

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 | 4008 Heritage Valley Lane Sw, Powder Springs, GA 30127 | Order ID | 6126125 | Property ID | 26292565 |
| Inspection Date | 04/03/2019 | Date of Report | 04/03/2019 | | |
| Loan Number | 37406 | APN | 19089800550 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Cobb | | |

Tracking IDs

| | | | |
|--------------------------|-------------------|----------------------|-------------------|
| Order Tracking ID | Citi_BPO_04.02.19 | Tracking ID 1 | Citi_BPO_04.02.19 |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|--------------|--|
| Owner | Pates Gail A | Condition Comments SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED. |
| R. E. Taxes | \$2,200 | |
| Assessed Value | \$195,480 | |
| Zoning Classification | SFR | |
| 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 | |
| HOA | No | |
| Visible From Street | Visible | |
| Road Type | Public | |

Neighborhood & Market Data

| | | |
|--|--|--|
| Location Type | Suburban | Neighborhood Comments SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$122,900 High: \$389,900 | |
| Market for this type of property | Remained Stable for the past 6 months. | |
| Normal Marketing Days | <90 | |

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|-------------------------------|------------------------------|--------------------------------|-----------------------|-----------------------|
| Street Address | 4008 Heritage Valley Lane Sw | 4066 Heritage Crossing Walk Sw | 4147 Defoors Farm Dr | 5158 Brown Leaf Way |
| City, State | Powder Springs, GA | Powder Springs, GA | Powder Springs, GA | Powder Springs, GA |
| Zip Code | 30127 | 30127 | 30127 | 30127 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.28 ¹ | 0.77 ¹ | 1.88 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$266,000 | \$289,900 | \$28,995 |
| List Price \$ | -- | \$266,000 | \$289,900 | \$289,995 |
| Original List Date | | 01/07/2019 | 03/27/2019 | 02/23/2019 |
| DOM · Cumulative DOM | -- · -- | 86 · 86 | 7 · 7 | 39 · 39 |
| Age (# of years) | 17 | 19 | 14 | 16 |
| 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 | 2,724 | 2,522 | 3,030 | 2,926 |
| Bdrm · Bths · ½ Bths | 5 · 3 | 4 · 3 · 1 | 5 · 3 | 4 · 3 |
| Total Room # | 9 | 8 | 9 | 8 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | No | No | No |
| Basement (% Fin) | 100% | 0% | 0% | 0% |
| Basement Sq. Ft. | 589 | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.79 acres | 0.65 acres | 0.36 acres | 0.51 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |

* Listing 2 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.

Current Listings - Cont.

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

- Listing 1** This Harvest Pointe West offers a front porch, a deck, hardwood flooring, tray ceilings, a gas fireplace, and a two-car garage. Check out the master bathroom features including a private toilet room, a tub, and separate shower. Upgraded features include a new roof, fresh interior paint throughout, and new carpet in select rooms. Home is part of the Harvest Point West HOA and offers a clubhouse, pool, playground, and tennis courts. Home comes with a 30-day buyback guarantee. Terms and conditions apply.
- Listing 2** Move in ready. Large two story brick & frame home. Large family room with fireplace, spacious rooms with window blinds, separate living & dining room. Large spacious masters suite with walk in closet, double vanity. Wood floors, tile kitchen floors, newer fully equipped kitchen with stainless still appliances, granite counter top. Spacious master-suite with walk-in closets, whirlpool tub & double vanities. Built in shelving, spectacular wine bar with cooler and storage, nice entertainment area. Large yard with patio/deck. 2 TV stays with Lots of upgrades. Located near shopping center and restaurants. Hurry bring in offers this won't last.
- Listing 3** This stunning home has recently been updated, has fresh paint throughout, and is completely move-in ready. Enjoy the private backyard and the spectacular pool nestled in the private partially wooded backyard. The open living main level has gorgeous wood floors, a fabulous fireplace, and an amazing office/sitting room across from the formal dining room. There is a full bath and bedroom on the main level. The master bedroom is to die for with it's own private suite and fireplace. The huge laundry room is conveniently located upstairs, and the two additional upstairs bedrooms share a jack-and-jill bathroom. This incredible dream home is a must see! Please hurry!

