

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	10487 Ambassador Drive, Rancho Cordova, CA 95670	Order ID	8796495	Property ID	34298889
Inspection Date	06/22/2023	Date of Report	06/22/2023		
Loan Number	53789	APN	05600710120000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	06.21.23 BPO Request	Tracking ID 1	06.21.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BRUCE L DIEKE SR.	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$1,693	
Assessed Value	\$142,416	
Zoning Classification	Residential RD 5	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 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: \$360000 High: \$515000	
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	10487 Ambassador Drive	10547 Georgetown Dr	2324 Byrd Dr	2260 Apple Orchard Court
City, State	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA
Zip Code	95670	95670	95670	95670
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.79 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$435,000	\$439,960	\$459,900
List Price \$	--	\$435,000	\$439,960	\$459,900
Original List Date		05/22/2023	06/12/2023	06/16/2023
DOM · Cumulative DOM	-- · --	4 · 31	3 · 10	4 · 6
Age (# of years)	63	52	61	39
Condition	Good	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	1,099	1,061	1,097	1,350
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.30 acres	0.16 acres	0.1474 acres	0.1046 acres
Other	None	None	None	None

* 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** Ready to move in one-story home in the heart of Rancho Cordova. kitchen with granite counters, dual paned windows, Great first-time starter home or investment property! Don't miss the backyard, gardeners delight garden boxes & many mature fruit trees (lime, cherry, mandarin, orange, grapefruit peach, fig). 2019 new roof & Hot water heater. All appliances to remain. Walking distance to the elementary school. Close to American River.
- Listing 2** This single-story home offers a comfortable and stylish living experience with its 3 bedrooms and 2 bathrooms. Step into the newly updated kitchen featuring brand new cabinets, elegant quartz countertops, and a stunning backsplash. The addition of new GE appliances and the Kohler Pro-Inspired Kitchen sink add a modern touch. The spacious living room boasts a charming fireplace, creating a cozy and inviting atmosphere for gatherings. The master bathroom has been remodeled and now features a new oversized shower, adding a luxurious element to your daily routine. Additionally, both the hall and master bathrooms showcase cultured marble porcelain tile countertops, new cabinets, and toilets. The master bathroom offers the added warmth of waterproof PVC tiles on the floor. With fresh paint inside and outside, this home presents a refreshed and modern look. The sizable backyard provides ample space for outdoor activities and relaxation, perfect for entertaining friends and family. Don't miss the opportunity to make this delightful property your own!
- Listing 3** Lovely low maintenance home in the desirable Mills Ranch neighborhood on a quiet cul de sac. Clean and ready to move in! Lovely atrium. Tons of amenities nearby, including nearly 80 acres of Hagan Community Park, American River Parkway bike trails, schools, shopping (Walmart, Koreana Plaza, Home Depot, Lowes, Costco). Convenient location near Highway 50. Don't miss this home!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10487 Ambassador Drive	10454 Ambassador Dr	2409 Glenfaire Dr	10605 Lambrusca Dr
City, State	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA	Rancho Cordova, CA
Zip Code	95670	95670	95670	95670
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.62 ¹	0.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$439,000	\$439,000	\$425,000
List Price \$	--	\$439,000	\$439,000	\$425,000
Sale Price \$	--	\$460,000	\$467,000	\$445,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/23/2023	05/09/2023	05/26/2023
DOM · Cumulative DOM	-- · --	8 · 88	7 · 35	5 · 28
Age (# of years)	63	64	57	63
Condition	Good	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	1,099	1,344	1,220	1,344
Bdrm · Bths · ½ Bths	3 · 1 · 1	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	--	--	Pool - Yes	--
Lot Size	0.30 acres	0.22 acres	0.1446 acres	0.1567 acres
Other	None	None	None	None
Net Adjustment	--	-\$4,800	-\$17,300	+\$1,530
Adjusted Price	--	\$455,200	\$449,700	\$446,530

* 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 bathroom -\$3000, SqFt -\$9800, lot size +\$8000. Welcome to 10454 Ambassador Drive! Just moments from American River Parkway. Fresh paint inside & New flooring. Park-like generous backyard. Wide driveway and side yard. Possible boat or RV accommodation.
- Sold 2** Price adjusted for bathroom -\$3000, SqFt -\$4840, lot size +\$15540, pool -\$25000. Original owners have lovingly cared for this home since 1966. This 3 bedroom - 2 full bath home plus a huge bonus room is ready for new memories. Bonus room offers endless possibilities...playroom, media room, man cave...you decide. Great floorplan for entertaining with separate living and family rooms. Family room/dining combo opens to the backyard patio. Enjoy sunny days in the refreshing pool, grilling with family and friends or gardening in your own backyard.
- Sold 3** Price adjusted for bathroom -\$3000, SqFt -\$9800, lot size +\$14330. Looking for a charming single-story home that has been renovated with 3 bedrooms and 2 bathrooms? This home is conveniently located near shopping centers, parks, and schools. Upon entering the house, you'll find a spacious living room with beautiful flooring and large windows that let in plenty of natural light. The adjacent dining area is perfect for family meals or hosting guests. The kitchen has been updated with new countertops and stainless steel appliances, making it the perfect place to cook up a storm. The master bedroom is a peaceful retreat with enough closet space. The attached master bathroom has been updated with a modern vanity. Two additional bedrooms offer plenty of space for family or guests, and share a beautifully updated full bathroom. The backyard is a great place to relax and entertain. With shopping, parks, and schools just a short distance away, this home has everything you need. This charming renovated home with 3 bedrooms and 2 bathrooms is a great opportunity to make it your own.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property was sold on 06/20/2023.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/19/2023	\$359,995	06/20/2023	\$362,000	Sold	06/20/2023	\$362,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$455,000	\$455,000
Sales Price	\$447,000	\$447,000
30 Day Price	\$440,000	--
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.

