

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>	5020 Estonian Drive, Fairburn, GA 30213	<b>Order ID</b>	8259135	<b>Property ID</b>	32908433
<b>Inspection Date</b>	06/08/2022	<b>Date of Report</b>	06/09/2022		
<b>Loan Number</b>	50265	<b>APN</b>	07 050001431295		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Fulton		

Tracking IDs					
<b>Order Tracking ID</b>	06.08.22 BPO	<b>Tracking ID 1</b>	06.08.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	PRODIGAL SONS & DAUGHTERS REDI	<b>Condition Comments</b> SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
<b>R. E. Taxes</b>	\$3,953	
<b>Assessed Value</b>	\$98,760	
<b>Zoning Classification</b>	Residential CUP	
<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>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$248250 High: \$474918	
<b>Market for this type of property</b>	Increased 9 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	5020 Estonian Drive	582 Ironstone Dr	4618 Derby Loop	148 Algerine Ct
<b>City, State</b>	Fairburn, GA	Fairburn, GA	Fairburn, GA	Fairburn, GA
<b>Zip Code</b>	30213	30213	30213	30213
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.54 <sup>1</sup>	1.02 <sup>1</sup>	1.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$375,000	\$405,000	\$440,000
<b>List Price \$</b>	--	\$375,000	\$405,000	\$440,000
<b>Original List Date</b>		05/25/2022	04/25/2022	05/07/2022
<b>DOM · Cumulative DOM</b>	-- · --	15 · 15	45 · 45	33 · 33
<b>Age (# of years)</b>	16	15	16	15
<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>	2 Stories TRADITIONAL	2 Stories Other	2 Stories Other	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,644	3,136	3,157	3,154
<b>Bdrm · Bths · ½ Bths</b>	4 · 3 · 1	4 · 3	5 · 3	5 · 3 · 1
<b>Total Room #</b>	8	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.21 acres	0.25 acres	0.23 acres	0.19 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

\* 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** A Beautiful Fairburn, Ga Home In An Amazing Growing Area - 582 Ironstone Dr. Is Ideal For Investors, First Time Home Buyers, Or Those Looking To Size Up For Family. This Well Maintained Property Is Complete With 6 Bedrooms, 3 Full Bathrooms And Additional Space To Spare! Come Tour The Property To Get A Feel For Its Unique Style That Includes An Open Foyer Leading To A Large Formal Dining Room, Living Room, Great Room, Huge Kitchen Equipped With Black Appliances, Bedroom/full Bath On The Main, And A Master Suite That You Will Love. This Home Has It All And Is Move In Ready! Do Not Miss A Chance To Become A Homeowner In This Community That Features A Playground, Tennis Court, Half Basketball Court, And Pool. A Gem Find Just 18 Minutes Away From The Airport And 30 Minutes From Atlanta! Come See This Home Between 5/30 - 6/3. - New Roof Installed In May 2022 (50 Year Life)
- Listing 2** This Fairburn Two-story Home Offers A Two-car Garage. This Home Has Been Virtually Staged To Illustrate Its Potential.
- Listing 3** Write Your Next Chapter In This Stunning Two Story In Sought After Swim And Tennis Community. You'll Love The Welcoming Rocking Chair Front Porch, Windows Galore, Beautiful Hardwood Floors, Incredible Open Layout For Entertaining. The Updated Eat-in Kitchen Boasts Ample Storage Space And Enough Room For Several Chefs At The Same Time- Complete With Breakfast Bar, Ss Appliances, Granite Counters, Pantry. Just Off The Spacious Fireside Family Room With An Open View To The Kitchen Is A Large Grilling Patio- So You Can Entertain With Ease. Escape Upstairs To A Large Master Retreat To Envy With Large Walk-in Closet And Beautiful New Hardwoods. Four Ample Sized Secondary Bedrooms And 2 Guest Baths Complete The Upper Level. New Roof. With Mature Plantings, A Nice Amount Of Grassy Space For A Game Of Tag, Or Just Tossing The Frisbee, The Outdoor Space Will Not Disappoint. The Low Maintenance, Level Backyard Is Beautiful, Lush And Not Too Fussy With Large Grilling Patio- Perfect For Those Family Gatherings. Welcome Home!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	5020 Estonian Drive	650 Sorrel Dr	7225 Jumpers Trl	4903 Estonian Dr
City, State	Fairburn, GA	Fairburn, GA	Fairburn, GA	Fairburn, GA
Zip Code	30213	30213	30213	30213
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 <sup>1</sup>	0.44 <sup>1</sup>	0.45 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$380,000	\$425,000	\$398,500
List Price \$	--	\$380,000	\$425,000	\$398,500
Sale Price \$	--	\$380,000	\$425,000	\$398,500
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	01/24/2022	05/13/2022	03/04/2022
DOM · Cumulative DOM	-- · --	77 · 77	13 · 13	25 · 25
Age (# of years)	16	15	17	15
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	2 Stories TRADITIONAL	2 Stories Other	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,644	3,712	3,508	3,629
Bdrm · Bths · ½ Bths	4 · 3 · 1	5 · 3	4 · 3	6 · 4
Total Room #	8	8	7	9
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	0.21 acres	0.22 acres	0.23 acres	0.38 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	-\$1,000	+\$500	-\$1,500
Adjusted Price	--	\$379,000	\$425,500	\$397,000

