

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	631 Waters Road, Hiram, GA 30141	Order ID	8647625	Property ID	33980271
Inspection Date	03/09/2023	Date of Report	03/09/2023		
Loan Number	52812	APN	033601		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	03.08.23 BPO Request	Tracking ID 1	03.08.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	TODD ESPOSITO	Condition Comments	
R. E. Taxes	\$1,845	Property has normal wear and tear	
Assessed Value	\$62,120		
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	
Local Economy	Stable	Property is located in an established neighborhood with like condition properties	
Sales Prices in this Neighborhood	Low: \$191200 High: \$465500		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	631 Waters Road	463 Waters Rd	234 Tanglewood Dr	51 Township Dr
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.16 ¹	1.39 ¹	1.78 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$306,000	\$299,900
List Price \$	--	\$280,000	\$293,000	\$299,900
Original List Date		02/24/2023	10/03/2022	03/07/2023
DOM · Cumulative DOM	-- · --	12 · 13	156 · 157	1 · 2
Age (# of years)	23	22	25	36
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	1.5 Stories Traditional	1 Story Ranch/Rambler	1 Story Other	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,104	1,144	1,650	1,534
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	5	5	6	5
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)	0%	0%	0%	0%
Basement Sq. Ft.	576	--	1,054	864
Pool/Spa	--	--	--	--
Lot Size	0.57 acres	0.60 acres	1.05 acres	0.54 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** This charming 3 bedroom, 2 bathroom ranch sits on .6 acres and has the best backyard around. The large flat front yard welcomes you as you turn off Waters Road and the mature tree line at the front of the lot gives plenty of privacy and protection. And of course, there is a true southern rocking chair front porch. The home opens to a vaulted great room featuring beautiful hardwood floors, a gas log fireplace with a marble surround, and a dining area. The kitchen includes white cabinets, a stone backsplash, granite counters, and a gas range for the stay-at-home chef. This home has a convenient split bedroom design. Off the great room to the right sits the primary bedroom with an en suite full bath and walk-in closet. To the left of the great room, you will find two more bedrooms and another full bath. And wait until you see the showstopper backyard oasis! The large covered patio will provide shade for hot afternoons. The beautifully landscaped yard is perfect for playing and entertaining. And it gets even better at night, with professionally designed landscape lighting. There is a concrete pad and electrical service all ready for your hot tub (hot tub in photos will not convey with the property). And two small sheds will provide additional storage. There is plenty of space for your vehicles with an attached two-car garage, additional parking to the side of the garage, and a supplementary gravel parking pad just inside the tree line. The home is situated just around the corner from a favorite area fishing spot, Lake Ramona, and it is less than 15 minutes to Highway 258, Wellstar Hospital, restaurants, and shopping.
- Listing 2** Come see this charming home, with it's charming covered front porch, now on the market! This kitchen is ready for cooking with ample counter space and cabinets for storage. Entertaining is a breeze with this great floor plan complete with a fireplace and windows for natural lighting. The main bedroom and bathroom give you the perfect space for everyday living. Relax with your favorite drink in the lovely fenced in backyard with an attachable walk-out deck perfect for barbecues, and lush grass that surrounds the home. Don't miss this incredible opportunity. This home has been virtually staged to illustrate its potential.
- Listing 3** This Quaint Home With Rocking Chair Front Porch Has A Master On The Main, Cozy Family Room With Fireplace, Nice Open Sunroom As Well As A Basement With Workshop Area & An Outbuilding For Extra Storage Space. Fenced-In Backyard With Patio Too!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	631 Waters Road	149 Thornbrooke Dr	222 Harvest Way	147 Mayfield Ct
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.37 ¹	0.46 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$300,000	\$320,000	\$275,000
List Price \$	--	\$280,000	\$278,000	\$275,000
Sale Price \$	--	\$280,000	\$258,000	\$275,000
Type of Financing	--	Conventional	Cash	Fha
Date of Sale	--	12/19/2022	02/15/2023	11/30/2022
DOM · Cumulative DOM	-- · --	129 · 129	212 · 212	32 · 32
Age (# of years)	23	28	27	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	1.5 Stories Traditional	1 Story Other	1.5 Stories Other	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,104	1,324	1,200	1,214
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	576	1,254	576	576
Pool/Spa	--	--	--	--
Lot Size	0.57 acres	0.53 acres	0.46 acres	0.52 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,500	-\$2,900	-\$2,750
Adjusted Price	--	\$274,500	\$255,100	\$272,250