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|------------------------------|--------------------------|------------------------------|--------------------------------|
| Street Address | 4008 Heritage Valley Lane Sw | 3870 Heritage Oaks Dr Sw | 4957 Heritage Crossing Dr Sw | 4065 Heritage Crossing Walk Sw |
| City, State | Powder Springs, GA | Powder Springs, GA | Powder Springs, GA | Powder Springs, GA |
| Zip Code | 30127 | 30127 | 30127 | 30127 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.35 ¹ | 0.14 ¹ | 0.24 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$295,000 | \$264,900 | \$260,000 |
| List Price \$ | -- | \$295,000 | \$264,900 | \$260,000 |
| Sale Price \$ | -- | \$290,000 | \$259,000 | \$260,000 |
| Type of Financing | -- | Conv | Conv | Conv |
| Date of Sale | -- | 03/22/2019 | 12/27/2018 | 02/04/2019 |
| DOM · Cumulative DOM | -- · -- | 25 · 25 | 41 · 30 | 206 · 206 |
| Age (# of years) | 17 | 14 | 18 | 18 |
| 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 | 2,724 | 3,512 | 2,952 | 3,762 |
| Bdrm · Bths · ½ Bths | 5 · 3 | 5 · 3 | 4 · 2 · 1 | 5 · 3 · 1 |
| Total Room # | 9 | 9 | 8 | 9 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | No | No | Yes |
| Basement (% Fin) | 100% | 0% | 0% | 100% |
| Basement Sq. Ft. | 589 | -- | -- | 680 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.79 acres | 0.85 acres | 0.35 acres | 0.36 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |
| Net Adjustment | -- | +\$4,240 | +\$21,500 | -\$6,660 |
| Adjusted Price | -- | \$294,240 | \$280,500 | \$253,340 |

* 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.

Recent Sales - Cont.

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

- Sold 1** ADJUSTMENT MADE FOR SQ FOOTAGE OF -\$15,760 AND +20,000 FOR BASEMENT DIFF. ABSOLUTELY STUNNING!! LIKE BRAND NEW- PROFESSIONALLY REMODELED IN 2019 LUXURY HOME NESTLED IN HEART OF CUL-DE-SAC BOASTING INCREDIBLE CURB APPEAL. POPULAR SWIM/ TENNIS! ENJOY HUGE .85 ACRE LEVEL & TRANQUIL LOT... HAND-SCRAPED HARDWOOD-LIKE FLOORS. HI-END SHOWERS W/ FABULOUS TILE WORK. HUGE, NEW GOURMET GRANITE KITCHEN W/ FARMHOUSE SINK. MASSIVE DOUBLE- SIZE MASTER SUITE! SOARING CEILINGS. HEAVY MILLWORK. UPGRADES TO TRIM PKG & INTERIOR DESIGN- BARN DOOR CLOSET! HUGE DAYLIGHT BASEMENT. FEELS LIKE A 2019 HOME!! PRICED TO SELL- WILL NOT DISAPPOINT! A MUST SEE SURE TO PLEASE.
- Sold 2** ADJUSTMENT MADE FOR BED AND BATH DIFF OF +\$1,500 AND \$20,000 BASEMENT DIFF. This beautiful home is located in the desirable Harvest Pointe (W) community. Satisfyingly symmetrical, this gorgeous, brick exterior is complemented by manicured landscaping and mature foliage. Enter to refinished hardwoods and admire high ceilings in the foyer. Spacious and open, the kitchen boasts ample cabinet space, granite countertops, backsplash, SS appliances, & a breakfast bar! The large backyard is perfect for entertainingGÇöwith plenty of room for activities and a back deck for relaxing mornings! This dream home is sure to go quickly! Come see it today!
- Sold 3** ADJUSTMENT MADE FOR SQ FOOTAGE OF -\$7,160 AND FOR -\$500 BATH COUNT Built in 2001, this Harvest Pointe West two-story home is located in a well-kept neighborhood and offers marble master bath countertops, a fireplace, and a two-car garage. Enjoy a huge backyard. Upgraded features include fresh interior paint and new carpet in select rooms. Swim and tennis are part of the HOA. Home comes with a 30-day satisfaction guarantee. Terms and conditions apply.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | PER COUNTY TAX RECORD THE SUBJECT PROPERTY SOLD ON 05/25/2011 IN THE AMOUNT OF 146,323. | | | |
| Listing Agent Name | | | | | | | |
| Listing Agent Phone | | | | | | | |
| # of Removed Listings in Previous 12 Months | 0 | | | | | | |
| # of Sales in Previous 12 Months | 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 | \$289,900 | \$289,900 |
| Sales Price | \$284,900 | \$284,900 |
| 30 Day Price | \$279,900 | -- |
| Comments Regarding Pricing Strategy | | |
| <p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p> | | |

