

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.

<b>Address</b>	936 Silver Lake Drive, Acworth, GA 30102	<b>Order ID</b>	8100852	<b>Property ID</b>	32482069
<b>Inspection Date</b>	04/05/2022	<b>Date of Report</b>	04/06/2022		
<b>Loan Number</b>	48891	<b>APN</b>	21N06F 003		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Cherokee		

### Tracking IDs

<b>Order Tracking ID</b>	04.04.22 BPO	<b>Tracking ID 1</b>	04.04.22 BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	ANITA JENKINS	<b>Condition Comments</b> The property is in good condition and does not need any repairs. It is well manitnined.
<b>R. E. Taxes</b>	\$2,427	
<b>Assessed Value</b>	\$90,440	
<b>Zoning Classification</b>	Residential RZL	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	CENTENNIAL LAKES POD HOA 770-575-0943	
<b>Association Fees</b>	\$650 / Year (Pool,Tennis)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The neighborhood is in good condition and does not need any repairs. it is well maintained and all homes are occupied.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$249000 High: \$453646	
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	936 Silver Lake Drive	2611 Centennial Commons Bnd	4796 Baker Dr Nw	114 Creekwood Trl
<b>City, State</b>	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
<b>Zip Code</b>	30102	30102	30101	30102
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.07 <sup>1</sup>	1.73 <sup>1</sup>	0.52 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$349,900	\$325,000	\$34,000
<b>List Price \$</b>	--	\$349,900	\$325,000	\$340,000
<b>Original List Date</b>		02/23/2022	03/02/2022	03/29/2022
<b>DOM · Cumulative DOM</b>	-- · --	41 · 42	29 · 35	6 · 8
<b>Age (# of years)</b>	15	18	20	17
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories traditional	2 Stories traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,844	1,806	2,116	1,558
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	4 · 3	4 · 2 · 1
<b>Total Room #</b>	7	7	7	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.13 acres	0.18 acres	1.14 acres	0.09 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** This property is inferior because it is older than the subject property. Are you ready to call this 3 bedroom, 2.5 bathroom home in Acworth yours? Head inside to the elegant foyer as sleek flooring guides you through the open floor plan. Curl up by the fireplace in the sunlit living room with vaulted ceilings. You will love entertaining in the streamlined kitchen with ample counter space and a breakfast bar. Find your oasis in the enchanting primary bedroom that includes a spacious closet and tiled en suite with a soaking tub. Minutes from numerous restaurants and Interstate 75 for easy commuting!
- Listing 2** This property is superior because it is larger is GLA than the subject property \*\*Agents please see private remarks \*\* Must see this 4 bedroom, 3 bath, plus office home on a 1+acre cul de sac lot! Located in the sought-after Bakers Ridge community. This light, bright and spacious home has it all, a fireplace, 2 living rooms, tons of storage, high ceilings, a 2-year-old water heater, and a large fenced yard with a gazebo. The lower level would make a great "Man's world", Teen suite, or an easy in-law suite conversion. The 2-car side-facing garage includes a workshop. No HOA here so you can park a boat with ease on the side parcel. The curb appeal of this fantastic home will make you proud every time you enter!
- Listing 3** This property is inferior because it is smaller in GLA than the subject property. 4 bedroom with MASTER ON MAIN and fully fenced back yard - needs nothing! Bring your buyers!!! Home is in great condition. Natural light comes in through windows. Fireside living room with gas starter/logs. 2 inch blinds on all windows! Good size secondary bedrooms and ample closet space. Dual zoned hvac system. Low HOA dues. Hurry won't last long!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	936 Silver Lake Drive	269 Shaw Dr	249 Shaw Dr	124 Freedom Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30102	30102	30102	30102
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 <sup>1</sup>	0.15 <sup>1</sup>	0.19 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$370,000	\$379,900	\$375,000
List Price \$	--	\$370,000	\$379,900	\$3,750,009
Sale Price \$	--	\$377,000	\$380,000	\$382,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/03/2021	08/20/2021	11/05/2021
DOM · Cumulative DOM	-- · --	53 · 53	23 · 23	53 · 53
Age (# of years)	15	13	12	6
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Other	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,844	2,056	2,206	2,231
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	Pool - Yes	--	Pool - Yes
Lot Size	0.13 acres	0.11 acres	0.13 acres	0.11 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$377,000	\$380,000	\$382,000

