

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.

<b>Address</b>	360 Hunt River Way, Suwanee, GA 30024	<b>Order ID</b>	6729593	<b>Property ID</b>	28428348
<b>Inspection Date</b>	05/30/2020	<b>Date of Report</b>	05/31/2020		
<b>Loan Number</b>	40838	<b>APN</b>	7-086-168		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Gwinnett		

**Tracking IDs**

<b>Order Tracking ID</b>	20200529_CitiBOTW_Funding_NewBPOs	<b>Tracking ID 1</b>	20200529_CitiBOTW_Funding_NewBPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

## General Conditions

<b>Owner</b>	Delta Home Buyers LLC	<b>Condition Comments</b> The home appears to be structurally sound and maintained. There were no deferred maintenance concerns observed at the time of the inspection. The subject property conforms to the neighborhood in functional utility, style, condition, use and construction. However, the evaluator is not an expert in the field, and is not qualified to render anything other than an opinion based on visual observation.
<b>R. E. Taxes</b>	\$5,167	
<b>Assessed Value</b>	\$138,720	
<b>Zoning Classification</b>	AA083	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	Richland HOA 770-271-2252	
<b>Association Fees</b>	\$500 / Year (Pool,Tennis)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The subject neighborhood is located in an area that is well established and stable predominately developed with single family homes. The subject home is located in a community that is served by a school system that is ranked in the top 30 in the state per school digger.com. Richland Community features amenities including clubhouse, 2 pools and 8 tennis courts, It is located within 5 miles of the schools, parks, shopping and dining, and major highways. Values are stable in the neighborhood as REO and short sale activity has slowed and no longer drives the market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$205,000 High: \$385,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	360 Hunt River Way	2145 Laurel Lake Dr	2487 Collins Port Cv	2582 Collins Port Cv
<b>City, State</b>	Suwanee, GA	Suwanee, GA	Suwanee, GA	Suwanee, GA
<b>Zip Code</b>	30024	30024	30024	30024
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.41 <sup>1</sup>	0.68 <sup>1</sup>	0.76 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$324,899	\$315,000	\$285,000
<b>List Price \$</b>	--	\$324,899	\$315,000	\$285,000
<b>Original List Date</b>		01/22/2020	05/26/2020	05/11/2020
<b>DOM · Cumulative DOM</b>	-- · --	130 · 130	5 · 5	20 · 20
<b>Age (# of years)</b>	31	24	31	26
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Beneficial ; Waterfront	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,577	2,386	2,584	2,200
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	8	9	7	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	92%	93%	93%	0%
<b>Basement Sq. Ft.</b>	1,386	1,248	1,387	989
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.33 acres	.42 acres	.36 acres	.28 acres
<b>Other</b>	--	--	--	--

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This is a 4 bedroom, 2.5 bath home with views of the lake. It features new carpet, new living room and kitchen flooring, separate dining room and living room with fireplace, kitchen opens to the living room and features an extended bar area, breakfast area with bay windows overlook the back yard. The owner suite has vaulted ceilings, sitting area, dual walk-in closets, and bath with a double vanity, jetted tub, and shower. The finished full daylight basement has a bedroom and bath. The backyard is tiered.
- Listing 2** This is a 3 bedroom, 2.5 bath home with new laminate floors on the main level, formal dining room, dine in kitchen with new appliances, double pane windows in upstairs bedrooms, new carpeting, water-resistant flooring in the basement, deck has been expanded and the backyard is fenced.
- Listing 3** This is a 4 bedroom, 2.5 bath home that features formal living and dining rooms, freshly painted interior, dine in kitchen, upstairs owner suite, secondary bedrooms share a bath, and there is an unfinished basement.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	360 Hunt River Way	255 Merrymount Ct	152 Cape Hatteras Ln	1833 Riverton Drive
<b>City, State</b>	Suwanee, GA	Suwanee, GA	Suwanee, GA	Suwanee, GA
<b>Zip Code</b>	30024	30024	30024	30024
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.37 <sup>1</sup>	0.63 <sup>1</sup>	0.37 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$275,000	\$283,000	\$265,000
<b>List Price \$</b>	--	\$305,000	\$272,000	\$245,000
<b>Sale Price \$</b>	--	\$285,000	\$272,000	\$245,000
<b>Type of Financing</b>	--	Fha	Conventional	Conventional
<b>Date of Sale</b>	--	03/31/2020	12/30/2019	12/13/2019
<b>DOM · Cumulative DOM</b>	-- · --	74 · 113	46 · 88	82 · 95
<b>Age (# of years)</b>	31	22	31	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	REO	Investor
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,577	2,338	2,905	1,878
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	9	8	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	92%	70%	95%	50%
<b>Basement Sq. Ft.</b>	1386	950	1,210	912
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.33 acres	.31 acres	.30 acres	.27 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$1,780	-\$8,060	+\$18,480
<b>Adjusted Price</b>	--	\$286,780	\$263,940	\$263,480

