

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	305 Shyre Lake Lane, Mcdonough, GA 30253	Order ID	8107297	Property ID	32496875
Inspection Date	04/07/2022	Date of Report	04/07/2022		
Loan Number	49264	APN	054B02023000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	04.06.22 BPO	Tracking ID 1	04.06.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Baldwin Jamie L	Condition Comments Subject appears to be in average condition. Located in an established residential community of similar homes. No repairs noted.
R. E. Taxes	\$4,755	
Assessed Value	\$309,900	
Zoning Classification	Residential	
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	Rowanshyre	
Association Fees	\$420 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments The subject is located in an established area of the county, 20 +/- miles from downtown Atlanta. Schools, shopping, recreational and medical facilities are in close proximity. Employment stability is average. Marketability and appeal are average.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$282,900 High: \$630,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	305 Shyre Lake Lane	145 Emporia Loop	128 Windward Hills	1459 Worcester Trl Trail
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.65 ¹	0.25 ¹	1.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$392,900	\$418,000	\$437,900
List Price \$	--	\$392,900	\$418,000	\$437,900
Original List Date		03/31/2022	03/03/2022	03/30/2022
DOM · Cumulative DOM	-- · --	7 · 7	0 · 35	2 · 8
Age (# of years)	9	3	16	3
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,462	2,468	3,067	3,600
Bdrm · Bths · ½ Bths	5 · 4 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3 · 1
Total Room #	10	9	9	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 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	1.19 acres	0.1 acres	0.75 acres	0.13 acres
Other	--	MLS#20030189	MLS#20023299	MLS#20029945

* 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** Inferior, size, lot and beds and bath. 4BR / 2.5BA Can be Converted to 5BR/3BA Two Story NORMANDY Floorplan located in a tranquil setting, in The Pembroke Park Shows Better than a Model!! This open concept is built for the way you want to live. Stylish UPGRADES.... Stainless Steel Appliances, Wood Floors, Granite Countertop, Fireplace, Paved Sidewalk from the Driveway to the Privacy of Fenced Backyard Professionally Landscape, Extra Large Patio for Entertaining and much more.... ONLY 20 miles from The Art Culture, of Downtown Atlanta, Dining, Shopping, Atlanta Metro Studios, and the Hartfield Jackson International Airport. Private Owner Suite overlooking Nature with Huge walk in closet. THIS IS A MUST SEE.....!!! Hurry before it got away from you.
- Listing 2** Inferior size, beds and baths. This beautiful 4 bedroom 2 & 1/2 bath gem is nestled inside a cozy upscale & well-kept neighborhood. Sit on your front porch and sip your coffee or take your dog for a walk. This home is a beauty! Association accommodations include an oversized swimming pool and multiple tennis courts with key access. Close to shopping, and 75 freeway access.
- Listing 3** Superior size, inferior full baths. ou enter into this stunning grand foyer taking you into the open concept dining and living area. The Kitchen has granite counters, walk-in pantry and breakfast bar/island with large eating area then opening into the living room with fireplace to relax, have a cozy evening or entertain. The bedroom on main level is ready for guests, family or office area with its own full bathroom. The main level also has half bath on. Once you go upstairs, there is a spacious loft area waiting to lead you into 3 other bedrooms. And then you can enter into the Master bedroom/Owner's Suite which isn't just to sleep in. The Master Suite has very spacious bathroom with separate soaker tub and separate shower and dual vanities. But hold your breath as you enter into the custom-made closet in the master; This will sell the house by itself. And talk about outdoor privacy. This fenced in yard has a large-covered patio. If it's comfort, tranquility, privacy or you just want to entertain, you have wait it takes in this back yard. There is a mud room off the 2-car garage. This is a GREAT home to make memories in, entertain in and relax in... Has a total of 5 bedrooms and 3.5 bathrooms.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	305 Shyre Lake Lane	328 Shyre Lake Lane	1083 Rowanshyre Circle	241 Brixton
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.50 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$349,000	\$420,000	\$515,000
List Price \$	--	\$349,000	\$420,000	\$509,000
Sale Price \$	--	\$352,500	\$435,000	\$484,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	10/15/2021	12/22/2021	03/21/2022
DOM · Cumulative DOM	-- · --	6 · 42	7 · 64	73 · 108
Age (# of years)	9	16	19	11
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,462	3,245	3,411	4,027
Bdrm · Bths · ½ Bths	5 · 4 · 1	4 · 3 · 1	5 · 4 · 1	5 · 4
Total Room #	10	9	10	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	100%	0%
Basement Sq. Ft.	--	--	1,585	--
Pool/Spa	--	--	--	--
Lot Size	1.19 acres	0.58 acres	0.41 acres	0.39 acres
Other	--	MLS#9045015	MLS#9069269	MLS#20004567
Net Adjustment	--	+\$15,780	-\$20,655	-\$6,600
Adjusted Price	--	\$368,280	\$414,345	\$477,400

* 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.

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

Sold 1 SC#1 Adjustments: +4340 inf. sqft, +6000 inf. bedroom, +3000 inf. bath, +2440 inf. lot size.

