DRIVE-BY BPO

4315 YORK ROAD

ATLANTA, GA 30337

44734 Loan Number **\$240,000**• 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

Address Inspection Date Loan Number Borrower Name	4315 York Road, Atlanta, GA 30337 05/05/2021 44734 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	7277647 05/07/2021 13 00300001 Fulton	Property ID 0295	30100828
Tracking IDs					
Order Tracking ID	0505BPOs	Tracking ID 1	0505BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	LILLY LUKE	Condition Comments
R. E. Taxes	\$1,257	The subject is a 3 bedroom 3 bathroom brick ranch style home
Assessed Value	\$45,240	that appears to be occupied and maintained from an external
Zoning Classification	Residential R3	inspection only. The GLA is 1798 sq ft and built in 1957 per the tax records.
Property Type	SFR	tax records.
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	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The neighborhood is in average condition with homes varying ir
Sales Prices in this Neighborhood	Low: \$115700 High: \$251520	age, style and size. There is a very small amount of active inventory and a few distressed sales.
Market for this type of property	Increased 14 % in the past 6 months.	
Normal Marketing Days	<90	

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4315 York Road	4384 York Rd	4200 Ben Hill Road	3380 Towanda Drive
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30337	30337	30349	30349
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.14 1	1.79 1	1.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$269,900	\$279,500	\$215,000
List Price \$		\$269,900	\$279,500	\$215,000
Original List Date		05/05/2021	04/18/2021	04/29/2021
DOM · Cumulative DOM	·	1 · 2	18 · 19	3 · 8
Age (# of years)	64	61	64	62
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/Rambler	2 Stories Split	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,798	1,572	1,762	1,536
Bdrm · Bths · ½ Bths	3 · 3	7 · 3	3 · 2	4 · 2
Total Room #	7	10	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	100%	50%	0%
Basement Sq. Ft.	225	1,572	1,700	1,500
Pool/Spa				
	0.35 acres			

^{*} 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** Comp is bigger than the subject, a different style with a finished basement and Hardwood flooring. On the same street as the subject.
- Listing 2 Comp is similar in size to the subject with a partially finished basement and just over 1.5 miles from the neighborhood.
- Listing 3 Comp is smaller than the subject in size with an unfinished basement and just over 1 mile from the neighborhood.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4315 York Road	4453 Janice Dr	4596 Greensprings Road	4540 Janice Dr
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30337	30337	30337	30337
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.29 1	0.60 1	0.45 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$239,900	\$235,000	\$240,000
List Price \$		\$239,900	\$235,000	\$205,000
Sale Price \$		\$239,900	\$241,000	\$200,000
Type of Financing		Conventional	Conventional	Va
Date of Sale		01/22/2021	09/21/2020	07/15/2020
DOM · Cumulative DOM		24 · 68	3 · 67	76 · 126
Age (# of years)	64	50	62	61
Condition	Average	Average	Good	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/Rambler	Split Split	1 Story Traditional	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,798	1,767	1,812	1,723
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	4 · 2	4 · 3
Total Room #	7	6	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	225	250	350	
Pool/Spa				
Lot Size	0.35 acres	0.92 acres	0.34 acres	0.83 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$239,900	\$241,000	\$200,000

^{*} Sold 1 is the most comparable sale to the subject.

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

- Sold 1 Comp is similar in size to the subject, sold as is, in average condition based on the listing comments.
- Sold 2 Comp is bigger in size to the subject with new bathrooms with ceramic tiles. New kitchen and appliances.
- Sold 3 Comp is similar in size to the subject with a Chef style kitchen with granite countertops, stainless steel appliances

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Price

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Date

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Subject Sal	es & Listing Hist	tory					
Current Listing Status Not Currently Listed				Listing History	y Comments		
Listing Agency/F	Firm			N/A			
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List	Original List	Final List	Final List	Result	Result Date	Result Price	Source

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$250,000	\$250,000	
Sales Price	\$240,000	\$240,000	
30 Day Price	\$235,000		
Comments Regarding Pricing Stra	ategy		
Sales price is bracketed by all	the sales comps with most weight or	S1 due to proximity	

Price

Clear Capital Quality Assurance Comments Addendum

Date

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.

