

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 | 333 Scotland Drive, Dallas, GEORGIA 30132 | Order ID | 8958699 | Property ID | 34660690 |
| Inspection Date | 10/05/2023 | Date of Report | 10/08/2023 | | |
| Loan Number | 53117 | APN | 072895 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Paulding | | |

Tracking IDs

| | | | |
|--------------------------|------------------------------|----------------------|------------------------------|
| Order Tracking ID | 10.04.23 Citi-CS BPO Request | Tracking ID 1 | 10.04.23 Citi-CS BPO Request |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|------------------------------------|---|
| Owner | Catamount Properties LLC | Condition Comments Subject is in excellent condition and is built to conform to other homes in the neighborhood. it sits on the main street inside the community with minimal traffic coming through. Subject has easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside. |
| R. E. Taxes | \$3,525 | |
| Assessed Value | \$338,050 | |
| Zoning Classification | Residential | |
| Property Type | SFR | |
| Occupancy | Vacant | |
| Secure? | Yes | |
| | (landscapers seen at the property) | |
| Ownership Type | Fee Simple | |
| Property Condition | Excellent | |
| Estimated Exterior Repair Cost | \$0 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$0 | |
| HOA | Highlands North 770-777-6890 | |
| Association Fees | \$495 / Year (Pool) | |
| Visible From Street | Visible | |
| Road Type | Public | |

Neighborhood & Market Data

| | | |
|--|--|---|
| Location Type | Suburban | Neighborhood Comments Subject community is in a quiet established neighborhood in Dallas. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 7 active listings and 15 sold comps within one from subject. Some have been used in this report. It was not necessary to exceed client requirements of distance, acreage, room count, sq ft, and time outside of subject's immediate community. I was able to find comps that bracketed the subject's gla, age, acreage, and style in the same community and one comp outside of subj... |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$325,000 High: \$375,000 | |
| Market for this type of property | Remained Stable for the past 6 months. | |
| Normal Marketing Days | <90 | |

Neighborhood Comments

Subject community is in a quiet established neighborhood in Dallas. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 7 active listings and 15 sold comps within one from subject. Some have been used in this report. It was not necessary to exceed client requirements of distance, acreage, room count, sq ft, and time outside of subject's immediate community. I was able to find comps that bracketed the subject's gla, age, acreage, and style in the same community and one comp outside of subject's subdivision. I have used the best available comps in my professional opinion.

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Street Address | 333 Scotland Drive | 506 Oscar Way | 123 Valley Brook Dr | 674 Stable View Loop |
| City, State | Dallas, GEORGIA | Dallas, GA | Dallas, GA | Dallas, GA |
| Zip Code | 30132 | 30132 | 30132 | 30132 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 1.69 ¹ | 2.18 ¹ | 2.39 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$431,900 | \$399,900 | \$329,000 |
| List Price \$ | -- | \$431,900 | \$399,900 | \$329,900 |
| Original List Date | | 08/11/2023 | 09/25/2023 | 08/01/2023 |
| DOM · Cumulative DOM | -- · -- | 58 · 58 | 11 · 13 | 3 · 68 |
| Age (# of years) | 4 | 0 | 5 | 0 |
| Condition | Excellent | Excellent | Excellent | Excellent |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential |
| View | Beneficial ; City Street | Beneficial ; City Street | Beneficial ; City Street | Beneficial ; City Street |
| Style/Design | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,263 | 2,446 | 2,024 | 2,594 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 3 |
| Total Room # | 7 | 7 | 7 | 7 |
| 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. | 1,068 | 1,000 | 858 | 1,000 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 25 acres | 0.27 acres | 0.20 acres | 0.65 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.

Current Listings - Cont.

