

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	85 Valleyside Drive S, Dallas, GA 30157	Order ID	9205963	Property ID	35173635
Inspection Date	03/09/2024	Date of Report	03/12/2024		
Loan Number	52811	APN	039425		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

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	CHRISTOPHER DEAL	Condition Comments Property has recently been renovarted.
R. E. Taxes	\$2,735	
Assessed Value	\$92,104	
Zoning Classification	Residential	
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 Property is located in an established neighborhood with like condition properties. Area has low listing inventory
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$252000 High: \$454087	
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	85 Valleyside Drive S	189 Valleyside Dr	149 Hunters Xing	159 Spring Forrest Ln
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.91 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$371,900	\$429,900	\$359,900
List Price \$	--	\$371,900	\$429,900	\$349,900
Original List Date		02/10/2024	02/10/2024	11/03/2023
DOM · Cumulative DOM	-- · --	31 · 31	31 · 31	130 · 130
Age (# of years)	25	25	24	9
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	2 Stories Contemporary	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,867	1,788	2,629	1,765
Bdrm · Bths · ½ Bths	3 · 3 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2
Total Room #	5	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	40%	0%	0%	0%
Basement Sq. Ft.	926	1,204	--	--
Pool/Spa	--	--	--	--
Lot Size	0.28 acres	0.28 acres	0.31 acres	0.18 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.

Current Listings - Cont.

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

- Listing 1** Meticulously maintained cottage w/new stone countertops in kitchen, flooring, carpet, light fixtures, hardware, & decking all replaced in 2023, front porch repainted in 2023, New HVAC units replaced in 2022, roof replaced in 2013. Level driveway, 2-story foyer, vaulted dining room with double doors leading to the large wrap-around porch. Updated eat-in kitchen is light and bright with gleaming countertops, crisp white cabinetry, stainless steel appliances. Adjacent to the kitchen, the vaulted great room offers a cozy retreat w/ a stone fireplace with gas logs. On the main level, you'll find the primary bedroom, a spacious sanctuary with a walk-in closet that provides ample storage space. The primary bath features double vanities, a soaking tub, and a separate shower. Upstairs, are three generously sized bedrooms await, each with large closets, ensuring that everyone has their personal space. These bedrooms share access to a full bathroom, making morning routines a breeze. Step outside onto the newly replaced wood deck w/stairs, where you can enjoy your morning coffee or host gatherings with friends and family. Enjoy the private wooded backyard. A full unfinished basement stubbed for a bath awaits ready to be finished for future expansion or used as workshop/additional storage. Evans Mill offers an array of community amenities like multiple tennis courts, clubhouse, playground, and pool. As an extra bonus sellers can close quickly.
- Listing 2** Welcome to your new home in the heart of a highly coveted Swim/Tennis community, where picturesque charm meets modern comfort. This stunning 3-sided brick residence boasts low-maintenance elegance and is move-in ready, featuring a newer roof, fresh paint, and brand-new LVP flooring throughout the main level. Step into the expansive kitchen, a true focal point designed for both functionality and style. With new granite countertops, a convenient island, and ample white cabinets, this culinary haven is perfect for hosting large gatherings. The breakfast area, bathed in natural light from a charming bay window, comfortably seats six, while a separate desk and pantry with a door leading to a storm shelter add thoughtful touches to this culinary haven. The kitchen seamlessly flows into the spacious family room, anchored by a gas log fireplace, creating an ideal space for relaxation and entertainment. A formal dining room, adorned with a beautiful chandelier, adds a touch of sophistication, while the living/flex room, trimmed with privacy French doors, offers versatile options for your lifestyle. Upstairs, retreat to the oversized master suite, a true sanctuary featuring new his and hers granite top vanities, a standalone garden tub with designer tile surround, a separate shower, and two walk-in closets. A large secondary bedroom/bonus room provides ample storage and versatility. The outdoor oasis is a true gem, fully fenced and designed for family enjoyment. Perfect your grilling skills under the double-sized pergola-covered deck or unwind in the new AC/heated Boom Boom Room, directly accessible from the deck, ideal for sports enthusiasts. A gazebo invites you to indulge in your favorite book, while the treehouse and slide offer endless fun for the children. This meticulously maintained home not only offers a stylish retreat but also provides a vibrant community with swim and tennis amenities. Your dream home awaits, where every detail has been carefully considered to enhance your lifestyle. Welcome home to comfort, style, and endless memories in this sought-after neighborhood!
- Listing 3** Gorgeous Ranch In A Great Location. This 4 Bedroom, 2 Bath Home Has An Open Concept & Split Bedroom Plan. Added Sunroom Gives View To The Beautifully Landscaped Backyard. This Home Offers A Huge Family Room, Large Kitchen, Huge Pantry & Spacious Bedrooms Give You Room To Grow. Don't Miss Out On This Fantastic Home. Location Is Key!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	85 Valleyside Drive S	108 Crestview Dr	136 Crestview Dr	125 Valleyside Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.17 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$379,900	\$425,000	\$369,000
List Price \$	--	\$344,900	\$425,000	\$369,000
Sale Price \$	--	\$349,900	\$418,000	\$383,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/30/2023	02/28/2024	05/19/2023
DOM · Cumulative DOM	-- · --	104 · 104	33 · 33	36 · 36
Age (# of years)	25	26	24	25
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	2 Stories Contemporary	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,867	2,046	2,009	1,813
Bdrm · Bths · ½ Bths	3 · 3 · 1	4 · 2 · 1	4 · 3	4 · 2
Total Room #	5	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	40%	0%	100%	0%
Basement Sq. Ft.	926	--	1,909	1,195
Pool/Spa	--	--	--	--
Lot Size	0.28 acres	0.28 acres	0.28 acres	0.31 acres
Other	--	--	--	--
Net Adjustment	--	-\$19,450	-\$11,150	+\$5,650
Adjusted Price	--	\$330,450	\$406,850	\$388,650

