

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	3381 Spirit Drive, Kennesaw, GA 30144	Order ID	8002898	Property ID	32244717
Inspection Date	02/27/2022	Date of Report	02/28/2022		
Loan Number	48333	APN	20012500860		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs					
Order Tracking ID	48401	Tracking ID 1	48401		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	STEPHEN M HEWITT	Property has normal wear and tear
R. E. Taxes	\$3,050	
Assessed Value	\$90,728	
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	Liberty Commons	
Association Fees	\$210 / Quarter (Pool,Landscaping,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Suburban	Property is located in an established neighborhood with like condition properties.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$276000 High: \$444300	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3381 Spirit Drive	3489 Clubside Ln Nw	3147 Justice Mill Ct Nw	3226 Liberty Commons Dr Nw
City, State	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA
Zip Code	30144	30144	30144	30144
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.67 ¹	0.28 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$350,000	\$355,000
List Price \$	--	\$345,000	\$350,000	\$355,000
Original List Date		02/18/2022	12/14/2021	02/24/2022
DOM · Cumulative DOM	-- · --	8 · 10	74 · 76	2 · 4
Age (# of years)	21	23	21	21
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	2 Stories Split Level	2 Stories Traditional	2 Stories A-Frame	2 Stories A-Frame
# Units	1	1	1	1
Living Sq. Feet	1,870	1,392	1,576	1,486
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.	490	336	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.19 acres	0.14 acres	0.14 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** Beautifully updated home in an excellent Kennesaw location! This home features 3 bed/2 full baths with an oversized finished bonus room in the basement that would be great for an office, play/media room, or a second living room! This home features a large eat-in kitchen w/ island, stainless steel appliances and gorgeous vinyl wood flooring that carries throughout the main living area of the home. The living room has high vaulted ceilings, a gas fireplace, and tons of natural light! Upstairs you have two generous sized secondary bedrooms, along with a guest bath that has been fully renovated to modern day perfection, complete with a custom-built vanity. The primary bedroom has tray ceilings, a walk-in closet, double vanity, and a separate tub and shower. The backyard is fenced, and was recently leveled and re-sodded making it a great space to play or entertain. The roof was replaced a few years ago. This home is full of charm and warmth, and sits in a quiet, well-kept neighborhood with no HOA and in a prime location. Situated just 3-miles from both downtown Kennesaw and downtown Acworth, 1-mile from North Cobb Christian School, less than a mile from Awtery Middle and North Cobb High School, 1-mile from Kennworth Park and 2-miles from Swift Cantrell. This location cannot be beat!
- Listing 2** What a great time to start your New Year! 2 Story home in a quiet sought-after community. You will love the 2 story family and the open concept with a fireplace to accent the room. Spacious kitchen with a peninsula and pantry overlooking the large dining area and family room for family gathering. Master suite with a walk-in closet vanity separate shower and large soaking tub. Private fenced backyard facing the wooden area. Wind down your evening with a cup of tea on the patio. Located near shopping restaurants and a beautiful park within walking distance for outdoor activities.
- Listing 3** Elegant, Meticulously maintained 2-story home in a quiet sought-after community with great schools!! You will love this 2-story home with an open concept living room that has a fireplace to accent the room. Beautiful hardwood flooring throughout main floor with new carpeting upstairs. Spacious kitchen with a peninsula where you can eat or enjoy snacks and beverages. Kitchen is overlooking the dining area and family room with cathedral ceilings for family gathering. Master bedroom suite has a walk-in closet vanity separate shower and large soaking tub. Beautiful, peaceful patio looking onto level fenced in backyard. Wind down your evening on the patio or enjoying the amenities that the community has to offer. Located near shopping, restaurants and a beautiful park within walking distance for outdoor activities. Zoned to great schools!!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3381 Spirit Drive	3383 Spirit Dr Nw	3333 Freedom Lndg Nw	3270 Liberty Commons Dr Nw
City, State	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA	Kennesaw, GA
Zip Code	30144	30144	30144	30144
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.01 ¹	0.06 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$369,000	\$315,000	\$349,000
List Price \$	--	\$369,000	\$315,000	\$349,000
Sale Price \$	--	\$380,000	\$318,500	\$345,000
Type of Financing	--	Va	Cash	Cash
Date of Sale	--	02/16/2022	12/10/2021	11/18/2021
DOM · Cumulative DOM	-- · --	56 · 56	28 · 28	34 · 34
Age (# of years)	21	21	21	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	2 Stories Split Level	2 Stories Other	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,870	1,502	1,878	1,465
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	3 · 2	3 · 2 · 1
Total Room #	6	7	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.	490	672	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.16 acres	0.15 acres	0.50 acres
Other	--	--	--	--
Net Adjustment	--	+\$6,990	+\$2,210	+\$12,150
Adjusted Price	--	\$386,990	\$320,710	\$357,150

