

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	309 Covey Court, Woodstock, GA 30188	Order ID	8259135	Property ID	32908445
Inspection Date	06/08/2022	Date of Report	06/09/2022		
Loan Number	50236	APN	02N04B-00000-035-000		
Borrower Name	Catamount Properties 2018 LLC	County	Cherokee		

Tracking IDs					
Order Tracking ID	06.08.22 BPO	Tracking ID 1	06.08.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Rader Dennis Thomas Jr	Condition Comments	This SFD property which was built in 1982, offers 2068 Sq.Ft. consists of a total of 9 rooms, primarily 4 bedrooms and 3 baths. The style is Ranch and based on visual inspection the home is in Average condition.
R. E. Taxes	\$3,385		
Assessed Value	\$119,224		
Zoning Classification	rRESIDENTIAL		
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	It is located in a Suburban location. With a lot of SFD/Townhouses compare to Condos. The properties shares the similarity of design, utility, and overall appeal, with variations in size.undefined
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$282,500 High: \$1,050,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	309 Covey Court	1203 River Forest Lane	320 Hill Crest Circle	7012 Woodfield Way
City, State	Woodstock, GA	Woodstock, GA	Woodstock, GA	Woodstock, GA
Zip Code	30188	30188	30188	30188
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.15 ¹	1.08 ¹	3.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$350,000	\$399,000
List Price \$	--	\$322,000	\$350,000	\$399,000
Original List Date		02/23/2022	05/24/2022	05/12/2022
DOM · Cumulative DOM	-- · --	92 · 106	5 · 16	10 · 28
Age (# of years)	40	37	39	30
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	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,068	1,668	1,720	1,958
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2	3 · 2 · 1
Total Room #	9	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.79 acres	0.42 acres	0.7 acres	0.35 acres
Other	Porch	Porch	Porch	Porch

* 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.

Current Listings - Cont.

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

- Listing 1** Comparable: Age within 10 years, Similar Condition, Quality, Acreage, Half Baths, Smaller GLA, Fewer Bedrooms, Full Baths +5k AC,+12k GLA,+5k FB,+8k BED,\$30180 This Woodstock home has one story. This home has been virtually staged to illustrate its potential.
- Listing 2** Comparable: Age within 10 years, Lot within 20% variance, Similar Quality, Half Baths, Condition, Smaller GLA, Fewer Full Baths, Bedrooms +10k GLA,+5k FB,+8k BED,\$23440 Location! No HOA! Amazing school district! This fantastic ranch is centrally located near Roswell, Downtown Woodstock, Canton & all the major highways. Rocking chair front porch spans the length of the house! New front stairs gate. Spacious Primary Suite w/ walk-in closet & private bath plus 2 large secondary bedrooms & a secondary bath. Family room features stone fireplace & kitchen has new cutout overlooking fam room. HUGE BONUS room in basement could be a media/theater room, workout room, or rec room! Large laundry room in basement includes closet. There's room to fluff and fold in this one! .7 acre fenced yard w/ access to the pond behind the house! Above ground pool has been removed. Sand foundation & decking remain. *New roof Aug 2021*New water heater 2019*New cutout between kitchen and family room provides more open plan and tons of light **Located in one of the best elementary schools in the area!
- Listing 3** Comparable: Age within 10 years, Similar Condition, Quality, Acreage, More Half Baths, Smaller GLA, Fewer Full Baths, Bedrooms +6k AC,+3k GLA,-3k HB,+5k FB,+8k BED,\$19460 Located in the established Central Woodstock community of River Oaks, this spacious home is situated on a generous cul-de-sac lot with plenty of privacy! You'll love the open concept floorplan that makes entertaining a breeze with separate dining, living room, family room with fireplace, and a kitchen with breakfast bar and additional dining space where friends and family will happily gather! The oversized master suite with separate shower and soaking tub, double vanity, and huge walk-in closet is the ideal retreat. Enjoy the wood floors throughout (no carpet!), newly renovated laundry room, and new lower-level rear windows. Relax on the patio of your fenced, quiet, wooded back yard. Convenient to popular downtown Woodstock, near shopping, dining, and in the River Ridge High School District, this home ticks off all the right boxes! Optional HOA.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	309 Covey Court	159 Bramble Oak Drive	803 Sandra Lynn Lane	1206 Hickory Creek Court
City, State	Woodstock, GA	Woodstock, GA	Woodstock, GA	Woodstock, GA
Zip Code	30188	30188	30188	30188
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.38 ¹	3.53 ¹	2.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$369,900	\$345,000	\$407,200
List Price \$	--	\$349,900	\$345,000	\$407,200
Sale Price \$	--	\$335,000	\$345,000	\$390,000
Type of Financing	--	Fha	Conv	Conv
Date of Sale	--	01/07/2022	03/30/2022	02/18/2022
DOM · Cumulative DOM	-- · --	50 · 50	1 · 1	44 · 44
Age (# of years)	40	42	36	36
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	2 Stories Colonial	1.5 Stories Cape cod	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,068	2,410	2,140	1,968
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	3 · 2	3 · 2 · 1
Total Room #	9	9	8	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.79 acres	1.2 acres	0.73 acres	1.09 acres
Other	Porch	Porch	Porch	Porch
Net Adjustment	--	-\$16,000	+\$13,000	+\$5,800
Adjusted Price	--	\$319,000	\$358,000	\$395,800