* 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** PULL THE COMPS (INSIDE SALES IN DOCS) *LIST PRICE IS 25K BELOW AVG SP FOR NEIGHBORHOOD TO ALLOW FOR UPDATES* HVAC SERVICE DOC IN DOCUMENTS. ONE YEAR HOME WARRANTY AVAILABLE. Park-like backyard that is fenced with a stone walkway to cozy fire pit area. MASTER ON MAIN. Master bath on main and also an updated half bath for guests. Recent Luxury Vinyl Plank flooring on entire main level, separate dining room and gas starter FP in two-story family room. Upstairs you will find 3 additional bedrooms and 1 bath. Roof is less than 5 years old, Chimney has been resided, painted and new cap & flashing. A/C recently serviced and interior parts replaced. Gutter guards on all gutters. Updated paint, light fixtures and appliances. Step-less entry from garage to entryway. Located in a PUD community with swim, tennis, playground and clubhouse. Easy Show, Easy Move-In!
- Sold 2** This is a true Ranch home with 3 bedrooms and 2 full bathrooms on the main floor. It also has a professionally finished basement that includes another large bedroom and full bathroom. Everyone would enjoy a cup of morning coffee sitting on the front porch swing. One step inside the front door and you will experience an open floor plan with beautiful, real oak, hardwood floors that extend to all the common areas. The entire left side of this split bedroom ranch is an oversized Primary Suite. This suite has a sitting room, a large bedroom space, hers and his closets, and new carpet throughout. The tiled bathroom has two vanities, a shower, a soaking tub, and a private water closet. The kitchen cabinets are a gorgeous stain that never goes out of style. There is a breakfast bar, a breakfast nook, and a view to the family room. The formal dining room has hardwoods, tall ceilings, and plenty of space for those large get together meals. The secondary bedrooms on the main floor are separated by a full bathroom with a double vanity. The finished, full daylight, walk-out basement has the same quality standards as the main floor with smooth ceilings and fresh carpet. There are three large rooms, one with a wet bar/kitchenette, a separate bedroom, a full bathroom, and an unfinished shop/storage area. Evans Mill is a quiet community with a wonderful Club house, pool, tennis courts and a playground. It is also very convenient for shopping, restaurants, and is only a few miles from the Paulding County Hospital. This one has it all.
- Sold 3** Beautiful home in this highly sought after community. Home has been updated with new flooring throughout. New hardwoods, carpet and tile. New granite in kitchen and master. All new appliances. This home features a master on main, upstairs has 3 bedrooms and bathroom, A full unfinished basement. This home is close to shopping, Costco and the Avenues nearby. Do not delay, come see it this weekend.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property is currently on the market			
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
02/22/2024	\$465,000	03/07/2024	\$440,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$399,900	\$399,900
Sales Price	\$399,900	\$399,900
30 Day Price	\$389,900	--
Comments Regarding Pricing Strategy		
Property is located in Dallas, GA. Area is sought after for its proximity to Marietta and Atlanta. Adjustments 50 SQFT GLA 5500 Bedroom 5000 Bathroom 4450 Half Bath		

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.

