

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	2828 Treadway Drive, Decatur, GA 30034	Order ID	8212293	Property ID	32761175
Inspection Date	05/18/2022	Date of Report	05/18/2022		
Loan Number	49637	APN	15 098 06 001		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs					
Order Tracking ID	05.18.22 BPO	Tracking ID 1	05.18.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	MICHAEL D PROCTOR	Condition Comments	
R. E. Taxes	\$2,272	The subject is a 3 bedroom 2 bathroom ranch style home that appears to be maintained and occupied from an external inspection only. The GLA is 1516 sq ft and built in 1963 per the tax records.	
Assessed Value	\$69,320		
Zoning Classification	Residential R100		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
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	
Local Economy	Stable	The neighborhood is in average condition with homes varying in age, style and size. The neighborhood has a limited amount of active inventory and low days on market.	
Sales Prices in this Neighborhood	Low: \$151260 High: \$373800		
Market for this type of property	Increased 8 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2828 Treadway Drive	2714 Treadway Dr	4450 Huntsman Bnd	4475 Wonder Valley Trail
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30034	30034	30034	30034
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.13 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$299,000	\$235,000
List Price \$	--	\$295,000	\$299,900	\$212,000
Original List Date		04/08/2022	05/10/2022	11/11/2021
DOM · Cumulative DOM	-- · --	27 · 40	8 · 8	145 · 188
Age (# of years)	59	59	52	53
Condition	Good	Good	Good	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 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,516	1,616	1,817	1,316
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	Yes
Basement (% Fin)	0%	0%	25%	0%
Basement Sq. Ft.	--	--	900	335
Pool/Spa	--	--	--	--
Lot Size	1.10 acres	0.40 acres	0.60 acres	0.50 acres
Other	--	--	--	--

* 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 Comp is a little bigger in size, on the same street with a new kitchen with gorgeous white cabinets, granite countertops, breakfast bar, stainless steel appliances, and new plumbing.

Listing 2 Comp is bigger in size to the subject with a partially finished basement and some improvements based on the listing comments.

Listing 3 Comp is smaller than the subject in size with some recent updating/improvements based on the listing comments.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2828 Treadway Drive	2794 Treadway Dr	2670 Treadway Dr	4454 Thompson Mill Road
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30034	30034	30034	30034
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.27 ¹	0.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$350,000	\$314,900	\$259,000
List Price \$	--	\$290,000	\$314,900	\$259,000
Sale Price \$	--	\$287,000	\$315,000	\$266,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/03/2021	08/20/2021	01/17/2022
DOM · Cumulative DOM	-- · --	80 · 137	6 · 34	6 · 46
Age (# of years)	59	58	54	63
Condition	Good	Good	Good	Good
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 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,516	1,472	1,770	1,597
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	5 · 3	3 · 2
Total Room #	6	6	9	6
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Carport 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	1.10 acres	0.60 acres	0.50 acres	0.80 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$10,160	\$0
Adjusted Price	--	\$287,000	\$304,840	\$266,000

* 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.

Recent Sales - Cont.

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

- Sold 1** Comp is smaller in size to the subject with New kitchen with SS appliances, white shaker cabinets, pantry, breakfast bar, and quartz counters
- Sold 2** Comp is bigger than the subject in size with New Roof and Gutters, New Windows, New Kitchen Cabinets, New Renovated Bathrooms, New Flooring, New Carpet, New Paint Inside And Outside. Adj - \$10160 sup sq ft
- Sold 3** Comp is a little bigger in size to the subject with features a completely NEW kitchen, NEW stainless-steel appliances, NEW floors, NEW Roof, NEW gutters, NEW HVAC, NEW fixtures and a fresh coat of paint inside out.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				N/A			
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	\$305,000	\$305,000
Sales Price	\$295,000	\$295,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
Sales price is bracketed by the sales comps		

