DRIVE-BY BPO

300 CREEKVIEW TRAIL

FAYETTEVILLE, GEORGIA 30214

57456 Loan Number

\$400,000• 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	300 Creekview Trail, Fayetteville, GEORGIA 30214 05/09/2024 57456 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9329050 05/11/2024 054407022 Fayette	Property ID	35385074
Tracking IDs					
Order Tracking ID	5.8_BPO	Tracking ID 1	5.8_BPO		
Tracking ID 2		Tracking ID 3			

Owner	Folden Nancy C Estate	Condition Comments
	,	
R. E. Taxes	\$379,954	Subject is on a heavily wooded lot and not visible from the
Assessed Value	\$340,900	street. Condition is assumed to be average.
Zoning Classification	Residential	
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 Data					
Suburban	Neighborhood Comments				
Stable	The subject is in an established area of the county. +- 20 miles				
Low: \$165,000 High: \$525,000	from downtown Atlanta. Employment centers are accessible and commute times during peak traffic periods are considered				
Remained Stable for the past 6 months.	reasonable. Schools, parks and shopping are available.				
<90					
	Suburban Stable Low: \$165,000 High: \$525,000 Remained Stable for the past 6 months.				

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	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	300 Creekview Trail	130 Brandon Mill Cir	100 Byington Dr	120 Berkley Pl
City, State	Fayetteville, GEORGIA	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA
Zip Code	30214	30214	30214	30214
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.63 1	0.72 1	0.70 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$385,000	\$411,000	\$429,900
List Price \$		\$385,000	\$395,000	\$429,900
Original List Date		05/02/2024	02/09/2024	03/17/2024
DOM · Cumulative DOM		3 · 9	53 · 92	12 · 55
Age (# of years)	36	41	27	41
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,044	2,537	2,762	3,131
Bdrm · Bths · ½ Bths	4 · 3 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
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	1.32 acres	1.05 acres	1.11 acres	1.84 acres
Other		MLS#10291923	MLS#20170799	MLS#10267816

^{*} 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.

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Current Listings - Cont.

 $\textbf{Listing Comments} \ \ \text{Why the comparable listing is superior or inferior to the subject.}$

- Listing 1 Make this beautifully designed two-story home yours this summer 130 Brandon Mill seamlessly combines indoor comfort with the backyard of your dreams.. The spacious open-concept kitchen serves as the heart of the home with ample counter space and storage perfect for preparing meals and entertaining guests. It opens into a warm family room that offers fireplace surrounded by built in bookshelves. Upstairs discover four well-appointed bedrooms that promise restful nights. The open landing at the top of the staircase offers a versatile space suitable for a reading nook or a childrens play area. The basement area accommodates a gym and additional play area. The expansive backyard is a perfect blend of openness and seclusion. This sanctuary features a deck ideal for alfresco dining or quiet moments outdoors complemented by sunlit open areas for play and relaxation. An in ground trampoline offers endless fun for all while the fire pit area provides a cozy gathering spot for evening storytelling or stargazing. Surrounded by mature trees this outdoor space promises both privacy and vastness making it an idyllic setting for both entertaining guests and enjoying peaceful family time.
- Listing 2 MOVATED SELLER Beautiful Brick front 4 bedroom 2.5 baths. Extra large master bedroom with large sitting room Large master bath with jetted tub and separate shower. Other 3 bedrooms are spacious as well. Home features two story foyer with separate living and dining rooms. Large family room with brick fireplace. Kitchen has breakfast bar and breakfast area pantry and half bath downstairs. Side entry two car garage with storage area. IN GOOD CONDITION SOLD AS IS CALL 404-626-4606 USING SHOWING TIME
- Listing 3 Welcome to your newly renovated dream home nestled on just shy of 2 acres of landscape thats picturesque. The foliage and layout of trees establishes a warm ambiance. This residence has new exterior & interior paint new carpet 2 new hvac systems contemporary lighting and luxury vinyl flooring. This stunning four bedroom two and a half bath home has a 2 car garage hardwood flooring granite in the bathrooms primary suite on the main and circular driveway. Rest relax entertain and enjoy the ample sunlight entering the beautiful sunroom or switch gears spending time in the upstairs office. Gather with family and friends in the spacious family room with a fireplace and built in cabinets. The kitchen is a delight with granite countertops stainless steel dishwasher microwave and stove. Step outside to unwind on the deck or patio the detached garage has storage or workshop space for DIY enthusiasts. This home is a perfect blend of elegance comfort and functionality offering a lifestyle of sophistication and tranquility Come check it out and place your offer