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

by ClearCapital

4008 Heritage Valley Ln SW
Powder Springs, GA 30127-9189

37406
Loan Number

\$284,900
● As-Is Value

Subject Photos



Street

Listing Photos

L1 4066 Heritage Crossing Walk SW
Powder Springs, GA 30127



Front

L2 4147 Defoors Farm Dr
Powder Springs, GA 30127



Front

L3 5158 Brown Leaf Way
Powder Springs, GA 30127



Front

Sales Photos

S1 3870 Heritage Oaks Dr SW
Powder Springs, GA 30127



Front

S2 4957 Heritage Crossing Dr SW
Powder Springs, GA 30127



Front

S3 4065 Heritage Crossing Walk SW
Powder Springs, GA 30127



Front

ClearMaps Addendum

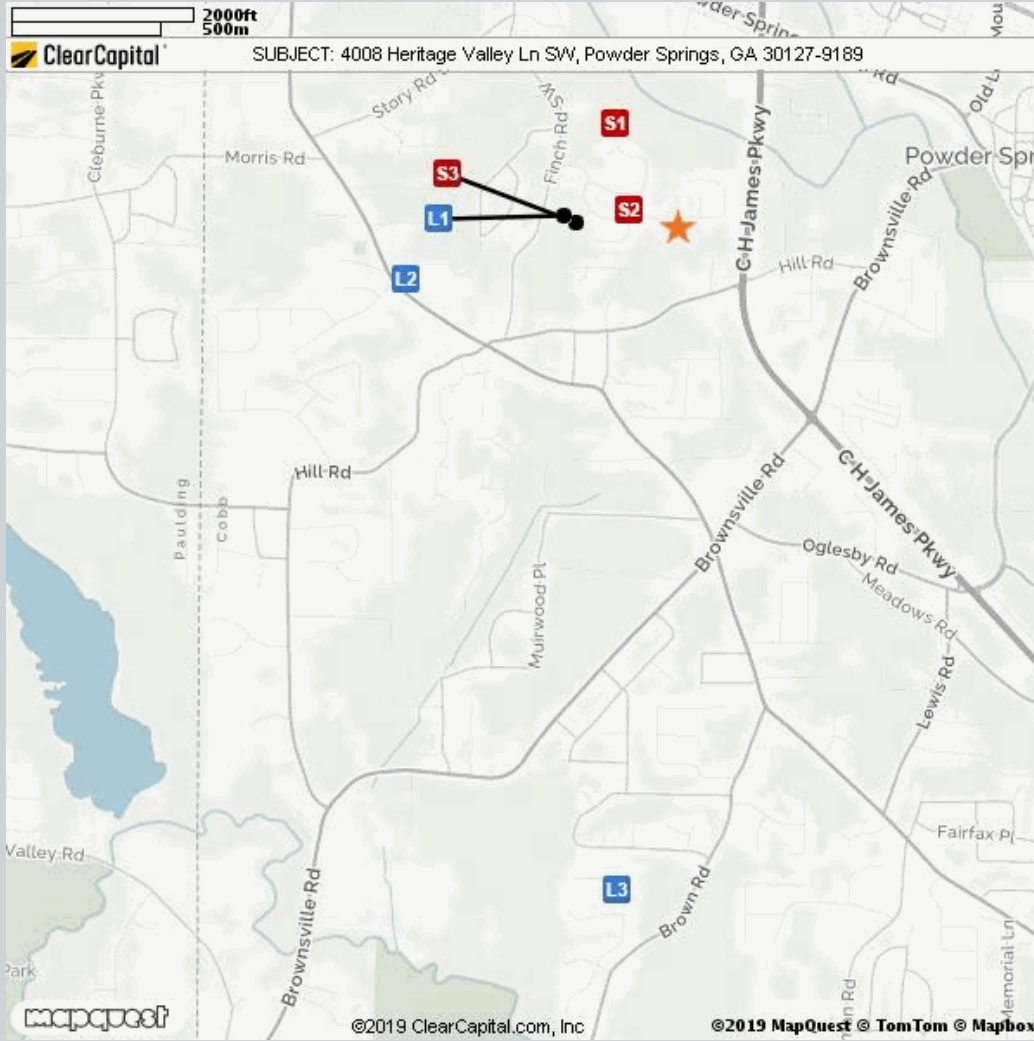
Address ★ 4008 Heritage Valley Lane Sw, Powder Springs, GA 30127

Loan Number 37406

Suggested List \$289,900

Suggested Repaired \$289,900

Sale \$284,900



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 4008 Heritage Valley Ln Sw, Powder Springs, GA | -- | Parcel Match |
| L1 Listing 1 | 4066 Heritage Crossing Walk Sw, Powder Springs, GA | 0.28 Miles ¹ | Parcel Match |
| L2 Listing 2 | 4147 Defoors Farm Dr, Powder Springs, GA | 0.77 Miles ¹ | Parcel Match |
| L3 Listing 3 | 5158 Brown Leaf Way, Powder Springs, GA | 1.88 Miles ¹ | Parcel Match |
| S1 Sold 1 | 3870 Heritage Oaks Dr Sw, Powder Springs, GA | 0.35 Miles ¹ | Parcel Match |
| S2 Sold 2 | 4957 Heritage Crossing Dr Sw, Powder Springs, GA | 0.14 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4065 Heritage Crossing Walk Sw, Powder Springs, GA | 0.24 Miles ¹ | Parcel Match |

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

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. |

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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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.

Broker Information

| | | | |
|-----------------------------------|-------------|--------------------------|--|
| Broker Name | Trina Dowdy | Company/Brokerage | ATLANTAHOMESTEADS |
| License No | 266749 | Address | 6769 BROOKFIELD WAY DOUGLASVILLE GA 30134 |
| License Expiration | 02/28/2023 | License State | GA |
| Phone | 7705724741 | Email | yourbroker@atlantahomesteads.com |
| Broker Distance to Subject | 10.34 miles | Date Signed | 04/03/2019 |

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.