

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>	575 N Oakland Circle, Mcdonough, GA 30253	<b>Order ID</b>	8819033	<b>Property ID</b>	34338992
<b>Inspection Date</b>	07/09/2023	<b>Date of Report</b>	07/10/2023		
<b>Loan Number</b>	50522	<b>APN</b>	056B01047000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Henry		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	07.06.23 Citi-CS Update	<b>Tracking ID 1</b>	07.06.23 Citi-CS Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$327,288	The subject property has been recently renovated interior and exterior. There are no obvious damage to the subject property that would require immediate repairs.	
<b>Assessed Value</b>	\$85,320		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<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>	
<b>Local Economy</b>	Improving	The subject property is located in an established neighborhood that is tucked from traffic but minutes from shopping and restaurants.	
<b>Sales Prices in this Neighborhood</b>	Low: \$245,000 High: \$499,900		
<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>	575 N Oakland Circle	690 New Morn Drive	100 David Fields Court	75 Stone Road
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30253	30253	30253	30253
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.60 <sup>1</sup>	1.23 <sup>1</sup>	1.33 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$314,500	\$479,000	\$310,000
<b>List Price \$</b>	--	\$314,500	\$479,000	\$293,000
<b>Original List Date</b>		06/16/2023	06/22/2023	02/17/2023
<b>DOM · Cumulative DOM</b>	-- · --	17 · 24	18 · 18	56 · 143
<b>Age (# of years)</b>	30	33	21	25
<b>Condition</b>	Good	Good	Good	Good
<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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,507	1,561	2,581	1,488
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 3	3 · 2
<b>Total Room #</b>	6	6	7	6
<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>	1.40 acres	2.4 acres	1 acres	1.250 acres
<b>Other</b>	None	None	None	None

\* Listing 3 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** BACK ON MARKET, AT NO FAULT OF THE SELLERS! Welcome home to this newly remodeled ranch featuring 3 bedrooms and 2 bathrooms on almost 2.5 acre level lot. This home features an open concept perfect for entertaining. You will fall in love with all the details in the kitchen from the tiled backsplash to the butcher block counters, shelving, double ceramic sink overlooking an amazing view, kitchen island with all the farmhouse features & (all appliances will remain) which overlooks the family room. Laundry/ mud rooms located just off the kitchen. Bedrooms offer large closets. Owner's suite and guest bath offer single vanities with tub/shower combo. The covered front and back verandas will not disappoint for those early mornings or late nights. This lot offers so much peacefulness to explore. Don't miss out on this one.
- Listing 2** Custom Built 4 Sided Brick Ranch that has been renovated. This split bedroom (4 Bedroom) has new paint, carpet, and LTV flooring. The home has covered porches both front and rear, side entry garage, a full one acre lot in the most desirable area of Henry County. The owner's suite has 2 walk in closets, a jacuzzi tub, separate oversized shower and double sinks. Schedule your tour before this jewel is gone.
- Listing 3** Come see this charming 3 bedroom, 2 bathroom home now on the market! The property has just been updated in February 2023 to include granite counters in the kitchen, refinished bath vanities with new hardware, and all new carpeting. Discover a bright interior with a cozy fireplace and plush carpet in all the right places. A luxurious primary suite, complete with a walk-in closet, and an en-suite bathroom. Entertain on the covered back patio, perfect for barbecues. Don't wait! Make this beautiful home yours today.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	575 N Oakland Circle	25 Oak Hill Court	30 Oak Hill Court	106 Williamsburg Drive
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.92 <sup>1</sup>	0.96 <sup>1</sup>	0.44 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$287,000	\$294,900	\$489,000
List Price \$	--	\$285,000	\$294,900	\$489,000
Sale Price \$	--	\$285,000	\$289,900	\$487,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	03/31/2023	03/24/2023	04/03/2023
DOM · Cumulative DOM	-- · --	42 · 81	6 · 30	1 · 32
Age (# of years)	30	34	34	23
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	1,507	1,556	1,772	2,485
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
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	1.40 acres	.670 acres	.50 acres	1.180 acres
Other	None	None	None	None
Net Adjustment	--	+\$3,000	\$0	-\$4,500
Adjusted Price	--	\$288,000	\$289,900	\$482,500

