DRIVE-BY BPO

155 GREENBRIAR COURT

SAVANNAH, GEORGIA 31419

55112 Loan Number **\$276,355**• 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	155 Greenbriar Court, Savannah, GEORGIA 31419 09/07/2023 55112 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8913697 09/07/2023 20689 06026 Chatham	Property ID	34561449
Tracking IDs					
Order Tracking ID	09.06.23 BPO Request	Tracking ID 1	09.06.23 BPO Requ	uest	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	ASKEW SHARON W	Condition Comments
R. E. Taxes	\$716	The subject appeared to be in stable structural and physical
Assessed Value	\$72,520	condition. It appears to have recent roof of less that 10 years
Zoning Classification	R3 Residential Lots	old. It conforms well with the neighborhood. It has received adequate owner care and concern.
Property Type	SFR	adequate owner care and concern.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The neighborhood is in good condition and exhibits adequate			
Sales Prices in this Neighborhood	Low: \$120,000 High: \$394,500	owner care and concern. It is approximately 1 mile from the waterfront. Private transportation may be required as the			
Market for this type of property	Remained Stable for the past 6 months.	location is not very near amenities, however, there is access to public transportation. Shopping district is approx 2 miles away			
Normal Marketing Days	<90	Egress from the neighborhood offers limited visibility and be dangerous for new, inexperienced drivers.			

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	155 Greenbriar Court	12504 Woodley Rd	117 E Welwood Dr	204 Willow Rd
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.64 1	0.80 1	0.51 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$293,900	\$295,000	\$265,000
List Price \$		\$293,500	\$295,000	\$265,000
Original List Date		07/19/2023	08/04/2013	07/31/2023
DOM · Cumulative DOM	·	49 · 50	34 · 3686	17 · 38
Age (# of years)	40	64	49	73
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial; Residential	Beneficial; Residential
View	Beneficial; Residential	Beneficial ; Residential	Beneficial; Residential	Beneficial; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,350	1,547	1,323	1,647
Bdrm · Bths · ½ Bths	3 · 2	2 · 1 · 1	3 · 2	3 · 2
Total Room #	9	8	9	9
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.22 acres	.34 acres	.19 acres	.23 acres
Other				

^{*} Listing 2 is the most comparable listing to the subject.

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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 There was no property description noted by the listing Agent. Laundry:Dryer Connection, Washer Connection Kitchen/Break:Breakfast Room Appliances:Dishwasher, Range/Oven Fireplace:1/Masonry/Family Room
- Listing 2 Remarks: **BACK ON MARKET AT NO FAULT OF THE SELLERS ** Are you ready to own your perfect and peaceful home? This lovely three-bedroom home near the Vernonburg area on the Southside of Savannah is waiting for you! This living room is spacious with beautiful, exposed beams for a special touch. The kitchen has new appliances and an accent wall with tiled backsplash. This home also comes with new, laminate flooring, updated and modern bathrooms, and a new A/C unit! With its convenient location and inviting atmosphere, this house is the perfect place to call home. Don't miss out on the opportunity to make this house your forever home!
- Listing 3 Remarks: Welcome home to the charming Windsor Forest Subdivision of Savannah, Georgia! Step in to this beautiful 1970s ranch-style gem. With 1,647 square feet of living space on a sprawling 0.22-acre lot, this inviting abode offers the perfect blend of comfort and convenience. As you enter, the warmth of the freshly painted walls embraces you, setting the stage for endless possibilities. The new flooring enhances the home's character, inviting you to explore every nook and cranny. Take a moment to envision your life unfolding here, as the spacious layout effortlessly accommodates your unique lifestyle. Located in the sought-after Windsor Forest Subdivision, this home offers a prime location for those seeking a close-knit community atmosphere. Enjoy the convenience of nearby amenities, shopping centers, and a short drive to downtown Savannah's vibrant cultural scene. Don't miss the opportunity to make this enchanting 1970s ranch your own.

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	155 Greenbriar Court	228 Bordeaux Ln	132 Bordeaux Ln	115 Bordeaux Ln
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.16 1	0.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$265,000	\$269,900	\$250,000
List Price \$		\$265,000	\$269,900	\$250,000
Sale Price \$		\$282,000	\$278,000	\$255,000
Type of Financing		VA	VA	Conventional
Date of Sale		08/29/2023	05/25/2023	08/21/2023
DOM · Cumulative DOM	•	3 · 27	18 · 35	67 · 67
Age (# of years)	40	30	30	47
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,350	1,214	1,268	1,047
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	9	9	9	9
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.22 acres	.14 acres	.14 acres	.16 acres
Other				
Net Adjustment		+\$3,672	+\$2,214	+\$8,181
Adjusted Price		\$285,672	\$280,214	\$263,181

^{*} 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.

