

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.

<b>Address</b>	344 Rocky Creek Road, Hampton, GA 30228	<b>Order ID</b>	8773906	<b>Property ID</b>	34254004
<b>Inspection Date</b>	06/07/2023	<b>Date of Report</b>	06/08/2023		
<b>Loan Number</b>	53906	<b>APN</b>	058-01034000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Henry		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	06.07.23 BPO Request	<b>Tracking ID 1</b>	06.07.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Clark Margaret S	<b>Condition Comments</b> SUBJECT APPEARS TO BE IN FAIR/AVERAGE CONDITION, YARD IS OVERGROWN, THE HOME IS NOT VISIBLE FROM THE ROAD. YOU HAVE TO PULL IN DRIVEWAY
<b>R. E. Taxes</b>	\$4,879	
<b>Assessed Value</b>	\$318,000	
<b>Zoning Classification</b>	RESIDENTIAL	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (LB)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Partially Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Rural	<b>Neighborhood Comments</b> MOST HOMES HAVE ACREAGE, MOST SEEM TO BE MAINTAINED AND CONFORM TO AREA.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$200,000 High: \$700,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	344 Rocky Creek Road	928 Rocky Creek Road	195 Bennington Drive	435 Jenkinsburg Road
<b>City, State</b>	Hampton, GA	Hampton, GA	Stockbridge, GA	Griffin, GA
<b>Zip Code</b>	30228	30228	30281	30223
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.26 <sup>1</sup>	11.48 <sup>1</sup>	9.92 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$310,000	\$349,900	\$49,000
<b>List Price \$</b>	--	\$310,000	\$349,900	\$490,000
<b>Original List Date</b>		05/24/2023	03/15/2023	03/17/2023
<b>DOM · Cumulative DOM</b>	-- · --	6 · 15	58 · 85	41 · 83
<b>Age (# of years)</b>	40	40	32	23
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,052	1,404	1,899	2,136
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	1,424
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	13 acres	6 acres	7.5 acres	14.7 acres
<b>Other</b>	NONE	NONE	SHOP	BARNS, SHOPS

\* Listing 1 is the most comparable listing to the subject.

