

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>         | 403 Greenridge Avenue, Roseville, CALIFORNIA 95678 | <b>Order ID</b>       | 9274959      | <b>Property ID</b> | 35299583 |
| <b>Inspection Date</b> | 04/13/2024   | <b>Date of Report</b> | 04/13/2024   |                    |          |
| <b>Loan Number</b>     | 57210  | <b>APN</b>            | 472320064000 |                    |          |
| <b>Borrower Name</b>   | Breckenridge Property Fund 2016 LLC                | <b>County</b>         | Placer       |                    |          |

### Tracking IDs

|                          |          |                      |          |
|--------------------------|----------|----------------------|----------|
| <b>Order Tracking ID</b> | 4.12_BPO | <b>Tracking ID 1</b> | 4.12_BPO |
| <b>Tracking ID 2</b>     | --       | <b>Tracking ID 3</b> | --       |

### General Conditions

|                                       |                    |  |
|---------------------------------------|--------------------|--|
| <b>Owner</b>                          | VINCENT MCCAFFERTY | <b>Condition Comments</b><br>The subject property is in average visible condition, no visible damages. |
| <b>R. E. Taxes</b>                    | \$2,270            |  |
| <b>Assessed Value</b>                 | \$215,616          |  |
| <b>Zoning Classification</b>          | Residential R1     |  |
| <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><br>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: \$267100<br>High: \$645800     |   |
| <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>         | 403 Greenridge Avenue | 403 Lyndhurst Ave     | 1113 Fairfield Ave    | 7309 Bayoak Way       |
| <b>City, State</b>            | Roseville, CALIFORNIA | Roseville, CA         | Roseville, CA         | Citrus Heights, CA    |
| <b>Zip Code</b>               | 95678                 | 95678                 | 95678                 | 95621                 |
| <b>Datasource</b>             | Public Records        | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.03 <sup>1</sup>     | 0.21 <sup>1</sup>     | 0.58 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | \$                    | \$585,000             | \$500,000             | \$485,000             |
| <b>List Price \$</b>          | --                    | \$585,000             | \$500,000             | \$485,000             |
| <b>Original List Date</b>     |                       | 03/05/2024            | 03/12/2024            | 03/23/2024            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 1 · 39                | 2 · 32                | 20 · 21               |
| <b>Age (# of years)</b>       | 50                    | 50                    | 64                    | 50                    |
| <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 Bungalow      | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch         |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 1,606                 | 1,513                 | 1,792                 | 1,455                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 3 · 2 · 1             | 4 · 2                 | 3 · 3                 | 4 · 2                 |
| <b>Total Room #</b>           | 7                     | 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>               | 0.15 acres            | 0.18 acres            | 0.17 acres            | 0.15 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** Imagine yourself pulling up to a charming single-story home on a spacious corner lot in Roseville. This inviting haven boasts comfortable 1513 square feet, 4 bedrooms and 2 full bathrooms, offering the perfect blend of functionality. Step inside and be greeted by an open-concept design, ideal for entertaining family and friends. Venture through the glass French doors to the backyard and find yourself in paradise. A sparkling pool beckons you to cool off on a hot summer day, while the large corner lot provides ample space for backyard barbecues or enjoying fresh picked fruit from one of several fruit trees, or simply soaking up the California sunshine. For those who love the outdoors and have adventurous spirits, this home offers dedicated RV access. Pack up your motorhome or trailer and embark on weekend getaways, knowing you have a secure spot waiting for your return. This Roseville oasis offers everything you need for a comfortable and fulfilling life - a functional layout, a sparkling pool, ample outdoor space, and even a touch of homegrown delight. It's a place to unwind, and to create lasting memories.
- Listing 2** Step into the perfect blend of charm and modern convenience with this stunning property nestled in the heart of Roseville. Situated on Fairfield Ave, this home offers a combination of comfort, style, and prime location. From the moment you step inside, you'll be greeted by the warmth and elegance of this inviting home. With new flooring, carpet and fresh paint throughout. Located in a highly desirable neighborhood, 1113 Fairfield Ave offers the perfect balance of tranquility and convenience. Enjoy easy access to parks, schools, shopping, dining, and major transportation routes, making every day a breeze. Don't miss the chance to make this beautiful property your own. Schedule a viewing today and discover why this is the perfect place to call home in Roseville.
- Listing 3** Beautiful 4 bedroom 2 full bathrooms in a very established area. Fresh paint inside and outside. New waterproof flooring. Refinished cabinets with new handles. 2 car garage. Solar panel to save your energy cost. Its a must see.

