DRIVE-BY BPO

2597 OZELLA PLACE

ATLANTA, GA 30331

57150 Loan Number

\$520,000• 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	2597 Ozella Place, Atlanta, GA 30331 10/06/2024 57150 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9669882 10/10/2024 14F-0104-LL- Fulton	Property ID	36042027
Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAge	dBPO	
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$6,106	Subject is good condition. Subject is located on the main street
Assessed Value	\$395,600	with minimal traffic coming through. There are no signs of major
Zoning Classification	Residential	damage besides normal wear and tear. subject conform to the rest of homes in the community.
Property Type	SFR	rest of normes in the community.
Occupancy	Vacant	
Secure?	Yes	
(front door was locked)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	WYNCREEK ESTATES	
Association Fees	\$517 / Year	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Da	nta				
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Subject community is an older but well established			
Sales Prices in this Neighborhood	Low: \$500,000 High: \$610,000	neighborhood in the metro Atlanta area. It has easy access to city major roads and I-20 and 285. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one to 2 miles from subject. Some have been used in this report.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

by ClearCapital

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2597 Ozella Place	2532 Ozella Pl Sw	2669 Saint Paul Dr Sw	2600 Wells Ter Sw # 32
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30331	30331	30331	30331
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.10 1	0.07 1	0.53 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,999	\$500,000	\$499,900
List Price \$		\$549,999	\$500,000	\$499,900
Original List Date		05/07/2024	07/19/2024	09/25/2024
DOM · Cumulative DOM		90 · 156	52 · 83	12 · 15
Age (# of years)	20	6	18	21
Condition	Good	Good	Good	Good
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial; City Street	Beneficial ; City Street	Beneficial; City Street	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,147	3,384	3,511	2,246
Bdrm · Bths · ½ Bths	4 · 3	5 · 4	5 · 4	4 · 3
Total Room #	7	9	9	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.20 acres	0.19 acres	0.20 acres	0.48 acres
Other	None	None	None	None

^{*} 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.

ATLANTA, GA 30331

5/150 Loan Number **\$520,000**• As-Is Price

by ClearCapital

Current Listings - Cont.

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

- Welcome to 2532 Ozella Place, a charming residence nestled in Atlanta, Georgia, apart of the newly developed South Fulton Community. This stunning home boasts a perfect blend of modern amenities and classic elegance, offering a serene retreat for discerning homeowners. This spacious abode features five generously sized bedrooms and four luxurious baths, providing ample space for relaxation and rejuvenation. The master suite, a true sanctuary within the home, offers a private oasis complete with a spacious sitting area, trey ceilings, and a sprawling walk-in closet. The en-suite bath features separate vanities, perfect for individualized routines, as well as a stand-up tiled shower and a separate garden tub, providing the ultimate in comfort and luxury. Additionally, the main floor boasts a convenient one-bedroom suite with a walk-in bathroom, providing flexibility and convenience for guests. Designed with both style and functionality in mind, this home boasts an inviting open area concept, creating seamless transitions between the living, dining, and kitchen areas. Ideal for entertaining guests or enjoying quality time with loved ones, the expansive layout offers versatility and comfort. Equipped with a two-car garage, parking is never a concern, providing convenience and peace of mind for residents. Additionally, the vibrant neighborhood offers a range of amenities, including a tennis court, basketball court, and swimming pool area, perfect for staying active and enjoying the outdoors. Located in the Cascade area of Atlanta, residents of Ozella Place enjoy easy access to the airport, an array of dining, shopping, and entertainment options, ensuring there's always something exciting to explore. Property is also available for sale or for lease.
- Listing 2 Seller may consider buyer concessions if made in an offer. Welcome to this beautifully maintained property that delights the senses. As you enter, you'll notice the stylish neutral color scheme, which enhances the elegant ambiance and creates a warm, inviting atmosphere. A lovely fireplace adds charm and serves as a cozy focal point. The spacious primary bathroom promotes relaxation with a separate soaking tub and shower, while double sinks make morning routines easy. The kitchen features a highly functional layout with a center island, providing extra countertop space and storage. The bright backsplash adds style, There's also an additional patio ideal for outdoor dining or barbecuing while enjoying the beautiful surroundings. This property blends functionality, elegance, and comfort, offering a unique living experience. Discover the lifestyle this home has to offer and make it yours!
- Listing 3 Nestled in the prestigious Barrington Trace subdivision, this inviting 4-bedroom, 3-bathroom home offers unparalleled value and endless potential. Priced to sell, it presents a rare opportunity for buyers to add their own luxurious upgrades and transform it into a personalized haven. As you step inside, a grand dining room and cozy den greet you, setting a welcoming tone for the home. The well-appointed kitchen flows effortlessly into a charming living room, complete with a fireplace that creates the perfect ambiance for relaxation. The main level also features a versatile bonus room, ideal for a sophisticated office or study. Upstairs, the serene master suite awaits, along with two additional bedrooms and a conveniently located laundry room. Outside, the expansive backyard and deck provide a tranquil setting for entertaining or hosting intimate gatherings with loved ones. Don't miss this chance to create your dream home in one of South Fulton's most desirable neighborhoods. Schedule your private tour today!

