

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	171 Georgias Lane, Dallas, GA 30157	Order ID	8644873	Property ID	33975316
Inspection Date	03/08/2023	Date of Report	03/11/2023		
Loan Number	51082	APN	054619		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	03.06.23 BPO Citi-CS Update	Tracking ID 1	03.06.23 BPO Citi-CS Update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments Property has normal wear and tear
R. E. Taxes	\$2,548	
Assessed Value	\$85,796	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
Ownership Type	Fee Simple	
Property Condition	Good	
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 .Property is located in an established neighborhood with like condition propertiesN
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$229000 High: \$504950	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	171 Georgias Lane	281 Moreland Cir	270 Covington Dr	305 Christopher Dr
City, State	Dallas, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30157	30141	30141	30141
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.46 ¹	0.31 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,000	\$375,000	\$325,000
List Price \$	--	\$339,000	\$364,999	\$325,000
Original List Date		01/26/2023	01/26/2023	02/28/2023
DOM · Cumulative DOM	-- · --	44 · 44	44 · 44	11 · 11
Age (# of years)	21	22	22	21
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/Rambler	1.5 Stories Traditional	1.5 Stories Traditional	2 Stories Modern
# Units	1	1	1	1
Living Sq. Feet	1,446	1,399	2,848	1,887
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	5 · 2 · 1	3 · 2 · 1
Total Room #	5	7	8	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	Yes
Basement (% Fin)	0%	50%	0%	0%
Basement Sq. Ft.	--	1,320	--	1,118
Pool/Spa	--	--	--	--
Lot Size	0.35 acres	0.18 acres	0.23 acres	0.23 acres
Other	--	--	--	--

* Listing 1 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** Looking for move in ready? You've found it in this 4 Bedroom/3 Bath home in a popular swim/tennis community! Features include fresh interior paint, upgraded LED lighting throughout, updated flooring, smooth ceilings and tons of storage space! Foyer leads to bright & open main level with soaring vaulted ceilings and abundant natural light! Fireside great room flows seamlessly into the large dining room and kitchen w/updated stainless appliances, granite and breakfast bar w/storage! Easy access to the upper deck from the great room means you can enjoy your morning coffee in the sunshine! Primary suite includes a big walk-in closet, soaking garden tub, separate shower and dual sinks. You'll also find 2 generously sized secondary bedrooms each w/new flooring, big closets plus updated hall bath. Head down to the lower level featuring a multipurpose bonus room with snack bar, 4th bedroom and another full bath! Perfect for a private suite or use it as a home office/homeschool hub! Oversized 2 car garage opens into a huge storage space that has access to the backyard! This would be a great spot to create a "mini mudroom" where you can clean up dirty paws, outdoor toys or gardening tools! An expanded covered lower level deck leads out to the large level, fenced yard complete with covered pergola and place for a fire pit! Parkside at Waterford Park is a great community located just minutes from shopping & dining in Hiram and convenient to Dallas and West Cobb
- Listing 2** This home is move-in ready with five bedrooms. Downstairs you will find a large open kitchen and great room with plenty of room to entertain and relax. The kitchen is large with a view of the backyard and a great room. There is also a large family room on the first floor as well. Upstairs you will find the oversized owner's suite with its own spacious bathroom. There are also four additional bedrooms upstairs with plenty of storage. The laundry room is conveniently located upstairs. When you are ready to enjoy the outdoors you can step out back and enjoy a large fenced-in yard with greenspace behind
- Listing 3** *** Owner suite on the main, New Roof Installed*** This fantastic 3- bed, 2.5 bath home is situated on a beautifully wooded lot conveniently located near Downtown Hiram. Welcome your guests into the inviting two-story foyer opened to the formal dining room. The semi-open floor plan also features a kitchen with white cabinetry, tile flooring, breakfast room. Family room with wood flooring, a cozy, gas fireplace opening to a large, private back porch perfect for enjoying your morning coffee or entertaining friends and family. The spacious ownerCOs suite with tray ceiling and ownerCOs ensuite featuring tile flooring, double vanities, soaking tub and separate shower. The upstairs boasts two additional bedrooms, a large loft/flex room, and a full bathroom. The unfinished terrace level offers an abundance of storage or can be finished for additional living space. Conveniently located near schools, restaurants, grocery and retail establishments

