

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	592 Morrow Lane Unit 458, Atlanta, GEORGIA 30331	Order ID	8611583	Property ID	33901285
Inspection Date	02/10/2023	Date of Report	02/10/2023		
Loan Number	52474	APN	14-0245-LL-273-0		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

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	Jenkins Melissa	Condition Comments	
R. E. Taxes	\$1,685	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.	
Assessed Value	\$223,300		
Zoning Classification	Residential		
Property Type	Condo		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Fulton HOA Association 9632587410		
Association Fees	\$20 / Month (Landscaping,Insurance)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Urban	Neighborhood Comments	
Local Economy	Stable	The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.	
Sales Prices in this Neighborhood	Low: \$55,000 High: \$312,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	592 Morrow Lane Unit 458	739 Celeste Lane Sw Unit#50	768 Celeste Lane Sw Unit#768	890 Ambient Way Sw Unit#321
City, State	Atlanta, GEORGIA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30331	30331	30331	30331
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.23 ¹	0.32 ²
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$229,500	\$260,000	\$282,000
List Price \$	--	\$229,500	\$260,000	\$275,900
Original List Date		01/13/2023	12/29/2022	01/07/2023
DOM · Cumulative DOM	-- · --	27 · 28	42 · 43	33 · 34
Age (# of years)	16	19	20	3
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	2	1	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	3 Stories Townhouse	2 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,712	1,534	1,496	1,496
Bdrm · Bths · ½ Bths	4 · 2 · 1	2 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	5	6	6
Garage (Style/Stalls)	Detached 1 Car	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.000 acres	0 acres	0 acres	0 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Adjustments:,Bed:6000,Bath:0,HBath:0,GLA:\$3560,Total Adjustment:\$9560,Net Adjustment Value:\$239060 Property is inferior in bed but similar in view to the subject.

Listing 2 Adjustments:,Bed:3000,Bath:0,HBath:0,GLA:\$4320,Total Adjustment:\$7320,Net Adjustment Value:\$267320 Property is similar in Condition but inferior in GLA to the Subject.

Listing 3 Adjustments:Condition:\$-7500,Bed:3000,Bath:0,HBath:0,GLA:\$4320,Age:\$-325,Garage:\$2000,Total Adjustment:\$1495,Net Adjustment Value:\$277395 Property is similar in Full bath but superior in Condition to the subject.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	592 Morrow Lane Unit 458	718 Crestwell Circle Sw Unit#718	736 Crestwell Circle Sw Unit#736	756 Celeste Lane Sw Unit#756
City, State	Atlanta, GEORGIA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30331	30331	30331	30331
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.20 ¹	0.21 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$229,000	\$250,000	\$257,500
List Price \$	--	\$229,000	\$250,000	\$257,500
Sale Price \$	--	\$229,000	\$252,000	\$260,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/31/2022	11/15/2022	11/10/2022
DOM · Cumulative DOM	-- · --	5 · 55	25 · 39	14 · 42
Age (# of years)	16	16	17	19
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	1	2	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhouse	2 Stories Townhouse	2 Stories Townhouse	3 Stories Townhouse
# Units	1	1	1	1
Living Sq. Feet	1,712	1,850	1,620	1,496
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 3 · 1
Total Room #	7	7	6	8
Garage (Style/Stalls)	Detached 1 Car	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	70%
Basement Sq. Ft.	--	--	--	490
Pool/Spa	--	--	--	--
Lot Size	0.000 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment	--	+\$3,240	+\$6,840	+\$3,320
Adjusted Price	--	\$232,240	\$258,840	\$263,320

* 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** Adjustments:,Bed:3000,Bath:0,HBath:0,GLA:\$-2760,Garage:\$2000,Sale date:\$1000>Total Adjustment:\$3240,Net Adjustment Value:\$232240 Property is inferior in bed but similar in view to the subject.
- Sold 2** Adjustments:,Bed:3000,Bath:0,HBath:0,GLA:\$1840,Garage:\$2000>Total Adjstment:\$6840,Net Adjustment Value:\$258840 Property is similar in Condition but inferior in GLA to the Subject.
- Sold 3** Adjustments:,Bed:0,Bath:-2000,HBath:0,GLA:\$4320,Sale date:\$1000>Total Adjustment:\$3320,Net Adjustment Value:\$263320 Property is superior in Full bath but similar in age 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	\$260,000	\$260,000
Sales Price	\$250,000	\$250,000
30 Day Price	\$245,000	--
Comments Regarding Pricing Strategy		
<p>Subject and Comparable are Condo Townhouse property. The subject is Condo with GLA 1712, bed count 4, bath count 2.5 and was built in the year 2007. All maintenance appears to be up to date and no repairs are necessary based on the exterior inspection. All necessary amenities and public transportation are located within close proximity to the subject. There was no functional or economic obsolescence observed. I exceeded the condition, sold date beyond 3 months and bed/bath count due to very few comps availability. Subject bed/bath count is unique in its neighborhood. Comparable (S2, S3) received multiple offers which resulted in an increased final sale price relative to list price. The value and marketability will not be affected with the subject being located near highway, railway track and commercial area. This however, will not have effect on value and marketability. The comps were still valued correctly and are an accurate reflection of the local market value. More weight has been given to CS2 and LC2 which are similar in GLA and maintaining the overall value and structure related to the subject. Subject attributes are taken from the tax record.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are
Notes appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 739 Celeste Lane SW Unit#50
Atlanta, GA 30331



