

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>	180 Waverly Walk, Douglasville, GA 30134	<b>Order ID</b>	8773906	<b>Property ID</b>	34254204
<b>Inspection Date</b>	06/07/2023	<b>Date of Report</b>	06/08/2023		
<b>Loan Number</b>	53950	<b>APN</b>	042874		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Paulding		

### Tracking IDs

<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>	GARFIELD WHITE	<b>Condition Comments</b> SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
<b>R. E. Taxes</b>	\$3,021	
<b>Assessed Value</b>	\$101,732	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<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>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$247400 High: \$416000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	180 Waverly Walk	193 Abbington Way	62 Meadow Cv	850 Tynsdale Dr
<b>City, State</b>	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
<b>Zip Code</b>	30134	30134	30134	30134
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.98 <sup>1</sup>	0.40 <sup>1</sup>	0.61 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$354,900	\$319,900	\$367,995
<b>List Price \$</b>	--	\$354,900	\$319,900	\$367,995
<b>Original List Date</b>		02/16/2023	05/09/2023	11/11/2022
<b>DOM · Cumulative DOM</b>	-- · --	112 · 112	30 · 30	209 · 209
<b>Age (# of years)</b>	24	27	15	19
<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>	2 Stories Traditional	1.5 Stories Ranch/Rambler	2 Stories Traditional	2 Stories Cape Cod
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,246	1,984	2,373	2,088
<b>Bdrm · Bths · ½ Bths</b>	3 · 3 · 1	3 · 2	4 · 3	3 · 2 · 2
<b>Total Room #</b>	6	5	7	5
<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>	Yes	No	No	Yes
<b>Basement (% Fin)</b>	95%	0%	0%	0%
<b>Basement Sq. Ft.</b>	861	--	--	988
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.50 acres	0.46 acres	0.67 acres	0.46 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

\* Listing 2 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** Price Improved! Seller Is Motivated So We Have Listed Below Market Value In The Area! Don't Miss Your Opportunity To Own This Pristinely Maintained Single Level Home! Updates Have Been Done Throughout The Home Including Owner And Secondary Bathroom. This Home Is Been Immaculately Maintained From The Plantation Shutters Throughout, The Tile Work In Bathrooms, And The Fully Encapsulated Crawlspace. The Bedrooms Are Oversized With Plenty Of Space; In Fact, There Is Storage Galore Throughout The Home Including An Additional Room In The Garage, A Storage Room Just Off The Laundry/mud Room, And Plenty Of Closets! Entertain Guests Without Having To Have Them Park On The Street; There Is An Abundance Of Parking In The Oversized Driveway And Room To Hang Out In The Open Great Room Or On The Back Deck. You Don't Want To Miss This Home In The Best Neighborhood In Douglasville (and With No Hoa). Ask About The Preferred Lender And How You Can Get A Rate Buy Down!
- Listing 2** Welcome To Your Lovely New Home On A Private Lot In Meadow Place Douglasville Georgia! Entry Foyer Leads To A Large Living Room With Vaulted Ceilings And A Gas Fireplace. The Main Living Area Is Open Concept With An Open Dining Room Space That Leads To The Kitchen And Back Deck. Kitchen Offers Lots Of Cabinet And Counter Space With A Large Pantry, A Breakfast Bar For Quick Mornings On The Go! Large Primary Suite Offers An En Suite Bathroom, With A Large Walk In Closet, Double Vanity Bathroom And Separate Tub/shower. Two Secondary Bedrooms Are Spacious With Large Closets And Tons Of Natural Light. Downstairs Features A Large Bonus Room That Is Great For A Teenager Or Would Make An Amazing Office. Interior And Exterior Access Plus Tons Of Storage Space In The Basement Make It A Bonus. Large Backyard That's Full Of Privacy And Surrounded By Trees And Bushes. Must See Home That Won't Last Long!
- Listing 3** Price Improvement!! Don't Miss Out On The Opportunity To Own This Impeccable 3 Bedroom/2.5 Bathroom Cape Cod Style Home On A Corner Lot In The Desirable Canterbury Lane Subdivision. The Large, Eat In Kitchen Features Beautiful Natural Color Stained Cabinets, An Island & Ss Appliances. You'll Also Find The Family Room With Brick Fireplace & Lots Of Windows For Plenty Of Natural Light, A Separate Dining Room, Guest Bathroom & Laundry Room On The Main. Out Back You'll Find The Uncovered Deck Perfect For Summertime Grilling & Overlooking The Fenced Back Yard. The Over Sized Primary Bedroom Is Upstairs & Features A Tray Ceiling & Is Large Enough For A Sitting Area. The Primary Bathroom Features A Tile Shower W/ Frameless Glass Door, Separate Tub For Soaking, His & Her Vanities And A Large Walk In Closet. You'll Also Find Two Additional Bedrooms/1 Bath Upstairs. If You're Looking For Some Extra Space To Get Away From It All, Then Check Out The Finished Basement. It's Prefect As A Craft Room, Media Room Or As An Office. The Front Windows Were Replaced In Jan 2022, Upstairs Hvac Replaced In 2020 & Roof Replaced In 2022. This Well Maintained Home Has It All. Come See For Your Self!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	180 Waverly Walk	923 Whitby Dr	191 Whitby Dr	111 Julia Way
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.67 <sup>1</sup>	0.65 <sup>1</sup>	0.69 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$365,000	\$370,000
List Price \$	--	\$375,000	\$365,000	\$370,000
Sale Price \$	--	\$375,000	\$365,000	\$370,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	02/27/2023	03/28/2023	01/23/2023
DOM · Cumulative DOM	-- · --	131 · 131	69 · 69	39 · 39
Age (# of years)	24	21	23	17
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 Traditional	2 Stories Cape Cod	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,246	1,965	2,044	2,726
Bdrm · Bths · ½ Bths	3 · 3 · 1	4 · 3 · 1	3 · 2 · 1	5 · 3
Total Room #	6	7	5	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	95%	0%	0%	0%
Basement Sq. Ft.	861	1,384	988	--
Pool/Spa	--	--	--	--
Lot Size	0.50 acres	2.14 acres	0.46 acres	0.73 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	, 16300
Net Adjustment	--	+\$8,835	+\$8,070	\$0
Adjusted Price	--	\$383,835	\$373,070	\$370,000

