DRIVE-BY BPO

6475 SAINT MARK WAY

FAIRBURN, GA 30213

51528 Loan Number

\$300,000• 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	6475 Saint Mark Way, Fairburn, GA 30213 12/13/2022 51528 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8547380 12/13/2022 07 15010139 Fulton	Property ID	33722228
Tracking IDs					
Order Tracking ID	12.09.22 Missing Assets	Tracking ID 1	12.09.22 Missi	ng Assets	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	BRECKENRIDGE PROPERTY	Condition Comments
	FUND 2016 LLC	This is a 2 story home in a master planned community that is in
R. E. Taxes	\$2,957	average condition. There are no exterior repairs needed. The
Assessed Value	\$73,880	property shows well.
Zoning Classification	Residential AG1	
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	St Josephs HOA	
Association Fees	\$250 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ıta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Neighborhood marketing trends are stable and there is a balance
Sales Prices in this Neighborhood	Low: \$206888 High: \$442918	of supply and demand for the area. There is minimal REO Activity in immediate. Seller concessions on average are at an
Market for this type of property	Remained Stable for the past 6 months.	acceptable range. All comps are from the subject's neighborhood.
Normal Marketing Days	<90	

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6475 Saint Mark Way	345 Saint Lucas Ct	7418 Saint David St	6652 Saint Jude Dr
City, State	Fairburn, GA	Fairburn, GA	Fairburn, GA	Fairburn, GA
Zip Code	30213	30213	30213	30213
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.05 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$288,000	\$310,000	\$345,000
List Price \$		\$288,000	\$310,000	\$313,000
Original List Date		12/02/2022	12/03/2022	09/16/2022
DOM · Cumulative DOM	•	11 · 11	10 · 10	88 · 88
Age (# of years)	5	8	8	6
Condition	Average	Good	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 Traditional	2 Stories Traditional	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,750	1,712	1,858	1,739
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	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	0.17 acres	0.15 acres	0.21 acres	0.14 acres

^{*} Listing 2 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 INCREDIBLE 3 bedroom 2.5 bedroom two story home in Fairburn neighborhood. The kitchen features all stainless steel appliances brand new dishwasher granite counter-tops. The living room and bedrooms are carpeted and spacious. Upstairs offers a wonderful master suite with a full bathroom. Attention to detail is apparent as home has been recently updated with new paint trim carpet kitchen cabinets and an electronic lock. The backyard is well cared for and fully fenced. This house is waiting to be your new home
- Listing 2 Peaceful Beautiful -Well-Maintained home and ready for a new family. This home is in a great area and if you thought the perfect home didnt exist make a tour to see this stunning 3-bedroom 2 full bath masterpiece. This home has an open floor plan kitchen with black appliances and plenty of cabinet space. Oversize master suite with separate shower and tub Private backyard that is perfect for grilling and relaxation. This home is perfect for your growing family or for hosting guests. Dont miss out on making this home yours. Agents- THE SELLERS WORK FROM HOME AND WILL NOT BE ABLE TO LEAVE THE PROPERTY WHEN SHOWING YOUR BUYERS
- **Listing 3** This 3 bedroom 2 bath home offers an open concept design with a large living and dining area perfect for entertaining. The owners suite offers a retreat for relaxation complete with a beautiful bathroom large garden tub and walk-in closet. Beautiful views from the deck. Close to shopping and just minutes away from the airport

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6475 Saint Mark Way	6490 Saint Mark Way	6595 Saint Mark Way	6571 Saint Mark Way
City, State	Fairburn, GA	Fairburn, GA	Fairburn, GA	Fairburn, GA
Zip Code	30213	30213	30213	30213
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.29 1	0.23 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$319,995	\$300,000	\$340,000
List Price \$		\$309,995	\$300,000	\$320,000
Sale Price \$		\$300,000	\$300,000	\$320,000
Type of Financing		Cash	Fha	Va
Date of Sale		11/07/2022	10/28/2022	09/30/2022
DOM · Cumulative DOM		35 · 60	3 · 32	77 · 109
Age (# of years)	5	8	7	7
Condition	Average	Good	Average	Good
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 Traditional	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,750	1,697	1,772	2,092
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	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	0.17 acres	0.14 acres	0.14 acres	0.14 acres
Other		MLS#20071982	MLS#10095214	MLS#10059861
Net Adjustment		+\$4,430	-\$320	-\$11,620
Adjusted Price		\$304,430	\$299,680	\$308,380

^{*} Sold 1 is the most comparable sale 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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Recent Sales - Cont.

