DRIVE-BY BPO

4017 EVELYN DRIVE

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number \$309,900

As-Is Value

by ClearCapital Townser, SECREM 30127 ESAIT Names

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	4017 Evelyn Drive, Powder Springs, GEORGIA 3012 09/07/2023 55095 Catamount Properties 2018 LLC	7 Order ID Date of Report APN County	8913697 09/08/2023 19075700250 Cobb	Property ID	34561456
Tracking IDs					
Order Tracking ID	09.06.23 BPO Request	Tracking ID 1)9.06.23 BPO Requ	est	
Tracking ID 2		Tracking ID 3	-		

General Conditions					
Owner	SAUL BETANCOURT	Condition Comments			
R. E. Taxes	\$2,519	SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME			
Assessed Value	\$83,000	LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT			
Zoning Classification	Residential	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.			
Property Type	SFR	VIOIDEE EXTERIOR RELATING DETECTED.			
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	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED		
Sales Prices in this Neighborhood	Low: \$191480 High: \$451440	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.		
Market for this type of property	Decreased 5 % in the past 6 months.			
Normal Marketing Days	<30			

by ClearCapital

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Current Listings Subject Listing 1 * Listing 2 Listing 3 3115 Barrett Ct 2945 Barrett Ct Street Address 4017 Evelyn Drive 3968 Evelyn Dr City, State Powder Springs, GEORGIA Powder Springs, GA Powder Springs, GA Powder Springs, GA Zip Code 30127 30127 30127 **Datasource** Public Records MLS MLS MLS Miles to Subj. 0.03 1 0.67 1 0.95 1 **Property Type** SFR SFR SFR SFR \$ \$289,999 Original List Price \$ \$325,000 \$265,000 List Price \$ \$289,999 \$325,000 \$265,000 **Original List Date** 07/15/2023 07/19/2023 07/03/2023 55 · 55 **DOM** · Cumulative DOM 51 · 51 67 · 67 38 38 39 39 Age (# of years) Condition Average Average Average Average Fair Market Value Sales Type 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 Split Split Level Split Traditional Split Traditional Split A-Frame 1 # Units 1,444 1,456 1,450 1,248 Living Sq. Feet Bdrm · Bths · ½ Bths 4 · 3 3 · 2 3 · 2 3 · 2 Total Room # 7 5 5 5 None Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Garage (Style/Stalls) Yes Yes No No Basement (Yes/No)

0%

384

0.36 acres

PATIO

0%

624

0.42 acres

PATIO

Basement (% Fin)
Basement Sq. Ft.

Pool/Spa Lot Size

Other

Client(s): Wedgewood Inc

Property ID: 34561456

0%

0.46 acres

PATIO

Effective: 09/07/2023

0%

0.61 acres

PATIO

^{*} 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.

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number \$309,900 • As-Is Value

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Current Listings - Cont.

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

- Listing 1 Welcome Home To This Lovely 4 Bedroom, 2 Bath Home That Has Space For Everyone, And A Floor Plan Perfect For Family And Friends! Enjoy Your Morning Coffee Or Relaxing After A Long Day On Your Large Front Porch. Home Features Freshly Painted Interior, New Flooring, And New Stainless Appliances. The Main Level Features A Fireside Family Room And Separate Dining Room. The Kitchen Is Light And Bright With White Cabinets And Quartz Countertops.upstairs You Will Find The Owner's Suite With A Walk In Closet And En Suite With Dual Vanities, Soaking Tub, And Separate Shower. There Are Two Additional Secondary Bedrooms Upstairs And One Downstairs. Home Has Storage House Located In The Fenced In Back Yard. Home Is Located Close To Schools, Shopping, Restaurants, And Parks. No Hoa, No Rental Restrictions.
- Listing 2 Nestled In The Heart Of Powder Springs, Georgia, Awaits A Hidden Gem This Home Is A Diamond In The Rough For The Discerning Buyer Or Savvy Investor. This Property Showcases The Perfect Blend Of Potential And Prime Location, Offering A Unique Opportunity To Create Your Own Masterpiece. Boasting A Spacious And Flexible Layout, With Ample Room For Customization And Personalization, This Home Is Only Awaiting Your Special Touch! Situated In The Sought-after Powder Springs Area, This Property Offers Easy Access To A Wide Array Of Local Amenities With Shopping, Trails, Eateries, And Bustling Farmer's Markets Just Moments Away. The Convenience Of Nearby Schools, Parks, And Recreational Facilities Caters To Families Seeking An Enriching Lifestyle. Schedule Your Showing Today!
- Listing 3 Br, 2 Bath Home In Quite Neighborhood; 1250 Sft Plus 2 Car Garage On 0.61 Acres Corner Lot. Major Renovations Completed A New Garage Doors; New Hvac System, New Floors Throughout The Home; New Plumbing Fixtures, New Electrical Fixtures, New Appliances, New Blinds In Bedrooms, New Granite Counter Top In Kitchen And Bath Rooms, Comes With Fridge, Washer And Dryer, New Paint Inside And Outside, Fenced Backyard; Corner Lot. No Association Fees. Ready To Move In Home!

