

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	934 Mcever View Court, Buford, GEORGIA 30518	Order ID	7336436	Property ID	30420939
Inspection Date	06/02/2021	Date of Report	06/02/2021		
Loan Number	45181	APN	R7272 518		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

Tracking IDs

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

General Conditions

Owner	PAUL RADICH	Condition Comments	
R. E. Taxes	\$3,928	I saw no needed exterior repairs to subject as viewed from street. It is an appropriate improvement for it's subdivision. Not sure if garage door is damaged or they just have it raised slightly.	
Assessed Value	\$97,920		
Zoning Classification	Residential AA060		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Creekside @ Pinecrest HOA 0000000000		
Association Fees	\$300 / Year (Other: Street Lighting)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	Currently in subject subdivision there are no active listings. There have been 4 solds within it in the last 6 months. Values have stabilized somewhat in the last 3-4 months after rising the past year. DOM's as well as inventory is decreasing.	
Sales Prices in this Neighborhood	Low: \$234800 High: \$357,400		
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	934 Mcever View Court	4668 Mcever View Dr	1346 Lanier Vista Dr	4321 Lanier Park Dr
City, State	Buford, GEORGIA	Sugar Hill, GA	Buford, GA	Buford, GA
Zip Code	30518	30518	30518	30518
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.77 ¹	0.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$319,900	\$299,900
List Price \$	--	\$300,000	\$319,900	\$299,900
Original List Date		04/15/2021	05/24/2021	04/28/2021
DOM · Cumulative DOM	-- · --	48 · 48	9 · 9	35 · 35
Age (# of years)	12	15	2	1
Condition	Good	Good	Good	Good
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	2,019	2,076	1,891	1,836
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	890	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.12 acres	0.05 acres	0.04 acres
Other	fireplace	fireplace	fireplace	fireplace

* 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 Comp has slightly larger GLA than subject-Same bedrooms-Same baths-Three years older in age with a slightly smaller lot size than subject.

Listing 2 Comp has smaller GLA than subject-Less one bedroom-Same baths-Newer in age with a smaller lot size than subject.

Listing 3 Comp has smaller GLA than subject-Less one bedrooms-Same baths-Newer in age with a smaller lot size than subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	934 Mcever View Court	896 Crested Hawk Trl	4768 Mcever View Dr	4808 Mcever View Dr
City, State	Buford, GEORGIA	Sugar Hill, GA	Sugar Hill, GA	Sugar Hill, GA
Zip Code	30518	30518	30518	30518
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.14 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$255,000	\$260,000	\$279,000
List Price \$	--	\$255,000	\$260,000	\$279,000
Sale Price \$	--	\$255,000	\$260,000	\$280,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	12/04/2020	04/28/2021	01/29/2021
DOM · Cumulative DOM	-- · --	38 · 38	26 · 26	48 · 48
Age (# of years)	12	14	15	14
Condition	Good	Good	Good	Good
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	2,019	1,912	1,754	2,426
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	890	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.09 acres	0.12 acres	.25 acres
Other	fireplace	fireplace	fireplace	fireplace
Net Adjustment	--	+\$8,570	+\$10,950	+\$1,830
Adjusted Price	--	\$263,570	\$270,950	\$281,830

* Sold 3 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 has smaller GLA than subject-Less one bedroom-Same baths-Two years older in age with a smaller lot size than subject-No basement. Adjustment: \$1070 for GLA, \$2000 for age, \$500 for lot size, \$5000 for basement
- Sold 2** Comp has smaller GLA than subject-Less one bedroom-Same baths-Three years older in age with a slightly smaller lot size than subject. Adjustment: \$2650 for GLA, \$3000 for age, \$300 for lot size, \$5000 for basement
- Sold 3** Comp has larger GLA than subject-Same bedrooms-Same baths-Two years older in age with a larger lot size than subject-No basement. Adjustment: -\$4070 for GLA, \$2000 for age, -\$1100 for lot size, \$5000 for basement

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No MLS history found.				
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	\$282,000	\$282,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$270,000	--
Comments Regarding Pricing Strategy		
Value placed for subject is the most probable price it would sell for in today's market based on the adjusted values of the sold comps used from within it's subdivision. I had no list comps in subject subdivision. I had to expand outward for the closest overall comparables to subject I had available.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The price is based on the subject being in good condition. Comps are similar in characteristics, located within 0.89 miles and the sold comps closed within the last 6 months. The market is reported as being stable in the last 6 months. The price conclusion is deemed supported.
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Subject Photos



