

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	1256 Oakbriar Circle, Roseville, CALIFORNIA 95747	Order ID	9026604	Property ID	34803139
Inspection Date	11/16/2023	Date of Report	11/16/2023		
Loan Number	55842	APN	401010035000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Placer		

Tracking IDs					
Order Tracking ID	11.15_BPO	Tracking ID 1	11.15_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	MARIA CHRISTINA SERNA	The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$7,274	
Assessed Value	\$447,654	
Zoning Classification	Residential	
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

		Neighborhood Comments
Location Type	Suburban	The subject property is located in well established neighborhood. Value has been going slightly up, due to limited availability of listings on the market.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$542000 High: \$2567000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1256 Oakbriar Circle	7436 Apple Hollow Loop	7588 Paiute Point Rd	357 School House Ct
City, State	Roseville, CALIFORNIA	Roseville, CA	Roseville, CA	Roseville, CA
Zip Code	95747	95747	95747	95747
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.55 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$535,000	\$540,000	\$575,000
List Price \$	--	\$535,000	\$540,000	\$575,000
Original List Date		10/10/2023	10/20/2023	11/02/2023
DOM · Cumulative DOM	-- · --	36 · 37	27 · 27	14 · 14
Age (# of years)	5	25	25	25
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	2 Stories Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,601	1,476	1,476	1,618
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	2 · 2
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 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	0.07 acres	0.1385 acres	0.1374 acres	0.178 acres
Other	None	None	None	None

* 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** Welcome to the ideal 55+ living in the Del Web community! This single-story gem features 2 bedrooms and 2 baths, offering comfort and convenience. The spacious 2-car garage comes with cabinets, and there's an additional pantry or storage room for your organizational needs. Situated on a desirable corner lot, enjoy privacy and relaxation on your patio. The community boasts a range of amenities, including a restaurant, pool, bocci, tennis, golf, and exciting events for an active lifestyle. With the added perk of being within 5 miles of a major shopping mall, you have the perfect blend of tranquility and accessibility. Don't miss out on this fantastic opportunity to experience the best in 55+ living! Some photos are virtually staged
- Listing 2** Located in Del Webbs 55+ Sun City Roseville, this popular Country Rose Model offers 2 bedrooms, 2 bathrooms plus den/office. The open concept floor plan offers several dining options; formal dining, breakfast nook and breakfast bar. The kitchen features plenty of counter space and storage. The engineered hardwood flooring runs throughout the main living areas of the home. Vaulted ceilings and large windows allow the natural light to compliment the living space. Located near the Clubhouse, this development offers 2 golf courses, indoor and outdoor pools, tennis, pickleball and bocce courts. Numerous clubs and groups for hobbies, exercise rooms, computer rooms, restaurant, lounge and more. Come and enjoy all this community has to offer!
- Listing 3** Imagine living in a stunning Calaveras Plan, with separate living and family room, 3-car garage and spacious bedrooms - all in a cul-de-sac! Our exclusive 55+ Prestige Active Adult Community offers everything you need for an active and fulfilling retirement. This home is truly a gem. From the moment you step inside, you'll be greeted by an inviting and spacious layout. The living areas are filled with natural light, creating a warm and welcoming ambiance. The kitchen boasts newer appliances, perfect for those who love to cook and entertain, along with wood floors. With spacious bedrooms and 2 bathrooms, just a little over 1,600 Sq. Ft., enclosed sun room for extra out door space or room for a home office, this home offers the perfect retreat for your everyday living. And the best part? It's situated in a vibrant community that features a golf course, fabulous restaurant, and tons of activities for all to enjoy! When it comes to relaxation, this home has you covered. Don't forget the additional monthly savings due to the Roseville Utilities! Trust me, you don't want to miss out on this opportunity.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1256 Oakbriar Circle	417 Redwood Village Place	2041 Sycamore Grove Ln	400 Redwood Village Pl
City, State	Roseville, CALIFORNIA	Roseville, CA	Roseville, CA	Roseville, CA
Zip Code	95747	95747	95747	95747
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.08 ¹	1.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$585,000	\$545,000	\$525,000
List Price \$	--	\$585,000	\$545,000	\$525,000
Sale Price \$	--	\$570,000	\$545,000	\$540,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/15/2023	09/06/2023	05/30/2023
DOM · Cumulative DOM	-- · --	63 · 154	121 · 145	10 · 36
Age (# of years)	5	6	6	7
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	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch	2 Stories Ranch
# Units	1	1	1	1
Living Sq. Feet	1,601	1,845	1,601	1,601
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	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	0.07 acres	0.071 acres	0.0643 acres	0.0827 acres
Other	None	None	None	None
Net Adjustment	--	-\$17,200	\$0	\$0
Adjusted Price	--	\$552,800	\$545,000	\$540,000

