

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	108 Pine Bluff Drive, Dallas, GA 30157	Order ID	8570825	Property ID	33788723
Inspection Date	01/05/2023	Date of Report	01/06/2023		
Loan Number	52027	APN	062600		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

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	Abrams Johnny IV	Condition Comments	
R. E. Taxes	\$955	Subject is average condition. Subject is located on the main street inside the community with minimal traffic coming through. There are no signs of major damage besides normal wear and tear.	
Assessed Value	\$334,380		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Tolley Community Mgt 770 517-1761		
Association Fees	\$770 / Year (Pool,Tennis)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Subject community is a well-established neighborhood in Dallas. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within a mile to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were only 1 closed com parables and 0 Active comparables that have similar but not exact sq ft, age, acreage, style as subject. I had to...	
Sales Prices in this Neighborhood	Low: \$470,000 High: \$630,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Neighborhood Comments

Subject community is a well-established neighborhood in Dallas. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within a mile to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were only 1 closed com parables and 0 Active comparables that have similar but not exact sq ft, age, acreage, style as subject. I had to extend my in distance up to 2 miles and 10 months in order to find comparable comps that bracket the subjects gla, age, site size and value. I used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	108 Pine Bluff Drive	103 Pine Trl	8 Amberhill Ct	6126 Windflower Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30132	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.74 ¹	1.82 ¹	1.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$412,000	\$500,000	\$575,000
List Price \$	--	\$412,000	\$500,000	\$525,000
Original List Date		06/16/2022	11/08/2022	12/01/2022
DOM · Cumulative DOM	-- · --	203 · 204	58 · 59	10 · 36
Age (# of years)	17	18	9	22
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,342	2,246	2,056	3,361
Bdrm · Bths · ½ Bths	4 · 3	3 · 2 · 1	4 · 3	4 · 3 · 1
Total Room #	7	6	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	0%	0%	100%	30%
Basement Sq. Ft.	1,312	--	1,700	2,784
Pool/Spa	--	Pool - Yes	--	--
Lot Size	.28 acres	0.32 acres	0.34 acres	.39 acres
Other	0	0	0	0

* 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 to this gorgeous neighborhood! Terrific 4 bedroom and 2.5 bath home with a 2 car garage. Enjoy cooking in this stylish kitchen with stainless appliances and a center island, great for food preparation. Entertaining is a breeze with this great floor plan complete with a cozy fireplace. The main bedroom boasts a private en-suite with dual sinks. Other bedrooms offer plush carpet, ceiling fans, and sizable closets. Step outside to your sparkling pool, host the next gathering here! Don't miss this incredible opportunity. This home has been virtually staged to illustrate its potential
- Listing 2** This custom built craftsman home conveniently located to shopping, dining, and entertainment. In highly sought after North Paulding High school district! This spacious home has room for EVERYONE! 6 Bedrooms, 4 bathrooms, 2 kitchens, and 2 laundry rooms. The main level offers the master on main, two additional bedrooms, and bathroom. You will love the beautifully-appointed open floor plan—the perfect space to enjoy with family and friends. Upstairs is a bedroom with an attached bathroom. This is ideal space for guest room. Downstairs the fully finished basement includes two bedrooms, one bathroom, and a full kitchen. Complete with laundry, separate exterior entry, and driveway.
- Listing 3** Opportunity has come knocking in the sought after Oakwind community in West Cobb! This well maintained 4 bed / 4.5 bath home is nestled on a large corner lot in Harrison High School district! New carpet, fresh interior paint, refinished hardwoods, and beautiful details throughout that include cedar accents, coffered ceilings, and custom trim work. Home welcomes you with an inviting foyer that leads to a formal dining room and the fireside living room. The elegant kitchen boasts plenty of cabinet & counter space, stainless steel appliances including a 6-burner gas range, granite countertops, an island, and a breakfast bar - perfect for the inspired home chef! Watch the game or read your favorite book in the keeping room off the kitchen with vaulted ceilings and plenty of natural light. Retreat to the primary bedroom on the main that offers a luxurious bath with a soaking tub, separate shower, and his and hers granite vanities. Three generously sized bedrooms on the upper level. The full basement is great for entertaining with a den, media room, two bonus rooms, a full bath, and an unfinished area great for storage or a workshop. Don't miss the built-in gun safe! Enjoy days out on the screened-in back porch and the back deck that overlooks the tranquil fenced backyard with a storage shed. The professionally landscaped yard has an irrigation system & lighting package. 2021 HVAC. Located in an active community with swim, tennis & basketball courts, a playground, and clubhouse. Conveniently located near the interstate, shopping, dining, schools, and more!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	108 Pine Bluff Drive	202 Pine Bluff Dr	251 Grand Oak Trl	81 White Spruce Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.71 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$514,900	\$625,000	\$450,000
List Price \$	--	\$514,900	\$625,000	\$450,000
Sale Price \$	--	\$525,000	\$625,000	\$475,000
Type of Financing	--	Va	Conv	Conv
Date of Sale	--	06/17/2022	06/30/2022	06/28/2022
DOM · Cumulative DOM	-- · --	2 · 28	18 · 52	5 · 54
Age (# of years)	17	18	16	16
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,342	2,413	3,160	2,418
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 3 · 1	4 · 2 · 1
Total Room #	7	7	8	7
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)	0%	80%	40%	0%
Basement Sq. Ft.	1312	1,281	2,002	2,418
Pool/Spa	--	--	--	--
Lot Size	.28 acres	0.28 acres	0.38 acres	0.29 acres
Other	0	0	0	0
Net Adjustment	--	-\$20,000	-\$44,540	\$0
Adjusted Price	--	\$505,000	\$580,460	\$475,000