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

- Sold 1 Adjustments: Sq.ft @ \$27 x 136 Sold above list price; no reason stated. Remarks: Welcome home to White Bluff Plantation on the Southside! This 2 story Cape Cod bungalow offers easy living. Step into the inviting living room adorned with LVP flooring. The L-shaped kitchen, features a delightful breakfast area overlooking the expansive screened-in porch a perfect spot to savor Savannah's beautiful seasons. All electric stainless steel appliances in kitchen. The primary bedroom is on the first floor and there is a full bathroom off the hall with an updated vanity and modern feel. Upstairs there are two bedrooms that overlook the front yard and a full bathroom off the hallway. All bedrooms have newer carpet. Abundant storage options throughout, including a walk-in attic. The fully fenced backyard comes complete with a shed and privacy fence, offering the perfect space for relaxation and entertainment. Driveway in front for parking. NOT in flood zone. NO HOA. 20 minute drive to downtown Savannah, 35 minutes to Tybee Island, 5 minutes to Coffee Bluff Marina.
- Sold 2 Adjustments: Sq.ft @ \$27 x 82 Sold above list price; no reason stated. Remarks: Come and see this well-maintained, 3bd/2ba single level home in White Bluff Plantation! Beautiful Living Room with gorgeous wood burning fireplace. Dining Room or Man Cave right off the Living Room you decide! LVP Flooring throughout the home., Stainless appliances, butcher block countertops, and cottage style cabinets in the kitchen. Office, computer station or craft area so many choices. Large Master Bedroom with private bath with shower. Two guest bedrooms and full guest bath. Don't miss the enclosed sunroom for an early morning coffee while you browse the paper, or an evening of wine and book reading. Large private fenced backyard with deck and shed. Close to Hunter AAF, shopping, parks, & restaurants. NO HOA!
- Sold 3 Adjustments: Sq.ft @ \$27 x 303 Sold above list price; no reason stated. Remarks: Well located home in White Bluff Plantation close to everything Southside Savannah has to offer including shops, restaurants, groceries and the hospitals. This one story ranch is perfect for anyone looking for low maintenance, brick exterior with large fenced yard, perfect for pets or entertaining. With open kitchen/ living floor plan it's perfect for relaxing or cooking with door to back yard for barbeque or easy access to enjoy the outside. The home is currently tenant occupied and will be available for occupancy and closing by the middle of August.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently L	_isted	Listing Histor	y Comments		
Listing Agency/F	irm			There is no	current listing hist	ory concerning the	subject.
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre 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	\$276,355	\$276,355			
Sales Price	\$276,355	\$276,355			
30 Day Price	\$266,355				
Comments Regarding Pricing Strategy					
Pricing is based upon the av current favorable market co		10k for the 30 day price. Homes continue to sell above list price due to			

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

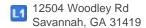


Address Verification



Side

Listing Photos





Front

117 E Welwood Dr Savannah, GA 31419



Front

204 Willow Rd Savannah, GA 31419



SAVANNAH, GEORGIA 31419

by ClearCapital

Sales Photos





Front

132 Bordeaux Ln Savannah, GA 31419



Front

115 Bordeaux Ln Savannah, GA 31419



Front

by ClearCapital

ClearMaps Addendum **Address** ☆ 155 Greenbriar Court, Savannah, GEORGIA 31419 Loan Number 55112 Suggested List \$276,355 Suggested Repaired \$276,355 **Sale** \$276,355 Clear Capital SUBJECT: 155 Greenbriar Ct, Savannah, GA 31419 V Dr. Linwood Rd. Briarcliff CA Cedar Grove Rd. Vernonburg Ave. Millstream Ct. ©2023 ClearCapital.com, Inc mapapagg; Address **Mapping Accuracy** Comparable Miles to Subject Subject 155 Greenbriar Court, Savannah, Georgia 31419 Parcel Match L1 Listing 1 12504 Woodley Rd, Savannah, GA 31419 0.64 Miles 1 Parcel Match Listing 2 117 E Welwood Dr, Savannah, GA 31419 0.80 Miles 1 Parcel Match Listing 3 204 Willow Rd, Savannah, GA 31419 0.51 Miles 1 Parcel Match **S1** Sold 1 228 Bordeaux Ln, Savannah, GA 31419 0.07 Miles 1 Parcel Match S2 Sold 2 132 Bordeaux Ln, Savannah, GA 31419 0.16 Miles 1 Parcel Match **S**3 Sold 3 115 Bordeaux Ln, Savannah, GA 31419 0.27 Miles 1 Parcel Match

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

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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.

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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

Broker Name Lavern Martin Company/Brokerage Fathom Realty

License No 179221 **Address** 7 Darling St Savannah GA 31408

License Expiration 07/31/2024 License State GA

Phone 9123230317 Email lavernmartin1957@gmail.com

Broker Distance to Subject 8.39 miles **Date Signed** 09/07/2023

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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