

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	2841 Monterey Drive, Decatur, GA 30032	Order ID	6824018	Property ID	28750350
Inspection Date	09/01/2020	Date of Report	09/02/2020		
Loan Number	41775	APN	15 201 16 004		
Borrower Name	Catamount Properties 2018 LLC	County	De Kalb		

Tracking IDs					
Order Tracking ID	09.01 BPOs	Tracking ID 1	09.01 BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Angel Oak Mortgage Trust	Subject property is a single family home in good condition. Subject property is listed for sale and has been recently renovated. Subject property conforms to the area,
R. E. Taxes	\$4,000	
Assessed Value	\$205,300	
Zoning Classification	R75	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Doors and windows are locked)	
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		Neighborhood Comments
Location Type	Suburban	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 and is within 4 miles of I-20
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$300,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2841 Monterey Drive	1660 San Gabriel	3449 Pinehill Drive	2897 Santa Monica Drive
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30032	30032	30032	30032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	1.45 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$199,900	\$199,900	\$175,000
List Price \$	--	\$199,900	\$199,900	\$175,000
Original List Date		08/14/2020	08/10/2020	07/27/2020
DOM · Cumulative DOM	-- · --	18 · 19	20 · 23	34 · 37
Age (# of years)	65	66	66	65
Condition	Good	Good	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,242	1,364	1,475	1,077
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	1,000
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.23 acres	.23 acres	.20 acres
Other	--	--	--	--

* 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 Equal to subject property. This comparable is similar in size and location as compared to subject property.

Listing 2 Equal to subject property. This comparable is similar in style and quality 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 Inferior than subject property. This comparable has less square footage as compared to subject property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2841 Monterey Drive	2948 Monterey Drive	2888 Belvedere Lane	2992 Belvedere Lane
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30032	30032	30032	30032
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.27 ¹	0.26 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$215,000	\$197,000	\$195,000
List Price \$	--	\$215,000	\$197,000	\$195,000
Sale Price \$	--	\$199,500	\$201,000	\$196,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/22/2020	07/14/2020	04/17/2020
DOM · Cumulative DOM	-- · --	10 · 25	30 · 40	17 · 43
Age (# of years)	65	65	67	67
Condition	Good	Good	Good	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,242	1,465	1,137	1,371
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	Attached 1 Car	Carport 1 Car	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.23 acres	.20 acres	.23 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$199,500	\$201,000	\$196,500

* Sold 1 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** Equal to subject property. This comparable is similar in style and quality 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** Fairly equal to subject property. This comparable is similar in style, quality as well as location as compared to subject property.
- Sold 3** Fairly Equal to subject property. This comparable is similar in size and quality 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.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Harris Real Estate	Subject property is currently listed					
Listing Agent Name	Jason Harris						
Listing Agent Phone	678-355-0001						
# 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
05/29/2020	\$199,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$199,900	\$199,900
Sales Price	\$199,500	\$199,500
30 Day Price	\$190,000	--
Comments Regarding Pricing Strategy		
Marketing strategy is average sold/listed comps within the past 6 months within the market area.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes Commentary and docs uploaded to this report were provided explaining why client thresholds had to be exceeded in the Marketing Strategy of the report in terms of a search criteria that would support the value conclusion. Adjustments appear to be adequate and weighted in the appropriate direction. In conclusion, the report states why the comps utilized in the report reflect a proximate value supported with a value conclusion reviewed by multiple sources of data, public and private, for example, the search criteria included all characteristics for the subject were expanded by 30% greater and less than with respect to similar property type, external influence, proximity, market increase or decrease, reo saturation, similar property type with respect to construction style, condition, GLA, lot size, age, and the majority of market data within .50 mile from subject property for Average condition going back 12 months with proximity being the factor of value. Current report is in line with the closest sold comp and best reflects the majority of data within 1m of property for Average Sale price conclusion for Average condition with respect to fair market value.

