by ClearCapital

### **4904 OCTOBER WAY**

ACWORTH, GA 30102

56602 Loan Number **\$349,900**As-Is Value

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	4904 October Way, Acworth, GA 30102 02/09/2024 56602 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9148957 02/09/2024 20001502370 Cobb	Property ID	35056430
Tracking IDs					
Order Tracking ID	2.7_BPO	Tracking ID 1	2.7_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	JOHN L CROCKETT	Condition Comments
R. E. Taxes	\$562	Property is being renovated at this time
ssessed Value	\$97,700	
oning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	Quail Pointe HOA	
Association Fees	\$450 / Year (Pool,Landscaping,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	···a		
Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Property is located in an established neighborhood with	
Sales Prices in this Neighborhood	Low: \$123400 High: \$500000	condition properties. Area has low listing inventory	
arket for this type of property  Increased 6 % in the past 6 months.			
Normal Marketing Days	<90		

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4904 October Way	4518 High Grove Ct Nw	4617 Hickory Run Ct Nw	2100 Clearvista Dr Nw
	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
City, State				·
Zip Code	30102	30102	30102	30101
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.69 1	0.48 1	1.01 1
Property Type	SFR .	SFR .	SFR .	SFR .
Original List Price \$	\$	\$375,000	\$350,000	\$396,000
List Price \$		\$359,900	\$350,000	\$380,000
Original List Date		11/08/2023	02/05/2024	09/27/2023
DOM · Cumulative DOM	•	93 · 93	4 · 4	135 · 135
Age (# of years)	34	35	36	25
Condition	Average	Average	Good	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 Ranch	2 Stories Colonial	2 Stories Other
# Units	1	1	1	1
Living Sq. Feet	1,366	1,722	1,702	2,031
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	30%	0%	0%	0%
Basement Sq. Ft.	864			
Pool/Spa				
Lot Size	0.20 acres	0.49 acres	0.18 acres	0.15 acres
Other				

<sup>\*</sup> Listing 1 is the most comparable listing to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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 Pristine Ranch has 3 bedrooms, 2 baths nestled on a generous 1.0+- acre lot in the heart of Acworth. Beautiful hardwood floors throughout except bedrooms, they have plush carpet! Enjoy your evenings by the lovely fireplace & mantle presently wood burning but can easily be returned to gas fireplace. Fabulous kitchen boasts of an eat in kitchen, white cabinets, granite countertops, and lots of natural sunlight. Kitchen is on the same level as the 2 car garage which allows easy access for shopping & security. Formal dining room flows into the great room and step through slide-in glass doors onto back deck & enjoy the tranquility of the spacious backyard with nature trees and privacy galore! Fabulous primary suite with double vanity and huge walk in closet in bath. The crawlspace would be the perfect spot for additional storage, as walk in! Community known for award winning schools and it is close to parks, fine dining, shopping, & HWY 75 is minutes away for an easy commute! You won't be disappointed if you are looking for a well kept home that makes you feel right at home!
- Listing 2 Welcome to this recently renovated home nestled within the charming, extremely convenient, Hickory Forest community! This meticulously maintained 3-bedroom, 2.5-bathroom home offers a perfect blend of comfort, convenience, and style. Let's talk key highlights: fenced backyard, screened porch, two main-level living spaces, two-car garage, adorable front porch, new LVP flooring on main level, new HVAC, new water heater, new stove/ oven, granite counters and white kitchen cabinets, updated bathrooms, and most importantly LOCATION! Enjoy easy access to I75 (half a mile to the Express Lane, 1mile to the nearest on ramp), 1mile to Publix as well as a plethora of shopping and dining options, 2.5 miles to Kennesaw State University (KSU), 4 miles to Downtown Kennesaw and 4.5 miles to Downtown Acworth, both offering a charming blend of shops, restaurants, and community events.
- Listing 3 This beautiful home is the perfect blend of modern convenience and classic comfort. With a natural color palette, this home features a cozy fireplace and a primary bathroom with double sinks, good under sink storage, and a separate tub and shower. The master bedroom includes a spacious walk in closet, and the other rooms provide flexible living space. Enjoy the outdoors in the fenced in backyard with a sitting area for relaxing. This home is ideal for those seeking a modern home with all the comforts of home. Come see for yourself and make it yours today

