DRIVE-BY BPO

1085 S CREEK DRIVE

VILLA RICA, GA 30180

55514 Loan Number **\$302,900**• 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	1085 S Creek Drive, Villa Rica, GA 30180 10/26/2023 55514 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	8993274 10/30/2023 0025-01-8-0- Douglas	Property ID 042	34718776
Tracking IDs					
Order Tracking ID	20231025_BPO	Tracking ID 1	20231025_BP0	0	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	DANIEL C LEON	Condition Comments
R. E. Taxes	\$3,700	SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED
Assessed Value	\$71,920	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Zoning Classification	Residential PUD	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
Property Type	SFR	TOIDLE NEI AING DETECTED.
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	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: \$242550 High: \$539900	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.		
Market for this type of property	Increased 6 % in the past 6 months.			
Normal Marketing Days	<30			

by ClearCapital

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1085 S Creek Drive	1028 Southwood Dr	1208 Bordeau Way	2087 Silhouette Ct
City, State	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
Zip Code	30180	30180	30180	30180
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.77 1	0.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$319,000	\$325,000	\$315,000
List Price \$		\$319,000	\$325,000	\$315,000
Original List Date		09/15/2023	10/11/2022	10/20/2023
DOM · Cumulative DOM		41 · 45	380 · 384	6 · 10
Age (# of years)	17	18	18	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	1 Story TRADITIONAL	1 Story TRADITIONAL	1 Story TRADITIONAL	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,527	1,892	1,676	1,427
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	2 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,527			
Pool/Spa				
Lot Size	0.17 acres	0.20 acres	0.28 acres	0.12 acres
Other	PATIO	PATIO	PATIO	PATIO

^{*} 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.

- Listing 1 Are You Ready To Experience The Epitome Of Comfortable, One-story Living? Look No Further! This Spacious 3-bedroom, 2bath Home With A Sunroom Full Of Natural Light Is Nestled In A Peaceful Cul-de-sac With Picturesque Lake Views That Will Take Your Breath Away. With Numerous Recent Upgrades, Easy Access To I-20, And An Array Of World-class Community Amenities, This Property Is A True Gem. The New Roof (2019) Provides Peace Of Mind For Years To Come. Enjoy Energy Savings With The New Hot Water Heater (2020), New Hvac Delivers Energy Efficiency And Reliability (2023) Plus A Newer Refrigerator, Dishwasher, Washer And Dryer Are Included With The Home. Experience Tranquility And Natural Beauty Right At Home While You Enjoy Privacy And Picturesque Lake Views Beyond Your Backyard. Embrace The Convenience And Ease Of One-story Living. Walk Up Attic With Hidden Stairs Provides Ample Storage Solutions And Can Be Finished To Add An Additional Bedroom. Conveniently Located Near Shopping, Groceries Stores And Quaint Downtown Villa Rica. Commute With Ease And Reach Your Destination Quickly, Thanks To Convenient Access To I-20. Enjoy Access To A Golf Lover's Dreamco36 Holes Of World-class Golf Right In Your Neighborhood! Cool Off And Soak Up The Sun In The Community Swimming Pools, Perfect For Fun And Relaxation. Stay Active And Connect With Friends On The Tennis And Pickleball Courts. Cast Your Fishing Line Into Pristine Community Waters And Reel In Memories With Family And Friends. Don't Miss This Incredible Opportunity To Call This Exceptional Property Your New Home. Embrace The Lifestyle You've Always Dreamed Ofcoserene Living With Easy Access To Everything You Need. Whether You're An Outdoor Enthusiast, A Golfer, Or Simply Seeking The Perfect Haven, This Listing Has It All. Schedule Your Private Tour Today To Experience Firsthand The Tranquility And Convenience This Home Has To Offer.
- Listing 2 Bright And Open One Level, 4 Bedroom, 2 Bathroom Home In Family Neighborhood Brandy Wine Lake. New Paint And New Flooring, New Water Heater, Appliances Including Refrigerator, Double Vanity Master Bathroom, Separate Tub / Shower, Separate Dining Room, Family Room Fireplace, 2-car Garage With Auto Opener, Neighborhood Swimming Pool, ...much More!! No Rent Restriction Neighborhood.
- Listing 3 Welcome Home To The Reflections At Mirror Lake! Mirror Lake's 55+ Lifestyle Community! 1 Level No Step Entry Home Is Spectacular & Meticulously Maintained! Roof & Hot Water Heater Only 3 Years Old! Kitchen W/top Of The Line Black Stainless Steel Appliances/granite Countertops-beautiful Hardwood Floors, Custom Window Treatments And Shutter Throughout. Open Spacious Family Room & A Gas Log Fireplace. Screened Porch And Stamped Concrete Patio. Primary Bath Has Walk In Tile Shower With Built In Bench Seat, Radiant Marble Floor Heating And Custom Closet! The Multi-use 2nd Br Has A Fold Down Murphy Bed For Guests & A Fold Out Work Station From The Closet! All Appliances Stay! In Addition To The Lawn's Sprinkler System You Can Enjoy Lawn Care/pine Straw/pressure Washing/trimming Of Shrubs For \$75 A Month! This Community Provides A Range Of Outstanding Amenities, Including Swimming, Tennis, Playgrounds, A Lake In Addition To 36 Holes Of Golf! Located Close To Hospital, Dining & Shopping! This Home Is In Fantastic Shape! Schedule Your Showing Today!

