

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	1077 Maria Drive, Mcdonough, GA 30253	Order ID	8574548	Property ID	33800645
Inspection Date	01/09/2023	Date of Report	01/09/2023		
Loan Number	50540	APN	057C01132000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	01.06.23 Citi-CS Update	Tracking ID 1	01.06.23 Citi-CS Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	The exterior of the subject property looks to have been renovated or updated. It is assumed that the interior of the property is in similar renovated or updated condition. There are no obvious damage to the subject property that would require immediate repairs.
R. E. Taxes	\$3,306	
Assessed Value	\$110,800	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(windows and doors locked with lockbox)	
Ownership Type	Leasehold	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Simpson Mill (404) 835-9262	
Association Fees	\$325 / Year (Pool,Landscaping,Tennis,Other: Pond)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The subject property is located in an established neighborhood that sits adjacent a major highway and within walking distance of shopping and restaurants. Homes in this neighborhood are different in style and size but all homes are well maintained and yards are groomed. Exterior amenities in this neighborhood are fishing pond, tennis, and swimming. Market conditions in this neighborhood are stable but beginning to slow as home values are beginning to decline and days on the market are increasing. Homes in this neighborhood are selling at 93% of asking price.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$207,500 High: \$396,500	
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	1077 Maria Drive	1051 Field View Drive	951 Field View Drive	464 Savannah Place
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.44 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$349,900	\$367,500	\$349,900
List Price \$	--	\$345,900	\$367,500	\$349,900
Original List Date		12/01/2022	11/25/2022	01/03/2023
DOM · Cumulative DOM	-- · --	31 · 39	45 · 45	6 · 6
Age (# of years)	21	21	23	24
Condition	Good	Good	Average	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,299	2,571	2,211	2,151
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2
Total Room #	8	8	8	8
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	.5 acres	.50 acres	.40 acres	.90 acres
Other	Fence	None	Fence	None

* 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** Beautiful house - wonderful location! Come check out this recently renovated 4 bed / 2.5 bath house in a well-maintained subdivision! Renovations include new luxury plank vinyl flooring, new carpet, new granite countertops, new fixtures, fresh new paint, and more! This house is 100% move-in ready AND the seller has furnished a refrigerator as well to make sure you have absolutely everything you need! Inside features nicely laid out kitchen with breakfast area, separate dining room, spacious bedrooms and baths and master suite with dual closets, double vanity, separate shower, and large soaking tub. The garage will easily house two vehicles with extra room for storage. For more information call today! More GLA adj (-4000)
- Listing 2** Situated on a beautiful corner lot, this highly sought-after traditional two-story is located in the exclusive community of Parkridge @ Simpson Mill. Boasting 4beds/2.5baths, formal dining room, large eat-in kitchen w/ plenty of cabinets space and stainless steel appliances, a spacious family room w/ fireplace that overlooks an amazing backyard patio and workshop. The master suite is a great retreat designed with a huge walk-in closet, tray ceilings, and double vanities/garden tub. With three-additional bedrooms on the upper floor and a formal dining room on the main, this home has more than enough space to meet your needs. SELLER TO PAY UP TO \$10,000.00 TOWARDS BUYER'S CLOSING COSTS AND provide a 12-month Home Warranty w/ FULL PRICE OFFER. Close to shopping and schools. The community offers a pool, tennis courts, walking trails, playground, and a lake. Three miles away from Atlanta Motor Speedway. Schedule an appointment today! THIS HOME WILL NOT LAST! Condition adj (+5000)
- Listing 3** COME SEE THIS CHARMING 4 BEDROOM RANCH WITH MASTER ON MAIN AND TONS OF UPGRADES! THIS 4-SIDED BRICK HOME IS LOCATED ON A LARGE CUL-DE-SAC LOT. LARGE EAT-IN KITCHEN HAS GRANITE COUNTERTOPS, STAINLESS STEEL APPLIANCES, AND A FARMHOUSE FEEL. HUGE UNFINISHED BASEMENT WITH UNBELIEVABLE 12 FT CEILINGS! TONS OF SPACE FOR STORAGE OR READY TO BE FINISHED HOW YOU WANT IT. NEW ROOF, GUTTERS AND FRESH PAINT! Less square footage (+2500), one less half bathroom (+2500), larger lot (-1500)

