

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	320 Grandiflora Drive, Mcdonough, GA 30253	Order ID	8685142	Property ID	34076804
Inspection Date	04/05/2023	Date of Report	04/06/2023		
Loan Number	53119	APN	071G01084000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	04.05.23 BPO	Tracking ID 1	04.05.23 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	NICHOLETTE M SPITSBERGEN	Condition Comments
R. E. Taxes	\$5,745	Property appears to be in good condition as stated from the exterior and the interior photos
Assessed Value	\$143,760	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	The Magnolia's Property Owner's Association Inc	
Association Fees	\$425 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	Neighborhood is in a great overall location. It has a community pool and tennis court. The overall visual appearance of the community is desirable. There are no REO or boarded up homes within this community
Sales Prices in this Neighborhood	Low: \$270,000 High: \$437,000	
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	320 Grandiflora Drive	5030 Valley Brook Cir	2185 Whispering Pines Ln	165 Janney Cir
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	2.19 ¹	2.20 ¹	2.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$415,000	\$399,700	\$470,000
List Price \$	--	\$415,000	\$399,700	\$470,000
Original List Date		03/14/2023	02/28/2023	12/15/2022
DOM · Cumulative DOM	-- · --	23 · 23	37 · 37	112 · 112
Age (# of years)	21	27	32	3
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 Other	1 Story Ranch/Rambler	2 Stories Cape Cod	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,588	3,614	3,356	3,280
Bdrm · Bths · ½ Bths	3 · 4 · 1	4 · 3	4 · 3 · 1	5 · 3
Total Room #	9	9	9	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 5+ Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.40 acres	0.75 acres	0.67 acres	0.30 acres
Other	--	--	--	--

* 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** Fantastic brick ranch on full finished basement in sought after Lakehaven subdivision in the Union Grove school district. This beauty is located on a picture perfect culdesac lot with a private, partially wooded backyard leading to a gentle flowing creek. This traditional style home has a split bedroom floorplan with large secondary bedrooms plus a master making it a total of 3 bedrooms on the main level plus a 4th bedroom in the finished basement. There's a spacious formal dining room with tray ceiling, a large great room with a double sided fireplace which also opens to the keeping room. This kitchen is complete with solid surface counters, a breakfast bar and is loaded with wood stained cabinets. Come add your finishing touches to make this your dream kitchen. Working from home? The sunroom would double as a fantastic home office or just a great place to spend a lazy afternoon. Need more space? No problem. There's also a finished basement with a huge rec room large enough for your game room and pool table, a spacious bedroom, full bath, kitchenette plus 2 large unfinished rooms for all of your storage needs. This basement works as a fantastic in-law suite or teen hangout. Lakehaven features two community pools, tennis/pickleball courts, beautifully landscaped entrances and is convenient to the interstate, schools and shopping.
- Listing 2** This home offers a large fenced yard for most any activity you can think of even a garden! It sits on a very quiet tree lined cul-de-sac street in the heart of Henry County. Lakenhaven is convenient to great schools and Interstate 75. Downtown McDonough is just a few minutes away, as well as shopping and restaurants all in a 10 minute radius. The community has two swimming pools for your exercise and enjoyment. Finished basement is a bonus for a teen suite or in-law suite or rental potential. Lots of possibilities for someone to make this home their own and *BEST PRICE* for the square footage! Owner has updated most of the mechanicals and brand new roof, as well as updated some of the other areas of the home.
- Listing 3** Well kept 5/3 2 story in a family oriented neighborhood. Huge master with sitting area. Property is like new, with foyer on main and carpet well kept. Level yard for your relaxation, formal living and dining rooms, stainless steel appliances and lots more.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	320 Grandiflora Drive	207 Grandiflora Dr	653 Vendella Cir	108 Crown Walk
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	1.06 ¹	1.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$453,000	\$495,000	\$407,900
List Price \$	--	\$435,000	\$495,000	\$407,900
Sale Price \$	--	\$435,000	\$480,000	\$407,000
Type of Financing	--	Va	Fha	Conventional
Date of Sale	--	02/17/2023	01/17/2023	01/13/2023
DOM · Cumulative DOM	-- · --	92 · 92	67 · 67	71 · 71
Age (# of years)	21	18	5	26
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 Other	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,588	3,190	3,333	3,181
Bdrm · Bths · ½ Bths	3 · 4 · 1	5 · 3 · 1	5 · 3	4 · 2 · 1
Total Room #	9	10	10	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.40 acres	0.70 acres	0.23 acres	0.69 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$435,000	\$480,000	\$407,000