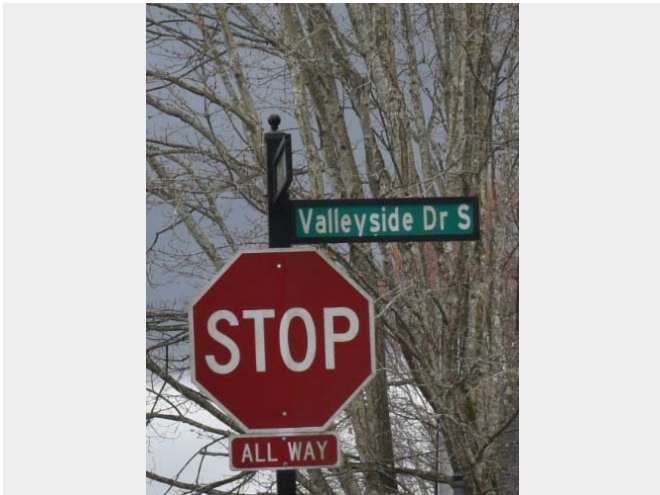
Subject Photos



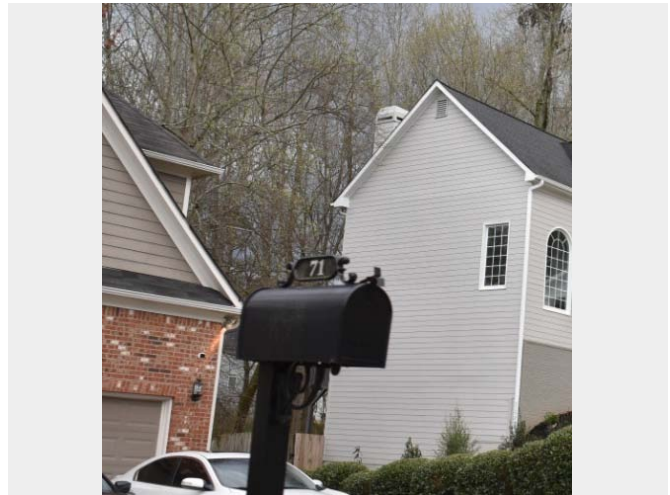
Front



Address Verification



Address Verification



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 189 Valleyside Dr
Dallas, GA 30157



Front

L2 149 Hunters Xing
Dallas, GA 30157



Front

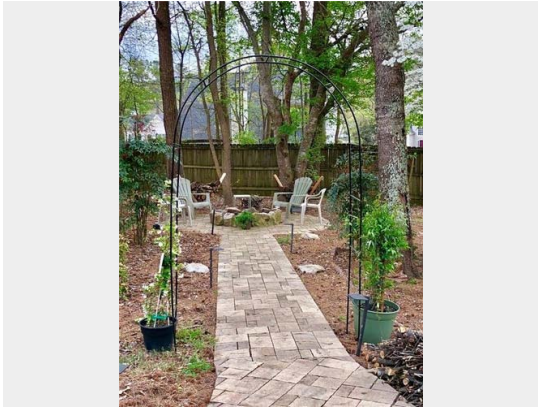
L3 159 Spring Forrest Ln
Dallas, GA 30157



