

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	5844 Union Walk Drive, Union City, GA 30291	Order ID	8543017	Property ID	33713933
Inspection Date	12/12/2022	Date of Report	12/13/2022		
Loan Number	51871	APN	09F210100882976		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

Tracking IDs					
Order Tracking ID	12.07.22 BPO	Tracking ID 1	12.07.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	TIERRA L WASHINGTON	Condition Comments This is a 2 story townhome that is average condition. There are no exterior repairs needed. The property shows well.
R. E. Taxes	\$2,581	
Assessed Value	\$64,000	
Zoning Classification	Residential CUP	
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	Villages at Union Pointe	
Association Fees	\$65 / Year (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Neighborhood marketing trends are decreasing slightly and there is a balance of supply and demand for the area. There is minimal REO Activity in immediate area. Seller concessions on average are at an acceptable range.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$189496 High: \$365100	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5844 Union Walk Drive	7130 Oakley Un	5527 Union Pointe Pl	4507 Ravenwood Pl
City, State	Union City, GA	Union City, GA	Union City, GA	Union City, GA
Zip Code	30291	30291	30291	30291
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.15 ¹	0.17 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$235,000	\$258,000	\$319,500
List Price \$	--	\$235,000	\$258,000	\$319,500
Original List Date		11/08/2022	12/02/2022	11/17/2022
DOM · Cumulative DOM	-- · --	2 · 35	3 · 11	25 · 26
Age (# of years)	15	19	14	22
Condition	Average	Average	Good	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 Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,516	1,340	1,801	1,812
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 3	4 · 3
Total Room #	6	6	6	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.06 acres	0.06 acres	0.05 acres	0.05 acres
Other	--	MLS#20085407	MLS#20089866	MLS#10111233

* 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** Welcome home This home has an upgraded HVAC system installed updated flooring in some rooms as well as fresh interior paint throughout. Discover a bright and open interior with plenty of natural light and a neutral color palette complimented by a fireplace. The kitchen is ready for cooking with ample counter space and cabinets for storage. You wont want to leave the serene primary suite the perfect space to relax. Other bedrooms provide nice flexible living space. The primary bathroom features plenty of under sink storage waiting for your home organization needs. Dont miss this incredible opportunity.
- Listing 2** Beautiful renovated townhome has it all NEW flooring throughout stainless steel appliance washer and dryer new paint updated kitchen and bathroom. Come and see this charming 3 bedroom 3 full bath home. First level features a huge kitchen with granite countertops stainless steel appliance and breakfast bar overlooking family room. Separate living room or you can make it your office. Half bath with new shower/tub and sink. Second level features a spacious owners suite and two additional bedrooms serviced by a full bath. Lets not forget the fenced in backyard where you can relax after a long day with a glass of sweet tea. This home is in a GREAT location 5-6 minutes to HWY 85 shops dining and 15 minute drive to Atlanta Hartsfield - Jackson Airport. This UPDATED home is a MUST SEE
- Listing 3** Welcome to this gorgeous neighborhood You do not want to miss this home. This kitchen is ready for cooking with generous updated counter space ample cabinetry and a breakfast area. Granite counter tops and stainless steel appliances This beautiful 4 bedroom 3 bath home in the Ravenwood subdivision. This home boasts comfort and coziness. Notice the details the moment you step into the welcoming foyer. Spacious family room open to dining area. One bedroom on the mail level with a full bathroom perfect for family and guests. Upper level offers large master retreat with trey ceiling walk-in closet and private bath. 2 additional secondary bedrooms on the upper level with a bathroom. Just minutes form the airport and Atlanta. Preferred Closing Attorney OKelley & Sorohan Attorneys at Law LLC

