

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	150 Egret Circle, Richmond Hill, GA 31324	Order ID	8259135	Property ID	32908426
Inspection Date	06/08/2022	Date of Report	06/08/2022		
Loan Number	50263	APN	0474057		
Borrower Name	Catamount Properties 2018 LLC	County	Bryan		

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	Leon Hope	Condition Comments The subject property appears in average condition with no repairs or improvements needed.
R. E. Taxes	\$1,598	
Assessed Value	\$139,200	
Zoning Classification	Single Family	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(It appears all windows and doors are closed.)		
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 The subject property is located close to schools, shopping, highways, hospitals and industry.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$256,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	150 Egret Circle	50 Wild Honey Court	291 Osprey Drive	384 Sandpiper Road
City, State	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA
Zip Code	31324	31324	31324	31324
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.79 ¹	0.30 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$225,000	\$221,900	\$207,000
List Price \$	--	\$225,000	\$221,900	\$207,000
Original List Date		05/11/2022	05/19/2022	06/01/2022
DOM · Cumulative DOM	-- · --	28 · 28	20 · 20	7 · 7
Age (# of years)	34	28	36	45
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	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,078	1,263	1,251	1,188
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.38 acres	.25 acres	.21 acres	.25 acres
Other	None	None	None	None

* 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** NO HOA! Charming home located in wonderful Richmond Hill, Georgia featuring a large master suite with walk-in closet, two guest bedrooms, and a full bath. The family room includes vaulted ceilings and a wood burning fireplace. There is ample amount of storage in the garage space. The fenced yard is spacious with 8-foot high fencing and a concrete patio ideal for outdoor enjoyment. New roof installed February 2018! This home is in close proximity to Richmond Hill's Bike Park and RHHS and conveniently located to I-95, Fort Stewart, grocery stores, and restaurants.
- Listing 2** This lovely ranch style 3 bedroom 2 bath home is located in the heart of Richmond Hill in Piercefield Subdivision and is ready for its new owner. Inside you will find a bright and open floor plan and vinyl plank flooring in the main living areas and bedrooms. In the cozy great room you will find a stone wood burning fireplace and vaulted ceilings. The fully equipped kitchen offers stainless appliances, a beautiful back splash, tile flooring and a pantry. Down the hall you will find 2 spacious bedrooms, a full bath, laundry room and an inviting master bedroom with a walk-in closet and ensuite bathroom. Enjoy afternoons under the pergola in the fenced in backyard that is perfect for outdoor entertaining. You also have a storage shed/workshop for additional storage. Best of all no HOA! This home is just minutes from shopping, restaurants, schools, churches and so much more. Schedule your showing today!
- Listing 3** Location! Location! Located in the heart of Richmond Hill. This home features three bedrooms and two full bathrooms. Kitchen has a breakfast area that is bright with pantry. NO HOA, you can park your boat or RV in your yard. Large fenced backyard for privacy. Walk to schools, grocery store, local gyms, local parks, restaurants and local shops. A close drive to Fort Stewart and HAAF. Only 20 minute drive to Pooler and Savannah.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	150 Egret Circle	99 Whippoorwill Lane W.	105 Egret Circle	181 Bald Eagle Drive
City, State	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA
Zip Code	31324	31324	31324	31324
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.07 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$205,000	\$200,000	\$209,000
List Price \$	--	\$205,000	\$200,000	\$209,000
Sale Price \$	--	\$205,000	\$200,000	\$190,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/12/2022	12/21/2021	01/07/2022
DOM · Cumulative DOM	-- · --	105 · 129	38 · 97	9 · 48
Age (# of years)	34	31	34	34
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	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,078	1,215	1,075	1,334
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.38 acres	.21 acres	.55 acres	.22 acres
Other	None	None	None	None
Net Adjustment	--	-\$13,700	+\$300	-\$25,600
Adjusted Price	--	\$191,300	\$200,300	\$164,400