\* Sold 2 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** Come see this charming home now on the market! This home has fresh interior paint, fresh exterior paint and partial flooring replacement. 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. You won't want to leave the serene primary suite, the perfect space to relax. Other bedrooms provide nice flexible living space. Take advantage of the extended counter space in the primary bathroom complete with double sinks and under sink storage. Finally, the backyard, a great space for entertaining and enjoying the outdoors. Like what you hear? Come see it for yourself!
- Sold 2** Renovated and ready for you! This home is in a quiet neighborhood in a cul-de-sac. The renovations include luxury vinyl plank waterproof flooring throughout the home, granite countertops, large bedrooms and a large living room that flows into the kitchen and breakfast area. The dining room is separate off the living room and could be turned into a fourth bedroom or office. The two outbuildings are large and spacious for extra storage. The back deck is a great size for entertaining or just relaxing. This home is only 1.5 miles from South Point shopping which includes Macy's, Kohls, JC Penny and Academy Sports to name a few and about 2 miles from interstate 75.
- Sold 3** THIS BEAUTIFUL NEWLY RENOVATED 3 BEDROOM 2.5 BATH ONLY 1 OWNER. HOME SITS ON 1.18 ACRE HAS 3 GARAGES, 1 ATTACHED TO THE HOME, 1 SEPERATE WITH WORKSHOP, AND 2 STORY GARAGE WITH 1 BEDROOM 1 BATH AND LIVING ROOM APARTMENT AND MOTORHOME STORAGE. IT IS A MUST SEE--EVERY SURFACE HAS BEEN UPDATED W/ NEW GLASS TILE BACKSPLASH, GRANITE COUNTERTOPS--WHEN YOU WALK THROUGH THE FRONT DOOR YOU ARE GREETED WITH HARDWOODS, FOYER AND LIVING ROOM WITH HIGH SOARING CEILINGS WITH PLENTY OF NATURAL LIGHT. OPEN FLOOR PLAN. THE KITCHEN CONNECTS TO THE LIVING ROOM AND SEPERATE FORMAL DINING ROOM. THE OWNER'S SUITE IS ON THE MAIN LEVEL AND SEPERATE FROM OTHER 2 BEDROOMS. THE OWNER SUITE HAS DOUBLE TRAY CEILINGS, AND A LARGE WALK IN CLOSET. THE OWNER'S BATHROOM HAS TILED FLOORS, DOUBLE VANTY, SEPERATE SHOWER AND JACUZZI TUB. LARGE SCREENED IN PORCH/FLORDIA ROOM LEADS OUT TO YOUR COVERED DECK WITH 2 LARGE SWINGS FOR ENTERTAINING THE ENTIRE FAMILY--THIS HOME IS BEAUTIFUL INSIDE AND OUT--DON'T LET IT PASS YOU BY!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Covenant Realty, Inc.	The subject property was last sold 6/22 and is currently listed on the market.					
<b>Listing Agent Name</b>	Lee Nicholson						
<b>Listing Agent Phone</b>	404-909-5872						
<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>
06/09/2023	\$335,000	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$371,000	\$371,000
<b>Sales Price</b>	\$353,900	\$353,900
<b>30 Day Price</b>	\$315,000	--
<b>Comments Regarding Pricing Strategy</b>		
The price opinion for this report is based on the most recent list and sold comps within a 2 mile radius of subject. It was necessary to expand my search criteria beyond a 1 mile radius to find comps that are similar to subject and are in the same renovated condition as subject.		

