

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>	125 Michael Street, Bloomingdale, GA 31302	<b>Order ID</b>	8107297	<b>Property ID</b>	32497520
<b>Inspection Date</b>	04/07/2022	<b>Date of Report</b>	04/07/2022		
<b>Loan Number</b>	49236	<b>APN</b>	8000201024		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Chatham		

Tracking IDs					
<b>Order Tracking ID</b>	04.06.22 BPO	<b>Tracking ID 1</b>	04.06.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Kyla Swanson	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,672	The subject property appears well maintained with no repairs or improvements needed.	
<b>Assessed Value</b>	\$155,600		
<b>Zoning Classification</b>	Single Family		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject property is located close to schools, shopping, highways, hospitals and industry.	
<b>Sales Prices in this Neighborhood</b>	Low: \$200,000 High: \$290,000		
<b>Market for this type of property</b>	Increased 5 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	125 Michael Street	405 Maple Street	305 Brighton Woods Drive	453 Lions Den Drive
<b>City, State</b>	Bloomingtondale, GA	Bloomingtondale, GA	Pooler, GA	Pooler, GA
<b>Zip Code</b>	31302	31302	31322	31322
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.84 <sup>1</sup>	1.43 <sup>1</sup>	1.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$264,900	\$259,900	\$220,000
<b>List Price \$</b>	--	\$264,900	\$259,900	\$220,000
<b>Original List Date</b>		03/17/2022	03/21/2022	03/11/2022
<b>DOM · Cumulative DOM</b>	-- · --	13 · 21	16 · 17	3 · 27
<b>Age (# of years)</b>	22	22	7	11
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,568	1,588	1,575	1,354
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Carport 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
<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>	.30 acres	.45 acres	.26 acres	.22 acres
<b>Other</b>	None	None	None	None

\* Listing 2 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** Incredible 3 BR 2 BA home on a large lot with private backyard. Well manicured landscaping & charming shutters offer great curb appeal. Hardwood & tile flooring throughout, no carpet! Living room has vaulted ceilings and is open to the formal dining area. Kitchen has granite countertops, stainless appliances, pantry, & wood cabinets with access to the impressive backyard. Split plan offers a private owner's suite w/ walk-in closet featuring a fully updated en suite bath with granite countertops & a large newly tiled shower with glass doors. Laundry room conveniently located nearby. 2 nice sized bedrooms & another fully updated bath on the opposite side w/ granite countertops, double vanities, large tiled shower w/ glass doors. Expansive fenced backyard offers entertaining at its best with a brick paver patio area great for grilling, a fire pit, & storage shed. Extended driveway for plenty of parking. Great location close to shopping, restaurants, I-16, & I-95.
- Listing 2** Three Bed Two Bath Brick Home Located in the Heart of Pooler! Hard Surface Flooring Throughout the Main Living Area, Open Floor Plan w/ Spacious Breakfast Area and Living Room. Kitchen Boasts Stainless Steel Appliances, Granite Counter Tops, and Mahogany Cabinets. Large Laundry Room w/ Huge Pantry. Guest Rooms Feature Walk-in Closets and A Shared Bath. Master w/ Tray Ceiling, Walk-in Closet, Dual Vanity, Soaking Tub and Separate Shower. Outback Enjoy Peaceful Wooded Views on the Patio. Minutes to Shopping, Dining, and Entertainment. Quick Access to I-16, Pooler Parkway, and I-95 Allows Short Commute to Savannah Airport, Hospitals, Hunter Army Air-Field, Gulfstream, and Downtown Savannah!
- Listing 3** Your new home in Pooler is here! Enjoy the laminate wood flooring throughout the living room, bedrooms, and hallways, with tile in the kitchen, bathrooms, and laundry room. In the kitchen there are stainless appliances and granite countertops. Enjoy your meals in the breakfast nook with a spare half bathroom for your guests. The back porch opens to a large fenced in backyard ideal for pets or entertaining! All three bedrooms and laundry room are located on the second floor. There is plenty of storage space in the laundry room, linen closet, and storage underneath the stairs. Each bedroom has a large walk-in closet you have been looking for! This home is located at the end of a cul-de-sac, move-in ready, in a great neighborhood, and has all of the upgrades and storage you could want!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	125 Michael Street	406 Maple Street	250 Silver Brook Circle	255 Morgan Pines Drive
<b>City, State</b>	Bloomingtondale, GA	Bloomingtondale, GA	Pooler, GA	Pooler, GA
<b>Zip Code</b>	31302	31302	31322	31322
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.81 <sup>1</sup>	1.32 <sup>1</sup>	1.87 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$250,000	\$249,800	\$229,900
<b>List Price \$</b>	--	\$250,000	\$249,800	\$229,900
<b>Sale Price \$</b>	--	\$270,000	\$260,000	\$232,500
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	11/19/2021	11/30/2021	10/22/2021
<b>DOM · Cumulative DOM</b>	-- · --	44 · 79	34 · 89	46 · 63
<b>Age (# of years)</b>	22	21	20	15
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,568	1,824	1,619	1,402
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2 · 1	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Carport 1 Car	Attached 1 Car	Attached 2 Car(s)	None
<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>	.30 acres	.40 acres	.25 acres	.21 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	-\$12,800	-\$2,550	+\$8,300
<b>Adjusted Price</b>	--	\$257,200	\$257,450	\$240,800

