DOUGLASVILLE, GA 30135

52023 Loan Number

\$360,999As-Is Value

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	5057 Stirrup Court, Douglasville, GA 30135 01/06/2023 52023 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8570825 01/07/2023 0115-01-50 Douglas	Property ID	33788721
Tracking IDs					
Order Tracking ID	01.04.23 BPO	Tracking ID 1	01.04.23 BPO		
Tracking ID 2		Tracking ID 3			

General Conditions		
Owner	VICTOR FELIX	Condition Comments
R. E. Taxes	\$3,674	The Lincoln plan is a spacious two-story home featuring four
Assessed Value	\$105,080	bedrooms and an upstairs loft. The kitchen comes with energy
Zoning Classification	Residential PUD	efficient appliances,plenty of storage space and a large walk-in pantry. The upstairs welcomes you to a beautiful master suite
Property Type	SFR	with double windows and a bathroom that includes a built-in
Occupancy	Occupied	vanity and a separate shower and tub. The three additional
Ownership Type	Fee Simple	bedrooms and loft space provide plenty of extra room for the whole family to enjoy.
Property Condition	Average	whole farmly to enjoy.
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	Improving	beautiful landscape area well desired with much to enjoy		
Sales Prices in this Neighborhood	Low: \$161500 High: \$400000			
Market for this type of property	Decreased 3 % in the past 6 months.			
Normal Marketing Days	<90			

Client(s): Wedgewood Inc

Property ID: 33788721

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	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5057 Stirrup Court	3036 Peace Pipe Way	3310 Anneewakee Falls Pkwy	4630 Burnt Fork Cir
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.62 1	0.43 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$350,000	\$366,000	\$339,900
List Price \$		\$350,000	\$366,000	\$339,900
Original List Date		12/02/2022	12/30/2022	10/27/2022
DOM · Cumulative DOM		36 · 36	8 · 8	72 · 72
Age (# of years)	3	19	3	17
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	2 Stories Traditional	2 Stories Traditional	2 Stories Other	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,410	2,243	1,476	2,035
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 3	4 · 2 · 1
Total Room #	9	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.20 acres	0.37 acres	0.30 acres	0.15 acres
Other				

^{*} Listing 1 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

 $^{^{\}rm 2}$ Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

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Current Listings - Cont.

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

- Listing 1 This Is A Beautiful Home In A Desirable Community. The Home Has An Open-concept Kitchen And A Spacious Family Room With A Cozy Fireplace. It's Filled With Natural Light And Has A Formal Dining Room. The Home Features 4 Bedrooms On The 2nd Level And Hardwood Floors Throughout. The Master Suite Has A Separate Tub/shower And Double Vanity. Enjoy The Large Wooded Backyard On The Patio. Enjoy The Amenities Of Anneewakee Trails And Walk To The Trail, Pool, Tennis, Playground, Gazebo, Gym, Or Clubhouse! The Property Provides Ease Of Access To I-20 And Is Only 10 Minutes From Douglasville And 25 Minutes From Atlanta.
- Listing 2 Check Out This Stunner! This Home Has Fresh Interior Paint. Discover A Bright And Open Interior With Plenty Of Natural Light And A Neutral Color Palette, Complimented By A Fireplace. Step Into The Kitchen, Complete With An Eye Catching Stylish Backsplash. You Won't Want To Leave The Serene Primary Suite, The Perfect Space To Relax. Extra Bedrooms Add Nice Flex Space For Your Everyday Needs. The Primary Bathroom Is Fully Equipped With A Separate Tub And Shower, Double Sinks, And Plenty Of Under Sink Storage. The Back Yard Is The Perfect Spot To Kick Back With The Included Sitting Area. A Must See!
- Back On The Market Due To Buyer Financing! Exquisite 4-bedroom Home Located On A Quiet Cul-de-sac Lot In The Highly Sought-after Burnt Fork At Anneewakee Trail Subdivision. This Amazing Home Features An Open-concept Kitchen And Family Room, Welcoming Foyer And Formal Living Room That Can Be Set Up As A Separate Dining Room Or Office. Upstairs You Will Find A Relaxing, Oversized Premier Bedroom And Spacious En-suite With Dual Sinks, A Large Garden Tub, Separate Shower And A Grand Walk-in Closet. The Rest Of The Second Level Hosts 3 More Bedrooms, A Family Bath And A Generously-sized Laundry Room. A Flat, Fenced Backyard And Concrete Patio Awaits Your Creative Eye And Green Thumb. Enjoy A Beverage While Relaxing On The Covered Front Porch. This Home Is Move-in Ready. The Home Interior Was Completely Painted And Roof Replaced In Oct 2022. The Water Heater Was Replaced In 2016. Hvac Has Been Serviced Regularly, Home Was Pressure-washed In May 2022 And Professionally Cleaned In November 2022.

