# **DRIVE-BY BPO**

### **5693 CASA BLANCA LANE**

ATLANTA, GA 30331

48567 Loan Number **\$408,000**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<br>Inspection Date<br>Loan Number<br>Borrower Name | 5693 Casa Blanca Lane, Atlanta, GA 30331<br>03/04/2022<br>48567<br>Catamount Properties 2018 LLC | Order ID<br>Date of Report<br>APN<br>County | 8017254<br>03/04/2022<br>14F-0107-LL<br>Fulton | Property ID | 32276313 |
|--|--|---|--|-------------|----------|
| Tracking IDs   |  |   |  |             |          |
| Order Tracking ID  | 03.02.22 - 03.03.22 BPO  | Tracking ID 1                               | 03.02.22 - 03.0                                | 3.22 BPO    |          |
| Tracking ID 2  |  | Tracking ID 3                               |  |             |          |

| General Conditions             |   |  |  |  |  |
|--------------------------------|---|--|--|--|--|
| Owner                          | Greene Cynthia                          | Condition Comments   |  |  |  |
| R. E. Taxes                    | \$5,780                                 | Subject is in average condition and located in an upscale                                    |  |  |  |
| Assessed Value                 | \$361,000                               | neighborhood. It is built to conform to other homes in the                                   |  |  |  |
| Zoning Classification          | Residential                             | neighborhood. There are no major damage besides normal wear and tear noticed on the outside. |  |  |  |
| Property Type                  | SFR                                     | and tear noticed on the outside.   |  |  |  |
| Occupancy                      | Occupied                                |  |  |  |  |
| Ownership Type Fee Simple      |   |  |  |  |  |
| Property Condition             | Average                                 |  |  |  |  |
| Estimated Exterior Repair Cost | \$0                                     |  |  |  |  |
| Estimated Interior Repair Cost | \$0                                     |  |  |  |  |
| Total Estimated Repair         | \$0                                     |  |  |  |  |
| НОА                            | GA Community Management 770-554-1236    |  |  |  |  |
| Association Fees               | \$350 / Year<br>(Landscaping,Insurance) |  |  |  |  |
| Visible From Street            | Visible                                 |  |  |  |  |
| Road Type                      | Public                                  |  |  |  |  |

| Neighborhood & Market Data        |                                     |  |  |  |  |
|-----------------------------------|-------------------------------------|--|--|--|--|
| Location Type                     | Suburban                            | Neighborhood Comments  |  |  |  |
| Local Economy                     | Improving                           | Subject community is fairly new and well established   |  |  |  |
| Sales Prices in this Neighborhood | Low: \$355,000<br>High: \$430,000   | neighborhood in Atlanta. It has easy access to city major road<br>There are some shopping centers, Restaurants, Schools, and   |  |  |  |
| Market for this type of property  | Increased 5 % in the past 6 months. | other businesses close to subject's community. There are active listings and 5 sold comps within a mile from subject to the same base have been used in this same to be a subject.   |  |  |  |
| Normal Marketing Days             | <90                                 | Some have been used in this report. It was necessary to excection requirements of room count, sq ft, and time because within subject immediate community and 3 months there we only 2 closed com parables and 2 Active comparables that h similar sq ft, age, room count, style as subje |  |  |  |

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**Neighborhood Comments** 

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Subject community is fairly new and well established neighborhood in Atlanta. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within a mile from subject. Some have been used in this report. It was necessary to exceed client requirements of room count, sq ft, and time because within subject immediate community and 3 months there were only 2 closed com parables and 2 Active comparables that have similar sq ft, age, room count, style as subject. I had to extend my search in distance up to 2miles and 10 months in order to find comparable comps that bracket the subjects gla, age, site size and value. I used the best available comps in my professional opinion.

