

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	605 Ivanhoe Close, Mcdonough, GEORGIA 30253	Order ID	7336436	Property ID	30420934
Inspection Date	06/03/2021	Date of Report	06/04/2021		
Loan Number	45154	APN	091J01190000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	0602BPO_Citi	Tracking ID 1	0602BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Witter Leroy A	Subject appears to be in average exterior condition and in similar maintenance to other properties within the immediate neighborhood. At the time of inspection, there was no need for repairs or any visible signs of deferred maintenance. Final values are based upon the most proximate and similar comps available and represent normal marketing conditions for the area.
R. E. Taxes	\$3,888	
Assessed Value	\$98,920	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Located within an area of maintained homes, subject conforms. Subject appears in maintained condition from exterior. No functional or external obsolescence noted. Located in a demanded area and maintained neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$275,000 High: \$365,000	
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	605 Ivanhoe Close	375 Lake Ridge Court	148 Napa Drive	405 N Oakland Circle
City, State	Mcdonough, GEORGIA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.79 ¹	3.16 ¹	2.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$305,000	\$350,000	\$299,500
List Price \$	--	\$305,000	\$350,000	\$299,500
Original List Date		04/28/2021	04/15/2021	05/27/2021
DOM · Cumulative DOM	-- · --	8 · 37	5 · 50	5 · 8
Age (# of years)	15	26	6	26
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,632	3,055	3,803	3,000
Bdrm · Bths · ½ Bths	5 · 4	4 · 2 · 2	5 · 4	5 · 3
Total Room #	9	9	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	1 acres	0.43 acres	0.83 acres
Other	Fireplace, Porch, Patio	Fireplace, Deck	Fireplace, Patio	Fireplace

* 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 The competitive listing is smaller in living area but overall very compatible to the subject. ADJUSTMENT: YEAR BUILT: 2750 GLA: 17310 BEDROOM: 1000 BATHROOM: 10000 HALFBATH: -5000 ACRES: -350 PORCH: 400 PATIO: 400 DECK: -400 TOTAL ADJUSTMENT: 26110 ADJUSTED VALUE: 331110

Listing 2 The competitive listing is superior to the subject in living area ADJUSTMENT: YEAR BUILT: -2250 GLA: -5130 ACRES: -50 PORCH: 400 TOTAL ADJUSTMENT: -7030 ADJUSTED VALUE: 342970

Listing 3 The competitive listing is inferior to the subject in living area ADJUSTMENT: YEAR BUILT: 2750 GLA: 18960 BATHROOM: 5000 ACRES: -250 PORCH: 400 PATIO: 400 TOTAL ADJUSTMENT: 27260 ADJUSTED VALUE: 326760

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	605 Ivanhoe Close	1741 Birkshire Ridge	400 Bedford Crossing	585 Camano Way
City, State	Mcdonough, GEORGIA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30252	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.26 ¹	1.72 ¹	2.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$355,000	\$295,900	\$299,900
List Price \$	--	\$355,000	\$299,000	\$299,900
Sale Price \$	--	\$345,000	\$315,000	\$299,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/12/2021	04/08/2021	01/28/2021
DOM · Cumulative DOM	-- · --	8 · 47	3 · 29	7 · 38
Age (# of years)	15	14	19	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,632	4,227	2,899	2,914
Bdrm · Bths · ½ Bths	5 · 4	5 · 4	5 · 3	5 · 3
Total Room #	9	9	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.29 acres	0.05 acres	0.18 acres
Other	Fireplace, Porch, Patio	Fireplace, Patio	Fireplace	Fireplace
Net Adjustment	--	-\$17,700	+\$23,890	+\$25,090
Adjusted Price	--	\$327,300	\$338,890	\$324,990

* 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** The sold comparable is superior to the subject in living area ADJUSTMENT: YEAR BUILT: -250 GLA: -17850 PORCH: 400 TOTAL ADJUSTMENT: -17700 ADJUSTED VALUE: 327300
- Sold 2** The sold comparable is inferior to the subject in living area ADJUSTMENT: YEAR BUILT: 1000 GLA: 21990 BATHROOM: 5000 GARAGE: -5000 ACRES: 100 PATIO: 400 PORCH: 400 TOTAL ADJUSTMENT: 23890 ADJUSTED VALUE: 338890
- Sold 3** Same style and condition, with 5/3 floor plan, younger in age, inferior in GLA. ADJUSTMENT: YEAR BUILT: -2250 GLA: 21540 BATHROOM: 5000 PORCH: 400 PATIO: 400 TOTAL ADJUSTMENT: 25090 ADJUSTED VALUE: 324990

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has no listing/sold history for the last 12 months.			
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	\$340,000	\$340,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
<p>The subject's price opinion is based on the last sold comparable in the area. The subject's final price was adjusted accordingly. The market value appears to have stabilized and in balance in terms of supply and demand. Limited comps in the area so it was necessary to exceed subject distance but Comps used are best suited as of today in providing value for subject. The comps provided were the best comps available within the same neighborhood and market area, discrepancies has been justified. Adjustments has been made for any discrepancies.</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



