

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>	18 Hamilton Grove Drive, Pooler, GA 31322	<b>Order ID</b>	8233038	<b>Property ID</b>	32805264
<b>Inspection Date</b>	05/26/2022	<b>Date of Report</b>	05/26/2022		
<b>Loan Number</b>	49912	<b>APN</b>	51009k01009		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Chatham		

Tracking IDs					
<b>Order Tracking ID</b>	05.26.22 BPO	<b>Tracking ID 1</b>	05.26.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Joseph Cipoletti	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,425	The subject property appears in average condition with no repairs or improvements needed. The subject property conforms well with other homes in surrounding area.	
<b>Assessed Value</b>	\$176,900		
<b>Zoning Classification</b>	Single Family		
<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>	Hamilton Grove		
<b>Association Fees</b>	\$635 / Year (Greenbelt)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject property is located close to schools, shopping, highways, hospitals and industry.	
<b>Sales Prices in this Neighborhood</b>	Low: \$230,000 High: \$290,000		
<b>Market for this type of property</b>	Increased 1 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	18 Hamilton Grove Drive	25 Bainbridge Way	26 Katama Way	30 Hamilton Grove Drive
<b>City, State</b>	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
<b>Zip Code</b>	31322	31322	31322	31322
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	0.83 <sup>1</sup>	0.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$259,000	\$250,000	\$245,000
<b>List Price \$</b>	--	\$259,000	\$250,000	\$245,000
<b>Original List Date</b>		05/04/2022	04/20/2022	04/28/2022
<b>DOM · Cumulative DOM</b>	-- · --	14 · 22	36 · 36	28 · 28
<b>Age (# of years)</b>	16	14	20	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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,586	1,740	1,555	1,434
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.22 acres	.16 acres	.21 acres	.17 acres
<b>Other</b>	None	None	None	None

\* 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** Welcome to Hamilton Grove! Spacious 3 bedroom/2.5 bath home with a large living room and dining room on the first floor. Dining room opens up to your Cook's Kitchen with plenty of cabinets and countertop space. Your laundry room with shelving for your supplies are also down stairs. Venture upstairs to your open loft area with unlimited possibilities for this space! All bedrooms are located upstairs to include the Owners Suite with walk in closet. Need some fresh air? Enjoy your Screened In rear porch and don't worry about the bugs! Kids bored? Walk them right across the street to the park and pool! Very convenient! Complete with a one car garage and newly painted door and shutters! Left room for you to create and make it your own. Sold as Is. Welcome Home!

**Listing 2** No listing comments. List comp two is similar to the subject property due to size, age, condition and location.

**Listing 3** Convenience is key! This 3 bedroom, 2 bath ranch is just where you want to be. Located on the outskirts of Pooler in Hamilton Grove/Savannah Quarters, you are minutes from all Pooler has to offer. Come in to find a spacious living room with formal dining room offset to your left. The kitchen provides ample room for a couple of cooks working simultaneously and a breakfast area for those that want to be close to the cooking action but not in the kitchen. There is access to the garage from the kitchen as well. The owner's suite is a restful oasis with views of the private backyard and separated from the other two bedrooms. The back yard is ready for you to use! It is fenced and there is no one behind you. Its warming up quickly so grab your swimsuit and enjoy the community pool around the corner! Relax at home, splash in the pool or hit the town!

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	18 Hamilton Grove Drive	176 Aquinnah Drive	25 Bostwick Drive	37 Hamilton Grove Drive
<b>City, State</b>	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
<b>Zip Code</b>	31322	31322	31322	31322
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.36 <sup>1</sup>	0.49 <sup>1</sup>	0.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$249,900	\$245,000	\$242,000
<b>List Price \$</b>	--	\$249,900	\$245,000	\$242,000
<b>Sale Price \$</b>	--	\$249,900	\$249,000	\$242,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	02/18/2022	01/13/2022	02/21/2022
<b>DOM · Cumulative DOM</b>	-- · --	81 · 109	36 · 59	1 · 32
<b>Age (# of years)</b>	16	15	16	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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,586	1,519	1,662	1,720
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.22 acres	.26 acres	.14 acres	.17 acres
<b>Other</b>	None	None	None	\$6000 Closing Costs
<b>Net Adjustment</b>	--	\$0	+\$7,600	+\$19,400
<b>Adjusted Price</b>	--	\$249,900	\$256,600	\$261,400

\* 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** BACK ON THE MARKET DUE TO NO FAULT OF THE SELLER! This spacious & beautiful 3-bedroom, 2-bathroom home is freshly painted with brand-new stainless-steel Samsung appliances. Step into a light & bright open living space with separate formal dining and breakfast dining in the kitchen. This split floor plan allows for a private master suite with a walk-in closet, dual-vanity & garden tub combo in master bath. Don't like carpet? This is the home for you, Ceramic Tile throughout. This home is centrally located and just minutes from Gulfstream, HAAF, Pooler's Outlet Malls, Costo, Publix, I-16, I-95 shopping and entertainment. Just a short drive to beautiful downtown Savannah. Must See!
- Sold 2** Be home for the holidays with this move-in ready, recently refreshed, 4BR/2 BA home. Gorgeous brick front home with a large yard and generously proportioned living space. Entertaining is made easy with this floor plan having a large family room, dining room and kitchen all open. The home is also split floor plan with a private master suite on one side of the home and the remaining 3 bedrooms on opposite end of the home. Large kitchen with SS appliances and a eat-in- area with lots of natural sun light. Enjoy time with family in the privacy of the large fenced in back yard including a patio and fire pit for all to enjoy. Located minutes from I-16 and the heart of Pooler.
- Sold 3** No MLS comments. Sale comp three is similar to the subject property due to size, age, condition and location.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No listing history in the past 12 months.				
<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>	\$254,000	\$254,000
<b>Sales Price</b>	\$250,000	\$250,000
<b>30 Day Price</b>	\$247,000	--
<b>Comments Regarding Pricing Strategy</b>		
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

