

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	109 Andrews Court, Dallas, GA 30157	Order ID	7027521	Property ID	29302437
Inspection Date	01/06/2021	Date of Report	01/07/2021		
Loan Number	42984	APN	78044		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	0105BPO	Tracking ID 1	0105BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Bass Charlotte Heirs Of	Condition Comments SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
R. E. Taxes	\$249,148	
Assessed Value	\$75,348	
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: \$125,900 High: \$329,900	
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	109 Andrews Court	605 Cole Creek Dr	103 Natalie Ct	208 Arbor Creek Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	0.51 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$185,000	\$235,000
List Price \$	--	\$220,000	\$185,000	\$235,000
Original List Date		01/06/2021	12/04/2020	12/04/2020
DOM · Cumulative DOM	-- · --	1 · 1	33 · 34	33 · 34
Age (# of years)	5	5	16	15
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	Split TRADITIONAL	2 Stories TRADITIONAL	Split TRADITIONAL	2 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,228	1,452	1,451	1,692
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	3 · 3	3 · 2 · 1
Total Room #	7	7	6	6
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%	100%	0%
Basement Sq. Ft.	1,204	--	275	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.22 acres	0.17 acres	0.17 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

* Listing 1 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** Nice 4 bedroom, 2 bath home. Master on main. double vanity, garden tub, separate tub and walk in closet. Vaulted ceilings in living room. Kitchen is open and spacious and includes black appliances. Will not last.
- Listing 2** Give Budget A Break & Eyes A Treat! Discover this delightful home offering special features, including a cul-de-sac lot, an oversized garage with storage room and new, party-perfect, double decks. The floorplan is open, the great room is vaulted and the terrace level provides a versatile bonus room or 4th bedroom, plus 3rd bath. The split bedroom plan offers master bedroom privacy and the owner's bath features double sinks, a separate shower and a soaking tub. The sun-filled kitchen is enhanced by new flooring, stained cabinets and a lovely bay window. Fall in love!
- Listing 3** WHAT A GREAT STARTER HOME. ENTER THE BREATHTAKING TWO STORY FOYER THAT LEADS INTO THE VERY LARGE LIVING ROOM, OPENS TO THE DINING ROOM. KITCHEN HAS A GOOD WORKABLE TRIANGLE PLAN & IS RIGHT OFF THE GARAGE. LARGE MASTER BEDROOM WITH TRAY CEILING. DOUBLE VANITIES & A SOAKING TUB WITH A SEPARATE SHOWER IN THE MASTER BATH THAT ADJOINS A LARGE WALK-IN CLOSET. LARGE SECONDARY BEDROOMS WITH BIG CLOSETS. HALL BATH HAS A SOAKING TUB & SHOWER COMBINATION. HARDWOOD FLOORS DOWNSTAIRS IN ALL ROOMS EXCEPT THE HALF BATH. THIS LITTLE GEM IS JUST WAITING FOR YOUR FRESH PAINT & NEW CARPET.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	109 Andrews Court	101 Flagler Way	121 Andrews Ct	224 Depot Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.08 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$249,900	\$210,000	\$199,900
List Price \$	--	\$249,900	\$210,000	\$199,900
Sale Price \$	--	\$230,000	\$215,000	\$204,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	12/23/2020	09/17/2020	08/20/2020
DOM · Cumulative DOM	-- · --	40 · 40	37 · 31	17 · 17
Age (# of years)	5	7	5	6
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	Split TRADITIONAL	1 Story RANCH	Split TRADITIONAL	Split TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	1,228	1,880	1,128	1,354
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 3	4 · 3
Total Room #	7	6	6	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	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.	1204	--	1,128	475
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.28 acres	0.25 acres	0.48 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	-\$13,040	+\$2,000	-\$1,520
Adjusted Price	--	\$216,960	\$217,000	\$202,480

