

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	1733 Giverny Court, San Jacinto, CA 92583	Order ID	8736356	Property ID	34180501
Inspection Date	05/12/2023	Date of Report	05/12/2023		
Loan Number	53585	APN	438480052		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Riverside		

Tracking IDs

Order Tracking ID	05.11.23 BPO Request	Tracking ID 1	05.11.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MICHAEL RICHARD KEMME	Condition Comments Subject is a single story 3 bedroom, 2 bath house with a 2-car attached garage. It is located on a cul-de-sac street. It conforms to the neighborhood.
R. E. Taxes	\$3,223	
Assessed Value	\$242,754	
Zoning Classification	Residential	
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	Suburban	Neighborhood Comments Neighborhood is a residential area with single story and 2-story tract style houses. It is close to some parks, shopping areas and the expressway.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$345000 High: \$526000	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1733 Giverny Court	2313 Calona Pl	1291 E Agape Ave	24957 Aquatic Way
City, State	San Jacinto, CA	San Jacinto, CA	San Jacinto, CA	Hemet, CA
Zip Code	92583	92583	92583	92544
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.60 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$439,995	\$469,999	\$420,000
List Price \$	--	\$439,995	\$449,900	\$420,000
Original List Date		03/16/2023	09/26/2022	05/01/2023
DOM · Cumulative DOM	-- · --	57 · 57	228 · 228	11 · 11
Age (# of years)	20	32	18	28
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	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,197	1,539	1,540	1,457
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2
Total Room #	5	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 4 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	0.21 acres	0.20 acres	0.17 acres	0.20 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** Welcome to this large single-story 3 bedroom, 2 bath + bonus room, 3 car garage on an oversized driveway with potential RV parking. Soaring ceilings give this home a spacious feel. The large kitchen has 2 story ceilings with 2 skylights, Decorator shelves, and new appliances. Adjacent to the kitchen is the dining room and entry into the bonus patio room which goes to the side yard with a covered patio. The master bedroom has a vaulted ceiling, a slider to the backyard, an en-suite bath with dual sinks, a large walk-in closet, and a tub/shower combo. Two bedrooms share a secondary bath with a walk-in shower. A private retreat in a wrap-around backyard. Updates include NEW interior paint, NEW carpeting, and all NEW stainless steel kitchen appliances. Newer HVAC system. No HOA and low property taxes keep your payments low.
- Listing 2** A very nice single family home in the Park Hill Estate Development. Three bedroom, two bath. This home has view of the mountains and valley, the home features an open floor plan, wood floors with a beautiful fireplace, the kitchen and dining area have access to the nice, well taken care of patio with a nice backyard, it also has a dog run for the lovely pets and also features and RV parking, spacious 2 car garage and large driveway. Please come and take a look
- Listing 3** Wonderful One Story Pool Home in Hemet, Features 4 Bedrooms, 2 Bathrooms, Beautiful covered front porch, Living room, Dining Area, Family room with fireplace, and Kitchen. The Kitchen has tiles floors, newer style cabinets, countertops and appliances. Master Bedroom has attached Bathroom. Nice backyard with patio and private pool. Attached Two Car garage with driveway. Close to shopping, Schools and more. Seller does not make ANY repairs, the property is sold as-is. Seller does not entertain price reduction or credit requests after under contract.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1733 Giverny Court	1451 E Beringer Dr	1732 Giverny Ct	2000 Whitman Dr
City, State	San Jacinto, CA	San Jacinto, CA	San Jacinto, CA	San Jacinto, CA
Zip Code	92583	92583	92583	92583
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.02 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$395,000	\$429,000
List Price \$	--	\$430,000	\$395,000	\$405,000
Sale Price \$	--	\$430,000	\$422,000	\$405,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	04/18/2023	04/18/2023	05/09/2023
DOM · Cumulative DOM	-- · --	56 · 56	45 · 45	124 · 124
Age (# of years)	20	35	20	24
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	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain	Beneficial ; Mountain
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,197	1,599	1,197	1,400
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	7	5	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	--	--	--	Pool - Yes Spa - Yes
Lot Size	0.21 acres	0.16 acres	0.23 acres	0.09 acres
Other	--	--	--	--
Net Adjustment	--	-\$40,000	-\$2,000	-\$35,000
Adjusted Price	--	\$390,000	\$420,000	\$370,000

