

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	5392 Silver Woods Walk, Hiram, GEORGIA 30141	Order ID	8444660	Property ID	33346336
Inspection Date	09/27/2022	Date of Report	09/28/2022		
Loan Number	49244	APN	19-0822-0-052-0		
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		Condition Comments
Owner	Catamount Properties 2018 LLC	Subject is excellent condition. Subject is located on the main street inside the community with minimal traffic coming through. There are no signs of major damage besides normal wear and tear. subject conform to the rest of homes in the community.
R. E. Taxes	\$3,611	
Assessed Value	\$320,700	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(lock box on front of subject)	
Ownership Type	Fee Simple	
Property Condition	Excellent	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Cameron Springs HOA	
Association Fees	\$495 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject community is new and well established neighborhood in Powder Springs. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within a mile from subject. Some have been used in this report. It was necessary to exceed client requirements of room count, sq ft, and time because within subject immediate community and 3 months there were only 2 closed com parables and 2 Active comparables that have similar sq ft, age, room count, style as subject. I had to e...
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$430,000 High: \$520,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is new and well established neighborhood in Powder Springs. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within a mile from subject. Some have been used in this report. It was necessary to exceed client requirements of room count, sq ft, and time because within subject immediate community and 3 months there were only 2 closed com parables and 2 Active comparables that have similar sq ft, age, room count, style as subject. I had to extend my search in distance up to 3miles and 10 months in order to find comparable comps that bracket the subjects gla, age, site size and value. I used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5392 Silver Woods Walk	2587 Jupiter Drive Sw	3958 Lagrone St	1897 Hanwoo Lane
City, State	Hiram, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30141	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.18 ¹	1.01 ¹	2.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$497,500	\$430,000	\$550,000
List Price \$	--	\$497,500	\$430,000	\$550,000
Original List Date		06/29/2022	09/15/2022	06/27/2022
DOM · Cumulative DOM	-- · --	48 · 91	12 · 13	92 · 93
Age (# of years)	4	4	4	2
Condition	Excellent	Excellent	Excellent	Excellent
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 Skyline	Beneficial ; City Skyline	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,083	3,434	2,424	3,423
Bdrm · Bths · ½ Bths	5 · 3	5 · 3 · 1	4 · 2 · 1	5 · 4
Total Room #	5	9	7	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.39 acres	0.48 acres	0.13 acres	.28 acres
Other	0	0	0	0

* 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** Military family being relocated by government and hate having to leave their lovely new home. Spectacular Taylor Morrison "Ashmore" floorplan offering 5 bedrooms, 3 full baths and a large powder room for guests. Just 3 ½ years young this home offers beautiful Mohawk "Hickory" hardwoods throughout main, formal dining room accented with wainscotting and thick crown molding. Bedroom on main featuring private full bath perfect for in-law suite. Open family room to the breakfast and kitchen area with gas log Marble accented fireplace and upgraded trim package. Prewired package for TV/sound above fireplace, as well as rewiring for ADT and Ring. Kitchen features touchless Moen satin nickel faucet, 42" gourmet white cabinets, gas cooktop, double oven, Granite/Quartz countertops, recessed lighting and subway tiled backsplash. Large walk-in pantry and undercounter lighting top this lovely kitchen off. Generous sized secondary bedrooms all fitted with upgraded ceiling fans and walk-in closets. Owners' suite spans the entire side of the home. Accented with trey ceiling, his/her separate walk-in closets and private access to laundry room from within the closet. Beautiful bath offering double vanity, tiled flooring, spacious soaking tub and tiled walk-in shower. Enjoy the private back yard and "park" like feel to relax with your morning cup of coffee or favorite beverage in the evening breeze. Nestled in a small community this home is the largest floorplan in The Reserve at Lost Mountain. Easy access to shopping, dining, entertainment and medical facilities as well as quick commute whether you are going to Dallas, Acworth, Atlanta or Douglasville. This home was noted by Georgia Power as one of the most efficient homes in the area. Don't miss out seeing this beautiful home!
- Listing 2** Click the Virtual Tour link to view the 3D Tour. Charming two-story home with many desirable features. 4BR/2.1BA. Separate formal dining room with a coffered ceiling. Gleaming hardwood floors. Lovely eat-in kitchen offers white cabinetry, granite countertops, double ovens, an island and stainless appliances. Spacious family room has a gas fireplace. Oversized primary suite features a sitting area, double closets, dual vanities, a separate walk-in shower and a soaking tub. Sizeable secondary bedrooms. The backyard is a private sanctuary covered patio and endless charm! Enjoy every season in style. There are a lot of smart home features! Amenities include a clubhouse, playground, a pool and much more! Close proximity to trails/greenways, shopping and dining.
- Listing 3** LOOK NO FURTHER, YOUR DREAM HOME IS WAITING FOR YOU TO MAKE YOUR ARRIVAL. THE LOVELY BRICK FRONT TRADITIONAL HOME OFFERS 5 BEDROOMS 4 FULL BATH ON AN UNFINISHED BASEMENT. MAIN FLOOR INCLUDES A LARGE FAMILY ROOM WITH FIREPLACE AS WELL AS A SEPARATE LIVING ROOM AND DINING ROOM. YOU'LL ENJOY THE OPEN CONCEPT KITCHEN WITH GRANITE COUNTER TOPS, KITCHEN ISLAND, DOUBLE OVEN WITH GAS COOKTOP, AND BEAUTIFUL SPACIOUS CABINETRY THAT OVERLOOKS THE FAMILY ROOM. GUEST BEDROOM AND FULL BATH ON FIRST FLOOR. HEAD UPSTAIRS TO THE OVERSIZED MASTER SUITE WITH HIS AND HER CLOSETS AND SITTING AREA. PRIVATE LOT AND EXTENDED COVERED PATIO.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5392 Silver Woods Walk	5696 Walnut Mill Ln	3981 Lagrone St	5352 Linholli Ln
City, State	Hiram, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30141	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.93 ¹	1.89 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$515,000	\$483,300	\$469,000
List Price \$	--	\$515,000	\$483,300	\$469,000
Sale Price \$	--	\$515,000	\$482,000	\$485,000
Type of Financing	--	Fha	Conv	Conv
Date of Sale	--	08/30/2022	03/31/2022	02/10/2022
DOM · Cumulative DOM	-- · --	27 · 27	32 · 69	5 · 36
Age (# of years)	4	4	5	8
Condition	Excellent	Excellent	Excellent	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,083	3,297	3,101	3,134
Bdrm · Bths · ½ Bths	5 · 3	5 · 4	5 · 3 · 1	5 · 3
Total Room #	5	9	9	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.39 acres	0.40 acres	0.15 acres	0.69 acres
Other	0	0	0	0
Net Adjustment	--	-\$12,708	-\$5,000	\$0
Adjusted Price	--	\$502,292	\$477,000	\$485,000