Front



Front



Address Verification



Address Verification



Street

Listing Photos

L1 4668 Mcever View Dr
Sugar Hill, GA 30518



Front

L2 1346 Lanier Vista Dr
Buford, GA 30518



Front

L3 4321 Lanier Park Dr
Buford, GA 30518



Front

Sales Photos

S1 896 Crested Hawk Trl
Sugar Hill, GA 30518



Front

S2 4768 Mcever View Dr
Sugar Hill, GA 30518



Front

S3 4808 Mcever View Dr
Sugar Hill, GA 30518



Front

ClearMaps Addendum

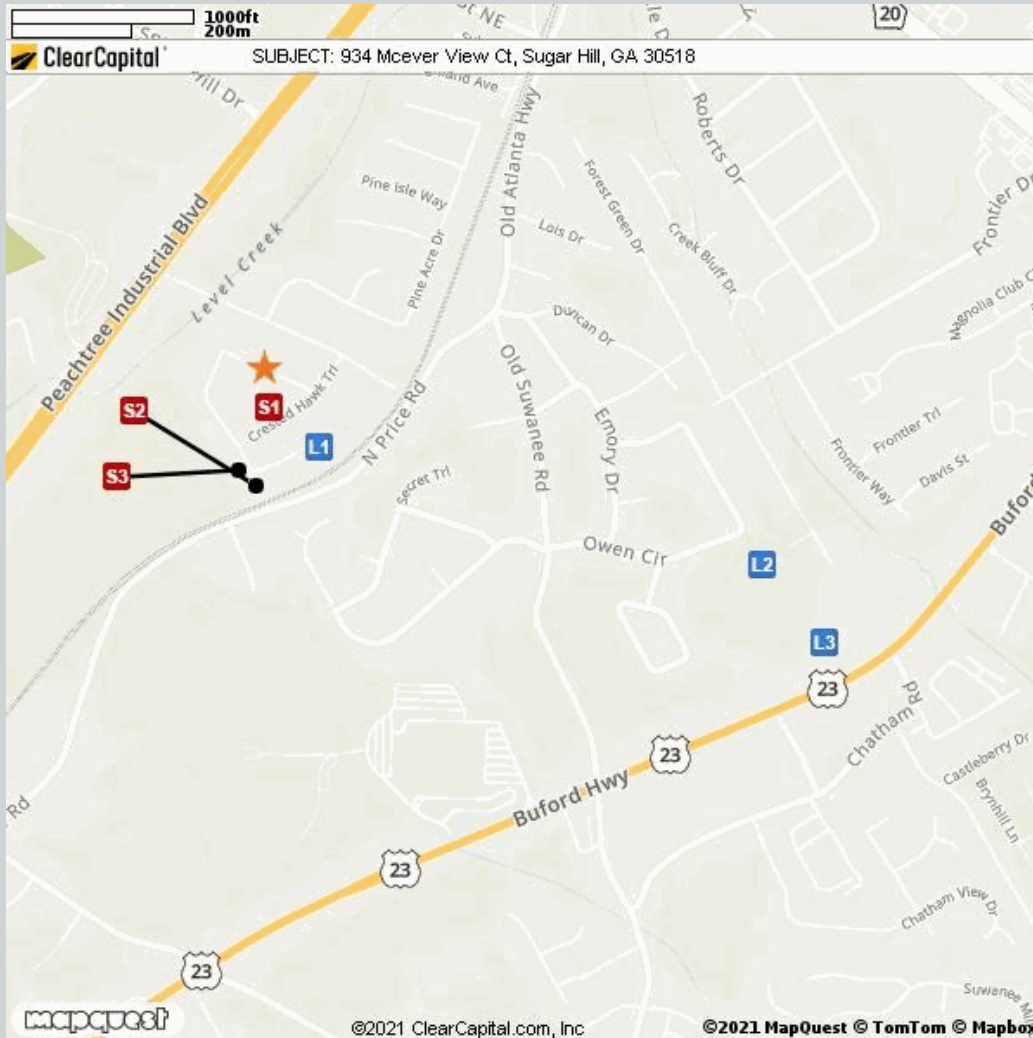
Address ★ 934 Mcever View Court, Buford, GEORGIA 30518

Loan Number 45181

Suggested List \$282,000

Suggested Repaired \$282,000

Sale \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	934 Mcever View Court, Buford, Georgia 30518	--	Parcel Match
L1 Listing 1	4668 Mcever View Dr, Buford, GA 30518	0.14 Miles ¹	Parcel Match
L2 Listing 2	1346 Lanier Vista Dr, Buford, GA 30518	0.77 Miles ¹	Parcel Match
L3 Listing 3	4321 Lanier Park Dr, Buford, GA 30518	0.89 Miles ¹	Parcel Match
S1 Sold 1	896 Crested Hawk Trl, Buford, GA 30518	0.05 Miles ¹	Parcel Match
S2 Sold 2	4768 Mcever View Dr, Buford, GA 30518	0.14 Miles ¹	Parcel Match
S3 Sold 3	4808 Mcever View Dr, Buford, GA 30518	0.11 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	Kenyon Irvin	Company/Brokerage	First United Realty
License No	326841	Address	2800 Drayton Hall Dr Buford GA 30519
License Expiration	03/31/2023	License State	GA
Phone	4043098104	Email	kenirvin2@bellsouth.net
Broker Distance to Subject	5.38 miles	Date Signed	06/02/2021

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.