

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	1005 Charlene Street, Savannah, GA 31410	Order ID	9205963	Property ID	35173634
Inspection Date	03/09/2024	Date of Report	03/09/2024		
Loan Number	52809	APN	1-0129 -07-018		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ROSITA MARTINEZ	Condition Comments The home appears to be in average condition with the rest of the neighborhood and does not appear to need repairs
R. E. Taxes	\$6,060	
Assessed Value	\$175,840	
Zoning Classification	Residential R1	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject appears to be located in a healthy market that has been appreciating at a steady pace.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$283000 High: \$771500	
Market for this type of property	Decreased 11 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1005 Charlene Street	1008 Charlene St	3 Cutty Sark Rd	108 Yucca Pl
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31410	31410	31410	31410
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.55 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$469,900	\$475,000	\$535,000
List Price \$	--	\$469,900	\$475,000	\$535,000
Original List Date		08/19/2023	12/01/2023	02/16/2024
DOM · Cumulative DOM	-- · --	202 · 203	98 · 99	21 · 22
Age (# of years)	6	39	45	27
Condition	Good	Good	Good	Good
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	1 Story Ranch/Rambler	1 Story Other	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,800	1,926	2,122	2,013
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 3	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.23 acres	0.36 acres	0.33 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Beautifully Maintained Classic Brick Island Home With Major Updates Including Kitchen And Both Baths. Expansive Great Room Has A Fireplace And Vaulted Ceilings For An Open Floor Plan Feel. Very Convenient To Islands, Coastal And Marshpoint Schools. Roof, Water Heater, Appliances, Heat/air All Replaced In The Last Few Years. Lot Is .23ac And The Back And Side Yards Are Privacy Fenced.
- Listing 2** Discover The Epitome Of Coastal Living In This Charming 3-bedroom, 3-bathroom Home On Whitmarsh Island. Boasting A Fantastic Layout And A Prime Location Near All Conveniences, This Residence Promises A Lifestyle Of Comfort And Ease. The Split-level Floor Plan Offers An Abundance Of Living Space, Complemented By A Generously Sized Backyard Perfect For Outdoor Enjoyment. Step Onto The Deck, Accessible From The Master Bedroom Or Spacious Sunroom, And Embrace The Serene Surroundings. With Beautiful Upgrades Set To Elevate Its Appeal, This Home Has Undergone Enhancements That Make It Perfect. Don't Miss The Opportunity To Make This Island Gem Your Own!
- Listing 3** Conveniently Located On Whitmarsh, This Coastal Residence Offers The Perfect Blend Of Traditional Charm And Modern Updates. Upon Arrival, You Will Be Greeted By A Manicured Lawn And Inviting Front Porch That Set The Tone For The Home. The Open Floor Plan Seamlessly Connects The Living, Dining, And Kitchen Spaces Creating An Ideal Flow For Entertaining And Everyday Living. Laminate Flooring And Crown Molding Run Throughout. The Living Room Features Soaring Ceilings, Custom Built-ins, And A Wood-burning Fireplace. Beautifully Updated, The Kitchen Is Adorned With An Oversized Island, Ss Appliances, Gleaming Quartz Countertops, A Farmhouse Sink, And Tile Backsplash. The Primary Bedroom Presents An En-suite Bathroom And Walk-in Closet. Above The Garage, A Generously Sized Bonus Room Offers Endless Possibilities. 2 Additional Bedrooms And A Shared Bathroom Complete The Floor Plan. The Screened-in Porch Overlooks An Impressive Backyard Equipped With A Newly Installed Deck And Privacy Fence.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1005 Charlene Street	8 Blue Marlin Cv	818 Sandtown Rd	1013 Cheryl St
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31410	31410	31410	31410
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	0.83 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$409,000	\$425,000	\$425,000
List Price \$	--	\$409,000	\$425,000	\$425,000
Sale Price \$	--	\$420,000	\$439,000	\$440,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/03/2023	07/31/2023	08/31/2023
DOM · Cumulative DOM	-- · --	61 · 61	25 · 25	49 · 49
Age (# of years)	6	45	40	6
Condition	Good	Good	Good	Good
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,800	1,744	2,003	1,673
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 3	3 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Carport 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.24 acres	0.25 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	+\$10,910	+\$125	+\$9,155
Adjusted Price	--	\$430,910	\$439,125	\$449,155

