

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 Paige Street, Dallas, GA 30157	Order ID	7940238	Property ID	32069205
Inspection Date	02/05/2022	Date of Report	02/07/2022		
Loan Number	48086	APN	010342		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	02.02.22_BPO	Tracking ID 1	02.02.22_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	TRACY S HUFSTETLER	Condition Comments	
R. E. Taxes	\$2,790	Property has normal wear and tear	
Assessed Value	\$93,964		
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	Property is located in a rural area with like homes	
Sales Prices in this Neighborhood	Low: \$210000 High: \$480257		
Market for this type of property	Increased 8 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	220 Paige Street	144 Eagle Pointe Dr	96 Sheraton Way	296 Powder Creek Way
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30132	30132	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	3.72 ¹	4.00 ¹	3.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$330,000	\$315,000
List Price \$	--	\$300,000	\$330,000	\$290,000
Original List Date		12/20/2021	01/21/2022	11/22/2021
DOM · Cumulative DOM	-- · --	47 · 49	15 · 17	75 · 77
Age (# of years)	21	25	23	18
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	1.5 Stories Traditional	2 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,799	1,434	2,299	1,845
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	3 · 2
Total Room #	4	5	7	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	50%	90%	50%
Basement Sq. Ft.	1,799	1,323	889	2,475
Pool/Spa	--	--	--	--
Lot Size	2.02 acres	1.45 acres	1.16 acres	1.04 acres
Other	--	--	--	--

* 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** Great home with cement siding and stone on 1.45 acres with no HOA. Very open floor plan. Family room has vaulted ceilings, exposed beams and stone fireplace. Separate dining area. Main level recently painted. New wood flooring in common area and new carpet in Owner's Suite. Tray ceiling in Owner's Suite. Stainless appliances in kitchen. Lower level has laundry room, theatre room and flex room that could be an office, guest bedroom (with closet) or exercise room. Very private lot. Great Paulding County schools!
- Listing 2** An Awesome Home on 1.16 acres in Sought After Camberley Park. Home has 2 driveways, one for access of RV/Equipment. Fresh Paint throughout! Large Family Rm w/ Fireplace. Nice Kitchen w/ White Cabinets and New appliances & Center Island. Large Laundry Room- Separate Dining Room-Large Primary Bedroom w/ Nice Bath. Secondary Bedrooms are a good size- Large Bonus Room or 4th Bedroom. Nicely Finished Basement Area with LVT Flooring/ 3 separate Rooms in Basement one with Bookshelves. Outside Entry. Private Backyard w/ Tons of Space. No HOA!
- Listing 3** Fantastic well cared for home in Paulding County. A beautiful back porch partially covered for outdoor entertaining anytime. A walk-in pantry and plenty of cabinet space make a perfect kitchen. The large master bathroom and bedroom make this home perfect for any couple. Partially finished basement.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	220 Paige Street	285 Due West St	296 Gunnell Rd	484 Crestview Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.65 ¹	1.54 ¹	3.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$335,000	\$314,900
List Price \$	--	\$325,000	\$335,000	\$314,900
Sale Price \$	--	\$358,000	\$335,000	\$337,000
Type of Financing	--	Other	Conventional	Fha
Date of Sale	--	11/03/2021	01/13/2022	09/02/2021
DOM · Cumulative DOM	-- · --	49 · 49	55 · 55	20 · 20
Age (# of years)	21	30	32	22
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	2 Stories Traditional	1 Story Ranch/Rambler	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,799	1,943	2,292	2,023
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2 · 1	4 · 3 · 1
Total Room #	4	6	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1799	--	--	1,239
Pool/Spa	--	--	--	--
Lot Size	2.02 acres	1.06 acres	1.32 acres	.3 acres
Other	--	--	--	--
Net Adjustment	--	-\$6,050	-\$17,775	-\$14,050
Adjusted Price	--	\$351,950	\$317,225	\$322,950

