

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	14409 Coffee Bluff Road, Savannah, GA 31419	Order ID	6302852	Property ID	27152860
Inspection Date	08/26/2019	Date of Report	08/27/2019		
Loan Number	38160	APN	20765 01010		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	CITL_BPO_08.26.19	Tracking ID 1	CITL_BPO_08.26.19
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	HUNT ANTONIO R	Condition Comments There was no visible street number on the home, box, nor curb. Street sign is included. There was no visible street number on the home, box, nor curb. Street sign is included. The subjects location was found within the Clear Capital mapping system and the actual photo of the property from tax records is included in photos.. The subject appeared to be in stable structural and physical condition. It appeared to have received adequate care and owner concern. There was no visible street number on the home, box, nor curb. Street sign is included.
R. E. Taxes	\$2,138	
Assessed Value	\$47,560	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments There was no visible street number on the home, box, nor curb. Street sign is included. The subjects location was found within the Clear Capital mapping system and the actual photo of the property from tax records which is included in photos.. This 3 tier neighborhood has older homes. They are maintained well and of diverse styles and designs and in good conformation. Comparable search is within one mile of the subject. Market condition is good for this particular neighborhood as it is convenient and near amenities. Standard to reo sales appear to be in balance. There does not appear to be ...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$425,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

There was no visible street number on the home, box, nor curb. Street sign is included. The subjects location was found within the Clear Capital mapping system and the actual photo of the property from tax records which is included in photos.. This 3 tier neighborhood has older homes. They are maintained well and of diverse styles and designs and in good conformation. Comparable search is within one mile of the subject. Market condition is good for this particular neighborhood as it is convenient and near amenities. Standard to reo sales appear to be in balance. There does not appear to be any factors that would negatively affect the market ability of the neighborhood. Seller concessions are typically very little to none at all.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	14409 Coffee Bluff Road	34 Country Walk Dr	40 Daveitta Dr	126 Marsh Edge Ln
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	0.45 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$145,000	\$145,000	\$159,900
List Price \$	--	\$139,900	\$145,000	\$159,900
Original List Date		04/02/2019	08/08/2019	06/21/2019
DOM · Cumulative DOM	-- · --	77 · 147	17 · 19	25 · 67
Age (# of years)	10	20	27	67
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	1.5 Stories Bi-Level	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,388	1,316	1,134	1,266
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	Attached 1 Car	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	.45 acres	.16 acres	.14 acres	.16 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Remarks: LOCATION, LOCATION, LOCATION! FANTASTIC PRICE ON THIS FABULOUS HOME LOCATED JUST MINUTES FROM HOSPITALS, SHOPPING MALLS, SCHOOLS PUBLIC TRANSPORTATION AND RESTAURANTS. THIS HOME FEATURES 3 BEDROOMS, 2 FULL BATHS, A NICE KITCHEN WITH A BREAKFAST AREA, A NICE LIVING ROOM/DINING ROOM COMBO, UPSTAIRS FEATURES 2 BEDROOMS AND A FULL BATH, A BONUS ROOM/OFFICE, WOOD FLOORS IN LR/DR, 1 BEDROOM & FULL BATH ON THE MAIN FLOOR, CERAMIC TILE IN KITCHEN AND BATHS, A LARGE PRIVACY FENCED YARD, 1 CAR GARAGE AND SO MUCH MORE. HURRY! THIS AMAZING DEAL WON'T LAST LONG!
- Listing 2** Remarks: Adorable 3 Bed 2 Bath Ranch Home located in Countrywalk Subdivision in desirable Coffee Bluff community. Offering a Bonus Room, Wood Burning Fireplace in Living Room, Bricked Courtyard in the Back, Privacy Fencing and beautiful lush landscaping of Spanish moss draped oaks, this house will not last long! This home is located one mile from the popular Coffee Bluff Marina which offers a dock, lift and storage and is just minutes from the Truman Parkway, convenient to shopping, restaurants, hospitals and more. NO HOA!! NO FLOOD ZONE!!
- Listing 3** Remarks: What a sweet home! This 3 bedroom, 2 bath home is located in a quiet southside subdivision across from fabulous marsh views! There is lots of storage space in this house. The spacious Living room and Dining room combo adjoins a roomy kitchen with a breakfast nook and large walk-in pantry. The Master Suite has a roomy closet and slider opening to a privacy fenced backyard with pergola. 3 miles from the Coffee Bluff Marina. This would be a great place to call home! No HOA No required flood insurance.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	14409 Coffee Bluff Road	115 Country Walk Cr	102 Country Walk Ct	7 Country Walk Ct
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.41 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$150,000	\$150,000	\$154,900
List Price \$	--	\$150,000	\$147,000	\$154,900
Sale Price \$	--	\$144,000	\$147,000	\$155,725
Type of Financing	--	F H A	F H A	V A
Date of Sale	--	02/01/2019	03/25/2019	12/19/2018
DOM · Cumulative DOM	-- · --	1 · 23	118 · 129	76 · 76
Age (# of years)	10	20	17	16
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	1 Story Ranch	1.5 Stories Cape Cod	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,388	1,204	1,576	1,380
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.45 acres	.14 acres	.18 acres	.16 acres
Other	--	Garage , \$2500	None	Garage , \$5,000
Net Adjustment	--	+\$1,840	+\$1,880	+\$80
Adjusted Price	--	\$145,840	\$148,880	\$155,805

