DRIVE-BY BPO

2536 CENTENNIAL PLACE

ATLANTA, GA 30349

51083 Loan Number **\$300,000**• 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	2536 Centennial Place, Atlanta, GA 30349 09/08/2022 51083 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8417098 09/08/2022 13-0125-LL-3 Fulton	Property ID	33271471
Tracking IDs					
Order Tracking ID	090722_BP0	Tracking ID 1	090722_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Dorsette Plar E C	Condition Comments
R. E. Taxes	\$3,087	Based on exterior observation, subject property is in Good
Assessed Value	\$77,120	condition. No immediate repair or modernization required.
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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	ıta			
Location Type	Urban	Neighborhood Comments		
Local Economy	Stable	The subject is located in a suburban neighborhood with		
Sales Prices in this Neighborhood	Low: \$224,000 High: \$366,000	increasing property values and a balanced supply Vs demand on homes. The economy and employment conditions are stable.		
Market for this type of property	Increased 2 % in the past 6 months.			
Normal Marketing Days	<180			

Client(s): Wedgewood Inc

Property ID: 33271471

ATLANTA, GA 30349

51083 Loan Number **\$300,000**• As-Is Value

by ClearCapital

Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2536 Centennial Place	2555 Flat Shoals Road	2555 Flat Shoals Road	6118 Centennial Run
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.39 1	0.39 1	0.04 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$260,000	\$250,000	\$320,000
List Price \$		\$260,000	\$260,000	\$319,000
Original List Date		08/04/2022	07/15/2022	06/29/2022
DOM · Cumulative DOM		34 · 35	54 · 55	70 · 71
Age (# of years)	2	17	17	2
Condition	Good	Good	Good	Good
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 Town House			
# Units	1	1	1	1
Living Sq. Feet	1,738	1,612	1,550	1,784
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 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.020 acres	0.06 acres	0.06 acres	0.02 acres
Other	None	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** Property inferior to the subject in GLA makes it inferior by comparison. Adjustments:,GLA:\$2520,Age:\$375,Garage:\$2000,Lot:\$-80,Total Adjustment:\$4815,Net Adjustment Value:\$264815
- **Listing 2** A similar model home located in the immediate competing market. It shares values defining qualities with the subject in regards to age, GLA, location qualities, condition and amenities. Adjustments:,GLA:\$3760,Age:\$375,Garage:\$4000,Lot:\$-80,Total Adjustment:\$8055,Net Adjustment Value:\$268055
- Listing 3 Property superior to the subject in GLA, and owner occupied, standard type sale. Active3 => Net Adjusted Value= \$319000

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.

ATLANTA, GA 30349

51083 Loan Number **\$300,000**• As-Is Value

by ClearCapital

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2536 Centennial Place	6037 Rockaway Road	6265 Rockaway Road	6123 Centennial Run
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.27 1	0.20 1	0.07 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$269,000	\$299,000	\$278,900
List Price \$		\$269,000	\$299,000	\$278,900
Sale Price \$		\$280,000	\$304,250	\$305,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		05/03/2022	08/05/2022	05/20/2022
DOM · Cumulative DOM		30 · 30	65 · 65	35 · 35
Age (# of years)	2	2	2	2
Condition	Good	Good	Good	Good
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 Town House			
# Units	1	1	1	1
Living Sq. Feet	1,738	1,570	1,997	1,759
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	75%	0%
Basement Sq. Ft.			997	
Pool/Spa				
Lot Size	0.020 acres	0.02 acres	0.02 acres	0.02 acres
Other	None	None	None	None
Net Adjustment		+\$7,360	-\$9,180	\$0
Adjusted Price		\$287,360	\$295,070	\$305,000

^{*} 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.

ATLANTA, GA 30349

51083 Loan Number **\$300,000**• As-Is Value

by ClearCapital

Recent Sales - Cont.

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

- **Sold 1** Property inferior to the subject in GLA makes it inferior by comparison. Adjustments:,GLA:\$3360,Garage:\$4000,Total Adjustment:7360,Net Adjustment Value:\$287360
- **Sold 2** Single family home located in the immediate competing market. its shares values defining qualities with the subject in regard to age, GLA, Style and location qualities, market appeals, condition, amenities and functional utility. Adjustments:,Bed:\$-4000,GLA:\$-5180,Total Adjustment:-9180,Net Adjustment Value:\$295070
- **Sold 3** Property superior to the subject in GLA, standard type sale, owner occupied. Adjustments:, Total Adjustment:0, Net Adjustment Value:\$305000

Client(s): Wedgewood Inc Property ID: 33271471 Effective: 09/08/2022 Page: 4 of 14

