

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	115 Sterling Woods Drive, Richmond Hill, GA 31324	Order ID	8644873	Property ID	33975318
Inspection Date	03/09/2023	Date of Report	03/10/2023		
Loan Number	51105	APN	0601130		
Borrower Name	Catamount Properties 2018 LLC	County	Bryan		

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	Condition Comments The subject property appears well maintained with no repairs or improvements needed.
R. E. Taxes	\$3,000	
Assessed Value	\$361,040	
Zoning Classification	Single Family	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(The subject property appears to have doors and windows secure.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Sterling Woods	
Association Fees	\$400 / Year (Greenbelt)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject property is located close to schools, shopping, highways, hospitals and industry.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$320,000 High: \$480,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	115 Sterling Woods Drive	353 Waybridge Way	238 Whitaker Way	414 Oxford Drive
City, State	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA
Zip Code	31324	31324	31324	31324
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.77 ¹	1.57 ¹	1.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$400,000	\$399,900	\$398,000
List Price \$	--	\$400,000	\$399,900	\$398,000
Original List Date		02/03/2023	01/12/2023	03/09/2023
DOM · Cumulative DOM	-- · --	34 · 35	56 · 57	1 · 1
Age (# of years)	24	5	6	30
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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,515	2,680	2,510	2,585
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	4 · 3
Total Room #	6	6	6	7
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	.36 acres	.17 acres	.17 acres	.89 acres
Other	None	None	None	None

* 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** Remarks: This beautiful 4 bedroom 2.5 bath home has a fabulous open floor plan with laminate wood floors throughout the living room, dining room and kitchen. Downstairs also features an office space with french doors, a beautiful upgraded kitchen with granite countertops and a large island, and stainless steel appliances. The wonderful upstairs loft provides the perfect play space for the kids, workout space or extra living room. Enjoy a cup of coffee on the rocking chair front porch or curl up with a book beside the gas fireplace. Tray ceilings in the large Owner's Suite and a beautiful tiled shower, garden tub and separate vanities in the ensuite Owner's bath.
- Listing 2** Remarks: You don't want to miss this opportunity to own a home in the desirable Richmond Hill Plantation. This community boasts a *BEAUTIFUL COMMUNITY POOL AND PLAYGROUND* and is located across from the Richmond Hill Recreation Center. This "like new" home contains a truly open floor plan with grand kitchen containing granite counter tops, 42" staggered shaker style cabinets, stainless steel appliances, large island, tile backsplash, HUGE walk in pantry, and LVP floors throughout main level. The second level contains 3 large bedrooms, laundry room, and loft. Home has a rocking chair front porch and beautiful back yard with privacy fence, and large wood deck. Home is energy efficient, close to the Richmond Hill city center, shopping, rec center, and 25 min to HAAF or Ft Stewart, easy access to I95. Hurry!!
- Listing 3** Remarks: This home is a gardener's dream! Situated on almost an acre in the heart of Richmond Hill, this home features a large, lush front yard, a beautifully landscaped backyard with a deck, irrigation, and garden area, and a large, separately fenced area for your pets! The property feels very private and backs up to the woods. The home has a fantastic floor plan with the primary suite on the main floor, plus another bedroom, bathroom, and separate office (maybe a 5th bedroom?) downstairs. Upstairs is an ample loft living space, two more bedrooms, plus a full bath. Enjoy your mornings in the breakfast room with lofted ceilings. The living room has a tray ceiling, a wood-burning fireplace, and a beautiful inlaid wood floor. The original owners have lovingly cared for the property and replaced all major systems, including the roof, water heater, and HVAC, serviced semi-annually. With some updating, you can make this home your own; it will be a real show-stopper!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	115 Sterling Woods Drive	479 Steele Wood Drive	350 Steele Wood Dive	144 Maxwell Court
City, State	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA
Zip Code	31324	31324	31324	31324
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.30 ¹	1.24 ¹	1.41 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$449,900	\$435,000	\$429,900
List Price \$	--	\$449,900	\$435,000	\$429,900
Sale Price \$	--	\$449,900	\$435,000	\$375,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/07/2022	02/28/2023	11/18/2022
DOM · Cumulative DOM	-- · --	3 · 37	6 · 57	103 · 170
Age (# of years)	24	29	33	21
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 Conventional	2 Stories Conventional	2 Stories Conventional	2 Stories Conventional
# Units	1	1	1	1
Living Sq. Feet	2,515	2,762	2,564	2,632
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 2 · 1	4 · 3
Total Room #	6	7	6	7
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	.36 acres	.78 acres	.61 acres	.62 acres
Other	None	None	None	None
Net Adjustment	--	-\$24,700	-\$4,900	-\$11,700
Adjusted Price	--	\$425,200	\$430,100	\$363,300

