

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	61 Remington Lane, Acworth, GA 30101	Order ID	7103671	Property ID	29547895
Inspection Date	02/12/2021	Date of Report	02/16/2021		
Loan Number	41463	APN	027700		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	BPO_Update	Tracking ID 1	BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 Llc	Condition Comments	
R. E. Taxes	\$2,076	The subject is in updated condition per the listing attached. This home is listed and under contract.	
Assessed Value	\$71,764		
Zoning Classification	Res		
Property Type	SFR		
Occupancy	Occupied		
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	Stable	The subject neighborhood is located 1-3 miles from interstate, shopping and other points of interest.	
Sales Prices in this Neighborhood	Low: \$159,000 High: \$495,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	61 Remington Lane	8 Katielee Cv	253 Cedarcrest Rd	149 Northridge Ln
City, State	Acworth, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30101	30132	30132	30132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.65 ¹	1.75 ¹	3.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$255,000	\$219,000	\$239,900
List Price \$	--	\$255,000	\$199,900	\$239,900
Original List Date		02/07/2021	01/11/2021	01/25/2021
DOM · Cumulative DOM	-- · --	5 · 9	32 · 36	1 · 22
Age (# of years)	31	17	36	18
Condition	Good	Good	Average	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	Split split	Split split	Split split	Split split
# Units	1	1	1	1
Living Sq. Feet	1,194	1,524	1,504	1,331
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	49%	0%	0%	100%
Basement Sq. Ft.	1,092	1,428	--	455
Pool/Spa	--	--	--	--
Lot Size	0.31 acres	0.55 acres	1.22 acres	0.46 acres
Other	fireplace	fireplace	fireplace	fireplace

* 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 Listing 1 is the most proximate home. There is a complete lack of listings at this time. Superior age, similar condition, superior GLA. There are no listing comps that bracket GLA. All criteria was expanded to find additional comps due to extreme low supply.

Listing 2 Listing 2 is a proximate home. There is a complete lack of listings at this time. Similar age, inferior condition, superior GLA. Lacks basement. There are no listing comps that bracket GLA. All criteria was expanded to find additional comps due to extreme low supply.

Listing 3 Listing 3 is similar in condition, and GLA. It is a distant comp. All criteria was expanded to find a similar condition or GLA comp. GLA is bracketed in the sales but not the listings due to low supply.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	61 Remington Lane	146 Browning Cir	184 N Springs Ct	422 Remington Ln
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30101	30101	30101	30101
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.68 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$246,900	\$195,000
List Price \$	--	\$220,000	\$246,900	\$195,000
Sale Price \$	--	\$211,500	\$240,000	\$195,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	04/29/2020	09/16/2020	07/31/2020
DOM · Cumulative DOM	-- · --	31 · 106	47 · 47	71 · 71
Age (# of years)	31	29	28	30
Condition	Good	Good	Good	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	Split split	Split split	Split split	Split split
# Units	1	1	1	1
Living Sq. Feet	1,194	1,192	1,491	1,115
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	49%	50%	50%	0%
Basement Sq. Ft.	1092	1,092	988	576
Pool/Spa	--	--	--	--
Lot Size	0.31 acres	0.62 acres	0.22 acres	0.69 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment	--	-\$5,000	+\$1,000	+\$10,210
Adjusted Price	--	\$206,500	\$241,000	\$205,210

* 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 1 is in similar updated condition. occ. Subject subdivision location. This older close date comp is used due to a lack of other comps. Similar GLA, and appeal. - \$5000 garage. Subject subdivision location.
- Sold 2** Sold 2 is similar in condition, age, and location. \$6000 GLA, - \$5000cc. Similar finished basement. Similar overall. Most recent comp, however not in the subject subdivision.
- Sold 3** Sold 3 is similar in location, age and appeal. Similar GLA. Lacks finished basement \$5460. -\$5000 garage. Subject subdivision location. Inferior condition 5%.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Covenant Realty	08/04/2020 \$158,100.					
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	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	08/04/2020	\$158,100	Tax Records
02/13/2021	\$259,900	--	--	Pending/Contract	02/15/2021	\$259,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$229,900	\$229,900
Sales Price	\$219,900	\$219,900
30 Day Price	\$210,000	--
Comments Regarding Pricing Strategy		
<p>The subject is priced beyond all similar comps. There is no basis for this pricing. There are many sales within the past 1 year that range in the \$200K price range from the subject subdivision. They are a bit dated and mostly not updated. The best comps found were used. A distance of 5 miles had to be searched due to a gross lack of listings.</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



