# **DRIVE-BY BPO**

## **113 BROOKSIDE COURT**

DALLAS, GA 30132

56104 Loan Number **\$275,000**• 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	113 Brookside Court, Dallas, GA 30132 12/15/2023 56104 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	9071841 12/15/2023 027811 Paulding	Property ID	34889114
Tracking IDs					
Order Tracking ID	12.15_BPO	Tracking ID 1	12.15_BPO		
Tracking ID 2		Tracking ID 3			

Jackson Melynda R	Condition Comments				
\$3,203	Subject community is in average condition and is built to				
\$251,060	conform to other homes in the neighborhood. Subject is on a				
Residential	busy city road and with easy access to major city roads. There are no major damage besides normal wear and tear noticed on				
SFR	the outside.				
Vacant					
No					
Fee Simple					
Good					
\$0					
\$0					
\$0					
No					
Visible					
Public					
	\$3,203 \$251,060 Residential SFR Vacant No Fee Simple Good \$0 \$0 \$0 No Visible				

Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject community is a quiet established neighborhood in			
Sales Prices in this Neighborhood	Low: \$260,000 High: \$300,000	Dallas. It has easy access to city of Dallas and major city ro Confederate Ave. There are lots of shopping centers,			
Market for this type of property	Remained Stable for the past 6 months.	Restaurants, Schools, and other businesses close to subject's community. There are 6 active listings and 11 sold comps with			
Normal Marketing Days	<90	one to 2 miles from subject. Some have been used in this It was not necessary to exceed client requirements of dis			

Client(s): Wedgewood Inc

Property ID: 34889114

Effective: 12/15/2023 Page: 1 of 14

DALLAS, GA 30132

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	0	1:		l i - ti 2
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	113 Brookside Court	148 Colton Creek Ct	111 Hampton Dr	100 Hampton Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.43 1	0.32 1	0.29 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$262,900	\$259,900	\$275,000
List Price \$		\$262,900	\$259,900	\$275,000
Original List Date		11/29/2023	11/09/2023	10/29/2023
DOM · Cumulative DOM		16 · 16	36 · 36	47 · 47
Age (# of years)	29	21	30	30
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial; Residential	Beneficial; Residential	Beneficial ; Residential
View	Beneficial; Residential	Beneficial; Residential	Beneficial; Residential	Beneficial ; Residential
Style/Design	Split Traditional	Split Traditional	Split Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,104	1,232	1,104	1,104
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	576	1,232	576	576
Pool/Spa				
Lot Size	.41 acres	0.46 acres	0.22 acres	0.27 acres
Other	None	None	None	None

<sup>\*</sup> Listing 2 is the most comparable listing to the 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.

DALLAS, GA 30132

56104 Loan Number **\$275,000**• As-Is Value

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### Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$ 

- Listing 1 PRICE IMPROVEMENT-This Split-Level home has an amazing open concept with vaulted ceiling as you enter from the huge covered front porch. This split level has a spacious lower level that boast an additional bedroom, living space, laundry room and additional space for a kitchenette/Bar. The entire main level has high quality LVT flooring, and NO carpet. The open eat-in kitchen has been updated with granite counter tops and stainless steel appliances. Both full bathrooms are updated, with the owners ensuite having a separate shower and soaking tub! Amazing cul-de-sac lot for low traffic. Tons of storage, and NO HOA! Lastly, there's a New Construction community less than a mile away, price point a LOT Higher than this list price, this area is growing fast!
- **Listing 2** Beautiful split level, completely updated! This home features 3 bedrooms, 2 full baths on the second level, an open floor plan on the main level, and a drive under garage with ample storage on the lower level. Painted inside and out, all new flooring, granite countertops in kitchen and bathrooms, stainless appliances, updated cabinets, and new lighting fixtures. In addition we have a new roof, HVAC, and water heater.
- Listing 3 Welcome to your dream home in the heart of Dallas, GA! This immaculate residence is more than just a house; it's a haven of comfort and style on corner lot. It's a well-maintained gem ready for you to make it yours. This 3 bedroom 2 bathroom home boasts gorgeous hardwood flooring, adding warmth and elegance to every room. Each step is a testament to the quality and care of this home's design. The kitchen features granite countertops and virtually new stainless steel appliances to create a modern and sleek atmosphere. The bathrooms have been tastefully updated, offering luxury to your daily routine. Need an extra room for work or play? The family/bonus room provides the perfect canvas for your imagination. Whether it becomes your home office, a playroom, or a cozy den, this versatile space is ready to adapt to your needs. Finally, step outside into your private oasis—the fenced-in backyard is a sanctuary of tranquility. Enjoy the privacy and security of a fenced yard, and entertain guests on the covered patio. It's the ideal spot for lazy afternoons, evening gatherings, or simply unwinding after a long day. Sellers have priced this home to sell, making it an incredible opportunity for those seeking both value and quality. Don't miss the chance to make this corner lot beauty your own—schedule YOUR showing today and fall in love and experience the lifestyle that awaits you in Dallas, GA! No Showings Until SUN NOV. 12TH 2 PM -4 PM or after.

