

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	107 Westminister Drive, Savannah, GEORGIA 31419	Order ID	7717075	Property ID	31535391
Inspection Date	11/03/2021	Date of Report	11/04/2021		
Loan Number	46895	APN	10993B03004		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	1103BPO	Tracking ID 1	CAT
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	NICHOLS JULIE H	Condition Comments	
R. E. Taxes	\$1,401	The subject appeared to be vacated, however; it is in stable structural and physical condition. It has received adequate owner care and concern. There is no visible need for repair recommendations.	
Assessed Value	\$43,320		
Zoning Classification	R3 Residential Lots		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(Doors and windows secure.)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Village Green HOA 912-330-8937		
Association Fees	\$39 / Month (Other: Clubhouse, Fitness Facilities, Playground, Pool-Community, Tennis Courts)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	The 3 tier waterside neighborhood is adequately maintained. Homes conform well. The location is convenient to amenities, however; private transportation may be required. Reo to standard sales appear to be in balance. Seller concessions are typically very little to none at all. There does not appear to be any negative influences that would affect the market ability of the neighborhood.	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$515,000		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	107 Westminister Drive	110 Wimbledon Dr	143 Cambridge Dr	5 Leeward Ct
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.24 ¹	0.31 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$209,900	\$210,000	\$198,000
List Price \$	--	\$209,900	\$209,000	\$198,000
Original List Date		10/22/2021	07/28/2021	10/07/2021
DOM · Cumulative DOM	-- · --	12 · 13	98 · 99	27 · 28
Age (# of years)	42	38	26	22
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1.5 Stories Bi-Level	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,082	1,161	1,484	1,499
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.27 acres	.17 acres	.23 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 Remarks: Beautifully renovated 3 bedroom 2 bath home located in the convenient community of Georgetown. This home features a completely renovated interior with new paint, new floors, new carpet, new light fixtures, granite countertops, and tile backsplash in kitchen. The exterior is freshly painted white with black shutters to give this home the clean look you will want to come home to everyday. Don't miss out on this beautiful home.

Listing 2 No description noted by the listing agent. Gas:Cool Source:Electric Cable:Cool Type:Central Telephone:# Heat Units:1 Water:Public WaterHeat Source:Electric Sewer:Public SewerHeat Type:Central Undgrnd Util:YesWater Heaters:1/Electric

Listing 3 Remarks: THIS BEAUTIFUL HOME HAS 3 BEDROOMS, 2 BATHROOMS, AND A BONUS ROOM UPSTAIRS. WOOD AND CERAMIC FLOORING THROUGHOUT. IT IS SITUATED ON A QUIET CUL-DE-SAC WITH A WOODED BACKYARD. THIS HOME WILL NOT LAST LONG FOR UNDER 200K!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	107 Westminister Drive	109 Westminister Dr	121 Stockbridge Dr	133 Westminister Dr
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.16 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$180,000	\$164,800	\$167,900
List Price \$	--	\$180,000	\$164,800	\$167,900
Sale Price \$	--	\$180,000	\$172,300	\$167,900
Type of Financing	--	V A	Conventional	Conventional
Date of Sale	--	08/04/2021	04/09/2021	09/30/2021
DOM · Cumulative DOM	-- · --	50 · 83	48 · 48	29 · 44
Age (# of years)	42	42	36	36
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1.5 Stories Bi-Level
# Units	1	1	1	1
Living Sq. Feet	1,082	1,180	1,135	1,173
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.21 acres	.56 acres	.24 acres
Other	--	--	--	--
Net Adjustment	--	-\$980	-\$550	-\$910
Adjusted Price	--	\$179,020	\$171,750	\$166,990

