

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	3406 Wisteria Lane, Augusta, GA 30906	Order ID	8644873	Property ID	33975311
Inspection Date	03/09/2023	Date of Report	03/11/2023		
Loan Number	48085	APN	132-2-208-00-0		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

Tracking IDs

Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments Subject appears to be in average condition with no signs of routine maintenance neglect
R. E. Taxes	\$172,970	
Assessed Value	\$55,714	
Zoning Classification	Residential	
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 The subject is located in an established conforming neighborhood with homes of similar style and age.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$194,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3406 Wisteria Lane	2111 Chadwick Road	3510 Monte Carlo Drive	3710 Lexington Dr. Drive
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30906	30906	30906	30906
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.49 ¹	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$210,000	\$199,900	\$195,000
List Price \$	--	\$210,000	\$199,900	\$175,000
Original List Date		03/06/2023	03/02/2023	01/07/2023
DOM · Cumulative DOM	-- · --	5 · 5	9 · 9	63 · 63
Age (# of years)	17	57	38	57
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	1,669	1,701	1,576	1,638
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	0.26 acres	0.29 acres	0.34 acres	0.26 acres
Other	--	MLS#512839	MLS#512728	MLS#510984

* Listing 3 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** Dont miss out on this move-in ready 1701sf 3BD/2BA brick ranch home located on a .29 acre corner lot Recently updated with new LVP flooring carpet paint and cabinets The refurbished eat-in kitchen features granite countertops with breakfast bar and stainless steel appliances NEW gas range NEW top of the line door-in-door refrigerator NEW dishwasher NEW garbage disposal NEW water heater NEW washer and dryer remain Windows replaced in 2021 The roof and HVAC are both under 7 years old. WiFi enabled audio & lighting system in both bathrooms The large living room is open to the kitchen making it perfect for entertaining while the brick gas log fireplace anchors the spacious family room. The cozy sunroom overlooks the generously-sized back yard with NEW privacy fence as well as a fully equipped chicken coop that is attached to the storage shed complete with power Bring your chickens for built-in income opportunity Being just minutes from I-520 provides easy access to I-20 and also convenient to Fort Gordon the downtown Medical District Augusta University Augusta Regional Airport and downtown Augusta. If square footage and/or schools are important please verify during buyers due diligence. Room dimensions are rounded to the nearest foot and are approximate Property equipped with Ring doorbell/alarm and recording devices
- Listing 2** Schedule your tour today to see this updated move-in ready home which is nestled on a huge corner lot. This amazing floor plan features 3 levels with a beautiful layout for everyday living and entertainment. The large driveway makes parking a breeze. Entering the home you are warmly greeted by the laminate flooring on the main level that opens to a flex space adjacent to a bright open concept kitchen. In the kitchen enjoy the pantry stainless steel appliances and a spacious dining area overlooking the great room- perfect for the enjoyment of company or family gatherings. The beautiful well crafted fireplace is a cozy addition to the great room. Youll also find the 3rd bedroom connected to this space perfect for an office or even an in-law suite. Upstairs hosts the oversized owners suite and second bedroom which both feature walk in closets. Not only is this home very well maintained but you can also look forward to the huge backyard with a new privacy fence as an added bonus. Roof is less than 3 years old Youll also get to enjoy the 18x10 shed and a water softener system. Right size right price all appliances included along with washer and dryer- dont miss out on this amazing home. Schedule a private showing with me today
- Listing 3** SELLER IS OFFERING 3000 TOWARD BUYERS CLOSING COST WITH A FULL PRICE OFFER. Remodeled Brick ranch with Rocking Chair Front Porch in established neighborhood. New Blinds throughout. NO CARPET IN THIS HOME. LIVING ROOM A GREAT ROOM. FULLY REPAINTED INTERIOR. Natural Hardwood Floors in Foyer Living Rm Formal Dining Rm & all Bed Rooms. Beautiful stone gas fireplace in Great Room with new LVP flooring which is carried into the Kitchen. New vinyl flooring in the Laundry Rm. Screened in Back Porch with new in/outdoor carpet 2 new ceiling fans and new screens. Gated Back Yard Large Outbuilding with New Metal Roof. If Schools and Room Sizes are important please verify.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3406 Wisteria Lane	2102 Chadwick Road	3525 Richmond Hill Road	3645 Seeyle Drive
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30906	30906	30906	30906
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.28 ¹	0.46 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$149,900	\$175,000	\$189,999
List Price \$	--	\$149,900	\$175,000	\$189,999
Sale Price \$	--	\$150,000	\$175,100	\$194,000
Type of Financing	--	Fha	Convention	Fha
Date of Sale	--	01/09/2023	02/28/2023	12/27/2022
DOM · Cumulative DOM	-- · --	73 · 73	36 · 36	61 · 61
Age (# of years)	17	57	59	34
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	1,669	1,593	1,663	1,525
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	0.26 acres	0.41 acres	0.3 acres	0.27 acres
Other	--	MLS#508989	MLS#511437	MLS#508954
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$150,000	\$175,100	\$194,000