\* 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** Stunning Two-story Home In Sought After Canterbury Lane Community! Huge Cul-de Sac Lot. 4br/3.1ba. Inviting Foyer. Separate Formal Dining Room With Crown Molding, Perfect For Gatherings. Expansive And Open Family Room Has A Vaulted Ceiling, Fireplace And Tons Of Natural Light. Large Kitchen Offers Stainless Appliances, Solid Surface Countertops, White Cabinetry, A Breakfast Bar And A Sunny Breakfast Nook! Oversized Primary Suite Is Located On The Main Level And Features Two Walk-in Closets And An En Suite Bathroom. The Second Level Has Two Large Secondary Bedrooms, A Full Bathroom And Bonus Room! Lower Level Offers An Office With Custom Built-ins, A Bedroom And Full Bathroom. Tons Of Storage Space. Relax On The Rocking Chair Front Porch Or Screened Porch And Entertain On The Lovely Deck Or Patio Overlooking The Private And Wooded Backyard! Move-in Ready. Must See!!! Click The Virtual Tour Link To View The 3d Tour. Close To Shopping, Dining And Local Parks.
- Sold 2** Gorgeous Cape Cod Style Home On A Partial Basement In A Highly Desirable Neighborhood. Large Kitchen With Granite Counters, Breakfast Bar, White Cabinets, And Views To The Family Room. Separate Dining Room, Laundry Room On Main, Living Room With A Stone Fireplace And Great Natural Light. Lvp Flooring On The Main Level, Updated Powder Room. Owners Suite Boasts Trey Ceilings, Sitting Area, A Separate Tub And Shower, Double Vanity, And Walk In Closet. New Roof In 2019, New Main Level Hvac In 2022, And Water Heater In 2016. Screened-in Porch And Uncovered Deck Overlook The Large Fenced In Backyard. Tesla Home Charging Station Has Been Added.
- Sold 3** Welcome Home!!! This Gorgeous And Classic Craftsman Home Is Exactly What You Have Been Looking For! Up To \$10, 000 In Closing Costs With Preferred Lender!! Walk Into Instant Equity!! Priced Low For This Market, This Home Will Not Sit Long. Master And Guest On Main, Tons Of Natural Light, Huge Vaulted Ceilings In The 2story Family Room, Slick Black Granite Countertops... A Great Find For \$375k!! Gleaming Hardwoods On Main, 3 Spacious Guest Bedrooms Up, Perfect For Entertaining And Hosting Families At Those Important Occasions. Home Is Big And Open Enough For Multi-family Get Togethers. Kitchen Has A Lovely View Into The Family Room And Is Stocked With Tons Of Storage, Breakfast Bar And Pantry. Enjoy Summer Evenings Sipping Wine In The Beautiful And Private Back Yard - Equipped With Sprinkler System, Your Own Private Oasis! Fantastic Location In A Desirable And Family Feel Neighborhood. Fantastic Location Close To Veterans Memorial Highway And Douglasville Town Center - Maybe You Are Looking For An Investment Property? Perfect. No Rental Restrictions!! Have A Home To Sell? Buy This Home And We'll Buy Yours!\* 24 Month Buy Back Or Sell For Free Guarantee To All Of Our Vip Buyers!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		NONE					
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$375,000	\$375,000
<b>Sales Price</b>	\$372,900	\$372,900
<b>30 Day Price</b>	\$370,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Subject Photos