Client(s): Wedgewood Inc Property ID: 34889114 Effective: 12/15/2023 Page: 3 of 14

DALLAS, GA 30132

56104 Loan Number **\$275,000**• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	113 Brookside Court	115 Bainbridge Ct	306 Sweetgum Ln	102 Hampton Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.24 1	0.67 1	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$297,000	\$269,900	\$292,000
List Price \$		\$297,000	\$269,900	\$292,000
Sale Price \$		\$290,000	\$269,900	\$295,000
Type of Financing		Conv	Conv	Conv
Date of Sale		08/08/2023	12/01/2023	05/11/2023
DOM · Cumulative DOM	·	76 · 76	73 · 73	22 · 22
Age (# of years)	29	22	26	30
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial; Residential	Beneficial ; City Street	Beneficial; City Street	Beneficial ; City Street
Style/Design	Split Traditional	Split Traditional	Split Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,104	1,257	1,116	1,380
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2 · 1
Total Room #	5	7	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	576	350	576	932
Pool/Spa				
Lot Size	.41 acres	0.20 acres	0.60 acres	0.27 acres
Other	None	0	0	0
Net Adjustment		-\$15,825	\$0	-\$7,900
Adjusted Price		\$274,175	\$269,900	\$287,100

<sup>\*</sup> Sold 2 is the most comparable sale to the 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.

DALLAS, GA 30132

56104 Loan Number **\$275,000**As-Is Value

by ClearCapital

### Recent Sales - Cont.

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

- Sold 1 This beautiful home has been freshly updated and is ready to be your new oasis. From the natural color palette to the new flooring throughout, this home offers a warm and inviting atmosphere to make you feel right at home. Enjoy cozy nights in front of the fireplace, or take advantage of the flexible living space in the other rooms. The primary bathroom has good under sink storage, making it easy to keep everything neat and organized. Step outside to the sitting area in the backyard for a peaceful place to relax. With fresh interior paint and new flooring, this home is sure to impress. Schedule a tour today to see it for yourself! Adjustment is for the difference in room count in the amount of \$12000 and sqft amount of \$3825.
- Sold 2 Available Again (Buyer got cold feet). Tucked away in a quiet community with no HOA, this beautiful home sits on a quiet, wooded, cul-de-sac, 0.6 acre lot in desirable Glen Oaks subdivision! Updated in 2022, this beautiful open plan features lots of natural light. Wonder spacious kitchen features granite countertops and stainless appliances (includes refrigerator). There's a wonder flex space that would be perfect for a home office, sunroom, or den! Master Suite features a walk-in closet and on-suite bath. Oversized garage, could be customized nicely. Covered Front Porch, Private Rear Deck! Supra lockbox for all showings, please use ShowingTime to schedule! Investor owned, no Seller disclosures, and being sold as is.
- FULLY UPDATED AND MOVE IN READY OPEN FLOORPLAN raised ranch with beautiful real hardwood floors, granite countertops, real wood cabinets, stainless steel appliances. Large great room with dining area and kitchen island with seating. Additional room off of great room is perfect for a separate dining room, sunroom, additional TV area or playroom. Home has three bedrooms and two updated baths upstairs with two closets in the master bedroom. Master bedroom with makeup vanity and Master bath with fully tiled shower and stunning glass doors. All bathroom fixtures have been recently updated! Downstairs is a partial finished basement with a large room which would be perfect for a game room or movie room. Additional room in the basement with attached closet is a great office or work out room. Basement has an updated powder room which has been stubbed for a tub or shower as well as an unfinished room with epoxy floors which is perfect for the workshop! Newly painted deck with Edison lights overlooks the beautiful lush green grass in the fenced large back yard. Full covered rocking chair front porch is just the place to enjoy your favorite afternoon beverage! Adjustment is for the difference in room count in the amount of -\$4000, garage capacity of \$3000, and sqft amount of -\$6900.

Client(s): Wedgewood Inc Property ID: 34889114 Effective: 12/15/2023 Page: 5 of 14

DALLAS, GA 30132

56104 Loan Number **\$275,000**• As-Is Value

by ClearCapital

Current Listing S	Status	Not Currently L	isted	Listing Histor	v Comments		
Listing Agency/F		Not Guirently E	Listed	The prepare	r of this report che	ecked the mls and f	
Listing Agent Name			for previous listing history but found none for subject for the las				
Listing Agent Ph	one			year			
# 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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$275,000	\$275,000			
Sales Price	\$275,000	\$275,000			
30 Day Price	\$265,000				
Comments Regarding Pricing Strategy					

Subject list price is determined based on the sales and listings in the area of home similar to subject in the area of room, style, age, and sq ft. A comp sold for more count than the list price and this maybe due to multiple offers received.

