## **DRIVE-BY BPO**

#### 715 N DWIGHT AVENUE

COMPTON, CA 90220

56161 Loan Number **\$590,000**• As-Is Value

by ClearCapital

report.

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important

Address Inspection Date Loan Number Borrower Name	715 N Dwight Avenue, Compton, CA 90220 12/19/2023 56161 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	9074727 12/19/2023 6156024031 Los Angeles	Property ID	34901820
Tracking IDs					
Order Tracking ID	12.18_BPO	Tracking ID 1	12.18_BPO		
Tracking ID 2		Tracking ID 3			

additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this

General Conditions						
Owner	GEORGIA PRUITT	Condition Comments				
R. E. Taxes	\$4,296	Subject was in average condition based on my inspection from				
Assessed Value	\$211,300	the road. The quality of construction is also of average quality				
Zoning Classification	Residential CORL*	and is consistent with the area. Subject conforms to the area and surrounding properties.				
Property Type	SFR	and surrounding properties.				
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 Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	Subject is located in a residential area with commercial use limited to exterior thoroughfares. Located close to parks, schools, freeways and transportation. Market is increasing due			
Sales Prices in this Neighborhood	Low: \$520,000 High: \$660,000				
Market for this type of property Increased 6 % in the past months.		to overall economic growth and increasing buyer demand.			
Normal Marketing Days	<30				

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	715 N Dwight Avenue	2021 E Lucien Street	603 W Indigo Street	2211 N Anzac Avenue
City, State	Compton, CA	Compton, CA	Compton, CA	Compton, CA
Zip Code	90220	90222	90220	90222
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.77 1	0.86 1	0.83 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$550,000	\$605,000	\$620,000
List Price \$		\$550,000	\$605,000	\$620,000
Original List Date		07/18/2023	12/09/2023	11/28/2023
DOM · Cumulative DOM	•	154 · 154	10 · 10	21 · 21
Age (# of years)	80	75	38	75
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,356	1,412	1,398	1,288
Bdrm · Bths · ½ Bths	2 · 1	5 · 2	3 · 2	4 · 2
Total Room #	5	9	7	8
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	0.14 acres	0.11 acres	0.07 acres	0.11 acres
Other	None	None	None	None

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- Listing 1 Similar to subject with similar condition. Similar property style and dimensions.
- Listing 2 Similar to subject due to similar condition and property type.
- Listing 3 Similar to subject due to condition and property type. Similar property style.

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

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

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

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	715 N Dwight Avenue	1240 W 134th Street	514 N Wilmington Avenue	911 N Northwood Avenue
City, State	Compton, CA	Compton, CA	Compton, CA	Compton, CA
Zip Code	90220	90222	90220	90220
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.67 1	0.30 1	0.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$569,000	\$550,000	\$555,000
List Price \$		\$569,000	\$550,000	\$555,000
Sale Price \$		\$570,000	\$585,000	\$625,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/28/2023	10/11/2023	07/11/2023
DOM · Cumulative DOM		103 · 137	68 · 223	2 · 42
Age (# of years)	80	81	78	79
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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,356	1,152	1,278	1,191
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	4 · 2	2 · 1
Total Room #	5	5	8	5
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	0.14 acres	0.12 acres	0.09 acres	0.16 acres
Other	None	None	None	None
Net Adjustment		+\$10,200	-\$11,100	+\$8,250
Adjusted Price		\$580,200	\$573,900	\$633,250

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

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

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

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#### Recent Sales - Cont.

