

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	901 Abernathy Road Unit 1170, Atlanta, GA 30328	Order ID	8501269	Property ID	33514670
Inspection Date	11/03/2022	Date of Report	11/03/2022		
Loan Number	49742	APN	17 0035 LL4568		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

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

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.
R. E. Taxes	\$3,100	
Assessed Value	\$96,880	
Zoning Classification	Residential	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Fulton Condo Association (201) 200-3882	
Association Fees	\$185 / Month (Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject is located in a suburban neighborhood with increased property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$209,600 High: \$380,400	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	901 Abernathy Road Unit 1170	11 Perimeter Center E Unit 1406	421 Perimeter Walk	901 Abernathy Road Unit 4260
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30328	30346	30338	30328
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.62 ¹	0.94 ¹	0.00 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$274,900	\$324,900	\$325,000
List Price \$	--	\$274,900	\$319,900	\$309,000
Original List Date		10/20/2022	09/26/2022	08/26/2022
DOM · Cumulative DOM	-- · --	13 · 14	37 · 38	68 · 69
Age (# of years)	12	16	15	12
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	4+ Stories Mid Rise	4+ Stories Mid-Rise (up to 5 st	4+ Stories Mid Rise	4+ Stories Mid Rise
# Units	1	1	1	1
Living Sq. Feet	1,002	832	1,078	1,002
Bdrm · Bths · ½ Bths	2 · 2	1 · 1	1 · 1	2 · 2
Total Room #	5	4	4	5
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.000 acres	0 acres	0 acres	0 acres
Other	None	None	None	None

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 The property is inferior in GLA but similar in condition to the subject. Active1 => Bed= \$4000, Bath= \$2000, GLA= \$3400, Garage= \$-2000, Total= \$7400, Net Adjusted Value= \$282300

Listing 2 The property is similar in GLA but inferior in age to the subject. Active2 => Bed= \$4000, Bath= \$2000, GLA= \$-1520, Garage= \$-2000, Total= \$2480, Net Adjusted Value= \$322380

Listing 3 The property is similar in GLA and similar in bed count to the subject. Active3 => Garage= \$-2000, Total= \$-2000, Net Adjusted Value= \$307000

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	901 Abernathy Road Unit 1170	7265 Glisten Avenue Unit 111	901 Abernathy Road Unit 4220	901 Abernathy Road Ne Unit 4040
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30328	30328	30328	30328
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.40 ¹	0.00 ¹	0.00 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$262,000	\$265,000	\$315,000
List Price \$	--	\$262,000	\$280,000	\$315,000
Sale Price \$	--	\$262,000	\$280,000	\$317,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	08/16/2022	11/19/2021	12/01/2021
DOM · Cumulative DOM	-- · --	33 · 33	75 · 75	20 · 20
Age (# of years)	12	10	12	12
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	4+ Stories Mid Rise	4+ Stories Mid Rise	4+ Stories High Rise (6+ storie	4+ Stories Mid-Rise (up to 5 st
# Units	1	1	1	1
Living Sq. Feet	1,002	981	1,002	1,193
Bdrm · Bths · ½ Bths	2 · 2	1 · 1	2 · 2	2 · 2
Total Room #	5	3	5	5
Garage (Style/Stalls)	None	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	0.000 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment	--	+\$4,000	-\$6,000	-\$6,820
Adjusted Price	--	\$266,000	\$274,000	\$310,180

* 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** The property is similar in GLA but inferior in bed count to the subject. Sold1 => Bed= \$4000, Bath= \$2000, Garage= \$-2000, Total= \$4000, Net Adjusted Value= \$266000
- Sold 2** The property is similar in GLA and similar in view to the subject. Sold2 =>Sale date=\$1000, Pool= \$-7000, Total= \$-6000, Net Adjusted Value= \$274000
- Sold 3** The property is superior in GLA but similar in condition to the subject. Sold3 =>Sale date=\$1000, GLA= \$-3820, Garage= \$-4000, Total= \$-6820, Net Adjusted Value= \$310180

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Covenant Realty, Inc	ACTIVE					
Listing Agent Name	Lee Nicholson						
Listing Agent Phone	404-909-5872						
# 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
08/05/2022	\$279,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$284,000	\$284,000
Sales Price	\$279,000	\$279,000
30 Day Price	\$274,000	--
Comments Regarding Pricing Strategy		
<p>The comp pricing provided are for current market conditions and they do provide a basis point for current subject price opinion. In order to get comparables, I had no choice but to use comparable which is sold beyond six months. There were limited comparable within 1 mile having GLA +/- 20%, year built +/- 20 and 12 months back. Thus, proximity parameters were exceeded and search was extended up to 1.6 miles. It was necessary to exceed the bed/bath count, style,condition to the subject guideline of 1 mile in an effort to use the best available comparable from within the subject's market area.Comparable S2, and S3 received multiple offers which resulted in an increased final sale price relative to list price. Value is derived from an emphasis on sold comp 1 and list comp 3 which are similar in GLA. The subject is nearby to several potential external influences. The property is located near highway, water bodies and cmmertials. The external influences near the subject do not have an impact on the subject's marketability or value based on my Real Estate experience and knowledge of the local area.</p>		

