

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	3551 Matts Way, Blythe, GA 30805	Order ID	8501261	Property ID	33514467
Inspection Date	11/03/2022	Date of Report	11/06/2022		
Loan Number	51676	APN	2900036000		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

Tracking IDs

Order Tracking ID	11.02.22 BPO	Tracking ID 1	11.02.22 BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Purkey Doanld	Condition Comments Roof appears old and may need replacing. No interior inspection was completed. An interior inspection is required to determine interior repairs
R. E. Taxes	\$0	
Assessed Value	\$30,167	
Zoning Classification	residential	
Property Type	Manuf. Home	
Occupancy	Vacant	
Secure?	Yes	
(doors appeared to be locked, from the street)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$10,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$10,000	
HOA	No	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments The subject is located in a Rural setting in a subdivision of manufactured homes. Shopping, schools etc. would be located in Augusta which is approximately 22 miles away
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$10,000 High: \$250,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	3551 Matts Way	3528 Matts Way	3661 Ga Highway 88	3009 Donna Lane
City, State	Blythe, GA	Blythe, GA	Blythe, GA	Hephzibah, GA
Zip Code	30805	30805	30805	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.61 ¹	6.36 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$200,000	\$160,000	\$205,000
List Price \$	--	\$165,000	\$160,000	\$205,000
Original List Date		05/05/2022	10/27/2022	09/23/2022
DOM · Cumulative DOM	-- · --	183 · 185	8 · 10	44 · 44
Age (# of years)	14	4	29	7
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	1 Story mobile home	1 Story Mobile Home	1 Story Mobile Home	1 Story mobile home
# Units	1	1	1	1
Living Sq. Feet	2,240	1,680	1,716	2,280
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	5	5	7	7
Garage (Style/Stalls)	Carport 1 Car	None	Carport 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	Pool - Yes	--
Lot Size	1.28 acres	1.18 acres	1.00 acres	1 acres
Other	--	deck, fenced yard 2 out buildings	fireplace, inground pool w, screen covering	deck, patio, porch, fireplace out building

* 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.

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

Listing 1 Active Comparable 1 is a single family residence, a manufactured home. It has a back deck, fenced yard and 2 outbuildings. It is superior to the subject, due to the age and fenced yard

Listing 2 Active Comparable 2 is a single family residence, a manufactured home. It has an inground swimming pool that has a screen covering, concrete parking, carport and fireplace. This comparable is superior to the subject due to the extras of pool, fireplace, concrete parking.

Listing 3 Active Comparable 3 is a single family residence, manufactured home. It has a porch, patio, back deck, fireplace and outbuilding. This comparable is superior to the subject, due to the age and extras, deck, etc.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3551 Matts Way	3528 Council St	1053 Hancock Mill	792 Blythe Rd
City, State	Blythe, GA	Blythe, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30805	30805	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	11.41 ¹	0.85 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$200,000	\$165,000	\$209,900
List Price \$	--	\$20,000	\$165,000	\$209,900
Sale Price \$	--	\$200,000	\$137,000	\$209,900
Type of Financing	--	Unknown	Va	Va
Date of Sale	--	06/15/2022	10/13/2022	01/10/2022
DOM · Cumulative DOM	-- · --	43 · 44	34 · 34	47 · 47
Age (# of years)	14	6	21	2
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	1 Story mobile home	1 Story manufactured	1 Story manufactured	1 Story manufactured
# Units	1	1	1	1
Living Sq. Feet	2,240	1,904	1,568	1,804
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	6	6	6
Garage (Style/Stalls)	Carport 1 Car	Detached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.28 acres	1.11 acres	.67 acres	3.01 acres
Other	--	deck, front porch, workshop, garage	fenced yard, front and back deck	fenced yard
Net Adjustment	--	-\$16,200	+\$42,600	-\$2,200
Adjusted Price	--	\$183,800	\$179,600	\$207,700

* 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** Sold Comparable 1 is a single family residence, a manufactured home. It has a large garage/workshop, front porch, back deck and some fencing. Adjustments, -\$15,000 for age, + \$16,800 for square footage, -\$8,000 workshop, -\$5,000 deck, -\$5000, porch. This comparable is superior to the subject, due to the extras.
- Sold 2** Sold Comparable 2 is a single family residence, a manufactured home. It has a fenced yard, and a front and back deck. Adjustments +\$15,000 for age, +\$33,600 for square footage, -\$5,000 for decks, -\$1,000 for fencing. This comparable is inferior to the subject, due to square footage and age.
- Sold 3** Sold Comparable 3 is a single family residence, a manufactured home. It is located on 3.01 ares, has a fenced yard. Adjustments, -\$8,000 for acreage, -\$15,000 for age, +\$21,800 for square footage, -\$1,000 for fencing. This comparable is superior to the subject due to the acreage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				According to the Tax Assessors Office there has been no new activity in the past 3 years			
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	\$190,000	\$200,000
Sales Price	\$180,000	\$190,000
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
The subject property is located in a Rural area, in a subdivision of other mobile homes. The roof appears old and may need replacing, there is no interior inspection. After an interior inspection, if repairs are required that may affect the suggested list price and 30 day sale price		

