

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	4688 Generation Court, Snellville, GA 30039	Order ID	6682434	Property ID	28271031
Inspection Date	04/03/2020	Date of Report	04/03/2020		
Loan Number	39519	APN	R4318 095		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

Tracking IDs					
Order Tracking ID	Citi_BPO_04.02.20	Tracking ID 1	Citi_BPO_04.02.20		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	The subject is a traditional frame ranch on a level lot. Subject appears to be well maintained and of average condition. The subject is conforming to the neighborhood.
R. E. Taxes	\$196,499	
Assessed Value	\$58,000	
Zoning Classification	R100	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows closed.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	MILLENIUUM PLACE EAST	
Association Fees	\$250 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Mature, well established starter community located near community park and close to schools, shopping, and commuter roads.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$169,000 High: \$209,000	
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	4688 Generation Court	3281 Summer Wood Cir	6060 Fieldwood Ln	4735 Hidden Creek Ct
City, State	Snellville, GA	Snellville, GA	Loganville, GA	Loganville, GA
Zip Code	30039	30039	30052	30052
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.30 ¹	1.36 ¹	1.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$179,900	\$212,900	\$220,000
List Price \$	--	\$179,900	\$212,900	\$217,000
Original List Date		03/12/2020	03/06/2020	02/07/2020
DOM · Cumulative DOM	-- · --	8 · 22	9 · 28	56 · 56
Age (# of years)	18	35	19	17
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,493	1,108	1,772	1,561
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	6	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	1,561
Pool/Spa	--	--	--	--
Lot Size	0.18 acres	0.42 acres	0.45 acres	0.70 acres
Other	--	--	--	--

* Listing 3 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** Recently Renovated 4 Bdrm 2Ba Ranch Home on a Partial Unfinished Basement! Cul- De-Sac Lot. Fenced-in Back Yard. New Laminate Flooring, Granite Counter Tops, SS Appliances. Fresh Interior/Exterior Paint! New Light Fixtures, and SO MUCH MORE!
- Listing 2** Ranch w/bonus room/great schools/over \$6,000 in upgrades/Lease purchase available/level & fenced yard/extended patio/covered front porch/replaced roof, HVAC, light fixtures/bamboo flooring and carpet/family rm w/ vaulted ceiling and stone fireplace/formal dining rm/kitchen w/ island/farmhouse sink/large breakfast area w/ bay window/kitchen w/ electric stove w/ double ovens, dishwasher,microwave/solid counters/tile backsplash/master w/ tray ceiling/master bath w/ dual sinks/ sep shower & garden tub/split bedroom plan/ hall bath/upstairs bonus rm/4th bedroom/Thanks!
- Listing 3** his Loganville home offers a fireplace, hardwood flooring, a deck, and a two-car garage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4688 Generation Court	4557 Huff Park Ct	4470 Millenium View Ct	3400 Millenium View Dr
City, State	Snellville, GA	Snellville, GA	Snellville, GA	Snellville, GA
Zip Code	30039	30039	30039	30039
Datasource	Tax Records	MLS	Public Records	Public Records
Miles to Subj.	--	0.54 ¹	0.14 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$185,000	\$189,900
List Price \$	--	\$185,000	\$185,000	\$189,900
Sale Price \$	--	\$189,000	\$180,000	\$195,000
Type of Financing	--	Fha	Bond	Va
Date of Sale	--	03/18/2020	01/13/2020	09/04/2019
DOM · Cumulative DOM	-- · --	4 · 41	6 · 32	6 · 34
Age (# of years)	18	18	18	19
Condition	Average	Average	Average	Good
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 Ranch	1 Story Ranch	1 Story Ranch	Split Level
# Units	1	1	1	1
Living Sq. Feet	1,493	1,521	1,483	1,687
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.18 acres	0.34 acres	0.19 acres	0.34 acres
Other	--	CCA=\$5027, \$124	CCA=\$0, \$121	CCA=\$4500, \$116
Net Adjustment	--	\$0	\$0	-\$8,484
Adjusted Price	--	\$189,000	\$180,000	\$186,516

* 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** Only one owner, immaculate, ready to move in. Beautiful eat in kitchen w/ granite counter tops and all the kitchen appliances stay. Washer & dryer also stays. Large 2 story living rm and dining rms. Foyer entrance 12+ ceiling as well. Large master w/ master bath, double sinks, separate shower and tub, large walk-in closet. This home has been immaculately maintained
- Sold 2** Beautifully well maintained 3/2 Ranch home in sought after Snellville area. Separate Living room and Dining room, spacious eat-in kitchen, walk in closets. Open backyard.
- Sold 3** This renovated three bedroom two and a half bath home is walking distance from beautiful Lenora Park. You will love making meals in this fully renovated kitchen with a huge pantry. Large master bedroom with huge closets and master bath will wow you. This home has been immaculately maintained. Adj. superior square footage -\$6984; sup. half bath -\$1500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		Last recorded sale on 12/3/2019 with a sales price of \$158,000.					
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	\$189,000	\$189,000
Sales Price	\$185,000	\$185,000
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
The average sold price per square foot is \$120; adjustments made for sq.ft. > 199 @ 30% of the average sold price per square is \$36; BR/Full bath at \$3000; half bath at \$1500; basement at \$5000; condition at \$5000. Suggest pricing competitively and marketing in move-in ready condition to reduce market time. Market in this area is currently affected by recent market instability.		

