

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>	4445 Longmont Drive, Cumming, GA 30028	<b>Order ID</b>	8543017	<b>Property ID</b>	33714261
<b>Inspection Date</b>	12/11/2022	<b>Date of Report</b>	12/12/2022		
<b>Loan Number</b>	51863	<b>APN</b>	073 202		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Forsyth		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	12.07.22 BPO	<b>Tracking ID 1</b>	12.07.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Sowinski Diana	<b>Condition Comments</b> The property is maintained. No damage was noted for this property. The lawn has been mowed. No debris noted on the exterior. From an exterior inspection of this home the home does not have any damage. I would recommend the interior be inspected to verify condition. The homes within the subject's s/d appear to be well maintained. No deferred maintenance was noted throughout the community.
<b>R. E. Taxes</b>	\$3,407	
<b>Assessed Value</b>	\$320,000	
<b>Zoning Classification</b>	R1	
<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> This home is bordered to the North by Green Summers Dr, West by Starr Creek Rd, East by Elmhurst Ln and South by Hwy 400.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$300,000 High: \$400,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4445 Longmont Drive	7725 Streamside Ln	5530 Rolling Oaks Ct	7935 Streamside Ln
City, State	Cumming, GA	Cumming, GA	Cumming, GA	Cumming, GA
Zip Code	30028	30028	30040	30028
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	1.33 <sup>1</sup>	1.86 <sup>1</sup>	1.08 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$346,000	\$365,000
List Price \$	--	\$395,000	\$346,000	\$365,000
Original List Date		09/30/2022	09/06/2022	10/18/2022
DOM · Cumulative DOM	-- · --	70 · 73	94 · 97	52 · 55
Age (# of years)	24	23	32	23
Condition	Average	Average	Average	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	2 Stories trad	Split split	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,603	1,791	1,220	1,872
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 2	3 · 2
Total Room #	8	8	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	100%	0%	50%	0%
Basement Sq. Ft.	1,055	--	980	--
Pool/Spa	--	--	--	--
Lot Size	0.54 acres	0.58 acres	0.59 acres	0.63 acres
Other	none	none	none	none

\* Listing 1 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.

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

**Listing 1** Large Master bedroom with huge bathroom and walk in attic. Enjoy your evenings on the rocking chair front porch. Well maintained home is in a quiet, family friendly neighborhood. basement +20k adj val \$415000

**Listing 2** This kitchen is ready for cooking with ample counter space and cabinets for storage. Flow into the main living area, featuring a Fireplace. Relax in your primary suite, complete with Spacious layout. sq ft +7660

**Listing 3** Relaxing rocking chair on the front porch. Beautiful woods make a great view, especially this time of year. Immaculately cleaned and freshly cleaned carpets. Just bring your furniture! Open floor plan in the center of the home with Kitchen, Fireside Living Room, and Breakfast Area. Basement +20k condition -20k

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	4445 Longmont Drive	7460 Tatum Woods Dr	4415 Montrose Dr	4385 Elmhurst Ln
<b>City, State</b>	Cumming, GA	Cumming, GA	Cumming, GA	Cumming, GA
<b>Zip Code</b>	30028	30028	30028	30028
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.96 <sup>1</sup>	0.09 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$375,000	\$360,000	\$332,500
<b>List Price \$</b>	--	\$375,000	\$60,000	\$332,500
<b>Sale Price \$</b>	--	\$391,500	\$354,000	\$355,000
<b>Type of Financing</b>	--	Cash	Conv	Conv
<b>Date of Sale</b>	--	09/30/2022	11/30/2022	12/29/2021
<b>DOM · Cumulative DOM</b>	-- · --	7 · 32	35 · 56	1 · 20
<b>Age (# of years)</b>	24	22	24	24
<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	Split split	Split split
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,603	1,803	1,527	1,477
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	3 · 2	3 · 2	4 · 3
<b>Total Room #</b>	8	6	6	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	Yes	Yes
<b>Basement (% Fin)</b>	100%	0%	0%	100%
<b>Basement Sq. Ft.</b>	1055	--	1,120	861
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.54 acres	0.56 acres	0.46 acres	0.59 acres
<b>Other</b>	none	none	none	none
<b>Net Adjustment</b>	--	+\$20,000	+\$10,000	\$0
<b>Adjusted Price</b>	--	\$411,500	\$364,000	\$355,000

