

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	186 Berwick Lakes Boulevard, Pooler, GA 31322	Order ID	7184555	Property ID	29848905
Inspection Date	03/23/2021	Date of Report	03/24/2021		
Loan Number	43578	APN	11009E02014		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	0322BPO	Tracking ID 1	0322BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	ZEHENDER STEVEN J	The subject appeared to be in stable structural and physical condition. It appeared to have received adequate care and owner concern.
R. E. Taxes	\$1,180	
Assessed Value	\$64,920	
Zoning Classification	R3 Residential Lots	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	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. It is situated in a rural like setting and less than 10 minutes from the interstate. The location is near amenities , however; private transportation may be required.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$105,000 High: \$585,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	186 Berwick Lakes Boulevard	190 Berwick Lakes Bl	144 Berwick Lakes Bl	149 Berwick Lakes Bl
City, State	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
Zip Code	31322	31322	31322	31322
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.35 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$180,000	\$165,000	\$189,900
List Price \$	--	\$180,000	\$165,000	\$189,900
Original List Date		01/25/2021	03/02/2021	01/29/2021
DOM · Cumulative DOM	-- · --	9 · 58	12 · 22	52 · 54
Age (# of years)	19	19	20	20
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	1,788	1,430	1,443	1,954
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	9	8	8	9
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.19 acres	.18 acres	.16 acres	.19 acres
Other	--	--	--	--

* 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** Remarks: Stepping into this home you can see straight to the backyard and the breathtaking views of the lake from the living room, Dining room and living room combo and the kitchen offers a eat-in area as well all perfect locations to enjoy the views of the lake. Bedrooms are spacious and the master a walk in closet and master bathroom with separate shower and tub, view the lake from the master as well. The screened in porch.
- Listing 2** Remarks: Nice home in Berwick Lakes Subdivision waiting for a new owner to make personal updates. Brick front home features 3 Bedrooms, 2 Baths, 4th Bedroom or Family Room, Living Room with Fireplace, Dining Room with French Doors leading to private patio and an Abundance of Closets. The Kitchen is open to the Living Room, has Tile Floors. a Large Pantry and plenty of space for an Island. The Roof is less then 2 years old, exterior has been pressure washed and trim painted. There are No HOA Fees and No Flood Insurance Required.
- Listing 3** Remarks: At just under 2000 sq ft, this home packs a lot of punch with plenty of room to spread out. Living dining room combo overlooks the expanded covered patio that is perfect for those game day gatherings. The step saver kitchen with breakfast nook is centrally located to the spacious great room, full bath and a main floor bedroom. On the upper level you will find the large master bedroom with a door to the bathroom that has hall access to service the 3rd and 4th bedroom. HOA free Pooler neighborhood

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	186 Berwick Lakes Boulevard	8 Victoria Ct	1 Reading Ct	168 Berwick Lakes Bl
City, State	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
Zip Code	31322	31322	31322	31322
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.14 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$169,900	\$189,900	\$193,900
List Price \$	--	\$169,900	\$189,900	\$193,900
Sale Price \$	--	\$179,000	\$191,400	\$192,000
Type of Financing	--	V A	V A	U S D A
Date of Sale	--	01/04/2020	12/04/2020	12/23/2020
DOM · Cumulative DOM	-- · --	54 · --	46 · 46	81 · 81
Age (# of years)	19	19	19	20
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	1,788	1,759	1,655	1,955
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2
Total Room #	9	9	8	9
Garage (Style/Stalls)	None	None	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	.19 acres	.19 acres	.29 acres	.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$290	+\$1,330	-\$1,670
Adjusted Price	--	\$179,290	\$192,730	\$190,330

