

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	160 Wills Lane, Alpharetta, GEORGIA 30009	Order ID	8460098	Property ID	33411577
Inspection Date	10/07/2022	Date of Report	10/07/2022		
Loan Number	49206	APN	12-23410599-0618		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

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		
Owner	Wedgewood LLC	Condition Comments Raised Ranch home located with a long driveway. Home has a finished basement on lower level. Home is maintained and in average to good condition.
R. E. Taxes	\$4,344	
Assessed Value	\$322,700	
Zoning Classification	SFD	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Established neighborhood located near Wills Park and downtown Alpharetta. Difficult to do this bpo since there are several subdivisions surrounding but all are newer and/or not similar to subject. This subdivision is located across the way from Wills Park Equestrian and Sports center. The homes are on larger lots which is very desirable in this area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$325,000 High: \$690,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	160 Wills Lane	102 Emily Lane	285 Dania Drive	1049 Pinw Grove
City, State	Alpharetta, GEORGIA	Alpharetta, GA	Alpharetta, GA	Alpharetta, GA
Zip Code	30009	30009	30009	30009
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.49 ¹	1.14 ¹	1.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$499,995	\$559,000	\$499,900
List Price \$	--	\$499,995	\$559,000	\$499,900
Original List Date		08/29/2022	09/21/2022	08/18/2022
DOM · Cumulative DOM	-- · --	38 · 39	1 · 16	6 · 50
Age (# of years)	35	24	45	37
Condition	Average	Average	Fair	Average
Sales Type	--	Fair Market Value	Investor	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story traditional	2 Stories traditional	1 Story traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,595	1,811	1,716	1,878
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	50%	0%	0%	0%
Basement Sq. Ft.	1,595	--	1,500	--
Pool/Spa	--	--	--	--
Lot Size	1.377 acres	.20 acres	1.02 acres	.50 acres
Other	n, a	n, a	n, a	n, a

* 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.

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

Listing 1 Located outside subdivision. Cluster type property with smaller lot. Otherwise, home is in average condition with some updates.

Listing 2 Sold as is. Homes surrounding are all new construction. Home is in fair condition but appears to be sold for the property.

Listing 3 Has a front porch. Home is in average condition, move in ready. Slightly larger than subject pending sale. Has no basement.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	160 Wills Lane	151 Arrowood Court	116 Emily Lane	11915 Brisbane Drive
City, State	Alpharetta, GEORGIA	Alpharetta, GA	Alpharetta, GA	Alpharetta, GA
Zip Code	30009	30009	30009	30009
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.42 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$485,000	\$435,000	\$499,900
List Price \$	--	\$485,000	\$435,000	\$499,900
Sale Price \$	--	\$515,000	\$413,000	\$531,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/18/2022	06/22/2022	07/18/2022
DOM · Cumulative DOM	-- · --	4 · 28	41 · 68	4 · 31
Age (# of years)	35	35	34	22
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Investor	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story traditional	2 Stories traditional	1 Story traditional	1 Story tradotopma;
# Units	1	1	1	1
Living Sq. Feet	1,595	1,852	1,347	2,068
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	7
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	No
Basement (% Fin)	50%	0%	0%	0%
Basement Sq. Ft.	1595	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.377 acres	.87 acres	.20 acres	.16 acres
Other	n, a	n, a	n, a	m, a
Net Adjustment	--	\$0	-\$2,000	\$0
Adjusted Price	--	\$515,000	\$411,000	\$531,500

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 In same subdivision. Home is similar to subject in age. Slightly smaller acreage. Home is in average condition.

Sold 2 Located in another development. Smaller lots, Otherwise, home is similar in square footage. Seller paid \$2000 in closing costs.

Sold 3 Newer home in good condition. No basement, however home is slightly larger than subject. Seller paid 0 in closing costs.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Home is not listed.			
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	\$500,000	\$500,000
Sales Price	\$500,000	\$500,000
30 Day Price	\$490,000	--
Comments Regarding Pricing Strategy		
<p>Difficult bpo to do since very few like comps. Had to expand search over one mile, however it was important to stay close to downtown area of Alpharetta. Two listings were outside one mile radius due to reasons above. Unfortunately there are few listings and they weren't too high to give more value to sales. However, maybe home sales will come in more than list, which happens in this market due to the fluctuations in listings, interest rates, etc. Pictures were best possible. This home has a lot of trees and dark areas unless there is a lot of sunshine. Took picture of sign to also ocnfirm address verification since mailbox was difficult to read.</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



Front



Address Verification



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 102 Emily Lane
Alpharetta, GA 30009