\* Sold 2 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** Welcome to one level living with all the Bells and Whistles! Huge Grande Room with Fireside Sitting Area, Chefs Kitchen complete with new Stainless Appliances, Granite Counters and Custom Backsplash! Private Separate Oversized Master with Spa Style Bath and Ample Closet Space! basement +20k
- Sold 2** The large master suite offers tray ceilings, dual walk-in closets, soaking tub and double vanities. Two additional bedrooms and a full bathroom round out the the rest of the main floor. basement finished sq ft +10000
- Sold 3** This is a spacious well maintained home with a lot to offer. It has a finished basement with access to an oversize garage and storage room. The main level features an open floor plan with a bright kitchen and breakfast area, a separate dining area and a spacious family room.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		This home last sold on 07/30/2021 for \$320000					
<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>

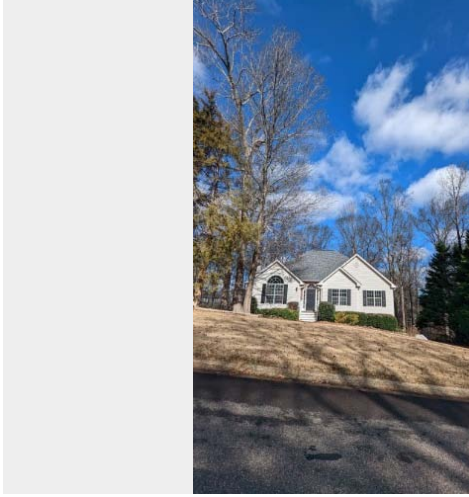
## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$385,000	\$385,000
<b>Sales Price</b>	\$375,000	\$375,000
<b>30 Day Price</b>	\$365,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 15 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 15 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</p>		

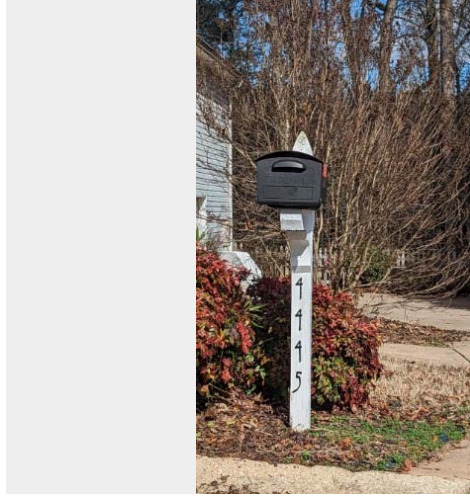
## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

