

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	4544 Cavallon Way Nw, Acworth, GA 30101	Order ID	8519198	Property ID	33553039
Inspection Date	11/16/2022	Date of Report	11/17/2022		
Loan Number	42981	APN	20-0185-0-061-0		
Borrower Name	na	County	Cobb		

Tracking IDs					
Order Tracking ID	11.15.22 CS_Citi Update	Tracking ID 1	11.15.22 CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Subject is average condition. Subject is located on a dead end street inside the community with minimal traffic coming through. There are no signs of major damage besides normal wear and tear. subject conform to the rest of homes in the community.
R. E. Taxes	\$5,302	
Assessed Value	\$436,760	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(combo lock box on from door)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Cavallon on the Creek 678-480-6822	
Association Fees	\$795 / Year (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject community is an older but well-established neighborhood in Acworth. 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 to 2 miles 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, lot size, style as subject. I had to extend my distance up to ...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$540,000 High: \$695,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is an older but well-established neighborhood in Acworth. 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 to 2 miles 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, lot size, 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	4544 Cavallon Way Nw	2321 Brafton Ct Nw	1915 Brackendale Rd Nw	4435 Callaway Crest Dr Nw
City, State	Acworth, GA	Acworth, GA	Kennesaw, GA	Kennesaw, GA
Zip Code	30101	30101	30152	30152
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.73 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$599,900	\$699,900	\$549,000
List Price \$	--	\$599,900	\$699,900	\$549,000
Original List Date		10/27/2022	07/25/2022	09/20/2022
DOM · Cumulative DOM	-- · --	21 · 21	34 · 115	35 · 58
Age (# of years)	22	22	16	17
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 ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,732	3,133	3,848	3,430
Bdrm · Bths · ½ Bths	5 · 4 · 1	6 · 4 · 1	7 · 7 · 1	5 · 4 · 1
Total Room #	10	11	15	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	1,596	1,000	1,750	3,430
Pool/Spa	--	--	--	--
Lot Size	.48 acres	0.49 acres	0.46 acres	0.28 acres
Other	0	0	0	0

