

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	118 Old Whaling Way, Pooler, GA 31322	Order ID	7804234	Property ID	31767169
Inspection Date	12/08/2021	Date of Report	12/09/2021		
Loan Number	47258	APN	11009D01009		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	1208BPO	Tracking ID 1	CAT		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Timothy L Mitchell	Condition Comments	
R. E. Taxes	\$2,373	The subject appeared to be in stable structural and physical condition. It has received adequate owner care and concern.	
Assessed Value	\$63,520		
Zoning Classification	R3 Residential Lots		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	This subdivision is approximately 25 years old. It is one of the countless new construction projects during the explosive new construction growth of the city of Pooler which continues to this day. Homes in Berwick Lakes are a mix of brick and frame constructed in a quiet rural like setting. Homes appear to receive adequate owner care and concern. It is not very near amenities and public transportation is required. However; there is a variety store a short distance away. Seller concessions is usually very little to none at all. REO to standard sales appear to be in balance. Howev...	
Sales Prices in this Neighborhood	Low: \$135,000 High: \$235,000		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

This subdivision is approximately 25 years old. It is one of the countless new construction projects during the explosive new construction growth of the city of Pooler which continues to this day. Homes in Berwick Lakes are a mix of brick and frame constructed in a quiet rural like setting. Homes appear to receive adequate owner care and concern. It is not very near amenities and public transportation is required. However; there is a variety store a short distance away. Seller concessions is usually very little to none at all. REO to standard sales appear to be in balance. However; recently sale prices are significantly higher than list prices. All due to the current market conditions. There does not appear to be any factors that would negatively affect the market ability of this neighborhood.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	118 Old Whaling Way	3 Nantucket Ct	25 Bostwick Dr	302 Katama Wy
City, State	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
Zip Code	31322	31322	31322	31322
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.44 ¹	0.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$210,000	\$245,000	\$225,000
List Price \$	--	\$210,000	\$245,000	\$225,000
Original List Date		11/17/2021	12/08/2021	11/26/2021
DOM · Cumulative DOM	-- · --	20 · 22	0 · 1	12 · 13
Age (# of years)	19	20	15	16
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 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,325	1,316	1,662	1,373
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.16 acres	.14 acres	.21 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: Nice 3 bedroom, 2 bath home south of Pooler off Quacco Rd. Home is located on a cul-de-sac with nearby access to I-16 and I-95 Home is currently tenant occupied. Property is not in a flood zone.
- Listing 2** Remarks: Be home for the holidays with this move-in ready, recently refreshed ,4BR/2 BA home. Gorgeous brick front home with a large yard and generously proportioned living space. Entertaining is made easy with this floor plan having a large family room, dining room and kitchen all open. The home is also split floor plan with a private master suite on one side of the home and the remaining 3 bedrooms on opposite end of the home. Large kitchen with SS appliances and a eat-in- area with lots of natural sun light. Enjoy time with family in the privacy of the large fenced in back yard including a patio and fire pit for all to enjoy. Located minutes from I-16 and the heart of Pooler.
- Listing 3** Remarks: It's Cooler in Pooler! Situated on a lagoon lot this home is convenient to everything Pooler has to offer, without the traffic! This immaculate, brick front, well- maintained home has interior features that include a split floor plan, soaring ceilings, gorgeous vinyl plank flooring throughout (no carpet), a formal foyer with wood accents AND an eat-in kitchen overlooking the spacious living room with a wood-burning fireplace. The primary suite features a spacious closet, tray ceiling and ensuite bath highlighting double vanities, separate shower & garden tub! On the other end of the home, you will find the remaining 2 bedrooms and a full bath. The patio is ideal for entertaining or relaxing while taking in the views of your serene fenced-in backyard! The seller had a french drain and gutters installed! No HOA!!!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	118 Old Whaling Way	122 Old Whaling Wy	12 Vineyard Haven Dr	9 Katama Way
City, State	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
Zip Code	31322	31322	31322	31322
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.10 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$199,900	\$205,000
List Price \$	--	\$225,000	\$199,900	\$205,000
Sale Price \$	--	\$228,000	\$210,000	\$205,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	08/31/2021	09/02/2021	06/28/2021
DOM · Cumulative DOM	-- · --	15 · 25	24 · 24	34 · 34
Age (# of years)	19	20	18	18
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 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,325	1,345	1,468	1,316
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.14 acres	.16 acres	.16 acres
Other	--	--	--	--
Net Adjustment	--	-\$200	-\$1,430	+\$90
Adjusted Price	--	\$227,800	\$208,570	\$205,090

