

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	4719 Laural Oak Drive, Hephzibah, GA 30815	Order ID	6763183	Property ID	28524909
Inspection Date	07/09/2020	Date of Report	07/10/2020		
Loan Number	41151	APN	1794120000		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

Tracking IDs					
Order Tracking ID	20200708_BPOs	Tracking ID 1	20200708_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Lakietha Cunningham	Condition Comments The property appears to be in average condition as compared with the surrounding homes. There seems to be no required repairs form exterior inspection. The home has average curb appeal and in located in a mild traffic area. The home conforms to those in the immediate area.
R. E. Taxes	\$1,126	
Assessed Value	\$92,043	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Door and windows were closed)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments This neighborhood is located about 10 miles south of downtown Augusta, GA. The supply and demand are stable, and there are no boarded-up or abandoned homes notice at the time of drive-by. The normal seller concession in the neighborhood is about 2-5 percent of the sales price. There is a middle school and elementary school located just inside of the neighborhood boundary. There has been some REO activity.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$107,000 High: \$197,000	
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	4719 Laural Oak Drive	3705 Beacon Hill Dr	3307 Saddlebrook Dr	3863 Crest Dr
City, State	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.27 ¹	3.54 ¹	2.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$130,000	\$117,500	\$123,000
List Price \$	--	\$122,900	\$117,500	\$123,000
Original List Date		01/12/2020	07/09/2020	07/09/2020
DOM · Cumulative DOM	-- · --	176 · 180	1 · 1	1 · 1
Age (# of years)	15	40	29	25
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,246	1,696	1,436	1,454
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	None	None	None	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.37 acres	.27 acres	.95 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 This listed comp has a similar lot size, inferior age, similar total room count, similar bedroom/bathroom configuration, superior total living square footage, and similar carport/garage configuration.

Listing 2 This listed comp has a similar lot size, inferior age, similar total room count, similar bedroom/bathroom configuration, similar total living square footage, and similar carport/garage configuration.

Listing 3 This listed comp has a superior lot size, inferior age, similar total room count, similar bedroom/bathroom configuration, superior total living square footage, and superior carport/garage configuration.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4719 Laural Oak Drive	4721 Laural Oak Dr	4548 Pineview Ln	4517 Pineview Ln
City, State	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.15 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$119,900	\$130,000	\$107,000
List Price \$	--	\$119,900	\$130,000	\$110,000
Sale Price \$	--	\$119,900	\$130,000	\$110,000
Type of Financing	--	Va	Fha	Va
Date of Sale	--	03/26/2020	01/31/2020	05/05/2020
DOM · Cumulative DOM	-- · --	29 · 28	50 · 49	204 · 203
Age (# of years)	15	15	16	16
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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,246	1,550	1,638	1,260
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	6	6	7	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.17 acres	.21 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,760	-\$1,980	\$0
Adjusted Price	--	\$118,140	\$128,020	\$110,000

* 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** The sold comp has a similar lot size, similar age, similar total room count, superior bedroom/bathroom configuration (-1000), superior total living square footage (-760), and similar carport/garage configuration.
- Sold 2** The sold comp has a similar lot size, similar age, similar total room count, superior bedroom/bathroom configuration (-1000), superior total living square footage (-980), and similar carport/garage configuration.
- Sold 3** The sold comp has a similar lot size, similar age, similar total room count, similar bedroom/bathroom configuration, similar total living square footage, and similar carport/garage configuration.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The listing history has been verified by using the Greater Augusta MLS 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	\$112,000	\$112,000
Sales Price	\$112,000	\$112,000
30 Day Price	\$99,900	--
Comments Regarding Pricing Strategy		
An extensive search of the MLS was performed to provide sales/listings within 1 mile gla +/- 20% sqft similar lot size and up to 12 months in time. My search yielded: Limited comparables that matched gla, lot size, age, or condition that were considered applicable in regards to distance to subject 3 month date of sale parameter 90 DOM requirement and still be within 15% tolerance range. So I had to utilize what was available and the sales/listings selected were considered to be the best available.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in average condition. Comps are similar in characteristics, located within 3.54 miles and the sold comps
Notes closed within the last 5 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Address Verification



