

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>	130 Den Ric Drive, Mcdonough, GA 30253	<b>Order ID</b>	9043222	<b>Property ID</b>	34832200
<b>Inspection Date</b>	11/29/2023	<b>Date of Report</b>	11/30/2023		
<b>Loan Number</b>	55810	<b>APN</b>	072C01027000		
<b>Borrower Name</b>	Breckenridge Property Fund 2016 LLC	<b>County</b>	Henry		

**Tracking IDs**

<b>Order Tracking ID</b>	11.28_BPO	<b>Tracking ID 1</b>	11.28_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	Benson Ronnie F Eneida A	<b>Condition Comments</b> SUBJECT APPEARS TO BE IN AVERAGE CONDITION
<b>R. E. Taxes</b>	\$3,627	
<b>Assessed Value</b>	\$277,200	
<b>Zoning Classification</b>	RESIDENTIAL	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (LB)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> MOST HOMES ARE MAINTAINED AND CONFORM TO NEIGHBORHOOD
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$150,000 High: \$450,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	130 Den Ric Drive	930 Castlerock Way	101 Leland Lane	340 Mckinley Loop
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30253	30253	30253	30253
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.16 <sup>1</sup>	1.36 <sup>1</sup>	1.00 <sup>2</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$280,000	\$319,000	\$319,999
<b>List Price \$</b>	--	\$280,000	\$319,000	\$319,999
<b>Original List Date</b>		11/02/2023	11/04/2023	07/15/2023
<b>DOM · Cumulative DOM</b>	-- · --	18 · 28	17 · 26	135 · 138
<b>Age (# of years)</b>	32	25	5	24
<b>Condition</b>	Average	Average	Good	Good
<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 MODERN	2 Stories MODERN	2 Stories MODERN	2 Stories MODERFN
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,028	2,272	1,890	1,970
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 3	4 · 2 · 1	4 · 3
<b>Total Room #</b>	7	8	8	8
<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	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1,014	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.4 acres	.2 acres	.2 acres	.4 acres
<b>Other</b>	NONE	NONE	NONE	NONE

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

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

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

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

## Current Listings - Cont.

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

- Listing 1** This 4 bed & 3 bath split level is located in a well-kept, quiet community in McDonough. The kitchen is open to the family room SS appliances. The primary bedroom has vaulted ceilings, a walk-in closet and a bath with double vanity. The formal dining room offers extra space for entertaining. Downstairs find a bedroom, full bath, laundry and a bonus room. Step outside to the deck in the fenced-in backyard with plenty of room for pets and children to play. This swim/tennis neighborhood is conveniently located to restaurants, shopping and I-75. The seller works for home and request all showing be done after 2:00p.m. during the week. The seller request Burgess Title to close this transaction. Please contact the listing agent prior to all showings.
- Listing 2** Charming 2-story home nestled on a corner lot with a fully-fenced backyard providing both privacy and a safe space for outdoor activities. The home's exterior combines the durability of concrete siding with the classic charm of brick accents, creating a visually appealing and low-maintenance facade. Inside you are greeted by a bright and open floor plan, seamlessly connecting the living, dining, and kitchen areas. Features include a cozy fireplace, spacious kitchen with granite countertops/tile backsplash, pantry, and all major kitchen appliances. All bedrooms are located on the upper level, featuring a primary suite with en-suite bath and walk-in closet. Located in the City of McDonough, you're just moments away from shopping, dining, schools, parks, and major transportation routes. For more information or a private showing, please call Carol Waldrop, 678-794-9944.
- Listing 3** Welcome to this 2-story home with 4 BR 2.5 BA in Eagles Landing school district. Located in a swim/tennis community, this home features hardwood floors in the foyer, a formal living and dining room and a living room with a gas fireplace. Large downstairs space, along with an open kitchen the large master suite comes with a sitting area, double vanities and an entrance way to the attic for extra storage. Additional bedrooms are spacious with great closet space as well. The backyard has an expanded patio. Just minutes from I-75 access, Eagles Landing Parkway, shopping, restaurants, hospitals and more come check out this beautiful home out today!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	130 Den Ric Drive	1122 Dunaway Drive	404 Cold Springs Lane	148 Crown Drive
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30253	30253	30252	30253
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.58 <sup>1</sup>	6.58 <sup>1</sup>	0.67 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$259,900	\$284,900	\$295,000
<b>List Price \$</b>	--	\$259,900	\$284,900	\$295,000
<b>Sale Price \$</b>	--	\$260,000	\$280,000	\$310,000
<b>Type of Financing</b>	--	Fha	Fha	Conv
<b>Date of Sale</b>	--	10/27/2023	07/21/2023	07/06/2023
<b>DOM · Cumulative DOM</b>	-- · --	40 · 86	8 · 29	3 · 41
<b>Age (# of years)</b>	32	19	25	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,028	1,737	1,678	2,219
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	7	7	7	7
<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	Yes	No
<b>Basement (% Fin)</b>	0%	0%	50%	0%
<b>Basement Sq. Ft.</b>	1014	--	2,016	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.4 acres	.4 acres	1 acres	.5 acres
<b>Other</b>	NONE	NONE	NONE	NOPNE
<b>Net Adjustment</b>	--	+\$14,550	-\$32,500	-\$9,550
<b>Adjusted Price</b>	--	\$274,550	\$247,500	\$300,450