* 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** Welcome home to this spacious cul-de-sac charmer nestled in the sought-after community of Liberty Commons. Gleaming hardwood flooring flows through the entire open concept main level. The chef's kitchen is newly updated with granite countertops, stainless appliances, and a designer backsplash. The large dining room is just off the kitchen with plenty of room for your largest gatherings. The fireside great room is kept bright with a soaring vaulted ceiling and space for your most comfortable furnishings. The oversized primary suite is on the main level offering both convenience and privacy along with two more cheery bedrooms and a hall bathroom. The lower level adds so much extra room with another bedroom and a full bathroom. Don't miss the huge media room, ideal for game and movie nights! Step out to the huge deck overlooking the fully fenced backyard, perfect for pets, playsets, and outdoor activities. Spend more time enjoying life- HOA fees include front and side yard maintenance!. Liberty Commons amenities include a pool, tennis, dog park, pickleball, and playground. Close to award-winning schools, shopping, and entertainment.
- Sold 2** True One Level Living! One Of The Largest Ranch Floorplans In The Neighborhood. Great Location Just Minutes To Swift Cantrell Park, Downtown Kennesaw, Restaurants, Shopping And More. Formal Dining. Vaulted Open Family Room With Romantic Fireplace. Large Sunroom That Could Be Home Office. Split Bedroom Plan Features Large Owner's Suite On The Back Of The House w/2nd and 3rd Bedrooms At The Front Of The Home. Nice Size Breakfast Room. All Vinyl Siding For Low Maintenance Exterior. HOA Fees Includes The Front And Side Yard Maintenance (Mowing, Edging, Trimming, Chemicals and Pine Straw). Swim/Tennis/Playground Community. Great Neighborhood. Home Is An Estate Sale And Is Being Sold "AS IS/WHERE IS".
- Sold 3** You will fall in love with this charming house located in the sought-after Liberty Commons subdivision. The Community amenities include swim, tennis, playground, and a basketball court. The home is conveniently located across from the amenities. In addition, the HOA fee covers front yard lawn maintenance. Bright and open layout featuring vaulted living room ceilings. The open floor plan is perfect for entertaining. Immaculate home, generous living space, spacious and private fenced in yard. You will enjoy the perfect setting for relaxing and entertaining

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2001			
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