Front

Sales Photos

S1 108 Crestview Dr
Dallas, GA 30157



Front

S2 136 Crestview Dr
Dallas, GA 30157



Front

S3 125 Valleyside Dr
Dallas, GA 30157



Front

ClearMaps Addendum

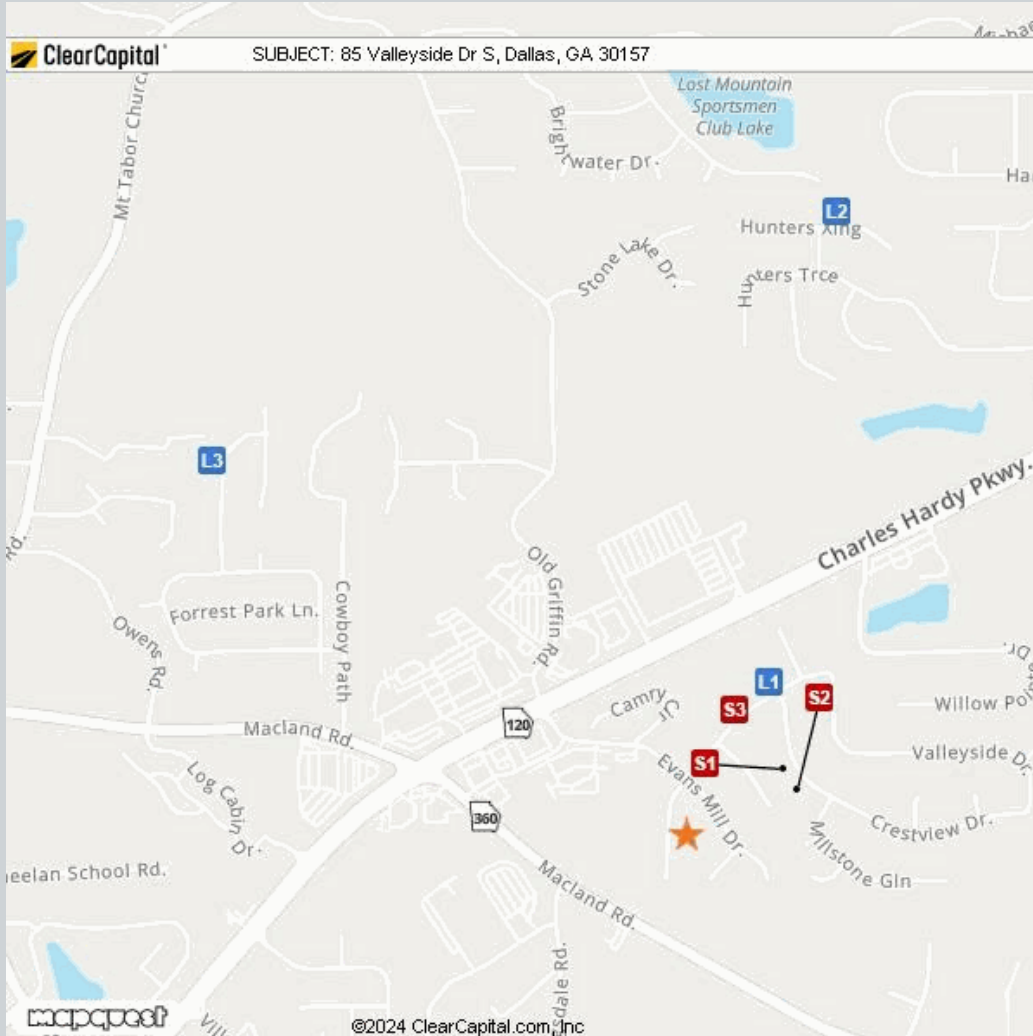
Address ★ 85 Valleyside Drive S, Dallas, GA 30157

Loan Number 52811

Suggested List \$399,900

Suggested Repaired \$399,900

Sale \$399,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	85 Valleyside Drive S, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	189 Valleyside Dr, Dallas, GA 30157	0.25 Miles ¹	Parcel Match
L2 Listing 2	149 Hunters Xing, Dallas, GA 30157	0.91 Miles ¹	Parcel Match
L3 Listing 3	159 Spring Forrest Ln, Dallas, GA 30157	0.86 Miles ¹	Parcel Match
S1 Sold 1	108 Crestview Dr, Dallas, GA 30157	0.17 Miles ¹	Parcel Match
S2 Sold 2	136 Crestview Dr, Dallas, GA 30157	0.17 Miles ¹	Parcel Match
S3 Sold 3	125 Valleyside Dr, Dallas, GA 30157	0.19 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	8.36 miles	Date Signed	03/12/2024

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.