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

- Listing 1** New Construction Opportunity in the beautiful Atcheson Park Community. Mins to downtown Dallas with great shopping, dining and entertainment. Sitting on a wooded basement lot the Travis plan offers 4 spacious bedrooms & 2.5 bath, hardwood flooring, granite countertops and custom cabinetry throughout. A HUGE great room with window galore to bring in lots of natural light that's open to the breakfast room and kitchen with eat in island and a separate formal dining area. A large deck off your breakfast room that's perfect for quiet evening or morning coffee. Enjoy a large master bedroom with tray ceiling and an ensuite luxurious bathroom with his and hers sinks, separate tile shower, soaking tub and a walk in closet on the second floor along with three other bedrooms. Also on the second floor is your large walk in laundry room. This home will not last long. Hurry while there is still time for you to choose some selections like exterior to interior colors, flooring and lighting making this home CUSTOM to you! Maximize the potential of your new home and call Bamford and Company TODAY!! Ask about our \$5,000 closing cost incentive OR Temporary Rate Buydown when you use our preferred lender, Matt Garcia w/ Supreme Lending. ETA completion Feb 2024. Photos are a representation of home to be built. Some features may be different as we are Custom Builders. Hurry before it's to late!
- Listing 2** Run, dont walk to see this beautiful home in the highly sought after WC Abney school district! This home has been METICULOUSLY maintained and only 1 owner. The kitchen boasts granite counter tops, a spacious island, and sleek new stainless steel appliances. The lighting fixtures and cabinet/drawer handles throughout the home have all been upgraded from the standard builder grade options. Upstairs you will find pristine carpet and 4 spacious bedrooms, each with a newly installed ceiling fan. The master bedroom has a tray ceiling and features his and hers closets. The master bath has granite counter tops, a garden tub and separate shower. The brand new washer and dryer are negotiable and can stay with the home at a full price offer. A rare find in the community, this home sits on a full unfinished basement that has the potential to add 2 more bedrooms or an in law/teen suite. The basement has exterior entry to the spacious fenced in backyard and it has already been plumbed for a bathroom. This home is a must see in beautiful Dallas Georgia! The area is growing daily and it is the perfect place to retire, start, or raise a family! This location is local to shopping, restaurants and schools! The community has wonderful amenities that include pool, clubhouse and playground. Come see it today!
- Listing 3** Welcome Home! Great Floor Plan! 4 Bedroom 3 Bath Home Built in 2020! Two Master Bedroom Options, & Spacious Secondary Bedrooms (one w/Private Bath) Light-Filled Kitchen w/Shaker Cabinetry, Granite Countertops, Tile Backsplash, Pantry & Stainless-Steel Appliances, Cozy Fireside Family Room, New Interior Paint, Home is all Electric! Back Deck Perfect for Outdoor Barbeques! Close to Schools and Shopping!

Recent Sales

| | Subject | Sold 1 | Sold 2 * | Sold 3 |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Street Address | 333 Scotland Drive | 306 Scotland Dr | 227 Scotland Dr | 257 Scotland Dr |
| City, State | Dallas, GEORGIA | Dallas, GA | Dallas, GA | Dallas, GA |
| Zip Code | 30132 | 30132 | 30132 | 30132 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.04 ¹ | 0.11 ¹ | 0.08 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$372,000 | \$365,000 | \$320,000 |
| List Price \$ | -- | \$372,000 | \$365,000 | \$320,000 |
| Sale Price \$ | -- | \$372,000 | \$365,000 | \$325,000 |
| Type of Financing | -- | Cons | Fha | Cons |
| Date of Sale | -- | 03/23/2023 | 04/21/2023 | 09/08/2023 |
| DOM · Cumulative DOM | -- · -- | 69 · 101 | 271 · 354 | 1 · 31 |
| Age (# of years) | 4 | 5 | 5 | 5 |
| Condition | Excellent | Excellent | Excellent | Excellent |
| Sales Type | -- | Fair Market Value | Fair Market Value | Fair Market Value |
| Location | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential | Beneficial ; Residential |
| View | Beneficial ; City Street | Beneficial ; City Street | Beneficial ; City Street | Beneficial ; City Street |
| Style/Design | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,263 | 2,446 | 2,266 | 1,868 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 3 · 1 | 6 · 3 · 1 | 4 · 2 · 1 |
| Total Room # | 7 | 8 | 10 | 7 |
| 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. | 1068 | -- | 1,078 | 770 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 25 acres | 0.19 acres | 0.24 acres | 0.25 acres |
| Other | None | No | No | No |
| Net Adjustment | -- | +\$43,876 | -\$18,000 | +\$11,060 |
| Adjusted Price | -- | \$415,876 | \$347,000 | \$336,060 |

