

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	8590 Nolandwood Lane, Villa Rica, GA 30180	Order ID	8685142	Property ID	34076805
Inspection Date	04/05/2023	Date of Report	04/06/2023		
Loan Number	53146	APN	01180250027		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

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	ROBERT MCCLORE JR.	Condition Comments	
R. E. Taxes	\$76,640	The subject property appears to be in average condition based on exterior drive by inspection.	
Assessed Value	\$225,080		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	Located close to schools and shopping. About 5 minutes to the interstate.	
Sales Prices in this Neighborhood	Low: \$85991 High: \$685800		
Market for this type of property	Decreased 6 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	8590 Nolandwood Lane	1203 Big Tree Pointe	9090 Meadow Walk	4006 Jeffers Pointe
City, State	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
Zip Code	30180	30180	30180	30180
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.76 ¹	1.69 ¹	2.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$625,000	\$549,900	\$665,000
List Price \$	--	\$625,000	\$549,900	\$620,000
Original List Date		03/06/2023	02/13/2023	01/17/2023
DOM · Cumulative DOM	-- · --	30 · 31	51 · 52	57 · 79
Age (# of years)	16	22	20	16
Condition	Average	Average	Average	Average
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 Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,885	3,106	2,547	3,622
Bdrm · Bths · ½ Bths	5 · 4 · 1	4 · 4	4 · 3	5 · 4
Total Room #	8	8	7	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	95%	75%	100%	100%
Basement Sq. Ft.	1,939	1,595	1,247	1,846
Pool/Spa	Pool - Yes	--	Pool - Yes	--
Lot Size	1.62 acres	0.50 acres	1.0 acres	0.33 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** This is a wonderful over 3100 square feet (not including the basement) five-bedroom home (master with trey ceiling in bedroom and bath) with four newly remodeled full baths. The home includes a very large, remodeled kitchen with double ovens and eating area with a huge island. Family room includes fireplace and 16-foot ceiling. The home includes a dual staircase with a catwalk overlooking the family room.
- Listing 2** Beautiful 6 Bed/ 4 BA Stucco Home on a 1 Acre corner lot with attached 2 car garage, full finished basement including In Law suite with complete kitchen and laundry room. BRAND NEW ROOF with 10 year transferable warranty and freshly painted exterior. Beautiful 18x36 In ground pool with new pool pump, large fenced backyard and separate fenced area for dog run.
- Listing 3** This two story home, situated in the peaceful cul de sac of your dreams, has it all. Enjoy exquisite molding and trim work throughout, beautiful hardwood floors for years of maintenance free wear, a two story family room perfect for entertaining guests or creating lasting memories with your family.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	8590 Nolandwood Lane	3485 Judge Bobs Ct	3410 Church Rd	3542 Ms Bettys Pl
City, State	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
Zip Code	30180	30180	30180	30180
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.41 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$614,000	\$650,000	\$623,900
List Price \$	--	\$614,000	\$630,000	\$623,900
Sale Price \$	--	\$615,000	\$625,000	\$649,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	08/05/2022	10/07/2022	06/22/2022
DOM · Cumulative DOM	-- · --	22 · 22	46 · 46	69 · 69
Age (# of years)	16	20	19	20
Condition	Average	Average	Average	Average
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 Traditional	2 Stories Traditional	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,885	3,488	2,882	3,998
Bdrm · Bths · ½ Bths	5 · 4 · 1	5 · 3 · 1	4 · 2 · 1	4 · 4 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	95%	0%	0%	75%
Basement Sq. Ft.	1939	2,183	--	2,292
Pool/Spa	Pool - Yes	Pool - Yes	Pool - Yes	--
Lot Size	1.62 acres	0.46 acres	3.98 acres	0.80 acres
Other	none	none	none	none
Net Adjustment	--	+\$29,200	+\$44,300	+\$16,200
Adjusted Price	--	\$644,200	\$669,300	\$665,200

* 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** Perfectly situated on a professionally landscaped half acre lot, this home offers so many wonderful features for you to enjoy. The welcoming covered front porch, opens to the two-story foyer, great room filled full of natural light that spills into the open kitchen, second dining space, and keeping room
- Sold 2** Oversized Master suite with additional office/sitting room. Master Bath is tiled, huge double headed tile shower, separate soaking tub, double vanity, His & Her Closets, the list goes on!
- Sold 3** The layout is perfect with master on main and 3 bedrooms upstairs, two of which share a Jack and Jill bathroom. One of the bedrooms has an enormous sitting room. The third bedroom upstairs has ensuite bathroom. The kitchen is exceptional, with beautifully stained cabinetry with undermount lighting; warm granite countertops; spacious island; and beautiful view of the keeping room and fireplace.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listings in GAMLs or FMLS			
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	\$675,000	\$675,000
Sales Price	\$650,000	\$650,000
30 Day Price	\$595,000	--
Comments Regarding Pricing Strategy		
All sold comps are located within 1 mile of the subject property which shows a good indication of value for the area. I chose sold comp # 1 as the most similar based on GLA, condition, basement and pool.		

