

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	6708 Sugar Maple Way, Citrus Heights, CA 95610	Order ID	8803200	Property ID	34310248
Inspection Date	06/27/2023	Date of Report	06/27/2023		
Loan Number	54115	APN	25900520160000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	06.26.23 BPO Request	Tracking ID 1	06.26.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	DOUGLAS MCGRATH	The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$3,259	
Assessed Value	\$180,413	
Zoning Classification	Residential RD5	
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

		Neighborhood Comments
Location Type	Suburban	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: \$430000 High: \$541000	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6708 Sugar Maple Way	7864 Sunrise Terrace Ln	7222 Camel Rock Way	7007 Jamestree Way
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95610	95610	95610	95610
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.69 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$499,000	\$499,000
List Price \$	--	\$450,000	\$499,000	\$499,000
Original List Date		06/21/2023	06/22/2023	06/23/2023
DOM · Cumulative DOM	-- · --	5 · 6	4 · 5	3 · 4
Age (# of years)	43	28	52	45
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	1,412	1,365	1,405	1,458
Bdrm · Bths · ½ Bths	3 · 2	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	0.13 acres	0.1093 acres	0.2043 acres	0.15 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** Come check out this beautiful Sunrise Terrace home! Squeaky clean and tastefully updated with luxury vinyl plank and Spanish tile flooring. Family room features vaulted ceilings built in bookshelves and a cozy fireplace. Eat in kitchen with tile counters, Stainless Steel appliances and a wine fridge. Primary bedroom has access to the tranquil, low maintenance backyard with pergola covered patio and Trex deck. En suite bathroom with dual sink vanity, walk-in closet and walk-in shower. One secondary bedroom has a large walk-in closet. Updated guest bathroom too. Indoor laundry. New roof in 2020. Low HOA's and ultra convenient location close to highway 80 and retail. Nothing to do but move right in!
- Listing 2** Welcome to your new home!!! This property features a newer roof, RV ACCESS, remodeled bathrooms, laminate floors, covered patio with fans and a HUGE sunroom, stainless steel appliance and a Trane HVAC. You will love the professionally manicured backyard with two large storage sheds, one of which is VERY unique with a roll up door. This could be used as a workshop, man cave, she shed, the options are endless. Your kids will love the built in sand box in the backyard with a custom cover. Enjoy the Whole House Fan to help cool the home in the Spring/Summer. Don't Miss this Opportunity to own a well maintained Turn Key home in the Heart of Citrus Heights! Close to Shopping and Schools.
- Listing 3** Tucked back in a quiet Citrus Heights neighborhood, this home is nothing short of gorgeous. Everything has been done and done well: kitchen, bathrooms, flooring, HVAC, paint, etc., etc. The wide open floor plan has one room spilling into another and out onto a private patio and pool; perfect for both family living and entertaining. Great neighbors, great schools and just minutes from the Sunrise Shopping District. The pictures tell the story, but you really have to come have a look.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6708 Sugar Maple Way	8063 Oak Meadow Ct	6640 Rinconada Dr	6535 Mel Ct
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95610	95610	95610	95610
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	0.49 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$465,000	\$419,000	\$450,000
List Price \$	--	\$465,000	\$419,000	\$450,000
Sale Price \$	--	\$461,000	\$443,700	\$480,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/09/2023	06/20/2023	06/22/2023
DOM · Cumulative DOM	-- · --	82 · 98	5 · 54	6 · 34
Age (# of years)	43	49	60	50
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	1,412	1,410	1,576	1,333
Bdrm · Bths · ½ Bths	3 · 2	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	--	--	--	--
Lot Size	0.13 acres	0.15 acres	0.16 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	+\$400	-\$2,760	+\$2,960
Adjusted Price	--	\$461,400	\$440,940	\$482,960