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

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

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

## Current Listings - Cont.

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

- Listing 1** No HOA & move in ready. Private wooded property entrance with long drive from street to home. Beautiful ranch home with durable metal roof. Doors, floors, and windows were all replaced just 2 years ago. Uniform beautiful wide planked luxury solid surface flooring throughout the entire home. Open floor plan with family room that steps down and flows directly into the living room. Spacious separate formal dining room. Renovated & updated kitchen has beautiful wood block counter tops, elegant glass front white cabinets, and stylish tiled backsplash on both sides of kitchen. Refrigerator, stainless steel oven, top mounted microwave, and dishwasher all stays with home. The owner's suite and 2 secondary bedrooms are all nicely sized. 2 full bathrooms have been renovated and updated to maximize luxury, space, and function. Covered porch in the front and long deck that stretches across the length of the home in the back. Over 6 acres of land with an enormous cleared area for you and your imagination. Thinly wooded areas could also be easily cleared for even more building, recreation, and entertainment space. There's even a red barn with a carport.
- Listing 2** \*\*PRICE IMPROVEMENT! MOTIVATED SELLER\*\* SELLER WILL CONTRIBUTE UP TO \$7500 TOWARDS CLOSING. HAVE YOU EVER DREAMED OF COUNTRY LIVING NEAR THE CITY? THIS 3BR/2BA HOME IS TUCKED AWAY ON A CUL DE SAC IN A BEAUTIFUL PARK-LIKE SETTING, FEATURING A CONCRETE ROCKING CHAIR FRONT PORCH 6/8/23, 12:23 PM Gamls.com <https://members.gamls.com/listingv2/detail/propertyType/Residential/listingID/20109917/oom/false> 3/5 OVERLOOKING 7.5 ACRES IN A WELL ESTABLISHED, QUIET NEIGHBORHOOD. IT ALSO INCLUDES A DETACHED TWO STORY 24X24 WORKSHOP; FENCED BACKYARD, CREEK/BRANCH RUNS THROUGH THE PROPERTY, EXTRA COVERED PATIO AND/OR PARKING PAD; AND BEAUTIFUL GAZEBO. FRESH PAINT IN 90% OF THE HOME. OWNER HAD TO RELOCATE AND WAS NOT ABLE TO FINISH UPDATING. SOLD AS IS NO REPAIRS. THIS ONE IS A MUST SEE!
- Listing 3** Beautiful log cabin home on nearly 15 acres, come bring your horses! This home boasts beautiful vaulted and beamed ceilings in the family room which can also be appreciated from the foyer. There are hardwood floors throughout the home with carpet in the 2 secondary bedrooms upstairs. The owner's suite is on the main floor at the back of the home to maximize privacy. In the primary bathroom, there is a gorgeous free-standing tub that is great for soaking. The kitchen has updated stainless steel appliances, granite countertops, and an eat-in bar. Gather around the fireplace in the family room on cool winter days and heat the entire home. The foyer gives stunning views of the landscaping and home. This space can be used for a gaming or a sitting area. Park your car in the basement, use it for storage, or both. The wrap-around porch is great for entertaining when the weather is nice. From the porch, there are views of all the pastures so you can watch your horses while you drink your morning coffee. There are multiple pastures that are fenced and cross-fenced with vinyl fencing for livestock. Off the side of the shop building, there are three 12X12 box stalls. When you drive into the property, on the right is a riding arena with an M10 base and river sand. The ring has not been used for awhile, but it just needs to be drug and can be used again. The shop is currently being used as a dog kennel, but can easily be transformed into a feed room, tack room, garage, etc. This home has been very well maintained and cared for. Come make it your own!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	344 Rocky Creek Road	218 Coan Dr	1891 Weems Road	130 N Mount Carmel Road
<b>City, State</b>	Hampton, GA	Mcdonough, GA	Locust Grove, GA	Hampton, GA
<b>Zip Code</b>	30228	30252	30248	30228
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	6.93 <sup>1</sup>	2.50 <sup>1</sup>	4.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$375,000	\$415,000	\$479,500
<b>List Price \$</b>	--	\$375,000	\$415,000	\$479,500
<b>Sale Price \$</b>	--	\$350,000	\$410,000	\$479,500
<b>Type of Financing</b>	--	Fha	Conv	Conv
<b>Date of Sale</b>	--	11/30/2022	09/08/2022	11/15/2022
<b>DOM · Cumulative DOM</b>	-- · --	7 · 91	13 · 55	15 · 61
<b>Age (# of years)</b>	40	70	35	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,052	1,168	2,116	1,629
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	6	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	1,247
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	13 acres	15 acres	7.5 acres	18 acres
<b>Other</b>	NONE	BARN	BARN	NONE
<b>Net Adjustment</b>	--	-\$25,000	-\$47,700	-\$90,000
<b>Adjusted Price</b>	--	\$325,000	\$362,300	\$389,500

\* Sold 2 is the most comparable sale to the subject.

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

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

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

### Recent Sales - Cont.

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

- Sold 1** NEW PAINT and FLOORING throughout. Quiet country living on beautiful 15+/- acre mini-farm. Fenced and crossed fenced, ready for livestock. Small barn that needs some work. Partially wooded on the back portion of property. Ask how you can receive up to \$1500 credit by using one of our preferred lenders. Exclusions may apply.
- Sold 2** Don't miss this opportunity to for privacy on 7+ acres to have livestock, chickens and a garden located near the Towaliga River where you can fish. This spacious home has 4 bedrooms, 2 baths, foyer entrance, fireplace, hardwood floors, granite countertops, double sinks and separate shower in master bath and a rocking chair front porch. Just minutes from Tanger Mall and interstate.
- Sold 3** 18.28 acres of wooded/private land overlooking the beautiful Crystal Lakes Golf Course! Just minutes from I-75, Henry Town Centre Shopping Center, and Dutchtown School District. Charming ranch home features vaulted ceiling family room with a stone accent fireplace, eat-in kitchen, master suite w / walk-in closet, and double vanities, and large mudroom off the garage with a sink and countertop space. The full unfinished basement includes a workshop with a two-car detached garage. The large rear screened patio is the perfect place for watching the sunrise or entertaining friends and family. Come take a look today and make it your home!

