

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	3234 Abbott Drive Unit 8, Powder Springs, GA 30127	Order ID	8685142	Property ID	34076797
Inspection Date	04/05/2023	Date of Report	04/05/2023		
Loan Number	53130	APN	19-0867-0-104-0		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

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

General Conditions		Condition Comments
Owner	Sternberg Elfriede K	Subject is in good condition and is built to conform to other homes in the neighborhood. it sits on a Culdesac or dead end street inside the community. Subject is on a city road with easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$739	
Assessed Value	\$225,360	
Zoning Classification	Residential	
Property Type	PUD	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Riverside Property Mgmt 470-377-4100	
Association Fees	\$788 / Quarter (Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject community is an older and quiet established neighborhood in Cobb County. 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 2 active listings and 2 sold comps within one to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, acreage, room count, sq ft, and time because within 1 mile and 3 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my search...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$270,000 High: \$299,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is an older and quiet established neighborhood in Cobb County. 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 2 active listings and 2 sold comps within one to 2 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, acreage, room count, sq ft, and time because within 1 mile and 3 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my search past 6 months in order to find comps that bracketed the subject's gla, age, acreage, and style. I have used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3234 Abbott Drive Unit 8	3710 Villa Springs Cir	3538 Flowering Springs	3550 Lilac Springs Dr
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.35 ¹	2.33 ¹	2.41 ¹
Property Type	PUD	PUD	PUD	PUD
Original List Price \$	\$	\$329,000	\$339,000	\$390,000
List Price \$	--	\$329,000	\$339,000	\$390,000
Original List Date		03/08/2023	02/18/2023	03/30/2023
DOM · Cumulative DOM	-- · --	28 · 28	46 · 46	6 · 6
Age (# of years)	18	23	19	19
Condition	Good	Good	Good	Good
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,631	1,558	1,629	1,711
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 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 acres	0 acres	0 acres	0 acres
Other	0	0	0	0

* 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** This beautiful, immaculate townhome in Powder Springs is ready for the picky buyer. This quite, beautiful home offers an open concept with 3 bedrooms, 2 baths, an office, dark laminate floors, fresh paint, granite kitchen countertops and stainless steel appliances. This home is walking distance street to Silver Comet Trail, Publix, banks, shopping, restaurants and parks.
- Listing 2** Charming 2 bed/2 bath Ranch home in Silver Springs Village. One Level Living with Master on the main! Enjoy mornings on your front porch or on your private patio. Enter into the inviting Family Room with fireplace and newer LVT floors. Separate guest suite. Your new kitchen offers great storage with stained cabinetry, a walk-in pantry, large island, SS appliances (Dishwasher 3 years old), eat-in breakfast area with wall of built-ins. Sliding door opens to your private patio. Dining Room features beautiful arched entry, great for entertaining. Laundry room. Attached 2 car garage with workshop finish off your tour. HVAC replaced 3 years ago, Hot Water Heater 1 year old, both toilets replaced as well as shower redone. HOA includes lawn care, pool, and clubhouse so you can enjoy life! 30 minutes to Hartsfield-Jackson Airport, minutes to historic Powder Springs, & The Comet Trail.
- Listing 3** Come see this charming home now on the market! 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. Relax in your primary suite with a walk in closet included. Extra bedrooms add nice flex space for your everyday needs. Take advantage of the extended counter space in the primary bathroom complete with double sinks and under sink storage. Finally, the backyard, a great space for entertaining and enjoying the outdoors. Don't miss this incredible opportunity.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3234 Abbott Drive Unit 8	3732 Villa Springs Cir	3752 Villa Springs Cir	3919 Abbott Way # 19
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.36 ¹	1.39 ¹	0.10 ¹
Property Type	PUD	PUD	PUD	PUD
Original List Price \$	--	\$300,000	\$275,000	\$265,000
List Price \$	--	\$300,000	\$275,000	\$265,000
Sale Price \$	--	\$295,000	\$290,000	\$270,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	03/10/2023	09/23/2022	05/25/2022
DOM · Cumulative DOM	-- · --	54 · 92	17 · 92	2 · 19
Age (# of years)	18	21	19	19
Condition	Good	Good	Good	Good
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,631	1,332	1,316	1,463
Bdrm · Bths · ½ Bths	2 · 2	2 · 2	2 · 2	2 · 2
Total Room #	4	4	4	4
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 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 acres	0.09 acres	0.10 acres	0.04 acres
Other	0	0	0	0
Net Adjustment	--	+\$7,475	+\$7,875	+\$4,200
Adjusted Price	--	\$302,475	\$297,875	\$274,200

