

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	220 Easy Street, Hinesville, GA 31313	Order ID	8404235	Property ID	33230101
Inspection Date	08/30/2022	Date of Report	08/30/2022		
Loan Number	47474	APN	058D049		
Borrower Name	Catamount Properties 2018 LLC	County	Liberty		

Tracking IDs

Order Tracking ID	08.29.22 BPO	Tracking ID 1	08.29.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JOEL EZEORA	Condition Comments	
R. E. Taxes	\$2,881	<p>The Subject is in fair condition. The Exterior of the Subject was in average condition and conformed to the neighborhood in the BELLE ARBOR Subdivision. The exterior brick needs cleaned, but appears to be in good condition. The roof of the Subject was in average condition. I could not see any curled, missing or cracked shingles, however I could see water spots and algae growth in some sections that suggest the roof is ageing. The wooden privacy fence in the backyard of the Subject had sections of fencing that were leaning and not secured to the post properly. The curb appeal was fair. I viewed recent pictures of the interior of the Subject that I found on the HABR MLS. The interior is in fair condition. The Subject's carpets were dirty, but appeared that they could be cleaned by a professional cleaning company. The walls, trim and ceiling are not damaged but could be cleaned or painted to make the condition average. The interior's overall condition of the Subject is fair, the Subject did not appear to have had many improvements since 1998.</p>	
Assessed Value	\$60,770		
Zoning Classification	Residential RESIDENTIAL		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(The property is locked.)			
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	<p>The Subject is located in the BELLE ARBOR Subdivision in Hinesville. The Subject sits in close proximity to shopping, restaurant's, and schools. The Belle Arbor Subdivision is located off of Highway 84 which is one of the main arterial thoroughfare in Hinesville. The Subject is close to employment opportunities, including the U.S Army Military Base Fort Stewart. Fort Stewart and Hunter Army Airfield serve about 22,000 Soldiers, 45,000 Family members, 4,500 civilians, 19,000 retirees, and National Guard soldiers.</p>	
Sales Prices in this Neighborhood	Low: \$135000 High: \$301250		
Market for this type of property	Increased 7 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	220 Easy Street	200 Easy Street	810 Hod Lane	411 Hines Drive
City, State	Hinesville, GA	Hinesville, GA	Hinesville, GA	Hinesville, GA
Zip Code	31313	31313	31313	31313
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	0.63 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$269,600	\$195,000	\$310,000
List Price \$	--	\$269,900	\$195,000	\$310,000
Original List Date		08/01/2022	08/22/2022	08/24/2022
DOM · Cumulative DOM	-- · --	29 · 29	8 · 8	6 · 6
Age (# of years)	23	24	26	35
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 Rambler	1 Story Ranch Rambler	1 Story Ranch Rambler	1 Story Ranch Rambler
# Units	1	1	1	1
Living Sq. Feet	1,928	1,906	1,500	2,590
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2 · 1
Total Room #	6	7	6	8
Garage (Style/Stalls)	Attached 1 Car	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	--	--	--	Pool - Yes
Lot Size	.25 acres	.25 acres	.51 acres	.51 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** L1 is a 4 bedroom, 2 bath brick home located close to shopping, schools and Fort Stewart Gates. L1 offers a galley style kitchen with granite countertops, plenty storage space and ceramic tile flooring. The living room features a brick wood burning fireplace and wood laminate flooring through out the house. The primary bedroom, offers a walk-in closet and primary bath that features a separate tile shower. L1 has a sunroom, fenced in yard, shed, a car port and 2 car garage. There is no HOA. L1 shares similar features to the Subject such as location, design, style and buyer appeal. L1 is superior to the Subject. L1 is pending.
- Listing 2** L2 is a 3 bedroom, 2 bath brick home that is located in a cul-de-sac and a short distance to Fort Stewart and the shopping district. L2 has a covered porch that features a tile floor and ceiling fan. L2 has been recently updated with ceramic tile throughout the entire main living area. L2 has stainless steel appliances in the kitchen, a separate dining room. L2 has carpet in the bedrooms that feature a primary bedroom with a box tray ceiling and walk-in closet. L2 had a roof replacement in 2019 (2 yrs.), new gutters in 2019 (2 yrs.) and backyard with a wooden privacy fence. There is no HOA. L2 shares similar features to the Subject such as location, design, style and buyer appeal. L2 is equal to the Subject. L2 is pending.
- Listing 3** L3 is a 4 bedroom, 2.5 bath brick home located in the Hines Subdivision floor plan features a GLA of 2,590sq. ft. In the main living area, L3 features a wood-burning fireplace and wet bar. There is a large temperature-controlled storage room in the garage. L3 has a backyard that features a sunroom, open patio that is screened-in , brick pizza oven and grill, and in-ground pool surrounded with a privacy fence. L3 shares similar features to the Subject such as location, design, style and buyer appeal. L3 is superior to the Subject. L3 is pending.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	220 Easy Street	414 Flowers Drive	805 Hod Lane	807 Barony Lane
City, State	Hinesville, GA	Hinesville, GA	Hinesville, GA	Hinesville, GA
Zip Code	31313	31313	31313	31313
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.63 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$225,000	\$194,900
List Price \$	--	\$225,000	\$225,000	\$194,900
Sale Price \$	--	\$225,000	\$225,000	\$204,900
Type of Financing	--	Va	Fha	Va
Date of Sale	--	04/11/2022	07/28/2022	06/22/2022
DOM · Cumulative DOM	-- · --	48 · 48	42 · 42	90 · 90
Age (# of years)	23	33	26	28
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 Rambler	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,928	2,136	1,791	1,817
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2
Total Room #	6	7	7	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.25 acres	.23 acres	.25 acres
Other	--	, 8320	--	--
Net Adjustment	--	-\$8,320	\$0	\$0
Adjusted Price	--	\$216,680	\$225,000	\$204,900

