DRIVE-BY BPO

1016 BELFRY TERRACE

FAIRBURN, GEORGIA 30213

57110 Loan Number

\$295,900• 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	1016 Belfry Terrace, Fairburn, GEORGIA 30213 04/03/2024 57110 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9253205 04/03/2024 09F-2900-01 Fulton	Property ID 20-342-3	35263935
Tracking IDs					
Order Tracking ID	4.3_BP0	Tracking ID 1	4.3_BPO		
Tracking ID 2		Tracking ID 3			

0 10 111		
General Conditions		
Owner	LAUREN CLOWERS	Condition Comments
R. E. Taxes	\$3,341	SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED
Assessed Value	\$118,360	WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Zoning Classification	Residential CUP	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
Property Type	TOWNHOME	VIOLET NEI MINO 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 ESTABLISH		
Sales Prices in this Neighborhood	Low: \$208300 High: \$420500	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	1016 Belfry Terrace	5485 Festival Avenue	6285 Colonial Vw	7577 Rutgers Circle
City, State	Fairburn, GEORGIA	Fairburn, GA	Fairburn, GA	Fairburn, GA
Zip Code	30213	30213	30213	30213
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		4.75 ¹	0.28 1	4.73 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$310,000	\$299,000	\$280,000
List Price \$		\$310,000	\$299,000	\$280,000
Original List Date		02/29/2024	03/19/2024	12/14/2022
DOM · Cumulative DOM		34 · 34	15 · 15	73 · 476
Age (# of years)	5	19	17	16
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 Townhouse	2 Stories Other	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,572	1,630	2,213	1,730
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 3 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.02 acres	0.02 acres	0.03 acres	0.02 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.

by ClearCapital

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

- Listing 1 Fabulous 3 story end town home unit! New Roof, New Flooring, New kitchen Cabinets. Fresh paint. Move in ready. Enter thru the front door with a bedroom on the bottom floor with a bathroom with shower. Leading up the steps is the kitchen with oak cabinets with a bar and a eat in kitchen. From the eat in kitchen leads to a back deck .Livingroom has a corner fireplace with ceramic logs. On this level has a half bath for your guest. Upstairs has a master bedroom with a private bath featuring a Jacuzzi tub. Master bedroom also has 2 closets. Another bedroom on top floor with its own private bathroom! Home has a laundry area on the top floor. A garage with auto opener and a storage room as well! Community amenities pool, tennis and a club house. This townhome can go FHA, VA, conventional, cash!
- Step Into The Allure Of South Fulton's Highly Sought-after Southwind Community, Where This Captivating Townhouse Awaits. Seamlessly Blending Modern Living With Timeless Charm, This Residence Boasts A Thoughtfully Designed Layout, Featuring A Main Floor Primary Bedroom With An En-suite, A Loft Style 2-story Family Room, And Two Spacious Bedrooms Upstairs. Indulge In The Luxury Of Recent Upgrades, Including A Custom Carriage Garage Door, Newly Cleaned Carpet And Freshly Painted Interior, Adding A Touch Of Elegance To This Meticulously Maintained Home. The Interior Also Boasts Recent Updates, Including A New Hot Water Tank, And Thermostat With Dual Individual Controls For Both Levels. Plus, With Exclusive Access To Southwind's Community Clubhouse There's Endless Entertainment Right At Your Fingertips With A Swimming Pool, Tennis And Basketball Courts. Convenience Is Key With Its Prime Location Near Shopping, Schools, Hartsfield-jackson International Airport, And Major Highways, Ensuring Easy Access To All Necessities. Surrounded By Scenic Single-family Homes, Residents Can Enjoy The Tranquility Of Their Surroundings. Don't Miss This Extraordinary Opportunity To Experience The Epitome Of Comfort And Convenience In Southwind's Masterfully Planned Community. With Modest Annual Hoa Dues, Seize The Chance To Own The Largest Townhome Plan In The Area. Embrace The Southwind Lifestyle And Make This Your New Home Today!
- Listing 3 Welcome to 7577 Rutgers Circle! This stunning house is now available for sale and offers a fantastic opportunity for you to find your dream home. Nestled in a perfectly placed location, this property provides convenient access to highways, shopping centers, schools, and more. As you step inside, you'll immediately notice the move-in ready condition of this charming home. The large floorplan boasts spacious rooms with ample natural light and generous closets for all your storage needs. With a two-car parking garage, will never be an issue. The master bedroom is a true sanctuary, complete with its own balcony that's perfect for enjoying a morning coffee or unwinding in the evening. Imagine lounging on your patio furniture while taking in the serene surroundings. This property has recently undergone some fantastic updates, including a new HVAC system and water heater. Additionally, new carpet and fresh paint have been added throughout, giving the home a modern and inviting feel. The judge panels on all main level walls add a touch of elegance to the space. One of the standout features of this home is that it is total electric, providing energy-efficient living and reducing utility costs. Don't miss out on the chance to make this house your home. Contact us today to schedule a viewing and experience all the wonderful features and amenities this property has to offer. Home has brand new appliances!