* 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** Welcome to this WELL KEPT 5 bedrooms, 3.5 bathrooms, 2 story MOVE-IN READY home in the established Magnolias of Eagles Landing Community in McDonough. Upon first entry you will notice the 2- story foyer and the recently installed hardwood floors. The formal dining is ready for all your family gatherings and the quaint living room offers extra flexibility in your space. The 2 story great room has 10 ft + ceilings, crown molding, a fireplace, and is open to your sizable breakfast area with custom columns. The kitchen features updated stainless steel appliances with double ovens and high quality granite counters, all remaining with the home. There is a sizable half bath on the main floor for convenience. The MAIN FLOOR MASTER SUITE has it all! From double-tray ceilings with crown molding, to a huge bathroom with double vanities, a large tiled shower, SEPARATE 2-seater jetted tub and a CUSTOM CLOSET. The main-floor laundry has granite counter, cabinets in place and an extra storage compartment. The upstairs features 4 bedrooms, 2 full baths, and a staircase landing that overlooks the living room and foyer. With a house that has it all, the PRIVATE, FENCED backyard does not disappoint. As you exit the back door you will enter the 1-month old screened-in porch with remote controlled ceiling fan and insulated roof and base.. The well manicured, landscaped, night-lit backyard with gazebo is ready for outdoor living your way! And don't forget the well-kept shed with electricity. All loan types welcomed! Tours begin this weekend. Don't miss out!
- Sold 2** 4-sided brick home with UNFINISHED BASEMENT, 5 bedrooms. 3 bathrooms, covered front porch, granite kitchen countertops with tons of cabinets, large kitchen island, double wall ovens, cook top, stainless appliances, coffer dining room ceiling, 2-story foyer entrance with shadow boxes and crown molding, wood floors in kitchen, breakfast room, and stairs, granite counters in all bathrooms. Upstairs features large spare bedrooms and primary suite, primary bathroom with separate vanities and granite counters, tile floor, stand alone shower, garden tub with tile accent surround, and a huge closet. Guest bedroom and full bath also on the main floor.
- Sold 3** Gorgeous Newly Renovated Spacious Home in Crown Walk Community & Union Grove School District! Upon entering the home, you will be greeted with freshly painted throughout entire home & a 2-story sun-filled foyer that illuminates the home with natural light. Beautifully renovated kitchen with stainless steel appliances including brand new refrigerator with a tons of cabinets space, and bar area. Including washer & dryer. Sunny breakfast room with a wall of windows overlooks a large landscaped backyard & that is great for entertaining and relaxation (perfect for a pool). Large fireside great family room with a newly updated fireplace, separate formal dining room, beautiful sun room and separate living room or personal office. Beautiful new flooring throughout all levels for ease of maintenance. Gorgeous owner's suite on upper level featuring a tray ceiling with (2) separate walk-in closets & linen closet. Renovated master bathroom featuring new double vanities, renovated custom walk-in shower with floor to ceiling tile, and relaxing deep tub. Generously sized secondary bedrooms with newly carpeted floors and ample closet space. Home features brand new fixtures throughout, beautiful professionally landscaped manicured lawn, and so much more. There is a huge unfinished basement with a garage door entrance. Additional separate workshop or storage room that has a private entrance with lots of potential that awaits your finishing touches. Underground dog fence!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last sold on Feb 8, 2022 for \$390,000			
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	\$440,000	\$440,000
Sales Price	\$440,000	\$440,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
Property is in a great neighborhood and great rated school. It's condition is good and the similar home in the neighborhood sold recently (207 Grandiflora, on the same street). The market is still low on supply and a home with all the amenities and location like this, should not stay on the market long.		

