

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	211 W E Street, Galt, CA 95632	Order ID	9022348	Property ID	34796110
Inspection Date	11/14/2023	Date of Report	11/14/2023		
Loan Number	55795	APN	148-0400-039-0000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sacramento		

Tracking IDs

Order Tracking ID	11.13_BPO	Tracking ID 1	11.13_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Weston Wayne E	Condition Comments	
R. E. Taxes	\$4,147	Subject looks to be in average condition from the street	
Assessed Value	\$383,845		
Zoning Classification	R1C		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject is in a neighborhood of similar style and various sizes	
Sales Prices in this Neighborhood	Low: \$405,000 High: \$540,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	211 W E Street	184 Rio Mesa Way	145 F St	633 Vineyards Ct
City, State	Galt, CA	Galt, CA	Galt, CA	Galt, CA
Zip Code	95632	95632	95632	95632
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.33 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,000	\$515,000	\$525,000
List Price \$	--	\$485,000	\$515,000	\$525,000
Original List Date		07/17/2023	11/06/2023	11/02/2023
DOM · Cumulative DOM	-- · --	82 · 120	8 · 8	6 · 12
Age (# of years)	35	31	75	31
Condition	Average	Average	Good	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 Cont	1 Story Cont	2 Stories Cont	1 Story Cont
# Units	1	1	1	1
Living Sq. Feet	1,514	1,558	1,365	1,398
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 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	0.1875 acres	0.16 acres	0.2204 acres	0.19 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** SINGLE STORY home with RV parking in a highly desirable Galt neighborhood. This 3 BED/2 BATH home offers an open and spacious floor plan, vaulted ceilings, living room wood burning fireplace and ceiling fan, kitchen with granite counters and stainless steel appliances, dining area with patio access, crown molding in main living areas and bedrooms, large primary bedroom with vaulted ceiling and fan, primary bathroom with dual vanity and walk-in closet. Large backyard with concrete patio perfect for entertaining. RV access with gate and extra wide concrete driveway perfect for all your recreational toys! Come see this beautiful home in a well sought after Galt neighborhood!
- Listing 2** THE OPPORTUNITY KNOCKS AT YOUR DOOR !!!! fully rebuilt from bottom to top finished, This property offer 4 bed and 2 bath, convenient location near town, new windows, new HVAC, new flooring, new kitchen, granite counter, new roof (TPO), new paint interior and exterior, new siding, new bathrooms, RV parking, property zoning R1C, READY TO MOVE IN !!!!
- Listing 3** Discover this charming 3-bedroom, 2-bathroom home located on the east side of Galt. Situated on a spacious corner lot, this property boasts a refreshing pool, offering a perfect blend of relaxation and entertainment. Inside, a cozy living room, a well-equipped kitchen, and generously-sized bedrooms offer comfort and convenience. This home is a true gem in a desirable location.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	211 W E Street	858 Mctucker Dr	191 A St	264 Allport Dr
City, State	Galt, CA	Galt, CA	Galt, CA	Galt, CA
Zip Code	95632	95632	95632	95632
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.47 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$470,000	\$480,000	\$485,000
List Price \$	--	\$470,000	\$480,000	\$485,000
Sale Price \$	--	\$430,000	\$480,000	\$500,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/24/2023	06/22/2023	06/08/2023
DOM · Cumulative DOM	-- · --	1 · 23	3 · 57	8 · 51
Age (# of years)	35	31	43	29
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 Cont	1 Story Cont	1 Story Cont	1 Story Cont
# Units	1	1	1	1
Living Sq. Feet	1,514	1,609	1,631	1,558
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	4 · 2	3 · 2
Total Room #	8	8	8	7
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	0.1875 acres	0.16 acres	0.2001 acres	0.16 acres
Other	None	Concessions	Concessions	Concessions
Net Adjustment	--	-\$15,150	-\$10,050	-\$50,800
Adjusted Price	--	\$414,850	\$469,950	\$449,200

* 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** Welcome home! This four bedroom, three bathroom home on the West side of Galt boasts a tasteful floorpan and subtle updates throughout. Open the front door and walk into a formal living room with french doors to the covered front patio. Continue on to the kitchen, dining, and family room space. The great room style space features an island in the kitchen, a wood burning fireplace in the family room, and access to the backyard out of the dining room. Down the hallway and behind the two car garage sits three guest bedrooms, a guest bathroom, and a primary suite at the end complete with an ensuite bathroom and walk in closet. The backyard and side yards are a blank canvas for you to make your own! Bring your tool belt and finish making this home your own! Seller is looking for an as-is quick sale. Bring your offers today! Professional photos coming Thursday. Adjusted -4750 for footage, -400 for age, -10000 for concessions
- Sold 2** Location, Location, Location! Welcome to the quaint city of Galt! Walking distance to restaurants, bakeries, coffee shops and shopping! Beautiful tree lined street in a lovely neighborhood. Bedrooms are very spacious! Lot is perfect for a pool and some backyard get togethers! Huge hall closet and tons of storage! RV or boat parking is possible. This home has so much potential and is ready for your unique design! Come call this Home Sweet Home today! Adjusted -5850 for footage, 800 for age, -5000 for concessions
- Sold 3** This beautiful, meticulously maintained home is ready for you to make it yours! Featuring an open floor plan with an updated kitchen, sunken living room, office that can be made into a bedroom and a sparkling pool! There is plenty of parking with an extended driveway and room for a recreational vehicle. The 2 car garage has extra room for storage as well. You don't want to miss the opportunity to make this house your home and start enjoying the pool and beautiful backyard in time for summer! Adjusted -2200 for footage, -600 for age, -28000 for concessions, -20000 for pool