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|                        | Subject                  | Listing 1                       | Listing 2 *              | Listing 3                |
|------------------------|--------------------------|---------------------------------|--------------------------|--------------------------|
| Street Address         | 5693 Casa Blanca Lane    | 5280 Sandtown Center Blvd<br>Sw | 1412 Stone Bay Dr        | 5460 Stone Cove Dr       |
| City, State            | Atlanta, GA              | Atlanta, GA                     | Atlanta, GA              | Atlanta, GA              |
| Zip Code               | 30331                    | 30331                           | 30331                    | 30331                    |
| Datasource             | Tax Records              | MLS                             | MLS                      | MLS                      |
| Miles to Subj.         |                          | 0.60 1                          | 0.10 1                   | 0.39 1                   |
| Property Type          | SFR                      | SFR                             | SFR                      | SFR                      |
| Original List Price \$ | \$                       | \$429,000                       | \$426,000                | \$415,000                |
| List Price \$          |                          | \$429,000                       | \$426,000                | \$415,000                |
| Original List Date     |                          | 02/25/2022                      | 11/30/2021               | 12/08/2021               |
| DOM · Cumulative DOM   |                          | 6 · 7                           | 63 · 94                  | 8 · 86                   |
| Age (# of years)       | 7                        | 17                              | 13                       | 12                       |
| Condition              | Average                  | Average                         | Average                  | Average                  |
| Sales Type             |                          | Fair Market Value               | Fair Market Value        | Fair Market Value        |
| Location               | Beneficial ; Residential | Beneficial; Residential         | Beneficial; Residential  | Beneficial; Residential  |
| View                   | Beneficial; City Street  | Beneficial; City Street         | Beneficial ; City Street | Beneficial ; City Street |
| Style/Design           | 2 Stories Traditional    | 2 Stories Traditional           | 2 Stories Traditional    | 2 Stories Traditional    |
| # Units                | 1                        | 1                               | 1                        | 1                        |
| Living Sq. Feet        | 3,074                    | 3,651                           | 3,357                    | 3,990                    |
| Bdrm · Bths · ½ Bths   | 5 · 3                    | 5 · 3 · 1                       | 5 · 3                    | 5 · 4                    |
| Total Room #           | 8                        | 9                               | 5                        | 9                        |
| 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               | .29 acres                | 0.17 acres                      | 0.2 acres                | 0.26 acres               |
| Other                  | 0                        | 0                               | 0                        | 0                        |

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

 $<sup>^{\</sup>rm 2}$  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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Current Listings - Cont.

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

- Listing 1 This is a Beautiful Three-Story Home with hardwood floors throughout! Livingroom, Diningroom, Familyroom, Loft, Open Kitchen, Gameroom, Office, Laundry room, and so many other nice features in this home. The first showing will be on March 2nd. Use ShowingTime. Updated daily.
- Listing 2 Your dream home is waiting just for you in Atlanta! Discover a bright interior w/ neutral hardwood floors and plush carpet in all the right places. Enjoy evenings by the fireplace and mornings having coffee out on the covered patio in the backyard. The impeccable kitchen has beautiful updated counters and stainless steel appliances. Primary bathroom features a separate tub and shower and dual sinks. Hurry to see it won't last long. This home has been virtually staged to illustrate its potential.
- Listing 3 Well maintained 5 bedroom/4 bathroom + loft. Covered front porch. 2 story foyer & great room. Hardwood flooring throughout the main level. 2 Guest bedrooms on main level. Formal dining room. Family room: fireplace. Kitchen-gas stove, granite countertops stained wood cabinets & hardwood floors. Breakfast area has hardwood floors & double French doors to back patio. Master suite has trey ceilings, fireplace & sitting area. Master bath boast of tile flooring, his-n-hers vanities, seperate shower, oval whirlpool tub & walk- in closet. Freshly painted inside. Mudroom off garage.

