

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	120 Snow Bird Drive, Hampton, GA 30228	Order ID	8418392	Property ID	33273382
Inspection Date	09/09/2022	Date of Report	09/11/2022		
Loan Number	48544	APN	017B01067000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs

Order Tracking ID	09.07.22 CS-Citi Update	Tracking ID 1	09.07.22 CS-Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	LEWIS MOYO	Condition Comments	
R. E. Taxes	\$587,213	The subject property is structurally maintained but the yard is overgrown. Subject has no major damage that would require immediate repairs.	
Assessed Value	\$182,600		
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	WYNTERCREEK (678) 809-6370		
Association Fees	\$250 / Year (Landscaping,Other: Maintenance fee)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	The subject property is located in a newer neighborhood that is in an area that is still growing with new neighborhoods currently being built. This neighborhood is upscale with homes built with above standard materials. Homes in this neighborhood are well maintained and the yards are well groomed.	
Sales Prices in this Neighborhood	Low: \$348,000 High: \$564,000		
Market for this type of property	Increased 18 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	120 Snow Bird Drive	770 Relic Ridge	413 Icicle Court	419 Traditions #171 Lane
City, State	Hampton, GA	Hampton, GA	Hampton, GA	Hampton, GA
Zip Code	30228	30228	30228	30228
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.76 ¹	0.05 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$515,030	\$544,900	\$565,860
List Price \$	--	\$515,030	\$544,900	\$565,860
Original List Date		01/21/2022	07/13/2022	05/17/2022
DOM · Cumulative DOM	-- · --	130 · 233	15 · 60	106 · 117
Age (# of years)	14	1	9	1
Condition	Average	Good	Average	Good
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	4,142	3,540	4,400	3,541
Bdrm · Bths · ½ Bths	5 · 4 · 1	4 · 3 · 1	5 · 4	5 · 4
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.56 acres	.803 acres	.550 acres	.50 acres
Other	None	None	None	None

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 List comp 1 is superior to the subject property because it has less square footage (adj+3500) but sits on and larger lot (adj - 2500) than subject. This comp is newer and better condition (adj -3500) than subject.

Listing 2 List comp 2 is equal to the subject property because it has slightly more square footage but sits on a slightly smaller lot than subject. This comp has not amenities like subject.

Listing 3 Sold comp 3 is equal to the subject property because it has less square footage (adj +3500) than subject but is newer and better condition (adj -4500) than subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	120 Snow Bird Drive	201 Snow Bird Drive	278 Snow Bird Drive	508 Glacier Court
City, State	Hampton, GA	Hampton, GA	Hampton, GA	Hampton, GA
Zip Code	30228	30228	30228	30228
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.25 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$524,900	\$525,000	\$524,900
List Price \$	--	\$524,900	\$525,000	\$524,900
Sale Price \$	--	\$524,900	\$525,000	\$530,000
Type of Financing	--	Other	Conventional	Va
Date of Sale	--	05/03/2022	08/01/2022	08/16/2022
DOM · Cumulative DOM	-- · --	1 · 39	1 · 40	3 · 27
Age (# of years)	14	7	8	11
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	4,142	4,292	4,304	4,058
Bdrm · Bths · ½ Bths	5 · 4 · 1	5 · 4	5 · 4	5 · 4 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.56 acres	.456 acres	.460 acres	.510 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$524,900	\$525,000	\$530,000

* Sold 3 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** Sold comp 1 is equal to the subject property because though it has more square footage than subject, it sits on a smaller lot than subject.
- Sold 2** Sold comp 2 is equal to the subject property because though it has more square footage than subject, it sits on a smaller lot than subject.
- Sold 3** Sold comp 1 is equal to the subject property because it has the same square footage than subject, and sits on a the same size lot than subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The subject property has not been listed or sold within the past 12 months. The last recorded transaction for this property is 08/19/2008.			
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	\$534,500	\$534,500
Sales Price	\$528,900	\$528,900
30 Day Price	\$525,000	--
Comments Regarding Pricing Strategy		
The price opinion for this report is based on the most recent list and sold comps within a 1 mile radius of subject. Due to a lack of similar aged comps, it was necessary to include 2 active comps that are newer in age than subject.		

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



Address Verification



Side



Side



Side

Subject Photos



Side



Side



Street

Listing Photos

L1 770 Relic Ridge
Hampton, GA 30228



Front

L2 413 Icicle Court
Hampton, GA 30228



Front

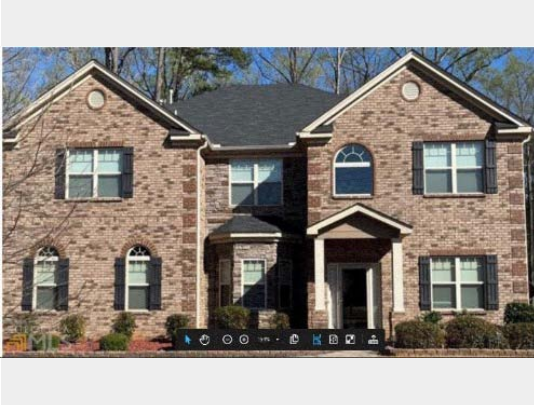
L3 419 Traditions #171 Lane
Hampton, GA 30228



