# **DRIVE-BY BPO**

by ClearCapital

# 2956 BRIDGEPORT DRIVE

55814

\$200,000

AUGUSTA, GA 30909 Loan Number • As-Is Value

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	2956 Bridgeport Drive, Augusta, GA 30909 12/04/2023 55814 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	9047922 12/05/2023 0520439000 Richmond	Property ID	34842685
Tracking IDs					
Order Tracking ID	11.30_BPO	Tracking ID 1	11.30_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Control Containon		
Owner	MICHAEL A TANNER	Condition Comments
R. E. Taxes	\$2,331	Property in good conditions from exterior observation
Assessed Value	\$76,644	
Zoning Classification	Residential R-1A	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

ta				
Suburban	Neighborhood Comments			
Slow	Well established neighborhood with close proximity to sho			
Low: \$118920 High: \$357620	schools, and restaurants			
Decreased 4 % in the past 6 months.				
<90				
	Suburban Slow Low: \$118920 High: \$357620 Decreased 4 % in the past 6 months.			

Client(s): Wedgewood Inc

Property ID: 34842685

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2956 Bridgeport Drive	2919 Pillar Ln	3204 Lexington Way	3214 Lexington Way
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30909	30909	30909	30909
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.49 1	0.90 1	0.94 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$290,000	\$280,000
List Price \$		\$249,900	\$290,000	\$245,000
Original List Date		11/09/2023	09/20/2023	07/31/2023
DOM · Cumulative DOM		24 · 26	74 · 76	125 · 127
Age (# of years)	32	28	15	17
Condition	Good	Good	Good	Good
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 other	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,491	1,694	1,617	1,776
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	6	7	7
Garage (Style/Stalls)	Attached 1 Car	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	0.50 acres	0.26 acres	0.26 acres
Other	<u></u>			

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

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

**Listing 1** Comp features similar bedrooms and bathrooms as subject property. Comp is to superior to subject in terms of GLA. Comp located in neighborhood similar to subject property

Listing 2 Subject is inferior to comp in terms of less GLA

Listing 3 Comp is superior to subject. Features more GLA than subject

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

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

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

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2956 Bridgeport Drive	3126 Greensboro Way	2912 Pillar Ln	3106 Bilston Dr
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30909	30909	30909	30909
Datasource	MLS	MLS	MLS	Public Records
Miles to Subj.		0.64 1	0.39 1	0.83 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$199,900	\$205,000	\$212,000
List Price \$		\$199,900	\$205,000	\$212,000
Sale Price \$		\$199,900	\$206,000	\$222,000
Type of Financing		Cash	Cash	Va
Date of Sale		12/02/2022	04/06/2023	08/22/2023
DOM · Cumulative DOM		17 · 17	28 · 28	45 · 46
Age (# of years)	32	34	28	13
Condition	Good	Good	Good	Good
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 other	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,491	1,409	1,561	1,435
3drm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	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	0.44 acres	0.43 acres	0.10 acres
Other				
Net Adjustment		\$0	+\$15,000	\$0
Adjusted Price		\$199,900	\$221,000	\$222,000

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

- Sold 1 Comp property is similar to subject. Located in neighborhood with similar features and characteristics ompared to subject.
- **Sold 2** Comp is superior to subject in terms of bedrooms and GLA. Comp is in same neighborhood as subject. Neigborhood located near schools, shopping, and restaurants
- Sold 3 Similar GLA, bedrooms and bathrooms as subject property. Located near subject property

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

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

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

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<b>Current Listing S</b>	Status	Currently Listed		Listing History Comments			
Listing Agency/F	isting Agency/Firm Meybohm Real Estate -Evans		Property currently listed. Listed on 9/22/2023				
Listing Agent Na	me	Terry Brogan					
Listing Agent Ph	one	706-627-1201					
# of Removed Li Months	stings in Previous 12	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
09/22/2023	\$198,000	12/02/2023	\$198,000				MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$200,000	\$200,000			
Sales Price	\$200,000	\$200,000			
30 Day Price	\$200,000				
Comments Regarding Pricing St	trategy				
Comps support and bracket suggested pricing strategy					

# 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: 34842685

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# **Subject Photos**



Front



Address Verification



Street

55814

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# **Listing Photos**





Front

3204 Lexington Way Augusta, GA 30909



Front

3214 Lexington Way Augusta, GA 30909



Front

55814

# **Sales Photos**





Front

2912 Pillar Ln Augusta, GA 30909



Front

3106 Bilston Dr Augusta, GA 30909

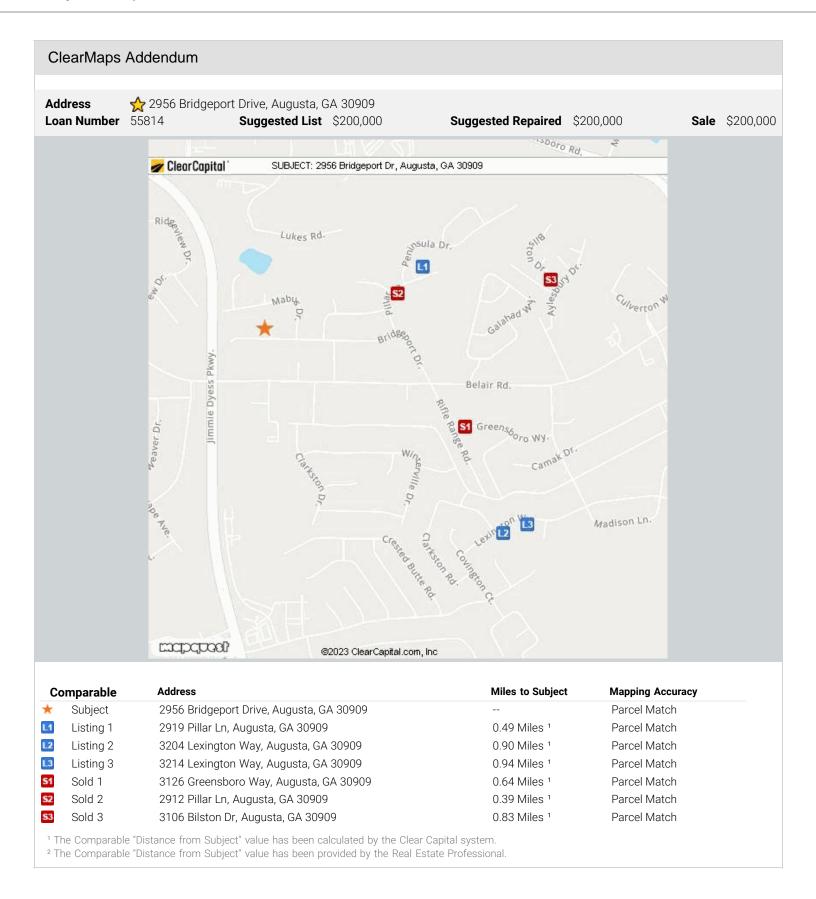


Front

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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:

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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

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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**

Broker Name William Mills Company/Brokerage VanderMorgan Realty

**License No** 385309 **Address** 801 laurel place martinez GA 30907

License Expiration 08/31/2026 License State GA

Phone 7069556168 Email YHRG20@gmail.com

**Broker Distance to Subject** 2.09 miles **Date Signed** 12/05/2023

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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