* Sold 2 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** Back on market... buyer did not perform. Welcome Home to this highly sought after Parkhill Collection home. ***LOW TAXES & NO HOA*** This lovely home is move in ready. 3 bedrooms 2 bath with an open floor plan. Large living room with a fireplace. Family room is adjacent to the kitchen. You also find beautiful wood flooring and tile thru the home with an upgraded master bathroom with walk in shower. Step outside to enjoy the well cared for front with brick lined walk way. RV parking is an added bonus to store your boat, or toys in a secure gated area. The backyard has a alumna-wood cover which is perfect for entertaining outdoors. This one is a charming home and won't last.
- Sold 2** This Beautiful 3-Bedroom, 2- Bath Home Boasts Of 1,197 Square Feet Of Living Space And A Large 10,019 Square Foot Lot Surrounded By Gorgeous Mountain Views! As You Enter The Living Room, Large Beautiful Sliding Glass Door Brightens Up The Room With Natural Lighting That Leads To Dining Area And Kitchen. The Kitchen Comes With A Pantry, Plenty Of Storage Space And An Open Kitchen Cabinets Shelves Concept. The Spacious Master Bedroom Features A Walk-In Closet, Master Bathroom With A Vanity Sink, Full Tub And Shower. The Neighborhood Has Fantastic Views Of The San Jacinto Mountains & Easy Access To Major Shopping Centers And Freeways!
- Sold 3** Beautiful 3-Bedroom Home in Quiet San Jacinto Residential Neighborhood! Open Modern-Concept layout. Living room w/ soaring vaulted ceilings, fireplace, & built-in shelving. Kitchen w/ hardwood cabinets & adjacent dining area. Spacious Master Bedroom Suite. Bonus room. Private backyard w/ covered patio & grassy area - perfect for entertaining! Central AC + heat. 2-car garage. Just minutes to the best shopping, dining, & entertainment the area has to offer!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has no listing history.				
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	\$420,000	\$420,000
Sales Price	\$420,000	\$420,000
30 Day Price	\$410,000	--
Comments Regarding Pricing Strategy		
Rising interest rates have slowed down buyer demand, but well priced properties are selling within 30 days. The suggested list price should generate buyer activity.		