Client(s): Wedgewood Inc

Property ID: 36042027

Page: 3 of 15

by ClearCapital

Street Address 2597 Ozella Place 52 City, State Atlanta, GA Atlanta, GA Zip Code 30331 30 Datasource Tax Records Milles to Subj. Property Type SFR SF Original List Price \$ \$5 List Price \$ \$5 Sale Price \$ \$5 Type of Financing 08 DoM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Basement (% Fin) 0% 0%	lanta, GA 1331 LS 37 ¹ FR 579,900 579,900 582,400 onv 8/02/2024	Sold 2 * 530 Gracelyn Ct Sw Atlanta, GA 30331 MLS 0.14 1 SFR \$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227 19 Good	Sold 3 275 Wyncreek Ct Sw Atlanta, GA 30331 MLS 0.06 ¹ SFR \$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203 20 Good
Sv State Atlanta, GA 30331 30 30 30 30 30 30	v lanta, GA lanta, GA lanta, GA lanta, GA lanta, GA lanta, GA lanta lant	Atlanta, GA 30331 MLS 0.14 ¹ SFR \$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227	Atlanta, GA 30331 MLS 0.06 ¹ SFR \$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203 20
Zip Code 30331 30 Datasource Tax Records MI Miles to Subj. 0.3 Property Type SFR SF Driginal List Price \$ \$5 List Price \$ \$5 Sale Price \$ \$5 Type of Financing Co Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; Residential Be Style/Design 2 Stories Traditional 4 · 3 3 · 3 · 3 · 5 · 3 · 3 · 3 · 3 · 3 · 3 ·	1331 LS 37 1 FR 579,900 582,400 5000 6002/2024 53	30331 MLS 0.14 ¹ SFR \$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227 19	30331 MLS 0.06 ¹ SFR \$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203 20
Datasource Tax Records MI Miles to Subj. 0.3 Property Type SFR SF Original List Price \$ \$5 List Price \$ \$5 Sale Price \$ \$5 Type of Financing Cc Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 2 Stories Traditional 4 · 3 5 · 3 Living Sq. Feet 3,147 3,3 5 · 3 5 · 3 Bdrm · Bths · ½ Bths 7 9 9 9 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attached 2 Car(s) Attache	LS 37 1 FR 579,900 579,900 582,400 500 500 500 500 500 500 500	MLS 0.14 ¹ SFR \$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227	MLS 0.06 ¹ SFR \$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203 20
Miles to Subj. 0.3 Property Type SFR SFR Original List Price \$ \$5 List Price \$ \$5 Sale Price \$ \$5 Type of Financing Cc Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 4 · 3 5 · 3 Bdrm · Bths · ½ Bths 4 · 3 5 · 3 5 · 3 Total Room # 7 9 9 Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	37 1 FR 579,900 582,400 onv 5/02/2024 - 53	0.14 ¹ SFR \$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227	0.06 ¹ SFR \$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203 20
Property Type SFR SF Original List Price \$ \$5 List Price \$ \$5 Sale Price \$ \$5 Type of Financing Cc Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 3 Stories T	FR 579,900 579,900 582,400 500 500 500 500 500 500 500	\$FR \$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227	\$FR \$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203 20
Original List Price \$ \$5 List Price \$ \$5 Sale Price \$ \$5 Type of Financing Co Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No Basement Sq. Ft.	579,900 579,900 582,400 500v 5/02/2024 · 53	\$515,000 \$515,000 \$519,000 Fha 07/18/2024 117 · 227	\$598,000 \$598,000 \$602,000 Fha 05/28/2024 151 · 203
Sale Price Sale Price Sale Price Sale Price Sale Price Sale Sale	579,900 682,400 5000 6002/2024 53 5000	\$515,000 \$519,000 Fha 07/18/2024 117 · 227	\$598,000 \$602,000 Fha 05/28/2024 151 · 203 20
Sale Price State State	582,400 onv 6/02/2024 · 53 ood	\$519,000 Fha 07/18/2024 117 · 227	\$602,000 Fha 05/28/2024 151 · 203 20
Type of Financing Co Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · 3 Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No Basement Sq. Ft.	5000 6/02/2024 	Fha 07/18/2024 117 · 227 19	Fha 05/28/2024 151 · 203 20
Date of Sale 08 DOM · Cumulative DOM 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	6/02/2024 · 53 pood	07/18/2024 117 · 227 19	05/28/2024 151 · 203 20
DOM · Cumulative DOM · · - · 11 Age (# of years) 20 20 Condition Good Go Sales Type Fa Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	· 53	117 · 227 19	151 · 203 20
Age (# of years) 20 20 Condition Good Go Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	ood	19	20
Condition Good Good Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	ood		
Sales Type Fa Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional 1 # Units 1 1 1 Living Sq. Feet 3,147 3,3 3 Bdrm · Bths · ½ Bths 4 · 3 5 · 3 Total Room # 7 9 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.		Good	Good
Location Beneficial; Residential Be View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	ir Market Value		
View Beneficial; City Street Be Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.		Fair Market Value	Fair Market Value
Style/Design 2 Stories Traditional 2 Stories Traditional # Units 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	eneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
# Units 1 1 1 Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) No No No Basement (% Fin) 0% 0% Basement Sq. Ft	eneficial ; City Street	Beneficial ; City Street	Beneficial; City Street
Living Sq. Feet 3,147 3,3 Bdrm · Bths · ½ Bths 4 · 3 5 · Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	Stories Traditional	2 Stories Traditional	2 Stories Traditional
Bdrm · Bths · ½ Bths 4 · 3 5 · 3 Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.		1	1
Total Room # 7 9 Garage (Style/Stalls) Attached 2 Car(s) Att Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.	384	3,227	2,762
Garage (Style/Stalls) Attached 2 Car(s) Attached 2 Car(s) No No No Basement (Yes/No) 0% 0%	· 4	5 · 3	7 · 4
Basement (Yes/No) No No Basement (% Fin) 0% 0% Basement Sq. Ft.		8	11
Basement (% Fin) 0% 0% Basement Sq. Ft	tached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement Sq. Ft)	No	Yes
	6	0%	0%
Pool/Spa			1,800
Lot Size .20 acres 0.4		0.30 acres	0.24 acres
Other None No	43 acres		None
Net Adjustment		None	-

