by ClearCapital

#### 2468 Beauchamp Ct

Buford, GA 30519-3500

41803

\$340,000

Loan Number • As-Is Value

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

Address Inspection Date Loan Number Borrower Name	2468 Beauchamp Court, Buford, GA 30519 09/03/2020 41803 Catamount Properties 2018 LLC	Order ID Date of Report APN County	6824342 09/03/2020 R7263 314 Gwinnett	Property ID	28751652
Tracking IDs					
Order Tracking ID	09.02 BPOs	Tracking ID 1	09.02 BPOs		
Tracking ID 2		Tracking ID 3			

General Conditions						
Owner	Wilson Parker Hms Of Thompsoncro	Condition Comments				
R. E. Taxes	\$1,896	Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has				
Assessed Value	\$328,300	good functional utility and conforms well within the				
Zoning Classification	Residential	neighborhood.				
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 Thompson Crossing 678-407-6307						
Association Fees	\$500 / Year (Pool,Tennis)					
Visible From Street	Visible					
Road Type	Public					

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	Property is located in a neighborhood that is near to schools and			
Sales Prices in this Neighborhood	Low: \$315,000 High: \$350,000	shopping. Subject conforms to neighborhood and is in similar state of repair as surrounding properties. Location is central to			
Market for this type of property	Remained Stable for the past 6 months.	highway access. Neighborhood consists of both ranch and two story homes.			
Normal Marketing Days	<90				

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	Subject	Listing 1	Listing 2 *	Listing 3
treet Address	2468 Beauchamp Court	3820 Devenwood Way	2864 Wardlaw Ln	3943 Lost Oak Dr
City, State	Buford, GA	Buford, GA	Buford, GA	Buford, GA
ip Code	30519	30519	30519	30519
atasource	Tax Records	MLS	MLS	MLS
files to Subj.		1.77 1	0.21 1	1.29 1
roperty Type	SFR	SFR	SFR	SFR
Priginal List Price \$	\$	\$339,900	\$340,000	\$349,900
ist Price \$		\$339,900	\$340,000	\$339,900
Priginal List Date		08/15/2020	07/22/2020	06/17/2020
OOM · Cumulative DOM		18 · 19	2 · 43	34 · 78
age (# of years)	4	18	6	19
Condition	Average	Average	Average	Average
Cales Type		Fair Market Value	Fair Market Value	Fair Market Value
ocation	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
liew liew	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
tyle/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
Units	1	1	1	1
iving Sq. Feet	3,094	2,628	2,735	3,272
drm · Bths · ½ Bths	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1	5 · 3
otal Room #	8	9	8	9
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
asement (% Fin)	0%	0%	0%	0%
asement Sq. Ft.	1,376		1,249	
Pool/Spa				
ot Size	0.14 acres	0.35 acres	0.13 acres	0.34 acres

<sup>\*</sup> Listing 2 is the most comparable listing to the subject.

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

- Listing 1 This property is Similar to subject in, GLA and features. 1 additional bedroom, similar baths. No basement. Larger lot.
- **Listing 2** This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. Similar basement and lot size.
- **Listing 3** This property is Similar to subject in, GLA and features. 1 additional bedroom and full bath, lacks a half bath. No basement. Larger lot.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2468 Beauchamp Court	2416 Loughridge Dr	2539 Beauchamp Ct	2366 Loughridge Dr
City, State	Buford, GA	Buford, GA	Buford, GA	Buford, GA
Zip Code	30519	30519	30519	30519
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.07 1	0.06 1	0.10 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$369,900	\$334,900	\$339,000
List Price \$		\$347,000	\$334,900	\$319,900
Sale Price \$		\$347,000	\$337,000	\$315,000
Type of Financing		Cash	Conventional	Fha
Date of Sale		03/12/2020	08/17/2020	12/13/2019
DOM · Cumulative DOM		134 · 150	16 · 56	137 · 170
Age (# of years)	4	5	5	3
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	3,094	3,400	3,054	3,054
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 4 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1376			1,356
Pool/Spa				
Lot Size	0.14 acres	0.14 acres	0.14 acres	0.13 acres
Other	None	None	None	None
Net Adjustment		+\$700	+\$7,197	-\$469
Adjusted Price		\$347,700	\$344,197	\$314,531

<sup>\*</sup> Sold 2 is the most comparable sale to the subject.