* Sold 3 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** Remarks: There is no place like home! This executive all-brick home welcomes you with a shady front lawn and an adorable front porch. Thoughtful upgrades throughout to include an insulated garage, secondary gas backup HVAC, beautiful hardwood floors, elevated ceilings, and a gas fireplace. A large and open kitchen with SS appliances and tons of cabinet space, granite countertops and a tiled backsplash. You'll find a sizable primary bedroom with three additional large bedrooms, 2.5 baths and a bonus room above the garage. As you step out of your back door you'll notice an oversized screened-in back porch that is plumbed for a gas grill/bbq with plenty of space for entertainment, relaxing or AI fresco dining. Through your screen door you'll find your large grassy privacy fenced backyard perfect for late-night enjoyments or an evening BBQ. Neighborhood amenities include a pool, playground, and even a small boat ramp. Membership to the HOA is OPTIONAL.
- Sold 2** Remarks: Sought after Strathy Hall Subdivision! Great home on 0.61-acre wooded Lot. Living room has a wood burning fireplace and plenty of room to relax or entertain. The Master suite is located on the 1st floor with large walk-in closet. Updated master bath with double vanities, separate tiled shower, and jetted tub. Updated kitchen with farm sink, quartz counter tops, and soft close cabinetry. Upstairs you'll find the three additional large bedrooms with walk-in closets, 1 full bath, and a bonus room above the garage. As you step out of your back door you'll notice an oversized screened-in back porch overlooking a large backyard. Neighborhood amenities include a pool, playground, and sidewalks. Membership to the HOA is OPTIONAL.
- Sold 3** Remarks: Sought After Strathy Hall Subdivision! Great Home on 0.62-acre Lot. Covered front porch for the porch swing or rocking chairs. Four Bedrooms and Three Full Baths. Upgraded Wood Flooring in Great room, Formal Dining Room, Three Main Level Bedrooms and Hall. New Carpet in Upstairs fourth Bedroom/MIL Suite/Bonus. Open Floor Plan. High Ceilings. Roof replaced 2014. HVAC have NEST Thermostats. Alarm System includes Ring Doorbell and three additional Cameras around the house (hardwired not battery). Screened Back Patio as well as Uncovered Paver Patio. Storage Shed. NO Lender Required Flood Insurance X Flood Zone. Community Offers Pool and Playground (only three houses away). HOA Fees only \$350 year. Community offers Pool, Playground and Boat ramp on creek just off of the Ogeechee River. Trash and Fire Service included in your property tax fee. Richmond Hill Schools.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing history in the past 12 months.				
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	\$385,000	\$385,000
Sales Price	\$380,000	\$380,000
30 Day Price	\$375,000	--
Comments Regarding Pricing Strategy		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in the surrounding area.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street