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	171 Georgias Lane	292 Moreland Cir	119 Christopher Dr	300 Spring View Ct
City, State	Dallas, GA	Hiram, GA	Hiram, GA	Dallas, GA
Zip Code	30157	30141	30141	30157
Datasource	Public Records	MLS	MLS	Public Records
Miles to Subj.	--	0.42 ¹	0.42 ¹	0.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$394,900	\$330,000	\$329,466
List Price \$	--	\$339,900	\$330,000	\$329,466
Sale Price \$	--	\$335,000	\$335,000	\$329,466
Type of Financing	--	Fha	Other	Cash
Date of Sale	--	11/16/2022	10/31/2022	11/03/2022
DOM · Cumulative DOM	-- · --	170 · 170	40 · 40	1 · 0
Age (# of years)	21	23	22	26
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/Rambler	1.5 Stories Traditional	1 Story Ranch/Rambler	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	1,446	1,405	1,827	1,602
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2 · 1
Total Room #	5	7	5	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.		1,359	--	--
Pool/Spa	--	--	--	--
Lot Size	0.35 acres	0.23 acres	0.18 acres	0.46 acres
Other	--	--	--	--
Net Adjustment	--	-\$4,770	-\$11,430	-\$7,130
Adjusted Price	--	\$330,230	\$323,570	\$322,336

* 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** Beautiful newly renovated 4 bedroom 3 bath home with partially finished basement. Main level features primary with en suite bathroom, 2 bedrooms with full bath, formal dining room, living room, kitchen and breakfast area. Kitchen has been updated with new quartz and freshly painted cabinets. New interior paint laminate and carpet as well! Partial basement features an entertainment area, bedroom, full bath and laundry along with a spacious 2 car garage with storage area. Nice sized backyard. Amenity features pool, playground and tennis court. Move in ready!\$3500 Selling Broker Bonus if under contract by 10/31 and closes by 11/30!
- Sold 2** Immaculate and meticulously maintained, this beautiful ranch home is a must see! Pride of ownership shows in this spotless home featuring a vaulted family room, fireplace & gas logs, large formal dining room, beautiful laminate floors, awesome kitchen with granite counters, stainless steel appliances and tile backsplash with breakfast area, the master suite is superb with vaulted ceiling, sitting room with second fireplace with gas logs, the master bath has a large tile shower and great walk-in closet, split bedroom plan with spacious secondary bedrooms. Outside you will discover the parklike backyard with privacy fence, gorgeous landscaping & a covered back patio perfect for relaxing! Located minutes away to shopping and dining, in a wonderful swim/tennis community. This home is amazing and will not disappoint!
- Sold 3** Welcome home to this charming 3BR/2BA in East Paulding. Fresh, open floorplan with plenty of natural light! Fireside family room, open concept dining and eat in kitchen w/tons of cabinets! Large master suite w/huge bath, double vanities and extra large closet. Split bedroom floor plan features 2 add'l bedrooms. Large unfinished basement stubbed for bath. Corner lot w/large backyard. This home just needs some TLC and will be perfect. All major systems within 5 years old. No HOA Community

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in July 2019			
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