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5844 Union Walk Drive	5672 Union Pointe Dr	5843 Union Walk Dr	5842 Union Walk
City, State	Union City, GA	Union City, GA	Union City, GA	Union City, GA
Zip Code	30291	30291	30291	30291
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.03 ¹	0.00 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$274,000	\$275,000
List Price \$	--	\$270,000	\$274,000	\$275,000
Sale Price \$	--	\$261,900	\$264,000	\$280,000
Type of Financing	--	Cash	Fha	Conventional
Date of Sale	--	09/08/2022	07/27/2022	08/17/2022
DOM · Cumulative DOM	-- · --	3 · 34	4 · 35	7 · 37
Age (# of years)	15	2	2	2
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	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,516	1,552	1,540	1,552
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.06 acres	0.07 acres	0.1 acres	0.06 acres
Other	--	MLS#10077078	MLS#10062479	MLS#20056850
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$261,900	\$264,000	\$280,000

* 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** Beautiful Townhome in great condition and is only two years old 3BD/2.5BA townhome with 1 car garage located in Union City. Beautiful LVP flooring. Owners Suite offers a large walk in closet dual vanity and spacious shower. Smart Home Technology INCLUDED. 10 year structural warranty.
- Sold 2** THIS STUNNING TOWNHOME IS A MUST SEE. IT FEATURES AN OPEN CONCEPT KITCHEN FEATURES STAINLESS STEEL APPLIANCES BEAUTIFUL COUNTER TOPS AND BACKSPLASH. THE MASTER SUITE OFFERS A LARGE WALK-IN CLOSET DUAL VANITY AND SPACIOUS SHOWER. THIS GEM IS STILL UNDER THE BUILDERS WARRANTY. SCHEDULE YOUR SHOWING TODAY
- Sold 3** Built in 2020 this Union City two-story home offers granite countertops and a one-car garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been listed within the last 12 months per GAMLs and FMLS.			
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	\$262,000	\$262,000
Sales Price	\$262,000	\$262,000
30 Day Price	\$252,000	--
Comments Regarding Pricing Strategy		
<p>Sold Comp 2 is weighted the most and is similar in GLA and close in proximity. List Comp 2 is weighted the most because of proximity and GLA. Sold comp 2 and List comp 2 are the best comps to support the value conclusion. Overall, they are the most comparable to the subject characteristics and the most similar in location and view. There are no known repair issues that would have a negative impact on the value of the subject property. Property should be marketed as-is. The subject is located in an area of mixed styles and values, (old & new) based on construction and remodel condition. Area is near shopping, dining and schools, and offers easy access to major highways.</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

