

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	321 Somerset Lane, Marietta, GA 30067	Order ID	8768453	Property ID	34234412
Inspection Date	06/03/2023	Date of Report	06/03/2023		
Loan Number	51873	APN	17-1044-0-015-0		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs					
Order Tracking ID	06.02.23 Citi-CS BPO Request	Tracking ID 1	06.02.23 Citi-CS BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$1,235	Based on exterior observation the subject appears to be in average condition. Subject property is in average condition, conforms well to surrounding area	
Assessed Value	\$176,372		
Zoning Classification	Residential		
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	Somerset Association (770) 971-6002		
Association Fees	\$190 / Year (Insurance)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Neighborhood appears to be in average condition when compared to other similar communities in the area.	
Sales Prices in this Neighborhood	Low: \$400,000 High: \$660,000		
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	321 Somerset Lane	3273 Mitsy Forest Way	222 Pinehurst Lane	3293 Turtle Lake Club Drive Se
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30067	30068	30068	30067
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.49 ¹	0.84 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$489,500	\$579,900	\$625,000
List Price \$	--	\$489,500	\$579,900	\$625,000
Original List Date		05/02/2023	05/19/2023	04/25/2023
DOM · Cumulative DOM	-- · --	32 · 32	15 · 15	39 · 39
Age (# of years)	39	44	45	47
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	1 Story Ranch	1 Story Ranch	1.5 Stories Cape cod	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,317	1,900	2,542	2,462
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	5 · 3	4 · 2 · 1
Total Room #	6	6	9	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	100%	0%
Basement Sq. Ft.	--	--	450	--
Pool/Spa	--	--	--	--
Lot Size	0.48 acres	0.21 acres	0.23 acres	0.3 acres
Other	None	None	None	None

* 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 Active1 => Half Bath= \$1000, GLA= \$20850, Lot= \$810, Total= \$22660, Net Adjusted Value= \$512160 Property is Similar in bed bath count but inferior in lot size to the subject.

Listing 2 Active2 => Condition= \$-10000, Bed= \$-10000, Bath= \$-3000, Half Bath= \$1000, GLA= \$-11250, Lot= \$750, Basement = \$-1000, Total= \$-33500, Net Adjusted Value= \$546400 Property is Similar in age but superior in condition to the subject.

Listing 3 Active3 => Bed= \$-5000, GLA= \$-7250, Lot= \$540, Total= \$-11710, Net Adjusted Value= \$613290 Property is Similar in condition, bath count but superior in GLA to the subject.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	321 Somerset Lane	192 Kings Row Ne	22 Cecil Drive	3500 Brighton Place
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30067	30067	30068	30062
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.46 ¹	1.35 ¹	2.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$499,900	\$550,000	\$550,000
List Price \$	--	\$499,900	\$550,000	\$550,000
Sale Price \$	--	\$500,000	\$510,000	\$537,500
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/14/2023	12/16/2022	12/19/2022
DOM · Cumulative DOM	-- · --	42 · 42	64 · 64	77 · 77
Age (# of years)	39	47	61	44
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 Ranch	1 Story Ranch	1 Story Ranch	2 Stories colonial
# Units	1	1	1	1
Living Sq. Feet	2,317	2,428	2,175	2,500
Bdrm · Bths · ½ Bths	3 · 2 · 1	5 · 3	4 · 2	4 · 2 · 1
Total Room #	6	9	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.		1,500	1,915	1,250
Pool/Spa	--	--	--	--
Lot Size	0.48 acres	0.25 acres	0.31 acres	0.53 acres
Other	None	None	None	None
Net Adjustment	--	-\$17,860	+\$6,270	-\$14,150
Adjusted Price	--	\$482,140	\$516,270	\$523,350

* Sold 1 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** Sold1 => Bed= \$-10000,basement=\$-1000, Bath= \$-3000, Half Bath= \$1000, GLA= \$-5550, Lot= \$690, Total= \$-17860, Net Adjusted Value= \$482140 Property is Similar in age, view but superior in GLA to the subject.
- Sold 2** Sold2 => Bed= \$-5000, Sold date=\$1000, basement=\$-1000, Half Bath= \$1000, GLA= \$7100, Age= \$660, Garage= \$4000, Carport= \$-2000, Lot= \$510, Total= \$6270, Net Adjusted Value= \$516270 Property is Similar in condition but superior in bed count to the subject.
- Sold 3** Sold3 => Bed= \$-5000, Sold date=\$1000, basement=\$-1000, GLA= \$-9150, Total= \$-14150, Net Adjusted Value= \$523350 Property is Similar in lot size but superior in GLA to the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No sale/listing history for subject available.			
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	\$515,000	\$515,000
Sales Price	\$510,000	\$510,000
30 Day Price	\$505,000	--
Comments Regarding Pricing Strategy		
<p>As per tax record subject owner name is Catamount Properties 2018 LLC The subject is single family SFR Ranch with GLA 2317, bed count 3, bath count 2.1 and was built in the year 1984. All maintenance appears to be up to date and no repairs are necessary based on the exterior inspection. All necessary amenities and public transportation are located within close proximity to the subject. There was no functional or economic obsolescence observed. I exceeded the style, bed/bath count, GLA, age and lot size due to very few comps availability. Only few comps available within 1 mile therefore I had exceeded the proximity to 2.6 miles. The comps were still valued correctly and is an accurate reflection of the local market value. More weight has been given to CS1 and LC1 which are similar in condition and maintaining the overall value and structure related to the subject. Subject attributes are taken from the tax record. Comparable(CS1) received multiple offers which resulted in an increased final sale price relative to list price.</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



