

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>	7772 Casa Blanca Street, Riverside, CALIFORNIA 92504	<b>Order ID</b>	9217754	<b>Property ID</b>	35192709
<b>Inspection Date</b>	03/16/2024	<b>Date of Report</b>	03/17/2024		
<b>Loan Number</b>	56946	<b>APN</b>	230232018		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Riverside		

Tracking IDs					
<b>Order Tracking ID</b>	3.15_BPO	<b>Tracking ID 1</b>	3.15_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	JOHN RAYMOND SAMANO	<b>Condition Comments</b>
<b>R. E. Taxes</b>	\$137	1 sty both property, both property and landscaping seem to require TLC as noted from this exterior drive by inspection. Roof has been covered with plastic, and may have had extensive water intrusion inside the property considering the recent heavy rains. The subject conforms to the neighborhood and area.
<b>Assessed Value</b>	\$13,460	
<b>Zoning Classification</b>	Residential R106	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Fair	
<b>Estimated Exterior Repair Cost</b>	\$5,000	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$5,000	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>
<b>Local Economy</b>	Stable	Property is located in an area that is centrally located and where homeowners enjoy easy access to local conveniences, shopping, schools, parks and other places of interest.
<b>Sales Prices in this Neighborhood</b>	Low: \$250000 High: \$730000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	7772 Casa Blanca Street	7811 Railroad Ave	7825 Casa Blanca St	7730 Potomac St
<b>City, State</b>	Riverside, CALIFORNIA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92504	92504	92504	92504
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.06 <sup>1</sup>	0.55 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$585,000	\$550,000	\$580,000
<b>List Price \$</b>	--	\$585,000	\$550,000	\$580,000
<b>Original List Date</b>		12/02/2023	09/25/2023	02/19/2024
<b>DOM · Cumulative DOM</b>	-- · --	106 · 106	174 · 174	27 · 27
<b>Age (# of years)</b>	45	54	36	66
<b>Condition</b>	Fair	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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,296	1,418	1,406	1,372
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2	4 · 2	4 · 2
<b>Total Room #</b>	6	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.12 acres	0.13 acres	0.12 acres	0.15 acres
<b>Other</b>	Roof repair or replace, 12000	--	--	--

\* Listing 3 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.

## Current Listings - Cont.

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

- Listing 1** Built approx. 9 yrs earlier, sq ft is larger and lot size is about the same-std-Superior Just Listed Home Features 4 bedrooms, 2 Bathrooms, Tile Flooring, Double Pain Windows, One Additional Room Attached to Garage and Could Be Turned To Private Laundry Room, 2 Car Garage with Remote Control, Laundry Hook-Ups, new drywall and glazed flooring in garage. House is Gated for Additional Parking, easily Park Up To 6 Cars. Newer AC and heating unit, low tax rate, No HOA, House Sits Right Across The Rail Road. Easy Freeway Access And Near Shopping.
- Listing 2** Built approx. 18 yrs later, sq ft is laraager and lot size is equal-std-Superior Probate sale. Needs some TLC!
- Listing 3** Built approx. 12 years earlier, sq ft is about the same and lot size is larger-std-Superior Beautiful 4 bedroom home located in the heart of Riverside. Long double length driveway with 2 car attached garage. Newer Dark stained laminate flooring throughout almost whole house. Large brick fireplace in cozy living room. Lovely screen in porch with solid cover in backyard. House has new roof in 2008. New 200 amp electrical panel installed in 2008 per previous seller. Upgraded interior electrical including grounded outlets and replaced a/c and heater in 2008 per previous seller. There is alumawood eaves and fascia. New main water line in 2023. Ceiling fans. 2 closets in the primary bedroom. Newer wood fencing. Sprinklers on timer/front and back. 1 mile from Cal Baptist College and walking distance to Madison Elementary and Ramona High school.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	7772 Casa Blanca Street	7850 Casa Blanca St	7731 Evans St	7596 Casa Blanca St
<b>City, State</b>	Riverside, CALIFORNIA	Riverside, CA	Riverside, CA	Riverside, CA
<b>Zip Code</b>	92504	92504	92504	92504
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.09 <sup>1</sup>	0.07 <sup>1</sup>	0.20 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$375,000	\$449,000	\$629,000
<b>List Price \$</b>	--	\$375,000	\$449,000	\$629,000
<b>Sale Price \$</b>	--	\$390,000	\$475,000	\$600,000
<b>Type of Financing</b>	--	Cash	Other	Conventional
<b>Date of Sale</b>	--	06/27/2023	08/22/2023	02/06/2024
<b>DOM · Cumulative DOM</b>	-- · --	25 · 25	78 · 78	74 · 74
<b>Age (# of years)</b>	45	76	29	44
<b>Condition</b>	Fair	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Investor
<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 Contemporary	1 Story Contemporary	1 Story Contemporary	1 Story Contemporary
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,296	1,106	1,330	1,432
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	4 · 2
<b>Total Room #</b>	6	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.12 acres	0.14 acres	0.18 acres	0.13 acres
<b>Other</b>	Roof repair or replace, 12000	--	--	--
<b>Net Adjustment</b>	--	+\$27,766	-\$5,685	-\$53,455
<b>Adjusted Price</b>	--	\$417,766	\$469,315	\$546,545

