DRIVE-BY BPO

604 BROLLEY COURT

WOODSTOCK, GEORGIA 30189

50803 Loan Number

\$370,000• 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	604 Brolley Court, Woodstock, GEORGIA 30189 09/21/2022 50803 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8433449 09/21/2022 21N11E 029 Cherokee	Property ID	33307116
Tracking IDs					
Order Tracking ID	09.19.22 BPO	Tracking ID 1	09.19.22 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Contrar Containente		
Owner	BRUCE GARY EDWARD	Condition Comments
R. E. Taxes	\$533	The property is in good condition and does not need any repairs
Assessed Value	\$88,016	
Zoning Classification	Residential R-15	
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 Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The neighborhood is in good condition and all homes are occupied.			
Sales Prices in this Neighborhood	Low: \$252800 High: \$484980				
Market for this type of property Decreased 3 % in the past 6 months.					
Normal Marketing Days	<30				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	604 Brolley Court	962 Rose Creek Run	1023 Queensbury Run	1680 Cumberland Trce
City, State	Woodstock, GEORGIA	Woodstock, GA	Acworth, GA	Acworth, GA
Zip Code	30189	30189	30102	30102
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.84 1	0.76 1	0.77 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$364,900	\$381,000	\$320,000
List Price \$		\$364,900	\$381,000	\$320,000
Original List Date		08/23/2022	06/11/2022	08/18/2022
DOM · Cumulative DOM		29 · 29	102 · 102	34 · 34
Age (# of years)	35	29	27	40
Condition	Average	Good	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,904	1,568	1,962	1,347
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	4 · 3	3 · 2 · 1	3 · 2
Total Room #	7	8	7	7
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	.70 acres	0.42 acres	0.53 acres	0.69 acres
Other	<u></u>			

^{*} 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 This property is superior because it has 2 stories. Beautiful 4 bedroom 3 bath home on a full finished basement. Located in the Rose Creek Subdivision and the highly sought after Bascomb School District! This home sits on a culdesac lot with a private backyard. Step into an open floor plan which is perfect for entertaining. This home features new flooring throughout and a new kitchen in the basement which means it is the perfect suite/apartment downstairs. New roof and New HVAC (2022). It offers a large Master on Main Suite!
- **Listing 2** The property is superior to the subject due to it being newer and more updated.
- **Listing 3** Come check out this cozy 3 bed/2 bath home in the Etowah HS district! Right when you enter into the home, you are welcomed into the family room with its rock fireplace. In the kitchen, you will find white cabinets, a place for a breakfast table, and a separate dining room area. From the family room, you have access to the spacious deck and private fenced in back yard, great for entertaining!

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	604 Brolley Court	1631 Eagle Dr	507 Mirramont PI 53	406 Queensbury Pl
City, State	Woodstock, GEORGIA	Woodstock, GA	Woodstock, GA	Acworth, GA
Zip Code	30189	30189	30189	30102
Datasource	Tax Records	Public Records	MLS	Public Records
Miles to Subj.		0.41 1	0.77 1	0.60 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$370,000	\$379,900	\$400,000
List Price \$		\$370,000	\$379,900	\$400,000
Sale Price \$		\$370,000	\$379,900	\$340,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		08/12/2022	08/05/2022	07/05/2022
DOM · Cumulative DOM	•	0 · 0	30 · 30	60 · 87
Age (# of years)	35	24	21	27
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; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	2 Stories Other	1 Story Traditional	1.5 Stories ranch
# Units	1	1	1	1
Living Sq. Feet	1,904	1,798	2,050	2,092
Bdrm · Bths · ½ Bths	3 · 2	2 · 3 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
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	.70 acres	0.44 acres	0.10 acres	0.36 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$370,000	\$379,900	\$340,000

^{*} Sold 1 is the most comparable sale to the subject.

