DRIVE-BY BPO

5 BURBANK BOULEVARD

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

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	5 Burbank Boulevard, Savannah, GA 31419 08/08/2024 56585 Catamount Properties 2018LLC	Order ID Date of Report APN County	9537150 08/10/2024 20696 10017 Chatham	Property ID	35799793
Tracking IDs					
Order Tracking ID	8.8_CitiAgedBPO	Tracking ID 1	8.8_CitiAgedBPC)	
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	CATAMOUNT PROPERTIES 2018	Condition Comments				
D. F. T	LLC	Subject appears to be in average condition with neighborhood				
R. E. Taxes	\$1,807	and is surrounded by homes of similar age and style.				
Assessed Value	\$61,880					
Zoning Classification	Residential R1					
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 Da	ata				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Slow	Subject is located in a suburban neighborhood surrounded by			
Sales Prices in this Neighborhood	Low: \$139400 High: \$331800	homes of similar age and style. There is high demand and low supply for homes of this quality. There is limited REO presence			
Market for this type of property	Decreased 15 % in the past 6 months.	and sellers are not typically offering seller concessions.			
Normal Marketing Days	<30				

Client(s): Wedgewood Inc

Property ID: 35799793

Effective: 08/08/2024 Page: 1 of 14

SAVANNAH, GA 31419

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Current Listings				
	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5 Burbank Boulevard	203 Tanglewood Rd	21 Keystone Dr	128 Paradise Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31406	31406
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		1.00 1	0.81 1	0.90 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$240,000	\$247,000	\$249,900
List Price \$		\$240,000	\$247,000	\$249,900
Original List Date		07/05/2024	07/30/2024	07/28/2024
DOM · Cumulative DOM		36 · 36	11 · 11	13 · 13
Age (# of years)	64	66	64	69
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/Rambler	1 Story Other	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,404	1,535	1,793	1,464
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	7	7	7
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			Pool - Yes	
Lot Size	0.20 acres	0.21 acres	0.23 acres	0.25 acres
Other				

^{*} Listing 3 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.

SAVANNAH, GA 31419

56585 Loan Number \$249,615
• As-Is Price

Current Listings - Cont.

by ClearCapital

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

- Listing 1 Motivated Sellers!! Home is move-in ready and a little updating can make it your very own. This mid-century home features some really unique custom items including a full brick accent wall with wood burning fireplace in living room, built in brick planter, ample wood cabinetry with built-ins, and an additional brick accent wall in family room with built in bookcase. Step outside and enjoy the back patio with a lovely pergola and mature landscaping and trees. Excellent location on Savannah's Southside with easy access to the Truman Parkway and to historic downtown Savannah. Close to shopping, schools, hospitals, and many restaurants and businesses.
- Listing 2 Are You Searching For A Home With A Lot Of Potential? Maybe Something You Can Renovate Room By Room While You Live In It? Look No Further! This Robust Brick House Provides Nearly 1, 800 Sq Ft Of Living Space. It Features A Spacious Utility Room With A Full Bath, Which Could Transform This Property Into A 4-bedroom Home. The Open Living Room, Kitchen, And Breakfast Area Offers A Welcoming Atmosphere, Complemented By A Beautiful Brick Gas Fireplace. The Ac Was Replaced In 2022. On The Outside, You'll Find A Generous .23-acre Lot Adorned With One Of Savannah's Oldest Oak Trees. Additionally, There's An In-ground Pool Just Waiting To Be Restored To Its Former Beauty! To Top It Off, There's A Convenient Wood Shed/pool House For Extra Storage. This Home Abounds With Untapped Potential, Making It An Excellent Investment Opportunity.
- Listing 3 This Is A Great Opportunity For A Ranch Style Home With A Much-desired Location. The Lot Is .25 Acres Which Is A Nice Size For Being Inside The City Limits And Is Fenced For The Kiddos, The Fur Babies And For You To Be Able To Entertain. The Home Has Been A Rental For Many Years. You Can Purchase To Renovate If You Have The Know-how Or You Can Purchase As A Rental And Make Updates To Improve The Market Rent. Lots Of Potential And Priced To Sell!!! Location Is Always Key, And This Home Has It. Truman, Skidaway, Haaf, Malls, Savannah State University, And So Much More Are All Easy Access From Here.

