

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	7342 Garfield Street, Savannah, GA 31406	Order ID	7023474	Property ID	29290943
Inspection Date	01/05/2021	Date of Report	01/06/2021		
Loan Number	42869	APN	10360 0200		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	0104BPOs	Tracking ID 1	0104BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JOYNER RUBEN JR	Condition Comments	
R. E. Taxes	\$1,494	<p>The subject appeared to be in stable structural condition, however; it needs a new roof (\$3,200) and fresh exterior paint (\$2,500) in a neutral color to enhance the curb appeal. owner concern.</p>	
Assessed Value	\$38,040		
Zoning Classification	R3 - Residential Lot		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(Windows and doors appeared to be secure.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$5,700		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$5,700		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>The neighborhood is one of Savannah's newer communities situated on the lower southeast side of Savannah. Homes are in adequate condition, good conformation and of similar frame design. Market conditions are very good for this particular neighborhood as it is convenient to amenities approx: 15 minutes from downtown. Standard to REO sales appear to be in balance. There does not appear to be any factors that would affect the market ability of the neighborhood.</p>	
Sales Prices in this Neighborhood	Low: \$79,900 High: \$525,000		
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	7342 Garfield Street	5908 Fairview Av	1510 Buckingham Wy	56 Silverstone Cr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31406	31406	31406	31406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.31 ¹	1.96 ¹	1.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$142,500	\$139,900	\$128,000
List Price \$	--	\$142,500	\$139,900	\$128,000
Original List Date		12/30/2020	12/08/2020	10/22/2020
DOM · Cumulative DOM	-- · --	7 · 7	29 · 29	76 · 76
Age (# of years)	32	62	60	61
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,290	1,625	1,196	1,377
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.115 acres	.17 acres	.20 acres	.27 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.

Current Listings - Cont.

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

- Listing 1** Remarks: COME HOME TO THIS BEAUTIFUL WELL MAINTAINED 3 BEDROOM, 2 BATH HOME. THIS BEAUTY BOAST A FOYER ENTRANCE, TILED KITCHEN, LARGE SIZE LIVING WITH A BEAUTIFUL STONE FIREPLACE THAT LEADS OUT TO THE LARGE COVERED PATIO AND A HUGE FENCED YARD TO ENJOY THOSE SUMMER DAYS! THE KITCHEN IS BEAUTIFULLY UPDATED WITH STONE BACK SPLASH AND NEWER SELF CLOSING CABINETS! THIS HOME ALSO HAS A STAINLESS STEEL REFRIGERATOR AND STOVE. THIS SPACIOUS HOME ALSO HAS CROWN MOLDING THROUGH OUT, HARDWOOD IN THE LIVING ROOM, THE DINING AREA IS OFF THE KITCHEN THAT INCLUDES A BREAKFAST BAR, THE KITCHEN HAS NEW COUNTER TOPS BUT IT DOESN'T STOP THERE ENJOY YOURSELF IN THE LARGE FAMILY ROOM OR DO LAUNDRY IN THE HUGE LAUNDRY ROOM THAT INCLUDES A 2 SIDED SINK. THERE IS MORE STORAGE SPACE OFF THE LAUNDRY ROOM. THE SHOWER IS BEAUTIFULLY TILED AS WELL. THE OWNERS SUITE IS BIG ENOUGH FOR KING SIZE BED. THERE IS ADDED STORAGE AS THE BRAND NEW EXTERIOR SHED WILL CONVEY WITH THE HOME.
- Listing 2** Remarks: Located in the popular Hesse School District this all brick ranch home is being offer for sale in "As Is" condition with no disclosures as it is an Estate Sale. This family home has been through probate and is cleaned and ready for it's next owner. One of the few homes in this popular community that still has a garage it does need some updating to be sure unless the "retro look" is your thing. The kitchen has solid pine cabinets, wall oven, and cook top with a hood fan which all work together for that retro look. If you are looking to practice your HGTV skills, this is definitely a good one to see! Convenient to Truman Parkway, Lake Mayer, and several popular local and chain restaurants, grocery stores, along with the Oglethorpe Mall are all within minutes.
- Listing 3** Remarks: Welcome all investors; excellent investment property to add to your portfolio! Long term tenant of 15 years is moving the end of the month and owner is ready to sell. All brick home centrally located in midtown Savannah near Bacon Park is situated on a corner lot, well cared for and only requires cosmetic updates, offers ability to convert bonus room to a 4th bedroom and potentially add a 2nd bathroom to maximize ROI. Covered front porch, uncovered rear patio with fenced yard and room to park a boat, RV or additional vehicles.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7342 Garfield Street	165 S Robinhood Dr	7239 Garfield St	32 Norwood Ct
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31406	31406	31406	31406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.25 ¹	0.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$144,900	\$139,000	\$129,900
List Price \$	--	\$144,900	\$139,000	\$129,900
Sale Price \$	--	\$140,000	\$139,000	\$120,000
Type of Financing	--	Conventional	Fha	Cash
Date of Sale	--	10/08/2020	01/29/2020	04/17/2020
DOM · Cumulative DOM	-- · --	101 · 101	45 · 71	8 · 42
Age (# of years)	32	34	23	31
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,290	1,559	1,470	1,340
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.115 acres	.41 acres	.12 acres	.18 acres
Other	--	--	--	--
Net Adjustment	--	-\$2,690	-\$1,800	-\$500
Adjusted Price	--	\$137,310	\$137,200	\$119,500