Side



Side

Listing Photos

L1 3705 Beacon Hill Dr
Hephzibah, GA 30815



Front

L2 3307 Saddlebrook Dr
Hephzibah, GA 30815



Front

L3 3863 Crest Dr
Hephzibah, GA 30815



Front

Sales Photos

S1 4721 Laural Oak Dr
Hephzibah, GA 30815



Front

S2 4548 Pineview Ln
Hephzibah, GA 30815



Front

S3 4517 Pineview Ln
Hephzibah, GA 30815



Front

ClearMaps Addendum

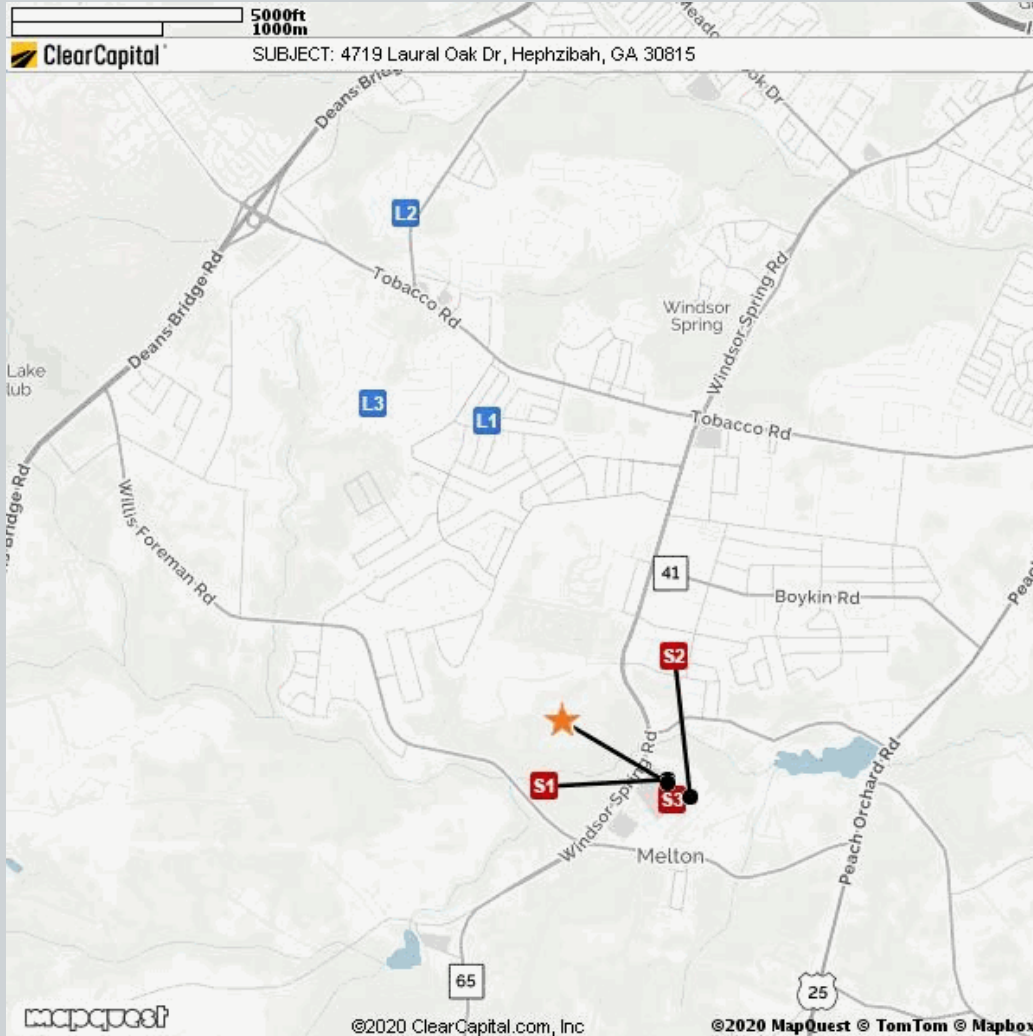
Address ★ 4719 Laural Oak Drive, Hephzibah, GA 30815

Loan Number 41151

Suggested List \$112,000

Suggested Repaired \$112,000

Sale \$112,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4719 Laural Oak Dr, Hephzibah, GA	--	Parcel Match
L1 Listing 1	3705 Beacon Hill Dr, Hephzibah, GA	2.27 Miles ¹	Parcel Match
L2 Listing 2	3307 Saddlebrook Dr, Hephzibah, GA	3.54 Miles ¹	Parcel Match
L3 Listing 3	3863 Crest Dr, Hephzibah, GA	2.74 Miles ¹	Parcel Match
S1 Sold 1	4721 Laural Oak Dr, Hephzibah, GA	0.02 Miles ¹	Parcel Match
S2 Sold 2	4548 Pineview Ln, Hephzibah, GA	0.15 Miles ¹	Parcel Match
S3 Sold 3	4517 Pineview Ln, Hephzibah, GA	0.19 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	Samuel Jones	Company/Brokerage	Keller Williams Realty Augusta Partners
License No	331479	Address	3633 Wheeler Rd, Ste 125 Augusta GA 30909
License Expiration	11/30/2020	License State	GA
Phone	7067503410	Email	samuelyjonesse2@gmail.com
Broker Distance to Subject	9.49 miles	Date Signed	07/10/2020

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.