Client(s): Wedgewood Inc

Property ID: 35799793

Effective: 08/08/2024

Page: 3 of 14

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

by ClearCapital

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5 Burbank Boulevard	11 Montclair Blvd	7 Monica Blvd	123 Van Nuys Blvd
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	MLS	Public Records
Miles to Subj.		0.02 1	0.06 1	0.25 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$249,990	\$212,000	\$245,000
List Price \$		\$249,990	\$212,000	\$245,000
Sale Price \$		\$229,000	\$212,000	\$245,000
Type of Financing		Conventional	Cash	Conventional
Date of Sale		08/11/2023	12/13/2023	11/07/2023
DOM · Cumulative DOM	•	50 · 50	0 · 0	33 · 33
Age (# of years)	64	64	61	61
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value Fair Market V	
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Ramble
# Units	1	1	1	1
Living Sq. Feet	1,404	1,496	1,471 1,073	
Bdrm · Bths · ½ Bths	3 · 1	4 · 2	3 · 2	3 · 1
Total Room #	7	7	7 7	
Garage (Style/Stalls)	None	Attached 1 Car	None Attached 1 Ca	
Basement (Yes/No)	No	No	No No	
Basement (% Fin)	0%	0%	0% 0%	
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.20 acres	0.29 acres	0.20 acres	0.21 acres
Other				
Net Adjustment		-\$17,895	-\$7,310	+\$4,615
Adjusted Price		\$211,105	\$204,690	\$249,615

^{*} 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.

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

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Recent Sales - Cont.

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

- Sold 1 LOCATION, LOCATION, LOCATION! CHARMING HOME SITTING ON A HUGE CORNER LOT FEATURING 4 BEDS & 2 FULL BATHS WITH A FULL BRICK EXTERIOR. INTERIOR FEATURES OFFER WOOD LAMINATE FLOORING THROUGHOUT MAIN AREAS. RELAX IN THE INVITING LIVING ROOM WITH CEILING FAN. CONVENIENTLY LOCATED ON THE SOUTHSIDE OF SAVANNAH WITHIN WALKING DISTANCE TO GSU/ARMSTRONG CAMPUS, SHOPPING, TRIBBLE PARK & MORE. DON'T MISS YOUR OPPORTUNITY TO CALL THIS HOME YOURS! GLA -2760, lot size -135, beds -5000, baths -5000
- Sold 2 Remarks: FOR COMP PURPOSES ONLY Directions: SR-204 W TO RIGHT ON WILSHIRE BLVD RIGHT ONTO MONTCLAIR LEFT ONTO MONICA BLVD HOUSE IS ON THE RIGHT Age -300, GLA -2010, baths -5000
- **Sold 3** Cue music. "She's a brick.... hoooouuussseeee!" Welcome home to Wilshire Estates! Cute and quaint, this all brick beauty awaits her new owner! New paint throughout, new fixtures, new flooring, bathroom remodeled down to the studs, including new plumbing, new countertops and sinks, newer HVAC, covered patio, and fencable yard. This home is minutes from restaurants, shopping, Abercorn St, and the Truman Parkway. Come make this house your home! Age -300, GLA +9930, lot size -15, garage -5000

Client(s): Wedgewood Inc

Property ID: 35799793

Effective: 08/08/2024 Page: 5 of 14

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

by ClearCapital

Currently Listed		٨	Liotina Histor	Commente				
Current Listing Status Listing Agency/Firm Listing Agent Name Listing Agent Phone		Currently Listed eXp Realty LLC Shawn P. McKee (912) 755-1506		Subject is currently listed for sale and was also sold in march				
								this year.
				# of Removed Li Months	stings in Previous 12	0		
# of Sales in Pre Months	evious 12	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source	
				Sold	03/21/2024	\$200,000	Tax Records	
07/13/2024	\$249,900	08/08/2024	\$240.000				MLS	

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$249,615	\$249,615			
Sales Price	\$249,615	\$249,615			
30 Day Price	\$244,615				
Comments Regarding Pricing St	trategy				
Based on the comps in the recommend a price reduction		st price of 249,615. If it does not sell within 30 days, then I would			

