

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	1169 Stroud Road, Mcdonough, GEORGIA 30252	Order ID	7644755	Property ID	31342722
Inspection Date	10/07/2021	Date of Report	10/07/2021		
Loan Number	46577	APN	177-01003000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	1006BPO	Tracking ID 1	1006BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	ROE NATHAN P & JAMES A	Condition Comments	
R. E. Taxes	\$366,578	The subject property sits far from the road and is not visible without trespassing. This report assumes that the subject property is maintained in average condition.	
Assessed Value	\$95,560		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Not Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Improving	The subject is located in a rural area where homes sit on large lots of land. This area has established homes as well as new construction and homes vary in size and style. This neighborhood is away from traffic and major highways.	
Sales Prices in this Neighborhood	Low: \$230,000 High: \$360,000		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1169 Stroud Road	621 Tranquillity Way	142 Worthy	400 Appling Way
City, State	Mcdonough, GEORGIA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30252	30252	30252	30252
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.59 ¹	0.56 ¹	0.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$255,000	\$270,000	\$360,000
List Price \$	--	\$255,000	\$270,000	\$360,000
Original List Date		08/14/2021	09/28/2021	07/05/2021
DOM · Cumulative DOM	-- · --	9 · 54	3 · 9	64 · 94
Age (# of years)	30	16	20	15
Condition	Average	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	1.5 Stories Traditional	1 Story Ranch	1.5 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,240	1,752	2,315	2,948
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	Detached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,280	305	--	905
Pool/Spa	--	--	--	--
Lot Size	5.48 acres	2.5 acres	.996 acres	1 acres
Other	None	None	None	None

* Listing 2 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 List comp 1 is inferior to the subject property because it has less square footage and one less bedroom

Listing 2 List comp 2 is equal to the subject property because though it sits on a smaller lot, it has more square footage.

Listing 3 List comp 3 is superior to the subject property because it has more square footage than the subject. Lot is smaller but square footage offsets.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1169 Stroud Road	135 Worthy	620 Sandy Ridge Rd	70 Giles Dr
City, State	Mcdonough, GEORGIA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30252	30252	30252	30252
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.63 ¹	1.00 ¹	0.96 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$269,900	\$299,500	\$330,000
List Price \$	--	\$269,900	\$299,500	\$330,000
Sale Price \$	--	\$269,900	\$295,000	\$340,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/12/2021	08/06/2021	07/02/2021
DOM · Cumulative DOM	-- · --	6 · 29	38 · 94	5 · 50
Age (# of years)	30	20	32	25
Condition	Average	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	1.5 Stories Traditional	1.5 Stories Traditional	1 Story Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,240	2,135	2,033	2,602
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2	5 · 3 · 1
Total Room #	6	6	5	7
Garage (Style/Stalls)	Detached 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%	0%
Basement Sq. Ft.	1280	--	1,881	324
Pool/Spa	--	--	--	--
Lot Size	5.48 acres	1.25 acres	4.08 acres	1.520 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$269,900	\$295,000	\$340,000

* 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 Sold comp 1 is inferior to the subject property because it has less square footage and sits on a smaller lot than subject.

Sold 2 Sold comp 2 is inferior to subject because it has less square footage and one less bedroom than the subject property.

Sold 3 Sold comp 3 is superior to the subject property because it has more square footage and one more bedroom than subject. This comp has a smaller lot.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property has not been listed or sold within the past 12 months. The last recorded transaction for this property is 3/29/2019			
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	\$285,000	\$285,000
Sales Price	\$275,000	\$275,000
30 Day Price	\$270,000	--
Comments Regarding Pricing Strategy		
The price opinion for this report is based on the most recent list and sold comps within a 1.5 mile radius of subject. Due to a lack of available similar comps within close proximity to subject, it was necessary to include comps that are a different style than subject.		

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.
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Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Side



