

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	6239 Ackland Court, Citrus Heights, CA 95621	Order ID	9153432	Property ID	35063216
Inspection Date	02/10/2024	Date of Report	02/13/2024		
Loan Number	56627	APN	22908100160000		
Borrower Name	Breckenridge Property Fund 2016 LLC	County	Sacramento		

Tracking IDs					
Order Tracking ID	2.9_BPO	Tracking ID 1	2.9_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	CARLOS ALICEA	The subject property is in average visible condition, no visible damages.
R. E. Taxes	\$3,404	
Assessed Value	\$148,930	
Zoning Classification	Residential RD20	
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	Unknown 9163211234	
Association Fees	\$340 / Month (Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Suburban	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$230000 High: \$252000	
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	6239 Ackland Court	6220 Longford Dr #4	6120 Via Casitas	5938 Via Casitas
City, State	Citrus Heights, CA	Citrus Heights, CA	Carmichael, CA	Carmichael, CA
Zip Code	95621	95621	95608	95608
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.77 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$260,000	\$324,900	\$274,000
List Price \$	--	\$260,000	\$324,900	\$274,000
Original List Date		08/09/2023	01/24/2024	02/06/2024
DOM · Cumulative DOM	-- · --	170 · 188	16 · 20	3 · 7
Age (# of years)	44	53	53	53
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 PUD	2 Stories PUD	2 Stories PUD	2 Stories PUD
# Units	1	1	1	1
Living Sq. Feet	1,084	924	1,166	972
Bdrm · Bths · ½ Bths	2 · 1	2 · 1	2 · 2 · 1	2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.03 acres	0.0595 acres	0.0207 acres	0.0172 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** Great opportunity for investor or first time buyer! Well maintained 2 bedroom 1 bath condo. Close to shopping and restaurants. Corner lot condo conveniently next to the pool.
- Listing 2** Welcome to this beautifully remodeled condo that combines modern comforts with convenience. This inviting home features a recently updated kitchen adorned with sleek quartz countertops, complemented by updated flooring throughout. The addition of new appliances enhances the functionality and style of the space. Perfect for first-time buyers, this move-in-ready home offers a comfortable and contemporary living environment. Unwind and entertain on your private, generously-sized rear patio, providing a peaceful retreat for your evenings. Convenience is key with this property, as it is strategically situated near shopping centers and schools. Easy freeway access makes commuting a breeze, and you'll find the Mercy San Juan Medical Center just minutes away. Embrace the modern charm and practicality of this thoughtfully remodeled condo - a perfect place to call home.
- Listing 3** This townhouse features remodeled kitchen, new flooring, new water heater and includes refrigerator and stackable washer and dryer. Parking includes two spots right behind the home, one covered and one uncovered. Via Casitas Townhouse features serene settings. Property is close to Mercy San Juan Hospital, parks, schools, shopping, dining, public transportation and freeway access. Come and see how you can make this house your home.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6239 Ackland Court	6232 Breeds Hill Ct	6226 Oak Valley Ln	6337 Nachez Ct
City, State	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA	Citrus Heights, CA
Zip Code	95621	95621	95621	95621
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.18 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$315,000	\$330,000
List Price \$	--	\$315,000	\$315,000	\$330,000
Sale Price \$	--	\$310,000	\$307,000	\$330,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/21/2023	01/02/2024	01/03/2024
DOM · Cumulative DOM	-- · --	5 · 29	71 · 96	29 · 57
Age (# of years)	44	44	35	44
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 PUD	1 Story PUD	1 Story PUD	1 Story PUD
# Units	1	1	1	1
Living Sq. Feet	1,084	1,084	1,222	1,283
Bdrm · Bths · ½ Bths	2 · 1	2 · 1 · 1	2 · 2 · 1	2 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.03 acres	0.0269 acres	0.0254 acres	0.0214 acres
Other	None	None	None	None
Net Adjustment	--	-\$3,000	-\$18,400	-\$12,950
Adjusted Price	--	\$307,000	\$288,600	\$317,050

