DRIVE-BY BPO

1612 CREGON COURT

LAWRENCEVILLE, GA 30043

55070 Loan Number

\$395,000• 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	1612 Cregon Court, Lawrenceville, GA 30043 03/12/2024 55070 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9205963 03/12/2024 R7060 258 Gwinnett	Property ID	35173511
Tracking IDs					
Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_upda	ate	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$5,102	This home appears to be in avg condition for the age of the
Assessed Value	\$330,700	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 Vinings Ct,				
Sales Prices in this Neighborhood	Low: \$300,000 High: \$500,000	Vale PI, EAst by Chateau Dr and South by Hwy 85.			
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	1612 Cregon Court	2477 Weycroft Cir	1730 Fort Daniels Trl	1125 Tributary Way
City, State	Lawrenceville, GA	Dacula, GA	Dacula, GA	Dacula, GA
Zip Code	30043	30019	30019	30019
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.63 1	0.40 1	1.13 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$420,000	\$392,000	\$400,000
List Price \$		\$420,000	\$392,000	\$400,000
Original List Date		02/05/2024	01/29/2024	01/19/2024
DOM · Cumulative DOM	•	36 · 36	43 · 43	53 · 53
Age (# of years)	23	21	24	26
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	1 Story ranch	1 Story ranch	2 Stories trad	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,952	1,938	2,125	1,874
Bdrm \cdot Bths \cdot ½ Bths	3 · 2	3 · 2	4 · 2 · 1	3 · 2
Total Room #	6	6	8	6
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	0.26 acres	0.29 acres	0.25 acres	0.25 acres
Other	none	none	none	none

^{*} Listing 3 is the most comparable listing to the subject.

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

- Listing 1 Enjoy the warmth of the fireplace in the family room, with a bonus room nearby. The kitchen features a gas stove, stone countertops, plentiful cabinet space, and a view to the family room. There is a breakfast area -- large enough for a dining room table -- and there is also a separate dining room.
- **Listing 2** 2-story in popular Apalachee Plantation. Great Mill Creek Schools! Great flowing floorplan with formal dining and breakfast area in spacious kitchen.
- **Listing 3** The main level features split bedroom plan and an open concept floor plan. Granite countertops, SS appliances, and hardwood floors in kitchen.

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	1612 Cregon Court	2175 Peachford Ln	2422 Weybridge Ct	2075 Morgans Run Trl
City, State	Lawrenceville, GA	Lawrenceville, GA	Buford, GA	Buford, GA
Zip Code	30043	30043	30519	30519
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.		0.15 1	0.79 1	0.98 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$412,000	\$415,000	\$394,900
List Price \$		\$412,000	\$415,000	\$394,900
Sale Price \$		\$420,000	\$395,000	\$388,000
Type of Financing		Conv	Conv	Conv
Date of Sale		10/31/2023	11/22/2023	01/04/2024
DOM · Cumulative DOM		4 · 47	29 · 43	48 · 83
Age (# of years)	23	30	22	22
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	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,952	2,122	2,114	1,906
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	6	6	7	6
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	0.26 acres	0.5 acres	0.3 acres	0.25 acres
Other	none	none	none	1500
Net Adjustment		-\$2,400	\$0	-\$16,500
Adjusted Price		\$417,600	\$395,000	\$371,500

^{*} 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** Spacious gourmet kitchen has stainless steel appliances, beautiful tile backsplash, lots of counter space including a breakfast bar and a sunny breakfast area lot -2400
- **Sold 2** As you step inside, you'll be greeted by an inviting open floor plan that seamlessly blends functionality and elegance. The heart of the home is the spacious living room, adorned with large windows that flood the space with natural light. It's the perfect spot to relax with family or entertain friends. Adjacent to the living room, you'll find the well-appointed kitchen, complete with modern appliances, ample cabinetry, and a convenient breakfast island.
- **Sold 3** New roof, New water heater, New carpet, New interior paint, new Luxury Vinyl Plank Flooring, new granite countertops in kitchen and bathrooms -- some renovations -15k cc -1500

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Subject Sales	& Listing Hist	ory					
Current Listing Statu	s	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/Firm				This home I	ast sold on 04/07	/2017 for \$179000	
Listing Agent Name							
Listing Agent Phone							
# of Removed Listing Months	gs in Previous 12	0					
# of Sales in Previou Months	s 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	\$405,000	\$405,000		
Sales Price	\$395,000	\$395,000		
30 Day Price	\$385,000			
Comments Regarding Pricing S	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.