Street



Street



Other

Listing Photos

L1 621 Tranquillity Way
Mcdonough, GA 30252



Front

L2 142 Worthy
Mcdonough, GA 30252



Front

L3 400 Appling Way
Mcdonough, GA 30252



Front

Sales Photos

S1 135 Worthy
Mcdonough, GA 30252



Front

S2 620 Sandy Ridge Rd
Mcdonough, GA 30252



Front

S3 70 Giles Dr
Mcdonough, GA 30252



Front

ClearMaps Addendum

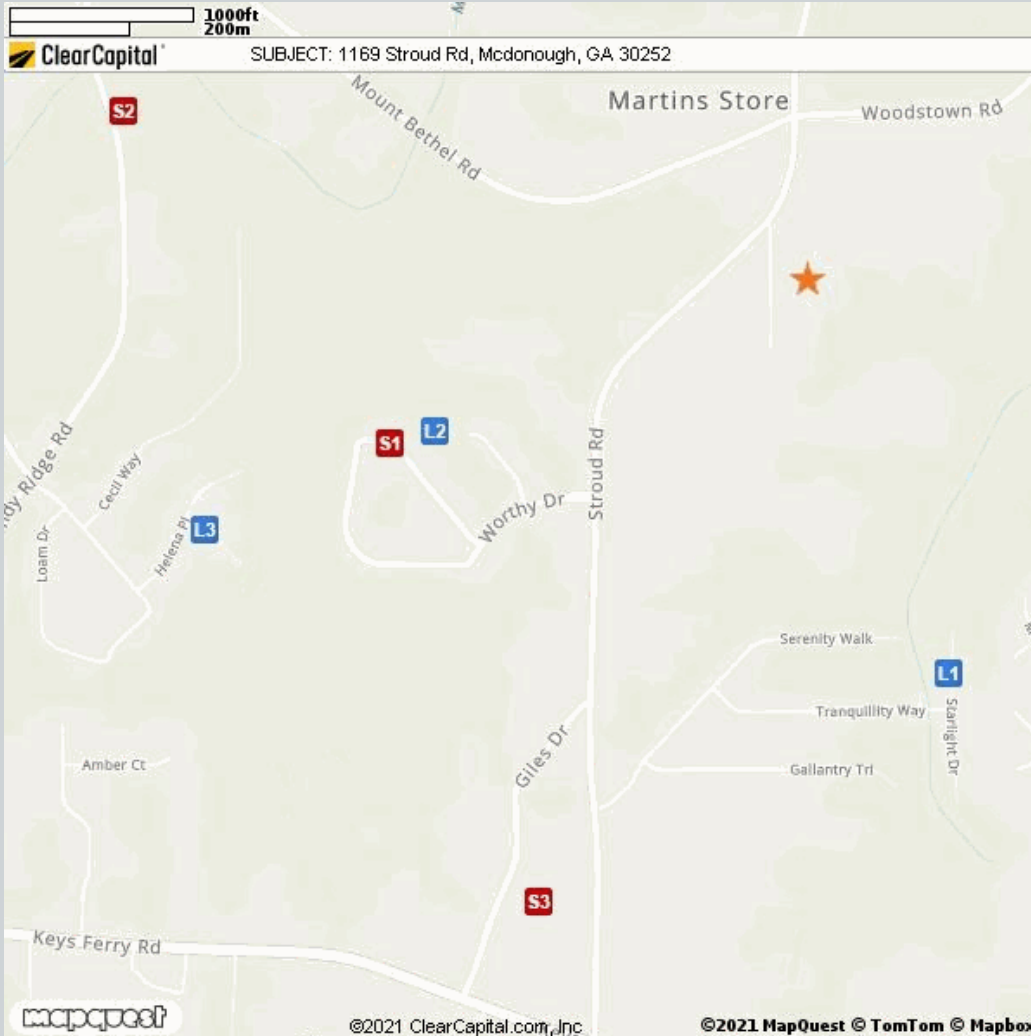
Address ★ 1169 Stroud Road, Mcdonough, GEORGIA 30252

Loan Number 46577

Suggested List \$285,000

Suggested Repaired \$285,000

Sale \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1169 Stroud Road, Mcdonough, Georgia 30252	--	Parcel Match
L1 Listing 1	621 Tranquillity Way, Mcdonough, GA 30252	0.59 Miles ¹	Parcel Match
L2 Listing 2	142 Worthy, Mcdonough, GA 30252	0.56 Miles ¹	Parcel Match
L3 Listing 3	400 Appling Way, Mcdonough, GA 30252	0.92 Miles ¹	Parcel Match
S1 Sold 1	135 Worthy, Mcdonough, GA 30252	0.63 Miles ¹	Parcel Match
S2 Sold 2	620 Sandy Ridge Rd, Mcdonough, GA 30252	1.00 Miles ¹	Parcel Match
S3 Sold 3	70 Giles Dr, Mcdonough, GA 30252	0.96 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	Myra Rudd	Company/Brokerage	Myra Rudd Services real estate
License No	320542	Address	140 Rendition Drive McDonough GA 30253
License Expiration	02/25/2024	License State	GA
Phone	7063894161	Email	16786417823@tmomail.net
Broker Distance to Subject	12.17 miles	Date Signed	10/07/2021

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.