DRIVE-BY BPO

7305 BATTLE POINT

DOUGLASVILLE, GEORGIA 30134

49198 Loan Number \$325,000

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	7305 Battle Point, Douglasville, GEORGIA 30134 09/27/2022 49198 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8444660 09/28/2022 2182-05-5-0- Douglas	Property ID 025	33346335
Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamount Properties 2018 LLC	Condition Comments			
R. E. Taxes	\$2,722	Subject is in good condition and is built to conform to other			
Assessed Value	\$167,100	homes in the neighborhood. However, community is older but			
Zoning Classification	Residential	subject has been renovated recently. it sits on the main- with minimal traffic coming through. Subject has easy access to			
Property Type	SFR	major city roads. There are no major damage besides normal			
Occupancy	Occupied	wear and tear noticed on the outside.			
Ownership Type	Fee Simple				
Property Condition	Good				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	Hunter Ridge HOA 678-952-9434				
Association Fees	\$347 / Year (Pool)				
Visible From Street	Visible				
Road Type	Public				

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Subject community is in a quiet established neighborhood in
Sales Prices in this Neighborhood	Low: \$290,000 High: \$355,000	Douglasville. It has easy access to city major roads-Hwy 92 and Veterans Memorial Hwy. There are lots of shopping centers,
Market for this type of property	Remained Stable for the past 6 months.	Restaurants, Schools, and other businesses close to subj community. There are 2 active listings and 2 sold comps
Normal Marketing Days	<90	one to 2 miles from subject. Some have been used in this repo It was necessary to exceed client requirements of distance,
Normal Marketing Days	<90	It was necessary to exceed client requirements of distance, acreage, room count, sq ft, and time because within 1 mile amonths there were 2 Active comparable that have similar so age, acreage, style as subject. I had

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Neighborhood Comments

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Subject community is in a quiet established neighborhood in Douglasville. It has easy access to city major roads-Hwy 92 and Veterans Memorial Hwy. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 2 active listings and 2 sold comps within one to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, acreage, room count, sq ft, and time because within 1 mile and 6 months there were 2 Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up to 2 miles and 10 months in order to find comps that bracketed the subject's gla, age, acreage, and style. I have used the best available comps in my professional opinion.

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	Subject	Listing 1 *	Listing 2	Listing 3
		-		
Street Address	7305 Battle Point	7263 Brittany Way	6285 Hampstead Ln	6355 Malone Rd
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.06 1	0.55 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$330,500	\$284,000
List Price \$		\$315,000	\$330,500	\$284,000
Original List Date		04/13/2022	08/26/2022	07/05/2022
DOM · Cumulative DOM		155 · 168	32 · 33	75 · 85
Age (# of years)	20	20	22	26
Condition	Good	Good	Good	Good
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	Split Traditional	Split Traditional	Split Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,393	1,435	1,494	1,104
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	3 · 2
Total Room #	5	5	7	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.		1,435	572	
Pool/Spa				
Lot Size	.26 acres	0.53 acres	0.31 acres	0.82 acres
Other	0	0	0	0

^{*} Listing 1 is the most comparable listing to the subject.

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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Current Listings - Cont.

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

- Listing 1 Welcome to this gorgeous neighborhood! Terrific 3 bedroom and 2 bath home with a 2 car garage. The kitchen is equipped with updated countertops, tile backsplash, ample cabinets. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. The main bedroom boasts a private en-suite. Other bedrooms offer plush carpet, ceiling fans. Head to the backyard for the perfect private area to enjoy the outdoors. A must see! This home has been virtually staged to illustrate its potential.
- Listing 2 Welcome Home to this lovely home with 4 bedrooms and 3 full bathrooms. Beautiful home with open living room and fireplace. Bright Kitchen area which has cabinets galore including pantry. Spacious eat-in area, Formal Dining room, Master bedroom open to bathroom with double vanities garden tub and separate shower, with huge master closet. Spacious secondary bedroom on main level. Full finished basement has bedroom and full bath. Oversized garage with storage/workshop space. Deck that's great for entertaining. Huge corner lot! Your buyer will not be disappointed.
- Listing 3 Come see this charming 3 bedroom, 2.5 bathroom home now on the market! Fully equipped eat-in kitchen includes green counters, white cabinets, and white appliances. Discover a bright interior with neutral floors and plush carpet in all the right places. A luxurious primary suite, complete with an en-suite bathroom. Relax with your favorite drink on the back deck. Don't miss this incredible opportunity!

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7305 Battle Point	6410 Hillview Ln	7290 Hunters Ridge Dr	7351 Earls Ct
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.44 1	0.11 1	0.21 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$340,000	\$295,000	\$290,000
List Price \$		\$340,000	\$295,000	\$290,000
Sale Price \$		\$355,000	\$305,000	\$290,845
Type of Financing		Cash	Cash	Va
Date of Sale		07/27/2022	07/07/2022	09/14/2022
DOM · Cumulative DOM	•	50 · 50	21 · 21	86 · 86
Age (# of years)	20	23	22	28
Condition	Good	Good	Good	Good
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	Split Traditional	Split Traditional	Split Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,393	1,524	1,202	1,331
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	4 · 2
Total Room #	5	7	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.		598	552	1,222
Pool/Spa				
Lot Size	.26 acres	0.23 acres	0.25 acres	0.34 acres
Other	0	0	0	0
Net Adjustment		-\$12,882	+\$4,202	-\$5,000
Adjusted Price		\$342,118	\$309,202	\$285,845

^{*} Sold 2 is the most comparable sale to the subject.

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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Recent Sales - Cont.

