

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>	214 Grasslands Drive, Pooler, GA 31322	<b>Order ID</b>	8364540	<b>Property ID</b>	33136531
<b>Inspection Date</b>	08/03/2022	<b>Date of Report</b>	08/03/2022		
<b>Loan Number</b>	50716	<b>APN</b>	51015b02007		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Chatham		

Tracking IDs					
<b>Order Tracking ID</b>	08.03.22 BPO	<b>Tracking ID 1</b>	08.03.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

General Conditions		Condition Comments
<b>Owner</b>	Curry Stevens	The subject property appears well maintained with no repairs or improvements needed.
<b>R. E. Taxes</b>	\$3,057	
<b>Assessed Value</b>	\$279,000	
<b>Zoning Classification</b>	Single Family	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<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

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	The subject property is located close to schools, shopping, highways, hospitals and industry.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$290,000 High: \$370,000	
<b>Market for this type of property</b>	Increased 1 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	214 Grasslands Drive	501 Viceroy Drive	107 Westwind Drive	215 Tigers Paw Drive
<b>City, State</b>	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
<b>Zip Code</b>	31322	31322	31322	31322
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.39 <sup>1</sup>	0.37 <sup>1</sup>	0.08 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$350,000	\$341,900	\$320,000
<b>List Price \$</b>	--	\$350,000	\$341,900	\$320,000
<b>Original List Date</b>		07/11/2022	07/06/2022	06/23/2022
<b>DOM · Cumulative DOM</b>	-- · --	23 · 23	28 · 28	41 · 41
<b>Age (# of years)</b>	16	8	11	15
<b>Condition</b>	Average	Average	Average	Average
<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>	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,486	2,364	2,400	2,436
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	8	8
<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>	.18 acres	.18 acres	.16 acres	.17 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** Fantastic well maintained home in popular Pooler neighborhood with 3 bedrooms and 2.5 baths! Walk in to an open concept interior with plenty of space for everyday life AND entertaining. The dining room flows into the large living space which is adjacent to the eat-in kitchen. The kitchen has tons of counter space and storage along with stainless steel appliances. All bedrooms are generously sized and located upstairs. The second floor also features a multipurpose oversized loft which works great as a media room, office, or playroom. This loft could easily be converted to a 4th bedroom if needed. The spacious master suite has walk in closet and an ensuite bathroom with separate tub & shower as well as dual vanities. The community of Hunt Club is lined with sidewalks and amenities include a swimming pool and park.

**Listing 2** No MLS comments. List comp two is similar to the subject property due to size, age, condition and location.

**Listing 3** Run, Don't walk! This gorgeous home will not last! Situated on a beautiful corner lot of the desired Hunt Club Community! Upon entering, you are greeted with wood floors throughout the downstairs. The open floor plan makes entertaining a breeze! Chef's kitchen features ample cabinet and counter space, stainless steel appliances and upgraded white cabinetry. Upstairs you will find a large loft/flex space that could be used for an extra living room, office or playroom. The master suite and ensuite boasts an oversized tiled shower, jetted tub and dual vanities. Two additional bedrooms and a full bathroom are also located upstairs, both with large closets! Relax in your fenced backyard on the enclosed porch. Large patio and a shed for all of your lawn equipment! Deep 2-car garage. Conveniently situated near shopping, restaurants, Gulfstream, and Hunter Army Airfield! Make your appointment today!

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	214 Grasslands Drive	350 Southwilde Way	518 Viceroy Drive	128 Tanzania Trail
<b>City, State</b>	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
<b>Zip Code</b>	31322	31322	31322	31322
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.47 <sup>1</sup>	0.39 <sup>1</sup>	0.36 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$329,900	\$305,000	\$315,000
<b>List Price \$</b>	--	\$329,900	\$305,000	\$315,000
<b>Sale Price \$</b>	--	\$330,300	\$320,000	\$320,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	04/22/2022	03/01/2022	02/15/2022
<b>DOM · Cumulative DOM</b>	-- · --	5 · 52	43 · 58	54 · 76
<b>Age (# of years)</b>	16	6	7	7
<b>Condition</b>	Average	Average	Average	Average
<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>	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,486	2,326	2,147	2,364
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	8	8
<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>	.18 acres	.19 acres	.15 acres	.19 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$16,000	+\$33,900	+\$12,200
<b>Adjusted Price</b>	--	\$346,300	\$353,900	\$332,200

