

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	4210 Gladney Drive, Atlanta, GA 30340	Order ID	7865337	Property ID	31905416
Inspection Date	01/05/2022	Date of Report	01/06/2022		
Loan Number	45497	APN	18 288 04 063		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs

Order Tracking ID	01.04.22_BPO_Update	Tracking ID 1	01.04.22_BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Property is a 4 bed, 3 bath home in average condition. Features include partial basement, porch.
R. E. Taxes	\$3,914	
Assessed Value	\$119,920	
Zoning Classification	Residential R100	
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

Location Type	Suburban	Neighborhood Comments The subject is consistent with the neighborhood with the surrounding homes having mostly average condition with well-maintained lawns and shrubbery.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$256250 High: \$513500	
Market for this type of property	Increased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4210 Gladney Drive	2747 Livsey Trail	4125 Spring Meadow Road	4221 Smithsonia Drive
City, State	Atlanta, GA	Tucker, GA	Tucker, GA	Tucker, GA
Zip Code	30340	30084	30084	30084
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.71 ¹	0.55 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$349,000	\$389,900
List Price \$	--	\$400,000	\$349,000	\$389,900
Original List Date		12/28/2021	10/14/2021	12/02/2021
DOM · Cumulative DOM	-- · --	2 · 9	37 · 84	10 · 35
Age (# of years)	44	38	59	58
Condition	Average	Average	Average	Excellent
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	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,749	2,038	2,008	1,550
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	100%	0%	0%	100%
Basement Sq. Ft.	650	--	--	429
Pool/Spa	--	--	--	--
Lot Size	.30 acres	.10 acres	.90 acres	.40 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.

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

Listing 1 Property is a 3 bed, 2.5 bath home listed in average condition. Features include porch, garage, fenced yard.

Listing 2 Property is a 3 bed, 2.5 bath home listed in average condition. Features include carport, appliances.

Listing 3 Property is a 3 bed, 2 bath home listed in average condition. Features include partial basement, front porch.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4210 Gladney Drive	1007 Sanfords Walk Nw	4157 Jeri Lynn Court	2808 Smithsonia Way
City, State	Atlanta, GA	Tucker, GA	Tucker, GA	Tucker, GA
Zip Code	30340	30084	30084	30084
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.66 ¹	0.39 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$364,900	\$445,000	\$355,000
List Price \$	--	\$364,900	\$445,000	\$355,000
Sale Price \$	--	\$357,000	\$445,000	\$341,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	10/29/2021	12/20/2021	09/21/2021
DOM · Cumulative DOM	-- · --	33 · 56	3 · 32	10 · 21
Age (# of years)	44	38	54	54
Condition	Average	Average	Good	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	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,749	2,096	1,838	1,655
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	0%	100%
Basement Sq. Ft.	650	388	1,838	840
Pool/Spa	--	--	--	--
Lot Size	.30 acres	.20 acres	.50 acres	.40 acres
Other	--	--	--	--
Net Adjustment	--	-\$4,970	-\$6,390	+\$3,440
Adjusted Price	--	\$352,030	\$438,610	\$344,440

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Property is a 3 bed, 2.5 bath home sold in average condition. Features include back deck, partial basement Cash sale.

Sold 2 Property is a 3 bed, 2 bath home sold in good condition. Renovated. Features include patio, basement, fenced yard.

Sold 3 Property is a 3 bed, 2 bath home sold in average condition. Features include basement, fenced yard, family room. Conventional loan.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Atlanta Communities	Listed, 9/9/2021					
Listing Agent Name	Wendy Gravlin Chambers						
Listing Agent Phone	404-793-7440						
# 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
09/09/2021	\$450,000	10/19/2021	\$429,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$357,000	\$357,000
Sales Price	\$352,000	\$352,000
30 Day Price	\$347,000	--
Comments Regarding Pricing Strategy		
Comps were selected based on proximity to the subject, GLA and age. I searched within 1 mile of subject, 20% GLA of subject and within a 10 year age range of subject These comps are the most similar and recent sold comps available in the current market area The subject list price of \$429,00 appears to be overpriced for the current market area		

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2747 Livsey Trail
Tucker, GA 30084



Front

L2 4125 Spring Meadow Road
Tucker, GA 30084



Front

L3 4221 Smithsonia Drive
Tucker, GA 30084



Front

Sales Photos

S1 1007 SANFORDS Walk NW
Tucker, GA 30084



Front

S2 4157 Jeri Lynn Court
Tucker, GA 30084



Front

S3 2808 Smithsonia Way
Tucker, GA 30084



Front

ClearMaps Addendum

Address ★ 4210 Gladney Drive, Atlanta, GA 30340

Loan Number 45497

Suggested List \$357,000

Suggested Repaired \$357,000

Sale \$352,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4210 Gladney Drive, Atlanta, GA 30340	--	Parcel Match
L1 Listing 1	2747 Livsey Trail, Tucker, GA 30084	0.71 Miles ¹	Parcel Match
L2 Listing 2	4125 Spring Meadow Road, Tucker, GA 30084	0.55 Miles ¹	Parcel Match
L3 Listing 3	4221 Smithsonia Drive, Tucker, GA 30084	0.79 Miles ¹	Parcel Match
S1 Sold 1	1007 Sanfords Walk Nw, Tucker, GA 30084	0.66 Miles ¹	Parcel Match
S2 Sold 2	4157 Jeri Lynn Court, Tucker, GA 30084	0.39 Miles ¹	Parcel Match
S3 Sold 3	2808 Smithsonia Way, Tucker, GA 30084	0.65 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	Desari Jabbar	Company/Brokerage	Desari Jabbar Realty Group LLC
License No	295782	Address	925 MAIN STREET Stone Mountain GA 30083
License Expiration	06/30/2022	License State	GA
Phone	4044379055	Email	Desarij@bellsouth.net
Broker Distance to Subject	5.72 miles	Date Signed	01/06/2022

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.