* 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** This 3 bedroom 2 bath brick ranch is ready for new owners to make it their own Spacious living room plus additional living space in the den that would make the perfect playroom office craft room etc. The kitchen has a breakfast bar and dining area with sliding doors to the backyard. Owner bedroom with private bath plus two additional bedrooms that share a hall bath. The large backyard gives you plenty of room to spread out with the covered patio area and expansive yard. Convenient to shopping dining and I-20 Book your showing today
- Sold 2** From the Welcoming Foyer you will be Guided into a Spacious Den to your right and Living Room straight ahead where you will find the Cozy gas log Fireplace and Sliding Glass Doors that lead to a Nice Backyard Deck perfect for Grilling and a Well Manicured Fenced in Yard. Eat in Kitchen and additional Storage Closets as well as Pantry are to your left. Just beyond the Kitchen features a Generous sized Laundry Room with an Exterior Door leading to the Covered 2 Space Carport. The 4th bedroom or Flex room is on this side of the Home. In the opposite direction you will find 2 spare bedrooms one of which has LVP flooring and a Full Hall Bathroom with Tub along with more Closets for Storage. The Owner Suite features a Full Private Bathroom. Out Front you will find a Ramp leading to the front door for access. Storage Shed Remains with Property.
- Sold 3** Check out this 3bd/2ba brick ranch in Pepperidge This home features LVP in the living areas and new carpet in the bedrooms. The kitchen has a tile backsplash granite countertops and stainless steel appliances (new fridge). The home also has a brand new water heater gutters and a 3 year old HVAC. The backyard is private and fenced in. Schedule your private showing today

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject was listed and sold on 10/17/2017			
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	\$194,000	\$194,000
Sales Price	\$194,000	\$194,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
All comparables selected offer good overall similarities to the subject and are representative of both the subjects neighborhood and nearby competing neighborhoods of similar age, size and style homes offering similar buyer appeal.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Listing Photos