* 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** Stunning stepless, immaculate ranch! This updated gorgeous home has it all! 3 bedrooms, 2 full baths with additional office/bedroom, playroom, four seasons sun room, and outdoor oasis! Walk into your dream home and start making memories! Entrance foyer with open great room and dining room. Step into a farm house kitchen with solid surface countertops, stone breakfast bar, and pantry. Walk into an amazing spacious master with extra closet space and an unbelievable master bath featuring a soaking tub. Split bedroom plan with two additional bedrooms, an office which could be a bedroom, a playroom/flex room, and a gorgeous relaxing sun room equipped for all seasons. Step outside to a private paradise! Extra large outdoor patio with bbq grilling area and more! Tons of upgrades including barn door, Lexan screens for sun room, insulated garage door, gutter guards, sprinkler system, and more! Total electric and on sewer! Two adjacent lots available for purchase! This home won't last!
- Sold 2** Upgrades Galore in 3 y/o, cul-de-sac lot home! Quiet, friendly neighborhood w/ NO HOA. All major APPLIANCES STAY! COVERED back deck is only one in neighborhood by builder. Fresh gray paint inside. 3BR/2B on main, 2BR/1B on patio level! Master suite has tray ceiling, soaking tub, sep shower, & HUGE closet. Kit opened to vaulted LR w/ wood FP. Black farmhouse sink, stained cabinets, SS appliances and country dining. Large shop room behind 2 car garage. Extra storage built into every corner. NEW 4 mo old privacy fence surrounds bk yard w/ heavy duty play set .
- Sold 3** Move In Ready!!! Great Home in Culdesac of small community. 4 Bedrooms, 3 Bathrooms. Family Room with wood burning fireplace, vaulted ceiling and new flooring! Eat-in Kitchen offers black appliances (including refrigerator) stained cabinets and custom island. You will love the master suite with HUGE walk-in closet! Downstairs you will find a huge 4th bedroom with full bath and over-sized closet, perfect for an in-law suite or teen suite. The garage is massive with room for 2 cars and tons of storage space. You are sure to be impressed then moment you walk in. This one will not last long! Convenient to Silver Comet Trail, Shopping, Eateries and Schools.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PER COUNTY TAX RECORDS SUBJECT PROPERTY SOLD ON 11/21/2016 IN THE AMOUNT OF \$159,900.			
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	\$212,900	\$212,900
Sales Price	\$209,900	\$209,900
30 Day Price	\$202,900	--
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 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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 605 COLE CREEK DR
Dallas, GA 30157