* 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** Adjustments: Sqft @ \$10 -\$200 Sold above list price; no reason stated. Remarks: This amazing home in Hampton Place is move-in ready and waiting for you! This home has a SPACIOUS open floor plan, soaring high ceilings, and is gleaming with natural light. The great room floods into the wonderful formal dining room. Nestled right next to the dining room is the lovely kitchen. This kitchen features beautiful stainless steel appliances and has ample storage! The master retreat has STUNNING tray ceilings as well as an en-suite bathroom! From the double vanities to the separate shower AND the soaking tub it's hard to say no! The two additional bedrooms have boundless opportunities!
- Sold 2** Adjustments: Sqft @ \$10 -\$1,430 Sold above list price; no reason stated. Remarks: Three spacious bedrooms and two baths make this home the perfect size for just about anyone. Single story living with an open concept floor plan provides ample living space and is great for entertaining. Separate dining room area could be office or more living space. Nice size kitchen with ample white cabinets. Priced to sell! Enjoy all the conveniences of Pooler just a short drive away.
- Sold 3** Adjustments: Sqft @ \$10 +\$90 Remarks: This adorable move-in ready home on quiet street is just waiting for new owner! Step inside and you'll immediately feel at home in this bright open floor plan. Three spacious bedrooms and two baths make this home the perfect size for just about anyone. Single story living-- no stairs to climb! The open concept floor plan provides ample living space and is great for entertaining. Enjoy all the conveniences of Pooler just a short drive away.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			There is no current listing history concerning the subject. Legal Description LOT 192 HAMPTON PLACE AT BERWICK LAKES PHASE II SMB 23S 2 .15 ac Deed Book 1207 Deed Page 688 Land Value: \$30,000				
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	\$227,800	\$227,800
Sales Price	\$227,800	\$227,800
30 Day Price	\$217,800	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 1 less 10k for the 30 day price. Properties are selling above list price due to the current market conditions.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The price is based on the subject being in average condition. Comps are similar in characteristics, located within 0.44 miles and the sold comps closed within the last 5 months. The market is reported as having increased 10% in the last 6 months. The price conclusion is deemed supported.
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Subject Photos



