

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>	1014 Fairway Seven, Villa Rica, GA 30180	<b>Order ID</b>	8501269	<b>Property ID</b>	33514662
<b>Inspection Date</b>	11/03/2022	<b>Date of Report</b>	11/03/2022		
<b>Loan Number</b>	49744	<b>APN</b>	01740250096		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Carroll		

Tracking IDs					
<b>Order Tracking ID</b>	11.02.22 CS_Citi Update	<b>Tracking ID 1</b>	11.02.22 CS_Citi Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC,	<b>Condition Comments</b> SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
<b>R. E. Taxes</b>	\$5,532	
<b>Assessed Value</b>	\$144,760	
<b>Zoning Classification</b>	Residential 2	
<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> SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$235156 High: \$532400	
<b>Market for this type of property</b>	Increased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1014 Fairway Seven	9803 Waters Edge Pointe	9631 Sunrise Cir	10074 Harmon Springs Dr
<b>City, State</b>	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
<b>Zip Code</b>	30180	30180	30180	30180
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.86 <sup>1</sup>	0.63 <sup>1</sup>	0.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$584,500	\$519,900	\$449,800
<b>List Price \$</b>	--	\$584,500	\$519,900	\$449,800
<b>Original List Date</b>		07/20/2022	10/05/2022	07/22/2022
<b>DOM · Cumulative DOM</b>	-- · --	106 · 106	29 · 29	104 · 104
<b>Age (# of years)</b>	22	23	20	23
<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>	2 Stories TRADITIONAL	2 Stories Traditional	1.5 Stories Ranch/Rambler	1.5 Stories Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,910	3,021	2,808	3,396
<b>Bdrm · Bths · ½ Bths</b>	4 · 4 · 1	4 · 4 · 1	4 · 3 · 1	5 · 3 · 1
<b>Total Room #</b>	8	8	7	8
<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	No	No
<b>Basement (% Fin)</b>	19%	0%	0%	0%
<b>Basement Sq. Ft.</b>	766	1,748	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.41 acres	0.36 acres	0.48 acres	0.26 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

\* 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 Is A 3 Story 2 Car Garage 4 Bedroom 4.5 Bath With Beautiful Landscaping, 2 Decks, A Covered Porch, A Covered And Screened In Patio On A Golf Course And Lake ! You're Probably Thinking I'll Take It ! Well, This Is What You'll Get. Hardwood Flooring, New Carpet, New Paint, Garage With Storage Area, Contemporary Lighting, Kitchen With Granite Countertops, Wine Rack, Full Appliance Package With Double Oven, 2 Story Family Room With A Fireplace, Open Floor Plan, Primary Suite With Deck Access And Spacious Bathroom On The Main, Laundry Room On The Main, Finished Basement With Full Bath, Bedroom, Office/den, Spacious Entertainment Room, Storage Area, Bedrooms With Baths Are On The 2nd Floor.wow ! What More Can We Say With This Home ! Welcome To One Of Offerpad's Jewels ! Come Check It Out And Place Your Offer !
- Listing 2** ou Won't Find Another Lot In Mirror Lake Like This One! As You Relax On The Screened Porch That Spans The Full Width Of The Home, You'll Enjoy Spectacular Views Of The Lake, Golf Course And Clubhouse. The Family Room And Primary Bedroom Are On The Back Of The Home, So You're Able To Continuously Appreciate The Views From The Inside As Well. As You Enter The Front Door, There Is A Very Large Dining Room To The Left That Flows Into The Kitchen, Also With Views Of The Lake. The Primary Suite Is On The Main Level Includes A Jetted Tub, Tile Shower, Large Walk-in Closet With Ironing Board Pull-down, And Dual Vanity. Two Additional Bedrooms, Full Bath, Half Bath, And Laundry Area Complete The Main Level. The Upstairs Bonus Room Is Easily Used As A 4th Bedroom Or Teen/in-law Suite With Two Closets And Full Bath Completing This Space. Store Your Golf Cart In The Extra Garage Or Use It For Additional Storage If Needed. Mirror Lake Has Tennis & Pickleball Courts, Swimming Pools, 96-acre Lake, And Offers 36 Holes Of Golf With Clubhouse And Restaurant. This One Is A Beauty!
- Listing 3** Welcome Home And To This Incredible 5 Bedroom/ 3 Bath Ranch Home On Full, Finished Basement On Golf Lot In The Sought After Mirror Lake Community. Home Is Move In Ready With Beautiful Architectural Flare Featuring Arched Doorways, Spacious Vaulted Great Room With Fireplace, Open Concept Eat In Kitchen With Mahogany Cabinets, Stainless Steel Appliances, Pantry And Just Steps Away From Laundry Room And Access To Both The 2 Car Attached Garage And Access Out Back To An Expansive Deck Perfect For Entertaining And Overlooking The Large & Lush Back Yard And Golf Course. Home Also Features A Separate Formal Dining Room And A Split Bedroom Plan With The Primary Suite With It's Trey Ceiling, Sitting Area And A Vaulted En Suite With Doubled Vanities, Separate Garden Tub And Shower And Walk-in Closet, On One Side Of The House And 2 More Bedrooms And Another Full Bath On The Other Side Of Main Level. The Terrace Level Offers A Full, Finished Basement With An Additional 2 Bedrooms, A 3rd Full Bath And Additional, Unfinished Storage Space. This Level Also Offers Access To The 2nd Entertainment Deck Outside. \*mirror Lake Community Offers 36 Hole Award Winning Golf Course, Swimming Pool And Tennis, Playground, 96 Acre Lake, Fishing, Canoeing. All Just 3 Minutes To I-20\* Call To Schedule Your Tour Today!!

