

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	3619 Liberty Lane, Powder Springs, GA 30127	Order ID	7570523	Property ID	31006907
Inspection Date	09/09/2021	Date of Report	09/09/2021		
Loan Number	43789	APN	19-0807-0-011-0		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs					
Order Tracking ID	0908BPO_Update	Tracking ID 1	0908BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$2,687	Subject is in average condition and is built to conform to other homes in the neighborhood. it sits on a corner lot inside the community. Subject is on a city road with easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside. Community backs up to a Rail road track.	
Assessed Value	\$259,290		
Zoning Classification	Residential		
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	Liberty Oaks Homeowners 856-340-3975		
Association Fees	\$200 / Year (Landscaping)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Subject community is an older but well-established neighborhood in Powder Springs. It has easy access to city major roads. Community is less than a mile to the rail road tracks. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of same community because within 1 mile and 3 months there were only 0 closed comparables and 2 Active comparables. I had to extend my search in...	
Sales Prices in this Neighborhood	Low: \$330,000 High: \$360,000		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

Subject community is an older but well-established neighborhood in Powder Springs. It has easy access to city major roads. Community is less than a mile to the rail road tracks. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of same community because within 1 mile and 3 months there were only 0 closed comparables and 2 Active comparables. I had to extend my search in time up to 6 months and outside the subject's community in order to find comparable comps that bracket the subjects gla, age, site size and value. I used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3619 Liberty Lane	4924 Heritage Crossing Dr Sw	3708 Liberty Dr Sw	5075 Hopeland Dr
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.83 ¹	0.12 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$399,999	\$349,900	\$341,000
List Price \$	--	\$399,999	\$349,900	\$341,000
Original List Date		08/25/2021	08/02/2021	07/01/2021
DOM · Cumulative DOM	-- · --	6 · 15	10 · 38	47 · 70
Age (# of years)	18	20	19	24
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	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,620	2,798	2,383	2,238
Bdrm · Bths · ½ Bths	4 · 3 · 1	5 · 2 · 1	4 · 2	4 · 2 · 2
Total Room #	8	8	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	30%	0%	0%	0%
Basement Sq. Ft.	324	487	--	298
Pool/Spa	--	--	--	--
Lot Size	.26 acres	0.45 acres	0.26 acres	0.28 acres
Other	0	0	0	0

* 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.

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

Listing 1 Subject is similar to comp 2 in the areas of room count, lot size, and style. Comp though has more sq ft than subject. Comp is not in same community but was used here because of its features--style, room count and lot size.

Listing 2 Comp is inferior to subject in the area of sq ft and room count. Both have same age and lot size. However, comp has brick front as subject. Comp is in same community. Comp was used here because of its lot size, age, and proximity to subject.

Listing 3 Although comp has same room count, style and age as subject, comp is inferior to subject in the area of sq ft. Both are not in same community and comp was used here because of its age, room count, and proximity to subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3619 Liberty Lane	4958 Heritage Crossing Dr Sw	3940 Heritage Crossing Dr	5810 Webb Forest Ct
City, State	Powder Springs, GA	Powder Springs, GA	Hiram, GA	Powder Springs, GA
Zip Code	30127	30127	30141	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.70 ¹	0.74 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$381,000	\$359,900
List Price \$	--	\$325,000	\$381,000	\$359,900
Sale Price \$	--	\$340,000	\$355,000	\$359,000
Type of Financing	--	Va	Conv	Fha
Date of Sale	--	06/25/2021	07/06/2021	05/21/2021
DOM · Cumulative DOM	-- · --	7 · 32	16 · 69	5 · 46
Age (# of years)	18	21	19	18
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	2,620	2,410	2,892	2,640
Bdrm · Bths · ½ Bths	4 · 3 · 1	3 · 2 · 1	5 · 2 · 1	4 · 3
Total Room #	8	6	8	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	No
Basement (% Fin)	30%	0%	0%	0%
Basement Sq. Ft.	324	--	617	--
Pool/Spa	--	--	--	--
Lot Size	.26 acres	0.35 acres	0.44 acres	0.44 acres
Other	0	0	0	0
Net Adjustment	--	+\$14,880	-\$7,616	+\$4,500
Adjusted Price	--	\$354,880	\$347,384	\$363,500

* 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** Comp is inferior to subject in sq ft and room count. Comp though has same style and age as subject. Both are not in same community. Comp is in close proximity to subject. Comp was used here because of its room count, age and style. Adjustments are as follows: room count in the amount of +\$9000 and +\$5880 for the difference in sq ft.
- Sold 2** Subject is similar to comp in style, room count, and age. However, subject has less sq ft than comp 2. Subject is not in same community as comp. Comp was used here because of its style, age, lot size, and sold date. Adjustment is for the difference in sqft in the amount of -\$7000.
- Sold 3** Comp is similar to subject in the area of sqft. Both have same age and style. However, Comp has less room count than subject. Both are not in same community. Comp was used here because of its proximity, style, age, and sqft. Adjustment is for the difference in room count in the amount of +\$4500.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject was listed on 10/10/2020 and expired on 1/15/2021 but tax record shows a sale date of 3/2/2021 and sales price of \$262000. The expired listing sheet is attached here.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
10/10/2020	\$275,500	03/02/2021	\$262,000	Pending/Contract	03/02/2021	\$262,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$350,000	\$350,000
Sales Price	\$350,000	\$350,000
30 Day Price	\$340,000	--
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 count, style, age, and sq ft. It was difficult to find better comps for this report because of subject's sqft. Comps used here are the best available. A comp sold for more than the list price and this maybe due to multiple offers.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion is supported by the comparable data. It is noted the current as-is conclusion is higher than the prior report completed on 3/2021; the Clear Capital Home Data Index indicate the market has increased by 20.8% over the past 12 months.

