

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	4438 Thoroughbred Drive Ne, Roswell, GEORGIA 30075	Order ID	8026550	Property ID	32297769
Inspection Date	03/08/2022	Date of Report	03/12/2022		
Loan Number	45712	APN	01012700440		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

Tracking IDs

Order Tracking ID	Citi_BPO_Update	Tracking ID 1	Citi_BPO_Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$4,079		Property is being renovated at this time.
Assessed Value	\$143,404		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (Lockbox)		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Plantation North		
Association Fees	\$594 / Year (Pool,Landscaping,Tennis)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable		Property is located in an established community
Sales Prices in this Neighborhood	Low: \$350000 High: \$795000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4438 Thoroughbred Drive Ne	2020 Federal Rd	2035 Federal Rd	1479 Jones Rd
City, State	Roswell, GEORGIA	Roswell, GA	Roswell, GA	Roswell, GA
Zip Code	30075	30075	30075	30075
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.02 ¹	1.07 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$575,000	\$578,000	\$599,900
List Price \$	--	\$575,000	\$578,000	\$599,900
Original List Date		01/27/2022	03/07/2022	02/10/2022
DOM · Cumulative DOM	-- · --	43 · 44	4 · 5	29 · 30
Age (# of years)	37	37	37	22
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 Other	1.5 Stories Other
# Units	1	1	1	1
Living Sq. Feet	2,204	2,916	3,016	2,450
Bdrm · Bths · ½ Bths	5 · 2 · 1	5 · 4	5 · 3 · 1	4 · 3 · 1
Total Room #	8	9	9	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	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	500	1,348	1,096	1,500
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.68 acres	0.41 acres	2.00 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Beautiful lake listing in sought-after swim & tennis community close to downtown Roswell, 400, East Cobb and more. This house is deceptively larger than it looks with bedroom & ensuite full bathroom on the main level, 4 bedrooms upstairs (one could be used as bonus room) and another in the basement with full bathroom for an option of 6 bedrooms & 4 full bathrooms. Basement is ideal as in-law or teen suite, could also be used for rental. This home includes plantation shutters, hardwoods on main floor, freshly painted. Brand new carpet in the basement. Newly epoxied garage floor and freshly painted. Deck has been well maintained with recent work done to help ensure stability. So many opportunities for entertaining and outdoor living. Only a few opportunities in Roswell to live on a lake, don't miss this chance. You DON'T want to MISS sunset, right off the back deck.
- Listing 2** Don't miss out! This beautiful gated home is move in ready! It is just minutes away from shops, restaurants and galleries in historic Roswell. Bristol Oaks is a sought after swim/tennis community in the Roswell north school district. Great floor plan with kitchen & breakfast area leading into spacious family room w/ built in bookshelves & fireplace. Separate living room with french doors & large separate dining room. Lovely foyer & staircase with beautifully unique glass bannister! Upstairs entry four spacious bedrooms including master & bonus 4th bedroom with built in storage/bookshelves. Walk out basement includes game room, TV room, 5th bedroom, and lots of storage. Also enjoy incredible outdoor living with a huge screened porch and fenced backyard. A must see!
- Listing 3** PRICE REDUCTION!!! ***COMPLETELY UPDATED***** GATED 4 SIDED BRICK RANCH ON A FULL FINISHED BASEMENT IN SOUGHT AFTER ROSWELL. MOTIVATED SELLER WHO BROUGHT THIS HOME BACK TO LIFE!!!! ENJOY THE PEACE AND QUITE WHILE SITTING ON YOUR HUGE DECK WHERE YOU MAY SEE A DEER PASSING BY. EXCELLENT SCHOOLS, SHOPPING, RESTURANTS AND A GREAT NIGHT LIFE. ONLY 4 HOMES ON THIS COMPOUND SO YOU DON'T HAVE A WORRY ABOUT A LOT OF THRU TRAFFICE. VERY SAFE AREA FOR KIDS!!! THIS BEAUTY WON'T LAST LONG!!!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4438 Thoroughbred Drive Ne	2656 Ravenoaks Pl	240 Whisperwood Dr	2680 Spring Rock Ct Ne
City, State	Roswell, GEORGIA	Marietta, GA	Roswell, GA	Roswell, GA
Zip Code	30075	30062	30075	30075
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.	--	1.09 ¹	1.02 ¹	1.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$600,000	\$525,000	\$545,000
List Price \$	--	\$600,000	\$525,000	\$545,000
Sale Price \$	--	\$600,000	\$571,002	\$569,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	11/15/2021	11/05/2021	09/17/2021
DOM · Cumulative DOM	-- · --	1 · 0	37 · 37	57 · 57
Age (# of years)	37	44	47	37
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 Colonial
# Units	1	1	1	1
Living Sq. Feet	2,204	2,016	3,090	2,528
Bdrm · Bths · ½ Bths	5 · 2 · 1	4 · 3 · 1	5 · 3 · 1	4 · 3 · 1
Total Room #	8	8	9	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	0%	100%	100%
Basement Sq. Ft.	500	648	1,095	1,248
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.23 acres	0.77 acres	0.35 acres
Other	--	--	--	--
Net Adjustment	--	+\$16,960	-\$43,870	-\$6,080
Adjusted Price	--	\$616,960	\$527,132	\$562,920