* 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** Your dream home is waiting just for you in Hiram! The impeccable kitchen has spacious counters and modern appliances, allowing you to make the perfect meal every time. Flow into the living room featuring a cozy fireplace, perfect for entertaining. The main bedroom boasts a private ensuite. The other bedrooms offer plush carpet and sizable closets. Relax with your favorite drink on the back deck. Come see this stunner!
- Sold 2** Your dream home is waiting for you! This charming 3 bedroom, 2 bathroom with 2 car garage home is now on the market in this tranquil Hiram cul-de-sac! The kitchen boasts generous counter space, included appliances and beautiful cabinetry, make cooking and entertaining a delight. Flow into the living space, complete with cozy fireplace, perfect for curling up on the couch with a good book! Discover a bright interior with neutral laminate flooring throughout the down stairs of this home as well as accented features like ceiling fans and crown molding in each room. The main bedroom boasts a private ensuite bathroom and large closet as well as plush carpet. Relax with your favorite drink in the fenced in backyard or take a break on the front yard deck and enjoy your cool morning outside. Don't wait! Makes this beautiful home yours today! This home has been virtually staged to illustrate its potential.
- Sold 3** This is it! You can stop looking. A charming home located on .52 acres in a quiet established neighborhood. This home is loaded with great features such as a lovely front porch, an open-concept family room that boasts a cozy fireplace, and new luxury vinyl plank on the main level. The eat in kitchen has newer appliances, ample cabinet space, granite counter top, stainless steel undermount sink, and an abundance of natural light beaming through the bay window. A deck off the kitchen provides a great space for grilling. Upstairs you will find a spacious owner's suite, two additional bedrooms, and a secondary bathroom. The Drive under garage provides kitchen entry and a laundry area. No HOA. If I show your buyer the property ,selling commission to be 1%. Please remove shoes or wear the shoe covers that will be provided upon entry. Carpet has been professionally cleaned.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2021			
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	\$273,900	\$273,900
Sales Price	\$273,900	\$273,900
30 Day Price	\$269,900	--
Comments Regarding Pricing Strategy		
Property is located in Hiram, GA. Area is sought after for its proximity to the Interstate and Atlanta. Adjustments 25 SQFT GLA 3000 Bedroom 3000 Full Bath 2450 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.
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Subject Photos



