

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	320 Stablebridge Drive, Augusta, GA 30909	Order ID	8644873	Property ID	33975313
Inspection Date	03/08/2023	Date of Report	03/11/2023		
Loan Number	50258	APN	0800163000		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

Tracking IDs

Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	TYRONE A HAMILTON	Condition Comments	
R. E. Taxes	\$5,003	Property is in good condition	
Assessed Value	\$167,566		
Zoning Classification	Residential R-1B		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Sims Landing Homeowners association		
Association Fees	\$600 / Year (Pool,Other: Common area maint.)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject's market area is an established neighborhood of predominately single family homes. The market area provides all the normal amenities and public services, schools, recreational facilities, shopping.	
Sales Prices in this Neighborhood	Low: \$148800 High: \$382650		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	320 Stablebridge Drive	3987 Belair Rd	2035 Willhaven	3011 Burgess
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30909	30909	30909	30909
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.34 ¹	2.11 ¹	2.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$110,000	\$475,000	\$374,500
List Price \$	--	\$110,000	\$450,000	\$359,500
Original List Date		03/02/2023	03/02/2023	02/05/2023
DOM · Cumulative DOM	-- · --	7 · 9	7 · 9	32 · 34
Age (# of years)	6	92	14	12
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	2 Stories Other	1 Story Ranch/Rambler	2 Stories other	2 Stories other
# Units	1	1	1	1
Living Sq. Feet	4,374	1,688	3,608	3,468
Bdrm · Bths · ½ Bths	5 · 3 · 1	3 · 2	5 · 4	5 · 3
Total Room #	11	5	10	10
Garage (Style/Stalls)	Attached 3 Car(s)	Detached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	--	--	1,619	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	1.48 acres	0.18 acres	0.18 acres
Other	--	--	--	--

* Listing 2 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** This single-family home is awesome opportunity for Investors. The home is sold ASIS. It comes with 1.48 acre of land. The covered area of the home is 1688 which consists of 3 bedrooms and 2 full baths. There is also a workshop which is 864 sq ft and was built in 1991. The floor is hardwood and roof is of slate. The foundation is piers. The home is accessible to Fort Gordon on one side and interstate I-20 on the other side. Bring your offers as this fixer upper will not last long in market.
- Listing 2** : Partially finished basement! This remodeled home offers 5 Bedrooms (1 owner's suite up and 1 down), 4 1/2 baths, kitchen with stainless appliances, granite counter tops, formal living room and coffered ceiling in the formal dining room. Great room with fireplace and owners suite on the main floor with walk-in closet and full bath. upstairs offers loft, laundry room, oversized owner's suite with sitting area, walk-in closets, dual sinks, garden tub, and separate shower, plus 3 secondary bedrooms. The home has a double car garage and extensive wood decking, private back and side yard. Updates include freshly paint, new appliances, new laminate and lvt flooring throughout. The Titan floor plan boasts 4156 Sq. ft. with about 1200 sq. ft. are floored and painted and about 400 sq. ft. unfinished storage and an unfinished bathroom for total of 1600sqft partially finished basement. Located conveniently to hospitals, restaurants, shopping, I-20, and Ft. Gordon. 1 year ohrp warranty Owner/agent.
- Listing 3** The Catherine Plan features 9ft smooth ceiling, arched room openings on main level, 2 storey foyer, spacious owner suite with private sitting area, coffered ceiling in the formal dining room, gourmet style granite kitchen counters, tiled backsplash, energy efficient appliances, sod on all sides and sprinkler system in front. Fence in back yard. 5 Bedrooms, 3 full bathrooms, shower has two heads. New roof.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	320 Stablebridge Drive	1504 Avalon Ave	3962 Barrett St	1028 Sims Drive
City, State	Augusta, GA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30909	30909	30909	30909
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.96 ¹	0.81 ¹	2.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$234,900	\$450,500	\$375,000
List Price \$	--	\$234,900	\$450,500	\$339,900
Sale Price \$	--	\$240,000	\$450,500	\$339,900
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	02/17/2023	09/29/2022	11/30/2022
DOM · Cumulative DOM	-- · --	44 · 44	0 · 0	134 · 132
Age (# of years)	6	40	1	5
Condition	Good	Fair	Excellent	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	2 Stories Other	1 Story Other	2 Stories Other	2 Stories other
# Units	1	1	1	1
Living Sq. Feet	4,374	3,651	3,085	3,224
Bdrm · Bths · ½ Bths	5 · 3 · 1	6 · 3 · 1	6 · 3	5 · 4
Total Room #	11	11	12	10
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 4 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.98 acres	0.46 acres	0.29 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$240,000	\$450,500	\$339,900

