

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	4049 Saint Georg Walk, Powder Springs, GA 30127	Order ID	8685142	Property ID	34076799
Inspection Date	04/05/2023	Date of Report	04/05/2023		
Loan Number	53145	APN	19-0896-0-048-0		
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	Brown Kayla	Subject is in good condition and is built to conform to other homes in the neighborhood. it sits on a main street inside the community with minimal traffic coming through. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$2,400	
Assessed Value	\$229,280	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	st.georgetwp@gmail.com 404-603-0264	
Association Fees	\$175 / Year (Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject community is an older but well established farmland neighborhood in Powder Springs. It has easy access to city major roads. There is a rail road tracts about .5 miles from the comThere are some shopping centers, Schools, and other businesses about one to 2 miles from subject's neighborhood. There are 3 active listings and 3 sold comps within 2 to 3 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were 0 closed com parables and 0 Active comparables...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$350,000 High: \$399,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is an older but well established farmland neighborhood in Powder Springs. It has easy access to city major roads. There is a rail road tracts about .5 miles from the comThere are some shopping centers, Schools, and other businesses about one to 2 miles from subject's neighborhood. There are 3 active listings and 3 sold comps within 2 to 3 miles from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were 0 closed com parables and 0 Active comparables that have similar but not exact sq ft, age, acreage, style as subject. I had to extend my in distance up to 3 miles and 10 months in order to find comparable comps that bracket the subjects gla, age, site size and value. I used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	4049 Saint Georg Walk	5304 Yoshino Terrace	4036 Saint George Walk Sw	261 Chamberlyn Ln
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Hiram, GA
Zip Code	30127	30127	30127	30141
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.80 ¹	0.06 ¹	1.58 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$389,000	\$357,000	\$359,000
List Price \$	--	\$389,000	\$357,000	\$359,900
Original List Date		03/16/2023	02/16/2023	01/26/2023
DOM · Cumulative DOM	-- · --	5 · 20	15 · 48	42 · 69
Age (# of years)	23	22	23	20
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Public Trans.	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	1 Story Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,867	2,301	1,603	2,328
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 3	4 · 2 · 1
Total Room #	7	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	30%	0%
Basement Sq. Ft.	--	--	800	--
Pool/Spa	--	--	--	--
Lot Size	.48 acres	0.26 acres	0.49 acres	0.28 acres
Other	0	0	0	0

* Listing 3 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** Pristine, updated & beautiful! This immaculately cared for home is a rare find & a gardeners delight!! Fantastic cul-de-sac level lot, beautiful landscaping, a private, wooded, fenced backyard with great storage shed, cutting perennial gardens, raised vegetable beds, shaded patio & rain barrels to water everything with! Gorgeous wood floors greet as you enter the Foyer, lovely Dining room for family dinners, lg fireside Family room, beautiful Kitchen features new cabinetry w/ under cabinet lighting, granite countertops & backsplash, new fixtures & lighting throughout, & new SS appliances!! Stunningly updated main floor Owners Suite with his & her closets, dual vanities, lg walk-in shower & soaking tub. Updated Powder room & a Laundry room complete the main floor. Staircase to upper level has been updated with oak treads and leads you to 3 great sized secondary Bedrooms & a beautiful full Bath in hall. 3 attic access storage areas off these upper rooms adds to the homes convenience. Roof replaced 2017, HVAC for main level replaced 2022, Choice Home Wty paid thru 8/24, Sewer Main Drain Wty paid thru 10/23, Exterior Clean Water line Wty paid thru 12/23. Established smaller neighborhood with playground, close to shopping, dining, walking trails & great schools! Run....don't walk!
- Listing 2** Desirable 4 Bed/3 Bath Ranch w/finished basement on a private half acre lot! Entryway opens to dramatic vaulted great room w/stone fireplace. Kitchen w/breakfast area, hardwood floors, big walk-in pantry, SS range & white cabinets. The dining room has a tray ceiling & bay window. Master on main w/large walk-in closet, double sink vanity, jetted tub & sep shower. 2 spacious secondary bedrooms share a full bath. Convenient main-level laundry room. The finished lower level features a 4th bedroom & full bath plus 2 additional living areas, perfect for media & game rooms. Can also be used as an in-law suite. The deck overlooks a private wooded backyard. Oversized 2 car garage w/storage! McEachern HS! Convenient to shopping, dining & I-20!
- Listing 3** BACK ON MARKET DUE TO NO FAULT OF THE SELLER! LOVELY 4BED/2.5 BATH IN MENLOW STATION - A SWIM/TENNIS COMMUNITY! New carpet and vinyl flooring. Full interior freshly repainted. Separate formal dining room, perfect for entertaining. Work fireside in the home office. Spacious dine-in kitchen features an island, stainless appliances, a pantry and plenty of cabinet space. Cozy family room has a wall of windows beaming with natural light and a gas fireplace. Vaulted primary retreat offers a walk-in closet and en suite bath with double vanities, a soaking tub and separate shower. Large secondary bedrooms. The patio overlooks the wooded backyard. New Hot water heater. New dishwasher. Move-in ready! Close proximity to shopping and local parks. Click the Virtual Tour link to experience the 3D Walkthrough today!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4049 Saint Georg Walk	5204 Carrington Park Dr	239 Clairidge Cir	128 Clairidge Cir
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.	--	1.30 ¹	1.61 ¹	1.72 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$355,000	\$375,000	\$369,900
List Price \$	--	\$355,000	\$375,000	\$369,900
Sale Price \$	--	\$360,000	\$377,500	\$381,000
Type of Financing	--	Conv	Cash	Va
Date of Sale	--	12/06/2022	07/12/2022	09/28/2022
DOM · Cumulative DOM	-- · --	13 · 36	33 · 61	17 · 47
Age (# of years)	23	17	18	17
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,867	2,182	2,063	1,946
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 3	4 · 2 · 1
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)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.48 acres	5.15 acres	0.57 acres	0.69 acres
Other	0	0	0	0
Net Adjustment	--	-\$7,875	+\$1,100	\$0
Adjusted Price	--	\$352,125	\$378,600	\$381,000