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This is a 4 bedroom, 2.5 bath home that has fresh interior paint, formal living and dining room, family room with fireplace, kitchen with dining area, upstairs bedrooms, and a 2 car garage. The basement is partially finished. Seller concessions were \$8000. Adjustment is for square footage (+\$4,780), the bath (+\$5,000), and seller concessions (-\$8,000).
- Sold 2** This is a 4 bedroom, 2.5 bath home that features hardwood floors, kitchen with new granite, stainless steel appliances, island and breakfast are open to the family room with fireplace, wood trim and moldings, owner bedroom with tray ceiling and walk in closet. There is a deck overlooking the backyard. Basement is finished. Seller concessions were \$6,500. Adjustment is for square footage (-\$6,560), the bath (+\$5,000), and seller concessions (-\$6,500).
- Sold 3** This is a 3 bedroom, 2.5 bath home that features hardwood flooring, dine in kitchen, family room with fireplace, owner suite with bath that has a separate tub, shower and a walk-in closet, and a two car garage. The basement level has a bath. Seller concessions were \$500. Adjustment is for square footage (+\$13,980), the bath (+\$5,000) and seller concessions (-\$500).

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	New Century Real Estate Group, Inc	The home was listed in December, 2019 and sold on 02/24/2020 for \$215,000. It is currently at \$249,000 on 05/11/2020 and is under contract.					
<b>Listing Agent Name</b>	Mark Atkins						
<b>Listing Agent Phone</b>	404-583-4358						
<b># of Removed Listings in Previous 12 Months</b>	1						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
08/21/2019	\$294,900	09/28/2019	\$289,000	Withdrawn	12/06/2019	\$289,000	MLS
12/09/2019	\$275,000	05/11/2020	\$249,900	Sold	02/24/2020	\$215,000	MLS
05/11/2020	\$249,900	--	--	Pending/Contract	05/18/2020	\$249,900	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$269,000	\$269,000
<b>Sales Price</b>	\$264,000	\$264,000
<b>30 Day Price</b>	\$249,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Please note: The current tax record is attached to this report because the characteristics are different from the previous report. The search went back 6 months, out in distance 2 miles to find homes with similar square footage, age and basement. I found 4 listed homes that were comparable and 4 sold comps of which I could use, however, many have updates. The updating appears to have been done mainly due to the age of the home and making it marketable in the current market. The comps used are the best possible currently available comps within 2 miles and adjustments should be made to account for the differences in the subject and comps. The subject home is located in a community that is served by a school system that is ranked in the top 30 in the state by School Digger.com. It is located within 5 miles of the schools, parks, shopping and dining, and major highways. The home should be valued within the range of the sold comparables. It should be sold AS IS. If repairs are found to be needed, then only those required for FHA financing should be considered. Seller concessions of up to 3% are common in the market.</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