* 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** S1 is a 3 bedroom, 2 bath brick home located in Hines Subdivision. S1 features a dining/kitchen combo, eat in kitchen that included appliances such as Range/Oven, refrigerator, and dishwasher. S1 features a two car garage, porch and chain link fence surrounding the backyard. S1 shares similar features features to the Subject such as Location and Buyer appeal. S1 has one less bedroom vs the Subject and slightly larger GLA. An adjustment was made for the GLA and bedroom. Actual Closing Costs Paid by Seller was \$7,000. S1 is superior to the Subject.
- Sold 2** S2 is a 4 bedroom, 2 bath brick home located in the Courtland Subdivision in Hinesville. S2 has had recent updates that included new flooring, fresh paint, ceiling fans and light fixtures, electric fireplace. S2 features a dining/kitchen combo, eat in kitchen that included appliances such as Range/Oven, refrigerator, microwave and dishwasher. S2 features a one car garage. There is no fence in the backyard. S2 shares similar features features to the Subject such as Location and Buyer appeal, design and style. S2 has slightly smaller GLA vs the Subject. No Adjustment was made. S2 is superior to the Subject.
- Sold 3** S3 is a 4 bedroom, 2 bath 1-Story Brick Home close to Shopping Centers, Restaurants, Downtown Hinesville and Ft Stewart. S3 features a Family Room, Formal Dining Room, Living Room w/ Fireplace & Bay Window, Kitchen w/ Eat In Area & Bar, Laminate Wood Flooring, Ceiling Fans, Archway, Tiled Flooring in Bathrooms, Carport, Spacious Backyard, Privacy Fence, and 2 Storage Sheds. S3 Shares similar features to the Subject that include Location, Design, Style and Buyer appeal. S3 has no HOA. Actual Closing Costs Paid by Seller was \$3,000 in seller concessions. No adjustment was made. S3 is equal to the Subject.

Subject Sales & Listing History

Current Listing Status Not Currently Listed

Listing Agency/Firm

Listing Agent Name

Listing Agent Phone

of Removed Listings in Previous 12 Months 0

of Sales in Previous 12 Months 1

Listing History Comments

The Subject was listed for Auction on Xome.com 12/7/2021. The Subject closed on 8/25/2022. The Subject still had the For Sale sign in the yard as of 8/30/2022.

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	08/25/2022	\$162,750	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$217,900	\$217,900
Sales Price	\$217,900	\$217,900
30 Day Price	\$196,000	--

Comments Regarding Pricing Strategy

Using S3 and L1 as my best support for my suggested "as-is" list price at \$113 per sq. ft. My 30 day "as-is" list price at \$102 per sq.st.