Front

L2 285 Dania Drive
Alpharetta, GA 30009



Front

L3 1049 Pinw Grove
Alpharetta, GA 30009



Front

Sales Photos

S1 151 Arrowood Court
Alpharetta, GA 30009



Front

S2 116 Emily Lane
Alpharetta, GA 30009



Front

S3 11915 Brisbane Drive
Alpharetta, GA 30009



Front

ClearMaps Addendum

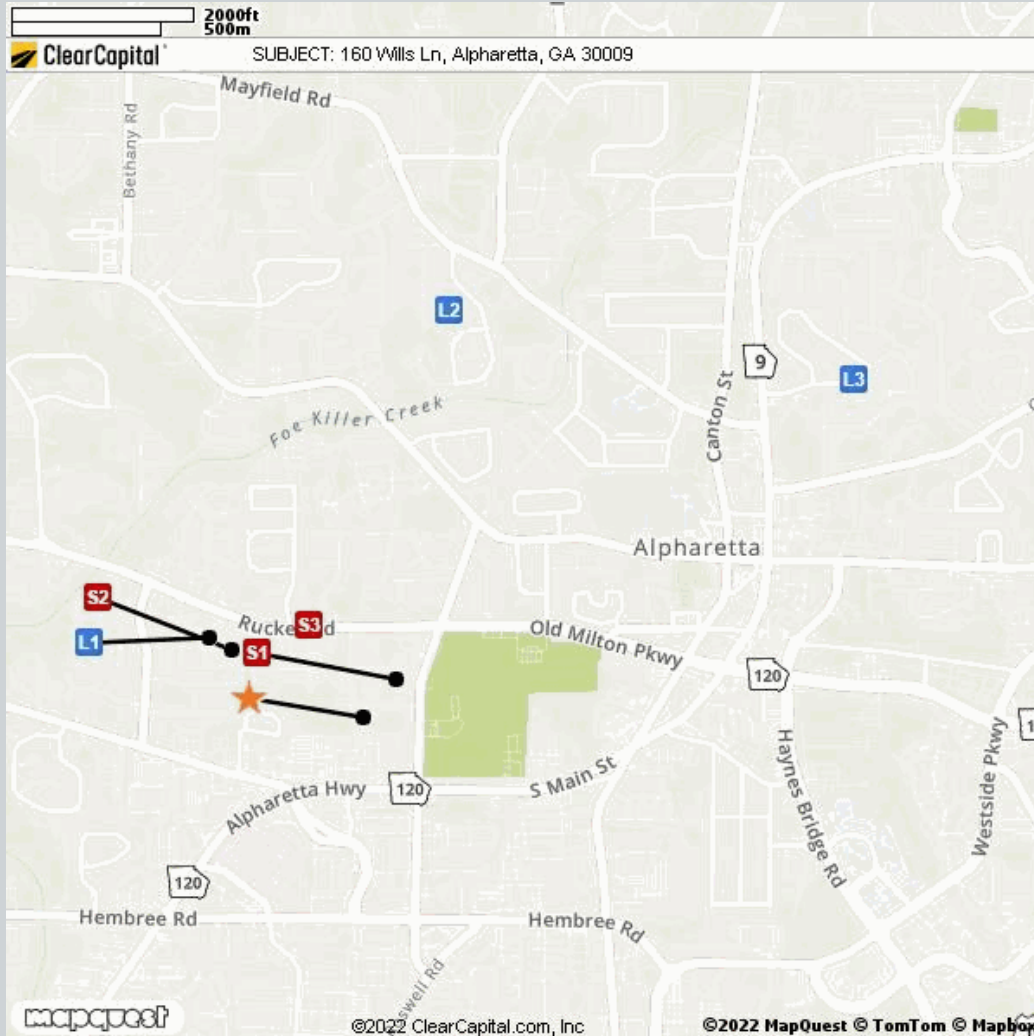
Address ★ 160 Wills Lane, Alpharetta, GEORGIA 30009

Loan Number 49206

Suggested List \$500,000

Suggested Repaired \$500,000

Sale \$500,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	160 Wills Lane, Alpharetta, Georgia 30009	--	Parcel Match
L1 Listing 1	102 Emily Lane, Alpharetta, GA 30009	0.49 Miles ¹	Parcel Match
L2 Listing 2	285 Dania Drive, Alpharetta, GA 30009	1.14 Miles ¹	Parcel Match
L3 Listing 3	1049 Pinw Grove, Alpharetta, GA 30009	1.64 Miles ¹	Parcel Match
S1 Sold 1	151 Arrowood Court, Alpharetta, GA 30009	0.14 Miles ¹	Parcel Match
S2 Sold 2	116 Emily Lane, Alpharetta, GA 30009	0.42 Miles ¹	Parcel Match
S3 Sold 3	11915 Brisbane Drive, Alpharetta, GA 30009	0.29 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	Harriet Howell	Company/Brokerage	Nelson Rives Realty
License No	177267	Address	2759 Chamblee Tucker Road Atlanta GA 30341
License Expiration	09/30/2024	License State	GA
Phone	7702628797	Email	pepperpup@bellsouth.net
Broker Distance to Subject	13.17 miles	Date Signed	10/07/2022

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.