DRIVE-BY BPO

5513 RADFORD LOOP

FAIRBURN, GA 30213

49209 Loan Number **\$260,000**• 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	5513 Radford Loop, Fairburn, GA 30213 04/07/2022 49209 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8107297 04/08/2022 09F07030033 Fulton	Property ID	32496865
Tracking IDs					
Order Tracking ID	04.06.22 BPO	Tracking ID 1	04.06.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Freeman Sean Antoine	Condition Comments
R. E. Taxes	\$4,105	Subject appears to be in average condition. Located in an
Assessed Value	\$207,000	established residential community of similar homes. No repairs
Zoning Classification	Residential	noted.
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Renaissance @ South Park HOA	
Association Fees	\$150 / Month (Pool,Landscaping,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Suburban	Neighborhood Comments				
Stable	The subject is located in an established area of the county, 17				
Low: \$260,000 High: \$330,000	+/- miles from downtown Atlanta. Schools, shopping, recreational and medical facilities are in close proximity.				
Increased 5 % in the past 6 months.	Employment stability is average. Marketability and appeal are average.				
<90					
	Suburban Stable Low: \$260,000 High: \$330,000 Increased 5 % in the past 6 months.				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5513 Radford Loop	5305 Radford Loop	5884 Radford Loop	4432 Pinscher St
City, State	Fairburn, GA	Fairburn, GA	Fairburn, GA	Union City, GA
Zip Code	30213	30213	30213	30291
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.20 ²	0.20 ²	2.22 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$286,335	\$292,000	\$230,000
List Price \$		\$286,335	\$292,000	\$230,000
Original List Date		11/16/2021	09/18/2021	03/08/2022
DOM · Cumulative DOM		1 · 143	0 · 202	2 · 31
Age (# of years)	3	1	1	1
Condition	Average	Excellent	Excellent	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	1,700	2,136	2,136	1,636
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
D 1/0				
Pool/Spa				
Lot Size	0.03 acres	0.03 acres	0.03 acres	0.02 acres

^{*} 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 Superior condition, New construction in same development as subject. Superior size, floorplan.
- Listing 2 Superior, New construction in same development as subject. Superior size, larger floorplan.
- **Listing 3** Practically new end unit townhome in Union City, just a quick hop to the airport and downtown Atlanta. This spacious 4 bedroom / 2.5 bath townhome was completed in 2020, so all systems and interior are just under 2 years old. Enjoy stainless appliances, granite countertops in both kitchen and baths, and durable LVP flooring throughout. Tenant occupied. No rental restrictions!

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	5513 Radford Loop	7781 Rutgers	5663 Radford Loop	5813 Union Walk Dr
City, State	Fairburn, GA	Fairburn, GA	Fairburn, GA	Union City, GA
Zip Code	30213	30213	30213	30291
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.22 1	0.26 1	2.76 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$270,000	\$299,900	\$224,900
List Price \$		\$270,000	\$299,900	\$224,900
Sale Price \$		\$266,000	\$289,000	\$230,000
Type of Financing		Fha	Fha	Fha
Date of Sale		10/15/2021	01/20/2022	02/03/2022
DOM · Cumulative DOM		0 · 35	4 · 35	4 · 27
Age (# of years)	3	4	6	1
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	1,700	1,946	1,976	1,477
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.03 acres	0.03 acres	0.03 acres	0.03 acres
Other		MLS#9049183	MLS#20007174	MLS#10012054
Net Adjustment		-\$4,920	-\$5,520	+\$6,460
Adjusted Price		\$261.080	\$283,480	\$236,460

^{*} Sold 1 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 Adjustments: -4920 sup. living area. Sophisticated brick front elevation with private rear 2 car garage. Offers an entry foyer that leads into the open layout, the space feels like a single family home. Contemporary Kitchen with stainless steel appliances. Oversized island with bar stool space for breakfast and lunch meals. The quality of design is world class. Owner suite includes sitting room space and private balcony overlooking the green space of the courtyard. Large master bath and closet. Generous size secondary bedrooms. Prime location to interstates and shoppings.
- **Sold 2** Adjustment:-5520 sup. living area. The home offers hardwood floors throughout. Coffer ceiling await you in the living room. The kitchen comes with plenty of cabinet space and an island. The outdoor living space has been recently renovated. The upstairs loft has hardwood floors. The master bedroom offers vaulted ceilings, a bonus area, and shower and tub. Every bedroom comes with berber carpet. A full laundry room is located on the 2nd floor of the townhouse.
- Sold 3 Adjustments: +4460 inf. living area, +2000 inf garage. BEAUTIFUL END UNIT HOME inside of the Villages at Union Pointe. 3 BED, 2.5 BATH home features LVP hardwood flooring throughout the main, open concept family/dining overlooking gorgeous kitchen cabinetry, stain steel appliances with access to private patio for quiet enjoyment or entertainment. On the upper, the owners suite with private sitting area, en suite bath, large walk in closets, spacious secondary rooms and full bath. In close proximity to the Atlanta Airport, Intown Atlanta, the best shops and restaurants that Union City has to offer!