Street



Other

## Listing Photos

**L1** 193 Abbington Way  
Douglasville, GA 30134



Front

**L2** 62 Meadow Cv  
Douglasville, GA 30134



Front

**L3** 850 Tynsdale Dr  
Douglasville, GA 30134



Front

## Sales Photos

**S1** 923 Whitby Dr  
Douglasville, GA 30134



Front

**S2** 191 Whitby Dr  
Douglasville, GA 30134



Front

**S3** 111 Julia Way  
Douglasville, GA 30134



Front

### ClearMaps Addendum

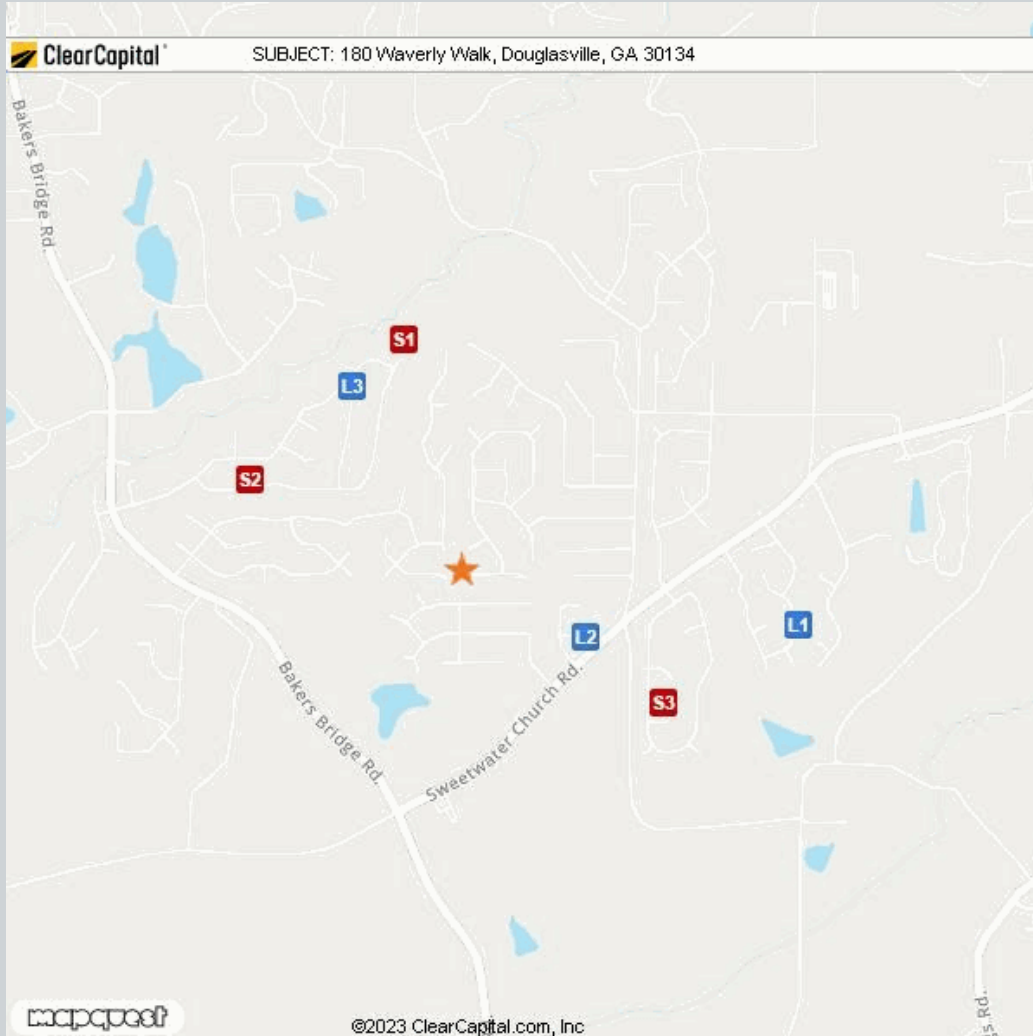
**Address** ★ 180 Waverly Walk, Douglasville, GA 30134

**Loan Number** 53950

**Suggested List** \$375,000

**Suggested Repaired** \$375,000

**Sale** \$372,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	180 Waverly Walk, Douglasville, GA 30134	--	Parcel Match
L1 Listing 1	193 Abbington Way, Douglasville, GA 30134	0.98 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	62 Meadow Cv, Douglasville, GA 30134	0.40 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	850 Tynsdale Dr, Douglasville, GA 30134	0.61 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	923 Whitby Dr, Douglasville, GA 30134	0.67 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	191 Whitby Dr, Douglasville, GA 30134	0.65 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	111 Julia Way, Douglasville, GA 30134	0.69 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>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2027	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	4.98 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.**