<sup>&</sup>lt;sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>&</sup>lt;sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>&</sup>lt;sup>3</sup> Subject \$/ft based upon as-is sale price.

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#### Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** This property is Similar to subject in, GLA and features. 1 additional bedroom -3500, 2 full bath -5000, lacks a basement 10,000, less concessions -800
- **Sold 2** This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. No basement 10,000, less concessions -2803
- Sold 3 This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. Less concessions -469

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Subject Sal	es & Listing Hist	ory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			None			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Li Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$349,900	\$349,900			
Sales Price	\$340,000	\$340,000			
30 Day Price	\$330,000				
Comments Regarding Pricing S	Comments Regarding Pricing Strategy				

# Fair market comps from the same neighborhood, block or subdivision are used whenever possible. The sales and listing search revealed comps were that had similar size and features and are located in the closest possible vicinity to the subject. Search parameters start at 1 mile and closer and expand out as needed. Comp sale date starts at 180 days and earlier. GLA search starts at 15% smaller or larger

of subject and increases only if necessary.

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### 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.

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**DRIVE-BY BPO** 

# **Subject Photos**



Front



Address Verification



Street

2468 Beauchamp Ct Buford, GA 30519-3500

41803

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# **Listing Photos**

by ClearCapital





Front





Front





Front

## **Sales Photos**

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Front

2539 Beauchamp Ct Buford, GA 30519



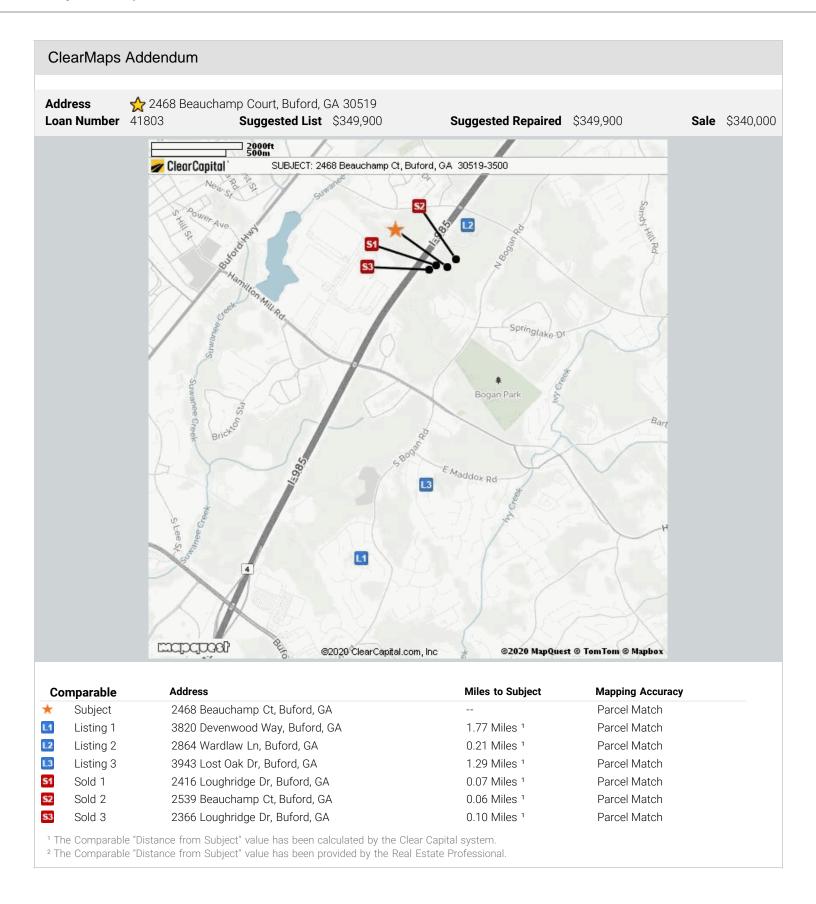
Front

2366 Loughridge Dr Buford, GA 30519



Front

by ClearCapital



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#### 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:

by ClearCapital

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.

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#### 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

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#### 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.

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**Broker Information** 

by ClearCapital

Broker Name Laurie Fitzpatrick Company/Brokerage Cloverfield Properties

**License No** 184000 **Address** 2140 Appleton Circle Lawrenceville

GA 30043

**License Expiration** 06/30/2021 **License State** GA

Phone6785164516Emaillauriefitz24@gmail.com

**Broker Distance to Subject** 5.52 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.

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