

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>	125 Gregory Court, Dallas, GA 30157	<b>Order ID</b>	8501269	<b>Property ID</b>	33514651
<b>Inspection Date</b>	11/02/2022	<b>Date of Report</b>	11/06/2022		
<b>Loan Number</b>	49753	<b>APN</b>	008553		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Paulding		

### 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> From current MLS Renovated and Ready! Welcome home to an updated ranch! Nestled in a culdesac of a quiet community, this brick charmer has exactly what youCOve been looking for. No HOA, a level lot, new flooring, fresh interior paint, brand new white kitchen
<b>R. E. Taxes</b>	\$1,716	
<b>Assessed Value</b>	\$57,788	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Lockbox)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<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> Property is located in an established neighborhood with like condition properties
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$148900 High: \$443410	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	125 Gregory Court	81 Gregory Ct	73 King Henry Rd	2 King Arnold Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 <sup>1</sup>	0.88 <sup>1</sup>	0.64 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$309,900	\$313,000	\$309,000
List Price \$	--	\$299,900	\$290,000	\$309,000
Original List Date		10/13/2022	08/19/2022	10/06/2022
DOM · Cumulative DOM	-- · --	20 · 24	75 · 79	27 · 31
Age (# of years)	38	38	25	29
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 Traditional	1 Story Ranch/Rambler	1.5 Stories Other	2 Stories Cape Cod
# Units	1	1	1	1
Living Sq. Feet	1,599	1,305	1,413	1,502
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 3	3 · 2
Total Room #	5	5	8	5
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	Yes
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	--	--	1,305	988
Pool/Spa	--	--	--	--
Lot Size	0.45 acres	0.47 acres	0.46 acres	1.38 acres
Other	--	--	--	--

\* Listing 1 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** Welcome to your completely remodeled home from top to bottom, featuring all brand new stainless steel appliances, HVAC, wood flooring, solid surface counter tops, luxurious master bath with tiled shower. Butcher block island countertop, quartz countertops, floor to ceiling tiled baths. Large windows to allow for great lighting, NO HOA, but a beautiful community with a dead end cut-de-sac. This home is move-in ready because owners kept it immaculate and clean. Adjustments 30 SQFT GLA  
3000 Bedroom 3000 Full Bath 2450 Half Bath
- Listing 2** Come see this charming home now on the market! Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. The main bedroom boasts a private en-suite with dual sinks. Other bedrooms offer plush carpet, ceiling fans, and sizable closets. Entertain on the back deck, perfect for barbecues. Don't wait! Make this beautiful home yours today. Adjustments 30 SQFT GLA  
3000 Bedroom 3000 Full Bath 2450 Half Bath
- Listing 3** Welcome to this adorable Cape Cod-style home with 3 bedrooms and 2 bathrooms along with a charming rocking chair front porch that welcomes you into the family room. The eat-in kitchen has upgraded countertops, white cabinets, stainless steel appliances, and with a copper sink. The primary bedroom is located on the main level with access to the wrap-around porch. The master ensuite has tile flooring, a copper sink, and a separate soaking tub/shower! Two spacious bedrooms are located upstairs along with a full bathroom. You will find ample storage space in the basement. Enjoy the tree-lined, fenced-in backyard -perfect for entertaining! Newer systems: water heater, HVAC (3 years). Paint and light fixtures are updated as well. The home was purchased using a VA loan, which can be assumed through Guild Mortgage. Bring all buyers! Adjustments 30 SQFT GLA  
3000 Bedroom 3000 Full Bath 2450 Half Bath

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	125 Gregory Court	85 Ashbury Ct	194 King William Dr	64 Paces Meadows Dr
<b>City, State</b>	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
<b>Zip Code</b>	30157	30157	30157	30157
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.47 <sup>1</sup>	0.86 <sup>1</sup>	0.97 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$300,000	\$310,000	\$297,000
<b>List Price \$</b>	--	\$300,000	\$310,000	\$297,000
<b>Sale Price \$</b>	--	\$300,000	\$303,000	\$297,000
<b>Type of Financing</b>	--	Conventional	Cash	Cash
<b>Date of Sale</b>	--	06/10/2022	10/06/2022	06/24/2022
<b>DOM · Cumulative DOM</b>	-- · --	14 · 14	20 · 20	35 · 35
<b>Age (# of years)</b>	38	23	30	34
<b>Condition</b>	Good	Good	Good	Good
<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>	1 Story Traditional	2 Stories Traditional	1.5 Stories Traditional	1.5 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,599	1,259	1,466	1,248
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 3	5 · 3	4 · 3
<b>Total Room #</b>	5	7	8	7
<b>Garage (Style/Stalls)</b>	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	50%	50%	50%
<b>Basement Sq. Ft.</b>		1,092	1,408	1,092
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.45 acres	0.46 acres	0.54 acres	0.83 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$4,200	-\$5,010	+\$4,530
<b>Adjusted Price</b>	--	\$304,200	\$297,990	\$301,530