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Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Similar to subject due to condition and similar subject dimensions. Adjusted for bedroom variance 0. Adjusted for bath room variance 0. Adjusted for GLA 10200
- **Sold 2** Similar to subject due to similar GLA, similar bed and bath, condition and location. Adjusted for bedroom variance -10000. Adjusted for bath room variance -5000. Adjusted for GLA 3900
- **Sold 3** Similar location and appeal, similar gla and condition. Adjusted for bedroom variance 0. Adjusted for bath room variance 0. Adjusted for GLA 8250

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Subject Sale	es & Listing His	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		Subject has not been listed in the past 12 months or sold in the					
Listing Agent Name Listing Agent Phone			past 12 months. There is no current listing for subject property.				
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$600,000	\$600,000		
Sales Price	\$590,000	\$590,000		
30 Day Price	\$570,000			
Comments Regarding Pricing S	trategy			

Value based on comp data found from the MLS, I used comparables within the same market. Based on the current comps and market the subject should sell in the indicated range as based on competitive sales and listings. After a thorough search in the MLS for comps of similar size and property type, I had to extend over a 1 mile radius in this area due to a lack of comparables found that were similar and reasonable substitutes for subject property.

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### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** 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**

by ClearCapital



Other

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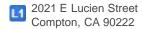
COMPTON, CA 90220

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## **Listing Photos**





Front

603 W Indigo Street Compton, CA 90220



Front

2211 N Anzac Avenue Compton, CA 90222



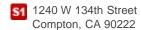
Front

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## **Sales Photos**

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Front

514 N Wilmington Avenue Compton, CA 90220



Front

911 N Northwood Avenue Compton, CA 90220



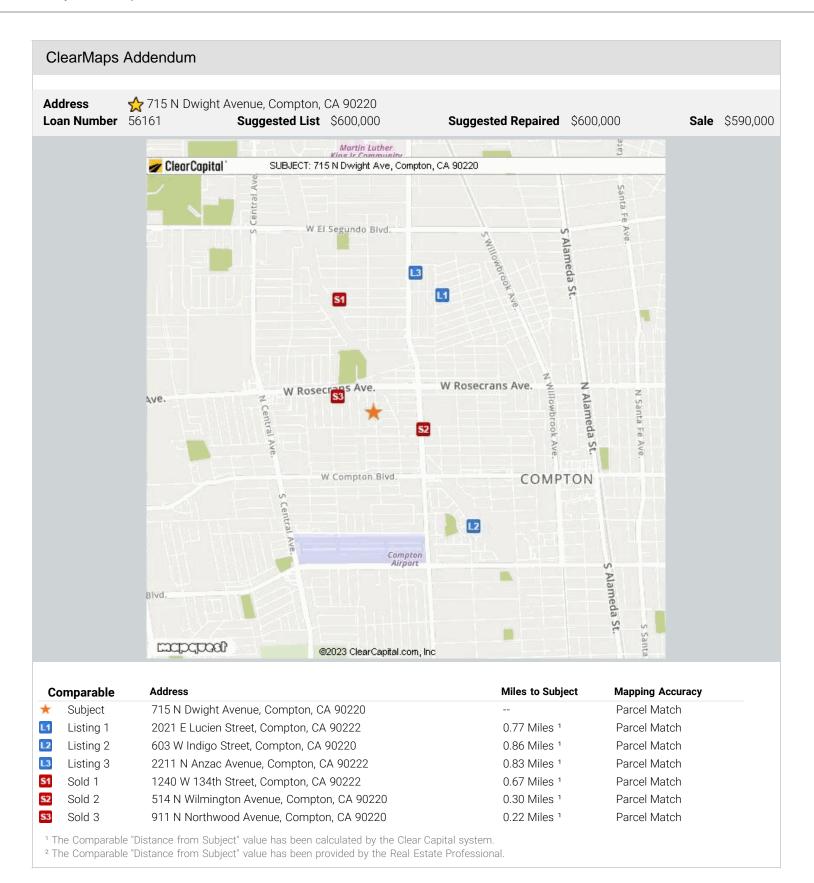
Front

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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.

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#### Addendum: Report Purpose - cont.

#### Report Instructions

by ClearCapital

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.

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#### 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.

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#### **Broker Information**

Broker Name Francisco Ursulo Company/Brokerage SYBIL STEVENSON

License No 01946059 Address 3814 Scandia Way Los Angeles CA

90065

License Expiration10/18/2024License StateCA

Phone 3236918242 Email URFRANCISCO@GMAIL.COM

**Broker Distance to Subject** 14.98 miles **Date Signed** 12/19/2023

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.

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