

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	5423 Wicklander Drive, Powder Springs, GA 30127	Order ID	6718999	Property ID	28395204
Inspection Date	05/19/2020	Date of Report	05/21/2020		
Loan Number	40773	APN	19124600480		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs

Order Tracking ID	20200518_Citi_BPO	Tracking ID 1	20200518_Citi_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Bartley Leeman A	Condition Comments The subject property appears to be in overall average condition and is of good construction quality. The home presents average curb appeal and conforms well to the neighborhood. There were no exterior repairs noted or observed during the property inspection.
R. E. Taxes	\$2,250	
Assessed Value	\$74,140	
Zoning Classification	R3	
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	Kensington Place 678-363-6479	
Association Fees	\$175 / Year (Other: reserve fund/street lights)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject property community is a planned residential neighborhood. Market conditions are stable and home inventory is in line with current demand. The area is desirable and is located near major roadways, schools, parks, and shopping. Predominant home types are contemporary bi-level homes, 2 story traditional style, and 1 story ranch style homes. There is minimal current REO activity observed from MLS research of the community.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$199,999 High: \$225,000	
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	5423 Wicklander Drive	5118 Brown Crossing Way	4553 Darrowby Dr	5311 Meadows Lake Xing
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.13 ¹	0.60 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$261,900	\$215,000	\$214,840
List Price \$	--	\$261,900	\$214,900	\$214,840
Original List Date		03/18/2020	03/24/2020	04/15/2020
DOM · Cumulative DOM	-- · --	63 · 64	55 · 58	33 · 36
Age (# of years)	20	17	21	21
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 traditional	Split split foyer	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,524	2,600	2,028	2,181
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	7	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.	--	895	--	--
Pool/Spa	--	--	--	--
Lot Size	.49 acres	.57 acres	.46 acres	.71 acres
Other	--	--	--	--

* 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 listing comp #1 is superior to the subject property in finished basement GLA; however, the comp is inferior in property type.

Listing 2 listing comp #2 is similar to the subject property in location, age, style, bedroom/bathroom count, and lot size. This comp is located in the subject property neighborhood.

Listing 3 listing comp #3 is superior in bedroom count and lot size.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5423 Wicklander Drive	5328 Paddington Ln	5251 Miranda Way	5143 Martin Farms Ln
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.25 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$220,000	\$223,000	\$195,000
List Price \$	--	\$220,000	\$223,000	\$195,000
Sale Price \$	--	\$220,000	\$210,500	\$195,000
Type of Financing	--	Conventional	Other	Fha
Date of Sale	--	11/15/2019	07/02/2019	05/28/2019
DOM · Cumulative DOM	-- · --	4 · 67	79 · 100	8 · 50
Age (# of years)	20	20	19	21
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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,524	2,904	2,524	2,110
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	7	8	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	.49 acres	.52 acres	.46 acres	.47 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	-\$3,000
Adjusted Price	--	\$220,000	\$210,500	\$192,000

* 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 sold comp #1 is superior to the subject property in GLA. This comp is located in the subject property neighborhood.

Sold 2 sold comp #2 is similar to the subject property in location, style, GLA, lot size, and age. The comp is superior in bedroom count. This comp is located in the subject property neighborhood.

Sold 3 sold comp #3 is inferior to the subject property in GLA. An adjustment was given for seller paid concessions of \$5000 (per MLS data)

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject property has not been listed or sold within the past 12 months. This information was verified using the First Multiple Listing Service.			
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	\$214,500	\$214,500
Sales Price	\$210,500	\$210,500
30 Day Price	\$194,500	--
Comments Regarding Pricing Strategy		
<p>The home pricing strategy is based on the current market trends and recently sold comps; as well as, the trend of price reductions and seller concessions for similar properties in the area. Please note this value conclusion is based on the most recently sold homes with similar features and amenities as the subject property as well as my market knowledge of the area. The value was derived from homes within a 1- mile vicinity of the subject property with an emphasis placed on proximity to the subject property. The current market trend is stable and all homes used in this report were sold at fair market value.</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.

DRIVE-BY BPO

by ClearCapital

5423 Wicklander Dr
Powder Springs, GA 30127

40773
Loan Number

\$210,500
● As-Is Value

Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 5118 Brown Crossing Way
Powder Springs, GA 30127



