

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	205 Windsor Road, Savannah, GEORGIA 31419	Order ID	8444660	Property ID	33346302
Inspection Date	09/27/2022	Date of Report	09/27/2022		
Loan Number	48041	APN	2069214001		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Isadore Beasley	Condition Comments	
R. E. Taxes	\$1,634	The subject property appears well maintained with no repairs or improvements needed.	
Assessed Value	\$139,900		
Zoning Classification	Single Family		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(It appears all doors and windows are 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	The subject property appears well maintained with no repairs or improvements needed.	
Sales Prices in this Neighborhood	Low: \$167,000 High: \$359,000		
Market for this type of property	Decreased 1 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	205 Windsor Road	407 Willow Road	208 Willow Road	12511 Woodley Road
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.	--	0.44 ¹	0.16 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,900	\$309,000	\$309,000
List Price \$	--	\$349,900	\$309,000	\$309,000
Original List Date		08/26/2022	08/10/2022	08/12/2022
DOM · Cumulative DOM	-- · --	32 · 32	48 · 48	46 · 46
Age (# of years)	65	59	63	64
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,660	1,680	1,540	1,500
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 3	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	None	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.24 acres	.22 acres	.29 acres
Other	None	None	None	None

* 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** Wonderful opportunity to buy in the highly desired Windsor Forest neighborhood! This 4 bedroom, 2.5 bath home was recently updated and offers new flooring and paint throughout, new doors and ceiling fans, a great layout for entertaining, and a brick fireplace in the den! The kitchen provides new cabinets, plenty of counter space, and a modern backsplash. The roof, windows, and vinyl siding are roughly 5 years old, leaving the house ready for its new owner. Plus, the house is on a golf course! Only a five-minute drive to Hunter Army Airbase and 20 minutes to downtown Savannah.
- Listing 2** Windsor Forest gem! Beautiful renovation in this spacious home! 2 Master bedrooms, great open concept kitchen design with a brand new kitchen and butcher block countertops and stainless steel appliances. Beautiful light fixtures and bathroom designs. New Roof, new HVAC, new Windows, no stone was left upturned renovating this home. Quiet street with a drive in parking spot.
- Listing 3** BEAUTIFULLY RENOVATED RANCH HOME IN THE HEART OF WINDSOR FOREST! THIS HOME HAS BEEN PRISTINELY KEPT AND OFFERS 3 BEDROOMS AND 2 FULL BATHS. IT ALSO BOASTS GORGEOUS BUTCHER BLOCK COUNTERTOPS, NEW PAINT, LVP FLOORING THROUGHOUT, STAINLESS STEEL APPLIANCES, NEW HVAC SYSTEM, AND A NEW ROOF!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	205 Windsor Road	121 Windsor Road	12507 Bridlewood Drive	201 Windsor Road
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.	--	0.08 ¹	0.10 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$225,000	\$279,000	\$225,000
List Price \$	--	\$225,000	\$279,000	\$225,000
Sale Price \$	--	\$245,000	\$285,000	\$245,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/09/2022	09/08/2022	05/20/2022
DOM · Cumulative DOM	-- · --	4 · 38	2 · 38	34 · 80
Age (# of years)	65	66	66	66
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,660	1,508	1,690	1,508
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.23 acres	.27 acres	.23 acres
Other	None	None	None	None
Net Adjustment	--	+\$15,200	-\$3,000	+\$15,200
Adjusted Price	--	\$260,200	\$282,000	\$260,200

* Sold 2 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** Adorable and Solid Brick Ranch 3 Bedroom 2 Bath Updated home with Screen Porch and Fenced in Backyard. This home features New Windows & New Roof in a prime location of Savannah. There are Gorgeous Tile floors that look like wood in the Living areas along with New Appliances and Quartz Countertops in the Kitchen and Baths and New Water Heater. Home has a Newer HVAC, No Carpet and is located In X Flood Zone!
- Sold 2** This beautiful unique one story home is sure to be a favorite. This Mid-Century Modern home has had several updates done and offers tons of charm around each corner. From the moment you step up to this tranquil property you will feel like this little oasis is the one for you. It has been upgraded and updated from top to bottom. Featuring Euro Kitchen and Bathrooms, plank laminate flooring and stainless appliances. The roof and HVAC have both been replaced in the last 2-3 years. The amount of natural light spilling in through all of the extra large windows in the living areas is uncanny. The master suite has a private walk out deck area that is perfect for morning coffee as the sun rises or an any time of day break from your busy day. Complete with large backyard and storage shed. This home is for sure a must see!
- Sold 3** Hard to find mid-century home on a .23 acre corner lot in Windsor Forest. No HOA, no stairs, and no flood zone = stress-free living. Perfect Southside location! Beautiful, white brick front and expansive windows typical of homes built during this time. Kitchen with separate eating area. Recently updated bathrooms. Cozy, screened patio to enjoy your tea or coffee or read a book and listen to the birds chirping. You might not find another home like this under \$250k in Savannah for a while. Call your agent today!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	ReMax Accent	List price \$325,000 on 8/19/2022. 39 DOM					
Listing Agent Name	Mike Stubbs						
Listing Agent Phone	912-756-5888						
# 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
08/19/2022	\$325,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$290,000	\$290,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$275,000	--
Comments Regarding Pricing Strategy		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in surrounding area.		

