

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	8444660	Property ID	33346447
Inspection Date	09/28/2022	Date of Report	09/29/2022		
Loan Number	46093	APN	01012700440		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Property has recently been renovated.
R. E. Taxes	\$4,079	
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	\$700 / Year (Pool,Landscaping,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Property is located in an established neighborhood with like condition properties
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$432900 High: \$1046500	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4438 Thoroughbred Drive Ne	10310 Willeo Creek Trce	3020 Hillcrest Ct Ne	1420 Woodcrest Dr
City, State	Roswell, GEORGIA	Roswell, GA	Roswell, GA	Roswell, GA
Zip Code	30075	30075	30075	30075
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.35 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$600,000	\$575,000	\$550,000
List Price \$	--	\$600,000	\$575,000	\$550,000
Original List Date		09/13/2022	09/09/2022	08/25/2022
DOM · Cumulative DOM	-- · --	14 · 16	18 · 20	33 · 35
Age (# of years)	37	43	42	46
Condition	Good	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 Cape Cod	1.5 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,204	2,519	2,463	2,780
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	7	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	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	500	1,154	584	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	1.66 acres	0.25 acres	0.77 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** Welcome Home! A rare find in Roswell, this peaceful property sits on a little over an acre and half of land offering an oversize yard of matured trees, professionally landscaped areas throughout, and other surprises. You'll first notice the condition of the property - it is pristine. The current owners have taken extra careful consideration of not only the decor and best use of every room, but also the inner workings of the home's Systems including a 2-year old Roof, a brand new Tankless Water Heater installed in January 2022, new Gutters, Downspouts, and Collection Boxes installed in 2020, and Brand new Insulation is in all attic spaces and full clean out of old insulation in January of 2021. Additional careful details of updates and upgrades can be found throughout the home, and are included in the disclosure statements. Come witness the beautiful hardwood floors throughout the main Living Areas where a seamless flow can be experienced between the Kitchen, Living Area Sunroom, Dining Room, and backyard Deck for easy Entertaining, and you might find that the home offers just enough open concept or more privacy when needed - the Layout is perfect for nearly everyone! The Owner's Suite is located on the Main Level with plenty of room for extra large furniture, an oversize Closet, and a bright Owner's Bathroom freshly painted and prepared for its New Owner. The remainder of the home has been freshly Painted throughout as well, ready for a simple move-in. Three spacious Secondary Bedrooms are located upstairs along with a renovated Secondary Full Bathroom. The private backyard with a large grilling deck is perfect for those family gatherings with easy access from the Living Room on one side, and perfect guest pop-by's from the driveway on the other side of the deck. Upon entering the Full Basement, you'll be impressed with the amount of space is present for multiple uses: Additional Storage space, Game Room possibilities, Spillover Entertaining, Gym space potential, you name it and the Basement has the space for it! Do not miss out on seeing this home in the Roswell High School district, within just minutes of shopping and dining on Canton Street. Ask your Agent about the Preferred Lender Incentives, and make your Private Tour today!
- Listing 2** This East Cobb Charmer is completely renovated! This home is larger than it looks! All new exterior & interior paint, flooring and fixtures! Light & airy Kitchen offers solid surface counter tops & ss appliances just off family room. Dreamy Master bath features tiled walk in shower & separate soaking tub with dual vanity. Finished basement would make an awesome recreation, theater or home office command center. Award winning schools district in swim & tennis recreation neighborhood close to downtown Roswell, shopping and dining.
- Listing 3** Look no further! This is the perfect home to personalize to your liking! This 4 bed / 2.5 bath welcomes you with a lovely traditional floor plan and beautiful hardwoods on the main. Relax and watch television or read your favorite book in the fireside living room or the four seasons sunroom. Enjoy cooking in the elegant kitchen with white cabinetry and plenty of counter space. The partial unfinished basement is great for storage. Nestled on a 0.77 acre lot in a great community near downtown Roswell. This home has great bones and is priced to sell.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4438 Thoroughbred Drive Ne	1503 Quarter Horse Ct Ne	1589 Tennessee Walker Dr Ne	4496 Quarter Horse Dr Ne
City, State	Roswell, GEORGIA	Roswell, GA	Roswell, GA	Roswell, GA
Zip Code	30075	30075	30075	30075
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.	--	0.03 ¹	0.10 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$550,000	\$600,000	\$599,000
List Price \$	--	\$550,000	\$600,000	\$599,000
Sale Price \$	--	\$557,500	\$600,000	\$610,000
Type of Financing	--	Other	Cash	Conventional
Date of Sale	--	08/26/2022	06/28/2022	09/23/2022
DOM · Cumulative DOM	-- · --	56 · 56	1 · 0	29 · 29
Age (# of years)	37	36	37	34
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	2,204	2,855	2,820	2,366
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 3 · 1
Total Room #	8	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	0%	0%	0%	90%
Basement Sq. Ft.	500	--	1,088	637
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.35 acres	0.27 acres	0.35 acres
Other	--	--	--	--
Net Adjustment	--	-\$22,785	-\$21,560	-\$8,670
Adjusted Price	--	\$534,715	\$578,440	\$601,330