Front

L2 103 Natalie Ct
Dallas, GA 30157



Front

L3 208 Arbor Creek Dr
Dallas, GA 30157



Front

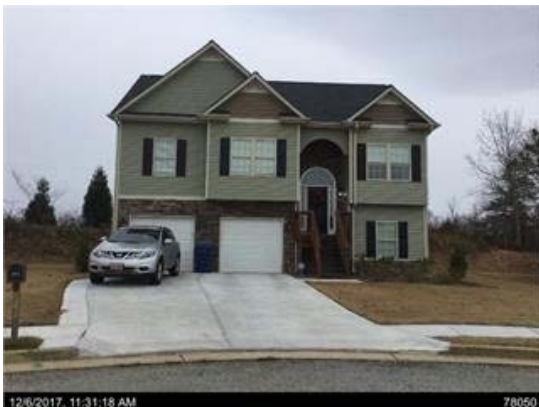
Sales Photos

S1 101 Flagler Way
Dallas, GA 30157



Front

S2 121 Andrews Ct
Dallas, GA 30157



Front

S3 224 Depot Ln
Dallas, GA 30157



Front

ClearMaps Addendum

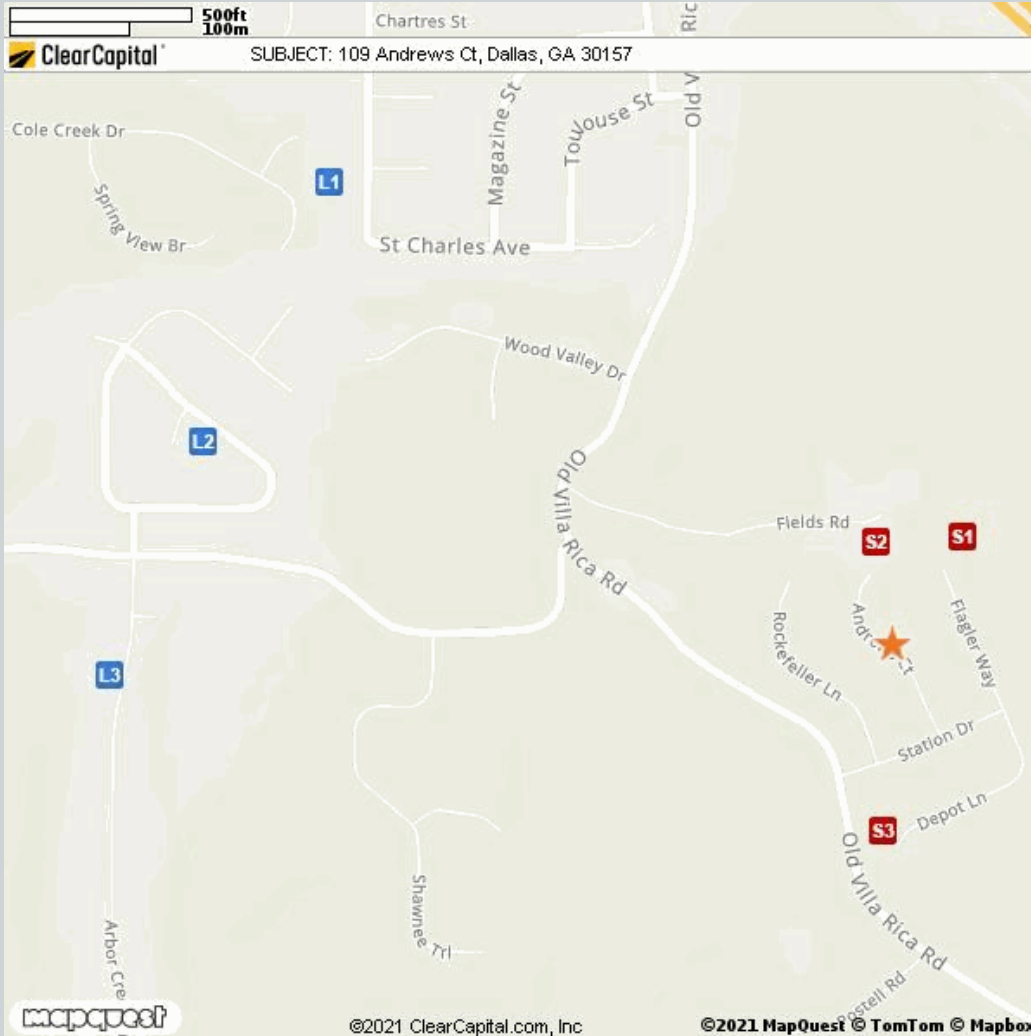
Address ★ 109 Andrews Court, Dallas, GA 30157

Loan Number 42984

Suggested List \$212,900

Suggested Repaired \$212,900

Sale \$209,900



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	109 Andrews Court, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	605 Cole Creek Dr, Dallas, GA 30157	0.52 Miles ¹	Parcel Match
L2 Listing 2	103 Natalie Ct, Dallas, GA 30157	0.51 Miles ¹	Parcel Match
L3 Listing 3	208 Arbor Creek Dr, Dallas, GA 30157	0.55 Miles ¹	Parcel Match
S1 Sold 1	101 Flagler Way, Dallas, GA 30157	0.10 Miles ¹	Parcel Match
S2 Sold 2	121 Andrews Ct, Dallas, GA 30157	0.08 Miles ¹	Parcel Match
S3 Sold 3	224 Depot Ln, Dallas, GA 30157	0.13 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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2023	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	13.22 miles	Date Signed	01/07/2021

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.