Client(s): Wedgewood Inc

Property ID: 34718776

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1085 S Creek Drive	1056 Southwood Dr	1052 S Creek Dr	2080 Silhouette Ct
City, State	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
Zip Code	30180	30180	30180	30180
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.11 1	0.08 1	0.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$312,000	\$299,900	\$290,000
List Price \$		\$312,000	\$299,900	\$290,000
Sale Price \$		\$312,000	\$299,900	\$290,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		01/17/2023	09/28/2023	09/13/2023
DOM · Cumulative DOM	'	83 · 83	30 · 30	132 · 132
Age (# of years)	17	18	17	23
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 TRADITIONAL	1 Story Ranch/Rambler	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,527	1,645	1,928	1,789
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1527			
Pool/Spa				
Lot Size	0.17 acres	0.19 acres	0.17 acres	0.31 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment		-\$6,254	-\$21,253	-\$13,886
Adjusted Price		\$305,746	\$278,647	\$276,114

^{*} Sold 1 is the most comparable sale to the subject.

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

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

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

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Recent Sales - Cont.

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

- Sold 1 Move-in Ready 3 Bed/2 Bath Ranch With A Bonus Room In The Highly Desired Mirror Lake Subdivision. This Home Will Check Many Boxes For Buyers With Its Fenced In Backyard, Open Concept, And Split Bedroom Floor Plan. It Also Contains New Carpet In The Secondary Bedrooms And Bonus Room (Which Could Easily Be A 4th Bedroom), Brand New Black Quartz Countertops, And A Large Mudroom/laundry Room Right Off The Kitchen Area. The Master Suite Boasts 2 Oversized Walk-in Closets, Double Vanity, As Well As A Garden Tub W/ Separate Shower. Mirror Lake Is A Swim And Tennis Community With Additional Features Such As A Golf Course, Clubhouse, Sidewalks, Multiple Swimming Pools, And Proximity To Schools And Shopping. This One Is A Must See!
- Sold 2 Trememdous \$25, 000 Price Reduction~ New 25 Year Roof, New Hvac, New Carpet, New Paint, Newer Hot Water Heater. You're All Set! 3 Or 4 Bedroom Expanded Ranch Floorplan For Less Than The Rest~ Enjoy Easy Access To Lake And Golf Course! Wonderful Upgrades Enhance This Comfortable Home. Hardwood Floors, New Architectural 30 Year Roof, Newer Water Heater, Bonus Room (possible 4th Bedroom), Separate Dining. Den & Eat In Kitchen Combo, Separate Living Room. Entertainers Delight W/well Lit Kitchen With Island And Many Cabinets. Owner's Bathroom Has Double Vanity And Garden Tub. Privacy At Patio W/ Neighbors Wood Fencing Almost Completing The Back Yard. Mirror Lake Is A Golf/ Swim/ Tennis Community Located Near I-20 With Easy Drive To Alabama Or Atlanta, Or Hartsfield Jackson Airport. West Georgia University And Carrollton Nearby. The Quaint Town Of Villa Rica, The City Of Gold, Has Cute Shops And A Gold Rush History. Welcome Home
- Sold 3 The Home You've Been Waiting For Is Now Available! Spacious Ranch.. 1789 Sq Ft. In The Coveted 55 And Over Reflections At Mirror Lake Features An Office, Sunroom And Screened Porch! From The Time You Step Inside This Lovely Home, You Will Be Impressed By The Crown Moulding And Open Floor Plan. This Great Kitchen Features Granite Counters, Tile Backsplash, Ample Counter And Cabinet Space, Tile Floor And A Breakfast Bar. Spacious Family Room Is Perfect For Relaxing. Enjoy The Cozy Fireplace On Cool Winter Days. Converse With Your Guests In The Family Room While Whipping Up A Tasty Meal In The Kitchen. Formal Dining Room Is Perfect For Entertaining Family And Friends. Large Light Filled Sunroom Can Serve As A Wonderful Flex Space. Master Bedroom Is Perfect For A Relaxing Night's Sleep. Master Bath Features Double Vanities And Plenty Of Storage Space In Addition To The Great Walk In Closet. Love Long Hot Showers? Take Advantage Of The Tankless Water Heater! Split Bedroom Plan. 2nd Bedroom Has Nice Natural Light. 2nd Bath Features A Walk In Tile Shower. This Great Home Also Features A Great Home Office! (could Also Be Used As Guest Or 3rd Bedroom.) Relax With A Great Book Any Time Of The Year In This Great Sunroom. Photos In The Family Room, Master Bedroom And Sunroom Are Virtually Staged To Show Furniture Layout. Grab An Adult Beverage And Enjoy The Great Spring Weather On This Screened In Porch. Love To Play In The Dirt? This Home Has A Nice Area Perfect To Indulge Your Green Thumb With Gorgeous Flowers. Hoa Fee Includes Front Yard Grass Cutting, Pressure Wash Yearly, Pine Straw And Bushes Trimmed Twice Yearly As Well As Access To Multiple Pools And Tennis Court. Hurry To See This Lovely Home Today Before It Is Gone!