Subject Photos



Other



Other

Listing Photos

L1 7130 Oakley Un
Union City, GA 30291



Front

L2 5527 Union Pointe Pl
Union City, GA 30291



Front

L3 4507 Ravenwood Pl
Union City, GA 30291



Front

Sales Photos

S1 5672 Union Pointe Dr
Union City, GA 30291



Front

S2 5843 Union Walk Dr
Union City, GA 30291



Front

S3 5842 Union Walk
Union City, GA 30291



Front

ClearMaps Addendum

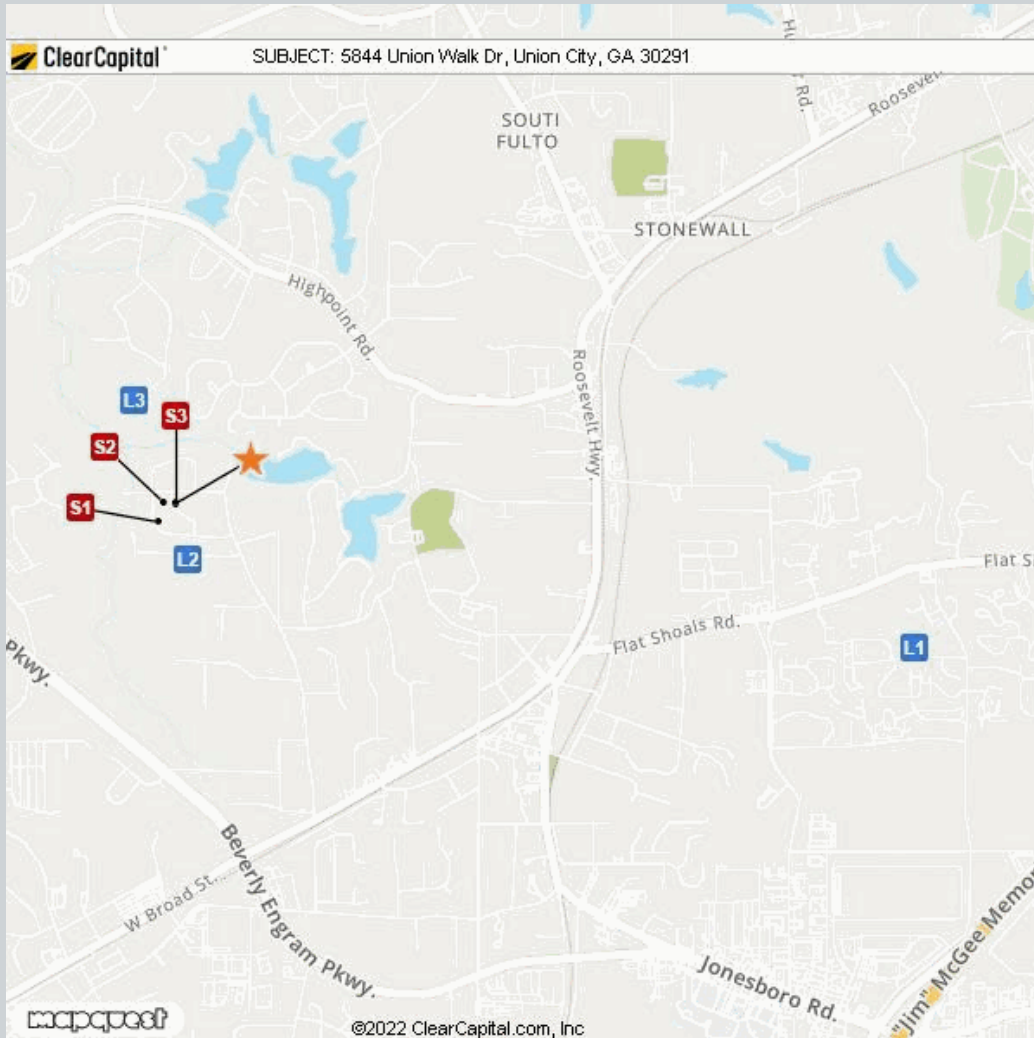
Address ★ 5844 Union Walk Drive, Union City, GA 30291

Loan Number 51871

Suggested List \$262,000

Suggested Repaired \$262,000

Sale \$262,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5844 Union Walk Drive, Union City, GA 30291	--	Parcel Match
L1 Listing 1	7130 Oakley Un, Union City, GA 30291	2.15 Miles ¹	Parcel Match
L2 Listing 2	5527 Union Pointe Pl, Union City, GA 30291	0.17 Miles ¹	Parcel Match
L3 Listing 3	4507 Ravenwood Pl, Union City, GA 30291	0.32 Miles ¹	Parcel Match
S1 Sold 1	5672 Union Pointe Dr, Union City, GA 30291	0.07 Miles ¹	Parcel Match
S2 Sold 2	5843 Union Walk Dr, Union City, GA 30291	0.03 Miles ¹	Parcel Match
S3 Sold 3	5842 Union Walk, Union City, GA 30291	0.00 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	Daryl Billingsley	Company/Brokerage	EXP Realty
License No	247060	Address	320 W. Lanier Avenue Suite 200 Fayetteville GA 30214
License Expiration	03/31/2025	License State	GA
Phone	7703016713	Email	daryl@vibesdigital.net
Broker Distance to Subject	11.56 miles	Date Signed	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.