* 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** Adjustments: Sq @ \$10 Home has wood siding and an attached 1 car garage. Central heat and air. No further description noted by the listing agent.
- Sold 2** Remarks: BACK ON THE MARKET, NO FAULT OF THE OWNER! Great one owner home off Coffee Bluff Road that has been freshly painted inside, is so convenient to everything on the southside. This home sits on a large corner lot with mature plantings. Large living/dining room with brick wood burning fireplace. Eat-in kitchen with pantry and lots of cabinets. This floor plan has 1 bedroom and a full bath on the lower level. Two additional bedrooms and large bonus with full bath on the upper level. All bedrooms have walk in closets and cable outlets. Laundry room with closet off kitchen, 2 car garage and large fenced yard. Ceiling fans in all rooms. This home is minutes from HAAF, Truman Parkway, hospitals, shopping and schools. Move-in ready and waiting.
- Sold 3** Remarks: Freshly painted, fabulous 4-sided brick home on Savannah's South Side. Split floor plan with new, neutral carpet in the bedrooms. Great room w/tray ceiling & new wood laminate flooring. Country kitchen w/stainless steel appliances, pantry and casual dining area with slider to patio and privately fenced backyard. 4 yr old roof, new CH&A system & new front windows. Set on a quiet cul-de-sac with quick access to the Truman Parkway. Double car garage with side access.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no current listing nor sale history concerning the subject located within the MLS nor tax records. Legal Description LOT 3 SUB 1 ROSE DHU Deed Book 362W Deed Page 610			
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	\$148,880	\$148,880
Sales Price	\$148,880	\$148,880
30 Day Price	\$138,880	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 2 less 10k for the 30 day price. There were very limited newer 2 story choices within this older neighborhood. There was no visible street number on the home, box, nor curb. Street sign is included. There was no visible street number on the home, box, nor curb. Street sign is included. The subjects location was found within the Clear Capital mapping system and the actual photo of the property from tax records which is included in photos..		

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.