* Sold 3 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** Comparable: Age within 10 years, Similar Quality, Condition, Bedrooms, Full Baths, Half Baths, Larger Acreage, GLA -5k AC,-10k GLA,\$-16000 4 Bedroom/3 bath home with new flooring, interior & exterior paint. Kitchen with granite countertops and under cabinet lighting. Great room features vaulted ceiling with fireplace. Lower level is ideal for work from home, homeschool or in-law suite/teen suite and features full bath and kitchenette. Home sits on 1+ acre cul-de-sac lot with fenced backyard. NO HOA. Convenient to 400 & 575. Located minutes from downtown Woodstock and historic Roswell.
- Sold 2** Comparable: Lot within 20% variance, GLA within 100 sq.ft., Age within 10 years, Similar Quality, Condition, Half Baths, Fewer Bedrooms, Full Baths +5k FB,+8k BED,\$13000 803 Sandra Lynn Lane - Rocking chair front porch welcomes you to this Woodstock charmer! This home is in a wonderful neighborhood with excellent schools.
- Sold 3** Comparable: GLA within 100 sq.ft., Age within 10 years, Similar Quality, Condition, Larger Acreage, More Half Baths, Fewer Bedrooms, Full Baths -4k AC,-3k HB,+5k FB,+8k BED,\$5800 The sights and sounds of nature greet you at this beautiful 3 bedroom, 2.5 bathroom home in Woodstock! Enter the home via the light and airy foyer fitted with sleek floors. You will love entertaining in the spacious and sunlit living room that includes a bay window and stone fireplace. Any home chef will appreciate the streamlined kitchen with ample countertop space and stainless steel appliances. Relax in the primary bedroom that includes a roomy closet and en suite bathroom with a soaking tub. Quick and easy access to shopping and Highway 140!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject's sales history was searched in 36 months and none was available.			
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	\$381,000	\$381,000
Sales Price	\$356,000	\$356,000
30 Day Price	\$332,000	--
Comments Regarding Pricing Strategy		
<p>The subject property is located in a neighborhood with easy access to the highway. Most yards and home exteriors appear to be in good order with only minor maintenance neglect. The area has above average market demand. The property is located in an area of equal value homes; it conforms to other homes in regard to Proximity, GLA, Age, Condition, View, Style, Lot, Beds, & Baths. Many homes in the neighborhood are similar and have an average DOM of 180 days or less. There is approximately as many current listings on the market as homes which have sold in the past 6 months. The subject was strategically priced mid-market because all homes were from the same/similar subdivisions, and were of similar GLA, age, style, and lot utility. No extraordinary characteristics were noted to price low or high.</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