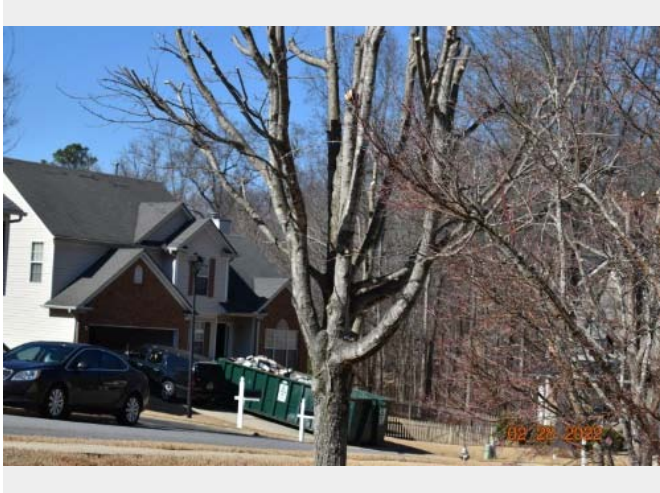
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$385,900	\$385,900
Sales Price	\$385,900	\$385,900
30 Day Price	\$377,900	--
Comments Regarding Pricing Strategy		
Property is located in Kennesaw Ga. Area is sought after for its proximity to the interstates, Atlanta, KSU and Truist Park. Adjustments 30 SQFT GLA 3500 Bedroom 3000 Bathroom 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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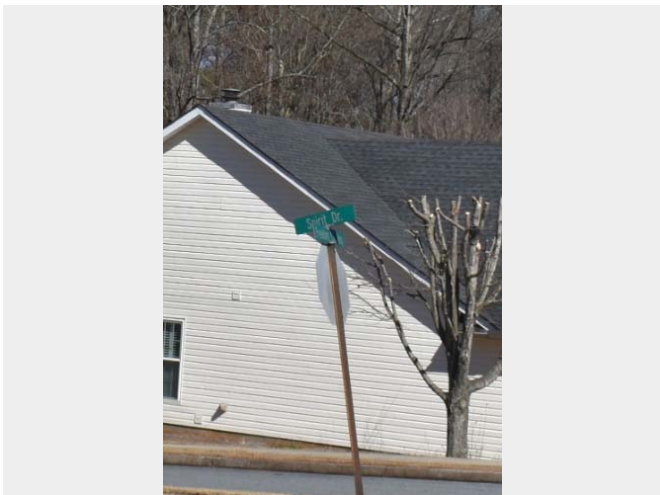
Subject Photos



