

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>	6731 Cantel Way, North Highlands, CA 95660	<b>Order ID</b>	9261216	<b>Property ID</b>	35278775
<b>Inspection Date</b>	04/08/2024	<b>Date of Report</b>	04/09/2024		
<b>Loan Number</b>	57180	<b>APN</b>	20002310170000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Sacramento		

Tracking IDs					
<b>Order Tracking ID</b>	4.8_BPO	<b>Tracking ID 1</b>	4.8_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	LEE O MCNABB	<b>Condition Comments</b> The subject property is in average visible condition, no visible damages.
<b>R. E. Taxes</b>	\$6,206	
<b>Assessed Value</b>	\$235,525	
<b>Zoning Classification</b>	Residential RD-5	
<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>	Suburban	<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: \$249800 High: \$441200	
<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
<b>Street Address</b>	6731 Cantel Way	6837 Bismarck Drive	6710 Cantel Way	3813 Plymouth Dr
<b>City, State</b>	North Highlands, CA	North Highlands, CA	North Highlands, CA	North Highlands, CA
<b>Zip Code</b>	95660	95660	95660	95660
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.34 <sup>1</sup>	0.03 <sup>1</sup>	0.34 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$400,000	\$400,000	\$440,000
<b>List Price \$</b>	--	\$400,000	\$400,000	\$440,000
<b>Original List Date</b>		01/02/2024	03/20/2024	03/31/2024
<b>DOM · Cumulative DOM</b>	-- · --	5 · 98	4 · 20	9 · 9
<b>Age (# of years)</b>	67	67	67	64
<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>	1,552	1,325	1,324	1,413
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	4 · 2	3 · 1
<b>Total Room #</b>	6	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 1 Car
<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>	Pool - Yes	--	Pool - Yes	--
<b>Lot Size</b>	0.23 acres	0.15 acres	0.27 acres	0.13 acres
<b>Other</b>	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.

## Current Listings - Cont.

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

- Listing 1** Welcome to your new cozy haven! This delightful 3 bedroom/1 bathroom home offers a perfect blend of comfort and modern convenience. Experience the warmth and elegance of laminate wood flooring that extends throughout the entire home, providing a stylish and easy-to-maintain living space. Whether you're cooking for yourself or entertaining guests, you'll appreciate the functionality and aesthetics of these modern amenities in the kitchen. Say goodbye to trips to the laundromat! This home features a convenient laundry room equipped with everything you need to tackle your laundry with ease. Need extra space for an office, playroom, or hobby area? You're in luck! This home includes a versatile bonus room that can be customized to suit your lifestyle and preferences. Newer water heater, newer HVAC already installed! Don't miss out on the opportunity to make this wonderful house your new home sweet home! Schedule a viewing today and experience the comfort and convenience firsthand.
- Listing 2** This home sits on a large corner lot with an in ground pool, a two car garage, a spacious main driveway, RV parking in the second driveway, and additional RV and/or boat parking behind the gate. There is plenty of room for all of your toys! The lot size is very unique for the area at just over 1/4 of an acre. The backyard has an in ground pool with a built-in spa and a large covered patio which will be perfect for cooling off during the hot summer months!
- Listing 3** Checkmate - You Have Found The Perfect Home!! Owners have taken immaculate care of this home from top to bottom. This gem comes with new doors, fresh paint, new trim, 40-year roof, 48-gallon water heater, new carpet, high efficiency HVAC, kitchen & bathroom has Corian custom countertops, Grohe fixtures in kitchen and bathroom, new custom kitchen cabinets, newer stainless-steel appliances, under counter LED lighting, Pearl Max Whirlpool bathtub, thermostat heated tile flooring in bathroom, attic installed radiant barrier that keeps home cool during summer and warm in the winter, backyard has 8' x 15' shed, Solar charging system on shed, backyard concrete patio wraps around house, Capstone retaining wall in main entertaining area, beautifully landscaped front yard with shaded patio area, automatic front yard LED lighting system, and so much more. You will fall in love with this cozy and comfortable home the minute you enter inside the home. Enjoy mornings and evenings in a nice private area in the front yard or in the backyard patio. Backyard is perfect for gatherings. Move in and enjoy!!