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



Street



Street

Listing Photos

L1 5030 Valley Brook Cir
Mcdonough, GA 30253



Front

L2 2185 Whispering Pines Ln
Mcdonough, GA 30253



Front

L3 165 Janney Cir
Mcdonough, GA 30253



Front

Sales Photos

S1 207 Grandiflora Dr
Mcdonough, GA 30253



Front

S2 653 Vendella Cir
Mcdonough, GA 30253



Front

S3 108 Crown Walk
Mcdonough, GA 30253



Front

ClearMaps Addendum

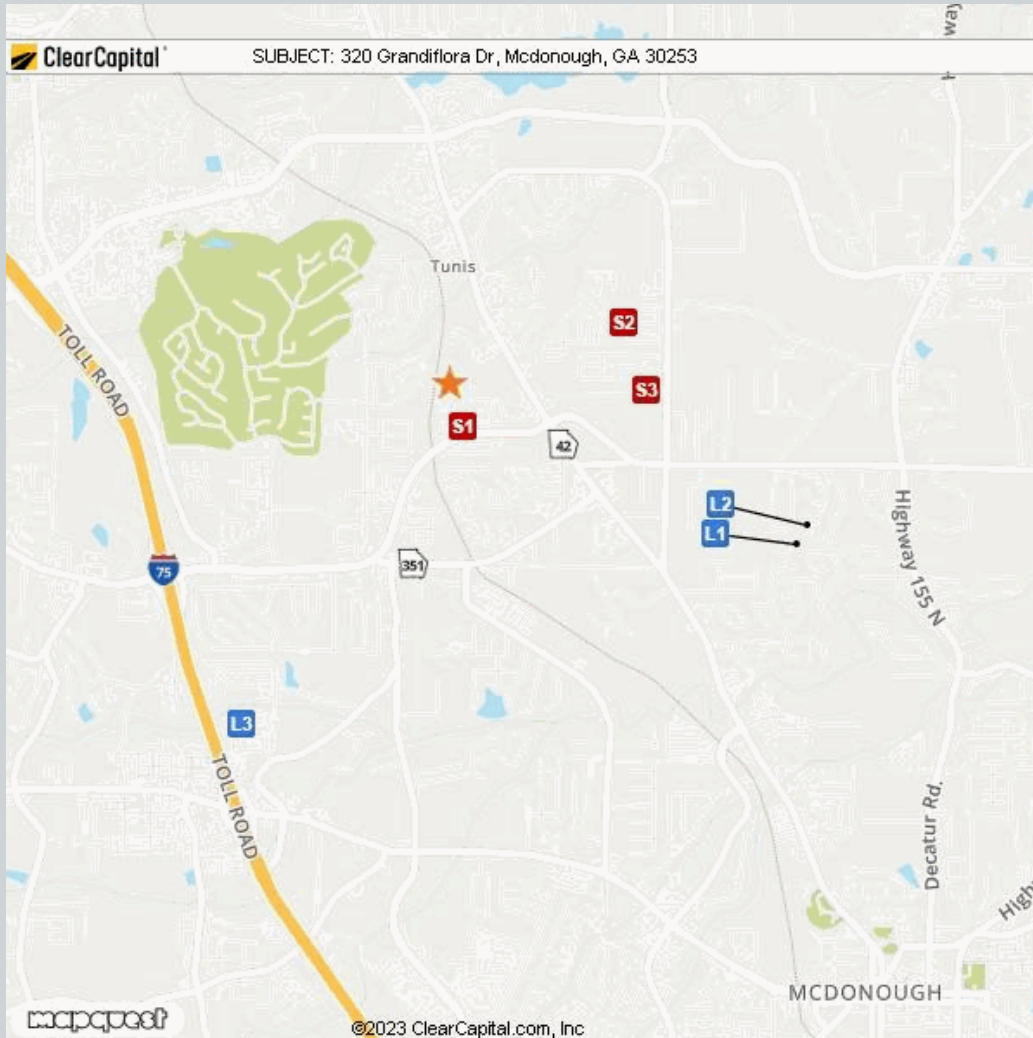
Address ★ 320 Grandiflora Drive, Mcdonough, GA 30253

Loan Number 53119

Suggested List \$440,000

Suggested Repaired \$440,000

Sale \$440,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	320 Grandiflora Drive, Mcdonough, GA 30253	--	Parcel Match
L1 Listing 1	5030 Valley Brook Cir, Mcdonough, GA 30253	2.19 Miles ¹	Parcel Match
L2 Listing 2	2185 Whispering Pines Ln, Mcdonough, GA 30253	2.20 Miles ¹	Parcel Match
L3 Listing 3	165 Janney Cir, Mcdonough, GA 30253	2.28 Miles ¹	Parcel Match
S1 Sold 1	207 Grandiflora Dr, Mcdonough, GA 30253	0.25 Miles ¹	Parcel Match
S2 Sold 2	653 Vendella Cir, Mcdonough, GA 30253	1.06 Miles ¹	Parcel Match
S3 Sold 3	108 Crown Walk, Mcdonough, GA 30253	1.13 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.

Report Instructions - cont.

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.

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	Jaime Rodriguez	Company/Brokerage	JRod Enterprises, LLC
License No	387341	Address	209 Legends Trce McDonough GA 30253
License Expiration	01/31/2026	License State	GA
Phone	7706855767	Email	jrod.enterprises21@gmail.com
Broker Distance to Subject	1.03 miles	Date Signed	04/06/2023

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.