DRIVE-BY BPO

325 MANGO COURT

MCDONOUGH, GA 30253

54292 Loan Number

\$480,000• 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 report.

Address Inspection Date Loan Number Borrower Name	325 Mango Court, Mcdonough, GA 30253 07/07/2023 54292 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8817888 07/07/2023 053G0102200 Henry	Property ID	34337374
Tracking IDs					
Order Tracking ID	07.06.23 BPO Request	Tracking ID 1	07.06.23 BPO R	equest	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Okojie Bernard	Condition Comments			
R. E. Taxes	\$573,405	Subject's improvements are well maintained and feature limited			
Assessed Value	\$373,700	physical depreciation due to normal wear and tear. No repairs			
Zoning Classification	Residential	noted.			
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	Annaberg HOA				
Association Fees	\$350 / Year (Pool,Tennis)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	nta					
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	The subject is in an established area of the county, 20 +/-r				
Sales Prices in this Neighborhood	Low: \$302,000 High: \$749,900	from downtown Atlanta. Schools, shopping, recreational and medical facilities are in reasonable proximity. Employment				
Market for this type of property	Remained Stable for the past 6 months.	stability is average. Marketability and appeal are average.				
Normal Marketing Days	<90					

Client(s): Wedgewood Inc

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	325 Mango Court	746 Emporia Loop	165 Janney Cir	396 Langshire Drive
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.86 ¹	0.29 1	1.48 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$479,900	\$460,000	\$595,000
List Price \$		\$409,900	\$460,000	\$579,000
Original List Date		04/05/2023	04/17/2023	03/28/2023
DOM · Cumulative DOM		93 · 93	81 · 81	76 · 101
Age (# of years)	8	15	3	16
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 Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	4,108	4,124	3,280	4,293
Bdrm \cdot Bths \cdot ½ Bths	5 · 4	4 · 4	5 · 3	5 · 3 · 1
Total Room #	10	7	8	8
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	0.18 acres	0.31 acres	0.3 acres	0.32 acres
Other		MLS#20114334	MLS#10150146	MLS#20112605

^{*} 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.

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

- Introducing this traditional two-story complete remodel with over 4000 square feet. The seller has completely remolded and most of the interior is completely new This brick-front home is massive and has four bedrooms four full bathrooms with an office and a separate dining room and features an open entertainment-style floor plan. The main floor is open and filled with natural light ideal for entertaining and has large spacious rooms for gatherings. The front office/room is attached to a full bathroom with hallway access. An elegant dining room connects to the kitchen via a butlers pantry with a dry bar. The kitchen features new quartz counters new cabinets new stainless appliances a tile backsplash bar seating and a walk-in pantry. Upstairs has four spacious bedrooms including a gigantic owners suite with an extra-large sitting area perfect for a secondary office reading room or exercise area. The master bathroom is gorgeous with an oversized tub and separate shower. Dual vanities on either side of the French doors are inviting. The secondary bedrooms are ample with elevated ceilings and one of the bedrooms has direct bathroom access. The home has a new HVAC system and digital thermostats. The backyard is private and wooded. The neighborhood is convenient to I-75 and downtown McDonough shopping and restaurants at Jonesboro Road. Neighborhood amenities include clubhouse pool playground and tennis courts.
- Listing 2 Like new home in a family oriented neighborhood. Huge master with sitting area. Level yard for your relaxation. Formal living room and formal dining room flows into Large family room and kitchen. Stainless steel appliances and lots more to offer. Please adhere to COVID protocol when showing. Sellers are motivated to sell so bring all offers OPEN HOUSE SUN 5/7 FROM 1-3
- Listing 3 Stunning 5 Bedroom 3.5 Bath 3-Side Brick Home in Gated Community Welcome to your dream home This exquisite 5-bedroom 3.5-bathroom residence is located in a prestigious gated community offering privacy security and an exclusive lifestyle. Boasting an array of desirable features including a large master suite on the main level a spacious loft and beautiful hardwood floors throughout the main level this home is the epitome of luxury living. As you step inside youll be greeted by a grand foyer leading to the homes heart. The main level showcases a sprawling open floor plan perfect for entertaining and everyday living. The focal point of the main level is the generously sized master suite complete with a huge sitting room providing a tranguil retreat within your own home. The master ensuite is nothing short of spectacular featuring luxurious finishes a double vanity a soaking tub and a separate shower. Youll feel pampered and relaxed in this private oasis. The main level also boasts alluring hardwood floors adding elegance and sophistication to every room. The spacious family room is adorned with a cozy fireplace creating a warm and inviting ambiance. Adjacent to the family room youll find a large open kitchen that will delight any chef. It showcases an oversized center island with a prep sink perfect for food preparation and casual dining. The kitchen is appointed with a cooktop and stainless steel appliances and a walk-in pantry ensuring that all your culinary needs are met. Upstairs youll discover a spacious loft area ideal for a home office media room or play area. The second level also features generously sized secondary bedrooms providing a comfortable space for guests or family members. Outside this remarkable property boasts impeccable landscaping and a lovely backyard providing a serene outdoor space for relaxation and recreation. Whether you prefer to unwind on the patio tend to your garden or host outdoor gatherings this home has it all. Located in a highly soughtafter gated community this home offers an exclusive lifestyle with amenities such as a community pool sidewalks and playground. Additionally the community provides a secure environment and a sense of belonging. Dont miss out on the opportunity to own this exceptional 5-bedroom 3.5-bathroom home in a gated community. With its luxurious features spacious layout and prime location this residence truly embodies the epitome of upscale living. Schedule your private showing today and envision yourself calling this breathtaking property your own.