## Subject Photos



Front



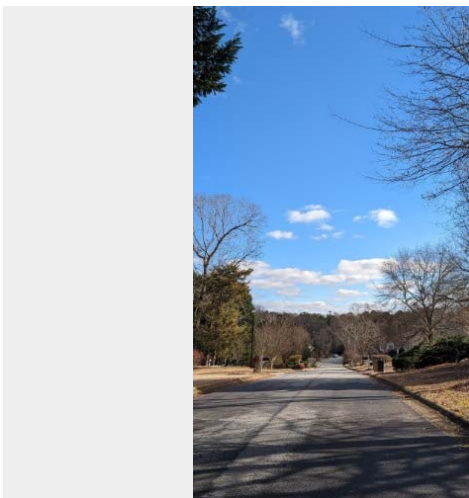
Address Verification



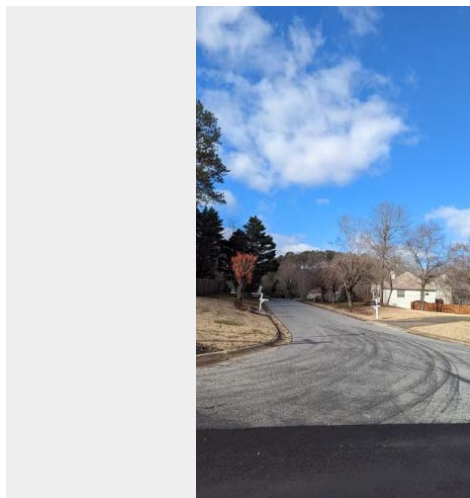
Side



Side



Street



Street

## Subject Photos



Other



## Listing Photos

**L1** 7725 Streamside Ln  
Cumming, GA 30028



Other

**L2** 5530 Rolling Oaks Ct  
Cumming, GA 30040



Other

**L3** 7935 Streamside Ln  
Cumming, GA 30028



Other

## Sales Photos

**S1** 7460 Tatum Woods Dr  
Cumming, GA 30028



Other

**S2** 4415 Montrose Dr  
Cumming, GA 30028



Other

**S3** 4385 Elmhurst Ln  
Cumming, GA 30028



Other

### ClearMaps Addendum

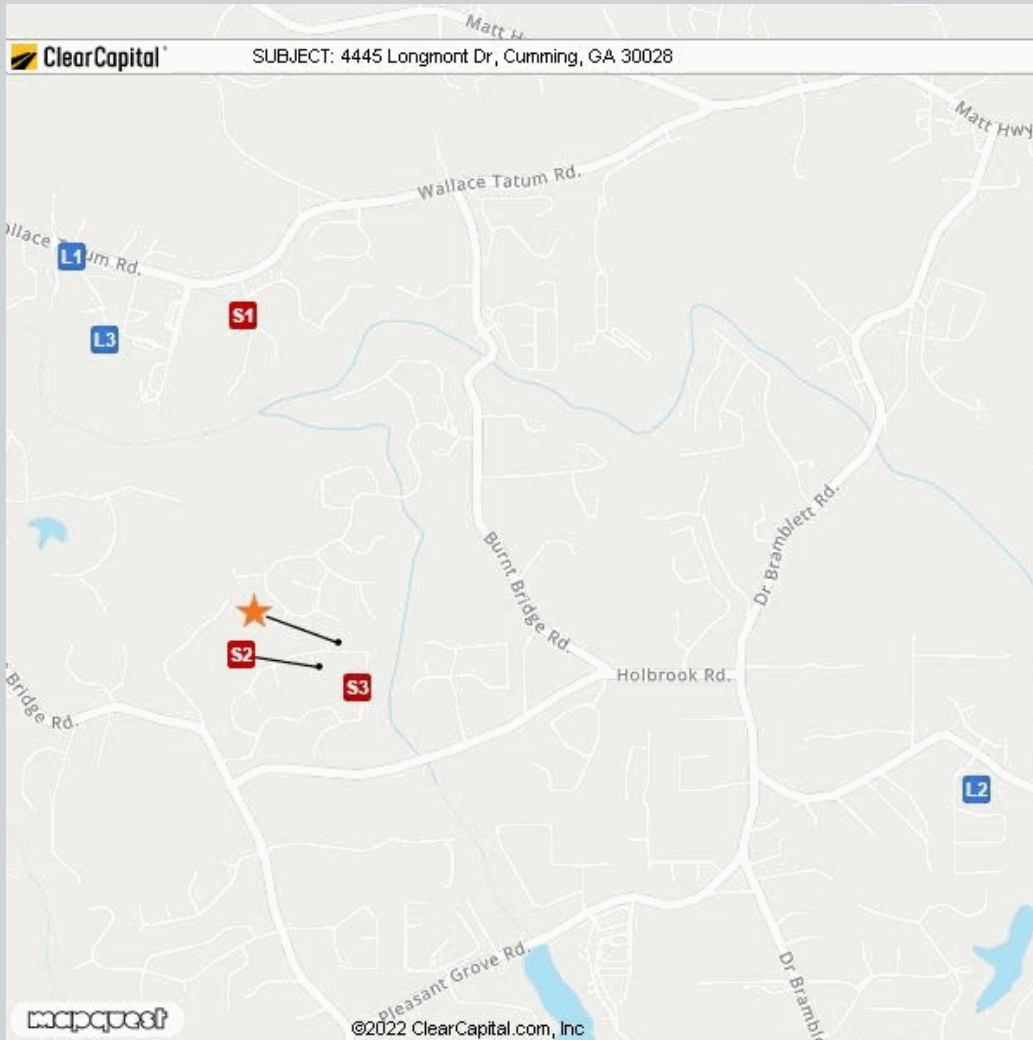
**Address** ★ 4445 Longmont Drive, Cumming, GA 30028

**Loan Number** 51863

**Suggested List** \$385,000

**Suggested Repaired** \$385,000

**Sale** \$375,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4445 Longmont Drive, Cumming, GA 30028	--	Parcel Match
L1 Listing 1	7725 Streamside Ln, Cumming, GA 30028	1.33 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	5530 Rolling Oaks Ct, Cumming, GA 30040	1.86 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	7935 Streamside Ln, Cumming, GA 30028	1.08 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	7460 Tatum Woods Dr, Cumming, GA 30028	0.96 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	4415 Montrose Dr, Cumming, GA 30028	0.09 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	4385 Elmhurst Ln, Cumming, GA 30028	0.14 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>	Amy Jones	<b>Company/Brokerage</b>	Elite Premier Properties
<b>License No</b>	260309	<b>Address</b>	79 Crockett Drive Dawsonville GA 30534
<b>License Expiration</b>	01/31/2023	<b>License State</b>	GA
<b>Phone</b>	6782273007	<b>Email</b>	amy.jones@elitereo.com
<b>Broker Distance to Subject</b>	10.03 miles	<b>Date Signed</b>	12/12/2022

*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.**