\* Sold 2 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 incredible home in Bloomingdale sits atop an impressive yard and is fully renovated inside and out! Curb appeal galore with well-manicured landscaping, crisp white exterior, charming shutters, and a darling front porch. Inside, the open concept floor boasts a living room with vaulted ceilings and ample natural light before heading into the spacious dining area. Our favorite part? The kitchen! Fully remodeled and featuring stainless steel appliances, double oven, gorgeous vent hood, sleek counters, under cabinet lighting, tile backsplash, plenty of storage space, AND a bar area! The master retreat comes complete with a modern barn-style door entrance to the private bathroom with a stunning tile walk-in shower! If that wasn't enough the rear sunroom is ideal for relaxing with a glass of wine!
- Sold 2** In one of Pooler's most desirable neighborhoods, this charming 4-bedroom, 2.5-bath, 1619 sq ft single story home with OPEN FLOOR PLAN is filled with fabulous features! Entertain in the SPACIOUS LIVING ROOM WITH FIREPLACE & VAULTED CEILING. Open kitchen concept allows you to converse with family & guests as you prepare your feast. There's plenty of room to dine in the BREAKFAST AREA AND FORMAL DINING ROOM. After dinner play in the LARGE FENCED IN BACK YARD and enjoy the sunset from the MULTI-TIERED DECK WITH HOT TUB. FRESH PAINT, updated leaf-free gutters, HARDWOOD FLOORING throughout most of the home & tile in kitchen. Owner's suite with TRAY CEILING & WALK-IN CLOSET & owner's bath with dual vanities & SEPARATE TUB & SHOWER. Resort style community amenities including large clubhouse, pools, tennis courts, basketball courts, volleyball court & dog park. Conveniently to the airport, I-95, I-16, HAA, Gulfstream & walking distance to shopping, food & entertainment.
- Sold 3** IMMACULATE HOME LOCATED IN THE HEART OF POOLER! DON'T MISS OUT ON THE HIS BEAUTY! MINUTES FROM SHOPPING, HWY 16 AND 95. THIS HOME FEATURES NEW FLOORING AND AC! BEAUTIFUL BRICK FIRE PLACE, OPEN FLOOR PLAN AND FENCED IN BACKYARD ARE PERFECT FOR ENTERTAINING! THIS HOME WILL NOT LAST LONG! CALL TO SCHEDULE YOUR SHOWING!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No listing history in the past 12 months.				
<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>	0						
<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>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$260,000	\$260,000
<b>Sales Price</b>	\$255,000	\$255,000
<b>30 Day Price</b>	\$250,000	--
<b>Comments Regarding Pricing Strategy</b>		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in surrounding area.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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## Subject Photos