* Listing 3 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** Welcome home! 2321 Brafton Ct is a beautiful Victorian inspired home on a cul-de-sac lot in the small NO HOA neighborhood of Brafferton. It is conveniently located in Acworth off of Mars Hill Rd close to Brookstone Country Club, shopping and restaurants. This spacious home features 6 large bedrooms and 4 1/2 baths: owner's suite on the main- four bedrooms upstairs and one in the basement. The massive owner's suite is on the main and has it's own private balcony, an updated bathroom with a large tiled shower with dual shower heads, and a clawfoot soaker tub. All of the secondary bedrooms upstairs are very large including the second owner's suite with an adjoining bedroom perfect for a nursery or office space, and two more spacious secondary bedrooms. The basement is fully finished as an in-law suite with a kitchen, living/media room, full bath and an office/bedroom. The gorgeous sunroom is off of the kitchen and is full of natural light and leads to a beautiful, spacious deck with plenty of private outdoor space with a fenced backyard and wooded views. The driveway is level and has plenty of parking for a boat or additional automobiles. New flooring throughout with engineered hardwoods on the main and new luxury carpet upstairs and in the finished basement living spaces. If a beautifully finished and spacious home in a NO HOA neighborhood in the Allatoona district is what you've been searching for, then look no further. This is it!
- Listing 2** Back on the market due to no fault of the sellers- Prestine brick front, lake front home neslted in cul-de-sac. This gem boats 7 bedrooms, 7.5 bathrooms and 3 car garage. You are greeted with a 2 story foyer with catwalk. There is a bedroom and full bathroom on main along with separate living and dining rooms. The kitchen is open to the 2 story family room and has double ovens, stainless steel appliances, granite counters, breakfast bar and eat-in area. The back deck and view to the lake is private and serene. The laundry room is also located on main level. The oversized owner suite includes sitting area with a fireplace and custom organization in the large closet. The three additional bedrooms are all en-suite. In addition, you will find a full kitchen, living room, 2 bedrooms, 2 bathrooms and walk out patio on the terrace level. Please join me Sunday 10/2 from 12-2pm for a showing.
- Listing 3** This is the home you have been looking for in Madison Falls. This beautiful 5 bedroom and 4.5 bath home is immediately available and ready for your family. It is a spacious home with a soaring great room, large kitchen, large dining room, den and sunroom on the main level. The upper level has large master suite with sitting area and large master bath. There are 3 other bedrooms and 2 baths on the upper level...one of the bedrooms is a private suite with a full bath. On lower level you will find a spacious recreation room, a bedroom, an office and a full bath. The roof was replaced 2 years ago. The rear of the home has a large deck that overlooks the backyard. Make and appointment to come and see this great home today!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4544 Cavallon Way Nw	1908 Landfall Pass Nw	5041 Corinault Pl Nw	4476 Cavallon Way Nw
City, State	Acworth, GA	Kennesaw, GA	Acworth, GA	Acworth, GA
Zip Code	30101	30152	30101	30101
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.71 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$625,000	\$695,900	\$625,000
List Price \$	--	\$625,000	\$695,900	\$625,000
Sale Price \$	--	\$600,000	\$695,000	\$660,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	08/31/2022	08/11/2022	05/31/2022
DOM · Cumulative DOM	-- · --	57 · 98	22 · 43	4 · 33
Age (# of years)	22	20	23	25
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 ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,732	3,382	3,817	3,241
Bdrm · Bths · ½ Bths	5 · 4 · 1	5 · 4	5 · 4 · 1	5 · 4 · 1
Total Room #	10	9	10	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	1596	1,993	1,829	1,900
Pool/Spa	--	--	--	--
Lot Size	.48 acres	0.54 acres	.66 acres	0.45 acres
Other	0	0	0	0
Net Adjustment	--	+\$12,550	-\$5,000	+\$16,203
Adjusted Price	--	\$612,550	\$690,000	\$676,203

