# **DRIVE-BY BPO**

### **152 PRATTLING COURT**

ATLANTA, GA 30349

46888 Loan Number **\$226,000**• 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

Address Inspection Date Loan Number Borrower Name	152 Prattling Court, Atlanta, GA 30349 05/07/2023 46888 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8725050 05/07/2023 09F-3400-015 Fulton	<b>Property ID</b> 50-302-3	34157915
Tracking IDs					
Order Tracking ID	05.03.23 Cit-CS Update	Tracking ID 1	05.03.23 Cit-	CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$2,213	Based on exterior observation, subject property is in Average
Assessed Value	\$56,440	condition. No immediate repair or modernization required.
Zoning Classification	Residential	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban neighborhood with sta			
Sales Prices in this Neighborhood	Low: \$164,000 High: \$300,000	property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<180				

Client(s): Wedgewood Inc

Property ID: 34157915

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	152 Prattling Court	408 Inkberry Drive	5456 Sierra Trail	4962 Lower Elm Street
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	1.45 1	2.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$227,500	\$280,000
List Price \$		\$220,000	\$227,500	\$280,000
Original List Date		04/05/2023	04/26/2023	04/26/2023
DOM · Cumulative DOM	•	29 · 32	8 · 11	8 · 11
Age (# of years)	17	18	19	2
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 Town House	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,422	1,314	1,600	1,718
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	6	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.028 acres	0.03 acres	0.05 acres	0.04 acres
Other	None	None	None	None

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** Adjustments:,Bed:0,Bath:0,HBath:0,GLA:\$2160,Total Adjustment:\$2160,Net Adjustment Value:\$222160 Fair market property, similar in view and condition to the subject.
- **Listing 2** Adjustments:,Bed:-3000,Bath:0,HBath:0,GLA:\$-3560,Lot:\$-40,Total Adjustment:\$-6600,Net Adjustment Value:\$220900 Fair market property, superior in GLA and bed count to the subject.
- **Listing 3** Adjustments:,Bed:-3000,Bath:0,HBath:0,GLA:\\$-5920,Age:\\$-375,Garage:\\$-2000,Total Adjustment:\\$-11295,Net Adjustment Value:\\$268705 Fair market property, similar in bath count and view to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	152 Prattling Court	760 Outlook Way	184 Prattling Court	4908 Sierra Way
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.03 1	1.44 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$212,000	\$245,000	\$230,000
List Price \$		\$212,000	\$215,000	\$230,000
Sale Price \$		\$205,000	\$222,000	\$250,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		02/23/2023	12/09/2022	07/22/2022
DOM · Cumulative DOM		42 · 42	171 · 171	40 · 40
Age (# of years)	17	18	17	18
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 Town House	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,422	1,314	1,422	1,778
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.028 acres	0.03 acres	0.03 acres	0.08 acres
Other	None	None	None	None
Net Adjustment		+\$2,160	\$0	-\$12,220
Adjusted Price		\$207,160	\$222,000	\$237,780

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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** Adjustments:,Bed:0,Bath:0,HBath:0,GLA:\$2160,Total Adjustment:2160,Net Adjustment Value:\$207160 Fair market property, similar in BED COUNT and condition to the subject.
- **Sold 2** Adjustments:,Bed:0,Bath:0,HBath:0,Total Adjustment:0,Net Adjustment Value:\$222000 Fair market property, similar in GLA and condition to the subject.
- **Sold 3** Adjustments:,Bed:-3000,Bath:0,HBath:0,GLA:\$-7120,Garage:\$-2000,Lot:\$-100,Total Adjustment:-12220,Net Adjustment Value:\$237780 Fair market property, similar in bath count and condition to the subject.

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Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently Listed		Listing History	Comments		
Listing Agency/Firm		None Noted					
Listing Agent Na	me						
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	\$232,000	\$232,000		
Sales Price	\$226,000	\$226,000		
30 Day Price	\$220,000			
Comments Pegarding Pricing S	tratagy			