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: 35799793

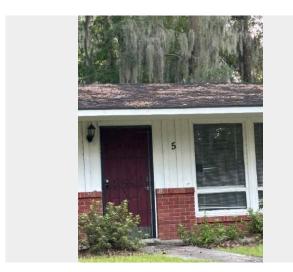
Subject Photos

by ClearCapital

DRIVE-BY BPO



Front



Address Verification



Street



Street

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

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Listing Photos





Front

21 Keystone Dr Savannah, GA 31406



Front

128 Paradise Dr Savannah, GA 31406



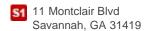
Front

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

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Sales Photos





Front

52 7 Monica Blvd Savannah, GA 31419



Front

savannah, GA 31419



Front

Client(s): Wedgewood Inc

Property ID: 35799793

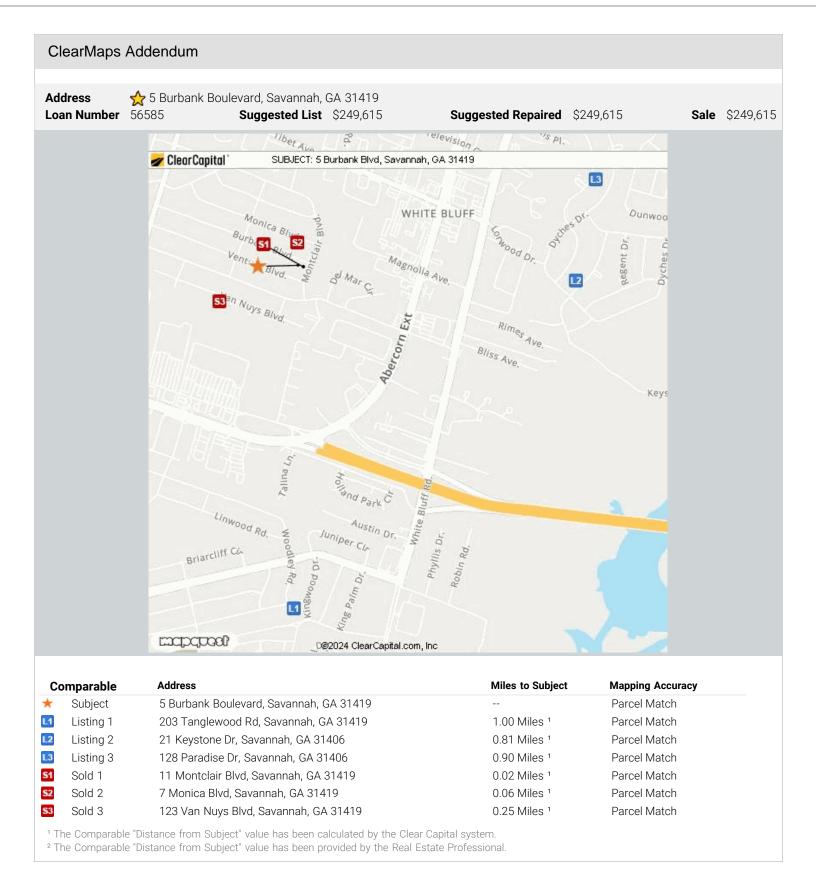
Effective: 08/08/2024

Page: 9 of 14

SAVANNAH, GA 31419

56585 Loan Number \$249,615 • As-Is Price

by ClearCapital



SAVANNAH, GA 31419

56585 Loan Number \$249,615 • As-Is Price

by ClearCapital

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.

Client(s): Wedgewood Inc

Property ID: 35799793

Page: 11 of 14

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

by ClearCapital

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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area. Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

- 1. Use comps from the same neighborhood, block or subdivision.
- 2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

 Property Condition Definitions:
- 1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
- 2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
- 3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
- 4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
- 5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
- 10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
- 11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Client(s): Wedgewood Inc Property ID: 35799793 Effective: 08/08/2024 Page: 12 of 14

SAVANNAH, GA 31419

56585 Loan Number **\$249,615**• As-Is Price

Report Instructions - cont.

by ClearCapital

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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: 35799793 Effective: 08/08/2024 Page: 13 of 14



56585 Loan Number **\$249,615**• As-Is Price

by ClearCapital SAVANNAH, GA 31419 Loan

Broker Information

Broker Name James Grekousis Company/Brokerage LPT REALTY

License No 425473 **Address** 8001 Chatham Center Dr Savannah

GA 31405

License Expiration 12/31/2026 License State GA

Phone9124338239Emailjamesgreko@gmail.com

Broker Distance to Subject 5.77 miles **Date Signed** 08/10/2024

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.

Client(s): Wedgewood Inc Property ID: 35799793 Effective: 08/08/2024 Page: 14 of 14