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



Address Verification



Side



Side



Side

Subject Photos



Street



Street

Listing Photos

L1 3528 Matts Way
Blythe, GA 30805



Front

L2 3661 Ga Highway 88
Blythe, GA 30805



Front

L3 3009 Donna Lane
Hephzibah, GA 30815



Front

Sales Photos

S1 3528 Council St
Blythe, GA 30805



Front

S2 1053 Hancock Mill
Hephzibah, GA 30815



Front

S3 792 Blythe Rd
Hephzibah, GA 30815



Front

ClearMaps Addendum

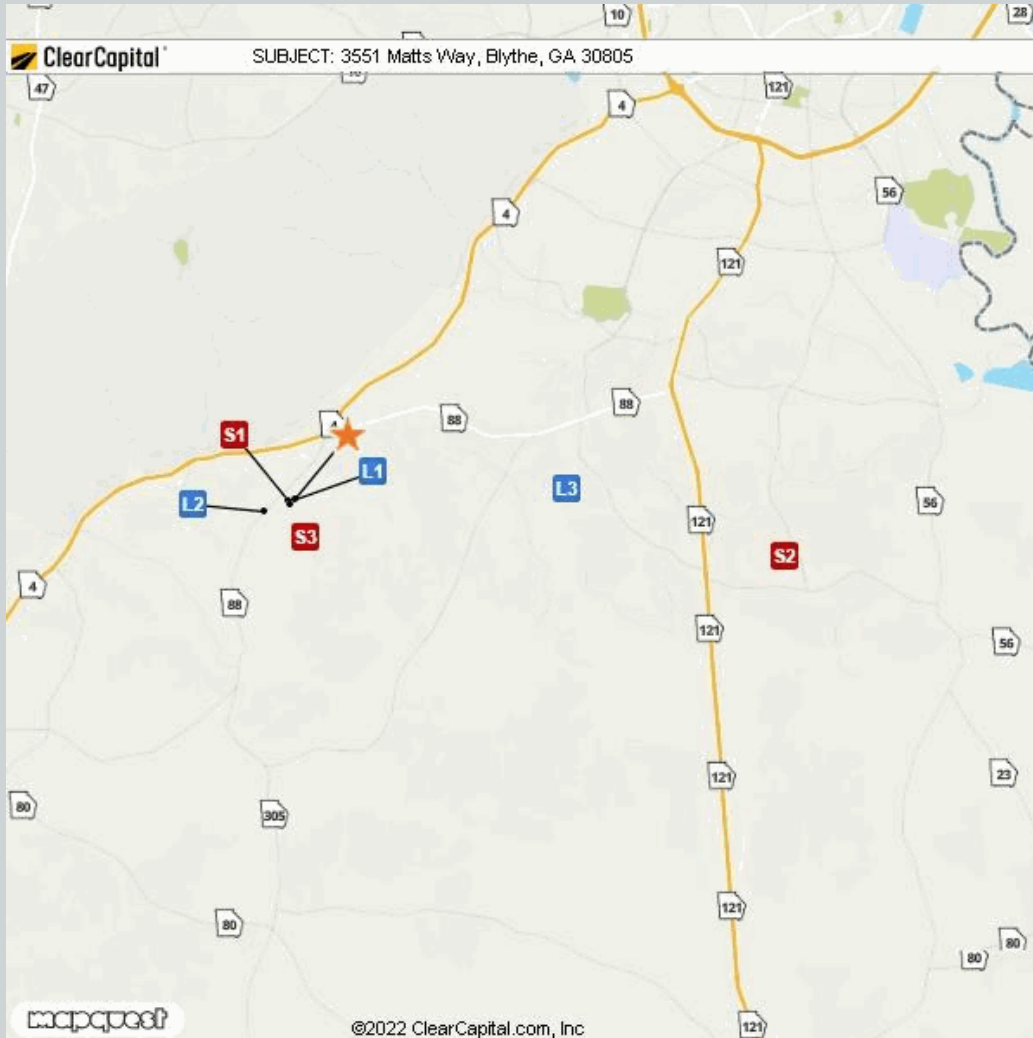
Address ★ 3551 Matts Way, Blythe, GA 30805

Loan Number 51676

Suggested List \$190,000

Suggested Repaired \$200,000

Sale \$180,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3551 Matts Way, Blythe, GA 30805	--	Parcel Match
L1 Listing 1	3528 Matts Way, Blythe, GA 30805	0.17 Miles ¹	Parcel Match
L2 Listing 2	3661 Ga Highway 88, Blythe, GA 30805	0.61 Miles ¹	Parcel Match
L3 Listing 3	3009 Donna Lane, Hephzibah, GA 30815	6.36 Miles ¹	Parcel Match
S1 Sold 1	3528 Council St, Blythe, GA 30805	0.09 Miles ¹	Parcel Match
S2 Sold 2	1053 Hancock Mill, Hephzibah, GA 30815	11.41 Miles ¹	Parcel Match
S3 Sold 3	792 Blythe Rd, Hephzibah, GA 30815	0.85 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	Janice Morris	Company/Brokerage	Janice Morris Realty
License No	125516	Address	140 Manau Lane Waynesboro GA 30830
License Expiration	03/31/2023	License State	GA
Phone	7064378800	Email	jmorrisrealty@aol.com
Broker Distance to Subject	18.12 miles	Date Signed	11/06/2022

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.