

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	4912 Saint Johns Drive, Douglasville, GA 30135	Order ID	8174192	Property ID	32671342
Inspection Date	05/04/2022	Date of Report	05/04/2022		
Loan Number	49714	APN	00830150279		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	05.04.22 BPO	Tracking ID 1	05.04.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	BERNARD THIONGO	Condition Comments	
R. E. Taxes	\$2,132	SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.	
Assessed Value	\$56,400		
Zoning Classification	Residential 2		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.	
Sales Prices in this Neighborhood	Low: \$205000 High: \$461636		
Market for this type of property	Increased 7 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4912 Saint Johns Drive	3196 Warrenton Ct	2584 Bomar Rd	3939 Cindy Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.82 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$265,900	\$249,900	\$240,000
List Price \$	--	\$265,900	\$249,900	\$240,000
Original List Date		03/12/2022	04/12/2022	01/18/2022
DOM · Cumulative DOM	-- · --	53 · 53	22 · 22	106 · 106
Age (# of years)	23	27	35	45
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	Split Split Entry	1 Story Traditional	1 Story Ranch/Rambler	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,344	1,216	1,231	1,680
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	572	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.66 acres	0.29 acres	0.91 acres	0.27 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

* Listing 2 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** 3 Bedroom 2 Bath With A Bedroom On Main. Stain Steel Appliances, Granite Countertops In The Kitchen And In Both Bathrooms. Wood Laminate Throughout On Main. Open Living And Dining Area, Master Upstairs With Walk-in Closet. Moderate-sized 3rd Bedroom Upstairs As Well. Screened-in Porch Off The Dining Area. One Car Garage. Quiet Neighborhood. The Basement Has A Private Entrance With A Kitchenette And Bath In The Unfinished Basement. Awaiting Your Design Ideas., Endless Possibilities, Fenced Yard.
- Listing 2** Enjoy This Ranch Style Home Situated On A Large Lot (.90 Acres) In Douglas County. Quite Neighborhood With Mt. Carmel Elementary Only 1/3 Of Mile Away. Walk In From The Front Porch Leads To Foyer Entrance To Open Living Room With Rock Faced Fire Place. Newly Painted Cabinets With Granite Counters In The Kitchen. Good Size Laundry/utility Room With Granite Shelving Off The Kitchen Area. 3 Bedroom/2 Baths. All New Lvp Flooring Throughout - No Carpet! Master Bedroom Leads To Master Bath With Fiberglass Shower. 2 Porches Lead To A Big Wooded Backyard. Brand New Roof! New Exterior Paint. Some Doors/windows Have Been Replaced. Hvac Is Within 4 Years Old And Recently Serviced And Air Ducts Cleaned. Great For Downsizing Or First Time Home Buyers With Small Family.
- Listing 3** This Charming 3 Bedroom, 1.5 Bathroom Home Is Now On The Market! Fully Equipped Eat-in Kitchen Includes Updated Counters, White Cabinets, And Breakfast Bar. Entertaining Is A Breeze With This Great Floor Plan Complete With Cozy Fireplace. Bedrooms Offer Plush Carpet, And Sizable Closets. Entertain On The Back Patio, Perfect For Barbecues. Don't Miss This Incredible Opportunity. Call Today! This Home Has Been Virtually Staged To Illustrate Its Potential.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4912 Saint Johns Drive	2500 Eric Ln	3736 Longview Dr	3926 Bentley Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.	--	0.37 ¹	0.51 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$247,000	\$198,000
List Price \$	--	\$270,000	\$247,000	\$198,000
Sale Price \$	--	\$270,000	\$247,000	\$198,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	04/15/2022	01/21/2022	07/12/2021
DOM · Cumulative DOM	-- · --	57 · 57	19 · 37	24 · 24
Age (# of years)	23	39	21	39
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	Split Split Entry	1 Story Other	1 Story Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,344	1,184	1,480	1,586
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	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	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.	572	1,104	576	378
Pool/Spa	--	--	--	--
Lot Size	0.66 acres	0.35 acres	0.21 acres	0.33 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	+\$4,000	\$0	-\$6,050
Adjusted Price	--	\$274,000	\$247,000	\$191,950

* 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.

Recent Sales - Cont.

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

- Sold 1** This Douglasville One-story Home Offers Granite Countertops, And A One-car Garage. This Home Has Been Virtually Staged To Illustrate Its Potential.
- Sold 2** Midway Station 3 Bedroom 2 Full Bath Home Located On Large Lot With Level Front And Back Yards. Home Has New Paint Inside And Wood Laminate Throughout. One Car Garage With Opener. Screened Porch Off Dining Area Looks Over Private Fenced Back.
- Sold 3** New Listing!!! This 3 Bedroom 2 Bathroom Home Has Been Carefully Renovated. Improvements Include New Roof, New Back Deck, New Aluminum Garage Doors, New Paint Inside And Outside Home, New Carpet And Vinyl Flooring.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				9/7/2006 \$150,000			
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	\$249,900	\$249,900
Sales Price	\$249,900	\$249,900
30 Day Price	\$249,900	--
Comments Regarding Pricing Strategy		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</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