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by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	325 Mango Court	2133 Dartmouth Court	207 Grandiflora Drive	400 Akers Drive
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.94 1	1.84 1	0.08 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$399,900	\$435,000	\$499,900
List Price \$		\$399,900	\$435,000	\$499,900
Sale Price \$		\$399,900	\$435,000	\$490,000
Type of Financing		Conventional	Va	Cash
Date of Sale		03/20/2023	02/17/2023	04/14/2023
DOM · Cumulative DOM	·	6 · 38	5 · 85	7 · 27
Age (# of years)	8	16	18	8
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 Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	4,108	4,504	3,290	4,420
Bdrm · Bths · ½ Bths	5 · 4	6 · 4	5 · 3 · 1	5 · 4
Total Room #	10	9	8	8
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	0.18 acres	0.19 acres	0.7 acres	0.27 acres
Other		MLS#10130538	MLS#20088452	MLS#10140903
Net Adjustment		-\$13,920	+\$17,860	-\$6,240
Adjusted Price		\$385,980	\$452,860	\$483,760

^{*} Sold 3 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.

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

- Sold 1 Adjustments: -7920 sup living area, -6000 sup bedrooms. Welcome to 2133 Dartmouth Court an exquisite home in the highly desirable Pembrooke Park community. This six bedroom four bath masterpiece offers over forty-five hundred square feet of wonder. The entrance welcomes you with an out pouring of light as you are greeted with beautiful flooring throughout the main level. The spacious guest suite or office and separate dining room compliment your entrance. The kitchen hosts plenty of storage with modern colors exquisite finishes beautiful backsplash and mountains of natural light from the large eat-in breakfast area with entry to the peaceful backyard. The exquisite floors lead you to the oversized family room with luxurious modern colors and a stunning statement fireplace. Escape into the owners suite with space galore a modern day oasis located on the second level. The en-suite bathroom showcases a separate shower enormous garden tub and oversized closet. The second level offers additional oversized bedrooms an abundance of closet space a spacious guest bathroom with plenty of counter space. Within close proximity to I-75 major highways to the Atlanta Hartsfield-Jackson Airport Lake Dow Georgia National Country Club outdoor recreation and plenty of shopping. With curb appeal galore this jewel is an absolute MUST SEE. Set an appointment through showing-time and behold this marvel for yourself.
- Sold 2 Adjustments: +16360 inf living area, +3000 full baths,, -1500 sup half baths. A Home for the Holidays Welcome to this WELL KEPT 5 bedrooms 3.5 bathrooms 2 story MOVE-IN READY home in the established Magnolias of Eagles Landing Community in McDonough. Upon first entry you will notice the 2- story foyer and the recently installed hardwood floors. The formal dining is ready for all your family gatherings and the quaint living room offers extra flexibility in your space. The 2 story great room has 10 ft ceilings crown molding a fireplace and is open to your sizable breakfast area with custom columns. The kitchen features updated stainless steel appliances with double ovens and high quality granite counters all remaining with the home. There is a sizable half bath on the main floor for convenience. The MAIN FLOOR MASTER SUITE has it all From double-tray ceilings with crown molding to a huge bathroom with double vanities a large tiled shower SEPARATE 2-seater jetted tub and a CUSTOM CLOSET. I am sure you already know this is the one But let me finish. The main-floor laundry has granite counter cabinets in place and an extra storage compartment. The upstairs features 4 bedrooms 2 full baths and a staircase landing that overlooks the living room and foyer. With a house that has it all the PRIVATE FENCED backyard does not disappoint. As you exit the back door you will enter the 1-month old screened-in porch with remote controlled ceiling fan and insulated roof and base.. The well manicured landscaped night-lit backyard with gazebo is ready for outdoor living your way And dont forget the well-kept shed with electricity. All loan types welcomed Tours begin this weekend. Dont miss out