Front

L2 768 CELESTE Lane SW Unit#768
Atlanta, GA 30331



Front

L3 890 Ambient Way SW Unit#321
Atlanta, GA 30331



Front

Sales Photos

S1 718 Crestwell Circle SW Unit#718
Atlanta, GA 30331



Front

S2 736 Crestwell Circle SW Unit#736
Atlanta, GA 30331



Front

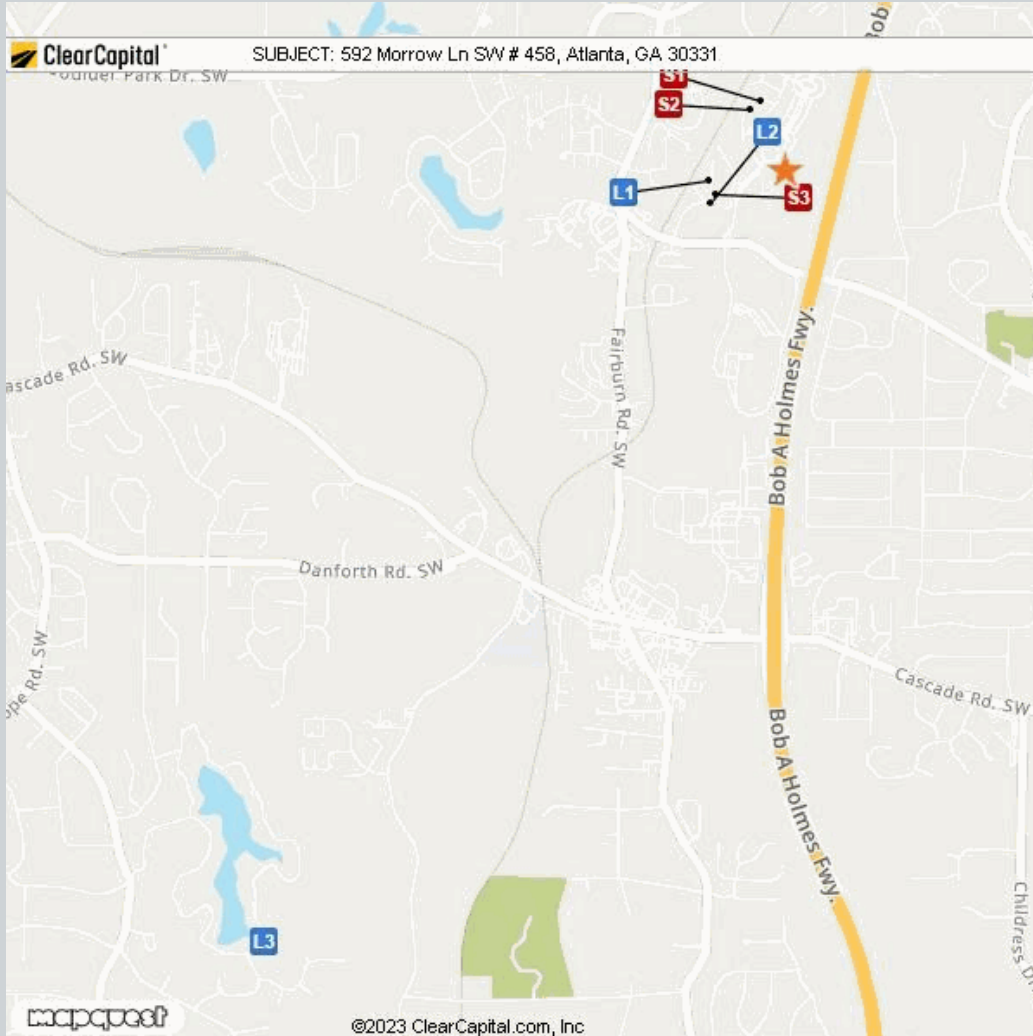
S3 756 Celeste Lane SW Unit#756
Atlanta, GA 30331



Front

ClearMaps Addendum

Address ★ 592 Morrow Lane Unit 458, Atlanta, GEORGIA 30331
Loan Number 52474 **Suggested List** \$260,000 **Suggested Repaired** \$260,000 **Sale** \$250,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	592 Morrow Lane Unit 458, Atlanta, Georgia 30331	--	Parcel Match
L1 Listing 1	739 Celeste Lane Sw Unit#50, Atlanta, GA 30331	0.22 Miles ¹	Parcel Match
L2 Listing 2	768 Celeste Lane Sw Unit#768, Atlanta, GA 30331	0.23 Miles ¹	Parcel Match
L3 Listing 3	890 Ambient Way Sw Unit#321, Atlanta, GA 30331	0.32 Miles ²	Unknown Street Address
S1 Sold 1	718 Crestwell Circle Sw Unit#718, Atlanta, GA 30331	0.21 Miles ¹	Parcel Match
S2 Sold 2	736 Crestwell Circle Sw Unit#736, Atlanta, GA 30331	0.20 Miles ¹	Parcel Match
S3 Sold 3	756 Celeste Lane Sw Unit#756, Atlanta, GA 30331	0.21 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	James Moore	Company/Brokerage	REAL BROKER LLC
License No	383761	Address	400 West Peachtree Street NW Suite 4 - 1390 Atlanta GA 30308
License Expiration	07/31/2026	License State	GA
Phone	4702222790	Email	realbrokerjames@gmail.com
Broker Distance to Subject	6.74 miles	Date Signed	02/10/2023

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.