

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.

<b>Address</b>	947 Crestworth Crossing, Powder Springs, GA 30127	<b>Order ID</b>	7865337	<b>Property ID</b>	31905417
<b>Inspection Date</b>	01/06/2022	<b>Date of Report</b>	01/07/2022		
<b>Loan Number</b>	45507	<b>APN</b>	041612		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Paulding		

### Tracking IDs

<b>Order Tracking ID</b>	01.04.22_BPO_Update	<b>Tracking ID 1</b>	01.04.22_BPO_Update
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b> Subject is average condition. Subject is located on the main street inside the community with minimal traffic coming through. There are no signs of major damage besides normal wear and tear. subject conform to the rest of homes in the community.
<b>R. E. Taxes</b>	\$2,498	
<b>Assessed Value</b>	\$214,880	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	All in One Management 678-363-6479	
<b>Association Fees</b>	\$375 / Year (Pool)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject community is older but well-established neighborhood in Powder Springs. It has easy access to city major roads. 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 i...
<b>Local Economy</b>	Improving	
<b>Sales Prices in this Neighborhood</b>	Low: \$270,000 High: \$285,000	
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Neighborhood Comments

Subject community is older but well-established neighborhood in Powder Springs. It has easy access to city major roads. 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
<b>Street Address</b>	947 Crestworth Crossing	147 Crestworth Pl	68 Crestover Ln	125 Harvest Way
<b>City, State</b>	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Hiram, GA
<b>Zip Code</b>	30127	30127	30127	30141
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.83 <sup>1</sup>	0.12 <sup>1</sup>	1.77 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$309,900	\$310,000	\$279,000
<b>List Price \$</b>	--	\$309,900	\$310,000	\$279,000
<b>Original List Date</b>		01/05/2022	12/06/2021	12/29/2021
<b>DOM · Cumulative DOM</b>	-- · --	2 · 2	32 · 32	9 · 9
<b>Age (# of years)</b>	22	23	22	26
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
<b>Style/Design</b>	Split Traditional	2 Stories Traditional	Split Traditional	Split Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,566	2,254	1,566	1,414
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2 · 1	4 · 3	4 · 2
<b>Total Room #</b>	7	7	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1,566	--	1,566	640
<b>Pool/Spa</b>	--	--	--	Pool - Yes
<b>Lot Size</b>	.58 acres	0.46 acres	0.80 acres	0.46 acres
<b>Other</b>	0	0	0	0

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Don't miss this Powder Springs beauty! In true traditional style with a formal dining room on 1 side of the grand entry and living/flex room on the opposite side. Back of the home is dedicated to a bright kitchen with white cabinets, gas range, built-in microwave, breakfast bar and eat-in area. Half bath and laundry room finishes the main floor. Upstairs owner's suite has a walk-in closet, double sink vanity, garden tub and separate shower. Bedrooms 2,3 & 4 are spacious, have ample closets and share a full bath. Great outdoor space includes a huge fenced yard on a nice cul-de-sac lot. Located near Pine Valley Rd and Taylor Farm Park.
- Listing 2** 4bd,3ba on a Full Finished Basement. Private master bedroom with separate tub and shower. Beautiful front yard and a flat private backyard ideal for pets. Needs a little TLC. So much room in the basement for an extra bedroom, gym, etc.
- Listing 3** Welcome Home! This is the one! Wonderful home like new! In an established community with no HOA. This home features 4 beds, 2 baths in the upper level, open floor plan in the main level featuring a gorgeous kitchen. Kitchen features custom concrete countertops, white cabinets, beautiful stone backsplash and new stainless steel appliances. New top of the line hardwood floors throughout the home! New paint interior and exterior lower level features a bonus room, storage room, and garage for 2 cars. Everything is new except windows and siding. Roof is 3 years old. This home features a new wrap-around front porch, new deck, and an in-ground pool with a ki osk for future entertainment. New HVAC and new water heater. Completely new bathrooms. The master bath features dual vanity, separate shower and open closet. Backyard is fenced and private. Appreciate the exquisite moldings and detailed finishes throughout the home. Hurry, this one wont last long!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	947 Crestworth Crossing	557 Grandview Cir	574 Pine Valley Dr	789 Crestworth Xing
<b>City, State</b>	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
<b>Zip Code</b>	30127	30127	30127	30127
<b>Datasource</b>	Tax Records	MLS	MLS	Public Records
<b>Miles to Subj.</b>	--	0.79 <sup>1</sup>	0.58 <sup>1</sup>	0.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$279,900	\$265,000	\$249,900
<b>List Price \$</b>	--	\$279,900	\$265,000	\$249,900
<b>Sale Price \$</b>	--	\$286,000	\$275,000	\$280,000
<b>Type of Financing</b>	--	Cash	Conv	Fha
<b>Date of Sale</b>	--	10/27/2021	08/23/2021	08/05/2021
<b>DOM · Cumulative DOM</b>	-- · --	22 · 84	7 · 90	4 · 35
<b>Age (# of years)</b>	22	21	24	23
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
<b>Style/Design</b>	Split Traditional	2 Stories Traditional	Split Traditional	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,566	1,816	1,768	2,168
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 2 · 1	3 · 2	4 · 2
<b>Total Room #</b>	7	7	5	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	Yes	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1566	--	1,624	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.58 acres	0.52 acres	1.03 acres	0.46 acres
<b>Other</b>	0	0	0	0
<b>Net Adjustment</b>	--	-\$1,500	+\$4,364	-\$6,836
<b>Adjusted Price</b>	--	\$284,500	\$279,364	\$273,164

