

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	1853 Butternut Drive, Grovetown, GA 30813	Order ID	8570825	Property ID	33788716
Inspection Date	01/06/2023	Date of Report	01/07/2023		
Loan Number	52035	APN	062 3494		
Borrower Name	Catamount Properties 2018 LLC	County	Columbia		

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	Carlye Alana Pankey	Condition Comments	Subject is in good condition and of quality construction. It has good curb appeal and conforms well with others in the neighborhood. It is located in a well planned development.
R. E. Taxes	\$2,014		
Assessed Value	\$163,500		
Zoning Classification	residential		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Brighton Woods Homeowners Association 706-631-9444		
Association Fees	\$1767 / Month (Landscaping,Greenbelt,Other: pest control)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Neighborhood is desirable with attractive amenities; close to parks and schools. There is no REO activity.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$210,000 High: \$300,000		
Market for this type of property	Increased 1 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1853 Butternut Drive	1004 Candleberry Drive	1120 Clareton Drive	1921 Butternut Drive
City, State	Grovetown, GA	Grovetown, GA	Grovetown, GA	Grovetown, GA
Zip Code	30813	30813	30813	30813
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	4.90 ²	3.00 ²	0.20 ²
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$250,000	\$235,000	\$259,900
List Price \$	--	\$230,000	\$235,000	\$259,900
Original List Date		10/27/2022	11/29/2022	09/21/2022
DOM · Cumulative DOM	-- · --	71 · 72	38 · 39	106 · 108
Age (# of years)	3	1	1	1
Condition	Good	Good	Excellent	Excellent
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories 2 story attached	1 Story 1 story attached	1 Story 1 story attached	2 Stories 2 story attachede
# Units	1	1	1	1
Living Sq. Feet	1,162	1,230	1,230	1,490
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2	2 · 2	3 · 2 · 1
Total Room #	4	4	4	5
Garage (Style/Stalls)	None	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--

* Listing 1 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 Comp is only slightly newer than subject; it is close suburban proximity and of similar attached condo design. Similar room count. With attached garage and larger GLA; it is superior to subject.

Listing 2 Close suburban proximity. It is similar attached condo style property. Similar room count and only slightly larger GLA. With attached garage and larger GLA and new construction; it is superior.

Listing 3 Similar attached condo style. It is in close proximity to subject. With slightly larger GLA and 2 years newer as well as attached garage; it is superior to subject.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1853 Butternut Drive	1903 Butternut Drive	1932 Butternut Drive	1942 Butternut Drive
City, State	Grovetown, GA	Grovetown, GA	Grovetown, GA	Grovetown, GA
Zip Code	30813	30813	30813	30813
Datasource	Tax Records	Tax Records	MLS	MLS
Miles to Subj.	--	0.30 ²	0.40 ²	0.39 ²
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$219,000	\$208,000	\$223,000
List Price \$	--	\$219,000	\$208,000	\$223,500
Sale Price \$	--	\$222,500	\$208,000	\$223,500
Type of Financing	--	Unknown	Va	Conv
Date of Sale	--	08/01/2022	07/15/2022	07/15/2022
DOM · Cumulative DOM	-- · --	46 · 47	149 · 147	115 · 115
Age (# of years)	3	2	1	1
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	1	1	1
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories 2 story attached	2 Stories 2 story attached	2 Stories 2 story attached	2 Stories 2 story attached
# Units	1	1	1	1
Living Sq. Feet	1,162	1,162	1,162	1,162
Bdrm · Bths · ½ Bths	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1
Total Room #	4	4	4	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$222,500	\$208,000	\$223,500

* 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** Equivalent GLA, layout and design, condition and style. It is equivalent to subject as it is in the same complex and same floor plan and design.
- Sold 2** Extreme close proximity; equivalent GLA, condition and style. it is equivalent to subject as it is in the same complex with same floor plan and design and quality.
- Sold 3** Extreme close proximity; equivalent GLA, condition and style. it is equivalent to subject as it is in the same complex with same floor plan and design and quality.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Home last sold 4/12/2021 when it was newly constructed.				
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

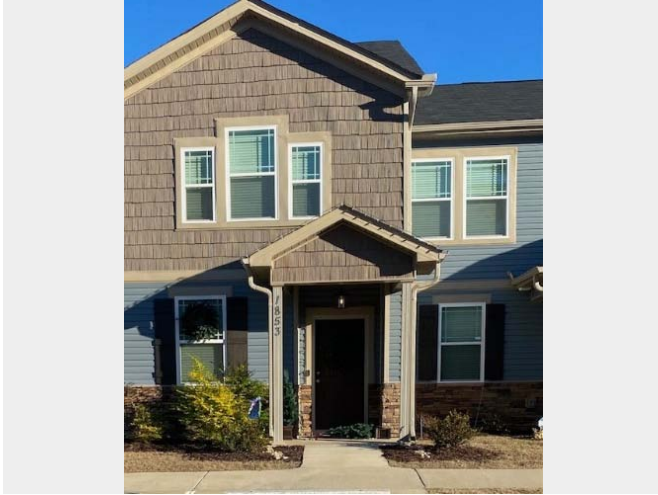
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$219,000	\$219,000
Sales Price	\$219,000	\$219,000
30 Day Price	\$214,000	--
Comments Regarding Pricing Strategy		
Price and sell subject as is; in good condition. It should sell at list price, most likely.		

