DRIVE-BY BPO

122 VENTURE PATH

HIRAM, GA 30141

56255 Loan Number

\$242,900• 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	122 Venture Path, Hiram, GA 30141 01/04/2024 56255 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9093581 01/04/2024 052154 Paulding	Property ID	34948556
Tracking IDs					
Order Tracking ID	1.3_BPO	Tracking ID 1	1.3_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions					
Owner	CHARLES H PARKER	Condition Comments			
R. E. Taxes	\$1,798	SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED			
Assessed Value	\$60,544	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT			
Zoning Classification	Residential	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.			
Property Type	SFR	VISIBLE INCLAINS DETECTED.			
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	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED			
Sales Prices in this Neighborhood	Low: \$230000 High: \$364980	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	122 Venture Path	175 Venture Path	53 Prospect Path	198 Hiram Ter
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.05 1	0.02 1	0.50 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$270,000	\$195,000
List Price \$		\$280,000	\$270,000	\$195,000
Original List Date		12/29/2023	12/14/2023	11/02/2023
DOM · Cumulative DOM		6 · 6	21 · 21	63 · 63
Age (# of years)	23	22	22	20
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	2 Stories Townhouse	2 Stories Other	2 Stories Traditional	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,380	1,380	1,380	1,115
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 3 · 1	3 · 2 · 1	2 · 2 · 1
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	570			
Pool/Spa				
Lot Size	0.10 acres	0.10 acres	0.05 acres	0.04 acres
Other	PATIO	PATIO	PATIO	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.

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Current Listings - Cont.

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

- Listing 1 Fabulous Updated End Unit Townhome In Hiram. This 3 Bedroom 3.5 Bath Townhome Is Perfect Close To Shops And Restaurants Right Off 278. Quartz Countertops, Lvp Flooring Throughout, Soft Close Cabinets, Stainless Steel Appliances And A Fenced Outdoor Space What More Can You Ask For. The First Floor Has An Updated Kitchen Recessed Lighting And Fabulous Natural Light Along With A Half Bath. Plenty Of Space Upstairs With Three Bedrooms And Three Full Baths. Tankless Water Heater And Recently Cleaned Out Duct Work. Welcome Home!
- Listing 2 Beautiful 2 Story 3 Bed 2.5 Bath Townhouse! Kitchen, Dining, And Living Areas Flow Seamlessly Together And Boasts New Lvp Flooring And Lots Of Natural Light. The Kitchen Is Fully Equipped With Stainless Steel Appliances And Granite Countertops. Upstairs, The Primary Suite Coaxes You To Full Relaxation! The Stunning En Suite Will Revitalize Your Day And Features A Large Walk-in Closet. The Secondary Bedrooms Provide Ample Space And Roomy Closets And Are Located Close To The Second Full Bathroom. Additional Perk? All Bedrooms Feature New Carpet! In Addition, The Laundry Room Is Perfectly Situated To Serve All The Bedrooms! On Gorgeous Days, Spill Onto The Patio For Fresh Air Or To Gather With Guests! Park Conveniently In Your Garage Or On The Level Driveway. Close Proximity To Downtown Hiram, Shopping, Eateries Are Unparalleled, Silver Comet Trail, And More! Located So Near Highway 278, This Home Can Simplify And Shorten Your Commute Or Travel! Do Not Miss Out On This Gem Tucked Away In This Lovely Community! Schedule Your Private Showing Today! Photos Include Virtually Staged Photography.
- Listing 3 The Perfect Townhome In Hiram For Either A Family Or Investor! This Two-story Townhouse Boasts Two Bedrooms And Two Bathrooms On The Upper Level, Along With Large Closets To Provide Ample Space And Privacy For You And Your Loved Ones. Inside The Townhouse, The Hardwood Floors Of The Living Room Create A Warm And Welcoming Ambiance. With Abundant Natural Light Streaming In, The Entire Space Feels Airy And Bright. The Downstairs Area Features A Large Open Concept Living Room That Flows To The Kitchen, As Well As A Convenient Half Bathroom, Perfect For Accommodating Guests. The Kitchen Conveniently Opens Up To The Backyard, Facilitating Enjoyable Outdoor Meals And Gatherings With Friends And Family, And Is Partially Enclosed By A Fence, Providing An Extra Layer Of Privacy And Protection. In Summary, This Townhouse Presents A Cozy And Inviting Living Environment In A Tranquil Neighborhood, Making It An Ideal Place To Call Home. With Some Paint And New Carpet This End-unit Townhome Could Really Shine! Don't Miss Out On The Chance To Make It Your Own!