\* Sold 3 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** Meticulously Maintained 4 Bed 2.5 Bath Home In Desirable Hunt Club Located in Pooler. Fresh Paint Throughout Entire Home, LVP Flooring Throughout the Main Living Space, Tons Of Storage and Has a Lagoon View! Rocking Chair Front Porch Leads to Foyer Entrance, and Formal Dining Room. Kitchen Features Stainless Steel Appliances, Granite Counter Tops, Tile Backsplash, Island, Breakfast Area, and Walk in Pantry. Mud Room and Laundry off the Kitchen. Upstairs you will find 4 Spacious Bedrooms w/ Walk-in Closets. Guest Bath with Comfort Height Vanity. Master Boasts Soaking Tub, Separate Shower, Dual Sinks, and Closet w/ Built-ins. Backyard has Peaceful Wooded View, Screened in Porch w/ Extended Grilling Pad and Lagoon View! Community Features Pool, Playground and Clubhouse. Godley Station K-8 School only 3 Minutes Away, Quick Commute to I-95 and I-16. 10 Minutes to GulfStream, Savannah Airport and Georgia Ports!
- Sold 2** No MLS comments. Sale comp two is similar to the subject property due to size, age, condition and location.
- Sold 3** Fantastic Floorplan That's Ready to Meet Your Needs: First Floor Offers Formal Dining Room, Half Bath, Awesome Kitchen w Granite Counters, Beautiful Backsplash, Island w Breakfast Bar + Breakfast Area + Pantry as Well! Grand Great Room Showcases Space to Accommodate Large Scale Furnishings and is Open to Kitchen and Breakfast Room - Excellent Entertaining Spot! Second Floor Living Space Does Not Disappoint with Expansive Loft Perfect for Game Room / Family Room / Work Space / Class Room,, Impressive Master Bedroom Presents Double Closet & Beautiful Bath Boasting Double Vanities (1 w Sitting Niche) + Soaking Tub + Sep. Shower.. and A Powder Room is the Perfect Finishing Touch! 2 Additional Generous Sized Bedrooms Share a Nicely Appointed Hall Bathroom. Spray Foam Insulation and LED Can Lights. Enjoy Time Spent Outdoors on Expansive Patio that Overlooks a Lovely Yard..Privacy Fencing is in Place for Your Convenience..

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No listing history in the past 12 months.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$340,000	\$340,000
<b>Sales Price</b>	\$335,000	\$335,000
<b>30 Day Price</b>	\$330,000	--
<b>Comments Regarding Pricing Strategy</b>		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in surrounding area.		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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.
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### Subject Photos