L1 2111 CHADWICK Road
Augusta, GA 30906



Front

L2 3510 MONTE CARLO Drive
Augusta, GA 30906



Front

L3 3710 LEXINGTON DR. Drive
Augusta, GA 30906



Front

Sales Photos

S1 2102 CHADWICK Road
Augusta, GA 30906



Front

S2 3525 RICHMOND HILL Road
Augusta, GA 30906



Front

S3 3645 SEEYLE Drive
Augusta, GA 30906



Front

ClearMaps Addendum

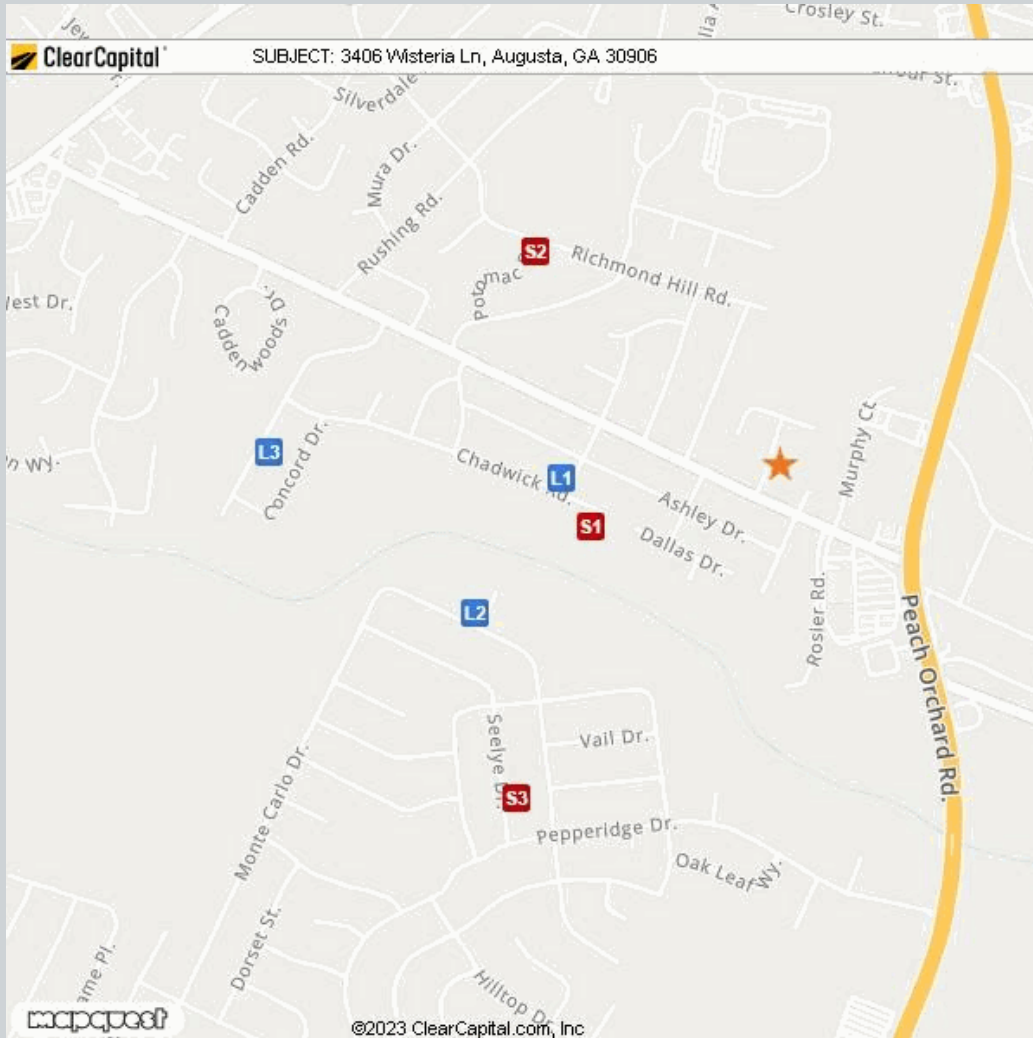
Address ★ 3406 Wisteria Lane, Augusta, GA 30906

Loan Number 48085

Suggested List \$194,000

Suggested Repaired \$194,000

Sale \$194,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3406 Wisteria Lane, Augusta, GA 30906	--	Parcel Match
L1 Listing 1	2111 Chadwick Road, Augusta, GA 30906	0.31 Miles ¹	Parcel Match
L2 Listing 2	3510 Monte Carlo Drive, Augusta, GA 30906	0.49 Miles ¹	Parcel Match
L3 Listing 3	3710 Lexington Dr. Drive, Augusta, GA 30906	0.73 Miles ¹	Parcel Match
S1 Sold 1	2102 Chadwick Road, Augusta, GA 30906	0.28 Miles ¹	Parcel Match
S2 Sold 2	3525 Richmond Hill Road, Augusta, GA 30906	0.46 Miles ¹	Parcel Match
S3 Sold 3	3645 Seelye Drive, Augusta, GA 30906	0.61 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	Emem Stuppard	Company/Brokerage	CARRINGTON REAL ESTATE SERVICES (US) LLC
License No	374668	Address	2410 Camelot Dr Augusta GA 30904
License Expiration	02/28/2025	License State	GA
Phone	7067267266	Email	Mel.stuppard@vylla.com
Broker Distance to Subject	7.83 miles	Date Signed	03/11/2023

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.