\* 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** Built approx. 22 yrs earlier sq ft is smaller and lot size is larger-std-Inferior adjust for GLA+18620 , lot -854 , age+10000 Lots of Potential\*\*\* Handy Person Special! 3 br 2 bath with Large Family Room Attached to Kitchen PLUS Large Dining Room or Den; Indoor Laundry Room Off Kitchen \*\*\*Enclosed Patio for Added Living Space\*\*\* 3rd bedroom needs closet
- Sold 2** Built approx. 25 yrs later, sq ft is about the same and lot size is larger-std-Superior adjust for lot -2560 , age-3125 THIS HACIENDA IS BEHIND AN ORINATE WROUGHT IRON FENCE - PROCEED TOWARDS THIS HOME AND BE GREETED BY GRAND ARCHED ENTRY THAT LEADS TO A SHADY PORCH WITH SEATTING AND RED FLOWERING ROSE BUSH AND TWO MASSIVE CYPRESS TREES - ENTER UNDER THE ARCH AND INTO THE INTERIOR OF OF THIS HOME AND BE GREETED BY A TILED FLOOR AND HIGH VAULTED CEILINGS - THERE IS A MASSIVE TILED FIREPLACE WITH HEARTH AND MANTEL - THE KITCHEN AND DINING AREA ARE TILED AND THERE ARE WARM WOOD CABINETS IN THE KITCHEN - THE BEDROOMS ARE ACCESSED THROUGH AN ARCHED DOORWAY - WALK TOWARDS THE BACK YARD TO FIND A PRIVATE PATIO SUPPORTING HUGE COLUMNS AND MASSIVE WOOD BEAMS, A CEMENT FLOOR AND A BUILTIN SEATING AREA - THERE IS A PRIVATE DRIVEWAY THAT LEADS TO STAND ALONE OVER SIZED GARAGE - THE REARYARD HAS AN ORANGE TREE, A LEMON TREE, A FIG TREE, A MANGO TREE, AND A PEACH TREE - THERE IS ROOM FOR A POOL
- Sold 3** Built approx. 10 yrs later, sq ft is larger and lot size is about the same-std-Superior adjust for GLA -13328 , lot -427 , age -5000 , condition- 30000 , room -4000 , bcc-700 Welcome to your dream home in the heart of the Casa Blanca neighborhood in Riverside! This stunning single-family residence offers a perfect blend of modern luxury and classic charm, boasting 4 bedrooms and 2 bathrooms across 1,432 square feet of beautifully remodeled living space. Step inside, and you'll immediately be captivated by the extensive upgrades throughout the home. The brand-new kitchen is a chef's delight, featuring top-of-the-line appliances, sleek countertops, and ample storage space. The entire property has been adorned with new flooring, and the carefully chosen lighting fixtures add a touch of elegance to every room. Both bathrooms have been tastefully renovated, offering a spa-like experience with contemporary finishes and fixtures. The property has been freshly painted inside and out, presenting a crisp and inviting facade that complements the lush surroundings of the Casa Blanca neighborhood. Convenience meets style with the two-car attached garage, providing secure parking for your vehicles. One of the unique features of this property is the flexibility for parking along both the front and rear, offering extra convenience for you and your guests. The rear driveway entrance adds an extra layer of accessibility, making coming and going a breeze. Location is key, and this home doesn't disappoint. Situated in the Casa Blanca neighborhood, you'll enjoy a peaceful residential setting with easy access to the 91 freeway, making commuting a breeze. Proximity to schools, parks, and shopping centers ensures that you have everything you need within reach. Don't miss the opportunity to make this meticulously upgraded home your own. Schedule a showing today and experience the perfect blend of comfort and style in one of Riverside's most sought-after neighborhoods!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Last sold 08/12/2004 for \$295,000 An incorrect mls was linked to the subjects APN, this property was on a very tiny street not far from the subject with a different APN.			
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$438,655	\$443,655
<b>Sales Price</b>	\$438,655	\$443,655
<b>30 Day Price</b>	\$417,766	--
<b>Comments Regarding Pricing Strategy</b>		
Comps were chosen for its condition and proximity to the subject at this time. Notwithstanding any preprinted language to the contrary, this is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.		