* 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** Remarks: Perfect investment opportunity or First time home purchase. 3 bedroom, 2.5 bath home on spacious lot with 2 car carport, sun room, and back deck. Only a 10- 15 minute drive to Hunter Army Airfield.
- Sold 2** Remarks: Open floor plan, and is located in Planters Common, a great family neighborhood. LARGE GREAT ROOM, BIG OPEN KITCHEN, and VAULTED CEILINGS.
- Sold 3** Remarks: Investor Special - may make an excellent rental property. This 3 bedroom/2 bath home is located in the desirable Sandfly area in a quiet cul-de-sac. It is hard to find a home in this area at this price point. If you are looking for a fixer- upper, you have found it. Affordable home is conveniently located off Norwood Avenue and is priced right for the do-it-yourself handyman. Cash or Conventional financing only. Home is listed "as-is".

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm		235860 7342 Garfield Street \$108,000 RES Sold 01/01/21 (\$105,000) 94 SIMPBRA 52 235860 7342 Garfield Street					
Listing Agent Name		11/11/20 U->A 94 SIMPBRA 0 235860 7342 Garfield Street \$108,000 RES Active Contingent 11/23/20 A->C 94 SIMPBRA 12					
Listing Agent Phone		235860 7342 Garfield Street \$108,000 RES Back On Market					
# of Removed Listings in Previous 12 Months	0	11/11/20 U->A 94 SIMPBRA 0 235860 7342 Garfield Street \$108,000 RES Under Contract 10/09/20 A->U 94 SIMPBRA 0					
# of Sales in Previous 12 Months	1	235860 7342 Garfield Street \$108,000 RES New Listing 10/09/20 CS->A 94 SIMPBRA 0 235860 7342 Garfield Street \$108,000 RES Coming Soon 10/08/20 ->CS 94 SIMPBRA Legal Description LOTS 2 & 3 BLK 203 HOMESTEAD PAR K Deed Book 285P Deed Page 0171 Permit # Permit Date Status Type Amount 05-01737-1 08/19/2005 Complete HT - HEAT/FURN/HVAC \$3,775.00					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/09/2020	\$108,000	11/11/2020	\$108,000	Sold	01/01/2021	\$105,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$137,200	\$142,900
Sales Price	\$137,200	\$142,900
30 Day Price	\$127,200	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 2 less 10k for the 30 day price. The listing distances were expanded due to limited comparable choices within the immediate neighborhood..		

