

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>	9797 Whitefield Avenue, Savannah, GA 31406	<b>Order ID</b>	8458769	<b>Property ID</b>	33410114
<b>Inspection Date</b>	10/06/2022	<b>Date of Report</b>	10/10/2022		
<b>Loan Number</b>	51297	<b>APN</b>	1051908005		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Chatham		

Tracking IDs					
<b>Order Tracking ID</b>	10.05.22 BPO	<b>Tracking ID 1</b>	10.05.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	Joseph Seymour	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,662	The subject property appears well maintained with no repairs or improvements needed.	
<b>Assessed Value</b>	\$189,200		
<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

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject property is located close to schools, shopping, highways, hospitals and industry.	
<b>Sales Prices in this Neighborhood</b>	Low: \$190,000 High: \$325,000		
<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>	9797 Whitefield Avenue	25 S. Nicholson Circle	12 Davidson Avenue	1353 Whitefield Park Drive
<b>City, State</b>	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
<b>Zip Code</b>	31406	31419	31419	31406
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.93 <sup>1</sup>	1.88 <sup>1</sup>	0.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$299,900	\$260,000	\$250,000
<b>List Price \$</b>	--	\$299,900	\$260,000	\$250,000
<b>Original List Date</b>		10/01/2022	10/01/2022	09/26/2022
<b>DOM · Cumulative DOM</b>	-- · --	4 · 9	2 · 9	9 · 14
<b>Age (# of years)</b>	44	32	42	42
<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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,738	1,568	1,509	1,592
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	4 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	None
<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>	.30 acres	.21 acres	.31 acres	.31 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** Stylish, move-in ready updated home on quiet street is ready for you! Great curb appeal and covered entry way. You will love the beautiful kitchen that opens into great room with fireplace. New kitchen cabinets, new appliances, new quartz countertops, and new tile backsplash. Oversized separate laundry room has closet/pantry plus space for desk, 2nd refrigerator, or play area/homework/craft center for children. New LVP flooring in living areas and new carpeting in all 3 bedrooms. Separate Dining Room could make perfect home office or TV/sitting room. Primary Bedroom has private bath and walk-in closet. Spacious 2-car garage with workshop area for your tools, lawnmower, bicycles, fishing rods, or hobby projects. Extras include new roof, new HVAC system, new light fixtures, and fresh paint in soft neutral color throughout. Just minutes to Truman Parkway, St. Joe's hospital, Armstrong campus, restaurants, & shopping. Enjoy the nearby exciting Coffee Bluff Marina with picnic area and dock.
- Listing 2** Stunning home in convenient area of Savannah. Fully reimagined, this 4 bedroom 2 bath house is not to be missed. The open floor plan boasts beautiful light colored LVP throughout and all new light fixtures to help add to the inviting nature of this home. The kitchen has been completely redesigned to include a large island, granite countertops, subway tile backsplash, and new stainless steel appliances. The bathrooms have also been tastefully updated to include tile shower surround, new vanity, countertops and lighting. The sunroom has been converted into a 4th bedroom that is now useable heated and cooled square footage. In addition to the extensive interior updates the roof has also been replaced along with a new HVAC unit. This home is ready to be yours.
- Listing 3** Don't miss this opportunity! Located in the HESSE school district, this home is situated on a large lot with an above ground pool. The workshop has electricity and is ready for all your projects. The converted garage provides just the right place for a game room, an office, and much more. This charming home is ready for new owners.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	9797 Whitefield Avenue	18 Timbers Way	4 Cypress Glen Lane	31 Rivers Bend Drive
<b>City, State</b>	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
<b>Zip Code</b>	31406	31406	31406	31406
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.15 <sup>1</sup>	0.43 <sup>1</sup>	0.20 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$250,000	\$275,000	\$235,000
<b>List Price \$</b>	--	\$250,000	\$275,000	\$235,000
<b>Sale Price \$</b>	--	\$281,000	\$280,000	\$237,500
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	04/21/2022	08/17/2022	07/28/2022
<b>DOM · Cumulative DOM</b>	-- · --	50 · 108	2 · 47	10 · 57
<b>Age (# of years)</b>	44	43	38	38
<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>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,738	1,536	1,546	1,664
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	Attached 1 Car	None
<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>	.30 acres	.24 acres	.26 acres	.23 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$20,200	+\$19,200	+\$7,400
<b>Adjusted Price</b>	--	\$301,200	\$299,200	\$244,900

\* 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** : First Time on the Market. Adorable, Well-kept 3bed/2bath Brick Home with Large Screened-in Porch. New Laminate Floors Throughout, Updated Kitchen with Granite Countertops. Quiet Neighborhood with Large Fenced in Yard.
- Sold 2** Welcome home to 4 Cypress Glen! This charming 3 bedroom 2 bath home located in Whitfield Park is ready for you! Like a neighborhood with NO HOA, a generous sized fenced in backyard for entertaining/relaxing, covered space for rest from the sun (along with some beautiful tall trees!), and a shed for your tools? This is the home then! Interior features a living room with fireplace, dining room, breakfast area, sizeable laundry room, and newer carpet in secondary bedrooms only! Like cooking on a gas stove? Here's your chance! This home has it all!
- Sold 3** Well maintained near Coffee Bluff! This brick ranch style home is ready for new owners. YOU! Just off the entry you'll find a light-filled living room with vaulted ceilings, LVP flooring, and a cozy fireplace. Glass sliders lead out to the rear patio; the perfect spot for grilling! The galley style kitchen boasts updated stainless steel appliances including a gas range and leads to the dining area. The garage has been finished out to be a bonus room/home office and could easily be converted back to a garage. The massive, fully fenced back yard is a blank slate and ready for your vision. If you're looking for a move-in ready, well maintained home in a great neighborhood, this is it!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Listed on 9/9/2022 for \$239,900. Sold on 9/30/2022 for \$215,000. 7 days on market. MLS# 276549			
<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>	\$260,000	\$260,000
<b>Sales Price</b>	\$250,000	\$250,000
<b>30 Day Price</b>	\$245,000	--
<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



