

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	6 Indigo Court, Savannah, GA 31406	Order ID	8501269	Property ID	33514649
Inspection Date	11/05/2022	Date of Report	11/06/2022		
Loan Number	49724	APN	2069907036		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	11.02.22 CS_Citi Update	Tracking ID 1	11.02.22 CS_Citi Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Graham Inviolata	Condition Comments The subject property appears well maintained with no repairs or improvements needed.
R. E. Taxes	\$2,256	
Assessed Value	\$227,700	
Zoning Classification	Single Family	
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 The subject property is located close to schools, shopping, highways, hospitals and industry.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$220,000 High: \$340,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6 Indigo Court	605 Wild Turkey Road	207 San Fernando Blvd.	210 San Fernando Blvd.
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31406	31406	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.60 ¹	0.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,900	\$270,000	\$249,900
List Price \$	--	\$279,900	\$270,000	\$249,900
Original List Date		10/06/2022	10/19/2022	05/24/2022
DOM · Cumulative DOM	-- · --	28 · 31	15 · 18	53 · 166
Age (# of years)	47	46	57	55
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 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,130	1,856	1,756	1,986
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.39 acres	.29 acres	.25 acres	.30 acres
Other	None	None	None	None

* 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** This Ranch style home in Colonial Village has been loved by only 1 family. Traditional floor plan with LR/DR combo, kitchen & breakfast room, Den w/ FP. 3 BR's, 2 Full Baths, 2 Car garage, fenced backyard - well maintained. Near shopping & Hunter Airfield - perfect starter home or great rental for the investor.
- Listing 2** Welcome home to Largo Woods! This well-maintained 4 bed, 2.5 bath house is ready for you to call home! Offering a cozy layout, the living room flows smoothly into the kitchen where residents will find tons of counter space and a breakfast nook. The spacious master provides a recently updated ensuite equipped with a large walk-in, tiled, shower, and stylish vanity. In need of more space? The home offers a flex room that could easily be an office or kids' playroom. With fresh paint throughout, this house is move in ready. Moving to the backyard, a covered patio and firepit area provides the ideal entertainment space. Located only 10 minutes to Hunter Army Air Base and 15 minutes to downtown Savannah, this home is perfectly located! Schedule your viewing today!!!!
- Listing 3** One level brick ranch on large piece of property. Three bedrooms and two baths. New roof. New water heater. Separate gas cooktop. Bright sunroom. Privacy fenced backyard with a fig tree and beautiful palms. Conveniently located to everything!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6 Indigo Court	508 Rivers End Drive	609 Indigo Circle	603 Sugarbush Circle
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31406	31406	31406	31406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.80 ¹	0.11 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$319,000	\$274,000	\$249,900
List Price \$	--	\$319,000	\$274,000	\$249,900
Sale Price \$	--	\$320,000	\$296,000	\$260,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/31/2022	06/02/2022	05/12/2022
DOM · Cumulative DOM	-- · --	25 · 61	27 · 62	3 · 41
Age (# of years)	47	62	45	43
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 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,130	2,246	1,837	1,974
Bdrm · Bths · ½ Bths	4 · 2	4 · 3 · 1	3 · 2	4 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.39 acres	.40 acres	.43 acres	.26 acres
Other	None	None	None	None
Net Adjustment	--	-\$11,600	+\$29,300	+\$15,600
Adjusted Price	--	\$308,400	\$325,300	\$275,600

* 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 Wonderfully maintained home on large landscaped lot.

Sold 2 This lovely 3 bedroom 2 bath home is situated on a cul-de-sac. The bathrooms and kitchen feature granite countertops. The large, fenced back yard includes a workshop with electricity and a double gate for RV or Boat storage.

Sold 3 Great House, Great Location, Great Price. Located on a culdesac close to Hunter, Shopping, and Restaurants in an established neighborhood. This home has a new salt water pool system, newer HVAC system, and a newer roof. With plenty of room for a growing family and priced to sell with the opportunity to put your own mark on it.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing history in the past 12 months.				
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	\$310,000	\$310,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in surrounding area.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Other

