DRIVE-BY BPO

9573 LEATHERWOOD LANE

45168 Loan Number **\$310,000**• As-Is Value

by ClearCapital

DOUGLASVILLE, GEORGIA 30135

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.

9573 Leatherwood Lane, Douglasville, GEORGIA 30135 **Property ID** 30420938 **Address** Order ID 7336436 **Inspection Date** 06/03/2021 **Date of Report** 06/03/2021 **APN Loan Number** 45168 00560150116 **Borrower Name** Catamount Properties 2018 LLC County Douglas

Tracking IDs

| Order Tracking ID | 0602BPO_Citi | Tracking ID 1 | 0602BPO_Citi |
|-------------------|--------------|---------------|--------------|
| Tracking ID 2 | | Tracking ID 3 | |

| General Conditions | | | | | |
|--------------------------------|-------------------|---|--|--|--|
| Owner | FRANKIE D WOODARD | Condition Comments | | | |
| R. E. Taxes | \$4,584 | SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED | | | |
| Assessed Value | \$110,480 | WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT | | | |
| Zoning Classification | Residential R-2 | PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED. | | | |
| Property Type | SFR | - VIOIDEE EXTENSION NET AINS DETECTED. | | | |
| 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: \$189,900 High: \$425,900 | SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET. | | | |
| Market for this type of property | Remained Stable for the past 6 months. | | | | |
| Normal Marketing Days | <90 | | | | |

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| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 9573 Leatherwood Lane | 4295 Prestley Mill Rd | 3894 Old Savannah Ct | 9220 Charlton Pl |
| City, State | Douglasville, GEORGIA | Douglasville, GA | Douglasville, GA | Douglasville, GA |
| Zip Code | 30135 | 30135 | 30135 | 30135 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | | 0.68 1 | 0.99 1 | 0.49 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$289,900 | \$379,000 | \$350,000 |
| List Price \$ | | \$289,900 | \$379,000 | \$350,000 |
| Original List Date | | 05/03/2021 | 05/27/2021 | 04/23/2021 |
| DOM · Cumulative DOM | • | 30 · 31 | 6 · 7 | 40 · 41 |
| Age (# of years) | 26 | 34 | 24 | 30 |
| 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 Traditional | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,314 | 2,073 | 2,274 | 3,985 |
| Bdrm · Bths · ½ Bths | 3 · 2 · 1 | 3 · 2 · 1 | 4 · 2 · 1 | 3 · 2 · 1 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | | | | |
| Pool/Spa | | | | |
| Lot Size | 0.86 acres | 0.68 acres | 0.61 acres | 0.51 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.

by ClearCapital

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

- Listing 1 Look No Further ~ Beautifully Maintained Home Has It All! Recently Renovated Kitchen With Custom Cabinets, Upgraded Tile Floors & All New Appliances! New, Gleaming Brazilian Cherry Hardwood Floors Throughout Entire Home Including All Bedrooms! All Bathrooms Have Been Completely Remodeled With Granite Counters! Romantic Master On Main With Fireplace & Elegant Bath! Large Secondary Rooms Up With Lots Of Closet Space. 2 Additional Rooms, Finished Bonus Room Above Garage & Another Room Off The Kitchen ~ Perfect For Playroom, Media Room Or Office Space!
- Listing 2 ***multiple Offers Have Been Received. Highest & Best Due By Saturday, May 29th, 2021 At 6pm.***well Maintained 3 Sided Brick Home On Cul-de-sac Lot! Newly Finished Hardwood Flrs Throughout The Main Level Along With 6in Baseboards. The Beautiful Foyer Is Accentuated W/the Hardwood FIr Staircase & Wrought Iron Baluster. For Entertaining, There Is A Formal Living Rm & Separate Dining Rm Both W/trey Ceilings. Gourmet Kitchen W/custom Built Maple Cabinets, Tile Backsplash, Granite Counters, 16x16 Tile Flooring, Ss Appliances, Fridge (is Included), Island, Breakfast Area & Pantry. Off Of The Kitchen, Is A Built-in Desk Area W/bookshelves & A Bill Sorter. Spacious Den W/brick Frplc That Has A Gas Starter & Gas Logs! The Den Also Has French Doors Leading Out To The Deck. Huge Bonus Rm Over The Garage W/built-in Storage Closets, New Carpet & New Pad. There Is Also A 2nd Staircase W/new Carpet. Spacious Master Suite W/trey Ceiling, Walk-in Closet, His & Her Vanities, Jetted Tub, Separate Shower & Tile Flooring. The Second Bedroom Is Connected To The Master & Has A Closet Which Is Perfect For A Nursery Or Home Office. Spacious Secondary Bedrooms Upstairs Share A Hall Full Bath. For Convenience The Laundry Rm Is Located Upstairs And The Front Loading Washer & Dryer Are Included. If You Need Room To Expand There Is An Unfinished Walk- out Basement W/boat Door. This Property Has An Upper Driveway That Leads To The Extra Large Side Entry Garage W/automatic Door Openers & New Wall & Floor Paint. Also There Is A Lower Driveway That Leads To The 3rd Garage Door/boat Door. Outdoor Entertaining Is A Must At This Home! Unbelievable Landscaping W/many Specimen Plants That Are The Focal Point While Relaxing On The Ground Level Deck. The Backyard Is Private, Wooded & Level. Close Proximity To I-20, Arbor Place Mall, Restaurants, Schools & Wellstar Hospital!
- Listing 3 Located In The Charlton Crossing Community, This Property Features High, Vaulted Ceilings, Separate Living Room, And Formal Dining Room. The Kitchen Has Solid- wood Cabinets, Granite Countertops, And A Breakfast Area. Large Master Bedroom On The Main Floor. Master Bathroom Has Been Completely Renovated With His And Her Sinks On Solid-surface Countertops, As Well As A Separate Shower And Garden Tub. Large Partially Finished Basement With Stubbed-in Utilities.