* 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** FRESHLY PAINTED INTERIOR - MAIN LEVEL LIVING AREA. Beautiful well-maintained home with updated owner's bath and fabulous floor plan includes a 3rd car garage / BOAT DOOR with SEPARATE DRIVEWAY to the finished terrace level! Home offers a hard to find, GUEST BEDROOM ON MAIN and a full bath on the main level. A charming flagstone portico with rocking chair front porch welcomes guests and leads to a soaring 2-story foyer with gleaming hardwood floors. The foyer, flanked by a formal dining room with butler's pantry on one side, and a living room or home office on the other, leads to a grand 2-story family room with stone fireplace that opens to the gourmet kitchen - ideal for entertaining or evening meals with the family! The sun-filled kitchen boasts a very spacious eat-in area that can accommodate a large dining table, stainless appliances including double ovens, a center work island, solid surface countertops, hardwood floors, and walk-in pantry. Off the kitchen & family room is a large deck overlooking an expansive, flat, rear lawn with wooded perimeter offering plenty of privacy. The laundry room with built-ins and utility sink is found on the main level, conveniently located just off of the garage. The inviting OWNER'S SUITE showcases tray ceilings, a SEPARATE OFFICE OR NURSERY, walk-in closet with PROFESSIONAL CLOSET SYSTEM and a NEWLY RENOVATED, SPA-LIKE BATH with new vanities, new tile flooring, SHOWER with SEAMLESS GLASS DOORS and a SOAKING TUB. Three additional bedrooms and a renovated full bath are also found on the upper level. There is a fabulous FINISHED TERRACE LEVEL that could serve as an in-law or teen-suite, offering a KITCHENETTE/WET BAR, a game room, family/media room, FULL BATH, door to access the rear & side yard and interior door to the large 3rd car garage or boat garage. This home is located in a swim/tennis community with club house, playground and pickle ball courts, in top school districts in Cobb County and near shopping, dining, Lake Allatoona, the YMCA and public library. A must see and great value! Adjustment is for the difference in sq ft in the amount of +\$11550, room count amount of +\$6000 and garage capacity of -\$5000.
- Sold 2** This is the perfect home that you've been looking for! This beautiful house has a large master on "main" and 4 additional nice sized bedrooms, with all beautifully renovated bathrooms. The kitchen has Caesar Stone quartz countertops, a large island, back splash and new stainless steel appliances which include a double oven so cooking is a pleasure and it is connected with the family room. There is plenty of space to enjoy the main level. The best part of this home may be the open floor plan and natural light which comes through the two story family room with large windows. Separate dining room, nice size laundry room and much more. This move in ready house has brand new LVP floors, new deck, inside and outside was just painted, new carpet, new roof, new AC unit. The spacious full day light unfinished basement is another part of the house that you can do whatever you have dreamed. Professional pictures are coming soon. *You do not want to miss out on this beautiful house, won't last long!! * Adjustment is for the difference in garage capacity in the amount of -\$5000.
- Sold 3** Immaculately Maintained 5 Bedroom Home In Cavallon On The Creek Swim & Tennis Community. This Home Is Move-In Ready. New Hardwood Floors Welcome You To The Living Room, Separate Dining Room & Greatroom With High Ceiling & Fireplace. Kitchen Is Open To The Greatroom With Breakfast Area, Island With Gas Cooktop & Lots Of Cabinets. Sunroom & Deck Overlooking The Manicured Fenced Backyard -- Great For Cookouts. Master Suite On The Main Level Features Bay Window Sitting Area, Walk-In Closet, High Ceiling, Master Bath With Separate Tub/Shower & His/Her Vanities. Second Level Features 3 Bedrooms (one with private bath, two with jack-n-jill bath). Lots Of Storage. Terrace Level Is Amazing. Greatroom With Fireplace, Kitchen With Stove, Dishwasher & Refrigerator. Office, Bedroom, Bath & Extra Playroom. Plantation Shutters Throughout Home, Large Closets, Lots Of Extra Storage & High Ceilings. Move-In Ready! Adjustment is for the difference in sq ft in the amount of +\$16203.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject was listed on 3/19/2021 and withdrawn on 5/13/2021. The listing sheet is attached with fmls# 6856276.			
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	\$675,000	\$675,000
Sales Price	\$675,000	\$675,000
30 Day Price	\$650,000	--
Comments Regarding Pricing Strategy		
Subject list price is determined based on the sales and listings in the area of home similar to subject in the area of room, style, age, and sq ft. A comp sold for more count than the list price and this maybe due to multiple offers received.		

