### **DRIVE-BY BPO**

### **1030 PENDEGAST STREET**

WOODLAND, CA 95695

**53425** Loan Number

**\$495,000**• As-Is Value

by ClearCapital

report.

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

Address Inspection Date Loan Number Borrower Name	1030 Pendegast Street, Woodland, CA 95695 05/02/2023 53425 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8721976 05/03/2023 006-533-032 Yolo	Property ID	34152466
Tracking IDs					
Order Tracking ID	05.02.23 BPO Request	Tracking ID 1	05.02.23 BPO F	Request	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	Ronald Harrison and Dawn Harden	Condition Comments				
R. E. Taxes	\$3,174	<ul> <li>The is in Average condition for the area. It conforms to the community. The house could use a paint to get a better sale</li> </ul>				
Assessed Value	\$219,955	price.				
Zoning Classification	R-1					
Property Type	SFR					
Occupancy	Occupied					
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost	\$5,000					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$5,000					
<b>HOA</b> No						
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Da	ıta			
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	The neighborhood is stable. It is well established with a mix of		
Sales Prices in this Neighborhood	Low: \$208,000 High: \$507,000	homes under 800 sq ft to approx 1900 sq ft.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			
- •				

Client(s): Wedgewood Inc

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1030 Pendegast Street	1350 E Oak Ave, Woodland, Ca 95776	-	4 W Casa Linda Dr, Woodland, Ca 95695
City, State	Woodland, CA	Woodland, CA	Woodland, CA	Woodland, CA
Zip Code	95695	95776	95695	95695
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.38 1	0.96 1	0.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$459,900	\$695,000	\$525,000
List Price \$		\$439,900	\$595,000	\$525,000
Original List Date		03/01/2023	03/15/2023	03/22/2023
DOM · Cumulative DOM		62 · 63	46 · 49	22 · 42
Age (# of years)	71	113	73	62
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 aframe	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,789	1,519	1,603	1,736
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	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	.179 acres	.47 acres	.13 acres
Other				

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

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

**Listing 1** Listing one is most like the subject property. It does not have a garage, and the subject property does. It is also closet to the subject of the comparable listings.

Listing 2 Listing 2 has a much larger lot.

Listing 3 Listing 3 is very much like the subject, but is approx. a mile from the subject,

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1030 Pendegast Street	917 1st St, Woodland, Ca 95695	642 Dodds Dr, Woodland, Ca 95776	1524 6th St, Woodland, Ca 95695
City, State	Woodland, CA	Woodland, CA	Woodland, CA	Woodland, CA
Zip Code	95695	95695	95776	95695
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.34 1	0.42 1	0.63 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$435,000	\$549,900	\$489,900
List Price \$		\$435,000	\$495,000	\$467,777
Sale Price \$		\$335,000	\$507,200	\$476,000
Type of Financing		Conventional	Fha	Fha
Date of Sale		12/30/2022	12/27/2022	03/20/2023
DOM · Cumulative DOM		7 · 99	133 · 179	9 · 31
Age (# of years)	71	109	49	61
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	1,789	1,602	1,720	1,656
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	6	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.20 acres	.1377 acres	.15 acres
Other				
Net Adjustment		+\$30,000	-\$5,000	+\$10,000

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Sold one is 187 sq ft smaller, and no garage, so I added \$30,000 in adjustments.
- **Sold 2** Sold 2 is most like the subject based on distance from the subject, however sold 2 has 4 bedrooms instead of the 3 the subject has, so I adjusted downward by \$5000 for this comparable. They are very similar in size
- **Sold 3** Sold three is 133 sq ft smaller so I adjusted it by \$10,000.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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Current Listing Status Not Currently List		isted	ted Listing History Comments				
Listing Agency/Firm		The property has not changed hands, or sold since 2016. It has sold twice since 2008.					
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$495,000	\$505,000		
Sales Price	\$495,000	\$505,000		
30 Day Price	\$455,000			
Comments Regarding Pricing S	Strategy			
Based on the pricing in the	community and the houses around th	e subject I believe the pricing I set is right at this time in the market.		

Based on the pricing in the community and the houses around the subject I believe the pricing I set is right at this time in the market. Repairs are paint, but I do not believe it will get a much higher price even with the paint.

#### 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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Property ID: 34152466

# **Subject Photos**



Front



**Address Verification** 



Address Verification



Side



Street



Street

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# **Subject Photos**

by ClearCapital



Street

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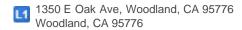
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As-Is Value

## **Listing Photos**

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Front

40 4th St, Woodland, CA 95695 Woodland, CA 95695



Front

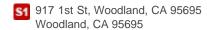
4 W Casa Linda Dr, Woodland, CA 95695 Woodland, CA 95695



Front

by ClearCapital

### **Sales Photos**





Front

S2 642 Dodds Dr, Woodland, CA 95776 Woodland, CA 95776



Front

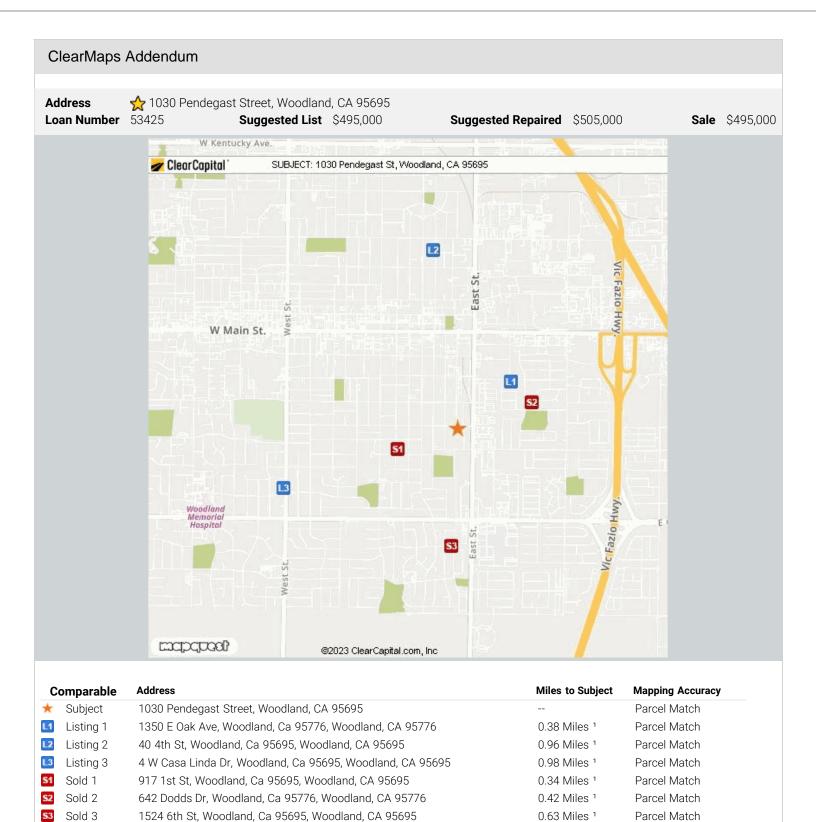
53 1524 6th St, Woodland, CA 95695 Woodland, CA 95695



Front

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The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.
 The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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**

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** 

License No

Ed Dreher

01496648

Company/Brokerage Lyon Real Estate

Address 281 Lyman Cir Sacramento CA

95835

**License Expiration** 07/31/2025 **License State** CA

Phone 9167127727 Email eddrhr@yahoo.com

**Broker Distance to Subject** 14.42 miles **Date Signed** 05/03/2023

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.

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