* 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** Welcome home to this meticulously maintained and beautifully landscaped 4 bedroom/2.5 bath home! You will note the 9ft ceilings and gleaming hardwood floors throughout the main level as you enter the foyer. This home has an inviting formal Living Room and Dining Room. Continue through to the open-concept kitchen and family room. The stylish eat-in kitchen with epoxy countertops, tile backsplash, and SS appliances will entice you to entertain more. Gas fireplace keeps the family room cozy during colder weather. Nest thermostat on the main level. Upstairs the oversized primary bedroom has vaulted ceilings, wall-to-wall carpet, and a walk-in closet. The primary bathroom has a vaulted ceiling, tile floors, double vanities, and a separate tub and tiled shower. The laundry room upstairs makes it easily accessible to all 4 bedrooms and the 2 full bathrooms. Relax on the tiled back patio under the pergola as you enjoy your private, landscaped and fenced backyard. Roof replaced 2022. Exterior of home painted in 2021. Fence gate recently replaced. Easy access to East/West Connector. Adjustment is for the difference in sq ft in the amount of -\$7875.
- Sold 2** BEAUTIFUL well maintained home! Master en-suite, additional 2BR/1FB on main level ideal for families. Upstairs find sunny 4th BR/3rd FB & Large Bonus Room with walk-in - access to Attic for storage. Tons of upgrades: New roof, Carrier HVAC 4 zone system: main level BDRM's new carpet (Jun '21) & vinyl plank flooring on stairs. Master bath newly renovated, tankless hot water heater, gutter guards. Level, fenced lot, in a quiet small neighborhood located in the rear of the subdivision backing up to green space, no neighbor to the right. Eastside of Hiram makes your commute to Atlanta easier. Convenient to nearby shopping, eateries, entertainment, and the Silver Comet Trail. Offers will be taken through Sunday 6/19 with a decision made on Monday 6/20. Adjustment is for the difference in sq ft in the amount of -\$4900 and room count amount of +\$6000..
- Sold 3** Craftsman style two story 3 bedrooms, 2.5 bathrooms with bonus room that can easily be the 4th bedroom tucked off the main road yet still so easy to jump on Hwy 278 for commute. This property has two story foyer entrance with hardwood floors which opens up to the carpeted family room and dining room. Open concept with vaulted ceiling and natural light pouring in from the many double paned windows. Family room features transom windows for extra light. Marble surround at gas start fireplace. Kitchen features breakfast bar and breakfast area eating space -painted cabinetry and laminated countertops - pantry closet - gas range and microwave vent hood. Laundry room is located next to kitchen. Just off the kitchen through the double French doors is the covered patio. Great place for a little quiet with your morning coffee. Separate concrete patio area at the rear of the home. Master bedroom has double tray ceiling and large windows. Master bathroom has vaulted ceiling, double marble vanity, separate tub and shower, separate water closet. Large walk in closet in master bathroom with natural light. Large bonus room with eave storage and full bathroom is at the top of the stairs. Two other secondary bedrooms located upstairs. This community has pool, tennis courts, playground and picnic area. Direct access to the Silver Comet Trail and conveniently located near shopping and dining.