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1077 Maria Drive	977 Field View Drive	1725 Bennett	1503 Elena Drive
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.44 ¹	0.23 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$334,500	\$395,000	\$349,900
List Price \$	--	\$334,500	\$350,000	\$349,900
Sale Price \$	--	\$334,500	\$340,000	\$349,200
Type of Financing	--	Conventional	Other	Cash
Date of Sale	--	12/29/2022	12/30/2022	09/12/2022
DOM · Cumulative DOM	-- · --	24 · 52	78 · 112	7 · 39
Age (# of years)	21	23	20	22
Condition	Good	Good	Good	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	2,299	2,208	1,097	2,289
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 3 · 1	4 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	75%	0%
Basement Sq. Ft.	--	--	1,130	--
Pool/Spa	--	--	--	--
Lot Size	.5 acres	.5 acres	.411 acres	.50 acres
Other	Fence	Fence	Fence	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$334,500	\$340,000	\$349,200

* 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** Recently renovated 4 bed / 2.5 bath home in a well-maintained subdivision! Living Room/flex room, separate formal dining, lrg family room with fireplace, open to kitchen, gas range, built in microwave. Renovations include: new cabinets, new carpet upstairs, new quartz countertops, new fixtures. Home features breakfast area, separate dining room, spacious bedrooms and baths, master suite with large walk in closet, sep shower & lrg soaking tub. The garage will easily hold 2 vehicles with room for storage. Appointment thru showing time, send offer as one pdf format. Agent Bonus/see private remarks. No adjustable variances
- Sold 2** This move-in ready home could be the one! New paint and light fixtures throughout entire home. New LVP flooring and carpet on main and upper levels. Eat-in kitchen features stainless steel appliances. Master features walk-in closet and separate tub and shower. Full basement offers newly finished full bath and additional space for bedrooms, office, etc. Spacious backyard perfect for entertaining. Located in a swim community with clubhouse. Convenient to restaurants, shops, and I-75. OPEN HOUSE SUN. 9/18 1-3PM. Less square footage (+5000), basement square footage (-5000), one less bedroom (+4500), lot size (
- Sold 3** Welcome home to this well maintained 4 bedroom 2.5 bath home. Rocking chair front porch. Deck overlooking private back yard. Conveniently located near shopping, dining, and HWY 75. Take a stroll through the neighborhood and enjoy the community pool, playground and 3 stocked lakes! Condition (+5000)

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				The subject property was withdrawn from the MLS 7/3/2022 and was listed as a pre-foreclosure under market value.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		1					
# 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
06/18/2022	\$289,900	--	--	Withdrawn	07/03/2022	\$289,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$345,000	\$345,000
Sales Price	\$341,200	\$341,200
30 Day Price	\$337,500	--
Comments Regarding Pricing Strategy		
The price opinion for this report is based on the most recent list and sold comps locate within the same neighborhood as subject. Included are 2 list and sold comps that are in similar good condition as subject and 1 list and sold comp in average condition.		

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



Address Verification



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 1051 Field View Drive
Mcdonough, GA 30253



