

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	7238 Grant Street, Savannah, GEORGIA 31406	Order ID	8611583	Property ID	33901280
Inspection Date	02/09/2023	Date of Report	02/09/2023		
Loan Number	52459	APN	10375 07016		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	02.08.23 BPO Request	Tracking ID 1	02.08.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	SMITH & LATHAN-SMITH DERRICK M & LEAH K*	Condition Comments The subject appeared to be in stable structural condition, however; it requires a new roof \$6,500 to enhance the curb appeal.
R. E. Taxes	\$1,482	
Assessed Value	\$63,160	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$6,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$6,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The neighborhood exhibits adequate owner care and concern. The neighborhood is in good conformation. It is centrally located within a quiet setting with easy access to amenities in addition to many points of the city. Seller concessions are typically very little to none at all. REO to standard sales appear to be in balance. There does not appear to be any negative influences that would affect the market ability of the neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$64,600 High: \$1,250,000	
Market for this type of property	Increased 10 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7238 Grant Street	7321 Albert St	7315 Garfield St	7346 Albert St
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31406	31406	31406	31406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.11 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$250,000	\$228,500	\$249,900
List Price \$	--	\$250,000	\$228,500	\$249,900
Original List Date		11/21/2022	06/18/2022	01/20/2023
DOM · Cumulative DOM	-- · --	80 · 80	236 · 236	5 · 20
Age (# of years)	29	33	31	33
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,507	1,641	1,180	1,250
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	None	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	.21 acres	.11 acres	.12 acres	.13 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 No property description by listing agent. Agent Remarks:All showings will be by appointment only. Listing agent must be on site during showings. 24 - 48 hour notice needed.

Listing 2 Remarks: 3 bed/2 bath two story home in the heart of Sandfly. One car garage, renovated, wood burning fireplace and stainless- steel appliances. Don't miss out on this southside charm. Minutes away from Walmart and Sam's Club. Sandfly shopping center, Oglethorpe Charter School, Isle of hope School, White Bluff Elementary School.

Listing 3 No property description by listing agent. Electric:# Cool Units:1 Gas:Cool Source:Electric Cable:Cool Type:Central Telephone:# Heat Units:1 Water:Public WaterHeat Source:Electric Sewer:Public SewerHeat Type:Central Undgrnd Util:YesWater Heaters:1/Electric

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7238 Grant Street	7210 Leghorn St	7323 Garfield St	2206 Washington St
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31406	31406	31406	31406
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 ¹	0.14 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$258,000	\$215,000	\$240,000
List Price \$	--	\$260,000	\$215,000	\$240,000
Sale Price \$	--	\$260,000	\$204,725	\$244,000
Type of Financing	--	V A	Conventional	V A
Date of Sale	--	01/04/2023	11/22/2022	01/31/2023
DOM · Cumulative DOM	-- · --	68 · 68	127 · 120	13 · 48
Age (# of years)	29	19	28	18
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,507	1,619	1,265	1,267
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	8	8	8
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	.21 acres	.11 acres	.11 acres	.13 acres
Other	--	--	--	--
Net Adjustment	--	-\$3,024	+\$6,534	+\$9,180
Adjusted Price	--	\$256,976	\$211,259	\$253,180

* 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 Adj: Sqft @ \$27 Sold above list price, no reason stated. Remarks: Location meets space in this brick ranch! Nestled on the last block of a dead end street, on a corner lot, this spacious home is inviting, cozy AND functional! In October 2022, ALL flooring in the common spaces plus all three bedrooms and bonus room have been replaced, (no carpet in the home at all!), also new kitchen countertops, and the home has been freshly painted from top to bottom. Upgraded lighting fixtures and fresh landscaping complete the home renovation! The HVAC system was replaced in 2017 and is still under warranty, the master bath features double sinks with tub/shower combo and large walk-in closet; and there is a pantry closet in the kitchen. Schedule a visit and make this home yours!

Sold 2 Remarks: Has been tenant occupied for 7 years. Home is vacant now and can be shown.

Sold 3 Sold above list price, no reason stated. Remarks: Welcome home to 3 nicely appointed bedrooms and an open concept family room with the cutest galley style kitchen. The front porch welcomes you in & a fenced back yard adds privacy. All located in a family friendly location in Sangfly close to shopping & restaurants.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no current listing history located for the subject. Legal Description LOTS 1 AND 2 BLOCK 137 HOMESTEAD PARK PARK Deed Book 383M Deed Page 872			
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	\$253,180	\$259,680
Sales Price	\$253,180	\$259,680
30 Day Price	\$243,180	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 3 less 10k for the 30 day price.		