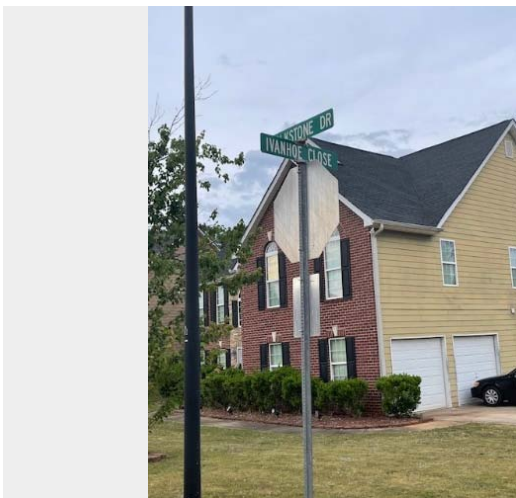
Address Verification



Side



Street



Street



Street

Subject Photos



Other

Listing Photos

L1 375 LAKE RIDGE Court
Mcdonough, GA 30253



Front

L2 148 Napa Drive
Mcdonough, GA 30253



Front

L3 405 N OAKLAND Circle
Mcdonough, GA 30253



Front

Sales Photos

S1 1741 Birkshire Ridge
Mcdonough, GA 30252



Front

S2 400 Bedford Crossing
Mcdonough, GA 30253



Front

S3 585 CAMANO Way
Mcdonough, GA 30253



Front

ClearMaps Addendum

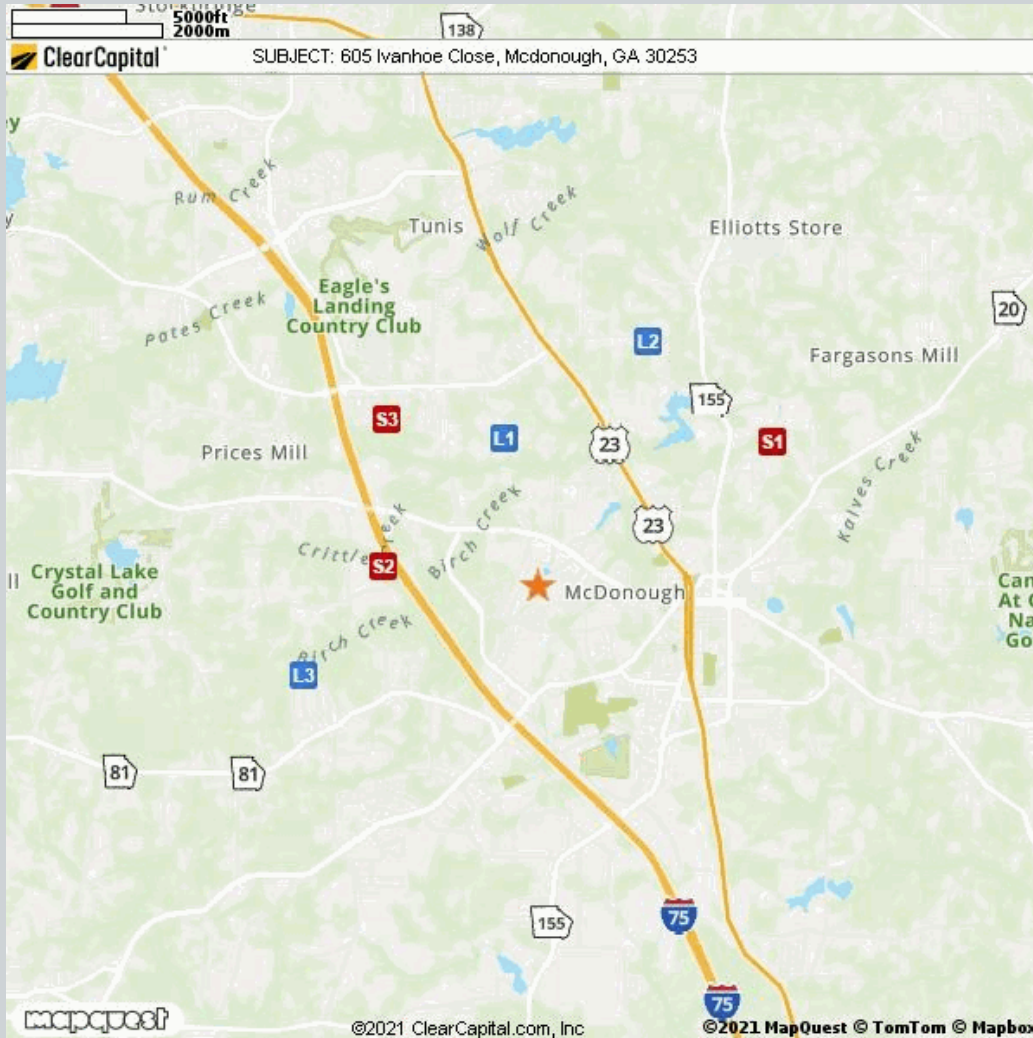
Address ★ 605 Ivanhoe Close, Mcdonough, GEORGIA 30253

Loan Number 45154

Suggested List \$340,000

Suggested Repaired \$340,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	605 Ivanhoe Close, Mcdonough, Georgia 30253	--	Parcel Match
L1 Listing 1	375 Lake Ridge Court, Mcdonough, GA 30253	1.79 Miles ¹	Parcel Match
L2 Listing 2	148 Napa Drive, Mcdonough, GA 30253	3.16 Miles ¹	Parcel Match
L3 Listing 3	405 N Oakland Circle, Mcdonough, GA 30253	2.76 Miles ¹	Parcel Match
S1 Sold 1	1741 Birkshire Ridge, Mcdonough, GA 30252	3.26 Miles ¹	Parcel Match
S2 Sold 2	400 Bedford Crossing, Mcdonough, GA 30253	1.72 Miles ¹	Parcel Match
S3 Sold 3	585 Camano Way, Mcdonough, GA 30253	2.58 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	Tuesdae Payne	Company/Brokerage	Tuesdae Mansions Realty, LLC
License No	245337	Address	1314 Foxglove Lane SW Conyers GA 30094
License Expiration	06/23/2022	License State	GA
Phone	7705956724	Email	tuesdae@bellsouth.net
Broker Distance to Subject	10.73 miles	Date Signed	06/03/2021

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.