* Sold 3 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** Pristine home features separate formal living and dining rooms, amazingly large family room w/custom fireplace and mantle, modern gourmet kitchen w/ stainless steel appliances, amazing backsplash, walk-in pantry, granite counter tops, light gray cabinetry, island, gorgeous hardwood flooring ,wrought iron spindles, gigantic upper level loft area, oversized master retreat w/ separate sitting room and fire place, large walk -in closet, tray ceiling, master spa w/ separate tub and shower, dual vanities, ceramic tile flooring, spacious secondary bedrooms with ample closet space, private fenced backyard w/ covered patio, situated on a great cul da sac. Great location convenient to shopping, dining and the upcoming \$10 Million Dollar Sports Complex. A must see! Adjustment is in the area of sq ft in the amount of -\$4708 and room count in the amount of -\$8000
- Sold 2** Fall in love with this stunning 5 bedroom, 3.5 bathroom home in Powder Springs! You are greeted by an elegant foyer fitted with wainscotting as sleek floors guide you through the floor plan. Curl up by the fireplace in the sunlit living room. Entertaining is easy in the modern kitchen with stone countertops, an island, and stainless steel appliances. Find your oasis in the dreamy primary bedroom that includes tray ceilings, a spacious closet, and an en suite with dual sinks and a soaking tub. Minutes from shopping, restaurants, and Interstate 278! Adjustment is in the area of room count in the amount of -\$5000
- Sold 3** This beautiful one owner Cobb county home is absolutely flawless and ready for new owners! The home has been well cared for and it shows! This LARGE home features a large unfinished basement for future growth or abundant storage. You'll find a guest suite on the main with 4 additional bedrooms upstairs. The large master suite has a sitting room and large bathroom that is sure to make you feel right at home. In fact, you will instantly feel right at home as you pull into the small neighborhood and find this home at the end of the drive in the culdesac. The large level lot gives you plenty of room to work, play, build a pool, or simply enjoy the wildlife that passes through frequently. This home won't last long and deservedly so!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Covenant Realty, Inc.	Subject is listed in the fmls system and is now pending. The listing sheet is attached here.					
Listing Agent Name	LEE NICHOLSON						
Listing Agent Phone	770-993-5454						
# 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
08/28/2022	\$485,000	--	--	Pending/Contract	09/12/2022	\$485,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$485,000	\$485,000
Sales Price	\$485,000	\$485,000
30 Day Price	\$475,000	--
Comments Regarding Pricing Strategy		
Subject list price is determined based on the sales and listings in the area of home similar to subject in the area of room count, style, age, and sq ft. It was difficult to find better comps for this report because of subject's room count. The preparer of this report extended search up to 3miles radius but could not find sold comps with same acreage and sqft as subject. Comps used here are the best available. A comp sold for more than the list price and this maybe due to multiple offers received.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes 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



