

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	1944 Ruby Mountain Street, Powder Springs, GA 30127	Order ID	6824342	Property ID	28751650
Inspection Date	09/02/2020	Date of Report	09/03/2020		
Loan Number	41799	APN	19043100230		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs

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

General Conditions

Owner	Diedwards Maxwell Christopher	Condition Comments	SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
R. E. Taxes	\$270,029		
Assessed Value	\$105,072		
Zoning Classification	SFR		
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	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$124,900 High: \$429,900		
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	1944 Ruby Mountain Street	2298 Clonts Ct	2336 Estapa Dr	4180 Arapaho Dr
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.80 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$275,900	\$310,000
List Price \$	--	\$280,000	\$275,900	\$310,000
Original List Date		08/19/2020	08/13/2020	02/26/2020
DOM · Cumulative DOM	-- · --	14 · 15	8 · 21	189 · 190
Age (# of years)	9	16	15	17
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	2,420	2,060	2,246	2,230
Bdrm · Bths · ½ Bths	3 · 2	3 · 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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.47 acres	0.47 acres	0.30 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

* 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** Don't let this one get away! This 3 bedroom, 2.5 bath, 2060 sq ft Executive home sits in the highly sought after New Macland Estates community on a large, level, nearly half acre corner lot with cul-de-sac! The kitchen is large and has recently been refreshed with white cabinets, stainless/black appliances, a center island, and tons of cabinets, storage and counter top space for entertaining. Relax by the fireplace in the great room or gather with friends and family in the separate dining room. Upstairs, you'll find a huge owner's suite where you can get away from a stressful day. No need to lay in bed to watch TV as it has its own sitting room and even has his and her closets! The master bath has a garden tub with separate shower and double vanities. Always find yourself doing loads of laundry? Then you'll enjoy the oversized laundry room that's located upstairs for convenience. There's also a 2-car attached, side-entry garage with opener and space in the driveway for additional vehicles as needed. You will love this house! Thinking of buying as an investment property? There are no rental restrictions and this home is currently producing rental income! Tenant would prefer to stay in the home if possible so you could potentially have instant income. Homes in this community sell FAST so ask your agent to book a showing today. Don't have an agent yet? Give us a call. We'd love to help.
- Listing 2** It doesn't get more move-in ready than this! Entering the front door under a magnificent brick archway, you'll fall in love with this immaculately maintained traditional brick-front home. 4 bedrooms, 2.5 baths on almost 1/2 acre corner lot. Gorgeous cherry hardwoods on main level, must see grand arched columns, separate formal dining room with large bay window, spacious living room, large owner's suite with tray ceiling, his/hers walk in closet. Master bath has double sinks and whirlpool bath. Large yard has been meticulously cared for by current owner. Garage with separate office! Lots of storage! Convenient to sought-after schools as well as shopping!
- Listing 3** Quiet area in the sought-after McEachern HS district. This home offers all hardwood flooring on the 1st floor, 4-bedrs & 2 1/2 baths, eat-in kitchen, fireplace in the family room, office/computer room, upgraded master bath with frameless shower door & upstairs laundry. Have BBQ & party around the in-ground pool, custom pergola, & fully fenced-in yard. SHOWN BY APPT ONLY until the home is staged. Seller is related to agent.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1944 Ruby Mountain Street	1940 Ruby Mtn St	1943 Ruby Mtn St	4467 Spring Mtn Ln
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	Public Records	MLS
Miles to Subj.	--	0.01 ¹	0.04 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$289,900	\$300,000	\$290,000
List Price \$	--	\$289,900	\$300,000	\$290,000
Sale Price \$	--	\$289,900	\$298,000	\$296,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	06/01/2020	06/02/2020	07/16/2020
DOM · Cumulative DOM	-- · --	53 · 53	71 · 68	35 · 35
Age (# of years)	9	9	9	10
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	2,420	2,410	2,420	2,420
Bdrm · Bths · ½ Bths	3 · 2	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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.23 acres	0.24 acres	0.21 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	-\$5,000	-\$5,000	-\$5,000
Adjusted Price	--	\$284,900	\$293,000	\$291,000

* 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** Beautiful home! Great floor plan! Craftsman style on cul-de-sac with fenced in backyard! Neutral paint colors, open style kitchen w/view to family room, spacious master suite, master bath has double vanities & separate his/hers closets & huge backyard. Great subdivision & location!
- Sold 2** Incredibly spacious home on a quiet wooded cul-de-sac nestled in a quiet peaceful community. This 2 story foyer opens to formal separate dining room that offers custom detailed trim package. Chef's kitchen w/granite counters/breakfast bar/endless cabinet space/eat-in breakfast area opens to spacious great room w/gas fireplace. Hardwoods throughout main level. Luxury master suite upstairs w/vaulted ceilings, sitting area & spa bath w/dual vanity & enormous walk-in closet. Additional 3 bedrooms and bath with additional linen closet.
- Sold 3** Public Remarks:Welcome to this wonderful 4bed 2 1/2bath home located in West Cobb's, Retreat At Lost Mountain neighborhood! This updated craftsman's highlights include a fabulous floorplan that leads from a gracious entry to a totally renovated kitchen and open living room area. Large separate dining room. 4 upstairs bedrooms all feel huge with vaulted ceilings and great natural light. Extra large master suite with walk-in closet, separate tub and shower and double vanities. Flat fenced backyard with deck and storage shed is perfect for summer barbeques! Community pool is steps away. Great location close to shopping, parks, and Cobb's excellent schools! Check out the video tour!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PER COUNTY TAX RECORDS SUBJECT PROPERTY SOLD ON 01/24/2018 IN THE AMOUNT OF 273,100.			
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	\$292,900	\$292,900
Sales Price	\$289,900	\$289,900
30 Day Price	\$284,900	--
Comments Regarding Pricing Strategy		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</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.