Client(s): Wedgewood Inc

Property ID: 34561456

Effective: 09/07/2023 Page: 3 of 16

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number **\$309,900**• As-Is Value

by ClearCapital

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4017 Evelyn Drive	1017 Pinetree Ct	3235 Lancer Dr	4085 Hickory Dr
City, State	Powder Springs, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Public Records	Public Records	MLS	MLS
Miles to Subj.		0.67 1	0.56 1	0.21 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$315,000	\$265,000	\$315,000
List Price \$		\$315,000	\$265,000	\$315,000
Sale Price \$		\$315,000	\$265,000	\$315,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		07/10/2023	05/12/2023	03/09/2023
DOM · Cumulative DOM		39 · 25	44 · 44	90 · 90
Age (# of years)	38	35	42	51
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	Split Split Level	Split Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,444	1,248	1,482	1,508
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	3 · 2
Total Room #	7	5	5	5
Garage (Style/Stalls)	None	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	624			
Pool/Spa				
Lot Size	0.42 acres	0.40 acres	0.23 acres	0.31 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment		+\$11,388	+\$1,014	-\$2,392
Adjusted Price		\$326,388	\$266,014	\$312,608

^{*} Sold 3 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.

POWDER SPRINGS, GEORGIA 30127

55095

\$309,900

Loan Number As-Is Value

Recent Sales - Cont.

by ClearCapital

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Convenient To Dining, Entertainment, Shopping, And Medical. Also Within Walking Distance To A Volleyball Court, Picnic Tables, A Rec Center With Tennis Courts, A Baseball Field, Basketball Court And The Seven Springs Water Park! Powder Springs Offers Many Activities For People Of All Ages, Some Of Which Include: Farmer's Market, Parades, Fireworks, Craft Shows, And Christmas Tree Lighting. Come Check This One Out For Yourself!!
- Sold 2 Imagine Mornings Sitting On The Adorable Rocking Chair Front Porch, Sipping Your Morning Joe! This Quaint 4 Bed, 2 Bath Stepless Ranch Offers A Little Peace And Quiet And A Whole Lot Of Character. Enter Through The Front Door Into A Spacious Living Room. The Open Concept Kitchen/eat In Dining Area Has A View To The Living Room, Providing A Large, Open-concept Feel. Updated Granite Countertops Offer Plenty Of Room For Meal And Snack Prep! The Generous Size Of All 4 Bedrooms Provides Plenty Of Space For Furniture And The Decor Of Your Choosing. The Main Bedroom Features An En-suite Bath With Added Shower. Do You Love Outdoor Living? Enjoy Entertaining Family And Friends On The Covered Back Patio! The Yard Is Spacious, Both In Front And Fenced Back.
- Sold 3 This 4-sided Brick Ranch On A Full Basement Has Updates Galore, Including New Roof, New Gutters, Updated Primary Bathroom And More. This Beauty Sits On An Oversized Corner Lot, Fenced Backyard, Raised Vegetable Garden, And Additional Storage Shed For Your Gardening Tools. An Open Floor Plan For Entertaining Family And Friends. Home Includes 3 Large Bedrooms, 1 Office/nursery/game Room That Includes A Nice Sized Closet For Additional Storage.

Client(s): Wedgewood Inc

Property ID: 34561456

Effective: 09/07/2023

Page: 5 of 16

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number **\$309,900**• As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently L	isted	Listing History Comments			
Listing Agency/F	irm			NONE			
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 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	\$312,500	\$312,500		
Sales Price	\$309,900	\$309,900		
30 Day Price	\$299,900			

Comments Regarding Pricing Strategy

Client(s): Wedgewood Inc

Property ID: 34561456

by ClearCapital

4017 EVELYN DRIVE

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number **\$309,900**• As-Is Value

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.