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1014 Fairway Seven	1204 Big Tree Pointe	2020 Barrington Ln	121 Fountain Oak
<b>City, State</b>	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
<b>Zip Code</b>	30180	30180	30180	30180
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.13 <sup>1</sup>	0.24 <sup>1</sup>	0.42 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$521,000	\$521,000	\$492,500
<b>List Price \$</b>	--	\$521,000	\$521,000	\$492,500
<b>Sale Price \$</b>	--	\$521,000	\$521,000	\$492,500
<b>Type of Financing</b>	--	Conv.	Conv.	Conv.
<b>Date of Sale</b>	--	06/03/2022	05/31/2022	07/08/2022
<b>DOM · Cumulative DOM</b>	-- · --	51 · 51	70 · 70	44 · 44
<b>Age (# of years)</b>	22	21	18	17
<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>	2 Stories TRADITIONAL	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,910	3,380	3,116	3,235
<b>Bdrm · Bths · ½ Bths</b>	4 · 4 · 1	5 · 2 · 1	3 · 3	4 · 3
<b>Total Room #</b>	8	8	6	8
<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	No
<b>Basement (% Fin)</b>	19%	0%	0%	0%
<b>Basement Sq. Ft.</b>	766	1,501	1,351	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.41 acres	0.54 acres	0.39 acres	0.35 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
<b>Net Adjustment</b>	--	-\$10,750	-\$2,650	-\$7,125
<b>Adjusted Price</b>	--	\$510,250	\$518,350	\$485,375

\* Sold 1 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** Golf Lifestyle With An Inviting Lake Community. Bright And Open Floor Plan, 2 Story Foyer With Soaring Ceilings. Hardwood And Tile Floors, Well Maintained. Large Kitchen, W/cooktop, Granite Countertops, Travertine Backsplash, Family Sized Island, Custom Cabinets, Stainless Appliances, That Opens Up To The Covered Patio Deck Overlooking The Private Back Yard. 2 Fireplaces W/marble Front And Gas Logs. Costume Paint, Prodigious Master W/trey Ceilings, Gorgeous Master Bath. Full Finished Terrace Level With Walk-out Patio, Oversized Tiled Spa Like Shower And Jetted Tub.
- Sold 2** Fantastic 4 Sided Brick Custom Home In Mirror Lake W/ 5 Br's & 3 Baths-beautiful Island Kitchen W/ Granite & Plenty Of Cabinets & A New Double Oven\*office And Dining Rooms On The Main Level + A Guest Br\*large Deck & Patio For Gathering\*upstairs Extends A Fantastic Primary Bedroom Suite W/ A Sitting Area & Another Office! Separate Jetted Tub & Shower In En Suite Bath\* 3 More Good Sized Br's\*fabulous Trim Work Throughout & Hardwoods On Most Of The Main Level\*full Expandable Basement\*rinnai Water Heater\*36 Holes Of Golf/96 Acre Lake/tennis & Pickleball Courts\*just 2 Minutes To I-20\*award Winning Mirror Lake Elementary School\*come See This Home Next! Side Parking Pad For A Growing Family\* You Will Love This Home!
- Sold 3** Beautiful 5 Bedroom 3 Bath Well Kept Home Located In The Quiet Villa Rica Subdivision Mirror Lake! Rocking Chair Wraparound Front Porch, Stone Back Patio Which Is Covered With A Custom Stone Fire Pit. The Home Features An Open And Bright Floor Plan With Natural Light And Great Views Of Hiking Trails. Hardwoods, Large Bed/bath On Ground Floor With An Oversized Master On Second. Third Garage With Large Driveway For Plenty Of Parking And On A Cul De Sac. Plenty Of Room On 0.349 Acres Which Is Within Walking Distance Of Restaurants, Shopping & Recreation! Ez Access To Major Highways! Good Schools

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NONE			
<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>	\$510,900	\$510,900
<b>Sales Price</b>	\$510,900	\$510,900
<b>30 Day Price</b>	\$505,900	--
<b>Comments Regarding Pricing Strategy</b>		
<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** 9803 Waters Edge Pointe  
Villa Rica, GA 30180