* 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** Welcome to this beautiful completely updated home in highly sought after Chimney Springs Neighborhood with farmhouse and industrial touches. This artistic home uniquely features 500 sf room addition built with green acoustic insulation inside walls including interior for exceptional musical sound quality overlooking gorgeous park like back yard, custom build-ins, new appliances, spacious rooms, new whole home dehumidifier and too many upgrades to list including newly tiled master shower and honed granite bathroom countertops. This unique home also offers possible complete and separate spacious ground floor living suitable for in-laws or Airbnb easily accessible from driveway with lovely private brick patio . There's plenty of outdoor entertaining space with a 20' X 20' deck addition and stone patio nestled in the trees, raised cedar beds for organic vegetable gardening, recently replaced retaining walls and steps surrounded by professionally landscaped yard that's home to many doves!
- Sold 2** Located just minutes from historic downtown Roswell, this spacious house is the perfect spot to call home. With 4 bedrooms up and a 5th in the basement, there is plenty of room for everyone. The finished basement features a masonry fireplace, making this a great place to enjoy a game of football on a crisp Autumn afternoon. Just outside the walkout basement is a fabulous side deck, perfect for relaxing and stargazing on a clear night. Natural light floods the kitchen, with a wall of windows looking out over the private back yard - a great place to watch the kids run and play. This is a great house for entertaining with so many options. And if you need some peace and quiet for reading a book or jumping on an online meeting, there is even a special Zoom Room upstairs! All the major systems have been addressed in recent years - the roof is 2.5 years old, HVAC systems are newer and windows have been updated. The Whisperwood neighborhood is in the highly sought after school districts of Mountain Park ES, Crabapple MS and Roswell HS. It is also right around the corner from BT and FCA. What a great place to call home! Don't delay - this won't last!
- Sold 3** Welcome to the charming community of East Spring Lake neighborhood in East Cobb. AMAZING curb appeal greets you and your guests with Tranquil, Park-like landscaping leading to this traditional home which is perfectly placed on a corner lot steps away from a flat cul-de-sac! LOTS of recent renovations including NEW paved driveway, NEW Hardwood floors on main, NEW carpet in secondary bedrooms and NEW paint throughout. Home features a sunny kitchen with easy access to back deck (recently replaced) which is perfect for enjoying morning coffee or evening drink of choice. IDEAL for entertaining guests with a large kitchen peninsula, eating area, a separate dining room and wet bar. Energy efficient bay windows allows LOTS of natural light to easily enter this home. Family room includes fresh paint, built-in bookshelves, and gas log fireplace. Daylight basement is stylishly finished with recent updates including a GREAT Media room, FULL bathroom and Flex-Bonus space which could be used as a playroom or private office or place for teens/guests. Upper level features large owner's suite retreat with new hardwood floors, walk-in closet and attached en suite bathroom includes double vanity and separate shower/soak tub. Also upstairs is three additional guest/kids' bedrooms including two with walk-in closets. This home has several unique features including whole house water filtration system, hot water recirculation pump (gets water hot fast) and SMART sprinkler system with solar rain sensor. Home is Brick front and Hardie plank siding on 3 sides. GREAT location, close to A LOT in East Cobb, walkable to the Tritt Elementary PLUS only about 10-minute drive to downtown Roswell and Azalea Park on the Chattahoochee River. Must SEE!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was on the market in aug 2021			
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
--	--	--	--	Sold	08/27/2021	\$470,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$599,900	\$599,900
Sales Price	\$599,900	\$599,900
30 Day Price	\$589,900	--
Comments Regarding Pricing Strategy		
Property is located in Marietta Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 45 SQFT GLA 4500 Bedroom 4000 Bathroom 3450 Half Bath		

