

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	679 Fernstone Trail, Lawrenceville, GEORGIA 30046	Order ID	8566503	Property ID	33778443
Inspection Date	12/30/2022	Date of Report	12/30/2022		
Loan Number	50517	APN	R5117 156		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

Tracking IDs					
Order Tracking ID	12.28.22 CS-Citi Update	Tracking ID 1	12.28.22 CS-Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	This home appears to be in avg condition for the age of the structure. No damage was noted. The interior should be inspected to verify condition.
R. E. Taxes	\$2,748	
Assessed Value	\$250,200	
Zoning Classification	R1	
Property Type	SFR	
Occupancy	Occupied	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	This home is bordered to the North by Moon Rd, WEst by Mill Station Dr, East by Davis Rd and South by Channel Ln.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$400,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	679 Fernstone Trail	730 Flanigan Ct	363 Agnes Ct	1361 Delta Corners
City, State	Lawrenceville, GEORGIA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30046	30045	30046	30045
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.92 ¹	1.37 ¹	1.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$291,000	\$325,000	\$305,000
List Price \$	--	\$333,000	\$325,000	\$305,000
Original List Date		07/18/2022	09/30/2022	12/12/2022
DOM · Cumulative DOM	-- · --	165 · 165	91 · 91	18 · 18
Age (# of years)	30	37	37	30
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	Split split	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,450	1,432	1,464	1,539
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.23 acres	0.32 acres	0.28 acres	0.73 acres
Other	none	none	some updates	none

* Listing 3 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 4 bedroom and 2 bath home. The kitchen boasts generous counter space, making cooking and entertaining a delight. Step inside this beautiful interior with tile floors throughout

Listing 2 Fresh paint, new carpet, new light fixtures, Granite countertops, private backyard and beautiful landscaping. condition -10k adj val \$315000

Listing 3 A sun-filled dining room leads to a large kitchen with additional cabinets along the wall for storage, stainless steel appliances, and granite countertops. lot -5000 adj val \$300000

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	679 Fernstone Trail	569 Fernstone Trl	840 Chatham Park Dr	397 Windsor Farm Dr
City, State	Lawrenceville, GEORGIA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30046	30046	30046	30046
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.12 ¹	0.19 ¹	0.88 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$340,000	\$325,000	\$335,000
List Price \$	--	\$340,000	\$325,000	\$335,000
Sale Price \$	--	\$345,000	\$309,000	\$290,000
Type of Financing	--	Va	Cash	Conv
Date of Sale	--	11/04/2022	09/26/2022	08/26/2022
DOM · Cumulative DOM	-- · --	21 · 56	6 · 46	14 · 38
Age (# of years)	30	30	26	39
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	1,450	1,406	1,548	1,514
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	0.23 acres	0.28 acres	0.20 acres	0.43 acres
Other	none	10350	none	none
Net Adjustment	--	\$0	-\$10,000	\$0
Adjusted Price	--	\$345,000	\$299,000	\$290,000

* 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** Large, covered back porch is built from composite decking that never needs painting or staining! It overlooks the completely fenced in backyard that's perfect for pets, ready for your vegetable garden, fire pit, or swing set. --- c.c. -10350
- Sold 2** This well maintained RANCH home sits on 0.26 acres and has 10 year old Hardi Plank Siding and HVAC upgrades accompanied by a beautifully landscaped expansive backyard ready for all the cook-outs and evenings sitting out on the covered patio. Once inside, you will love the eat-in country kitchen -- some updates -10k
- Sold 3** 3 bedroom, 2 bath ranch in Lawrenceville. This home offers hardwoods floors. 2 car garage, newer roof, stainless steel appliances, a shed for extra storage and a screened in deck perfect for a loving Pets or small children to play.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				This home last sold on 12/23/1992 for \$78000			
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	\$315,000	\$315,000
Sales Price	\$311,000	\$311,000
30 Day Price	\$301,000	--
Comments Regarding Pricing Strategy		
<p>The property is maintained. No damage was noted for this property. The lawn has been mowed. No debris noted on the exterior. From an exterior inspection of this home the home does not have any damage. I would recommend the interior be inspected to verify condition. The homes within the subject's s/d appear to be well maintained. No deferred maintenance was noted throughout the community. I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 2 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 2 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</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