Front

**L2** 9631 Sunrise Cir  
Villa Rica, GA 30180



Front

**L3** 10074 Harmon Springs Dr  
Villa Rica, GA 30180



Front

## Sales Photos

**S1** 1204 Big Tree Pointe  
Villa Rica, GA 30180



Front

**S2** 2020 Barrington Ln  
Villa Rica, GA 30180



Front

**S3** 121 Fountain Oak  
Villa Rica, GA 30180



Front

### ClearMaps Addendum

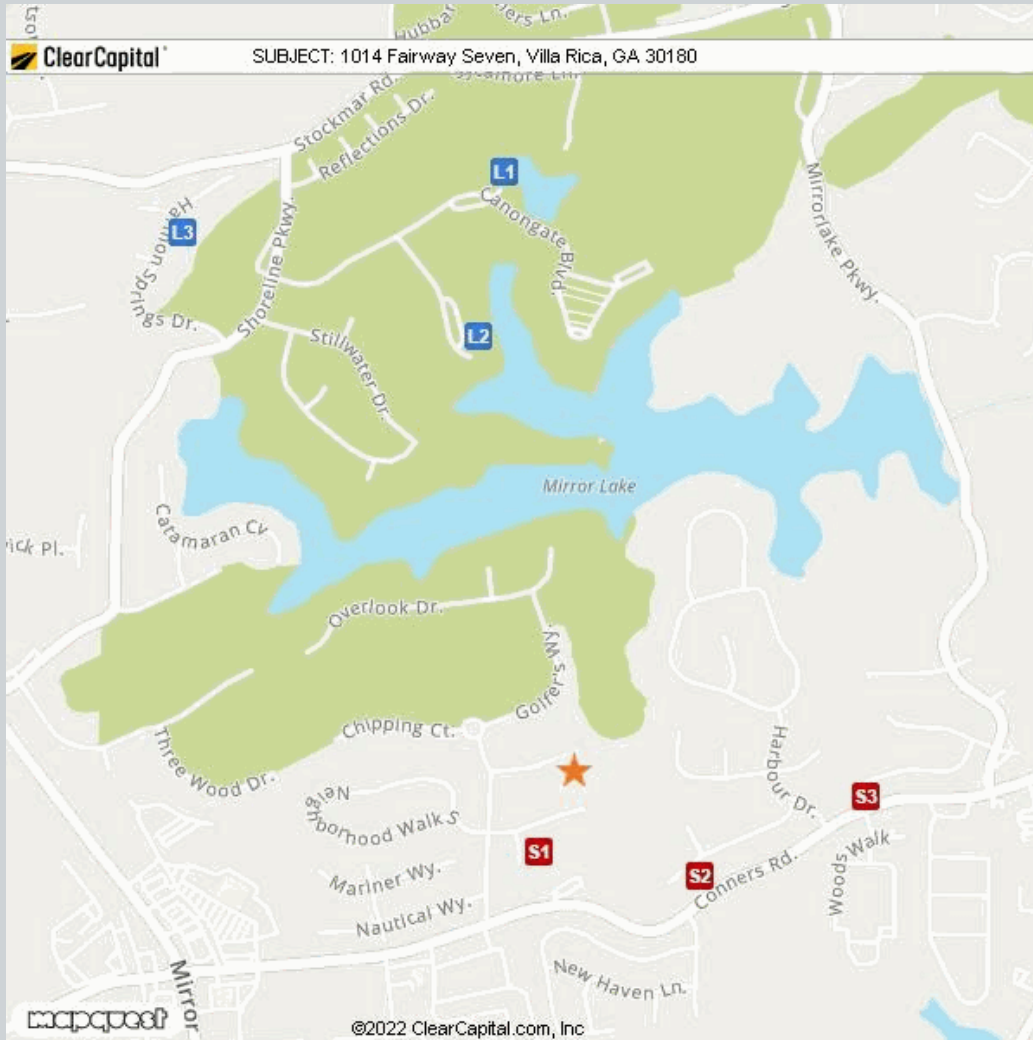
**Address** ★ 1014 Fairway Seven, Villa Rica, GA 30180

**Loan Number** 49744

**Suggested List** \$510,900

**Suggested Repaired** \$510,900

**Sale** \$510,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1014 Fairway Seven, Villa Rica, GA 30180	--	Parcel Match
L1 Listing 1	9803 Waters Edge Pointe, Villa Rica, GA 30180	0.86 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	9631 Sunrise Cir, Villa Rica, GA 30180	0.63 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	10074 Harmon Springs Dr, Villa Rica, GA 30180	0.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1204 Big Tree Pointe, Villa Rica, GA 30180	0.13 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2020 Barrington Ln, Villa Rica, GA 30180	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	121 Fountain Oak, Villa Rica, GA 30180	0.42 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>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2023	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	6.95 miles	<b>Date Signed</b>	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.**