

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	89 Riverwood View, Dallas, GA 30157	Order ID	6824342	Property ID	28751651
Inspection Date	09/02/2020	Date of Report	09/03/2020		
Loan Number	41794	APN	048522		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	09.02 BPOs	Tracking ID 1	09.02 BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Roberson Adam R	Condition Comments	Subject is in average condition and is built to conform to other homes in the neighborhood. it sits on a Culdesac or dead end street inside the community. Subject is on a city road with easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$3,177		
Assessed Value	\$263,590		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(warning sign on window and locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	David Pearson Communities 770-321-5032		
Association Fees	\$1500 / Year (Pool,Tennis)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Subject community is a quiet and well established neighborhood in Dallas. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance u...
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$250,000 High: \$330,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

Subject community is a quiet and well established neighborhood in Dallas. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up to 2 miles and 10 months in order to find comps that bracketed the subject's gla, age, acreage, and style. I have used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	89 Riverwood View	25 Riverwood Crst	1297 Chester Harris Dr	24 Stone Lake Ct
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30132	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	1.61 ¹	1.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$355,000	\$325,000	\$275,000
List Price \$	--	\$355,000	\$325,000	\$275,000
Original List Date		06/15/2020	07/23/2020	04/27/2020
DOM · Cumulative DOM	-- · --	78 · 80	41 · 42	122 · 129
Age (# of years)	15	18	16	7
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Adverse ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,420	2,632	2,302	2,403
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)	Yes	Yes	Yes	No
Basement (% Fin)	0%	70%	0%	0%
Basement Sq. Ft.	1,365	1,249	988	--
Pool/Spa	--	--	--	--
Lot Size	.43 acres	.24 acres	.54 acres	.47 acres
Other	0	0	0	0

* 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 Comp 1 is superior to subject in the area of sq ft. Also comp has 2 rooms completed in the basement. Nonetheless, Both have same age, room count in main level, and style. Comp is in same community as subject. Comp was used here because of its style, proximity and age.

Listing 2 Comp is similar to subject in the area of room count. Both have same age and style. Comp though has less sqft than subject. Comp is not in same community as subject. Comp was used here because of its style, age, and room count.

Listing 3 Comp is similar to subject in the areas of age, and sq ft. Both have same lot size, and style. However, comp has more room count than subject. Comp is not in same community as subject but Comp was used here because of its proximity, age, and room count.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	89 Riverwood View	99 Riverwood Gln	44 Riverwood Gln	20 Fall Creek Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.20 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$268,500	\$330,000	\$264,900
List Price \$	--	\$368,500	\$330,000	\$264,900
Sale Price \$	--	\$268,500	\$327,500	\$258,000
Type of Financing	--	Conv	Fha	Cash
Date of Sale	--	01/10/2020	07/13/2020	08/14/2020
DOM · Cumulative DOM	-- · --	92 · 129	64 · 110	1 · 25
Age (# of years)	15	17	18	6
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,420	2,671	2,981	2,323
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	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)	Yes	No	Yes	No
Basement (% Fin)	0%	0%	30%	0%
Basement Sq. Ft.	1365	--	1,344	--
Pool/Spa	--	--	--	--
Lot Size	.43 acres	.24 acres	.28 acres	.20 acres
Other	0	0	0	0
Net Adjustment	--	+\$14,478	-\$12,342	+\$20,000
Adjusted Price	--	\$282,978	\$315,158	\$278,000

* 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** Subject is superior to comp 1 in the areas of basement lot, age, sq ft. Both have same style. Both are not in same community. Comp was used in this report because of its sq ft, sold date, and room count. The was for adjustment basment lot in the amount of +\$20000 and for sq ft in the amount of -\$5522.
- Sold 2** Although comp has same room count, Comp 3 is superior to subject in the area sq ft. Both have same age, style, and lot size. Comp is in same community and was used here because of its proximity to subject and sold date. Adjustments are as follows: Sqft -\$12342.
- Sold 3** Comp 3 is similar to subject in the area of room count, age, and style. Comp though has less sqft than subject. Comp is not in same community as subject. Comp was used here because of its style, age, sold date, and room count. Comp adjustment is for the lack of basement lot.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no listing history found for subject in the mls and fmls system in the last 24 months.			
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	\$280,000	\$280,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$270,000	--
Comments Regarding Pricing Strategy		
Suggested list price of subject is based on the sales and listings in the community and surrounding neighborhood of homes similar to subject in room count, sq ft, room count and style.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.
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Subject Photos



