DRIVE-BY BPO

2270 CHARLESTON PLACE

LITHIA SPRINGS, GA 30122

54300 Loan Number

\$342,900As-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	2270 Charleston Place, Lithia Springs, GA 30122 07/09/2023 54300 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8817888 07/09/2023 04301820041 Douglas	Property ID	34337559
Tracking IDs					
Order Tracking ID	07.06.23 BPO Request	Tracking ID 1	07.06.23 BPO Req	uest	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	LESLIE D HUGHES	Condition Comments
R. E. Taxes	\$3,690	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED
Assessed Value	\$127,960	DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN
Zoning Classification	Residential 2	MAINTAINED WITH NO VISIBLE REPAIRS DETECTED
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED			
Sales Prices in this Neighborhood	Low: \$112500 High: \$354930	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.			
Market for this type of property Increased 6 % in the past 6 months.					
Normal Marketing Days	<30				

LITHIA SPRINGS, GA 30122

54300 Loan Number

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2270 Charleston Place	7016 Skyline Dr	6277 N Sweetwater Rd	4173 S Martin Way
City, State	Lithia Springs, GA	Lithia Springs, GA	Lithia Springs, GA	Lithia Springs, GA
Zip Code	30122	30122	30122	30122
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.49 1	1.25 1	1.55 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$385,000	\$290,000
List Price \$		\$329,900	\$385,000	\$290,000
Original List Date		06/26/2023	07/07/2023	06/24/2023
DOM · Cumulative DOM	•	13 · 13	2 · 2	15 · 15
Age (# of years)	25	52	16	37
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
_ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
/iew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Historical	1 Story Ranch/Rambler	Split A-Frame	2 Stories Traditional
# Units	1	1	1	1
_iving Sq. Feet	2,517	2,493	2,249	1,814
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2	4 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
_ot Size	0.50 acres	0.48 acres	0.83 acres	0.59 acres
Other	PATIO	PATIO	PATIO	PATIO

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

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

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

LITHIA SPRINGS, GA 30122

54300 Loan Number **\$342,900**• As-Is Value

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Current Listings - Cont.

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

- Listing 1 Classic Ranch That Was Recently Upgraded. 3 Spacious Bedrooms Upstairs, Newly Carpeted, And One Downstairs With Lvp. This House Currently Has Great Open Living Concept, With Lvp Throughout, Great Open Kitchen With Granite Countertops With Space For 8 Person Eating, Plus Formal Dining Area. Relax On Your Front Porch, Or Newly Built Backyard Deck. Both Bathrooms Feature Granite Countertops, And Tile Floors. There Is A Bonus Game/family Room Downstairs As Well As The 4th Bedroom For Your High Schooler Or In-law. Ten Minutes To Arbor Place Mall, 5 Minutes To Thorton Road Shopping 10 Minutes To Six Flags, And 20 Minutes To Downtown Atlanta. Make An Offer And Move In Before Spring. Lsting Agent Has Ownership Interst In Llc That Owns Property Back On Market At No Fault To Seller. Buyer Mortgage Denial. Fha Appraised At \$332k
- Listing 2 Come Secure This Private Retreat In Lithia Springs! This Custom Renovation Boasts 4 Beds/3 Baths, Multiple Living Spaces, And A Terrace-level In-law Suite! No Stone Was Left Unturned When Bringing This Home Up To Max Value. Updated Floors, Appliances, Light Fixtures, Hardware, Paint; Everything You Need Is Here. The Home Sits Back On A Large Private Lot With An Abundance Of Space To Entertain And Customize To Your Heart's Desire!
- Listing 3 Amazing Curb Appeal On This Spacious 3 Bedroom 2.5 Bath Home! Home Offers A Nice Level Corner Lot With Fenced In Backyard. 2 Story Foyer, Inviting Fireplace In The Living Room. Newer Hardwood Flooring In The Foyer And Living Room Areas. Offered By The Original Owner! Seller Is Only Interested In Cash Offers At This Time!

Client(s): Wedgewood Inc Property ID: 34337559 Effective: 07/09/2023 Page: 3 of 16

LITHIA SPRINGS, GA 30122

54300 Loan Number

\$342,900• As-Is Value

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2270 Charleston Place	542 Lexington Ct	560 Sunset Ridge Dr	285 Paces Dr
City, State	Lithia Springs, GA	Lithia Springs, GA	Lithia Springs, GA	Lithia Springs, GA
Zip Code	30122	30122	30122	30122
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.28 1	0.10 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$369,900	\$275,000	\$420,000
List Price \$		\$369,900	\$275,000	\$420,000
Sale Price \$		\$369,900	\$275,000	\$420,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		04/26/2023	03/16/2023	04/06/2023
DOM · Cumulative DOM		82 · 82	121 · 121	30 · 30
Age (# of years)	25	34	37	9
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Historical	1 Story Traditional	Split Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,517	2,986	1,728	2,842
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 3	3 · 2	4 · 3
Total Room #	6	6	6	7
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	0.50 acres	0.56 acres	0.41 acres	0.40 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment		-\$24,857	+\$41,817	-\$27,225
Adjusted Price		\$345,043	\$316,817	\$392,775

^{*} 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.

