

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	3119 Freedom Court, Douglasville, GEORGIA 30135	Order ID	8460098	Property ID	33411569
Inspection Date	10/08/2022	Date of Report	10/10/2022		
Loan Number	48986	APN	01100150187		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	10.05.22 BPO CS_Citi Update	Tracking ID 1	10.05.22 BPO CS_Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	Property has normal wear and tear
R. E. Taxes	\$1,518	
Assessed Value	\$49,480	
Zoning Classification	Residential R-LD	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	Property is located in an established neighborhood with like condition properties
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$196200 High: \$412200	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3119 Freedom Court	3288 Pilgrims Ct	2686 Whisper Trl	2576 Whisper Trl
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.73 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$325,000	\$268,900
List Price \$	--	\$275,000	\$317,000	\$298,900
Original List Date		08/25/2022	09/07/2022	09/06/2022
DOM · Cumulative DOM	-- · --	43 · 46	30 · 33	31 · 34
Age (# of years)	32	36	49	40
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	Beneficial ; Water	Neutral ; Residential
Style/Design	1.5 Stories Split Entry	2 Stories Traditional	1.5 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,184	1,600	2,013	1,522
Bdrm · Bths · ½ Bths	3 · 3	3 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	6	6	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	No	No	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.	504	--	--	368
Pool/Spa	--	--	--	--
Lot Size	0.52 acres	0.73 acres	1.60 acres	0.50 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 This home sits on a generous .73 acre lot on a cul de sac street. The home boasts a great family floor plan with a well-designed living room, separate dining room, laundry off the kitchen, oversize primary bedroom, and so much more.

Listing 2 A home for entertaining & everyday living with modern updates throughout! Tucked away on 1.6 acres with a fenced backyard & private pond. Crisp & clean kitchen with white cabinetry, granite countertops, stainless steel appliances, meal prep island, large pantry, and a baker/coffee station. Dining in the fireside dining room. Spacious family room adjoins a flex room- ideal for a playroom or office. An updated powder room for guests completes the main level. Upstairs offers a private updated bath with a frameless glass & tile shower in the Owner's Suite. Three secondary bedrooms share an updated full bath. Relax & recharge on the screen porch with plenty of room for a dining & casual living area. Large, level yard to utilize for work trailer, RV or boat - no HOA. Room to run & play under the shade trees or enjoy throwing a fishing line in the private pond behind the home. Well-maintained with a newer roof, updated baths, flooring, fixtures, and lighting. Great location with nearby Deer Lick Park, restaurants & retailers!

Listing 3 Multi-Split Level home with front porch, screened in back porch, balconies off all 3 bedrooms. Built in 1982, this home features a bonus room in basement attached to drive in garage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3119 Freedom Court	3165 Beaver Dr	2614 Bomar Rd	3530 Lake Monroe Rd
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.	--	0.39 ¹	0.84 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$274,900	\$299,900	\$290,000
List Price \$	--	\$274,900	\$299,900	\$290,000
Sale Price \$	--	\$280,000	\$299,900	\$295,000
Type of Financing	--	Other	Cash	Conventional
Date of Sale	--	09/29/2022	04/29/2022	04/26/2022
DOM · Cumulative DOM	-- · --	60 · 60	1 · 0	33 · 33
Age (# of years)	32	47	35	30
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	1.5 Stories Split Entry	1 Story Ranch/Rambler	2 Stories Traditional	1.5 Stories Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,184	1,530	1,296	1,640
Bdrm · Bths · ½ Bths	3 · 3	3 · 2	4 · 2	3 · 2
Total Room #	6	5	6	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%	100%	0%
Basement Sq. Ft.	504	1,632	572	1,640
Pool/Spa	--	--	--	--
Lot Size	0.52 acres	0.34 acres	1.12 acres	0.63 acres
Other	--	--	--	--
Net Adjustment	--	-\$12,380	-\$3,360	-\$10,680
Adjusted Price	--	\$267,620	\$296,540	\$284,320

