

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.

<b>Address</b>	44 Whitby Drive, Douglasville, GA 30134	<b>Order ID</b>	8685142	<b>Property ID</b>	34076802
<b>Inspection Date</b>	04/05/2023	<b>Date of Report</b>	04/05/2023		
<b>Loan Number</b>	53126	<b>APN</b>	043006		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Paulding		

Tracking IDs					
<b>Order Tracking ID</b>	04.05.23 BPO	<b>Tracking ID 1</b>	04.05.23 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

		Condition Comments
<b>Owner</b>	FREDERICK C SMITH JR	SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
<b>R. E. Taxes</b>	\$3,438	
<b>Assessed Value</b>	\$115,764	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

## Neighborhood & Market Data

		Neighborhood Comments
<b>Location Type</b>	Suburban	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$201750 High: \$406250	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	44 Whitby Drive	146 Carol Pl	278 Waterbury Way	46 Muscadine Ct
<b>City, State</b>	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
<b>Zip Code</b>	30134	30134	30134	30134
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.37 <sup>1</sup>	0.61 <sup>1</sup>	1.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$369,000	\$342,000	\$280,000
<b>List Price \$</b>	--	\$369,000	\$342,000	\$280,000
<b>Original List Date</b>		03/10/2023	11/18/2022	05/26/2022
<b>DOM · Cumulative DOM</b>	-- · --	26 · 26	138 · 138	314 · 314
<b>Age (# of years)</b>	24	26	18	30
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1.5 Stories Traditional	1.5 Stories Other	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,241	2,143	1,984	1,990
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 3
<b>Total Room #</b>	6	6	5	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1,452	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.72 acres	0.46 acres	0.47 acres	0.46 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Come See This Beautiful Home In The Abbington Neighborhood! This 2-story Home Offers A Master On Main, Brand New Carpeting In Bedrooms And Staircases, And Hardwood Floors. The Front Porch Offers A Cozy Setting To Enjoy The Sunrise. The Rear Porch Is Fully Enclosed And Screened To Provide The Comfort Of Viewing Your Private, Fenced In Backyard. Kitchen Boasts Plenty Of Cabinets With Granite Countertops. Finished Bonus Room In Basement For Office/gym. 2-car Garage Offers A Sizeable Workshop Area.
- Listing 2** Your Dream Home Is Waiting For You! This Home Has Fresh Interior Paint And Partial Flooring Replacement. Discover A Bright And Open Interior With Plenty Of Natural Light And A Neutral Color Palette, Complimented By A Fireplace. The Kitchen Is Ready For Cooking With Ample Counter Space And Cabinets For Storage. Head To The Spacious Primary Suite With Good Layout And Closet Included. 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. The Back Yard Is The Perfect Spot To Kick Back With The Included Sitting Area. Don't Wait! Make This Beautiful Home Yours Today
- Listing 3** Welcome To This Gorgeous Neighborhood! Terrific 3 Bedroom And 3 Bath Home. Enjoy Preparing Meals In This Impressive Kitchen Equipped With Ample Cabinets And Generous Counter Space. Entertaining Is A Breeze With This Great Floor Plan Complete With A Cozy Fireplace. Relax In Your Primary Suite With An En-suite Bathroom. The Bedrooms Offer Plush Carpet And Fans. Relax With Your Favorite Drink On The Balcony In Backyard With A Great Opportunity To Add Personal Touches. Hurry, This Won't Last

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	44 Whitby Drive	245 Abbington Ln	3 Dene Dr	339 Abbington Ln
<b>City, State</b>	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
<b>Zip Code</b>	30134	30134	30134	30134
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.09 <sup>1</sup>	0.04 <sup>1</sup>	0.18 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$326,000	\$317,000	\$292,800
<b>List Price \$</b>	--	\$326,000	\$317,000	\$292,800
<b>Sale Price \$</b>	--	\$326,000	\$317,000	\$292,800
<b>Type of Financing</b>	--	Conv.	Conv.	Conv.
<b>Date of Sale</b>	--	07/29/2022	10/04/2022	02/17/2023
<b>DOM · Cumulative DOM</b>	-- · --	35 · 35	25 · 25	34 · 34
<b>Age (# of years)</b>	24	26	27	26
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story RANCH	1 Story Ranch/Rambler	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,241	2,295	1,796	1,969
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	6	5	5	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1452	1,583	876	1,080
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.72 acres	0.48 acres	0.47 acres	1.10 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
<b>Net Adjustment</b>	--	+\$500	+\$20,025	+\$12,240
<b>Adjusted Price</b>	--	\$326,500	\$337,025	\$305,040

