DRIVE-BY BPO

465 S PRESTON TRAIL

ALPHARETTA, GEORGIA 30022

54358 Loan Number

\$416,000• 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	465 S Preston Trail, Alpharetta, GEORGIA 30022 07/26/2023 54358 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8843561 07/26/2023 11 00830015 Fulton	Property ID 0513	34418673
Tracking IDs					
Order Tracking ID	20230724_BPO	Tracking ID 1	20230724_BPO		
Tracking ID 2		Tracking ID 3			

Owner	Anderson Dorothy Cori	Condition Comments			
R. E. Taxes	\$3,982	This home appears to be in avg condition for the age of the			
Assessed Value	\$324,400	structure. No damage was noted. The interior should be inspected to verify condition.			
Zoning Classification	R1				
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				
HOA	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 Old Alabama Rd, West by			
Sales Prices in this Neighborhood	Low: \$300,000 High: \$500,000	Meritage Dr, East by Oak Alley Way and South by Jones Bridge Rd.			
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	465 S Preston Trail	3235 Old Evergreen Way	10535 Virginia Pine Ln	240 Glen Holly Dr
City, State	Alpharetta, GEORGIA	Alpharetta, GA	Alpharetta, GA	Roswell, GA
Zip Code	30022	30022	30022	30076
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.96 1	1.05 1	3.01 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$450,000	\$469,000	\$450,000
List Price \$		\$450,000	\$469,000	\$450,000
Original List Date		06/13/2023	05/09/2023	06/23/2023
DOM · Cumulative DOM	•	43 · 43	78 · 78	33 · 33
Age (# of years)	30	38	38	30
Condition	Average	Average	Good	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	1 Story ranch	2 Stories trad	2 Stories trad	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,650	1,460	1,673	2,040
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	30%	40%	50%	0%
Basement Sq. Ft.	1,632	750	712	
Pool/Spa				
Lot Size	0.25 acres	0.84 acres	1.29 acres	0.17 acres
Other	none	cosmetics needed	none	none

^{*} Listing 3 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** Location, Location and Location! Great floor plan in a cul-de-sac. Private wooded back yard. Coolest finished basement. Need a little TLC. Cosmetics Needed +10k lot -5900 adj val \$454100
- Listing 2 The house has the option for separate living quarters or in law suite in the full, finished daylight basement. Exterior siding was replaced with hardy plank in 2021. The seller just finished the following renovations: New carpet all upstairs and in the basement, new beautiful tile floor in the basement, new tile floor in all bathrooms, new toilets in all bathrooms, new vanities in the basements full bath and in the powder room on the main level. New kitchen countertops, new sink, new dishwasher, new oven /range. Fresh paint in the majority of the house. condition -20k lot -10400 adj val \$438600
- **Listing 3** One level living with open floor plan and living room and family room spaces. Fireplace in step down living room. Private fenced backyard. sq ft -7800 basement +20k adj val \$462200

Client(s): Wedgewood Inc

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ALPHARETTA, GEORGIA 30022

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	465 S Preston Trail	1115 Worthington Hills Dr	280 Preston Oaks Dr	235 Preston Oaks Dr
City, State	Alpharetta, GEORGIA	Roswell, GA	Alpharetta, GA	Alpharetta, GA
Zip Code	30022	30076	30022	30022
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		4.19 1	0.08 1	0.13 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$390,000	\$455,000	\$414,000
List Price \$		\$390,000	\$455,000	\$414,000
Sale Price \$		\$390,000	\$440,000	\$405,000
Type of Financing		Conv	Conv	Conv
Date of Sale		04/11/2023	09/01/2022	01/06/2023
DOM · Cumulative DOM		6 · 40	69 · 97	27 · 50
Age (# of years)	30	45	29	30
Condition	Average	Average	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	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,650	1,461	1,544	1,662
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2 · 1	3 · 2
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	30%	0%	30%	0%
Basement Sq. Ft.	1632		990	
Pool/Spa				
Lot Size	0.25 acres	0.17 acres	0.21 acres	0.25 acres
Other	none	none	11550	1000
Net Adjustment		+\$20,000	-\$11,550	-\$1,000
Adjusted Price		\$410,000	\$428,450	\$404,000

^{*} 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 Great Ranch style house, with private fenced backyard, 2 car garage, tile flooring, open family room view to kitchen, white kitchen cabinets. basement +20k
- **Sold 2** Kitchen features eat in breakfast area, White Cabinets, and Stainless-Steel appliances. Stunning Hardwood flooring! Separate Formal Living and Dining room on main level. basement -11550
- **Sold 3** Tastefully updated ranch home in prime Alpharetta 30022 location. Fresh interior paint, new carpet in the secondary bedrooms, newly installed external door hardware -- condition -20k basement +20k c.c. -1000

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ALPHARETTA, GEORGIA 30022 Loan Number by ClearCapital

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/Firm			This home last sold for \$416000 on 07/21/2023				
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	. 0					
# 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
07/06/2023	\$425,000			Sold	07/24/2023	\$416,000	MLS

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$450,000	\$450,000		
Sales Price	\$416,000	\$416,000		
30 Day Price	\$406,000			
Comments Regarding Pricing Strategy				

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 5 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 5 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps. **I had to extend my search in order to locate a ranch with a similar lot size.