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Current Listing S	Status	Not Currently L	isted	Listing History	Comments		
Listing Agency/F		, -		NONE			
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 1	2 1					
# 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
07/10/2023	\$349,000	09/01/2023	\$324,900	Withdrawn	09/16/2023	\$324,900	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$305,500	\$305,500		
Sales Price	\$302,900	\$302,900		
30 Day Price	\$297,900			

Comments Regarding Pricing Strategy

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.

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1085 S CREEK DRIVE

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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

Subject Photos

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Street Other

by ClearCapital

Listing Photos





Front





Front

2087 Silhouette Ct Villa Rica, GA 30180



Front

Sales Photos





Front

1052 S Creek Dr Villa Rica, GA 30180



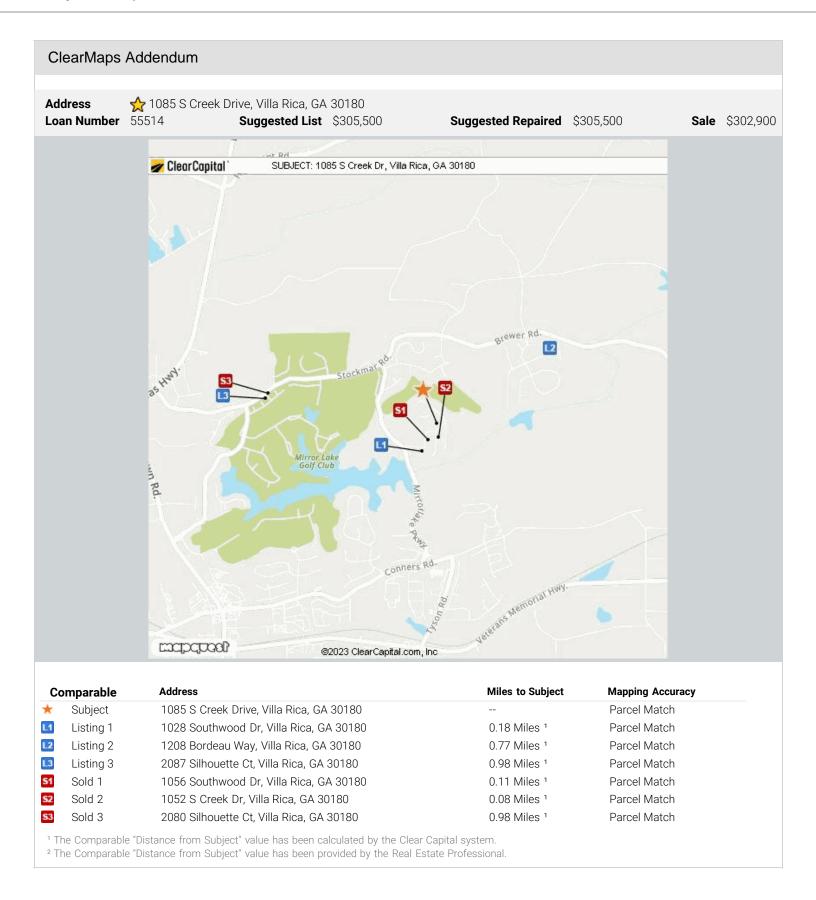
Front

2080 Silhouette Ct Villa Rica, GA 30180



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Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report. Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

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Report Instructions - cont.

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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

by ClearCapital

Broker Name Trina Dowdy Company/Brokerage ATLANTAHOMESTEADS

License No266749

Address

6000 STEWART PKWY
DOUGLASVILLE GA 30154

License Expiration 02/28/2027 License State GA

Phone 7705724741 Email yourbroker@atlantahomesteads.com

Broker Distance to Subject 6.46 miles **Date Signed** 10/26/2023

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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