* Sold 2 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** Location! Location!! Back on market, no fault of seller!!! This bright and carpet free home is nestled back on a quiet cul de sac right in the heart of Richmond Hill. This home features vaulted ceilings in both the living room and kitchen, three bedrooms and two full bathrooms. LVP throughout the entire home. All appliances have been upgraded within the last two years. Kitchen has a breakfast area that is bright with a walk in pantry. This home has no HOA, you can park your boat or RV in your yard. NO flood insurance required. Walk to schools, grocery store, two local gyms, donut shop, local parks, restaurants and local shops too. Perfectly situated between Fort Stewart and HAAF with only a 20 minute drive to Pooler and Savannah! Large fenced backyard with wooded area behind for lots of privacy. Enjoy the Coastal life and all that Richmond Hill has to offer!
- Sold 2** MOVE-IN READY & GREAT LOCATION in one of the best school districts, this super clean, 3-BR, 1.5-bath brick ranch home has a NEW ROOF, ALL LED lights & FRESH PAINT inside and out. Both baths have been beautifully updated. NEW HVAC in 2016. Washer/dryer, stove & portable dishwasher included. Half-acre (.55) cul-de-sac lot and beautiful backyard with privacy fence, mini "barn" with water, extra spigot in mid-backyard, coy pond, and pavers. Fig, pecan, pear, and pink & white grapefruit trees loaded with fruit! City of Richmond Hill public water and sewer and curbside weekly trash pickup and biweekly curbside recycle pick up. This is the best lot in the neighborhood, won't last! *** There has been no price change, what is shown in green is an error.
- Sold 3** THIS CLASSIC AMERICAN HOME CAN BE YOURS FOR CHRISTMAS. CLOSE TO SCHOOLS AND SHOPPING. THE HOME INCLUDES A WOODBURNING FIREPLACE, SHADY TREES, FENCED IN BACK YARD, A UTILITY BUILDING, A COVERED BACKYARD PATIO FOR COOKOUTS, A FLAGPOLE, WATER SOFTENER SYSTEM, A SECURITY SYSTEM, NEWLY INSTALLED HVAC DUCTS AND EVEN A REFRIDERATOR / FREEZER. A VERY SIMPLE FIXER UPPER, THE HOME WILL NEED PAINTING AND CARPET OR FLOORING SO IT IS BEING SOLD AS IS.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listing history in the past 12 months.			
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	\$200,000	\$200,000
Sales Price	\$190,000	\$190,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
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

