51686

\$539,000 As-Is Value

by ClearCapital

MARIETTA, GA 30066 Loan Number

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	3724 Upland Drive, Marietta, GA 30066 05/04/2023 51686 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8725050 05/05/2023 16-0313-0-01 Cobb	Property ID 4-0	34157913
Tracking IDs					
Order Tracking ID	05.03.23 Cit-CS Update	Tracking ID 1	05.03.23 Cit-0	CS Update	
Tracking ID 2		Tracking ID 3			

General Conditions			
Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$1,329	Condition appears average and there were no major repairs	
Assessed Value	\$176,096	which were noted during the time of inspection.	
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data				
Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	Located within an area of maintained homes, subject conforms		
Sales Prices in this Neighborhood	Low: \$310,000 High: \$679,001	Subject appears in maintained condition from exterior. No functional or external obsolescence noted. Located in a well		
Market for this type of property	Remained Stable for the past 6 months.	maintained neighborhood.		
Normal Marketing Days	<90			

by ClearCapital

Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3724 Upland Drive	2258 Rosemoore Walk	4279 Wood Creek Drive	4291 Arbor Club Drive
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30066	30062	30062	30066
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.80 1	1.79 1	0.56 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$530,000	\$560,000	\$550,000
List Price \$		\$530,000	\$549,900	\$550,000
Original List Date		04/17/2023	01/23/2023	04/27/2023
DOM · Cumulative DOM		7 · 18	54 · 102	4 · 8
Age (# of years)	29	21	38	37
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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,690	2,750	2,469	2,886
Bdrm \cdot Bths \cdot ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3 · 1	4 · 2 · 1
Total Room #	9	9	9	9
Garage (Style/Stalls)	None	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	0.2 acres	0.14 acres	0.78 acres	0.38 acres
Other	Porch	Porch	Porch	Porch

^{*} 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.

by ClearCapital

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

- **Listing 1** Comparable: GLA within 100 sq.ft., Similar Bedrooms, Half Baths, Quality, Full Baths, Condition.
- Listing 2 Comparable: Similar Bedrooms, Half Baths, Quality, Condition, More Full Baths, Smaller GLA +9k GLA,-10k FB,\$-718. WELCOME TO THIS EAST COBB BEAUTY! Walk into this open, light & renovated home & enjoy. Features include a large living area with new fireplace & vaulted ceiling open to a new beautiful eat-in kitchen & dining room. A large first floor primary bedroom with 2 closets & a fully renovated bath offer the ultimate relaxation for any owner. A renovated laundry room & high ceiling throughout are additional first floor features. Two car garage with ample storage is just off the kitchen. Upstairs one will find 3 large bedrooms, a full bath & open workspace, library, den area. RENOVATIONS INCLUDE: New kitchen & appliances, new hardwood flooring throughout the main level, new paint throughout, new primary bathroom, new laundry room, new fence, new fireplace, roof 2019, hot water heater 2023, HVAC 2022 plus so much more! Wonderful friendly neighborhood with park & green space perfect for walking & playing. East Cobb living at its finest: 6 miles to The Avenues at East Cobb; 8 miles to Downtown Roswell; Easy Access to I-75, I575, Johnson Ferry & surrounded by restaurants, grocery and more. This beautiful home is set on a huge lot in an established neighborhood and sought-after Lassiter, Mabry, and Garrison school districts. Brand new roof installed in November! The main level boasts an over-sized living room, formal dining room (not pictured), eat in kitchen with granite counter tops, sunroom and half bath. The second floor features the primary bedroom with built in shelves, walk-in closet, double vanity bathroom and shower. Two generously sized secondary bedrooms, a second full bath and convenient laundry closet round off the second story appeal. The terrace level features a living room, bedroom with walk-in closet and full bath. Rocking chair front porch, freshly painted back deck, gorgeous bamboo flooring on the main level, and brand new carpet in the lower level are only a few of the must sees this home has to offer. Enjoy taking the walking path to nearby Mabry Park, as well as, spending summer afternoons at the neighborhood pool.
- Listing 3 Comparable: Similar Quality, Half Baths, Full Baths, Bedrooms, Condition, Larger GLA -8k GLA,\$-8232.Multiple offers received. Please submit highest and best by end of day 4/30. Your time has come! Tell Zillow to stop emailing you because you found the ONE. Immaculately and lovingly updated for the most discerning buyer, this chic home in the coveted swim/tennis neighborhood of Arbor Bridge is now available! Nestled on a lush, private homesite on a quiet cul de sac, 4291 Arbor Bridge is primed and ready for your ultimate entertaining needs. Don't forget to pick your jaw up off the floor as you walk into the foyer and glimpse at this home's style. Like an elegant, timeless set of diamond earrings, this home is adorned with classy new fixtures, a flawless color palette, new flooring throughout, new kitchen, new bathrooms, and so much more. There's plenty of room for a pool in the back in case the neighborhood swim team isn't your thing, and it's nice to have options, right? Why settle for anything less when you can have a pre-inspected (we're glad to email it or ask your agent!), quality home in award winning school districts with STYLE? Thank you for viewing our listing. Showings begin Saturday at 10.

