DRIVE-BY BPO

270 PARADISE DRIVE

DOUGLASVILLE, GA 30134

56213 Loan Number **\$263,500**• 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	270 Paradise Drive, Douglasville, GA 30134 01/18/2024 56213 Breckenridge Property Fund 2016 LLC	Order ID Date of Report APN County	9114407 01/19/2024 051113 Paulding	Property ID	34989382
Tracking IDs					
Order Tracking ID	1.17_BPO	Tracking ID 1	1.17_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	FRANCINE HAYWOOD	Condition Comments			
R. E. Taxes	\$2,190	SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME			
Assessed Value	\$73,752	LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT			
Zoning Classification	Residential	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.			
Property Type	SFR	VIOLETE EXTENSION NEI AINO DE LEOTED.			
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: \$222800 High: \$442000	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.			
Market for this type of property Increased 8 % in the past 6 months.					
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	270 Paradise Drive	24 Wendy Way	48 Glenhaven Ct	104 Indian Creek Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Powder Springs, GA
Zip Code	30134	30134	30134	30127
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.71 1	0.53 1	1.56 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$292,000	\$290,000
List Price \$		\$250,000	\$292,000	\$290,000
Original List Date		05/02/2023	10/24/2023	12/27/2023
DOM · Cumulative DOM		262 · 262	87 · 87	23 · 23
Age (# of years)	22	36	30	33
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	Split Split Entry	Split Traditional	Split Log Cabin/Rustic	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,339	1,204	1,220	1,462
Bdrm \cdot Bths \cdot 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	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,200	1,104	576	1,152
Pool/Spa				
Lot Size	0.46 acres	0.46 acres	1.02 acres	0.46 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

^{*} 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.

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Current Listings - Cont.

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

- Listing 1 Come Check Out This 3 Bed/2 Bath Home On A Huge Lot In Sweetwater Downs Subdivision In Paulding County. There Is No Hoa. The Kitchen Features Stainless Steel Appliances. There Are 3 Bedrooms, Two Full Bathrooms On The Main/upper Level. The Laundry Room Is A Finished Room On The Lower Level. There Is Lots Of Storage In The Oversized 2 Car Garage. There Are Great Schools And The Home Is Centrally Located To Shopping In Paulding County As Well And Douglas County.
- **Listing 2** How About A New Home For The Holidays! Rocking Chair Front Porch W/ Room For A Swing, Culdesac Lot, Fenced Backyard W/ Workshop/storage, Back Deck, 3 Bedroom/2bath Home On 1 Acre And Under \$300k.
- Listing 3 Must See! 3bd, 2ba On The Main Level With Possible 4th Bedroom/office And Living Area In The Finished Basement. This 2 Story Home Is Located In A Beautiful Mature Wooded Subdivision And Hosts A Spacious Lot With A Newly Fenced Back Yard. New Water Heater In 2023. 30 Year Roof Installed In 2015.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	270 Paradise Drive	335 Paradise Dr	278 Paradise Cir	121 Glenwood Ct
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	0.18 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$255,400	\$310,000	\$277,000
List Price \$		\$255,400	\$310,000	\$277,000
Sale Price \$		\$255,400	\$310,000	\$277,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		04/14/2023	08/04/2023	10/20/2023
DOM · Cumulative DOM	·	45 · 45	29 · 29	30 · 30
Age (# of years)	22	22	23	30
Condition	Average	Average	Average	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	Split Split Entry	Split Traditional	1 Story Ranch/Rambler	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,339	1,146	1,416	1,220
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	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1200	1,106	1,296	576
Pool/Spa				
Lot Size	0.46 acres	0.47 acres	0.46 acres	0.60 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment		+\$10,229	-\$4,081	-\$13,693
Adjusted Price		\$265,629	\$305,919	\$263,307

^{*} 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** Investor's Dream! This Home Needs Minimum Work And Can Be A Great Home For A First Time Home Buyer. This Home Has 3 Bedrooms, 2 Baths And An Unfinished Basement Or Bonus Room. Private Backyard On Almost 2 Acres.
- **Sold 2** Make This Little Gem Your Home. This Home Has Been Very Well Maintained. Three Bedrooms On Main Level And Bonus Room And Bedroom In The Basement. Huge, Fenced Back Yard Perfect For Your Family To Enjoy. Close To Shopping And Restaurants, Great Schools. This Truly Is A Must See.
- **Sold 3** Super Split Level In Paulding! Ideal Space Featuring A Cul-de-sac Flat Lot. Basement Level Is Partially Finished And Can Be Converted To Additional Rooms. New Interior Carpet And Touchups Throughout. Home Also Features An Expansive Fenced Backyard Great For Gardening And Entertaining. Home Also Will Come With An Outdoor Shed/workshop.