* 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** Highest and Best due 9-17-21 7pm. Get ready to tour your own, private retreat. This property features an expansive back deck and screened-in porch overlooking the backyard creating a restful place to unwind or enjoy some much needed time with friends and family. The main floor features hardwood floors, an open family room, traditional eat-in kitchen with separate dining room, plenty of cabinets and granite countertops. The master suite includes hardwood floors, large walk-in closet, dual vanity and separate tub/shower. Upstairs features two large bedrooms, full bathroom, loft and office/storage. Unfinished basement with boat door is ideal for storage/workshop or finish for a perfect terrace level living space. House sits perfectly on over 1 acre in a quiet, North Paulding cul-de-sac near Cobb County line. Home warranty available.
- Sold 2** Welcome home! Beautifully maintained 4 bedroom 2.5 bathroom home in Dallas, Ga. It's a RANCH and won't last long! This one has so much to offer, and more. Oversized master bedroom has deck access, tray ceilings and walk-in closet. Master bathroom has updated tile shower, whirlpool tub, and his/her vanity. Spare bedrooms are spacious and bathrooms are updated! Tons of additional storage! Kitchen features ss appliances, granite countertops, island to eat at and plenty of space for dining as well! Large laundry/mud room with additional storage space. Private back yard has a fenced in space, great for entertaining. Don't miss the massive driveway and detached garage! Bring all the toys! NO HOA.
- Sold 3** Just listed in quickly-growing Dallas! This beautiful home features a wrap-around porch, Master on Main, full finished basement with custom-built bar and kegerator, lots of storage, back deck and huge fenced-in yard with patio and shed, all in a lovely family-filled neighborhood with pool/tennis courts and close to shopping, restaurants, and more! **Best and Highest Due Sunday, the 15th, by 7pm!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last sold in 1990			
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	\$319,900	\$319,900
Sales Price	\$319,900	\$319,900
30 Day Price	\$318,000	--
Comments Regarding Pricing Strategy		
Property is located in Dallas, GA. Area is sought after for its proximity to Marietta and Atlanta. Adjustments 25 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 Half Bath		

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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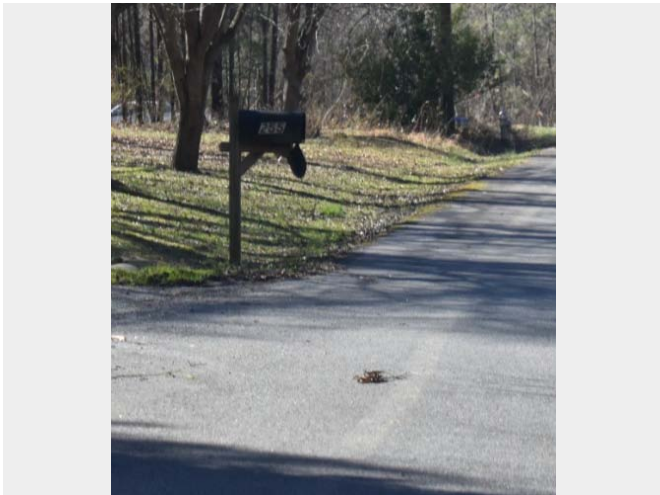
Subject Photos



