

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	3435 Truckee Way, Sacramento, CALIFORNIA 95817	Order ID	8763610	Property ID	34225625
Inspection Date	05/31/2023	Date of Report	05/31/2023		
Loan Number	53822	APN	01001410390000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	05.31.23 BPO Request	Tracking ID 1	05.31.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	SELENA L PARADEE	Condition Comments The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$2,653	
Assessed Value	\$156,645	
Zoning Classification	Residential R-1	
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: \$333000 High: \$858000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3435 Truckee Way	3972 1st Ave	2006 28th Street	3128 N St
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95817	95817	95818	95816
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.57 ¹	0.53 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,000	\$499,000	\$569,000
List Price \$	--	\$599,000	\$499,000	\$569,000
Original List Date		01/26/2023	03/08/2023	05/09/2023
DOM · Cumulative DOM	-- · --	115 · 125	47 · 84	19 · 22
Age (# of years)	82	72	100	63
Condition	Average	Good	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	950	1,095	891	1,115
Bdrm · Bths · ½ Bths	2 · 1	3 · 1	2 · 2	2 · 1
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Detached 1 Car	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.22 acres	0.07 acres	0.0735 acres
Other	None	None	None	None

* Listing 3 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** Completely renovated and sharp 3 Bedroom, 1 bath house at the doorstep of the UCD Medical Center. All work done with permits! House sits on a 9583 sqft lot, so enjoy a huge backyard and imagine all the possibilities. Walk east to the UCD Med Center and upcoming Aggie Square development or walk west to the burgeoning amenities on Broadway. Great freeway access to get anywhere in town. Hard to beat a renovated house in excellent turnkey condition, a huge backyard, and super sweet location.
- Listing 2** Beautifully remodeled, move-in ready house in downtown Sacramento! Newly remolded kitchen, and bathrooms. Newly painted walls. New sewer lines and laminated vinyl flooring throughout. It's possible to divide the unit into two separate units as there is a kitchenette in the living room area and laundry hooks are set up for both areas. Perfect for living in one unit and rent out the other or rent both! Large backyard for relaxing. Large garage as a storage unit. Great, central location! Close to Sutter/UCD Medical Center, Sacramento Natural Foods Co-op, freeways and more. Come and see it yourself!
- Listing 3** Impressive single level East Sac home boasts character and modern touches. Light and open floorplan with spacious room sizes. Living room is a decorator's dream with multiple dual pane windows & moldings, custom paint plus recessed lighting. Original hardwood floors in living room & dining room. Built in hutch in dining room. Kitchen has contemporary flair, gas range for gourmet cooks. Front bedroom has door opening in to living room that is perfect for office or bedroom. Inside washer & dryer area overlooks the back door and special windows. Low maintenance yards with turf in backyard. Seller removed old garage and replaced with Tuff Shed. Deep driveway holds multiple cars. New roof being installed. Located close to Sutter, UCD & Mercy Hospitals plus offices, restaurants, shopping, transportation & downtown Sacramento. Pride of ownership is awaiting you!!!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3435 Truckee Way	3936 Y St	3212 Serra Way	2255 36th St
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95817	95817	95816	95817
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.50 ¹	0.20 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$535,000	\$519,999	\$499,900
List Price \$	--	\$535,000	\$519,999	\$499,900
Sale Price \$	--	\$535,000	\$519,999	\$530,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/08/2022	12/20/2022	03/02/2023
DOM · Cumulative DOM	-- · --	28 · 58	12 · 55	8 · 21
Age (# of years)	82	96	105	73
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	950	1,130	769	768
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 1	2 · 2
Total Room #	5	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Detached 1 Car	Detached 1 Car	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.14 acres	0.08 acres	0.12 acres
Other	None	None	None	None
Net Adjustment	--	-\$4,600	+\$19,440	-\$4,320
Adjusted Price	--	\$530,400	\$539,439	\$525,680