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



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 1004 Candleberry Drive
Grovetown, GA 30813



Front

L2 1120 Clareton Drive
Grovetown, GA 30813



Front

L3 1921 Butternut Drive
Grovetown, GA 30813



Front

Sales Photos

S1 1903 Butternut Drive
Grovetown, GA 30813



Front

S2 1932 Butternut Drive
Grovetown, GA 30813



Front

S3 1942 Butternut Drive
Grovetown, GA 30813



Front

ClearMaps Addendum

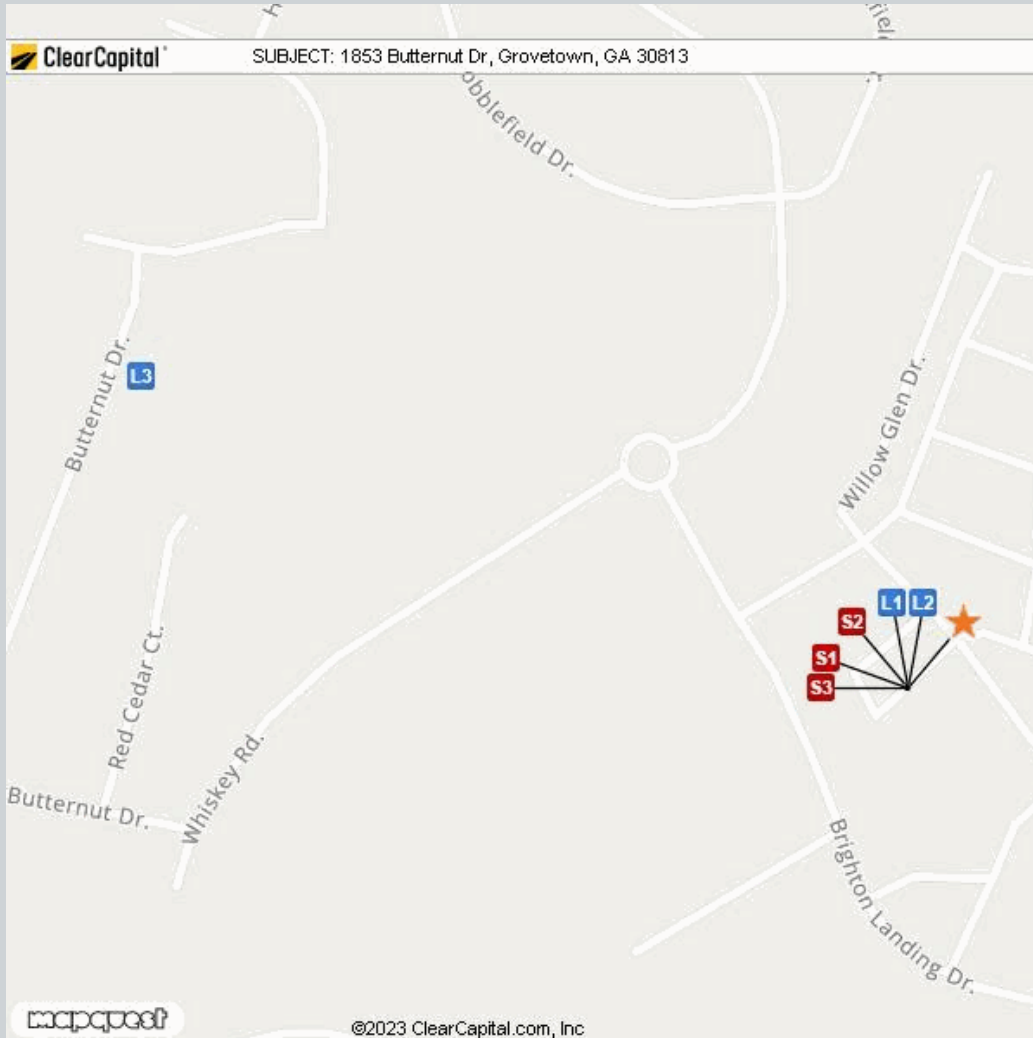
Address ★ 1853 Butternut Drive, Grovetown, GA 30813

Loan Number 52035

Suggested List \$219,000

Suggested Repaired \$219,000

Sale \$219,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1853 Butternut Drive, Grovetown, GA 30813	--	Unknown Street Address
L1 Listing 1	1004 Candleberry Drive, Grovetown, GA 30813	4.90 Miles ²	Unknown Street Address
L2 Listing 2	1120 Clareton Drive, Grovetown, GA 30813	3.00 Miles ²	Unknown Street Address
L3 Listing 3	1921 Butternut Drive, Grovetown, GA 30813	0.20 Miles ²	Parcel Match
S1 Sold 1	1903 Butternut Drive, Grovetown, GA 30813	0.30 Miles ²	Unknown Street Address
S2 Sold 2	1932 Butternut Drive, Grovetown, GA 30813	0.40 Miles ²	Unknown Street Address
S3 Sold 3	1942 Butternut Drive, Grovetown, GA 30813	0.39 Miles ²	Unknown Street Address

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	Stacy Hawkins	Company/Brokerage	Sherman and Hemstreet Real Estate
License No	391568	Address	184 Meadowood Drive Thomson GA 30824
License Expiration	01/31/2027	License State	GA
Phone	7066990469	Email	hawkinssellshomes@gmail.com
Broker Distance to Subject	14.29 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.