Front



Address Verification



Street



## Listing Photos

**L1** 2145 Laurel Lake Dr  
Suwanee, GA 30024



Front

**L2** 2487 Collins Port Cv  
Suwanee, GA 30024



Front

**L3** 2582 Collins Port Cv  
Suwanee, GA 30024



Front

## Sales Photos

**S1** 255 Merrymount Ct  
Suwanee, GA 30024



Front

**S2** 152 Cape Hatteras Ln  
Suwanee, GA 30024



Front

**S3** 1833 Riverton Drive  
Suwanee, GA 30024



Front

### ClearMaps Addendum

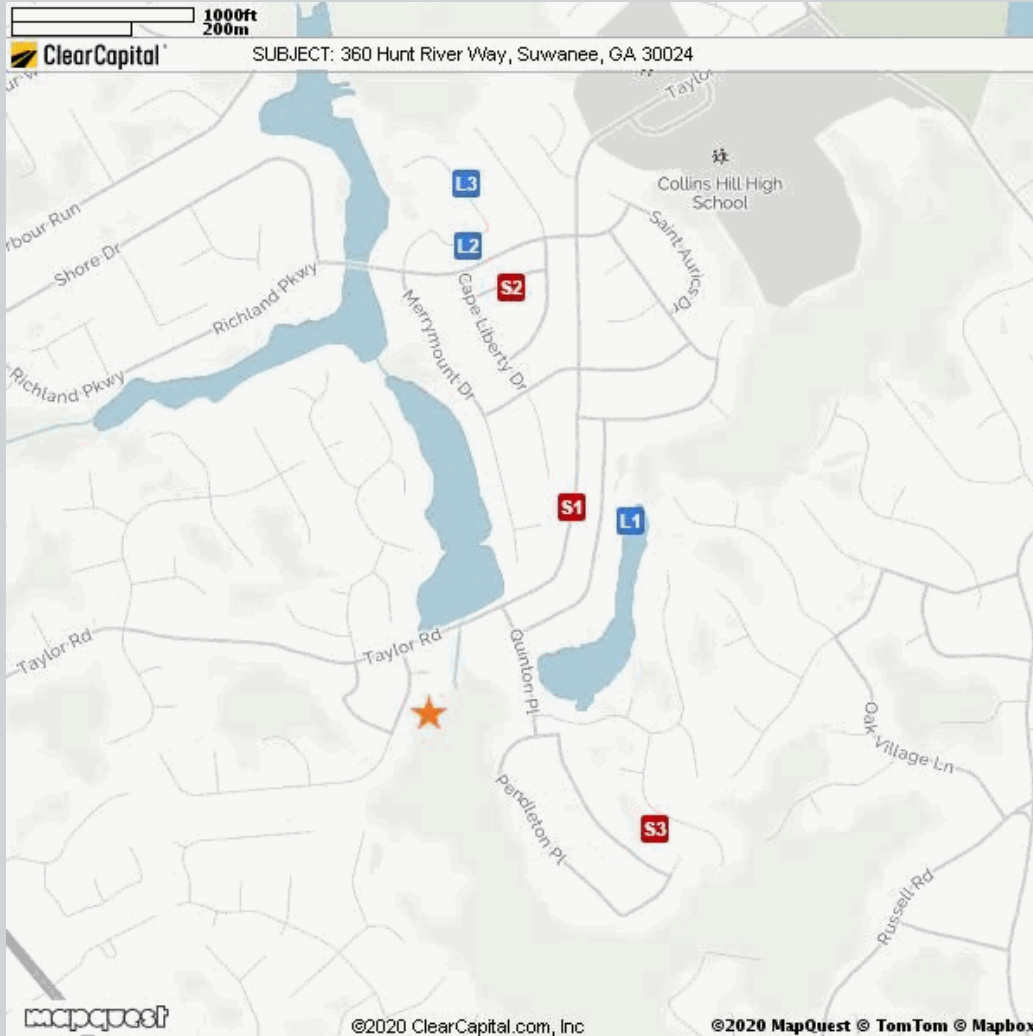
**Address** ★ 360 Hunt River Way, Suwanee, GA 30024

**Loan Number** 40838

**Suggested List** \$269,000

**Suggested Repaired** \$269,000

**Sale** \$264,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	360 Hunt River Way, Suwanee, GA	--	Parcel Match
L1 Listing 1	2145 Laurel Lake Dr, Suwanee, GA	0.41 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2487 Collins Port Cv, Suwanee, GA	0.68 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	2582 Collins Port Cv, Suwanee, GA	0.76 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	255 Merrymount Ct, Suwanee, GA	0.37 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	152 Cape Hatteras Ln, Suwanee, GA	0.63 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1833 Riverton Drive, Suwanee, GA	0.37 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Lori Javor	<b>Company/Brokerage</b>	VIRTUAL PROPERTIES REALTY.NET
<b>License No</b>	271663	<b>Address</b>	1284 Kelly Nelson Drive Lawrenceville GA 30043
<b>License Expiration</b>	12/31/2020	<b>License State</b>	GA
<b>Phone</b>	6789367850	<b>Email</b>	teamjavor@gmail.com
<b>Broker Distance to Subject</b>	4.01 miles	<b>Date Signed</b>	05/31/2020

*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.**