52493 Loan Number \$285,000 • 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 10 Perimeter Summit Boulevard Ne Unit 4205, Atlanta, Order ID 8611583 Property ID 33901296

GEORGIA 30319

 Inspection Date
 02/09/2023

 Loan Number
 52493

 Date of Report
 02/09/2023

 APN
 18 329 10 126

Borrower Name Catamount Properties 2018 LLC County Dekalb

Tracking IDs

 Order Tracking ID
 02.08.23 BPO Request
 Tracking ID 1
 02.08.23 BPO Request

 Tracking ID 2
 - Tracking ID 3
 -

General Conditions				
Owner	LOVE KUMAR GARG	Condition Comments		
R. E. Taxes	\$1,722	The subject is a 2 bedroom 2 bathroom condo unit that has 24		
Assessed Value	\$69,000	hour security and is maintained. The GLA is 1017 sq ft and built		
Zoning Classification	Residential OI	in 2005 per the tax records.		
Property Type	Condo			
Occupancy	Occupied			
Ownership Type	Fee Simple			
Property Condition Good				
Estimated Exterior Repair Cost	\$0			
Estimated Interior Repair Cost	\$0			
Total Estimated Repair	\$0			
НОА	HomeOwners Advantage 404-252-2696			
Association Fees	\$694 / Month (Pool,Insurance,Tennis)			
Visible From Street	Visible			
Road Type	Public			

Neighborhood & Market Da	ıta					
Location Type	Suburban	Neighborhood Comments				
Local Economy	Stable	The neighborhood is in average condition with properties				
Sales Prices in this Neighborhood	Low: \$188920 High: \$340700	in age, style and size. Minutes from Perimter Mall, easy access to the interstate, several restaurants and parks				
Market for this type of property	Remained Stable for the past 6 months.					
Normal Marketing Days	<30					

Client(s): Wedgewood Inc

Property ID: 33901296

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	10 Perimeter Summit Boulevard Ne Unit 4205	10 Perimeter Summit Blvd Ne Unit 4433	10 Perimeter Summit Blvd Ne Unit 4432	10 Perimeter Summit Blvd Ne Unit 3406
City, State	Atlanta, GEORGIA	Brookhaven, GA	Brookhaven, GA	Brookhaven, GA
Zip Code	30319	30319	30319	30319
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.06 1	0.06 1
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$280,000	\$275,000	\$275,000
List Price \$		\$280,000	\$275,000	\$275,000
Original List Date		01/27/2023	02/01/2023	01/23/2023
DOM · Cumulative DOM		13 · 13	7 · 8	8 · 17
Age (# of years)	18	18	18	18
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	4	4	4	3
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Buildin
# Units	1	1	1	1
Living Sq. Feet	1,017	1,077	1,008	1,079
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
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	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
Lot Size	0 acres	0 acres	0 acres	0 acres
Other				

^{*} Listing 1 is the most comparable listing to the subject.

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

- **Listing 1** Comp is similar in size to the subject with an updated kitchen boasts soft close cabinets and stainless steel appliances, and the whole place has been freshly painted and fitted with new windows and custom blinds
- **Listing 2** Comp is similar to the subject in size with Fresh new paint throughout, open floorplan, large windows, hardwood floors, granite counters, stainless steel appliances in the Kitchen
- **Listing 3** Comp is similar in size to the subject with beautiful hardwoods throughout, SS kitchen w/modern cabinetry and granite counters, easy serving breakfast bar, tile backsplash, Separate dining room.

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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	Subject	Sold 1	Sold 2 *	Sold 3	
Street Address	10 Perimeter Summit Boulevard Ne Unit 4205	10 Perimeter Summit Blvd Ne Unit 4117	10 Perimeter Summit Blvd Ne Unit 4438	10 Perimeter Summit Blvc Ne Unit 1409	
City, State	Atlanta, GEORGIA	Brookhaven, GA	Brookhaven, GA	Brookhaven, GA	
Zip Code	30319	30319	30319	30319	
Datasource	Tax Records	MLS	MLS	MLS	
Miles to Subj.		0.04 1	0.09 1	0.04 1	
Property Type	Condo	Condo	Condo	Condo	
Original List Price \$		\$279,000	\$285,000	\$279,000	
List Price \$		\$279,000	\$285,000	\$279,000	
Sale Price \$		\$279,000	\$285,000	\$277,000	
Type of Financing		Va	Conventional	Fha	
Date of Sale		09/15/2022	08/31/2022	07/01/2022	
DOM · Cumulative DOM		4 · 42	17 · 41	16 · 38	
Age (# of years)	18	18	18	18	
Condition	Good	Good	Good	Good	
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value	
Condo Floor Number	4	4	4	1	
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	
Style/Design	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Building	1 Story Multi-Unit Buildir	
# Units	1	1	1	1	
Living Sq. Feet	1,017	1,039	1,008	1,150	
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2	
Total Room #	5	5	5	5	
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	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes	
Lot Size	0 acres	0 acres	0 acres	0 acres	
Other					
Net Adjustment		\$0	\$0	\$0	
Adjusted Price		\$279,000	\$285,000	\$277,000	

^{*} Sold 2 is the most comparable sale to the subject.

