

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>	5661 62nd Street, Sacramento, CALIFORNIA 95824	<b>Order ID</b>	9141762	<b>Property ID</b>	35043281
<b>Inspection Date</b>	02/03/2024	<b>Date of Report</b>	02/03/2024		
<b>Loan Number</b>	56545	<b>APN</b>	02700310110000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Sacramento		

Tracking IDs					
<b>Order Tracking ID</b>	2.2_BPO	<b>Tracking ID 1</b>	2.2_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	HANDE ZENG	<b>Condition Comments</b> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$3,373	
<b>Assessed Value</b>	\$276,644	
<b>Zoning Classification</b>	Residential R-1	
<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>	Urban	<b>Neighborhood Comments</b> The subject property is located in well established neighborhood. Price has been going up due to improved economy and limited availability of listings on the market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$255000 High: \$440000	
<b>Market for this type of property</b>	Increased 1 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5661 62nd Street	4970 Quonset Dr	5408 55th St	4960 Concord Rd
City, State	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
Zip Code	95824	95820	95820	95820
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 <sup>1</sup>	0.48 <sup>1</sup>	0.91 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$399,000	\$399,000
List Price \$	--	\$425,000	\$399,000	\$399,000
Original List Date		09/29/2023	12/13/2023	02/02/2024
DOM · Cumulative DOM	-- · --	44 · 127	50 · 52	1 · 1
Age (# of years)	77	72	69	72
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	1,476	1,518	1,457	1,474
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.11 acres	0.12 acres	0.11 acres
Other	None	None	None	None

\* Listing 2 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** Charming Colonial Village home sits on a quiet family friendly street close to the elementary school. This 1,518 +/- sq ft, 3 br, 2 ba home has been well maintained. The large and private yard is perfect for entertaining family and friends.

**Listing 2** Fully remodeled house in Tallac Village near West Campus High. Very cozy neighborhood. New Roof, New Kitchen, New Bathrooms, New Flooring, New Everything!

**Listing 3** Explore the charm of this 3 bed, 1 bath home in Colonial Village. This property blends comfort with convenience throughout. Enjoy a spacious interior, a cozy living space, and proximity to local amenities. Ideal for investors or individuals alike.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	5661 62nd Street	6301 37th Ave	5500 Cabrillo Way	5740 Ortega St
<b>City, State</b>	Sacramento, CALIFORNIA	Sacramento, CA	Sacramento, CA	Sacramento, CA
<b>Zip Code</b>	95824	95824	95820	95824
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.23 <sup>1</sup>	0.18 <sup>1</sup>	0.05 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$429,900	\$399,000	\$345,000
<b>List Price \$</b>	--	\$429,900	\$399,000	\$345,000
<b>Sale Price \$</b>	--	\$435,000	\$356,000	\$355,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	11/16/2023	09/01/2023	08/07/2023
<b>DOM · Cumulative DOM</b>	-- · --	141 · 192	17 · 50	5 · 19
<b>Age (# of years)</b>	77	77	74	77
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,476	1,548	1,501	1,471
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.17 acres	0.14 acres	0.13 acres	0.17 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$2,800	+\$5,950	+\$4,000
<b>Adjusted Price</b>	--	\$437,800	\$361,950	\$359,000

\* 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** Price adjusted for bathroom +\$4000, SqFt -\$3600, lot size +\$2400. Spectacular single story home! Spacious floor plan with 3 bedrooms, 1 bathroom, and 1 car garage. The living area features a cozy fireplace with a separate spacious family room. Combined with a separate formal dining room in the open chef's kitchen with white cabinets and quartz countertops. Home boasts modern paint interior, vinyl flooring, newer ceiling fans with lights and dual pane windows. Come gather in this gorgeous backyard on summer days. Minutes to local schools, parks, shopping centers, and restaurants. Don't miss out on this opportunity!!!
- Sold 2** Price adjusted for SqFt -\$1250, garage +\$4000, lto size +\$3200. Fantastic opportunity in Tallac Village! Features 3 spacious bedrooms, 2 full bathrooms, inside laundry area, living room with fireplace, large maintained backyard with mature landscaping. Covered carport with storage room. Near parks, transportation and shopping. Easy access to hwy 99 and 50. Minutes to downtown Sacramento, Golden One Center, bars and restaurants.
- Sold 3** Price adjusted for garage Welcome home to this 2-bed, 1-bath home, measuring 1,471 sq ft. An extra 1 bed /1 bath has been added, permits unknown. Some of the updates that have been made are new paint throughout, both bathrooms and HVAC system were updated last year. Original hardwood flooring is throughout most of the home. Location? It's conveniently close to schools, shops and the freeway. Run, don't walk as this one is sure to go fast.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Not listed in Last 12 Months.				
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$410,000	\$410,000
<b>Sales Price</b>	\$399,000	\$399,000
<b>30 Day Price</b>	\$385,000	--
<b>Comments Regarding Pricing Strategy</b>		
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

