

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	1980 English Lane, Atlanta, GA 30337	Order ID	6716430	Property ID	28391330
Inspection Date	05/15/2020	Date of Report	05/18/2020		
Loan Number	38204	APN	14-0163-0002-014-3		
Borrower Name	Citibank	County	Fulton		

Tracking IDs

Order Tracking ID	Aged BPO CITI	Tracking ID 1	Aged BPO CITI
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$1,806	<p>The subject property is a traditional ranch style home situated on a crawl space. Exterior improvements include a front stoop, a rear patio, and a fence. The subject has 2-car attached garage. Landscaping is considered average and consistent with the area. Subject design/style/floor plan compatible with this market area and price range. At the time of the inspection there were no functional or external inadequacies noted. Normal physical depreciation due to the age of the subject property. The subject property is currently in average marketable condition.</p>	
Assessed Value	\$64,680		
Zoning Classification	R1, Res 1 Family		
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	
Local Economy	Stable	<p>The subject property is located approx. 6.8 miles South of the central Atlanta business district. Interstate 285 is located 2.51 miles from the subject. College Park Elementary School is located 0.88 mile from the subject. Marketing time in the subject's market area is estimated to be between one and three months. Property values appear to be stable. All forms of financing seem to be available.</p>	
Sales Prices in this Neighborhood	Low: \$71,000 High: \$479,000		
Market for this type of property	Increased 3.0 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1980 English Lane	2954 Meadow Lark Drive	1962 Washington Road	2888 Clark Drive
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30337	30344	30344	30344
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.48 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$214,000	\$175,000	\$194,900
List Price \$	--	\$214,000	\$174,000	\$194,900
Original List Date		03/13/2020	04/02/2020	05/05/2020
DOM · Cumulative DOM	-- · --	23 · 66	45 · 46	7 · 13
Age (# of years)	63	62	80	67
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,760	1,689	2,114	1,312
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 1
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	None	None
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	50%	0%	0%
Basement Sq. Ft.	--	1,689	--	--
Pool/Spa	--	--	--	--
Lot Size	0.41 acres	0.47 acres	0.21 acres	0.27 acres
Other	Patio, Fence	Porch, Fence	Porch, Patio	Deck, Fence

* 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 Comp #1 is superior to the subject, it has a full partially finished basement, but is a smaller home and it has no garage.

Listing 2 Comp #2 is inferior due to lack of garage, but is a larger home.

Listing 3 Comp #3 is inferior due to smaller gross living area, lack of garage, and it has 1.0 bathroom.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1980 English Lane	2365 Parkview Circle	3042 Cloverhurst Drive	1831 Thompson Avenue
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30337	30337	30344	30344
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.90 ¹	0.36 ¹	0.90 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$199,900	\$180,000
List Price \$	--	\$225,000	\$199,900	\$180,000
Sale Price \$	--	\$214,000	\$199,900	\$160,000
Type of Financing	--	Fha	Conventional	Cash
Date of Sale	--	04/09/2020	02/13/2020	11/22/2019
DOM · Cumulative DOM	-- · --	11 · 63	1 · 27	54 · 126
Age (# of years)	63	66	65	80
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	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,760	2,141	1,837	1,338
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 3	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.41 acres	0.49 acres	0.2 acres	0.17 acres
Other	Patio, Fence	Porch, Patio, Fence	Deck, Fence	Porch, Patio
Net Adjustment	--	-\$7,335	-\$4,995	+\$35,570
Adjusted Price	--	\$206,665	\$194,905	\$195,570

* 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.

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

Sold 1 Comp #1 is superior due to larger gross living area, it has a porch, but it has no garage.

Sold 2 Comp #2 is inferior due to smaller lot and lack of garage, but is a larger home and it has 3.0 bathrooms.

Sold 3 Comp #3 is inferior due to smaller gross living area, smaller lot, and lack of garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject was sold twice on 07/02/2019 for \$156,000 and for \$170,000. The subject was purchased outside MLS and the details of the transaction are not available.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	2						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	07/02/2019	\$156,000	Tax Records
--	--	--	--	Sold	07/02/2019	\$170,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$205,000	\$205,000
Sales Price	\$200,000	\$200,000
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
<p>In searching for comparables, location, lot size, design, age, and gross living area were all given strong emphasis. The comparable sales used are considered the best available closed sales at the time of preparing the report. The following data sources were used for obtaining subject, sales and listing information: First MLS, GA MLS, and Tax Records. It was necessary to exceed the date of sale guideline of 3 months due to limited market activity within 3 months. It was necessary to exceed the GLA variance guideline of 20% in an effort to better bracket the subject's feature set. All comps are located within 1 radial mile of the subject property.</p>		

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



Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 2954 Meadow Lark Drive
Atlanta, GA 30344