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 property is superior to the subject because it has a larger GLA. Beautifully maintained 4 bed 2.5 bath home inside Centennial Lakes subdivision. Open floorpan on main level allows everyone to gather, eat, and be entertained. Back door at kitchen level flows into a lovely and well landscaped private deck and patio area side by side. The kitchen bar and double pantry provide ample storage. Brand new kitchen appliances, stone counters and hardwood floors, stone fireplace with gas logs just in time for the holidays. 4 bedrooms or a bonus room are well appointed on the second floor with easy access to the laundry room. Master bedroom with ensuite double vanity separate tub and shower and water closet inside with ample linen closet space and walk in closet. High ceilings and good light make this home feel airy and open. The community amenities and lake will surely make it easy for you to call this home.
- Sold 2** This property is superior to the subject because it has a larger GLA. FRESHLY PAINTED and MOVE-IN READY, NOW! Conveniently located near the front of the neighborhood this 3 bedroom 2/5 bath home also has a full unfinished, daylight, walk-out basement! Main floor features wide entry foyer, powder room, open sight lines from kitchen to dining and fireside great room! Upper floor features a large loft, perfect for a home office. The Master suite is oversized and features spa-like bath with separate shower and tub, his and hers vanities and large walk-in closet. The flat fenced-in backyard looks professionally maintained, is extremely easy to maintain. Swim/Tennis community. Minutes to I75 or I575. Award winning Cherokee County Schools. Shopping, dining, medical, parks, etc...it is all convenient to this location!
- Sold 3** This property is superior to the subject because it has a larger GLA. Welcome to the resort style living at Centennial Lakes. Step into this NEWLY constructed impeccable home to find an OPEN CONCEPT that flows seamlessly and features newly installed luxury planks. On the main floor, you will enjoy spacious kitchen, family room with fireplace, and dining room perfect for your busy family and guests. On the upper floor, you will enjoy spacious 3 bedrooms and 2 baths with a loft space for additional office space or reading nook. Take the entertainment and fun outside where you will find a fenced in backyard with covered patio, grass and Turf making the space perfect for endless Fall gathering.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				1/11/2022 Sold \$334,689			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	01/11/2022	\$334,689	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$380,000	\$380,000
<b>Sales Price</b>	\$380,000	\$380,000
<b>30 Day Price</b>	\$380,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The comparables chosen were the best available that met the GLA square footage, date built, bedroom/bathroom count, proximity, and like similarities. These comparables were chosen based on the factors mentioned. The selection of chosen comparables are the most suitable for this subject property. The suggested price to list the property is \$ 380,000 most of the weight being given to the sold comparables</p>		

