DRIVE-BY BPO

1971 CAMELLIA DRIVE

DECATUR, GA 30032

38165 Loan Number **\$315,000**• 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	1971 Camellia Drive, Decatur, GA 30032 09/16/2020 38165 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6839929 09/16/2020 15 149 03 007 De Kalb	Property ID	28799962
Tracking IDs					
Order Tracking ID	0914_BPO_Updates	Tracking ID 1	0914_BPO_Upd	ates	
Tracking ID 2		Tracking ID 3			

_	0.17.1.10.11.17 DD 0.05.07.15.0.00.10				
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject property is a single family home in good condition.			
R. E. Taxes	\$3,200	Subject property has recently been renovated and is listed for			
Assessed Value	\$163,000	sale. Please see MLS sheet on docs tab.			
Zoning Classification R75					
Property Type	SFR				
Occupancy	Vacant				
Secure? Yes					
(Doors and windows are locked)					
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				

Location Type	Urban	Neighborhood Comments	
Local Economy	Improving	Area of subject property has an reo saturation rate of less tha	
Sales Prices in this Neighborhood	Low: \$190,000 High: \$380,000	1%. Subject property is located within 2 miles of local commercial district and is within 3 miles of I-20.	
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<180		

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1971 Camellia Drive	2153 Second Avenue	2010 Lillac Lane	1875 Longdale Drive
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30032	30032	30032	30032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.24 1	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,900	\$320,000	\$320,000
List Price \$		\$289,900	\$320,000	\$320,000
Original List Date		08/20/2020	08/27/2020	08/25/2020
DOM · Cumulative DOM		24 · 27	17 · 20	20 · 22
Age (# of years)	70	68	67	67
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,486	1,429	1,336	1,456
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	363			
Pool/Spa				
Lot Size	.40 acres	.20 acres	.30 acres	.330 acres
Other				

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Inferior than subject property. This comparable is inferior in location than compared to subject property.
- Listing 2 Equal to subject property. This comparable is similar in style and quality as compared to subject property.
- Listing 3 Equal to subject property. This comparable is similar in size and location as compared to subject property.

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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	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1971 Camellia Drive	2062 E Lillac Lane	2205 Lillac Lane	1702 Valencia Road
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30032	30032	30032	30032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.18 1	0.29 1	0.51 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$324,999	\$290,000	\$325,000
List Price \$		\$324,999	\$290,000	\$325,000
Sale Price \$		\$305,000	\$285,000	\$315,000
Type of Financing		Conventional	Conventional	Fha
Date of Sale		07/16/2020	05/15/2020	07/03/2020
DOM · Cumulative DOM		90 · 137	40 · 57	21 · 49
Age (# of years)	70	68	67	67
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,486	1,570	1,450	1,711
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	363			
Pool/Spa				
Lot Size	.40 acres	.35 acres	.40 acres	.30 acres
Other				
Net Adjustment		+\$10,000	+\$10,000	\$0
Adjusted Price		\$315,000	\$295,000	\$315,000

^{*} Sold 3 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** Inferior than subject property. This comparable is inferior in location than compared to subject property. An addition of \$10,000 for inferior location than subject property
- **Sold 2** Inferior than subject property. This comparable is inferior in location than compared to subject property. **Please Note** Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold 6 months and sold in order to find suitable comparables. An addition of \$10,000 for inferior location than subject property
- Sold 3 Equal to subject property. This comparable is similar in style and quality as compared to subject property.

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		tory					
Current Listing S	tatus	Currently Listed	Currently Listed		Listing History Comments		
Listing Agency/F	irm	Covenant Realt	ty	Subject pro	perty was just rece	ently listed	
Listing Agent Na	me	Lee Nicholson					
Listing Agent Ph	one	404-909-5872					
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
09/03/2020	\$325,000						MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$320,000	\$320,000		
Sales Price	\$315,000	\$315,000		
30 Day Price	\$305,000			
Comments Regarding Pricing Strategy				

Marketing strategy is average sold/listed comps within the past 6 months within the market area. **Please Note** Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold 6 months and sold in order to find suitable comparables.

