

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	1947 W Stony Desert Street, Kuna, IDAHO 83634	Order ID	8763610	Property ID	34225627
Inspection Date	05/31/2023	Date of Report	05/31/2023		
Loan Number	53825	APN	R1814270270		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Ada		

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	TERESA A DIXON	Condition Comments Physical depreciation is limited to wear and tear on the systems of the home. The home shows good maintenance and condition. no signs of any repairs and all deferred maintenance has been completed as needed.
R. E. Taxes	\$3,007	
Assessed Value	\$612,600	
Zoning Classification	Residential R-6	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Leasehold	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	DESERT HAWK (Star Prop Mgmt) 208-286-9666	
Association Fees	\$240 / Year (Other: parks & common areas)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments Subject property is located by schools, in the area and is a traditional style home located in a neighborhood made up of homes typically built in the last 10 years.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$340000 High: \$605000	
Market for this type of property	Decreased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1947 W Stony Desert Street	723 Tanzanite Dr	651 Tanzanite Dr	1743 Azurite Dr
City, State	Kuna, IDAHO	Kuna, ID	Kuna, ID	Kuna, ID
Zip Code	83634	83634	83634	83634
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.03 ¹	2.05 ¹	1.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$529,990	\$534,990	\$539,900
List Price \$	--	\$529,990	\$529,990	\$539,900
Original List Date		05/09/2023	05/10/2023	05/18/2023
DOM · Cumulative DOM	-- · --	1 · 22	21 · 21	13 · 13
Age (# of years)	8	0	0	10
Condition	Good	Excellent	Excellent	Good
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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	3,196	3,250	3,250	3,042
Bdrm · Bths · ½ Bths	6 · 3	4 · 3	4 · 3	5 · 2 · 1
Total Room #	10	8	8	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.18 acres	0.18 acres	0.24 acres
Other	irrigation, covered patio	irrigation	irrigation	irrigation, Fireplace, deck

* 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** Everything about the Milano 3250 floor plan is grand, from the vaulted entry to the formal living and dining rooms. Relax in the great room or play in the upstairs loft. Luxurious master suite can be upgraded to a dual vanity, separate soaker tub and shower, and includes a large walk-in closet. Full bath and bedroom downstairs works great as an office or guest suite.
- Listing 2** Get \$25k with the CBH SUMMER LOVING PROMO NOW thru 6/30. Everything about the Milano 3250 floor plan is grand, from the vaulted entry to the formal living and dining rooms. Relax in the great room or play in the upstairs loft. Luxurious master suite can be upgraded to a dual vanity, separate soaker tub and shower, and includes a large walk-in closet. Full bath and bedroom downstairs works great as an office or guest suite. Kitchen has upgraded cabinets and quartz countertops.
- Listing 3** Step into a world of spacious living and endless possibilities with this remarkable home! Boasting 5 bedrooms plus an office! This is the perfect haven for growing families or those in need of versatile spaces. As you enter, you'll be greeted by stunning engineered flooring throughout the main level, creating an elegant and inviting atmosphere. The stairs and upper level have been treated to brand new carpet! The open kitchen is a true culinary delight, complete with a generous pantry that will make organization a breeze! The sprawling great room is an entertainer's dream! Indulge in the ultimate relaxation in the master bedroom, featuring dual sinks, a vanity area, a soaker tub, and a separate shower. A private deck off the master, perfect for intimate evenings under the stars

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1947 W Stony Desert Street	575 Tanzanite Ct	630 S Black Oak Ave	2747 Ridgecreek Ave
City, State	Kuna, IDAHO	Kuna, ID	Kuna, ID	Kuna, ID
Zip Code	83634	83634	83634	83634
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.07 ¹	0.84 ¹	2.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$519,990	\$550,000	\$556,990
List Price \$	--	\$519,990	\$525,000	\$540,000
Sale Price \$	--	\$519,990	\$525,000	\$540,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	04/14/2023	05/05/2023	01/24/2023
DOM · Cumulative DOM	-- · --	3 · 55	12 · 43	51 · --
Age (# of years)	8	1	15	1
Condition	Good	Excellent	Good	Excellent
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	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	3,196	3,250	2,902	3,259
Bdrm · Bths · ½ Bths	6 · 3	4 · 3	3 · 2 · 1	5 · 4
Total Room #	10	8	8	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.18 acres	0.20 acres	0.15 acres
Other	irrigation, covered patio	irrigation	irrigation, covered patio, shed, fireplace	irrigation, fireplace
Net Adjustment	--	-\$4,520	+\$7,418	-\$15,721
Adjusted Price	--	\$515,470	\$532,418	\$524,279