Client(s): Wedgewood Inc

Property ID: 34157913

Effective: 05/04/2023 Page: 3 of 15

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3724 Upland Drive	3105 Copper Trce	2675 Thornberry Place	2455 Devon Oaks Court
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30066	30066	30066	30066
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.47 1	0.83 1	0.79 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$479,000	\$510,000	\$539,900
List Price \$		\$479,000	\$510,000	\$539,900
Sale Price \$		\$505,000	\$560,000	\$562,700
Type of Financing		Conv	Conv	Conv
Date of Sale		03/24/2023	11/16/2022	03/10/2023
DOM · Cumulative DOM		45 · 45	29 · 28	36 · 36
Age (# of years)	29	35	24	33
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 Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,690	2,945	3,192	2,738
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	9	10	9
Garage (Style/Stalls)	None	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	0.2 acres	0.35 acres	0.29 acres	0.38 acres
Other	Porch	Porch	Porch	Porch
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$505,000	\$560,000	\$562,700

^{*} 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.

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

- Sold 1 Comparable: Similar Condition, Half Baths, Bedrooms, Quality, Full Baths, Larger GLA -10k GLA,\$-10710. Prime cul-de-sac lot located in the heart of East Cobb. Close to shopping, restaurants, I-75, Roswell, Marietta Square, and in top rated school district. From the minute you walk up to this beautiful custom metal front door you will see this home is loaded with special touches and updates. Fully renovated Kitchen with new cabinets featuring Lynk professional appliance racks, quartz coutertops, ceramic tile flooring, Samsung stainless steel appliances, and counter to ceiling tiled backsplash. Owners Ensuite bath also renovated during this March/April 2022 timeframe. Owners retreat features double trey ceiling and additional attached room perfect for a nursery or dressing room/additional huge closet space. Upstairs centrally located laundry room. Spacious secondary bedrooms with ceiling fans and huge bonus room with tons of additional storage space. Secondary rear staircase leading from Bonus Room to Kitchen. Shiplap ceilings in Kitchen, Great Room and Foyer. Enjoy the private wooded backyard from the gorgeous bright 200 square foot added sunroom with patio sliding door access to covered grill area (grill even inculded)! New lighting throughout. Cozy gas fireplace in Great Room with Desa vent free gas logs. Custom Roman shades in Family Room and bedrooms. 6 zone irrigation system and professionally landscaped retaining wall and drain. Tilt-in Windows replaced June 2007 with limited lifetime warranty. Poly piping replaced with copper from main water line 2007. Archit shingle roof replaced 2016 and siding replaced 2015.
- Sold 2 Comparable: Similar Condition, Full Baths, Quality, Half Baths, Bedrooms, Larger GLA -21k GLA,\$-21084. Don't miss this beautiful 2-story home in the highly sought after East Cobb school district. This 4 bedroom 2.5 bath house has amazing space to offer! Open floor plan, with cathedral ceilings and a 2-story foyer that delivers a very spacious and open atmosphere. Formal dining room w/ wainscoting and tray ceilings. Updated eat in kitchen with SS appliances, quartz countertops, subway tile backsplash, and farmhouse sink. The spacious living room has tons of natural daylight, gas fireplace, and an additional flex space located right off of the living room. Upstairs you will find an oversized owner's en suite with space for an office and/or sitting area. The master bath features a double vanity, private water closet, soaking tub, seated shower, and generously sized closets. Also, 3 additional spacious bedrooms as well as a full bath upstairs. Enjoy the peaceful patio and private, level fenced in the backyard. Newer roof.
- Sold 3 Comparable: GLA within 100 sq.ft., Similar Full Baths, Condition, Bedrooms, Quality, Half Baths. Lovely home in desirable East Cobb location and award-winning schools. Offering 4 bedrooms, 2.5 bathrooms. Hardwoods floors on main level, open floor plan, updated kitchen with granite and stainless appliances. Large fireside family, sunroom, cul-de-sac lot, private level back yard. Owners' suite offers oversized bedroom, spa bath refresh; double vanities, spa tub, separate shower and walk in closets. All secondary bedrooms are generously sized. Energy efficient windows. Active swim and tennis community. Walk to schools* New roof* new driveway* new vinyl windows* Hardy Plank siding* Top Schools; Rocky Mount ES, Simpson MS, Lassiter HS. Nearby restaurants, shops and easy highway access making this location a commuter's dream. Downtown Atlanta 25 minutes, Jackson-Hartsfield Airport 35 minutes and minutes to shops, grocery stores and more.

