

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	317 Jeremys Straight, Stockbridge, GA 30281	Order ID	8682099	Property ID	34070894
Inspection Date	04/04/2023	Date of Report	04/04/2023		
Loan Number	51483	APN	053A01063000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

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		Condition Comments
Owner	Catamount Properties 2018 LLC	Subject's improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Subject should qualify for all available financing in as-is condition. No repairs noted. Located in an established residential community of similar homes.
R. E. Taxes	\$316,086	
Assessed Value	\$206,000	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
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		Neighborhood Comments
Location Type	Suburban	The subject is located in an established area of the county, 20 +/- miles from downtown Atlanta. Schools, shopping, recreational and medical facilities are within a reasonable proximity, though not in the immediate area. Employment stability is average. Marketability and appeal are average.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$215,000 High: \$345,000	
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	317 Jeremys Straight	70 Pine Court	104 Libby Lane	71 Dogwood Trail Drive
City, State	Stockbridge, GA	Stockbridge, GA	Stockbridge, GA	Stockbridge, GA
Zip Code	30281	30281	30281	30281
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	0.87 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$299,900	\$324,900
List Price \$	--	\$275,900	\$279,000	\$324,900
Original List Date		12/05/2022	01/11/2023	03/29/2023
DOM · Cumulative DOM	-- · --	120 · 120	65 · 83	3 · 6
Age (# of years)	33	35	37	36
Condition	Good	Average	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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,623	1,680	1,590	1,864
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	0.99 acres	1.00 acres	1.26 acres	0.75 acres
Other	--	MLS#20090284	MLS#10117891	MLS#20112721

* Listing 2 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** You do not want to miss this charming 3 bedroom, 2 bath home on a cul-de-sac lot! Enjoy the welcoming rocking chair, front porch. Oversized living room with grand brick fireplace. Screened in porch is right off the living room, and perfect for entertaining! Kitchen with ample cabinets for storage, separate breakfast area, and laundry room. Formal dining room right off of kitchen! Spacious primary bedroom, with walk in closet. En-suite bathroom is tiled and has soaking tub, and separate shower. This home is being sold AS IS.
- Listing 2** This well maintained 3BR/2BA ranch home is a great place for family or first-time homeowner sits on 1.26 acres located in the quiet neighborhood of Jodeco heights community. The kitchen has plenty of cabinet space with separate formal dining room, updated masonry fireplace, updated Berber and laminate flooring throughout, large deck, and 2 car garage with storage cabinets.
- Listing 3** You won't want to miss out on this beautiful, well maintained ranch home with a huge, detached garage. This 3 bedroom, 2-bathroom home has a recently updated kitchen with beautiful quartz countertops. You won't believe how big the owners suite is with a sitting area and large bathroom with a stained-glass window above the soaking tub. Enjoy sitting in the sunroom that's the length of the back of the house where you can enjoy your coffee or watching kids play in the backyard. Outside you'll find a pergola where you can swing and enjoy the outdoors shaded from the sun. The Detached Garage has water and electricity run to it, so you can turn it into an in-law suite or use it for the handy man to work. This home is conveniently located to Interstate 75, shopping, dining, and entertainment.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	317 Jeremys Straight	120 Plantation Boulevard	820 Ravins Way	21 Cook Lane
City, State	Stockbridge, GA	Stockbridge, GA	Stockbridge, GA	Stockbridge, GA
Zip Code	30281	30281	30281	30281
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.33 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$267,000	\$289,900	\$349,900
List Price \$	--	\$267,000	\$289,900	\$319,900
Sale Price \$	--	\$267,000	\$292,100	\$308,000
Type of Financing	--	Conventional	Conventional 95%	Cash
Date of Sale	--	01/31/2023	10/31/2022	12/20/2022
DOM · Cumulative DOM	-- · --	18 · 40	3 · 42	87 · 110
Age (# of years)	33	28	30	43
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	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,623	1,456	1,474	1,898
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 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	0.99 acres	0.33 acres	0.33 acres	1.18 acres
Other	--	MLS#20093157	MLS#20073340	MLS#20070459
Net Adjustment	--	+\$5,320	+\$4,960	-\$5,500
Adjusted Price	--	\$272,320	\$297,060	\$302,500

