

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	309 Silver Spring Street, Dallas, GEORGIA 30157	Order ID	8566503	Property ID	33778199
Inspection Date	12/30/2022	Date of Report	12/30/2022		
Loan Number	50536	APN	058086		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

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		
Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
R. E. Taxes	\$2,296	
Assessed Value	\$67,780	
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: \$195500 High: \$397250	
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	309 Silver Spring Street	162 Silver Fox Trl	211 Silver Fox Trl	176 Silver Fox Trl
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.25 ¹	0.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,900	\$299,900	\$299,000
List Price \$	--	\$279,900	\$299,900	\$299,000
Original List Date		08/16/2022	11/04/2022	06/29/2022
DOM · Cumulative DOM	-- · --	136 · 136	56 · 56	184 · 184
Age (# of years)	17	19	16	19
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories A-Frame
# Units	1	1	1	1
Living Sq. Feet	1,571	1,260	1,518	1,661
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.12 acres	0.39 acres	0.16 acres
Other	PATIO	PATIO	PATIO	PATIO

* 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.

Current Listings - Cont.

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

Listing 1 1 Car Garage 3 Bedroom 2.5 Bath Home With A Covered Patio And Fenced In Backyard. Close To Us-278, The Highland Pavilion Shopping Center And Restaurants...

Listing 2 The Kitchen Has Quartz Countertops, A Stainless Steel Dishwasher And Stove. The Half Bath Is On The Main Floor. The Primary Suite, Full Bath, Laundry Area And Bedrooms Are On The 2nd Floor. Near Hwy 278, This Home Is Conveniently Located And Close To Retailers And Restaurants. Such A Cozy Place To Rest, Relax And Rejuvenate! Come Check It Out And Place Your Offer! If Buyer Uses The Seller's Preferred Lender For Financing, Seller May Contribute Up To 2.5% Of The Purchase Price To Buy Down Rate By 2% For The First Year, 1% For The 2nd Year.

Listing 3 Beautiful Home In Silver Ridge Swim/tennis Community. This Home Features 3 Bedrooms And 2 1/2 Baths. It Has Hardwood Flooring On The Main Level And Carpeting In The Other Areas Of The House. The Family Room Has A Fireplace Accented With A Lovely Ceiling Fan. You Also Have A Eat-in Kitchen With A Chandelier For A Nice Dining Experience. The Yard Is Fenced In With A Patio Area To Enjoy Nice Evenings Outdoors. The Yard Is Large And Private. This Location Is Minutes From Shopping And The Silver Comet Trail. The Hoa Fees Include Maintenance Of The Front Lawn And Swim/tennis

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	309 Silver Spring Street	106 Silver Spring St	186 Silver Fox Trl	217 Silver Fox Trl
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	Public Records	MLS
Miles to Subj.	--	0.11 ¹	0.23 ¹	0.22 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$290,000	\$270,000
List Price \$	--	\$275,000	\$290,000	\$270,000
Sale Price \$	--	\$275,000	\$290,000	\$270,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	10/24/2022	08/02/2022	09/29/2022
DOM · Cumulative DOM	-- · --	87 · 87	90 · 8	25 · 25
Age (# of years)	17	16	16	18
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,571	1,715	1,641	1,704
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.11 acres	0.12 acres	0.11 acres	0.23 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	-\$3,600	\$0	-\$3,325
Adjusted Price	--	\$271,400	\$290,000	\$266,675

* 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** Spacious Move-in Ready 2br/2.5 Ba 2-story Home In Swim/tennis Community! You Will Enjoy A Spacious Open Floor Plan On The Main Level Way With A Half Bath, Large Windows For Natural Lighting, A Kitchen Island, And Beautiful Flooring While Taking In Views Of The Luscious Backyard. Upstairs You Will Enjoy The Open Loft Area, Great For A Home Office, Play Area, Or Media Space! Additionally, The Owner's Suite Has Tray Ceilings And A Lovely En Suite Full Bathroom. A Secondary Bedroom, Laundry, And Full Bathroom Make This Home Perfect For A Starter Family! The Neighborhood Hoa Maintains The Front Yard As Well As Swim And Tennis Amenities. The Home, Sidewalk, Patio, And Driveway Were Recently Pressure Washed. This Home Is Conveniently Located Within Minutes Of Shopping, Dining, Schools, And Wellstar Paulding Hospital.
- Sold 2** Super Location That Is Close To Shopping, Schools, Dining And Worship. Let's Make A Deal On This One Today Before It Gets Gone!
- Sold 3** This Is The One! Great 3 Bedroom Home Offers Open Floor Plan With Large Kitchen, Dining & Living Space With Newer Lvt Flooring On The Main Level. Huge Island With Pot Rack, Granite Countertops, Stainless Appliances, Gas Range, Lots Of Cabinets And Large Pantry Make This Chef's Kitchen A Must! Upstairs You Will Find Large Owner's Suite With Oversized Soaker Tub Where You Can Relax After A Hard Day! Two Ample Sized Secondary Bedrooms, Large Full Bath And Laundry Complete The Second Level. You Will Find Easy Access To The Garage, Which, Might I Add, Is Air Conditioned! Why Sweat When You Are Working On Your Favorite Project?? Level, Fence Backyard (with An Additional Lot), Flat Patio For Grilling Out, And Storage Space For The Mower. This Home Is Located Across From The Community Pool And Literally Steps To The Silver Comet Trail.

