## **DRIVE-BY BPO**

**18 PRINCE LANE** 

50535 Loan Number **\$362,900**• As-Is Value

by ClearCapital

HIRAM, GEORGIA 30141 Loan I

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	18 Prince Lane, Hiram, GEORGIA 30141 12/29/2022 50535 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8566503 12/30/2022 047435 Paulding	Property ID	33778196
Tracking IDs					
Order Tracking ID	12.28.22 CS-Citi Update	Tracking ID 1	12.28.22 CS-C	iti Update	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments
	LLC,	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED
R. E. Taxes	\$2,842	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Assessed Value	\$95,680	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO
Zoning Classification	Residential	VISIBLE EXTERIOR REPAIRS DETECTED.
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta	
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED
Sales Prices in this Neighborhood	Low: \$215000 High: \$440518	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	18 Prince Lane	55 Gina Ct	10 Wisteria Dr	73 King Henry Rd
City, State	Hiram, GEORGIA	Hiram, GA	Hiram, GA	Dallas, GA
Zip Code	30141	30141	30141	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.74 1	0.33 1	0.68 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$285,000	\$369,900	\$286,000
List Price \$		\$285,000	\$369,900	\$286,000
Original List Date		12/01/2022	12/23/2022	08/19/2022
DOM · Cumulative DOM	·	29 · 29	7 · 7	133 · 133
Age (# of years)	22	23	23	25
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 Split Level	Split Traditional	Split Traditional	Split Other
# Units	1	1	1	1
Living Sq. Feet	1,674	1,492	1,718	1,857
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2	3 · 3
Total Room #	5	6	5	6
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,630		1,647	
Pool/Spa				
Lot Size	0.51 acres	0.47 acres	0.50 acres	0.46 acres
Other	PATIO	PATIO	PATIO	PATIO

<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>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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### Current Listings - Cont.

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

- Listing 1 This Is Your Metro Atlanta Oasis In Paulding County! This Well-cared-for Home Sits On A Spacious Corner Lot On A Cul De Sac In A Charming Community In Hiram. The Home Is Ready For
- **Listing 2** Welcome Home!!! This Is Not Your Typical Split Foyer Home. When You Walk Through The Front Door You Are Welcomed By A Huge Split Foyer Entry Way. Once You Walk Upstairs There Is A
- Listing 3 Come See This Charming Home Now On The Market! Enjoy Preparing Meals In This Impressive Kitchen Equipped With Ample Cabinets And Generous Counter Space. Entertaining Is A Breeze With This Great Floor Plan Complete With A Cozy Fireplace. The Main Bedroom Boasts A Private En-suite With Dual Sinks. Other Bedrooms Offer Plush Carpet, Ceiling Fans, And Sizable Closets. Entertain On The Back Deck, Perfect For Barbecues. Don't Wait! Make This Beautiful Home Yours Today.

Client(s): Wedgewood Inc Property ID: 33778196 Effective: 12/29/2022 Page: 3 of 16

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	18 Prince Lane	83 Prince Ln	71 Barrington Dr	130 King Henry Rd
City, State	Hiram, GEORGIA	Hiram, GA	Hiram, GA	Dallas, GA
Zip Code	30141	30141	30141	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.08 1	0.05 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$362,900	\$368,100	\$281,000
List Price \$		\$362,900	\$368,100	\$281,000
Sale Price \$		\$362,900	\$368,100	\$281,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		07/12/2022	05/02/2022	10/17/2022
DOM · Cumulative DOM		26 · 26	27 · 27	195 · 195
Age (# of years)	22	22	21	26
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 Split Level	Split Traditional	Split Traditional	Split Other
# Units	1	1	1	1
Living Sq. Feet	1,674	1,536	1,642	1,433
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 3
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1630	1,488	1,588	1,305
Pool/Spa				
Lot Size	0.51 acres	1.98 acres	0.48 acres	0.63 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment		\$0	\$0	+\$6,025
Adjusted Price		\$362,900	\$368,100	\$287,025

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

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

 $<sup>^{\</sup>rm 2}$  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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### Recent Sales - Cont.

