

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>	187 Iris Glen, Dallas, GA 30157	<b>Order ID</b>	8180477	<b>Property ID</b>	32693472
<b>Inspection Date</b>	05/09/2022	<b>Date of Report</b>	05/10/2022		
<b>Loan Number</b>	49499	<b>APN</b>	041968		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Paulding		

**Tracking IDs**

<b>Order Tracking ID</b>	05.06.22	<b>Tracking ID 1</b>	05.06.22
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

**General Conditions**

<b>Owner</b>	AZRCKA BEDGOOD	<b>Condition Comments</b> Property has normal wear and tear
<b>R. E. Taxes</b>	\$2,059	
<b>Assessed Value</b>	\$69,336	
<b>Zoning Classification</b>	Residential	
<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> Property is located in an established neighborhood with like condition properties
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$205000 High: \$439900	
<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
Street Address	187 Iris Glen	275 Ashbury Ct	325 King James Dr	11 Paces Meadows Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 <sup>1</sup>	0.51 <sup>1</sup>	0.82 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$248,000	\$289,000	\$275,000
List Price \$	--	\$248,000	\$289,000	\$275,000
Original List Date		09/03/2021	03/31/2022	05/01/2022
DOM · Cumulative DOM	-- · --	247 · 249	38 · 40	7 · 9
Age (# of years)	23	23	32	34
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 Level	1.5 Stories Other	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,184	1,259	1,304	1,164
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	5	6	5	6
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	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	650	1,136	1,304	--
Pool/Spa	--	--	--	--
Lot Size	0.56 acres	0.46 acres	0.54 acres	0.57 acres
Other	--	--	--	--

\* 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** This Dallas one-story home offers a two-car garage. This home has been virtually staged to illustrate its potential.

**Listing 2** This newly renovated 3BR/2Bath home is located in Kings Wood Club Estates subdivision. It has been updated with new interior paint and beautiful flooring throughout, new light and plumbing fixtures as well as gorgeous granite countertops! The kitchen features a farmhouse stainless steel sink and stainless-steel appliances. The back deck is the perfect size for backyard cookouts and entertaining, and the huge back yard is fenced in for the little ones and family pets to have a great place to play. Located in a cul-de-sac, it also features a 2-car garage AND a 3rd garage in the back (with a paved driveway) which can be used as a workshop or a place to store lawn equipment! The basement is unfinished but provides a perfect opportunity to be creative! Large rooms, lots of closet and storage space! Check this one out FIRST!!

**Listing 3** One level living with lots of room to spread out and NO HOA. 3 bd 2.5 ba. Ranch style home tucked in a quiet neighborhood on a cleared half acre corner lot with room for a pool. Spacious screened porch and back deck made for great get togethers or quiet evenings. Large kitchen and dining areas, built in desk in bonus room. Stainless steel appliances and granite counter tops throughout. Close to shopping, restaurants and schools. Square footage in public record is incomplete.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	187 Iris Glen	17 Johnstons Dr	489 Woodbridge Dr	45 Whispering Way
<b>City, State</b>	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
<b>Zip Code</b>	30157	30157	30157	30157
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.73 <sup>1</sup>	0.16 <sup>1</sup>	0.25 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$295,000	\$299,000	\$252,000
<b>List Price \$</b>	--	\$295,000	\$299,000	\$252,000
<b>Sale Price \$</b>	--	\$310,000	\$280,100	\$260,250
<b>Type of Financing</b>	--	Fha	Conventional	Conventional
<b>Date of Sale</b>	--	03/31/2022	02/15/2022	04/18/2022
<b>DOM · Cumulative DOM</b>	-- · --	32 · 32	77 · 77	32 · 32
<b>Age (# of years)</b>	23	30	23	25
<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>	1.5 Stories Split Level	1.5 Stories Traditional	1 Story Other	1 Story A-Frame
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,184	1,392	1,376	1,218
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	5 · 3	3 · 2	3 · 2
<b>Total Room #</b>	5	8	5	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	650	1,274	1,328	1,176
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.56 acres	0.55 acres	0.48 acres	0.49 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$14,600	-\$4,800	-\$4,850
<b>Adjusted Price</b>	--	\$295,400	\$275,300	\$255,400

\* 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** Don't miss out on this beautiful home!! New siding around whole house, double decks on back, privacy fenced back yard, new paint through out home, finished garage makes additional sq footage in basement. Backyard area is perfect for entertaining! This home has so much to offer and plenty of room for families! Tax records do no reflect correct sq ft.
- Sold 2** This charming 3 bedroom, 2 bathroom home is now on the market! Entertaining is a breeze with this great floor plan complete with cozy fireplace. Primary bathroom features a separate tub and shower and dual sinks. Lush green landscape surrounds this beautiful house. Hurry to see it won't last long.
- Sold 3** Under contract 3/18/22-- Light and bright 3/2 with bonus room/potential 4th future bedroom in basement. Master is a nice size with a large closet and bath with its own linen closet. Neatly kept home, estate owned and ready to go.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Property last sold in 1999			
<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

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$275,000	\$275,000
<b>Sales Price</b>	\$275,000	\$275,000
<b>30 Day Price</b>	\$256,900	--
<b>Comments Regarding Pricing Strategy</b>		
Property is located in Dallas, GA. Area is sought after for its proximity to Marietta and Atlanta. Adjustments 25 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.

## Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

## Subject Photos



Street



Other



## Listing Photos

**L1** 275 Ashbury Ct  
Dallas, GA 30157



Front

**L2** 325 King James Dr  
Dallas, GA 30157



Front

**L3** 11 Paces Meadows Ln  
Dallas, GA 30157



Front

## Sales Photos

**S1** 17 Johnstons Dr  
Dallas, GA 30157



Front

**S2** 489 Woodbridge Dr  
Dallas, GA 30157



Front

**S3** 45 Whispering Way  
Dallas, GA 30157



Front

### ClearMaps Addendum

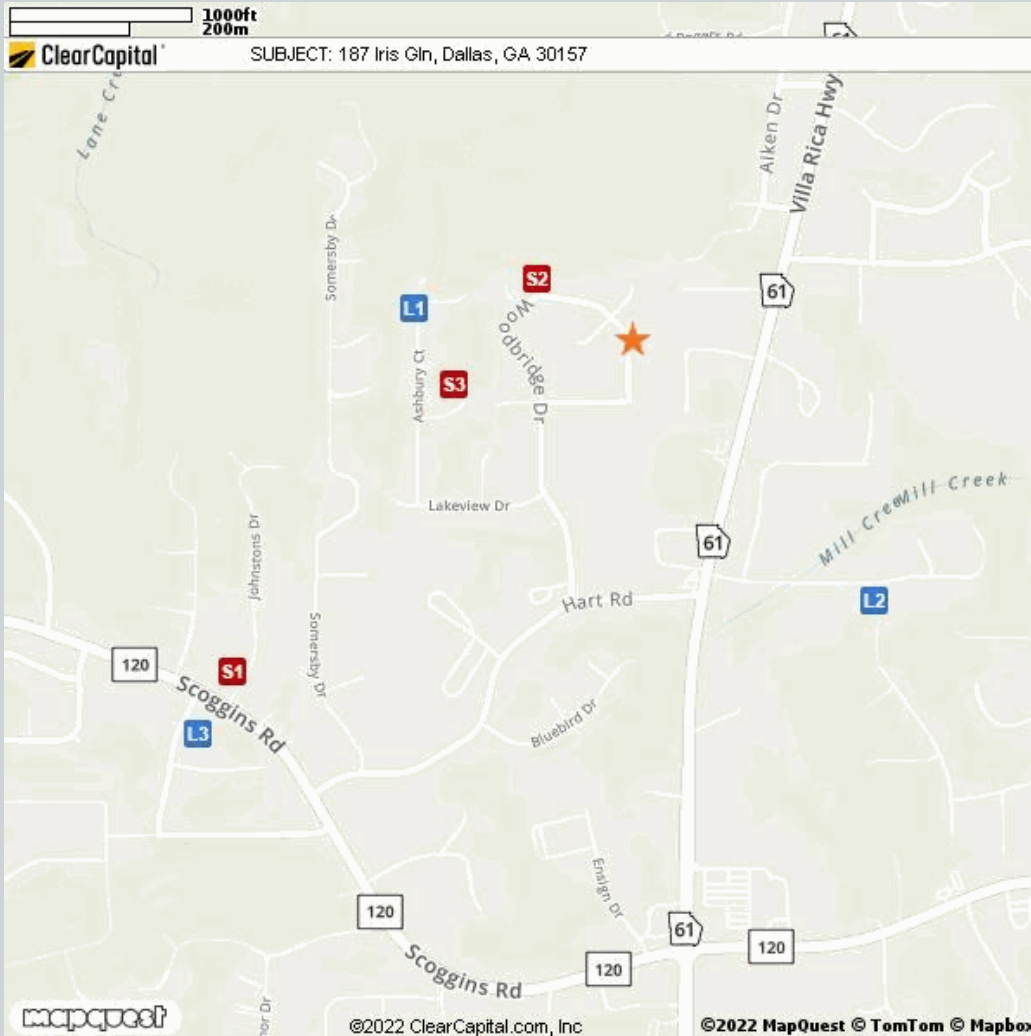
**Address** ★ 187 Iris Glen, Dallas, GA 30157

**Loan Number** 49499

**Suggested List** \$275,000

**Suggested Repaired** \$275,000

**Sale** \$275,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	187 Iris Glen, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	275 Ashbury Ct, Dallas, GA 30157	0.31 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	325 King James Dr, Dallas, GA 30157	0.51 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	11 Paces Meadows Ln, Dallas, GA 30157	0.82 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	17 Johnstons Dr, Dallas, GA 30157	0.73 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	489 Woodbridge Dr, Dallas, GA 30157	0.16 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	45 Whispering Way, Dallas, GA 30157	0.25 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.

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

<b>Broker Name</b>	Daniel Geiman	<b>Company/Brokerage</b>	Exp realty llc
<b>License No</b>	380873	<b>Address</b>	2242 Major Loring Way SW Marietta GA 30064
<b>License Expiration</b>	07/31/2025	<b>License State</b>	GA
<b>Phone</b>	6787613425	<b>Email</b>	Daniel.geiman@exprealty.com
<b>Broker Distance to Subject</b>	13.24 miles	<b>Date Signed</b>	05/09/2022

*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:**

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