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

- **Sold 1** Half Baths 1000, Total Baths 500, Square Footage 2120, Lot Acres 60, Year Built 750, =4,430.00. This stunning 1 story home is a must see Featuring a 2 car garage fresh paint and recent upgrades this home is move in ready
- Sold 2 Square Footage -880, Lot Acres 60, Year Built 500, =-320.00. Low-maintenance step-less ranch in St Joseph A large open foyer invites you into this highly-desired open-concept floor plan. The kitchen features granite counters stainless appliances and a large island/breakfast bar for entertaining. The spacious walk-in pantry is a must-have on every wish list. Costco purchases will fit very nicely here Outside the yard is fenced and very private. A small yard is easy to maintain for those that dont have the time or inclination to do the upkeep. Truly turn-key and move-in ready
- **Sold 3** Half Baths 1000, Total Baths 500, Square Footage -13680, Lot Acres 60, Year Built 500, =-11,620.00. 3 Bedroom ranch 100% Move-in ready for a new family to enjoy Private fenced in back yard. Home is located in South Fultons St Josephs neighborhood.

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Current Listing S	tatus	Not Currently	Listed	Listing Histor	ry Comments		
Listing Agency/F	irm			Subject has not been listed within the last 12 months per			
Listing Agent Na	me			GAMLS and	d FMLS.		
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	10/14/2022	\$260,000	Tax Records

Marketing Strategy		
	As Is Price	Repaired Price
Suggested List Price	\$300,000	\$300,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$290,000	
Comments Regarding Pricing S	Strategy	

Sold Comp 1 is weighted the most and is similar in GLA and close in proximity. List Comp 2 is weighted the most because of proximity and GLA. Sold comp 1 and List comp 2 are the best comps to support the value conclusion. Overall, they are the most comparable to the subject characteristics and the most similar in location and view. There are no known repair issues that would have a negative impact on the value of the subject property. Property should be marketed as-is. The subject is located in an area of mixed styles and values, (old & new) based on construction and remodel condition. Area is near shopping, dining and schools, and offers easy access to major highways.

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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



Side



Side



Street



Street

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Subject Photos

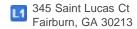




Other Other

51528

Listing Photos





Front

7418 Saint David St Fairburn, GA 30213



Front

6652 Saint Jude Dr Fairburn, GA 30213



Front

by ClearCapital

Sales Photos





Front

52 6595 Saint Mark Way Fairburn, GA 30213



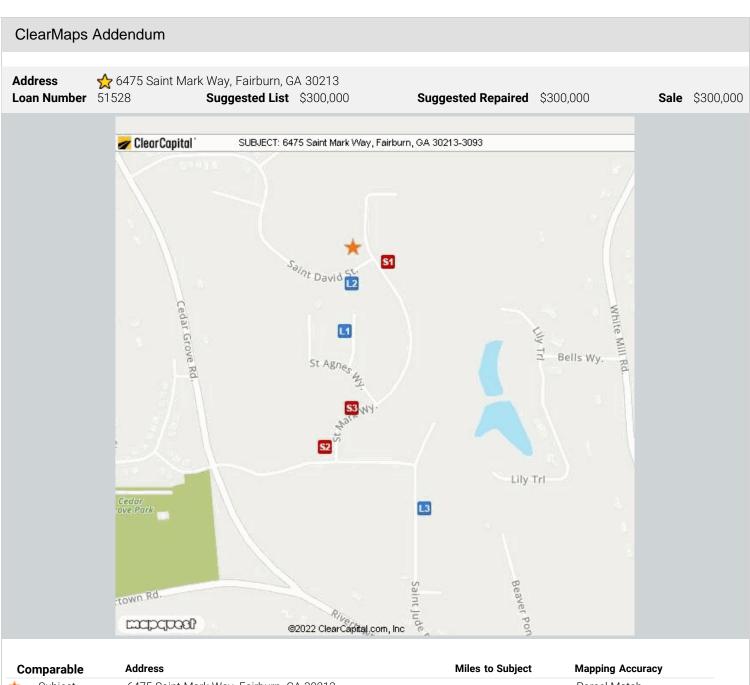
Front

6571 Saint Mark Way Fairburn, GA 30213



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Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6475 Saint Mark Way, Fairburn, GA 30213		Parcel Match
Listing 1	345 Saint Lucas Ct, Fairburn, GA 30213	0.12 Miles ¹	Parcel Match
Listing 2	7418 Saint David St, Fairburn, GA 30213	0.05 Miles ¹	Parcel Match
Listing 3	6652 Saint Jude Dr, Fairburn, GA 30213	0.39 Miles ¹	Parcel Match
Sold 1	6490 Saint Mark Way, Fairburn, GA 30213	0.06 Miles ¹	Parcel Match
Sold 2	6595 Saint Mark Way, Fairburn, GA 30213	0.29 Miles ¹	Parcel Match
Sold 3	6571 Saint Mark Way, Fairburn, GA 30213	0.23 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² 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

by ClearCapital

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

Broker Name Daryl Billingsley Company/Brokerage **EXP Realty**

320 W. Lanier Avenue Suite 200 License No 247060 Address

Fayetteville GA 30214

License State License Expiration 03/31/2025

Phone 7703016713 Email daryl@vibesdigital.net

Broker Distance to Subject 13.23 miles **Date Signed** 12/13/2022

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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