

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	4980 Sullivan Road, Powder Springs, GA 30127	Order ID	8570825	Property ID	33788722
Inspection Date	01/05/2023	Date of Report	01/05/2023		
Loan Number	52028	APN	18012600150		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

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	Bradley Kenneth	Condition Comments	
R. E. Taxes	\$833	The subject is a SFR home in average condition. All maintenance appears to be up to date and no repairs are necessary based on the exterior inspection.	
Assessed Value	\$142,712		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a suburban neighborhood with increased property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.	
Sales Prices in this Neighborhood	Low: \$337,000 High: \$445,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4980 Sullivan Road	2784 Jordan Lane	5364 Rolling Meadow Drive	2241 Westside Drive
City, State	Powder Springs, GA	Lithia Springs, GA	Powder Springs, GA	Austell, GA
Zip Code	30127	30122	30127	30106
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	3.07 ¹	1.21 ¹	2.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$425,000	\$420,000	\$369,900
List Price \$	--	\$425,000	\$391,000	\$358,900
Original List Date		12/21/2022	08/30/2022	11/23/2022
DOM · Cumulative DOM	-- · --	14 · 15	127 · 128	42 · 43
Age (# of years)	28	17	20	3
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	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,871	2,950	3,319	2,496
Bdrm · Bths · ½ Bths	3 · 2 · 1	5 · 3	4 · 3	4 · 3 · 1
Total Room #	6	9	8	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	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	2,707	--	--	--
Pool/Spa	--	--	--	--
Lot Size	2.700 acres	0.11 acres	0.69 acres	0.15 acres
Other	None	None	None	None

* Listing 3 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 => Bed= \$-8000, Bath= \$-2000, Half Bath= \$1000, GLA= \$-1580, Age= \$-275, Garage= \$4000, Lot= \$5180, style=-1000, basement=2000, Total= \$-675, Net Adjusted Value= \$424325 The property is inferior in lot but superior in age to the subject.

Listing 2 Active2 => Bed= \$-4000, Bath= \$-2000, Half Bath= \$1000, GLA= \$-8960, Lot= \$4020, style=-1000, basement=2000, Total= \$-8940, Net Adjusted Value= \$382060 The property is superior in GLA but inferior in lot to the subject.

Listing 3 Active3 => Bed= \$-4000, Bath= \$-2000, GLA= \$7500, Age= \$-625, Lot= \$5100, style=-1000, basement=2000, Total= \$6975, Net Adjusted Value= \$365875 The property is inferior in GLA but superior in bed count to the subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4980 Sullivan Road	5158 Brown Leaf Way	5406 Beaver Lake Drive	5103 Brown Crossing Way
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.44 ¹	0.92 ¹	1.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$425,000	\$411,000	\$375,000
List Price \$	--	\$425,000	\$411,000	\$362,000
Sale Price \$	--	\$425,000	\$375,000	\$357,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/02/2022	07/25/2022	11/04/2022
DOM · Cumulative DOM	-- · --	63 · 63	52 · 52	74 · 74
Age (# of years)	28	20	20	20
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	2 Stories Colonial	2 Stories Colonial	1.5 Stories split entry
# Units	1	1	1	1
Living Sq. Feet	2,871	2,926	2,457	2,535
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 3	4 · 2 · 1	4 · 3
Total Room #	6	8	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	No	Yes
Basement (% Fin)	100%	0%	0%	50%
Basement Sq. Ft.	2707	--	--	1,267
Pool/Spa	--	Pool - Yes	--	--
Lot Size	2.700 acres	0.51 acres	0.46 acres	1.05 acres
Other	None	None	None	None
Net Adjustment	--	-\$6,720	+\$10,760	+\$5,020
Adjusted Price	--	\$418,280	\$385,760	\$362,020

* Sold 3 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= \$-4000, Bath= \$-2000, Half Bath= \$1000, GLA= \$-1100, Lot= \$4380, Pool= \$-7000, style=-1000, basement=2000, sale=1000, Total= \$-6720, Net Adjusted Value= \$418280 The property is inferior in lot but superior in bath count to the subject.
- Sold 2** Sold2 => Bed= \$-4000, GLA= \$8280, Lot= \$4480, style=-1000, basement=2000, sale=1000, Total= \$10760, Net Adjusted Value= \$385760 The property is superior in bed count but inferior in GLA to the subject.
- Sold 3** Sold3 => Bed= \$-4000, Bath= \$-2000, Half Bath= \$1000, GLA= \$6720, Lot= \$3300, style=-1000, basement=1000, Total= \$5020, Net Adjusted Value= \$362020 The property is inferior in gla but superior in bath count to the subject.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			None Noted				
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	\$410,000	\$410,000
Sales Price	\$400,000	\$400,000
30 Day Price	\$390,000	--
Comments Regarding Pricing Strategy		
<p>Within 1 mile, 30% GLA +/-, Year built 20 +/-, there were limited comparables available in the subject neighborhood. Therefore it was necessary to exceed the style, GLA and lot size. The comparables selected were considered to be the best available. In delivering final valuation, most weight has been placed on CS3 and LC3, as they are most similar to subject condition and overall structure. Subject is located behind a lot of bushes and trees, therefore no clear photo is available.</p>		