Front



Address Verification



Street



Other



Other

Listing Photos

L1 25 Riverwood Crst
Dallas, GA 30157



Front

L2 1297 Chester Harris Dr
Dallas, GA 30132



Front

L3 24 Stone Lake Ct
Dallas, GA 30157



Front

Sales Photos

S1 99 Riverwood Gln
Dallas, GA 30157



Front

S2 44 Riverwood Gln
Dallas, GA 30157



Front

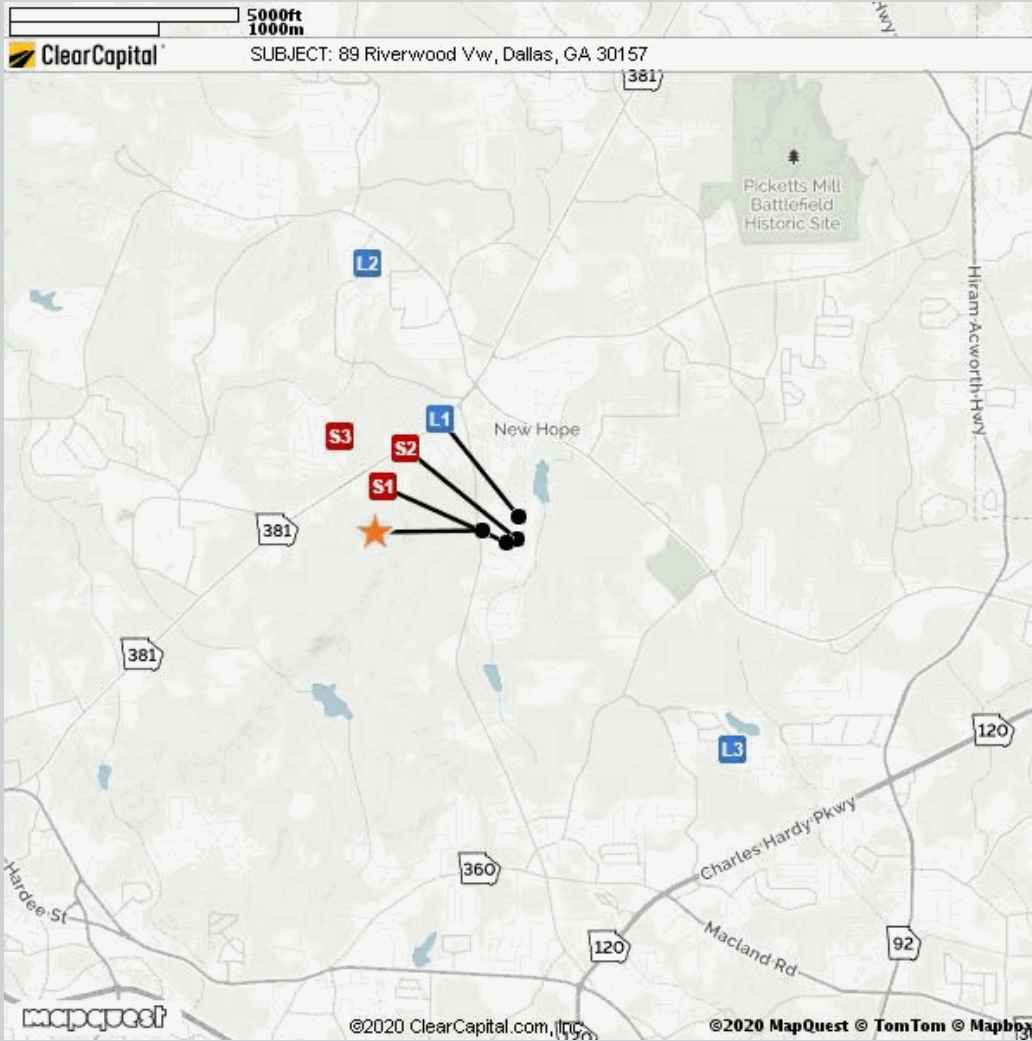
S3 20 Fall Creek Ln
Dallas, GA 30132



Front

ClearMaps Addendum

Address ★ 89 Riverwood View, Dallas, GA 30157
Loan Number 41794 **Suggested List** \$280,000 **Suggested Repaired** \$280,000 **Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	89 Riverwood Vw, Dallas, GA	--	Parcel Match
L1 Listing 1	25 Riverwood Crst, Dallas, GA	0.22 Miles ¹	Parcel Match
L2 Listing 2	1297 Chester Harris Dr, Dallas, GA	1.61 Miles ¹	Parcel Match
L3 Listing 3	24 Stone Lake Ct, Dallas, GA	1.89 Miles ¹	Parcel Match
S1 Sold 1	99 Riverwood Gln, Dallas, GA	0.15 Miles ¹	Parcel Match
S2 Sold 2	44 Riverwood Gln, Dallas, GA	0.20 Miles ¹	Parcel Match
S3 Sold 3	20 Fall Creek Ln, Dallas, GA	0.99 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	Rose Udoumana	Company/Brokerage	Maximum One Realty Greater Atlanta
License No	179645	Address	4605 Rugosa Way Austell GA 30106
License Expiration	08/31/2024	License State	GA
Phone	7709198825	Email	fmu4@att.net
Broker Distance to Subject	11.14 miles	Date Signed	09/03/2020

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.