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Subject Sal	es & Listing Hist	ory					
Current Listing Status Not Currently Listed			Listing History Comments				
Listing Agency/Firm		Subject's sales history was searched in 36 months and none					
Listing Agent Name		was available					
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$565,950	\$565,950		
Sales Price	\$539,000	\$539,000		
30 Day Price	\$495,880			
Comments Regarding Pricing S	trategy			

The value as of today is \$539000, with typical marketing time at 90 days. There is currently a shortage of homes on the market creating fewer choices for buyers. This in turn is creating a lower than average DOM for homes on the market with high buyer competition. Over 50% of all homes listed/sold on the market are fair market. This statistic, coupled with a shortage of homes on the market is causing prices to increase.

Client(s): Wedgewood Inc

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by ClearCapital

3724 UPLAND DRIVE

MARIETTA, GA 30066

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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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DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Street



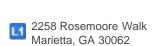
Street



Other

by ClearCapital

Listing Photos





Front

4279 Wood Creek Drive Marietta, GA 30062



Front

4291 Arbor Club Drive Marietta, GA 30066



Front

Sales Photos





Front

\$2 2675 Thornberry Place Marietta, GA 30066



Front

S3 2455 Devon Oaks Court Marietta, GA 30066

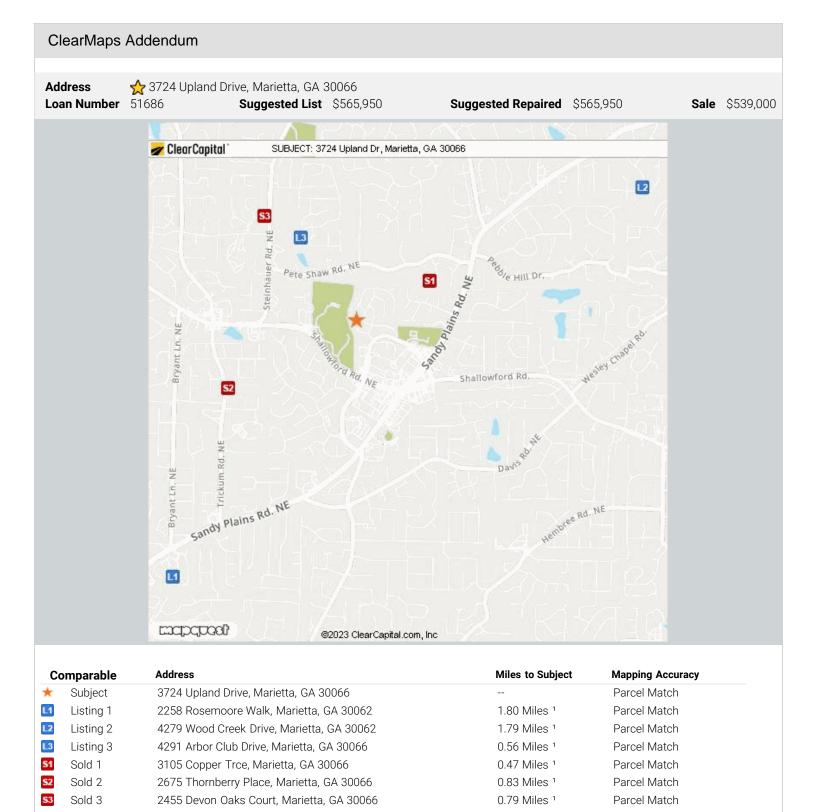


Front

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Addendum: Report Purpose

by ClearCapital

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

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 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

by ClearCapital

Broker Name Dan McCloskey Company/Brokerage Better Way Atlanta Realty

License No 250020 **Address** 2200 River Heights Court Marietta

GA 30067

License Expiration 10/31/2024 License State GA

Phone 4048677406 Email danmccloskey@p4site.com

Broker Distance to Subject 8.03 miles **Date Signed** 05/05/2023

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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