Side



Street

Listing Photos

L1 1203 River Forest Lane
Woodstock, GA 30188



Front

L2 320 HILL CREST Circle
Woodstock, GA 30188



Front

L3 7012 Woodfield Way
Woodstock, GA 30188



Front

Sales Photos

S1 159 Bramble Oak Drive
Woodstock, GA 30188



Front

S2 803 Sandra Lynn Lane
Woodstock, GA 30188



Front

S3 1206 Hickory Creek Court
Woodstock, GA 30188



Front

ClearMaps Addendum

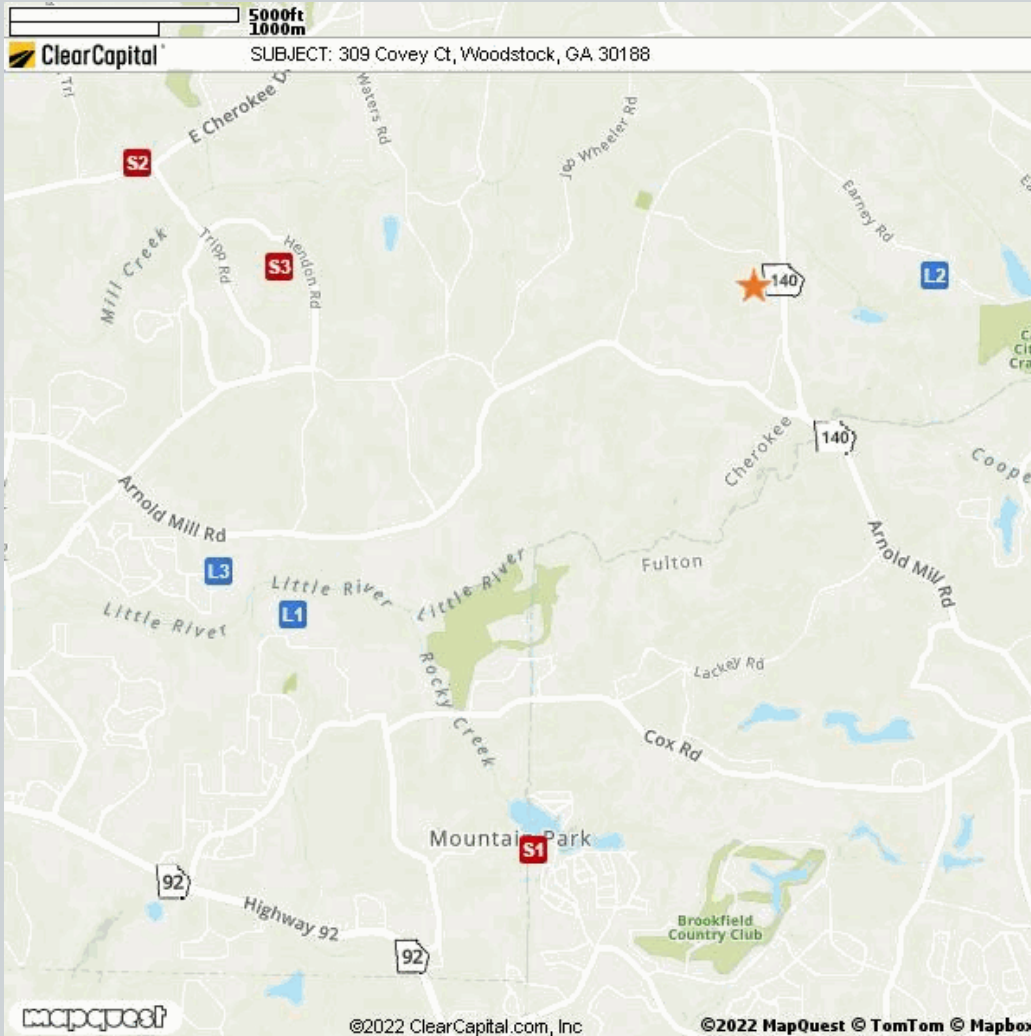
Address ★ 309 Covey Court, Woodstock, GA 30188

Loan Number 50236

Suggested List \$381,000

Suggested Repaired \$381,000

Sale \$356,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	309 Covey Court, Woodstock, GA 30188	--	Parcel Match
L1 Listing 1	1203 River Forest Lane, Woodstock, GA 30188	3.15 Miles ¹	Parcel Match
L2 Listing 2	320 Hill Crest Circle, Woodstock, GA 30188	1.08 Miles ¹	Parcel Match
L3 Listing 3	7012 Woodfield Way, Woodstock, GA 30188	3.38 Miles ¹	Parcel Match
S1 Sold 1	159 Bramble Oak Drive, Woodstock, GA 30188	3.38 Miles ¹	Parcel Match
S2 Sold 2	803 Sandra Lynn Lane, Woodstock, GA 30188	3.53 Miles ¹	Parcel Match
S3 Sold 3	1206 Hickory Creek Court, Woodstock, GA 30188	2.65 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.

*** 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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

Broker Name	Dan McCloskey	Company/Brokerage	Better Way Atlanta Realty
License No	250020	Address	2200 River Heights Court Marietta GA 30067
License Expiration	10/31/2024	License State	GA
Phone	4048677406	Email	danmccloskey@p4site.com
Broker Distance to Subject	13.95 miles	Date Signed	06/09/2022

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.