* 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** This prime brick traditional in sought-after school district is nestled in the highly desired swim-tennis-playground-ball field Plantation North Community. This stately home sits on a hard-to-find level cul de sac lot. The kitchen and full baths were fully remodeled in the last five years. The main floor features hardwood floors, and the kitchen boasts large island, honed granite, walk-in pantry, 2nd pantry, and cherry cabinets. This is a large kitchen and still has a nice-size breakfast room. The refrigerator, washer and dryer will remain. A family room with brick fireplace opens to a welcoming screened porch and large deck to enjoy the view of the shady fenced "play" backyard. The upstairs includes the large owner's suite, updated hall bath with granite vanity, three additional bedrooms, and a bonus room with backstairs. The updated owner's bath has an oversized shower with frameless glass doors, quartz counters, shaker cabinets, and large closet with organizers. The bonus room with large closet is your "flex" room, and would make an ideal private office, play room, or storage. The owners are flexible, and a quick closing and occupancy is possible. Welcome home!
- Sold 2** Great opportunity to be in a great subdivision, Plantation North & Pope High School District plus Cobb County Taxes. This 2 story brick front home offers 4 bedroom 2 & 1/2 baths and full unfinished basement. Sit back and relax by the fireplace in the great room with wet bar or relax in the family room. Enjoy a large separate dining room that seat 12. In the kitchen plenty of counter and cabinet space and large eat in breakfast area. Nice size laundry room on the main. Upstairs you have a large Master Suite with walk in closet and double vanity sinks in the bathroom. The other 3 bedrooms are very nice in size and the bonus room could be used for entertaining, teenager suite or mancave, you even have your on stairway. Full unfinished basement with windows and a double door for outside access. enjoy relaxing on your covered screened in porch that leads to a small deck for grilling. The back yard is already fenced in for you. Needs some updates but we left that for you so you can make it you own. Great location, near by shopping, restaurants, and great schools. Come enjoy a clean community of Plantation North Subdivision. New roof 2020, Hot Water Heater 2019, HVAC 2014. Home is vacant now. Still few items to get out.
- Sold 3** Meticulously maintained, move in ready home on a prime corner lot next to neighborhood amenities in active swim/tennis community. Beautiful updated kitchen with coffered ceilings, SS appliances, granite counter tops & double ovens leads to a welcoming fireplace Keeping Room. New LVP and fresh neutral paint throughout home. Screened in porch with vaulted ceiling overlooks large, private backyard oasis with 6 ft privacy fence. Owners suite upstairs features a cozy fireplace, custom closet and update bathroom! 3 additional bedrooms complete the upstairs. Finished basement with a full bathroom, offers ample space for an office, gym or playroom. Top schools! Plantation North is an active neighborhood with a large 7+ acre amenity area containing a saltwater pool with diving board, tennis courts with pavilion, a new playground, and a huge field utilized for day-to-day activities as well as neighborhood events for kids and adults only! Only 3 miles to downtown Roswell!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Property is on the market at this time				
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
08/12/2022	\$635,000	09/16/2022	\$635,000	Pending/Contract	08/26/2022	\$635,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$600,000	\$600,000
Sales Price	\$600,000	\$600,000
30 Day Price	\$595,000	--
Comments Regarding Pricing Strategy		
Property is located in Roswell Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 35 SQFT GLA 3500 Bedroom 3000 Bathroom 2450 Half Bath		

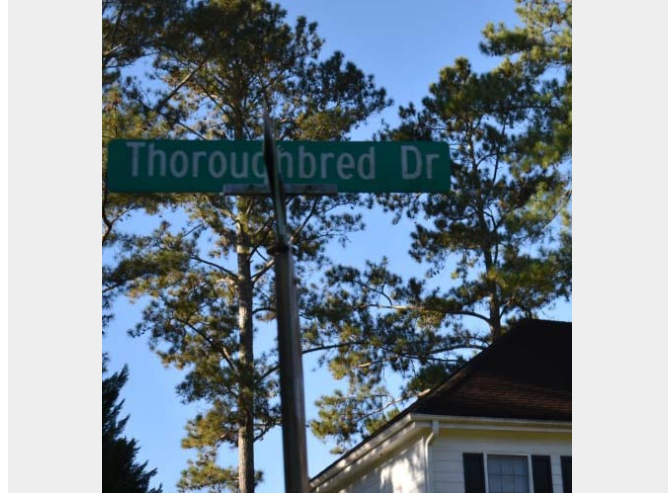
Clear Capital Quality Assurance Comments Addendum

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.