<b>Reviewer's Notes</b>	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



Street



Street



## Subject Photos



Street



Other



Other

## Listing Photos

**L1** 4970 Quonset Dr  
Sacramento, CA 95820



Front

**L2** 5408 55th St  
Sacramento, CA 95820



Front

**L3** 4960 Concord Rd  
Sacramento, CA 95820



Front



## Sales Photos

**S1** 6301 37TH Ave  
Sacramento, CA 95824



Front

**S2** 5500 Cabrillo Way  
Sacramento, CA 95820



Front

**S3** 5740 Ortega St  
Sacramento, CA 95824



Front

## ClearMaps Addendum

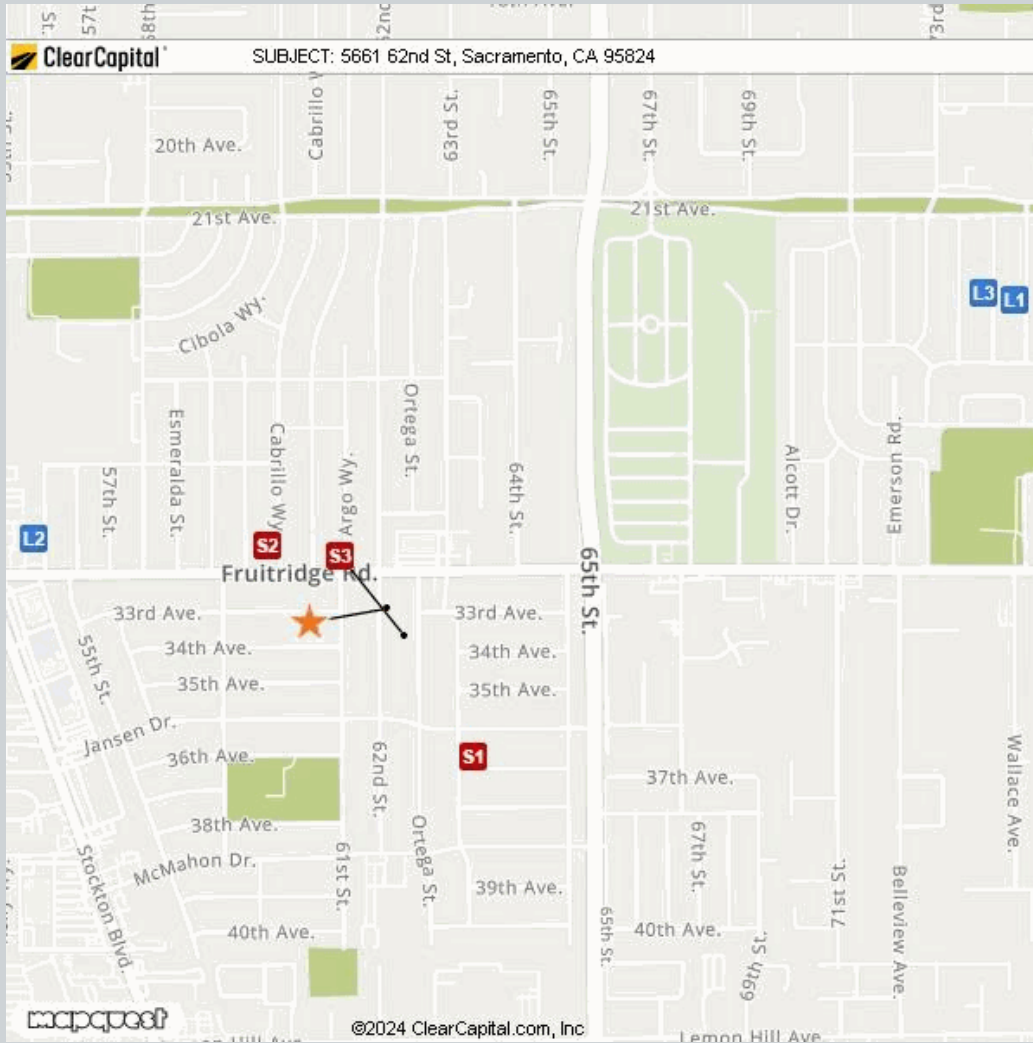
**Address** ★ 5661 62nd Street, Sacramento, CALIFORNIA 95824

**Loan Number** 56545

**Suggested List** \$410,000

**Suggested Repaired** \$410,000

**Sale** \$399,000



### Comparable

### Address

### Miles to Subject

### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5661 62nd Street, Sacramento, California 95824	--	Parcel Match
L1 Listing 1	4970 Quonset Dr, Sacramento, CA 95820	0.94 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5408 55th St, Sacramento, CA 95820	0.48 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4960 Concord Rd, Sacramento, CA 95820	0.91 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	6301 37th Ave, Sacramento, CA 95824	0.23 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5500 Cabrillo Way, Sacramento, CA 95820	0.18 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5740 Ortega St, Sacramento, CA 95824	0.05 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>	Alina Pustynovich	<b>Company/Brokerage</b>	Usko Realty Inc.
<b>License No</b>	01904396	<b>Address</b>	5245 Harston Way Antelope CA 95843
<b>License Expiration</b>	04/03/2024	<b>License State</b>	CA
<b>Phone</b>	9168066386	<b>Email</b>	bpoalina@gmail.com
<b>Broker Distance to Subject</b>	13.69 miles	<b>Date Signed</b>	02/03/2024

*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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