## **DRIVE-BY BPO**

### **2003 BRIDGESTONE CIRCLE**

CONYERS, GA 30012

44313

\$255,000 As-Is Value

by ClearCapital

Loan Number

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	2003 Bridgestone Circle, Conyers, GA 30012 04/08/2021 44313 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7220532 04/11/2021 068-A-01-012 Rockdale	Property ID	29923915
Tracking IDs					
Order Tracking ID	0407BPO	Tracking ID 1	BPF2		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Anderson Evelyn P	Condition Comments
R. E. Taxes	\$5,273	This subject is a SFD, Colonial style home in Average condition.
Assessed Value	\$167,600	It's built in 2006 and offers 2645 Sq.Ft of living space. The floor
Zoning Classification	Residential	plan includes 9 total rooms, 4 bedrooms, & 2.5 baths.
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair \$0		
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a Suburban area. With a general			
Sales Prices in this Neighborhood	Low: \$194,000 High: \$312,000	similarity of design, utility, and overall appeal, with variations in size.			
<b>Market for this type of property</b> Remained Stable for the past 6 months.					
Normal Marketing Days	<180				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2003 Bridgestone Circle	1290 Shadowlawn Drive Northeast	1425 Denison Court Northeast	1835 River Shoals Drive Northeast
City, State	Conyers, GA	Conyers, GA	Conyers, GA	Conyers, GA
Zip Code	30012	30012	30012	30012
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.38 ¹	1.03 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$251,000	\$260,000	\$299,999
List Price \$		\$251,000	\$260,000	\$293,000
Original List Date		12/10/2020	03/21/2021	03/09/2021
DOM · Cumulative DOM	•	51 · 122	3 · 21	13 · 33
Age (# of years)	15	29	15	15
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Colonial	1.5 Stories Cape cod	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,645	1,939	2,724	3,018
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3	5 · 3	4 · 2 · 1
Total Room #	9	9	10	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	100%	100%	0%	0%
Basement Sq. Ft.	1,322	920		
Pool/Spa				
Lot Size	0.18 acres	0.66 acres	0.47 acres	0 acres
Other	None	None	None	None

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** Comparable: Similar Quality, Condition, Acreage, More Bedrooms, Full Baths, Smaller GLA, Older Age, Fewer Half Baths -4k AC,+7k GLA,+1k YB,+1k HB,-2k FB,-3k BED,\$160
- Listing 2 Comparable: Age within 10 years, GLA within 100 sq.ft., Similar Condition, Quality, Acreage, More Bedrooms, Full Baths, Fewer Half Baths -2k AC,+1k HB,-2k FB,+2k BSMT,-3k BED,\$-4400
- Listing 3 Comparable: Age within 10 years, Similar Quality, Bedrooms, Acreage, Condition, Half Baths, Full Baths, Larger GLA -3k GLA,+2k BSMT,\$-1730

<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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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2003 Bridgestone Circle	1914 Bridgestone Circle	1313 River Club Drive Northeast	1919 Bridgestone Circle
City, State	Conyers, GA	Conyers, GA	Conyers, GA	Conyers, GA
Zip Code	30012	30012	30012	30012
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.30 1	0.68 1	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$253,000	\$269,500	\$269,900
List Price \$		\$235,000	\$254,900	\$269,900
Sale Price \$		\$244,000	\$253,400	\$272,000
Type of Financing		Conv	Conv	Conv
Date of Sale		10/13/2020	01/07/2021	07/21/2020
DOM · Cumulative DOM		190 · 190	71 · 71	47 · 47
Age (# of years)	15	15	17	15
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,645	2,718	2,536	3,296
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3	4 · 2 · 1	5 · 3
Total Room #	9	10	9	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	1322		1,210	1,643
Pool/Spa				
Lot Size	0.18 acres	0.2 acres	0.28 acres	0.18 acres
Other	None	None	None	None
Net Adjustment		-\$1,500	+\$90	-\$10,010

<sup>\*</sup> Sold 2 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** Comparable: GLA within 100 sq.ft., Lot within 20% variance, Age within 10 years, Similar Quality, Condition, More Full Baths, Bedrooms, Fewer Half Baths +1k HB,-2k FB,+2k BSMT,-3k BED,\$-1500
- Sold 2 Comparable: Age within 10 years, Similar Acreage, Quality, Condition, Bedrooms, Half Baths, Full Baths, Smaller GLA -1k AC,+1k GLA,\$90
- **Sold 3** Comparable: Age within 10 years, Lot within 20% variance, Similar Quality, Condition, Larger GLA, More Bedrooms, Full Baths, Fewer Half Baths -6k GLA,+1k HB,-2k FB,-3k BED,\$-10010

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Subject Sales &	Listing Hist	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		No records found.					
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings i Months	n Previous 12	0					
# of Sales in Previous 1 Months	2	0					
•	ginal List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$275,000	\$275,000			
Sales Price	\$255,000	\$255,000			
30 Day Price	\$245,000				
Comments Demanding Drieing C	Community Describing Describing Charles				