* Sold 1 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 bathroom -\$3000. This beautiful home is the perfect place to make your own! With a natural color palette throughout, you'll feel right at home. The master bedroom features a walk in closet, and the other rooms offer flexible living space. The primary bathroom has great under sink storage. Fresh interior paint and partial flooring replacement make this home move-in ready. This home is sure to go fast, so don't miss your chance to make it yours!
- Sold 2** Price adjusted for bathroom -\$7000, SqFt -\$6900, age -\$4500. Don't miss the chance to explore this charming Townhome nestled in the picturesque Creekside Community. This residence showcases an appealing layout with not one, but two large primary suites! The ground floor greets you with a welcoming living area featuring a cozy fireplace, a convenient guest bathroom, a well-designed kitchen with abundant cabinet space, and an open dining area ideal for hosting gatherings. Step outside to your own secluded fenced patio, perfect for outdoor get-togethers. Ascend to the upper level, where you'll discover two spacious primary suites. Equally roomy, complete with an adjoining full bathroom and ample closets. Plus, you'll have the convenience of a two-car attached garage with a laundry area. The well-maintained community offers a pool and spa for your enjoyment. This residence is a must-see - don't let it slip away!
- Sold 3** Price adjusted for bathroom -\$3000, SqFt -\$9950. beautiful home in the desirable Heritage Manor Complex ready to move in. In this refreshingly green tree-lined and well maintained complex, you have access to the great pool, clubhouse and its recreational facilities. You will love this cozy and comfortable condo with upgraded granite counters, solar screens, shower stand, and nice flooring. The HVAC system of the compressor, air handler, thermostat was recently replaced. Well-maintained home. Easy flow floorplan, 2 spacious bedrooms, 2 bathrooms, 1283sqft, plenty of closet and storage space. One covered assigned parking plus one open one for convenience, with convenient access from the back yard. Good condition and conveniently located near everything in Citrus Heights, this is a great place for first time home buyers, retirees and investors. Fridge, washer and dryer included in the sale, so ready to move in. Fantastic opportunity, grab it quick!

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	\$315,000	\$315,000
Sales Price	\$305,000	\$305,000
30 Day Price	\$285,000	--
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. Per tax records subject property is SFR (PUD)		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes **Dispute Resolution (2/13/2024)** The report has been corrected/additional commentary provided to address the dispute requested.