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



Side

Listing Photos

L1 5908 Fairview Av
Savannah, GA 31406



Front

L2 1510 Buckingham Wy
Savannah, GA 31406



Front

L3 56 Silverstone Cr
Savannah, GA 31406



Front

Sales Photos

S1 165 S Robinhood Dr
Savannah, GA 31406



Front

S2 7239 Garfield St
Savannah, GA 31406



Front

S3 32 Norwood Ct
Savannah, GA 31406



Front

ClearMaps Addendum

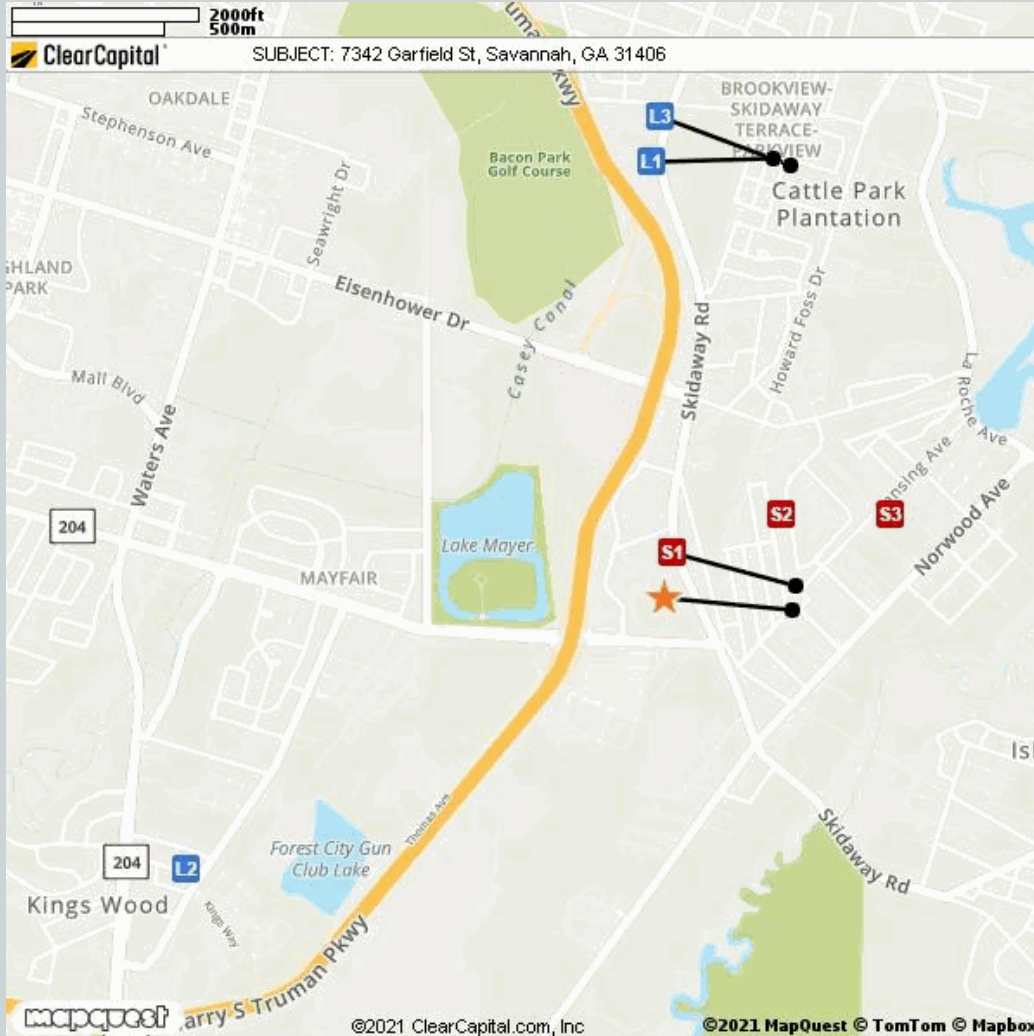
Address ★ 7342 Garfield Street, Savannah, GA 31406

Loan Number 42869

Suggested List \$137,200

Suggested Repaired \$142,900

Sale \$137,200



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7342 Garfield Street, Savannah, GA 31406	--	Parcel Match
L1 Listing 1	5908 Fairview Av, Savannah, GA 31406	1.31 Miles ¹	Parcel Match
L2 Listing 2	1510 Buckingham Wy, Savannah, GA 31406	1.96 Miles ¹	Parcel Match
L3 Listing 3	56 Silverstone Cr, Savannah, GA 31406	1.29 Miles ¹	Parcel Match
S1 Sold 1	165 S Robinhood Dr, Savannah, GA 31406	0.07 Miles ¹	Parcel Match
S2 Sold 2	7239 Garfield St, Savannah, GA 31406	0.25 Miles ¹	Parcel Match
S3 Sold 3	32 Norwood Ct, Savannah, GA 31406	0.34 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	Lavern Martin	Company/Brokerage	Golden Properties
License No	179221	Address	Golden Properties Savannah GA 31406
License Expiration	07/31/2024	License State	GA
Phone	9123230317	Email	lavernmartin1957@gmail.com
Broker Distance to Subject	1.69 miles	Date Signed	01/06/2021

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.