* Sold 2 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** Location! Close to everything you could possibly need, shopping, Yoga, Salon and only 17 miles to Hartsville International Airport. Ranch home with the perfect floor plan for any family. Fenced yard for children and pets. Beautiful open kitchen, dining and living room area. French doors leading out to patio in back yard. Community pool right across the street! This home could go HOME PARTNERS
- Sold 2** Well maintained three bedroom and two bath home in great location close to restaurants, shopping, and I-75. This charming home is move in ready and features many upgrades. As you enter, you will love the open family and dining space with high ceilings and complete with fireplace. Adjacent is the kitchen featuring stainless steel appliances and breakfast area with nice views of the professionally landscaped back yard. The spacious master bedroom features high ceilings, en suite master bath that dazzles the eyes with double vanity sinks, jetted tub, separate tile shower, and tile floors for easy maintenance. Master bedroom is complemented with large walk-in closet. Two additional bedrooms are set up on a split bedroom plan. One is currently set up perfectly for the work at home worker. The secondary bath is nestled between both secondary bedrooms and features travertine floors and tile shower. Don't miss the back, fenced-in yard with stately landscaping featuring a stone wall terrace, fountain, and flagstone patio covered by a beautiful pergola perfect for relaxing as you have your morning coffee or grilling with friends.
- Sold 3** You'll love this brick ranch, sitting on a partially wooded lot on Cook Lane, one of Henry County's best locations, convenient to Jodeco Road and I-75, but a world away from the hustle! This home has been meticulously maintained, and it shows. It features a large family room with a real brick fireplace, a separate Ding Room, and a roomy kitchen with den/breakfast area. The large, screened porch is perfect for those upcoming fall days, and the barn, with two full sized garage doors, has room for all of Dad's tools and toys! The finished basement area, which includes a full bath, could be used as a teen/in suite, or an activity space for that growing family! Call today for a private tour!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been listed in the last 12 months and has no listing history for the last 12 months in the local MLS.			
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	10/04/2022	\$200,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$310,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
<p>The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1 miles of subject. Expanded search area range for listed comparables due to low inventory levels. The most recent/similar sales that bracket the subject's major features (age, gla, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.</p>		