Subject Photos



Front



Address Verification



Side



Side



Side



Side

Subject Photos



Side



Street



Street



Other



Other



Other

Subject Photos



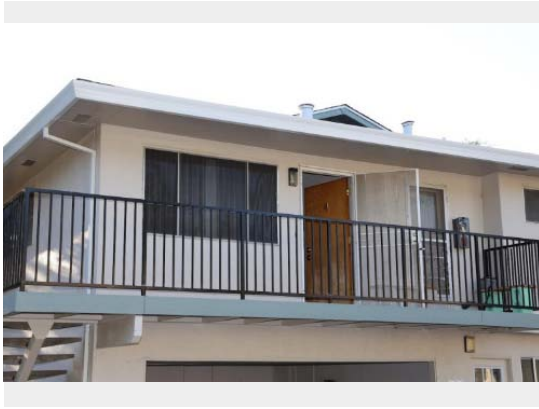
Other



Other

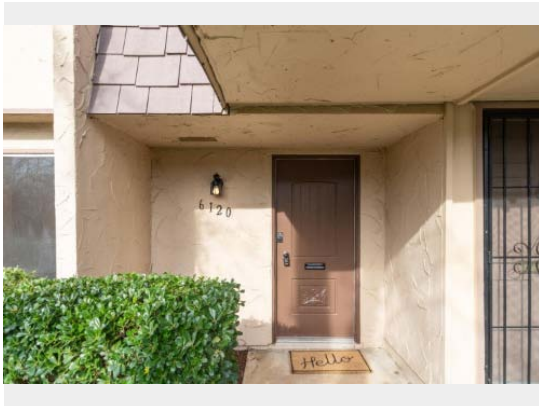
Listing Photos

L1 6220 Longford Dr #4
Citrus Heights, CA 95621



Front

L2 6120 Via Casitas
Carmichael, CA 95608



Front

L3 5938 Via Casitas
Carmichael, CA 95608



Front

Sales Photos

S1 6232 Breeds Hill Ct
Citrus Heights, CA 95621



Front

S2 6226 Oak Valley Ln
Citrus Heights, CA 95621



Front

S3 6337 Nachez Ct
Citrus Heights, CA 95621



Front

ClearMaps Addendum

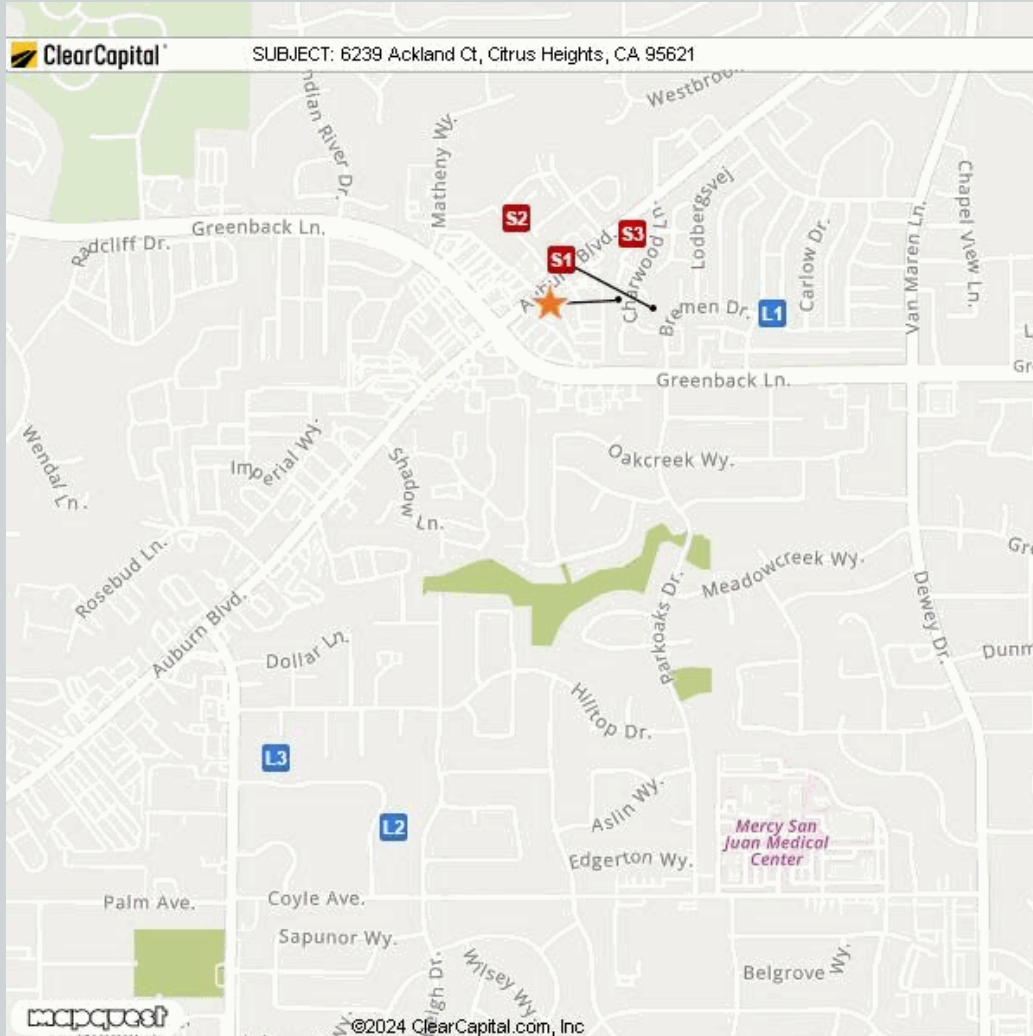
Address ★ 6239 Ackland Court, Citrus Heights, CA 95621

Loan Number 56627

Suggested List \$315,000

Suggested Repaired \$315,000

Sale \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6239 Ackland Court, Citrus Heights, CA 95621	--	Parcel Match
L1 Listing 1	6220 Longford Dr #4, Citrus Heights, CA 95621	0.21 Miles ¹	Parcel Match
L2 Listing 2	6120 Via Casitas, Carmichael, CA 95608	0.77 Miles ¹	Parcel Match
L3 Listing 3	5938 Via Casitas, Carmichael, CA 95608	0.77 Miles ¹	Parcel Match
S1 Sold 1	6232 Breeds Hill Ct, Citrus Heights, CA 95621	0.05 Miles ¹	Parcel Match
S2 Sold 2	6226 Oak Valley Ln, Citrus Heights, CA 95621	0.18 Miles ¹	Parcel Match
S3 Sold 3	6337 Nachez Ct, Citrus Heights, CA 95621	0.09 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	2.41 miles	Date Signed	02/13/2024

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:

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.