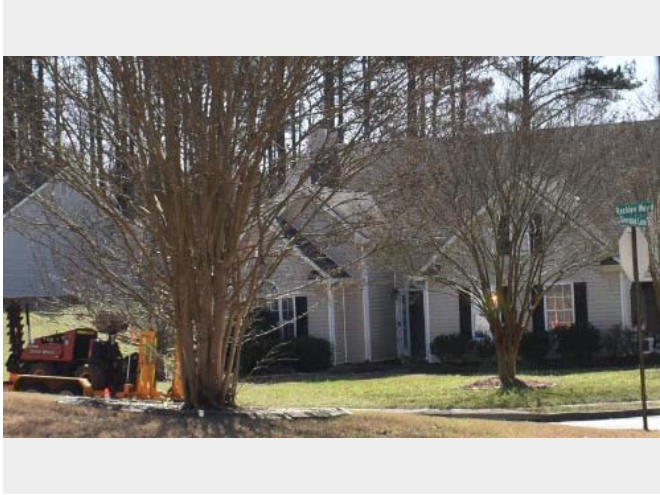
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$329,000	\$329,000
Sales Price	\$329,000	\$329,000
30 Day Price	\$325,900	--
Comments Regarding Pricing Strategy		
Property is located in Dallas, GA. Area is sought after for its proximity to Marietta and Atlanta. Adjustments 30 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 Half Bath		

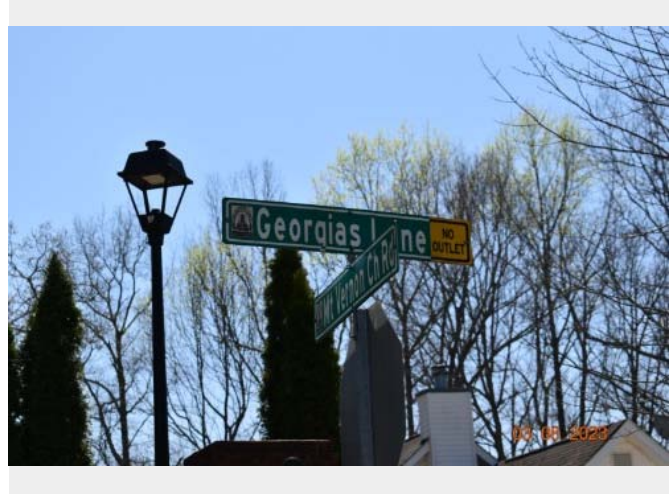
Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes	The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported
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Subject Photos



Front



Address Verification



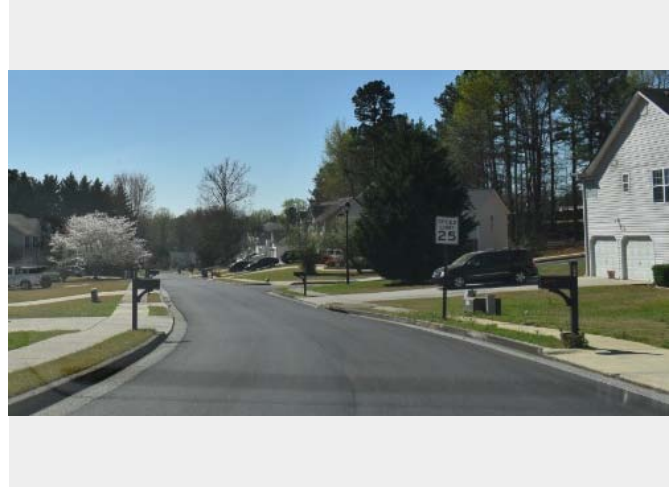
Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 281 Moreland Cir
Hiram, GA 30141