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NA			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$350,000	\$350,000
<b>Sales Price</b>	\$350,000	\$350,000
<b>30 Day Price</b>	\$340,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>MARKET TIME IS INCREASING. HOME VALUES ARE DECLINING. WE HAD TO GO OUT FURTHER THAN 5 MILES TO FIND COMPARABLES DUE TO SIZE, ROOM COUNT AND ACREAGE. IT APPEARS SUBJECT HAS BEEN SITTING FOR SOME TIME, UNCERTAIN WHAT THE INTERIOR OR SUBJECT LOOKS LIKE. MOST HOMES HAVE ESTABLISHED BARNES AND ECT, SUBJECT APPEARS TO BE JUST A HOME AND UNTOUCHED ACREAGE,</p>		

### Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The difference in the current as-is conclusion from the prior report is due primarily to the prior full interior inspection (the current broker was NOT able to view the condition of the subject's interior). The prior report was an interior inspection that utilized comps AS IS and superior in condition to the subject, providing a completely renovated value .



## Subject Photos



Front



Address Verification



Address Verification



Address Verification



Side



Side



### Subject Photos



Side



Side



Street



Street

## Listing Photos

**L1** 928 ROCKY CREEK ROAD  
Hampton, GA 30228



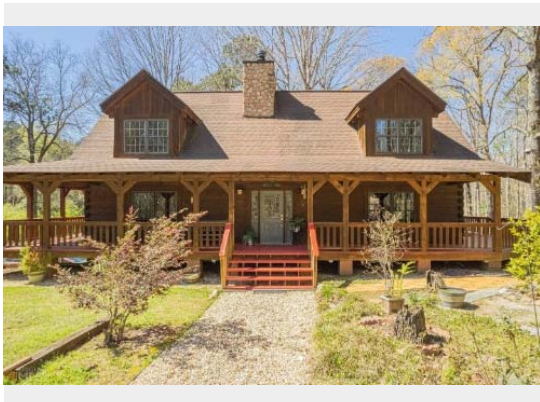
Front

**L2** 195 BENNINGTON DRIVE  
Stockbridge, GA 30281



Front

**L3** 435 JENKINSBURG ROAD  
Griffin, GA 30223



Front



## Sales Photos

**S1** 218 COAN DR  
Mcdonough, GA 30252



Front

**S2** 1891 WEEMS ROAD  
Locust Grove, GA 30248



Front

**S3** 130 N MOUNT CARMEL ROAD  
Hampton, GA 30228



Front

### ClearMaps Addendum

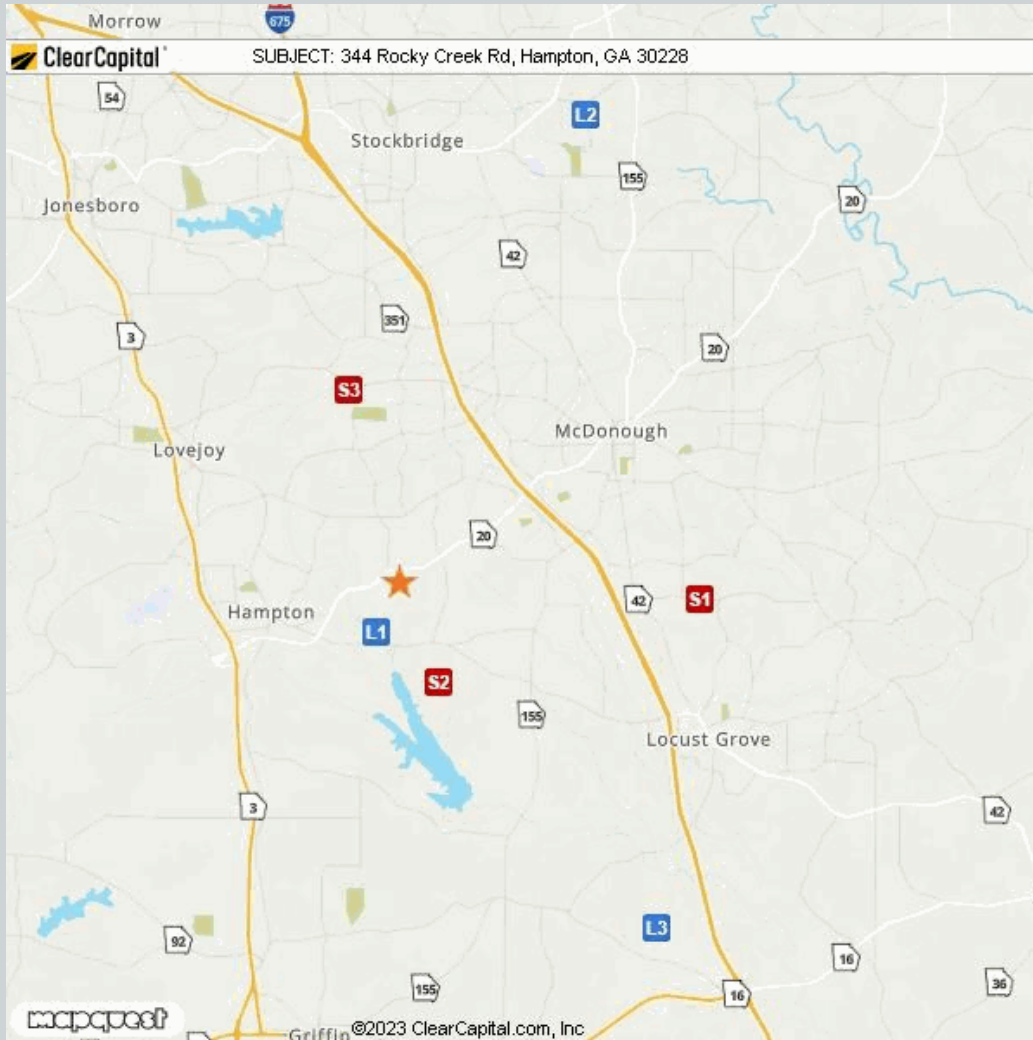