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



Address Verification



Side



Side



Street



Street

Listing Photos

L1 70 Pine Court
Stockbridge, GA 30281



Front

L2 104 Libby Lane
Stockbridge, GA 30281



Front

L3 71 Dogwood Trail Drive
Stockbridge, GA 30281



Front

Sales Photos

S1 120 Plantation Boulevard
Stockbridge, GA 30281



Front

S2 820 Ravins Way
Stockbridge, GA 30281



Front

S3 21 Cook Lane
Stockbridge, GA 30281



Front

ClearMaps Addendum

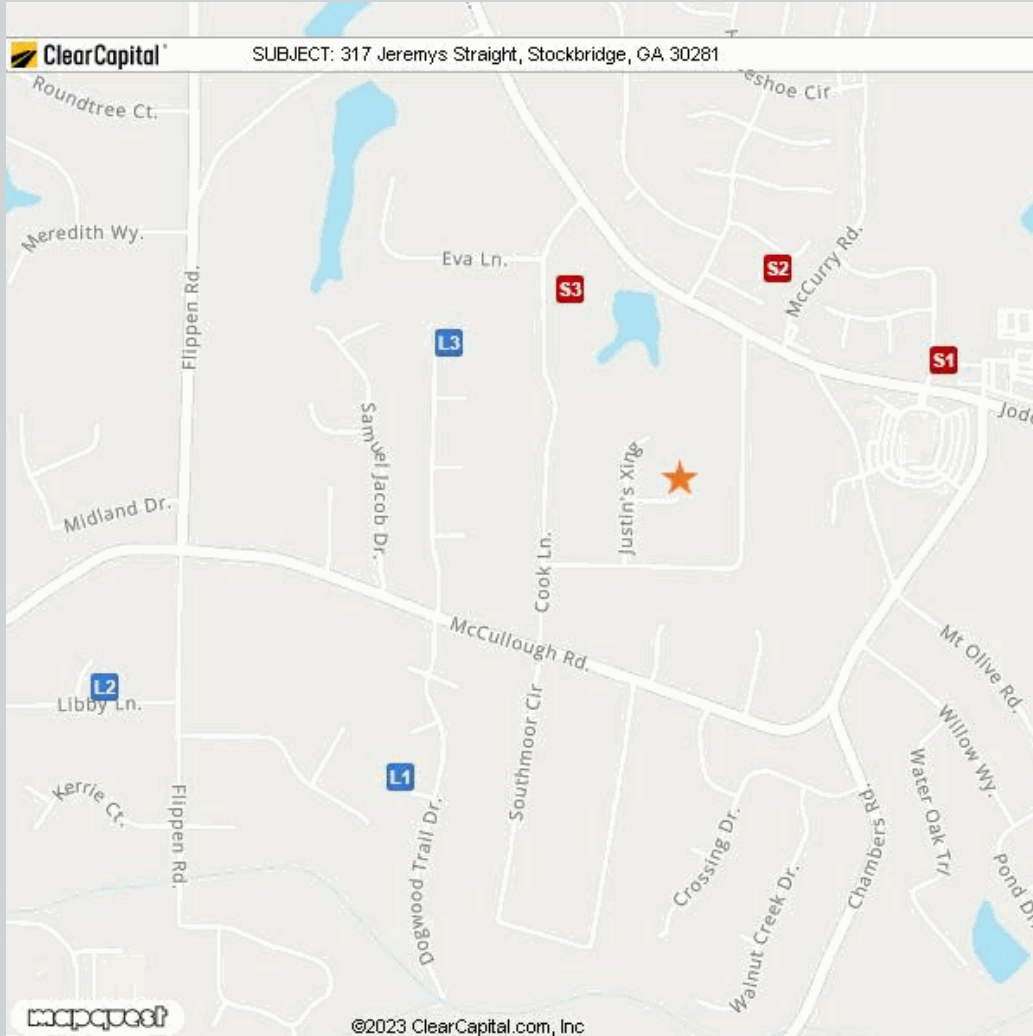
Address ★ 317 Jeremys Straight, Stockbridge, GA 30281

Loan Number 51483

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$300,000



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	317 Jeremys Straight, Stockbridge, GA 30281	--	Parcel Match
L1	Listing 1	70 Pine Court, Stockbridge, GA 30281	0.58 Miles ¹	Parcel Match
L2	Listing 2	104 Libby Lane, Stockbridge, GA 30281	0.87 Miles ¹	Parcel Match
L3	Listing 3	71 Dogwood Trail Drive, Stockbridge, GA 30281	0.38 Miles ¹	Parcel Match
S1	Sold 1	120 Plantation Boulevard, Stockbridge, GA 30281	0.41 Miles ¹	Parcel Match
S2	Sold 2	820 Ravins Way, Stockbridge, GA 30281	0.33 Miles ¹	Parcel Match
S3	Sold 3	21 Cook Lane, Stockbridge, GA 30281	0.31 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	Molly Slocumb-Riley	Company/Brokerage	Property Advantage LLC
License No	221139	Address	8975 Raven Dr Jonesboro GA 30238
License Expiration	11/30/2023	License State	GA
Phone	6788704208	Email	padvantagellc@gmail.com
Broker Distance to Subject	10.49 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.