* 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 age +\$2400, lot size -\$2000. Beautiful 3 bed, 2 bath, single story home, on a cul de sac in the Tempo neighborhood. New LVP flooring in the Living room and hallway, with tile floors in the bathrooms and kitchen. Granite countertops and updated cabinetry in the kitchen. Vaulted ceiling compliments a spacious living room with a fireplace. Freshly painted interior and exterior. Around the corner from a community pool and park nearby. Close to shopping. Close to I-80. Don't miss this great opportunity.
- Sold 2** Price adjusted for SqFt -\$6560, age +\$6800, lot size -\$3000. This classic home located in the endearing Dundee Estates neighborhood of Citrus Heights boasts excellent curb appeal and is an ideal choice for anyone seeking great value! With its timeless design and layout, this house provides the perfect canvas for anyone looking to make their mark and create a personalized home. The home features a great floor plan, offering ample space for comfortable living. Original hardwood floors appear in good condition and throughout the property. Some updates over original ownership include dual pane windows, hvac & roof. Clean & ready to put your personal touches & priced to sell!!!
- Sold 3** Price adjusted for SqFt +\$3160, age +\$2800, lot size -\$3000. One of the highlights of this property is the breathtaking view of the greenbelt and seasonal creek from various vantage points. Whether you're enjoying a cup of coffee on the back patio or unwinding in the living room, nature's beauty is always within sight. Step inside and be captivated by the modern updates and attention to detail. The open floor plan seamlessly connects the main living areas, creating a perfect space for entertaining guests or spending quality time with your loved ones. The kitchen is a chef's dream, featuring sleek countertops, stainless steel appliances, and storage for all your culinary needs. The spacious bedrooms offer comfort and tranquility, providing a cozy retreat after a long day. Wake up to the soothing sounds of the nearby seasonal creek and relish in the natural beauty that surrounds the home. The location is ideal, offering a serene escape while still being close to everyday conveniences. You'll have easy access to shopping centers, restaurants, parks, and schools. Don't miss the opportunity to make this remodeled 3-bedroom home in Citrus Heights your own. Embrace the serenity, appreciate the views, and create lasting memories in this remarkable home.

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	\$480,000	\$480,000
Sales Price	\$460,000	\$460,000
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



Address Verification



Side



Side



Street



Street

Subject Photos



Street



Other



Other

Listing Photos

L1 7864 Sunrise Terrace Ln
Citrus Heights, CA 95610



Front

L2 7222 Camel Rock Way
Citrus Heights, CA 95610



Front

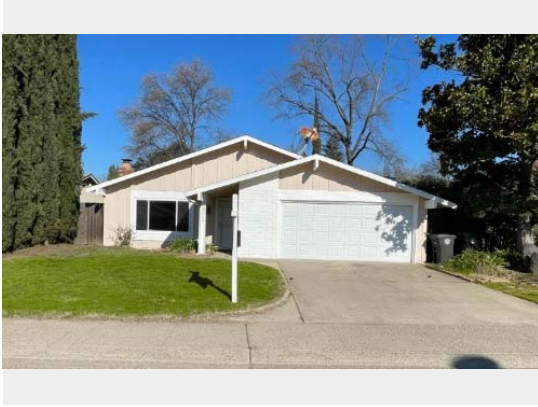
L3 7007 Jamestree Way
Citrus Heights, CA 95610