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



Address Verification



Street

Listing Photos

L1 2313 Calona Pl
San Jacinto, CA 92583



Front

L2 1291 E Agape Ave
San Jacinto, CA 92583



Front

L3 24957 Aquatic Way
Hemet, CA 92544



Front

Sales Photos

S1 1451 E Beringer Dr
San Jacinto, CA 92583



Front

S2 1732 Giverny Ct
San Jacinto, CA 92583



Front

S3 2000 Whitman Dr
San Jacinto, CA 92583



Front

ClearMaps Addendum

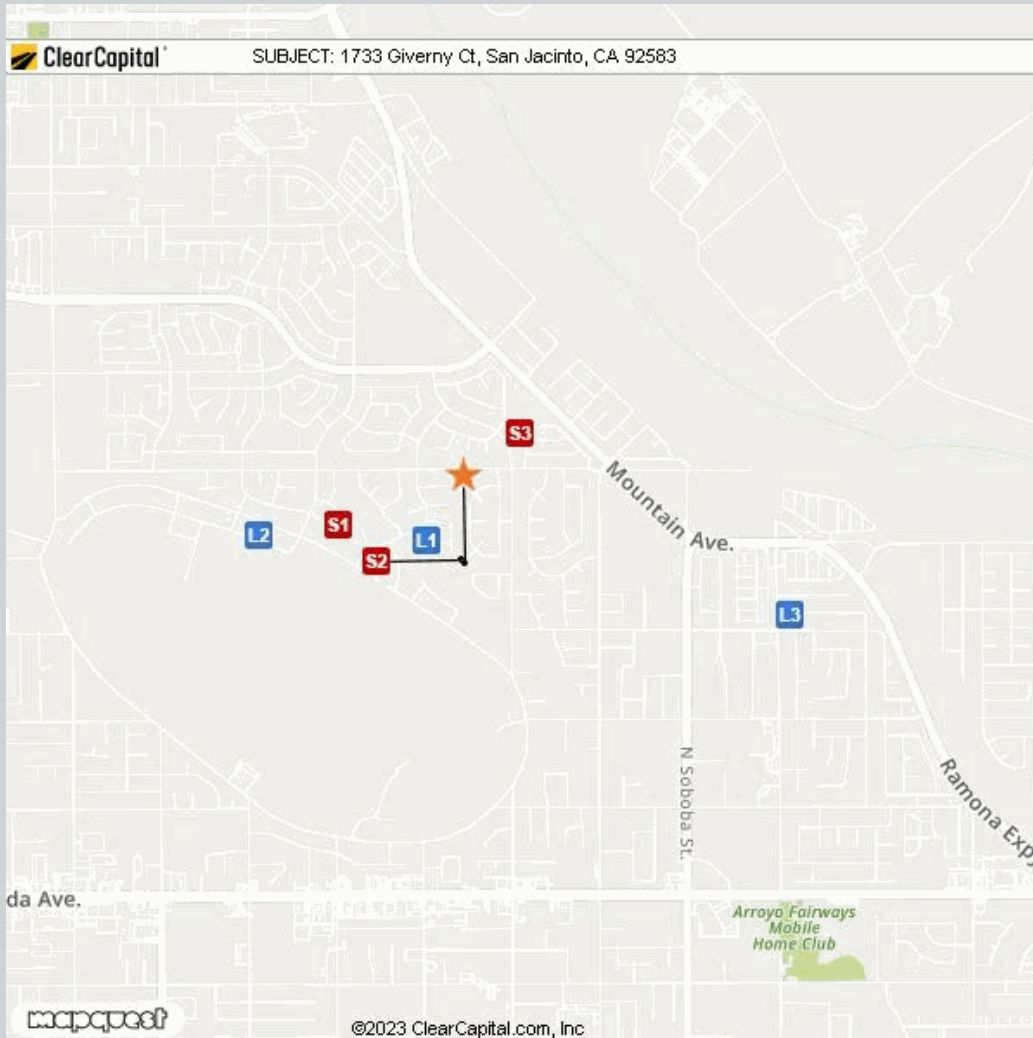
Address ★ 1733 Giverny Court, San Jacinto, CA 92583

Loan Number 53585

Suggested List \$420,000

Suggested Repaired \$420,000

Sale \$420,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1733 Giverny Court, San Jacinto, CA 92583	--	Parcel Match
L1 Listing 1	2313 Calona Pl, San Jacinto, CA 92583	0.13 Miles ¹	Parcel Match
L2 Listing 2	1291 E Agape Ave, San Jacinto, CA 92583	0.60 Miles ¹	Parcel Match
L3 Listing 3	24957 Aquatic Way, Hemet, CA 92544	0.94 Miles ¹	Parcel Match
S1 Sold 1	1451 E Beringer Dr, San Jacinto, CA 92583	0.38 Miles ¹	Parcel Match
S2 Sold 2	1732 Giverny Ct, San Jacinto, CA 92583	0.02 Miles ¹	Parcel Match
S3 Sold 3	2000 Whitman Dr, San Jacinto, CA 92583	0.40 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	Ebube Okpala	Company/Brokerage	Harvestline Realty
License No	01735401	Address	29930 Bay View Way Menifee CA 92584
License Expiration	03/31/2025	License State	CA
Phone	6196072623	Email	ebube@riversidecountyreos.com
Broker Distance to Subject	13.03 miles	Date Signed	05/12/2023

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.