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Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	Firm			NONE			
Listing Agent Na	ame						
Listing Agent Ph	none						
# of Removed Li Months	istings in Previous 1	2 0					
# of Sales in Pro Months	evious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/13/2023	\$290,000	12/06/2023	\$248,900	Pending/Contract	01/04/2024	\$248,900	MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$265,500	\$265,500			
Sales Price	\$263,500	\$263,500			
30 Day Price	\$263,500				
0 D	Occurrents Beautifus Division Obestons				

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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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

DRIVE-BY BPO

Subject Photos





Street Street

Listing Photos

by ClearCapital



24 Wendy Way Douglasville, GA 30134



Front



48 Glenhaven Ct Douglasville, GA 30134



Front



104 Indian Creek Dr Powder Springs, GA 30127



Front

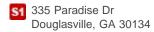
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Sales Photos

by ClearCapital





Front

\$2 278 Paradise Cir Douglasville, GA 30134



Front

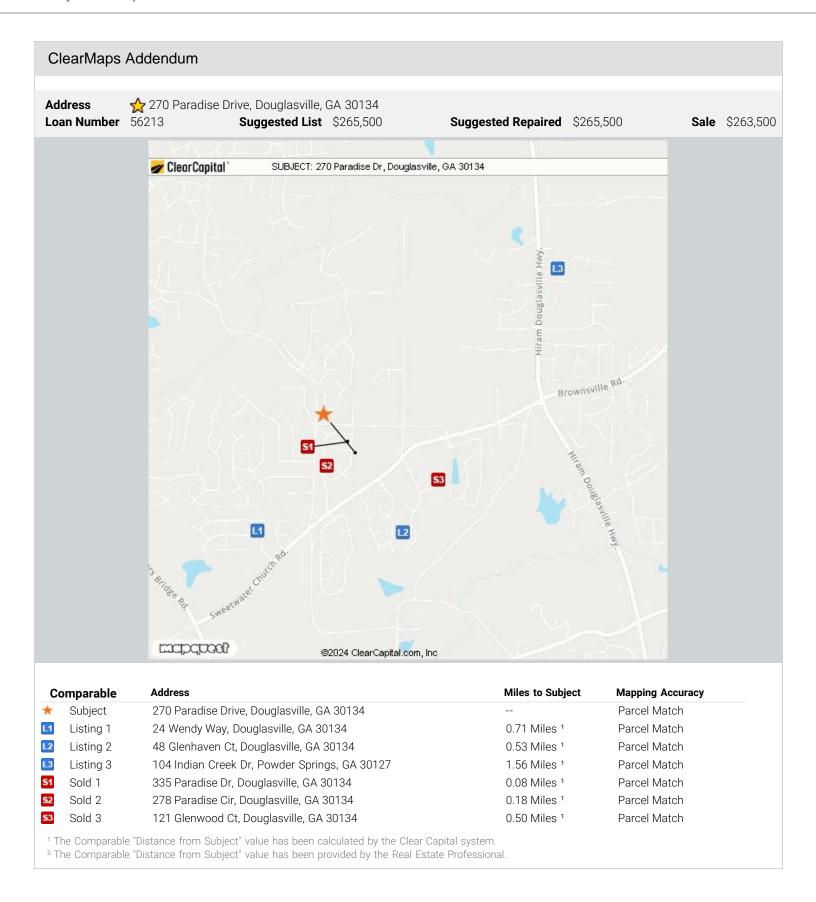
121 Glenwood Ct Douglasville, GA 30134



Front

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DOUGLASVILLE, GA 30134

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Loan Number • A

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:

by ClearCapital

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

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 5.17 miles **Date Signed** 01/19/2024

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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