

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	1542 Pine Ridge Drive, Hephzibah, GA 30815	Order ID	8259135	Property ID	32908430
Inspection Date	06/09/2022	Date of Report	06/09/2022		
Loan Number	50275	APN	2320199000		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

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	JASON R COLTON	Condition Comments	
R. E. Taxes	\$2,180	Home is vacant per neighbor, appears to have notices in window. House seems to be in good condition and yard is maintained.	
Assessed Value	\$60,214		
Zoning Classification	Residential R-1A		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	well maintained, new homes have been added to neighborhood.	
Sales Prices in this Neighborhood	Low: \$80000 High: \$305500		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1542 Pine Ridge Drive	1801 Harcourt Dr	4217 Forest Rd	3508 Reins Court
City, State	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.98 ¹	0.14 ¹	7.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$164,900	\$275,000	\$159,900
List Price \$	--	\$164,900	\$275,000	\$159,900
Original List Date		03/17/2022	02/10/2022	06/08/2022
DOM · Cumulative DOM	-- · --	84 · 84	119 · 119	1 · 1
Age (# of years)	28	31	1	28
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,966	1,580	2,078	1,480
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	8	7	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 1 Car	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.42 acres	0.46 acres	0.87 acres	.21 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.

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

Listing 1 Compared to the subject property this property has a smaller sq footage but is on a larger lot this home is 3 years older

Listing 2 Compared to subject property this property is closes larger in size, newer on a larger lot and has 1 more bedroom .

Listing 3 compared to subject property this home is on a smaller lot is same age as subject, has a smaller sq foot of living space.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1542 Pine Ridge Drive	1555 Pine Ridge Dr E	1452 Brown Rd	4219 Seago Rd
City, State	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	MLS	Public Records	MLS	Public Records
Miles to Subj.	--	0.10 ¹	0.88 ¹	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$126,000	\$180,000	\$189,900
List Price \$	--	\$126,000	\$180,000	\$189,900
Sale Price \$	--	\$126,000	\$190,000	\$200,000
Type of Financing	--	Va	Cash	Conventional
Date of Sale	--	04/01/2022	01/10/2022	03/16/2022
DOM · Cumulative DOM	-- · --	98 · 101	29 · 29	28 · 26
Age (# of years)	28	18	21	39
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch/Rambler	1 Story Ranch Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,966	2,086	1,707	1,679
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.42 acres	0.59 acres	1.25 acres	3.09 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$126,000	\$190,000	\$200,000

* 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** Compared to subject property this property is larger in square footage and sits on a larger lot and is 10 years newer than subject, located on the same street
- Sold 2** Compared to the subject property this property is 7 year newer, has two less rooms than subject property on a acre plus plot of land, living space is closest to subject property.
- Sold 3** compared to subject property this property is eleven years older than subject property, has less square footage and is on three plus acres of land.

Subject Sales & Listing History

Current Listing Status Not Currently Listed

Listing Agency/Firm

Listing Agent Name

Listing Agent Phone

of Removed Listings in Previous 12 Months 1

of Sales in Previous 12 Months 0

Listing History Comments

Home was listed for 185,00 (9/7/2021), price changed the same day to 189,000. home received pending contract on 11/1/2021 contract was withdrawn on 11/30/21. Home was taken off the market 12/4/21.

Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
09/07/2021	\$189,000	12/02/2021	\$189,000	Withdrawn	12/02/2021	\$189,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$199,900	\$199,900
Sales Price	\$199,900	\$199,900
30 Day Price	\$199,900	--

Comments Regarding Pricing Strategy

in my opinion, based on the comps, location, size, appearance and scarcity, without being able to view the inside of the home, I would place this home on the market for \$199,900. This home is large in a established, quiet, neighborhood that is growing.