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Recent Sales				
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	300 Creekview Trail	100 Savannah Ct	160 Cedar Cir	280 Woodbyne Dr
City, State	Fayetteville, GEORGIA	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA
Zip Code	30214	30214	30214	30214
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.16 1	0.89 1	0.94 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$406,000	\$429,900	\$499,999
List Price \$		\$389,000	\$420,000	\$414,999
Sale Price \$		\$380,000	\$400,000	\$412,500
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		12/19/2023	03/29/2024	04/10/2024
DOM · Cumulative DOM		41 · 75	36 · 68	124 · 173
Age (# of years)	36	39	49	25
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,044	2,948	2,944	3,095
Bdrm · Bths · ½ Bths	4 · 3 · 1	4 · 2 · 1	4 · 3	5 · 3
Total Room #	8	8	8	9
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	1.32 acres	1.5 acres	1.16 acres	0.5 acres
Other		MLS#20150907	MLS#20167845	MLS#10216417
Net Adjustment		+\$3,200	-\$3,000	-\$9,440
-				

^{*} 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.

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Recent Sales - Cont.

by ClearCapital

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

- Adjustments: bath+4000, concessions-800. This stately home exudes a classic Southern charm reminiscent of traditional colonial architecture nestled within the prestigious Savannah Place neighborhood of Fayetteville GA. From the sprawling rocking chair front porch this home exudes southern grace and architectural elegance. Upon entry a grand two-story foyer showcases original hardwood floors captivating the eye and leading to a sweeping half spiral staircase. To your right imagine hosting intimate dinners in the formal dining room or conducting business in the den on your left versatile enough for an office or bonus room. Beyond the foyer a spacious breakfast area with ceramic tile flooring and a breakfast bar provides a cozy setting for morning gatherings. The large well-appointed kitchen boasts ample storage counter space double in-wall ovens a smooth surface cooktop and gleaming stainless steel appliances including a refrigerator microwave and dishwasher. An inconspicuous built-in desk sits nestled between the kitchen and a hallway leading to a bathroom ensuring maximum utility. Adjacent the inviting living room tempts relaxation with its newer carpet custom-built bookshelves and an all-brick fireplace crowned with an antique wooden mantle. Exit the living room to find a generous covered back porch with a ceiling fan an idyllic space for al fresco dining or lounging. Upstairs a haven of tranquility awaits. To one side find three spacious bedrooms each with new carpet ceiling fans and expansive walk-in closets. A shared full bathroom stands between them featuring a marble countertop custom vanity and an ornate mirror. Opposite these rooms flanked by two linen closets opens a door to a picturesque second-story balcony an oasis for quiet reflections during crisp fall evenings. The luxurious master suite is accentuated by original hardwood floors a builtin cabinet and display case and an opulent master bath. This private sanctuary boasts a custom antique-style double vanity a Jacuzzi tub custom tile accents throughout a zero-entry tile shower with double glass doors and a sizable walk-in closet. For additional space descend to the finished basement and discover three extra rooms. The expansive bonus room echoing the living room above features an all-brick fireplace complemented by soundproof walls an ideal