Front



Address Verification



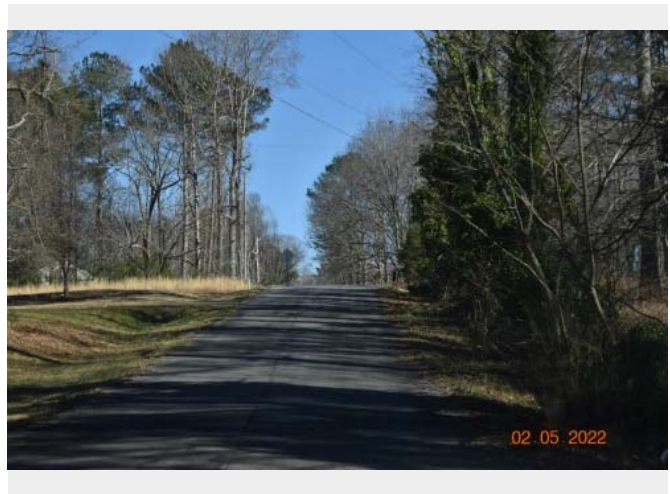
Address Verification



Side

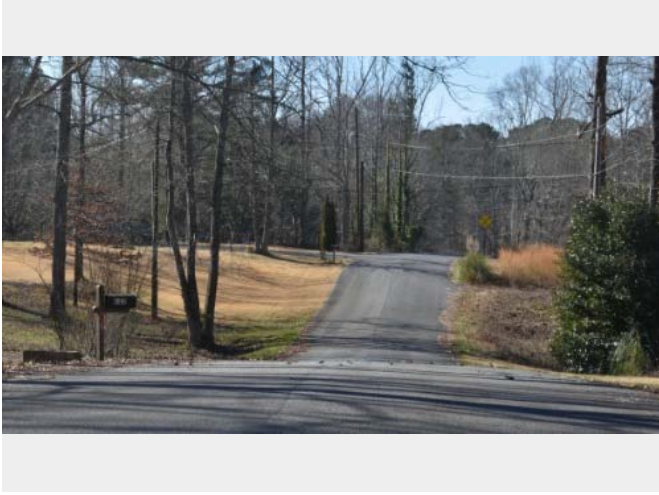


Side



Street

Subject Photos



Street

Listing Photos

L1 144 Eagle Pointe Dr
Dallas, GA 30132



Front

L2 96 Sheraton Way
Dallas, GA 30132



Front

L3 296 Powder Creek Way
Dallas, GA 30157



Front

Sales Photos

S1 285 Due West St
Dallas, GA 30157



Front

S2 296 Gunnell Rd
Dallas, GA 30157



Front

S3 484 Crestview Dr
Dallas, GA 30157



Front

ClearMaps Addendum

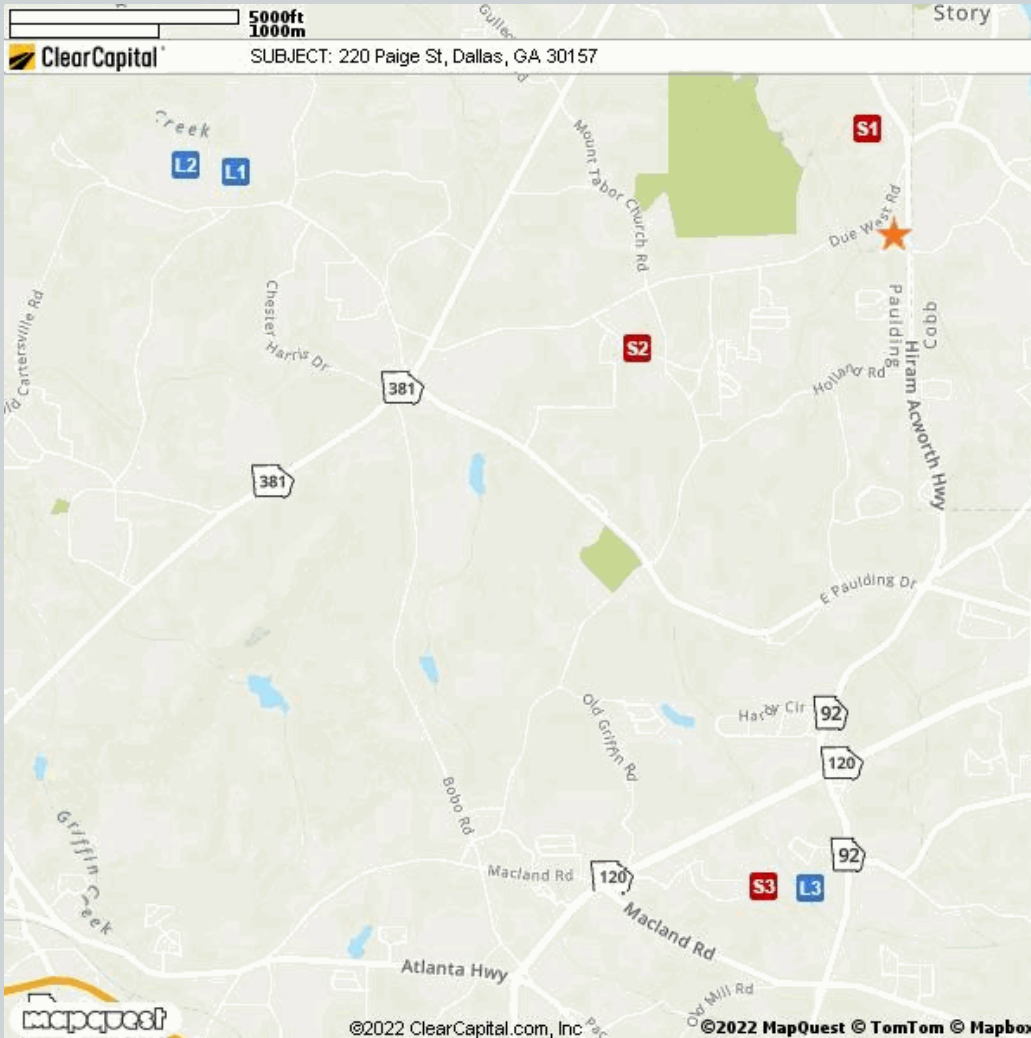
Address ★ 220 Paige Street, Dallas, GA 30157

Loan Number 48086

Suggested List \$319,900

Suggested Repaired \$319,900

Sale \$319,900



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	220 Paige Street, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	144 Eagle Pointe Dr, Dallas, GA 30132	3.72 Miles ¹	Parcel Match
L2 Listing 2	96 Sheraton Way, Dallas, GA 30132	4.00 Miles ¹	Parcel Match
L3 Listing 3	296 Powder Creek Way, Dallas, GA 30157	3.70 Miles ¹	Parcel Match
S1 Sold 1	285 Due West St, Dallas, GA 30157	0.65 Miles ¹	Parcel Match
S2 Sold 2	296 Gunnell Rd, Dallas, GA 30157	1.54 Miles ¹	Parcel Match
S3 Sold 3	484 Crestview Dr, Dallas, GA 30157	3.73 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	7.91 miles	Date Signed	02/07/2022

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.