\* 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** Welcome to this move-in-ready home in the booming city of Dallas! As you walk into you will be greeted with a spacious living room with tall ceilings and a beautiful fireplace. The living room flows into the dining area which has plenty of natural lighting for you to enjoy. The kitchen has traditional white cabinets with lots of promise for new owners to make their own. As you make your way downstairs you will see the large bonus room that has built-in cabinets which can be used to entertain or even as another bedroom/guest suite as it has its own full bathroom. Don't miss this opportunity to snag a great home for an affordable price. Adjustments 30 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 Half Bath
- Sold 2** This hidden gem is the home you have been waiting for! This property features newly installed windows, doors, new furnace, zoned AC, finished basement, renovated bathroom, renovated fireplace, new shed and so much more. You will enjoy sipping your morning coffee on one of the two new back desk and the large quite corner lot! Adjustments 30 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 Half Bath
- Sold 3** This house is a must-see! A cozy living room will greet you upon entering the home with fresh neutral paint throughout. The kitchen boasts matching appliances, storage, and plenty of room to make this space your own! All bedrooms are nice-sized and include a roomy primary BR with a large walk-in closet and dual sink to freshen up and start your day right. The two-car garage and long driveway for parking add every convenience. Adjustments 30 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 Half Bath

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Property is on the market in October 2022			
<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>
10/28/2022	\$295,000	--	--	--	--	--	MLS

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$304,000	\$304,000
<b>Sales Price</b>	\$304,000	\$304,000
<b>30 Day Price</b>	\$299,900	--
<b>Comments Regarding Pricing Strategy</b>		
Property is located in Dallas, GA. Area is sought after for its proximity to Marietta and Atlanta. Adjustments 30 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 Half Bath		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	The current report is showing a large variance in as-is conclusions with the most current duplicate completed by the same vendor. The large variance was explained by the vendor to be due to the following, "Property has recently been renovated and is on the market."
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### Subject Photos



