

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	300 River Point Drive, Mcdonough, GA 30252	Order ID	8559931	Property ID	33754934
Inspection Date	12/23/2022	Date of Report	12/23/2022		
Loan Number	50274	APN	134A01017000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	12.20.22 BPO	Tracking ID 1	12.20.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments
R. E. Taxes	\$313,179	SUBJECT APPEARS TO BE IN GOOD CONDITION,
Assessed Value	\$249,600	
Zoning Classification	R2	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (LB)	
Ownership Type	Fee Simple	
Property Condition	Good	
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	Rural	Neighborhood Comments
Local Economy	Stable	ALL HOMES ARE WELL MAINTAINED AND CONFORM TO NEIGHBORHOOD
Sales Prices in this Neighborhood	Low: \$200,000 High: \$750,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	300 River Point Drive	4751 Kensington Court	4310 Derbyshire Trace	138 Simeon Drive
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30252	30252	30252	30252
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.16 ¹	2.88 ¹	2.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$273,000	\$299,900	\$339,900
List Price \$	--	\$273,000	\$299,900	\$339,900
Original List Date		10/17/2022	09/26/2022	11/04/2022
DOM · Cumulative DOM	-- · --	64 · 67	87 · 88	48 · 49
Age (# of years)	26	36	34	26
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	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,781	1,600	1,922	2,309
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	.8 acres	.43 acres	.45 acres	.7 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** Welcome home! This home has a new roof, new flooring throughout the home, new appliances as well as fresh interior and exterior paint. Discover a bright and open interior with plenty of natural light and a neutral color palette, complimented by a fireplace. The kitchen is ready for cooking with ample counter space and cabinets for storage. Relax in your primary suite with a walk in closet included. Extra bedrooms add nice flex space for your everyday needs. The primary bathroom is fully equipped with a separate tub and shower, double sinks, and plenty of under sink storage. The back yard is the perfect spot to kick back with the included sitting area. Don't miss this incredible opportunity.
- Listing 2** This precious ranch home is located in a well established neighborhood in desirable Rockdale County. This home has been lived in and loved on by a single family and has been exceptionally maintained and kept over the years. This lovely home has shade trees all around for those breezy summer days. The rocking chair front porch welcomes you into the family room, complete with rock accent fireplace. Inside you will find 3 spacious bedrooms, 2 full baths, the master boasting a garden tub and separate shower. The garage was enclosed years ago to accommodate a growing family and need for more indoor space. The layout would lend itself to an added bathroom, for a perfect mother-in-law suite, teen wing or second master. This house won't last!
- Listing 3** Check out this awesome three-bedroom ranch-style home in the highly desirable Union Grove School district. The home is located in East McDonough inside the Simeon Place Community. It has three bedrooms on the main floor and a massive bonus/fourth bedroom upstairs. The owners recently upgraded all flooring with new gleaming LVP throughout. Inside the front door is an open floorplan oversized living room and dining room. The great room has an elevated ceiling which doubles as a great entertainment room with access to the back porch. The spacious kitchen has stainless appliances, a built-in desk/office nook, and ample cabinets and counter space. The oversized master bedroom suite has a private bath with an oversized soaking tub, a separate walk-in shower, and dual vanities. The house sits on a nice level lot with a covered front porch and a gigantic fenced private backyard with a patio. NO HOA!!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	300 River Point Drive	376 River Point Drive	909 Skidway Court	1308 Crumbley Road
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30252	30252	30252	30252
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.69 ¹	1.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$297,000	\$299,000	\$339,000
List Price \$	--	\$297,000	\$299,000	\$339,000
Sale Price \$	--	\$285,000	\$300,000	\$320,100
Type of Financing	--	Conv	Fha	Cash
Date of Sale	--	09/15/2022	08/16/2022	11/14/2022
DOM · Cumulative DOM	-- · --	112 · 143	14 · 58	63 · 96
Age (# of years)	26	26	27	26
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	1 Story RANCH	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,781	1,568	1,875	1,872
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	1,200	--
Pool/Spa	--	--	--	--
Lot Size	.8 acres	.7 acres	.75 acres	1 acres
Other	NONE	NONE	NONE	NONE
Net Adjustment	--	+\$10,650	-\$7,300	\$0
Adjusted Price	--	\$295,650	\$292,700	\$320,100

* 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** Come see this charming 3 bedroom, 2 bathroom home now on the market! The impeccable kitchen has beautiful counters and stainless steel appliances. Lighting, ceilingfans, and fixtures flow throughout. Primary bathroom features a separate tub and shower, dual sinks. Lush green landscape surrounds this beautiful house. Hurry, this won't last long!
- Sold 2** Sold as is. Investor or handyman. Preferred attorney McMichael and Gray They have advised re: title.
- Sold 3** 3 Bedroom 2 bath Ranch House - Perfect Opportunity for the first time buyer or rental investor - Easy To Maintain - Move in ready with updated flooring - granite kitchencounter top and Master Bath. No HOA restriction! Tons of space - perfect for RV Boat or Built more in the land - Come see it TODAY!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				PUBLIC RECORDS INDICATE THAT IT SOLD ON 09/07/22 FOR \$270K FORECLOSURE			
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	\$310,000	\$310,000
Sales Price	\$310,000	\$310,000
30 Day Price	\$300,000	--
Comments Regarding Pricing Strategy		
MARKET TIME IS SLIGHTLY INCREASING AS WELL AS HOME VALUES ARE STARTING TO DECLINE. THERE IS A FOR SALE SIGN IN YARD BUT IT IS NOT LISTED IN ANY PUBLICATION YET.		