* 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** ADJUSTMENTS: condition(-9500), beds(6000), sq ft(-1890), acreage(870) Milano 3250 floor plan is grand, from the vaulted entry to the formal living and dining rooms. Relax in the great room or play in the upstairs loft. Luxurious master suite can be upgraded to a dual vanity, separate soaker tub and shower, and includes a large walk-in closet. Full bath and bedroom downstairs works great as an office or guest suite. Home is located in newest phase of Ardell Estates in the heart of Kuna.
- Sold 2** ADJUSTMENTS: acreage(-872), beds(9000), baths(1500), fireplace(-2500), concessions(-10,000), sq ft(10,290) gorgeous 3 Bed/ 2.5 Bath (Lg Bonus could be 4th Bed), 2 story, 2,902 s.f. home beckons you to the quiet and desirable Willow Glenn Subdivision! Fresh exterior paint in 2021 add to the already stunning curb appeal, while the interior provides tremendous function and flexibility on all fronts including new carpet throughout! The main floor is highlighted by a very large living space complete with a cozy pellet stove, ample daylighting, and an oversized dining space for even the largest holiday gatherings! The large kitchen features custom knotty alder cabinets, granite tile counters and hardwood flooring that flows into the dining and hall. An office and powder bath near the entry add to the practicality. Upstairs features 2 large bedrooms, oversized hall bath, a huge bonus room and an incredible master suite w/dual vanities, soaker tub, walk in closet, and large shower.
- Sold 3** ADJUSTMENTS: condition(-9500), beds(3000), baths(-3000), sq ft(-2205), acreage(3484), fireplace(-2500), concessions(-5000) home features extended back patio, formal dining room, converted flex to a bedroom, converted powder room to a full bath, 3 car garage with exterior bay, dual vanity sinks throughout, huge loft upstairs with the 3 bedrooms with walk in closets and the laundry room, his and hers primary walk in closets, separate soaker tub and standing shower. This home is HERS and Energy Star rated with annual energy savings

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				no additional information available			
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	\$526,000	\$526,000
Sales Price	\$525,000	\$525,000
30 Day Price	\$515,000	--
Comments Regarding Pricing Strategy		
Sale comp #2 shows the best support for final value conclusion. Overall it has the most similar characteristics and amenities to the subject property. All sales utilized were the closest, most recent and most similar sales of these homes in the area.		

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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 723 TANZANITE DR
Kuna, ID 83634