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



Other

Listing Photos

L1 7321 Albert St
Savannah, GA 31406



Front

L2 7315 Garfield St
Savannah, GA 31406



Front

L3 7346 Albert St
Savannah, GA 31406



Front

Sales Photos

S1 7210 Leghorn St
Savannah, GA 31406



Front

S2 7323 Garfield St
Savannah, GA 31406



Front

S3 2206 Washington St
Savannah, GA 31406



Front

ClearMaps Addendum

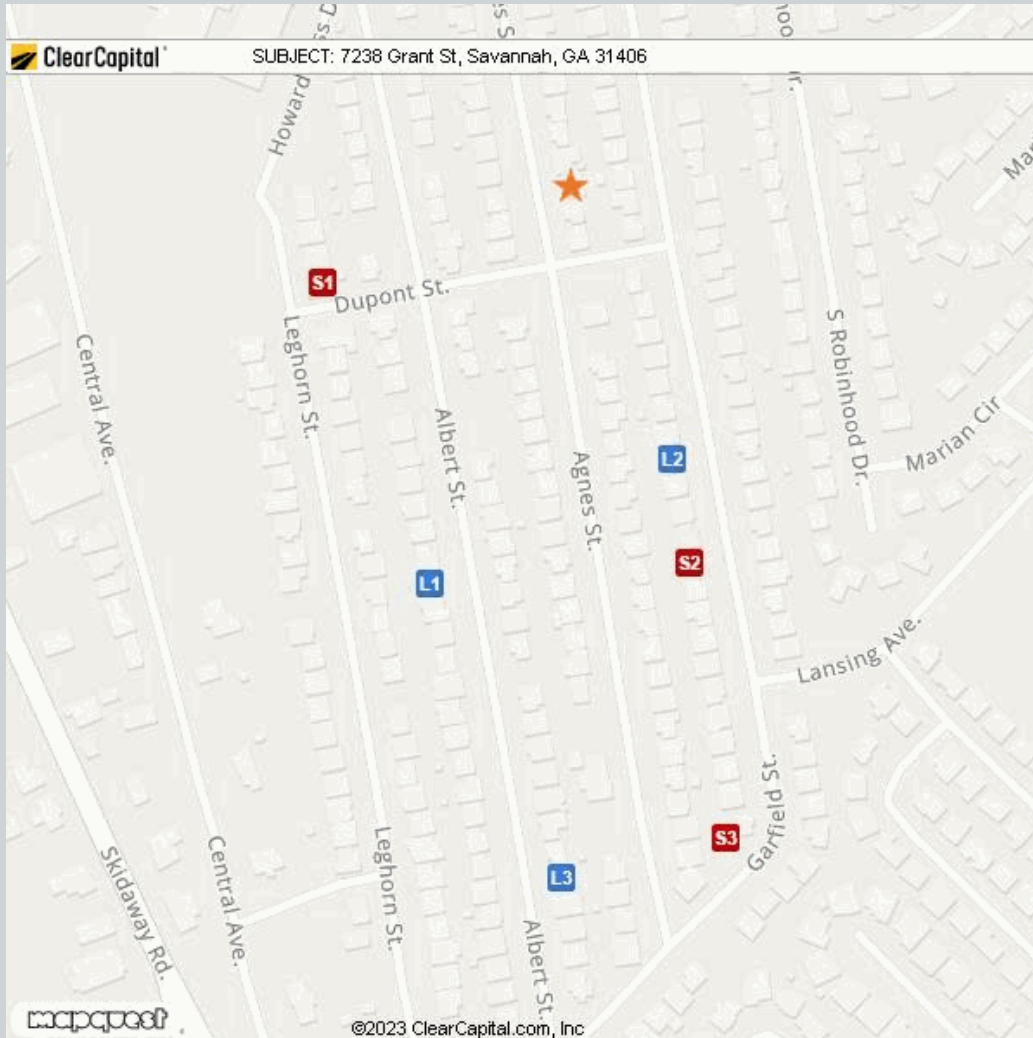
Address ★ 7238 Grant Street, Savannah, GEORGIA 31406

Loan Number 52459

Suggested List \$253,180

Suggested Repaired \$259,680

Sale \$253,180



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7238 Grant Street, Savannah, Georgia 31406	--	Parcel Match
L1 Listing 1	7321 Albert St, Savannah, GA 31406	0.15 Miles ¹	Parcel Match
L2 Listing 2	7315 Garfield St, Savannah, GA 31406	0.11 Miles ¹	Parcel Match
L3 Listing 3	7346 Albert St, Savannah, GA 31406	0.25 Miles ¹	Parcel Match
S1 Sold 1	7210 Leghorn St, Savannah, GA 31406	0.10 Miles ¹	Parcel Match
S2 Sold 2	7323 Garfield St, Savannah, GA 31406	0.14 Miles ¹	Parcel Match
S3 Sold 3	2206 Washington St, Savannah, GA 31406	0.24 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Lavern Martin	Company/Brokerage	Golden Properties
License No	179221	Address	Golden Properties Savannah GA 31406
License Expiration	07/31/2024	License State	GA
Phone	9123230317	Email	lavernmartin1957@gmail.com
Broker Distance to Subject	1.59 miles	Date Signed	02/09/2023

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.