DRIVE-BY BPO

7373 BRAMBLE OAK DRIVE

DOUGLASVILLE, GA 30134

56257 Loan Number **\$309,900**• 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	7373 Bramble Oak Drive, Douglasville, GA 30134 01/05/2024 56257 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9093581 01/05/2024 06400130005 Douglas	Property ID	34948754
Tracking IDs					
Order Tracking ID	1.3_BPO	Tracking ID 1	1.3_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	DIANE J PICKETT	Condition Comments
R. E. Taxes	\$999	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED
Assessed Value	\$69,000	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Zoning Classification	Residential 2	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
Property Type	SFR	VIOLE ENTENONNEL AINO DE LEOTED.
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: \$114000 High: \$366000	SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.		
Market for this type of property Increased 11 % in the property months.				
Normal Marketing Days	<90			

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	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7373 Bramble Oak Drive	7739 Melanie Dr	6932 Stonewall PI	7871 Lake Ter
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.58 1	0.33 1	0.87 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$290,000	\$324,900
List Price \$		\$250,000	\$290,000	\$324,900
Original List Date		11/30/2023	10/24/2023	10/17/2023
DOM · Cumulative DOM	•	35 · 36	72 · 73	79 · 80
Age (# of years)	24	29	25	21
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	Split Traditional	Split Modern	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,470	1,688	1,368	1,348
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 3
Total Room #	5	5	5	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	Yes	Yes
Basement (% Fin)	0%	0%	100%	100%
Basement Sq. Ft.			676	788
Pool/Spa				
Lot Size	0.51 acres	0.36 acres	0.27 acres	0.37 acres
Other	PATIO	PATIO	PATIO	PATIO

^{*} 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.

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

- Listing 1 Incentives Available Prime Location! Easy To Show. Call Us Today For A Quick Showing. Seller Is Motivated. Affordable Residence Available For Purchase In Douglasville, Georgia, Situated In A Fantastic Neighborhood. This Home Features A Bonus Area And Spacious Rooms Throughout. Don't Overlook The Chance To Become The Owner Of This Wonderful Property. With No Hoa Fees, The Large Fenced Yard Ensures Privacy. Contact Us Today To Schedule A Viewing And Seize This Excellent Investment Opportunity.
- Listing 2 This Spaciours 5 Bedroom Home Is Enough For Grandma And Teens. It Is Located In A Cul-de-sac With Ample Room For Parking. Every Room Is Generous. Kitchen Has A Custom Painted Cabinetry And A Subway Backsplash. It Is Conveniently Located To The Greystone Amphitheater. The Greystone Amphitheater Is An Outdoor Venue Designed For Entertainment And Events. Its Open-air Design Provides For A Unique And Memorable Experience Whether You're Performing Or Soaking Up The Atmosphere As A Spectator. Located At The Intersection Of Church Street And Club Drive, Come And Hang Out At The Brandnew Douglasville Town Green & Amphitheater. With Exciting Amenities Including A Splash Pad, Boulder Area And Event Space, The Douglasville Town Green Encourages People To Gather With Old Friends And Make New Ones.
- Listing 3 Spacious Move In Ready Split Foyer! Large Family Room With Soaring Vaulted Ceilings And Gas Fireplace! Kitchen Features Updated Appliances And Ample Counter Space And Cabinet Storage! Oversized Master On Upper Level With Walk In Closet And Private Full Bath. Two Secondary Bedrooms And Hall Full Bath Complete The Upper Level. Lower Level Features A Second Living Room Space, Bedroom And Full Bathroom. Roof And Hot Water Heater Are Only Two Years Old! Just Minutes To Douglasville Shopping And Dining And Easy Access To I-20 And Right Off 92.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7373 Bramble Oak Drive	6811 Wood Gate Way	6667 Breckenridge Dr	1106 Busby Way
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.19 1	0.87 1	0.39 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$302,000	\$295,000	\$329,900
List Price \$		\$302,000	\$295,000	\$329,900
Sale Price \$		\$302,000	\$295,000	\$329,900
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		11/03/2023	08/10/2023	04/07/2023
DOM · Cumulative DOM		27 · 27	23 · 23	65 · 65
Age (# of years)	24	25	22	18
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	Split Traditional	Split Traditional	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,470	1,362	1,174	1,840
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	No
Basement (% Fin)	0%	100%	100%	0%
Basement Sq. Ft.		598	439	
Pool/Spa				
Lot Size	0.51 acres	0.40 acres	0.16 acres	0.17 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment		+\$4,724	+\$15,688	-\$19,610
Adjusted Price		\$306,724	\$310,688	\$310,290

^{*} 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.

DOUGLASVILLE, GA 30134

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Recent Sales - Cont.