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ALPHARETTA, GEORGIA 30022

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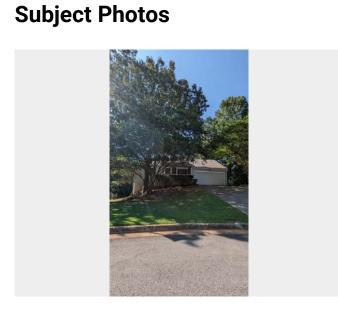
by ClearCapital

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 4.19 miles and the sold comps **Notes** closed within the last 11 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

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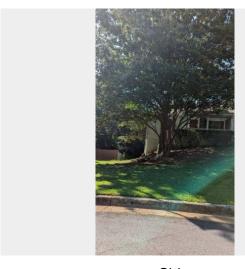
Front



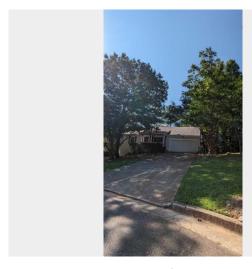
Address Verification



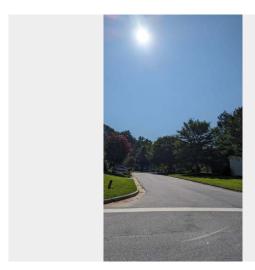
Address Verification



Side



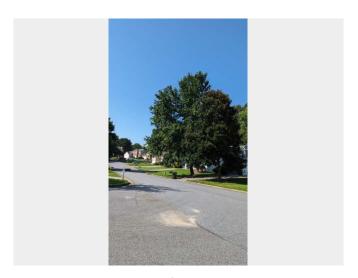
Side

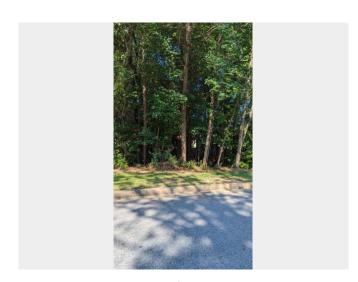


Street

DRIVE-BY BPO

Subject Photos





Street Other

Listing Photos

by ClearCapital



3235 Old Evergreen Way Alpharetta, GA 30022



Other



10535 Virginia Pine Ln Alpharetta, GA 30022



Other



240 Glen Holly Dr Roswell, GA 30076



Other

Sales Photos

by ClearCapital

S1 1115 Worthington Hills Dr Roswell, GA 30076



Other

280 Preston Oaks Dr Alpharetta, GA 30022



Other



235 Preston Oaks Dr Alpharetta, GA 30022



Other

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S2

Sold 2

Sold 3

54358 ALPHARETTA, GEORGIA 30022 Loan Number

ClearMaps Addendum ☆ 465 S Preston Trail, Alpharetta, GEORGIA 30022 **Address** Loan Number 54358 Suggested List \$450,000 Suggested Repaired \$450,000 **Sale** \$416,000 Clear Capital SUBJECT: 465 S Preston Trl, Alpharetta, GA 30022 Totomb Bridge Rd. Turner McDonald Pkyn mapapagg? @2023 ClearCapital.com, Inc. Address Miles to Subject **Mapping Accuracy** Comparable Subject 465 S Preston Trail, Alpharetta, Georgia 30022 Parcel Match Listing 1 3235 Old Evergreen Way, Alpharetta, GA 30022 0.96 Miles 1 Parcel Match 10535 Virginia Pine Ln, Alpharetta, GA 30022 Listing 2 1.05 Miles ¹ Parcel Match Listing 3 240 Glen Holly Dr, Roswell, GA 30076 3.01 Miles ¹ Parcel Match **S1** Sold 1 1115 Worthington Hills Dr, Roswell, GA 30076 4.19 Miles ¹ Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

280 Preston Oaks Dr, Alpharetta, GA 30022

235 Preston Oaks Dr, Alpharetta, GA 30022

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

0.08 Miles 1

0.13 Miles 1

Parcel Match

Parcel Match

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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
- 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

by ClearCapital

Broker Name Elite REO Services Amy Shelay Jones 1 Company/Brokerage

2524 Emma Way Lawrenceville GA License No 260309 Address

30044

License State License Expiration 01/31/2027 GA

Phone 6782273007 Email amy.jones@elitereo.com

Broker Distance to Subject 11.35 miles **Date Signed** 07/26/2023

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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