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



Side



Side



Street



Street

Subject Photos



Street



Street



Other

Listing Photos

L1 200 Easy Street
Hinesville, GA 31313



Front

L2 810 Hod Lane
Hinesville, GA 31313



Front

L3 411 Hines Drive
Hinesville, GA 31313



Front

Sales Photos

S1 414 Flowers Drive
Hinesville, GA 31313



Front

S2 805 Hod Lane
Hinesville, GA 31313



Front

S3 807 Barony Lane
Hinesville, GA 31313



Front

ClearMaps Addendum

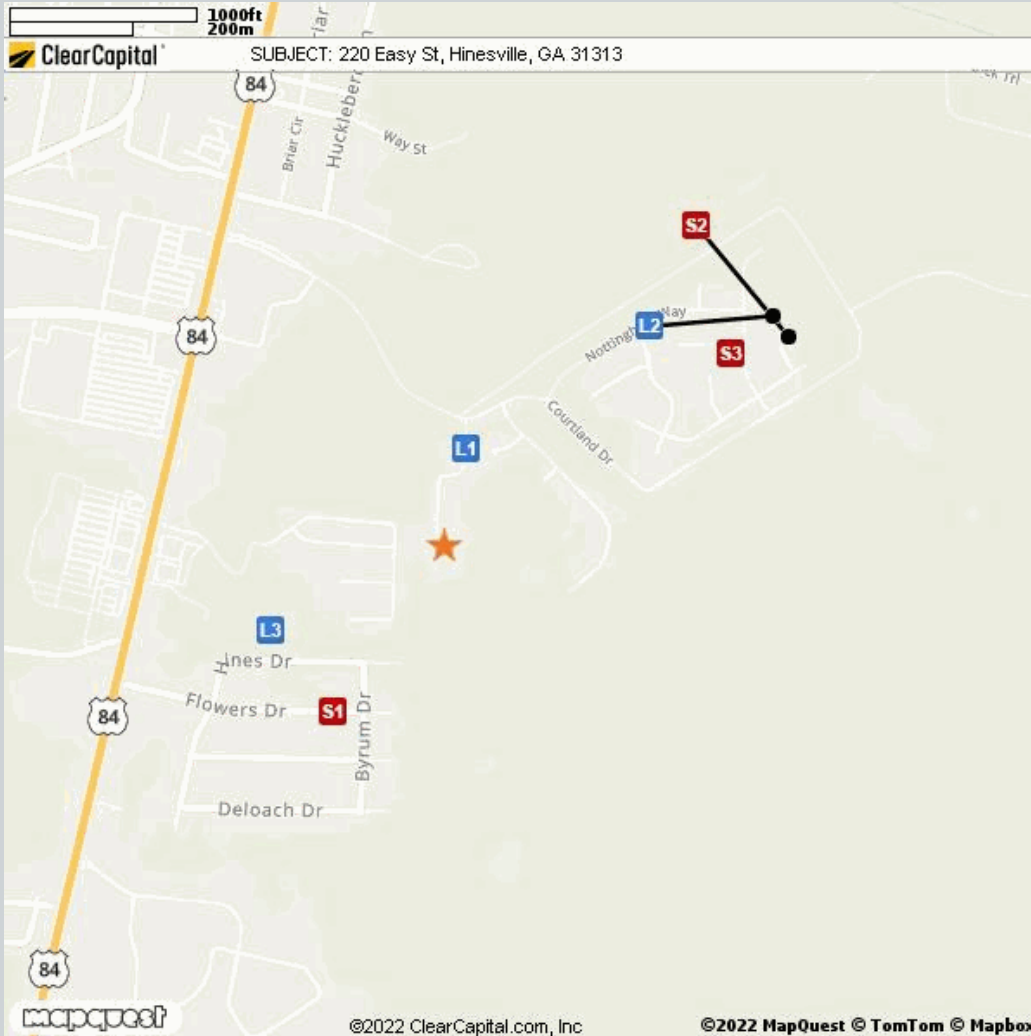
Address ★ 220 Easy Street, Hinesville, GA 31313

Loan Number 47474

Suggested List \$217,900

Suggested Repaired \$217,900

Sale \$217,900



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	220 Easy Street, Hinesville, GA 31313	--	Parcel Match
L1	Listing 1	200 Easy Street, Hinesville, GA 31313	0.16 Miles ¹	Parcel Match
L2	Listing 2	810 Hod Lane, Hinesville, GA 31313	0.63 Miles ¹	Parcel Match
L3	Listing 3	411 Hines Drive, Hinesville, GA 31313	0.27 Miles ¹	Parcel Match
S1	Sold 1	414 Flowers Drive, Hinesville, GA 31313	0.28 Miles ¹	Parcel Match
S2	Sold 2	805 Hod Lane, Hinesville, GA 31313	0.63 Miles ¹	Parcel Match
S3	Sold 3	807 Barony Lane, Hinesville, GA 31313	0.52 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	Jessica Victoria	Company/Brokerage	912 Living
License No	368285	Address	324 N Main Street HINESVILLE GA 31313
License Expiration	06/30/2023	License State	GA
Phone	9123886772	Email	jessica@912-living.com
Broker Distance to Subject	2.10 miles	Date Signed	08/30/2022

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:

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