^{*} Sold 2 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.

ATLANTA, GA 30331

57150

\$520,000

Loan Number As-Is Price

Recent Sales - Cont.

by ClearCapital

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

- Sold 1 Stately, well maintained and located in a pristine community; this home has it all. The main level features both formal living and dining rooms, a main level bedroom with a full bath, a fully equipped chefs kitchen with a prep island and granite counters, and a fireside keeping area flanking the breakfast area. The family room features a second fireplace and the icing on the cake are the hardwood floors. You simply won't believe the 2nd level primary bedroom suite which includes a retreat specifically designed for private relaxation. The three remaining 2nd floor sleeping quarters; one ensuite, are all oversized and bright. There's a patio immediately off of the family room which creates a great spot for relaxation and outdoor entertaining. Don't miss the attached storage room on the side of the house. The community also has great amenities. You'll love calling this home and with your finishing touches and updates, it's a 10+! Adjustment is for the difference in room count in the amount of -\$18000 and sq ft -\$6636
- Sold 2 Buyers financing fell through, your gain! EXQUISITE FOUR SIDE BRICK HOME- This spacious open concept 5 bed/3 bath home boasts a two story great room with panoramic windows, coffered ceilings, wainscoting and exquisite mouldings throughout. Guest suite on main level with full bath, formal living room and dining room. Natural light pours into the home through it's large windows in every room. Cozy fireplace welcomes you into the family room which overlooks the chef's kitchen with island and granite. Master retreat is unbelievable with sitting area, walk-in closets, trey ceilings, spa bath, double vanities, and stand up shower. Mins to the airport and shopping. Don't miss this one!! Adjustment is for the difference in room count in the amount of \$6000.
- *******Price Improved*****Discover the epitome of luxury living with this exquisite 7-bedroom, 4-bath home nestled in the prestigious Wyncreek Estates, just moments away from Hartsfield-Jackson Airport, interstate, shopping, and dining. Immerse yourself in the allure of Wyncreek's exclusive amenities, featuring a swim haven, tennis courts, and a basketball court, all within the esteemed Westlake High School district. This residence boasts a captivating design, showcasing a full finished basement that unveils an in-law suite with a second full kitchen, a lavish media room, and seamless oak stairs that lead to a world of elegance. Embrace the seamless blend of functionality and style, from the dual decks that beckon outdoor relaxation to the allure of vinyl windows, granite countertops, and stainless steel appliances in the heart of the home. Indulge in the sophistication of coffered ceilings, iron balusters, and the convenience of an upstairs laundry. The exterior, adorned with a striking brick front and three sides of hardy plank, sets the stage for timeless curb appeal. Retreat to the master suite, where a seamless shower and a private sitting room create a sanctuary of tranquility. This home isn't just a residence; it's an embodiment of elevated living, where every detail has been meticulously curated to provide the utmost in comfort and sophistication. Welcome to a lifestyle of unparalleled refinement in the heart of Wyncreek Estates. Seller will pay for 1 year home warranty **Check out the virtual tour****. Adjustment is for the difference in room count in the amount of -\$24000, basement -\$50000, and sq ft \$10780.

