DRIVE-BY BPO

30 GODLEY PARK WAY

SAVANNAH, GA 31407

41910 Loan Number

\$166,333 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

Address Inspection Date Loan Number Borrower Name	30 Godley Park Way, Savannah, GA 31407 09/16/2020 41910 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6843791 09/16/2020 21016A01012 Chatham	Property ID	28808221
Tracking IDs					
Order Tracking ID	0916BPOs	Tracking ID 1	0916BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	SULLIVAN GENA M	Condition Comments
R. E. Taxes	\$1,763	The subject property is a single family home that is located on a
Assessed Value	\$139,600	corner lot and appears to be in average condition with no visible
Zoning Classification	R3	signs of repairs or damages to the home.
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	Godley Park 8435242207	
Association Fees	\$88 / Month (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	
коаа туре	PUDIIC	

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	The neighborhood is a makeup of single family homes and has		
Sales Prices in this Neighborhood	Low: \$146,000 High: \$242,985	been very well maintained.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	30 Godley Park Way	67 Godley Park Way	111 Fox Glen Ct	16 Fairgreen St
City, State	Savannah, GA	Savannah, GA	Port Wentworth, GA	Savannah, GA
Zip Code	31407	31407	31407	31407
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.76 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$167,500	\$170,000	\$169,900
List Price \$		\$171,000	\$170,000	\$169,900
Original List Date		07/03/2020	08/05/2020	08/04/2020
DOM · Cumulative DOM		75 · 75	42 · 42	43 · 43
Age (# of years)	15	15	12	15
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	2 Stories Trad	2 Stories Trad	1 Story Ranch	1.5 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	1,413	1,320	1,288	1,222
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	9	8	8
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.17 acres	0.18 acres	0.12 acres	0.15 acres

^{*} 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** This home is slightly superior in room count. The home has kitchen appliances, hardwood floors, interior has been painted and is move-in ready.
- **Listing 2** This home is similar in age and room count. The home has kitchen appliances, laminate flooring, interior has been painted and is move-in ready.
- **Listing 3** This home is similar in age and room count. The home has stainless steel kitchen appliances, hardwood floors, tile flooring, interior has been painted and is move-in ready.

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	30 Godley Park Way	169 Lakepointe Dr	18 Twin Oaks Place Pl	4 Sunbriar Ln
City, State	Savannah, GA	Savannah, GA	Port Wentworth, GA	Savannah, GA
Zip Code	31407	31407	31407	31407
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.81 1	0.14 1	0.18 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$165,000	\$164,900	\$164,900
List Price \$		\$165,000	\$164,900	\$164,900
Sale Price \$		\$168,000	\$167,000	\$164,000
Type of Financing		Fha	Conventional	Conventional
Date of Sale		06/25/2020	08/25/2020	06/04/2020
DOM · Cumulative DOM		37 · 37	40 · 40	17 · 34
Age (# of years)	15	13	10	16
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	2 Stories Trad	1 Story Ranch	1 Story Ranch	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	1,413	1,200	1,161	1,222
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Detached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.17 acres	0.11 acres	0.16 acres	0.15 acres
Other	None	None	None	None
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$168,000	\$167,000	\$164,000

^{*} Sold 2 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** This home is similar in age and room count. The home has hardwood floors, stainless steel kitchen appliances, interior has been painted and is move-in ready.
- **Sold 2** This home is similar in age and room count. The home has hardwood floors, kitchen appliances, interior has been maintained and is move-in ready.
- **Sold 3** This home is similar in age and room count. The home has hardwood floors, fireplace, kitchen appliances, interior has been maintained and is move-in ready.

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Subject Sale	es & Listing Hist	tory					
Current Listing S	tatus	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			None			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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

	As Is Price	Repaired Price	
Suggested List Price	\$170,300	\$170,300	
Sales Price	\$166,333	\$166,333	
30 Day Price	\$164,000		
Comments Regarding Pricing S	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.

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Subject Photos



Front



Address Verification



Side



Side



Back



Back

Subject Photos

by ClearCapital







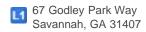
Street



Other

41910

Listing Photos





Front

111 Fox Glen Ct Port Wentworth, GA 31407



Front

16 Fairgreen St Savannah, GA 31407



Front

SAVANNAH, GA 31407

41910

Sales Photos





Front

18 Twin Oaks Place Pl Port Wentworth, GA 31407



Front

4 Sunbriar Ln Savannah, GA 31407

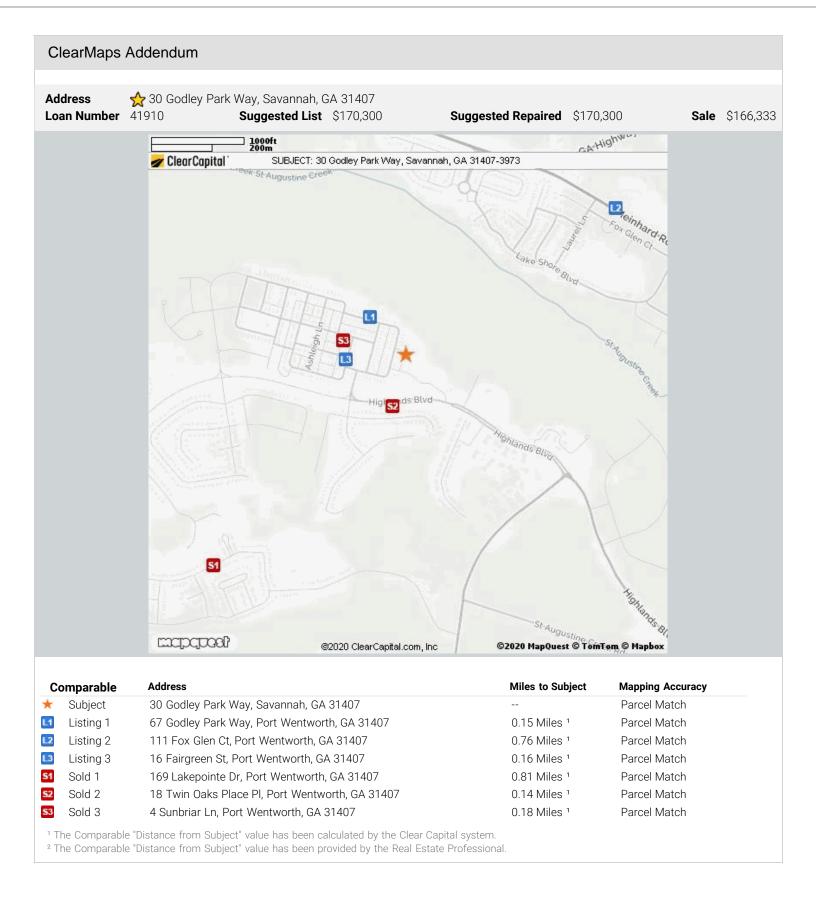


Front

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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. 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

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Report Instructions - cont.

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

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 Francine Moffett Company/Brokerage Rawls Realty

License No 325755 **Address** 130 Canal Street Pooler GA 31322

License Expiration 08/31/2021 **License State** GA

Phone9126555740EmailFMoffettRealtor@gmail.com

Broker Distance to Subject 3.62 miles **Date Signed** 09/16/2020

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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