Front



Address Verification



Side



Side



Street



Other

## Listing Photos

**L1** 405 Maple Street  
Bloomington, GA 31302



Front

**L2** 305 Brighton Woods Drive  
Pooler, GA 31322



Front

**L3** 453 Lions Den Drive  
Pooler, GA 31322



Front



## Sales Photos

**S1** 406 Maple Street  
Bloomington, GA 31302



Front

**S2** 250 Silver Brook Circle  
Pooler, GA 31322



Front

**S3** 255 Morgan Pines Drive  
Pooler, GA 31322



Front

### ClearMaps Addendum

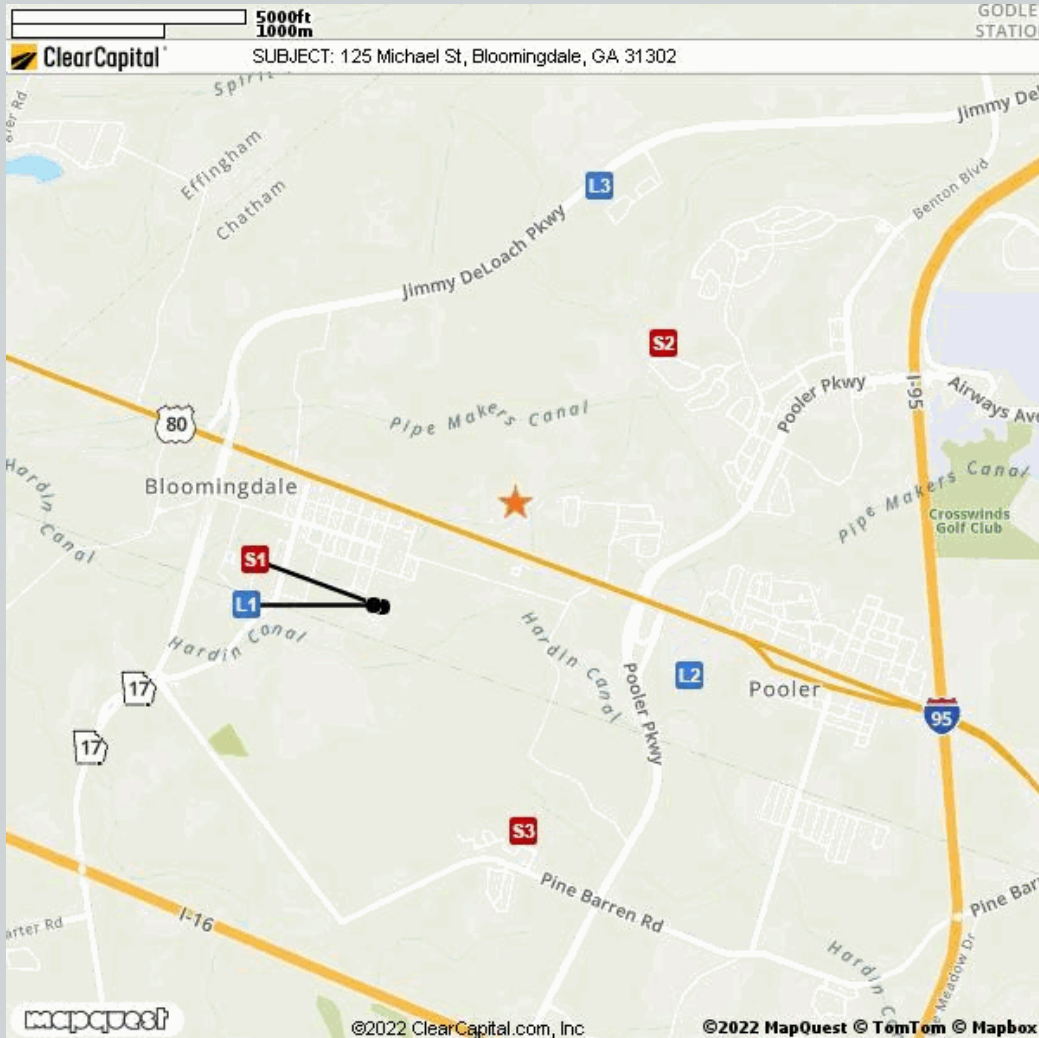
**Address** ★ 125 Michael Street, Bloomingdale, GA 31302

**Loan Number** 49236

**Suggested List** \$260,000

**Suggested Repaired** \$260,000

**Sale** \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	125 Michael Street, Bloomingdale, GA 31302	--	Parcel Match
L1 Listing 1	405 Maple Street, Bloomingdale, GA 31302	0.84 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	305 Brighton Woods Drive, Pooler, GA 31322	1.43 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	453 Lions Den Drive, Pooler, GA 31322	1.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	406 Maple Street, Bloomingdale, GA 31302	0.81 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	250 Silver Brook Circle, Pooler, GA 31322	1.32 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	255 Morgan Pines Drive, Pooler, GA 31322	1.87 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

## Report Instructions - cont.

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>	Jennifer Breon	<b>Company/Brokerage</b>	ERA Coastal RE
<b>License No</b>	302412	<b>Address</b>	324 Mulberry Drive Richmond Hill GA 31324
<b>License Expiration</b>	01/31/2026	<b>License State</b>	GA
<b>Phone</b>	9123120333	<b>Email</b>	breonbpo@gmail.com
<b>Broker Distance to Subject</b>	12.38 miles	<b>Date Signed</b>	04/07/2022

*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.**