Subject Photos



Street



Other

Listing Photos

L1 3196 Warrenton Ct
Douglasville, GA 30135



Front

L2 2584 Bomar Rd
Douglasville, GA 30135



Front

L3 3939 Cindy Dr
Douglasville, GA 30135



Front

Sales Photos

S1 2500 Eric Ln
Douglasville, GA 30135



Front

S2 3736 Longview Dr
Douglasville, GA 30135



Front

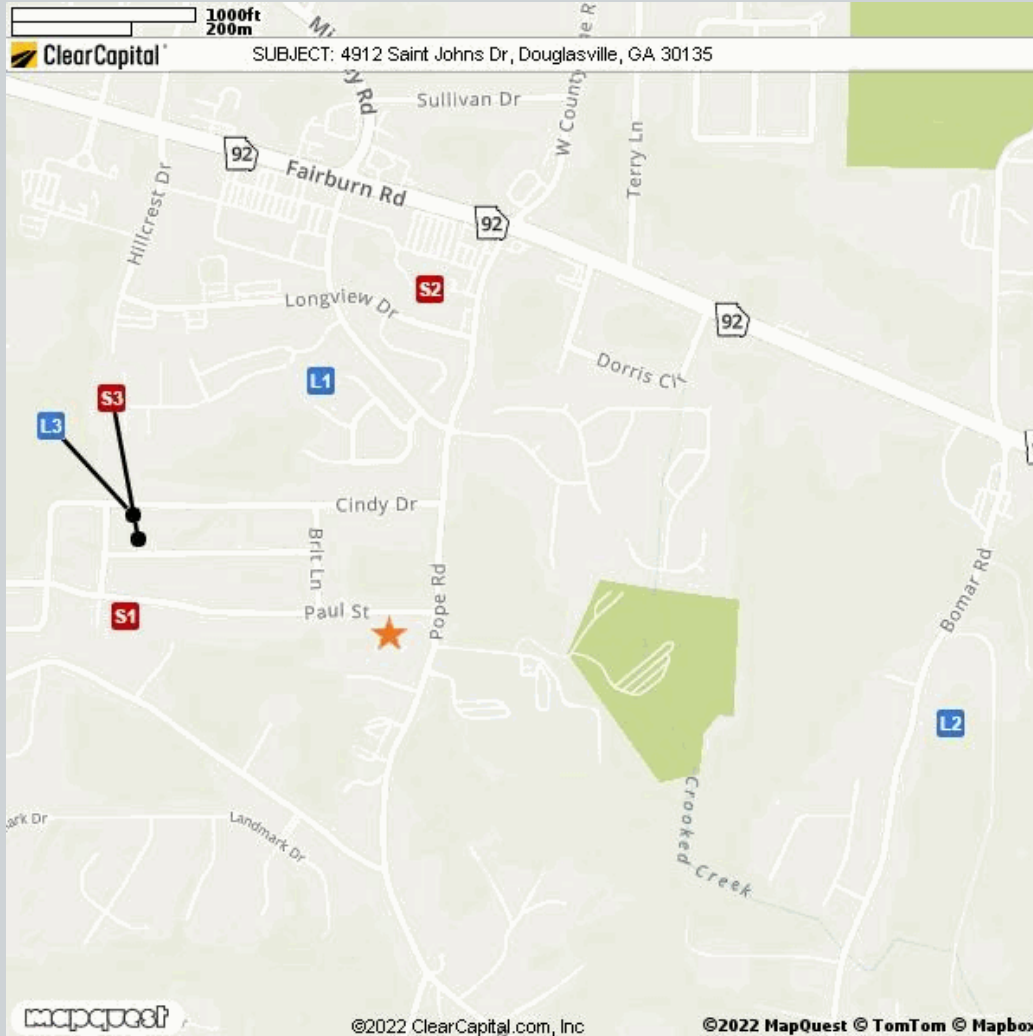
S3 3926 Bentley Dr
Douglasville, GA 30135



Front

ClearMaps Addendum

Address ★ 4912 Saint Johns Drive, Douglasville, GA 30135
Loan Number 49714 **Suggested List** \$249,900 **Suggested Repaired** \$249,900 **Sale** \$249,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4912 Saint Johns Drive, Douglasville, GA 30135	--	Parcel Match
L1 Listing 1	3196 Warrenton Ct, Douglasville, GA 30135	0.38 Miles ¹	Parcel Match
L2 Listing 2	2584 Bomar Rd, Douglasville, GA 30135	0.82 Miles ¹	Parcel Match
L3 Listing 3	3939 Cindy Dr, Douglasville, GA 30135	0.39 Miles ¹	Parcel Match
S1 Sold 1	2500 Eric Ln, Douglasville, GA 30135	0.37 Miles ¹	Parcel Match
S2 Sold 2	3736 Longview Dr, Douglasville, GA 30135	0.51 Miles ¹	Parcel Match
S3 Sold 3	3926 Bentley Dr, Douglasville, GA 30135	0.37 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.

Report Instructions - cont.

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.

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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2023	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	4.34 miles	Date Signed	05/04/2022

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.