* Sold 3 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 SqFt -\$7200, age +\$5600, lot size -\$3000. Pride of ownership shines with this North Oak Park Beauty! This charming cottage is walking distance to UCD Med Center, Shriners Children's Hospital and so much more! This well maintained 2 bedroom, 1 bath perfectly blends original charm and tasteful modern updates including, new and beautifully refinished original hardwood floors, updated bathroom, new carpet, new family room skylights and newer roof. Escape a stressful day in the relaxing backyard - a gardener's dream blooming with all the colors of the rainbow, as well as over 6 types of mature fruit trees. Within this backyard oasis you will also find a beautiful greenhouse, built in bar area with gazebo, fish pond and wooden arbor with flagstone sitting area, perfect for that morning cup of coffee! The oversized yard has alley access and could easily accommodate an ADU. Centrally located in Sacramento with easy freeway access & only minutes from Downtown, restaurants and shopping, this home is sure to be someones dream come true!
- Sold 2** Price adjusted for SqFt +\$7240, age +\$9200, lot size +\$3000. Welcome home to this turn key craftsman bungalow in the Alhambra Triangle, at the edge of East Sacramento and Midtown! You'll be greeted by a cozy front porch, and a welcoming, open floorplan with tons of natural light. This beauty includes a tankless water heater, indoor laundry, original hardwood floors, and an open concept kitchen and dining area. You will love the long driveway, plush grass in the backyard with space for entertaining, and a spacious, detached garage that has potential to become an ADU or separate office space. Location is everything! You'll be less than a mile from UC Davis, Sacramento Natural Foods Co Op, Temple Coffee, SacYard Tap House, OBO, restaurants/bars, lightrail and easy freeway access. A must see!
- Sold 3** Price adjusted for bathroom -\$3000, SqFt +\$7280, age -\$3600, garage -\$4000, lot size -\$1000. Rare opportunity in the UC Davis Med Center area of Sacramento with a second building with full bathroom, possible bedroom, laundry room and alley access. This charming 2 bed 1 bath home features original hardwood flooring, new roof installed 2016, new HVAC system and ducting installed in 2018, new whole house fan, quartz countertops in the kitchen along with subway tile backsplash, new shower fixtures and vanity in main bathroom, and most of all great curb appeal. There are so many options for the 2nd structure on this property (ADU, GYM, SHOP, AIR BnB for traveling healthcare professionals, entertaining space, or game room). Second structure has brand new epoxy showroom floor finish throughout, a wall heating and air unit, is insulated and has its own water heater.

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	\$539,000	\$539,000
Sales Price	\$526,000	\$526,000
30 Day Price	\$515,000	--
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



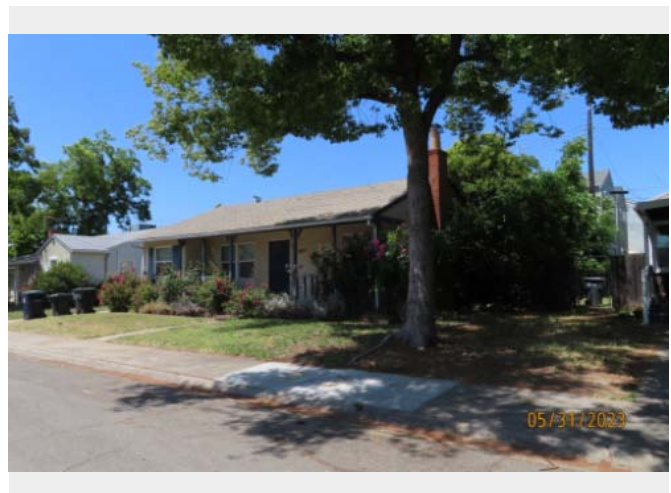
Address Verification



Address Verification



Side



Side

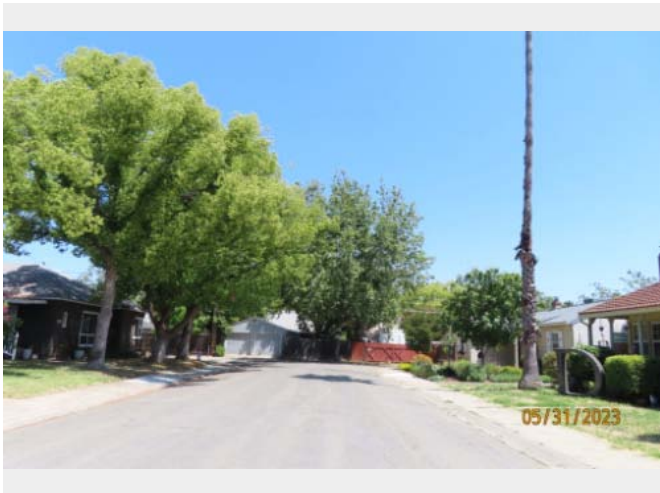
Subject Photos



Side



Street



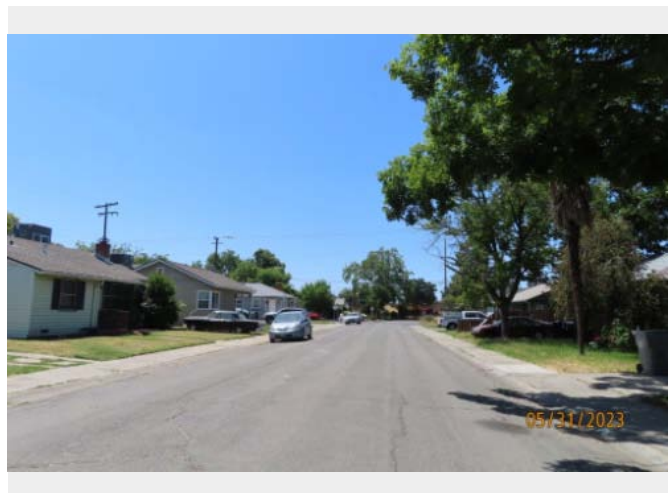
Street



Street



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 3972 1st Ave
Sacramento, CA 95817