## 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



Front



Front



Address Verification



Side



Side

## Subject Photos



Street



Street



Other



Other



Other



Other



## Listing Photos

**L1** 7811 Railroad Ave  
Riverside, CA 92504



Other

**L2** 7825 Casa Blanca St  
Riverside, CA 92504



Other

**L3** 7730 Potomac St  
Riverside, CA 92504



Other

## Sales Photos

**S1** 7850 Casa Blanca St  
Riverside, CA 92504



Other

**S2** 7731 Evans St  
Riverside, CA 92504



Other

**S3** 7596 Casa Blanca St  
Riverside, CA 92504



Other

## ClearMaps Addendum

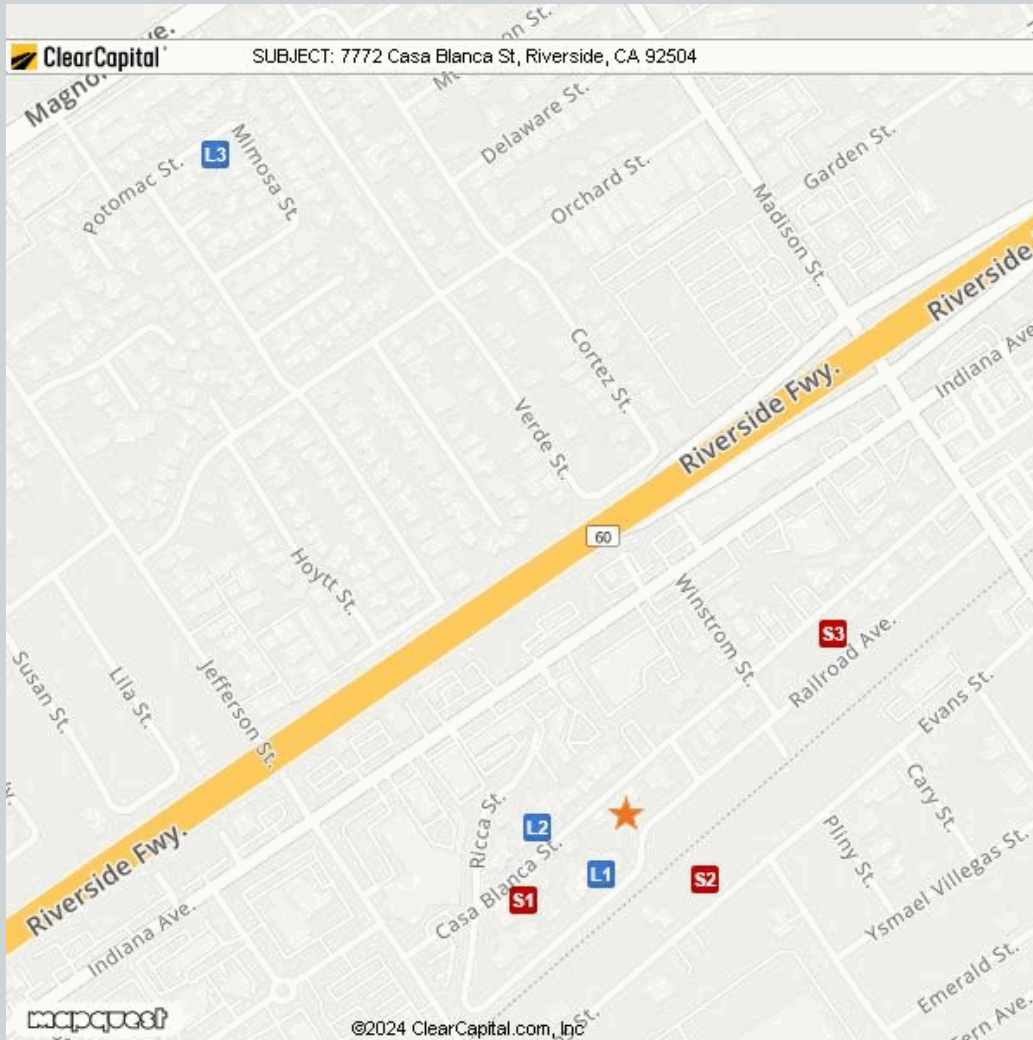
**Address** ★ 7772 Casa Blanca Street, Riverside, CALIFORNIA 92504

**Loan Number** 56946

**Suggested List** \$438,655

**Suggested Repaired** \$443,655

**Sale** \$438,655



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7772 Casa Blanca Street, Riverside, California 92504	--	Parcel Match
L1 Listing 1	7811 Railroad Ave, Riverside, CA 92504	0.05 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	7825 Casa Blanca St, Riverside, CA 92504	0.06 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	7730 Potomac St, Riverside, CA 92504	0.55 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7850 Casa Blanca St, Riverside, CA 92504	0.09 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7731 Evans St, Riverside, CA 92504	0.07 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	7596 Casa Blanca St, Riverside, CA 92504	0.20 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>	Lorraine DSouza	<b>Company/Brokerage</b>	American Real Estate-List & Sell
<b>License No</b>	01269050	<b>Address</b>	6391 Magnolia Ave, B2 RIVERSIDE CA 92506
<b>License Expiration</b>	06/28/2026	<b>License State</b>	CA
<b>Phone</b>	9516755844	<b>Email</b>	listandsellwithlorraine@gmail.com
<b>Broker Distance to Subject</b>	1.86 miles	<b>Date Signed</b>	03/17/2024

*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.**