

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	2847 Albion Farm Way, Duluth, GEORGIA 30097	Order ID	6180266	Property ID	26494930
Inspection Date	05/21/2019	Date of Report	05/21/2019		
Loan Number	37679	APN	R7244 173		
Borrower Name	Catamount Properties 2018, LLC	County	Gwinnett		

Tracking IDs

Order Tracking ID	Citi_BPO_05.20.19	Tracking ID 1	
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Egan Roxanne C	Condition Comments The subject home is a starter home that appears to be in avg condition for the age of the structure. No damage was noted for this property.
R. E. Taxes	\$1,866	
Assessed Value	\$201,800	
Zoning Classification	R1	
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 This home is bordered to the North by Peachtree Industrial Blvd, West by Albion Farm Rd, East by Barnwood Crossing and South by Hwy 85
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$170,000 High: \$270,000	
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	2847 Albion Farm Way	4034 White Owl Ct	2915 Abbotts Pointe Dr	3385 Nortgate Ln
City, State	Duluth, GEORGIA	Duluth, GA	Duluth, GA	Duluth, GA
Zip Code	30097	30097	30097	30096
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.10 ¹	0.69 ¹	1.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$210,000	\$235,000	\$239,900
List Price \$	--	\$210,000	\$235,000	\$239,900
Original List Date		04/15/2019	04/04/2019	01/11/2019
DOM · Cumulative DOM	-- · --	35 · 36	46 · 47	129 · 130
Age (# of years)	26	25	27	24
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	1 Story ranch	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,298	1,186	1,570	1,990
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	7	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	0.12 acres	0.12 acres	0.17 acres	0.14 acres
Other	none	none	none	none

* 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.

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

Listing 1 Family room has vaulted ceiling and gas fireplace. Beautiful, private, level, fenced, large landscaped backyard with extended patio.

Listing 2 Spacious open floor plan features great sized bedrooms, great room with fireplace, and spacious eat-in kitchen. Private low maintenance backyard with big patio sq ft - 5440 adj val \$229560

Listing 3 House features include an eat-in kitchen with a view to the two-story great room, separate dining, master suite with oversized walk-in closet, a fenced yard sq ft -13840 adj val \$226060

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2847 Albion Farm Way	4020 Chattahoochee Trace	2742 Albion Farm Way	2472 Albion Farm Way
City, State	Duluth, GEORGIA	Duluth, GA	Duluth, GA	Duluth, GA
Zip Code	30097	30097	30097	30097
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.07 ¹	0.07 ¹	0.20 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$200,000	\$200,000
List Price \$	--	\$215,000	\$200,000	\$200,000
Sale Price \$	--	\$211,000	\$207,000	\$200,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	05/01/2019	05/10/2019	05/15/2019
DOM · Cumulative DOM	-- · --	12 · 35	5 · 36	6 · 34
Age (# of years)	26	25	26	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	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,298	1,496	1,298	1,104
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	2 · 2
Total Room #	7	7	7	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.12 acres	0.1 acres	0.14 acres	0.17 acres
Other	none	none	1000	6000
Net Adjustment	--	-\$2,000	-\$1,000	-\$6,000
Adjusted Price	--	\$209,000	\$206,000	\$194,000

* 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.

Recent Sales - Cont.

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

- Sold 1** OPEN FLOOR PLAN WITH CALIFORNIA-STYLE CERAMIC TILE ON MAIN, UPGRADED GRANITE KITCHEN COUNTER TOPS. FIRE-SIDE FAMILY ROOM WITH DECORATIVE SURROUND TILE -- upgraded counters -2000
- Sold 2** 3 bedroom, 2.5 bathroom home is the largest floor plan in subdivision. Walk into a welcoming two story family room, entertain in the light & airy kitchen w/a dining area **this home sold over list price due to bidding war -- c.c. -1000
- Sold 3** KITCHEN HAS TONS OF CABINET & COUNTER SPACE, OVERLOOKS GREAT ROOM. TONS OF NATURAL SUNLIGHT POURS INTO GREAT ROOM. BONUS LOFT AREA! LARGE PRIVATE FENCED BACKYARD c.c. -6000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		This home last sold on 12/30/1993 for \$95200					
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