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Much Bigger Than It Looks Ranch On A Full, Mostly Finished Basement! 3br 2ba, Bonus Rooms, Vaulted Ceilings, Elegant Fireplace, Hardwoods In Gathering Areas, Laminate Floors Master Bathroom, New Hvac, New Water Heater, Fenced Back Yard, Perfectly Landscaped, Storage Galore, Quiet Established Neighborhood, Voluntary Hoa, Updates Throughout! This Could Easily Be The Home Of Your Dreams! Don't Miss Out! Book A Showing Today
- Sold 2** The Quiet Abbington Neighborhood Has A Beautiful 3br/2.5ba Home Located In A Cul-de-sac! The Home Offers Two Stories With A 2 Car-side Garage With Plenty Of Storage Space. The Main Level Has A Living Room With A Stone Fireplace. The Kitchen Has Granite Countertops With Updated Fixtures. The Spacious Bedrooms Are Located On The Second Level With 2 Full Bathrooms. His Home Also Has An Adt Security System. You Do Not Want To Pass This Opportunity Up! The Backyard Is Fenced And Perfect For Children And Pets To Enjoy. A Lovely Porch Welcomes You To Your New Home!
- Sold 3** Do Not Miss Out On This Large Lot In Quiet Neighborhood. Less Than 2 Year Old Hvac. Hardwoods, And Fresh Paint Through Main Level Including Large Living Room With Gas Starter Fireplace. Kitchen Features White Cabinets, Ss Appliances, Open Floating Shelves. Master On Main With Large Walk In Closet. 3 Additional Bedrooms Upstairs Including Large Bonus Room With Large Walk In Closet. Unfinished Basement With Lots Of Possibilities. Over An Acre Lot, Large Level Fenced In Backyard.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			NONE				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
10/04/2022	\$350,000	11/16/2022	\$325,000	Withdrawn	12/24/2022	\$325,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$325,000	\$325,000
<b>Sales Price</b>	\$319,900	\$319,900
<b>30 Day Price</b>	\$319,900	--
<b>Comments Regarding Pricing Strategy</b>		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p>		