* 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** Price adjusted for bedroom -\$5000, SqFt -\$12200. Wonderful, clean and low maintenance patio home with 4 bedrooms/2.5 bathrooms in Roseville! The great room concept allows you to play in the kitchen while watching your favorite TV shows or chit chat/hang out with family and friends. Upstairs laundry room. Close to restaurants, parks, bike/walk paths, shopping, schools, and more!
- Sold 2** No price adjustment needed. This Roseville home has been beautifully upgraded throughout - including engineered wood flooring, a spacious great room, and an exquisite kitchen outfitted with quartz counter tops, white cabinets, stainless steel appliances, a large pantry, and an island. The downstairs has been brightened up with recessed lighting and plantation shutters, while the low maintenance backyard provides a tranquil oasis right at the backyard. Close to many great schools, the new Raley's ONE Marketplace, and plenty of trails, this home is an ideal location.
- Sold 3** No price adjustment needed. Nestled within a quiet Roseville gated community, this beautiful home features 3 bedrooms, 2 and 1/2 bathrooms, and 1,601 square feet of living space. Built in 2016, this home has been well-cared for and offers stunning finishes. The spacious entry hall leads to an open concept floor plan featuring beautiful white cabinets throughout, quartz countertops, stainless steel appliances, and wood look tile flooring, plus a tankless water heater and an electrical vehicle charging station. The downstairs half bathroom is convenient for all your guests. The upstairs brings a roomy primary bedroom with ensuite bathroom and walk-in closet. The other two bedrooms share another full bathroom with dual sinks, and a separate shower and toilet. The low-maintenance backyard features custom concrete and artificial turf, perfect for pets and outdoor entertaining. Close to the Pleasant Grove Creek multi-use trail and Veteran's Park, plus groceries, shopping, activities, entertainment, and more. Don't miss out on the opportunity to make this stunning property yours and experience the perfect combination of comfort, style, and convenience. Welcome 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	\$550,000	\$550,000
Sales Price	\$545,000	\$545,000
30 Day Price	\$540,000	--
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