\* 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** Take a look at this one fast, It won't last long. All Brick 2 Story with 3BR and 2.5BA with a 2 Car Garage. Greatroom W/Fireplace. Nice size Kitchen w/dinning area. Half Bath on Main Level as well as a Double Garage. Upstairs is the Owners Suite with soaking tub and separate shower. 2 additionalBedrooms and another full bath. The home has new Carpet and fresh paint inside. This one is priced to sell quickly.
- Sold 2** Terrific opportunity for first time home buyer or investor. Split foyer plan has unfinished space in the lower level for expansion of the living area. A roomy. There is a spacious family/great room and the kitchen has adjacent dining area. The kitchen is equipped with a range/over, dishwasher and refrigerator. The master bedroom is spacious with full master bathroom. Two additional bedrooms are serviced by a full bathroom. Lower level is unfinished but could easily be completed for additional living space.
- Sold 3** Wonderful family home with easy access to Interstate. Large level backyard and in-ground pool for summer playtime and cozy up to the welcoming fireplace in the family room in the winter. Separate dining room for special Thanksgiving dinners and celebrations with extended family and friends. All bedrooms are upstairs, as well as a Bonus Room which could be a 4th bedroom or a play/computer area. Have to see this home to appreciate all the possibilities it offers!! Home is on dead end street, so no through traffic. Send all offers to jameiajohnson@gmail.com. Seller prefers to close with Brochstein and Bantley P.C. - Stockbridge 770-507-1766. USE SHOWINGTIME to schedule all showings! No Showings scheduled for after 7:30 p.m. will be accepted per sellers' request-Thank You for showing!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			NA				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
08/19/2023	\$245,000	11/21/2023	\$245,000	Sold	11/21/2023	\$245,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$260,000	\$260,000
<b>Sales Price</b>	\$260,000	\$260,000
<b>30 Day Price</b>	\$250,000	--
<b>Comments Regarding Pricing Strategy</b>		
MARKET TIME IS INCREASING. HOME VALUES ARE STARTING TO DECLINE SLIGHTLY. PROPERTY JUST SOLD ON 11/21/2023 FOR \$245000.		

## 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.

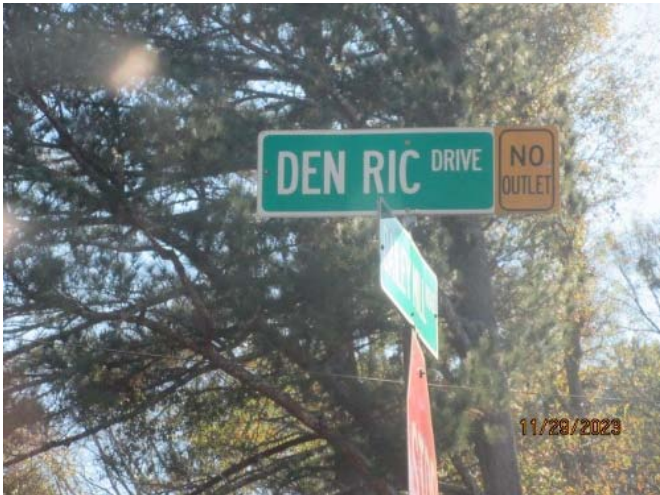
## Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