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1016 Belfry Terrace	1021 Belfry Ter	1025 Belfry Ter	901 Belfry Ter
City, State	Fairburn, GEORGIA	Fairburn, GA	Fairburn, GA	Fairburn, GA
Zip Code	30213	30213	30213	30213
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.02 1	0.02 1	0.11 1
Property Type	Other	SFR	SFR	SFR
Original List Price \$		\$310,000	\$302,500	\$310,000
List Price \$		\$310,000	\$302,500	\$310,000
Sale Price \$		\$310,000	\$302,500	\$310,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		10/03/2023	06/02/2023	06/06/2023
DOM · Cumulative DOM	•	89 · 89	30 · 30	55 · 55
Age (# of years)	5	5	5	4
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 Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,572	1,784	1,850	1,685
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.02 acres	0.02 acres	0.02 acres	0.02 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment		-\$11,236	-\$14,734	-\$6,989
Adjusted Price		\$298,764	\$287,766	\$303,011

^{*} 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.

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Recent Sales - Cont.

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

- Showings Start On July 21st! Come See This Absolutely Stunning Residence Nestled In The Desirable Community Of Fairburn, Georgia In The South Wind Community. This Exquisite Home, The Melbourne Floor Plan Offers A Perfect Blend Of Elegance, Functionality, And Modern Comforts Considering It Was Built Just 4 Years Ago And Only Had One Previous Owner. There Is An Unfinished Basement. With Its Impeccable Design And Meticulous Attention To Detail, This Property Is Sure To Captivate The Discerning Buyer. Step Inside And Be Greeted By A Grand Foyer Adorned With Beautiful Hardwood Floors And An Abundance Of Natural Light. The Main Level Boasts A Spacious And Open Floor Plan, Providing Seamless Flow Between The Living Spaces. The Inviting Living Room, With Its Cozy Fireplace, Offers A Welcoming Atmosphere For Relaxation And Entertainment. The Heart Of The Home Is The Gourmet Kitchen, A True Haven For Culinary Enthusiasts. It Features Top-of-the-line Stainless Steel Appliances, Sleek Granite Countertops, A Center Island, And Ample Cabinet Space. Whether You're Preparing A Simple Meal Or Hosting A Lavish Dinner Party, This Kitchen Is Sure To Impress. Adjacent To The Kitchen Is An Elegant Formal Dining Room, Perfect For Hosting Gatherings And Creating Lasting Memories With Family And Friends. Additionally, There Is A Versatile Bonus Room That Can Be Used As A Home Office, Den, Or Playroom, Providing Flexibility To Suit Your Needs. Retreat To The Luxurious Master Suite, Located On The Upper Level, Which Offers A Private Sanctuary Away From The Daily Hustle And Bustle. The Master Bedroom Features A Spacious Layout, A Walk-in Closet, And A Spa-like En-suite Bathroom Complete With A Soaking Tub, A Glass-enclosed Shower, And A Double Vanity. The Additional Bedrooms Are Generously Sized And Offer Comfort And Privacy For Family Members Or Guests. Located In Fairburn, This Home Enjoys A Prime Location With Convenient Access To An Array Of Amenities. Explore The Vibrant Local Dining Scene, Indulge In Retail Therapy At Nearby Shopping Centers, Or Take Advantage Of The Recreational Opportunities Offered By The Surrounding Parks And Green Spaces. Don't Miss The Opportunity To Make 1021 Belfry Terrace Your Forever Home. This Remarkable Residence Seamlessly Combines Sophistication, Functionality, And A Coveted Location. Schedule A Private Showing Today And Witness The Timeless Beauty And Unparalleled Craftsmanship Of This Exceptional Property.
- Sold 2 Former Model Home Now Available! Unpack Your Suitcase & Move Into This Furnished End Unit Townhome In South Wind. Open Concept Mcafee Plan Boasts Of Hardwood Floors Throughout The Main Level With A Fully Furnished Family Room And Dining Area Leading To A Spacious Kitchen With An Amazing Center Island And Granite Countertops, Tile Backsplash And 42 Inch Cabinets. King-sized Fully Furnished Owner's Suite With Sitting Area, Walk-in Closet, Trey Ceiling, Double Vanity & Huge Shower. 2nd Level Laundry Area, 2 Adult-sized Bedrooms, Unfinished Basement Stubbed For A Full Bath, Ideal For An Additional Bedroom, Office And Entertainment Area With Outside Entrance To Fenced Backyard. Owner Relocated After 16-months In This Former Builder's Model End-unit Townhome. Seller To Leave Existing Home Furnishings!!!
- Sold 3 Rare Opportunity In Coveted South Wind Subdivision In The City Of Fairburn. This Like-new, 3-level, End Unit, Townhome Was Built With Plenty Of Upgrades. Built In 2021 With One Owner, This Home Is Literally Move-in Ready. Immaculately Maintained, You Couldn't Ask For A Better Home With Its Large And Airy Kitchen, Complete With A Large Island With Upgraded Countertops And Cabinetry Hardware. The Kitchen Opens Up To The Dining Area And Living Room, Complete With A Cozy Fireplace. The Entire Main Floor Has Upgraded Hardwood Floors, To Include All Stairways. The Primary Suite Features Tray Ceilings, A Walk-in Closet And Dual Vanity With Large Walk In Shower. Enjoy Entertaining And Summer Barbeques On Your Private Deck And Yard Area Below. This Home's Gorgeous Backyard Is Already Fenced In For Privacy And Safety. Added Bonus: Refrigerator & All Upgraded Lighting/fans Included. Neighborhood Amenities (pool, Basketball, Tennis And Golf Course) And Location Are The Highlights Of This Spectacular Home. It Is Located Only Minutes From The Airport, Highways And Local Shopping.