* 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** Remarks: Well maintained 4 bedroom 2 bath home located on large fenced cul- de-sac lot. Two-story home with 1 bedroom and full bath downstairs. Master and two additional bedrooms upstairs with a full bath. Walk-in closets. Eat-in kitchen with 2 pantries. Open living room/dining room combo with closet. Hard surface flooring throughout downstairs and in bathrooms. Carpet upstairs. 25x28 custom patio with two gazebos for awesome outdoor entertainment! Updated interior photos soon. Wall and base cabinetry installed in the garage for amazing workspace and storage. Shed for extra storage. New roof, new water heater. Seller holds a GA Real Estate License. Sold above list price; no reason stated.
- Sold 2** Remarks: Looking for a home with a bonus room or home office? This is the home for you! This lovely three bedroom two bath with a bonus room all brick home is located on a cul-de-sac and has a .25 ac. lot with a privacy fenced yard and screened back porch. Master bath has a garden tub with separate shower. Living area has ceramic tile.
- Sold 3** Remarks: New Paint and New Carpet! Pristine One Owner 4BR 2BA, Side Entry Garage, Corner Homesite, Builder converted 2 car garage into an oversized Family Room with a beautiful Wood Burning Fireplace and Luxury Wood Stained Crown Molding, Upgraded Floors in Kitchen, Family Room and upstairs Hallway, Wood Stained Treads, Two Upgraded Entry Doors, All Appliances including Stainless Kitchen Appliances, washer / dryer and AC Unit are under warranty with Sears until April 2021, Full Sod and Irrigation, Utility Shed with pool equipment inside, Above Ground Pool, Upgraded Vanity Mirrors, Old Republic Platinum Warranty provided, New Termite Bond, Faux Wood Mini Blinds, 2 Gazebos and Wood Privacy Fence

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Coldwell Banker Intercoastal (553)	The subject is currently listed and under contract. Agent Remarks: 4 bedroom and 2 baths this home needs some TLC - Needs someone to make it their own. close to shopping and the interstate. Being sold as short sale - 3rd party approval required on all offers					
Listing Agent Name	Jim R Presnell (PRESNEJA)						
Listing Agent Phone	(912) 661-3331						
# 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
01/29/2021	\$154,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$179,290	\$179,290
Sales Price	\$179,290	\$179,290
30 Day Price	\$169,290	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 1 less 10k for the 30 day price.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.35 miles and the sold comps closed within the last 15 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 190 Berwick Lakes Bl
Pooler, GA 31322



Front

L2 144 Berwick Lakes Bl
Pooler, GA 31322



Front

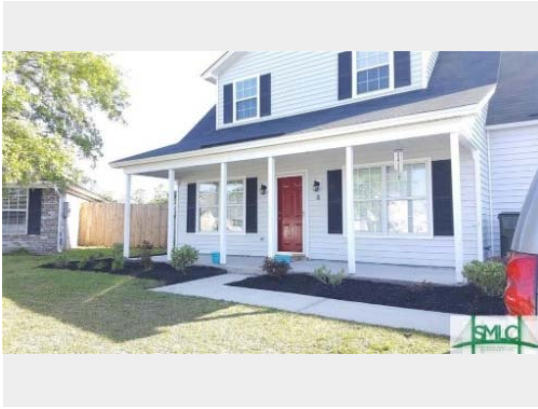
L3 149 Berwick Lakes Bl
Pooler, GA 31322