Subject Photos



Front



Address Verification



Street



Other



Other

Listing Photos

L1 34 Country Walk Dr
Savannah, GA 31419



Front

L2 40 Daveitta Dr
Savannah, GA 31419



Front

L3 126 Marsh Edge Ln
Savannah, GA 31419



Front

Sales Photos

S1 115 Country Walk Cr
Savannah, GA 31419



Front

S2 102 Country Walk Ct
Savannah, GA 31419



Front

S3 7 Country Walk Ct
Savannah, GA 31419



Front

ClearMaps Addendum

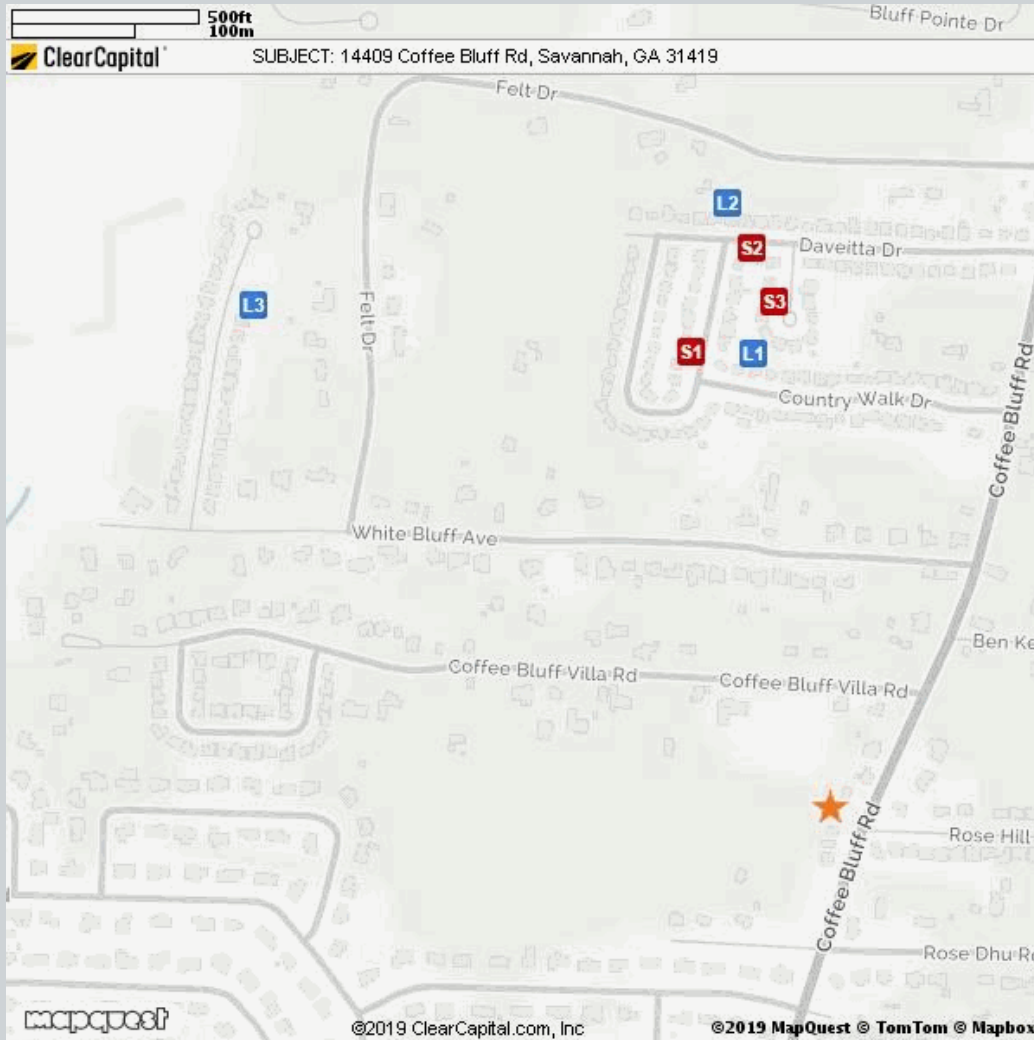
Address ★ 14409 Coffee Bluff Road, Savannah, GA 31419

Loan Number 38160

Suggested List \$148,880

Suggested Repaired \$148,880

Sale \$148,880



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	14409 Coffee Bluff Rd, Savannah, GA	--	Parcel Match
L1 Listing 1	34 Country Walk Dr, Savannah, GA	0.34 Miles ¹	Parcel Match
L2 Listing 2	40 Daveitta Dr, Savannah, GA	0.45 Miles ¹	Parcel Match
L3 Listing 3	126 Marsh Edge Ln, Savannah, GA	0.55 Miles ¹	Parcel Match
S1 Sold 1	115 Country Walk Cr, Savannah, GA	0.35 Miles ¹	Parcel Match
S2 Sold 2	102 Country Walk Ct, Savannah, GA	0.41 Miles ¹	Parcel Match
S3 Sold 3	7 Country Walk Ct, Savannah, GA	0.37 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	Lavern Martin	Company/Brokerage	Coldwell Banker Garvin Realtors
License No	179221	Address	7373 Hodgeson Memorial Dr Savannah GA 31406
License Expiration	07/31/2020	License State	GA
Phone	9123230317	Email	lavernmartin1957@gmail.com
Broker Distance to Subject	4.39 miles	Date Signed	08/27/2019

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.