### 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



Street



## Subject Photos



Street

## Listing Photos

**L1** 2611 Centennial Commons Bnd  
Acworth, GA 30102



Front

**L2** 4796 Baker Dr Nw  
Acworth, GA 30101



Front

**L3** 114 Creekwood Trl  
Acworth, GA 30102



Front

## Sales Photos

**S1** 269 Shaw Dr  
Acworth, GA 30102



Front

**S2** 249 Shaw Dr  
Acworth, GA 30102



Front

**S3** 124 Freedom Dr  
Acworth, GA 30102



Front

### ClearMaps Addendum

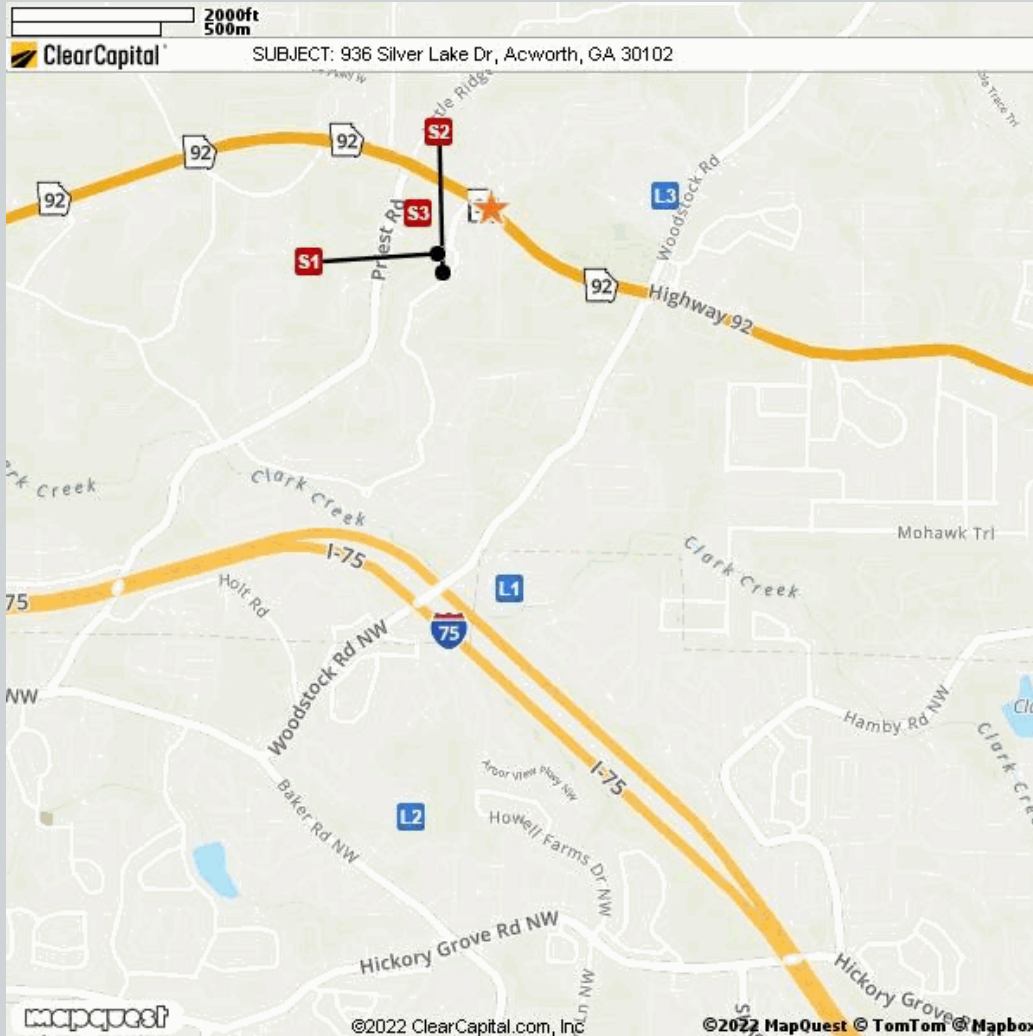
**Address** ★ 936 Silver Lake Drive, Acworth, GA 30102

**Loan Number** 48891

**Suggested List** \$380,000

**Suggested Repaired** \$380,000

**Sale** \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	936 Silver Lake Drive, Acworth, GA 30102	--	Parcel Match
L1 Listing 1	2611 Centennial Commons Bnd, Acworth, GA 30102	1.07 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4796 Baker Dr Nw, Acworth, GA 30101	1.73 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	114 Creekwood Trl, Acworth, GA 30102	0.52 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	269 Shaw Dr, Acworth, GA 30102	0.12 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	249 Shaw Dr, Acworth, GA 30102	0.15 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	124 Freedom Dr, Acworth, GA 30102	0.19 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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.

### Report Instructions - cont.

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.

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

<b>Broker Name</b>	George Alviter	<b>Company/Brokerage</b>	JP & associates REALTORS Metro Atlanta
<b>License No</b>	400623	<b>Address</b>	3044 Dover Lane NW Marietta GA 30064
<b>License Expiration</b>	01/31/2024	<b>License State</b>	GA
<b>Phone</b>	7064105735	<b>Email</b>	galviter95@gmail.com
<b>Broker Distance to Subject</b>	8.95 miles	<b>Date Signed</b>	04/05/2022

*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.**