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Recent Sales				
	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4904 October Way	4788 Burford Ct Nw	2560 Abbotts Glen Dr Nw	2649 Mohawk Trl
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30102	30102	30101	30102
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.		0.19 1	0.98 1	0.74 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$375,000	\$350,000	\$300,000
List Price \$		\$368,000	\$350,000	\$300,000
Sale Price \$		\$360,000	\$350,000	\$329,500
Type of Financing		Conventional	Cash	Fha
Date of Sale		09/29/2023	09/26/2023	08/11/2023
DOM · Cumulative DOM	·	52 · 52	1 · 0	59 · 59
Age (# of years)	34	33	27	46
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	1.5 Stories Traditional	2 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,366	1,544	1,634	1,590
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 3	4 · 2 · 1
Total Room #	5	5	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	30%	0%	100%	75%
Basement Sq. Ft.	864	828	738	1,158
Pool/Spa				
Lot Size	0.20 acres	0.22 acres	0.25 acres	0.49 acres
Other				
Net Adjustment		-\$5,620	-\$6,220	-\$17,910
Adjusted Price		\$354,380	\$343,780	\$311,590

<sup>\*</sup> Sold 1 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> 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 Located in the sought after school district of N. Cobb High School, this well kept split-level boast 3 bedrooms 2 baths with a finished bonus room downstairs. Kitchen has all new appliances and is very functional for a first time home buyers or someone looking to downsize. Those hot summer days can be enjoyed outside in a beautiful shady backyard. Don't forget about the beautiful front porch that would welcome family and friends to your new home. Fresh paint and new carpet through-out will definitely have your buyers thinking move-in ready! So come see this GEM today! Easy to show. Preferred Attorney: Crane Elder Law located in Kennesaw.
- Sold 2 Welcome to this exciting fixer-upper opportunity! Located in a desirable area, this property offers unparalleled potential for those who are willing to roll up their sleeves and turn it into their dream home. The property's bones are solid, giving you a strong foundation to work with. Situated on a spacious lot, this property gives you the freedom to unleash your creativity and transform it into a personal oasis. Whether you envision a lush garden, a cozy patio, or an expansive deck for entertaining, you can truly make this property your own. The surrounding neighborhood is well-established, providing a solid foundation for your investment. Conveniently located, this fixer-upper offers easy access to amenities such as schools, shopping centers, and recreational facilities. Commuting to other parts of the city is made convenient with nearby transportation options and major highways.
- Sold 3 Great, 4 bedroom, 2 ½ bath home with finished basement, rocking chair front porch, on large wooded lot. Roomy separate living room. Large Family room with masonry fireplace with gas starter. Big eat-in Kitchen with lots of counter space and cabinets for plenty of storage. Refrigerator included. Big Breakfast room with lots of natural light. Large Master suite with double closets. Roomy Master bath with linen closet. Whole house fan cools house nicely (and saves \$ on cooling bill) during Spring and Fall. All secondary bedrooms are larger than you'd expect. Finished basement with bonus room for "man cave", office, exercise room, etc.. Huge 4th bedroom in basement for teen or In-Law suite with ½ bath. Large Laundry room in basement. Over sized, two tier back deck, great for entertaining, has enclosed hot-tub (see photos). Double wide driveway, with extra parking space on side, makes parking much easier. Garage has shop/workspace and extra storage. Home convenient to Hwy 92, I-575, and I-75 for commute options. Great schools, shopping, and restaurants nearby. Non-smoker, no pets. Come and see! CAUTION: FRONT HANDRAIL IS LOOSE. SELLER HAS CALLED CONTRACTOR TO REPAIR HANDRAIL ASAP.