Client(s): Wedgewood Inc

Property ID: 34948556

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by ClearCapital

	Subject	Sold 1 *	Sold 2	Sold 3	
Street Address	122 Venture Path	195 Prospect Path	213 Enterprise Path	254 Venture Path	
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA	
Zip Code	30141	30141	30141	30141	
Datasource	Public Records	MLS	MLS	MLS	
Miles to Subj.		0.14 1	0.07 1	0.09 1	
Property Type	SFR	SFR	SFR	SFR	
Original List Price \$		\$270,000	\$200,000	\$230,000	
List Price \$		\$270,000	\$200,000	\$230,000	
Sale Price \$		\$270,000	\$200,000	\$230,000	
Type of Financing		Conv.	Conv.	Conv.	
Date of Sale		10/30/2023	12/28/2023	08/31/2023	
DOM · Cumulative DOM		52 · 52	195 · 195	35 · 35	
Age (# of years)	23	19	24	20	
Condition	Average	Good	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	2 Stories Townhouse	2 Stories Traditional	2 Stories Other	2 Stories Townhouse	
# Units	1	1	1	1	
Living Sq. Feet	1,380	1,440	1,452	1,562	
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2	
Total Room #	5	5	5	5	
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None	
Basement (Yes/No)	Yes	No	Yes	No	
Basement (% Fin)	0%	0%	0%	0%	
Basement Sq. Ft.	570		704		
Pool/Spa					
Lot Size	0.10 acres	0.04 acres	0.06 acres	0.07 acres	
Other	PATIO	PATIO	PATIO	PATIO	
Net Adjustment		-\$23,180	-\$3,816	-\$9,646	
Adjusted Price	<u></u>	\$246,820	\$196,184	\$220,354	

^{*} Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ 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 Recently Remodeled! Stunning 3 Bedroom, 2.5 Bathroom End Unit Townhome With Gorgeous Finishes. As You Enter, You're Greeted By An Open Concept Main Level With New Luxury Vinyl Flooring (Ivp) Flowing Throughout. The Kitchen Boasts Sparkling New Quartz Counters, White Cabinetry, And Stainless Appliances. Kitchen Overlooks Spacious Living Room And Dining Area. Upstairs Features A Roomy Master Suite With En-suite Bath And Ample Closet Space. Two Additional Bedrooms With Plush New Carpet And A Modern Full Hallway Bath Complete This Level. Other Updates Include Fresh Interior Paint, New Light Fixtures, And More! Private Back Patio Area Perfect For Grilling Or Morning Coffee. Nestled In The Heart Of Hiram, You're Close To Excellent Schools, Shopping, Dining And Recreation. Quick Access To Highways Makes Your Commute A Breeze. With A Well-designed Living Space In A Quiet Community, This Move-in Ready Townhome Has Everything You Need To Call It Home! Schedule A Showing Today!
- Sold 2 Spacious 2 Story Townhouse Over A Full Unfinished Basement In A Great Location Close To Shopping, Restaurants & Entertainment. Main Floor Features A Great Room With A Fireplace, Kitchen, Breakfast Area And A 1/2 Bath. Upstairs Master Suite Features A Full Bath With Garden Tub, Dual Sinks And A Large Walk-in Closet. 2 Additional Bedrooms, A Full Bath And Laundry Complete The Upstairs. Freshly Painted Throughout. Fenced Backyard And 2 Side By Side Parking Spaces.
- Sold 3 End Unit 3 Bedroom 2 Bath Townhome In The Sought After Neighborhood Of Westwind Townhomes. This Community Is Located In The Heart Of Hiram Just Off Of Hwy 278 All Within Walking Distance Of All The Restaurants And Shops. The Home Features Hardwood Floors Throughout The First Floor. Primary Suite And Secondary Bedrooms All Located On The Second Floor. Don't Miss Out On This Beautiful Home, It Will Not Last Long! Professional Pictures Coming Soon.