Front



Address Verification



Side



Side



Street



Other



## Listing Photos

**L1** 501 Viceroy Drive  
Pooler, GA 31322



Front

**L2** 107 Westwind Drive  
Pooler, GA 31322



Front

**L3** 215 Tigers Paw Drive  
Pooler, GA 31322



Front



## Sales Photos

**S1** 350 Southwilde Way  
Pooler, GA 31322



Front

**S2** 518 Viceroy Drive  
Pooler, GA 31322



Front

**S3** 128 Tanzania Trail  
Pooler, GA 31322



Front

### ClearMaps Addendum

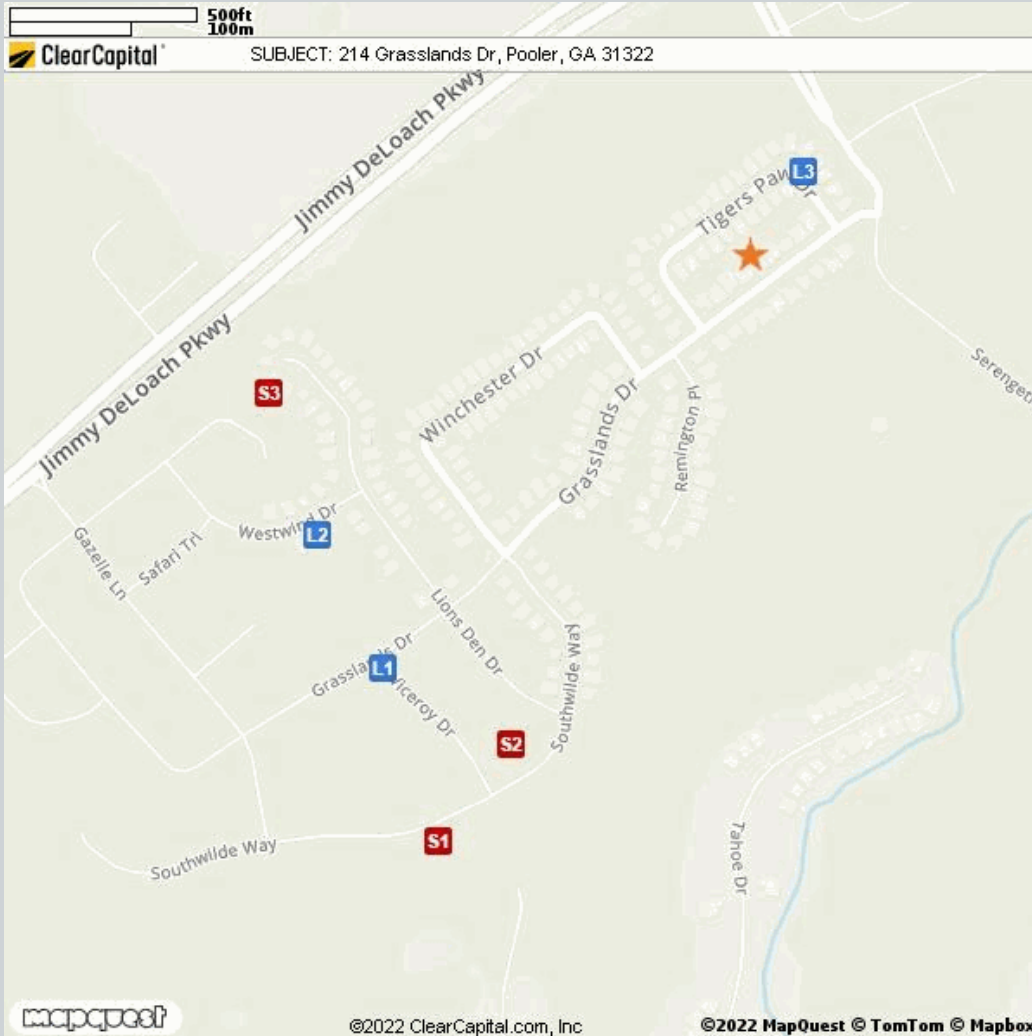
**Address** ★ 214 Grasslands Drive, Pooler, GA 31322

**Loan Number** 50716

**Suggested List** \$340,000

**Suggested Repaired** \$340,000

**Sale** \$335,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

★	Subject	214 Grasslands Drive, Pooler, GA 31322	--	Parcel Match
L1	Listing 1	501 Viceroy Drive, Pooler, GA 31322	0.39 Miles <sup>1</sup>	Parcel Match
L2	Listing 2	107 Westwind Drive, Pooler, GA 31322	0.37 Miles <sup>1</sup>	Parcel Match
L3	Listing 3	215 Tigers Paw Drive, Pooler, GA 31322	0.08 Miles <sup>1</sup>	Parcel Match
S1	Sold 1	350 Southwilde Way, Pooler, GA 31322	0.47 Miles <sup>1</sup>	Parcel Match
S2	Sold 2	518 Viceroy Drive, Pooler, GA 31322	0.39 Miles <sup>1</sup>	Parcel Match
S3	Sold 3	128 Tanzania Trail, Pooler, GA 31322	0.36 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>	Jennifer Breon	<b>Company/Brokerage</b>	ERA Coastal RE
<b>License No</b>	302412	<b>Address</b>	324 Mulberry Drive Richmond Hill GA 31324
<b>License Expiration</b>	01/31/2026	<b>License State</b>	GA
<b>Phone</b>	9123120333	<b>Email</b>	breonbpo@gmail.com
<b>Broker Distance to Subject</b>	14.42 miles	<b>Date Signed</b>	08/03/2022

*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.**