

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	1823 Spring Hill Cove, Lithonia, GA 30058	Order ID	6797310	Property ID	28635059
Inspection Date	08/13/2020	Date of Report	08/13/2020		
Loan Number	41508	APN	16 131 01 120		
Borrower Name	Catamount Properties 2018 LLC	County	De Kalb		

Tracking IDs

Order Tracking ID	20200811_BPOs	Tracking ID 1	20200811_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	US Bk Na 2011-Fv1	Condition Comments The subject property appears to be in average condition. There were no signs of apparent neglect or deferred maintenance. Interior condition assumed similar to exterior.
R. E. Taxes	\$2,388	
Assessed Value	\$72,440	
Zoning Classification	Residential	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject is located in an established neighborhood with homes in average to good condition. Subject is located in a conforming neighborhood with homes of similar style and age. The property is located within five miles of shopping, parks, schools, and the major expressway.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$170,000 High: \$220,000	
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	1823 Spring Hill Cove	1959 Mill Wood Pass	1667 Spring Hill Cv	1145 Old Palmer Ct
City, State	Lithonia, GA	Lithonia, GA	Lithonia, GA	Lithonia, GA
Zip Code	30058	30058	30058	30058
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.33 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$205,000	\$229,900	\$220,000
List Price \$	--	\$205,000	\$229,900	\$220,000
Original List Date		08/07/2020	07/12/2020	07/29/2020
DOM · Cumulative DOM	-- · --	1 · 6	4 · 32	5 · 15
Age (# of years)	18	16	18	20
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	2,740	2,448	2,686	2,780
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	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	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.3 acres	.8 acres	.3 acres	.8 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 Ceilings - Vaulted, Double Vanity, Foyer - Entrance, Garden Tub, Hardwood Floors, Separate Shower, Tile Bath, Walk-in Closet

Listing 2 Open concept main level is super spacious w/ separate living room, family room & dining room! Vaulted ceilings throughout home! Tons of windows let in lots of natural light. Kitchen has pretty white cabinets, large walk-in pantry, SS appliances & bar seating perfect for guests!

Listing 3 This traditional home is nestled in a cul de sac in one of Lithonia's most attractive communities. This home has an extra-large master bedroom with a spacious sitting area, eat-in kitchen with breakfast bar and separate dining room.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1823 Spring Hill Cove	7050 Fruitwood Ct	1599 Rogers Crossing Dr	6672 Hill Creek Cv
City, State	Lithonia, GA	Lithonia, GA	Lithonia, GA	Lithonia, GA
Zip Code	30058	30058	30058	30058
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.15 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$206,900	\$199,900	\$210,990
List Price \$	--	\$206,900	\$199,900	\$210,990
Sale Price \$	--	\$202,545	\$207,000	\$204,000
Type of Financing	--	Conventional	Conventional	Unknown
Date of Sale	--	05/28/2020	07/22/2020	10/25/2019
DOM · Cumulative DOM	-- · --	19 · 48	4 · 48	2 · 39
Age (# of years)	18	17	19	19
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	2,740	2,361	2,634	3,080
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 2 · 1	5 · 3
Total Room #	7	7	7	8
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	.3 acres	.2 acres	.4 acres	.3 acres
Other	--	\$6000 in concessions	\$5300 in concessions	--
Net Adjustment	--	-\$500	-\$3,800	-\$5,500
Adjusted Price	--	\$202,045	\$203,200	\$198,500

* 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** Lovely 4 bedroom, 2.5 bath brick front home with separate dining room is big enough for the whole family to enjoy. Kitchen includes granite counters, stained cabinets, dishwasher, refrigerator, microwave, oven and more! Family room with fireplace. Master bath with separate tub and shower with double vanities. -\$6000 concessions, -\$10000 half bath, +\$2000 bathroom, +\$4000 square footage, +\$500 lot size
- Sold 2** Double Vanity, Garden Tub, Separate Shower, Carpet, DR - Separate, Family Room, Great Room -\$5300 concessions, -\$500 lot size, -\$1000 half bath, +\$1000 square footage, +\$2000 bathroom
- Sold 3** This home has carpet in the bedrooms and a bedroom on the main floor, dual stairs, hardwood on the floors in the formal living, formal dining, family room, main entrance, staircase, in foyer and kitchen. -\$2500 bedroom, -\$3000 square footage

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None					
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	\$208,000	\$208,000
Sales Price	\$203,000	\$203,000
30 Day Price	\$195,000	--
Comments Regarding Pricing Strategy		
Address located on the mailbox but the resident was in the driveway; neighbor's address uploaded. There were two comparable sold comps that sold within a one mile radius and six months, search expanded to twelve months. Final price represents a price with normal marketing times and based on the most similar and proximate comps in this report. This is a market analysis, not an appraisal and is being prepared by a licensed real estate broker, not a licensed appraiser.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are
Notes appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1959 Mill Wood Pass
Lithonia, GA 30058