Front



Address Verification



Street



Other

Listing Photos

L1 3 Nantucket Ct
Pooler, GA 31322



Front

L2 25 Bostwick Dr
Pooler, GA 31322



Front

L3 302 Katama Wy
Pooler, GA 31322



Front

Sales Photos

S1 122 Old Whaling Wy
Pooler, GA 31322



Front

S2 12 Vineyard Haven Dr
Pooler, GA 31322



Front

S3 9 Katama Way
Pooler, GA 31322



Front

ClearMaps Addendum

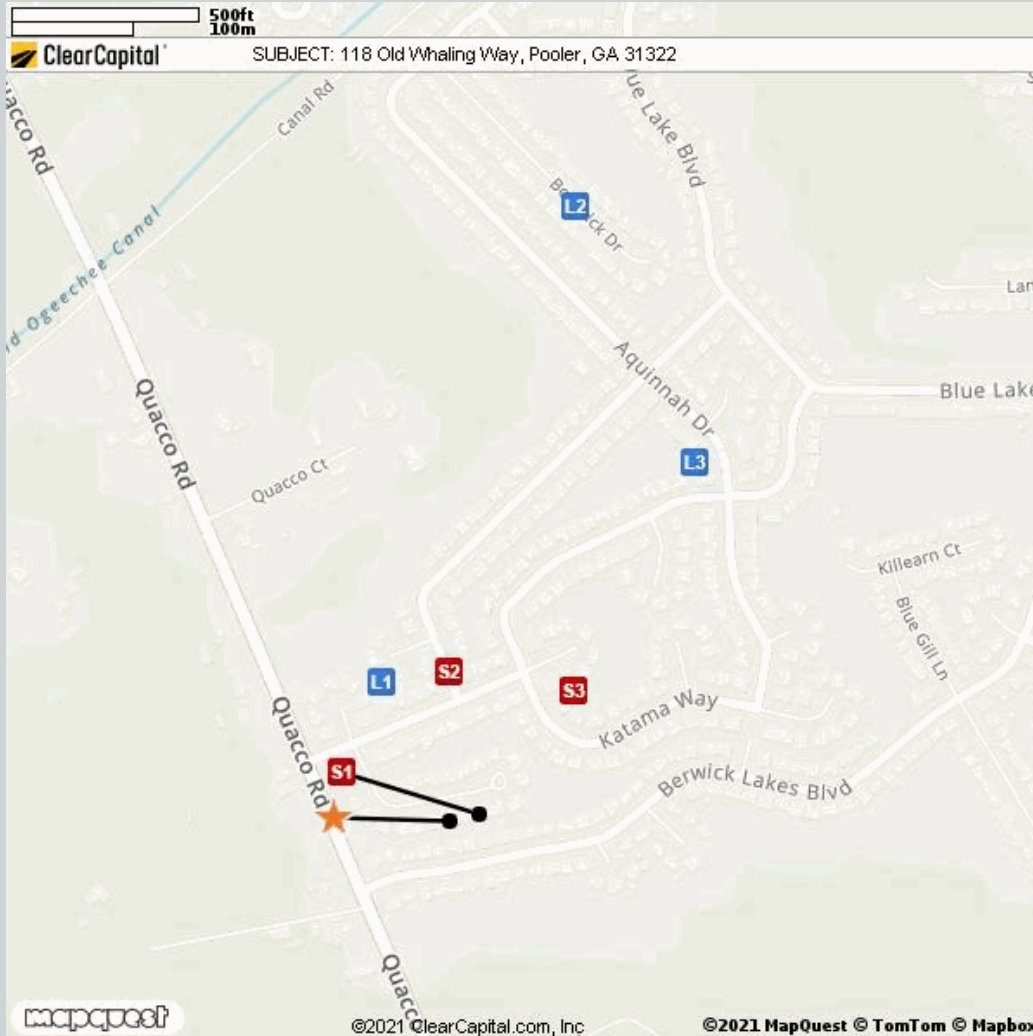
Address ★ 118 Old Whaling Way, Pooler, GA 31322

Loan Number 47258

Suggested List \$227,800

Suggested Repaired \$227,800

Sale \$227,800



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	118 Old Whaling Way, Pooler, GA 31322	--	Parcel Match
L1 Listing 1	3 Nantucket Ct, Pooler, GA 31322	0.11 Miles ¹	Parcel Match
L2 Listing 2	25 Bostwick Dr, Pooler, GA 31322	0.44 Miles ¹	Parcel Match
L3 Listing 3	302 Katama Wy, Pooler, GA 31322	0.30 Miles ¹	Parcel Match
S1 Sold 1	122 Old Whaling Wy, Pooler, GA 31322	0.02 Miles ¹	Parcel Match
S2 Sold 2	12 Vineyard Haven Dr, Pooler, GA 31322	0.10 Miles ¹	Parcel Match
S3 Sold 3	9 Katama Way, Pooler, GA 31322	0.12 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	10.56 miles	Date Signed	12/08/2021

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.