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



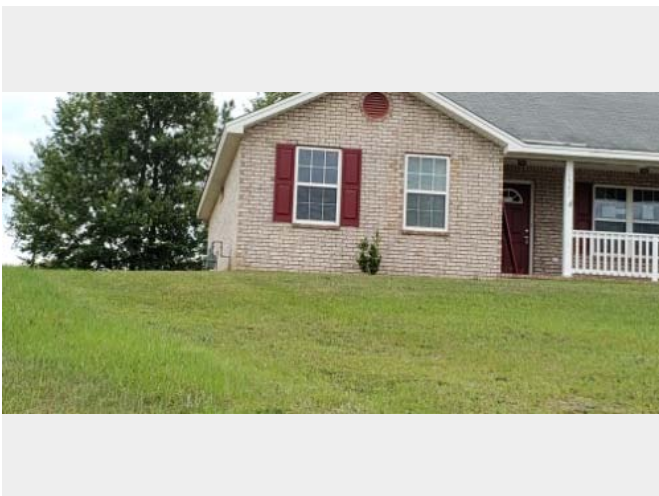
Front



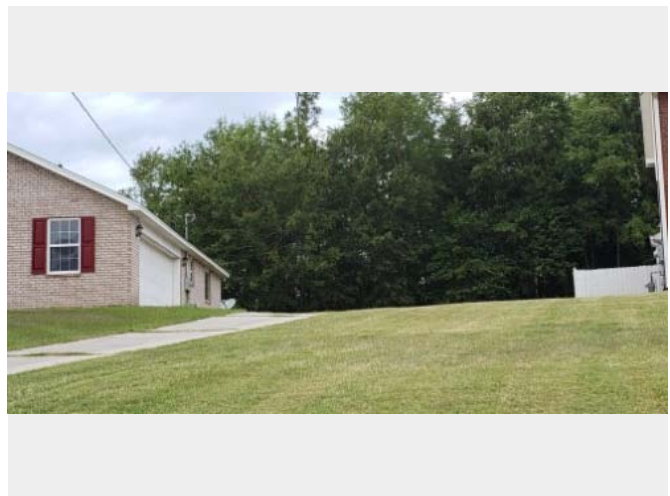
Address Verification



Address Verification



Side

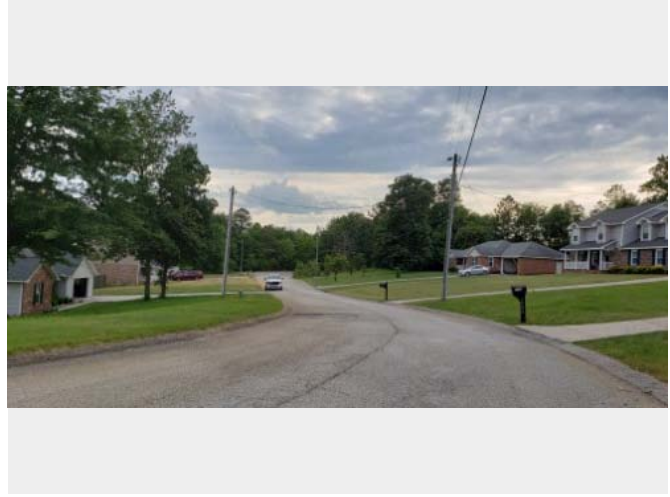


Side

Subject Photos



Street



Street

Listing Photos

L1 1801 Harcourt Dr
Hephzibah, GA 30815



Front

L2 4217 Forest Rd
Hephzibah, GA 30815



Front

L3 3508 Reins Court
Hephzibah, GA 30815



Front

Sales Photos

S1 1555 Pine Ridge Dr E
Hephzibah, GA 30815



Front

S2 1452 Brown Rd
Hephzibah, GA 30815



Front

S3 4219 Seago Rd
Hephzibah, GA 30815



Front

ClearMaps Addendum

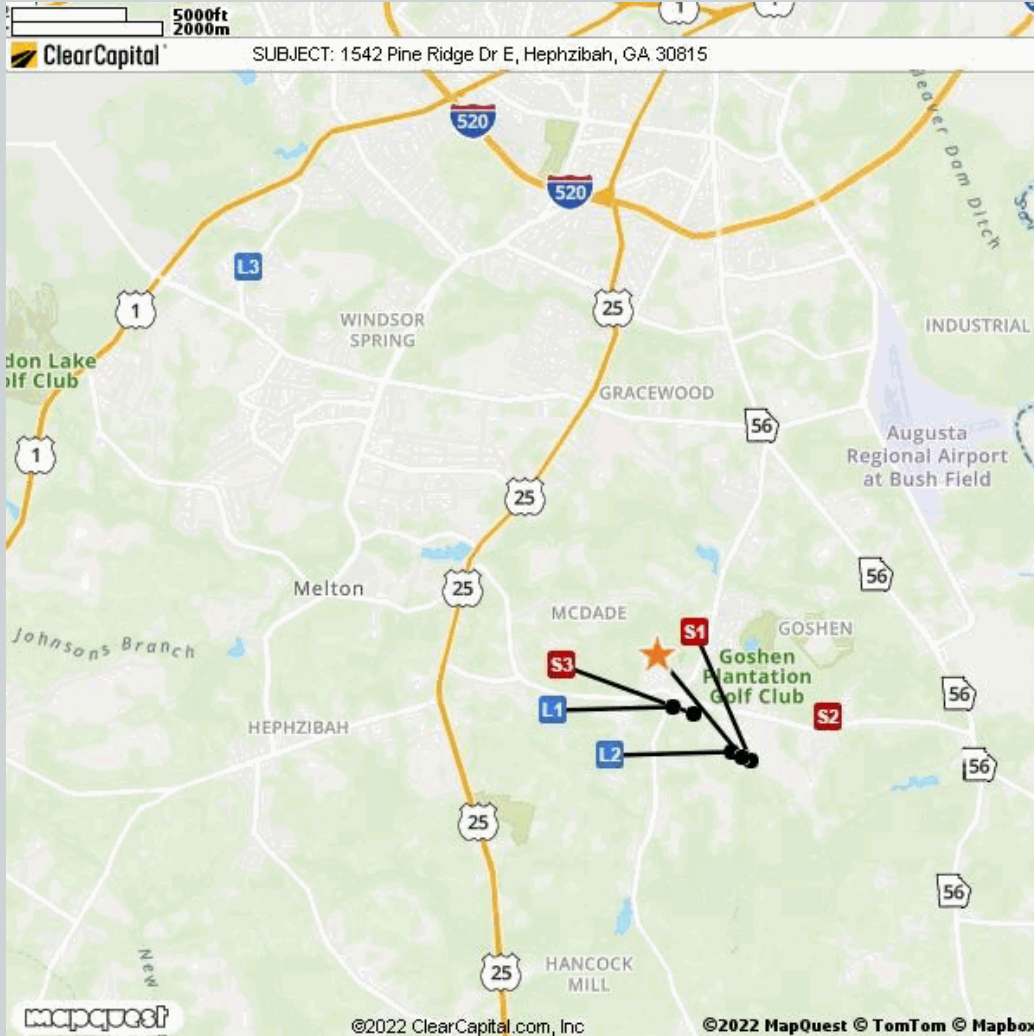
Address ★ 1542 Pine Ridge Drive, Hephzibah, GA 30815

Loan Number 50275

Suggested List \$199,900

Suggested Repaired \$199,900

Sale \$199,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1542 Pine Ridge Drive, Hephzibah, GA 30815	--	Parcel Match
L1 Listing 1	1801 Harcourt Dr, Hephzibah, GA 30815	0.98 Miles ¹	Parcel Match
L2 Listing 2	4217 Forest Rd, Hephzibah, GA 30815	0.14 Miles ¹	Parcel Match
L3 Listing 3	3508 Reins Court, Hephzibah, GA 30815	7.97 Miles ¹	Parcel Match
S1 Sold 1	1555 Pine Ridge Dr E, Hephzibah, GA 30815	0.10 Miles ¹	Parcel Match
S2 Sold 2	1452 Brown Rd, Hephzibah, GA 30815	0.88 Miles ¹	Parcel Match
S3 Sold 3	4219 Seago Rd, Hephzibah, GA 30815	0.73 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	Teiza McClattie	Company/Brokerage	McClattie Realty
License No	415567	Address	703 Hidden Lane Martinez GA 30907
License Expiration	10/31/2025	License State	GA
Phone	7068778182	Email	teiza@mcclattierealty.com
Broker Distance to Subject	15.04 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.