* 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** Remarks: Back on market due to buyer losing job day before closing. Don't miss out on this move-in ready, all-brick home in the popular and convenient Georgetown community; offering 2 pools, clubhouse, fitness facility, playground, basketball and tennis courts. The homes interior boasts wood floors throughout the entire home with NO carpet! The living room hosts a beautiful stone-front gas fireplace, while the kitchen offers stainless appliances with a pass through to dining area. The exterior provides a very spacious privacy fenced backyard, and the home has a one car garage. Finally, this home is NOT in a flood zone! Schedule a showing now before it's gone!
- Sold 2** Sold above list price, no reason specified. Remarks: BACK ON THE MARKET!!! Through no fault of Seller or Property. This move-in ready home is waiting for you to simply turn the key and start living! Located in a comfortable residential community, perfectly situated to take advantage of all the city has to offer with excellent access to a wide range of local amenities and services, including shops, schools, public transport, and community services. Enjoy 3 bedrooms, 2 baths, brick wood burning fireplace, large privacy fenced yard, and a deck provides the perfect spot for alfresco dining and casual entertaining. Double gate on rear and side of back yard. Property extends beyond the rear fenced area.
- Sold 3** Remarks: This Home sits on a .24 Acre Lot in a very convenient Location in Savannah GA. Close to Hunter Army Airfield, Georgia Southern Savannah Campus and just 4 Miles to I-95. Easy access to Downtown Savannah and Tybee Beach via the Veterans Pkwy or Truman Pkwy. 133 Westminster Drive is just around the Corner from 1 of the 2 Pools in the Georgetown Community, which is very nice, a lot of fun and there is also a Gym at this Pool, as well! 133 Westminster Drive has a Foyer Entrance, a very nice size Living Room with Cathedral Ceiling and Brick Fireplace, Kitchen with Breakfast Area, Appliances are included, a separate Dining Room with Front Window, 3 Bedrooms with Owner's Suite featuring a Walk-In Closet, 2 Full Baths and a Single Car Garage. Newer HVAC System from 2020 and Roof is only 7 yrs old. Materials to renovate one of the Bathrooms has been purchased and is negotiable with Sale. Home is very clean and just needs your TLC. Sold As-Is.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no recent listing history located concerning the subject. Legal Description LT 4 VILLAGE GREEN SUB PH 1 PT 1 Deed Book 364X Deed Page 74 Land Value: \$22,500			
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	\$179,020	\$179,020
Sales Price	\$179,020	\$179,020
30 Day Price	\$169,020	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 1 less 10k for the 30 day price. Home numbers not visible. See attached tax record for further verification.		