Front

L2 1667 Spring Hill Cv
Lithonia, GA 30058



Front

L3 1145 Old Palmer Ct
Lithonia, GA 30058



Front

Sales Photos

S1 7050 Fruitwood Ct
Lithonia, GA 30058



Front

S2 1599 Rogers Crossing Dr
Lithonia, GA 30058



Front

S3 6672 Hill Creek Cv
Lithonia, GA 30058



Front

ClearMaps Addendum

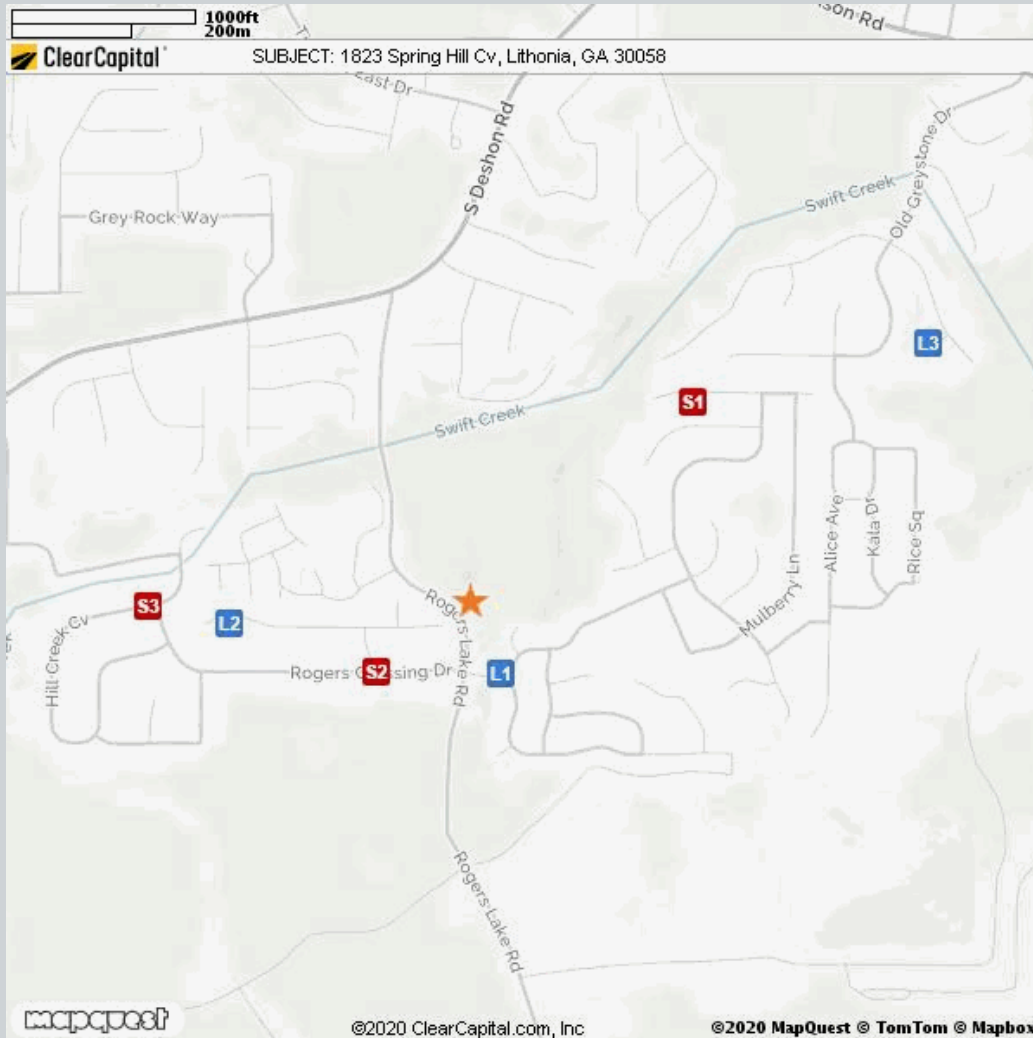
Address ★ 1823 Spring Hill Cove, Lithonia, GA 30058

Loan Number 41508

Suggested List \$208,000

Suggested Repaired \$208,000

Sale \$203,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	1823 Spring Hill Cv, Lithonia, GA	--	Parcel Match
L1	Listing 1	1959 Mill Wood Pass, Lithonia, GA	0.11 Miles ¹	Parcel Match
L2	Listing 2	1667 Spring Hill Cv, Lithonia, GA	0.33 Miles ¹	Parcel Match
L3	Listing 3	1145 Old Palmer Ct, Lithonia, GA	0.76 Miles ¹	Parcel Match
S1	Sold 1	7050 Fruitwood Ct, Lithonia, GA	0.44 Miles ¹	Parcel Match
S2	Sold 2	1599 Rogers Crossing Dr, Lithonia, GA	0.15 Miles ¹	Parcel Match
S3	Sold 3	6672 Hill Creek Cv, Lithonia, GA	0.45 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	Reginald Jackson	Company/Brokerage	Solid Source Realty GA LLC
License No	204956	Address	310 Mcpherson Pl Atlanta GA 30316
License Expiration	12/31/2022	License State	GA
Phone	4049147164	Email	jackreg10@yahoo.com
Broker Distance to Subject	13.53 miles	Date Signed	08/13/2020

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.