DRIVE-BY BPO

by ClearCapital

3195 PILGRIMS DRIVE

DOUGLASVILLE, GEORGIA 30135

46887 Loan Number \$236,500

As-Is Value

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	3195 Pilgrims Drive, Douglasville, GEORGIA 30135 11/03/2021 46887 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7717075 11/04/2021 01100150206 Douglas	Property ID	31535351
Tracking IDs					
Order Tracking ID	1103BPO	Tracking ID 1	CAT		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	JEREMY T SANDEFUR	Condition Comments			
R. E. Taxes	\$1,769	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED			
Assessed Value	\$52,240	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT			
Zoning Classification	Residential R-LD	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.			
Property Type	SFR	TOBLE EXTENSIVACION AND 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 Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED
Sales Prices in this Neighborhood	Low: \$172700 High: \$344900	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Market for this type of property	Increased 8 % in the past 6 months.	
Normal Marketing Days	<30	

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by ClearCapital DOUGLASVILLE, GEORGIA 30135

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3195 Pilgrims Drive	2664 Bomar Rd	3186 Pilgrims Dr	3080 Pritchards Ridge Di
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.96 1	0.07 1	0.38 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$219,900	\$300,000	\$230,000
List Price \$		\$219,900	\$300,000	\$230,000
Original List Date		08/30/2021	10/14/2021	10/20/2021
DOM · Cumulative DOM		65 · 66	20 · 21	14 · 15
Age (# of years)	35	34	35	38
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	1 Story RANCH	Split Contemporary	1 Story Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,539	1,138	1,680	1,232
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 1 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.		500		
Pool/Spa				
Lot Size	0.46 acres	1.17 acres	0.46 acres	0.44 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

^{*} Listing 2 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.

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

- Listing 1 Clean 3 Br 2 Ba Home Located On Large Lot With Level Front And Fenced In Back Yards. Two Car Garage. Solid Home, Move In Ready Unfinished Bonus Room In Basement Easily Completed, A Little Tlc Will Make This The Perfect Home. Back On Market At No Fault To Seller.
- Listing 2 Kitchen Has Solid Surface Countertops, Tons Of Cabinets, Pantry, New Kitchen Faucet With Sprayer, Newer Stainless Appliances And New Vinyl Plank Floors. Sep. Dining Area With New Vinyl Plank Flooring Which Leads To Back Deck And Big Backyard Perfect For Fur Babies And Children. Large Owner's Suite Upstairs Has Spacious Walk In Closet. Updated Owner's Suite Bath With Tiled Floors, Double Sinks, Soaking Tub And Separate Shower. Spacious Secondary Bedrooms. Tiled Guest Bath Has Newer Vanity With Tub/shower Combo. Fourth Bedroom In Basement Has Access To Outside Entrance And Would Work Great For A Room Mate Situation. Could Also Be A Flex Room Used As An Office, Exercise Room, Mancave Or Family Room. Lots Of Storage! Easy Access To I-20 & Airport. Close To Shopping And Dining
- Listing 3 Check Out This Home, Wooded Corner Fenced Lot, Eat In Kitchen With New Cabinets, Counter Tops And Appliances That Opens To The Eat In Kitchen To Back Patio, Perfect For S'mores With The Family Or Morning Coffee Off The Private Deck From The Master Bedroom. New Vanities In Bathroom And Shower. Unfinished Lower Level For Home Office Or Gym. Great Location, Close To Schools, Parks, Shopping And Access For Commuting.

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Property ID: 31535351

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3195 Pilgrims Drive	3226 Plymouth Rock Dr	3184 Pilgrims Dr	3116 Freedom Ct
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.43 1	0.09 1	0.26 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$236,100	\$250,000	\$275,000
List Price \$		\$236,100	\$250,000	\$275,000
Sale Price \$		\$236,100	\$250,000	\$275,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		06/15/2021	05/03/2021	09/20/2021
DOM · Cumulative DOM		33 · 33	41 · 41	25 · 25
Age (# of years)	35	35	35	35
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	1 Story RANCH	2 Stories Traditional	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,539	1,610	1,704	1,518
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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	0.46 acres	0.86 acres	0.46 acres	0.88 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment		\$0	-\$4,125	\$0
Adjusted Price		\$236,100	\$245,875	\$275,000

