DRIVE-BY BPO

690 LAKE FOREST COURT

ROSWELL, GA 30076

52827 Loan Number

\$434,000• 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	690 Lake Forest Court, Roswell, GA 30076 03/09/2023 52827 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8647625 03/09/2023 12 26420708 Fulton	Property ID 0273	33980017
Tracking IDs					
Order Tracking ID	03.08.23 BPO Request	Tracking ID 1	03.08.23 BPO F	Request	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Green Christopher M	Condition Comments
R. E. Taxes	\$3,540	This home appears to be in avg condition for the age of the
Assessed Value	\$336,400	structure. No damage was noted. The interior should be
Zoning Classification	R1	inspected to verify condition.
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	This home is bordered to the North by Ivy Mill Ct, West by Old			
Sales Prices in this Neighborhood	Low: \$300,000 High: \$500,000	Alabama PI, East by Laurel Mill Dr and South by Wood Valley Trace.			
Market for this type of property Remained Stable for the past 6 months.					
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	690 Lake Forest Court	495 Sheringham Ct	1115 Worthington Hills Dr	505 Sheringham Ct
City, State	Roswell, GA	Roswell, GA	Roswell, GA	Roswell, GA
Zip Code	30076	30076	30076	30076
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.50 1	1.95 1	0.52 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$415,000	\$390,000	\$489,500
List Price \$		\$415,000	\$390,000	\$489,500
Original List Date		03/03/2023	03/02/2023	03/01/2023
DOM · Cumulative DOM		6 · 6	7 · 7	8 · 8
Age (# of years)	41	40	45	40
Condition	Average	Average	Fair	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	1 Story ranch	1 Story ranch	1 Story ranch	2 Stories trad
# Units	1	1	1	1
Living Sq. Feet	1,646	1,575	1,461	1,812
Bdrm \cdot Bths \cdot ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2 · 1
Total Room #	7	6	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	0.437 acres	0.30 acres	0.17 acres	0.49 acres
Other	some updates	none	none	none

^{*} 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** Situated on a large flat lot with a huge fenced private backyard. Rocking chair front porch welcomes you in to the large vaulted Great Room with impressive stone fireplace. Condition +10k adj val \$425000
- **Listing 2** Ranch style house, with private fenced backyard, 2 car garage, tile flooring, open family room view to kitchen, white kitchen cabinets. lot +2670 condition +20k adj val \$412670
- Listing 3 3 Bedroom 2.5 Bath Home In Roswell located within minutes to GA400. Features Include Gorgeous Updated Kitchen with New Cabinets and Granite Countertops. Brand new Stainless Steel Appliances with Island that looking into Dining Room. Large Family Room with Bar/Study nook area. Enjoy New Luxury Wide Plank Vinyl Flooring throughout both floors of living area. Oversized Master with Newly Updated Master Bath completely renovated with large walk-in shower condition -10k adj val \$479500

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	690 Lake Forest Court	500 S Kimbely Ct	135 Barrington Dr E	125 Barrington Dr
City, State	Roswell, GA	Roswell, GA	Roswell, GA	Roswell, GA
Zip Code	30076	30076	30076	30076
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.49 1	0.11 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$450,000	\$420,000	\$424,900
List Price \$		\$450,000	\$420,000	\$424,900
Sale Price \$		\$452,000	\$405,000	\$408,000
Type of Financing		Conv	Conv	Conv
Date of Sale		09/14/2022	09/30/2022	02/10/2023
DOM · Cumulative DOM	•	4 · 34	93 · 93	142 · 169
Age (# of years)	41	38	45	45
Condition	Average	Good	Average	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	1 Story ranch	1 Story ranch	2 Stories trad	2 Stories trad
# Units	1	1	1	1
Living Sq. Feet	1,646	1,772	1,638	1,650
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	7	6	6	8
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	0.437 acres	0.33 acres	0.29 acres	0.47 acres
Other	some updates	1000	8000	8000
Net Adjustment		-\$11,000	+\$2,000	-\$18,000
Adjusted Price		\$441,000	\$407,000	\$390,000

^{*} Sold 1 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 azing Roswell location. Close to shops, restaurants, main roads and with direct access to Big Creek Park and its fantastic walking trails. This home offers wonderful details: vaulted ceilings, beautiful floors, skylights and plenty of storage space. Brand New kitchen with white cabinets, quartz counter tops, stainless steel appliances and breakfast nook. Large family room with high ceilings and fire place. Separate dining room with access to patio --- c.c. -1000 condition -10k
- **Sold 2** You'll enjoy preparing meals in the gorgeous kitchen with sleek counters, tiled backsplash, stainless appliances, and beautiful spacious cabinetry. condition +10k
- **Sold 3** This is a newly renovated 2 story 2 car garage 4 bedroom 2.5 bath with a screened in deck and patio in a fenced in backyard. The home has nice landscaping, new paint, new carpet, contemporary lighting and luxury vinyl flooring. The half bath, family room with a fireplace and built-in cabinetry are on the main. condition -10k c.c. -8000

