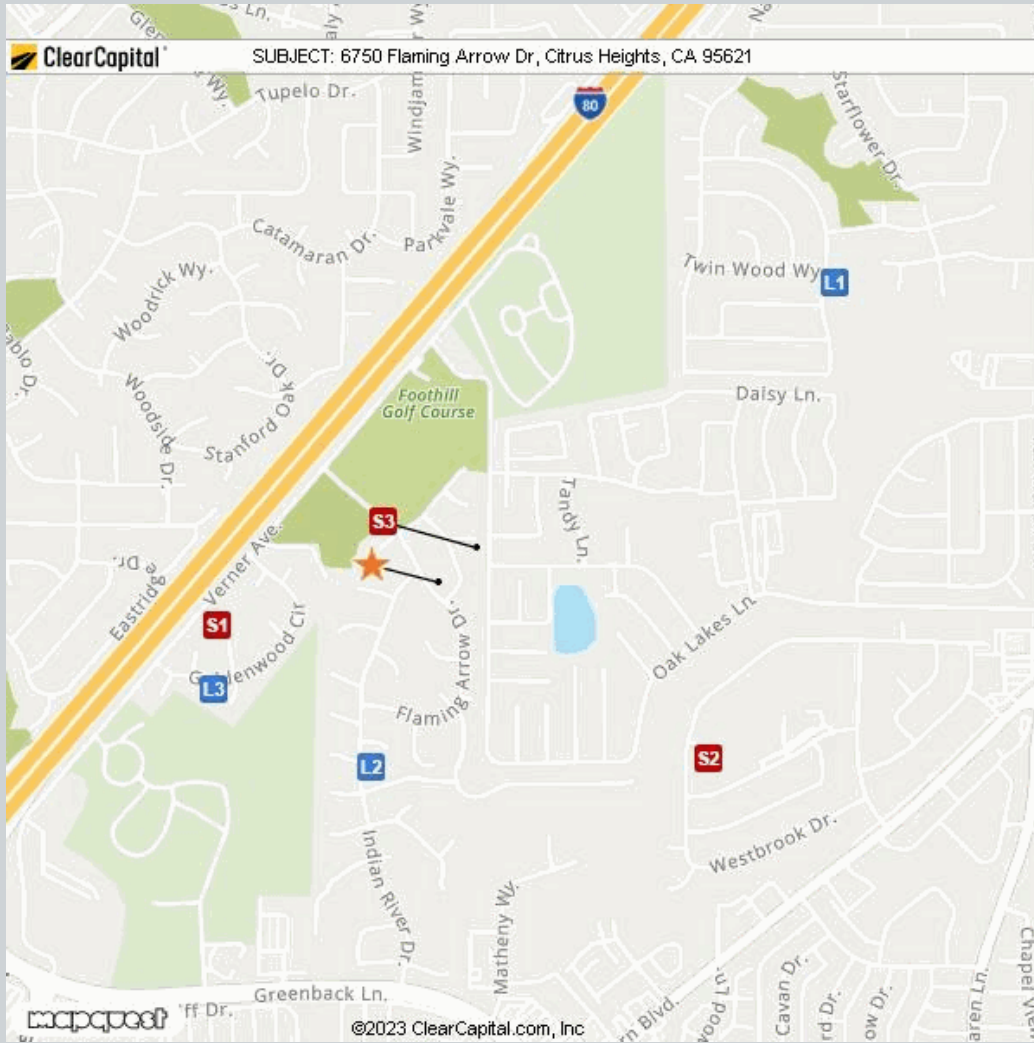
Address ★ 6750 Flaming Arrow Drive, Citrus Heights, CA 95621

Loan Number 53364

Suggested List \$500,000

Suggested Repaired \$500,000

Sale \$485,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6750 Flaming Arrow Drive, Citrus Heights, CA 95621	--	Parcel Match
L1 Listing 1	6940 Sunburst Way, Citrus Heights, CA 95621	0.66 Miles ¹	Parcel Match
L2 Listing 2	6548 Indian River Dr, Citrus Heights, CA 95621	0.26 Miles ¹	Parcel Match
L3 Listing 3	6630 Goldenwood Cir, Citrus Heights, CA 95621	0.33 Miles ¹	Parcel Match
S1 Sold 1	6671 Foxwood Ct, Citrus Heights, CA 95621	0.30 Miles ¹	Parcel Match
S2 Sold 2	6240 Cardigan Ct, Citrus Heights, CA 95621	0.43 Miles ¹	Parcel Match
S3 Sold 3	6042 Brokenfeather Way, Citrus Heights, CA 95621	0.07 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	Alina Pustynovich	Company/Brokerage	Usko Realty Inc.
License No	01904396	Address	5245 Harston Way Antelope CA 95843
License Expiration	04/03/2024	License State	CA
Phone	9168066386	Email	bpoalina@gmail.com
Broker Distance to Subject	1.68 miles	Date Signed	05/18/2023

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.