

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	43 Leeward Drive, Savannah, GA 31419	Order ID	7027521	Property ID	29302432
Inspection Date	01/07/2021	Date of Report	01/08/2021		
Loan Number	42986	APN	10993G01040		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

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

General Conditions

Owner	MORGAN LORRAINE M & ANDREA C*	Condition Comments The subject appeared to be in stable structural and physical condition.
R. E. Taxes	\$1,174	
Assessed Value	\$41,320	
Zoning Classification	R3 - Residential Lot	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Doors and windows secure.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subdivision is one of Savannah's newer neighborhoods. The homes are maintained adequately. They are of diverse styles and designs and in good conformation. The location is near amenities including public transportation. It is less than 10 minutes from the highway.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$94,000 High: \$190,000	
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	43 Leeward Drive	105 Westminster Dr	117 Stockbridge Dr	127 Wimbledon Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.50 ¹	0.38 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$170,000	\$140,000	\$179,900
List Price \$	--	\$170,000	\$140,000	\$179,900
Original List Date		12/06/2020	12/01/2020	12/04/2020
DOM · Cumulative DOM	-- · --	32 · 33	2 · 38	8 · 35
Age (# of years)	23	42	37	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 ; 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	1,016	1,140	1,268	1,116
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.17 acres	.21 acres	.24 acres	.25 acres
Other	--	--	--	--

* 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** Remarks: Come make this adorable brick and vinyl ranch in Village Green your new home. This well cared for home is conveniently located to everything that Savannah has to offer. The updated windows and sliding glass doors along with a newer architectural shingle roof should eliminate any worry of having to spend your hard earned money updating high cost items in the future. The kitchen boasts attractive appliances and a sharp backsplash. The Bluetooth enabled garage door lets you open it directly from your phone. Enjoy the outdoors while sitting around the fire pit in this expansive back yard. The back yard has a great privacy fence with access to the double gate from the lane in the rear. Neighborhood amenities include walking trails, tennis courts, playground and a large community pool.
- Listing 2** Remarks: Convenient to everything in the Savannah Area. Three Bedrooms, two baths, one car garage, fenced backyard, front porch, large deck and nice, quiet street. Large living room with breakfast area and galley style kitchen, separate laundry room between kitchen and garage. Vaulted ceilings and fireplace are a nice touch. Village Green Community offer great amenities including pool and playground.
- Listing 3** Remarks: Beautifully updated home in the desirable Georgetown. This 3bed 2bath home boasts all the upgrades you could want! From fresh paint, new appliances, quartz counter tops throughout and new faucets all the way down to the beautiful wood floors this house has the updated look you desire. Enjoy your beautiful fireplace in a spacious living room, a great breakfast area and then walk out the back door to a beautiful back patio that over looks a private, fenced yard. The community offers many amenities to include pools, a playground and even tennis courts.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	43 Leeward Drive	120 Stockbridge Dr	145 Cambridge Dr	104 Embassy Ct
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.21 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$149,900	\$169,900	\$155,000
List Price \$	--	\$149,900	\$164,900	\$155,000
Sale Price \$	--	\$150,000	\$164,900	\$155,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/03/2020	06/26/2020	12/30/2020
DOM · Cumulative DOM	-- · --	8 · 44	86 · 88	35 · 35
Age (# of years)	23	37	27	26
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	1,016	1,164	1,224	1,306
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.17 acres	.21 acres	.17 acres	.14 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,480	-\$2,080	-\$2,900
Adjusted Price	--	\$148,520	\$162,820	\$152,100

* 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** Adjustments: Sqft @ \$10. Sold above list price; no reason stated by the listing agent. Home has a 1 car garage, central heat and air. No description noted by listing Agent
- Sold 2** Remarks: The Jewel of Georgetown! This 3 bedroom, 2 bath home is exactly the home that everyone wants. Open floor plan between the living and dining area, and a modern style pass-through into the kitchen with vaulted ceilings. Peace and serenity between the rooms and still just a few feet away the whole time. Right off the master bedroom is a pair of sliding doors that lead out to the back area of the property.
- Sold 3** Remarks: This 3 bedroom, 2 bath home with outstanding fully fenced, private, backyard offers the space both inside and out that you have been searching for! Step inside to a wonderful open floor plan beginning with a spacious living room with wood-inspired flooring, vaulted ceilings and a brand new slider for an abundance of natural light. The vaulted ceiling continues into the casual dining area with huge double window overlooking the backyard. The large pass through from the kitchen to the living room continues the bright and open feel of the home. Space for homeschooling is not an issue thanks to the formal dining room that is currently being used as the perfect home study room. The master bedroom includes a tray ceiling with an ensuite bath. Note the roof, HVAC and water heater have all been replaced in the last few years, a moisture barrier is installed in the crawl space and both the front and back steps are brand new.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no recent listing history concerning the subject. Legal Description LOT 262 VILLAGE GREEN SUB PH IV SMB 17S 76 Deed Book 331P Deed Page 0057			
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	\$148,520	\$148,520
Sales Price	\$148,520	\$148,520
30 Day Price	\$138,520	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 1 less 10k for the 30 day price. The subject was the smaller of homes in the 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