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Subject Sal	es & Listing His	tory					
Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	irm			NONE			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li 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	\$298,900	\$298,900		
Sales Price	\$295,900	\$295,900		
30 Day Price	\$292,500			

Comments Regarding Pricing Strategy

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1016 BELFRY TERRACE

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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

Subject Photos

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Street Other

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Listing Photos

by ClearCapital



5485 Festival Avenue Fairburn, GA 30213



Front



6285 Colonial Vw Fairburn, GA 30213



Front



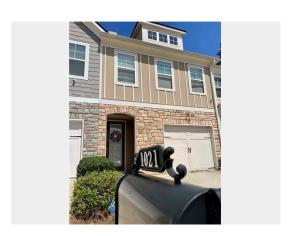
7577 Rutgers Circle Fairburn, GA 30213



FAIRBURN, GEORGIA 30213

Sales Photos





Front

1025 Belfry Ter Fairburn, GA 30213



Front

901 Belfry Ter Fairburn, GA 30213



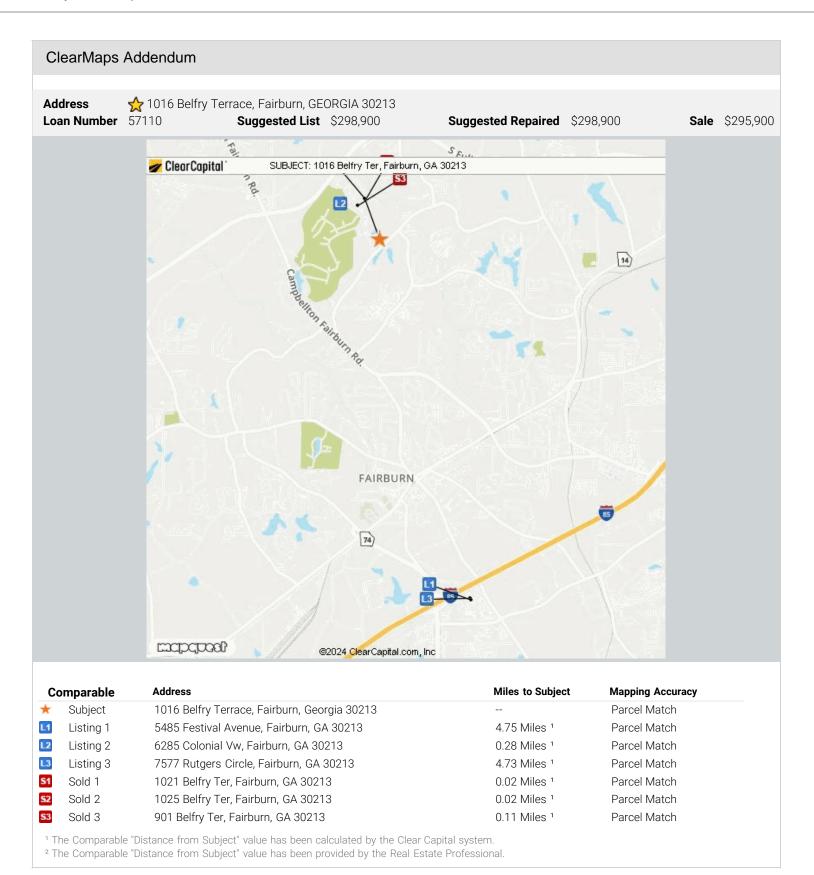
Front

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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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

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Report Instructions - cont.

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.

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 ATLANTAHOMESTEADS Trina Dowdy Company/Brokerage 6000 STEWART PKWY License No 266749 **Address DOUGLASVILLE GA 30154**

License State License Expiration 02/28/2027

Phone 7705724741 **Email** yourbroker@atlantahomesteads.com

Broker Distance to Subject 12.73 miles **Date Signed** 04/03/2024

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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