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Subject Sales & Listing His	story					
Current Listing Status Not Currently Listed		_isted	Listing Histor	y Comments		
Listing Agency/Firm			NONE			
Listing Agent Name						
Listing Agent Phone						
# of Removed Listings in Previous 12 Months	0					
# of Sales in Previous 12 Months	0					
Original List Original List Date Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$246,500	\$246,500			
Sales Price	\$242,900	\$242,900			
30 Day Price	\$239,900				
Comments Doggarding Drieing Ct	Commonts Departing Driving Charten.				

Comments Regarding Pricing Strategy

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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



Front



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

Subject Photos





Street Other

Listing Photos





Front

53 Prospect Path Hiram, GA 30141



Front

198 Hiram Ter Hiram, GA 30141



Front

Loan Number

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Sales Photos





Front

213 Enterprise Path Hiram, GA 30141



Front

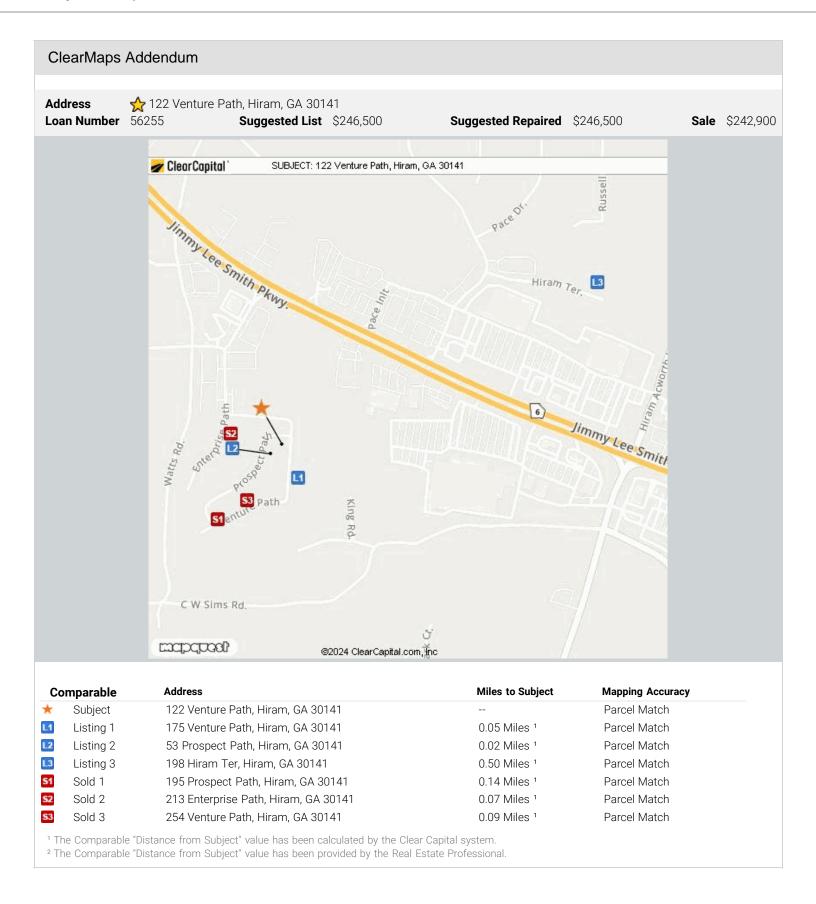
S3 254 Venture Path Hiram, GA 30141



Front

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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

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.

> Client(s): Wedgewood Inc Property ID: 34948556 Effective: 01/04/2024

HIRAM, GA 30141 Lo

\$242,900

Loan Number One As-Is Value

56255

Broker Information

by ClearCapital

Broker Name Trina Dowdy Company/Brokerage ATLANTAHOMESTEADS

License No266749

Address

6000 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** 01/04/2024

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 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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