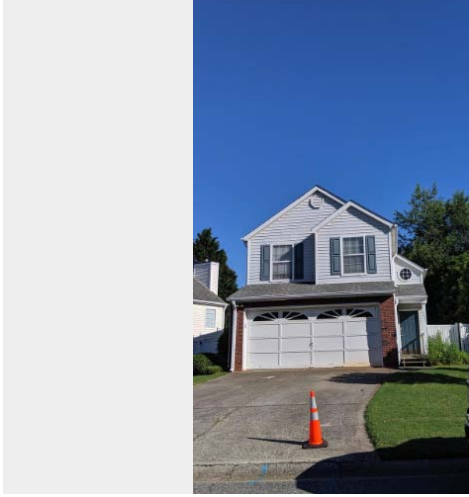
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$215,000	\$215,000
Sales Price	\$205,000	\$205,000
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
<p>The home is maintained. No damage was noted for this property. The lawn has been mowed. No debris noted on the exterior. From an exterior inspection of this home the home does not have any damage. I would recommend the interior be inspected to verify condition. The homes within the subject's s/d appear to be well maintained. No deferred maintenance was noted throughout the community. I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 2 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 2 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</p>		

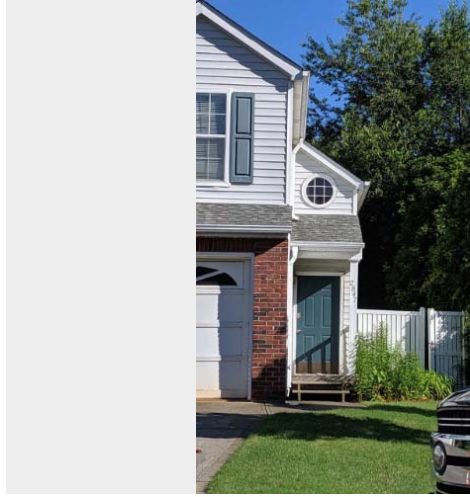
Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 1.67 miles and the sold comps
Notes closed within the last month. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