DRIVE-BY BPO

by ClearCapital

1944 Ruby Mtn St
Powder Springs, GA 30127

41799
Loan Number

\$289,900
● As-Is Value

Subject Photos



Front



Side



Side



Street



Street



Street

Subject Photos



Street

Listing Photos

L1 2298 Clonts Ct
Powder Springs, GA 30127



Front

L2 2336 Estapa Dr
Powder Springs, GA 30127



Front

L3 4180 Arapaho Dr
Powder Springs, GA 30127



Front

Sales Photos

S1 1940 Ruby Mtn St
Powder Springs, GA 30127



Front

S2 1943 Ruby Mtn St
Powder Springs, GA 30127



Front

S3 4467 Spring Mtn Ln
Powder Springs, GA 30127



Front

ClearMaps Addendum

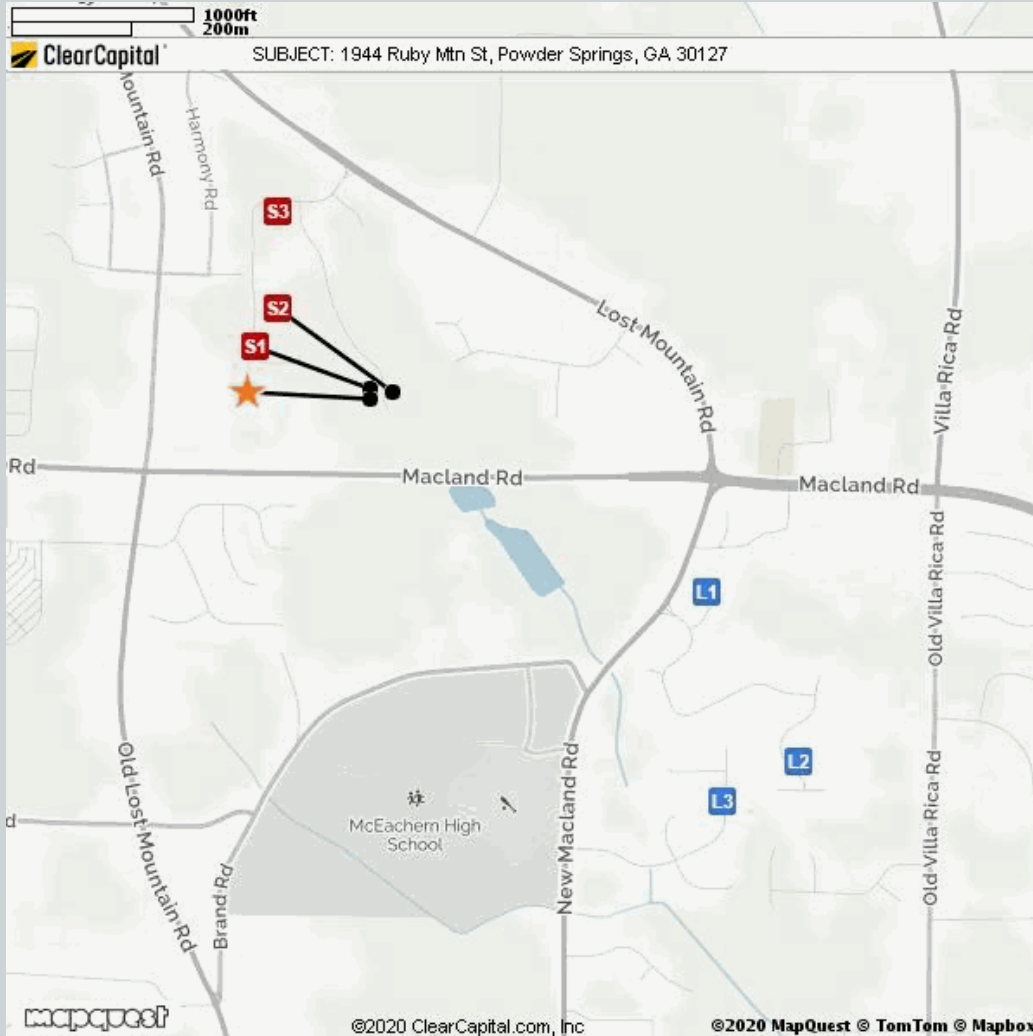
Address ★ 1944 Ruby Mountain Street, Powder Springs, GA 30127

Loan Number 41799

Suggested List \$292,900

Suggested Repaired \$292,900

Sale \$289,900



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1944 Ruby Mtn St, Powder Springs, GA	--	Parcel Match
L1 Listing 1	2298 Clonts Ct, Powder Springs, GA	0.55 Miles ¹	Parcel Match
L2 Listing 2	2336 Estapa Dr, Powder Springs, GA	0.80 Miles ¹	Parcel Match
L3 Listing 3	4180 Arapaho Dr, Powder Springs, GA	0.76 Miles ¹	Parcel Match
S1 Sold 1	1940 Ruby Mtn St, Powder Springs, GA	0.01 Miles ¹	Parcel Match
S2 Sold 2	1943 Ruby Mtn St, Powder Springs, GA	0.04 Miles ¹	Parcel Match
S3 Sold 3	4467 Spring Mtn Ln, Powder Springs, GA	0.29 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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6769 BROOKFIELD WAY DOUGLASVILLE GA 30134
License Expiration	02/28/2023	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	13.85 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.