Front

L2 4553 Darrowby Dr
Powder Springs, GA 30127



Front

L3 5311 Meadows Lake Xing
Powder Springs, GA 30127



Front

Sales Photos

S1 5328 Paddington Ln
Powder Springs, GA 30127



Front

S2 5251 Miranda Way
Powder Springs, GA 30127



Front

S3 5143 Martin Farms Ln
Powder Springs, GA 30127



Front

ClearMaps Addendum

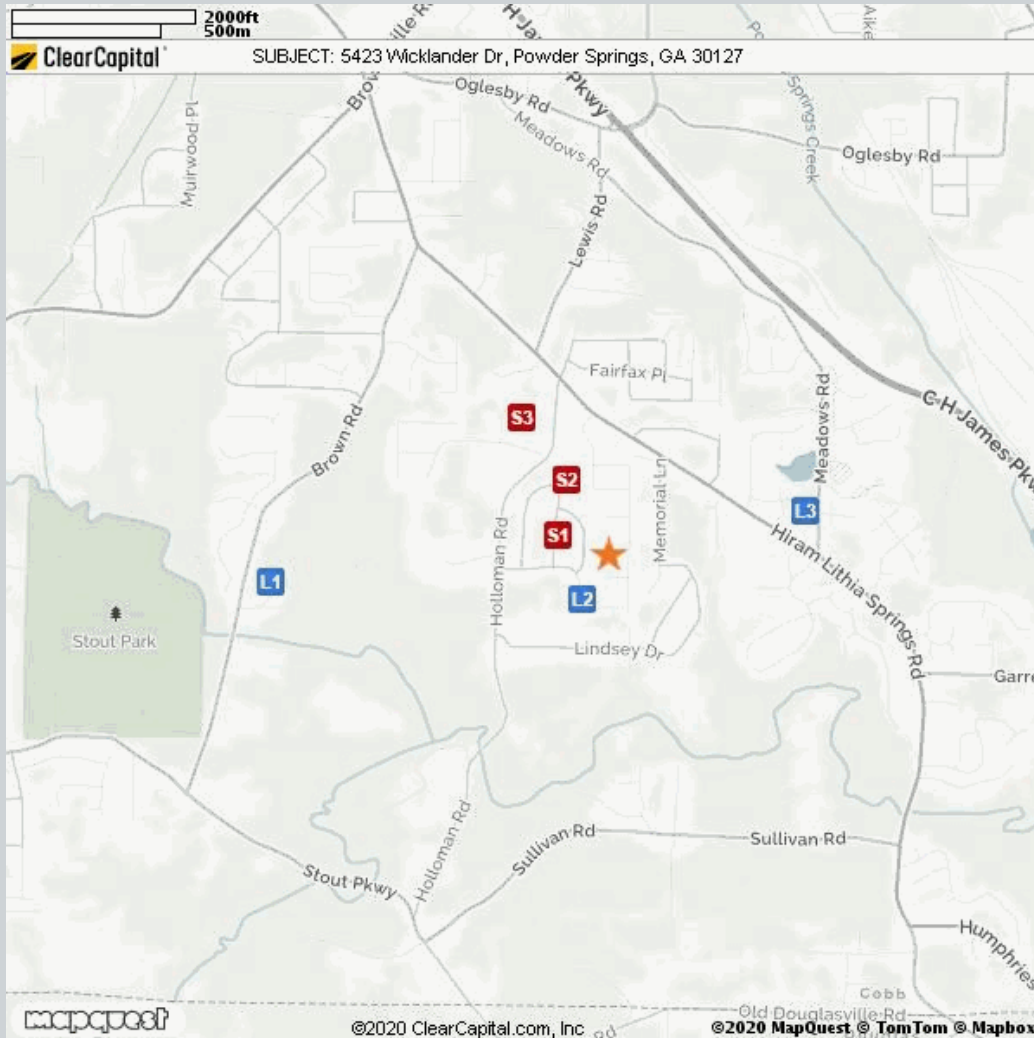
Address ★ 5423 Wicklander Drive, Powder Springs, GA 30127

Loan Number 40773

Suggested List \$214,500

Suggested Repaired \$214,500

Sale \$210,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5423 Wicklander Dr, Powder Springs, GA	--	Parcel Match
L1 Listing 1	5118 Brown Crossing Way, Powder Springs, GA	0.94 Miles ¹	Parcel Match
L2 Listing 2	4553 Darrowby Dr, Powder Springs, GA	0.13 Miles ¹	Parcel Match
L3 Listing 3	5311 Meadows Lake Xing, Powder Springs, GA	0.60 Miles ¹	Parcel Match
S1 Sold 1	5328 Paddington Ln, Powder Springs, GA	0.14 Miles ¹	Parcel Match
S2 Sold 2	5251 Miranda Way, Powder Springs, GA	0.25 Miles ¹	Parcel Match
S3 Sold 3	5143 Martin Farms Ln, Powder Springs, GA	0.47 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	Tiffany Pigeo	Company/Brokerage	Maurcole Unlimited
License No	284307	Address	3011 Robinson Forest Court Powder Springs GA 30127
License Expiration	10/31/2021	License State	GA
Phone	6785707018	Email	tiffanypigeo@gmail.com
Broker Distance to Subject	6.25 miles	Date Signed	05/20/2020

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.