

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	6940 Stonetrace Court, Douglasville, GA 30134	Order ID	7969992	Property ID	32141299
Inspection Date	02/17/2022	Date of Report	02/18/2022		
Loan Number	48039	APN	07000130020		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	46593	Tracking ID 1	46593		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	SUE SWINDERMAN	SUBJECT PROPERTY IS A 1.5 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
R. E. Taxes	\$850	
Assessed Value	\$59,120	
Zoning Classification	Residential R-3	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$156290 High: \$330070	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6940 Stonetrace Court	7082 Stoneridge Dr	6660 Breckenridge Dr	1529 Edgemoor Ln
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.72 ¹	0.74 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,900	\$235,000	\$275,000
List Price \$	--	\$289,900	\$235,000	\$275,000
Original List Date		01/06/2022	01/03/2022	01/14/2022
DOM · Cumulative DOM	-- · --	43 · 43	46 · 46	35 · 35
Age (# of years)	24	25	20	23
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	Split Traditional	Split Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,568	1,337	1,332	1,198
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 3	3 · 2 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	494	496	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.37 acres	0.29 acres	0.14 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

* 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** Minutes From Downtown Douglasville And I-20. This Charming Split-level Has Been Updated To Feature Stunning Modern Light Fixtures And A Gorgeous Kitchen With Sleek, Stainless Steel Appliances. Spacious Rooms And High, Vaulted Ceilings, And Lots Of Natural Light, Make This A House You Can't Wait To Come Home To. A Large Deck And Fenced Backyard Give The Whole Family Room To Play And Entertain. As An Added Bonus, The Basement Features A Large Finished Bedroom With Full Bath And Walk-in Closet. Don't Wait On This One-see It Today!
- Listing 2** This Home Is Ready For Its New Landlord Owner! The House Has Been Rented For The Past 4 Years With The Same Tenant. This A Great Investment For Someone That Is Looking Add Another Home To Their Rental Portfolio Or For A First Time Investor! 5 Bedrooms, 3 Full Bathrooms And Has A Mini Kitchen In The Basement, Its Perfect For An In-law Suite!
- Listing 3** Beautiful 3 Bedroom, 2 Bath Home! Kitchen Has All New Appliances, The Master Bedroom Is Complete With His & Her Closets, And The Back Deck Is Brand New!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6940 Stonetrace Court	7596 Stonecliff Ct	5380 Brickleberry Way	7071 Stonecreek Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.17 ¹	0.22 ¹	0.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$260,100	\$235,000	\$245,100
List Price \$	--	\$260,100	\$235,000	\$245,100
Sale Price \$	--	\$260,100	\$235,000	\$245,100
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	10/20/2021	11/08/2021	10/20/2021
DOM · Cumulative DOM	-- · --	16 · 45	25 · 33	39 · 14
Age (# of years)	24	24	25	26
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	Split Traditional	1.5 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,568	1,440	1,682	1,304
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.36 acres	0.17 acres	0.47 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$260,100	\$235,000	\$245,100

* 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 Working On Multiple Offers For Seller To Make Decision. Please No More Showings. Will Provide A Decision On Tuesday Evening Since We Did Not Have Enough Time Today To Complete Reviews Of All Offers. Thanks For Your Cooperation And Patience. Unable To Put In Under Contract At This Time.

Sold 2 This Douglasville One-story Home Offers A Two-car Garage.

Sold 3 This Is A Cute Property Nestled In The Heart Of Douglasville. Large Back Yard, Eat-in Kitchen, And A Floor Plan That Is Perfect For Roommates.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				4/2/1999 \$95,480			
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	\$260,000	\$260,000
Sales Price	\$255,900	\$255,900
30 Day Price	\$255,900	--
Comments Regarding Pricing Strategy		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes 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