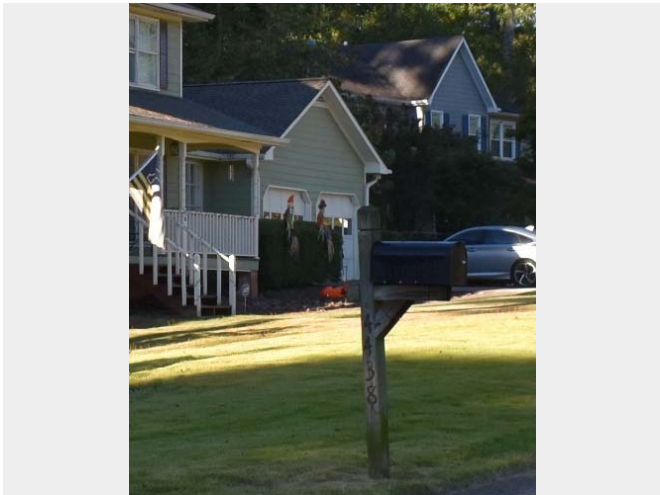
Subject Photos



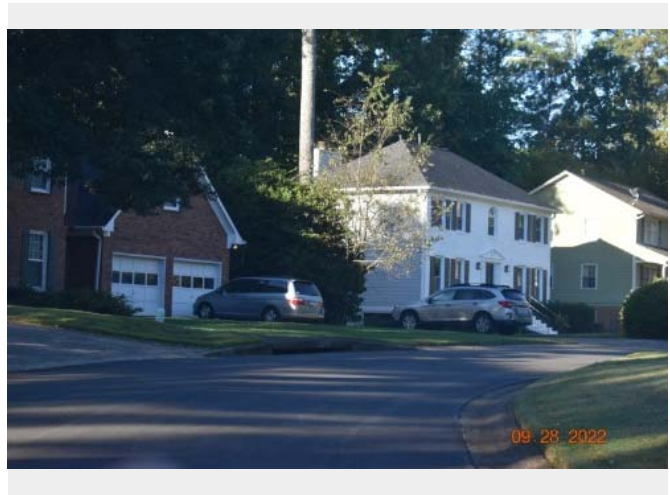
Front



Address Verification



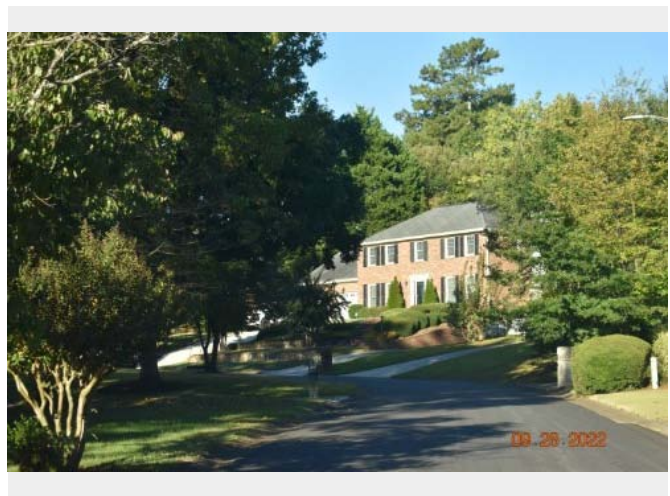
Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 10310 Willeo Creek Trce
Roswell, GA 30075