ATLANTA, GA 30349

51083 Loan Number

\$300,000 As-Is Value

by ClearCapital

Subject Sales & Listing His	story					
Current Listing Status	Not Currently I	Not Currently Listed		Listing History Comments		
Listing Agency/Firm			None Noted			
Listing Agent Name						
Listing Agent Phone						
# of Removed Listings in Previous 12 Months	0					
# of Sales in Previous 12 Months	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	\$310,000	\$310,000			
Sales Price	\$300,000	\$300,000			
30 Day Price	\$290,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

Comments Regarding Pricing Strategy

The exterior inspection revealed that the subject has been adequately maintained and considered to be on good marketable condition. I have searched a distance up to 1 mile, GLA +/-20%, year built +/- 20 and up to 6 months back. To get enough comparable, it was necessary to exceed bed/bath count, and lot size. In delivering the final valuation, the most weight has been placed on CS2 and LC2 as they are most similar to the subject condition and overall structure.

Client(s): Wedgewood Inc

Property ID: 33271471

by ClearCapital

2536 CENTENNIAL PLACE

ATLANTA, GA 30349

51083 Loan Number **\$300,000**• As-Is Value

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: 33271471 Effective: 09/08/2022 Page: 6 of 14

Subject Photos

by ClearCapital



Front



Address Verification



Street

51083

Listing Photos





Front

2555 Flat Shoals Road Atlanta, GA 30349



Front

6118 Centennial Run Atlanta, GA 30349



Front

ATLANTA, GA 30349

Sales Photos





Front

6265 Rockaway Road Atlanta, GA 30349



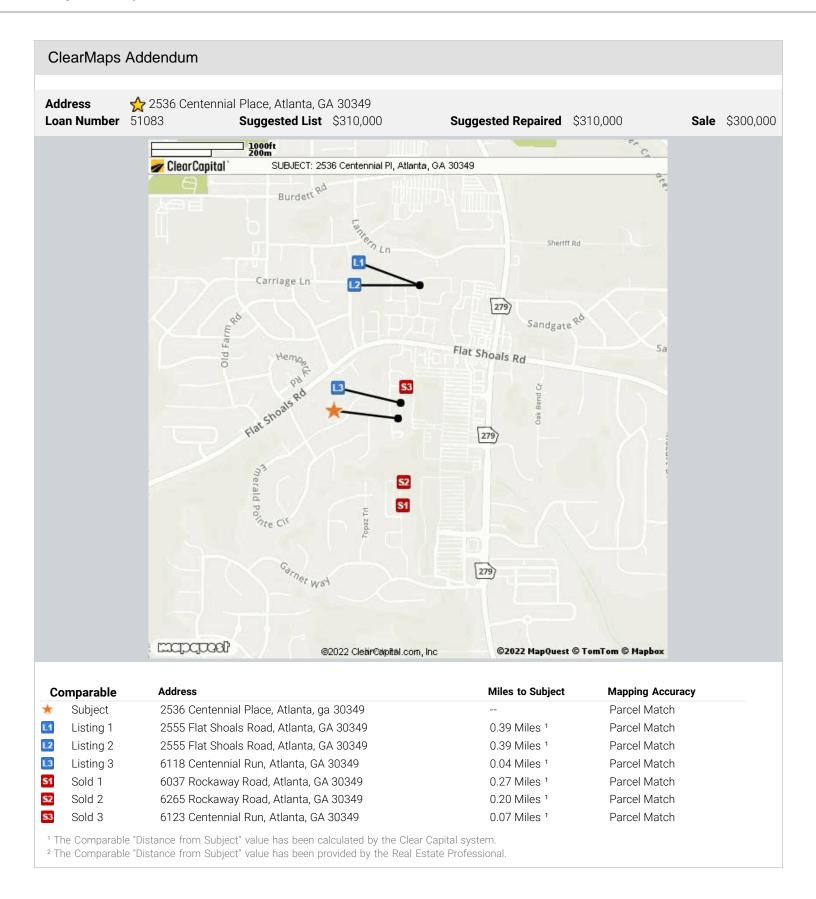
Front

6123 CENTENNIAL Run Atlanta, GA 30349



Front

by ClearCapital



ATLANTA, GA 30349

51083 Loan Number **\$300,000**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 33271471 Effective: 09/08/2022 Page: 11 of 14

ATLANTA, GA 30349

51083

\$300,000 As-Is Value

Loan Number

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. 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.

Client(s): Wedgewood Inc

Property ID: 33271471

Page: 12 of 14

ATLANTA, GA 30349

51083 Loan Number **\$300,000**• As-Is Value

Report Instructions - cont.

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 33271471 Effective: 09/08/2022 Page: 13 of 14



ATLANTA, GA 30349

51083

\$300,000

As-Is Value

by ClearCapital

Loan Number

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 13.31 miles **Date Signed** 09/08/2022

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.

Client(s): Wedgewood Inc Property ID: 33271471 Effective: 09/08/2022 Page: 14 of 14