DRIVE-BY BPO

402 COUNTRYSIDE PLACE SE

SMYRNA, GA 30080

50715 Loan Number **\$245,000**• 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	402 Countryside Place Se, Smyrna, GA 30080 02/04/2023 50715 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8603490 02/04/2023 17073800340 Cobb	Property ID	33870421
Tracking IDs					
Order Tracking ID	02.01.23 BPO Citi-CS Update	Tracking ID 1	02.01.23 BPO Citi	-CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	Catamount Properties 2018 LLC	Condition Comments			
R. E. Taxes	\$2,499	Based on exterior observation, subject property is in Average			
Assessed Value	\$91,348	condition. No immediate repair or modernization required.			
Zoning Classification	Residential				
Property Type	Condo				
Occupancy	Occupied				
Ownership Type	Fee Simple				
Property Condition	Average				
Estimated Exterior Repair Cost	\$0				
Estimated Interior Repair Cost	\$0				
Total Estimated Repair	\$0				
НОА	Cobb (770) 528-1000				
Association Fees	\$200 / Month (Landscaping)				
Visible From Street	Visible				
Road Type	Public				

ıta			
Suburban	Neighborhood Comments		
Stable	The subject is located in a suburban neighborhood with stable		
Low: \$189,600 High: \$303,000	property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.		
Remained Stable for the past 6 months.			
<180			
	Suburban Stable Low: \$189,600 High: \$303,000 Remained Stable for the past 6 months.		

Client(s): Wedgewood Inc

Property ID: 33870421

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	402 Countryside Place Se	1506 Country Park Drive Se	1721 Nappa Valley Court Se	1408 Cumberland Court Se
City, State	Smyrna, GA	Smyrna, GA	Smyrna, GA	Smyrna, GA
Zip Code	30080	30080	30080	30080
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.17 1	0.51 1	0.68 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$225,000	\$251,000	\$260,000
List Price \$		\$225,000	\$249,000	\$260,000
Original List Date		01/19/2023	11/17/2022	01/19/2023
DOM · Cumulative DOM		13 · 16	76 · 79	13 · 16
Age (# of years)	40	38	40	40
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Other Townhouse	Other Townhouse	Other Townhouse	Other Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,316	1,089	1,220	1,559
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	2 · 2 · 1	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.000 acres	0 acres	0 acres	0 acres
		None	None	None

^{*} 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** Fair market property similar in condition and inferior in GLA to the subject. Active1 => Bath= \$2000, GLA= \$4540, Total= \$6540, Net Adjusted Value= \$231540
- **Listing 2** Fair market property similar in condition and GLA to the subject. Active2 => Half Bath= \$-1000, GLA= \$1920, Total= \$920, Net Adjusted Value= \$249920
- **Listing 3** Fair market property similar in bed and bath count to the subject. Active3 => GLA= \$-4860, Total= \$-4860, Net Adjusted Value= \$255140

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.

	Subject	Sold 1	Sold 2 *	Sold 3
O4 A J.J				
Street Address	402 Countryside Place Se	404 Country Park Drive Se	1802 Countryside Place Se	•
City, State	Smyrna, GA	Smyrna, GA	Smyrna, GA	Smyrna, GA
Zip Code	30080	30080	30080	30080
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.15 1	0.15 1	0.12 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$		\$230,000	\$260,000	\$275,000
List Price \$		\$230,000	\$240,000	\$265,000
Sale Price \$		\$237,000	\$240,000	\$252,500
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/22/2022	08/31/2022	11/30/2022
DOM · Cumulative DOM	•	32 · 32	47 · 47	70 · 70
Age (# of years)	40	38	39	38
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	Other Townhouse	Other Townhouse	Other Townhouse	Other Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,316	1,089	1,316	1,253
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.000 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment		+\$6,540	+\$1,000	+\$1,260
Adjusted Price		\$243,540	\$241,000	\$253,760