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

- Sold 1 Offered At A Price You Can't Walk Away From, This Beautiful House Is Ready For You To Make It A Home! Offering 5 Bathrooms And 3 Full Baths, Sitting On Just Under 0.40 Acres! Plus Enjoy The Most Inviting Backyard And Deck To Entertain With Friends And Family, Open Foyer, Vaulted Ceilings, New Carpet Throughout, No Hoa And More! Seller Is Motivated! Please Schedule Your Appointment To View, Fall In Love And Buy Today!
- Sold 2 Beautiful Split Foyer Home In Very Convenient Location. Minutes Away From Shops, Dining, I-20 And Us-78. Great Swim/tennis Community. Cul De Sac Lot. Main Floor Features 3 Bedrooms And 2 Full Baths. New Lvp Flooring. Cozy Family Room With Fireplace. Nice Open Kitchen With Eat-in Area. Spacious Master And Secondary Bedrooms. Lower Level Has A Large Bedroom, Full Bath And Laundry Room. 2 Car Garage With Storage Room. Newly Painted Interior And Exterior. A/c Replaced In 2016. Roof Replaced In 2018. Wont Last Long!
- Sold 3 Amazing Split Bedroom Plan Stepless Ranch Features 3 Bedrooms, 2 Full Baths, Hardwood Floors Throughout Except For The Kitchen And Baths Which Are Tile, Big Vaulted Family Room With Skylights, Gorgeous Floor To Ceiling Stacked Stone Fireplace With Gas Logs, Formal Dining Room, Awesome Kitchen With New Stainless Steel Stove & Microwave That Overlooks The Family Room, Breakfast Bar & Pantry, Big Master Suite With Walk-in Closet, Great Master Bath With Dual Vanities, Separate Tub & Shower, And Spacious Secondary Bedrooms. Out Back Is A Quaint Patio With Privacy Fenced Backyard Perfect For Those Relaxing Evenings, Then Take A Short Walk Up To The Community Pool For An Evening Swim! All Of This Beautifully Situated On A Corner Lot Conveniently Located Close To Shopping, Dining & Interstate Access. See Private Remarks For Showing & Contract Instructions. Not Fha Eligible Until 3/7/23.

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		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	\$309,900	\$309,900			
Sales Price	\$309,900	\$309,900			
30 Day Price	\$306,900				
Comments Demanding Drieing C	Comments Departing Driving Strategy				

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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by ClearCapital

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos

by ClearCapital





Street Other

Listing Photos



7739 Melanie Dr Douglasville, GA 30134



Front



6932 Stonewall PI Douglasville, GA 30134



Front

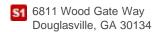


7871 Lake Ter Douglasville, GA 30134



by ClearCapital

Sales Photos





Front

52 6667 Breckenridge Dr Douglasville, GA 30134



Front

1106 Busby Way Douglasville, GA 30134

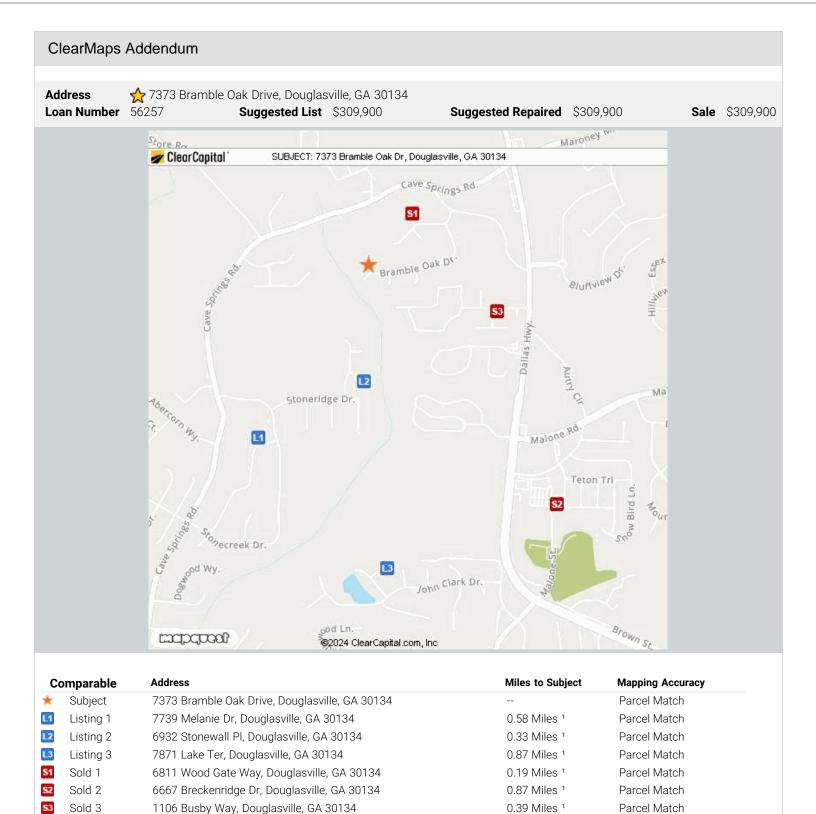


Front

DOUGLASVILLE, GA 30134

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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

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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DOUGLASVILLE, GA 30134

56257

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Loan Number

Broker Information

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 4.02 miles **Date Signed** 01/05/2024

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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