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	2						
# 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
12/27/2022	\$300,000	--	--	--	--	--	MLS
12/27/2022	\$300,000	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$290,000	\$290,000
Sales Price	\$290,000	\$290,000
30 Day Price	\$287,900	--
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 162 Silver Fox Trl
Dallas, GA 30157



Front

L2 211 Silver Fox Trl
Dallas, GA 30157



Front

L3 176 Silver Fox Trl
Dallas, GA 30157



Front

Sales Photos

S1 106 Silver Spring St
Dallas, GA 30157



Front

S2 186 Silver Fox Trl
Dallas, GA 30157



Front

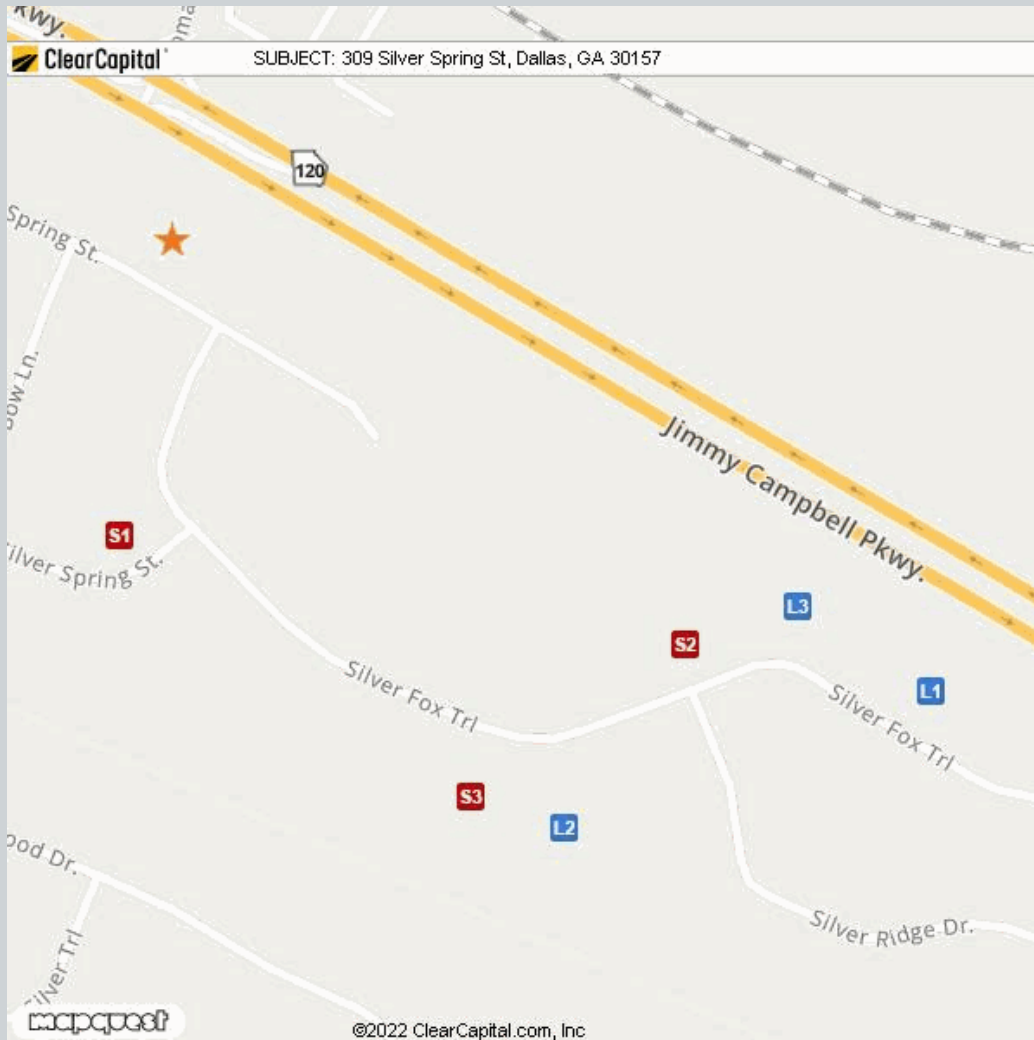
S3 217 Silver Fox Trl
Dallas, GA 30157



Front

ClearMaps Addendum

Address ★ 309 Silver Spring Street, Dallas, GEORGIA 30157
Loan Number 50536 **Suggested List** \$290,000 **Suggested Repaired** \$290,000 **Sale** \$290,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	309 Silver Spring Street, Dallas, Georgia 30157	--	Parcel Match
L1 Listing 1	162 Silver Fox Trl, Dallas, GA 30157	0.31 Miles ¹	Parcel Match
L2 Listing 2	211 Silver Fox Trl, Dallas, GA 30157	0.25 Miles ¹	Parcel Match
L3 Listing 3	176 Silver Fox Trl, Dallas, GA 30157	0.26 Miles ¹	Parcel Match
S1 Sold 1	106 Silver Spring St, Dallas, GA 30157	0.11 Miles ¹	Parcel Match
S2 Sold 2	186 Silver Fox Trl, Dallas, GA 30157	0.23 Miles ¹	Parcel Match
S3 Sold 3	217 Silver Fox Trl, Dallas, GA 30157	0.22 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	02/28/2023	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	13.21 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.