

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	800 Craig Drive, Locust Grove, GA 30248	Order ID	8570825	Property ID	33788719
Inspection Date	01/07/2023	Date of Report	01/07/2023		
Loan Number	52024	APN	157-01005032		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

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	Maness Thomas A Nicole L	Condition Comments SUBJECT APPEARS TO BE IN AVERAGE CONDITION, NO DAMAGES NOTED.
R. E. Taxes	\$317,446	
Assessed Value	\$241,800	
Zoning Classification	RESIDENTIAL	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (LB)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments ALL HOMES ARE MAINTAINED AND CONFORM TO NEIGHBORHOOD
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$560,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	800 Craig Drive	115 Laney Court	481 S Ola Road	371 Leguin Lane
City, State	Locust Grove, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30248	30252	30252	30252
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.97 ¹	1.15 ¹	1.00 ²
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$290,000	\$300,000	\$324,900
List Price \$	--	\$290,000	\$300,000	\$324,900
Original List Date		12/20/2022	11/29/2022	11/01/2022
DOM · Cumulative DOM	-- · --	10 · 18	32 · 39	60 · 67
Age (# of years)	25	30	30	27
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	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	2,500	2,244	2,520	2,500
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	6	7	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1.38 acres	1.2 acres	1.03 acres	.8 acres
Other	NONE	NONE	NONE	NONE

* 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** Lovely ranch opportunity in Henry County. There's been quite a bit of renovations that make this house a HOME! From the spacious sunroom to the open floor plan that creates more space for the kitchen and family room. The garage has also been converted to both a bedroom and a mudroom. Both the master bedroom and its closet are a generous size with a bay window that gives a great view of the huge fenced-in yard. The basement is not finished, but it provides tons of storage and definitely has the potential to be converted into any additional room. Come and see for yourself!
- Listing 2** Welcome to South Ola Rd! Highly sought after Ola School District! And USDA eligible for 100 percent financing! This Move-In Ready Ranch home is on over 1 acre of property has New Paint, New Kitchen flooring and much more!! Step into the open floorplan with a fireplace and vaulted ceilings. The dining area is open to the great room that provides plenty of light and windows. The master bedroom boasts a tray ceiling, an en-suite bathroom with double sinks and a walk-in closet. A large bonus room is upstairs. Enjoy the beautiful outdoors relaxing on your front porch or back patio. This home is 15 minutes from I-75 making traveling a breeze!
- Listing 3** Bring your rocking chairs and make yourself at home! You will love this 3 bedroom, 2 bathroom home in Locust Grove. This home offers a mixture of hardwood and ceramic tile flooring, solid surface cabinets and a built in bookcase in the den. The kids or fur babies will love the fenced in backyard while you enjoy the oversized deck off the kitchen. Need extra storage space or have a man that needs his own space? You will love the extra space that you can walk up to in the detached garage. This home offers something for all...call today and start placing your offers!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	800 Craig Drive	213 Knob Hill Drive	183 Cedar Ridge Road	5540 Peeksville Road
City, State	Locust Grove, GA	Mcdonough, GA	Locust Grove, GA	Mcdonough, GA
Zip Code	30248	30252	30248	30252
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.02 ¹	1.20 ¹	1.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$320,000	\$269,900	\$359,000
List Price \$	--	\$320,000	\$269,900	\$359,000
Sale Price \$	--	\$290,100	\$270,000	\$340,000
Type of Financing	--	Cash	Cash	Conv
Date of Sale	--	08/04/2022	09/30/2022	12/27/2022
DOM · Cumulative DOM	-- · --	29 · 64	15 · 46	66 · 102
Age (# of years)	25	26	25	35
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	1 Story RANCH	1 Story RANCH	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	2,500	2,292	2,436	2,272
Bdrm · Bths · ½ Bths	4 · 2	4 · 3	3 · 2	3 · 2
Total Room #	7	8	6	6
Garage (Style/Stalls)	None	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	1.38 acres	1 acres	1.6 acres	4.5 acres
Other	NONE	NONE	NONE	NONE
Net Adjustment	--	+\$5,400	+\$12,500	-\$20,000
Adjusted Price	--	\$295,500	\$282,500	\$320,000