Client(s): Wedgewood Inc

Property ID: 36042027

Page: 5 of 15

ATLANTA, GA 30331

57150 Loan Number

\$520,000• As-Is Price

by ClearCapital

Current Listing S	Status	Not Currently I	_isted	Listing Histor	y Comments		
Listing Agency/F	irm					ecked the mls and f	
Listing Agent Na	me			•	listing history but	found none for sub	oject for the last
Listing Agent Ph	one			2 years.			
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 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	\$520,000	\$520,000		
Sales Price	\$520,000	\$520,000		
30 Day Price	\$510,000			
Comments Regarding Pricing Strategy				

Suggested list price of subject is based on the sales and listings in the community and surrounding neighborhood of homes similar to subject in room count, sq ft, room count and style. A comp sold for more than the list price and this may be due to multiple offers received.

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: 36042027

Effective: 10/06/2024

Page: 6 of 15

Subject Photos



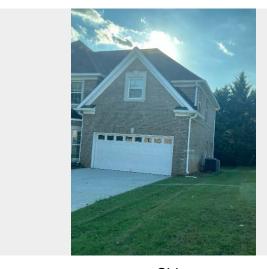
Front



Front



Address Verification



Side



Side



Street

Subject Photos





Street Street

Listing Photos

by ClearCapital





Front

2669 Saint Paul Dr SW Atlanta, GA 30331



Front

2600 Wells Ter SW # 32 Atlanta, GA 30331



Front

by ClearCapital







Front

530 Gracelyn Ct SW Atlanta, GA 30331

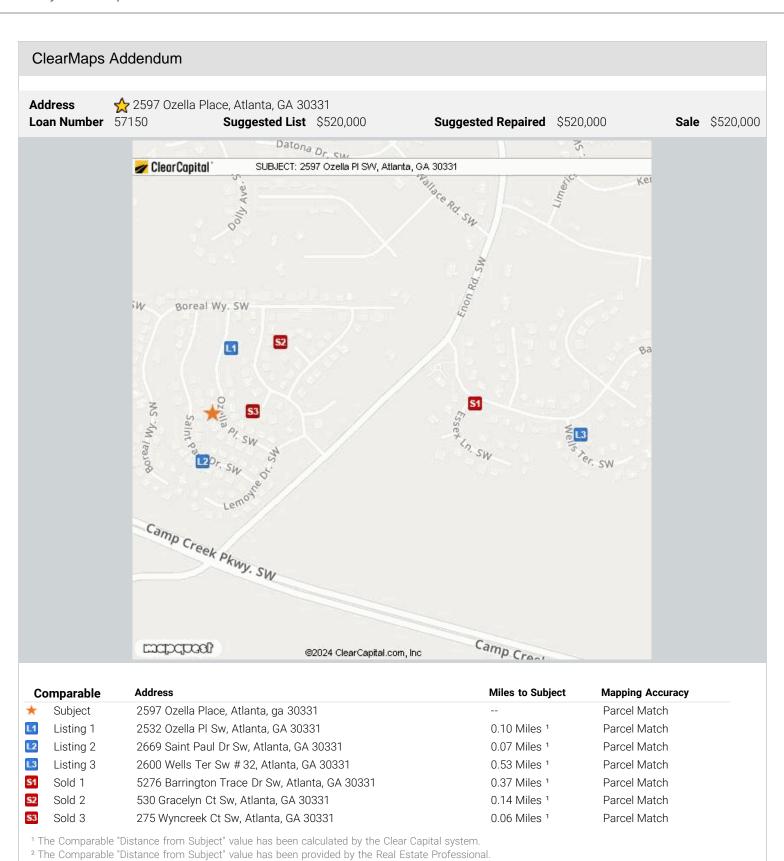


Front





by ClearCapital



57150 Loan Number

\$520,000• 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: 36042027

Page: 12 of 15

57150 Loan Number

\$520,000

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: 36042027 Effective: 10/06/2024 Page: 13 of 15

ATLANTA, GA 30331

57150 Loan Number

\$520,000• 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: 36042027

Effective: 10/06/2024 Page: 14 of 15



ATLANTA, GA 30331

57150 Loan Number \$520,000

• As-Is Price

by ClearCapital

Broker Information

Broker Name Rose Udoumana Company/Brokerage Maximum One Realty Greater

Atlanta

License No 179645 **Address** 4605 Rugosa Way Austell GA 30106

License Expiration 08/31/2028 License State GA

 Phone
 6786977273
 Email
 fmu4@att.net

 Broker Distance to Subject
 11.57 miles
 Date Signed
 10/07/2024

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: 36042027 Effective: 10/06/2024 Page: 15 of 15