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|                        | Subject                  | Sold 1                   | Sold 2                   | Sold 3 *                 |
|------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Street Address         | 5693 Casa Blanca Lane    | 1388 Stone Bay Dr Sw     | 1435 Lakeboat Way Sw     | 645 Kenton Ct Sw         |
| City, State            | Atlanta, GA              | Atlanta, GA              | Atlanta, GA              | Atlanta, GA              |
| Zip Code               | 30331                    | 30331                    | 30331                    | 30331                    |
| Datasource             | Tax Records              | MLS                      | MLS                      | MLS                      |
| Miles to Subj.         |                          | 0.13 1                   | 0.65 1                   | 0.45 1                   |
| Property Type          | SFR                      | SFR                      | SFR                      | SFR                      |
| Original List Price \$ |                          | \$360,000                | \$350,000                | \$415,000                |
| List Price \$          |                          | \$360,000                | \$350,000                | \$415,000                |
| Sale Price \$          |                          | \$359,000                | \$370,500                | \$426,000                |
| Type of Financing      |                          | Conv                     | Conv                     | Conv                     |
| Date of Sale           |                          | 09/30/2021               | 10/25/2021               | 02/10/2022               |
| DOM · Cumulative DOM   |                          | 53 · 53                  | 25 · 25                  | 30 · 30                  |
| Age (# of years)       | 7                        | 10                       | 17                       | 17                       |
| Condition              | Average                  | Average                  | Average                  | Average                  |
| Sales Type             |                          | Fair Market Value        | Fair Market Value        | Fair Market Value        |
| Location               | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residentia  |
| View                   | Beneficial ; City Street |
| Style/Design           | 2 Stories Traditional    | 2 Stories Traditional    | 2 Stories Traditional    | 2 Stories Traditional    |
| # Units                | 1                        | 1                        | 1                        | 1                        |
| Living Sq. Feet        | 3,074                    | 3,241                    | 2,955                    | 2,622                    |
| Bdrm · Bths · ½ Bths   | 5 · 3                    | 4 · 3                    | 4 · 2 · 1                | 5 · 3                    |
| Total Room #           | 8                        | 7                        | 7                        | 8                        |
| 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                       | Yes                      |
| Basement (% Fin)       | 0%                       | 0%                       | 0%                       | 0%                       |
| Basement Sq. Ft.       |                          |                          |                          | 900                      |
| Pool/Spa               |                          |                          |                          |                          |
| Lot Size               | .29 acres                | 0.18 acres               | 0.18 acres               | 0.56 acres               |
| Other                  | 0                        | 0                        | 0                        | 0                        |
| Net Adjustment         |                          | +\$1,324                 | +\$6,000                 | -\$17,344                |
| Adjusted Price         |                          | \$360,324                | \$376,500                | \$408,656                |

<sup>\*</sup> Sold 3 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.

by ClearCapital

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

- **Sold 1** This wonderfully appointed 4 bedroom, 2.5 bathroom home is located in Sought After Summit at Sandtown! The main floor features a separate dining room, living room w/coffered ceiling and LVP Flooring throughout the main level. At the heart of the home is an open kitchen with granite countertops, a center island, stainless steel appliances, all looking out over the family room. Upstairs, the massive owner's suite with sitting room features a luxurious ensuite bath with a custom closet. Adjustment is for the difference in sq ft in the amount of -\$4676 and room count amount of +\$6000.
- Sold 2 Run don't walk to this impeccable 4bedroom 2.5 bath home just outside of Atlanta. There are designer details throughout including beautiful molding, gleaming hardwood floors on main and in owner's suite. Updated kitchen with granite counters and gorgeous cabinets. Luxurious owners' suite with sitting room and custom closets. Updated owners' bath, with double vanity and beautifully tiled shower. Great size fenced back yard perfect for your family cookouts and gatherings. Subject has more room count than comp and adjustment is in the amount of +\$6000.
- Sold 3 Subject is equal to comp in the areas of room count, age, and style. However, comp has more lot size and less sq ft than subject. Comp is not in same community. This Comp was used because of its features--style, and room count. Adjustment is for the difference in sq ft in the amount of +\$12656 and basment lot of -\$30000.

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| Current Listing Status Not Currently Listed |                        |                    | Listing History Comments  |        |             |                     |        |
|---|------------------------|--------------------|---|--------|-------------|---------------------|--------|
| Listing Agency/F                            | irm                    |                    |   |        |             | ecked the mls and t |        |
| Listing Agent Name                          |                        |                    | for previous listing history but found none for subject for the las |        |             |                     |        |
| Listing Agent Ph                            | one                    |                    |   | year   |             |                     |        |
| # of Removed Li<br>Months                   | stings in Previous 12  | 0                  |   |        |             |                     |        |
| # of Sales in Pre<br>Months                 | evious 12              | 0                  |   |        |             |                     |        |
| Original List<br>Date                       | Original List<br>Price | Final List<br>Date | Final List<br>Price   | Result | Result Date | Result Price        | Source |

