DRIVE-BY BPO

6310 TOPAZ TRAIL

47317

\$244,000• As-Is Value

by ClearCapital

ATLANTA, GA 30349 Loan Number

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	6310 Topaz Trail, Atlanta, GA 30349 05/27/2022 47317 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8232010 05/31/2022 13 0132 LL149 Fulton	Property ID	32803245
Tracking IDs					
Order Tracking ID	05.25.22_BPO_Updates	Tracking ID 1	05.25.22_BP0	O_Updates	
Tracking ID 2		Tracking ID 3			

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
Owner	LLC	The property appears to be in average condition. The lawn is				
R. E. Taxes	\$1,718	severely overgrown due to vacancy and is in need of attention.				
Assessed Value	\$42,360					
Zoning Classification	Residential R4					
Property Type	SFR					
Occupancy	Vacant					
Secure? Yes						
(Points of entry appear to be secu	re)					
Ownership Type	Fee Simple					
Property Condition	Average					
Estimated Exterior Repair Cost	\$500					
Estimated Interior Repair Cost	\$0					
Total Estimated Repair	\$500					
НОА	No					
Visible From Street	Visible					
Road Type	Public					

Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	There is a wide range of sizes and ages of homes in the			
Sales Prices in this Neighborhood	Low: \$145000 High: \$296750	neighborhood which has led to a wide range in value			
Market for this type of property	Increased 8 % in the past 6 months.				
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

Property ID: 32803245

47317

by ClearCapital

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6310 Topaz Trail	2342 Hackamore Dr	250 Amethyst Ct	2775 Old Spanish Trl
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.51 1	0.24 1	0.80 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$235,000	\$231,000	\$243,900
List Price \$		\$235,000	\$231,000	\$243,900
Original List Date		05/20/2022	11/16/2021	05/13/2022
DOM · Cumulative DOM		8 · 11	94 · 196	5 · 18
Age (# of years)	18	16	28	54
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 ranch	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,290	1,500	1,320	1,626
Bdrm \cdot Bths \cdot ½ Bths	4 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,290			
Pool/Spa				
Lot Size	0.20 acres	0.11 acres	1.06 acres	.56 acres
Other	na	na	na	na

^{*} 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 slightly larger than the subject but it does not have a basement and it is similar to the subject in overall value
- Listing 2 This property is slightly larger than the subject but does not have a basement. It is most comparable to the subject in overall value
- **Listing 3** This property is larger than the subject but older and does not have a basement. It is slightly superior due to the finished living space.

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.

47317

by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6310 Topaz Trail	500 Mica Trce	6345 Peppermill Ln	365 Kimberly Forest Ct
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.53 1	0.64 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$240,000	\$185,000	\$154,900
List Price \$		\$240,000	\$1,850,000	\$154,900
Sale Price \$		\$250,000	\$170,000	\$150,000
Type of Financing		Cash	Cash	Cash
Date of Sale		03/10/2022	04/11/2022	02/28/2022
DOM · Cumulative DOM	•	8 · 31	5 · 24	25 · 213
Age (# of years)	18	16	28	30
Condition	Average	Average	Average	Fair
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 Other	Split split level	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,290	1,500	1,224	1,390
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	0%	0%	100%	0%
Basement Sq. Ft.	1290		280	
Pool/Spa				
Lot Size	0.20 acres	0.27 acres	0.26 acres	0.25 acres
Other	na	na	na	na
Net Adjustment		-\$1,650	+\$5,690	+\$13,000
Adjusted Price		\$248,350	\$175,690	\$163,000

^{*} 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 larger and has a larger bathroom count but it does not have a basement. It is most comparable to the subject.
- **Sold 2** This property is similar in size but the style is inferior and basement smaller. It is inferior to the subject.
- **Sold 3** This property is inferior to the subject because of its condition. It was used despite the condition due to the shortage of more comparable sales.

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.

ATLANTA, GA 30349

47317 Loan Number **\$244,000**• As-Is Value

by ClearCapital

Current Listing S	Status	Not Currently Listed		Listing History Comments			
Listing Agency/Firm			The property last sold on 12/07/2021 for \$128084				
Listing Agent Na	ime						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	12/07/2021	\$128,084	Tax Records

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$244,000	\$245,000		
Sales Price	\$244,000	\$245,000		
30 Day Price	\$235,000			
Comments Regarding Pricing Strategy				

Price determined using comparison approach with sold comp #1 being most comparable to the subject and it holds the most weight in the final price conclusion. I went back 6 months and out 1 mile to find the best comps available for the report.

