# **DRIVE-BY BPO**

#### **5998 ETON COURT**

NORCROSS, GA 30071

47295 Loan Number **\$450,000**• 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	5998 Eton Court, Norcross, GA 30071 05/04/2023 47295 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8725050 05/04/2023 R6254-270 Gwinnett	Property ID	34157733
Tracking IDs					
Order Tracking ID	05.03.23 Cit-CS Update	Tracking ID 1	05.03.23 Cit-0	CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$410	Subject appears to be in good condition with no signs of
Assessed Value	\$132,560	deferred maintenance visible from exterior inspection.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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	ila				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban location that has close			
Sales Prices in this Neighborhood	Low: \$350,000 High: \$550,000	proximity to parks, shops and major highways. Market conditions are stable and supply and demand are balanced. R and short sale activity remains low in the area. Average marketing time of correctly priced properties is under 120 day			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<180				

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5998 Eton Court	2803 Fleur De Lis Way	2000 Royal Court	4024 Longview Drive
City, State	Norcross, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30071	30360	30341	30341
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		3.02 1	5.24 1	5.41 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$475,000	\$425,000	\$460,000
List Price \$		\$475,000	\$425,000	\$460,000
Original List Date		03/09/2023	04/24/2023	04/20/2023
DOM · Cumulative DOM		5 · 56	9 · 10	1 · 14
Age (# of years)	43	55	52	59
Condition	Good	Good	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1.5 Stories Cape cod
# Units	1	1	1	1
Living Sq. Feet	1,636	1,662	1,775	1,493
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	8	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	Yes
Basement (% Fin)	0%	0%	50%	50%
Basement Sq. Ft.			850	795
Pool/Spa				
Lot Size	0.46 acres	0.4 acres	0.4 acres	0.4 acres
Other	None	None	None	None

<sup>\*</sup> Listing 1 is the most comparable listing 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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## Current Listings - Cont.

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

- Listing 1 Charming ranch in sought after Dunwoody location! Home has hardwood floors throughout. Large windows and vaulted ceilings in the living room allow for lots of natural light. Vaulted ceilings in the family room add to the homes open and airy feel. Kitchen was updated in 2008 (wall was removed between the kitchen and family room) with new flooring, cabinets, countertops, paint, gas range, dishwasher and microwave. Large laundry room off the kitchen offers extra storage space. Master has spacious walk in closet with additional closet.
- **Listing 2** Nice split level with potential. Home is located in a flood plain. The kitchen features warm tone cabinets, granite counter tops, and a full stainless-steel appliance package! flooring throughout featuring Luxury Vinyl Plank flooring at all main living areas and bathrooms, and carpeting in the bedrooms.
- Listing 3 Charming Ranch in sought after Huntley Hills! Incredible opportunity, this 3 bedroom 2 full bath sits on .40+/- acres ready for renovation or new construction! Home has been meticulously maintained. Eat in kitchen, living & dining room and separate family room. Hardwood flooring under carpet! Full unfinished basement. 2 Laundry hookups. 2 car garage. ITP Huntley Hills is thriving, walk to grocery, shopping, parks, entertainment & dining! Optional swim & tennis available to join!

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5998 Eton Court	5552 Knox Place	689 Holcomb Bridge Road	6057 Peachmont Terrace
City, State	Norcross, GA	Peachtree Corners, GA	Norcross, GA	Peachtree Corners, GA
Zip Code	30071	30092	30071	30092
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		3.07 1	0.18 1	1.61 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$470,000	\$450,000	\$410,000
List Price \$		\$470,000	\$450,000	\$410,000
Sale Price \$		\$470,000	\$415,000	\$415,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/10/2022	11/30/2022	03/17/2023
DOM · Cumulative DOM		4 · 41	13 · 33	2 · 44
Age (# of years)	43	43	11	44
Condition	Good	Good	Good	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	1 Story Ranch	1 Story Ranch	2 Stories Colonial	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,636	1,952	1,716	1,408
Bdrm · Bths · ½ Bths	4 · 2	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	8	9	8	7
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	0.47 acres	0.04 acres	0.34 acres
Other	None	None	None	None
Net Adjustment		-\$6,040	-\$1,550	+\$6,120
Adjusted Price		\$463,960	\$413,450	\$421,120

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

 $<sup>^{\</sup>rm 2}$  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.

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

- Rare Opportunity in North Manor! Come see this charming 4 bedroom, 2.5 bathroom home now on the market! The kitchen boasts with generous counter space and ample cabinets, making cooking and entertaining a delight. Lighting, ceiling fans, and fixtures are new throughout. Entertain on the screened in-back porch, which is perfect for BBQ's. This home is on a corner lot with a fantastically large fenced in backyard! Home is move in ready, on a quiet street, all with in walking distance to the elementary schools and the optional PCSR (Peachtree Corners Swim & Racquet club)! Minutes to The Forum, Peachtree Corners town center and multiple private schools, restaurants and shopping! Don't miss this one, they don't come up often! -1250/bath, -4740/gla, -50/lot.
- Sold 2 Stunning home located in Clear Creek Cottages, premier Old Norcross community. Prime location in the community across from community common area featuring a large firepit and a park-like greenspace. The fireside family room has custom built-ins. The large kitchen features granite countertops, stainless appliances, stained cabinets, and a breakfast bar. The spacious dining area, powder bath, and hardwood floors complement the main living area. The expansive master suite with new carpet boasts a sitting area, ensuite bath, and spacious upgraded master closet and opens to a private balcony overlooking community green space. 2000/Bed, -1250/bath, -1200/gla, 2100/lot, -3200/age.
- Sold 3 This is your BEST opportunity to live in popular Peachtree Corners in a MOVE-IN READY, 3 Bedroom, 2 Bathroom, Ranch home with current colors and designer features! The house was renovated in 2020 inside and out with new insulated Windows, new Roof, new Gutters with leaf guards, fresh paint & Luxury Vinyl Plank flooring throughout. The sunny new kitchen has beautiful, soft close cabinets, subway tile backsplash, Quartz counter tops, a gas range, & stainless steel appliances. The 2 Bathrooms have new vanities & fixtures, Quartz counter tops, new toilets & tile floors. Welcome your guests into a home with loads of charm featuring a rocking chair Front Porch, open Foyer, Dining Room and Great Room with vaulted ceiling and Fireplace. 2000/Bed, 3420/gla, 600/lot, 100/age.

