

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	2744 Wedgewood Terrace, Decatur, GEORGIA 30032	Order ID	7284897	Property ID	30114439
Inspection Date	05/09/2021	Date of Report	05/11/2021		
Loan Number	40707	APN	15 152 03 043		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs

Order Tracking ID	0507BPOupdate	Tracking ID 1	0507BPOupdate
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$2,411	<p>The subject property appears to be in good condition. There were no signs of apparent neglect or deferred maintenance. Interior condition assumed similar to exterior. Subject's Listing states subject is renovated, MLS sheet attached.</p>	
Assessed Value	\$47,200		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Locked Windows And Doors)			
Ownership Type	Fee Simple		
Property Condition	Good		
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	Slow	<p>The subject is located in an established neighborhood with homes in average to good condition. Subject is located in a conforming neighborhood with homes of similar style and age. The property is located within five miles of shopping, parks, schools, and the major expressway.</p>	
Sales Prices in this Neighborhood	Low: \$185,000 High: \$450,000		
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	2744 Wedgewood Terrace	2772 McAfee Rd	2159 Glendale Dr	2349 Miriam Lane
City, State	Decatur, GEORGIA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30032	30032	30032	30032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.84 ¹	0.59 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,844	\$315,000	\$375,000
List Price \$	--	\$329,844	\$364,900	\$374,999
Original List Date		05/03/2021	12/05/2020	03/02/2021
DOM · Cumulative DOM	-- · --	5 · 8	83 · 157	37 · 70
Age (# of years)	68	75	66	63
Condition	Good	Good	Good	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	2 Stories Traditional	1 Story Ranch	Split Tri-Level
# Units	1	1	1	1
Living Sq. Feet	1,768	1,944	1,416	1,955
Bdrm · Bths · ½ Bths	3 · 3	5 · 3	3 · 2	4 · 3
Total Room #	6	8	6	7
Garage (Style/Stalls)	None	None	None	Carport 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	1,207	--
Pool/Spa	--	--	--	--
Lot Size	.2 acres	.3 acres	.3 acres	.4 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.

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

Listing 1 Oak Hardwood Floors on main level! Bright & Cheery Chef's Kitchen with NEW Cabinets, Designer Back Splash, GRANITE Counter Tops and stainless steel appliances!

Listing 2 New kitchen, granite counter tops, stainless steel appliances. New roof, New HVAC, new water heater, and updated plumbing and electrical.

Listing 3 Renovation features an expanded master bedroom with a massive master bathroom and closet.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2744 Wedgewood Terrace	2182 Miriam Lane	2854 Mitchell Place	1869 Don Juan Ln
City, State	Decatur, GEORGIA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30032	30032	30032	30032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.37 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$339,900	\$299,900	\$350,000
List Price \$	--	\$339,900	\$299,900	\$350,000
Sale Price \$	--	\$370,000	\$327,500	\$345,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	03/26/2021	03/11/2021	03/10/2021
DOM · Cumulative DOM	-- · --	2 · 28	3 · 30	59 · 93
Age (# of years)	68	68	68	56
Condition	Good	Good	Good	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 Tri-Level
# Units	1	1	1	1
Living Sq. Feet	1,768	1,679	1,648	1,928
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	3 · 2	3 · 1 · 1
Total Room #	6	6	6	7
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	322
Pool/Spa	--	--	--	--
Lot Size	.2 acres	.2 acres	.2 acres	.3 acres
Other	--	--	\$3000 in concessions	\$500 in concessions
Net Adjustment	--	+\$500	-\$2,500	-\$9,000
Adjusted Price	--	\$370,500	\$325,000	\$336,000

* Sold 3 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** Kitchen with new cabinets, quartz counters, new stainless appliances and breakfast area! French doors lead from the kitchen to the deck! -\$2500 garage, +\$2000 bathroom, +\$1000 square footage
- Sold 2** Two separate living areas including large rear den; gorgeous open kitchen with granite, stainless appliances and center island; true master suite with private bath and walk-in closet. -\$3000 concessions, -\$2500 garage, +\$2000 bathroom, +\$1000 half bath
- Sold 3** Original floating Staircase and strong original hardwood floors on the upper level. Kitchen has luxury quartz island, and countertops. -\$500 concessions, -\$500 lot size, -\$5000 basement, -\$3000 carport, -\$1000 half bath, -\$2000 square footage, -\$1000 age, +\$4000 bathrooms

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Covenant Realty, Inc.	Listed 04/29/2021, List Price \$399,900 MLS#6876486					
Listing Agent Name	LEE NICHOLSON						
Listing Agent Phone	404-909-5872						
# 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
04/29/2021	\$399,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$341,000	\$341,000
Sales Price	\$336,000	\$336,000
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
<p>Various styles are used as the most similar found, all compete with subject style in this market. Final price represents a price with normal marketing times and based on the most similar and proximate comps in this report. This is a market analysis, not an appraisal and is being prepared by a licensed real estate broker, not a licensed appraiser.</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