Subject Photos



Front



Address Verification



Side



Side



Street

Listing Photos

L1 1660 San Gabriel
Decatur, GA 30032



Front

L2 3449 Pinehill Drive
Decatur, GA 30032



Front

L3 2897 Santa Monica Drive
Decatur, GA 30032



Front

Sales Photos

S1 2948 Monterey Drive
Decatur, GA 30032



Front

S2 2888 Belvedere Lane
Decatur, GA 30032



Front

S3 2992 Belvedere Lane
Decatur, GA 30032



Front

ClearMaps Addendum

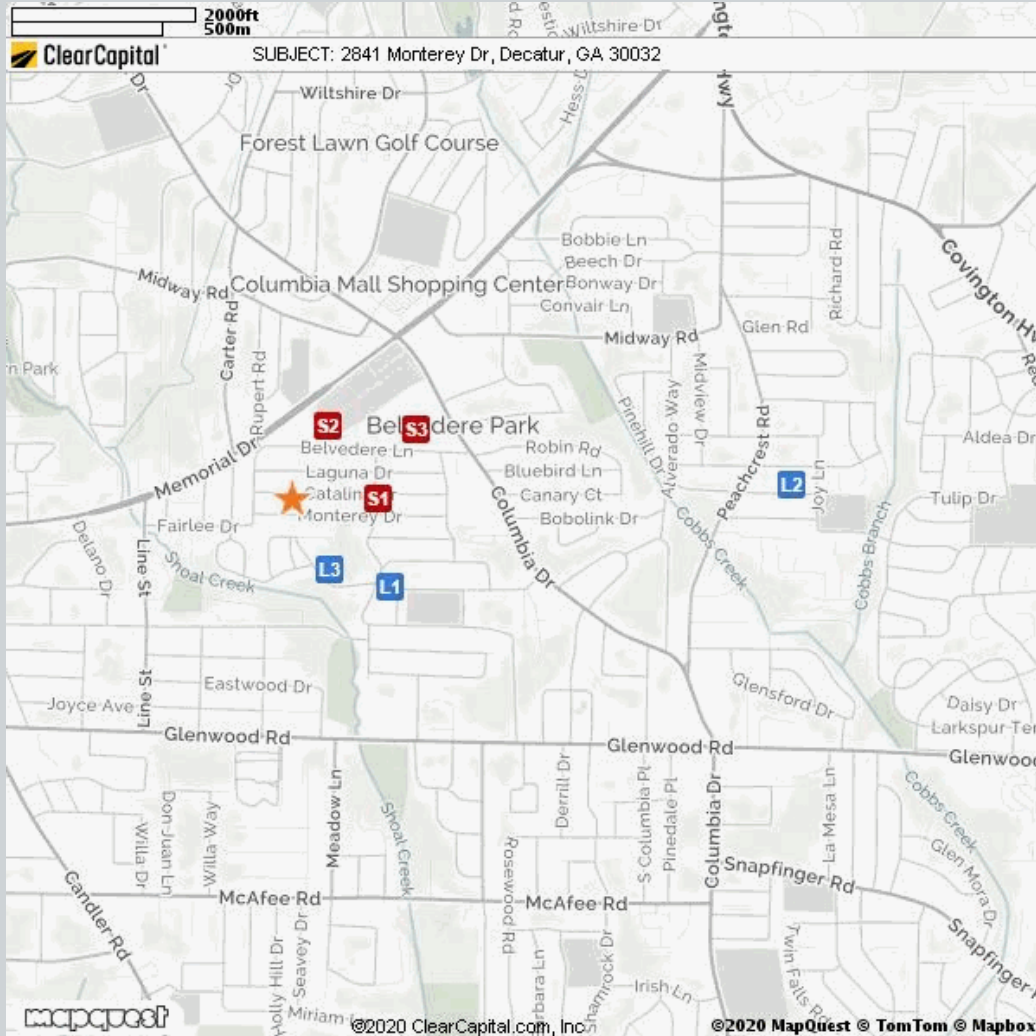
Address ★ 2841 Monterey Drive, Decatur, GA 30032

Loan Number 41775

Suggested List \$199,900

Suggested Repaired \$199,900

Sale \$199,500



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2841 Monterey Dr, Decatur, GA	--	Parcel Match
L1	1660 San Gabriel, Decatur, GA	0.38 Miles ¹	Parcel Match
L2	3449 Pinehill Drive, Decatur, GA	1.45 Miles ¹	Parcel Match
L3	2897 Santa Monica Drive, Decatur, GA	0.22 Miles ¹	Parcel Match
S1	2948 Monterey Drive, Decatur, GA	0.27 Miles ¹	Parcel Match
S2	2888 Belvedere Lane, Decatur, GA	0.26 Miles ¹	Parcel Match
S3	2992 Belvedere Lane, Decatur, GA	0.44 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	April Lloyd	Company/Brokerage	Palmerhouse Properties Realty
License No	293785	Address	1401 Meridian Street Atlanta GA 30317
License Expiration	04/30/2021	License State	GA
Phone	4044141629	Email	april30317@gmail.com
Broker Distance to Subject	3.93 miles	Date Signed	09/02/2020

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.