Front



Address Verification



Address Verification



Side



Side



Street

Listing Photos

L1 463 Waters Rd
Hiram, GA 30141



Front

L2 234 Tanglewood Dr
Hiram, GA 30141



Front

L3 51 Township Dr
Hiram, GA 30141



Front

Sales Photos

S1 149 Thornbrooke Dr
Hiram, GA 30141



Front

S2 222 Harvest Way
Hiram, GA 30141



Front

S3 147 Mayfield Ct
Hiram, GA 30141



Front

ClearMaps Addendum

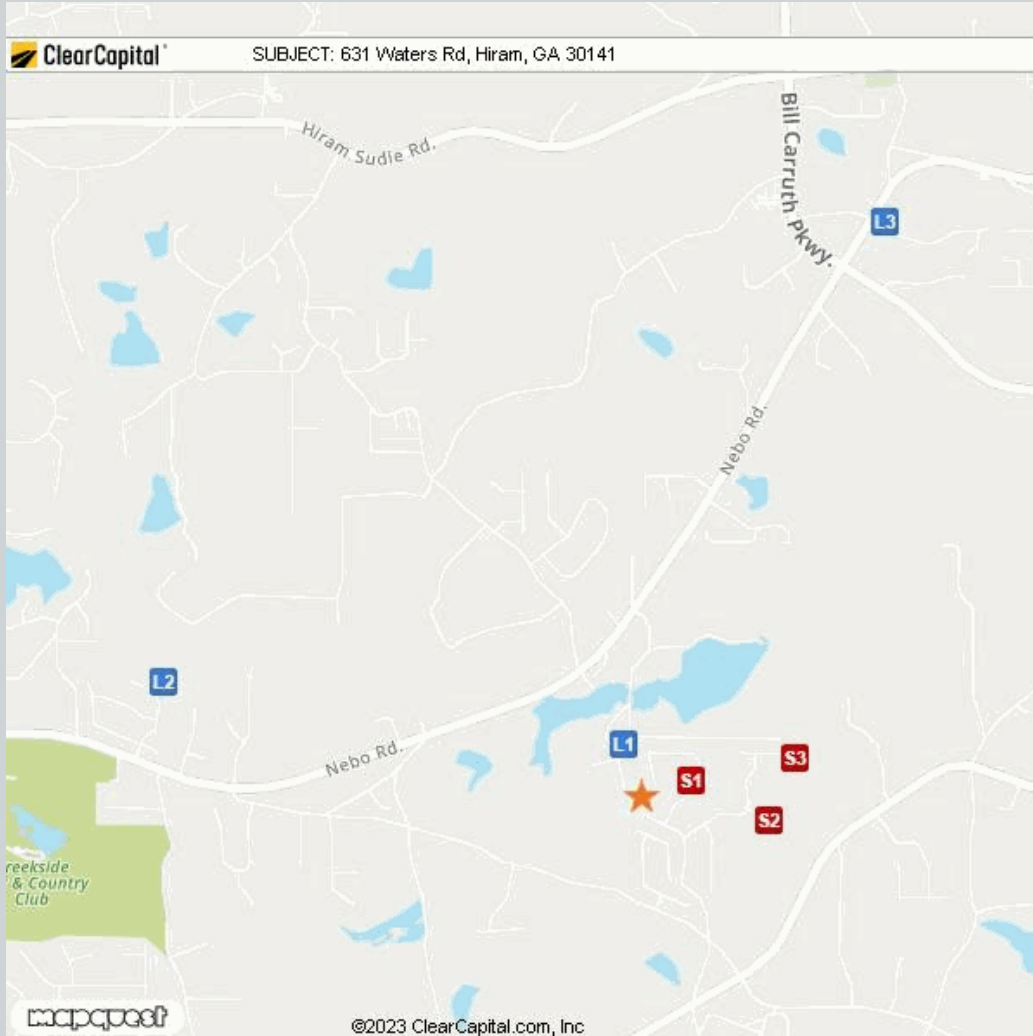
Address ★ 631 Waters Road, Hiram, GA 30141

Loan Number 52812

Suggested List \$273,900

Suggested Repaired \$273,900

Sale \$273,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	631 Waters Road, Hiram, GA 30141	--	Parcel Match
L1 Listing 1	463 Waters Rd, Hiram, GA 30141	0.16 Miles ¹	Parcel Match
L2 Listing 2	234 Tanglewood Dr, Hiram, GA 30141	1.39 Miles ¹	Parcel Match
L3 Listing 3	51 Township Dr, Hiram, GA 30141	1.78 Miles ¹	Parcel Match
S1 Sold 1	149 Thornbrooke Dr, Hiram, GA 30141	0.15 Miles ¹	Parcel Match
S2 Sold 2	222 Harvest Way, Hiram, GA 30141	0.37 Miles ¹	Parcel Match
S3 Sold 3	147 Mayfield Ct, Hiram, GA 30141	0.46 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	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	11.28 miles	Date Signed	03/09/2023

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.