\* Sold 3 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** This Home Is Stunning! Don't Miss Out! Very Spacious 5 Bed 3 Full Bath, Wood Floors Throughout Main Level. Granit Counter Tops, New Roof, Screened In Patio Deck For Entertaining. This Home Is Very Well Maintained, Won't Last Long!
- Sold 2** Like New--total Remodel--new Air (dual). Outdoor Living- Covered Porch/double Deck Fenced Backs Up To Woods. Inside Front And Back Stairs. Bed And Full Bath On Main. View From Kitchen To Den, Formal Liv/sep. Dining. Upgrades Everywhere. You Must See This Custom Home. You Will Want It Today! Welcome To Your Next Home. Pool/tennis. Better Than New. Covered Front Porch. There Is A Hoa Association With \$475 Annual Fee. There Is No Sign In The Yard
- Sold 3** 6 Bedroom / 4 Full Baths At 3629sqft... Will Not Last Long. Fireside Family Room, Formal Dining, Separate Living Room, Breakfast Area, Spacious Kitchen With All Appliances, 2-car Garage And Driveway. Master With Double Vanity And Double Walk-in Closet Space. 2 Bedrooms Share Full Jack-n-jill Bath And 2 Additional Bedrooms Share Full Hall Bath. Spacious Bedroom And Full Bath On Main Level. Then There's The Corner-lot, Very Large Fenced Backyard! Community Offers Swim/tennis/playground Just Down The Street. Near The Airport And Shopping. Minutes From Downtown Atlanta And Just Off Freeways! Don't Wait Around, Move Fast, This One Will Not Last Long. Open Saturday Feb 8, 2022 From 1pm-3pm

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		2/20/2020 \$246,999					
<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

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$397,000	\$397,000
<b>Sales Price</b>	\$397,000	\$397,000
<b>30 Day Price</b>	\$397,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</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