Listing Photos

L1 353 Waybridge Way
Richmond Hill, GA 31324



Front

L2 238 Whitaker Way
Richmond Hill, GA 31324



Front

L3 414 Oxford Drive
Richmond Hill, GA 31324



Front

Sales Photos

S1 479 Steele Wood Drive
Richmond Hill, GA 31324



Front

S2 350 Steele Wood Dive
Richmond Hill, GA 31324



Front

S3 144 Maxwell Court
Richmond Hill, GA 31324



Front

ClearMaps Addendum

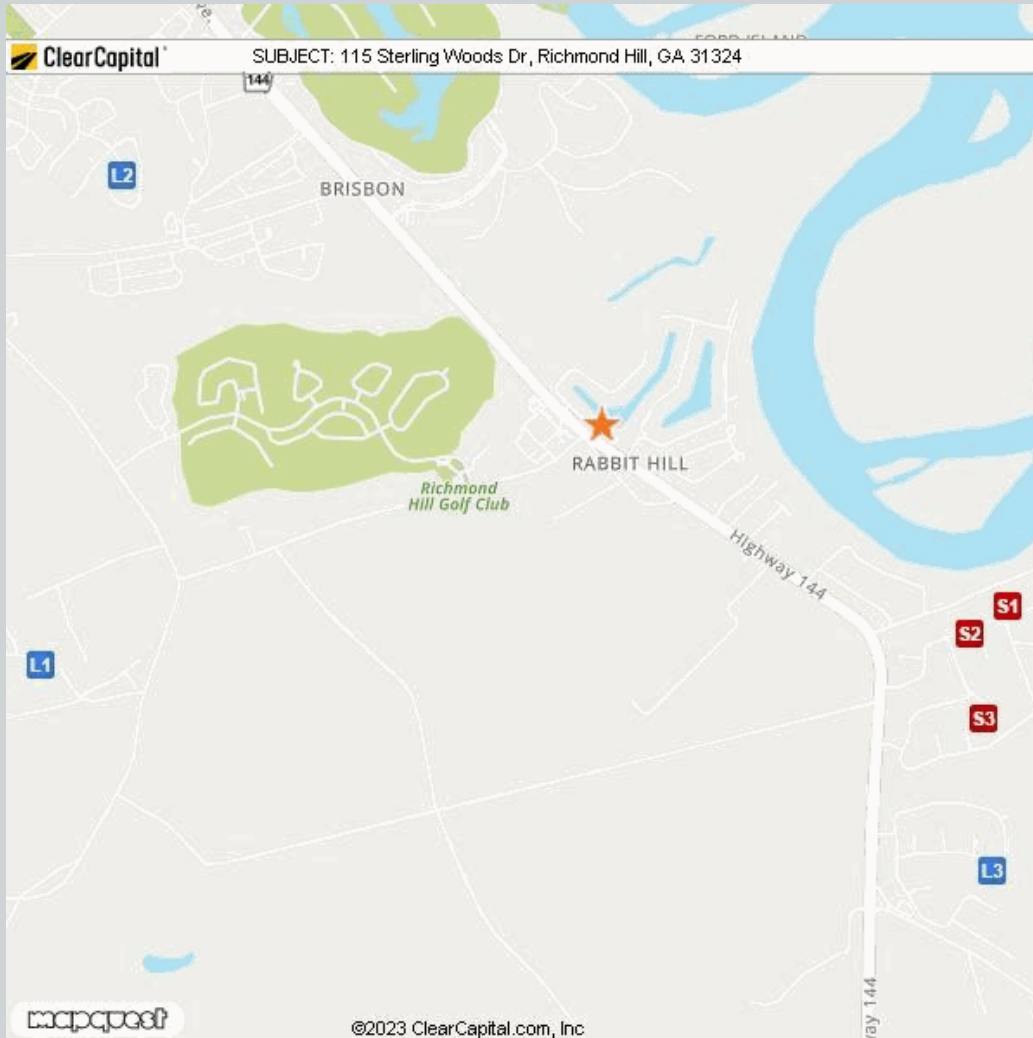
Address ★ 115 Sterling Woods Drive, Richmond Hill, GA 31324

Loan Number 51105

Suggested List \$385,000

Suggested Repaired \$385,000

Sale \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	115 Sterling Woods Drive, Richmond Hill, GA 31324	--	Parcel Match
L1 Listing 1	353 Waybridge Way, Richmond Hill, GA 31324	1.77 Miles ¹	Parcel Match
L2 Listing 2	238 Whitaker Way, Richmond Hill, GA 31324	1.57 Miles ¹	Parcel Match
L3 Listing 3	414 Oxford Drive, Richmond Hill, GA 31324	1.73 Miles ¹	Parcel Match
S1 Sold 1	479 Steele Wood Drive, Richmond Hill, GA 31324	1.30 Miles ¹	Parcel Match
S2 Sold 2	350 Steele Wood Dive, Richmond Hill, GA 31324	1.24 Miles ¹	Parcel Match
S3 Sold 3	144 Maxwell Court, Richmond Hill, GA 31324	1.41 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	Jennifer Breon	Company/Brokerage	ERA Coastal RE
License No	302412	Address	324 Mulberry Drive Richmond Hill GA 31324
License Expiration	01/31/2026	License State	GA
Phone	9123120333	Email	breonbpo@gmail.com
Broker Distance to Subject	3.35 miles	Date Signed	03/10/2023

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.