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



Side



Street



Street

Subject Photos



Other



Other



Other



Other

Listing Photos

L1 2321 Brafton Ct NW
Acworth, GA 30101



Front

L2 1915 Brackendale Rd NW
Kennesaw, GA 30152



Front

L3 4435 Callaway Crest Dr NW
Kennesaw, GA 30152



Front

Sales Photos

S1 1908 Landfall Pass NW
Kennesaw, GA 30152



Front

S2 5041 Corinault PI NW
Acworth, GA 30101



Front

S3 4476 Cavallon Way NW
Acworth, GA 30101



Front

ClearMaps Addendum

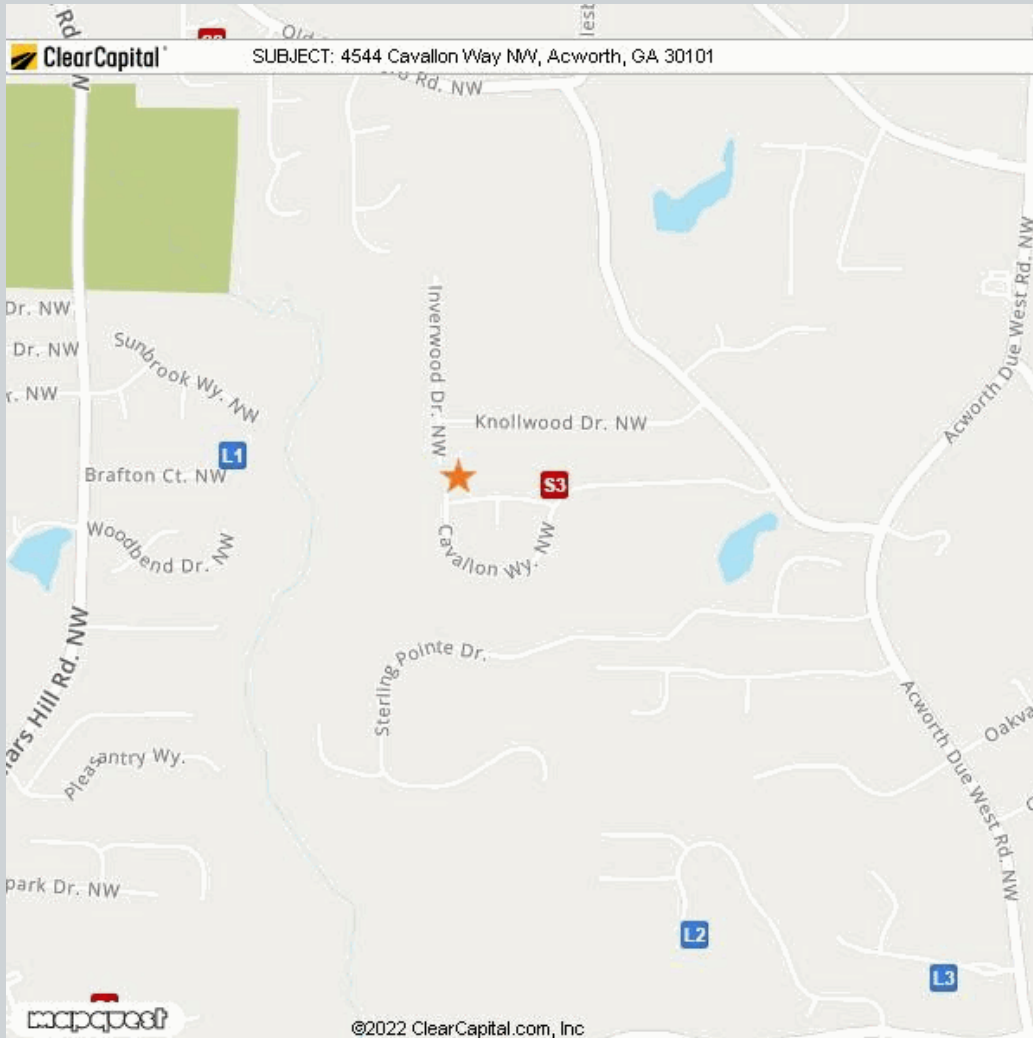
Address ★ 4544 Cavallon Way Nw, Acworth, GA 30101

Loan Number 42981

Suggested List \$675,000

Suggested Repaired \$675,000

Sale \$675,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4544 Cavallon Way Nw, Acworth, GA 30101	--	Parcel Match
L1 Listing 1	2321 Brafton Ct Nw, Acworth, GA 30101	0.32 Miles ¹	Parcel Match
L2 Listing 2	1915 Brackendale Rd Nw, Kennesaw, GA 30152	0.73 Miles ¹	Parcel Match
L3 Listing 3	4435 Callaway Crest Dr Nw, Kennesaw, GA 30152	0.99 Miles ¹	Parcel Match
S1 Sold 1	1908 Landfall Pass Nw, Kennesaw, GA 30152	0.91 Miles ¹	Parcel Match
S2 Sold 2	5041 Corinault Pl Nw, Acworth, GA 30101	0.71 Miles ¹	Parcel Match
S3 Sold 3	4476 Cavallon Way Nw, Acworth, GA 30101	0.14 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	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	11.85 miles	Date Signed	11/17/2022

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.