

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	1282 Jandras Lane, Atlanta, GA 30316	Order ID	7793381	Property ID	31743785
Inspection Date	12/03/2021	Date of Report	12/07/2021		
Loan Number	42993	APN	15-144-09-056		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs

Order Tracking ID	1203BPO_update	Tracking ID 1	1203BPO_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Breckenridge Prop Fund 2016 LI	Condition Comments	
R. E. Taxes	\$3,521	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.	
Assessed Value	\$79,680		
Zoning Classification	Residential		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Dekalb 1234567890		
Association Fees	\$225 / Month (Insurance)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$300,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1282 Jandras Lane	1830 Umlerland Way	1344 Gates Circle	2124 Gorman Grove
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30316	30316	30316	30316
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.80 ¹	0.98 ¹	0.25 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$255,000	\$365,000	\$300,000
List Price \$	--	\$240,000	\$285,000	\$300,000
Original List Date		10/17/2021	08/03/2021	10/22/2021
DOM · Cumulative DOM	-- · --	47 · 51	122 · 126	42 · 46
Age (# of years)	15	16	19	15
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	2,124	1,548	1,867	1,884
Bdrm · Bths · ½ Bths	3 · 3 · 1	2 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	6	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.020 acres	0.02 acres	0.03 acres	0.02 acres
Other	None	None	None	None

* 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.

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

Listing 1 Adjustments:Bed:\$4000,Bath:\$2000,GLA:\$11520,Total Adjustment:\$17520,Net Adjustment Value:\$257520 the proeprty is inferior in bed/batha nd similar in style to the subject.

Listing 2 Adjustments:,Bath:\$2000,GLA:\$5140,Garage:\$2000,Total Adjustment:\$9140,Net Adjustment Value:\$294140 The property is similar in condiiton and style to the subject.

Listing 3 Adjustments:,Bath:\$2000,GLA:\$4800,Total Adjustment:\$6800,Net Adjustment Value:\$306800 the proeprty is inferior in age and similar in style to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1282 Jandras Lane	1302 Jandras Lane	1280 Jandras Lane	2536 Village Creek Landing
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30316	30316	30316	30316
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.00 ¹	0.30 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$245,000	\$274,900	\$294,000
List Price \$	--	\$245,000	\$274,900	\$294,000
Sale Price \$	--	\$255,000	\$270,000	\$290,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/13/2021	06/10/2021	01/15/2021
DOM · Cumulative DOM	-- · --	54 · 54	77 · 77	43 · 43
Age (# of years)	15	15	15	18
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	2,124	1,873	2,120	1,684
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 3 · 1	3 · 2 · 2	3 · 2 · 1
Total Room #	8	8	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.		936	--	--
Pool/Spa	--	--	--	--
Lot Size	0.020 acres	0.02 acres	0.02 acres	0.03 acres
Other	None	None	None	None
Net Adjustment	--	+\$5,020	-\$1,000	+\$8,800
Adjusted Price	--	\$260,020	\$269,000	\$298,800

* 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** Adjustments:,GLA:\$5020,Total Adjustment:5020,Net Adjustment Value:\$260020 The proeprty is inferior in GLA and similar in view to the subject.
- Sold 2** Adjustments:,Bath:\$2000,HBath:\$-1000,Garage:\$-2000,Total Adjustment:-1000,Net Adjustment Value:\$269000 the proeprty is similar in view and condition to the subject.
- Sold 3** Adjustments:,Bath:\$2000,GLA:\$8800,Garage:\$-2000,Total Adjustment:8800,Net Adjustment Value:\$298800 the proeprty is inferior in age and similar in view to the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		None Noted					
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	\$278,000	\$278,000
Sales Price	\$268,000	\$268,000
30 Day Price	\$261,000	--
Comments Regarding Pricing Strategy		
<p>The subject is a condo town house with 2124 Sq. feet, built in 2006, contains 3beds/3.1 baths and the subject is in average condition. The subject is located near worship center, school, park, highway and retail amenities. Due to lack of comparable in the subject's same side it was necessary to exceed major boundaries such as major roads, highway and it will not affect the market value. Within 1 mile +/- 30% GLA, +/-30 year built there were limited comparable available so it was necessary to exceed proximity to 2 miles and was unable to bracket GLA in list comparable. It was necessary to exceed lot size, bed/bath count, +/-20% GLA and use comparable without basement due to limited comparable in the subject neighborhood. In order to include comparable to reinforce the subject's GLA and other attributes, the sold comparable search was broadened to 3-12 months time. The sold comparable 2 and list comparable 2 were similar in overall features as subject and given more weightage for providing final value.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject as 2,124 square feet (per MLS sheet). 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. The local market is reported as having increased 16.8% in the past twelve months.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 1830 UMBERLAND Way
Atlanta, GA 30316