<b>Reviewer's Notes</b>	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** 25 Bainbridge Way  
Pooler, GA 31322



Front

**L2** 26 Katama Way  
Pooler, GA 31322



Front

**L3** 30 Hamilton Grove Drive  
Pooler, GA 31322



Front



## Sales Photos

**S1** 176 Aquinnah Drive  
Pooler, GA 31322



Front

**S2** 25 Bostwick Drive  
Pooler, GA 31322



Front

**S3** 37 Hamilton Grove Drive  
Pooler, GA 31322



Front

## ClearMaps Addendum

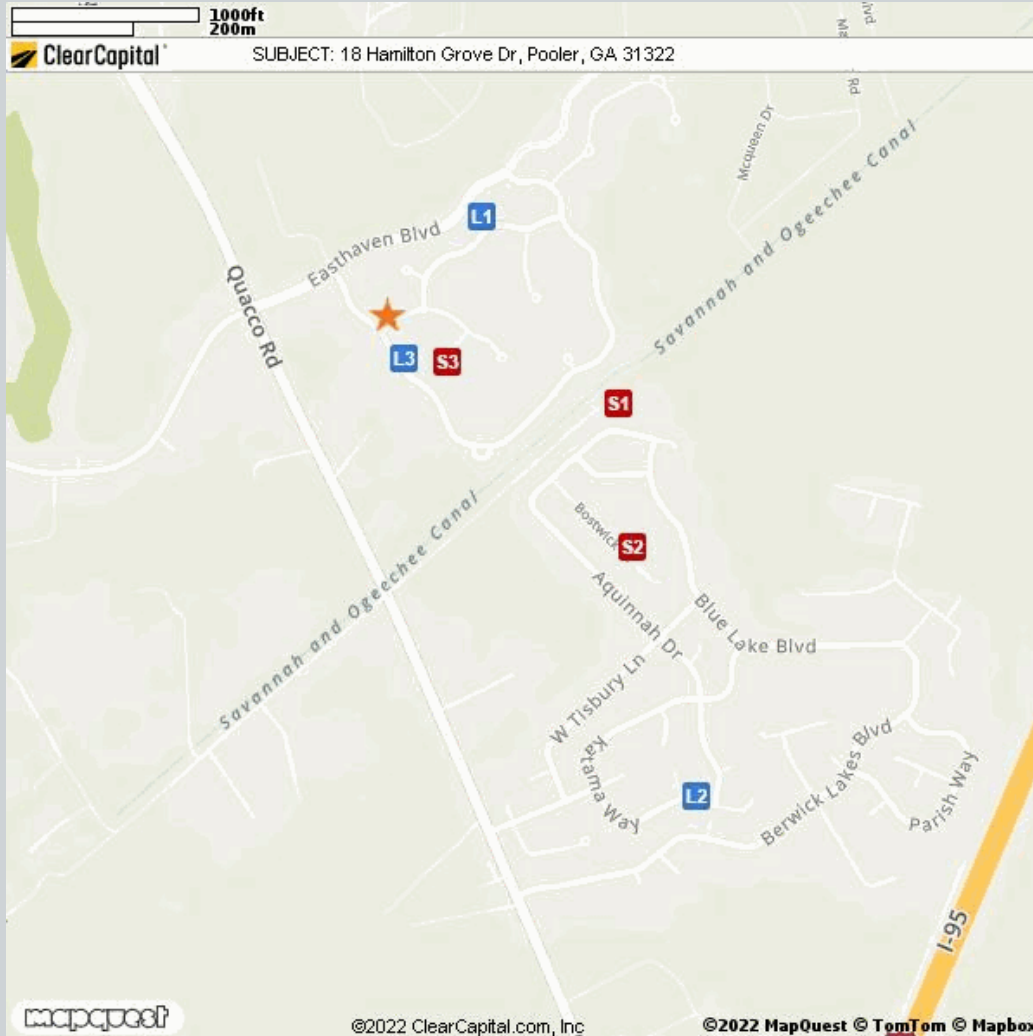
**Address** ★ 18 Hamilton Grove Drive, Pooler, GA 31322

**Loan Number** 49912

**Suggested List** \$254,000

**Suggested Repaired** \$254,000

**Sale** \$250,000



### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	18 Hamilton Grove Drive, Pooler, GA 31322	--	Parcel Match
L1 Listing 1	25 Bainbridge Way, Pooler, GA 31322	0.21 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	26 Katama Way, Pooler, GA 31322	0.83 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	30 Hamilton Grove Drive, Pooler, GA 31322	0.06 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	176 Aquinnah Drive, Pooler, GA 31322	0.36 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	25 Bostwick Drive, Pooler, GA 31322	0.49 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	37 Hamilton Grove Drive, Pooler, GA 31322	0.11 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.

\*\*\* 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

<b>Broker Name</b>	Jennifer Breon	<b>Company/Brokerage</b>	ERA Coastal RE
<b>License No</b>	302412	<b>Address</b>	324 Mulberry Drive Richmond Hill GA 31324
<b>License Expiration</b>	01/31/2026	<b>License State</b>	GA
<b>Phone</b>	9123120333	<b>Email</b>	breonbpo@gmail.com
<b>Broker Distance to Subject</b>	8.23 miles	<b>Date Signed</b>	05/26/2022

*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.