* 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** This Stunning Property, Newly Built In 2018, Offers An Exquisite Living Experience With Its Modern Design. Upon Entry, You'll Notice The Open Floor Plan, Creating A Seamless Flow Between The Living Spaces. Enter The Stunning Kitchen, Which Boasts A Breakfast Bar, Providing A Convenient Space For Quick Meals Or Casual Gatherings. Adjacent To The Kitchen Is The Dining Room, Ideal For Hosting Formal Dinners. The Bedrooms Are Generously Sized, Offering Ample Space For Relaxation. The Master Retreat With 2 Walk-in Closets That Provide Plenty Of Storage. The Ensuite Oasis Features A Soaking Tub And A Seperate Shower. Outside, You'll Discover The Inviting Backyard. The Paver Patio Provides An Ideal Spot For Enjoying A Quiet Evening Under The Stars. With Less Than A 20 Minute Drive To Tybee Island & Historic Downtown Savannah, This Home Would Make A Perfect Airbnb And Has An Stvr Certificate In Place. Don't Miss The Opportunity To Make This Your Own! Age +3900, GLA +1680, beds +5000, lot size +330
- Sold 2** Location, Location!! This Home Is Situated In A Fantastic Location Within Walking Distance To The Oatland Island Wildlife Center And Just 15 Minutes Away From Both Downtown And Tybee Island, Not To Mention There Is No Hoa! The House Offers A Spacious Layout With 3 Bedrooms And A Converted Garage That Can Serve As A 4th Bedroom, A Second Living Space, Or Even A Mother-in-law Suite. The Layout Provides Ultimate Flexibility. As You Enter The Home, You'll Be Greeted By An Enclosed Front Porch. Inside, There's A Large Living Space, A Formal Office With Pocket Doors, And A Dining Area. The Spacious Kitchen Is Equipped With Modern Appliances And Ample Counter Space. On One Side Of The House, You'll Find The Main Bedroom With An En-suite Bathroom, Along With Two Additional Bedrooms And Another Full Bathroom. One Of The Highlights Of This Home Is The Beautiful Heated And Cooled Sunroom At The Back. The Large Fenced Backyard Adds Privacy And Boasts Two Sheds With Power. This Property Has It All! Age +3400, GLA -6090, baths -5000, garage +7500, lot size +315
- Sold 3** Welcome To Sea Gate! Fall In Love When You Walk Through The Door. From The Rich Dark Floors, Cathedral Ceiling With Rustic Wood Beams To The White Brick Fireplace, You'll Immediately Feel The Comfort Of Home. Then You'll Notice The Bright Spacious Kitchen With The Large New Quartz Countertop Island And Just Imagine How Creative Meals Can Become! Next To The Kitchen There's Plenty Of Room For A Table Big Enough To Gather All The Friends And Family. Just Wait Until You See The Master Bathroom, Which Has A Spa-like Feel. In The Walk-in Master Closet, Your Mind Will Race With The Possibilities Of How To Personalize This Room. The Patio Is Perfect In The Privacy Fenced In Backyard. The Possibilities Are Endless, From A Relaxing Retreat To The Entertainment House To Be At! All This In A Quaint Quite Neighborhood That's Within Walking Distance To School! Call To Schedule Your Showing Now, While There's Still Time! GLA +3810, beds +5000, lot size +345

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject is currently on the market and under contract at the time of the report.			
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
03/01/2024	\$419,900	03/06/2024	\$419,900	Pending/Contract	03/06/2024	\$419,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$439,125	\$439,125
Sales Price	\$439,125	\$439,125
30 Day Price	\$434,125	--
Comments Regarding Pricing Strategy		
I would recommend a list price of \$439,125 based off of sold comp 2. If it does not sell within 30 days I would recommend a price adjustment to \$434,125.		