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



Address Verification



Side



Side



Street



Street

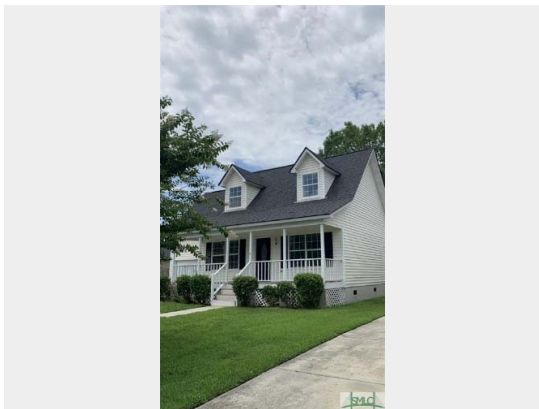
Listing Photos

L1 110 Wimbledon Dr
Savannah, GA 31419



Front

L2 143 Cambridge Dr
Savannah, GA 31419



Front

L3 5 Leeward Ct
Savannah, GA 31419



Front

Sales Photos

S1 109 Westminister Dr
Savannah, GA 31419



Front

S2 121 Stockbridge Dr
Savannah, GA 31419



Front

S3 133 Westminister Dr
Savannah, GA 31419



Front

ClearMaps Addendum

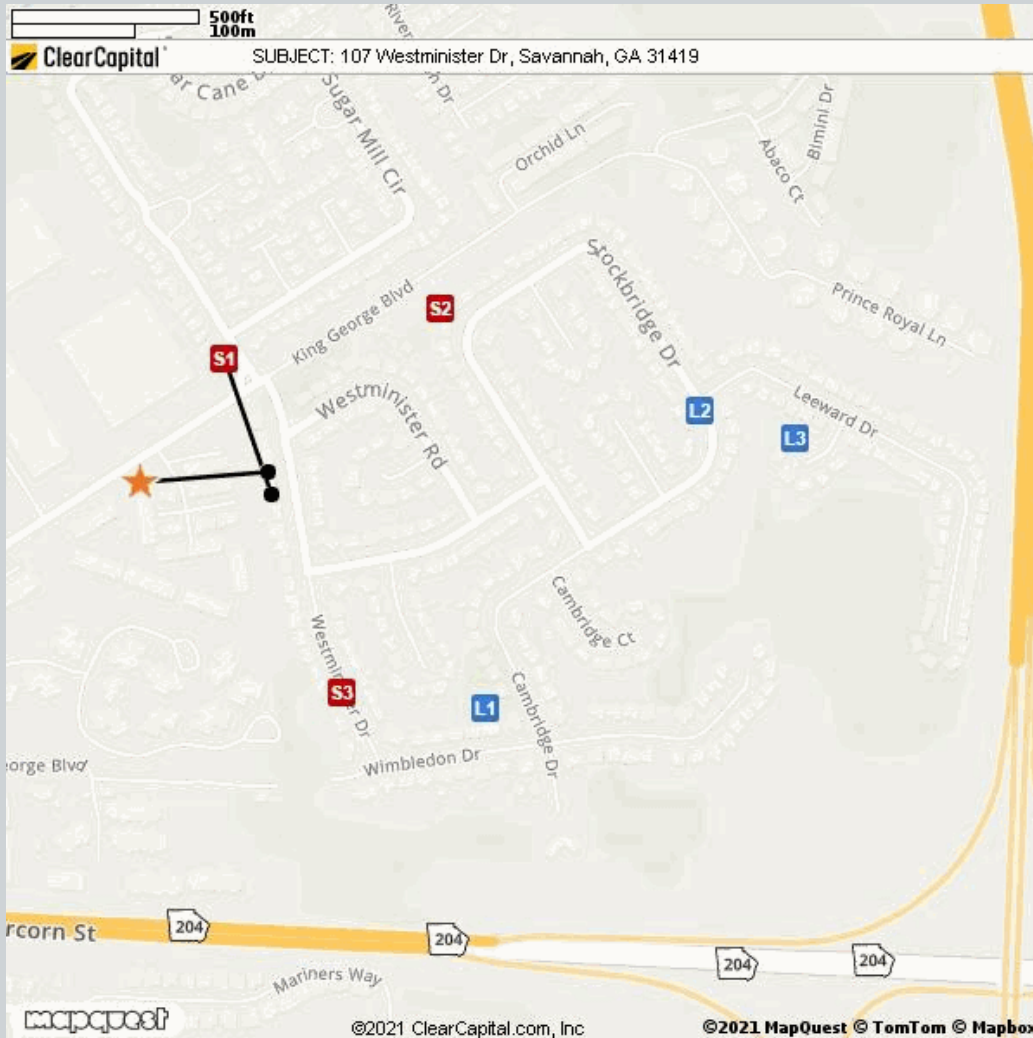
Address ★ 107 Westminister Drive, Savannah, GEORGIA 31419

Loan Number 46895

Suggested List \$179,020

Suggested Repaired \$179,020

Sale \$179,020



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	107 Westminister Drive, Savannah, Georgia 31419	--	Parcel Match
L1 Listing 1	110 Wimbledon Dr, Savannah, GA 31419	0.24 Miles ¹	Parcel Match
L2 Listing 2	143 Cambridge Dr, Savannah, GA 31419	0.31 Miles ¹	Parcel Match
L3 Listing 3	5 Leeward Ct, Savannah, GA 31419	0.37 Miles ¹	Parcel Match
S1 Sold 1	109 Westminister Dr, Savannah, GA 31419	0.02 Miles ¹	Parcel Match
S2 Sold 2	121 Stockbridge Dr, Savannah, GA 31419	0.16 Miles ¹	Parcel Match
S3 Sold 3	133 Westminister Dr, Savannah, GA 31419	0.18 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 personally inspect the property, select comparables, and determine a price for the subject, please do not accept

Report Instructions - cont.

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	Lavern Martin	Company/Brokerage	Golden Properties
License No	179221	Address	Golden Properties Savannah GA 31406
License Expiration	07/31/2024	License State	GA
Phone	9123230317	Email	lavernmartin1957@gmail.com
Broker Distance to Subject	6.33 miles	Date Signed	11/03/2021

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.