Address Verification



Side



Side



Side



Side

Subject Photos



Street



Street



Other



Other

Listing Photos

L1 7436 Apple Hollow Loop
Roseville, CA 95747



Front

L2 7588 Paiute Point Rd
Roseville, CA 95747



Front

L3 357 School House Ct
Roseville, CA 95747



Front

Sales Photos

S1 417 Redwood Village Place
Roseville, CA 95747



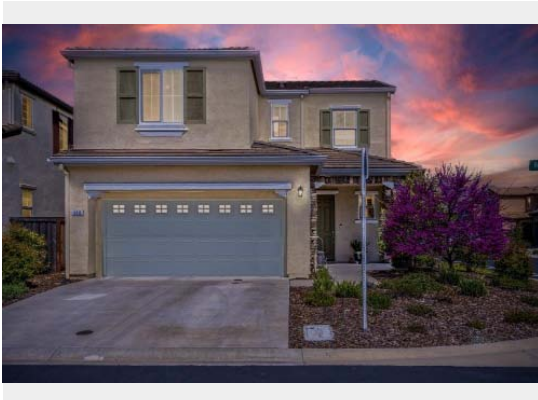
Front

S2 2041 Sycamore Grove Ln
Roseville, CA 95747



Front

S3 400 Redwood Village Pl
Roseville, CA 95747



Front

ClearMaps Addendum

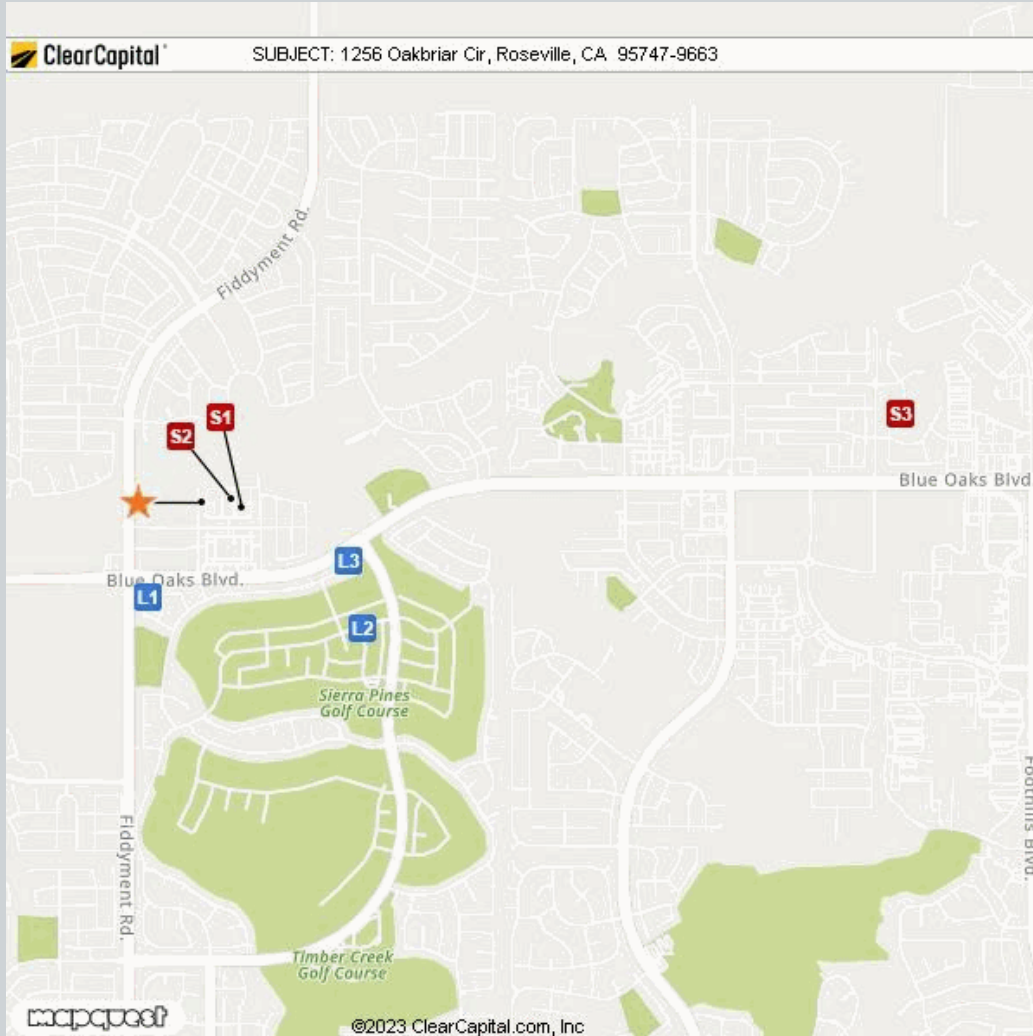
Address ★ 1256 Oakbriar Circle, Roseville, CALIFORNIA 95747

Loan Number 55842

Suggested List \$550,000

Suggested Repaired \$550,000

Sale \$545,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1256 Oakbriar Circle, Roseville, California 95747	--	Parcel Match
L1 Listing 1	7436 Apple Hollow Loop, Roseville, CA 95747	0.29 Miles ¹	Parcel Match
L2 Listing 2	7588 Paiute Point Rd, Roseville, CA 95747	0.55 Miles ¹	Parcel Match
L3 Listing 3	357 School House Ct, Roseville, CA 95747	0.42 Miles ¹	Parcel Match
S1 Sold 1	417 Redwood Village Place, Roseville, CA 95747	0.11 Miles ¹	Parcel Match
S2 Sold 2	2041 Sycamore Grove Ln, Roseville, CA 95747	0.08 Miles ¹	Parcel Match
S3 Sold 3	400 Redwood Village Pl, Roseville, CA 95747	1.88 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	5.95 miles	Date Signed	11/16/2023

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.