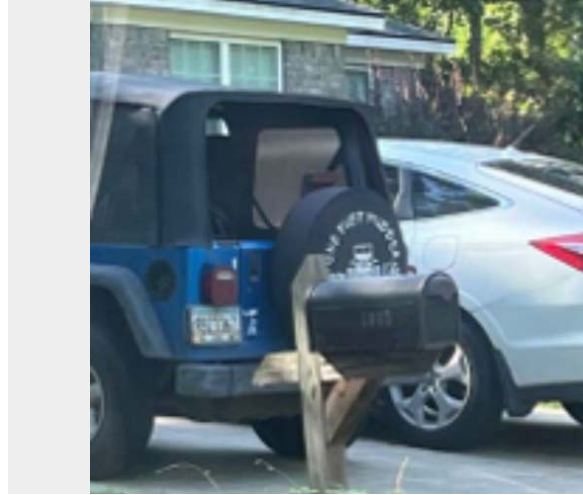
Clear Capital Quality Assurance Comments Addendum

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.

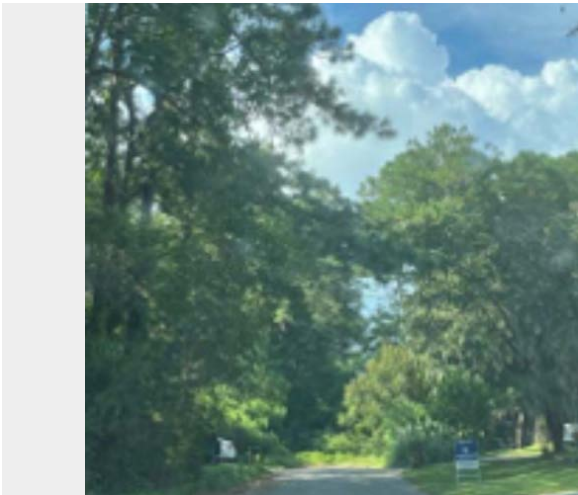
Subject Photos



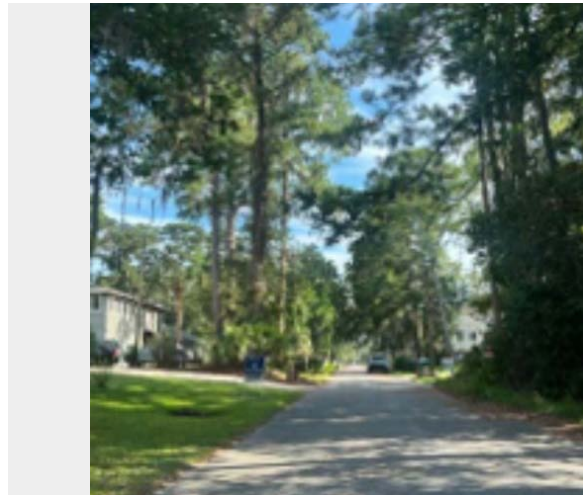
Front



Address Verification



Street



Street

Listing Photos

L1 1008 Charlene St
Savannah, GA 31410



Front

L2 3 Cutty Sark Rd
Savannah, GA 31410



Front

L3 108 Yucca Pl
Savannah, GA 31410



Front

Sales Photos

S1 8 Blue Marlin Cv
Savannah, GA 31410



Front

S2 818 Sandtown Rd
Savannah, GA 31410



Front

S3 1013 Cheryl St
Savannah, GA 31410



Front

ClearMaps Addendum

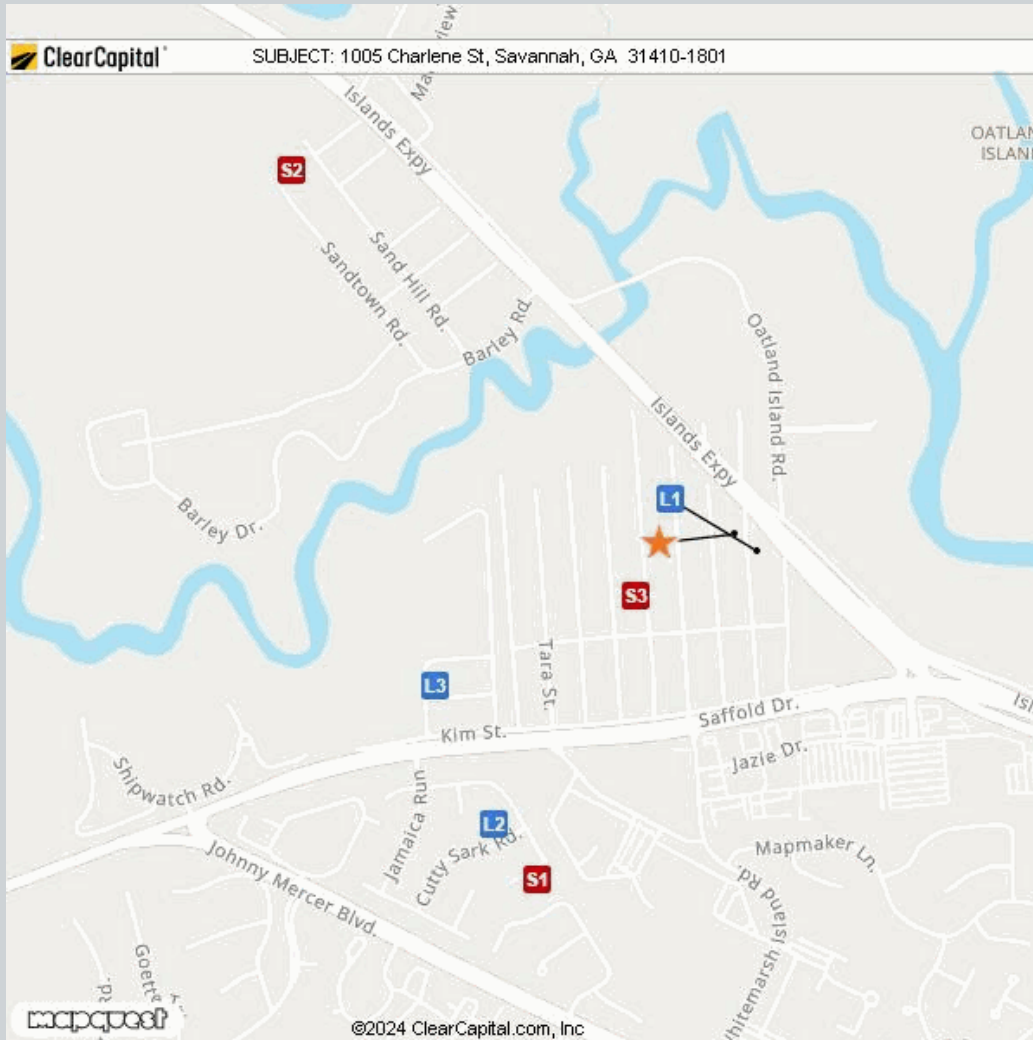
Address ★ 1005 Charlene Street, Savannah, GA 31410

Loan Number 52809

Suggested List \$439,125

Suggested Repaired \$439,125

Sale \$439,125



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1005 Charlene Street, Savannah, GA 31410	--	Parcel Match
L1 Listing 1	1008 Charlene St, Savannah, GA 31410	0.04 Miles ¹	Parcel Match
L2 Listing 2	3 Cutty Sark Rd, Savannah, GA 31410	0.55 Miles ¹	Parcel Match
L3 Listing 3	108 Yucca Pl, Savannah, GA 31410	0.49 Miles ¹	Parcel Match
S1 Sold 1	8 Blue Marlin Cv, Savannah, GA 31410	0.58 Miles ¹	Parcel Match
S2 Sold 2	818 Sandtown Rd, Savannah, GA 31410	0.83 Miles ¹	Parcel Match
S3 Sold 3	1013 Cheryl St, Savannah, GA 31410	0.17 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	James Grekousis	Company/Brokerage	Fathom Realty
License No	425473	Address	8001 Chatham Center Dr Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9124338239	Email	jamesgreko@gmail.com
Broker Distance to Subject	8.33 miles	Date Signed	03/09/2024

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.