

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	975 Cambron Commons Trace, Suwanee, GA 30024	Order ID	6289116	Property ID	27060822
Inspection Date	08/16/2019	Date of Report	08/16/2019		
Loan Number	37905	APN	R7238 088		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

Tracking IDs

Order Tracking ID	CITL_BPO_08.15.19	Tracking ID 1	CITL_BPO_08.15.19
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$2,748	The subject home is a move up home that appears to be in avg condition for the age of the structure. No exterior damage was noted.	
Assessed Value	\$239,600		
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	Old Suwanee II 770-622-4723		
Association Fees	\$2100 / Year (Other: hoa and lawn)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This home is bordered to the North by Caswyck McGinnis, West by Scales Rd, East by White St and South by McGinnis Ferry Rd.	
Sales Prices in this Neighborhood	Low: \$220,000 High: \$330,000		
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	975 Cambron Commons Trace	902 Scales Rd	979 Cambron Commons Trace	1227 Station Center Blvd
City, State	Suwanee, GA	Suwanee, GA	Suwanee, GA	Suwanee, GA
Zip Code	30024	30024	30024	30024
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.03 ¹	0.01 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$330,000	\$279,500	\$240,000
List Price \$	--	\$330,000	\$279,500	\$240,000
Original List Date		04/05/2019	07/01/2019	06/19/2019
DOM · Cumulative DOM	-- · --	133 · 133	46 · 46	58 · 58
Age (# of years)	15	13	14	15
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories town home	2 Stories town home	2 Stories town home	2 Stories town home
# Units	1	1	1	1
Living Sq. Feet	2,490	2,600	2,533	2,196
Bdrm · Bths · ½ Bths	2 · 2 · 1	3 · 2 · 2	3 · 2 · 1	2 · 2 · 1
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	50%	0%	0%
Basement Sq. Ft.	--	900	--	--
Pool/Spa	--	--	--	--
Lot Size	0.24 acres	0.2 acres	0.25 acres	0.21 acres
Other	none	none	none	none

* 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.

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

Listing 1 Live and work here in the unique floor plan. The only one of its kind in heart of Suwanee where you can run your business from where you live. New interior paint. Separate office suite with reception area etc. Finished room in the basement/ garage level. Biggest floor plan in the area. Two car garage in the back. Condition -20k basement -10k adj val \$300000

Listing 2 Open Kitchen -Living Concept. Gas Cooking, Gas Fireplace/Logs. New Architectural Roof, Upgrades Hardwood Floors on Main. Kingsized Master Suite with Private Den

Listing 3 The main level has fireside family room with nice kitchen, eating area & half bath. The dining room is open to the kitchen and leads to lg deck. Kitchen has amazing flow with granite countertops

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	975 Cambron Commons Trace	963 Cambron Commons Trace	1176 Lake Point Way	4135 Stonecypher Rd
City, State	Suwanee, GA	Suwanee, GA	Suwanee, GA	Suwanee, GA
Zip Code	30024	30024	30024	30024
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.03 ¹	0.61 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$269,900	\$229,900
List Price \$	--	\$275,000	\$269,900	\$229,900
Sale Price \$	--	\$277,000	\$266,000	\$229,900
Type of Financing	--	Cash	Conv	Conv
Date of Sale	--	04/09/2019	02/28/2019	11/15/2018
DOM · Cumulative DOM	-- · --	2 · 26	27 · 55	21 · 52
Age (# of years)	15	15	12	12
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 town home	2 Stories town home	2 Stories town home	2 Stories town home
# Units	1	1	1	1
Living Sq. Feet	2,490	2,372	2,687	1,740
Bdrm · Bths · ½ Bths	2 · 2 · 1	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	--	--	750	--
Pool/Spa	--	--	--	--
Lot Size	0.24 acres	0.25 acres	0.2 acres	0.2 acres
Other	none	none	none	4410
Net Adjustment	--	-\$3,000	-\$10,000	+\$5,590
Adjusted Price	--	\$274,000	\$256,000	\$235,490

* 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** Townhome in Old Suwanee! 3 bedrooms/2.5 bath. Fantastic location - close to everything. Freshly painted, new architectural roof, adorable outdoor living area New roof -3000
- Sold 2** Finished basement w/huge bedroom and additional office/media/game rooms. Upper level has 2 additional beds w/bath & huge loft. Lots of extra parking spaces nearby. basement -10k
- Sold 3** 2 car garage. New paint, new carpet, new high end laminate flooring on main level. --- Some updates -5000 c.c. -4410 sq ft +15000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This property last sold on 06/20/2016 for \$219900				
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	\$275,000	\$275,000
Sales Price	\$270,000	\$270,000
30 Day Price	\$260,000	--
Comments Regarding Pricing Strategy		
<p>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 1 mile 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 1 mile 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 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