Front

L2 1344 Gates Circle
Atlanta, GA 30316



Front

L3 2124 Gorman Grove
Atlanta, GA 30316



Front

Sales Photos

S1 1302 Jandras Lane
Atlanta, GA 30316



Front

S2 1280 Jandras Lane
Atlanta, GA 30316



Front

S3 2536 Village Creek Landing
Atlanta, GA 30316



Front

ClearMaps Addendum

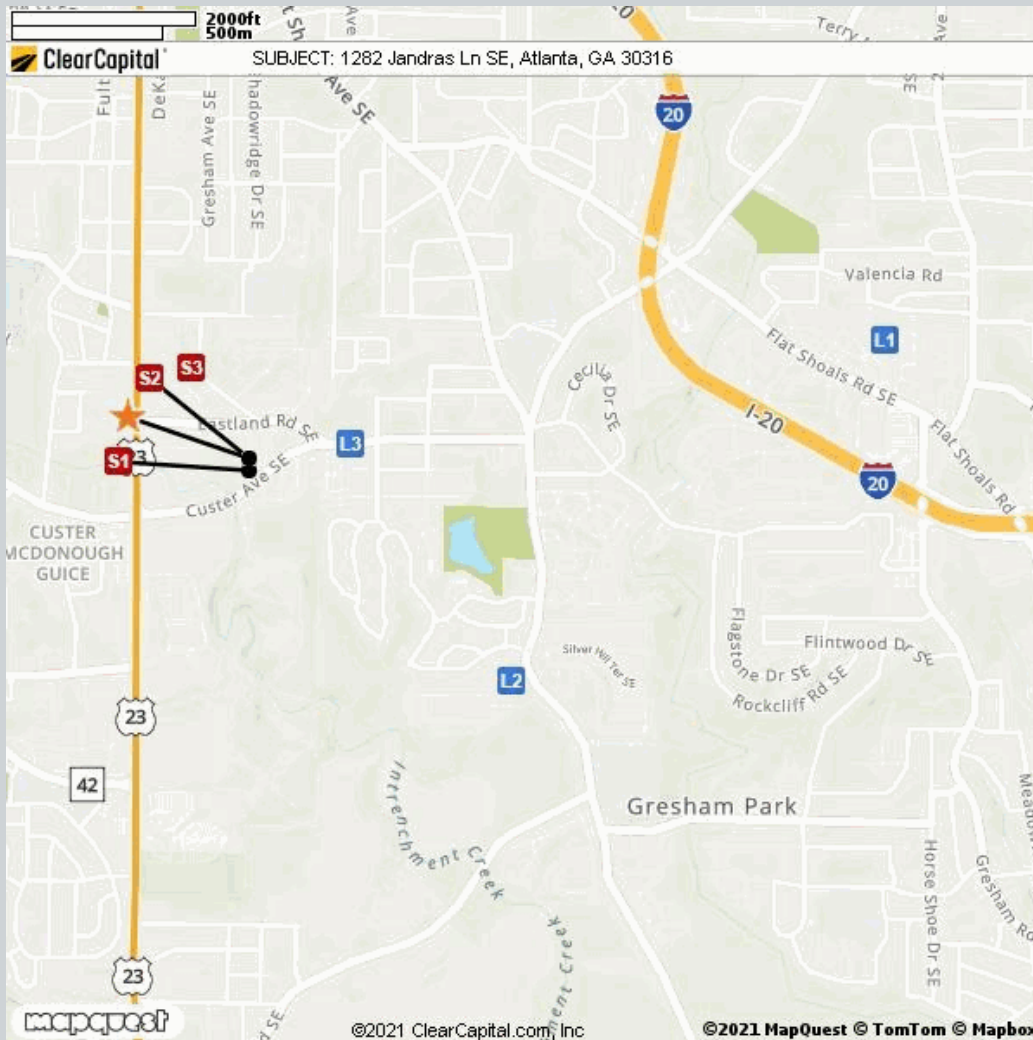
Address ★ 1282 Jandras Lane, Atlanta, GA 30316

Loan Number 42993

Suggested List \$278,000

Suggested Repaired \$278,000

Sale \$268,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1282 Jandras Lane, Atlanta, GA 30316	--	Parcel Match
L1 Listing 1	1830 UMBERLAND WAY, Atlanta, GA 30316	1.80 Miles ¹	Parcel Match
L2 Listing 2	1344 GATES CIRCLE, Atlanta, GA 30316	0.98 Miles ¹	Parcel Match
L3 Listing 3	2124 GORMAN GROVE, Atlanta, GA 30316	0.25 Miles ¹	Parcel Match
S1 Sold 1	1302 JANDRAS LANE, Atlanta, GA 30316	0.03 Miles ¹	Parcel Match
S2 Sold 2	1280 JANDRAS LANE, Atlanta, GA 30316	0.00 Miles ¹	Parcel Match
S3 Sold 3	2536 VILLAGE CREEK LANDING, Atlanta, GA 30316	0.30 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	Melissa Hylton	Company/Brokerage	Home Realty
License No	256607	Address	1916 Harbin Rd SW Atlanta GA 30311
License Expiration	09/30/2022	License State	GA
Phone	4044516891	Email	Hyltoneval@gmail.com
Broker Distance to Subject	7.87 miles	Date Signed	12/04/2021

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:

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