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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** Comp is similar in size to the subject. MLS comments: Comp is similar in size with granite kitchen counters, white cabinets, SS appliances, dining & hardwood floors.
- **Sold 2** Comp is similar to the subject in size with NEW RENOVATED QUARTZ COUNTERTOPS, STAINLESS-STEEL APPLIANCES, NEWLY PAINTED WHITE CABINETS
- Sold 3 Comp is a little bigger in size than the subject with a recently replaced HVAC system and updated unit

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Subject Sal	es & Listing His	tory					
Current Listing S	tatus	Not Currently Listed		Listing Histor	y Comments		
Listing Agency/F	irm			N/A			
Listing Agent Na	me						
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	\$290,000	\$290,000			
Sales Price	\$285,000	\$285,000			
30 Day Price	\$280,000				
Comments Regarding Pricing Strategy					
The sales price is bracketed by the sales comps					

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



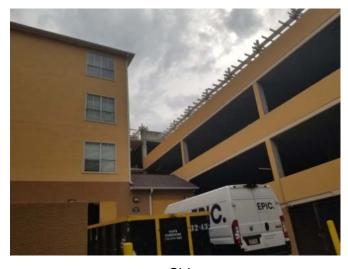




Front



Address Verification



Side



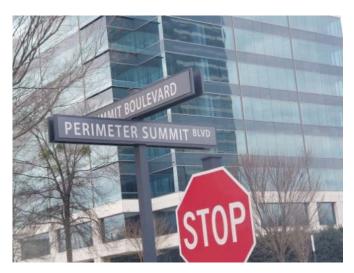
Side



Side

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Subject Photos



Other

Client(s): Wedgewood Inc

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Listing Photos



10 Perimeter Summit Blvd NE Unit 4433 Brookhaven, GA 30319



Front



10 Perimeter Summit Blvd NE Unit 4432 Brookhaven, GA 30319



Front



10 Perimeter Summit Blvd NE Unit 3406 Brookhaven, GA 30319



Front

Sales Photos



\$1 10 Perimeter Summit Blvd NE Unit 4117 Brookhaven, GA 30319



Front



10 Perimeter Summit Blvd NE Unit 4438 Brookhaven, GA 30319



Front

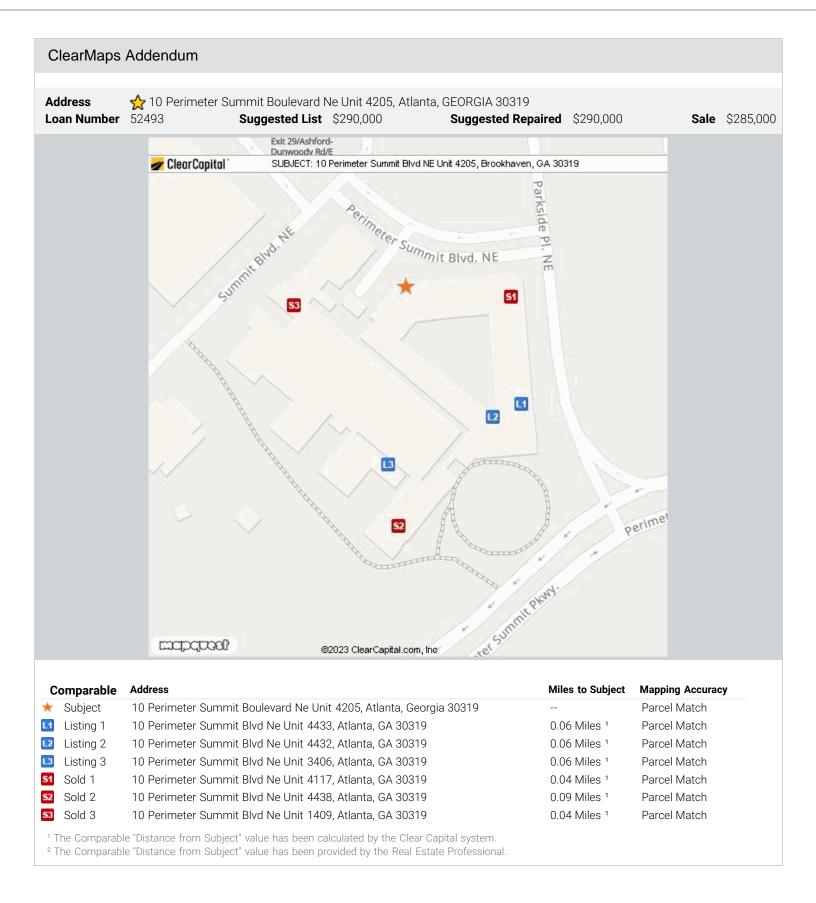


10 Perimeter Summit Blvd NE Unit 1409 Brookhaven, GA 30319



Front

DRIVE-BY BPO



Addendum: Report Purpose

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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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

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Report Instructions - cont.

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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.

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 Dianne Gay Company/Brokerage Avery & Associates Realty

License No 170997 Address 4426 HUGH HOWELL ROAD SUITE

Tucker GA 30084

License Expiration 03/31/2024 License State GA

Phone 4048673726 Email dianneg2000@gmail.com

Broker Distance to Subject 8.84 miles **Date Signed** 02/09/2023

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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