* 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** Welcome Home to this GORGEOUS craftsman style home with so much love and work poured in for your enjoyment. This home has been immaculately maintained and cared for! From the rocking chair front porch walk into the grand entry with living/office on your left and large dining room on your right. Continue through this large open floor plan into the chefs kitchen, the island is a MUST SEE. Kitchen is complete with beautiful granite countertops, upgraded cabinets and stainless steel appliances overlooking the large family room with fireplace and built ins. Guest bedroom with a full bath is also located on the main level. Upstairs you will find 2 large bedrooms with a dual vanity guest bathroom and a dreamy laundry room with plenty of storage and a chute from the master closet. Owners suite includes beautiful ensuite with separate tub/shower, dual vanities and an expansive his and hers closet which would technically be a closet and private office as there is an outlet and a window in the second closet. The basement is incredible and has many great features including your own theater room complete with equipment and seating. 2 additional bedrooms with a full bath in basement. Outside you will find a private rear yard with a beautiful screened deck and grilling deck. Come and see this beauty before its gone! New roof, remodeled kitchen, new flooring, newer HVAC upstairs, large screened deck and SO MUCH MORE. Close to shopping and GREAT schools!!! Adjustment is for the finished basement for comp 1 in the amount of -\$20000
- Sold 2** Stunning craftsman style home in awesome north Paulding community! Meticulously maintained by original owners. Welcoming rocking chair front porch overlooking a quiet cul-de-sac lot. Two story foyer and great room loaded with heavy trim and crown molding. Gleaming solid oak hardwoods throughout foyer, kitchen, and dining room. Custom built plantation shutters on main level. Beautifully updated kitchen with white cabinets, stainless appliances, subway tile backsplash, large island, loads of counter space, and a pot filler. Separate dining room with a new chandelier, tasteful wallpaper, and more heavy trim. Oversized master on main with a double tray ceiling and a sitting area. Updated master bathroom with a double vanity, tile shower, and whirlpool bathtub. Mudroom and laundry room located on main level. Three large bedrooms upstairs with vaulted ceilings, one with an ensuite and two share a Jack & Jill bathroom. Huge finished basement with tile flooring, a wet bar, enormous 5th bedroom, a full bathroom, two offices currently used as bedrooms 6 & 7, and an unfinished space for storage. Recently rebuilt outdoor deck overlooking a fenced backyard with a fire pit and room to play. Property backs up to green space that will not be developed. New roof installed in 2021. Awesome community with multiple pools, tennis courts, and a basketball court. This showstopper will not last! Adjustment is for the finished basement for comp 1 in the amount of -\$20000 and sqft in the amount of -\$24540.
- Sold 3** Move in ready home in amenity rich community with meticulously maintained interior/exterior and private backyard oasis! The classic curb appeal and rocking chair front porch are just the start to this stunning home. The entire main level is graced with nearly new hardwood flooring. Enjoy cooking and conversation in the kitchen adorned with granite counters, ample cabinet space, and stainless appliances, while family or guests sit at the island or nearby in the breakfast nook. For more formal occasions, the dining room is perfectly prepared for entertaining guests or enjoying holiday meals. Extend any gathering right out onto the deck with gorgeous views of the sprawling, fenced back yard with resort style outdoor stone fireplace. Back inside you'll enjoy peace and quiet in your private owner sanctuary on the main level with a perfectly equipped en-suite. Upstairs, three bedrooms with walk in closets share a full bathroom with two vanities in the hall. The daylight terrace level boasts even more finished space for use as a man cave, teen hang out, craft room, play room, or whatever your heart desires PLUS unfinished space for storage and/or a workshop. Located in the highly sought after North Paulding High School district, this community features a staggering four pools (yes four), tennis courts, a playground, a basketball court and, of course, a clubhouse! Grocery shopping, restaurants, outdoor activities, and more, are just minutes from your door! You do not want to miss the chance to live in this fantastic home, so schedule an appointment today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The preparer of this report checked the mls and fmls systems for previous listing history but found none for subject for the last 2 years.			
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	\$510,000	\$510,000
Sales Price	\$510,000	\$510,000
30 Day Price	\$510,000	--
Comments Regarding Pricing Strategy		
Suggested list price of subject is based on the sales and listings in the community and surrounding neighborhood of homes similar to subject in room count, sq ft, room count and style. A comp sold for more than the list price and this maybe due to multiple offers received.		