Other

Listing Photos

L1 7082 Stoneridge Dr
Douglasville, GA 30134



Front

L2 6660 Breckenridge Dr
Douglasville, GA 30134



Front

L3 1529 Edgemoor Ln
Douglasville, GA 30134



Front

Sales Photos

S1 7596 Stonecliff Ct
Douglasville, GA 30134



Front

S2 5380 Brickleberry Way
Douglasville, GA 30134



Front

S3 7071 Stonecreek Dr
Douglasville, GA 30134



Front

ClearMaps Addendum

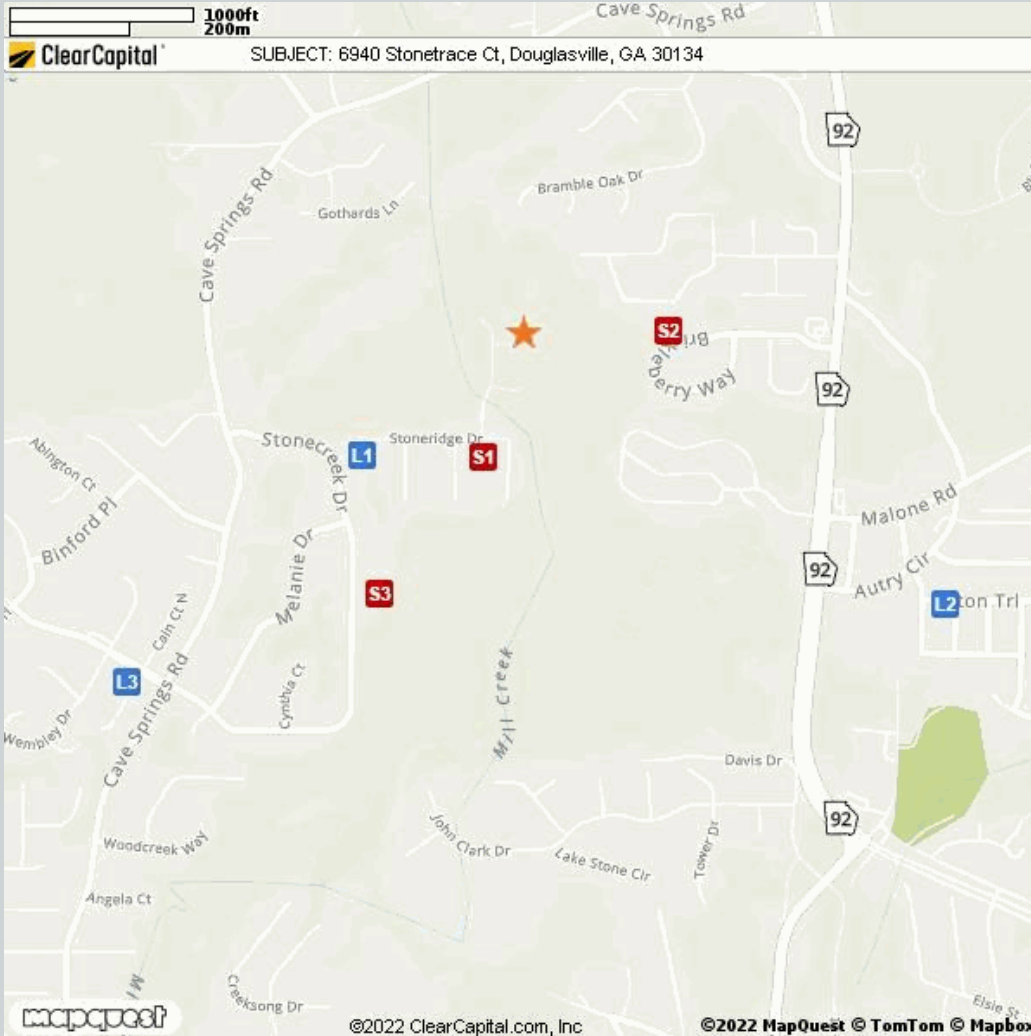
Address ★ 6940 Stonetrace Court, Douglasville, GA 30134

Loan Number 48039

Suggested List \$260,000

Suggested Repaired \$260,000

Sale \$255,900



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6940 Stonetrace Court, Douglasville, GA 30134	--	Parcel Match
L1 Listing 1	7082 Stoneridge Dr, Douglasville, GA 30134	0.28 Miles ¹	Parcel Match
L2 Listing 2	6660 Breckenridge Dr, Douglasville, GA 30134	0.72 Miles ¹	Parcel Match
L3 Listing 3	1529 Edgemoor Ln, Douglasville, GA 30134	0.74 Miles ¹	Parcel Match
S1 Sold 1	7596 Stonecliff Ct, Douglasville, GA 30134	0.17 Miles ¹	Parcel Match
S2 Sold 2	5380 Brickleberry Way, Douglasville, GA 30134	0.22 Miles ¹	Parcel Match
S3 Sold 3	7071 Stonecreek Dr, Douglasville, GA 30134	0.41 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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2023	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	3.76 miles	Date Signed	02/18/2022

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:

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.