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



Street



Street



Other

Listing Photos

L1 3281 Summer Wood Cir
Snellville, GA 30039



Front

L2 6060 Fieldwood Ln
Loganville, GA 30052



Front

L3 4735 Hidden Creek Ct
Loganville, GA 30052



Front

Sales Photos

S1 4557 Huff Park Ct
Snellville, GA 30039



Front

S2 4470 Millenium View Ct
Snellville, GA 30039



Front

S3 3400 Millenium View Dr
Snellville, GA 30039



Front

ClearMaps Addendum

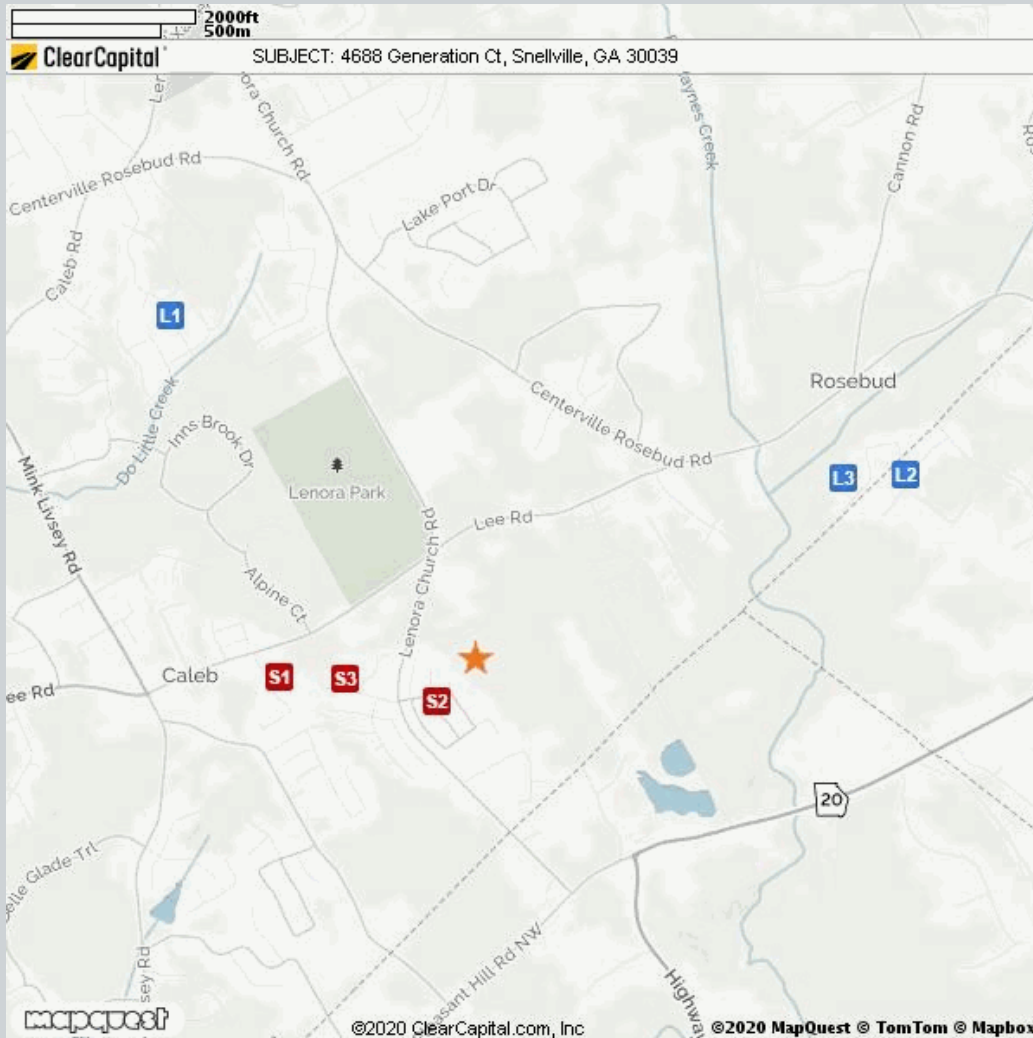
Address ★ 4688 Generation Court, Snellville, GA 30039

Loan Number 39519

Suggested List \$189,000

Suggested Repaired \$189,000

Sale \$185,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4688 Generation Ct, Snellville, GA	--	Parcel Match
L1 Listing 1	3281 Summer Wood Cir, Snellville, GA	1.30 Miles ¹	Parcel Match
L2 Listing 2	6060 Fieldwood Ln, Loganville, GA	1.36 Miles ¹	Parcel Match
L3 Listing 3	4735 Hidden Creek Ct, Loganville, GA	1.19 Miles ¹	Parcel Match
S1 Sold 1	4557 Huff Park Ct, Snellville, GA	0.54 Miles ¹	Parcel Match
S2 Sold 2	4470 Millenium View Ct, Snellville, GA	0.14 Miles ¹	Parcel Match
S3 Sold 3	3400 Millenium View Dr, Snellville, GA	0.35 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	Carmen Peay	Company/Brokerage	Parc & Main LLC
License No	259014	Address	4070 Medlock Park Dr Snellville GA 30039
License Expiration	04/30/2020	License State	GA
Phone	6787773020	Email	cjpeay@gmail.com
Broker Distance to Subject	2.07 miles	Date Signed	04/03/2020

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.