37399 Loan Number **\$225,000**• 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	26 Roseberry Circle, Savannah, GA 31407 04/03/2019 37399 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6126125 04/03/2019 7-0978B-13-0 Chatham	Property ID	26292704
Tracking IDs					
Order Tracking ID	Citi_BPO_04.02.19	Tracking ID 1	Citi_BPO_04.02	2.19	
Tracking ID 2		Tracking ID 3			

General Conditions			
Owner	PRICE GLENNE E JR & SARAH C	Condition Comments	
R. E. Taxes	\$229,202	The subject appeared to be in stable structural and physical	
Assessed Value	\$233,100	condition. It has received adequate owner care and con	
Zoning Classification	PRIP		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
НОА	Lake Shore Homeowners Association 912-961-1544		
Association Fees	\$450 / Year (Pool,Other: Clubhouse, Fitness Facilities, Pool-Community)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Da	ita	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subdivision is one of Port Wentworth's Newer
Sales Prices in this Neighborhood	Low: \$135,000 High: \$254,900	neighborhoods. The homes are maintained well. They are of diverse styles and designs and in good conformation. It is
Market for this type of property	Remained Stable for the past 6 months.	situated in a rural like setting and less than 10 minutes from th interstate. The location is near amenities including public
Normal Marketing Days	<90	transportation.

by ClearCapital

DRIVE-BY BPO

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	26 Roseberry Circle	24 Amber Dr	21 Amber Dr	34 Holly Springs Cr
City, State	Savannah, GA	Port Wentworth, GA	Port Wentworth, GA	Port Wentworth, GA
Zip Code	31407	31407	31407	31407
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.09 1	0.70 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$229,900	\$225,000	\$214,900
List Price \$		\$229,900	\$220,000	\$214,900
Original List Date		03/22/2019	09/07/2018	01/31/2019
DOM · Cumulative DOM	•	12 · 12	208 · 208	38 · 62
Age (# of years)	5	6	4	6
Condition	Average	Average	Average	Average
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,164	3,300	3,080	3,126
Bdrm · Bths · ½ Bths	4 · 3	5 · 3 · 1	4 · 3	4 · 3
Total Room #	10	12	10	10
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.14 acres	.11 acres	.12 acres	.13 acres
Other				

^{*} Listing 3 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.

37399 Loan Number **\$225,000**• As-Is Value

by ClearCapital

Current Listings - Cont.

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

- Listing 1 Remarks: Like New! Beautiful! One of the larger homes with 5 bedrooms, 3.5 bathrooms, great room, open kitchen with lots of cabinets, formal dining room, In-Law or Master bedroom on first floor complete with full bath and walk-in closet, upstairs oversize master suite with sitting area and three more bedrooms and laundry room.
- Listing 2 Remarks: Say YES! to the Address! Better than new! One of the largest homes in the neighborhood. This 4 bedroom beauty features a Jr. Master on the main floor, complete with walk in closet and an attached full bath. Wood floors, stainless steel kitchen with custom backsplash, pantry, a formal dining room, and a large family room complete the main floor. Upstairs is an oversized second master suite with dual sinks and an extra sitting area, two more good sized bedrooms, Over-sized loft and the laundry room. The fenced backyard is low maintenance. Close to all the Pooler and Savannah have to offer!
- Listing 3 Remarks: Welcome home to this charming residence in a lovely community. NEWER ARCHITECTURAL ROOF! Radiating with curb appeal, this home flaunts a fresh paint scheme. Upon entering, delight in Luxury Vinyl Plank floors, modern fixtures, and an open concept floor plan. The spacious living room leads into the family room/kitchen area, great for entertaining. 1 bed/1 bath downstairs makes a perfect guest suite! Prepare and enjoy home cooked meals in the chef's kitchen, showcasing beautiful counter tops, rich cabinetry, custom backsplash, and new stainless steel appliances. The capacious bedrooms are lined with plush carpet for comfort, as well as in the additional bonus room. If fresh air is what you seek, relax in your private backyard with a patio, perfect for dining al fresco. If entertaining is your style, this massive yard is also perfect for activities and BBQs! Sure to be admired, we recommend requesting a showing today!

Client(s): Wedgewood Inc Prope

Property ID: 26292704

Page: 3 of 14

Port Wentworth, GA 31407

37399 Loan Number

\$225,000 As-Is Value

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	26 Roseberry Circle	54 Lake Shore Bl	27 Amber Dr	7 Amber Dr
City, State	Savannah, GA	Port Wentworth, GA	Port Wentworth, GA	Port Wentworth, GA
Zip Code	31407	31407	31407	31407
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.35 1	0.10 1	0.09 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$225,000	\$224,900	\$215,000
List Price \$		\$225,000	\$224,900	\$215,000
Sale Price \$		\$225,000	\$224,000	\$210,000
Type of Financing		Fha	Va	Va
Date of Sale		12/14/2018	01/22/2019	05/15/2018
DOM · Cumulative DOM	•	80 · 94	9 · 62	114 · 115
Age (# of years)	5	8	5	7
Condition	Average	Average	Average	Average
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,164	2,978	3,182	2,978
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	5 · 3 · 1	4 · 3
Total Room #	10	10	12	10
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.14 acres	.13 acres	.14 acres	.12 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$225,000	\$224,000	\$210,000

^{*} Sold 2 is the most comparable sale to the subject.

