DRIVE-BY BPO

8036 BATTLE STREET

GROVETOWN, GA 30813

53479 Loan Number **\$339,900**• 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	8036 Battle Street, Grovetown, GA 30813 11/28/2023 53479 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9025879 11/28/2023 063 401 Columbia	Property ID	34801411
Tracking IDs					
Order Tracking ID	11.14_BPOUpdate	Tracking ID 1	11.14_BPOUpda	ate	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$3,869	From drive by inspection; subject appears to be in average
Assessed Value	\$319,513	condition and in need of no repair. It conforms well with others
Zoning Classification	residential	in the neighborhood.
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(It appears locked and secure.)		
Ownership Type Fee Simple Property Condition Average		
Estimated Interior Repair Cost		
Total Estimated Repair		
НОА	Reynolds Ridge 706-780-6515	
Association Fees	\$500 / Year (Other: common area maint)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Neighborhood is marketable; close to schools, parks and retail.			
Sales Prices in this Neighborhood	Low: \$161936 High: \$338500				
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<30				

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8036 Battle Street	8039 Battle Street	176 Caroleton Drive	1120 Indian Springs Trail
City, State	Grovetown, GA	Grovetown, GA	Grovetown, GA	Grovetown, GA
Zip Code	30813	30813	30813	30813
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.05 1	1.49 1	2.05 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$309,900	\$369,900	\$365,000
List Price \$		\$304,900	\$369,900	\$365,000
Original List Date		10/10/2023	10/12/2023	11/10/2023
DOM · Cumulative DOM		48 · 49	47 · 47	18 · 18
Age (# of years)	11	10	3	17
Condition	Average	Good	Excellent	Excellent
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	3,080	2,402	2,898	2,986
Bdrm · Bths · ½ Bths	5 · 3	4 · 2 · 1	5 · 3	4 · 2 · 1
Total Room #	9	8	9	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.29 acres	.20 acres	.17 acres	.39 acres
Other				

^{*} 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 Condition is slightly superior; smaller GLA, half bath instead of 3rd full bath; comparable lot. Overall, it is inferior.
- **Listing 2** Most similar to subject as it is comparable GLA, similar bathroom count and condition. Lot is slightly smaller. Overall, it is inferior slightly.
- **Listing 3** Condition is better than subject; 3rd bath is half instead of full; smaller GLA with a slightly larger lot. Overall, it is superior to 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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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8036 Battle Street	8029 Battle Street	8024 Battle Street	4009 Corners Way
City, State	Grovetown, GA	Grovetown, GA	Grovetown, GA	Grovetown, GA
Zip Code	30813	30813	30813	30813
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.06 1	0.08 1	0.20 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$335,000	\$329,000	\$320,000
List Price \$		\$335,000	\$319,900	\$320,000
Sale Price \$		\$340,000	\$319,900	\$320,000
Type of Financing		Va	Conventional	Va
Date of Sale		07/21/2023	06/30/2023	08/11/2023
DOM · Cumulative DOM	•	28 · 28	72 · 72	57 · 57
Age (# of years)	11	11	12	11
Condition	Average	Good	Average	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	3,080	2,977	2,566	2,539
Bdrm · Bths · ½ Bths	5 · 3	5 · 3 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	9	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.29 acres	.22 acres	.218 acres	.18 acres
Other				
Net Adjustment		-\$2,453	+\$28,086	+\$24,409
Adjusted Price		\$337,547	\$347,986	\$344,409

^{*} 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** Most similar to subject; slightly smaller yet comparable GLA; additional half bath; comparable lot. Overall, slightly superior to subject.
- **Sold 2** Equivalent condition and age; smaller GLA with 3rd half bath instead of a full bath; comparable lot. Overall, inferior to subject.
- Sold 3 Similar age, superior condition, smaller GLA; 34d half bath instead of a full bath; slightly smaller lot. Overall, inferior to subject.