Front

Sales Photos

S1 8 Victoria Ct
Pooler, GA 31322



Front

S2 1 Reading Ct
Pooler, GA 31322



Front

S3 168 Berwick Lakes Bl
Pooler, GA 31322



Front

ClearMaps Addendum

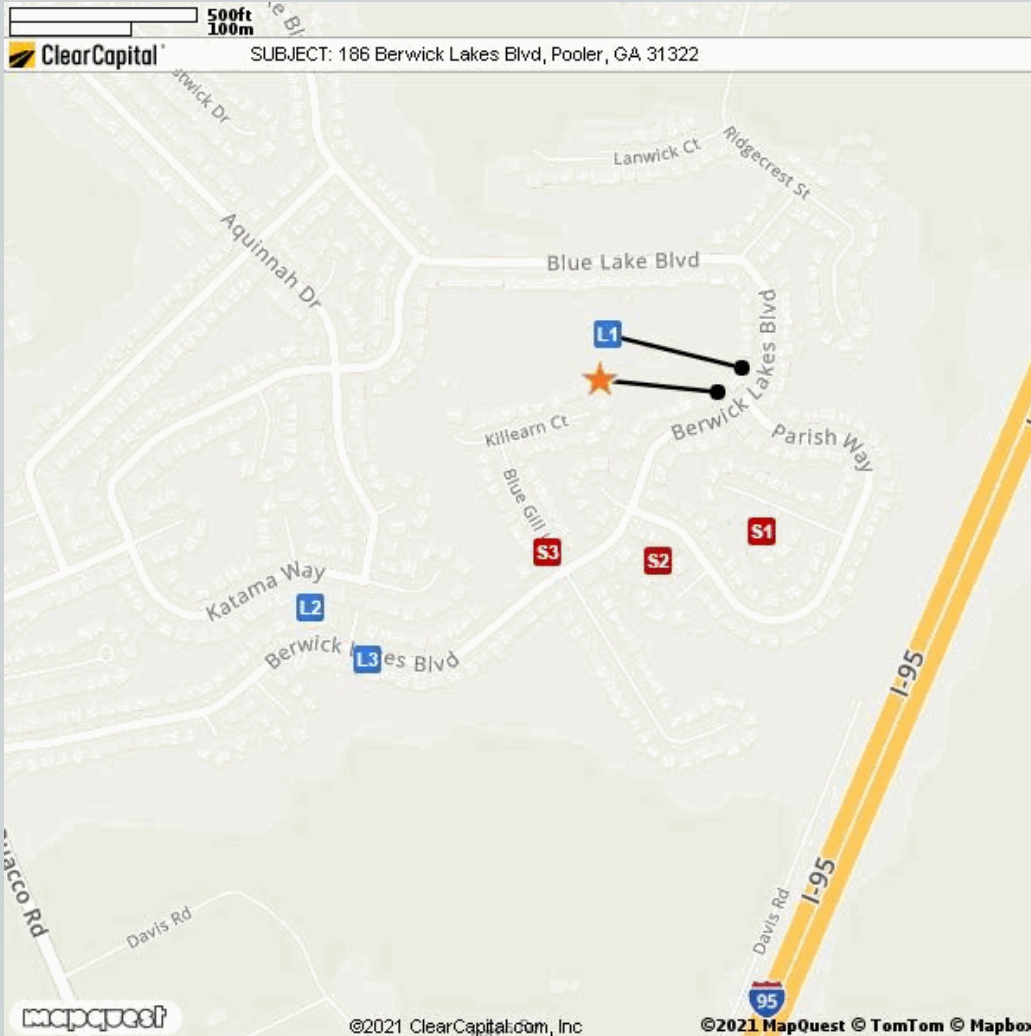
Address ★ 186 Berwick Lakes Boulevard, Pooler, GA 31322

Loan Number 43578

Suggested List \$179,290

Suggested Repaired \$179,290

Sale \$179,290



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	186 Berwick Lakes Boulevard, Pooler, GA 31322	--	Parcel Match
L1 Listing 1	190 Berwick Lakes Bl, Pooler, GA 31322	0.02 Miles ¹	Parcel Match
L2 Listing 2	144 Berwick Lakes Bl, Pooler, GA 31322	0.35 Miles ¹	Parcel Match
L3 Listing 3	149 Berwick Lakes Bl, Pooler, GA 31322	0.33 Miles ¹	Parcel Match
S1 Sold 1	8 Victoria Ct, Pooler, GA 31322	0.11 Miles ¹	Parcel Match
S2 Sold 2	1 Reading Ct, Pooler, GA 31322	0.14 Miles ¹	Parcel Match
S3 Sold 3	168 Berwick Lakes Bl, Pooler, GA 31322	0.18 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	10.21 miles	Date Signed	03/24/2021

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.