* 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** A clean two-bedroom condo in the very sought-after Villas of Seven Springs Community. The home has beautiful hardwood floors, a tiled kitchen and Master bath floors, and a coffee bar/butler pantry. This home has a large owner suite with trayed ceiling, a sliding barn door on the master bath closet, a cozy sunroom for enjoying the wooded front yard, a large living space, and a guest suite. You will like this quiet community. It is close to shopping and restaurants. Adjustment is for the difference in sqft in the amount of +\$7475.
- Sold 2** IMMACULATE two-bedroom condo in the very sought after Villas of Seven Springs community! This beautiful sun filled unit boasts beautiful new updates including all new paint, new carpet, new flooring, and a brand new hot water heater. This home has a large owners suite with trayed ceiling, a cozy sunroom, large living space, guest suite, and an attached 2 car garage. Relax on your covered front porch. Super friendly and active community, with a pool and clubhouse. Walk to Silver Comet Trail. ONE Owner unit! Adjustment is for the difference in sqft in the amount of +\$7875.
- Sold 3** Welcome to a beautiful ranch townhome in a quiet community, Upon entry, being greeted with an open floor plan, 2-story great room, formal dining and breakfast area, Master bedroom and bath with a large shower, double vanity, and water room; Additional flex room for an office, sitting area or library. Wind down the evening on the private extended large patio with a feeling of serenity with a cup of tea or a good book. Well maintained home, new roof installed 2020. Convenience to Suntrust Park, minutes from downtown Powder Springs, silver comet trail, linear park, and a new amphitheater. Adjustment is for the difference in sqft in the amount of +\$4200.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The preparer of this report checked the mls and fmls systems for previous listing history but found none for subject for the last year			
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	\$280,000	\$280,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$270,000	--
Comments Regarding Pricing Strategy		
Subject list price is determined based on the sales and room count, style, age, and sq ft. It was difficult to find better comps for this report in same community. The preparer of this report extended search outside of subject's community to find sold comps with similar sqft and room count as subject. Comps used here are the best available. 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 The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Street



