

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>	2972 Stonegate Trail, Atlanta, GA 30340	<b>Order ID</b>	6791082	<b>Property ID</b>	28618985
<b>Inspection Date</b>	08/04/2020	<b>Date of Report</b>	08/07/2020		
<b>Loan Number</b>	41442	<b>APN</b>	18 262 03 018		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	De Kalb		

**Tracking IDs**

<b>Order Tracking ID</b>	20200805_BPOs	<b>Tracking ID 1</b>	20200805_BPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	HUNTER LOU ALLEN	<b>Condition Comments</b> Subject property is a single family home in average condition. No repairs needed or necessary. Subject property conforms to the area.
<b>R. E. Taxes</b>	\$3,300	
<b>Assessed Value</b>	\$274,100	
<b>Zoning Classification</b>	R75	
<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>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

**Neighborhood & Market Data**

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> Area of subject property has an reo saturation rate of less than 2%. Subject property is located within 2 miles of local commercial shopping district as well as I- 285
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$260,000 High: \$480,000	
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<180	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	2972 Stonegate Trail	4424 Lake Ivanhoe Drive	3034 Statondale Drive	3955 Tipperary Trail
<b>City, State</b>	Atlanta, GA	Tucker, GA	Atlanta, GA	Tucker, GA
<b>Zip Code</b>	30340	30084	30341	30084
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.35 <sup>1</sup>	2.00 <sup>1</sup>	1.01 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$293,500	\$325,000	\$309,900
<b>List Price \$</b>	--	\$293,500	\$325,000	\$309,900
<b>Original List Date</b>		07/16/2020	07/07/2020	04/15/2020
<b>DOM · Cumulative DOM</b>	-- · --	15 · 22	30 · 31	110 · 114
<b>Age (# of years)</b>	57	55	61	57
<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	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story ranch	1 Story Ranch	Split ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,811	1,571	1,998	1,976
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 1
<b>Total Room #</b>	7	6	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	100%
<b>Basement Sq. Ft.</b>	272	--	1,000	900
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.40 acres	.50 acres	.30 acres	.40 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** Inferior than subject property. This comparable has less square footage as compared to subject property. **\*\*Please Note\*\*** Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold within 6 months, and within 2 miles in distance in order to find suitable comparables.
- Listing 2** Superior than subject property. This comparable is superior in location as compared to subject property. **\*\*Please Note\*\*** Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold within 6 months, and within 2 miles in distance in order to find suitable comparables.
- Listing 3** Equal to subject property. This comparable is similar in size and location as compared to subject property. **\*\*Please Note\*\*** Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold within 6 months, and within 2 miles in distance in order to find suitable comparables.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	2972 Stonegate Trail	3193 Wanda Woods Drive	3084 Ranlo Drive	3362 Northbrook Drive
<b>City, State</b>	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
<b>Zip Code</b>	30340	30340	30340	30340
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.56 <sup>1</sup>	0.28 <sup>1</sup>	0.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$309,900	\$309,900	\$319,999
<b>List Price \$</b>	--	\$309,900	\$309,900	\$319,999
<b>Sale Price \$</b>	--	\$305,000	\$300,000	\$310,000
<b>Type of Financing</b>	--	Conventional	Cash	Conventional
<b>Date of Sale</b>	--	02/28/2020	06/29/2020	07/31/2020
<b>DOM · Cumulative DOM</b>	-- · --	94 · 126	4 · 13	80 · 112
<b>Age (# of years)</b>	57	55	57	56
<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	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,811	1,934	1,526	1,925
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	3 · 1
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	50%
<b>Basement Sq. Ft.</b>	272	--	--	550
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.40 acres	.50 acres	.50 acres	.45 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	+\$5,000	-\$5,000
<b>Adjusted Price</b>	--	\$305,000	\$305,000	\$305,000

\* Sold 1 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** Equal to subject property. This comparable is similar in size and location as compared to subject property. **\*\*Please Note\*\*** Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold within 6 months, and within 2 miles in distance in order to find suitable comparables.
- Sold 2** Inferior than subject property. This comparable has less square footage as compared to subject property. An addition of \$5,000 for less square footage than subject property
- Sold 3** Superior than subject property. This comparable is superior in location as compared to subject property. Minus \$5,000 for superior location

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Could not find record of last sale of subject property.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$309,000	\$309,000
<b>Sales Price</b>	\$305,000	\$305,000
<b>30 Day Price</b>	\$295,000	--
<b>Comments Regarding Pricing Strategy</b>		
Marketing strategy is average sold/listed comps within the past 6 months within the market area. <b>**NOTE**</b> .No number on mailbox, curb or house. Was able to identify property via county tax parcel map. <b>**Please Note**</b> Difficult to find comparables similar in age/size/type, therefore had to expand my parameters to sold within 6 months, and within 2 miles in distance in order to find suitable comparables.		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The report is well supported. The broker has supplied good comps considering the market area and comp availability.