Subject Photos



Front



Address Verification



Street



Street



Other

Listing Photos

L1 4924 Heritage Crossing Dr SW
Powder Springs, GA 30127



Front

L2 3708 LIBERTY Dr SW
Powder Springs, GA 30127



Front

L3 5075 Hopeland Dr
Powder Springs, GA 30127



Front

Sales Photos

S1 4958 Heritage Crossing Dr SW
Powder Springs, GA 30127



Front

S2 3940 Heritage Crossing Dr
Hiram, GA 30141



Front

S3 5810 Webb Forest Ct
Powder Springs, GA 30127



Front

ClearMaps Addendum

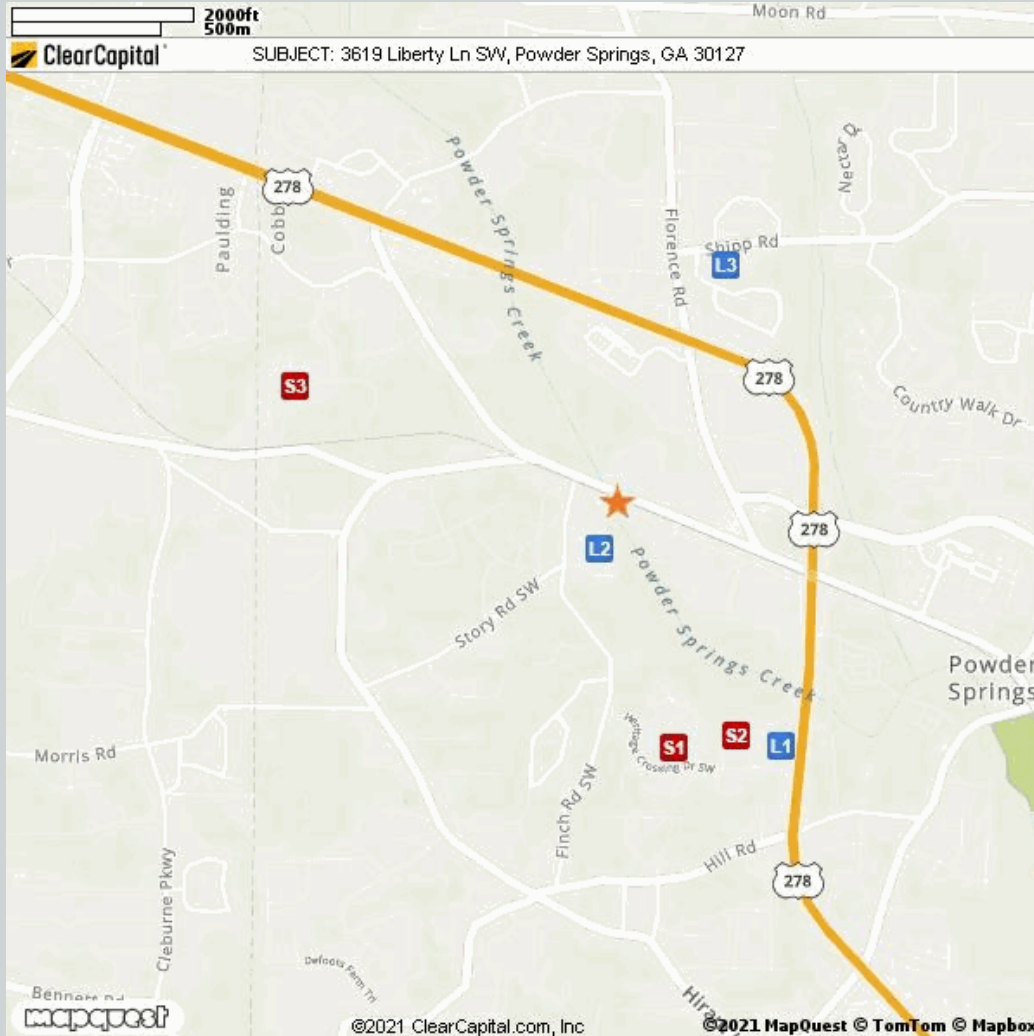
Address ★ 3619 Liberty Lane, Powder Springs, GA 30127

Loan Number 43789

Suggested List \$350,000

Suggested Repaired \$350,000

Sale \$350,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3619 Liberty Lane, Powder Springs, GA 30127	--	Parcel Match
L1 Listing 1	4924 Heritage Crossing Dr Sw, Powder Springs, GA 30127	0.83 Miles ¹	Parcel Match
L2 Listing 2	3708 Liberty Dr Sw, Powder Springs, GA 30127	0.12 Miles ¹	Parcel Match
L3 Listing 3	5075 Hopeland Dr, Powder Springs, GA 30127	0.77 Miles ¹	Parcel Match
S1 Sold 1	4958 Heritage Crossing Dr Sw, Powder Springs, GA 30127	0.70 Miles ¹	Parcel Match
S2 Sold 2	3940 Heritage Crossing Dr, Hiram, GA 30141	0.74 Miles ¹	Parcel Match
S3 Sold 3	5810 Webb Forest Ct, Powder Springs, GA 30127	0.96 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	4.24 miles	Date Signed	09/09/2021

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.