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Welcome to this beautiful 4 bedroom, 2.5 bathroom home in Powder Springs! The living space is adorned with a fireplace and flows effortlessly into the eat-in kitchen with access to the private back patio. Enter the spacious primary bedroom, a true oasis, with an ensuite featuring dual sinks. Find your serenity in the backyard filled with lush greenery. This home is wonderfully located near parks, interstates, as well as numerous shops and eateries. Adjustment is for the area of sq ft in the amount of -\$4500 and bathroom amount of +\$3000.
- Sold 2** Back on the market, no fault of the seller! CHARMING 3BR/2BATH HOME IN PINE VALLEY PARK. THIS HOME OFFERS AN INVITING OPEN FLOOR PLAN, SPACIOUS KITCHEN WITH PLENTY OF CABINET SPACE, BREAKFAST AREA, SEPARATE DINING & LIVING ROOM, FAMILY ROOM WITH FIREPLACE, BEAUTIFUL HARDWOODS, 2 CAR GARAGE, BASEMENT, UPDATED DECK AND AND LARGE WELL KEPT BACK YARD, AND A BEAUTIFULLY UPDATED FRONT PORCH.& MUCH MORE. GREAT LOCATION POWDER SPRINGS LOCATION IN QUIET NEIGHBORHOOD. Adjustment is for the area of sq ft in the amount of -\$3636 and room amount of +\$8000.
- Sold 3** Beautiful Move-in Ready One Level Home in The Meadows @ Northcrest community in Powder Springs. Home is completely updated with New Roof, New HVAC, New Flooring and Fresh paint. The home is beautiful, clean and well maintained. Private fenced in backyard with patio. Storage building. Large kitchen with stainless steel appliances, lots of cabinet space, Corian countertops and pantry. 4 BD/ 2BA. Walk-in closets. Separate laundry room. Exclusive community amenities: pool, playground & beautiful tennis courts. Near Taylor Farms park w/ walking trails, lake, & more. Adjustment is for the area of sq ft in the amount of -\$10836 and room amount of +\$4000.

### Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject was listed on 3/29/2019 and withdrawn on 7/13/2020. The listing sheet is attached.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
04/23/2020	\$140,000	--	--	--	--	--	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$280,000	\$280,000
<b>Sales Price</b>	\$280,000	\$280,000
<b>30 Day Price</b>	\$270,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>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 room count. The preparer of this report extended search outside of subject's community but could not find sold comps with same sqft as subject. Comps used here are the best available. A comp sold for more than the list price and this maybe due to multiple offers received.</p>		

### Subject Photos



Front



Address Verification



Side



Street



Street



## Listing Photos

**L1** 147 Crestworth Pl  
Powder Springs, GA 30127



Front

**L2** 68 Crestover Ln  
Powder Springs, GA 30127



Front

**L3** 125 Harvest Way  
Hiram, GA 30141



Front

## Sales Photos

**S1** 557 Grandview Cir  
Powder Springs, GA 30127



Front

**S2** 574 Pine Valley Dr  
Powder Springs, GA 30127



Front

**S3** 789 Crestworth Xing  
Powder Springs, GA 30127



Front

### ClearMaps Addendum

**Address** ★ 947 Crestworth Crossing, Powder Springs, GA 30127

**Loan Number** 45507

**Suggested List** \$280,000

**Suggested Repaired** \$280,000

**Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	947 Crestworth Crossing, Powder Springs, GA 30127	--	Parcel Match
L1	147 Crestworth Pl, Powder Springs, GA 30127	0.83 Miles <sup>1</sup>	Parcel Match
L2	68 Crestover Ln, Powder Springs, GA 30127	0.12 Miles <sup>1</sup>	Parcel Match
L3	125 Harvest Way, Hiram, GA 30141	1.77 Miles <sup>1</sup>	Parcel Match
S1	557 Grandview Cir, Powder Springs, GA 30127	0.79 Miles <sup>1</sup>	Parcel Match
S2	574 Pine Valley Dr, Powder Springs, GA 30127	0.58 Miles <sup>1</sup>	Parcel Match
S3	789 Crestworth Xing, Powder Springs, GA 30127	0.09 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Rose Udoumana	<b>Company/Brokerage</b>	Maximum One Realty Greater Atlanta
<b>License No</b>	179645	<b>Address</b>	4605 Rugosa Way Austell GA 30106
<b>License Expiration</b>	08/31/2024	<b>License State</b>	GA
<b>Phone</b>	7709198825	<b>Email</b>	fmu4@att.net
<b>Broker Distance to Subject</b>	6.67 miles	<b>Date Signed</b>	01/07/2022

*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.**