Front

Sales Photos

S1 8063 Oak Meadow Ct
Citrus Heights, CA 95610



Front

S2 6640 Rinconada Dr
Citrus Heights, CA 95610



Front

S3 6535 Mel Ct
Citrus Heights, CA 95610



Front

ClearMaps Addendum

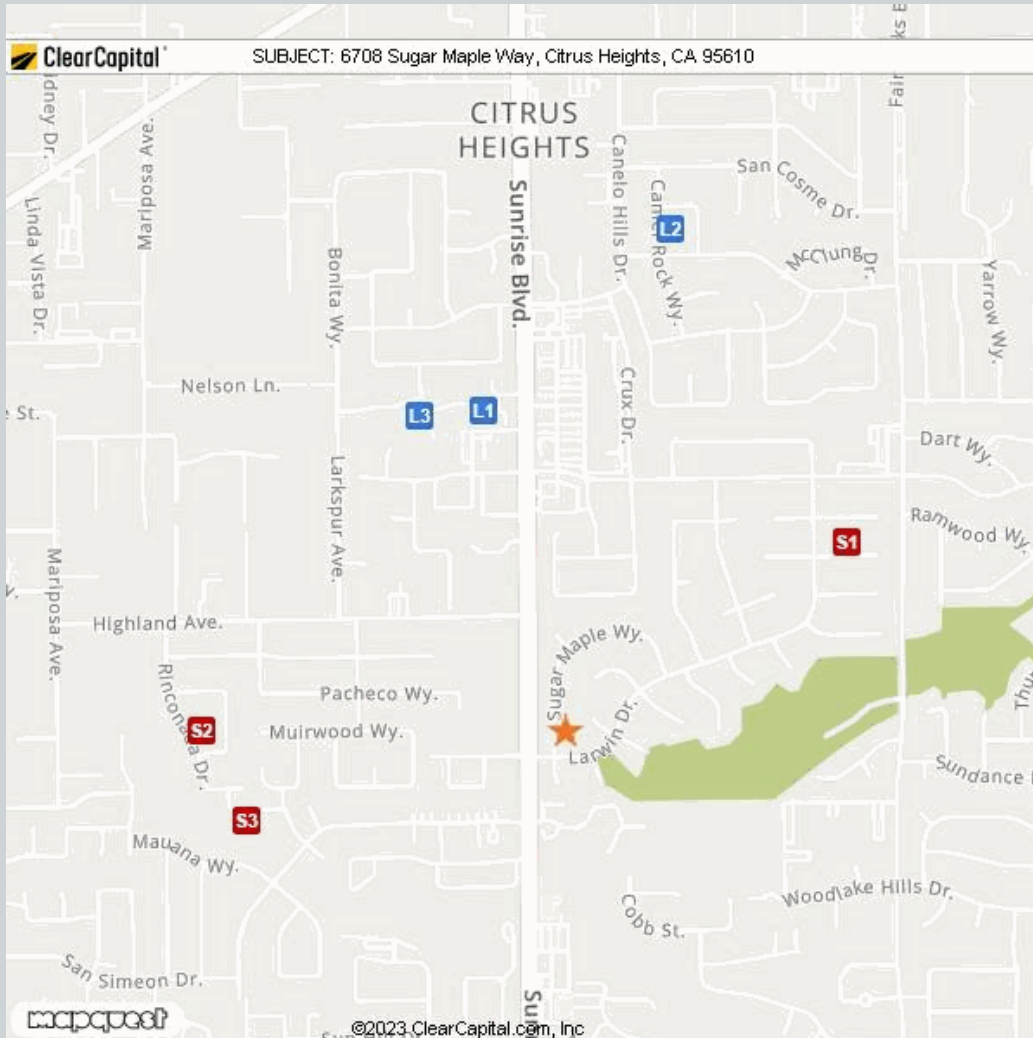
Address ★ 6708 Sugar Maple Way, Citrus Heights, CA 95610

Loan Number 54115

Suggested List \$480,000

Suggested Repaired \$480,000

Sale \$460,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6708 Sugar Maple Way, Citrus Heights, CA 95610	--	Parcel Match
L1 Listing 1	7864 Sunrise Terrace Ln, Citrus Heights, CA 95610	0.44 Miles ¹	Parcel Match
L2 Listing 2	7222 Camel Rock Way, Citrus Heights, CA 95610	0.69 Miles ¹	Parcel Match
L3 Listing 3	7007 Jamestree Way, Citrus Heights, CA 95610	0.46 Miles ¹	Parcel Match
S1 Sold 1	8063 Oak Meadow Ct, Citrus Heights, CA 95610	0.45 Miles ¹	Parcel Match
S2 Sold 2	6640 Rinconada Dr, Citrus Heights, CA 95610	0.49 Miles ¹	Parcel Match
S3 Sold 3	6535 Mel Ct, Citrus Heights, CA 95610	0.44 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	4.10 miles	Date Signed	06/27/2023

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.