Front

Sales Photos

S1 201 Snow Bird Drive
Hampton, GA 30228



Front

S2 278 Snow Bird Drive
Hampton, GA 30228



Front

S3 508 Glacier Court
Hampton, GA 30228



Front

ClearMaps Addendum

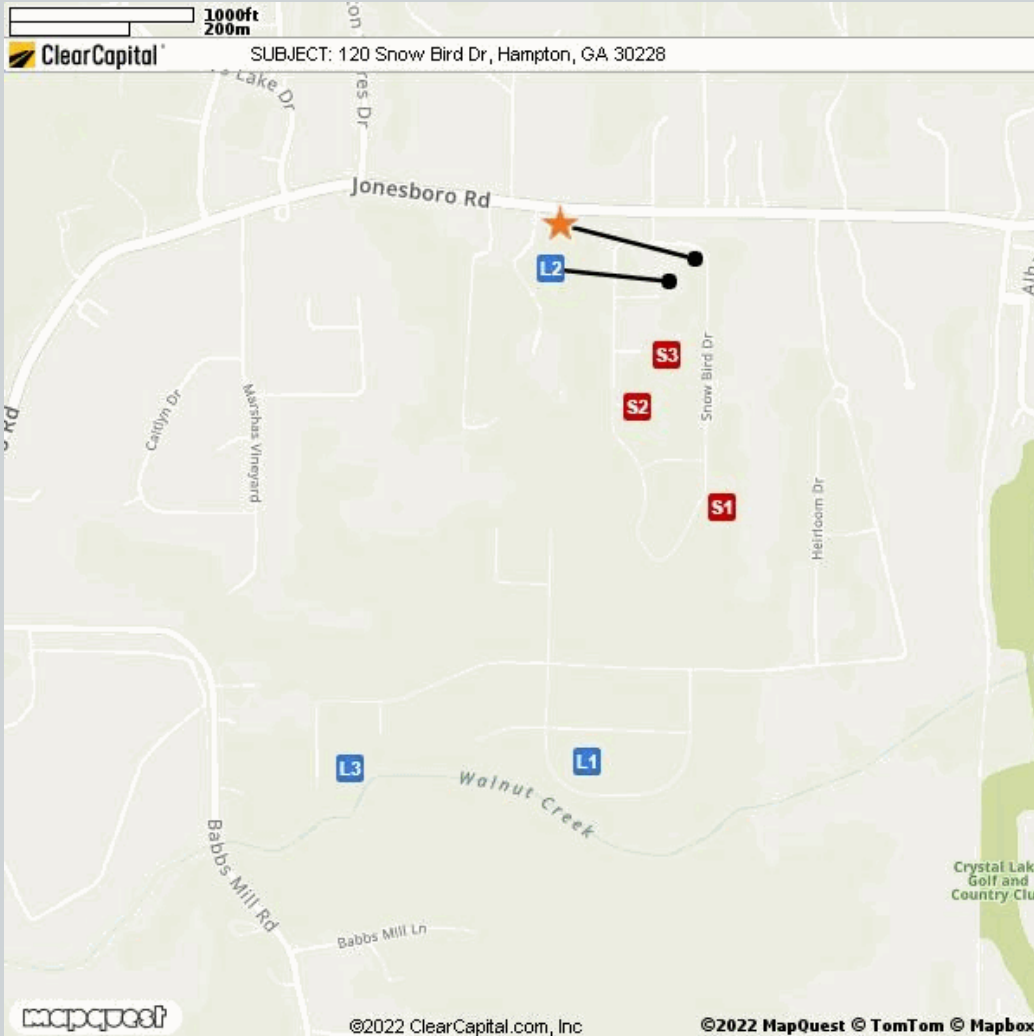
Address ★ 120 Snow Bird Drive, Hampton, GA 30228

Loan Number 48544

Suggested List \$534,500

Suggested Repaired \$534,500

Sale \$528,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	120 Snow Bird Drive, Hampton, GA 30228	--	Parcel Match
L1 Listing 1	770 Relic Ridge, Hampton, GA 30228	0.76 Miles ¹	Parcel Match
L2 Listing 2	413 Icicle Court, Hampton, GA 30228	0.05 Miles ¹	Parcel Match
L3 Listing 3	419 Traditions #171 Lane, Hampton, GA 30228	0.91 Miles ¹	Parcel Match
S1 Sold 1	201 Snow Bird Drive, Hampton, GA 30228	0.38 Miles ¹	Parcel Match
S2 Sold 2	278 Snow Bird Drive, Hampton, GA 30228	0.25 Miles ¹	Parcel Match
S3 Sold 3	508 Glacier Court, Hampton, GA 30228	0.17 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	Myra Rudd	Company/Brokerage	Myra Rudd Services real estate
License No	320542	Address	140 Rendition Drive McDonough GA 30253
License Expiration	02/25/2024	License State	GA
Phone	7063894161	Email	16786417823@tmomail.net
Broker Distance to Subject	7.80 miles	Date Signed	09/11/2022

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.