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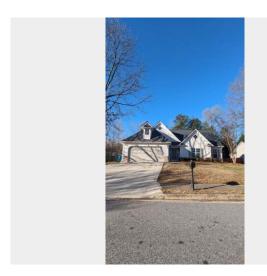
Clear Capital Quality Assurance Comments Addendum

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.

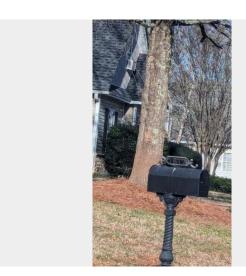
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Subject Photos

by ClearCapital



Front



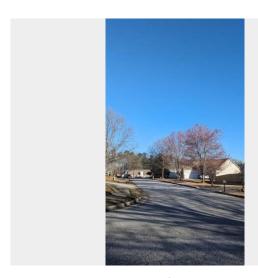
Address Verification



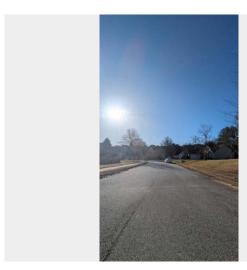
Side



Side



Street



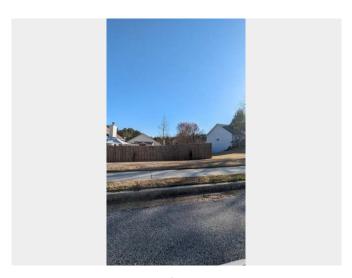
Street

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Subject Photos

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Other

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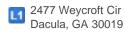
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Listing Photos





Other

1730 Fort Daniels Trl Dacula, GA 30019



Other

1125 Tributary Way Dacula, GA 30019

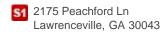


Other

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Sales Photos





Other

2422 Weybridge Ct Buford, GA 30519



Other

2075 Morgans Run Trl Buford, GA 30519



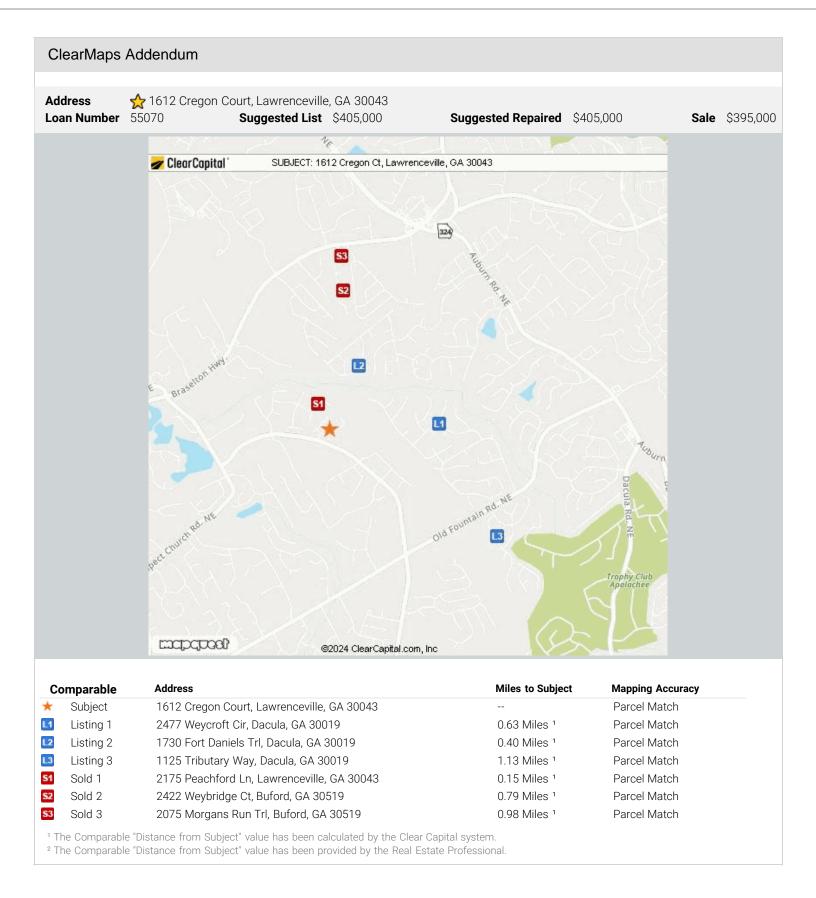
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Addendum: Report Purpose

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

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

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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 10.18 miles **Date Signed** 03/12/2024

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 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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