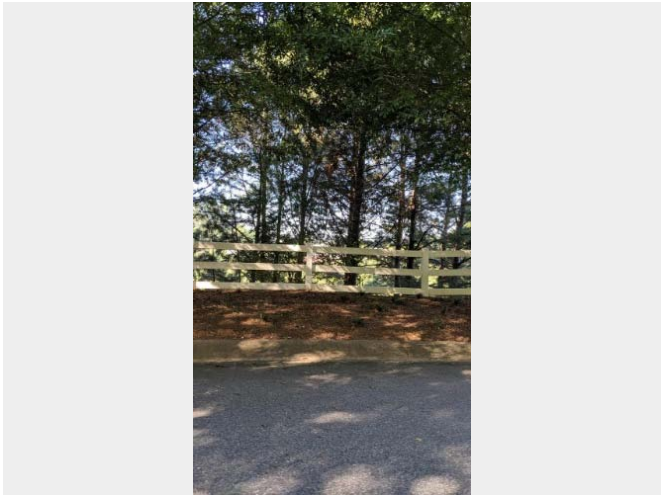
by ClearCapital

975 Cambron Commons Trce
Suwanee, GA 30024

37905
Loan Number

\$270,000
● As-Is Value

Subject Photos



Other

Listing Photos

L1 902 Scales Rd
Suwanee, GA 30024



Other

L2 979 Cambron Commons Trace
Suwanee, GA 30024



Other

L3 1227 Station Center Blvd
Suwanee, GA 30024



Other

Sales Photos

S1 963 Cambron Commons Trace
Suwanee, GA 30024



Other

S2 1176 Lake Point Way
Suwanee, GA 30024



Other

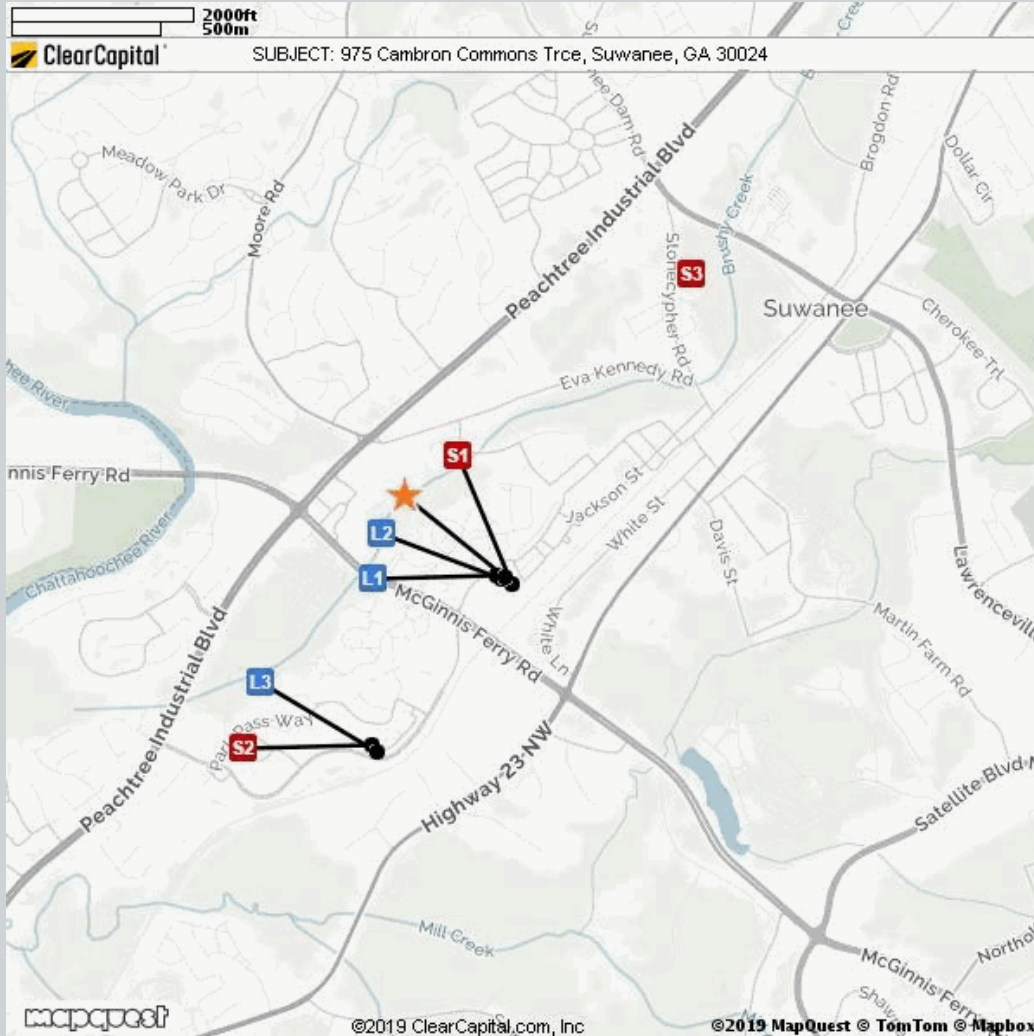
S3 4135 Stonecypher Rd
Suwanee, GA 30024



Other

ClearMaps Addendum

Address ★ 975 Cambron Commons Trace, Suwanee, GA 30024
Loan Number 37905 **Suggested List** \$275,000 **Suggested Repaired** \$275,000 **Sale** \$270,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	975 Cambron Commons Trce, Suwanee, GA	--	Parcel Match
L1 Listing 1	902 Scales Rd, Suwanee, GA	0.03 Miles ¹	Parcel Match
L2 Listing 2	979 Cambron Commons Trace, Suwanee, GA	0.01 Miles ¹	Parcel Match
L3 Listing 3	1227 Station Center Blvd, Suwanee, GA	0.62 Miles ¹	Parcel Match
S1 Sold 1	963 Cambron Commons Trace, Suwanee, GA	0.03 Miles ¹	Parcel Match
S2 Sold 2	1176 Lake Point Way, Suwanee, GA	0.61 Miles ¹	Parcel Match
S3 Sold 3	4135 Stonecypher Rd, Suwanee, GA	0.96 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	6.98 miles	Date Signed	08/16/2019

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.