LITHIA SPRINGS, GA 30122

54300 Loan Number

\$342,900• As-Is Value

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Recent Sales - Cont.

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

- Sold 1 Back On The Market Due To No Fault Of The Seller! Must See!!! Beautiful Well Maintained Move-in-ready Home In The Well-established Heritage Square Subdivision. This Stunning Home Is Strategically Located Just 3 Minutes Away From I-20, 30 Minutes From Downtown Atlanta, Atlanta Hartsfield-jackson International Airport And 10 Minutes From Six Flags, Arbor Place Mall, And Restaurants. This 3 Bedrooms / 3 Bathroom Home Features Beautiful Hardwood Floors, Ceramic Tile, Newer Carpet, And A Formal Dining Room. The Entire Master Bathroom Has Been Updated. The 996 Square Foot Finished Basement Comes With Two Bonus Rooms One Of Which Can Be Used As A 4th Bedroom Or In-law Suite, The Options Are Endless. The Upper Level Bonus Room Can Be Used As An Office, Media Or Game Room. Ac, Furnace And Hot Water Heater Are All Only 2 Yrs Old. The Washer, Dryer And Both Wall Mounted Tv's Will Remain With The Home. This Home Is Located In A Cul-de-sac And Sits On Half An Acre Lot With A Large Backyard With Basketball Court. Enjoy Those Special Times With Family & Friends On The Extra Long Party Deck And Fenced In Bottom Level Patio.
- Sold 2 Beautiful 3 Bedroom 2 Bath Split Level Home Has Wood Flooring On Main Level With Faux Wood Flooring On Upper Level. Living Room Has Ceiling Fan And Fireplace Where You Can Enjoy Quality Time With Friends And Family. Just Off The Living Room You Will Find The Dining Room That Has A Cooper Light Fixture And Easy Access To Kitchen. Kitchen Has Skylight And What An Amazing View And Comes With Gas Stove, Dishwasher And Refrigerator. Dutch Door Leads You To Spacious Screened In Porch With Open Deck Below With Lots Of Possibilities. On The Upper Level You Will Find The Bedrooms, Hall Bath And Hall Linen Closet. Main Bedroom Has Ceiling Fan And 2 Closets. En Suite Has Skylight Over Large Soaking Tub Where You Can Soak And Enjoy The Natural Light Its Only Just The Start To Create Your Private Oasis, Separate Shower And Double Vanity Sinks. Lower Level You Will Find 2 Car Garage Oversized With Plenty Of Space For Storage, Large Laundry Room And Bonus Room With Access To Lower Deck In Back Yard Where You Can Enjoy Tea Or Coffee. Location Is Amazing Minutes From Sweetwater Creek State Park Where It Is A Peaceful Tract Of Wilderness Only Minutes From Downtown Atlanta.
- Sold 3 This Spacious New Home In The Sought-after Community Of Paces Estates Is A Community Tucked Away & Convenient To It All! Dining, Shopping, Entertainment, And Minutes From The Interstate! This Large Gorgeously Fenced Corner Lot Features Formal Living And Dining Rooms, A Separate Family Room, Huge And Spacious Kitchen, Master Bedroom And Closet That Will Make You Fall In Love Are Oversized To Give You Plenty Of Room To Relax And The Secondary Bedrooms Are Oversized As Well. The 5th Bedroom On The Main Has A Full Bath And Is Tucked Away And Can Be Used As A Study Office, Game Room, Or Playroom, You Name It! Includes 2-car Side Entry Garage, Oversized Patio, Granite, Hardwoods (bamboo), Tile, New Carpet, New Interior Paint With Exterior Being Painted W/in The Last Year And Hvac Replaced W/in Last 24 Months And A Transferrable Home Warranty. This Home Has Been Well-maintained And Has Only Had One Owner. This Home Was Made For Entertaining And To Give Your Family Plenty Of Space! Back Yard Has A Privacy Fence To Assist With Your Enjoyment Of This Large Lot! You Will Be Pleased With This One!