* 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** Spacious 6 Bedroom 3.5 Bath Brick Home with 2 Fireplaces, Eat In Kitchen, Covered Front Porch, Large Rear Deck and 4 Car Garage Located on a Large Corner Lot. TLC Needed. Offered As-Is, Seller Makes No Representations or Warranties. Proof of Funds or Pre-Qualification Letter Required with All Offers. Bring All Offers. Please Allow 2-3 Days for Offer Response.
- Sold 2** Comp property is reflective of subject and considered suitable for the subject property with given equal emphasis. Comp property is located in neighborhood with similar characteristics and appeal. The property conforms to the neighborhood in terms of functional utility, style, condition, and quality of construction.
- Sold 3** Wonderful 5BD/4BA Kingston plan in the fabulous Sims Landing swim community! This home has fresh interior paint and has been updated with new carpet and on-trend light fixtures, finishes, and hardware. This plan includes a grand entryway, formal living and dining rooms, a downstairs guest room, large family room with electric fireplace and tray ceiling. You'll find granite countertops, corner pantry, and stainless steel appliances in the kitchen. Upstairs includes 4 bedrooms/3 bathrooms plus a large flex space, and spacious laundry room! The comfortable Owner's Suite has separate stand-up shower, garden tub, double sink vanity, and large walk-in closet. Back yard is fully fenced with patio and privacy fence. This home is located directly across the street from the beautiful community pool and cabana, convenient to Fort Gordon, I-520, downtown medical district, and I-20.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	REAL ESTATE SIMPLIFIED,LLC	Gorgeous, newer home with open floor plan in the popular Sims Landing swim community! This 5BD/3.5BA home boasts upscale architectural details, including coffered ceilings, arched doorways, and elevated ceilings, lots of windows for natural lighting, hardwood floors, and neutral colors to fit any decor! Kitchen offers granite counters and stainless steel appliances, and a large island with seating overlooks the living room with fireplace. Large bedrooms and oversized flex area upstairs accommodate large furniture pieces. You'll love the double sink vanity, soaking tub, and separate shower, and massive closet in the Owner's Suite. Come see this beautiful gem that is conveniently located just minutes to Fort Gordon, the downtown medical district, and the interstates.					
Listing Agent Name	Farrah La Pan						
Listing Agent Phone	706-504-6691						
# of Removed Listings in Previous 12 Months	1						
# 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
09/30/2022	\$374,900	03/03/2023	\$399,900	Withdrawn	02/25/2023	\$374,900	MLS
03/03/2023	\$399,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$375,000	\$375,000
Sales Price	\$375,000	\$375,000
30 Day Price	\$369,000	--
Comments Regarding Pricing Strategy		
Comp properties are reflective of the subject property and give insight into the current market, helps bracket and support opinion of value.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 3987 Belair Rd
Augusta, GA 30909



