DRIVE-BY BPO

2122 YORKSHIRE COURT

WOODSTOCK, GA 30189

43786 Loan Number **\$270,000**• 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	2122 Yorkshire Court, Woodstock, GA 30189 03/05/2021 43786 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7143140 03/05/2021 15N12A-000 Cherokee	Property ID	29701364
Tracking IDs					
Order Tracking ID	0302BPO	Tracking ID 1	0302BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Radin John A & Inger K	Condition Comments
R. E. Taxes	\$2,460	The subject property is in average condition as viewed from the
Assessed Value	\$91,988	street. No repairs noted. The subject property appears vacant. It
Zoning Classification	Res	appears to have REO paperwork taped to the front door. The home is average. No adverse conditions noted.
Property Type	SFR	— Home is average. No adverse conditions noted.
Occupancy	Vacant	
Secure?	Yes (Appears locked.)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Kingston Square	
Association Fees	\$400 / Year (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject neighborhood is located 1-3 miles from interstate,
Sales Prices in this Neighborhood	Low: \$169,000 High: \$495,000	shopping and other points of interest.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Client(s): Wedgewood Inc

Property ID: 29701364

43786 Loan Number **\$270,000**• As-Is Value

by ClearCapital

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2122 Yorkshire Court	1063 Boston Rdg	120 Fitchburg Dr	110 Williamsburg Ln
City, State	Woodstock, GA	Woodstock, GA	Woodstock, GA	Woodstock, GA
Zip Code	30189	30189	30189	30189
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.25 1	0.49 1	0.79 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$310,000	\$275,000
List Price \$		\$299,900	\$310,000	\$275,000
Original List Date		02/18/2021	01/28/2021	01/07/2021
DOM · Cumulative DOM		14 · 15	35 · 36	56 · 57
Age (# of years)	33	37	36	35
Condition	Average	Good	Good	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	2 Stories Traditional	2 Stories Trad
# Units	1	1	1	1
Living Sq. Feet	2,244	2,520	2,340	1,856
Bdrm · Bths · ½ Bths	3 · 2	4 · 3 · 1	4 · 2 · 1	3 · 2
Total Room #	7	7	7	7
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)	38%	0%	48%	50%
Basement Sq. Ft.	1,122	1,260	1,112	1,232
Pool/Spa				
Lot Size	0.49 acres	0.27 acres	0.28 acres	0.34 acres
Other	fireplace	fireplace	fireplace	fireplace

^{*} 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** Listing 1 is similar in GLA, age, location and appeal. Superior condition. Condition criteria was expanded to find additional comps due to low supply. Lacks finished basement.
- **Listing 2** Listing 2 is similar in GLA, age, location and appeal. This comp has been updated. Condition criteria was expanded to find additional comps due to low supply. Similar finished basement.
- Listing 3 Listing 3 is similar in GLA, age, location and condition. This comp is average. Similar finished basement.

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.

WOODSTOCK, GA 30189

43786 Loan Number **\$270,000**• As-Is Value

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2122 Yorkshire Court	2113 Yorkshire Ct	1804 Yorkshire Dr	1908 Nantucket Dr
City, State	Woodstock, GA	Woodstock, GA	Woodstock, GA	Woodstock, GA
Zip Code	30189	30189	30189	30189
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.09 1	0.18 1	0.16 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$279,900	\$280,000	\$300,000
List Price \$		\$279,900	\$280,000	\$300,000
Sale Price \$		\$269,900	\$280,000	\$300,000
Type of Financing		Fha	Conv	Fha
Date of Sale		11/09/2020	12/16/2020	09/09/2020
DOM · Cumulative DOM	·	78 · 130	6 · 40	5 · 54
Age (# of years)	33	33	37	36
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	2 Stories Trad	2 Stories Trad	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,244	2,354	2,396	2,155
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
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)	38%	42%	46%	50%
Basement Sq. Ft.	1122	1,190	972	1,045
Pool/Spa				
Lot Size	0.49 acres	0.38 acres	0.32 acres	0.28 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment		-\$13,000	-\$4,040	-\$19,000
Adjusted Price		\$256,900	\$275,960	\$281,000

^{*} 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.

WOODSTOCK, GA 30189

43786 Loan Number **\$270,000**• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- Sold 1 Sold 1 is similar in GLA, age, location and appeal. Similar condition. \$10,000cc. Similar finished basement. -\$2000 bedroom, \$1000 half bath.
- **Sold 2** Sold 2 is similar in GLA, age and appeal. -\$3040 GLA, Occ. Similar bedroom count. \$1000 half bath. Average condition. Similar. Best comp, similar condition, similar GLA.
- **Sold 3** Sold 3 is similar in GLA, age, location and appeal. Superior condition -5%. Condition criteria was expanded to find additional comps. -\$4000cc.