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Current Listing S	Status	Not Currently L	isted	Listing Histor	v Comments		
Listing Agency/Firm			Property was foreclosed on 5/2/23 for \$208,565 It listed for sale				
Listing Agent Na	nme			7/17/23 for	\$314,900 and exp	ired on 8/27/23 at	\$314,900.
Listing Agent Ph	ione						
# of Removed Li Months	istings in Previous 12	0					
# of Sales in Pro 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	\$339,900	\$339,900			
Sales Price	\$339,900	\$339,900			
30 Day Price	\$337,550				
Comments Regarding Pricing S	trategy				
Recommend to price as is; make no repairs.					
	·				

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

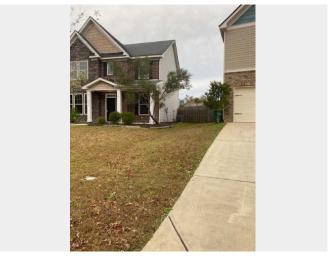
by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Subject Photos

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Other

Client(s): Wedgewood Inc

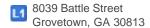
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Listing Photos





Front

176 Caroleton Drive Grovetown, GA 30813



Front

1120 Indian Springs Trail Grovetown, GA 30813



Front

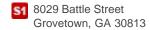
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Sales Photos





Front

8024 Battle Street Grovetown, GA 30813



Front

4009 Corners WAy Grovetown, GA 30813

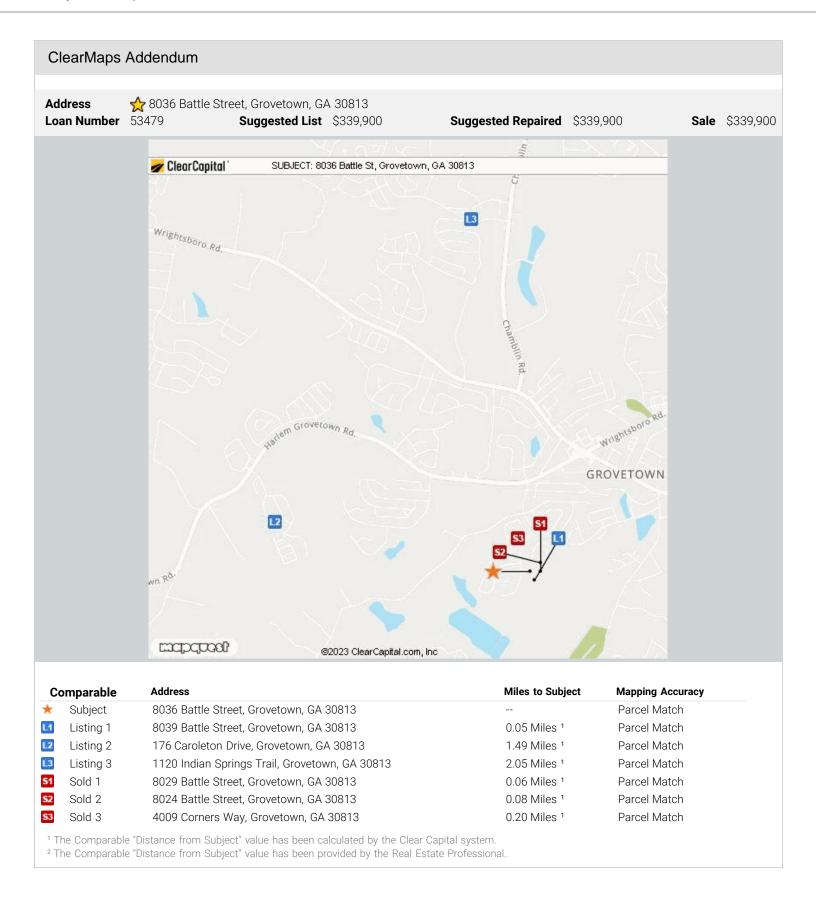


Front

\$339,900

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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

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.

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

Sherman and Hemstreet Real **Broker Name** Stacy Hawkins Company/Brokerage

Estate

184 Meadowood Drive Thomson GA License No 391568 Address

30824

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

Phone 7066990469 Email hawkinssellshomes@gmail.com

Broker Distance to Subject 13.68 miles **Date Signed** 11/28/2023

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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