DRIVE-BY BPO

2704 BERRY HILL

Loan Number

48571

\$390,000• As-Is Value

by ClearCapital

MC KINNEY, TX 75069

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	2704 Berry Hill, Mc Kinney, TX 75069 03/03/2022 48571 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8017254 03/03/2022 R368600A026 Collin	Property ID	32276730
Tracking IDs					
Order Tracking ID	03.02.22 - 03.03.22 BPO	Tracking ID 1	03.02.22 - 03	.03.22 BPO	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	SANDLIN,VINCE	Condition Comments
R. E. Taxes	\$5,627	2704 Berry Hl, Mc Kinney, TX 75069 is a single family home
Assessed Value	\$264,965	home built in 1998. This property was last sold for \$139,384 in
Zoning Classification	Residential SFR	2006 in great marketable condition
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 Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	McKinney is a suburb of Dallas with a population of 182,055.
Sales Prices in this Neighborhood	Low: \$330000 High: \$481600	McKinney is in Collin County and is one of the best places to live in Texas. Living in McKinney offers residents a dense suburban
Market for this type of property	Increased 9 % in the past 6 months.	feel and most residents own their homes. In McKinney there are a lot of parks. Many families and young professionals live in
Normal Marketing Days	<30	McKinney

by ClearCapital

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2704 Berry Hill	5308 Hawks Nest	5417 Oakley Road	2720 Emerald Lane
City, State	Mc Kinney, TX	Mckinney, TX	Mckinney, TX	Mckinney, TX
Zip Code	75069	75072	75070	75071
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		3.54 ¹	3.51 1	2.37 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$394,000	\$400,000	\$375,000
List Price \$		\$394,000	\$400,000	\$375,000
Original List Date		03/02/2022	02/24/2022	03/02/2022
DOM · Cumulative DOM	•	1 · 1	1 · 7	1 · 1
Age (# of years)	24	24	16	20
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 Historical	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,468	1,846	1,728	1,796
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 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	.140 acres	.170 acres	.100 acres	.140 acres

^{*} Listing 1 is the most comparable listing to the subject.

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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Current Listings - Cont.

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

- Listing 1 Former model home built by Sovereign in Stonebrook Crossing, McKinney. Single story with upgrades! Outdoor oasis has 8ft board-on-board privacy fence, flagstone patio with arbor, Koi pond with 2 waterfalls, bridge, new pump. Inside, enjoy hardwood and tile flooring throughout. Beautiful kitchen with granite countertops, island, breakfast bar. Climate controlled sunroom with gorgeous floors and relaxing views offers 2nd living space. Master has 11x16 walk-in closet, and master bath with elevated sink, dual stone sinks, quartzite tile flooring, stone surrounding garden tub. 2nd full bath has copper sink and quartzite tile. Numerous upgrades include plantation shutters, ductless Merv 16 ac filtration with UV light, Thermacore Garage door, Low E northside windows, plus camera system easily hooked up to app, 6 cameras, 1 Ring doorbell. DirectTV satellite, sound equipment stays. Fresh landscaping.
- Listing 2 K.Hovnanian in Allen ISD. Village Park offers amenities & nature with great access to airports, dining & shopping. Convenient to Historic Downtown Mckinney, Downtown Dallas, DFW airport, Love Field, Legacy West, Watters Creek & nearby golf & tennis. Walk to the lake, swimming pool, playground & park. Life is better on a big front porch. Stylish & updated one story perfect for entertaining, working & playing at home. Gorgeous Hardwoods. Grassy fenced yard. Updates include kitchen renovation, appliances, lighting, updated baths, Ring doorbell, hardware, HVAC & more. North facing.
- **Listing 3** impeccable, updated, single-story home with open floor plan welcomes you with wood laminate flooring in main areas and master. Oversized living area with formal dining. Gourmet kitchen with built-in island and barstool seating, stainless appliances, subway tile backsplash, large pantry, eat-in kitchen AND coffee bar with extra cabinet storage. Large backyard with no homes directly behind.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2704 Berry Hill	812 Ferrule Drive	2716 Dover Drive	808 Golden Nugget Drive
City, State	Mc Kinney, TX	Mckinney, TX	Mckinney, TX	Mckinney, TX
Zip Code	75069	75069	75069	75069
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.07 1	0.21 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$360,000	\$390,000	\$400,000
List Price \$		\$360,000	\$390,000	\$400,000
Sale Price \$		\$403,319	\$405,000	\$435,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		12/14/2021	02/25/2022	02/25/2022
DOM · Cumulative DOM		5 · 36	5 · 41	1 · 29
Age (# of years)	24	19	24	10
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 Historical	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,468	1,873	1,838	1,998
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 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	.140 acres	.140 acres	.25 acres	.130 acres
Other				
Net Adjustment		-\$17,150	-\$11,100	-\$29,900
Adjusted Price		\$386,169	\$393,900	\$405,100

^{*} Sold 2 is the most comparable sale to the subject.