^{*} 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.

by ClearCapital

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

- **Sold 1** Fair market property similar in condition and inferior in GLA to the subject. Sold1 => Bath= \$2000, GLA= \$4540, Total= \$6540, Net Adjusted Value= \$243540
- **Sold 2** Fair market property similar in condition and GLA to the subject. Sold2 =>sold date= \$1000, Total= \$1000, Net Adjusted Value= \$241000
- **Sold 3** Fair market property similar in bed and bath count to the subject. Sold3 => GLA= \$1260, Total= \$1260, Net Adjusted Value= \$253760

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Subject Sale	es & Listing Hist	ory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			None Noted			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$250,000	\$250,000			
Sales Price	\$245,000	\$245,000			
30 Day Price	\$243,000				
Comments Degarding Driging St	Comments Departing Driving Strategy				

Comments Regarding Pricing Strategy

The subject is Condominium Townhouse in average condition. Comparables exceed bath count. Necessary adjustments are provided for the variance. Initally sold date parameter was 90 days, due to limited comparables it was necessary to exceed 180 days sold dates criteria, choosed comparables are best comps available in the market. The subject is located near school, park, commercial areas, water body and major road. However, which will not affect the subject's market value and marketability. Comparables s1 received multiple offers and sold for higher value than the list price. In delivering the final valuation, most weight has been placed on CS2 and LC2, as they are most similar to the subject condition and overall structure. The details were taken from the tax record.

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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







Address Verification



Street

Listing Photos



1506 Country Park Drive SE Smyrna, GA 30080

DRIVE-BY BPO



Front



1721 Nappa Valley Court SE Smyrna, GA 30080



Front



1408 Cumberland Court SE Smyrna, GA 30080



Front

DRIVE-BY BPO

Sales Photos





Front

1802 Countryside Place SE Smyrna, GA 30080



Front

1007 Country Park Drive SE Smyrna, GA 30080



Front

ClearMaps Addendum **Address** ☆ 402 Countryside Place Se, Smyrna, GA 30080 Loan Number 50715 Suggested List \$250,000 Sale \$245,000 Suggested Repaired \$250,000 Clear Capital SUBJECT: 402 Countryside PLSE, Smyrna, GA 30080 Carolyn Dr Dr. Woodland Ter Bell Dr. SE Spring Madiso Glenroy Dr. SE ng St. SE Spring Rd. SE Spring Rd. SE Cumberland Gate Rd. Strathmoor Corn Rd. SE Oakwood Urse L3 Cumberland mapapagg! @2023 ClearCapital.com, Inc. Address **Mapping Accuracy** Comparable Miles to Subject Subject 402 Countryside Place Se, Smyrna, GA 30080 Parcel Match L1 Listing 1 1506 Country Park Drive Se, Smyrna, GA 30080 0.17 Miles 1 Parcel Match L2 Listing 2 1721 Nappa Valley Court Se, Smyrna, GA 30080 0.51 Miles 1 Parcel Match Listing 3 1408 Cumberland Court Se, Smyrna, GA 30080 0.68 Miles ¹ Parcel Match **S1** Sold 1 404 Country Park Drive Se, Smyrna, GA 30080 0.15 Miles 1 Parcel Match S2 Sold 2 1802 Countryside Place Se, Smyrna, GA 30080 0.15 Miles 1 Parcel Match **S**3 Sold 3 1007 Country Park Drive Se, Smyrna, GA 30080 0.12 Miles 1 Parcel Match ¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system. ² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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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Broker Information

Broker Name James Moore Company/Brokerage REAL BROKER LLC

License No383761

Address

400 West Peachtree Street NW
Suite 4 - 1390 Atlanta GA 30308

License Expiration 07/31/2026 License State GA

Phone 4702222790 Email realbrokerjames@gmail.com

Broker Distance to Subject 10.04 miles **Date Signed** 02/04/2023

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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