Front

L2 3020 Hillcrest Ct NE
Roswell, GA 30075



Front

L3 1420 Woodcrest Dr
Roswell, GA 30075



Front

Sales Photos

S1 1503 Quarter Horse Ct NE
Roswell, GA 30075



Front

S2 1589 Tennessee Walker Dr NE
Roswell, GA 30075



Front

S3 4496 Quarter Horse Dr NE
Roswell, GA 30075



Front

ClearMaps Addendum

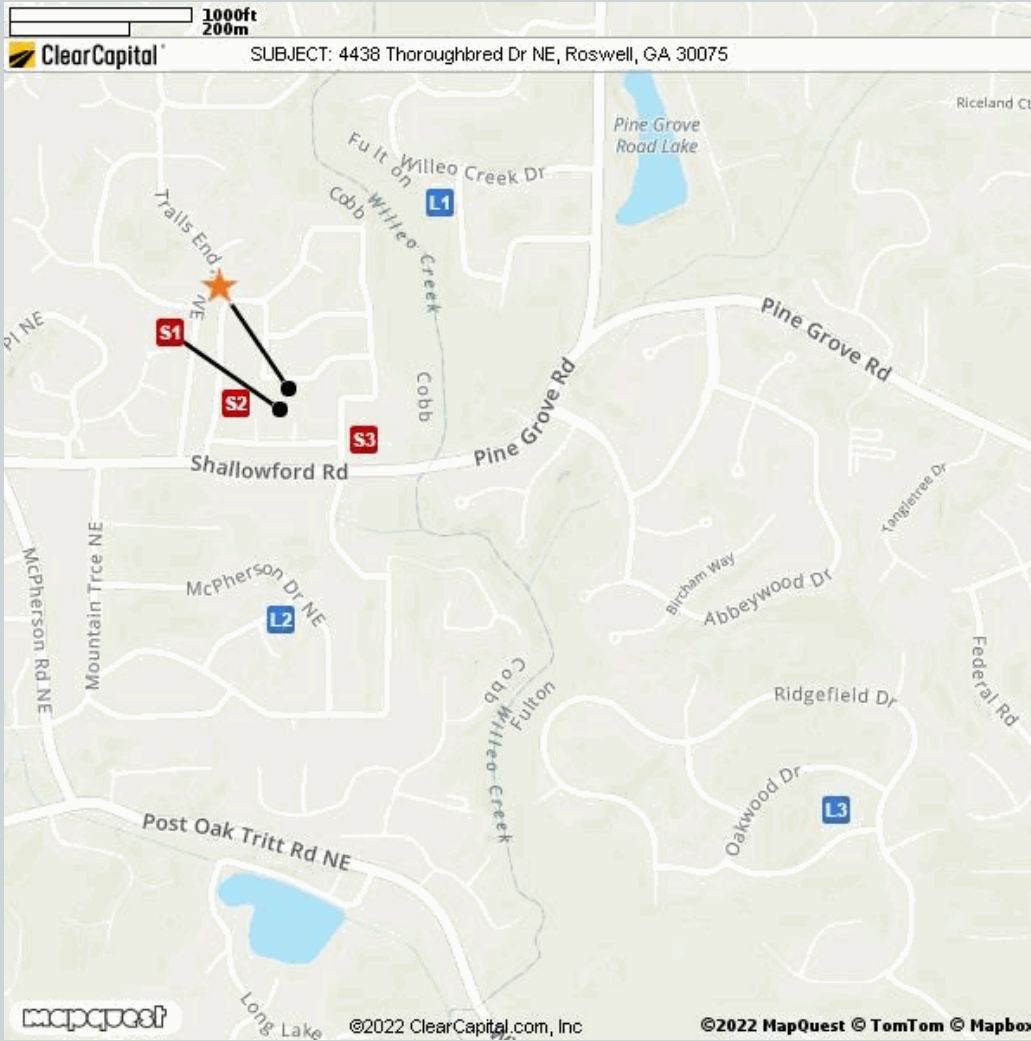
Address ★ 4438 Thoroughbred Drive Ne, Roswell, GEORGIA 30075

Loan Number 46093

Suggested List \$600,000

Suggested Repaired \$600,000

Sale \$600,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4438 Thoroughbred Drive Ne, Roswell, Georgia 30075	--	Parcel Match
L1	10310 Willetto Creek Trce, Roswell, GA 30075	0.31 Miles ¹	Parcel Match
L2	3020 Hillcrest Ct Ne, Roswell, GA 30075	0.35 Miles ¹	Parcel Match
L3	1420 Woodcrest Dr, Roswell, GA 30075	0.98 Miles ¹	Parcel Match
S1	1503 Quarter Horse Ct Ne, Roswell, GA 30075	0.03 Miles ¹	Parcel Match
S2	1589 Tennessee Walker Dr Ne, Roswell, GA 30075	0.10 Miles ¹	Parcel Match
S3	4496 Quarter Horse Dr Ne, Roswell, GA 30075	0.13 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	09/29/2022

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.