Front

L2 951 Field View Drive
Mcdonough, GA 30253



Front

L3 464 Savannah Place
Mcdonough, GA 30253



Front

Sales Photos

S1 977 Field View Drive
Mcdonough, GA 30253



Front

S2 1725 Bennett
Mcdonough, GA 30253



Front

S3 1503 Elena Drive
Mcdonough, GA 30253



Front

ClearMaps Addendum

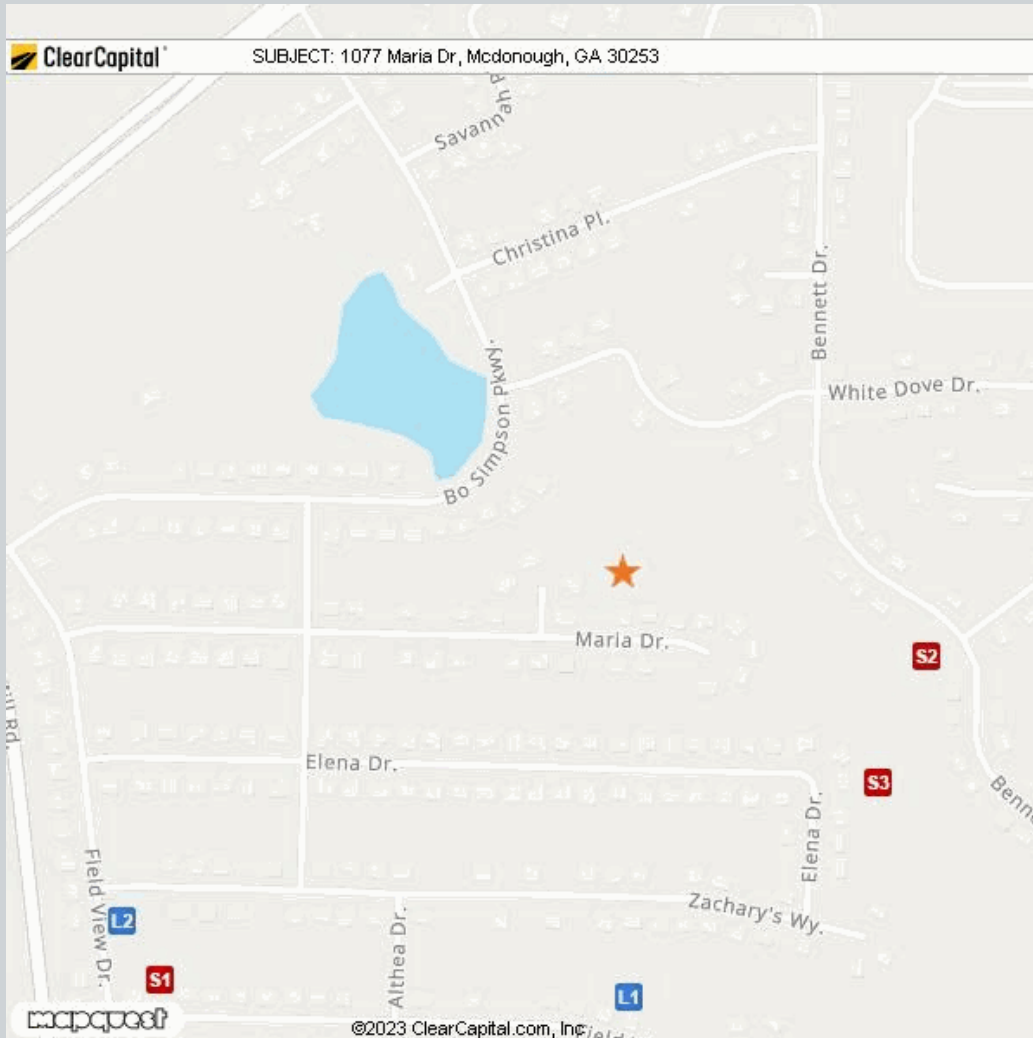
Address ★ 1077 Maria Drive, Mcdonough, GA 30253

Loan Number 50540

Suggested List \$345,000

Suggested Repaired \$345,000

Sale \$341,200



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1077 Maria Drive, Mcdonough, GA 30253	--	Parcel Match
L1 Listing 1	1051 Field View Drive, Mcdonough, GA 30253	0.30 Miles ¹	Parcel Match
L2 Listing 2	951 Field View Drive, Mcdonough, GA 30253	0.44 Miles ¹	Parcel Match
L3 Listing 3	464 Savannah Place, Mcdonough, GA 30253	0.37 Miles ¹	Parcel Match
S1 Sold 1	977 Field View Drive, Mcdonough, GA 30253	0.44 Miles ¹	Parcel Match
S2 Sold 2	1725 Bennett, Mcdonough, GA 30253	0.23 Miles ¹	Parcel Match
S3 Sold 3	1503 Elena Drive, Mcdonough, GA 30253	0.24 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	Myra Rudd	Company/Brokerage	Myra Rudd Services real estate
License No	320542	Address	140 Rendition Drive McDonough GA 30253
License Expiration	02/25/2024	License State	GA
Phone	6786417823	Email	16786417823@tmomail.net
Broker Distance to Subject	1.96 miles	Date Signed	01/09/2023

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.