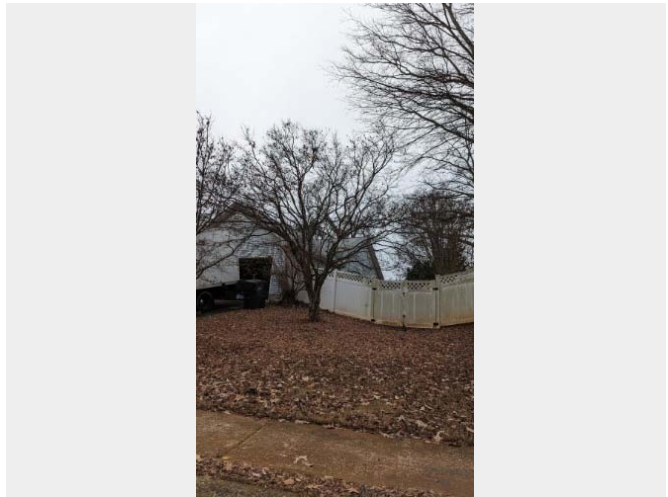
Front



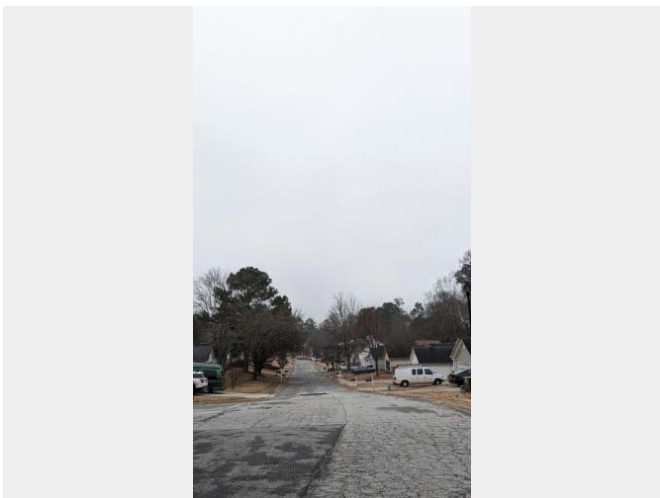
Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 730 Flanigan Ct
Lawrenceville, GA 30045