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion is supported by the comparable data. It is noted the current as-is conclusion is higher than the prior report completed in December 2021; however, the Clear Capital Home Data Index indicate the market has increased by 16% over the past 12 months. The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc

Property ID: 32803245

Subject Photos



Front



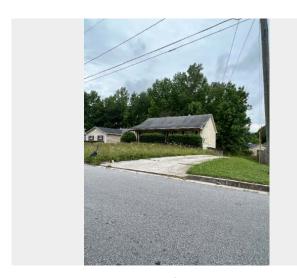
Address Verification



Side



Side



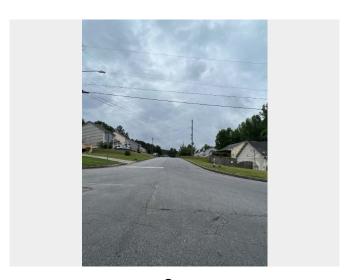
Side



Street

DRIVE-BY BPO

Subject Photos





Street Street

Listing Photos





Front

250 Amethyst Ct Atlanta, GA 30349



Front

2775 Old Spanish Trl Atlanta, GA 30349



Front

Loan Number

Sales Photos

by ClearCapital





Front

6345 Peppermill Ln Atlanta, GA 30349



Front

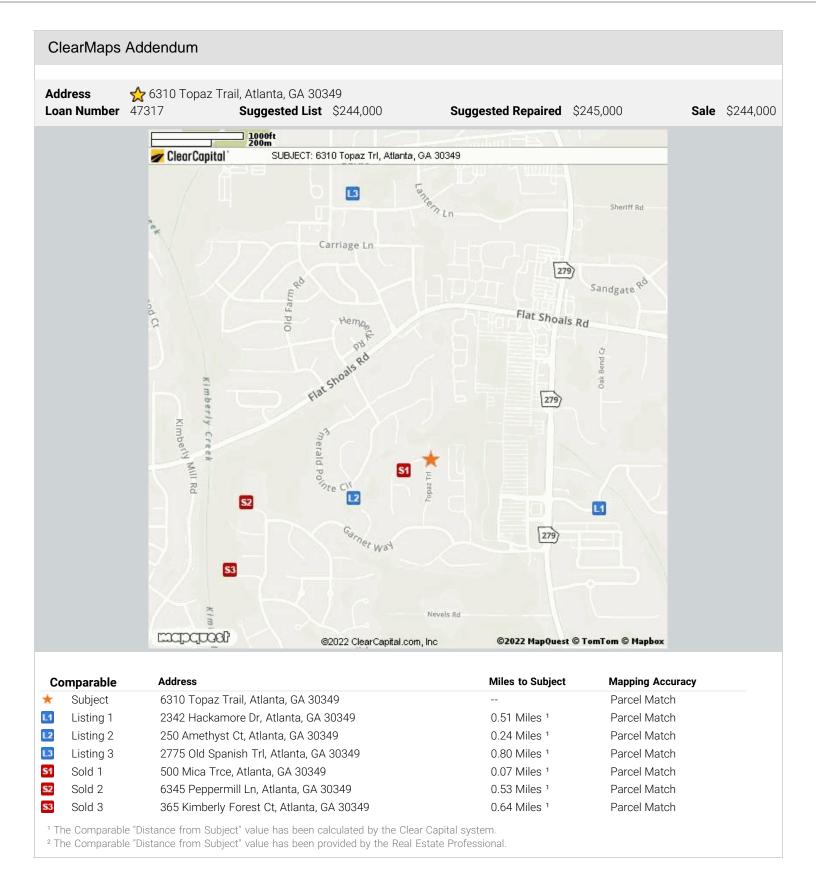
365 Kimberly Forest Ct Atlanta, GA 30349



Front

by ClearCapital

ATLANTA, GA 30349 Loan Number



47317 Loan Number **\$244,000**As-Is Value

Addendum: Report Purpose

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 32803245

Effective: 05/27/2022

Page: 10 of 13

ATLANTA, GA 30349

47317

\$244,000As-Is Value

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. 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.

Client(s): Wedgewood Inc

Property ID: 32803245

Page: 11 of 13

ATLANTA, GA 30349

47317

\$244,000 As-Is Value

Loan Number

by ClearCapital

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.

> Client(s): Wedgewood Inc Property ID: 32803245 Effective: 05/27/2022 Page: 12 of 13

ATLANTA, GA 30349 Loar

47317

\$244,000As-Is Value

30349 Loan Number

Broker Information

by ClearCapital

Broker Name Lance Batiste Company/Brokerage eXp Realty

License No 211424 **Address** 600 Westbourne Dr Tyrone GA

License Expiration 03/31/2025 License State GA

Phone 6783438592 **Email** lancebatiste@gmail.com

Broker Distance to Subject 6.88 miles **Date Signed** 05/30/2022

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.

Client(s): Wedgewood Inc Property ID: 32803245 Effective: 05/27/2022 Page: 13 of 13