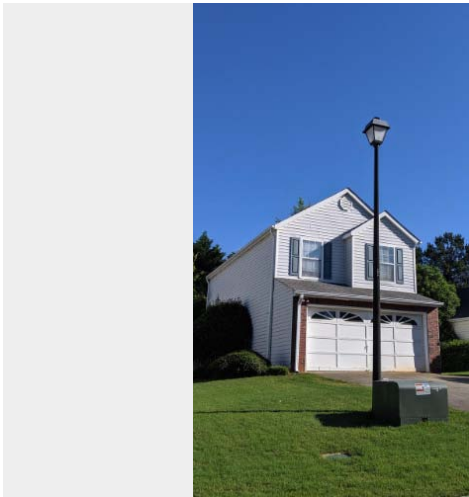
Subject Photos



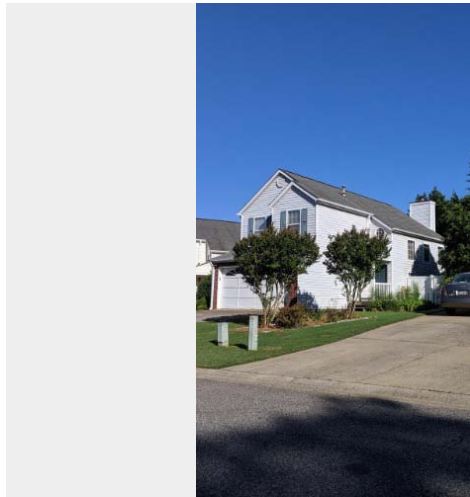
Front



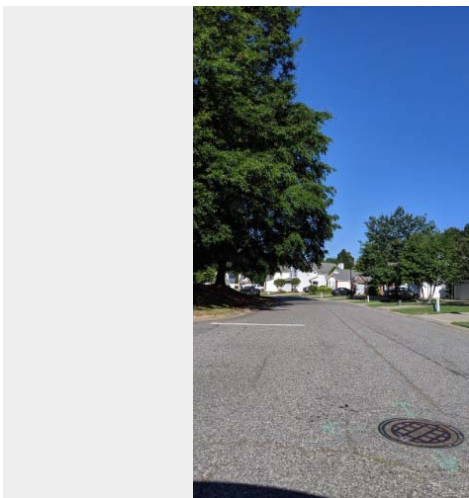
Address Verification



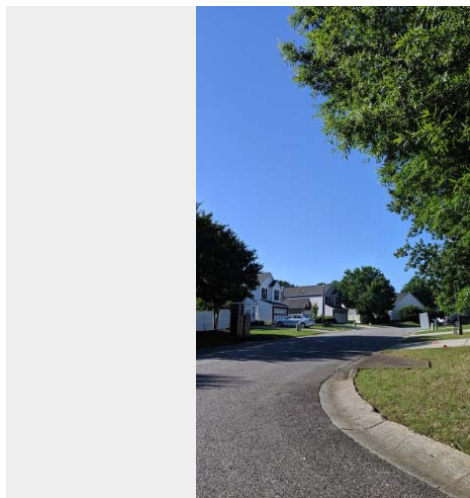
Side



Side

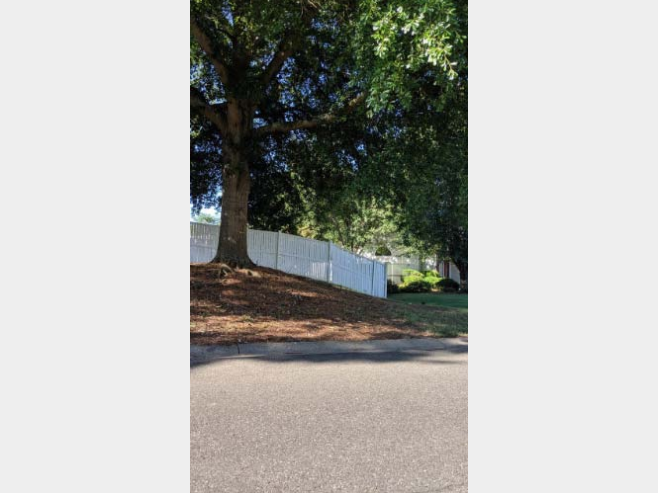


Street



Street

Subject Photos



Other

Listing Photos

L1 4034 White Owl Ct
Duluth, GA 30097



Other

L2 2915 Abbots Pointe Dr
Duluth, GA 30097



Other

L3 3385 Nortgate Ln
Duluth, GA 30096



Other

Sales Photos

S1 4020 Chattahoochee Trace
Duluth, GA 30097



Other

S2 2742 Albion Farm Way
Duluth, GA 30097



Other

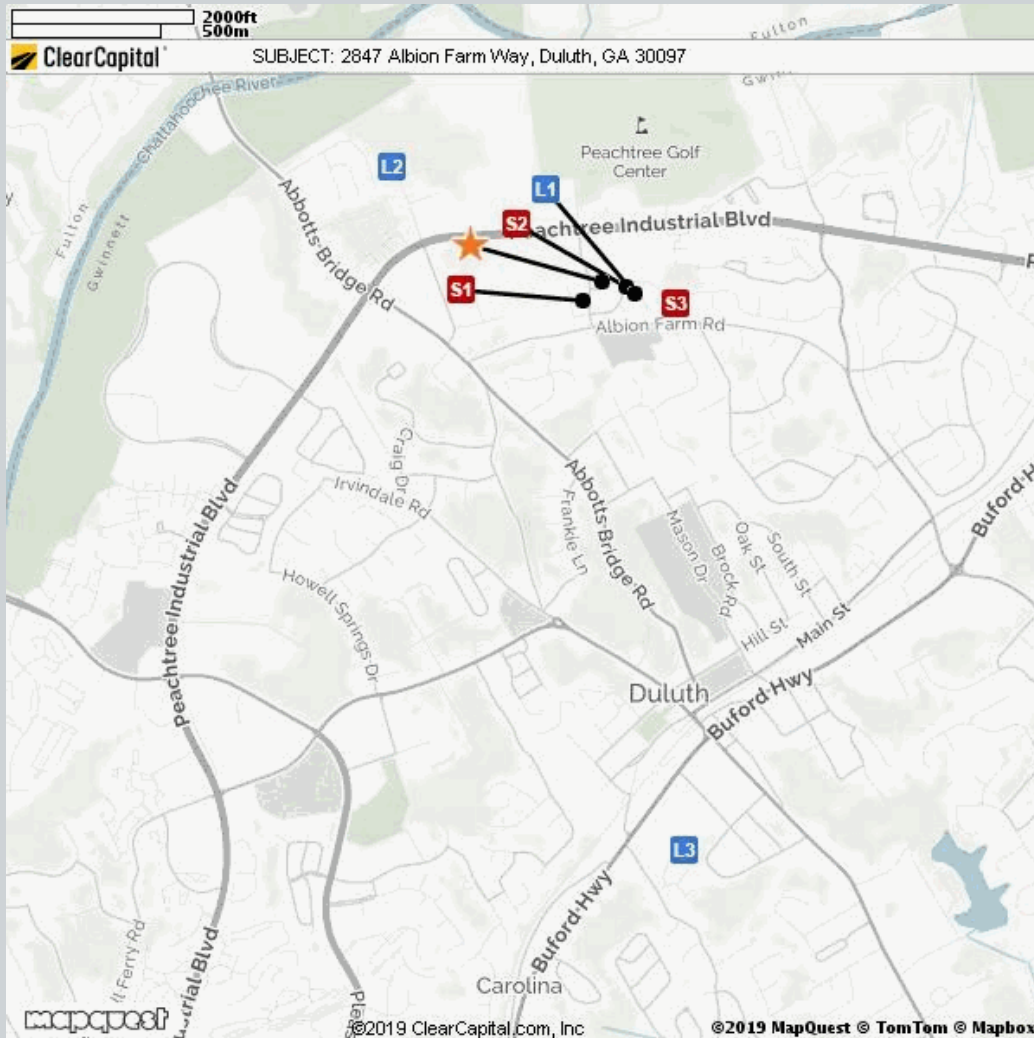
S3 2472 Albion Farm Way
Duluth, GA 30097



Other

ClearMaps Addendum

Address ★ 2847 Albion Farm Way, Duluth, GEORGIA 30097
Loan Number 37679 **Suggested List** \$215,000 **Suggested Repaired** \$215,000 **Sale** \$205,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2847 Albion Farm Way, Duluth, GA	--	Parcel Match
L1 Listing 1	4034 White Owl Ct, Duluth, GA	0.10 Miles ¹	Parcel Match
L2 Listing 2	2915 Abbotts Pointe Dr, Duluth, GA	0.69 Miles ¹	Parcel Match
L3 Listing 3	3385 Nortgate Ln, Duluth, GA	1.67 Miles ¹	Parcel Match
S1 Sold 1	4020 Chattahoochee Trace, Duluth, GA	0.07 Miles ¹	Parcel Match
S2 Sold 2	2742 Albion Farm Way, Duluth, GA	0.07 Miles ¹	Parcel Match
S3 Sold 3	2472 Albion Farm Way, Duluth, GA	0.20 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	Amy Shelay Jones 1	Company/Brokerage	Elite REO Services
License No	260309	Address	2524 Emma Way Lawrenceville GA 30044
License Expiration	01/31/2023	License State	GA
Phone	6782273007	Email	amy.jones@elitereo.com
Broker Distance to Subject	6.49 miles	Date Signed	05/21/2019

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.