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



Other

Listing Photos

L1 407 Willow Road
Savannah, GA 31419



Front

L2 208 Willow Road
Savannah, GA 31419



Front

L3 12511 Woodley Road
Savannah, GA 31419



Front

Sales Photos

S1 121 Windsor Road
Savannah, GA 31419



Front

S2 12507 Bridlewood Drive
Savannah, GA 31419



Front

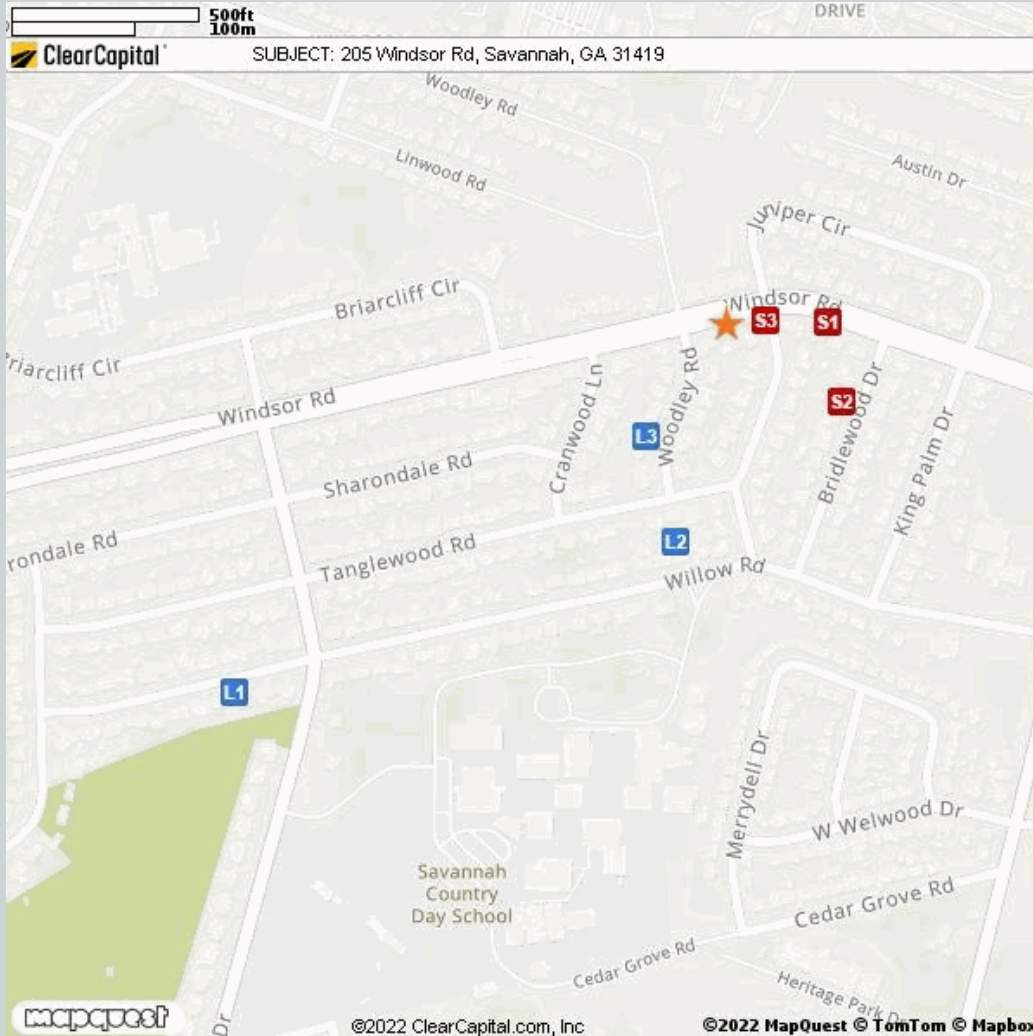
S3 201 Windsor Road
Savannah, GA 31419



Front

ClearMaps Addendum

Address ★ 205 Windsor Road, Savannah, GEORGIA 31419
Loan Number 48041 **Suggested List** \$290,000 **Suggested Repaired** \$290,000 **Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	205 Windsor Road, Savannah, Georgia 31419	--	Parcel Match
L1 Listing 1	407 Willow Road, Savannah, GA 31419	0.44 Miles ¹	Parcel Match
L2 Listing 2	208 Willow Road, Savannah, GA 31419	0.16 Miles ¹	Parcel Match
L3 Listing 3	12511 Woodley Road, Savannah, GA 31419	0.09 Miles ¹	Parcel Match
S1 Sold 1	121 Windsor Road, Savannah, GA 31419	0.08 Miles ¹	Parcel Match
S2 Sold 2	12507 Bridlewood Drive, Savannah, GA 31419	0.10 Miles ¹	Parcel Match
S3 Sold 3	201 Windsor Road, Savannah, GA 31419	0.03 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	Jennifer Breon	Company/Brokerage	ERA Coastal RE
License No	302412	Address	324 Mulberry Drive Richmond Hill GA 31324
License Expiration	01/31/2026	License State	GA
Phone	9123120333	Email	breonbpo@gmail.com
Broker Distance to Subject	10.02 miles	Date Signed	09/27/2022

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.