

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.

<b>Address</b>	1487 Lisa Way, Marysville, CA 95901	<b>Order ID</b>	8831429	<b>Property ID</b>	34389173
<b>Inspection Date</b>	07/14/2023	<b>Date of Report</b>	07/14/2023		
<b>Loan Number</b>	54407	<b>APN</b>	020-462-006-000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Yuba		

### Tracking IDs

<b>Order Tracking ID</b>	07.14.23 BPO Request	<b>Tracking ID 1</b>	07.14.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Bessie Huhn	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,842	The subject appears to be in average condition with no obviously required repairs observed. I was not able to view the back of the structure.	
<b>Assessed Value</b>	\$150,110		
<b>Zoning Classification</b>	SFR		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The neighborhood includes similar year built houses with varying square footage, earlier year built houses, later year built houses, new construction, large agricultural acreage, large undeveloped acreage, a mobile home park, condominium developments, apartment complexes, and commercial development.	
<b>Sales Prices in this Neighborhood</b>	Low: \$255,500 High: \$477,000		
<b>Market for this type of property</b>	Increased 20 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1487 Lisa Way	1720 Maywood Dr	1458 Sartori Ave	1745 Cobblestone Dr
City, State	Marysville, CA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.73 <sup>1</sup>	0.98 <sup>1</sup>	0.89 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$369,900	\$385,000
List Price \$	--	\$350,000	\$369,900	\$385,000
Original List Date		07/12/2023	06/01/2023	06/12/2023
DOM · Cumulative DOM	-- · --	2 · 2	43 · 43	6 · 32
Age (# of years)	40	45	61	18
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 Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,236	1,184	1,119	1,360
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	.29 acres	.14 acres	.1194 acres	.15 acres
Other	--	--	remodeled bathroom	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

### Listing Comments Why the comparable listing is superior or inferior to the subject.

**Listing 1** Smaller square footage, earlier year built, smaller acreage, similar number of bedrooms, similar number of full bathrooms, similar number of half bathrooms, similar size garage, Fair Market seller

**Listing 2** Smaller square footage, earlier year built, smaller acreage, similar number of bedrooms, similar number of full bathrooms, similar number of half bathrooms, similar size garage, remodeled bathrooms, Fair Market seller

**Listing 3** Larger square footage, later year built, smaller acreage, similar number of bedrooms, similar number of full bathrooms, similar number of half bathrooms, similar size garage, Fair Market seller, 5 offers

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1487 Lisa Way	1750 Deborah Ln	5575 Diane Way	1313 Jason Dr
City, State	Marysville, CA	Marysville, CA	Marysville, CA	Marysville, CA
Zip Code	95901	95901	95901	95901
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.76 <sup>1</sup>	0.08 <sup>1</sup>	0.37 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$350,000	\$350,000	\$349,990
List Price \$	--	\$350,000	\$350,000	\$349,990
Sale Price \$	--	\$360,000	\$360,000	\$370,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	07/06/2023	07/12/2023	06/05/2023
DOM · Cumulative DOM	-- · --	4 · 43	3 · 38	10 · 32
Age (# of years)	40	45	40	40
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	1,236	1,188	1,236	1,236
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	.29 acres	.14 acres	.21 acres	.2258 acres
Other	--	\$8000 seller concession	remodeled kitchen & bathrooms	Solar system, remodeled
Net Adjustment	--	-\$4,150	-\$4,600	-\$9,679
Adjusted Price	--	\$355,850	\$355,400	\$360,321

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Smaller square footage (+\$600), earlier year built (+\$2500), smaller acreage (+\$750), similar number of bedrooms, similar number of full bathrooms, similar number of half bathrooms, similar size garage, \$8000 seller concession (-\$8000), Fair Market seller
- Sold 2** Similar square footage, similar year built, smaller acreage (+\$400), similar number of bedrooms, similar number of full bathrooms, similar number of half bathrooms, similar size garage, remodeled kitchen and bathrooms (-\$5000), Fair Market seller, FHA buyer, 2 offers
- Sold 3** Similar square footage, similar year built, smaller acreage (+\$321), similar number of bedrooms, similar number of full bathrooms, similar number of half bathrooms, similar size garage, solar system (-\$5000), remodeled (-\$5000), Fair Market seller, FHA buyer, 7 offers

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				The subject has been owned by the current owner since 7/31/2022.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$356,000	\$356,000
<b>Sales Price</b>	\$359,500	\$359,500
<b>30 Day Price</b>	\$359,500	--
<b>Comments Regarding Pricing Strategy</b>		
<p>To find 3 listing comps within a 1 mile radius, the square footage range was expanded to 25%, and the year built range was expanded to 22 year. This provided 3 listing comps. To find 3 sales comps which have sold within the last 3 months, the normal search criteria did not have to be expanded. This provided 3 sales comps. Comparing all sales in the neighborhood 6-12 months ago to 0-6 months ago, the average selling price increased 20%, the average DOM decreased from 32 to 22 days and the average selling price compared to the average listing price increased from 97% to 101%.</p>		