* 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** Welcome to the beautiful move-in-ready ranch on a basement with NO HOA. The charming front porch was recently painted and upgraded. Drink your sweet tea on the front porch overlooking your spacious front yard or grab some coffee on your back deck while enjoying the peaceful privacy. The main level features 3 bedrooms, 2 baths, kitchen (with granite countertops), 2 separate eating areas, large laundry and a cozy living room with a beautiful fireplace. Downstairs has 1 bedroom, 1 living room and another large flex room. There is another garage door and plenty of unfinished space for your workshop or storage areas. Enjoy the fire pit in the backyard or walk down to the creek and enjoy nature's beauty. This home is ready for its new owners and has been loved dearly.
- Sold 2** Welcome home to this charming, moderately renovated 3 bed, 2 bath ranch in the Cedar Ridge subdivision! Nestled on almost two acres, this home features a rocking chair front porch overlooking the private wooded view. Kitchen features updated backsplash, stainless steel appliances, ample cabinet space, and pantry. Bathrooms have been custom renovated, and the master bathroom is an absolute must-see! Complete with a tiled shower, vanity space, and more, every detail will catch your eye! Home features three bonus rooms that could be used as three additional bedrooms with your personal touches! Roof is 2-yrs old and water heater is 1-yr old. Septic has been recently serviced. Home is being sold as-is. With so many things to love about this home, you won't want to miss this! Schedule your appointment to view today!
- Sold 3** You've heard the saying, "They don't build them like that anymore!" This Buddy Mitchell for Charles Gower-built home is quality craftsmanship through and through! The three bedroom, three bathroom ranch is situated on an idyllic +/- 4.59 acre wooded lot. The gated and fenced property offers privacy and tranquil country living all within a short driving distance to Ola area shopping and dining. Rocking chair front porch and rear deck. Outbuilding. Inside you'll find a kitchen outfitted with a wall oven, built-in microwave, dishwasher and separate cooktop, plus extensive built-in cabinetry and an island with wheeled base making it easy to move, allowing you to place it where needed, and even use it as a serving cart! The bay window breakfast area overlooks the backyard for peaceful dining views! Huge laundry room with cabinetry and sink. Formal dining room. Massive great room with tray ceiling and wood burning fireplace. Great room has door to rear deck. Sunroom with panoramic views and private entry door to access deck. Owner's suite features a tray ceiling and large walk-in closet. Tile owner bathroom includes double sink vanity, jetted soaking tub and walk-in shower. Both additional bedrooms feature a walk-in closet. Tile floor guest bathroom off hallway. Make an appointment to call this one "home" today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NA			
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	\$299,000	\$299,000
Sales Price	\$299,000	\$299,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
MARKET TIME IS INCREASING AND HOME VALUES ARE STARTING TO DECLINE.		

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



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 115 LANEY COURT
Mcdonough, GA 30252