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

- Sold 1 Home Sweet Home! 3 Bedroom 2 Bath Beauty Situated On Approximately 2 Acres With A Creek. You Will Love Everything From The Wrap Around Porch, To The New Laminate Flooring And 3 Car Garage. Finished Area On Lower Level Is A Bonus. Must See!!
- Sold 2 Charming 3 Bedroom 2 Bath Home With 3 Car Garage Located On A Large Lot. Big Deck Out Back Perfect For Summer Bbqs. Hardwood Floors Throughout Main Level And Bedrooms. Kitchen Has Granite And Stainless Steel Appliances. Basement Is Partially Finished With One Large Room. New Interior Paint, Fresh Painted Cabinets And New Carpet In Basement Room. Rocking Chair Front Porch. You Do Not Want To Miss This One!
- Sold 3 Your Dream Home Is Waiting Just For You In Dallas! The Kitchen Boasts Generous Counter Space And Stainless Steel Appliances, Making Cooking And Entertaining A Delight. Entertaining Is A Breeze With This Great Floor Plan Complete With A Cozy Fireplace. Relax In Your Primary Suite, Complete With A Spacious Closet, And An En-suite Bathroom With Double Sinks. Lush Green Landscape Surrounds This Beautiful House. Hurry, This Won't Last Long!

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Subject Sales & Listing Hist	ory	
Current Listing Status	Not Currently Listed	Listing History Comments
Listing Agency/Firm		NONE
Listing Agent Name		
Listing Agent Phone		
# of Removed Listings in Previous 12 Months	0	
# of Sales in Previous 12 Months	0	
Original List Original List Date Price	Final List Fina Date Pr	Result Result Date Result Price Source

Marketing Strategy			
	As Is Price	Repaired Price	
Suggested List Price	\$362,900	\$362,900	
Sales Price	\$362,900	\$362,900	
30 Day Price	\$359,000		

#### **Comments Regarding Pricing Strategy**

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### 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**



Front



Address Verification



Side



Side



Street



Street

**DRIVE-BY BPO** 

# **Subject Photos**





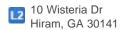
Street Other

## **Listing Photos**





Front





Front





## **Sales Photos**





Front

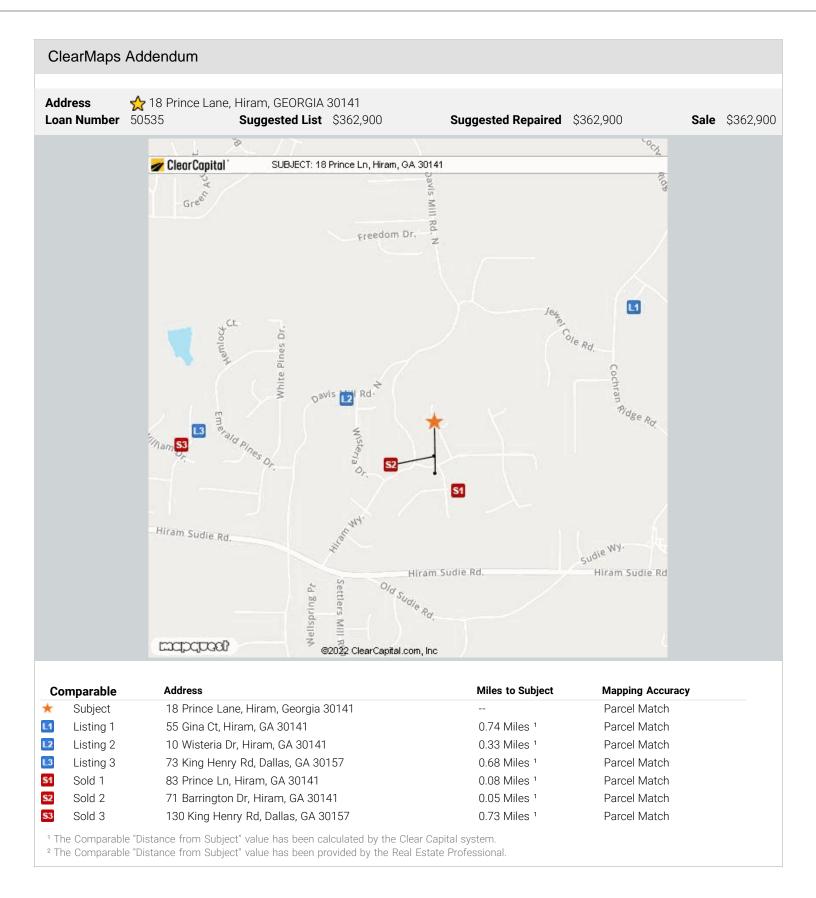
52 71 Barrington Dr Hiram, GA 30141



Front

130 King Henry Rd Dallas, GA 30157





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 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.

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Report Instructions - cont.

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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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Loan Number

50535

## Broker Information

by ClearCapital

**Broker Name ATLANTAHOMESTEADS** Trina Dowdy Company/Brokerage 6000 STEWART PKWY License No 266749 **Address DOUGLASVILLE GA 30154** 

License State **License Expiration** 02/28/2023

**Phone** 7705724741 **Email** yourbroker@atlantahomesteads.com

**Broker Distance to Subject** 10.73 miles **Date Signed** 12/30/2022

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.

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