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

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

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Recent Sales - Cont.

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

- Sold 1 Superior -\$5,000 age, -\$12150 GLA minutes from downtown McKinney. The property features 3 Bedrooms, 2 Bathrooms, a dedicated office space and a wonderful size backyard. It is situated in the Greens of McKinney where you will find beautiful walking trails and a golf course to walk around. Updated light fixtures, flooring, paint & granite countertops come together to make this home move in ready for the perfect buyer. The living room features a beautiful fireplace and mantle.
- **Sold 2** Superior -\$11,100 GLA single-story Highland Home nestled in the family friendly community of Coventry Point. This home offers a spacious and open floor plan with 3 bedrooms and 2 full bathrooms. The home has a split floor-plan, is extremely bright with lots of natural light. The formal dining area can easily be used as an office. The Kitchen has been completely remodeled with new cabinets, counters, and appliances;
- **Sold 3** Superior -\$14,000 age, -\$15,900 GLA The spacious living area features a gas fireplace and opens to the dining area and island kitchen with breakfast bar, granite counters, and stainless appliances. Master suite featuring a master bath with dual vanity, garden tub, and a separate shower. Nicely sized bedrooms. Great backyard with a covered patio and wood privacy fence.

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Subject Sale	es & Listing Hist	ory					
Current Listing Status Not Current		Not Currently I	Listed	Listing Histor	y Comments		
Listing Agency/Firm		Sold on August 25, 2006					
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$390,000	\$390,000	
Sales Price	\$390,000	\$390,000	
30 Day Price	\$390,000		
Comments Regarding Pricing St	rategy		
Comps are based on GLA, n	umber of rooms and location		

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



Side



Street

Subject Photos

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Street

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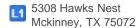
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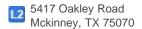
Listing Photos

by ClearCapital



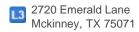


Front





Front





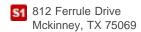
Front

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Sales Photos





Front

\$2 2716 Dover Drive Mckinney, TX 75069



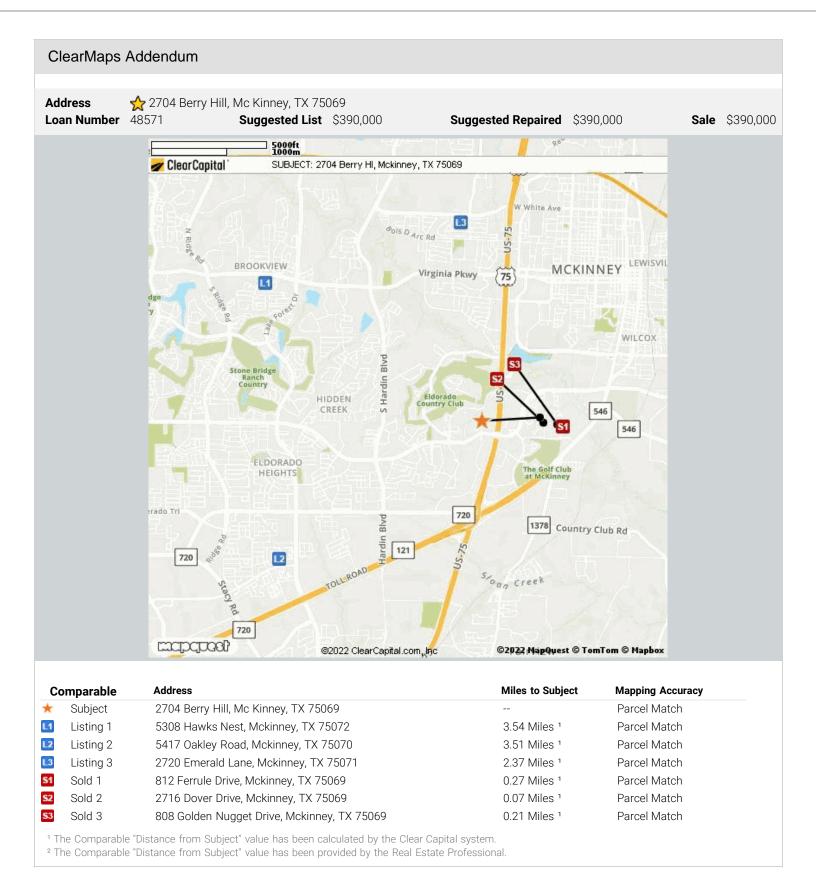
Front

808 Golden Nugget Drive Mckinney, TX 75069



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

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.

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Broker Information

Broker Name Jennifer Turner Company/Brokerage Washington First Realty

205 Palomino Ln Celina TX 75009 0704084 License No Address

ΤX **License Expiration** 04/30/2022 License State

Phone 4695710078 Email jenniferturner03@yahoo.com

11.70 miles 03/03/2022 **Broker Distance to Subject** Date Signed

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 REPORT SHOULD NOT BE CONSIDERED AN APPRAISAL. In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation.

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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