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	- 11 .			
	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5057 Stirrup Court	4263 Sitka Dr	3322 N Winds Trl	3285 Tackett Rd
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.		0.75 1	0.60 1	0.73 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$340,000	\$350,000	\$367,300
List Price \$		\$340,000	\$350,000	\$367,300
Sale Price \$		\$340,000	\$350,000	\$367,300
Type of Financing		Na	Na	Na
Date of Sale		03/11/2022	03/15/2022	07/13/2022
DOM · Cumulative DOM	•	33 · 33	29 · 29	56 · 56
Age (# of years)	3	7	22	8
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,410	2,134	2,478	2,022
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	8	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	.20 acres	0.17 acres	0.32 acres	0.20 acres
Other				
Net Adjustment		\$0	\$0	\$0
Adjusted Price		\$340,000	\$350,000	\$367,300

^{*} 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.

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Recent Sales - Cont.

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

- Sold 1 This Is A Beautiful Home In A Desirable Community. The Home Has An Open-concept Kitchen And A Spacious Family Room With A Cozy Fireplace. It's Filled With Natural Light And Has A Formal Dining Room. The Home Features 4 Bedrooms On The 2nd Level And Hardwood Floors Throughout. The Master Suite Has A Separate Tub/shower And Double Vanity. Enjoy The Large Wooded Backyard On The Patio. Enjoy The Amenities Of Anneewakee Trails And Walk To The Trail, Pool, Tennis, Playground, Gazebo, Gym, Or Clubhouse! The Property Provides Ease Of Access To I-20 And Is Only 10 Minutes From Douglasville And 25 Minutes From Atlanta.
- **Sold 2** Miss Clean And Tidy Lives Here. Beautiful Spacious Move In Ready Family Home. Desired Neighborhood. Close To Shopping, Minutes From I-20. Hvac 1 Year Old, Roof 8 Years Old. Nice Utility Storage Shed Or Man Cave. In Place. Garage With Shelf For Storage. Over Size Media Room Or 4th Bedroom. Fresh Paint, Ss Appliances. Nothing But Cozy, Clean And Comfortable.
- Sold 3 A Lovely Home By Kerley Family Homes Located In Chaparral Ridge Anneewakee. This Dalton Floorplan Is An Open Concept With The Kitchen Overlooking The Family Room. This Floorplan Showcases Arched Entryways, Beautiful Hardwood Floors, Separate Dining Room, Eat-in Kitchen As Well As A Breakfast Bar. The Kitchen Features Dark Wood Cabinetry, Granite Counters, And Stainless Appliances. The Owner's Suite Is Oversized And Features A Double Sink Vanity As Well As A Shower With A Separate Soaking Tub. Exterior Boasts A Covered Front Porch, Mulched Landscaping, And A Good Size Backyard With A Privacy Tree Line Ideal For Gatherings. Restricted Showing Hours: 5/28 Sat 10am-6pm, 5/29 Sun 1pm-4pm, And 5/30 Mon 10am-2pm

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Subject Sale	es & Listing His	story					
Current Listing S	tatus	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	irm			na			
Listing Agent Na	me						
Listing Agent Pho	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

	As Is Price	Repaired Price	
Suggested List Price	\$360,999	\$360,999	
Sales Price	\$360,999	\$360,999	
30 Day Price	\$360,999		
Comments Regarding Pricing S	trategy		

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.