Client(s): Wedgewood Inc

Property ID: 29701364

Effective: 03/05/2021

Page: 4 of 13

WOODSTOCK, GA 30189

43786 Loan Number **\$270,000**• As-Is Value

by ClearCapital

Subject Sales & Listin	ng History					
Current Listing Status	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/Firm		No listing his		isting history found in the past 12 months.		
Listing Agent Name						
Listing Agent Phone						
# of Removed Listings in Prev Months	ious 12 0					
# of Sales in Previous 12 Months	0					
Original List Original L Date Price	ist 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	\$270,000	\$270,000			
30 Day Price	\$265,000				
Comments Regarding Pricing S	trategy				
Sale 1-2 and listing 3 are the best comps. They are similar in condition. Due to a lack of similar comps condition criteria is expanded. The best comps found were used.					

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: 29701364



DRIVE-BY BPO

Subject Photos



Front



Address Verification



Street

by ClearCapital

Listing Photos



1063 Boston Rdg Woodstock, GA 30189



Front



120 Fitchburg Dr Woodstock, GA 30189



Front

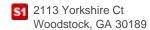


110 Williamsburg Ln Woodstock, GA 30189



Front

Sales Photos





Front

1804 Yorkshire Dr Woodstock, GA 30189



Front

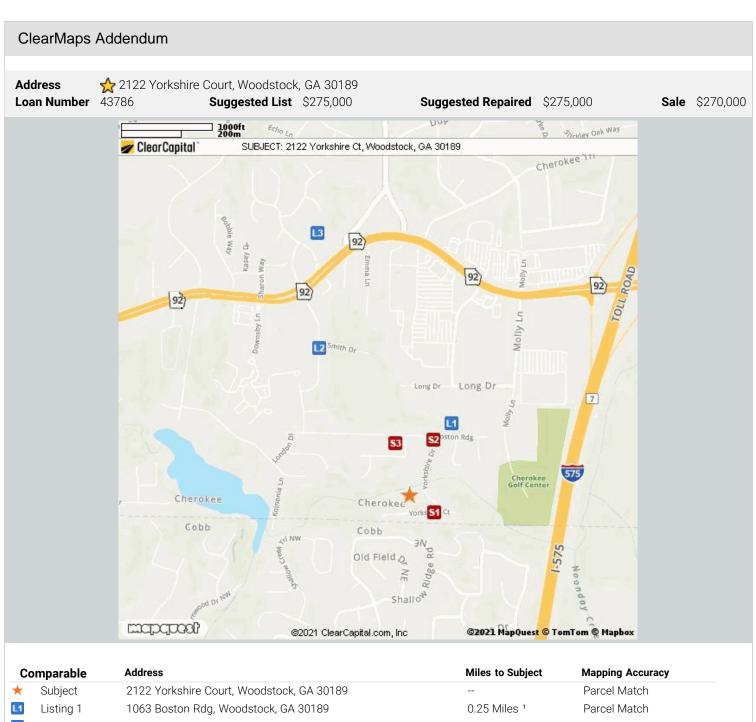
1908 Nantucket Dr Woodstock, GA 30189



Front

43786 Loan Number **\$270,000**• As-Is Value

by ClearCapital



Comparable		ппрагавіе	Address	willes to subject	Mapping Accuracy
	*	Subject	2122 Yorkshire Court, Woodstock, GA 30189		Parcel Match
	L1	Listing 1	1063 Boston Rdg, Woodstock, GA 30189	0.25 Miles 1	Parcel Match
	L2	Listing 2	120 Fitchburg Dr, Woodstock, GA 30189	0.49 Miles 1	Parcel Match
	L3	Listing 3	110 Williamsburg Ln, Woodstock, GA 30189	0.79 Miles 1	Parcel Match
	S1	Sold 1	2113 Yorkshire Ct, Woodstock, GA 30189	0.09 Miles 1	Parcel Match
	S2	Sold 2	1804 Yorkshire Dr, Woodstock, GA 30189	0.18 Miles 1	Parcel Match
	S 3	Sold 3	1908 Nantucket Dr, Woodstock, GA 30189	0.16 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.

WOODSTOCK, GA 30189

43786 Loan Number **\$270,000**• 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.

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: 29701364

Page: 10 of 13

WOODSTOCK, GA 30189

43786

\$270,000• As-Is Value

189 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: 29701364

Page: 11 of 13

WOODSTOCK, GA 30189

43786 Loan Number \$270,000

As-Is Value

Report Instructions - cont.

by ClearCapital

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: 29701364 Effective: 03/05/2021 Page: 12 of 13



WOODSTOCK, GA 30189

Loan Number

Effective: 03/05/2021

Page: 13 of 13

\$270,000

As-Is Value

Broker Information

by ClearCapital

Broker Name Cara Caldwell Company/Brokerage Atlanta Communities

License No 202666 **Address** 4286 Bells Ferry Road kennesaw

GA 30144

License Expiration 01/31/2023 **License State** GA

Phone 7707788851 Email cara@getcaldwell.com

Broker Distance to Subject 1.60 miles Date Signed 03/05/2021

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.

Client(s): Wedgewood Inc Property ID: 29701364