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	6731 Cantel Way	7035 Larchmont Dr	6327 Grattan Way	3724 Lankershim Way
<b>City, State</b>	North Highlands, CA	North Highlands, CA	North Highlands, CA	North Highlands, CA
<b>Zip Code</b>	95660	95660	95660	95660
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.46 <sup>1</sup>	0.55 <sup>1</sup>	0.08 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$389,999	\$449,900	\$375,000
<b>List Price \$</b>	--	\$389,999	\$449,900	\$375,000
<b>Sale Price \$</b>	--	\$400,000	\$450,000	\$400,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	11/03/2023	01/17/2024	03/14/2024
<b>DOM · Cumulative DOM</b>	-- · --	8 · 35	21 · 49	11 · 52
<b>Age (# of years)</b>	67	64	59	67
<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>	1,552	1,700	1,546	1,325
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 1
<b>Total Room #</b>	6	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
<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>	Pool - Yes	--	--	--
<b>Lot Size</b>	0.23 acres	0.16 acres	0.16 acres	0.16 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$22,200	+\$16,600	+\$43,950
<b>Adjusted Price</b>	--	\$422,200	\$466,600	\$443,950

\* 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 SQFt -\$7400, garage +\$4000, lot size +\$5600, pool +\$20000. Charming single-story North Highlands home. This three bedroom home has a possible fourth bedroom or family room with private access, the home has two full bathrooms, and the master bedroom has a walk-through closet. The home offers ample space for comfortable living with central heating and air conditioning, laundry hook-ups in the single car garage, a covered back patio, and large fenced backyard. This home is move in ready as-is but ideal for someone looking to remodel! Great starter home or investment property!
- Sold 2** Price adjusted for bedroom -\$5000, age -\$4000, lot size +\$5600, pool +\$20000. Amazing home in North Highlands. This beautiful like new home 4 bedrooms/2 full bathrooms. Step inside to discover newly installed flooring that adds a touch of modern elegance to this cozy home. On chilly evenings, you'll be drawn to the inviting fireplace, creating the perfect ambiance for cozy gatherings. The heart of this home is remodeled large kitchen with new appliances that make cooking a joy. Whether you are a culinary enthusiast or simply love hosting gatherings, this open concept kitchen is sure to impress. This single level home is nestled on a generous lot, offering endless possibilities for creating your dream retreat right in your backyard. There is ample space for outdoor adventures, gardening, or simply relaxing in your private backyard. Don't miss this opportunity to make this house your own. MUST SEE!!!!
- Sold 3** Price adjusted for bathroom +\$3000, SqFt +\$11350, garage +\$4000, lot size +\$5600, pool +\$20000. Welcome to this cozy 3 bedroom 1 bath home conveniently located close to shopping, schools and parks. This home features granite countertops, newer roof, new water heater, and a large backyard with lots of fruit trees. Enjoy beautiful summer nights on the Great outdoor patio area with tiled flooring perfect for family gatherings and barbequing. The backyard is a perfect size for kids or pets to run around in with enough space left for a beautiful garden.

## 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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$433,000	\$433,000
<b>Sales Price</b>	\$423,000	\$423,000
<b>30 Day Price</b>	\$400,000	--
<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