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently I	Not Currently Listed		Listing History Comments		
Listing Agency/Firm		Property was last on the market in 1996					
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed List 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	\$349,900	\$349,900		
Sales Price	\$349,900	\$349,900		
30 Day Price	\$315,500			
Comments Regarding Pricing S	trategy			
Property is located in Acwo	rth Ga. Area is sought after for its provi	mity to the interstate KSLL Atlanta and the Stadium Adjustments 40		

Property is located in Acworth Ga. Area is sought after for its proximity to the interstate, KSU, Atlanta and the Stadium. Adjustments 40 SGFT GLA 4500 Bedroom 4000 Full Bath 3450 Half Bath

# 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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Property ID: 35056430

**DRIVE-BY BPO** 

# **Subject Photos**



Front



Address Verification



Address Verification



Side



Side



Street

# **Listing Photos**





Front

4617 Hickory Run Ct NW Acworth, GA 30102



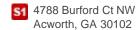
Front

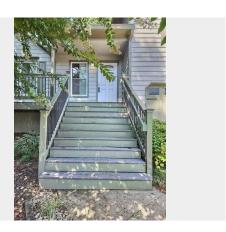
2100 Clearvista Dr NW Acworth, GA 30101



Front

# **Sales Photos**





Front

\$2 2560 Abbotts Glen Dr NW Acworth, GA 30101



Front

2649 Mohawk Trl Acworth, GA 30102

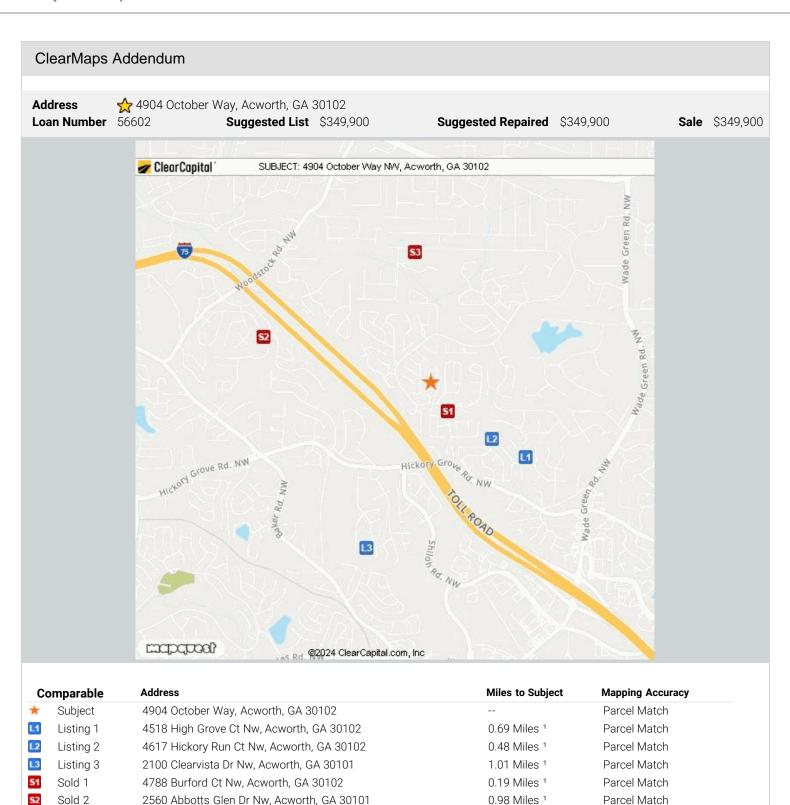


Front

by ClearCapital

**S**3

Sold 3



2649 Mohawk Trl, Acworth, GA 30102

0.74 Miles <sup>1</sup>

Parcel Match

<sup>&</sup>lt;sup>2</sup> 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.

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**

by ClearCapital

Broker Name Daniel Geiman Company/Brokerage Exp realty Ilc

License No 380873 Address 2242 Major Loring Way SW Marietta

GA 30064 **License Expiration** 07/31/2025 **License State** GA

Phone6787613425EmailDaniel.geiman@exprealty.com

**Broker Distance to Subject** 10.41 miles **Date Signed** 02/09/2024

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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