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Subject Sal	es & Listing His	tory					
Current Listing S	tatus	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/Firm		Subject has not been listed in the last 12 months and has no					
Listing Agent Name			listing history for the last 12 months in the local MLS.				
Listing Agent Ph	one						
# 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

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$270,000	\$270,000			
Sales Price	\$260,000	\$260,000			
30 Day Price	\$255,000				
Comments Regarding Pricing Strategy					

The comparable search parameters were a Gamls search for single family homes sold within the prior six months, located in the subject's subdivision. 7 sales were found. The most recent/similar sales that bracket the subject's major features (age, gla, and bed/bath count) were used as the comparables above.

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.

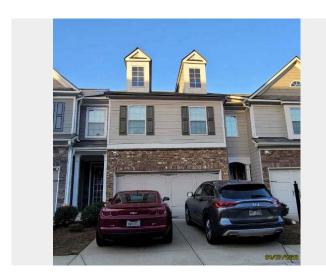
Client(s): Wedgewood Inc

Property ID: 32496865

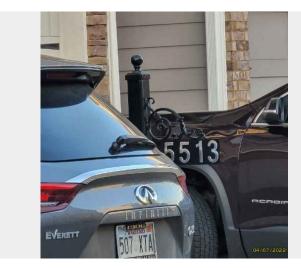
49209

Subject Photos

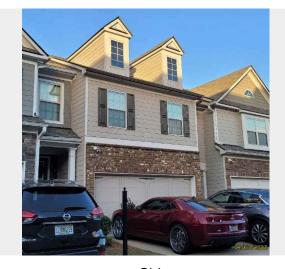
by ClearCapital



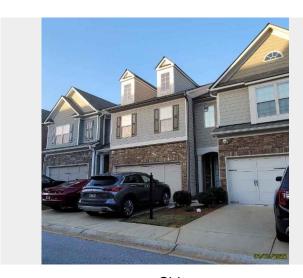
Front



Address Verification



Side



Side



Street



Street

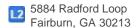
49209

Listing Photos



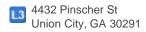


Front





Front





Front

by ClearCapital

Sales Photos





Front

5663 Radford Loop Fairburn, GA 30213



Front

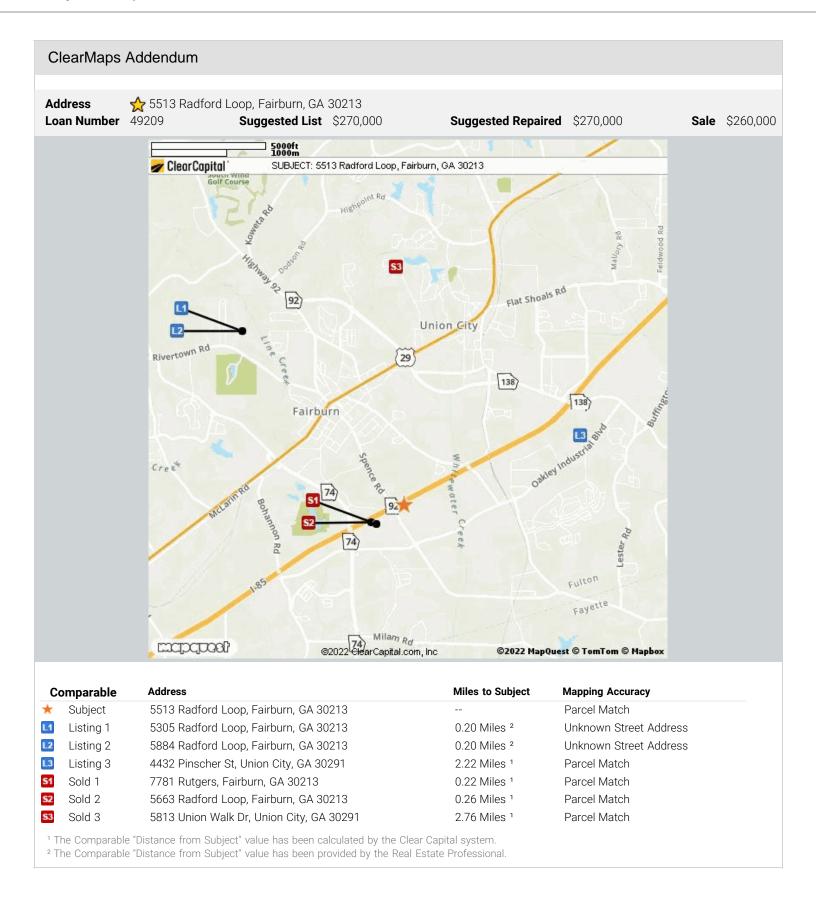
53 5813 Union Walk Dr Union City, GA 30291



Front

by ClearCapital

Loan Number



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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.

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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.

*** 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

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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License State

49209 Loan Number

GΑ

\$260,000As-Is Value

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by ClearCapital

Broker Information

License Expiration

Broker Name Molly Slocumb-Riley Company/Brokerage Property Advantage LLC

License No 221139 **Address** 8975 Raven Dr Jonesboro GA

30238

Phone 6788704208 Email padvantagellc@gmail.com

Broker Distance to Subject 9.42 miles **Date Signed** 04/08/2022

11/30/2023

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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