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sold 08/17/2018 for 358000				
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	\$460,000	\$460,000
Sales Price	\$450,000	\$450,000
30 Day Price	\$445,000	--
Comments Regarding Pricing Strategy		
Value is based on footage and location		

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

Listing Photos

L1 184 Rio Mesa Way
Galt, CA 95632



Front

L2 145 F St
Galt, CA 95632



Front

L3 633 Vineyards Ct
Galt, CA 95632



Front

Sales Photos

S1 858 Mctucker Dr
Galt, CA 95632



Front

S2 191 A St
Galt, CA 95632



Front

S3 264 Allport Dr
Galt, CA 95632



Front

ClearMaps Addendum

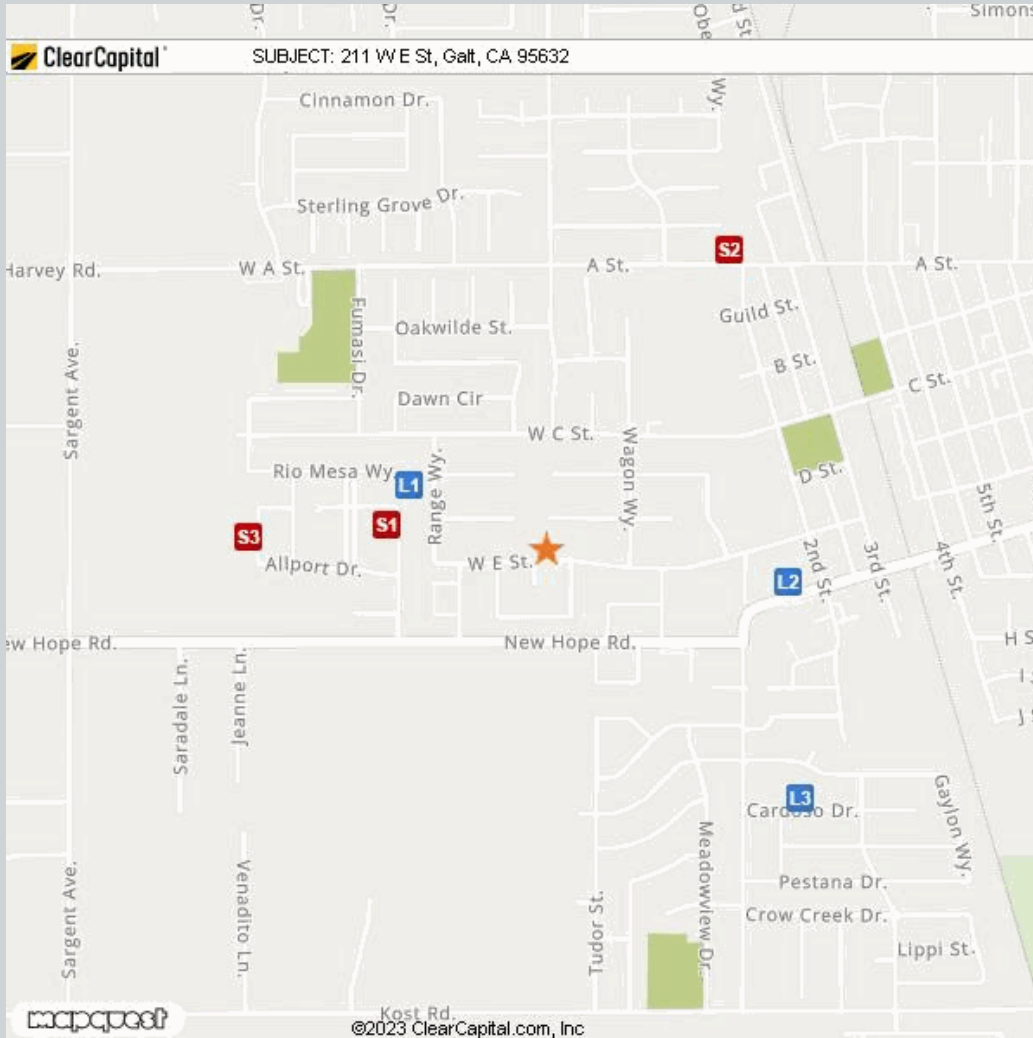
Address ★ 211 W E Street, Galt, CA 95632

Loan Number 55795

Suggested List \$460,000

Suggested Repaired \$460,000

Sale \$450,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	211 W E Street, Galt, CA 95632	--	Parcel Match
L1 Listing 1	184 Rio Mesa Way, Galt, CA 95632	0.20 Miles ¹	Parcel Match
L2 Listing 2	145 F St, Galt, CA 95632	0.33 Miles ¹	Parcel Match
L3 Listing 3	633 Vineyards Ct, Galt, CA 95632	0.48 Miles ¹	Parcel Match
S1 Sold 1	858 Mctucker Dr, Galt, CA 95632	0.22 Miles ¹	Parcel Match
S2 Sold 2	191 A St, Galt, CA 95632	0.47 Miles ¹	Parcel Match
S3 Sold 3	264 Allport Dr, Galt, CA 95632	0.40 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	Rick Lehr	Company/Brokerage	Century21 Select Real Estate
License No	01172432	Address	1510 W. Kettleman Ln Lodi CA 95242
License Expiration	02/08/2027	License State	CA
Phone	2097123089	Email	c21ricky@aol.com
Broker Distance to Subject	9.33 miles	Date Signed	11/14/2023

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:

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.