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

- Sold 1 Welcome Home to this lovely home with 4 bedrooms and 3 full bathrooms in a quiet cul-de-sac. The downstairs has been added by sellers is a media room or a 4th bedroom with a full bathroom w/shower. This home has new paint and beautful brand new LVP flooring on both levels. Roof is 1 year old, installed 2021, Water heater 2021, HVAC installed 2020. Homes sells "As Is" No rental restrictions in this lovely swim/tennis sub. The back yard is wooded and quiet to enjoy gatherings. Hurry, this won't last! Adjustment is in the area of sq ft in the amount of -\$2882 and room count amount of -\$10000.
- Sold 2 Come see this amazing nicely renovated & maintained home located in the sought-after neighborhood of Hunters Ridge in Douglasville. This 2 story home sits in a quiet cul-de-sac featuring an open living/dining area, gleaming LPV flooring throughout, stainless steel appliances, gas grill, granite countertops & more. Lower level features a large den with plenty of space for multi-purpose use that is currently being used as a home theater/office space w/ adjustable recessed lighting installed. Walk-in laundry room. 2 car garage that is currently a custom home gym but can easily be converted back. 2 driveways that allow for plenty of parking space. This is one you don't want to miss. Adjustment is for the difference in sq ft in the amount of +\$4202.
- Sold 3 Wide open spaces in a large cul-de-sac home in convenient Douglasville! Fixer-upper (but clean and liveable!) with four bedrooms with nice, open-concept living areas. Vaulted living room with cozy fireplace and lots of light out into your beautiful and spacious, fenced backyard. Gorgeous back deck with that Trek-style decking on it that doesn't rot! Giant kitchen with, count 'em, two pantries and lots of room to spread out. Big master bedroom with a garden tub and walk-in closet. The finished basement area is huge and could be used as a giant bedroom, man cave, office, craft room or finished further to be an in-law or teenage suite. So many possibilities in this neighborhood, where everything is close by, but you are tucked into a nice and private cul-de-sac lot. Check out the neighborhood pool! This is an estate property, an as-is sale, but the house is wonderful and ready for your personal touches! Adjustment is for the difference in room count in the amount of +\$5000.

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Current Listing S	current Listing Status Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject is recently sold in the fmls system and the sold sheet is attached here.			
Listing Agent Name							
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
07/08/2022	\$315,000			Sold	09/22/2022	\$300,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$325,000	\$325,000		
Sales Price	\$325,000	\$325,000		
30 Day Price	\$310,000			
Comments Regarding Pricing Strategy				

Subject list price is determined based on the sales and listings in the area of home similar to subject in the area of room, style, age, and sq ft. A comp sold for more count than the list price and this maybe due to multiple offers received.

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 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

Listing Photos





Front

6285 Hampstead Ln Douglasville, GA 30134



Front

6355 Malone Rd Douglasville, GA 30134



Front

Sales Photos

by ClearCapital

6410 Hillview Ln Douglasville, GA 30134



Front

52 7290 Hunters Ridge Dr Douglasville, GA 30134



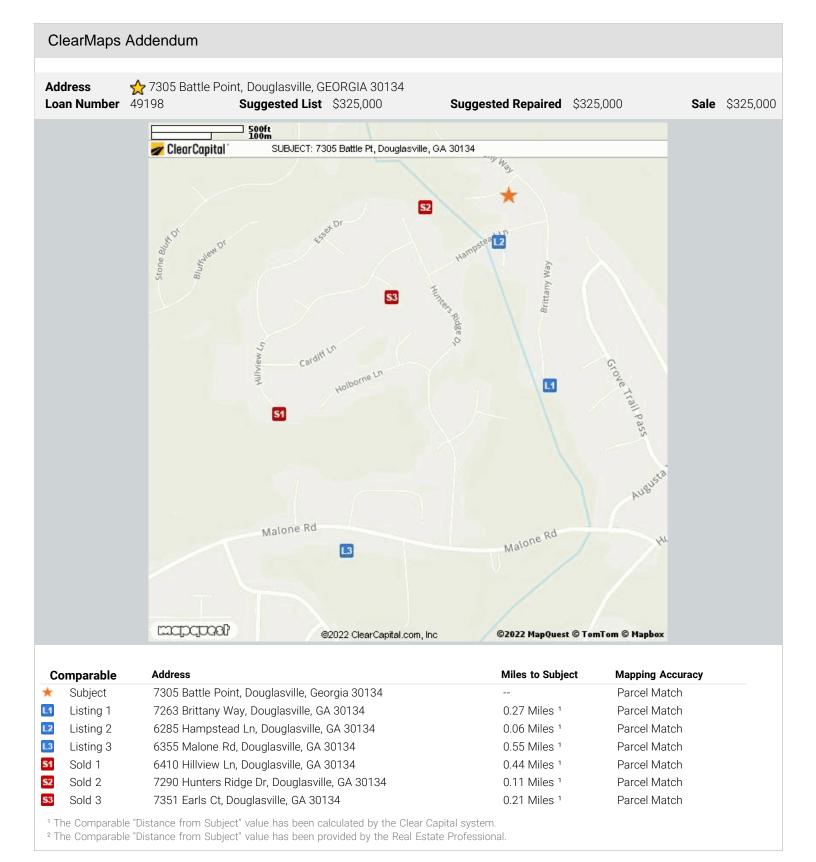
Front

7351 Earls Ct Douglasville, GA 30134



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by ClearCapital DOUGLASVILLE, GEORGIA 30134



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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. 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
- 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

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 GA

7709198825 **Phone** Email fmu4@att.net **Broker Distance to Subject** 7.05 miles **Date Signed** 09/27/2022

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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