### 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: 34889114

DRIVE-BY BPO

### 56104 Loan Number As-Is Value

# **Subject Photos**



Front



Address Verification



Street

DALLAS, GA 30132

Loan Number

# **Listing Photos**

by ClearCapital



148 Colton Creek Ct Dallas, GA 30132



Front



111 Hampton Dr Dallas, GA 30132



Front



100 Hampton Ln Dallas, GA 30132



Front

Loan Number

56104

**\$275,000**• As-Is Value

by ClearCapital DALLAS, GA 30132

# **Sales Photos**





Front

306 Sweetgum Ln Dallas, GA 30132



Front

102 Hampton Ln Dallas, GA 30132



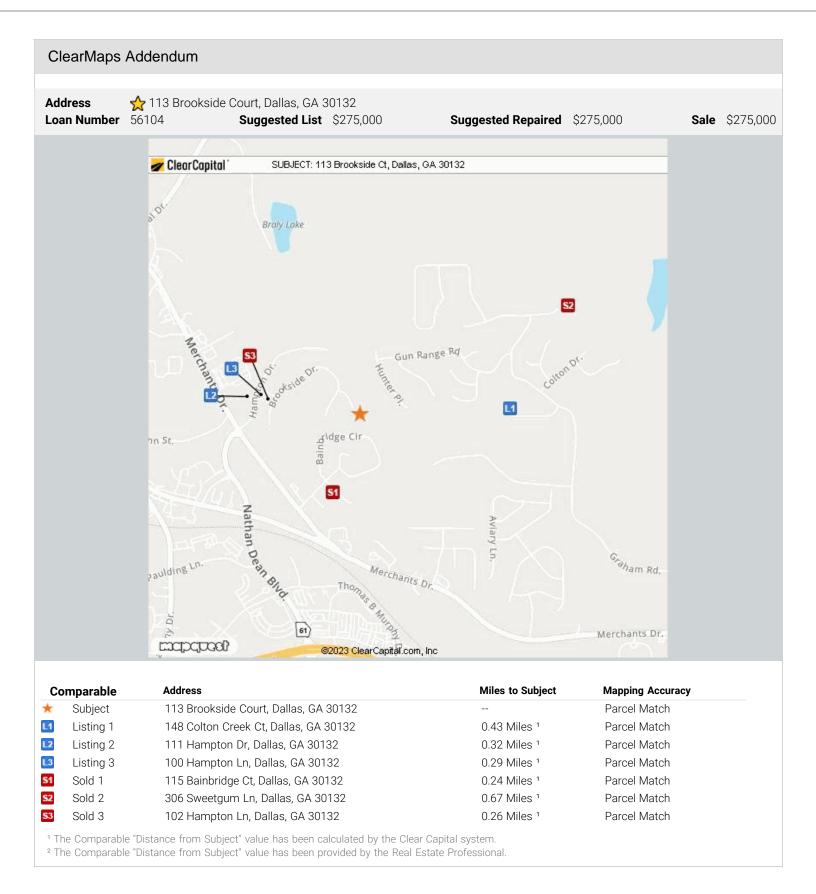
Front

Client(s): Wedgewood Inc Prope

DALLAS, GA 30132

56104 Loan Number **\$275,000**• As-Is Value

by ClearCapital



DALLAS, GA 30132

56104 Loan Number

\$275,000 As-Is Value

by ClearCapital

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.

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

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: 34889114

Page: 11 of 14

DALLAS, GA 30132

56104

\$275,000
• As-Is Value

Loan Number

### 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: 34889114

Page: 12 of 14

DALLAS, GA 30132

56104 Loan Number **\$275,000**• 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: 34889114 Effective: 12/15/2023 Page: 13 of 14



56104

\$275,000 As-Is Value

DALLAS, GA 30132 Loan Number by ClearCapital

Broker Information

Maximum One Realty Greater **Broker Name** Rose Udoumana Company/Brokerage

Atlanta

License No 179645 Address 4605 Rugosa Way Austell GA 30106

**License State License Expiration** 08/31/2024 GA

**Phone** 6786977273 Email fmu4@att.net **Broker Distance to Subject** 11.70 miles **Date Signed** 12/15/2023

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.

> Client(s): Wedgewood Inc Property ID: 34889114 Effective: 12/15/2023 Page: 14 of 14