Front

L2 2035 Willhaven
Augusta, GA 30909



Front

L3 3011 Burgess
Augusta, GA 30909



Front

Sales Photos

S1 1504 Avalon Ave
Augusta, GA 30909



Front

S2 3962 Barrett St
Augusta, GA 30909



Front

S3 1028 Sims drive
Augusta, GA 30909



Front

ClearMaps Addendum

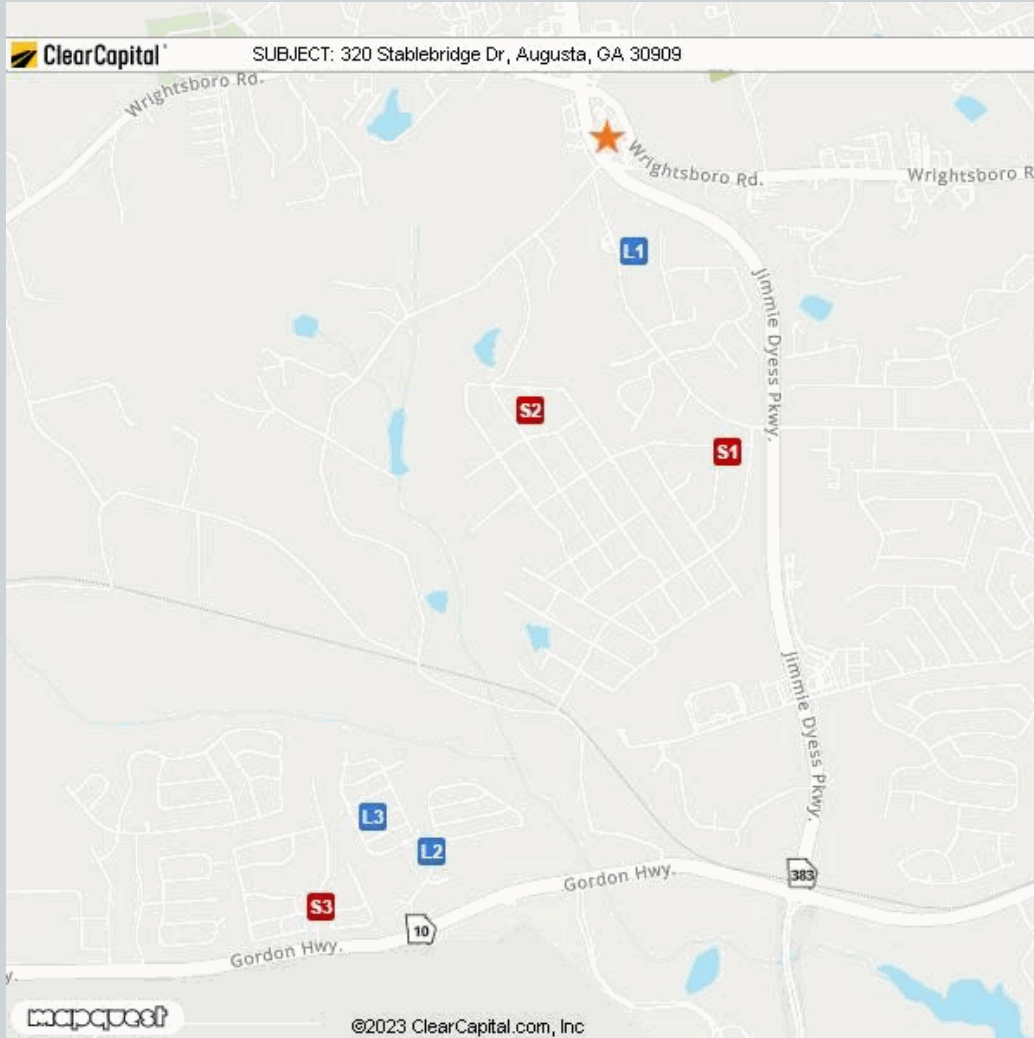
Address ★ 320 Stablebridge Drive, Augusta, GA 30909

Loan Number 50258

Suggested List \$375,000

Suggested Repaired \$375,000

Sale \$375,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	320 Stablebridge Drive, Augusta, GA 30909	--	Parcel Match
L1 Listing 1	3987 Belair Rd, Augusta, GA 30909	0.34 Miles ¹	Parcel Match
L2 Listing 2	2035 Willhaven, Augusta, GA 30909	2.11 Miles ¹	Parcel Match
L3 Listing 3	3011 Burgess, Augusta, GA 30909	2.05 Miles ¹	Parcel Match
S1 Sold 1	1504 Avalon Ave, Augusta, GA 30909	0.96 Miles ¹	Parcel Match
S2 Sold 2	3962 Barrett St, Augusta, GA 30909	0.81 Miles ¹	Parcel Match
S3 Sold 3	1028 Sims Drive, Augusta, GA 30909	2.35 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	William Mills	Company/Brokerage	VanderMorgan Realty
License No	385309	Address	801 laurel place martinez GA 30907
License Expiration	08/31/2026	License State	GA
Phone	7069556168	Email	YHRG20@gmail.com
Broker Distance to Subject	1.18 miles	Date Signed	03/11/2023

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.