Street

Listing Photos

L1 105 Westminister Dr
Savannah, GA 31419



Front

L2 117 Stockbridge Dr
Savannah, GA 31419



Front

L3 127 Wimbledon Dr
Savannah, GA 31419



Front

Sales Photos

S1 120 Stockbridge Dr
Savannah, GA 31419



Front

S2 145 Cambridge Dr
Savannah, GA 31419



Front

S3 104 Embassy Ct
Savannah, GA 31419



Front

ClearMaps Addendum

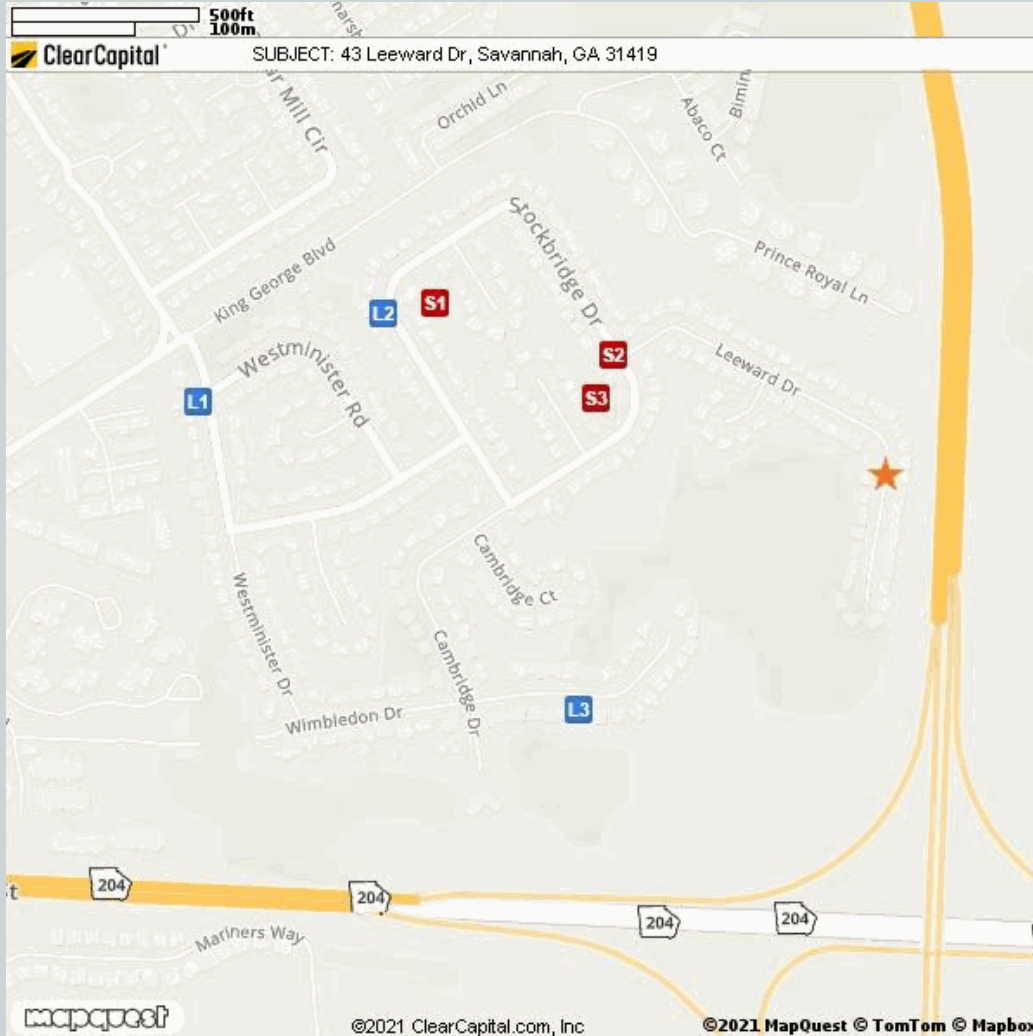
Address ★ 43 Leeward Drive, Savannah, GA 31419

Loan Number 42986

Suggested List \$148,520

Suggested Repaired \$148,520

Sale \$148,520



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	43 Leeward Drive, Savannah, GA 31419	--	Parcel Match
L1 Listing 1	105 Westminister Dr, Savannah, GA 31419	0.50 Miles ¹	Parcel Match
L2 Listing 2	117 Stockbridge Dr, Savannah, GA 31419	0.38 Miles ¹	Parcel Match
L3 Listing 3	127 Wimbledon Dr, Savannah, GA 31419	0.27 Miles ¹	Parcel Match
S1 Sold 1	120 Stockbridge Dr, Savannah, GA 31419	0.35 Miles ¹	Parcel Match
S2 Sold 2	145 Cambridge Dr, Savannah, GA 31419	0.21 Miles ¹	Parcel Match
S3 Sold 3	104 Embassy Ct, Savannah, GA 31419	0.21 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	5.85 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.