Other

Listing Photos

L1 2587 Jupiter Drive SW
Powder Springs, GA 30127



Front

L2 3958 Lagrone St
Powder Springs, GA 30127



Front

L3 1897 Hanwoo Lane
Powder Springs, GA 30127



Front

Sales Photos

S1 5696 Walnut Mill Ln
Powder Springs, GA 30127



Front

S2 3981 Lagrone St
Powder Springs, GA 30127



Front

S3 5352 Linholli Ln
Powder Springs, GA 30127



Front

ClearMaps Addendum

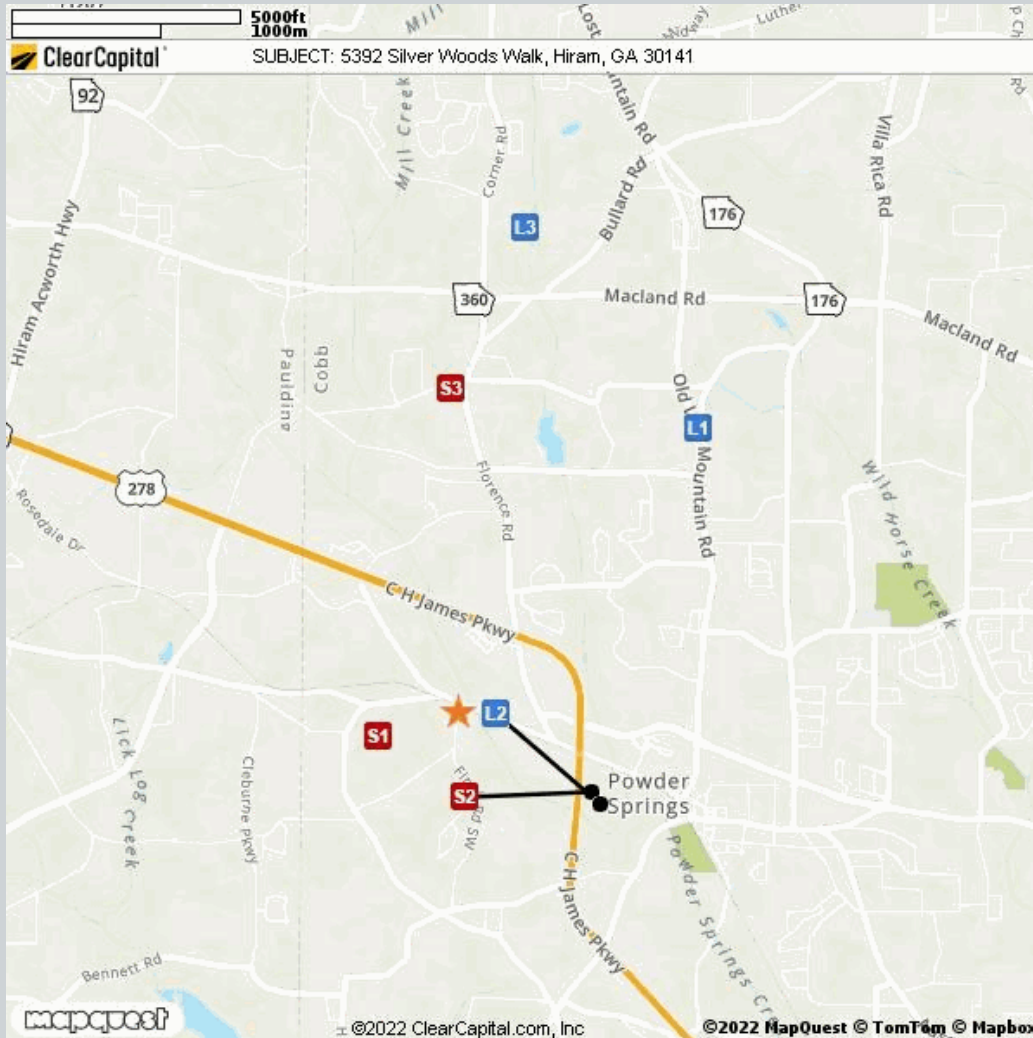
Address ★ 5392 Silver Woods Walk, Hiram, GEORGIA 30141

Loan Number 49244

Suggested List \$485,000

Suggested Repaired \$485,000

Sale \$485,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5392 Silver Woods Walk, Hiram, Georgia 30141	--	Parcel Match
L1 Listing 1	2587 Jupiter Drive Sw, Powder Springs, GA 30127	2.18 Miles ¹	Parcel Match
L2 Listing 2	3958 Lagrone St, Powder Springs, GA 30127	1.01 Miles ¹	Parcel Match
L3 Listing 3	1897 Hanwoo Lane, Powder Springs, GA 30127	2.84 Miles ¹	Parcel Match
S1 Sold 1	5696 Walnut Mill Ln, Powder Springs, GA 30127	0.43 Miles ¹	Parcel Match
S2 Sold 2	3981 Lagrone St, Powder Springs, GA 30127	0.93 Miles ¹	Parcel Match
S3 Sold 3	5352 Linholli Ln, Powder Springs, GA 30127	1.89 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	4.40 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.