DALLAS, GA 30132

51477 Loan Number **\$422,500**• 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 Tracking IDs	241 Branch Valley Drive, Dallas, GA 30132 10/07/2022 51477 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8458769 10/08/2022 070707 Paulding	Property ID	33410199
Order Tracking ID Tracking ID 2	10.05.22 BPO 	Tracking ID 1	10.05.22 BPO 		

Owner	YOLANDA ROSE ADAMS	Condition Comments
R. E. Taxes	\$3,192	Property has normal wear and tear
Assessed Value	\$107,480	
Zoning Classification	Residential	
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	THE PARK AT CEDARCREST	
Association Fees	\$500 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Property is located in an established neighborhood with like		
Sales Prices in this Neighborhood	Low: \$340804 High: \$753500	condition properties		
Market for this type of property  Decreased 4 % in the past 6 months.				
Normal Marketing Days	<30			

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	241 Branch Valley Drive	623 Longwood Pl	107 Norton Ave	48 Parkcrest Ln
City, State	Dallas, GA	Dallas, GA	Acworth, GA	Dallas, GA
Zip Code	30132	30132	30101	30132
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.79 1	0.83 1	0.47 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$475,000	\$440,000	\$435,000
List Price \$		\$415,000	\$425,000	\$435,000
Original List Date		07/08/2022	10/04/2022	08/20/2022
DOM · Cumulative DOM		92 · 92	4 · 4	49 · 49
Age (# of years)	15	6	14	5
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 Conventional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,353	2,951	3,766	3,210
Bdrm · Bths · ½ Bths	5 · 3 · 1	4 · 3 · 1	6 · 4	5 · 4
Total Room #	5	8	10	9
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	0.21 acres	0.26 acres	0.21 acres	0.26 acres

<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 Drive up to a beautiful brick front 4 bedroom 3.5 bath home with a rocking chair front porch. Step into hardwood floors throughout the main level and an open concept floor plan which is perfect for entertaining. The eat-in kitchen features a large island with breakfast bar, stone countertops, ss appliances and more. Upstairs you will find an oversized master suite with a large walk-in closet and ensuite bath with double vanities and stone countertops. Upstairs you will find large secondary bedrooms and a full laundry room. Full, unfinished basement is stubbed for a bathroom with additional space for a future rec room, game room, office, or could become an in-law suite. Step out the backdoor from the kitchen onto a grilling deck which over looks the private, fenced in back yard with a wooded view. Conveniently located near shoppes and restaurants of Dallas, Cartersville and Acworth along with US41.
- **Listing 2** Huge 6 bedroom and 4 bath two story home with fresh paint and carpet. Stainless steel appliances and granite countertops in the kitchen. Two car garage. Private fenced in back yard with a small garden. Great neighborhood with no HOA.
- Listing 3 Look no further- this is the one you have been searching for! This 5 bedroom plus a bonus room and 4 full bathroom home is "Move In Ready". It's beautiful, immaculate, well-maintained, and all of the appliances remain. Situated on a large, level corner lot with a fenced backyard in a sought-after swim/tennis community, this house has everything! From the moment you enter the two-story foyer, you will be impressed with the natural light and huge rooms! With a large bedroom and full bath on the main, and four spacious bedrooms and three full baths on the upper level, this beautiful home has lots of space for a large household. There is a separate dining room and formal living room as well. The gracious great room is open to the large kitchen with an eat-in area and walk-in pantry. The oversized primary bedroom suite has a sitting area that could be an office, exercise area, or just an oasis for you to escape the stress of the day! The primary bath features a double vanity, shower, large linen closet and a huge walk-in closet. The backyard with a privacy fence and patio will be the perfect place to relax with friends and family! Make an offer today you don't want to miss this one!

Client(s): Wedgewood Inc

Property ID: 33410199

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	241 Branch Valley Drive	26 Branch Valley Way	87 Laurel Branch Ct	138 Cedar Pt
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.13 1	0.23 1	0.24 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$399,900	\$400,000	\$400,000
List Price \$		\$399,900	\$400,000	\$400,000
Sale Price \$		\$400,000	\$415,000	\$400,000
Type of Financing		Conventional	Cash	Conventional
Date of Sale		04/14/2022	08/05/2022	07/12/2022
DOM · Cumulative DOM		51 · 51	66 · 66	41 · 41
Age (# of years)	15	18	16	17
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 Conventional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,353	3,044	3,397	2,901
Bdrm · Bths · ½ Bths	5 · 3 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	5	6	6	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	0.21 acres	0.21 acres	0.29 acres	0.43 acres
Other				
Net Adjustment		+\$18,270	+\$7,680	+\$9,560
Adjusted Price		\$418,270	\$422,680	\$409,560

<sup>\*</sup> Sold 2 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.