^{*} Sold 1 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 You'll Love This Beautiful 3 Bedroom 2 Bath Home With The Primary Bedroom Suite On The Main Level! Located On A Large Lot In A Quiet Neighborhood With Plenty Of Driveway Parking And A Two Car Garage. Hardwood Floors. Open Floor Plan. Fireside Family Room To Host Special Gatherings. Spacious Kitchen And Dining Area With French Doors That Open To The Deck Overlooking The Fenced Backyard. Plenty Of Storage Including A Pantry, Utility Room And A Walk-in Attic. Newer Hvac System.
- Sold 2 The Home Has An Open Floor Plan And Large Family Room With Vaulted Ceiling And Gorgeous Stone Fpl. French Doors Open To Large Deck With Spacious Fenced Lot. Mtbr Has Walk-in Closet, Jetted Garden Tub And Separate Shower. Upgrades Include Ss Appliances, Granite, New Flooring And New Paint Inside And Outside. 1 Yr Home Warranty Included. Close To Shopping, Dining And Downtown Atlanta. This Is A Must See Home. Will Not Last
- Sold 3 Adorable 3 Bdrm/2 Bath Raised Ranch On A Full Partially Finished Basement. Spacious Living Room With Charming Stone Fireplace. Kitchen Has Been Updated With Solid Surface Countertops, Upgraded Cabinets, And Newer Stainless Steel Dishwasher. Oversized Owner's Suite On Main Level Featuring Large Walk In Closet, Dressing Table/vanity And Updated Bath. Large Secondary Bedroom With Double Closets. Nice Sized, Updated Guest Bath With Separate Laundry Closet. Basement Features Workshop Area, Theatre Room/mancave With Additional Attached Room That Could Be Used As A Bar Area.

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently Listed		Listing History Comments			
Listing Agency/Firm		7/7/2017 \$128,000					
Listing Agent Na	me						
Listing Agent Ph	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	\$236,500	\$236,500		
Sales Price	\$236,500	\$236,500		
30 Day Price	\$236,500			
30 Day Price	\$236,500			

Comments Regarding Pricing Strategy

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Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.96 miles and the sold comps **Notes** closed within the last 6 months. The market is reported as having increased 8% in the last 6 months. The price conclusion is deemed supported.

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Subject Photos



Front



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

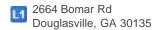
Subject Photos





Street Other

Listing Photos





Front

3186 Pilgrims Dr Douglasville, GA 30135



Front

3080 Pritchards Ridge Dr Douglasville, GA 30135



Sales Photos

by ClearCapital





Front

3184 Pilgrims Dr Douglasville, GA 30135



Front

3116 Freedom Ct Douglasville, GA 30135



Front

by ClearCapital

46887 DOUGLASVILLE, GEORGIA 30135 Loan Number

ClearMaps Addendum **Address** ☆ 3195 Pilgrims Drive, Douglasville, GEORGIA 30135 Loan Number 46887 Suggested List \$236,500 Suggested Repaired \$236,500 **Sale** \$236,500 Clear Capital SUBJECT: 3195 Pilgrims Dr, Douglasville, GA 30135 92) L1 Peekside Plantation Dr **S1** L3 mapqvcsi @2021 ClearCapital.com, Inc ©2021 MapQuest © TomTom © Mapbox Address Miles to Subject **Mapping Accuracy** Comparable Subject 3195 Pilgrims Drive, Douglasville, Georgia 30135 Parcel Match L1 Listing 1 2664 Bomar Rd, Douglasville, GA 30135 0.96 Miles 1 Parcel Match Listing 2 3186 Pilgrims Dr, Douglasville, GA 30135 0.07 Miles 1 Parcel Match Listing 3 3080 Pritchards Ridge Dr, Douglasville, GA 30135 0.38 Miles 1 Parcel Match **S1** Sold 1 3226 Plymouth Rock Dr, Douglasville, GA 30135 0.43 Miles 1 Parcel Match S2 Sold 2 3184 Pilgrims Dr, Douglasville, GA 30135 0.09 Miles 1 Parcel Match **S**3 Sold 3 3116 Freedom Ct, Douglasville, GA 30135 0.26 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.

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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

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

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Report Instructions - cont.

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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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 5.00 miles **Date Signed** 11/03/2021

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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