

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	38 Hatties Fancy, Dallas, GA 30157	Order ID	8819033	Property ID	34338991
Inspection Date	07/08/2023	Date of Report	07/08/2023		
Loan Number	50534	APN	020008		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	07.06.23 Citi-CS Update	Tracking ID 1	07.06.23 Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED
R. E. Taxes	\$2,514	
Assessed Value	\$84,660	
Zoning Classification	Residential	
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

Location Type	Suburban	Neighborhood Comments SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$211250 High: \$403500	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	38 Hatties Fancy	275 Clyde Cole Rd	87 Brittaney Dr	141 Villa Ridge Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.77 ¹	1.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$260,000	\$250,000	\$289,000
List Price \$	--	\$260,000	\$250,000	\$289,000
Original List Date		05/28/2023	04/29/2023	06/27/2023
DOM · Cumulative DOM	-- · --	41 · 41	70 · 70	11 · 11
Age (# of years)	31	26	31	27
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 Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,144	1,138	1,226	1,423
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,144	--	1,104	--
Pool/Spa	--	--	--	--
Lot Size	1.44 acres	0.50 acres	0.46 acres	0.46 acres
Other	PATIO	PATIO	PATIO	PATIO

* 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 To This Peaceful Quaint Home On A Spacious Corner Lot. This Home Has Been Loved By Only One Owner Since It Was Built, Well Maintained With So Many Updates Poured Into It. Enjoy This Split Foyer Home With Vaulted Ceiling Which Is An Entertainers Dream, 3 Spacious Bedrooms And 2 Baths On The Main With A Large Bonus Room Which Could Be Used As A 4th Bedroom Downstairs. Cooks In The Cozy Kitchen And Enjoy Your Morning Coffee Out On The Covered Deck While Overlooking Your Own Piece Of Nature In The Back Yard. Sitting On 1/2 Acre This Home Has The Perfect Amount Of Space And Privacy To Customize The Lot However You'd Like. Large Workshop/outbuilding On The Property And Ample Storage Under The Deck. This Home Is Nothing Like Others In The Neighborhood And Is A Must See.
- Listing 2** Welcome Home To Serenity And Peaceful Calm In Dallas. Situated In New Georgia Meadows, This Home Boasts Three Cozy Bedrooms, Two Stylishly Appointed Bathrooms, And Features High Ceilings That Lend An Airy And Open Feel To The Interior. One Of The Unique Features Of This Property Is The Large Ground-level Flex Room, Complete With Its Own Private Entrance Door. This Room Is Ideal For A Home Office, A Gym, Or Even As An Additional Bedroom. Enjoy The Beautiful Surroundings Of This Quiet Community, And Take Advantage Of The Large Back Deck That Overlooks The Open Backyard. This Is The Perfect Place To Relax And Unwind With Your Loved Ones. A Great Starter Home Or Downsizing Opportunity, Bring Your Own Personal Touch To Make It Truly Your Own. This Hidden Gem Is A Rare Find, So Don't Miss Your Opportunity To Make It Yours Today!
- Listing 3** 3 Bedroom 2 Bath Spilt Level Home In Dallas Ga. Downstairs Leads To Bonus Room And Two Car Garage. Will Make The Perfect Starter Home Or Investment Property.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	38 Hatties Fancy	35 Pine Shadows Ct	18 Amanda Dr	328 Clyde Cole Rd
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.84 ¹	0.68 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$287,000	\$289,000	\$275,000
List Price \$	--	\$287,000	\$289,000	\$275,000
Sale Price \$	--	\$287,000	\$289,000	\$275,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	05/12/2023	04/07/2023	07/05/2023
DOM · Cumulative DOM	-- · --	87 · 87	70 · 70	60 · 60
Age (# of years)	31	26	33	25
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	Split Other	Split Traditional	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	1,144	1,164	1,350	1,232
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1144	--	--	1,144
Pool/Spa	--	--	--	--
Lot Size	1.44 acres	0.52 acres	0.82 acres	0.46 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	+\$2,000	-\$8,918	-\$2,664
Adjusted Price	--	\$289,000	\$280,082	\$272,336

* Sold 1 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** Your Dream Home Is Waiting For You! This Home Has Fresh Interior Paint And New Flooring Throughout The Home. 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. Head To The Spacious Primary Suite With Good Layout And Closet Included. Extra Bedrooms Add Nice Flex Space For Your Everyday Needs. The Primary Bathroom Features Plenty Of Under Sink Storage Waiting For Your Home Organization Needs. The Back Yard Is The Perfect Spot To Kick Back With The Included Sitting Area. A Must See!
- Sold 2** Nicely Updated 3 Bedroom House With A Bonus Room On The Lower Floor. Master With Walk In Closet And Fresh Carpet And Paint Throughout. Nice Fireplace In The Great Room. Nice Laminated Floors In The Kitchen And Dining Room Areas. Laundry On The Lower Level. Very Nice Updated Back Deck. This Home Sits On 0.82 Acres With A Very Large Fenced Backyard. Located On A Quiet Corner Lot With Large Front And Side Yard
- Sold 3** Please Note: Closing Not Before 070523. For Sale Move In Ready Seller's Goal Is "as-is" Sale 3 Bedroom 2 Full Bath Raised Ranch Over Partially Finished Basement. Includes 2 Bonus Rooms (could Be 4th Bedroom? Man-cave? Office? Music Room? Flex Space?) Great Location Large Beautiful Lot, W/ 2nd Driveway / Parking Area Could Be For Rv Or Work Vehicle(s). Split Bedroom Plan Master Main Level W Lots Of Light. Perfect Family Home W Cozy Fireplace. 3 Miles Fr Ingles & Publix. Just Around The Corner Fr Nebo Elementary School. Location ! Location ! Location !