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.
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Subject Photos



Front



Address Verification



Side



Street



Street



Other

Subject Photos



Other



Other

Listing Photos

L1 103 Pine Trl
Dallas, GA 30157



Front

L2 8 Amberhill Ct
Dallas, GA 30132



Front

L3 6126 Windflower Dr
Dallas, GA 30157



Front

Sales Photos

S1 202 Pine Bluff Dr
Dallas, GA 30157



Front

S2 251 Grand Oak Trl
Dallas, GA 30157



Front

S3 81 White Spruce Ln
Dallas, GA 30157



Front

ClearMaps Addendum

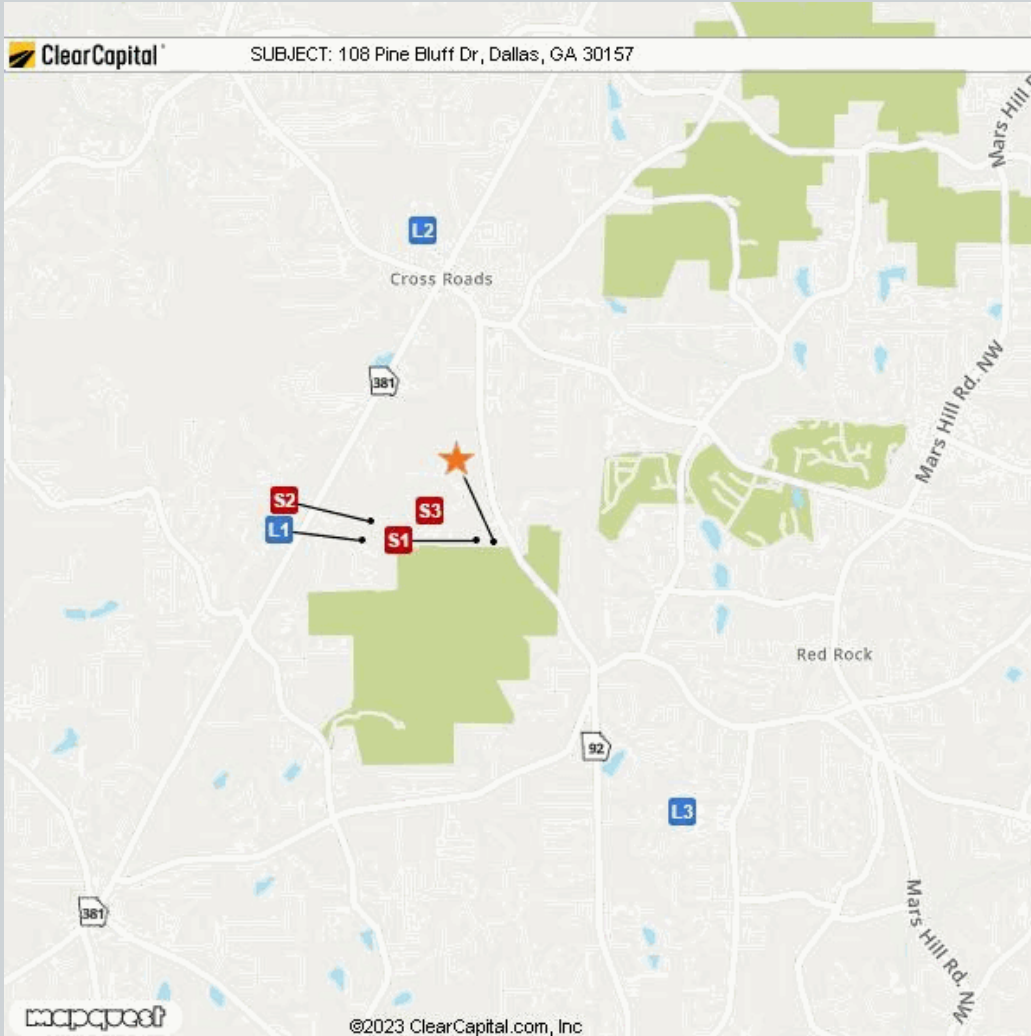
Address ★ 108 Pine Bluff Drive, Dallas, GA 30157

Loan Number 52027

Suggested List \$510,000

Suggested Repaired \$510,000

Sale \$510,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	108 Pine Bluff Drive, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	103 Pine Trl, Dallas, GA 30157	0.74 Miles ¹	Parcel Match
L2 Listing 2	8 Amberhill Ct, Dallas, GA 30157	1.82 Miles ¹	Parcel Match
L3 Listing 3	6126 Windflower Dr, Dallas, GA 30157	1.87 Miles ¹	Parcel Match
S1 Sold 1	202 Pine Bluff Dr, Dallas, GA 30157	0.10 Miles ¹	Parcel Match
S2 Sold 2	251 Grand Oak Trl, Dallas, GA 30157	0.71 Miles ¹	Parcel Match
S3 Sold 3	81 White Spruce Ln, Dallas, GA 30157	0.40 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	Rose Udoumana	Company/Brokerage	Maximum One Realty Greater Atlanta
License No	179645	Address	4605 Rugosa Way Austell GA 30106
License Expiration	08/31/2024	License State	GA
Phone	7709198825	Email	fmu4@att.net
Broker Distance to Subject	11.89 miles	Date Signed	01/06/2023

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.