setting for a game room or private retreat. Outside a large ground-level covered patio offers another venue for relaxation. Practicality meets luxury with a two-car garage providing ample room for projects or storage. Situated on a meticulously landscaped corner lot the property boasts wood siding a vast backyard a rear-entry garage and a circular drive in the front. In a neighborhood renowned for its prestige this classic home offers unparalleled elegance luxury and comfort promising countless cherished memories for its new owners. Overall the residence embodies a harmonious blend of historical charm and modern amenities making it a picture-perfect embodiment of Southern elegance. All offers preferred to be pre-qualified with Matthew Scout at Southeast Mortgage. If you close with Southeast Mortgage you will receive 2500 in closing costs.
- Sold 2 Adjustments: Half bath+2000, concessions-5000. Entering this stunning two-story split level with a 4bdrm 3bath home feels like heaven on earth with all the Bells and Whistles. Driving up to the property offers a massive rocking chair porch and six beautiful columns. This lovely gem offers an enclosed sunroom deck and patio an upgraded kitchen with all stainless steel appliances a granite countertop and stained cabinetry. The spacious layout of this home offers a jacuzzi tub for relaxation in the downstairs ensuite an oversized sit-down shower in the ensuite on the main level and two cozy fireplaces that add to the allure of this remarkable home. The property boasts an expansive outdoor space perfect for hosting gatherings or simply enjoying a peaceful evening surrounded by nature. Youll also find exceptional amenities such as a refreshing pool with a new lining and an oversized side entry garage this incredible property sits on a little over an acre lot and this home ensures ample space and privacy for you and your family. The Hickory Acres neighborhood offers many advantages nearby attractions top-rated schools and various restaurants. This property is conveniently located near Fayetteville Pavilion where you can shop to your drop youll truly have everything at your fingertips. Take advantage of the opportunity to own this remarkable home. Schedule a viewing today or contact the agent for further information. Your dream home awaits
- Sold 3 Adjustments: bedrooms-8000, half bath +2000, concessions-10000, lot+6560. 2 STORY HOME WITH FRONT SIDE BRICK HUGE OPEN 2 STORY FOYER WITH FORMAL LIVING ROOM AND DINING ROOM. SPACIOUS KITCHEN WITH STAINLESS STEEL APPLIANCES THAT LEADS TO THE PRIVATE FENCED-IN SPACIOUS LEVEL BACKYARD. THE DEN IS OPEN TO THE KITCHEN WITH A GAS LOG FIREPLACE. THE LAUNDRY/MUDROOM IS OFF OF THE KITCHEN AND LEADS YOU TO THE 2 CAR SIDE ENTRY GARAGE WITH AUTOMATIC DOOR OPENERS. THERE IS A GUEST BEDROOM AND FULL BATH ON THE MAIN LEVEL. UPSTAIRS YOU WILL FIND THE OVERSIZED MASTER BEDROOM WITH COLUMNS SEPARATING THE BEDROOM FROM THE SITTING AREA. THERE IS ALSO A TOTALLY SEPARATE ROOM WITHIN THE MASTER THAT COULD MAKE A GREAT OFFICE SPACE OR NURSERY. THE MASTER BATH HAS DOUBLE VANITIES GARDEN TUB SEPARATE SHOWER TOILET ROOM & LINEN CLOSET. THERE ARE 3 MORE LARGE SECONDARY BEDROOMS UPSTAIRS THAT SHARE A HALL FULL BATH. THIS HOME SITS ON A LEVEL LOT. THIS NEIGHBORHOOD OFFERS A POOL TENNIS COURTS SIDEWALKS & STREET LAMPS IT IS LOCATED ONLY ABOUT 3 MILES FROM THE FAYETTEVILLE SQUARE IT IS SO CLOSE TO EXCELLENT SCHOOLS SHOPPING RESTAURANTS & PIEDMONT HOSPITAL THIS IS A MUST SEE WILL NOT LAST LONG TONS OF SQUARE FOOTAGE & A SOUGHT AFTER FLOOR PLAN HOME HAS GREAT POTENTIAL TO BE YOUR FOREVER HOME WITH NEW UPDATES.