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



Other

Listing Photos

L1 2714 Treadway Dr
Decatur, GA 30034



Front

L2 4450 Huntsman Bnd
Decatur, GA 30034



Front

L3 4475 Wonder Valley Trail
Decatur, GA 30034



Front

Sales Photos

S1 2794 Treadway Dr
Decatur, GA 30034



Front

S2 2670 Treadway Dr
Decatur, GA 30034



Front

S3 4454 Thompson Mill Road
Decatur, GA 30034



Front

ClearMaps Addendum

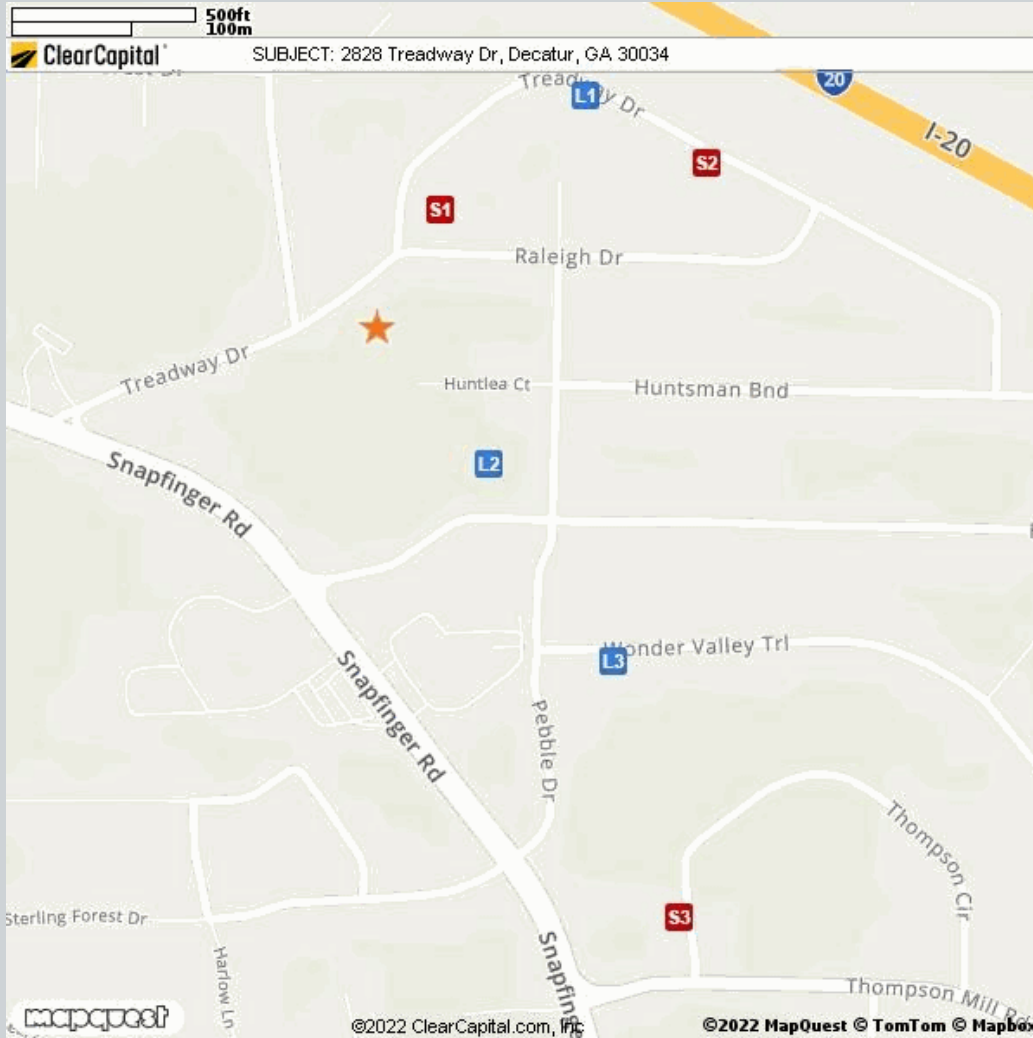
Address ★ 2828 Treadway Drive, Decatur, GA 30034

Loan Number 49637

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2828 Treadway Drive, Decatur, GA 30034	--	Parcel Match
L1 Listing 1	2714 Treadway Dr, Decatur, GA 30034	0.23 Miles ¹	Parcel Match
L2 Listing 2	4450 Huntsman Bnd, Decatur, GA 30034	0.13 Miles ¹	Parcel Match
L3 Listing 3	4475 Wonder Valley Trail, Decatur, GA 30034	0.29 Miles ¹	Parcel Match
S1 Sold 1	2794 Treadway Dr, Decatur, GA 30034	0.10 Miles ¹	Parcel Match
S2 Sold 2	2670 Treadway Dr, Decatur, GA 30034	0.27 Miles ¹	Parcel Match
S3 Sold 3	4454 Thompson Mill Road, Decatur, GA 30034	0.47 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	Dianne Gay	Company/Brokerage	Avery & Associates Realty
License No	170997	Address	4426 HUGH HOWELL ROAD SUITE Tucker GA 30084
License Expiration	03/31/2024	License State	GA
Phone	4048673726	Email	dianneg2000@gmail.com
Broker Distance to Subject	10.09 miles	Date Signed	05/18/2022

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.