## Subject Photos



Front



Address Verification



Side



Side



Street



## Listing Photos

**L1** 4424 Lake Ivanhoe Drive  
Tucker, GA 30084



Front

**L2** 3034 Statondale Drive  
Atlanta, GA 30341



Front

**L3** 3955 Tipperary Trail  
Tucker, GA 30084



Front

## Sales Photos

**S1** 3193 Wanda Woods Drive  
Atlanta, GA 30340



Front

**S2** 3084 Ranlo Drive  
Atlanta, GA 30340



Front

**S3** 3362 Northbrook Drive  
Atlanta, GA 30340



Front

### ClearMaps Addendum

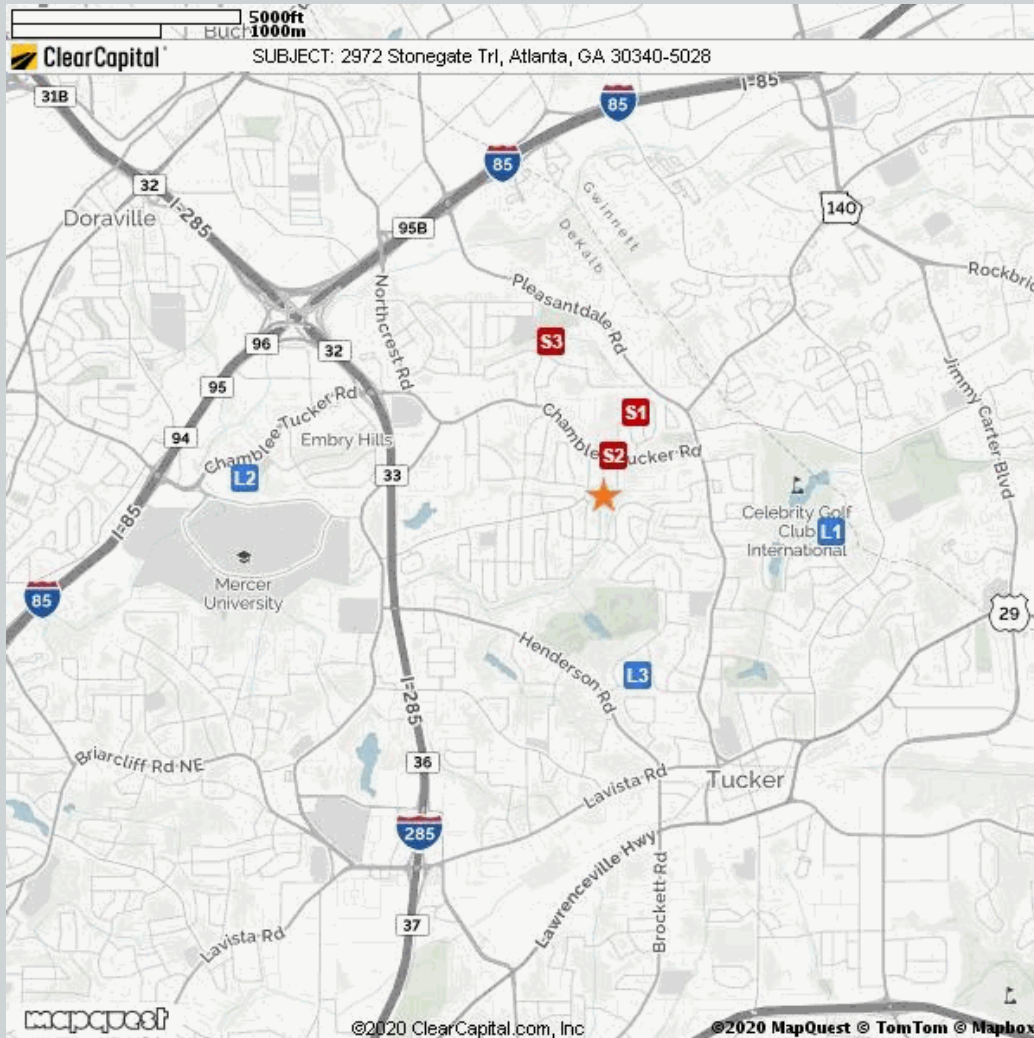
**Address** ★ 2972 Stonegate Trail, Atlanta, GA 30340

**Loan Number** 41442

**Suggested List** \$309,000

**Suggested Repaired** \$309,000

**Sale** \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2972 Stonegate Trl, Atlanta, GA	--	Parcel Match
L1 Listing 1	4424 Lake Ivanhoe Drive, Tucker, GA	1.35 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3034 Statondale Drive, Atlanta, GA	2.00 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3955 Tipperary Trail, Tucker, GA	1.01 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3193 Wanda Woods Drive, Atlanta, GA	0.56 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3084 Ranlo Drive, Atlanta, GA	0.28 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3362 Northbrook Drive, Atlanta, GA	0.95 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>	April Lloyd	<b>Company/Brokerage</b>	Palmerhouse Properties Realty
<b>License No</b>	293785	<b>Address</b>	1401 Meridian Street Atlanta GA 30317
<b>License Expiration</b>	04/30/2021	<b>License State</b>	GA
<b>Phone</b>	4044141629	<b>Email</b>	april30317@gmail.com
<b>Broker Distance to Subject</b>	10.74 miles	<b>Date Signed</b>	08/07/2020

*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:**

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