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Subject Sal	es & Listing Hist	ory					
Current Listing S	tatus	Not Currently Li	sted	Listing Histor	y Comments		
Listing Agency/Firm			Subject has not been listed in the last 12 months and has no listing history for the last 12 months in the local MLS.				
Listing Agent Name							
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	0					
Original List	Original List	Final List	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy					
	As Is Price	Repaired Price			
Suggested List Price	\$410,000	\$410,000			
Sales Price	\$400,000	\$400,000			
30 Day Price	\$390,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1.5 mile of subject. The most recent/similar sales that bracket the subject's major features (age, GLA, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.

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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

by ClearCapital



Front



Address Verification



Side



Side



Street



Street

Listing Photos

by ClearCapital





Front





Front

120 Berkley PI Fayetteville, GA 30214



Front

Sales Photos

by ClearCapital

100 Savannah Ct Fayetteville, GA 30214



Front

\$2 160 Cedar Cir Fayetteville, GA 30214



Front

\$3 280 Woodbyne Dr Fayetteville, GA 30214



Front

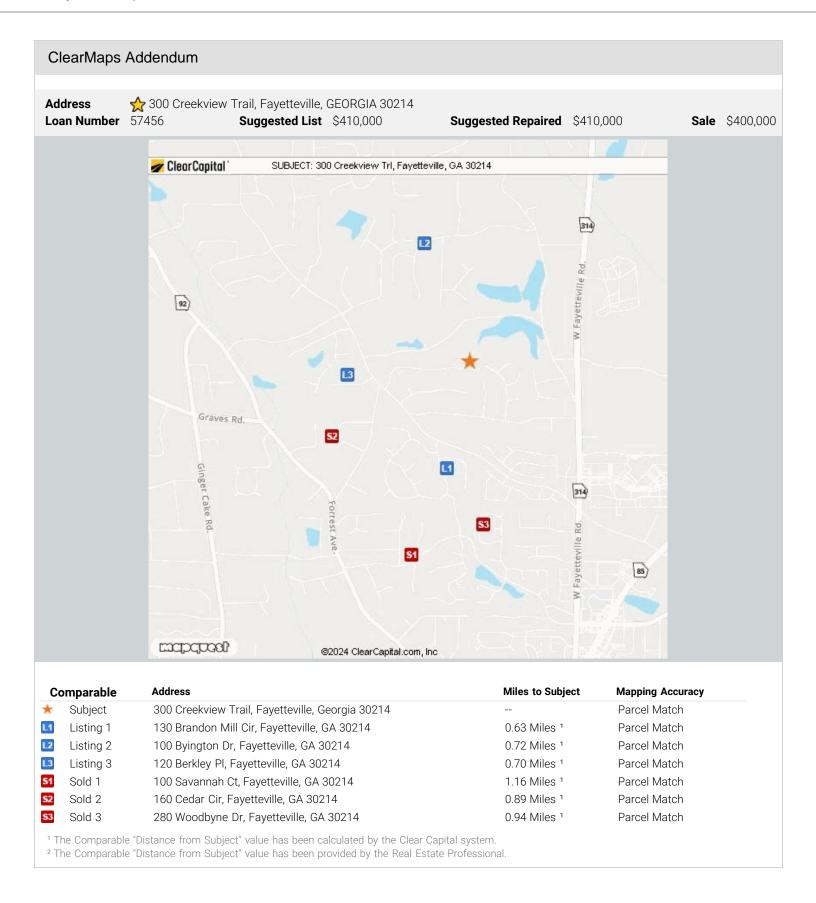
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Addendum: Report Purpose

by ClearCapital

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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License State

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TATETTEVILLE, GLONGIA 30214

Broker Information

License Expiration

Broker Name Molly Slocumb-Riley Company/Brokerage Property Advantage LLC

License No 221139 Address 8975 Raven Dr Jonesboro GA

30238

Phone 6788704208 Email padvantagellc@gmail.com

Broker Distance to Subject 3.16 miles **Date Signed** 05/11/2024

11/30/2027

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.

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