Front

L2 481 S OLA ROAD
Mcdonough, GA 30252



Front

L3 371 LEGUIN LANE
Mcdonough, GA 30252



Front

Sales Photos

S1 213 KNOB HILL DRIVE
Mcdonough, GA 30252



Front

S2 183 CEDAR RIDGE ROAD
Locust Grove, GA 30248



Front

S3 5540 PEEKSVILLE ROAD
Mcdonough, GA 30252



Front

ClearMaps Addendum

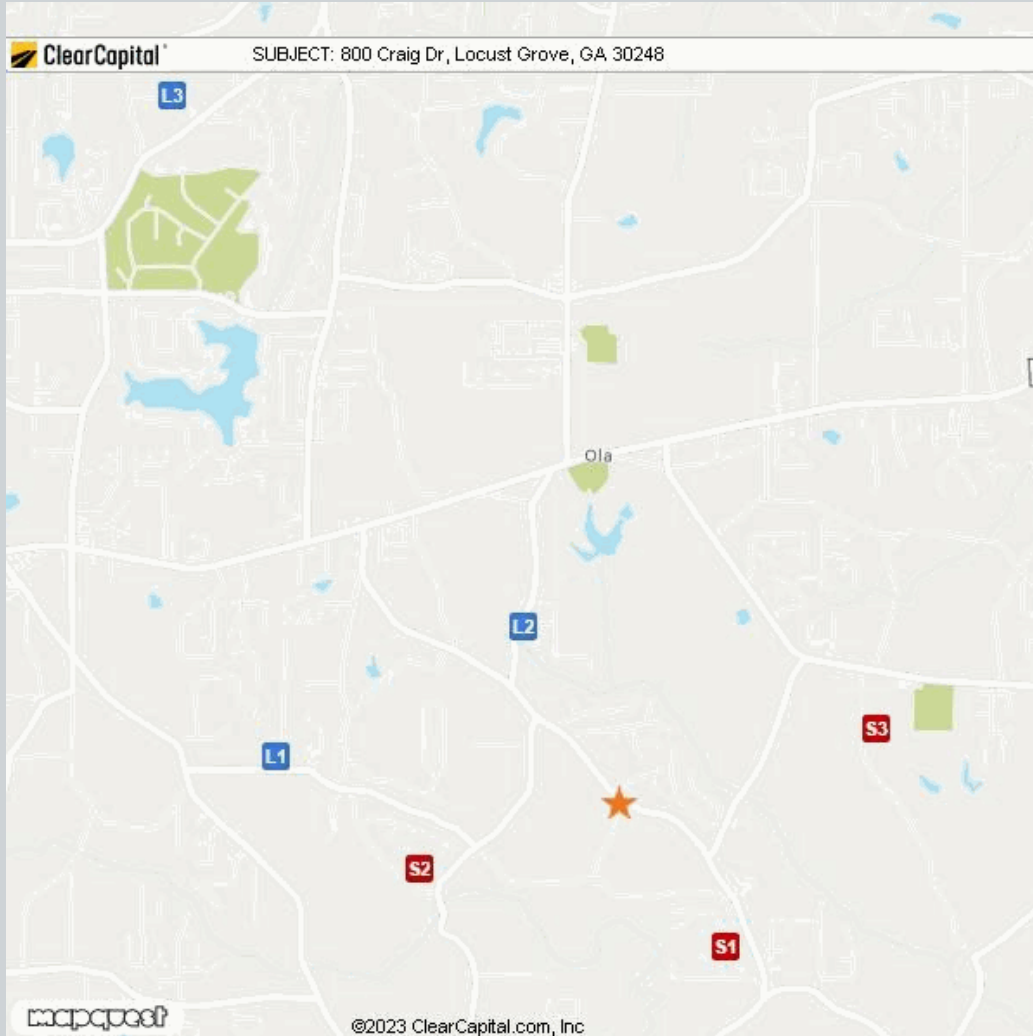
Address ★ 800 Craig Drive, Locust Grove, GA 30248

Loan Number 52024

Suggested List \$299,000

Suggested Repaired \$299,000

Sale \$299,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	800 Craig Drive, Locust Grove, GA 30248	--	Parcel Match
L1 Listing 1	115 Laney Court, Mcdonough, GA 30252	1.97 Miles ¹	Parcel Match
L2 Listing 2	481 S Ola Road, Mcdonough, GA 30252	1.15 Miles ¹	Parcel Match
L3 Listing 3	371 Leguin Lane, Mcdonough, GA 30252	1.00 Miles ²	Unknown Street Address
S1 Sold 1	213 Knob Hill Drive, Mcdonough, GA 30252	1.02 Miles ¹	Parcel Match
S2 Sold 2	183 Cedar Ridge Road, Locust Grove, GA 30248	1.20 Miles ¹	Parcel Match
S3 Sold 3	5540 Peeksville Road, Mcdonough, GA 30252	1.54 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	Kelly Adams Cooley	Company/Brokerage	Adams AMI
License No	161116	Address	812 Pavilion Court McDonough GA 30253
License Expiration	07/31/2024	License State	GA
Phone	7709140369	Email	kadams@adamsami.com
Broker Distance to Subject	7.99 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.