Side



Street

## Subject Photos



Other



## Listing Photos

**L1** 25 S. Nicholson Circle  
Savannah, GA 31419



Front

**L2** 12 Davidson Avenue  
Savannah, GA 31419



Front

**L3** 1353 Whitefield Park Drive  
Savannah, GA 31406



Front

## Sales Photos

**S1** 18 Timbers Way  
Savannah, GA 31406



Front

**S2** 4 Cypress Glen Lane  
Savannah, GA 31406



Front

**S3** 31 Rivers Bend Drive  
Savannah, GA 31406



Front

### ClearMaps Addendum

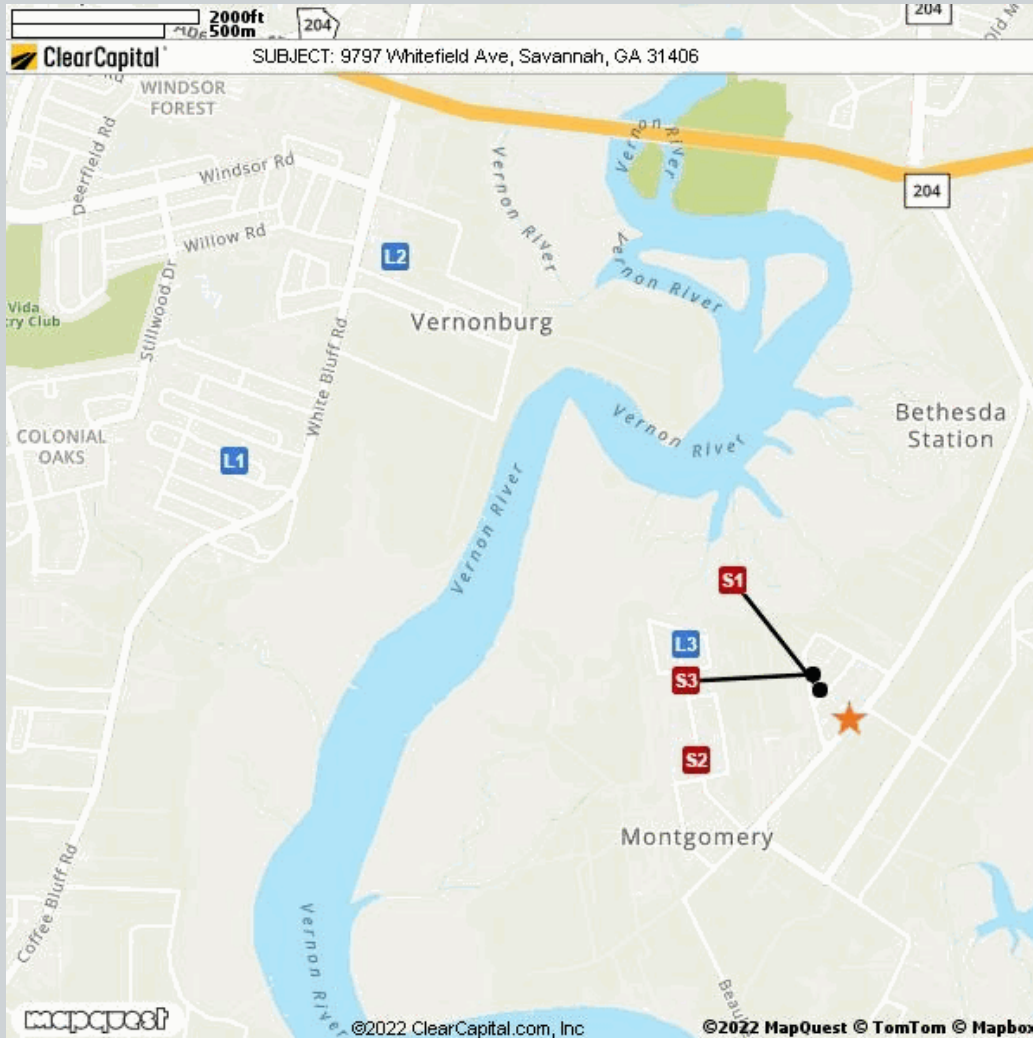
**Address** ★ 9797 Whitefield Avenue, Savannah, GA 31406

**Loan Number** 51297

**Suggested List** \$260,000

**Suggested Repaired** \$260,000

**Sale** \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	9797 Whitefield Avenue, Savannah, GA 31406	--	Parcel Match
L1 Listing 1	25 S. Nicholson Circle, Savannah, GA 31419	1.93 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	12 Davidson Avenue, Savannah, GA 31419	1.88 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1353 Whitefield Park Drive, Savannah, GA 31419	0.51 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	18 Timbers Way, Savannah, GA 31406	0.15 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4 Cypress Glen Lane, Savannah, GA 31406	0.43 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	31 Rivers Bend Drive, Savannah, GA 31406	0.20 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>	11.52 miles	<b>Date Signed</b>	10/06/2022

*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.**