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NONE			
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	\$289,000	\$289,000
Sales Price	\$287,900	\$287,900
30 Day Price	\$282,900	--
Comments Regarding Pricing Strategy		
<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 275 Clyde Cole Rd
Dallas, GA 30157



Front

L2 87 Brittany Dr
Dallas, GA 30157



Front

L3 141 Villa Ridge Dr
Dallas, GA 30157



Front

Sales Photos

S1 35 Pine Shadows Ct
Dallas, GA 30157



Front

S2 18 Amanda Dr
Dallas, GA 30157



Front

S3 328 Clyde Cole Rd
Dallas, GA 30157



Front

ClearMaps Addendum

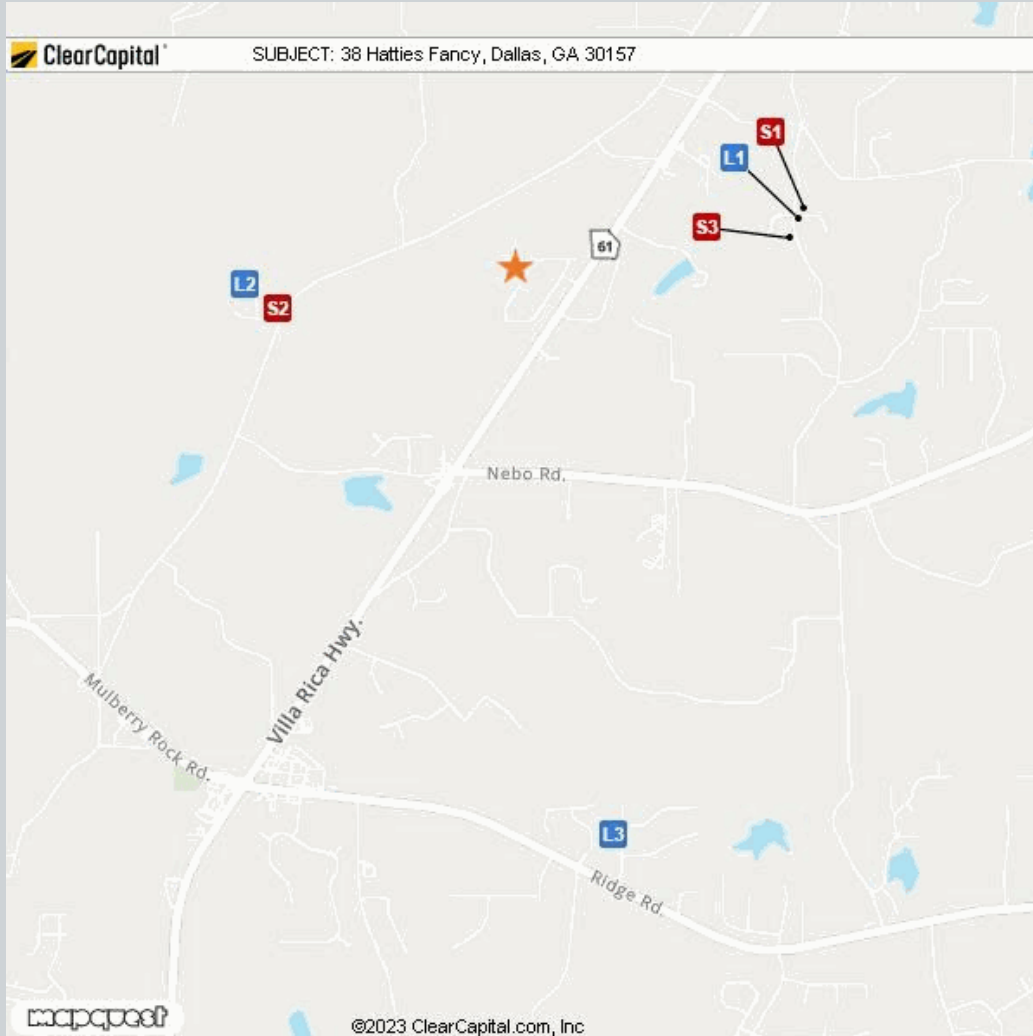
Address ★ 38 Hatties Fancy, Dallas, GA 30157

Loan Number 50534

Suggested List \$289,000

Suggested Repaired \$289,000

Sale \$287,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	38 Hatties Fancy, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	275 Clyde Cole Rd, Dallas, GA 30157	0.82 Miles ¹	Parcel Match
L2 Listing 2	87 Brittaney Dr, Dallas, GA 30157	0.77 Miles ¹	Parcel Match
L3 Listing 3	141 Villa Ridge Dr, Dallas, GA 30157	1.64 Miles ¹	Parcel Match
S1 Sold 1	35 Pine Shadows Ct, Dallas, GA 30157	0.84 Miles ¹	Parcel Match
S2 Sold 2	18 Amanda Dr, Dallas, GA 30157	0.68 Miles ¹	Parcel Match
S3 Sold 3	328 Clyde Cole Rd, Dallas, GA 30157	0.79 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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2027	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	9.68 miles	Date Signed	07/08/2023

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:

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.