Listing Photos

L1 605 Wild Turkey Road
Savannah, GA 31406



Front

L2 207 San Fernando Blvd.
Savannah, GA 31419



Front

L3 210 San Fernando Blvd.
Savannah, GA 31419



Front

Sales Photos

S1 508 Rivers End Drive
Savannah, GA 31406



Front

S2 609 Indigo Circle
Savannah, GA 31406



Front

S3 603 Sugarbush Circle
Savannah, GA 31406



Front

ClearMaps Addendum

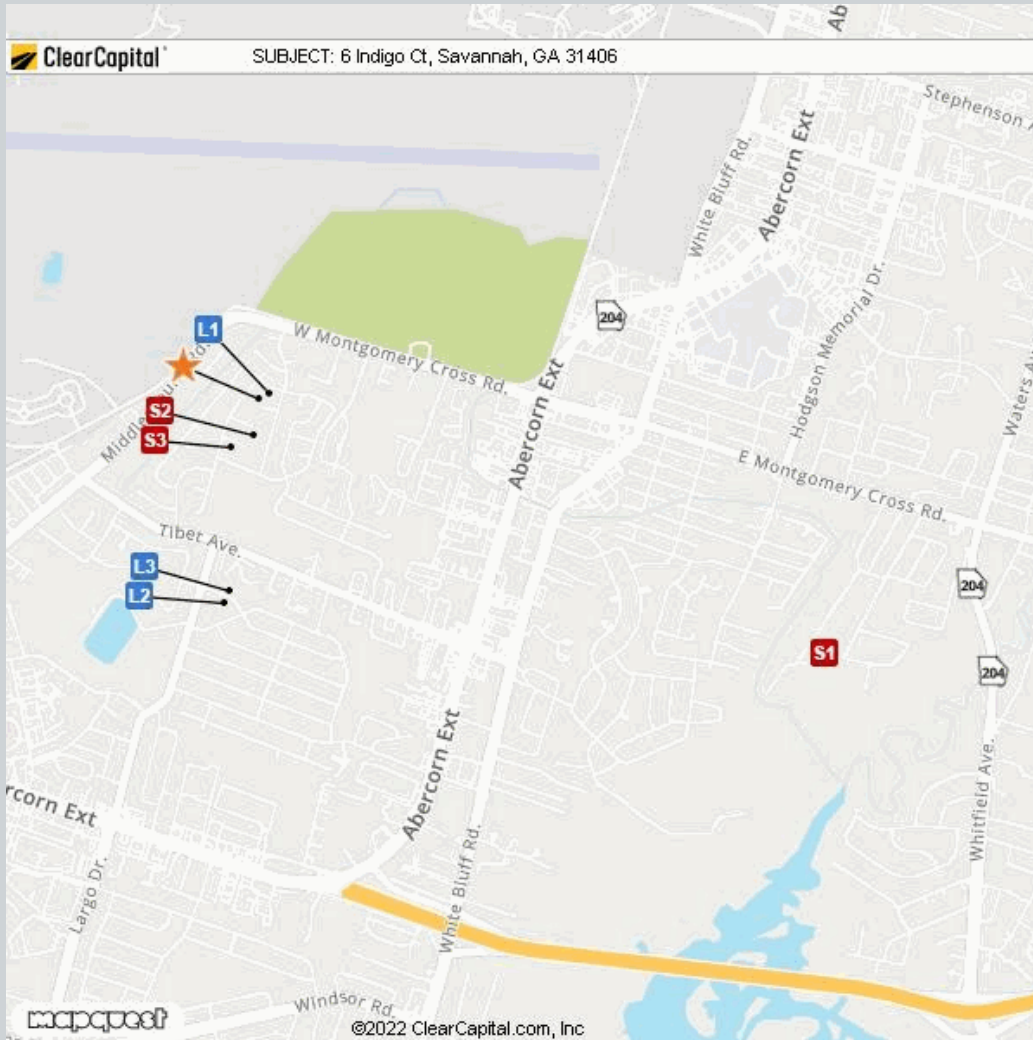
Address ★ 6 Indigo Court, Savannah, GA 31406

Loan Number 49724

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6 Indigo Court, Savannah, GA 31406	--	Parcel Match
L1 Listing 1	605 Wild Turkey Road, Savannah, GA 31406	0.03 Miles ¹	Parcel Match
L2 Listing 2	207 San Fernando Blvd., Savannah, GA 31419	0.60 Miles ¹	Parcel Match
L3 Listing 3	210 San Fernando Blvd., Savannah, GA 31419	0.56 Miles ¹	Parcel Match
S1 Sold 1	508 Rivers End Drive, Savannah, GA 31406	1.80 Miles ¹	Parcel Match
S2 Sold 2	609 Indigo Circle, Savannah, GA 31406	0.11 Miles ¹	Parcel Match
S3 Sold 3	603 Sugarbush Circle, Savannah, GA 31406	0.16 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	Jennifer Breon	Company/Brokerage	ERA Coastal RE
License No	302412	Address	324 Mulberry Drive Richmond Hill GA 31324
License Expiration	01/31/2026	License State	GA
Phone	9123120333	Email	breonbpo@gmail.com
Broker Distance to Subject	10.27 miles	Date Signed	11/05/2022

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.