Other

L2 363 Agnes Ct
Lawrenceville, GA 30046



Other

L3 1361 Delta Corners
Lawrenceville, GA 30045



Other

Sales Photos

S1 569 Fernstone Trl
Lawrenceville, GA 30046



Other

S2 840 Chatham Park Dr
Lawrenceville, GA 30046



Other

S3 397 Windsor Farm Dr
Lawrenceville, GA 30046



Other

ClearMaps Addendum

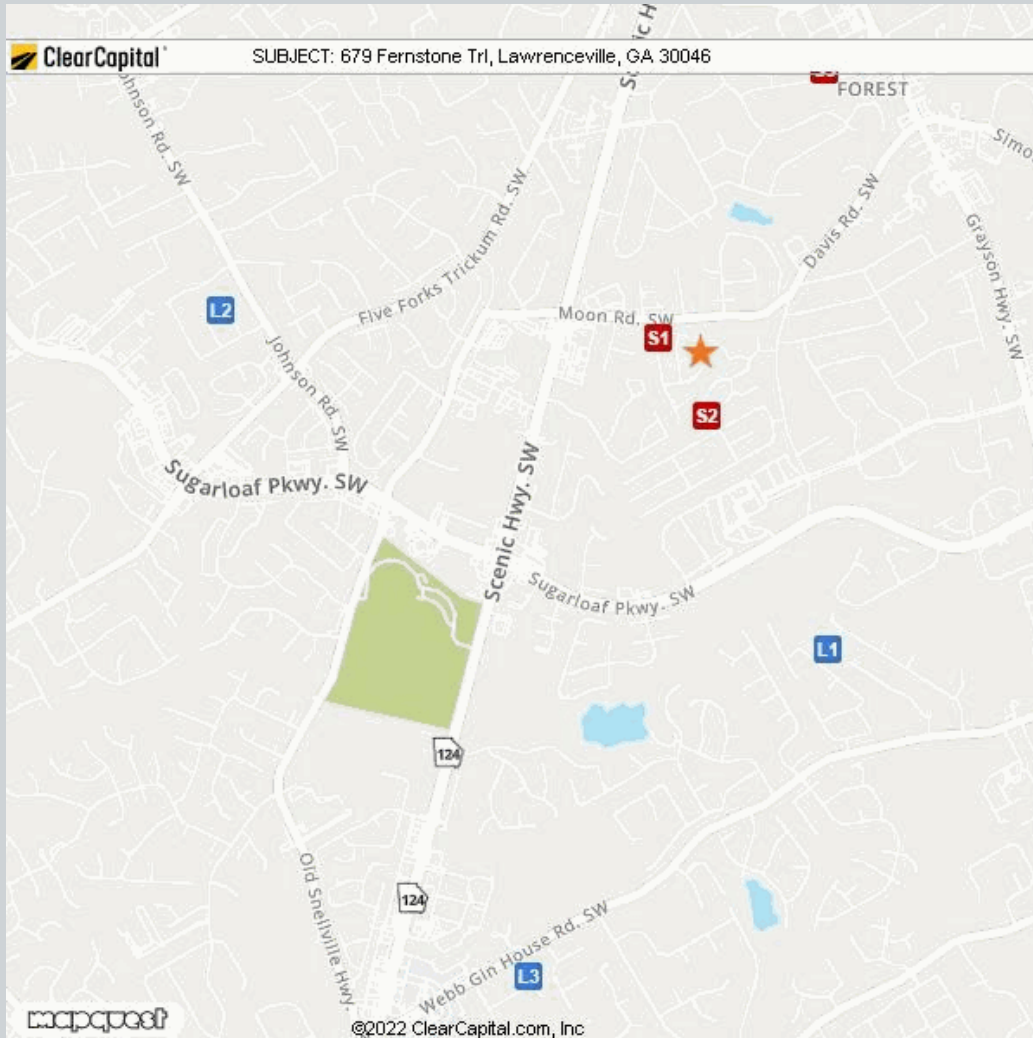
Address ★ 679 Fernstone Trail, Lawrenceville, GEORGIA 30046

Loan Number 50517

Suggested List \$315,000

Suggested Repaired \$315,000

Sale \$311,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	679 Fernstone Trail, Lawrenceville, Georgia 30046	--	Parcel Match
L1 Listing 1	730 Flanigan Ct, Lawrenceville, GA 30045	0.92 Miles ¹	Parcel Match
L2 Listing 2	363 Agnes Ct, Lawrenceville, GA 30046	1.37 Miles ¹	Parcel Match
L3 Listing 3	1361 Delta Corners, Lawrenceville, GA 30045	1.84 Miles ¹	Parcel Match
S1 Sold 1	569 Fernstone Trl, Lawrenceville, GA 30046	0.12 Miles ¹	Parcel Match
S2 Sold 2	840 Chatham Park Dr, Lawrenceville, GA 30046	0.19 Miles ¹	Parcel Match
S3 Sold 3	397 Windsor Farm Dr, Lawrenceville, GA 30046	0.88 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	Amy Shelay Jones 1	Company/Brokerage	Elite REO Services
License No	260309	Address	2524 Emma Way Lawrenceville GA 30044
License Expiration	01/31/2027	License State	GA
Phone	6782273007	Email	amy.jones@elitereo.com
Broker Distance to Subject	5.40 miles	Date Signed	12/30/2022

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.