| Marketing Strategy           |                                     |                |  |  |  |
|------------------------------|-------------------------------------|----------------|--|--|--|
|                              | As Is Price                         | Repaired Price |  |  |  |
| Suggested List Price         | \$408,000                           | \$408,000      |  |  |  |
| Sales Price                  | \$408,000                           | \$408,000      |  |  |  |
| 30 Day Price                 | \$399,000                           |                |  |  |  |
| Comments Regarding Pricing S | Comments Regarding Pricing Strategy |                |  |  |  |

Suggested list price of subject is based on the sales and listings in the community and surrounding neighborhood of homes similar to subject in room count, sq ft, room count and style. Some comps sold for more than the asking price and this may have been due to multiple offers.

#### 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



Front



Address Verification



Street

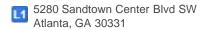


Street



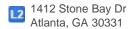
Other

# **Listing Photos**





Front





Front

5460 Stone Cove Dr Atlanta, GA 30331



Front

by ClearCapital

## **Sales Photos**





Front

\$2 1435 Lakeboat Way SW Atlanta, GA 30331



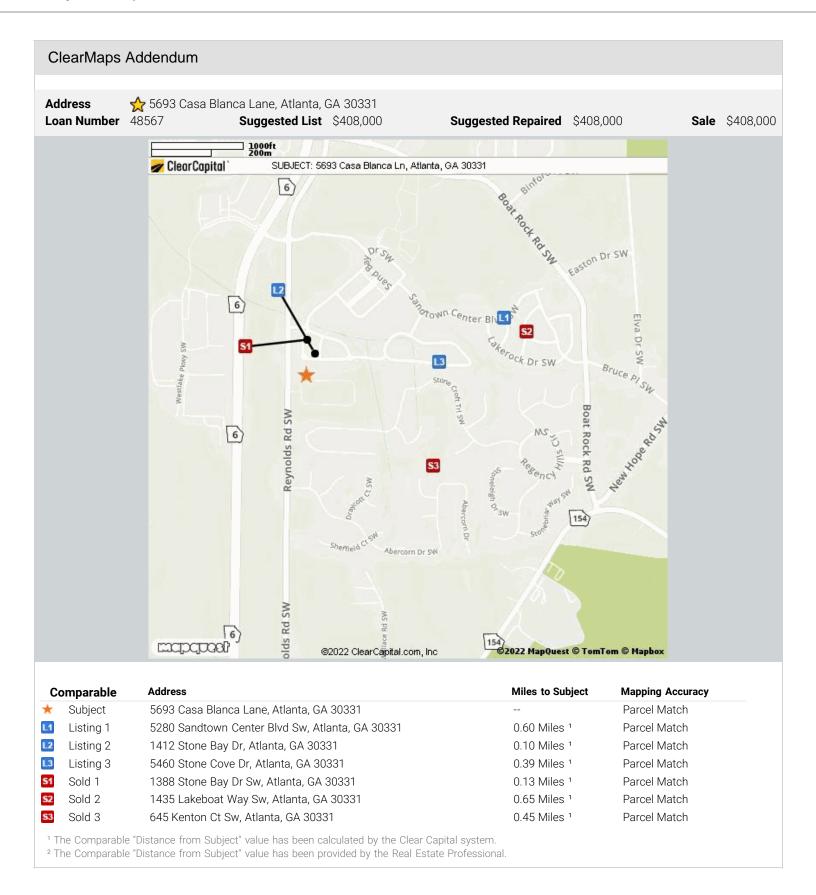
Front

645 Kenton Ct SW Atlanta, GA 30331



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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**

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

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#### Report Instructions - cont.

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.

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

Maximum One Realty Greater **Broker Name** Rose Udoumana Company/Brokerage

Atlanta

License No 179645 Address 4605 Rugosa Way Austell GA 30106

**License State License Expiration** 08/31/2024 GΑ

**Phone** 7709198825 Email fmu4@att.net **Broker Distance to Subject** 9.71 miles **Date Signed** 03/04/2022

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.

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