Client(s): Wedgewood Inc

Property ID: 30420938

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DOUGLASVILLE, GEORGIA 30135

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| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 9573 Leatherwood Lane | 9398 Cresent Ct | 9394 Grace Lake Dr | 5837 Wembley Dr |
| City, State | Douglasville, GEORGIA | Douglasville, GA | Douglasville, GA | Douglasville, GA |
| Zip Code | 30135 | 30135 | 30135 | 30135 |
| Datasource | Tax Records | MLS | MLS | Public Records |
| Miles to Subj. | | 0.24 1 | 0.24 1 | 0.26 1 |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | | \$319,900 | \$310,000 | \$355,900 |
| List Price \$ | | \$319,900 | \$310,000 | \$355,900 |
| Sale Price \$ | | \$319,900 | \$310,000 | \$355,900 |
| Type of Financing | | Conv. | Conv. | Conv. |
| Date of Sale | | 12/14/2020 | 11/25/2020 | 07/29/2020 |
| DOM · Cumulative DOM | | 38 · 38 | 221 · 221 | 29 · 54 |
| Age (# of years) | 26 | 30 | 31 | 21 |
| 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 Traditional | 2 Stories Traditional | 1 Story Cape Cod | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,314 | 2,975 | 2,422 | 2,154 |
| Bdrm · Bths · ½ Bths | 3 · 2 · 1 | 4 · 2 · 1 | 3 · 2 · 1 | 4 · 2 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | No | No | No | Yes |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | | | | 1,115 |
| Pool/Spa | | | | |
| Lot Size | 0.86 acres | 1.10 acres | 0.44 acres | 1.03 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |
| Net Adjustment | | -\$14,220 | \$0 | +\$2,200 |
| Adjusted Price | | \$305,680 | \$310.000 | \$358,100 |

^{*} 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.

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

- Sold 1 Don't Miss This Opportunity To Make This Your Dream Home. Immaculate Updated Beauty On Over An Acre That Offers Hardwoods On The Main. Spacious Kitchen With Plenty Of Custom Cabinets And Countertops Plus A Built In Desk. Walk Out Your Spacious Family Rm With A Gas Fireplace Onto Your Covered Screened Porch And Enjoy The Private Backyard. Upstairs Offers A Large Owners Suite With A Sitting Area With Hardwood Floors And A Must-see Spa Like Bath Plus A Large Walk In Closet With Custom Cabinets And Shelving
- Sold 2 Fabulous Home Priced To Sell In A Resort-like Neighborhood * Vacation At Home Take A Walk Around The Lake Relax In Your Canoe Or Kayak On The Water Enjoy The Sunshine At The Pool Play A Game Of Tennis On The Courts All For A Low Yearly Hoa Fee! This Spacious Home Features Master On Main, 2 Huge Upper Bedrooms Both With A Flex Space, Partial Basement For Storage Or Finish To Add Living Space, And Updates Galore From Top To Bottom. * Buyers, It's Move. In. Ready.
- **Sold 3** Wonderful Large Home In The Coveted Kensington Subdivision! Soaring Ceilings In The Great Room With A Cozy Fireplace Plus An Open Concept Design, Where You Can Cook & Enjoy Friends/family & Not Miss One Moment!