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

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

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

37399 Loan Number \$225,000
• As-Is Value

Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Remarks: Back on market at no fault of Sellers. Come see this gorgeous updated 4 bedroom 3 bath home. Granite counter tops and new tile back splash. Appliances are negotiable. You can relax in the evenings and enjoy the beautiful lake view right from your own back yard. Also has a huge master with extra sitting room and custom built in shelves in the 2nd bedroom. Also has a convenient laundry room upstairs and one bedroom down stairs for guests. Added bonus of a 50 AMP electric outlet in the garage for an RV or a generator.
- Sold 2 Remarks: Feast your eyes on this enhanced 2-story Amberly Estates home on a corner lot! As you enter, the rich new laminate flooring will catch your eye. Entertain friends and prepare delicious appetizers in this lovely chef's kitchen that boasts new stainless steel appliances! Convenient downstairs bedroom with attached bathroom and walk-in makes a perfect guest suite! Upstairs you'll find the rest of the bedrooms, including the enormous master with sitting nook, and also includes a luxurious ensuite with dual sinks, separate shower and tub, and walk-in closet! Fresh carpet in all bedrooms! Convenient indoor laundry! Plenty of room in the fenced backyard for activities! Truly a must-see!
- **Sold 3** Remarks: Better than New and Move In Ready with Brand New Carpet and Fresh Paint! Plenty of space for everyone with 4 Bedrooms, 3 Bathrooms, Large Living Room, Kitchen with Breakfast Room, Separate Dining Room and 2 Car Garage. Private backyard with a privacy fence. Located in an Amenity filled community with a Pool, Clubhouse and Playground. Close to interstate access and just minutes to Pooler!

Client(s): Wedgewood Inc

Property ID: 26292704

Effective: 04/03/2019 Page: 5 of 14

26 Roseberry Cir

37399 Loan Number **\$225,000**• As-Is Value

by ClearCapital

Port Wentworth, GA 31407

Current Listing S	tatus	Not Currently L	_isted	Listing Histor	y Comments		
Listing Agency/Firm		There is no current listing history located within the MLS nor					
Listing Agent Na	me				•	bject. LOT 812 AM	
Listing Agent Ph	one			ESTATES (a	LAKESHURE PHA	SE 1 SMB 42S 50((A-G)
# 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	\$225,000	\$225,000	
Sales Price	\$225,000	\$225,000	
30 Day Price	\$215,000		
Comments Regarding Pricing St	trategy		
Price is based upon most re	cently sold comparable 1 less 10k for	the 30 day price.	

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: 26292704

Subject Photos

DRIVE-BY BPO



Front



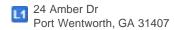
Address Verification



Street

Listing Photos

DRIVE-BY BPO





Front





Front





Front

Sales Photos

DRIVE-BY BPO





Front

27 Amber Dr Port Wentworth, GA 31407



Front

7 Amber Dr Port Wentworth, GA 31407



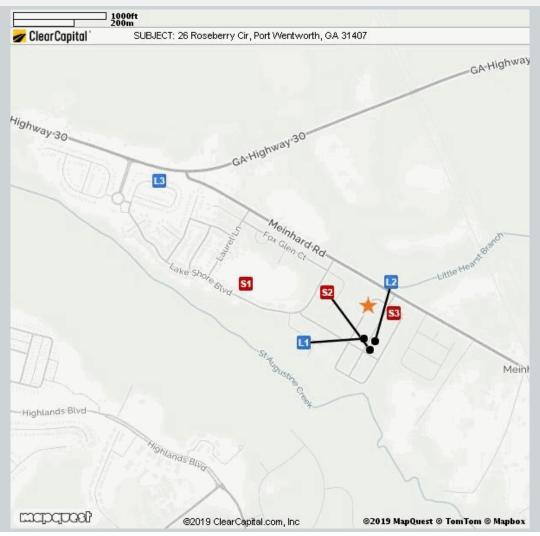
Front

37399 Loan Number **\$225,000**• As-Is Value

ClearMaps Addendum

Suggested Repaired \$225,000

,000 **Sale** \$225,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	26 Roseberry Cir, Port Wentworth, GA		Parcel Match
Listing 1	24 Amber Dr, Port Wentworth, GA	0.07 Miles ¹	Parcel Match
Listing 2	21 Amber Dr, Port Wentworth, GA	0.09 Miles ¹	Parcel Match
Listing 3	34 Holly Springs Cr, Port Wentworth, GA	0.70 Miles ¹	Parcel Match
Sold 1	54 Lake Shore Bl, Port Wentworth, GA	0.35 Miles ¹	Parcel Match
Sold 2	27 Amber Dr, Port Wentworth, GA	0.10 Miles ¹	Parcel Match
Sold 3	7 Amber Dr, Port Wentworth, GA	0.09 Miles 1	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

37399 Loan Number **\$225,000**• As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 26292704

Page: 11 of 14

37399 Loan Number \$225,000
• As-Is Value

by ClearCapital

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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

37399 Loan Number **\$225,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

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

Property ID: 26292704

Page: 13 of 14

Loan Number

37399

\$225,000
• As-Is Value

Page: 14 of 14

Broker Information

by ClearCapital

Broker Name Lavern Martin Company/Brokerage Coldwell Banker Garvin Realtors

License No 179221 **Address** 7373 Hodgeson Memorial Dr Savannah GA 31406

License Expiration 07/31/2020 **License State** GA

Phone 9123230317 Email lavernmartin1957@gmail.com

Broker Distance to Subject 14.20 miles **Date Signed** 04/03/2019

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: 26292704 Effective: 04/03/2019