### Recent Sales

|                               | Subject               | Sold 1                | Sold 2 *              | Sold 3                |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Street Address</b>         | 403 Greenridge Avenue | 105 Duncan Way        | 1118 Cresthaven Dr    | 1917 Lindsay Dr       |
| <b>City, State</b>            | Roseville, CALIFORNIA | Roseville, CA         | Roseville, CA         | Roseville, CA         |
| <b>Zip Code</b>               | 95678                 | 95678                 | 95678                 | 95678                 |
| <b>Datasource</b>             | Public Records        | MLS                   | MLS                   | MLS                   |
| <b>Miles to Subj.</b>         | --                    | 0.40 <sup>1</sup>     | 0.18 <sup>1</sup>     | 0.55 <sup>1</sup>     |
| <b>Property Type</b>          | SFR                   | SFR                   | SFR                   | SFR                   |
| <b>Original List Price \$</b> | --                    | \$499,000             | \$545,000             | \$495,000             |
| <b>List Price \$</b>          | --                    | \$499,000             | \$545,000             | \$495,000             |
| <b>Sale Price \$</b>          | --                    | \$480,000             | \$550,000             | \$506,000             |
| <b>Type of Financing</b>      | --                    | Conventional          | Conventional          | Conventional          |
| <b>Date of Sale</b>           | --                    | 11/21/2023            | 11/30/2023            | 12/02/2023            |
| <b>DOM · Cumulative DOM</b>   | -- · --               | 102 · 124             | 7 · 49                | 5 · 22                |
| <b>Age (# of years)</b>       | 50                    | 44                    | 38                    | 26                    |
| <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 Bungalow      | 1 Story Ranch         | 1 Story Ranch         | 1 Story Ranch         |
| <b># Units</b>                | 1                     | 1                     | 1                     | 1                     |
| <b>Living Sq. Feet</b>        | 1,606                 | 1,675                 | 1,700                 | 1,309                 |
| <b>Bdrm · Bths · ½ Bths</b>   | 3 · 2 · 1             | 3 · 2                 | 3 · 2                 | 3 · 2                 |
| <b>Total Room #</b>           | 7                     | 7                     | 7                     | 7                     |
| <b>Garage (Style/Stalls)</b>  | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 2 Car(s)     | Attached 3 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>               | 0.15 acres            | 0.14 acres            | 0.29 acres            | 0.1 acres             |
| <b>Other</b>                  | None                  | None                  | None                  | None                  |
| <b>Net Adjustment</b>         | --                    | \$0                   | \$0                   | +\$11,800             |
| <b>Adjusted Price</b>         | --                    | \$480,000             | \$550,000             | \$517,800             |

\* 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** Welcome to 105 Duncan Way! This home offers a perfect blend of modern comfort mixed with timeless appeal. You are bound to feel right at home with 3 bedrooms, 2 full bathrooms and two living areas! The kitchen is straddled between two eating areas - the breakfast nook & formal dining room. Front yard & Back yard are low maintenance and both have space for entertaining! The 2 car attached garage comes equipped with cabinets & counters ready for your projects. Home is equipped with hardwired cat5/6 cables to each room & living spaces, all new dual pane windows throughout, new oven/microwave, leaf guard gutters, new HVAC unit, all duct work & insulation replaced (last 3 years), and a terrarium! Don't miss out on the opportunity to own a home that shows such pride of ownership at each corner. Washer, Dryer and Fridge included too! Close to downtown, freeway access and Kaiser.
- Sold 2** Recently remodeled home in a great location in Cirby Oaks neighborhood on almost 1/3 acre lot in a court! 3 bedroom / 2 bathroom with 1,700 living square footage that is move in ready. Make an appointment to come and view now!
- Sold 3** Price adjusted for Sqft \$11800 Beautifully updated with approximately \$25,000 in upgrades done in last 2 months! Quiet Cirby Oaks II neighborhood! This lovely home with custom architecture features a recently painted interior, interior laundry room, dual pane windows, plantation shutters, Crown molding throughout, and luxury Vinyl throughout. Tile roof! Easy access to 80 freeway, The Galleria, dining, shopping, and entertainment.