Front

L2 270 Covington Dr
Hiram, GA 30141



Front

L3 305 Christopher Dr
Hiram, GA 30141



Front

Sales Photos

S1 292 Moreland Cir
Hiram, GA 30141



Front

S2 119 Christopher Dr
Hiram, GA 30141



Front

S3 300 Spring View Ct
Dallas, GA 30157



Front

ClearMaps Addendum

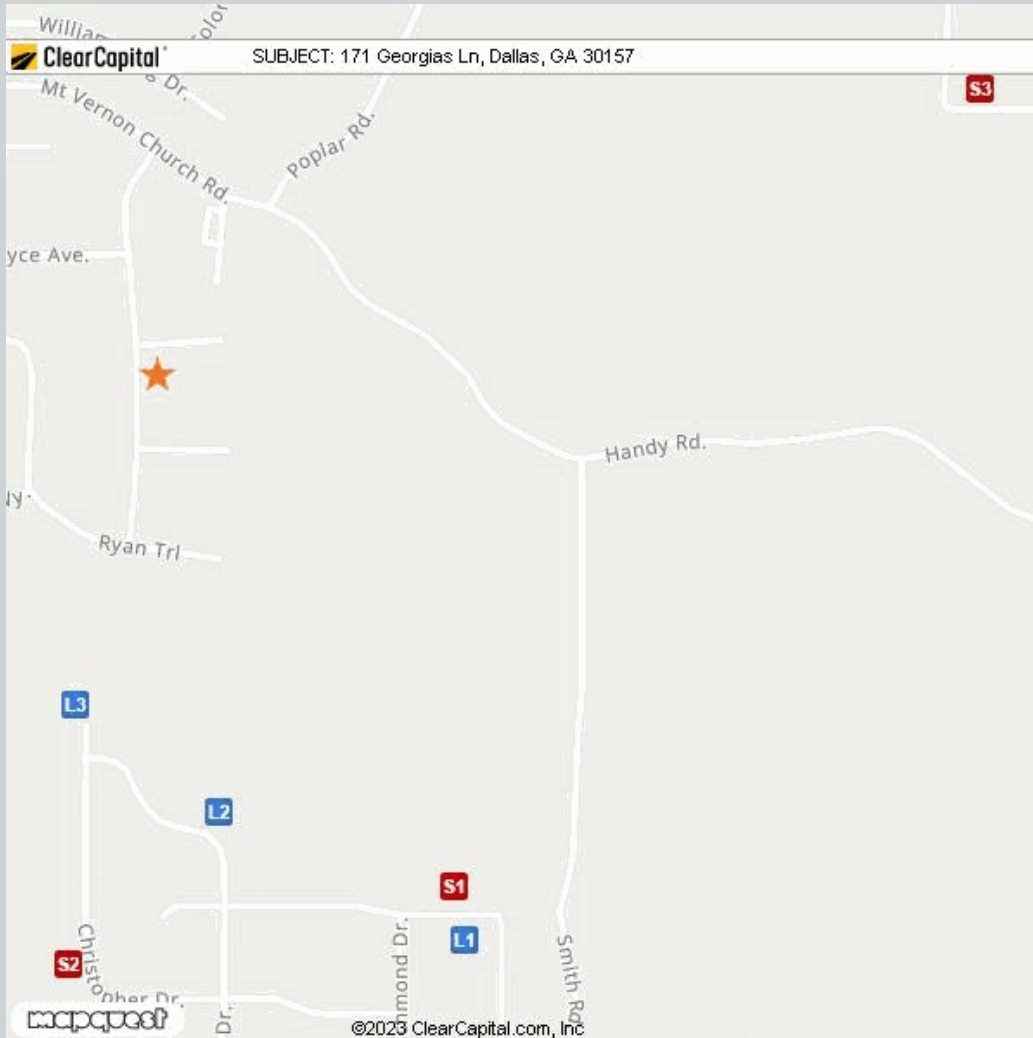
Address ★ 171 Georgias Lane, Dallas, GA 30157

Loan Number 51082

Suggested List \$329,000

Suggested Repaired \$329,000

Sale \$329,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	171 Georgias Lane, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	281 Moreland Cir, Hiram, GA 30141	0.46 Miles ¹	Parcel Match
L2 Listing 2	270 Covington Dr, Hiram, GA 30141	0.31 Miles ¹	Parcel Match
L3 Listing 3	305 Christopher Dr, Hiram, GA 30141	0.24 Miles ¹	Parcel Match
S1 Sold 1	292 Moreland Cir, Hiram, GA 30141	0.42 Miles ¹	Parcel Match
S2 Sold 2	119 Christopher Dr, Hiram, GA 30141	0.42 Miles ¹	Parcel Match
S3 Sold 3	300 Spring View Ct, Dallas, GA 30157	0.62 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	7.09 miles	Date Signed	03/11/2023

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.