Street

Listing Photos

L1 3273 Mitsy Forest Way
Marietta, GA 30068



Front

L2 222 Pinehurst Lane
Marietta, GA 30068



Front

L3 3293 Turtle Lake Club Drive SE
Marietta, GA 30067



Front

Sales Photos

S1 192 Kings Row NE
Marietta, GA 30067



Front

S2 22 Cecil Drive
Marietta, GA 30068



Front

S3 3500 Brighton Place
Marietta, GA 30062



Front

ClearMaps Addendum

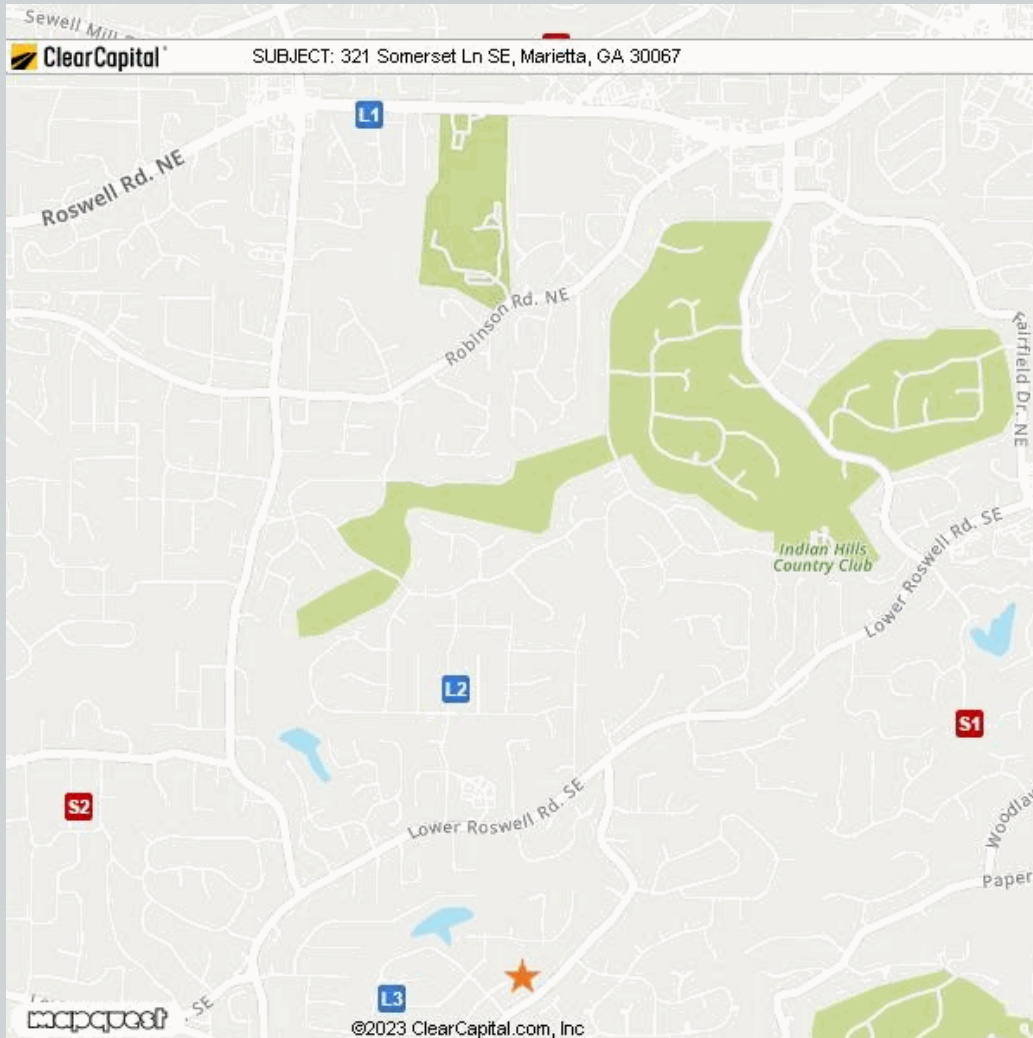
Address ★ 321 Somerset Lane, Marietta, GA 30067

Loan Number 51873

Suggested List \$515,000

Suggested Repaired \$515,000

Sale \$510,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	321 Somerset Lane, Marietta, GA 30067	--	Parcel Match
L1 Listing 1	3273 Mitsy Forest Way, Marietta, GA 30068	2.49 Miles ¹	Parcel Match
L2 Listing 2	222 Pinehurst Lane, Marietta, GA 30068	0.84 Miles ¹	Parcel Match
L3 Listing 3	3293 Turtle Lake Club Drive Se, Marietta, GA 30067	0.38 Miles ¹	Parcel Match
S1 Sold 1	192 Kings Row Ne, Marietta, GA 30067	1.46 Miles ¹	Parcel Match
S2 Sold 2	22 Cecil Drive, Marietta, GA 30068	1.35 Miles ¹	Parcel Match
S3 Sold 3	3500 Brighton Place, Marietta, GA 30062	2.64 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	James Moore	Company/Brokerage	REAL BROKER LLC
License No	383761	Address	400 West Peachtree Street NW Suite 4 - 1390 Atlanta GA 30308
License Expiration	07/31/2026	License State	GA
Phone	4702222790	Email	realbrokerjames@gmail.com
Broker Distance to Subject	12.83 miles	Date Signed	06/03/2023

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.