## **DRIVE-BY BPO**

**4217 RILEY ROAD** LITHIA SPRINGS, GA 30122

42601 Loan Number **\$154,500**• As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	4217 Riley Road, Lithia Springs, GA 30122 12/03/2020 42601 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	6969861 12/04/2020 05651820012 Douglas	Property ID	29180160
Tracking IDs					
Order Tracking ID	1203BPOs	Tracking ID 1	1203BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Titarine	Condition Comments
R. E. Taxes	\$1,113	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED
Assessed Value	\$35,960	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Zoning Classification	SFR	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
Property Type	SFR	VIOLET EXTENSION NET AUTO DETECTED.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISH
Sales Prices in this Neighborhood	Low: \$99,900 High: \$209,900	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4217 Riley Road	852 Split Rock Ln	950 Walker Place Dr	4415 Hidden Branch Dr
City, State	Lithia Springs, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30122	30134	30134	30134
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.36 ¹	0.95 1	2.28 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$147,500	\$169,000	\$165,000
List Price \$		\$147,500	\$169,000	\$165,000
Original List Date		11/25/2020	11/02/2020	10/30/2020
DOM · Cumulative DOM		8 · 9	31 · 32	34 · 35
Age (# of years)	31	51	33	51
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,584	1,476	1,361	1,104
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	1.08 acres	0.36 acres	0.39 acres	0.44 acres
Other	NONE	FIREPLACE	FIREPLACE	FIREPLACE

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

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

- Listing 1 INVESTORS SPECIAL THE BONES ARE GOOD IN THIS 4 SIDED BRICK HOME WITH A PARTIAL BASEMENT. NEEDS SOME TLC AND IS READY FOR A NEW OWNER. #FIXERUPPER BRING ANY AND ALL OFFERS OWNER IS READY FOR A QUICK SALE!
- Listing 2 THIS LOVELY 3 BEDROOM / 2 FULL BATH RANCH HOME FEATURES HARDWOOD FLOORS WITH BEAUTIFUL NEW TILE FLOORING IN KITCHEN, GRANITE COUNTER TOPS, BLACK AND STAINLESS STEEL APPLIANCES. HOME FEATURES A LARGE BONUS ROOM UPSTAIRS WITH NEW CARPET, NEW PAINT, NEW VANITY IN MASTER BATH. BACK DECK OVERLOOKING A LARGE FENCED YARD, GREAT LOCATION CLOSE TO DOWNTOWN DOUGLASVILLE. A MUST SEE, WILL NOT LAST.
- Listing 3 Newly remodeled 4 sided brick home!!! Come see this beauty for yourself!!! Won't last!!!

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4217 Riley Road	7165 Tulip Dr	1035 Walker Place Dr	1071 Country Park Dr
City, State	Lithia Springs, GA	Lithia Springs, GA	Douglasville, GA	Douglasville, GA
Zip Code	30122	30122	30134	30134
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.45 1	0.99 1	0.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$149,900	\$159,900	\$165,000
List Price \$		\$149,900	\$159,900	\$165,000
Sale Price \$		\$145,000	\$159,900	\$168,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		06/01/2020	06/12/2020	10/21/2020
DOM · Cumulative DOM		37 · 37	32 · 32	48 · 48
Age (# of years)	31	43	33	32
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story RANCH	1 Story RANCH	1 Story RANCH	Split TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,584	1,260	1,216	1,182
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	1.08 acres	0.83 acres	0.62 acres	0.45 acres
Other	NONE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment		+\$6,480	+\$7,360	+\$8,040
Adjusted Price		\$151,480	\$167,260	\$176,040

