DRIVE-BY BPO

1584 PARK GROVE DRIVE

LAWRENCEVILLE, GA 30046

47304 Loan Number **\$265,000**• 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	1584 Park Grove Drive, Lawrenceville, GA 30046 12/09/2021 47304 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7804234 12/09/2021 R7005 384 Gwinnett	Property ID	31767173
Tracking IDs					
Order Tracking ID	1208BPO	Tracking ID 1	CAT		
Tracking ID 2		Tracking ID 3			

Owner	ERIC H SMITH	Condition Comments			
R. E. Taxes	\$3,218	Home and landscaping seem to have been maintained well			
Assessed Value	\$81,600	noted from doing an exterior drive by inspection. Subject ha			
Zoning Classification	Residential RM10-MULTI-FAM RES	good functional utility and conforms well within the neighborhood.			
Property Type	Townhouse				
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	Park at Old Norcross 770-451-8171				
Association Fees	\$190 / Month (Other: Maintenance Grounds, Sewer, Termite, Water)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Da	ııa				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Improving	Property is located in a neighborhood that is near to schools and			
Sales Prices in this Neighborhood	Low: \$245,000 High: \$270,000	shopping. Subject conforms to neighborhood and is in similar state of repair as surrounding properties. Location is central to			
Market for this type of property	Increased 6 % in the past 6 months.	highway access.			
Normal Marketing Days	<90				

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		11.1		
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1584 Park Grove Drive	1628 River Main Ct	1758 Arbor Gate Dr	807 Arbor Gate Ln
City, State	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30046	30046	30044	30044
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.79 1	0.54 1	0.49 1
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$269,000	\$255,000	\$246,000
List Price \$		\$269,000	\$255,000	\$246,000
Original List Date		11/03/2021	09/28/2021	11/09/2021
DOM · Cumulative DOM		16 · 36	1 · 72	6 · 30
Age (# of years)	17	20	17	16
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 Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,788	1,540	1,520	1,511
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.04 acres	0.06 acres	0.01 acres	0.01 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

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

- Listing 1 This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. Similar garage.
- Listing 2 This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. Similar attached garage.
- Listing 3 This property is Similar to subject in, GLA and features. Similar bathrooms, lacks a bedroom with similar attached garage.

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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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1584 Park Grove Drive	1518 Parkgrove Dr	1749 Coleville Oak Ln	1535 Parkgrove Dr
City, State	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30046	30046	30046	30046
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.27 1	0.08 1
Property Type	Other	Other	Other	Other
Original List Price \$		\$245,000	\$249,900	\$250,000
List Price \$		\$245,000	\$249,900	\$250,000
Sale Price \$		\$267,000	\$255,000	\$245,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/29/2021	12/03/2021	07/02/2021
DOM · Cumulative DOM		5 · 40	4 · 28	4 · 28
Age (# of years)	17	17	14	17
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 Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,788	1,788	1,736	1,788
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	6	6	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.04 acres	0.04 acres	0.04 acres	0.04 acres
Other	None	None	None	None
Net Adjustment		\$0	+\$3,500	\$0
Adjusted Price		\$267,000	\$258,500	\$245,000

^{*} Sold 1 is the most comparable sale to the subject.

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

- Sold 1 This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. No concessions paid.
- **Sold 2** This property is Similar to subject in, GLA and features. Similar bathrooms, lacks a bedroom 3500, no concessions paid.
- Sold 3 This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. No concessions.

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³ Subject \$/ft based upon as-is sale price.

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Subject Sale	es & Listing His	tory					
Current Listing Status Not Curre		Not Currently I	Not Currently Listed Listin		Listing History Comments		
Listing Agency/Firm			None				
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	\$269,000	\$269,000		
Sales Price	\$265,000	\$265,000		
30 Day Price	\$255,000			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Due to a lack of comps it may not be possible to bracket all of subjects features. Fair market comps from the same neighborhood, block or subdivision are used whenever possible. The sales and listing search revealed comps were that had similar size and features and are located in the closest possible vicinity to the subject. Search parameters start at 1 mile and closer and expand out as needed. Comp sale date starts at 180 days and earlier. GLA search starts at 15% smaller or larger of subject and increases only if necessary.