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

- Sold 1 Beautiful 3 bedroom 2.5 bathroom hoe located in The Park at Cedarcrest! This home has been refreshed with New interior paint, carpet, linoleum, and painted cabinets. family room and formal dining upon entrance. The kitchen features stainless steel dishwasher and range, and new quartz countertops. Half bathroom on main level. All bedrooms upstairs plus 2 baths. The primary suite boast a his and hers walk in closets and en suite bathroom with dual vanities, soaking tub and separate shower. Attached 2 car garage!
- Sold 2 So much square footage for the money in North Paulding school district! Main level features beautiful LVP floors throughout, formal living, dining room, great separate private office, a half bath, enormous kitchen with breakfast bar, granite, sep cooktop, overlooking fireside family room. The upper level owner's suite is very spacious with great size walk in closet, bath with sep tub/shower. The oversized loft area could be made into an extra bedroom or would make a great playroom/media area. Two additional bedrooms are very spacious & share a hall bathroom. This home is move in ready and has been well cared for! There is a BRAND NEW ROOF being installed next week, newer hvac as well. Great outdoor space private, level fenced rear lawn ready for cookouts and family games! Showings start Friday June 3rd!
- Sold 3 Welcome home to this Beautiful well-maintained two-story home in the North Paulding School District. Open floorplan boasting Four spacious bedrooms and 2.5 bath nestled on cul de sac of sought-after community in North Paulding County. Exterior features cement siding with stone accents, manicured landscaping and fenced rear yard. (.43 acre) Enter the home to find a large foyer and main level with new LPV flooring, open kitchen and family room offering a gas log fireplace, overlooking your private back yard. Formal dining room accented with trey ceiling giving the room so much character! Spacious kitchen with center island, Corian countertops and tiled backsplash. Upper level of home offers large loft area perfect for home office. Three additional secondary bedrooms all featuring ceiling fans and great closet space. Owners' suite over-looking back yard for privacy, trey ceiling, warm neutral colors and great walk-in closet. Owner's bath offers separate tub/walk-in shower, double vanity and private water closet. This home is a must see and walking distance to the Cedar Mill pool/amenities. Cedar Mill community is just off Cedarcrest with easy access to Shelton Elementary, shopping, dining, entertainment and the interstate. Located not far from the Lakepoint Sports Complex offering tons of water sports, baseball, soccer and so much more. Minutes from lake Allatoona for fishing, boating and swimming. Don't miss the opportunity to see this lovely home!

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Current Listing S	Status	Not Currently Listed		Listing History Comments			
Listing Agency/Firm		Property was sold in September 2022					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	1					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
				Sold	09/26/2022	\$422,000	Tax Records

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$422,500	\$422,500		
Sales Price	\$422,500	\$422,500		
30 Day Price	\$419,900			
Comments Regarding Pricing St	rategy			
Property is located in Dallas, 3000 Full Bath 2450 Half Ba		mity to Marietta and Atlanta. Adjustments 30 SQFT GLA 3000 Bedroom		

### 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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**DRIVE-BY BPO** 

# **Subject Photos**



Front



Address Verification



Address Verification



Side



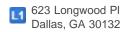
Side



Street

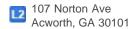
### by ClearCapital

# **Listing Photos**





Front





Front





Front

DALLAS, GA 30132

## **Sales Photos**





Front

87 Laurel Branch Ct Dallas, GA 30132



Front

138 Cedar Pt Dallas, GA 30132

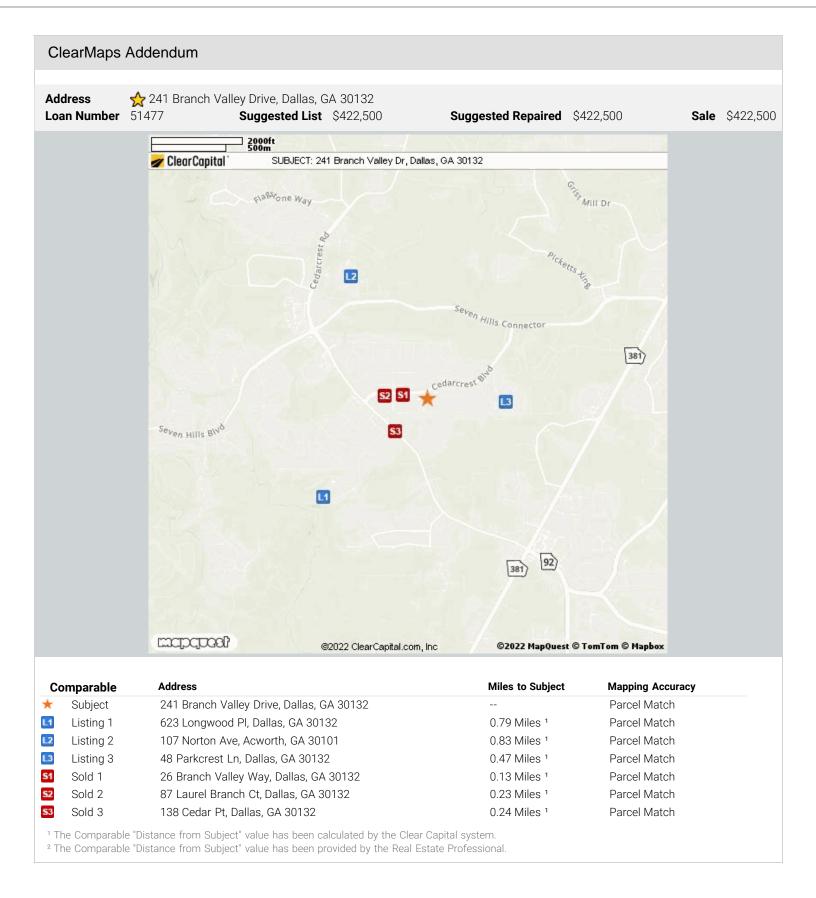


Front

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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**

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.

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**

**License Expiration** 

Broker Name Daniel Geiman Company/Brokerage Exp realty Ilc

License No 380873 Address 2242 Major Loring Way SW Marietta

GA 30064

**License State** 

**Phone** 6787613425 **Email** Daniel.geiman@exprealty.com

**Broker Distance to Subject** 10.99 miles **Date Signed** 10/08/2022

07/31/2025

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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