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

- **Sold 1** This property is superior because it has one extra bedroom.
- **Sold 2** This property is superior due to its younger age.
- **Sold 3** This property is superior because it has one extra bedroom

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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 Listing S	tatus	Not Currently L	_isted	Listing Histor	y Comments		
Listing Agency/F	irm			Property ha	s not been listed o	r sold in last 12 mc	onths.
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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	\$370,000	\$370,000			
Sales Price	\$370,000	\$370,000			
30 Day Price	\$370,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The searching included a distance up to a 1/2 mile radius, gla +/- 20% sqft, lot size 30% +/- sq ft, age 10% +/- yrs and up to 6 months in time. There were limited comps available therefore it was necessary to select some comps that exceeded the subject's GLA, lot size, bed/ bath count and expand proximity guidelines to obtain similar comps.

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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



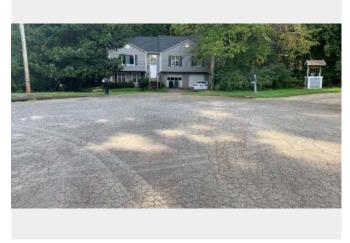
Side



Side



Side



Street

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Listing Photos





Front

1023 Queensbury Run Acworth, GA 30102



Front

1680 Cumberland Trce Acworth, GA 30102



Front

Sales Photos





Front

52 507 Mirramont PI 53 Woodstock, GA 30189



Front

406 Queensbury PI Acworth, GA 30102

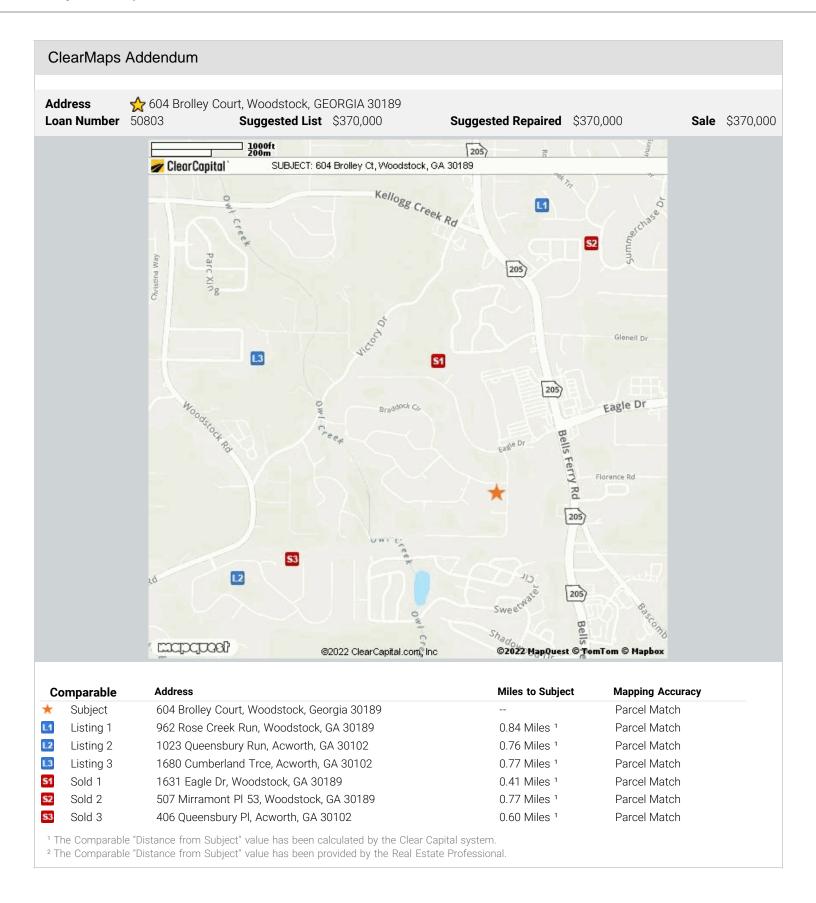


Front

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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

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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

Broker Name George Alviter Company/Brokerage JP & associates REALTORS Metro

Atlanta

License No 400623 **Address** 3044 Dover Lane NW Marietta GA

30064

License Expiration 01/31/2024 **License State** GA

Phone 7064105735 Email galviter95@gmail.com

Broker Distance to Subject 10.37 miles **Date Signed** 09/21/2022

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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