Other



Other



Other

Listing Photos

L1 3710 Villa Springs Cir
Powder Springs, GA 30127



Front

L2 3538 Flowering Springs
Powder Springs, GA 30127



Front

L3 3550 Lilac Springs Dr
Powder Springs, GA 30127



Front

Sales Photos

S1 3732 Villa Springs Cir
Powder Springs, GA 30127



Front

S2 3752 Villa Springs Cir
Powder Springs, GA 30127



Front

S3 3919 Abbott Way # 19
Powder Springs, GA 30127



Front

ClearMaps Addendum

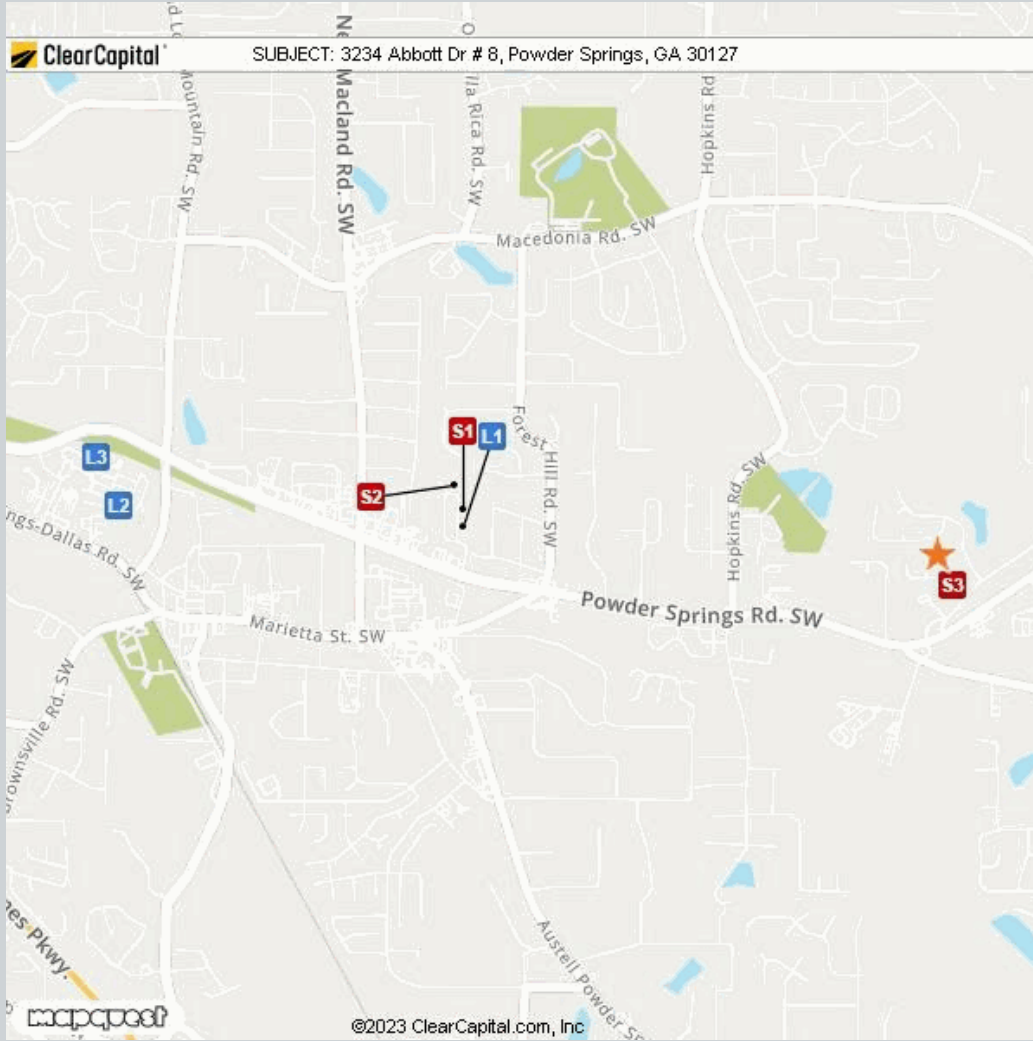
Address ★ 3234 Abbott Drive Unit 8, Powder Springs, GA 30127

Loan Number 53130

Suggested List \$280,000

Suggested Repaired \$280,000

Sale \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3234 Abbott Drive Unit 8, Powder Springs, GA 30127	--	Parcel Match
L1 Listing 1	3710 Villa Springs Cir, Powder Springs, GA 30127	1.35 Miles ¹	Parcel Match
L2 Listing 2	3538 Flowering Springs, Powder Springs, GA 30127	2.33 Miles ¹	Parcel Match
L3 Listing 3	3550 Lilac Springs Dr, Powder Springs, GA 30127	2.41 Miles ¹	Parcel Match
S1 Sold 1	3732 Villa Springs Cir, Powder Springs, GA 30127	1.36 Miles ¹	Parcel Match
S2 Sold 2	3752 Villa Springs Cir, Powder Springs, GA 30127	1.39 Miles ¹	Parcel Match
S3 Sold 3	3919 Abbott Way # 19, Powder Springs, GA 30127	0.10 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	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	7709198825	Email	fmu4@att.net
Broker Distance to Subject	1.38 miles	Date Signed	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.