7316 BRAMBLE OAK DRIVE

DOUGLASVILLE, GA 30134 Loan Number

\$305,000 • As-Is Value

51884

by ClearCapital

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 Inspection Date Loan Number Borrower Name	7316 Bramble Oak Drive, Douglasville, GA 30134 12/07/2022 51884 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8543017 12/13/2022 06390130073 Douglas	Property ID	33714257
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	MILDRED W EDMONDS	Condition Comments
R. E. Taxes	\$3,086	SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME
Assessed Value	\$62,600	LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT
Zoning Classification	Residential 2	PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
Property Type	SFR	VIOIDEL EXTERIOR RELATION CELLARO DE L'EDTED.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED	
Sales Prices in this Neighborhood Low: \$150330 High: \$374800		SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.	
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<30		

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51884 \$30 Loan Number • As-

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Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	7316 Bramble Oak Drive	6649 Vail Pass	6389 Cardiff Ln	6920 Stonetrace Ct
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.77 ¹	0.69 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$350,000	\$292,000
List Price \$		\$329,900	\$350,000	\$292,000
Original List Date		10/14/2022	08/09/2022	08/01/2022
$DOM \cdot Cumulative DOM$		54 · 60	120 · 126	128 · 134
Age (# of years)	22	20	24	24
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	Split Split Entry	Split Traditional	Split Traditional	Split Other
# Units	1	1	1	1
Living Sq. Feet	1,338	1,480	1,612	1,364
Bdrm · Bths · ½ Bths	5 · 3	4 · 2	5 · 3 · 1	4 · 3
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	676	1,446	668	770
Pool/Spa				
Lot Size	0.34 acres	0.20 acres	0.27 acres	0.34 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

* 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.

DOUGLASVILLE, GA 30134

Current Listings - Cont.

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

- Listing 1 *\$2, 000 Selling Broker Bonus*wow!gorgeous Fully Renovated Very Spacious Split Foyer Home*no Expense Spared In Making This The Absolute Model Home*new Interior Paint*new White Kitchen With Tiled Back-splash, Quartz Countertops & High End Stainless Steel Appliances*all Bathrooms With New Toilets *all New Upgraded Light Fixtures*very Private Park Like Backyard*a Must See
- Listing 2 Beautiful Living In Douglasville! This Home Qualifies For 100% Financing With No Mortgage Insurance. A 5-bedroom 3 1/2 Full Baths In This Single-family Home. No Carpet, Wood Flooring Throughout Including Upstairs. Eat In Kitchen With Island And Ss Appliances. Gas Starting Fireplace In The Family Room. Double Window Doors In The Dining Room Leads To The Back Deck. Master Bedroom Has Walk-in Closets, Double Vanity, Separate Tub And Shower. Tile In Bathrooms. Another 3 Bedrooms And A Full Bathroom. Washer And Dryer Upstairs, Smoke Detector, Carbon Monoxide Detector, Basement Has Vinyl Flooring, Living Room, Bedroom, Full Bathroom, With Its Own Entrance. The Whole Has Been Weatherized By Professional Company. No Rent Restrictions
- Listing 3 Come See This Charming 4 Bedroom, 3 Bathroom Home Now On The Market! Enjoy Preparing Meals In This Impressive Kitchen Equipped With Ample Cabinets And Generous Counter Space. Lighting, Ceiling Fans, And Fixtures Flow Throughout. The Main Bedroom Boasts A Private Ensuite. Other Bedrooms Offer Plush Carpet And Plenty Of Natural Light. Entertain On The Back Deck, Perfect For Barbecues. Hurry, This Won't Last Long!

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Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	7316 Bramble Oak Drive	7351 Earls Ct	7598 Stonebush Way	7290 Hunters Ridge Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30134	30134	30134	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.73 1	0.52 1	0.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$290,845	\$255,000	\$305,000
List Price \$		\$290,845	\$255,000	\$305,000
Sale Price \$		\$290,845	\$255,000	\$305,000
Type of Financing		Conv.	Conv.	Conv.
Date of Sale		09/14/2022	09/01/2022	07/07/2022
DOM \cdot Cumulative DOM	·	86 · 86	36 · 36	21 · 21
Age (# of years)	22	28	25	22
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	Split Split Entry	Split Split Entry	Split Split Entry	Split Split Entry
# Units	1	1	1	1
Living Sq. Feet	1,338	1,331	1,184	1,202
Bdrm · Bths · ½ Bths	5 · 3	4 · 2	3 · 2	3 · 2
Total Room #	6	6	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	100%	100%
Basement Sq. Ft.	676	1,222	534	552
Pool/Spa				
Lot Size	0.34 acres	0.34 acres	0.56 acres	0.25 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment		+\$2,000	+\$5,850	+\$5,400
Adjusted Price		\$292,845	\$260,850	\$310,400

* 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.