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



Address Verification



Side

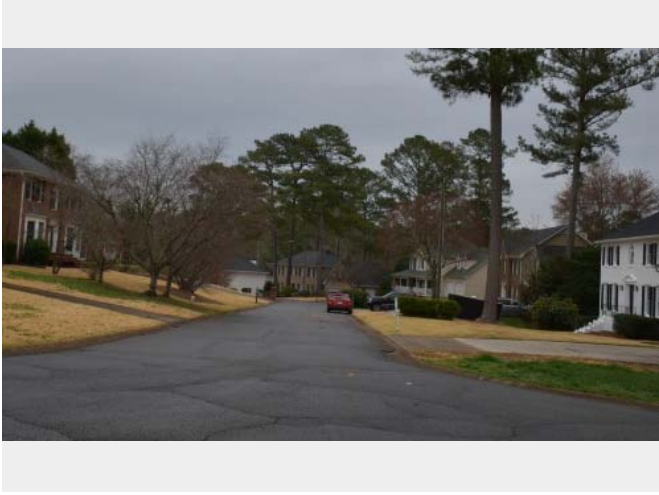


Side



Street

Subject Photos



Street

Listing Photos

L1 2020 Federal Rd
Roswell, GA 30075



Front

L2 2035 Federal Rd
Roswell, GA 30075



Front

L3 1479 Jones Rd
Roswell, GA 30075



Front

Sales Photos

S1 2656 Ravenoaks Pl
Marietta, GA 30062



Front

S2 240 Whisperwood Dr
Roswell, GA 30075



Front

S3 2680 Spring Rock Ct NE
Roswell, GA 30075



Front

ClearMaps Addendum

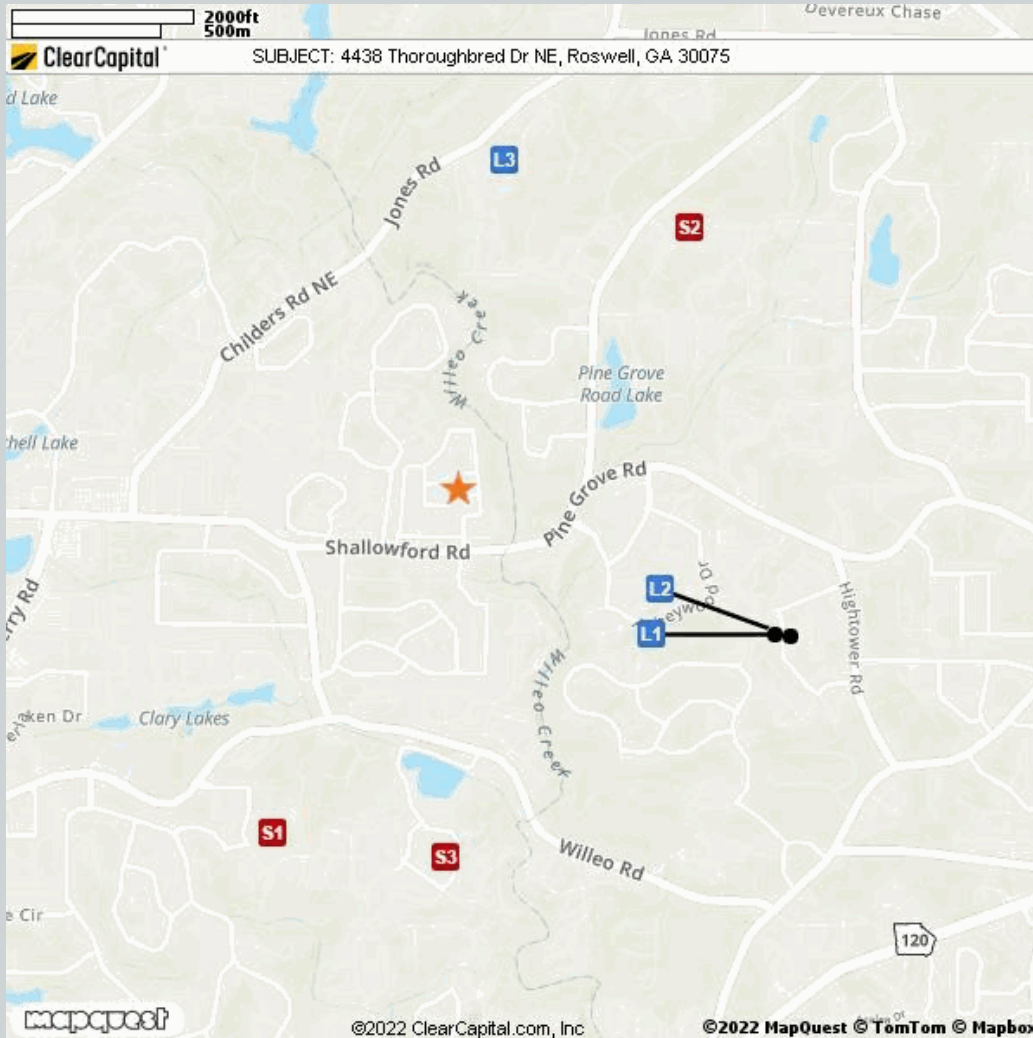
Address ★ 4438 Thoroughbred Drive Ne, Roswell, GEORGIA 30075

Loan Number 45712

Suggested List \$599,900

Suggested Repaired \$599,900

Sale \$599,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4438 Thoroughbred Drive Ne, Roswell, Georgia 30075	--	Parcel Match
L1 Listing 1	2020 Federal Rd, Roswell, GA 30075	1.02 Miles ¹	Parcel Match
L2 Listing 2	2035 Federal Rd, Roswell, GA 30075	1.07 Miles ¹	Parcel Match
L3 Listing 3	1479 Jones Rd, Roswell, GA 30075	0.97 Miles ¹	Parcel Match
S1 Sold 1	2656 Ravenoaks Pl, Marietta, GA 30062	1.09 Miles ¹	Parcel Match
S2 Sold 2	240 Whisperwood Dr, Roswell, GA 30075	1.02 Miles ¹	Parcel Match
S3 Sold 3	2680 Spring Rock Ct Ne, Roswell, GA 30075	1.03 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	14.29 miles	Date Signed	03/11/2022

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.