

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	404 Brooks Street, Dallas, GEORGIA 30157	Order ID	8444660	Property ID	33346464
Inspection Date	09/27/2022	Date of Report	09/27/2022		
Loan Number	48977	APN	018732		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$2,111	Subject is in good condition and is built to conform to other homes in the neighborhood. it sits on a Culdesac or dead end street inside the community. Subject is on a city road with easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside.	
Assessed Value	\$181,500		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(lockbox on front door)		
Ownership Type	Fee Simple		
Property Condition	Good		
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	Improving	Subject community is in a quiet established neighborhood in Dallas. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 7 active listings and 15 sold comps within one from subject. Some have been used in this report. It was necessary to exceed client requirements of distance because within a mile and in subject's immediate community I could not find comps that bracketed subject in room count and sq ft. I was able to find comps that bracketed the subject's gla and room count outside of sub...	
Sales Prices in this Neighborhood	Low: \$275,000 High: \$320,000		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

Subject community is in a quiet established neighborhood in Dallas. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 7 active listings and 15 sold comps within one from subject. Some have been used in this report. It was necessary to exceed client requirements of distance because within a mile and in subject's immediate community I could not find comps that bracketed subject in room count and sq ft. I was able to find comps that bracketed the subject's gla and room count outside of subject's subdivision but within a mile from subject. I have used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	404 Brooks Street	196 Brooks St	301 Brooks St	584 Brooks St
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.12 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$292,000	\$312,000	\$3,049,000
List Price \$	--	\$292,000	\$312,000	\$304,900
Original List Date		06/21/2022	08/17/2022	06/10/2022
DOM · Cumulative DOM	-- · --	98 · 98	41 · 41	109 · 109
Age (# of years)	35	35	34	34
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 ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	Split Traditional	Split Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,316	1,310	1,376	1,376
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	624	624	1,352	1,352
Pool/Spa	--	--	--	--
Lot Size	.61 acres	0.47 acres	0.89 acres	0.73 acres
Other	0	0	0	0

* 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** Come see this charming 3 bedroom, 2 bathroom home now on the market! Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. The main bedroom boasts a private ensuite and spacious closet. Other bedrooms offer plush carpet, ceiling fans and sizable closets. Entertain on the covered back patio, perfect for barbecues. Don't miss this incredible opportunity.
- Listing 2** Welcome to this gorgeous neighborhood! Terrific 3 bedroom and 2 bath home with a 1 car garage. You'll enjoy preparing meals in the gorgeous kitchen with sleek counters, tiled backsplash, appliances, and beautiful spacious cabinetry. Picture evenings by the fireplace and mornings having coffee out on the patio in the backyard. The main bedroom boasts a private ensuite with a walk-in closet. Other bedrooms offer ceiling fans, and sizable closets. Relax with your favorite drink in the backyard with a deck, lush grass, and great opportunity for adding personal touches. Don't miss this incredible opportunity.
- Listing 3** Come see this 3 bedroom 2 bath ranch home on partially finished basement with a large rocking chair front porch! Open floorplan and newly remodeled. Home features new quartz, stainless dishwasher, range and microwave, laminate, freshly painted cabinets, refinished bathroom countertops, exterior and interior paint and new carpet. Large finished room in basement perfect for a 4th bedroom or entertainment room. Lower and upper decks out back with a nice shaded wooded lot. Move in ready!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	404 Brooks Street	639 Brooks St	19 Quail Hollow Ct	43 Mountain View Ct
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.79 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$317,000	\$287,000	\$280,000
List Price \$	--	\$317,000	\$287,000	\$280,000
Sale Price \$	--	\$317,100	\$287,000	\$275,000
Type of Financing	--	Cash	Conv	Cash
Date of Sale	--	04/29/2022	04/15/2022	07/27/2022
DOM · Cumulative DOM	-- · --	80 · 80	136 · 136	51 · 51
Age (# of years)	35	34	26	38
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 ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	Split Traditional	1 Story Traditional	1 Story Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,316	1,420	1,406	1,248
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2	3 · 2
Total Room #	5	6	5	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%	0%	0%	0%
Basement Sq. Ft.	624	1,400	1,382	576
Pool/Spa	--	--	--	--
Lot Size	.61 acres	0.51 acres	0.51 acres	0.46 acres
Other	0	0	0	0
Net Adjustment	--	-\$5,000	\$0	\$0
Adjusted Price	--	\$312,100	\$287,000	\$275,000

* 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** This Dallas one-story home offers a patio, and a two-car garage. This home has been virtually staged to illustrate its potential. Adjustment is for the difference in room count in the amount of -\$5000
- Sold 2** Welcome to this gorgeous neighborhood! Terrific 3 bedroom and 2 bath home. Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. Relax in your primary suite with an en-suite bathroom. The bedrooms offer carpet floors and ceiling fans. Relax with your favorite drink on the balcony in backyard with a great opportunity to add personal touches. Hurry, this won't last long! This home has been virtually staged to illustrate its potential.
- Sold 3** If you're looking for a house close to shopping and restaurants.. This is the one!! This home is looking for new owners to make it theirs. Quiet neighborhood, new tankless water heater, new carpet in bedrooms and throughout up stairs, and real hardwoods. This is a great home for first time home buyers or investors looking. This house has endless possibilities and will not last long in this market!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Chambers Select Realty	Subject is listed in the fmls system and is now pending. The listing sheet is attached here.					
Listing Agent Name	Wendy Gravlin Chambers						
Listing Agent Phone	404-593-5156						
# 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
08/08/2022	\$309,000	--	--	Pending/Contract	09/19/2022	\$309,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$309,000	\$309,000
Sales Price	\$309,000	\$309,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
Subject is in good condition and is built to conform to other homes in the neighborhood. However, community is older but subject has been renovated recently.		