Address Verification



Side



Side



Street



Street

Listing Photos

L1 8 Katielee Cv
Dallas, GA 30132



Front

L2 253 Cedarcrest Rd
Dallas, GA 30132



Front

L3 149 Northridge Ln
Dallas, GA 30132



Front

Sales Photos

S1 146 Browning Cir
Acworth, GA 30101



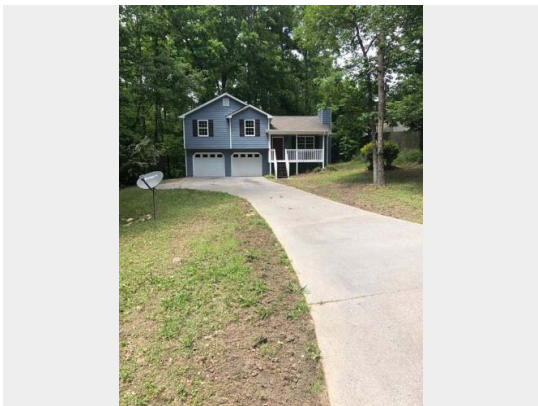
Front

S2 184 N Springs Ct
Acworth, GA 30101



Front

S3 422 Remington Ln
Acworth, GA 30101



Front

ClearMaps Addendum

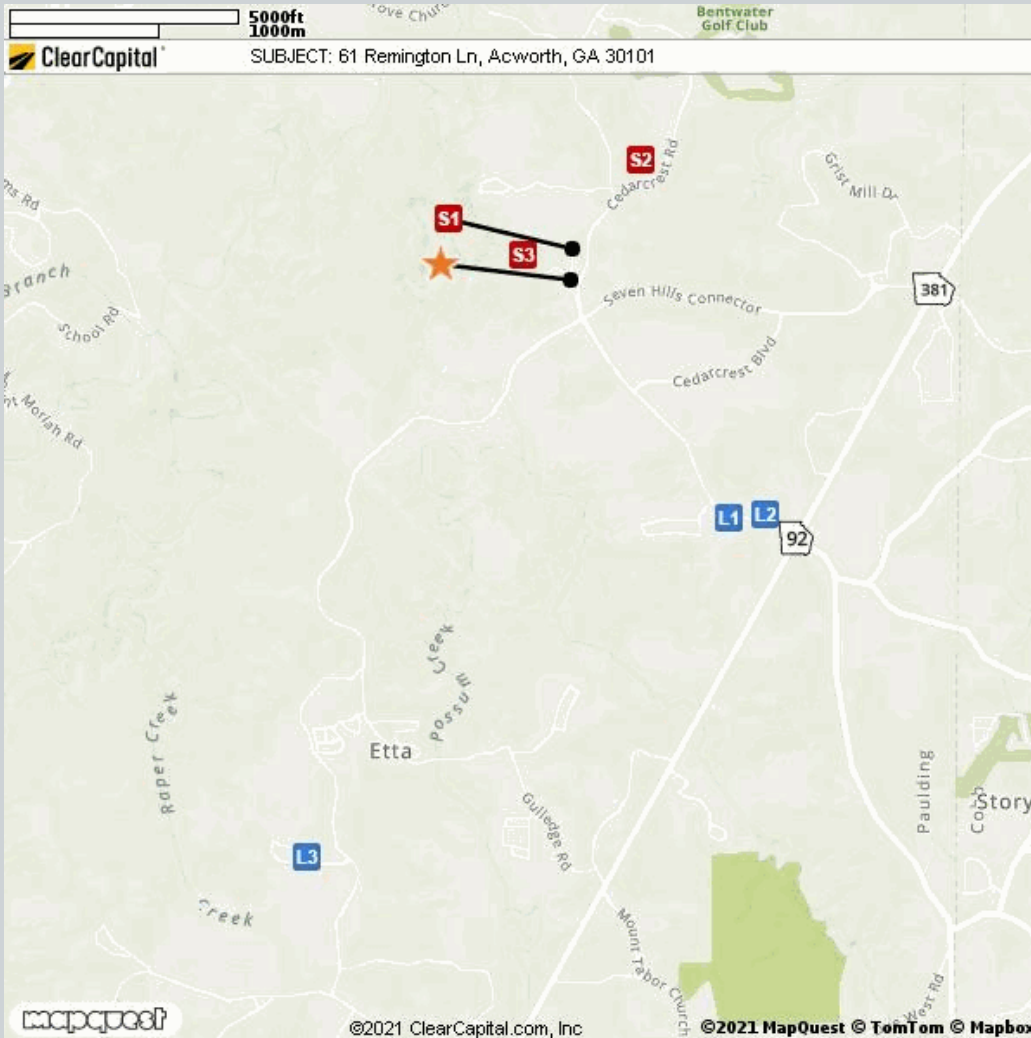
Address ★ 61 Remington Lane, Acworth, GA 30101

Loan Number 41463

Suggested List \$229,900

Suggested Repaired \$229,900

Sale \$219,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	61 Remington Lane, Acworth, GA 30101	--	Parcel Match
L1 Listing 1	8 Katielee Cv, Dallas, GA 30132	1.65 Miles ¹	Parcel Match
L2 Listing 2	253 Cedarcrest Rd, Dallas, GA 30132	1.75 Miles ¹	Parcel Match
L3 Listing 3	149 Northridge Ln, Dallas, GA 30132	3.71 Miles ¹	Parcel Match
S1 Sold 1	146 Browning Cir, Acworth, GA 30101	0.17 Miles ¹	Parcel Match
S2 Sold 2	184 N Springs Ct, Acworth, GA 30101	0.68 Miles ¹	Parcel Match
S3 Sold 3	422 Remington Ln, Acworth, GA 30101	0.35 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	Cara Caldwell	Company/Brokerage	Atlanta Communities
License No	202666	Address	4286 Bells Ferry Road kennesaw GA 30144
License Expiration	01/31/2023	License State	GA
Phone	7707788851	Email	cara@getcaldwell.com
Broker Distance to Subject	12.88 miles	Date Signed	02/16/2021

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.