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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 0.79 miles and the sold comps **Notes** closed within the last 5 months. The market is reported as having increased 6% in the last 6 months. The price conclusion is deemed supported.

Client(s): Wedgewood Inc Property ID: 31767173 Effective: 12/09/2021 Page: 5 of 13

Subject Photos

by ClearCapital



Front



Address Verification

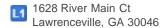


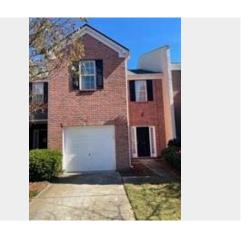
Street

47304

by ClearCapital

Listing Photos





Front

1758 Arbor Gate Dr Lawrenceville, GA 30044



Front

807 Arbor Gate Ln Lawrenceville, GA 30044



Front

by ClearCapital

Sales Photos





Front

1749 Coleville Oak Ln Lawrenceville, GA 30046



Front

1535 Parkgrove Dr Lawrenceville, GA 30046

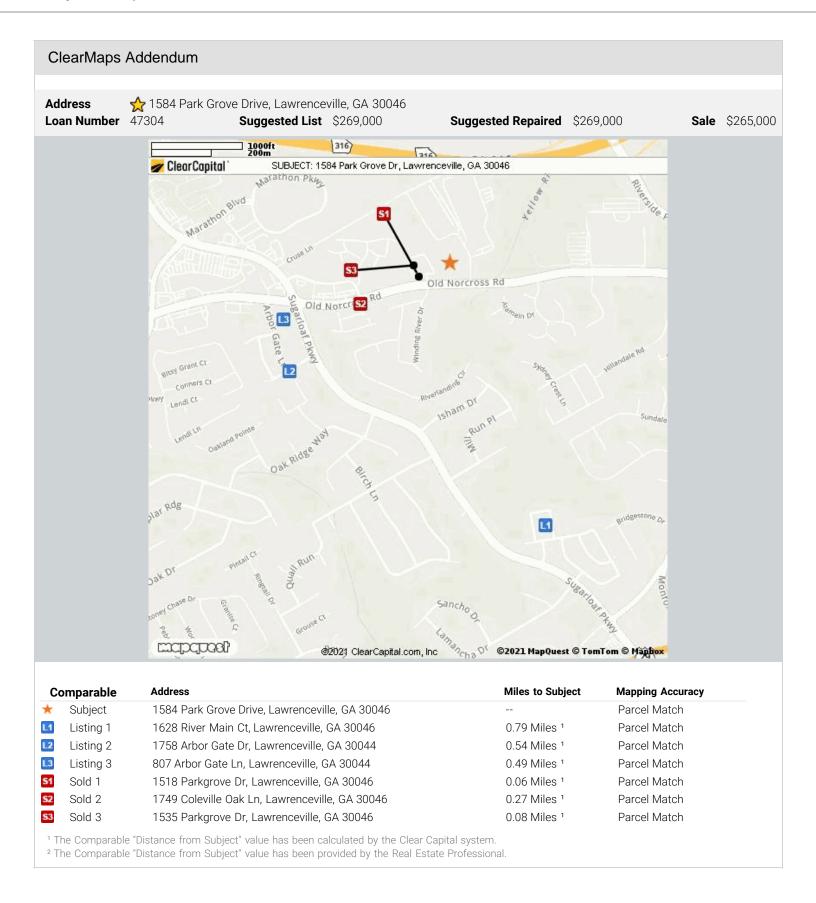


Front

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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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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.

*** 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 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 Cloverfield Properties Laurie Fitzpatrick Company/Brokerage

2140 Appleton Circle Lawrenceville License No 184000 Address

GA 30043

License State License Expiration 06/30/2025 GA

Phone 6785164516 Email lauriefitz24@gmail.com

Broker Distance to Subject 6.84 miles **Date Signed** 12/09/2021

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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