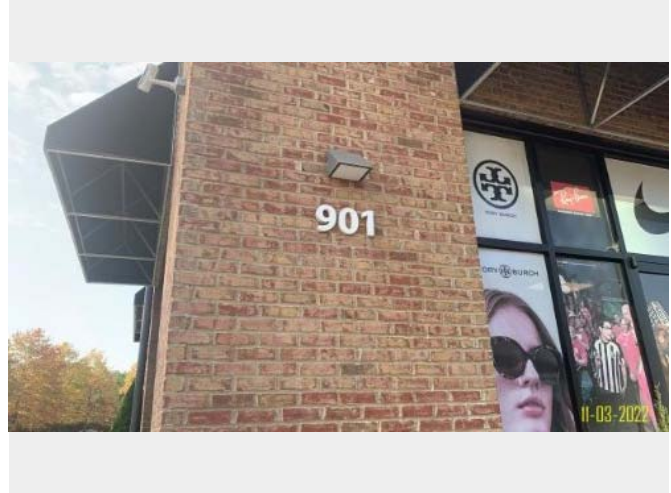
Clear Capital Quality Assurance Comments Addendum

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.

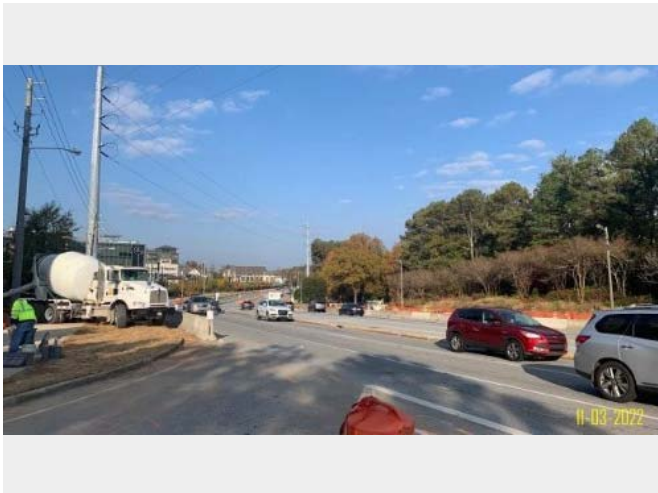
Subject Photos



Front



Address Verification



Street

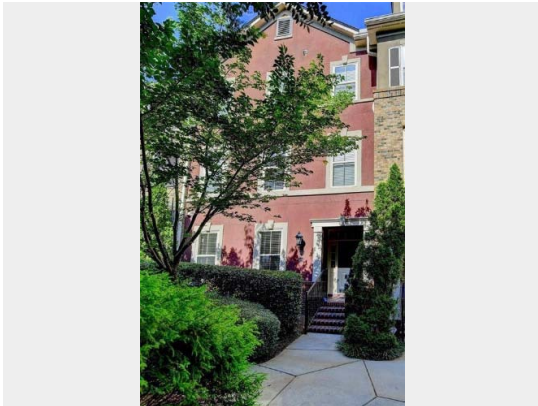
Listing Photos

L1 11 PERIMETER Center E Unit 1406
Atlanta, GA 30346



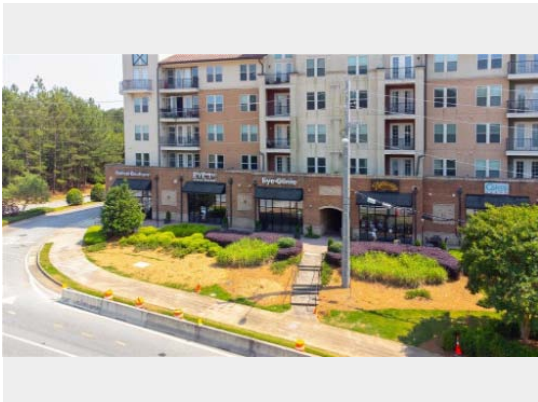
Front

L2 421 Perimeter Walk
Atlanta, GA 30338



Front

L3 901 Abernathy Road Unit 4260
Atlanta, GA 30328



Front

Sales Photos

S1 7265 Glisten Avenue Unit 111
Atlanta, GA 30328



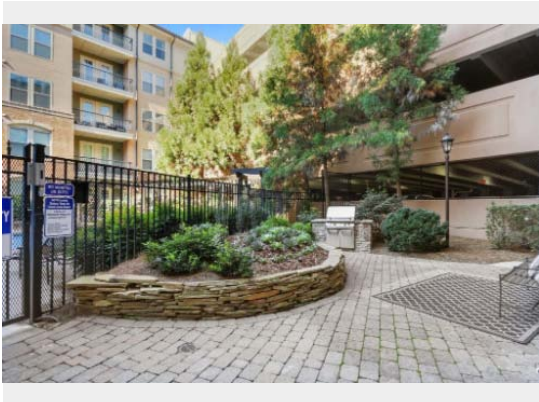
Front

S2 901 Abernathy Road Unit 4220
Atlanta, GA 30328



Front

S3 901 Abernathy Road NE Unit 4040
Atlanta, GA 30328



Front

ClearMaps Addendum

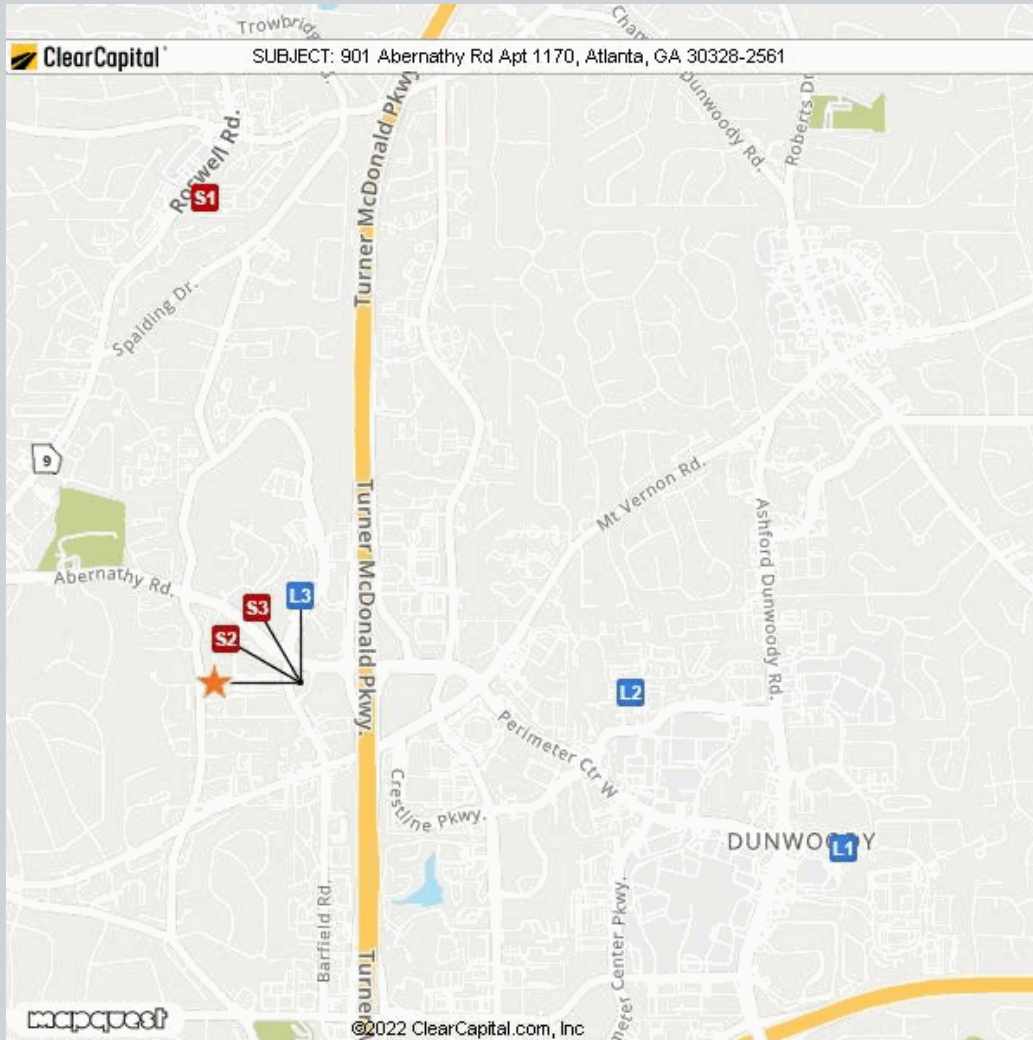
Address ★ 901 Abernathy Road Unit 1170, Atlanta, GA 30328

Loan Number 49742

Suggested List \$284,000

Suggested Repaired \$284,000

Sale \$279,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	901 Abernathy Road Unit 1170, Atlanta, GA 30328	--	Parcel Match
L1 Listing 1	11 Perimeter Center E Unit 1406, Atlanta, GA 30346	1.62 Miles ¹	Parcel Match
L2 Listing 2	421 Perimeter Walk, Atlanta, GA 30338	0.94 Miles ¹	Parcel Match
L3 Listing 3	901 Abernathy Road Unit 4260, Atlanta, GA 30328	0.00 Miles ¹	Parcel Match
S1 Sold 1	7265 Glisten Avenue Unit 111, Atlanta, GA 30328	1.40 Miles ¹	Parcel Match
S2 Sold 2	901 Abernathy Road Unit 4220, Atlanta, GA 30328	0.00 Miles ¹	Parcel Match
S3 Sold 3	901 Abernathy Road Ne Unit 4040, Atlanta, GA 30328	0.00 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	James Moore	Company/Brokerage	REAL BROKER LLC
License No	383761	Address	400 West Peachtree Street NW Suite 4 - 1390 Atlanta GA 30308
License Expiration	07/31/2026	License State	GA
Phone	4702222790	Email	realbrokerjames@gmail.com
Broker Distance to Subject	11.68 miles	Date Signed	11/03/2022

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.