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Other

Listing Photos

L1 50 Wild Honey Court
Richmond Hill, GA 31324



Front

L2 291 Osprey Drive
Richmond Hill, GA 31324



Front

L3 384 Sandpiper Road
Richmond Hill, GA 31324



Front

Sales Photos

S1 99 Whippoorwill Lane W.
Richmond Hill, GA 31324



Front

S2 105 Egret Circle
Richmond Hill, GA 31324



Front

S3 181 Bald Eagle Drive
Richmond Hill, GA 31324



Front

ClearMaps Addendum

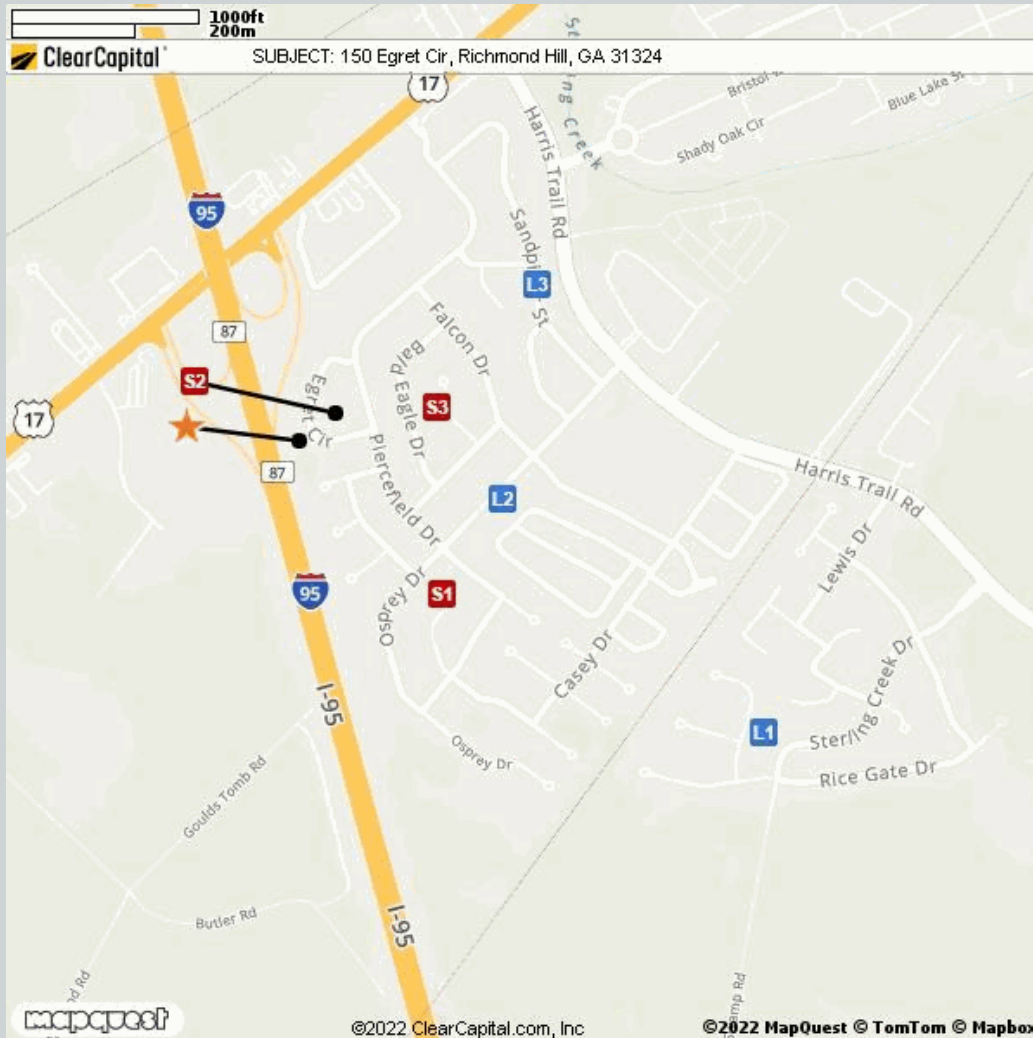
Address ★ 150 Egret Circle, Richmond Hill, GA 31324

Loan Number 50263

Suggested List \$200,000

Suggested Repaired \$200,000

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	150 Egret Circle, Richmond Hill, GA 31324	--	Parcel Match
L1 Listing 1	50 Wild Honey Court, Richmond Hill, GA 31324	0.79 Miles ¹	Parcel Match
L2 Listing 2	291 Osprey Drive, Richmond Hill, GA 31324	0.30 Miles ¹	Parcel Match
L3 Listing 3	384 Sandpiper Road, Richmond Hill, GA 31324	0.39 Miles ¹	Parcel Match
S1 Sold 1	99 Whippoorwill Lane W., Richmond Hill, GA 31324	0.31 Miles ¹	Parcel Match
S2 Sold 2	105 Egret Circle, Richmond Hill, GA 31324	0.07 Miles ¹	Parcel Match
S3 Sold 3	181 Bald Eagle Drive, Richmond Hill, GA 31324	0.18 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	Jennifer Breon	Company/Brokerage	ERA Coastal RE
License No	302412	Address	324 Mulberry Drive Richmond Hill GA 31324
License Expiration	01/31/2026	License State	GA
Phone	9123120333	Email	breonbpo@gmail.com
Broker Distance to Subject	2.25 miles	Date Signed	06/08/2022

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.