* Sold 2 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** Must see stunning 3 bed 2 bath ranch like NEW! This home has sought after spacious open floor plan, huge kitchen island, tons of cabinet space, gorgeous custom tile bathrooms, granite counter tops, LVP flooring throughout all common areas. Also features new windows, HVAC, stainless steel energy efficient appliances and so much more!!!
- Sold 2** Beautiful 4bd/\2ba home w/finished basement, fenced in back yard and in ground pool. Close to shopping and entertainment! 30 mins to Downtown Atlanta and Hartsfield airpor
- Sold 3** Don't miss this fabulous 3 bedroom 2 bathroom ranch on full basement! Spacious open concept living room, dining room and kitchen! Over sized kitchen has plenty of space for eat in breakfast area! In the dining room you'll find french doors leading out to the back yard. Master bedroom has TWO closets while Master bath has a garden tub and separate shower. Very secluded wooded lot! Nature and serenity are in ample supply with this property! Amazing views to watch the wildlife roam while sipping your morning coffee in the kitchen, dinning room or large front porch! Make this your own private retreat while only being a short drive to all of the shopping and restaurants Douglasville has to offer!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Covenant Realty, Inc.	Property is currently on the Market					
Listing Agent Name	Lee Nicholson						
Listing Agent Phone	404-909-5872						
# 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	\$278,900	\$278,900
Sales Price	\$278,900	\$278,900
30 Day Price	\$268,000	--
Comments Regarding Pricing Strategy		
Property is located in Douglasville GA. Area is sought after for its proximity to the interstate and Atlanta. Adjustments 30 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. The current valuation is coming in higher in value than the most recent duplicate. The reason appears to be market increase. The price per square foot is up almost 26% in the last year. Comps from the prior report sold a year ago.
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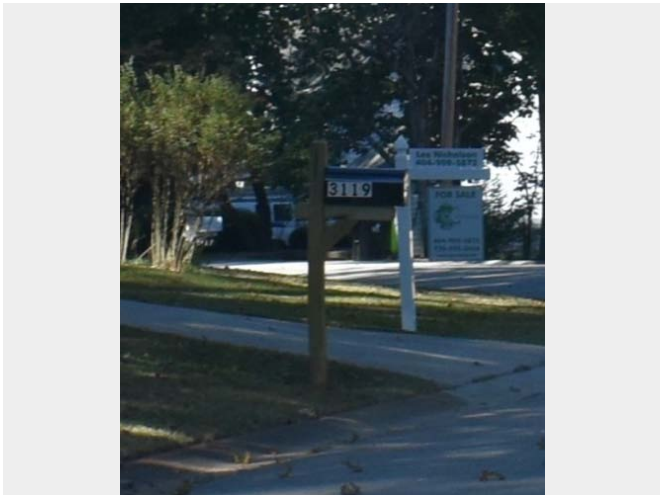
Subject Photos