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| Subject Sale | es & Listing Hist | tory | | | | | |
|-----------------------------|------------------------|--------------------|---|--------------------------|-------------|--------------|--------|
| Current Listing S | tatus | Not Currently L | isted | Listing History Comments | | | |
| Listing Agency/Firm | | | PER COUNTY TAX RECORDS SUBJECT PROPERTY SOLD ON | | | | |
| Listing Agent Name | | | 11/17/1995 FOR \$203,500. | | | | |
| Listing Agent Pho | one | | | | | | |
| # of Removed Lis 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 |

| Marketing Strategy | | | | |
|----------------------|-------------|----------------|--|--|
| | As Is Price | Repaired Price | | |
| Suggested List Price | \$315,900 | \$315,900 | | |
| Sales Price | \$310,000 | \$310,000 | | |
| 30 Day Price | \$307,900 | | | |
| | | | | |

Comments Regarding Pricing Strategy

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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

Subject Photos



Street

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Douglasville, GA 30135

Listing Photos



Front

3894 Old Savannah Ct Douglasville, GA 30135



Front

9220 Charlton Pl Douglasville, GA 30135



45168

DOUGLASVILLE, GEORGIA 30135

Sales Photos





Front

\$2 9394 Grace Lake Dr Douglasville, GA 30135



Front

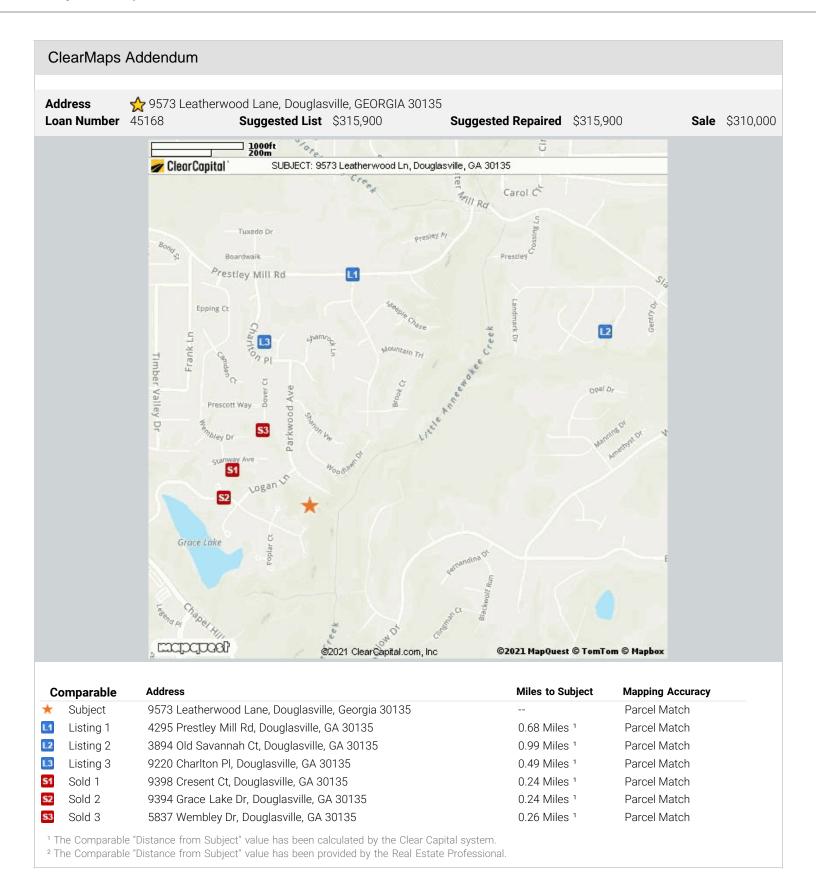
53 5837 Wembley Dr Douglasville, GA 30135



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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
- 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 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.

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Loan Number

Broker Information

Broker Name ATLANTAHOMESTEADS Trina Dowdy Company/Brokerage 6000 STEWART PKWY

License No 266749 **Address DOUGLASVILLE GA 30154**

License State **License Expiration** 02/28/2023

Phone 7705724741 **Email** yourbroker@atlantahomesteads.com

Broker Distance to Subject 3.05 miles **Date Signed** 06/03/2021

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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