Clear Capital Quality Assurance Comments Addendum

Reviewer's Broker's conclusion reflects a market price for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the price conclusion appears to be adequately supported. Due to a lack of more similar comps available, these search parameters were expanded in order to provide comps from the subject's competitive market area that reflect current market conditions

Client(s): Wedgewood Inc

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DECATUR, GA 30032

DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Side



Street



Street

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Subject Photos

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DRIVE-BY BPO



Other

Client(s): Wedgewood Inc

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Listing Photos





Front

2010 Lillac Lane Decatur, GA 30032



Front

1875 Longdale Drive Decatur, GA 30032



Front

Sales Photos





Front

\$2 2205 Lillac Lane Decatur, GA 30032



Front

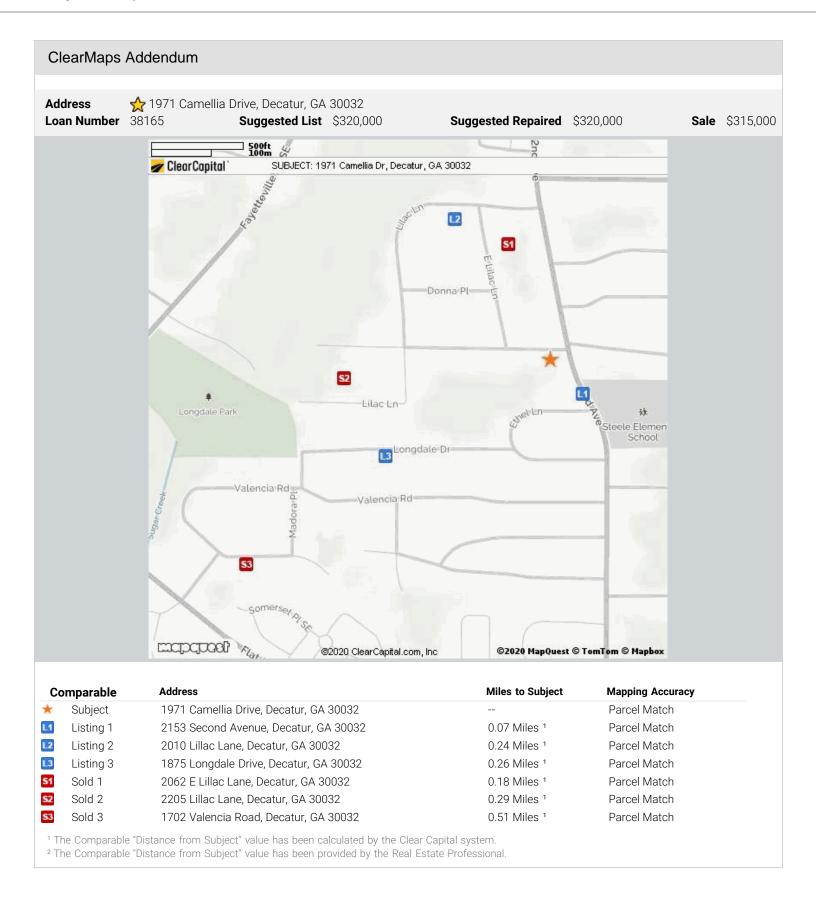
1702 Valencia road Decatur, GA 30032



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:

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

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
- 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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GA

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Broker Information

License Expiration

by ClearCapital

Broker Name April Lloyd Company/Brokerage Palmerhouse Properties Realty

License No 293785 **Address** 1401 Meridian Street Atlanta GA

License State

30317

Phone 4044141629 Email april30317@gmail.com

Broker Distance to Subject 2.43 miles **Date Signed** 09/16/2020

04/30/2021

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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