

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	240 Abbots Mill Drive, Duluth, GA 30097	Order ID	8682099	Property ID	34070892
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	51301	APN	11-101003610568		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

Tracking IDs					
Order Tracking ID	04.03.23 BPO Citi-CS Update Request	Tracking ID 1	04.03.23 BPO Citi-CS Update Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties	Condition Comments	
R. E. Taxes	\$2,422	Single family residential townhome. Vinyl siding. Home from driveway appears to look like all others. Maintained on outside.	
Assessed Value	\$274,100		
Zoning Classification	Townhome		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Abbotts Mill Management		
Association Fees	\$202 / Month (Landscaping,Other: townhome maintenance)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Established neighborhood. Located in mostly residential area, higher priced communities nearby.	
Sales Prices in this Neighborhood	Low: \$220,000 High: \$525,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	240 Abbots Mill Drive	235 Abbots Mill Drive	5633 Ottley Place	6145 Delune Way
City, State	Duluth, GA	Duluth, GA	Duluth, GA	Duluth, GA
Zip Code	30097	30097	30097	30097
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	1.81 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,000	\$369,900	\$439,000
List Price \$	--	\$339,000	\$369,900	\$439,000
Original List Date		02/28/2023	03/19/2023	03/27/2023
DOM · Cumulative DOM	-- · --	3 · 35	2 · 16	3 · 8
Age (# of years)	24	24	19	19
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Investor	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 townhome	2 Stories townhome	2 Stories townhome	2 Stories townhome
# Units	1	1	1	1
Living Sq. Feet	1,631	1,508	1,600	1,901
Bdrm · Bths · ½ Bths	2 · 2	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	50%
Basement Sq. Ft.	--	--	--	200
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.12 acres	.02 acres
Other	n, a	n, a	n, a	n, a

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Room mate plan. Spacious rooms. All windows have been replaced. Home is pending sale.

Listing 2 Newer home. Has had newer flooring put in. Vacant home. Pending sale within 2 days. In another subdivision.

Listing 3 Located outside subject subdivision. Home is leasable. Home is in a swim/tennis community and is pending sale.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	240 Abbots Mill Drive	810 Abbots Mill Court	720 Abbots Mill Court	215 Abbots Mill Court
City, State	Duluth, GA	Duluth, GA	Duluth, GA	Duluth, GA
Zip Code	30097	30097	30097	30097
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.03 ¹	0.04 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$375,000	\$340,999
List Price \$	--	\$375,000	\$375,000	\$349,999
Sale Price \$	--	\$372,000	\$375,000	\$370,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/30/2023	02/17/2023	05/12/2022
DOM · Cumulative DOM	-- · --	5 · 5	6 · 23	4 · 14
Age (# of years)	24	24	24	24
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 townhome	2 Stories townhome	2 Stories townhome	2 Stories townhome
# Units	1	1	1	1
Living Sq. Feet	1,631	1,600	1,800	1,500
Bdrm · Bths · ½ Bths	2 · 2	3 · 2	2 · 2	2 · 2
Total Room #	5	5	5	5
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	Yes
Basement (% Fin)	0%	0%	0%	50%
Basement Sq. Ft.	--	--	--	400
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.0443 acres	.03 acres
Other	n, a	n, a	n, a	n, a
Net Adjustment	--	-\$10,000	-\$4,500	\$0
Adjusted Price	--	\$362,000	\$370,500	\$370,000

* 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 Seller paid \$10,000 in closing costs. End unit located in the subject subdivision. Has a main bedroom on lower level. Tax records show 3-2 MLS shows 4 bed 2-1/2 which is one of the largest room counts for these townhomes.

Sold 2 No rentals. Seller paid \$4500 in closing cost. End Unit. Home is located in the same subdivision.

Sold 3 Home is move in ready. Located in same subdivision. End unit. Has a finished basement. Sold as is.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Home is not listed. Home sold 09/30/2022 to a corporation for \$242000.00 No other info is available since it was not listed on the FMLS.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	09/30/2022	\$242,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$365,000	\$365,000
Sales Price	\$362,000	\$362,000
30 Day Price	\$360,000	--
Comments Regarding Pricing Strategy		
Homes are in on the market for short period since a. there are very few listings in one mile radius. b. this development is one of the lower priced properties in the immediate area. I tried to find something about subject property (i.e. would there be damages or something odd). However, nothing. Thus, without doing an interior I believe property sold for very low amount and is very unusual for this area. Tried to bracket sales and listings. *Home doesn't show listed. I called agent and she just texted me it is going Live today at \$390000.00. Without seeing the interior and the sale in November at 242000 will stay with value stated.		