Front

L2 1962 Washington Road
Atlanta, GA 30344



Front

L3 2888 Clark Drive
Atlanta, GA 30344



Front

Sales Photos

S1 2365 Parkview Circle
Atlanta, GA 30337



Front

S2 3042 Cloverhurst Drive
Atlanta, GA 30344



Front

S3 1831 Thompson Avenue
Atlanta, GA 30344



Front

ClearMaps Addendum

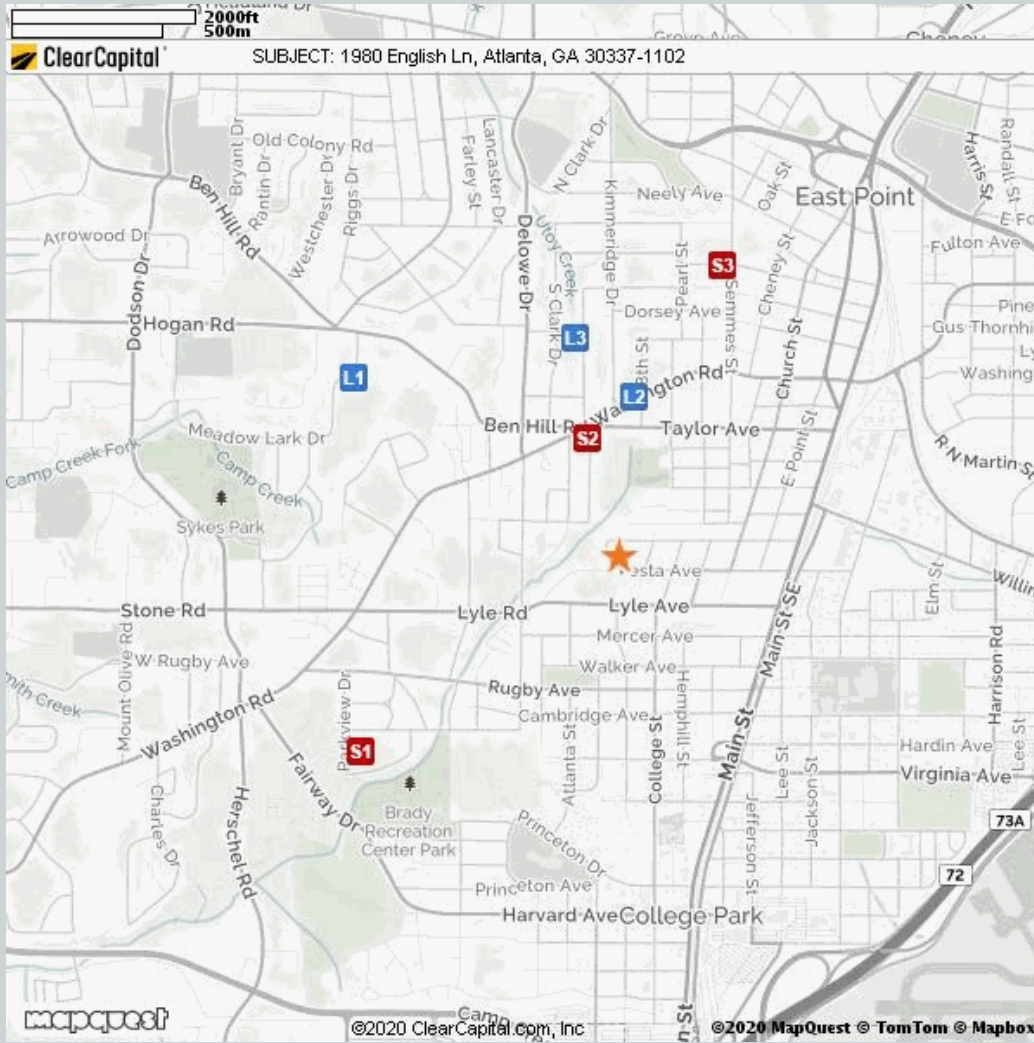
Address ★ 1980 English Lane, Atlanta, GA 30337

Loan Number 38204

Suggested List \$205,000

Suggested Repaired \$205,000

Sale \$200,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1980 English Ln, Atlanta, GA	--	Parcel Match
L1 Listing 1	2954 Meadow Lark Drive, Atlanta, GA	0.91 Miles ¹	Parcel Match
L2 Listing 2	1962 Washington Road, Atlanta, GA	0.48 Miles ¹	Parcel Match
L3 Listing 3	2888 Clark Drive, Atlanta, GA	0.65 Miles ¹	Parcel Match
S1 Sold 1	2365 Parkview Circle, Atlanta, GA	0.90 Miles ¹	Parcel Match
S2 Sold 2	3042 Cloverhurst Drive, Atlanta, GA	0.36 Miles ¹	Parcel Match
S3 Sold 3	1831 Thompson Avenue, Atlanta, GA	0.90 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.

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.

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.

Broker Information

Broker Name	Fyodor Goroshin	Company/Brokerage	First United Realty
License No	294867	Address	1555 Stone Gate Lane SE Atlanta GA 30317
License Expiration	04/30/2022	License State	GA
Phone	4045091110	Email	fgoroshin@gmail.com
Broker Distance to Subject	8.82 miles	Date Signed	05/17/2020

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.