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	\$380,000	\$380,000
Sales Price	\$380,000	\$380,000
30 Day Price	\$365,000	--
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



Street



Other

Listing Photos

L1 5304 Yoshino Terrace
Powder Springs, GA 30127



Front

L2 4036 Saint George Walk SW
Powder Springs, GA 30127



Front

L3 261 Chamberlyn Ln
Hiram, GA 30141



Front

Sales Photos

S1 5204 Carrington Park Dr
Powder Springs, GA 30127



Front

S2 239 Clairidge Cir
Powder Springs, GA 30127



Front

S3 128 Clairidge Cir
Powder Springs, GA 30127



Front

ClearMaps Addendum

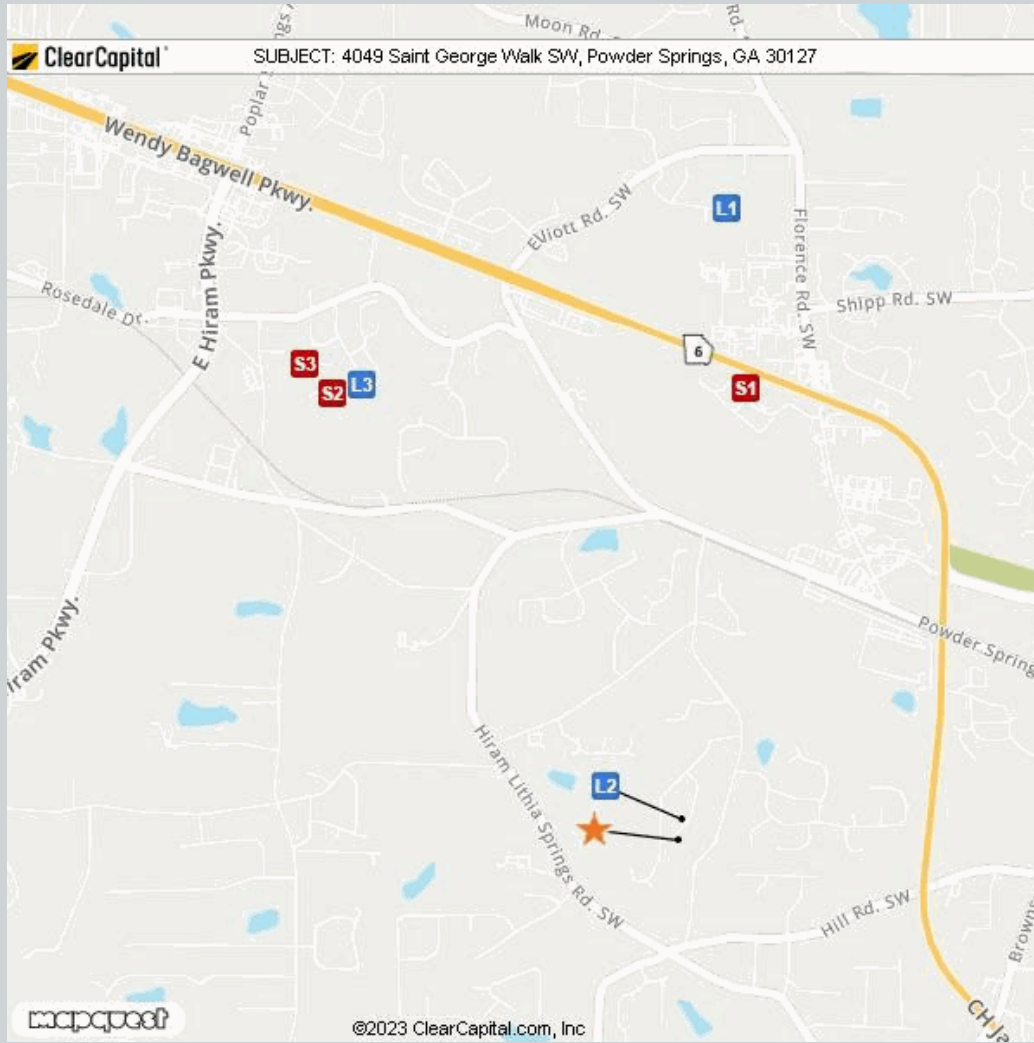
Address ★ 4049 Saint Georg Walk, Powder Springs, GA 30127

Loan Number 53145

Suggested List \$380,000

Suggested Repaired \$380,000

Sale \$380,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4049 Saint Georg Walk, Powder Springs, GA 30127	--	Parcel Match
L1 Listing 1	5304 Yoshino Terrace, Powder Springs, GA 30127	1.80 Miles ¹	Parcel Match
L2 Listing 2	4036 Saint George Walk Sw, Powder Springs, GA 30127	0.06 Miles ¹	Parcel Match
L3 Listing 3	261 Chamberlyn Ln, Hiram, GA 30141	1.58 Miles ¹	Parcel Match
S1 Sold 1	5204 Carrington Park Dr, Powder Springs, GA 30127	1.30 Miles ¹	Parcel Match
S2 Sold 2	239 Clairidge Cir, Powder Springs, GA 30127	1.61 Miles ¹	Parcel Match
S3 Sold 3	128 Clairidge Cir, Powder Springs, GA 30127	1.72 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	4.14 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.