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



Other

Subject Photos



Other

Listing Photos

L1 196 Brooks St
Dallas, GA 30157



Front

L2 301 Brooks St
Dallas, GA 30157



Front

L3 584 Brooks St
Dallas, GA 30157



Front

Sales Photos

S1 639 Brooks St
Dallas, GA 30157



Front

S2 19 Quail Hollow Ct
Dallas, GA 30157



Front

S3 43 Mountain View Ct
Dallas, GA 30157



Front

ClearMaps Addendum

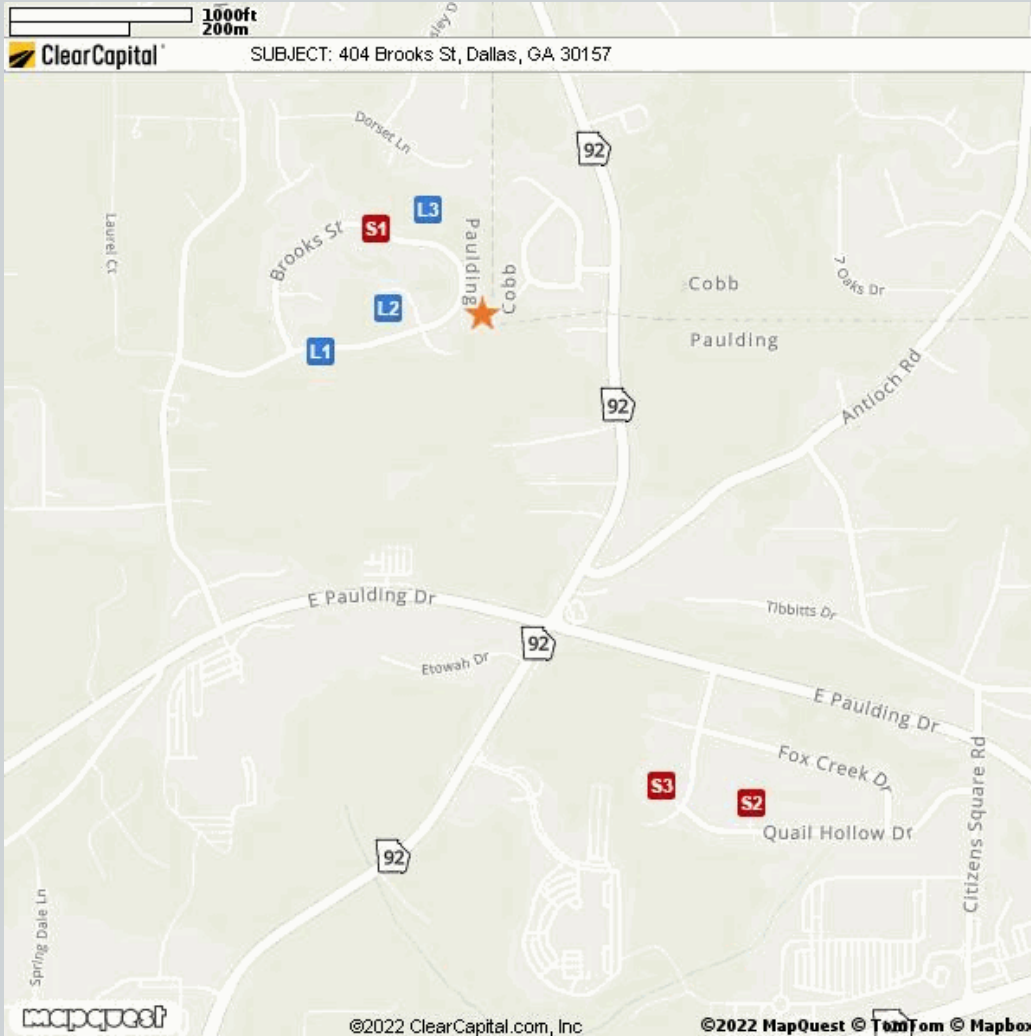
Address ★ 404 Brooks Street, Dallas, GEORGIA 30157

Loan Number 48977

Suggested List \$309,000

Suggested Repaired \$309,000

Sale \$309,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	404 Brooks Street, Dallas, Georgia 30157	--	Parcel Match
L1 Listing 1	196 Brooks St, Dallas, GA 30157	0.23 Miles ¹	Parcel Match
L2 Listing 2	301 Brooks St, Dallas, GA 30157	0.12 Miles ¹	Parcel Match
L3 Listing 3	584 Brooks St, Dallas, GA 30157	0.17 Miles ¹	Parcel Match
S1 Sold 1	639 Brooks St, Dallas, GA 30157	0.19 Miles ¹	Parcel Match
S2 Sold 2	19 Quail Hollow Ct, Dallas, GA 30157	0.79 Miles ¹	Parcel Match
S3 Sold 3	43 Mountain View Ct, Dallas, GA 30157	0.71 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	Rose Udoumana	Company/Brokerage	Maximum One Realty Greater Atlanta
License No	179645	Address	4605 Rugosa Way Austell GA 30106
License Expiration	08/31/2024	License State	GA
Phone	7709198825	Email	fmu4@att.net
Broker Distance to Subject	9.24 miles	Date Signed	09/27/2022

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.