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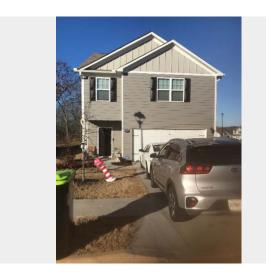
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Subject Photos

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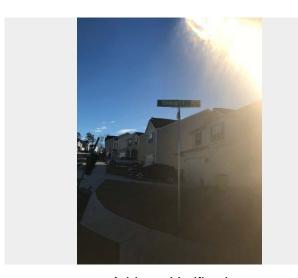
Front



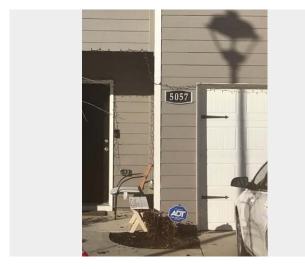
Front



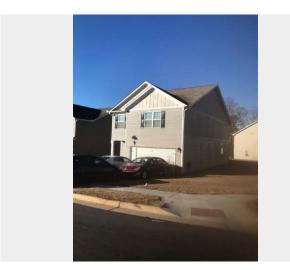
Address Verification



Address Verification



Address Verification



Side

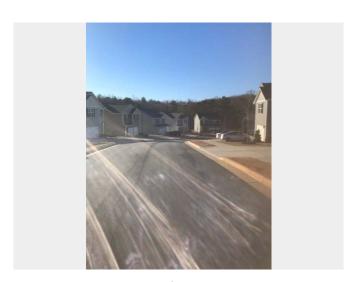
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Subject Photos

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Street

Client(s): Wedgewood Inc

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Listing Photos



3036 Peace Pipe Way Douglasville, GA 30135



Front

3310 Anneewakee Falls Pkwy Douglasville, GA 30135



Front



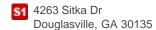
4630 Burnt Fork Cir Douglasville, GA 30135



Front

52023

Sales Photos





Front

\$2 3322 N Winds Trl Douglasville, GA 30135



Front

3285 Tackett Rd Douglasville, GA 30135



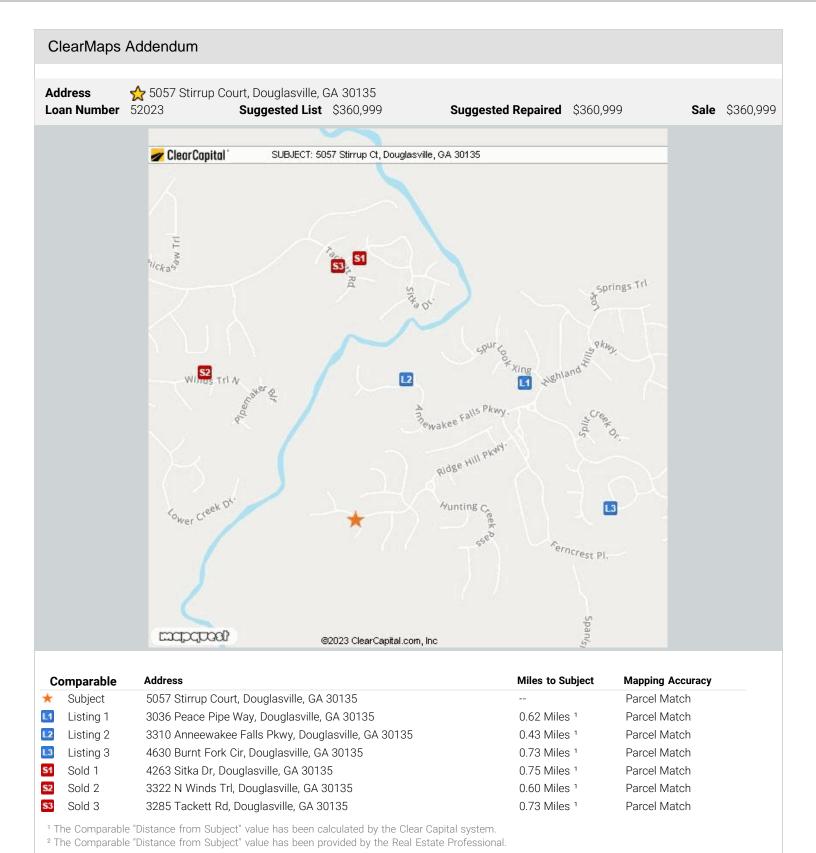
Front

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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.

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Addendum: Report Purpose - cont.

Report Instructions

by ClearCapital

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
- 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.

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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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Broker Information

Broker Name Donelle Lee Company/Brokerage Heritage Oaks Realty

License No 370707 **Address** 5615 zanola dr sw Mableton GA

License Expiration 11/30/2024 License State GA

Phone 4045363204 Email dlumake@yahoo.com

Broker Distance to Subject 10.76 miles **Date Signed** 01/07/2023

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.

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