Subject Photos



Front



Front



Front



Address Verification



Side



Side

Subject Photos



Street



Street



Street



Street



Street



Other

Subject Photos



Other

Listing Photos

L1 10547 Georgetown Dr
Rancho Cordova, CA 95670



Front

L2 2324 Byrd Dr
Rancho Cordova, CA 95670



Front

L3 2260 Apple Orchard Court
Rancho Cordova, CA 95670



Front

Sales Photos

S1 10454 Ambassador Dr
Rancho Cordova, CA 95670



Front

S2 2409 Glenfaire Dr
Rancho Cordova, CA 95670



Front

S3 10605 Lambrusca Dr
Rancho Cordova, CA 95670



Front

ClearMaps Addendum

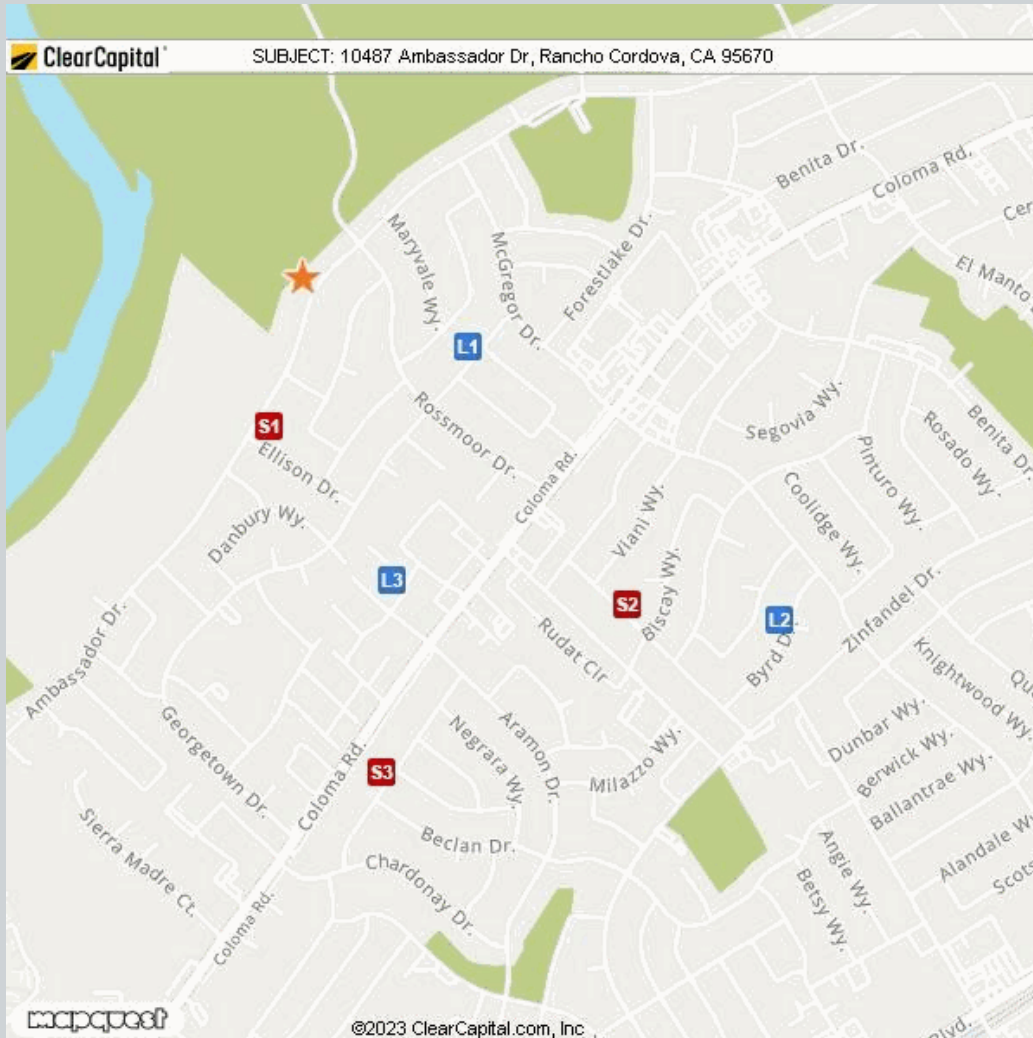
Address ★ 10487 Ambassador Drive, Rancho Cordova, CA 95670

Loan Number 53789

Suggested List \$455,000

Suggested Repaired \$455,000

Sale \$447,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10487 Ambassador Drive, Rancho Cordova, CA 95670	--	Parcel Match
L1	10547 Georgetown Dr, Rancho Cordova, CA 95670	0.24 Miles ¹	Parcel Match
L2	2324 Byrd Dr, Rancho Cordova, CA 95670	0.79 Miles ¹	Parcel Match
L3	2260 Apple Orchard Court, Rancho Cordova, CA 95670	0.42 Miles ¹	Parcel Match
S1	10454 Ambassador Dr, Rancho Cordova, CA 95670	0.21 Miles ¹	Parcel Match
S2	2409 Glenfaire Dr, Rancho Cordova, CA 95670	0.62 Miles ¹	Parcel Match
S3	10605 Lambrusca Dr, Rancho Cordova, CA 95670	0.67 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	6.98 miles	Date Signed	06/22/2023

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.