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Step-less ranch with basement on almost an acre. Double Carport, Brick Fireplace and built-in bookcases in living room; open floor plan with recent renovations and upgrades. Updated appliances and granite countertops in kitchen. New HVAC, Roof 7+/-years, tile floors in Kitchen, Dining, hall and Living room; carpet in bedrooms; corner lot; large backyard with deck.
- **Sold 2** Welcome to this all brick 3BR/2BA cottage style home on large lot. Home sits back off road for privacy. Bright family room with cozy fireplace and beautiful hardwoods. Upgraded tile flooring in the kitchen and baths. Master Bedroom with walk-in closet. New carpet in bedrooms, Inside and Outside of home freshly painted. New double- hung windows. Newer architectural-shingle roof, water heater & HVAC. Whole- House attic fan. Nice Deck to enjoy! Great space in basement with two rooms for extra storage/play room, media room. Huge oversized 2 car garage and wooded private lot.
- **Sold 3** LeChef says that this one is still cookin' and needs a few more ingredients. The square footage shows in only main level. Heated and cooled recreation room is on lower level. Some cosmetics are still needed like interior painting, flooring in living room and a few fogged windows to complete your feast of a home. Tiled kitchen with all appliances, incl gas stove and a pantry. 3 Bedrooms on main level and an abundance of a family room on lower level. Excellent cul-de-sac lot with fenced backyard, two-tiered deck and sparkling above ground pool. Double car garage.

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Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			PER COUNTY TAX RECORDS SUBJECT PROPERTY SOLD ON				
Listing Agent Name			1/14/2013 IN THE AMOUNT OF \$59,900.				
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$159,900	\$159,900			
Sales Price	\$154,500	\$154,500			
30 Day Price	\$151,500				
Comments Describes Drieins C	M				

#### **Comments Regarding Pricing Strategy**

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### Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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# **Subject Photos**



**Front** 



Address Verification



Side



Side



Street



Street

# **Subject Photos**



Street

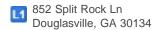
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## **Listing Photos**





Front

950 Walker Place Dr Douglasville, GA 30134



Front

4415 Hidden Branch Dr Douglasville, GA 30134



Front

### **Sales Photos**

7165 Tulip Dr Lithia Springs, GA 30122



Front

1035 Walker Place Dr Douglasville, GA 30134



Front

1071 Country Park Dr Douglasville, GA 30134



Front

S2

**S**3

Sold 2

Sold 3

#### ClearMaps Addendum ద 4217 Riley Road, Lithia Springs, GA 30122 **Address** Loan Number 42601 Suggested List \$159,900 Suggested Repaired \$159,900 **Sale** \$154,500 2000ft Clear Capital SUBJECT: 4217 Riley Rd, Lithia Springs, GA 30122 L Ben-Hill Veterans Mer Ben Hill Rd am Rd Boyd-Rd Clare Li L1 ord O Maroney **S1 S**3 McKown Rd Regent St Castle St mapapasi ©2020 MapQuest © TomTom © Mapbox @2020 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 4217 Riley Road, Lithia Springs, GA 30122 Parcel Match 852 Split Rock Ln, Douglasville, GA 30134 L1 Listing 1 1.36 Miles <sup>1</sup> Parcel Match Listing 2 950 Walker Place Dr, Douglasville, GA 30134 0.95 Miles 1 Parcel Match Listing 3 4415 Hidden Branch Dr, Douglasville, GA 30134 2.28 Miles <sup>1</sup> Parcel Match **S1** Sold 1 7165 Tulip Dr, Lithia Springs, GA 30122 0.45 Miles 1 Parcel Match

1035 Walker Place Dr, Douglasville, GA 30134

1071 Country Park Dr, Douglasville, GA 30134

0.99 Miles 1

0.54 Miles <sup>1</sup>

Parcel Match

Parcel Match

<sup>&</sup>lt;sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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.

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### 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
- 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.

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### 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.

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#### **Broker Information**

Broker NameTrina DowdyCompany/BrokerageATLANTAHOMESTEADSLicense No266749Address6000 STEWART PKWY DOUGLASVILLE GA 30154

License Expiration 02/28/2023 License State GA

Phone 7705724741 Email yourbroker@atlantahomesteads.com

**Broker Distance to Subject** 6.75 miles **Date Signed** 12/03/2020

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.

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