Client(s): Wedgewood Inc Property ID: 34337559 Effective: 07/09/2023 Page: 5 of 16

LITHIA SPRINGS, GA 30122

54300 Loan Number **\$342,900**• As-Is Value

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Subject Sale	es & Listing Hist	tory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm			NONE				
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$345,000	\$345,000		
Sales Price	\$342,900	\$342,900		
30 Day Price	\$339,900			

Comments Regarding Pricing Strategy

Client(s): Wedgewood Inc

Property ID: 34337559

Effective: 07/09/2023 Page: 6 of 16

LITHIA SPRINGS, GA 30122

54300 Loan Number

\$342,900• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34337559 Effective: 07/09/2023 Page: 7 of 16

Subject Photos

by ClearCapital









Front



Address Verification



Side



Side Street

Client(s): Wedgewood Inc Property ID: 34337559

LITHIA SPRINGS, GA 30122



by ClearCapital





Street Street



Other

by ClearCapital

Listing Photos





Front

6277 N Sweetwater Rd Lithia Springs, GA 30122



Front

4173 S Martin Way Lithia Springs, GA 30122



Front

by ClearCapital

Sales Photos





Front

52 560 Sunset Ridge Dr Lithia Springs, GA 30122



Front

285 Paces Dr Lithia Springs, GA 30122

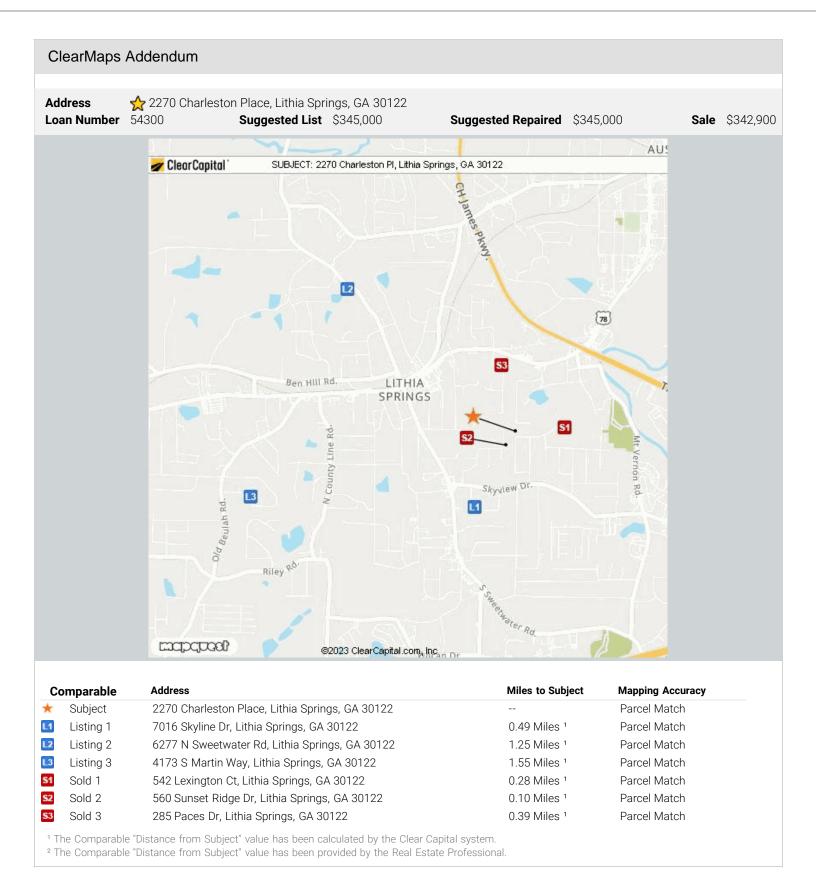


Front

LITHIA SPRINGS, GA 30122

54300 Loan Number **\$342,900**As-Is Value

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54300 Loan Number

\$342,900As-Is Value

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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.

Client(s): Wedgewood Inc

Property ID: 34337559

Page: 13 of 16

LITHIA SPRINGS, GA 30122

54300

\$342,900

Loan Number • As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 34337559

Page: 14 of 16

LITHIA SPRINGS, GA 30122

54300 Loan Number

\$342,900• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34337559 Effective: 07/09/2023 Page: 15 of 16



LITHIA SPRINGS, GA 30122

54300

\$342,900 As-Is Value

by ClearCapital

Loan Number

Broker Information

Broker Name ATLANTAHOMESTEADS Trina Dowdy Company/Brokerage

6000 STEWART PKWY License No 266749 **Address DOUGLASVILLE GA 30154**

License State **License Expiration** 02/28/2027

Phone 7705724741 **Email** yourbroker@atlantahomesteads.com

Broker Distance to Subject 8.48 miles **Date Signed** 07/09/2023

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:

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> Client(s): Wedgewood Inc Property ID: 34337559 Effective: 07/09/2023 Page: 16 of 16