Street



Street



## Subject Photos



Street



Other

## Listing Photos

**L1** 582 Ironstone Dr  
Fairburn, GA 30213



Front

**L2** 4618 Derby Loop  
Fairburn, GA 30213



Front

**L3** 148 Algerine Ct  
Fairburn, GA 30213



Front

## Sales Photos

**S1** 650 Sorrel Dr  
Fairburn, GA 30213



Front

**S2** 7225 Jumpers Trl  
Fairburn, GA 30213



Front

**S3** 4903 Estonian Dr  
Fairburn, GA 30213



Front

### ClearMaps Addendum

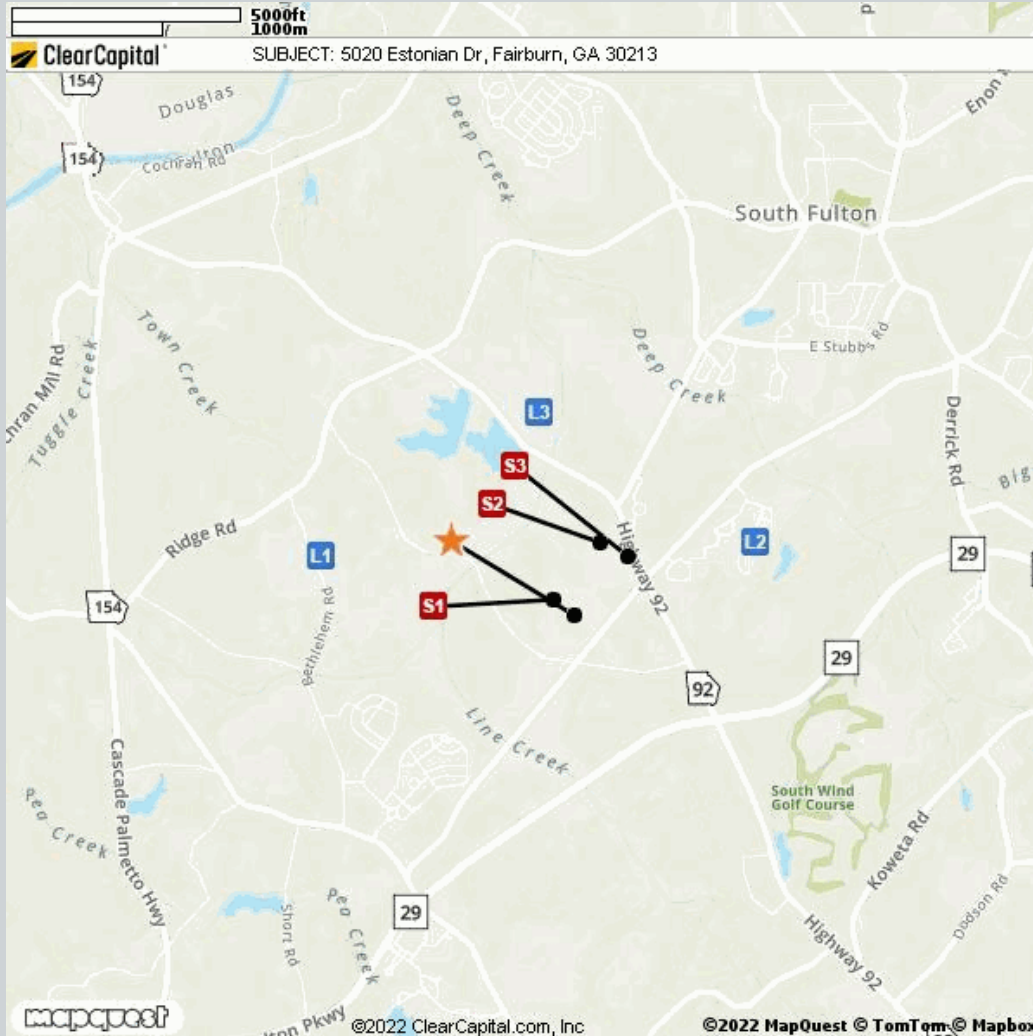
**Address** ★ 5020 Estonian Drive, Fairburn, GA 30213

**Loan Number** 50265

**Suggested List** \$397,000

**Suggested Repaired** \$397,000

**Sale** \$397,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5020 Estonian Drive, Fairburn, GA 30213	--	Parcel Match
L1 Listing 1	582 Ironstone Dr, Fairburn, GA 30213	1.54 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4618 Derby Loop, Fairburn, GA 30213	1.02 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	148 Algerine Ct, Fairburn, GA 30213	1.11 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	650 Sorrel Dr, Fairburn, GA 30213	0.15 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	7225 Jumpers Trl, Fairburn, GA 30213	0.44 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4903 Estonian Dr, Fairburn, GA 30213	0.45 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.
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

<b>Broker Name</b>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2023	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	10.93 miles	<b>Date Signed</b>	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.**