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



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 4751 KENSINGTON COURT
Mcdonough, GA 30252



Front

L2 4310 DERBYSHIRE TRACE
Mcdonough, GA 30252



Front

L3 138 SIMEON DRIVE
Mcdonough, GA 30252



Front

Sales Photos

S1 376 RIVER POINT DRIVE
Mcdonough, GA 30252



Front

S2 909 SKIDWAY COURT
Mcdonough, GA 30252



Front

S3 1308 CRUMBLEY ROAD
Mcdonough, GA 30252



Front

ClearMaps Addendum

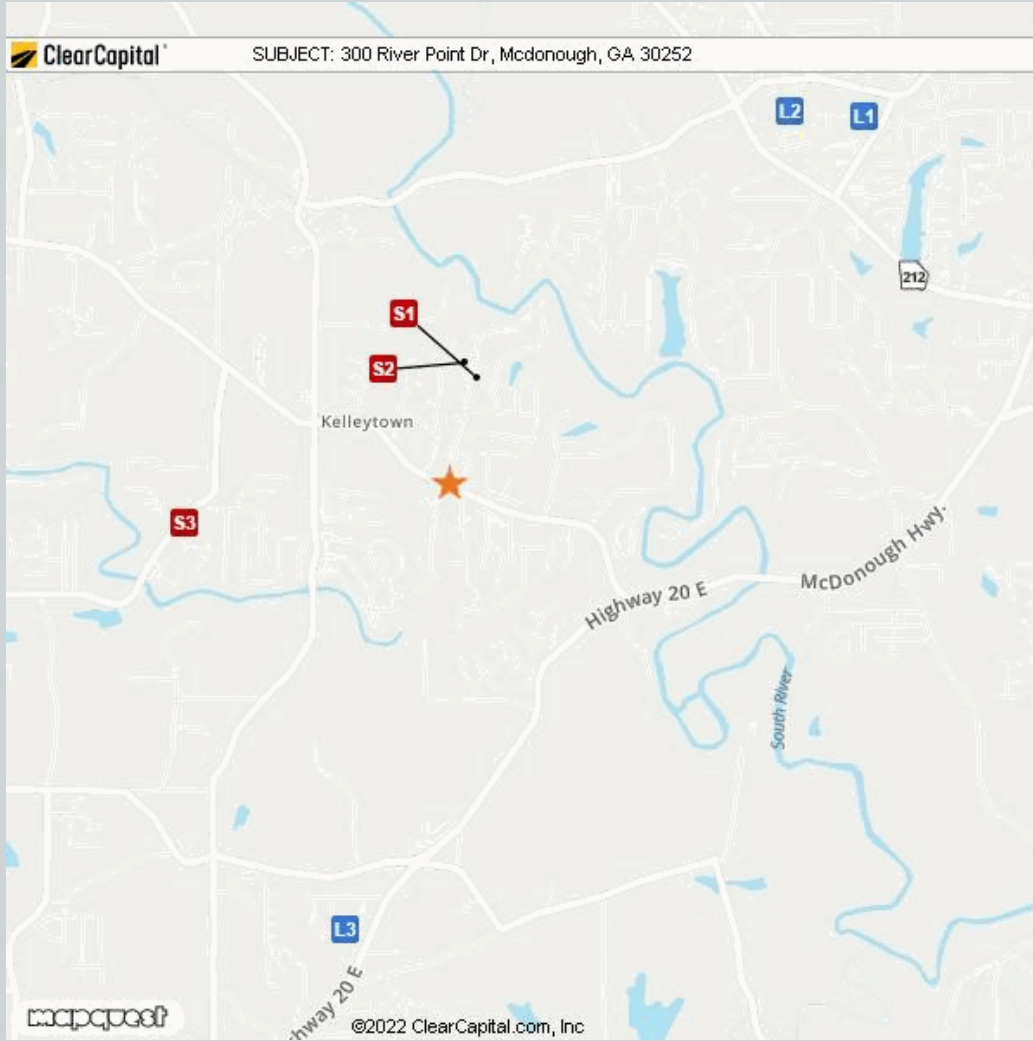
Address ★ 300 River Point Drive, Mcdonough, GA 30252

Loan Number 50274

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$310,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	300 River Point Drive, Mcdonough, GA 30252	--	Parcel Match
L1 Listing 1	4751 Kensington Court, Mcdonough, GA 30252	3.16 Miles ¹	Parcel Match
L2 Listing 2	4310 Derbyshire Trace, Mcdonough, GA 30252	2.88 Miles ¹	Parcel Match
L3 Listing 3	138 Simeon Drive, Mcdonough, GA 30252	2.62 Miles ¹	Parcel Match
S1 Sold 1	376 River Point Drive, Mcdonough, GA 30252	0.62 Miles ¹	Parcel Match
S2 Sold 2	909 Skidway Court, Mcdonough, GA 30252	0.69 Miles ¹	Parcel Match
S3 Sold 3	1308 Crumbley Road, Mcdonough, GA 30252	1.53 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	Kelly Adams Cooley	Company/Brokerage	Adams AMI
License No	161116	Address	812 Pavilion Court McDonough GA 30253
License Expiration	07/31/2024	License State	GA
Phone	7709140369	Email	kadams@adamsami.com
Broker Distance to Subject	8.89 miles	Date Signed	12/23/2022

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.