Front



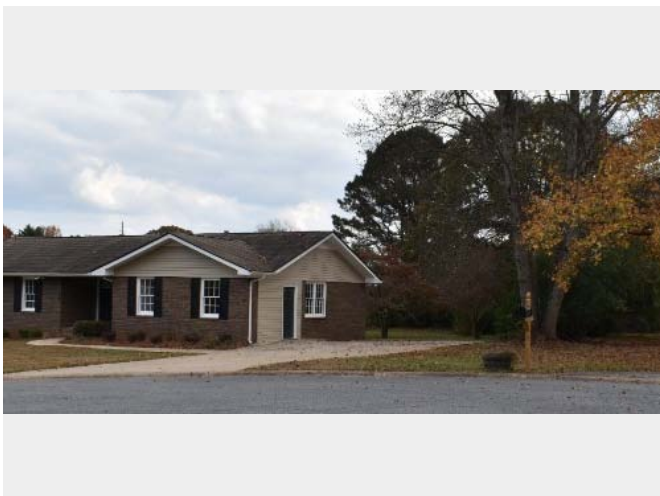
Address Verification



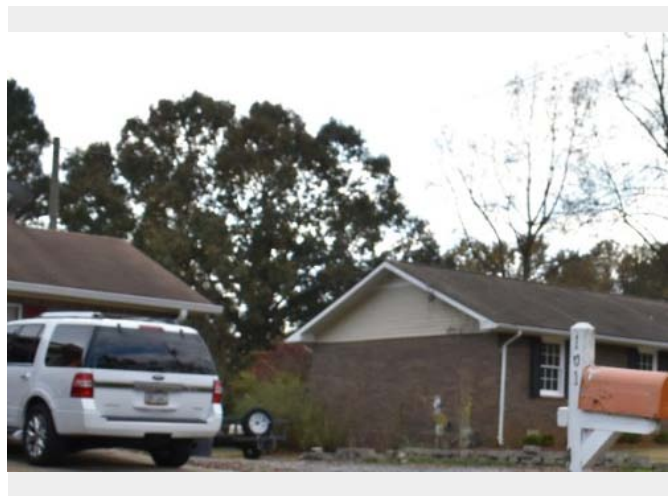
Address Verification



Address Verification



Side



Street

## Subject Photos



Street



## Listing Photos

**L1** 81 Gregory Ct  
Dallas, GA 30157



Front

**L2** 73 King Henry Rd  
Dallas, GA 30157



Front

**L3** 2 King Arnold Dr  
Dallas, GA 30157



Front

## Sales Photos

**S1** 85 Ashbury Ct  
Dallas, GA 30157



Front

**S2** 194 King William Dr  
Dallas, GA 30157



Front

**S3** 64 Paces Meadows Dr  
Dallas, GA 30157



Front

### ClearMaps Addendum

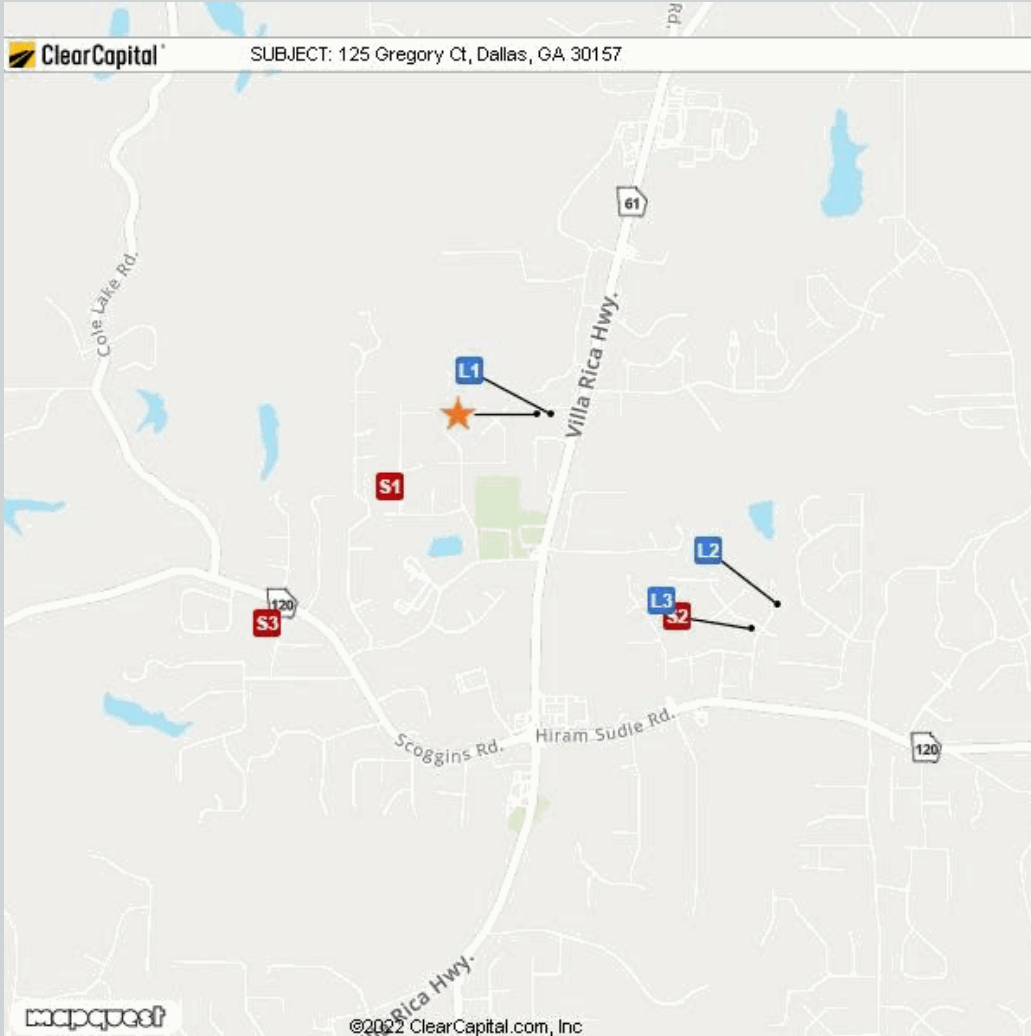
**Address** ★ 125 Gregory Court, Dallas, GA 30157

**Loan Number** 49753

**Suggested List** \$304,000

**Suggested Repaired** \$304,000

**Sale** \$304,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

★	Subject	125 Gregory Court, Dallas, GA 30157	--	Parcel Match
L1	Listing 1	81 Gregory Ct, Dallas, GA 30157	0.04 Miles <sup>1</sup>	Parcel Match
L2	Listing 2	73 King Henry Rd, Dallas, GA 30157	0.88 Miles <sup>1</sup>	Parcel Match
L3	Listing 3	2 King Arnold Dr, Dallas, GA 30157	0.64 Miles <sup>1</sup>	Parcel Match
S1	Sold 1	85 Ashbury Ct, Dallas, GA 30157	0.47 Miles <sup>1</sup>	Parcel Match
S2	Sold 2	194 King William Dr, Dallas, GA 30157	0.86 Miles <sup>1</sup>	Parcel Match
S3	Sold 3	64 Paces Meadows Dr, Dallas, GA 30157	0.97 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>	Daniel Geiman	<b>Company/Brokerage</b>	Exp realty llc
<b>License No</b>	380873	<b>Address</b>	2242 Major Loring Way SW Marietta GA 30064
<b>License Expiration</b>	07/31/2025	<b>License State</b>	GA
<b>Phone</b>	6787613425	<b>Email</b>	Daniel.geiman@exprealty.com
<b>Broker Distance to Subject</b>	13.11 miles	<b>Date Signed</b>	11/06/2022

*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.