## 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>   | \$540,000          | \$540,000             |
| <b>Sales Price</b>  | \$530,000          | \$530,000             |
| <b>30 Day Price</b>   | \$520,000          | --                    |
| <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. |
|-------------------------|--|

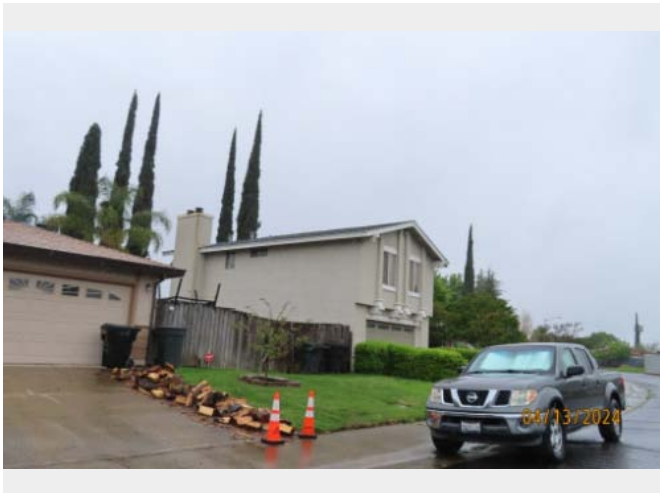
## Subject Photos



Front



Address Verification



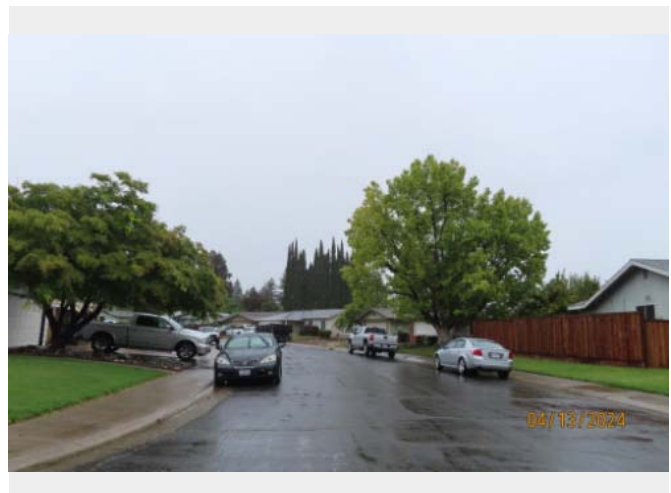
Side



Side



Street



Street

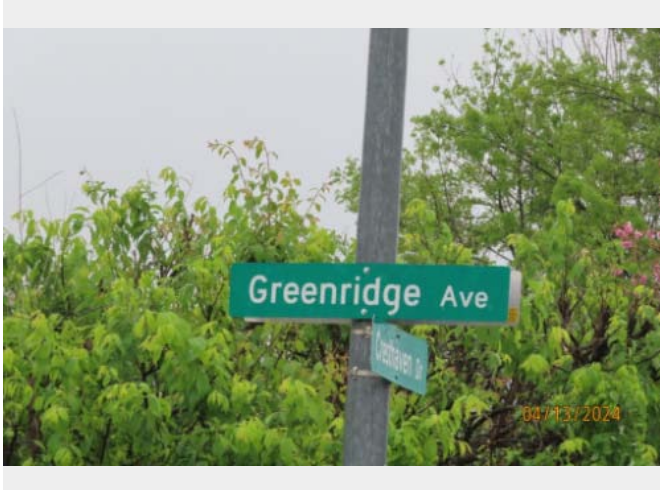
### Subject Photos



Street



Street



Other



## Listing Photos

**L1** 403 Lyndhurst Ave  
Roseville, CA 95678



Front

**L2** 1113 Fairfield Ave  
Roseville, CA 95678



Front

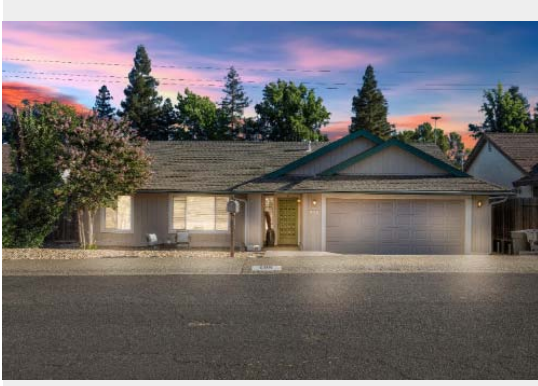
**L3** 7309 Bayoak Way  
Citrus Heights, CA 95621