Client(s): Wedgewood Inc

Property ID: 30100828

Subject Photos



Front



Address Verification



Side



Side

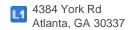


Street



Other

Listing Photos





Front

4200 Ben Hill Road Atlanta, GA 30349



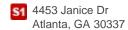
Front

3380 Towanda Drive Atlanta, GA 30349



Front

Sales Photos





Front

4596 Greensprings Road Atlanta, GA 30337



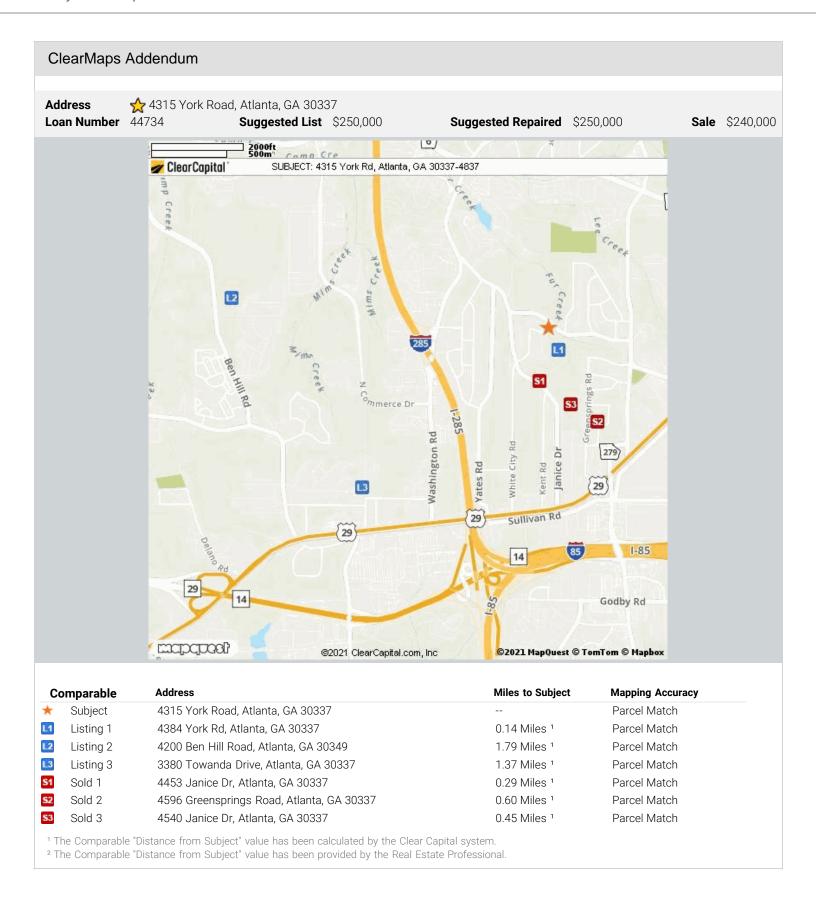
Front

4540 Janice Dr Atlanta, GA 30337



Front

by ClearCapital



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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.

The amount of time the property is exposed to a pool of prospective buyers before going into contract. Marketing Time

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

by ClearCapital

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

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Report Instructions - cont.

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.

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.

Client(s): Wedgewood Inc

Property ID: 30100828

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Broker Information

Broker Name Dianne Gay Company/Brokerage Avery & Associates Realty

License No 170997 Address 4426 HUGH HOWELL ROAD SUITE

Tucker GA 30084

License Expiration 03/31/2024 License State GA

Phone 4048673726 Email dianneg2000@gmail.com

Broker Distance to Subject 21.56 miles **Date Signed** 05/06/2021

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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