**Address** ★ 344 Rocky Creek Road, Hampton, GA 30228

**Loan Number** 53906

**Suggested List** \$350,000

**Suggested Repaired** \$350,000

**Sale** \$350,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	344 Rocky Creek Road, Hampton, GA 30228	--	Parcel Match
L1 Listing 1	928 Rocky Creek Road, Hampton, GA 30228	1.26 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	195 Bennington Drive, Stockbridge, GA 30281	11.48 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	435 Jenkinsburg Road, Griffin, GA 30223	9.92 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	218 Coan Dr, McDonough, GA 30252	6.93 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1891 Weems Road, Locust Grove, GA 30248	2.50 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	130 N Mount Carmel Road, Hampton, GA 30228	4.51 Miles <sup>1</sup>	Parcel Match

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

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

### 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.

## 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.



### Report Instructions - cont.

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.

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.

### Broker Information

<b>Broker Name</b>	Kelly Adams Cooley	<b>Company/Brokerage</b>	Adams AMI
<b>License No</b>	161116	<b>Address</b>	812 Pavilion Court McDonough GA 30253
<b>License Expiration</b>	07/31/2024	<b>License State</b>	GA
<b>Phone</b>	7709140369	<b>Email</b>	kadams@adamsami.com
<b>Broker Distance to Subject</b>	4.24 miles	<b>Date Signed</b>	06/08/2023

*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.**