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Current Listing Status		Currently Listed		Listing History Comments			
Listing Agency/F	<b>Listing Agency/Firm</b> Chambers Select Realty		Limited sales activity in neighborhood.				
Listing Agent Na	me	Wendy Gravlin	Chambers				
Listing Agent Ph	one	404-593-5156					
# of Removed Li 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
04/11/2023	\$449,000						MLS

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$473,000	\$473,000			
Sales Price	\$450,000	\$450,000			
30 Day Price	\$428,000				
Comments Demanding Drieing Co	Commonto Describing Driving Charteny				

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

The subject should be sold in as-is condition. Value best supported by sold comp 1 and list comp 1, being the most comparable to the subject. There is lack of similar comps available within a mile so it was necessary to extend the search for comps. Due to the lack of more suitable comparisons, it was necessary to exceed over 6 months from inspection date, guidelines for gla, lot size, age and some recommended guidelines when choosing comparable properties. All the necessary adjustments are made. The subject value was determined by using the current listing and sold comps that are available from the similar market area. It is my professional opinion and the subject value is accurately estimated. Proximity to the highway and commercial would not affect subject's marketability and both sides of the highway and commercial are similar market areas.

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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**





Front

Address Verification

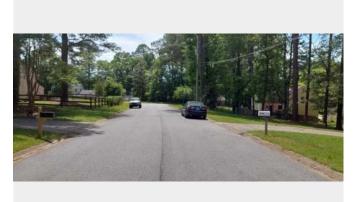




Side

Side





Street Street

# **Subject Photos**





Other Other

# by ClearCapital



Atlanta, GA 30360



Front





Front











Front

689 Holcomb Bridge Road Norcross, GA 30071



Front

6057 Peachmont Terrace Peachtree Corners, GA 30092

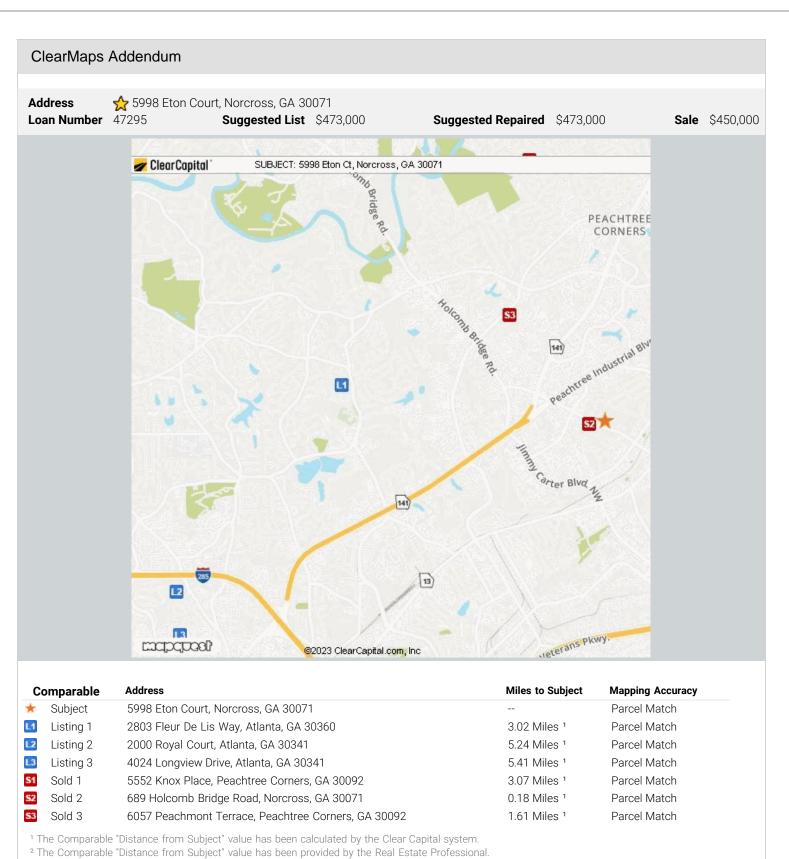


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Addendum: Report Purpose

#### 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**

Broker Name Angela Leonard Company/Brokerage Blue Dot Real Estate Atlanta, LLC

**License No** 274512 **Address** 1755 N Brown Rd Lawrenceville GA

30043

**License Expiration** 05/31/2026 **License State** GA

Phone7704506220Emailbpoatlanta@bluedotrealestate.com

**Broker Distance to Subject** 8.70 miles **Date Signed** 05/04/2023

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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