Front

## Sales Photos

**S1** 105 Duncan Way  
Roseville, CA 95678



Front

**S2** 1118 Cresthaven Dr  
Roseville, CA 95678



Front

**S3** 1917 Lindsay Dr  
Roseville, CA 95678



Front

### ClearMaps Addendum

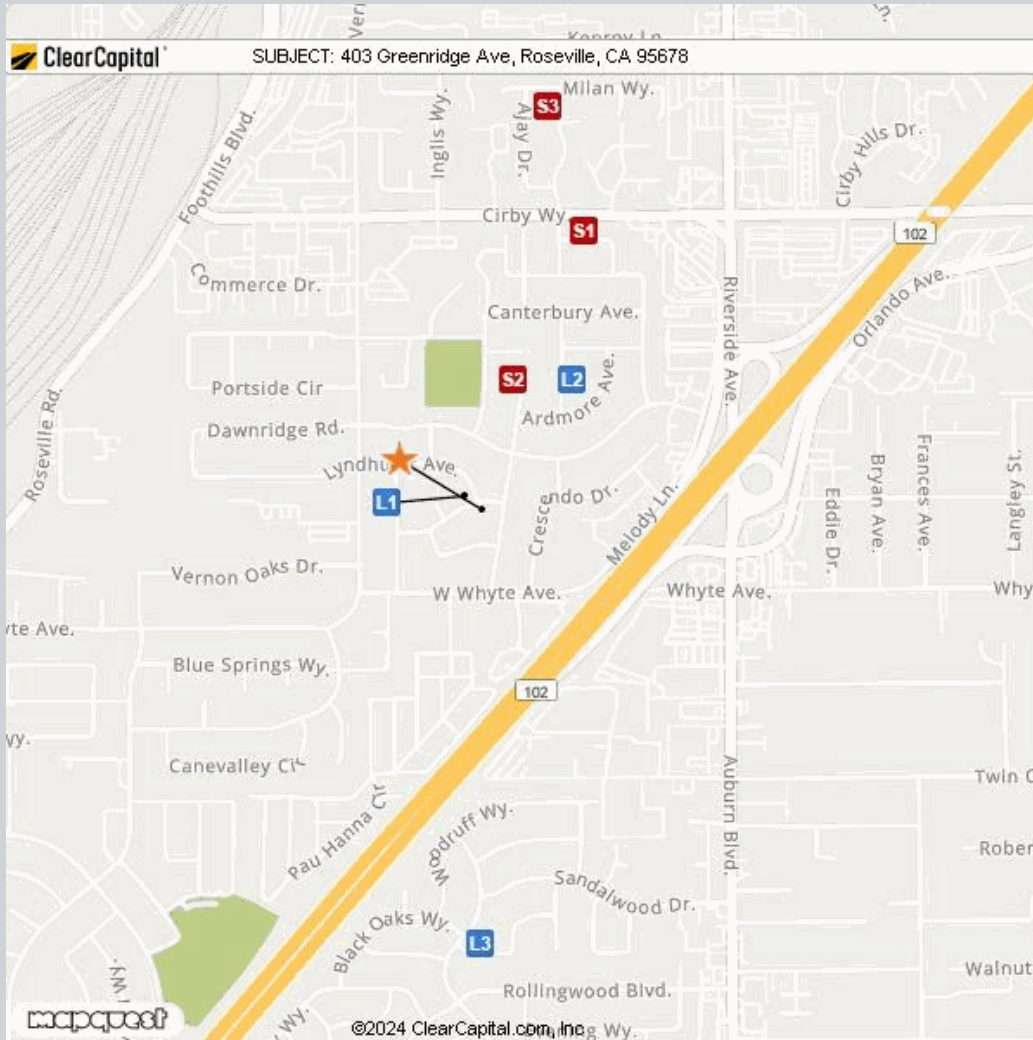
**Address** ★ 403 Greenridge Avenue, Roseville, CALIFORNIA 95678

**Loan Number** 57210

**Suggested List** \$540,000

**Suggested Repaired** \$540,000

**Sale** \$530,000



| Comparable   | Address  | Miles to Subject        | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject    | 403 Greenridge Avenue, Roseville, California 95678 | --                      | Parcel Match     |
| L1 Listing 1 | 403 Lyndhurst Ave, Roseville, CA 95678             | 0.03 Miles <sup>1</sup> | Parcel Match     |
| L2 Listing 2 | 1113 Fairfield Ave, Roseville, CA 95678            | 0.21 Miles <sup>1</sup> | Parcel Match     |
| L3 Listing 3 | 7309 Bayoak Way, Citrus Heights, CA 95621          | 0.58 Miles <sup>1</sup> | Parcel Match     |
| S1 Sold 1    | 105 Duncan Way, Roseville, CA 95678                | 0.40 Miles <sup>1</sup> | Parcel Match     |
| S2 Sold 2    | 1118 Cresthaven Dr, Roseville, CA 95678            | 0.18 Miles <sup>1</sup> | Parcel Match     |
| S3 Sold 3    | 1917 Lindsay Dr, Roseville, CA 95678               | 0.55 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> | 2.61 miles        | <b>Date Signed</b>       | 04/13/2024                         |

*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.**