Side



Side



## Subject Photos



Side



Street



Street



Street



Other



Other



## Listing Photos

**L1** 6837 Bismarck Drive  
North Highlands, CA 95660



Front

**L2** 6710 Cantel Way  
North Highlands, CA 95660



Front

**L3** 3813 Plymouth Dr  
North Highlands, CA 95660



Front

## Sales Photos

**S1** 7035 Larchmont Dr  
North Highlands, CA 95660



Front

**S2** 6327 Grattan Way  
North Highlands, CA 95660



Front

**S3** 3724 Lankershim Way  
North Highlands, CA 95660



Front

## ClearMaps Addendum

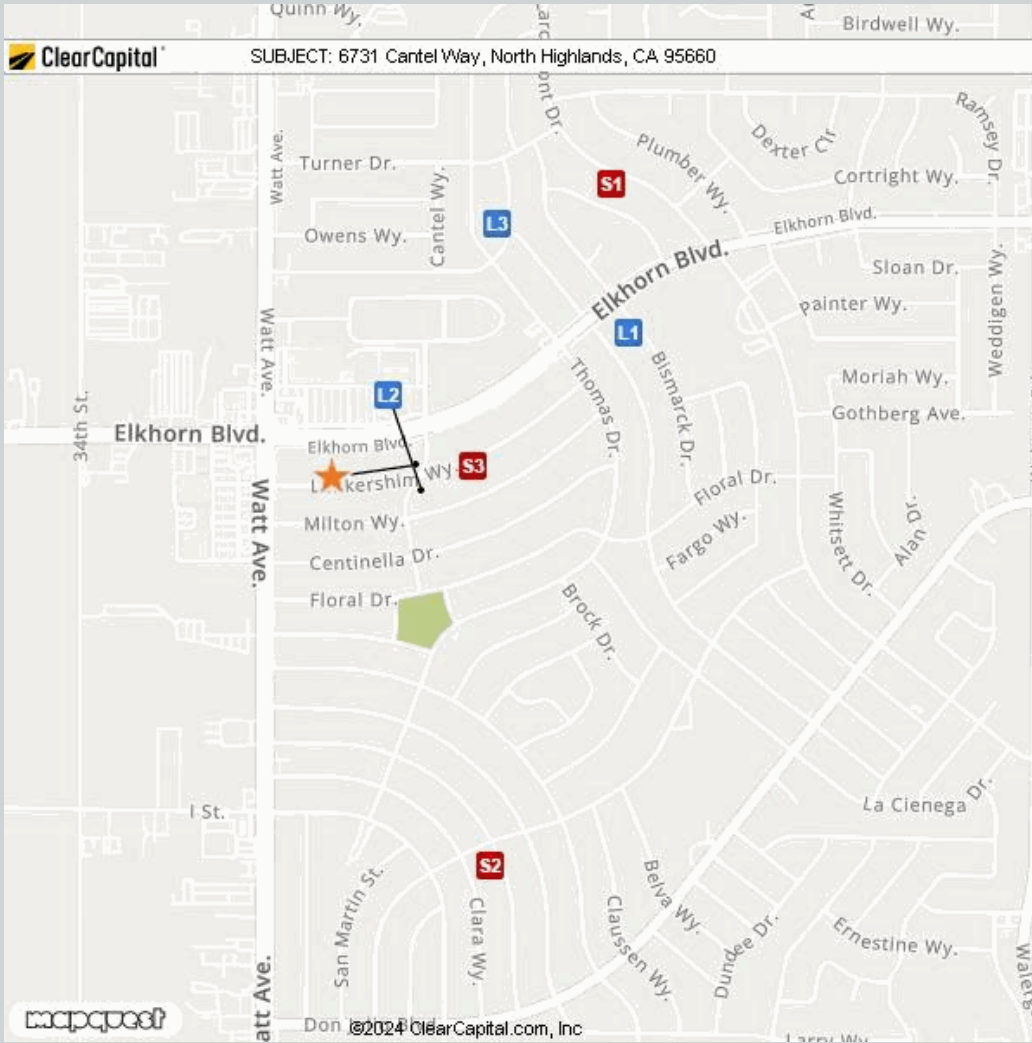
**Address** ★ 6731 Cantel Way, North Highlands, CA 95660

**Loan Number** 57180

**Suggested List** \$433,000

**Suggested Repaired** \$433,000

**Sale** \$423,000



### Comparable

### Address

### Miles to Subject

### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6731 Cantel Way, North Highlands, CA 95660	--	Parcel Match
L1 Listing 1	6837 Bismarck Drive, North Highlands, CA 95660	0.34 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	6710 Cantel Way, North Highlands, CA 95660	0.03 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3813 Plymouth Dr, North Highlands, CA 95660	0.34 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7035 Larchmont Dr, North Highlands, CA 95660	0.46 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	6327 Grattan Way, North Highlands, CA 95660	0.55 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3724 Lankershim Way, North Highlands, CA 95660	0.08 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>	04/03/2028	<b>License State</b>	CA
<b>Phone</b>	9168066386	<b>Email</b>	bpoalina@gmail.com
<b>Broker Distance to Subject</b>	2.44 miles	<b>Date Signed</b>	04/09/2024

*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.**