## 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



Street

## Listing Photos

**L1** 1720 Maywood Dr  
Marysville, CA 95901



Other

**L2** 1458 Sartori Ave  
Marysville, CA 95901



Other

**L3** 1745 Cobblestone Dr  
Marysville, CA 95901



Other



## Sales Photos

**S1** 1750 Deborah Ln  
Marysville, CA 95901



Other

**S2** 5575 Diane Way  
Marysville, CA 95901



Other

**S3** 1313 Jason Dr  
Marysville, CA 95901



Other

## ClearMaps Addendum

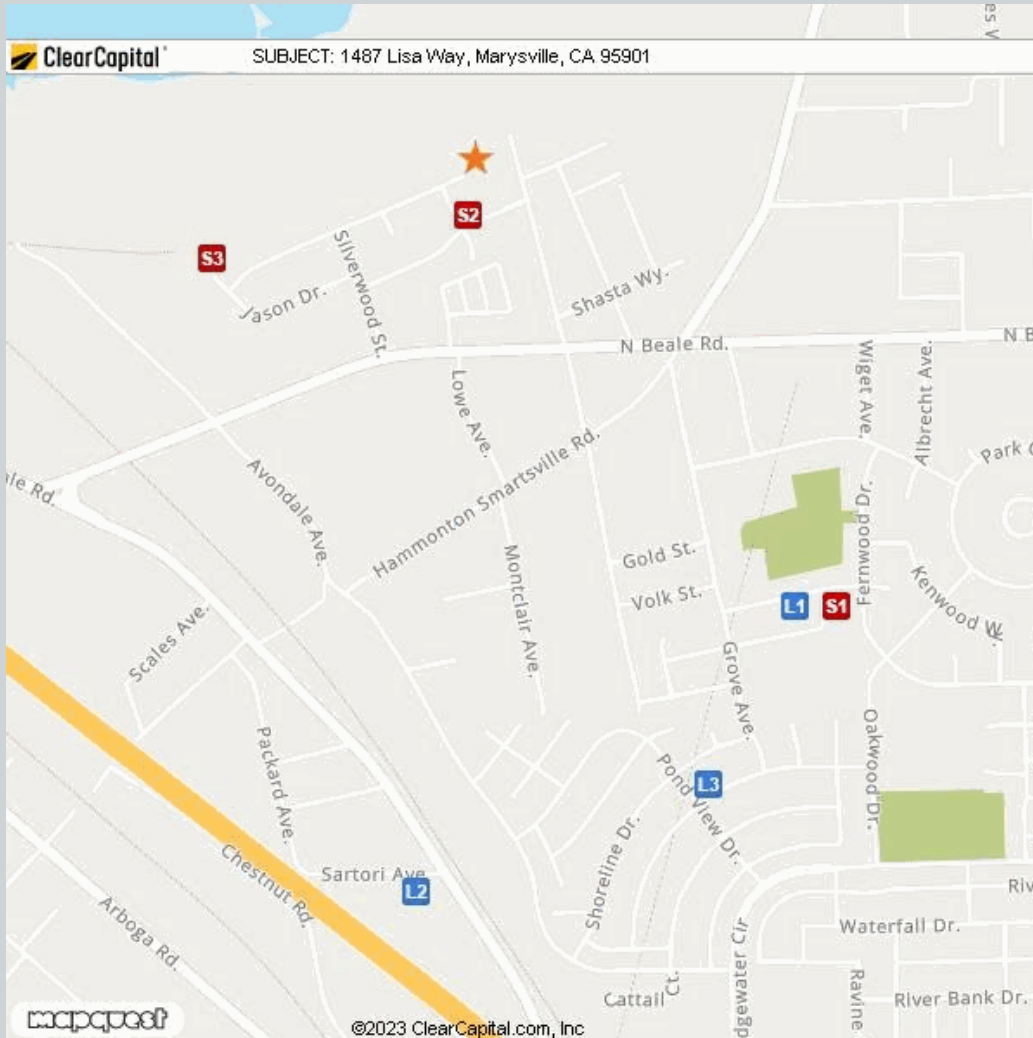
**Address** ★ 1487 Lisa Way, Marysville, CA 95901

**Loan Number** 54407

**Suggested List** \$356,000

**Suggested Repaired** \$356,000

**Sale** \$359,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1487 Lisa Way, Marysville, CA 95901	--	Parcel Match
L1 Listing 1	1720 Maywood Dr, Marysville, CA 95901	0.73 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1458 Sartori Ave, Marysville, CA 95901	0.98 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1745 Cobblestone Dr, Marysville, CA 95901	0.89 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1750 Deborah Ln, Marysville, CA 95901	0.76 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5575 Diane Way, Marysville, CA 95901	0.08 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1313 Jason Dr, Marysville, CA 95901	0.37 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Karen Robbins	<b>Company/Brokerage</b>	Buyer's Connection
<b>License No</b>	01082213	<b>Address</b>	7162 Meadowlark Ln Sheridan CA 95681
<b>License Expiration</b>	09/15/2025	<b>License State</b>	CA
<b>Phone</b>	9167267221	<b>Email</b>	karen@calweb.com
<b>Broker Distance to Subject</b>	14.55 miles	<b>Date Signed</b>	07/14/2023

*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:

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