#### **Comments Regarding Pricing Strategy**

The subject property is overall in average condition and it conforms to the neighbourhood. The subject details were taken from tax. Market value is based upon current market conditions, days on market, location, property condition, and comparable available at the time of evaluation. Date of sale and days on market were given weight and consideration when arriving at market value. Proximity parameter has transcended and search was boosted up to 3 miles, as there were only minimal comps available within 1 mile having, +/-25% GLA, +/-20% year built, +/-30% lot size and 12 months back. The GLA and age tolerances for comparable had to be extended due to the limitation of similar properties in that area within +/-25% GLA, +/-20% year built, +/-30% lot size guidelines and 12 months back. Variance is minimal. This does not have a significant impact on subject pricing. Pricing does vary outside the subject's location. It was necessary to exceed the condition and lot size variance guideline of 25% in an effort to use the best available comparable from within the subject's market area. Style and bed count for comparable were expanded in order to locate comparable that were supportive of the subject GLA and other attributes. In order to include comparable to reinforce the subject's GLA and other attributes, the sold comparable search was broadened to 12 months time. The subject is located near non-residential properties, school, major roads, water body, highway and commercials. Since there were limited comparable available on the similar side of the subject it was necessary to use comparable from across major roads and highway. It does not cause any negative or adverse effect on the market value. The current suggested sales price and or List price provided are most realistic, however subject to change due to the current market trend. Sold comparable 2, and list comparable 1 have similar attributes of the subject. These sales were considered the best from the extensive search of market data and this a fair representation of the subject property in this area.? The values are based on the current market trend in this area. Values have increased 20% due to economic conditions over the past years on all property in this area. In this current market value provided are based on recent sales and listings in this area taking into account the current market trends and value variance

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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

**DRIVE-BY BPO** 



Front



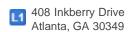
Address Verification



Street

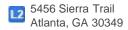
# by ClearCapital

**Listing Photos** 





Front





Front

4962 Lower Elm Street Atlanta, GA 30349



Front

Loan Number

**Sales Photos** 

by ClearCapital





Front

184 Prattling Court Atlanta, GA 30349



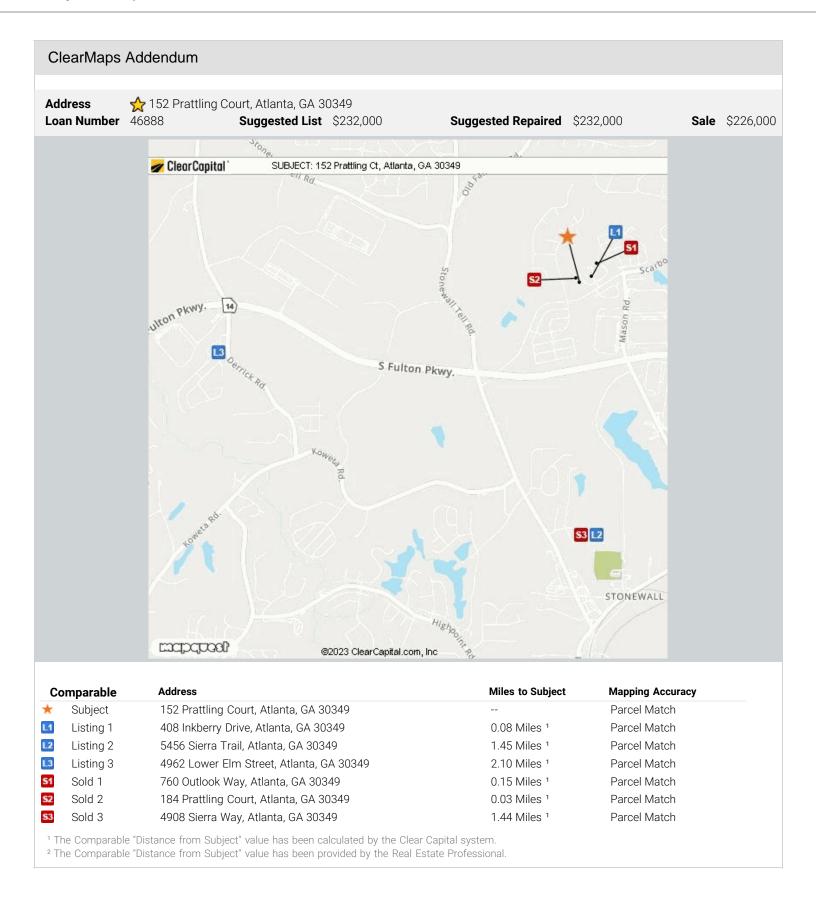
Front

4908 Sierra Way Atlanta, GA 30349



**Front** 

by ClearCapital



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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 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.

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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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Broker Information

by ClearCapital

Broker Name Angelo Mirville Company/Brokerage Mirville Real Estate, LLC

**License No** 377847 **Address** 4751 Best Rd Atlanta GA 30337

**License Expiration** 06/30/2025 **License State** GA

Phone7705498164Emailrebposolutions@gmail.com

**Broker Distance to Subject** 5.23 miles **Date Signed** 05/07/2023

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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