Street

Listing Photos

L1 2772 McAfee Rd
Decatur, GA 30032



Front

L2 2159 Glendale Dr
Decatur, GA 30032



Front

L3 2349 Miriam Lane
Decatur, GA 30032



Front

Sales Photos

S1 2182 Miriam Lane
Decatur, GA 30032



Front

S2 2854 Mitchell Place
Decatur, GA 30032



Front

S3 1869 Don Juan Ln
Decatur, GA 30032



Front

ClearMaps Addendum

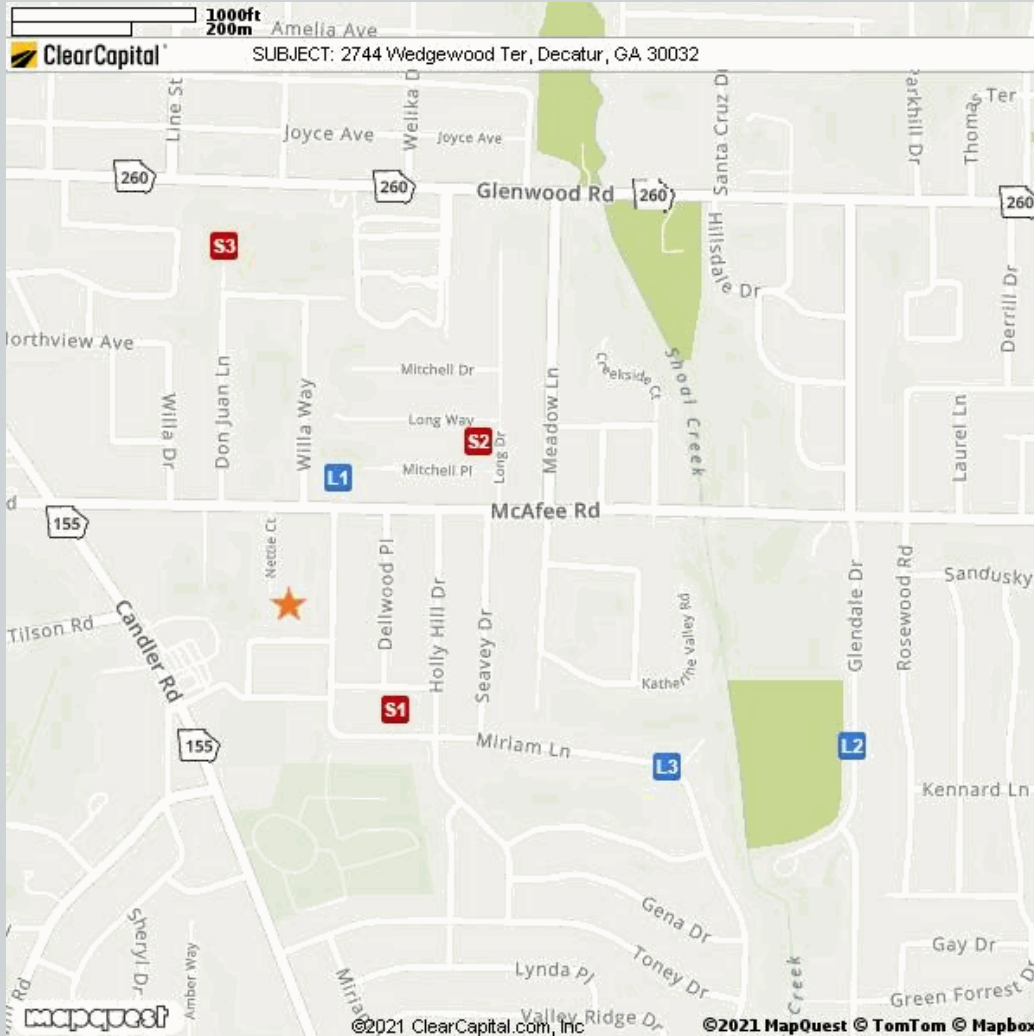
Address ★ 2744 Wedgewood Terrace, Decatur, GEORGIA 30032

Loan Number 40707

Suggested List \$341,000

Suggested Repaired \$341,000

Sale \$336,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2744 Wedgewood Terrace, Decatur, Georgia 30032	--	Parcel Match
L1 Listing 1	2772 McAfee Rd, Decatur, GA 30032	0.21 Miles ¹	Parcel Match
L2 Listing 2	2159 Glendale Dr, Decatur, GA 30032	0.84 Miles ¹	Parcel Match
L3 Listing 3	2349 Miriam Lane, Decatur, GA 30032	0.59 Miles ¹	Parcel Match
S1 Sold 1	2182 Miriam Lane, Decatur, GA 30032	0.21 Miles ¹	Parcel Match
S2 Sold 2	2854 Mitchell Place, Decatur, GA 30032	0.37 Miles ¹	Parcel Match
S3 Sold 3	1869 Don Juan Ln, Decatur, GA 30032	0.53 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	Reginald Jackson	Company/Brokerage	Solid Source Realty GA LLC
License No	204956	Address	310 Mcpherson Pl Atlanta GA 30316
License Expiration	12/31/2022	License State	GA
Phone	4049147164	Email	jackreg10@yahoo.com
Broker Distance to Subject	3.82 miles	Date Signed	05/11/2021

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.