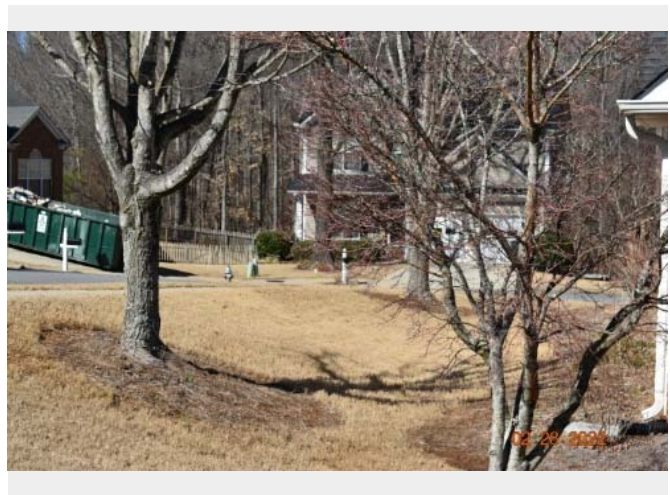
Front



Address Verification



Address Verification



Side



Side



Street

Listing Photos

L1 3489 Clubside Ln NW
Kennesaw, GA 30144



Front

L2 3147 Justice Mill Ct NW
Kennesaw, GA 30144



Front

L3 3226 Liberty Commons Dr NW
Kennesaw, GA 30144



Front

Sales Photos

S1 3383 Spirit Dr NW
Kennesaw, GA 30144



Front

S2 3333 Freedom Lndg NW
Kennesaw, GA 30144



Front

S3 3270 Liberty Commons Dr NW
Kennesaw, GA 30144



Front

ClearMaps Addendum

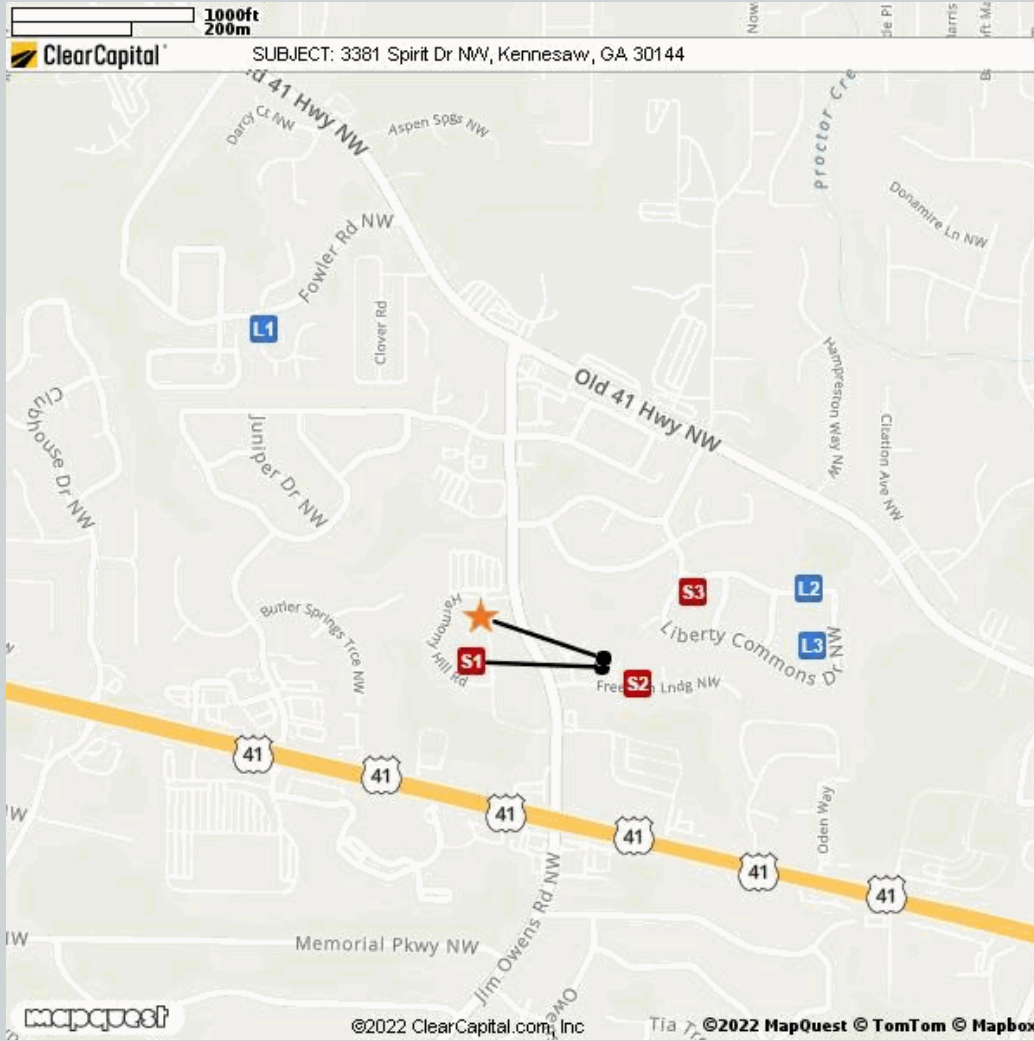
Address ★ 3381 Spirit Drive, Kennesaw, GA 30144

Loan Number 48333

Suggested List \$385,900

Suggested Repaired \$385,900

Sale \$385,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3381 Spirit Drive, Kennesaw, GA 30144	--	Parcel Match
L1 Listing 1	3489 Clubside Ln Nw, Kennesaw, GA 30144	0.67 Miles ¹	Parcel Match
L2 Listing 2	3147 Justice Mill Ct Nw, Kennesaw, GA 30144	0.28 Miles ¹	Parcel Match
L3 Listing 3	3226 Liberty Commons Dr Nw, Kennesaw, GA 30144	0.28 Miles ¹	Parcel Match
S1 Sold 1	3383 Spirit Dr Nw, Kennesaw, GA 30144	0.01 Miles ¹	Parcel Match
S2 Sold 2	3333 Freedom Lndg Nw, Kennesaw, GA 30144	0.06 Miles ¹	Parcel Match
S3 Sold 3	3270 Liberty Commons Dr Nw, Kennesaw, GA 30144	0.13 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	7.93 miles	Date Signed	02/28/2022

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.