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Subject Sales	•				_		
Current Listing State	JS	Currently Listed		Listing Histor	y Comments		
Listing Agency/Firm		KW First Atlanta		This home I	ast sold on 07/15/	/2016 for \$228000	
Listing Agent Name		Linda Moore					
Listing Agent Phone		404-991-6529					
# of Removed Listin Months	gs in Previous 12	0					
# of Sales in Previo Months	us 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	\$435,000	\$435,000			
Sales Price	\$434,000	\$434,000			
30 Day Price	\$424,000				
Comments Donardina Drisina Ct	Comments Departing Driving Strategy				

Comments Regarding Pricing Strategy

The property is maintained. No damage was noted for this property. The lawn has been mowed. No debris noted on the exterior. From an exterior inspection of this home the home does not have any damage. I would recommend the interior be inspected to verify condition. The homes within the subject's s/d appear to be well maintained. No deferred maintenance was noted throughout the community. I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 2 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 2 miles and the adjustments are sufficient for this area to account for the differences in the subject and 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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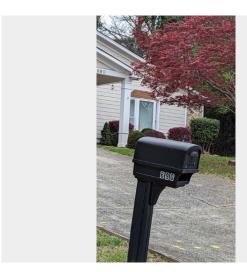
Loan Number

Subject Photos

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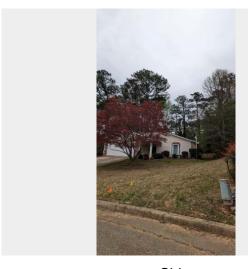
Front



Address Verification



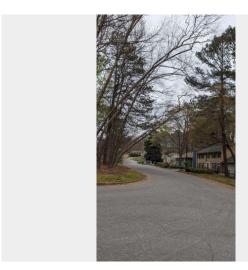
Side



Side



Street



Street

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Subject Photos

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Other

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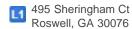
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Listing Photos

by ClearCapital





Other

1115 Worthington Hills Dr Roswell, GA 30076



Other

505 Sheringham Ct Roswell, GA 30076



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Sales Photos





Other

135 Barrington Dr E Roswell, GA 30076



Other

125 Barrington Dr Roswell, GA 30076

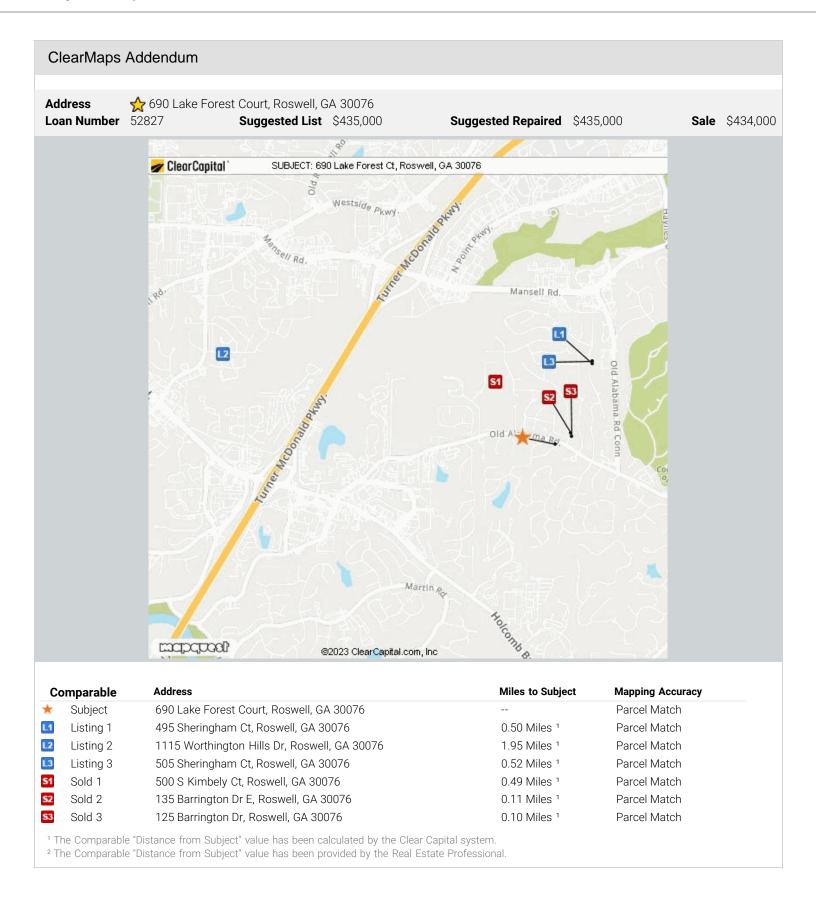


Other

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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:

by ClearCapital

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 Amy Shelay Jones 1 Company/Brokerage Elite REO Services

License No 260309 **Address** 2524 Emma Way Lawrenceville GA

30044

License Expiration 01/31/2027 **License State** GA

Phone 6782273007 Email amy.jones@elitereo.com

Broker Distance to Subject 13.47 miles **Date Signed** 03/09/2023

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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