## 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



Side



Street



Street



Other



## Listing Photos

**L1** 690 New Morn Drive  
Mcdonough, GA 30253



Front

**L2** 100 David Fields Court  
Mcdonough, GA 30253



Front

**L3** 75 Stone Road  
Mcdonough, GA 30253



Front

## Sales Photos

**S1** 25 Oak Hill Court  
Mcdonough, GA 30253



Front

**S2** 30 Oak Hill Court  
Mcdonough, GA 30253



Front

**S3** 106 Williamsburg Drive  
Mcdonough, GA 30253



Front

### ClearMaps Addendum

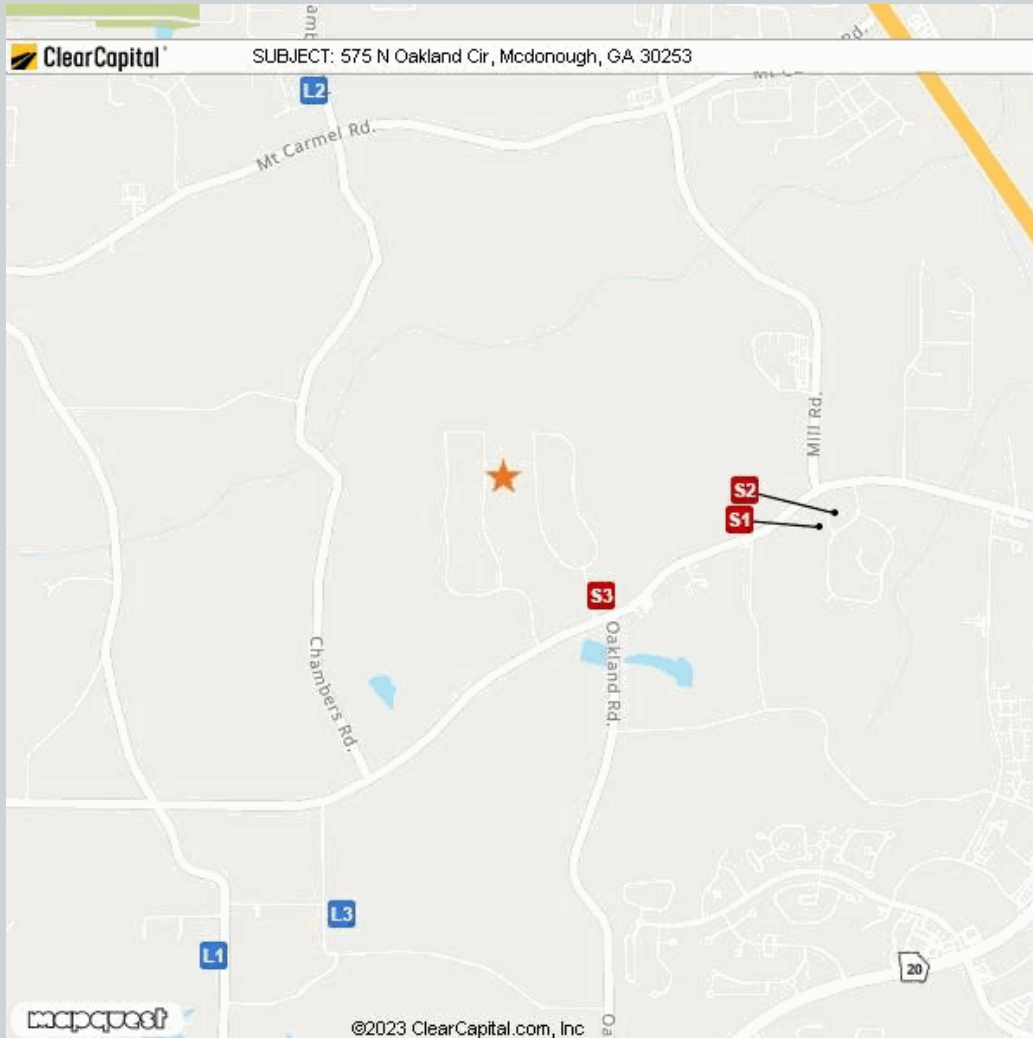
**Address** ★ 575 N Oakland Circle, Mcdonough, GA 30253

**Loan Number** 50522

**Suggested List** \$371,000

**Suggested Repaired** \$371,000

**Sale** \$353,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	575 N Oakland Circle, Mcdonough, GA 30253	--	Parcel Match
L1 Listing 1	690 New Morn Drive, Mcdonough, GA 30253	1.60 Miles <sup>1</sup>	Street Centerline Match
L2 Listing 2	100 David Fields Court, Mcdonough, GA 30253	1.23 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	75 Stone Road, Mcdonough, GA 30253	1.33 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	25 Oak Hill Court, Mcdonough, GA 30253	0.92 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	30 Oak Hill Court, Mcdonough, GA 30253	0.96 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	106 Williamsburg Drive, Mcdonough, GA 30253	0.44 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.

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

<b>Broker Name</b>	Myra Rudd	<b>Company/Brokerage</b>	Myra Rudd Services real estate
<b>License No</b>	320542	<b>Address</b>	140 Rendition Drive McDonough GA 30253
<b>License Expiration</b>	02/25/2024	<b>License State</b>	GA
<b>Phone</b>	6786417823	<b>Email</b>	16786417823@tmomail.net
<b>Broker Distance to Subject</b>	4.10 miles	<b>Date Signed</b>	07/10/2023

*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:

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