DOUGLASVILLE, GA 30134

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 Wide Open Spaces In A Large Cul-de-sac Home In Convenient Douglasville! Fixer-upper (but Clean And Liveable!) With Four Bedrooms With Nice, Open-concept Living Areas. Vaulted Living Room With Cozy Fireplace And Lots Of Light Out Into Your Beautiful And Spacious, Fenced Backyard. Gorgeous Back Deck With That Trek-style Decking On It That Doesn't Rot! Giant Kitchen With, Count 'em, Two Pantries And Lots Of Room To Spread Out. Big Master Bedroom With A Garden Tub And Walk-in Closet. The Finished Basement Area Is Huge And Could Be Used As A Giant Bedroom, Man Cave, Office, Craft Room Or Finished Further To Be An In-law Or Teenage Suite. So Many Possibilities In This Neighborhood, Where Everything Is Close By, But You Are Tucked Into A Nice And Private Cul-de-sac Lot. Check Out The Neighborhood Pool! This Is An Estate Property, An As-is Sale, But The House Is Wonderful And Ready For Your Personal Touches!
- **Sold 2** Move In Ready-this Upgraded Split-level Home Features 3 Larger Sized Bedrooms And 2 Bathrooms. Stainless Steel Appliances, Great Cabinet Space, And Counter Space Makes This Home A Chef's Delight. A Finished Bonus Room Downstairs Adds Extra Charm To This Home. The Private Backyard Will Provide Hours Of Fun For Kids And Entertaining. Convenient Location And Quite Neighborhood Completes This Perfect Home.
- **Sold 3** Come See This Amazing Nicely Renovated & Maintained Home Located In The Sought-after Neighborhood Of Hunters Ridge In Douglasville. This 2 Story Home Sits In A Quiet Cul-de-sac Featuring An Open Living/dining Area, Gleaming Lpv Flooring Throughout, Stainless Steel Appliances, Gas Grill, Granite Countertops & More. Lower Level Features A Large Den With Plenty Of Space For Multi-purpose Use That Is Currently Being Used As A Home Theater/office Space W/ Adjustable Recessed Lighting Installed. Walk-in Laundry Room. 2 Car Garage That Is Currently A Custom Home Gym But Can Easily Be Converted Back. 2 Driveways That Allow For Plenty Of Parking Space. This Is One You Don't Want To Miss

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Subject Sales & Listing History

					•		
Current Listing S	tatus	Not Currently L	listed	Listing Histor	ry Comments		
Listing Agency/F	irm			NONE			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	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	\$310,000	\$310,000
Sales Price	\$305,000	\$305,000
30 Day Price	\$300,000	

Comments Regarding Pricing Strategy

GUIDELINES USED IN THIS REPORT: ****** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ******* Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ****** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ******* Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.

DOUGLASVILLE, GA 30134



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.

DRIVE-BY BPO by ClearCapital

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Subject Photos





Front

Address Verification





Side



Street



Street

DRIVE-BY BPO by ClearCapital

7316 BRAMBLE OAK DRIVE

DOUGLASVILLE, GA 30134

Subject Photos



Street



Other

by ClearCapital

7316 BRAMBLE OAK DRIVE

DOUGLASVILLE, GA 30134

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Listing Photos

6649 Vail Pass L1 Douglasville, GA 30134



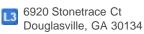
Front



6389 Cardiff Ln Douglasville, GA 30134



Front





Front

by ClearCapital

7316 BRAMBLE OAK DRIVE

DOUGLASVILLE, GA 30134

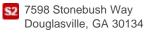
\$305,000 51884 Loan Number As-Is Value

Sales Photos

S1 7351 Earls Ct Douglasville, GA 30134



Front





Front



7290 Hunters Ridge Dr Douglasville, GA 30134



Front

by ClearCapital

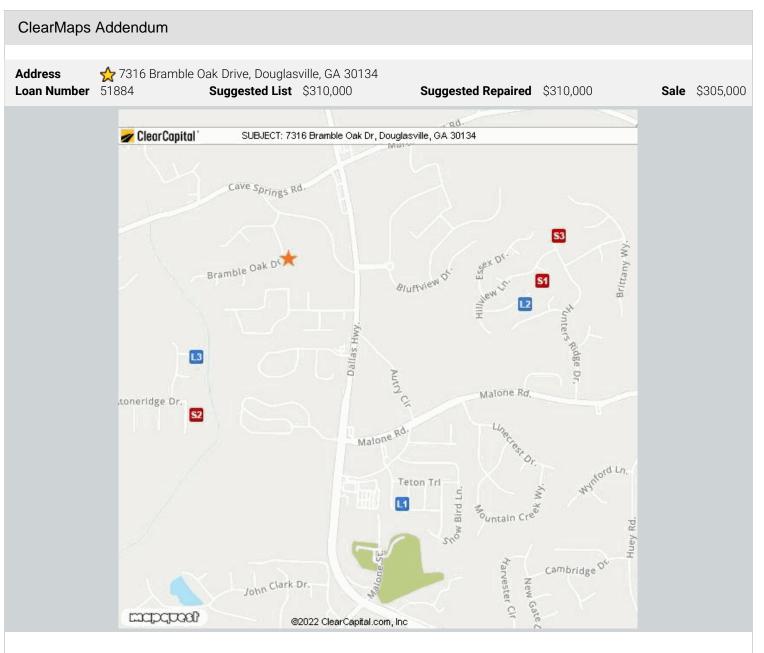
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C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	7316 Bramble Oak Drive, Douglasville, GA 30134		Parcel Match
L1	Listing 1	6649 Vail Pass, Douglasville, GA 30134	0.77 Miles 1	Parcel Match
L2	Listing 2	6389 Cardiff Ln, Douglasville, GA 30134	0.69 Miles 1	Parcel Match
L3	Listing 3	6920 Stonetrace Ct, Douglasville, GA 30134	0.38 Miles 1	Parcel Match
S1	Sold 1	7351 Earls Ct, Douglasville, GA 30134	0.73 Miles 1	Parcel Match
S 2	Sold 2	7598 Stonebush Way, Douglasville, GA 30134	0.52 Miles 1	Parcel Match
S 3	Sold 3	7290 Hunters Ridge Dr, Douglasville, GA 30134	0.78 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.

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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.

DOUGLASVILLE, GA 30134

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.

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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.

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\$305,000 • As-Is Value

Broker Information

Broker Name	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2023	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	4.11 miles	Date Signed	12/09/2022

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 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 or nace, 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 prospective of the state with the properties 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.