Client(s): Wedgewood Inc Property ID: 34561456 Effective: 09/07/2023 Page: 7 of 16

POWDER SPRINGS, GEORGIA 30127

Subject Photos

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

As-Is Value

Subject Photos





Other Street

Listing Photos





Front





Front





Front

POWDER SPRINGS, GEORGIA 30127

Sales Photos





Front

3235 Lancer Dr Powder Springs, GA 30127



Front

4085 Hickory Dr Powder Springs, GA 30127



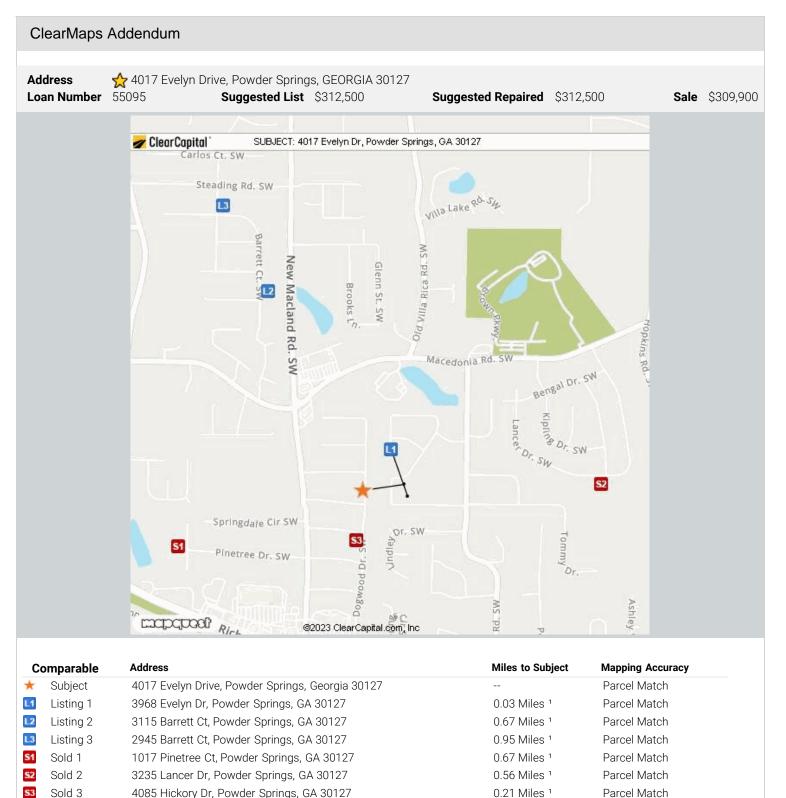
POWDER SPRINGS, GEORGIA 30127

55095 Loan Number

\$309,900 As-Is Value

by ClearCapital

Sold 3



4085 Hickory Dr, Powder Springs, GA 30127

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system. ² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

0.21 Miles 1

Parcel Match

POWDER SPRINGS, GEORGIA 30127

55095

\$309,900• As-Is Value

GIA 30127 Loan Number

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.

Client(s): Wedgewood Inc

Property ID: 34561456

Page: 13 of 16

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number \$309,900

oer 🥚 As-Is Value

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.

Client(s): Wedgewood Inc

Property ID: 34561456

Page: 14 of 16

POWDER SPRINGS, GEORGIA 30127

55095 Loan Number **\$309,900**• As-Is Value

by ClearCapital

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.

Client(s): Wedgewood Inc Property ID: 34561456 Effective: 09/07/2023 Page: 15 of 16



POWDER SPRINGS, GEORGIA 30127

55095 Loan Number \$309,900

As-Is Value

Broker Information

by ClearCapital

Broker NameTrina DowdyCompany/BrokerageATLANTAHOMESTEADSLicense No266749Address6000 STEWART PKWY DOUGLASVILLE GA 30154

License Expiration 02/28/2027 License State GA

Phone 7705724741 Email yourbroker@atlantahomesteads.com

Broker Distance to Subject 11.83 miles **Date Signed** 09/08/2023

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.

Client(s): Wedgewood Inc Property ID: 34561456 Effective: 09/07/2023 Page: 16 of 16