## Subject Photos



Street



Street



## Listing Photos

**L1** 930 CASTLEROCK WAY  
Mcdonough, GA 30253



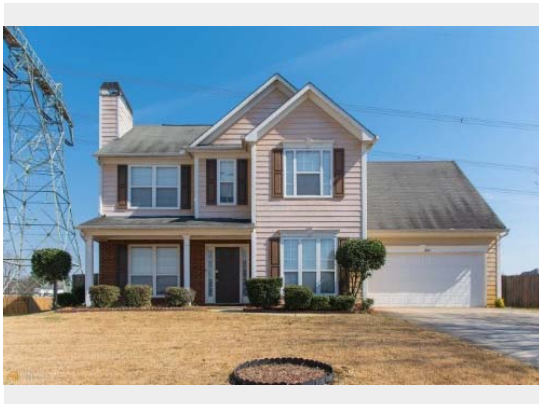
Front

**L2** 101 LELAND LANE  
Mcdonough, GA 30253



Front

**L3** 340 MCKINLEY LOOP  
Mcdonough, GA 30253



Front

## Sales Photos

**S1** 1122 DUNAWAY DRIVE  
Mcdonough, GA 30253



Front

**S2** 404 COLD SPRINGS LANE  
Mcdonough, GA 30252



Front

**S3** 148 CROWN DRIVE  
Mcdonough, GA 30253



Front

### ClearMaps Addendum

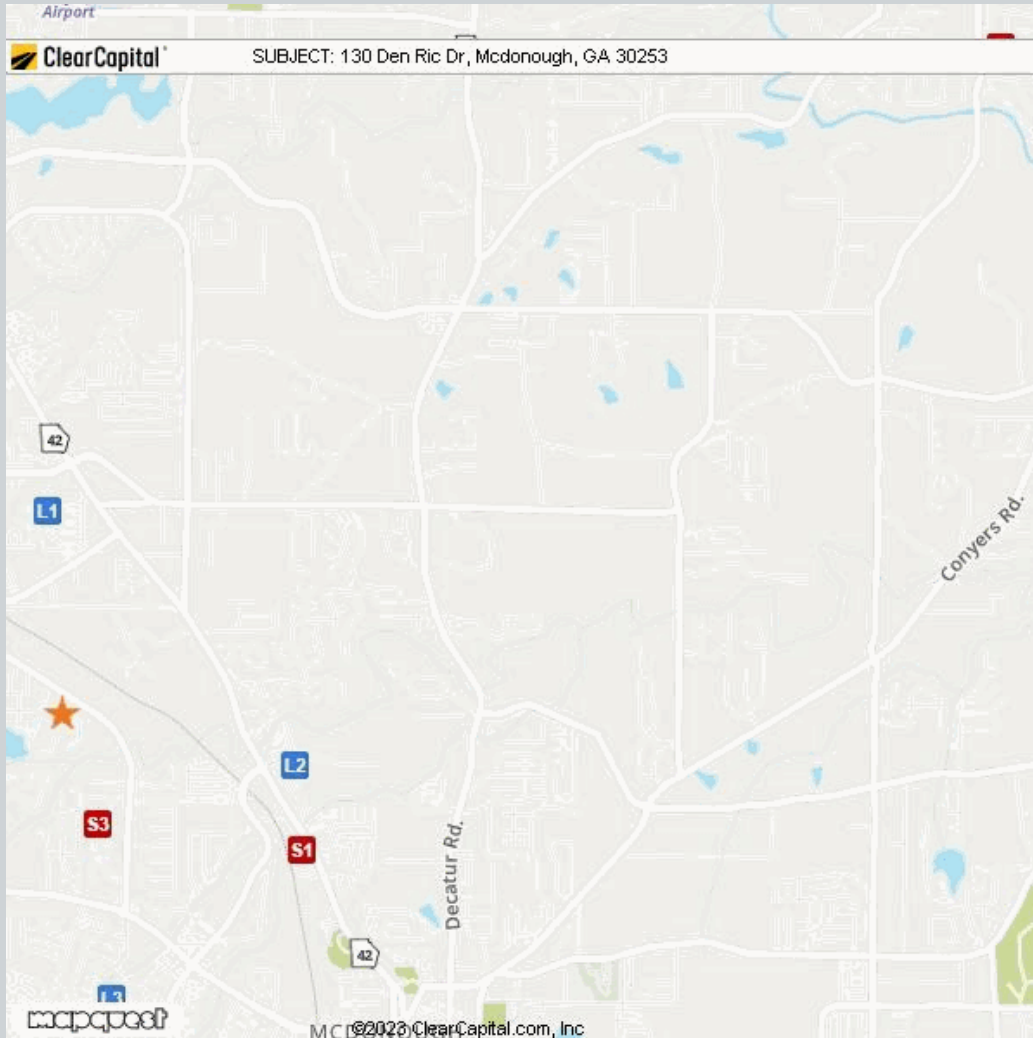
**Address** ★ 130 Den Ric Drive, Mcdonough, GA 30253

**Loan Number** 55810

**Suggested List** \$260,000

**Suggested Repaired** \$260,000

**Sale** \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	130 Den Ric Drive, Mcdonough, GA 30253	--	Parcel Match
L1	930 Castlerock Way, Mcdonough, GA 30253	1.16 Miles <sup>1</sup>	Parcel Match
L2	101 Leland Lane, Mcdonough, GA 30253	1.36 Miles <sup>1</sup>	Parcel Match
L3	340 Mckinley Loop, Mcdonough, GA 30253	1.00 Miles <sup>2</sup>	Unknown Street Address
S1	1122 Dunaway Drive, Mcdonough, GA 30253	1.58 Miles <sup>1</sup>	Parcel Match
S2	404 Cold Springs Lane, Mcdonough, GA 30253	6.58 Miles <sup>1</sup>	Parcel Match
S3	148 Crown Drive, Mcdonough, GA 30253	0.67 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.

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.

## 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.

## Broker Information

<b>Broker Name</b>	Kelly Adams Cooley	<b>Company/Brokerage</b>	Adams AMI
<b>License No</b>	161116	<b>Address</b>	812 Pavilion Court McDonough GA 30253
<b>License Expiration</b>	07/31/2024	<b>License State</b>	GA
<b>Phone</b>	7709140369	<b>Email</b>	kadams@adamsami.com
<b>Broker Distance to Subject</b>	2.93 miles	<b>Date Signed</b>	11/30/2023

*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.**