Front

L2 2006 28th Street
Sacramento, CA 95818



Front

L3 3128 N St
Sacramento, CA 95816



Front

Sales Photos

S1 3936 Y St
Sacramento, CA 95817



Front

S2 3212 Serra Way
Sacramento, CA 95816



Front

S3 2255 36th St
Sacramento, CA 95817



Front

ClearMaps Addendum

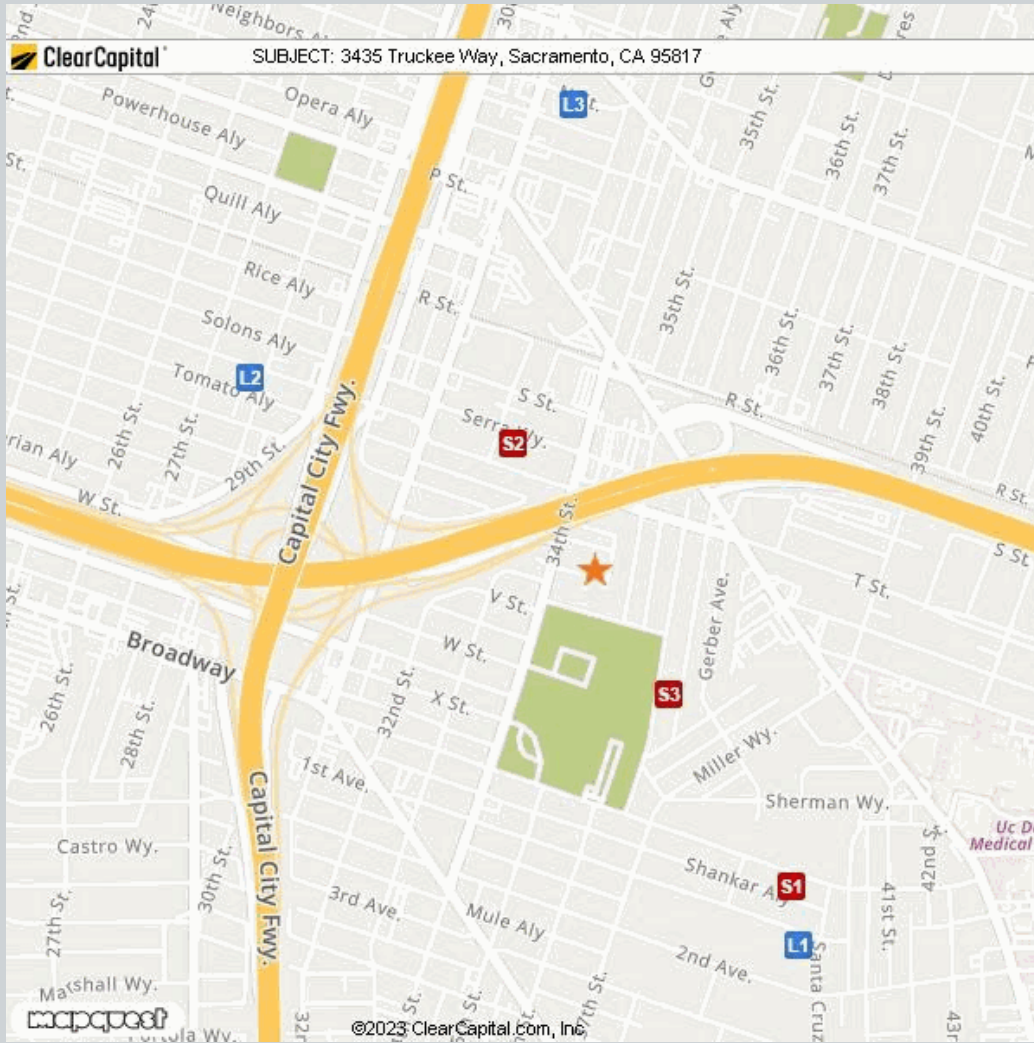
Address ★ 3435 Truckee Way, Sacramento, CALIFORNIA 95817

Loan Number 53822

Suggested List \$539,000

Suggested Repaired \$539,000

Sale \$526,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3435 Truckee Way, Sacramento, California 95817	--	Parcel Match
L1 Listing 1	3972 1st Ave, Sacramento, CA 95817	0.57 Miles ¹	Parcel Match
L2 Listing 2	2006 28th Street, Sacramento, CA 95818	0.53 Miles ¹	Parcel Match
L3 Listing 3	3128 N St, Sacramento, CA 95816	0.62 Miles ¹	Parcel Match
S1 Sold 1	3936 Y St, Sacramento, CA 95817	0.50 Miles ¹	Parcel Match
S2 Sold 2	3212 Serra Way, Sacramento, CA 95816	0.20 Miles ¹	Parcel Match
S3 Sold 3	2255 36th St, Sacramento, CA 95817	0.20 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.

*** 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

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.

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	12.37 miles	Date Signed	05/31/2023

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.