## 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



# DRIVE-BY BPO

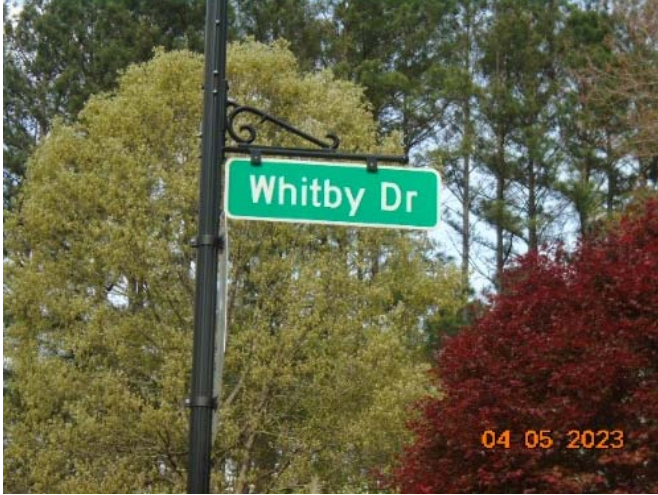
by ClearCapital

**44 WHITBY DRIVE**  
DOUGLASVILLE, GA 30134

**53126**  
Loan Number

**\$319,900**  
● As-Is Value

## Subject Photos



Street



Other

## Listing Photos

**L1** 146 Carol Pl  
Douglasville, GA 30134



Front

**L2** 278 Waterbury Way  
Douglasville, GA 30134



Front

**L3** 46 Muscadine Ct  
Douglasville, GA 30134



Front

## Sales Photos

**S1** 245 Abbington Ln  
Douglasville, GA 30134



Front

**S2** 3 Dene Dr  
Douglasville, GA 30134



Front

**S3** 339 Abbington Ln  
Douglasville, GA 30134



Front

## ClearMaps Addendum

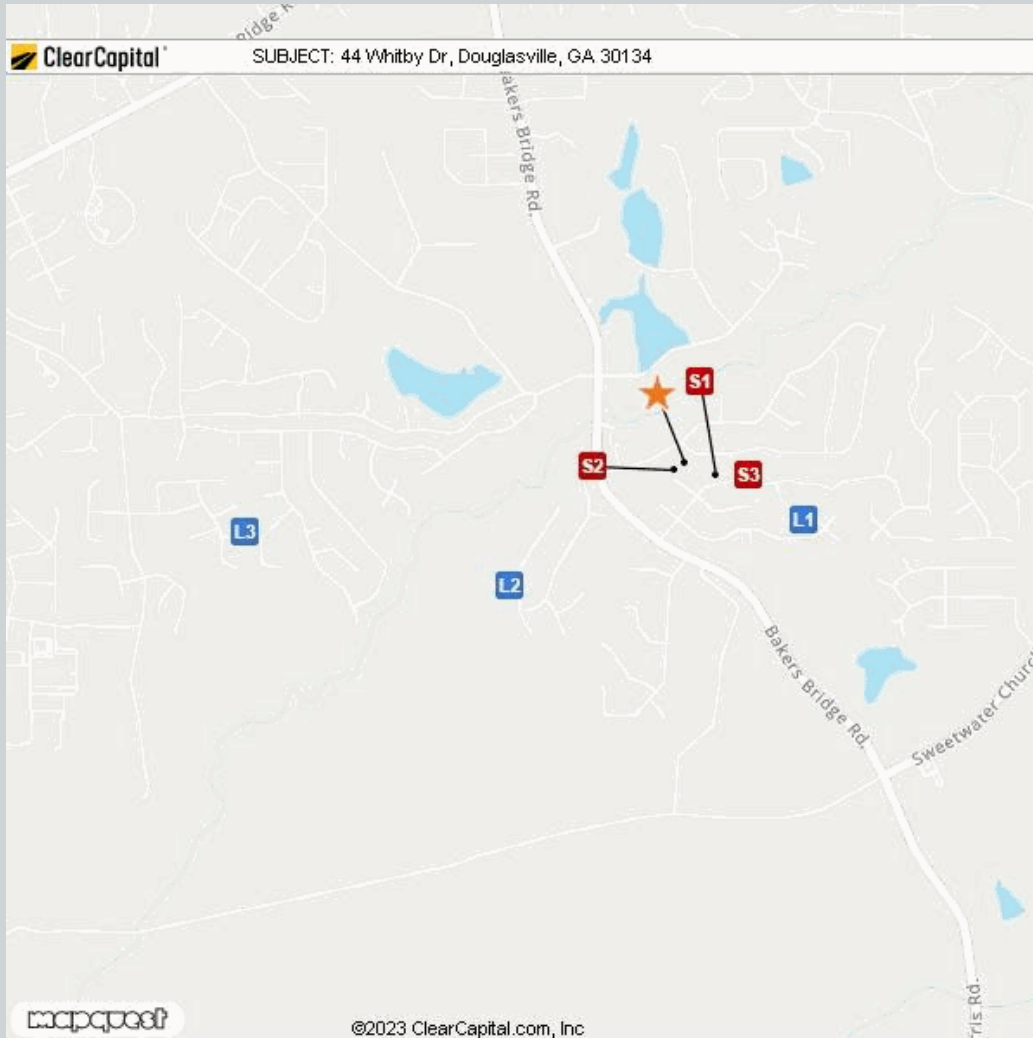
**Address** ★ 44 Whitby Drive, Douglasville, GA 30134

**Loan Number** 53126

**Suggested List** \$325,000

**Suggested Repaired** \$325,000

**Sale** \$319,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	44 Whitby Drive, Douglasville, GA 30134	--	Parcel Match
L1 Listing 1	146 Carol Pl, Douglasville, GA 30134	0.37 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	278 Waterbury Way, Douglasville, GA 30134	0.61 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	46 Muscadine Ct, Douglasville, GA 30134	1.27 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	245 Abbington Ln, Douglasville, GA 30134	0.09 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3 Dene Dr, Douglasville, GA 30134	0.04 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	339 Abbington Ln, Douglasville, GA 30134	0.18 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2027	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	5.38 miles	<b>Date Signed</b>	04/05/2023

*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.**