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



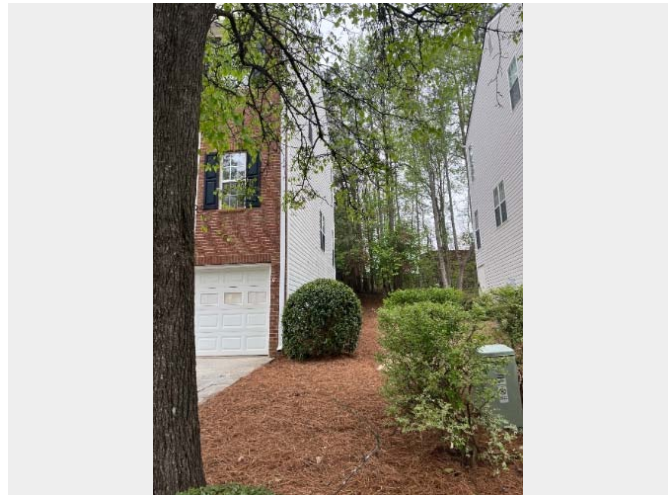
Front



Front



Address Verification



Side



Street



Street

Subject Photos



Other



Other

Listing Photos

L1 235 Abbotts Mill Drive
Duluth, GA 30097



Front

L2 5633 Ottley Place
Duluth, GA 30097



Front

L3 6145 Delune Way
Duluth, GA 30097



Front

Sales Photos

S1 810 Abbotts Mill Court
Duluth, GA 30097



Front

S2 720 Abbotts Mill Court
Duluth, GA 30097



Front

S3 215 Abbotts Mill Court
Duluth, GA 30097



Front

ClearMaps Addendum

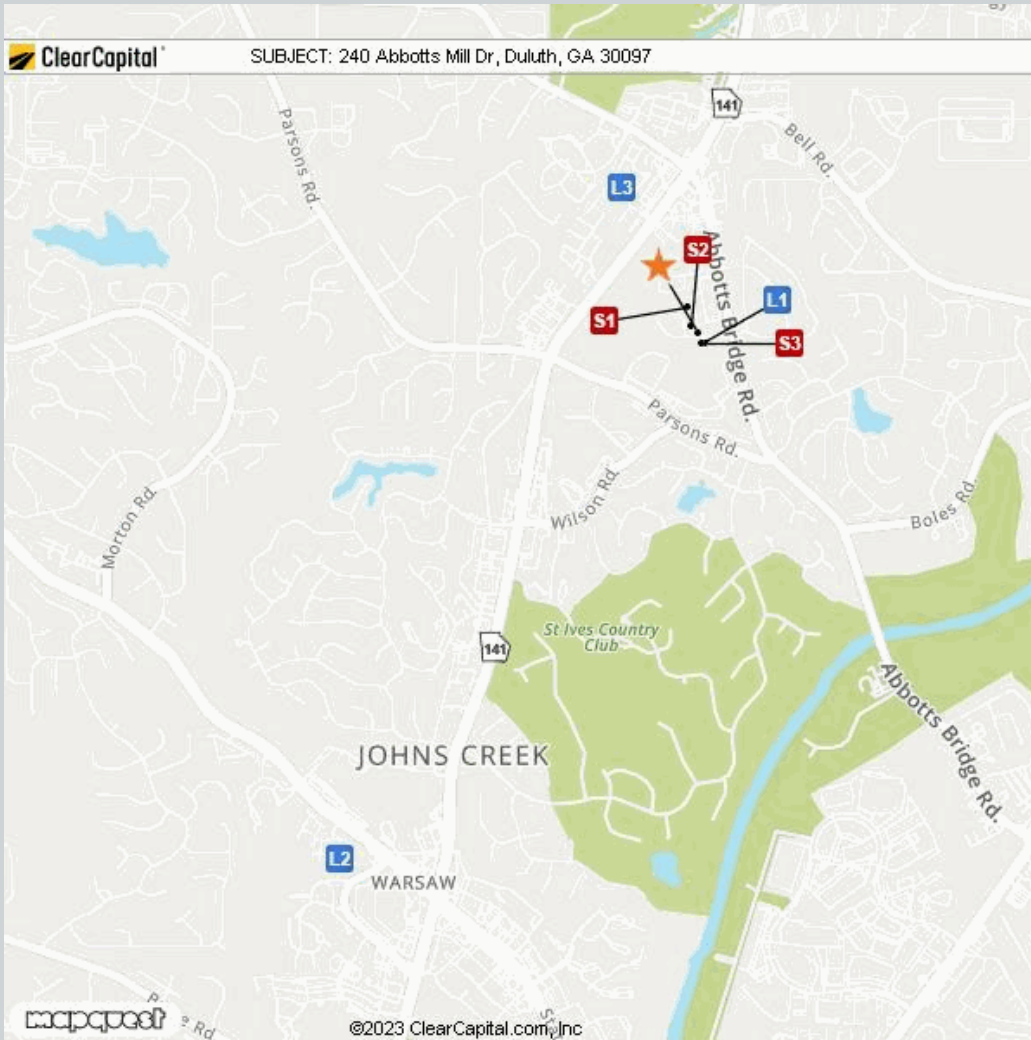
Address ★ 240 Abbots Mill Drive, Duluth, GA 30097

Loan Number 51301

Suggested List \$365,000

Suggested Repaired \$365,000

Sale \$362,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	240 Abbots Mill Drive, Duluth, GA 30097	--	Parcel Match
L1 Listing 1	235 Abbots Mill Drive, Duluth, GA 30097	0.03 Miles ¹	Parcel Match
L2 Listing 2	5633 Ottley Place, Duluth, GA 30097	1.81 Miles ¹	Parcel Match
L3 Listing 3	6145 Delune Way, Duluth, GA 30097	0.46 Miles ¹	Parcel Match
S1 Sold 1	810 Abbots Mill Court, Duluth, GA 30097	0.08 Miles ¹	Parcel Match
S2 Sold 2	720 Abbots Mill Court, Duluth, GA 30097	0.03 Miles ¹	Parcel Match
S3 Sold 3	215 Abbots Mill Court, Duluth, GA 30097	0.04 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	Harriet Howell	Company/Brokerage	Nelson Rives Realty
License No	177267	Address	2759 Chamblee Tucker Road Atlanta GA 30341
License Expiration	09/30/2024	License State	GA
Phone	7702628797	Email	pepperpup@bellsouth.net
Broker Distance to Subject	12.42 miles	Date Signed	04/04/2023

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.