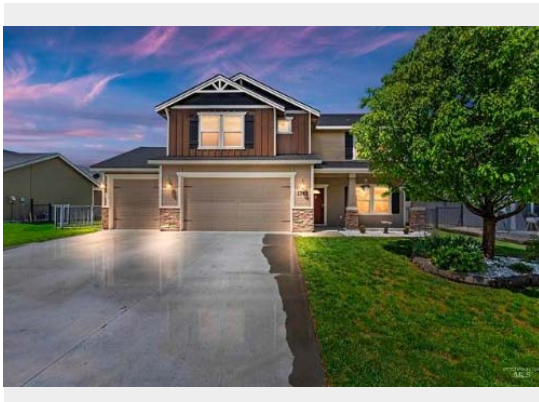
Front

L2 651 TANZANITE DR
Kuna, ID 83634



Front

L3 1743 AZURITE DR
Kuna, ID 83634



Front

Sales Photos

S1 575 TANZANITE CT
Kuna, ID 83634



Front

S2 630 S BLACK OAK AVE
Kuna, ID 83634



Front

S3 2747 RIDGECREEK AVE
Kuna, ID 83634



Front

ClearMaps Addendum

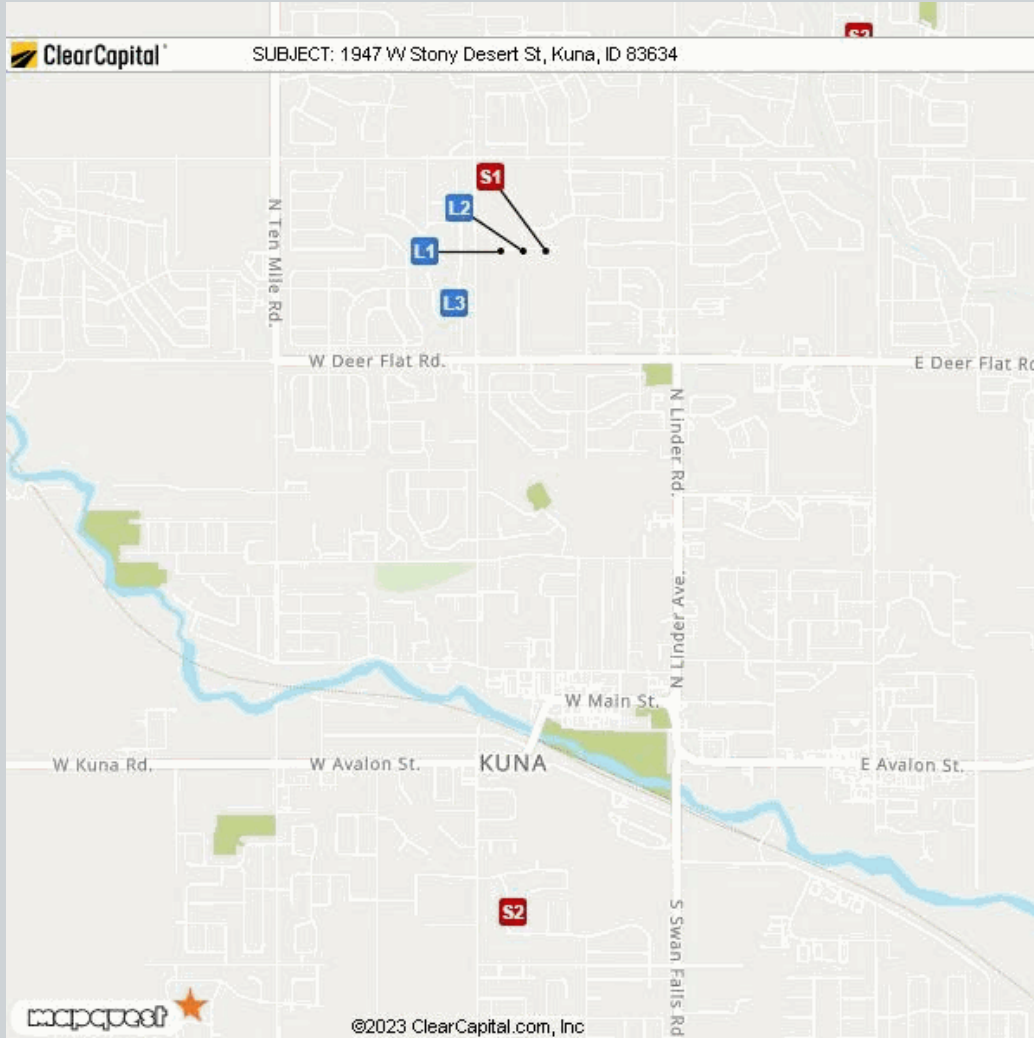
Address ★ 1947 W Stony Desert Street, Kuna, IDAHO 83634

Loan Number 53825

Suggested List \$526,000

Suggested Repaired \$526,000

Sale \$525,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1947 W Stony Desert Street, Kuna, Idaho 83634	--	Parcel Match
L1 Listing 1	723 Tanzanite Dr, Kuna, ID 83634	2.03 Miles ¹	Parcel Match
L2 Listing 2	651 Tanzanite Dr, Kuna, ID 83634	2.05 Miles ¹	Parcel Match
L3 Listing 3	1743 Azurite Dr, Kuna, ID 83634	1.87 Miles ¹	Parcel Match
S1 Sold 1	575 Tanzanite Ct, Kuna, ID 83634	2.07 Miles ¹	Parcel Match
S2 Sold 2	630 S Black Oak Ave, Kuna, ID 83634	0.84 Miles ¹	Parcel Match
S3 Sold 3	2747 Ridgescreek Ave, Kuna, ID 83634	2.93 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	Mary Walters	Company/Brokerage	SILVERCREEK REALTY GROUP
License No	AB29532	Address	5312 S VALLEY ST BOISE ID 83709
License Expiration	12/31/2023	License State	ID
Phone	2087247478	Email	msasee2002@msn.com
Broker Distance to Subject	7.72 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

Unless the broker is licensed under the Idaho Real Estate Appraisers Act, Chapter 41, Title 54, Idaho Code, this report is not intended to meet the uniform standard of professional appraisal practice. It is not intended to be an appraisal of the market value of the property, and if an appraisal is desired, the services of a licensed or certified appraiser should be obtained.

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.