DRIVE-BY BPO

2772 SUMMIT PARKWAY SW

ATLANTA, GA 30331

47272

\$320,000 As-Is Value

by ClearCapital

Loan Number

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 Inspection Date Loan Number Borrower Name	2772 Summit Parkway Sw, Atlanta, GA 30331 12/09/2021 47272 Catamount Properties 2018 LLC	Order ID Date of Report APN County	7804234 12/09/2021 14F-0140-LL Fulton	Property ID	31767176
Tracking IDs					
Order Tracking ID	1208BPO	Tracking ID 1	CAT		
Tracking ID 2		Tracking ID 3			

General Conditions		
General Conditions		
Owner	Brown Geneva	Condition Comments
R. E. Taxes	\$3,369	Based on exterior observation, subject property is in Average
Assessed Value	\$82,800	condition. No immediate repair or modernization required.
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	Visible	
Road Type	Public	

Neighborhood & Market Data					
Location Type	Suburban	Neighborhood Comments			
Local Economy	Stable	The subject is located in a suburban neighborhood with stable			
Sales Prices in this Neighborhood	Low: \$252,000 High: \$414,000	property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.			
Market for this type of property	Remained Stable for the past 6 months.				
Normal Marketing Days	<90				

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Current Listings				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2772 Summit Parkway Sw	2600 Waterdale Road	400 Dutchview Drive	2817 Bluestone Drive
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30331	30331	30349	30331
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.33 1	2.73 1	0.54 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$339,000	\$390,000
List Price \$		\$315,000	\$339,000	\$390,000
Original List Date		10/18/2021	08/12/2021	10/22/2021
DOM · Cumulative DOM		51 · 52	118 · 119	47 · 48
Age (# of years)	15	14	2	4
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 Story Ranch	2 Stories Colonial	2 Stories Colonial	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,186	2,773	1,992	2,237
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	7	6	7	6
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	0.260 acres	0.25 acres	0.18 acres	0.3 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

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

- **Listing 1** The property is superior in gla and similar in bed count to the subject. Active 1 => Half Bath= \$-1000, GLA= \$-11740, Total= \$-12740, Net Adjusted Value= \$302260.
- **Listing 2** The property is inferior in gla and superior in bed count to the subject. Active 2 => Bed= \$-4000, Half Bath= \$-1000, GLA= \$3880, Age= \$-325, Total= \$-1445, Net Adjusted Value= \$337555.
- **Listing 3** The property is similar in gla and similar in bath count to the subject. Active3 => GLA= \$-1020, Age= \$-275, Total= \$-1295, Net Adjusted Value= \$388705.

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.

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	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2772 Summit Parkway Sw	2807 Summit Parkwaya	2768 Summit Parkway	2698 Summit Parkway
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30331	30331	30331	30331
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.12 1	0.01 1	0.20 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$315,000	\$295,000	\$350,000
List Price \$		\$315,000	\$295,000	\$350,000
Sale Price \$		\$315,000	\$332,700	\$345,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		11/08/2021	07/02/2021	08/18/2021
DOM · Cumulative DOM	•	24 · 24	32 · 32	30 · 30
Age (# of years)	15	15	15	16
Condition	Average	Average	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,186	2,186	2,734	1,910
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	6	6	6
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	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.				1,910
Pool/Spa				
Lot Size	0.260 acres	0.37 acres	0.23 acres	0.29 acres
Other	None	None	None	None
Net Adjustment		-\$220	-\$10,960	+\$2,770
Adjusted Price		\$314,780	\$321,740	\$347,770

^{*} 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.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** The property is similar in gla and similar in condition to the subject.Sold1 => Lot= \$-220, Total= \$-220, Net Adjusted Value= \$314780.
- **Sold 2** The property is superior in gla and similar in view to the subject.Sold2 => GLA= \$-10960, Total= \$-10960, Net Adjusted Value= \$321740.
- **Sold 3** The property is inferior in gla and similar in bed count to the subject. Sold3 => Condition= \$-3750, GLA= \$5520, Total= \$2770, Net Adjusted Value= \$347770.

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Subject Sale	es & Listing His	tory					
Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/F	irm			None Noted			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$330,000	\$330,000		
Sales Price	\$320,000	\$320,000		
30 Day Price	\$310,000			
Commente Degarding Drieing St	Comments Departing Driving Strategy			

Comments Regarding Pricing Strategy

The subject is a SFR with 2186 Sq. feet, built in 2006, contains 3beds/2 baths and the subject is in average condition. The subject us located near worship center, school, highway and retail amenities. Within 1 mile +/-30% GLA, +/-30 year built there were limited comparable available so it was necessary to exceed proximity to 3 miles. It was necessary to exceed lot size, bed/bath count, +/-20% GLA, condition, style and use comparable with basement due to limited comparable in the subject neighborhood. In order to include comparable to reinforce the subject's GLA and other attributes, the sold comparable search was broadened to 3-6 months time. The sold comparable 1 and list comparable 2 were similar in overall features as subject and given more weightage for providing final value.

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Subject Photos

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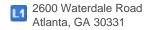
Address Verification



Street

by ClearCapital

Listing Photos





Front

400 DUTCHVIEW Drive Atlanta, GA 30349



Front

2817 Bluestone Drive Atlanta, GA 30331



Front

As-Is Value

Sales Photos

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Front

2768 Summit Parkway Atlanta, GA 30331



Front

S3 2698 SUMMIT Parkway Atlanta, GA 30331



Front

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ClearMaps Addendum

Loan Number47272Suggested List\$330,000Suggested Repaired\$330,000Sale\$320,000

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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.

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Addendum: Report Purpose - cont.

Report Instructions

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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

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Report Instructions - cont.

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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.

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Broker Information

Broker Name Melissa Hylton Company/Brokerage Home Realty

1916 Harbin Rd SW Atlanta GA License No 256607 Address

30311 **License State License Expiration** 09/30/2022 GA

Phone 4044516891 Email Hyltoneval@gmail.com

Broker Distance to Subject 6.99 miles **Date Signed** 12/09/2021

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.

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