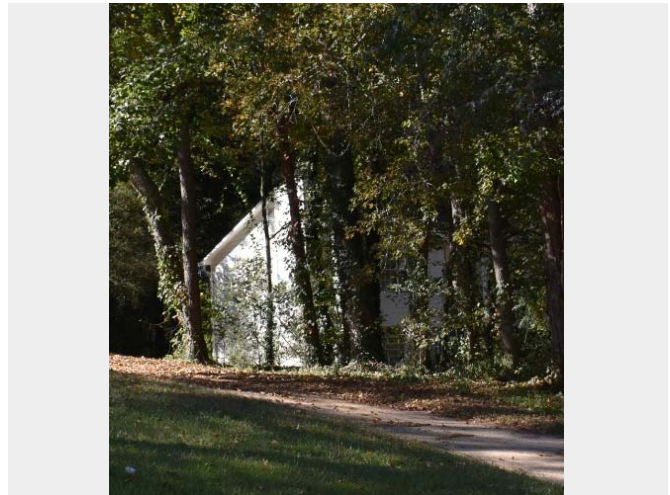
Front



Address Verification



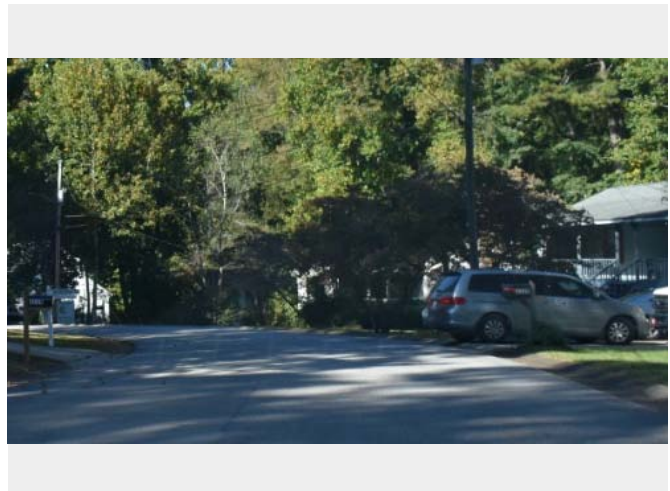
Address Verification



Side



Side



Street

Listing Photos

L1 3288 Pilgrims Ct
Douglasville, GA 30135



Front

L2 2686 Whisper Trl
Douglasville, GA 30135



Front

L3 2576 Whisper Trl
Douglasville, GA 30135



Front

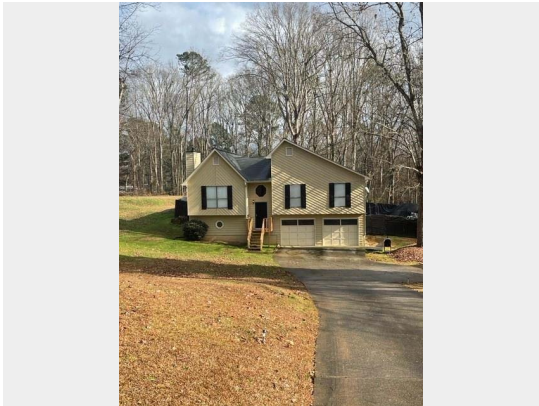
Sales Photos

S1 3165 Beaver Dr
Douglasville, GA 30135



Front

S2 2614 Bomar Rd
Douglasville, GA 30135



Front

S3 3530 Lake Monroe Rd
Douglasville, GA 30135



Front

ClearMaps Addendum

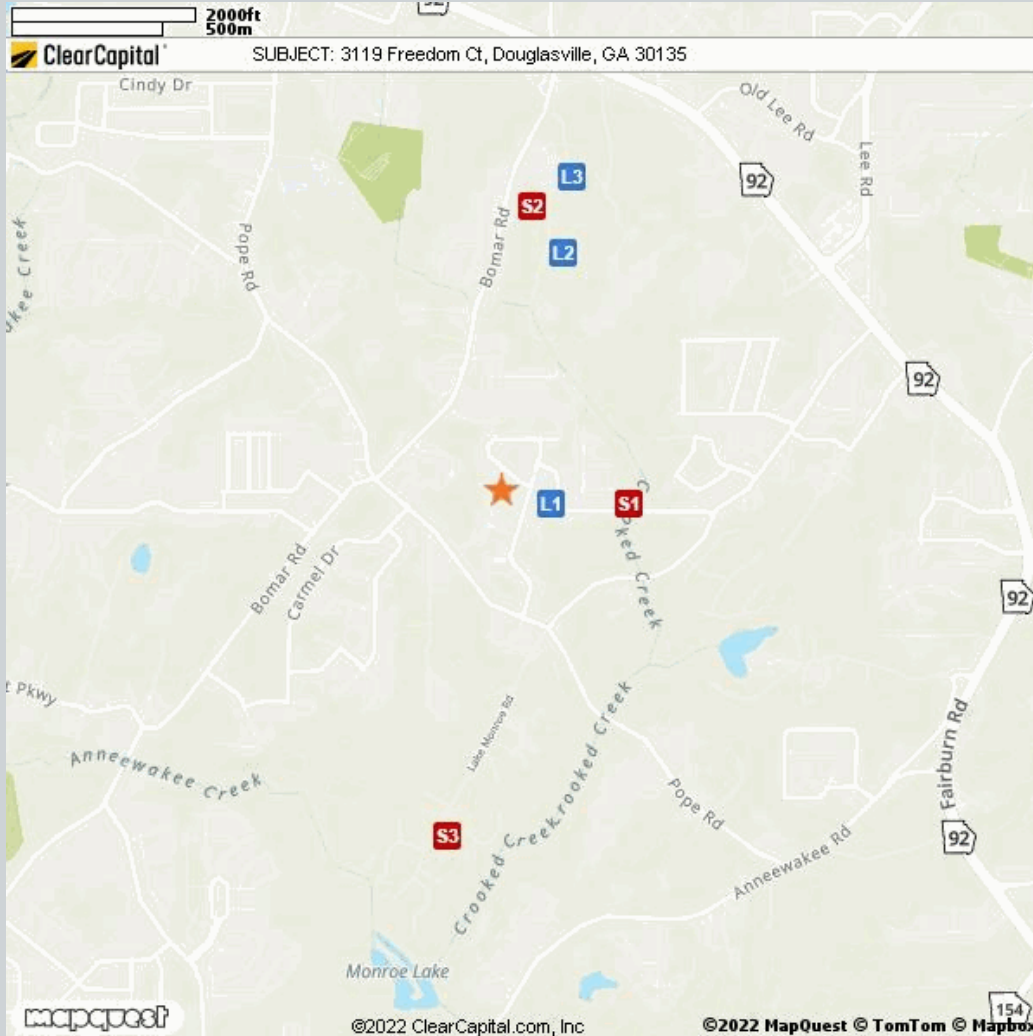
Address ★ 3119 Freedom Court, Douglasville, GEORGIA 30135

Loan Number 48986

Suggested List \$278,900

Suggested Repaired \$278,900

Sale \$278,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3119 Freedom Court, Douglasville, Georgia 30135	--	Parcel Match
L1 Listing 1	3288 Pilgrims Ct, Douglasville, GA 30135	0.17 Miles ¹	Parcel Match
L2 Listing 2	2686 Whisper Trl, Douglasville, GA 30135	0.73 Miles ¹	Parcel Match
L3 Listing 3	2576 Whisper Trl, Douglasville, GA 30135	0.94 Miles ¹	Parcel Match
S1 Sold 1	3165 Beaver Dr, Douglasville, GA 30135	0.39 Miles ¹	Parcel Match
S2 Sold 2	2614 Bomar Rd, Douglasville, GA 30135	0.84 Miles ¹	Parcel Match
S3 Sold 3	3530 Lake Monroe Rd, Douglasville, GA 30135	0.97 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	14.23 miles	Date Signed	10/10/2022

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.