Sold 2 SC#2 Adjustments: -23775 sup. finished basement, +3120 inf. lot size

Sold 3 SC#3 Adjustments: +1500 inf half bath, -11300 sup. living area, +3200 inf lot size.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has not been listed in the last 12 months and has no listing history for the last 12 months in the local MLS.				
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	\$430,000	\$430,000
Sales Price	\$420,000	\$420,000
30 Day Price	\$415,000	--
Comments Regarding Pricing Strategy		
<p>The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1 mile of subject. Expanded search area and GLA for active comparables due to low inventory levels. The most recent/similar sales that bracket the subject's major features (age, gla, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.</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



Address Verification



Side



Side



Street



Street

Listing Photos

L1 145 Emporia Loop
Mcdonough, GA 30253



Front

L2 128 Windward Hills
Mcdonough, GA 30253



Front

L3 1459 WORCESTER TRL Trail
Mcdonough, GA 30253



Front

Sales Photos

S1 328 Shyre Lake Lane
Mcdonough, GA 30253



Front

S2 1083 Rowanshyre Circle
Mcdonough, GA 30253



Front

S3 241 Brixton
Mcdonough, GA 30253



Front

ClearMaps Addendum

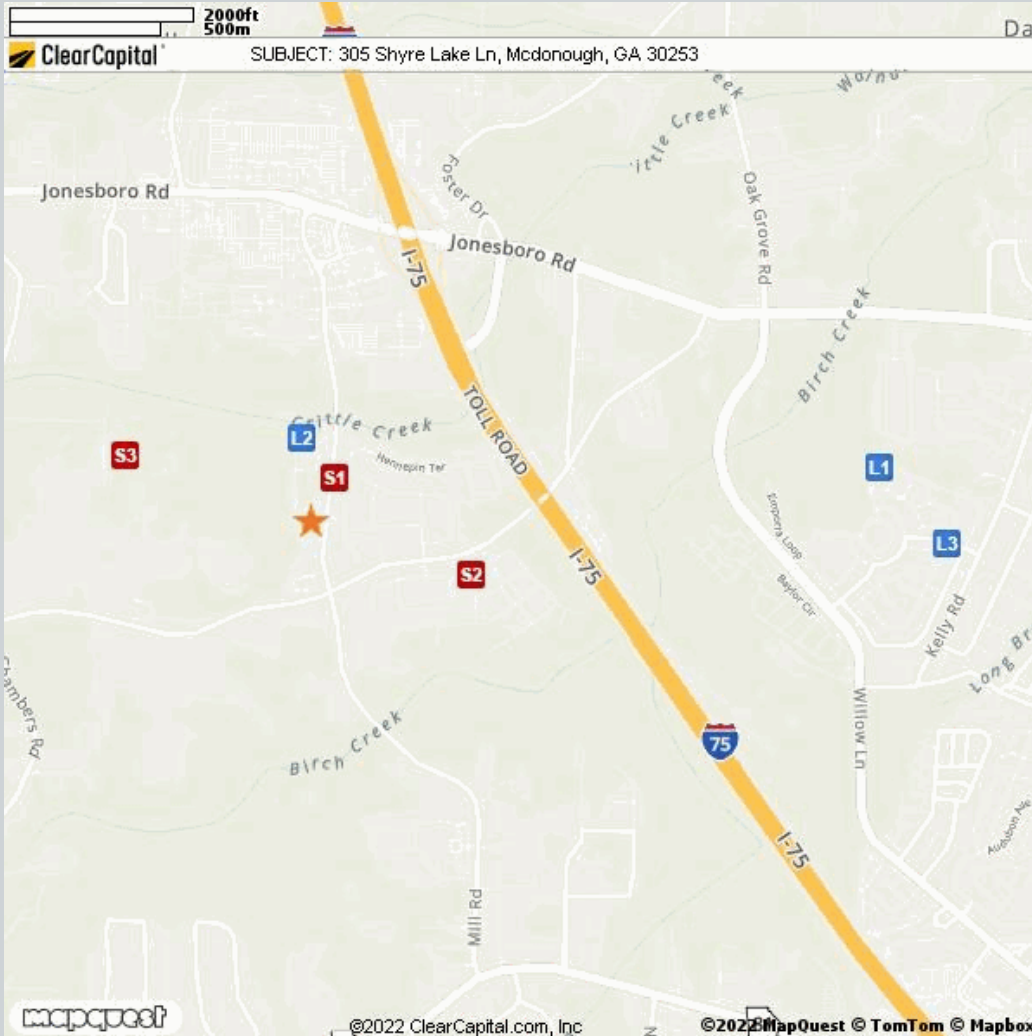
Address ★ 305 Shyre Lake Lane, Mcdonough, GA 30253

Loan Number 49264

Suggested List \$430,000

Suggested Repaired \$430,000

Sale \$420,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	305 Shyre Lake Lane, Mcdonough, GA 30253	--	Parcel Match
L1 Listing 1	145 Emporia Loop, Mcdonough, GA 30253	1.65 Miles ¹	Parcel Match
L2 Listing 2	128 Windward Hills, Mcdonough, GA 30253	0.25 Miles ¹	Parcel Match
L3 Listing 3	1459 Worcester Trl Trail, Mcdonough, GA 30253	1.84 Miles ¹	Parcel Match
S1 Sold 1	328 Shyre Lake Lane, Mcdonough, GA 30253	0.17 Miles ¹	Parcel Match
S2 Sold 2	1083 Rowanshyre Circle, Mcdonough, GA 30253	0.50 Miles ¹	Parcel Match
S3 Sold 3	241 Brixton, Mcdonough, GA 30253	0.55 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.

*** 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

Broker Name	Molly Slocumb-Riley	Company/Brokerage	Property Advantage LLC
License No	221139	Address	8975 Raven Dr Jonesboro GA 30238
License Expiration	11/30/2023	License State	GA
Phone	6788704208	Email	padvantagellc@gmail.com
Broker Distance to Subject	12.02 miles	Date Signed	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.