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



Side



Street



Street

Listing Photos

L1 1203 Big Tree Pointe
Villa Rica, GA 30180



Front

L2 9090 Meadow Walk
Villa Rica, GA 30180



Front

L3 4006 Jeffers Pointe
Villa Rica, GA 30180



Front

Sales Photos

S1 3485 Judge Bobs Ct
Villa Rica, GA 30180



Front

S2 3410 Church Rd
Villa Rica, GA 30180



Front

S3 3542 Ms Bettys Pl
Villa Rica, GA 30180



Front

ClearMaps Addendum

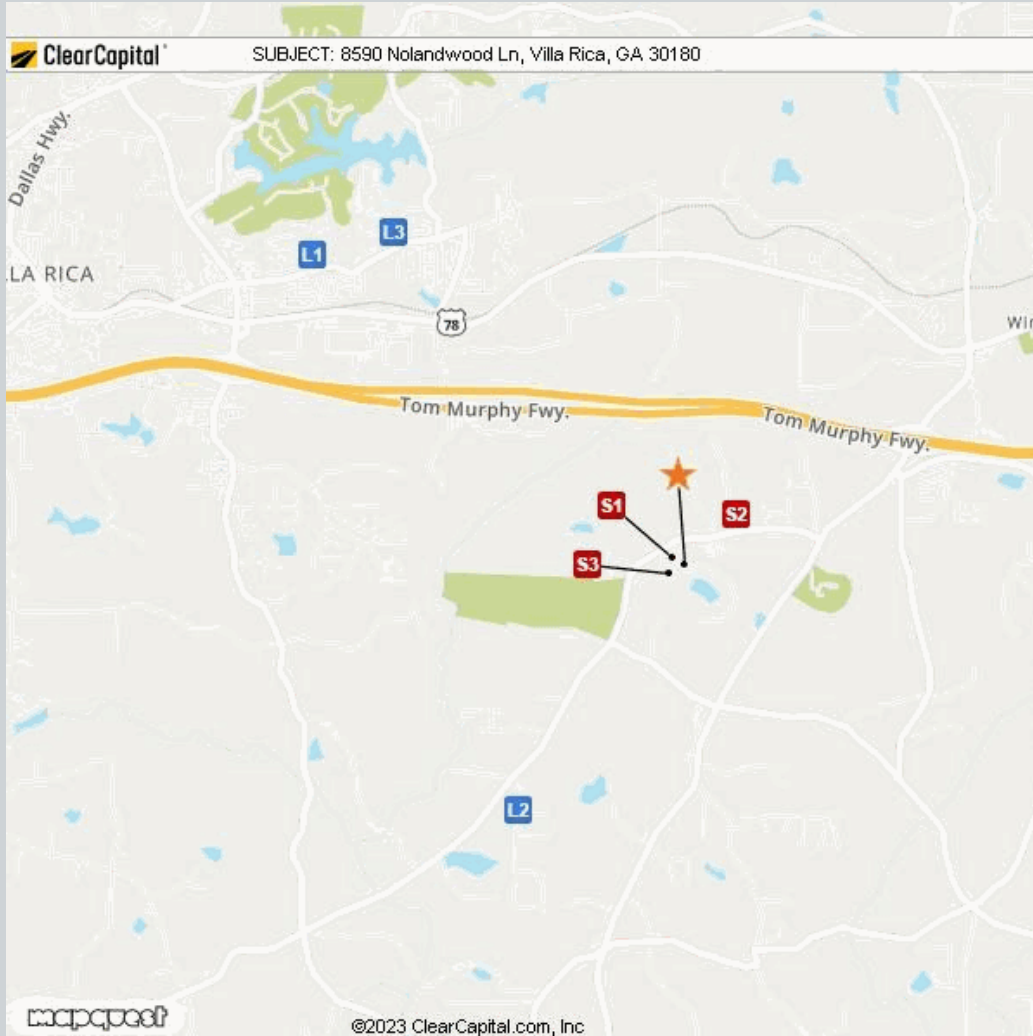
Address ★ 8590 Nolandwood Lane, Villa Rica, GA 30180

Loan Number 53146

Suggested List \$675,000

Suggested Repaired \$675,000

Sale \$650,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8590 Nolandwood Lane, Villa Rica, GA 30180	--	Parcel Match
L1 Listing 1	1203 Big Tree Pointe, Villa Rica, GA 30180	2.76 Miles ¹	Parcel Match
L2 Listing 2	9090 Meadow Walk, Villa Rica, GA 30180	1.69 Miles ¹	Parcel Match
L3 Listing 3	4006 Jeffers Pointe, Villa Rica, GA 30180	2.52 Miles ¹	Parcel Match
S1 Sold 1	3485 Judge Bobs Ct, Villa Rica, GA 30180	0.08 Miles ¹	Parcel Match
S2 Sold 2	3410 Church Rd, Villa Rica, GA 30180	0.41 Miles ¹	Parcel Match
S3 Sold 3	3542 Ms Bettys Pl, Villa Rica, GA 30180	0.09 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	Eric Hansen	Company/Brokerage	Sky-High Holdings, LLC dba Sky High Realty
License No	268781	Address	125 HALEY DR VILLA RICA GA 30180
License Expiration	06/30/2023	License State	GA
Phone	6788785185	Email	cubanrox11@gmail.com
Broker Distance to Subject	8.20 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.