* 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** Welcome to this fabulous area! This home has fresh exterior paint and partial flooring replacement. Windows create a light filled interior with well placed neutral accents. Enjoy cooking in the kitchen, complete with a center island and generous storage space in the walk in pantry. You won't want to leave the serene primary suite, the perfect space to relax. Additional bedrooms provide nice living or office space. In the primary bathroom you'll find a separate tub and shower, plus plenty of under sink storage. Take it easy in the fenced in back yard. The sitting area makes it great for BBQs! Don't wait! Make this beautiful home yours today. This home has been virtually staged to illustrate its potential. Adjustment is for the difference in sq ft in the amount of \$5124, basement lot amount of \$55000, and room count amount of \$6000.
- Sold 2** Welcome to this well appointed two-story home located in the highly desired subdivision, Highlands North! This six bedroom, three and a half bath home has so much to offer with space galore. On the main, you'll notice a family room, dining room, living room space, and open concept kitchen that is perfect for hosting. Kitchen includes granite countertops and stainless steel appliances with plenty of space for all your needs. Upstairs you'll find four bedrooms and two full bathrooms, including an oversized owner's suite. The finished basement includes two bedrooms, one full bath, kitchen, and laundry room that is not reflected in public records square footage. Perfect for an in-law or teen suite with a private exterior entrance! Move in ready, so start packing. Seller to provide painting allowance of \$3,000 with reasonable offer. Adjustment is for the difference in room count in the amount of -\$18000.
- Sold 3** Welcome home to 257 Scotland Drive! You will love this Highlands North 4 Bed / 2.5 Bath home situated minutes from downtown Dallas and a short walk around the corner to the neighborhood elementary school. Savor cooking your favorite meals in the light and bright kitchen with granite countertops, stainless steel appliances, and espresso cabinets. Take advantage of a corner pantry with plenty of space for food and storage. The open concept kitchen, dining, and family room make it a perfect place to entertain. Just off the kitchen enjoy your private patio to sip your morning coffee or grill some steaks as the sun sets. Upstairs you will find a spacious primary bedroom with an ensuite bath featuring a garden soaking tub and large closet. Spacious laundry room located just outside of the primary suite. In addition, find 3 generously sized secondary bedrooms upstairs that share a full bathroom. Find plenty of extra room in the large unfinished basement. The possibilities are endless, create a perfect in-laws suite or enjoy ample storage. HVAC, plumbing, appliances, and roof less than 5 years old. This subdivision is in a highly sought-after neighborhood that boasts a pool, tennis, basketball court, clubhouse, and playground. Adjustment is for the difference in soft in the amount of \$11060.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | This home was a foreclosure sale on 4/4/2023 with a sale price of \$268000. | | | |
| 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 | \$345,000 | \$345,999 |
| Sales Price | \$345,000 | \$345,000 |
| 30 Day Price | \$330,000 | -- |
| Comments Regarding Pricing Strategy | | |
| Suggested list price of subject is based on the sales and listings in the community and surrounding neighborhood of homes similar to subject in room count, sq ft, room count and style. A comp sold for more than the list price and this may be due to multiple offers received. | | |

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



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 506 Oscar Way
Dallas, GA 30132