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



Street

Listing Photos

L1 2784 Jordan Lane
Lithia Springs, GA 30122



Front

L2 5364 Rolling Meadow Drive
Powder Springs, GA 30127



Front

L3 2241 Westside Drive
Austell, GA 30106



Front

Sales Photos

S1 5158 Brown Leaf Way
Powder Springs, GA 30127



Front

S2 5406 Beaver Lake Drive
Powder Springs, GA 30127



Front

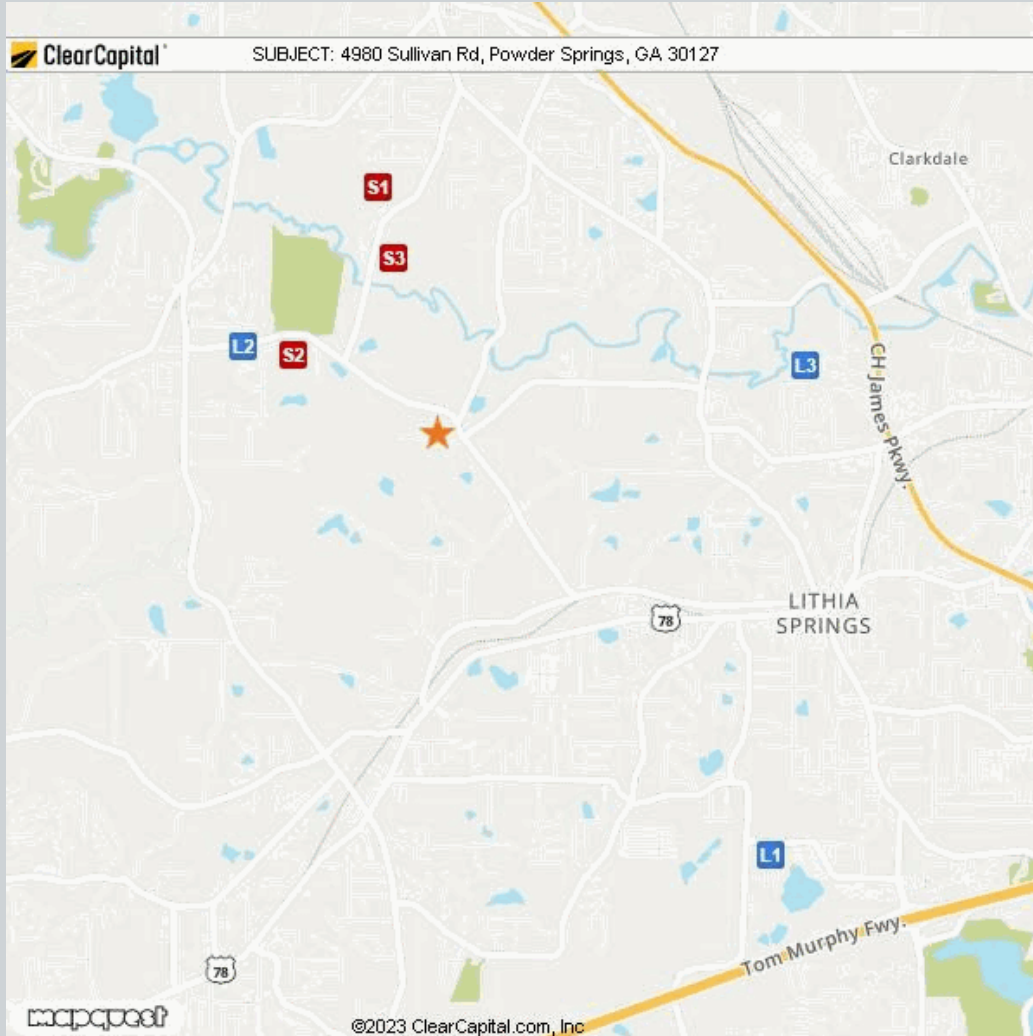
S3 5103 Brown Crossing Way
Powder Springs, GA 30127



Front

ClearMaps Addendum

Address ★ 4980 Sullivan Road, Powder Springs, GA 30127
Loan Number 52028 **Suggested List** \$410,000 **Suggested Repaired** \$410,000 **Sale** \$400,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4980 Sullivan Road, Powder Springs, GA 30127	--	Parcel Match
L1 Listing 1	2784 Jordan Lane, Lithia Springs, GA 30122	3.07 Miles ¹	Parcel Match
L2 Listing 2	5364 Rolling Meadow Drive, Powder Springs, GA 30127	1.21 Miles ¹	Parcel Match
L3 Listing 3	2241 Westside Drive, Austell, GA 30106	2.14 Miles ¹	Parcel Match
S1 Sold 1	5158 Brown Leaf Way, Powder Springs, GA 30127	1.44 Miles ¹	Parcel Match
S2 Sold 2	5406 Beaver Lake Drive, Powder Springs, GA 30127	0.92 Miles ¹	Parcel Match
S3 Sold 3	5103 Brown Crossing Way, Powder Springs, GA 30127	1.02 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	Melissa Hylton	Company/Brokerage	Home Realty
License No	256607	Address	1916 Harbin Rd SW Atlanta GA 30311
License Expiration	09/30/2026	License State	GA
Phone	4044516891	Email	Hyltoneval@gmail.com
Broker Distance to Subject	14.55 miles	Date Signed	01/05/2023

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:

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