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

The subject property is located in a neighborhood with easy access to the highway. Most yards and home exteriors appear to be in good order with only minor maintenance neglect. The area has above average market demand. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity, GLA, Age, Condition, View, Style, Lot, Beds, & Baths. The market is stable with a 6 months supply of homes available for purchase. The majority of homes on the market are fair market properties. Demand is moderate. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high. To obtain a sufficient amount comparables to appropriately compare to the subject property, the following criteria had to be expanded: GLA: 27; Age: -0/+14 years; Sale Dates: 8; Proximity: 2; Month Supply: 1. -- Subject is located in well maintained neighborhood. Located in an established residential neighborhood, with schools, shopping, places of worship, medical facilities and public transportation are within close proximity. Subject characteristics are unique in the neighborhood. Due to limited available market data for similar properties in the subject's immediate neighborhood, it is necessary to utilize comps with variance in GLA, Year built, Lot size and Sale date. However, adjustments are added for all variances made in the report.

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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.

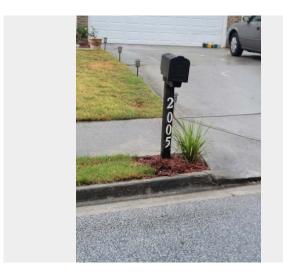
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# **Subject Photos**

by ClearCapital



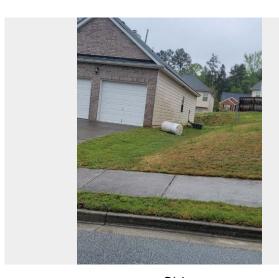
Front



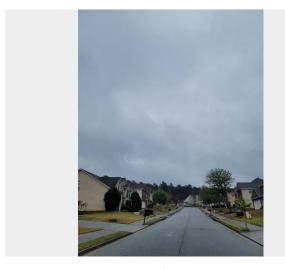
Address Verification



Address Verification



Side



Street

by ClearCapital

## **Listing Photos**



1290 Shadowlawn Drive Northeast Conyers, GA 30012



Front



1425 Denison Court Northeast Conyers, GA 30012



Front



1835 River Shoals Drive Northeast Conyers, GA 30012



Front

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## **Sales Photos**



\$1 1914 Bridgestone Circle Conyers, GA 30012



Front



Side





Front



1919 Bridgestone Circle Conyers, GA 30012



Front

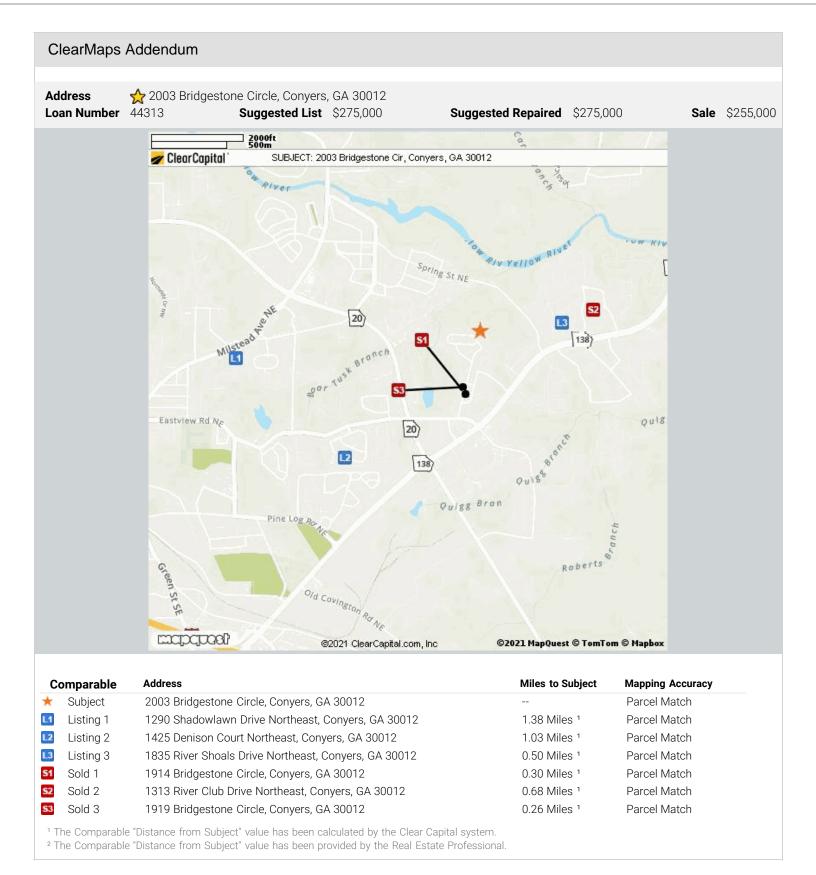
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Addendum: Report Purpose

#### 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

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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.

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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

by ClearCapital

Broker Name Cindy Jones Company/Brokerage Palmerhouse Properties

License No 356380 Address 722 Post Road Dr. Stone mtn GA

30088

**License Expiration** 02/28/2022 **License State** GA

Phone7703148316Emailcindytheagent@gmail.com

**Broker Distance to Subject** 12.83 miles **Date Signed** 04/10/2021

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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