Sold 3 Adjustments:-6240 sup living area. 5 bed/4 bath home in McDonough

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Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			Currently listed on market for 78 days. Overpriced for community.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 0 Months		0					
# of Sales in Pre Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/20/2023	\$540,000						MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$490,000	\$490,000			
Sales Price	\$480,000	\$480,000			
30 Day Price	\$470,000				
Comments Regarding Pricing S	Strategy				

The comparable search parameters were a GAMLS search for single family homes sold within the prior 6 months, located within 2 mile of subject. Expanded search area range for listed comparables due to low inventory levels. The most recent/comparable sales that bracket the subject's major features (age, gla, and bed/bath count) were used. All are considered good indicators of value for the subject property and were given similar weight.

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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

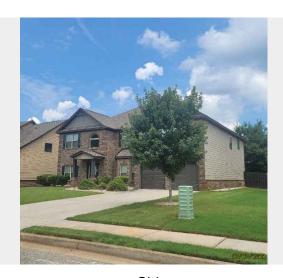
by ClearCapital



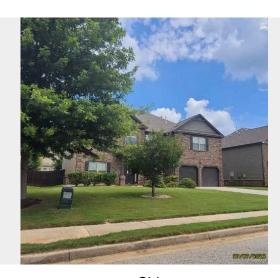
Front



Address Verification



Side



Side



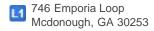
Street



Street

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Listing Photos





Front

165 Janney Cir Mcdonough, GA 30253



Front

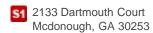
396 Langshire Drive Mcdonough, GA 30253



Front

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Sales Photos





Front

207 Grandiflora Drive Mcdonough, GA 30253



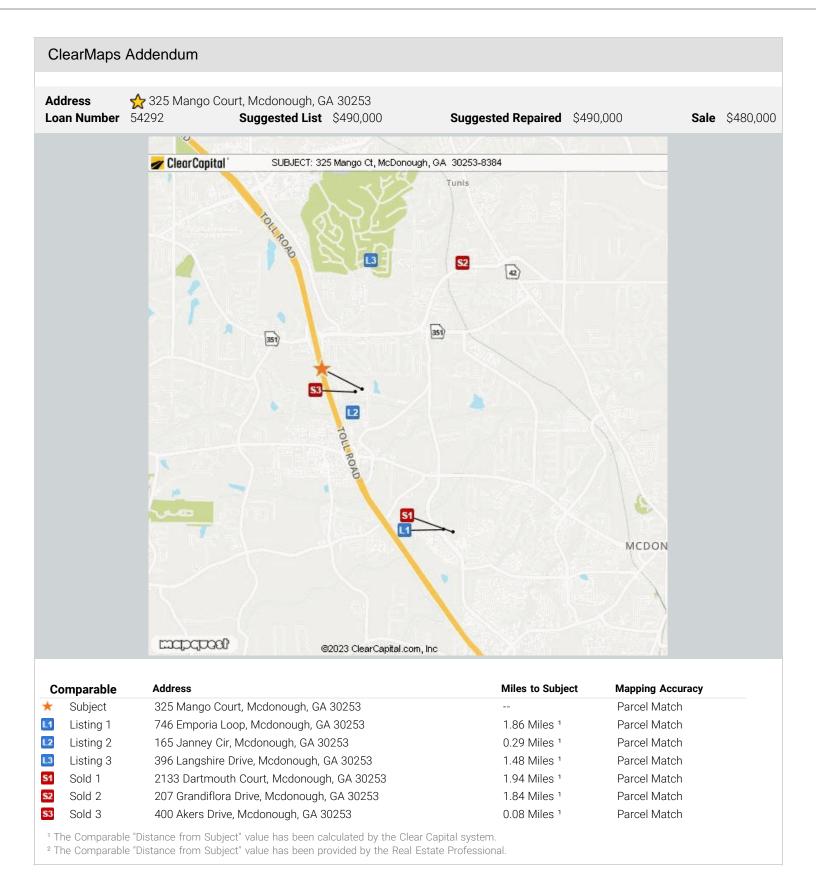
Front

400 Akers Drive Mcdonough, GA 30253



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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. 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

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Broker Name Molly Slocumb-Riley Company/Brokerage Property Advantage LLC

License No 221139 Address 8975 Raven Dr Jonesboro GA

30238

License Expiration 11/30/2023 **License State** GA

Phone6788704208Emailpadvantagellc@gmail.com

Broker Distance to Subject 12.02 miles **Date Signed** 07/07/2023

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.

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