Front

L2 123 Valley Brook Dr
Dallas, GA 30132



Front

L3 674 Stable View Loop
Dallas, GA 30132



Front

Sales Photos

S1 306 Scotland Dr
Dallas, GA 30132



Front

S2 227 Scotland Dr
Dallas, GA 30132



Front

S3 257 Scotland Dr
Dallas, GA 30132



Front

ClearMaps Addendum

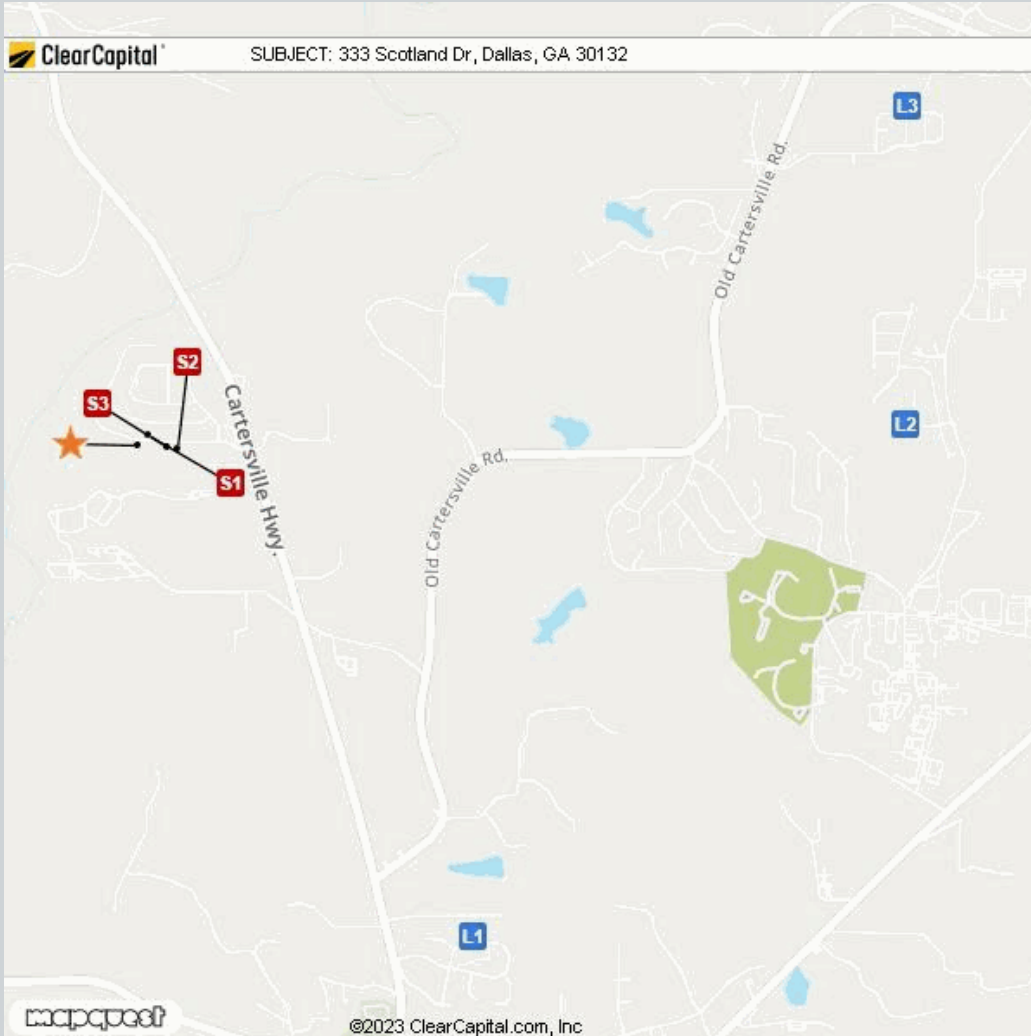
Address ★ 333 Scotland Drive, Dallas, GEORGIA 30132

Loan Number 53117

Suggested List \$345,000

Suggested Repaired \$345,999

Sale \$345,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject | 333 Scotland Drive, Dallas, Georgia 30132 | -- | Parcel Match |
| L1 Listing 1 | 506 Oscar Way, Dallas, GA 30132 | 1.69 Miles ¹ | Parcel Match |
| L2 Listing 2 | 123 Valley Brook Dr, Dallas, GA 30132 | 2.18 Miles ¹ | Parcel Match |
| L3 Listing 3 | 674 Stable View Loop, Dallas, GA 30132 | 2.39 Miles ¹ | Parcel Match |
| S1 Sold 1 | 306 Scotland Dr, Dallas, GA 30132 | 0.04 Miles ¹ | Parcel Match |
| S2 Sold 2 | 227 Scotland Dr, Dallas, GA 30132 | 0.11 Miles ¹ | Parcel Match |
| S3 Sold 3 | 257 Scotland Dr, Dallas, GA 30132 | 0.08 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 | Rose Udoumana | Company/Brokerage | Maximum One Realty Greater Atlanta |
| License No | 179645 | Address | 4605 Rugosa Way Austell GA 30106 |
| License Expiration | 08/31/2024 | License State | GA |
| Phone | 6786977273 | Email | fmu4@att.net |
| Broker Distance to Subject | 14.70 miles | Date Signed | 10/08/2023 |

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.