

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	4550 Bedford Place, Douglasville, GA 30135	Order ID	8685142	Property ID	34076793
Inspection Date	04/05/2023	Date of Report	04/05/2023		
Loan Number	53148	APN	00550150056		
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	MELVIN DWIGHT HARTLEY	Condition Comments	
R. E. Taxes	\$2,562	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.	
Assessed Value	\$78,680		
Zoning Classification	Residential R-LD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.	
Sales Prices in this Neighborhood	Low: \$175600 High: \$517043		
Market for this type of property	Decreased 2 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4550 Bedford Place	2884 Hyde Park Dr	4610 Cresant Ln	6162 Douglas Manor Ct
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.21 ¹	1.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$329,900	\$189,900	\$290,000
List Price \$	--	\$329,900	\$189,900	\$290,000
Original List Date		03/31/2023	02/08/2023	01/18/2023
DOM · Cumulative DOM	-- · --	5 · 5	56 · 56	77 · 77
Age (# of years)	46	48	61	39
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	Split Split Level	Split Other	Split Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,264	1,222	1,602	1,766
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	784	264	702	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.46 acres	0.68 acres	0.29 acres
Other	PATIO	PATIO	PATIO	PATIO

* Listing 1 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** Split Level Home Conveniently Located Near Restaurants, Shopping & Expressway. The Large Front Porch Welcomes You Into The Spacious Living Room With Custom Modern Wall Trim, Wood Burning Fireplace And Open Dining Area. The Stunning, Light-filled Kitchen Boasts New Cabinets, Butcher Block Counters, Stunning Backsplash, New Stainless-steel Appliances And Access To The Back Porch. The Large Kitchen Island With Canned Pendant Lighting Includes A Large Stainless-steel Sink And Room For Bar Stools. The Upper Level Has Three Bedrooms, A New Bathroom With Ceramic Tile, And A Laundry Room. The Lower Level Has One Bedroom With Wood Flooring, A Separate Bathroom And Access To The Garage. All New Flooring, Carpet, Fixtures, Appliances Throughout The Home.
- Listing 2** Fantastic Opportunity To Complete The Rehab On This Hidden Gem! So Much Privacy - Visible From The Street In Winter, Tucked Up High In The Woods! Perfect For Those Who Don't Like The Upkeep Of A Formal Lawn! This Newly Open Plan Is So Close To Being Complete. Modern Kitchen And Baths Won't Disappoint! Oversized Master Suite With Walk Through Closet Leading To An Amazing Master Spa Bath! Location, Location, Very Close To An Abundance Of Shopping, Dining, Entertainment, Hospital, And I-20! Will Not Last Long At This Price! The Seller Will Not Consider Blind Offers. To View Property Please Contact Your Buyer Brokerage On Supra Lockbox (only). Investor Owned, Property Is Being Sold As Is, With No Seller Disclosures Other Than Lbpd. Cash Or Hard Money Loans Only Considered. Not Suitable For Fha Or Va On Conforming Loans. Buyers Will Be Required To Provide Current Proof Of Funds, Pre-approval Lender Letter, And Llc Docs If Applicable - Up Front! Seller's Title Company Holds 3% Emd; With No Exceptions
- Listing 3** Location, Location, Location: Master On The Main With Large On-suite. 3 Bedroom 2 1/2 Bath Townhome. Across From Douglas Co Hospital, Churches, Grocery And Retail Shopping, Less Than 1 Mile To I-20. Home Features A 2-story Open Great Room, Dining Area, Kitchen With Stainless Stove & Refrigerator, Island, And Pantry. Master On The Main With Large On-suite. Upstairs Bedrooms Are Huge With Tons Of Storage Space. Newer Roof. Call For Appointment, Occupied. Some Seller Concessions Possible With Full Price Offer.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4550 Bedford Place	2795 Frank Ln	2686 Timber Valley Dr	4895 Lehigh Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.23 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$265,000	\$254,000	\$250,000
List Price \$	--	\$265,000	\$254,000	\$250,000
Sale Price \$	--	\$265,000	\$254,000	\$250,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	06/09/2022	01/25/2023	11/18/2022
DOM · Cumulative DOM	-- · --	70 · 70	33 · 33	101 · 101
Age (# of years)	46	46	46	54
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	Split Split Level	1 Story Ranch/Rambler	Split Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,264	1,406	1,114	1,821
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 3
Total Room #	5	5	5	6
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	784	--	378	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.47 acres	0.53 acres	0.55 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	-\$6,390	\$0	-\$25,065
Adjusted Price	--	\$258,610	\$254,000	\$224,935

* Sold 2 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** 3 Bedroom 2 Bath Ranch On A Large Fenced In Corner Lot. This Home Has A 2 Car Carport, Open Lr And Dr, And Eat In Breakfast Area In Kitchen. Home Features New Interior Paint, Laminate, White Quartz Countertops In Kitchen, Stainless Steel Apps, Freshly Painted Cabinets And New Carpet. Convenient To I-20, Arbor Place Mall And Shoppes! You Do Not Want To Miss This One! Vacant! Go And Show!
- Sold 2** This 3 Br/2 Ba Home Features A Full Finished Basement, Granite Countertops & Stainless Appliances In Your Open Kitchen With A Warm Fresh Paint Smell Throughout. The Fenced In Backyard Comes With An Exclusive Fire Pit For Those Fall Nights To Keep You Warm While Roasting Marshmallows And Making Smores. This Location Is Close All Your Entertainment And Shopping Needs, 5 Mins To The Expressway And 20 Mins Away From Atlanta Hartsfield Airport.
- Sold 3** Back On Market! Incredible Home So Close To The Best Of Douglasville! Situated On A Corner Lot Over Half An Acre, This Classic, Refreshed 1960's Brick Ranch Has Been Updated With Fresh Interior Paint, New Interior Doors, And Brand New Carpet Throughout. The Bright Living Room Flows Into An Oversized Eat-in Kitchen Featuring Original Wood Cabinetry With Under Cabinet Lighting, Stainless Steel Microwave And Dishwasher, And Wood Laminate Flooring. Brand New, Third Designer Full Bath Flaunts Gorgeous Tile Work, Walk-in Shower With Bench And Toiletry Niche, Modern Vanity, And Sleek Wood Grain Tile. Massive Family Room/den With A Grand Stone Fireplace Is The Perfect Space For Casual Entertaining And Movie Nights. Tankless Water Heater, Updated Pex Plumbing, And Updated Electrical. New Exterior Paint And Private Fenced Backyard With Roomy Storage Shed. Incredibly Convenient Location - Stroll To Starbucks, The Bagelmeister, Or Enjoy Easy Access To Arbor Place Mall, Historic Downtown Douglasville, Wellstar Douglas Hospital, Shopping, Dining, I-20, And More. This Lovingly Maintained Home Has Been In The Same Family For Over 40 Years. Schedule A Showing To Continue The Legacy Today

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				NONE			
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	\$254,000	\$254,000
Sales Price	\$249,900	\$249,900
30 Day Price	\$245,900	--
Comments Regarding Pricing Strategy		
<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

Subject Photos



Street



Other

Listing Photos

L1 2884 Hyde Park Dr
Douglasville, GA 30135



Front

L2 4610 Crescent Ln
Douglasville, GA 30135



Front

L3 6162 Douglas Manor Ct
Douglasville, GA 30134



Front

Sales Photos

S1 2795 Frank Ln
Douglasville, GA 30135



Front

S2 2686 Timber Valley Dr
Douglasville, GA 30135



Front

S3 4895 Lehigh Dr
Douglasville, GA 30135



Front

ClearMaps Addendum

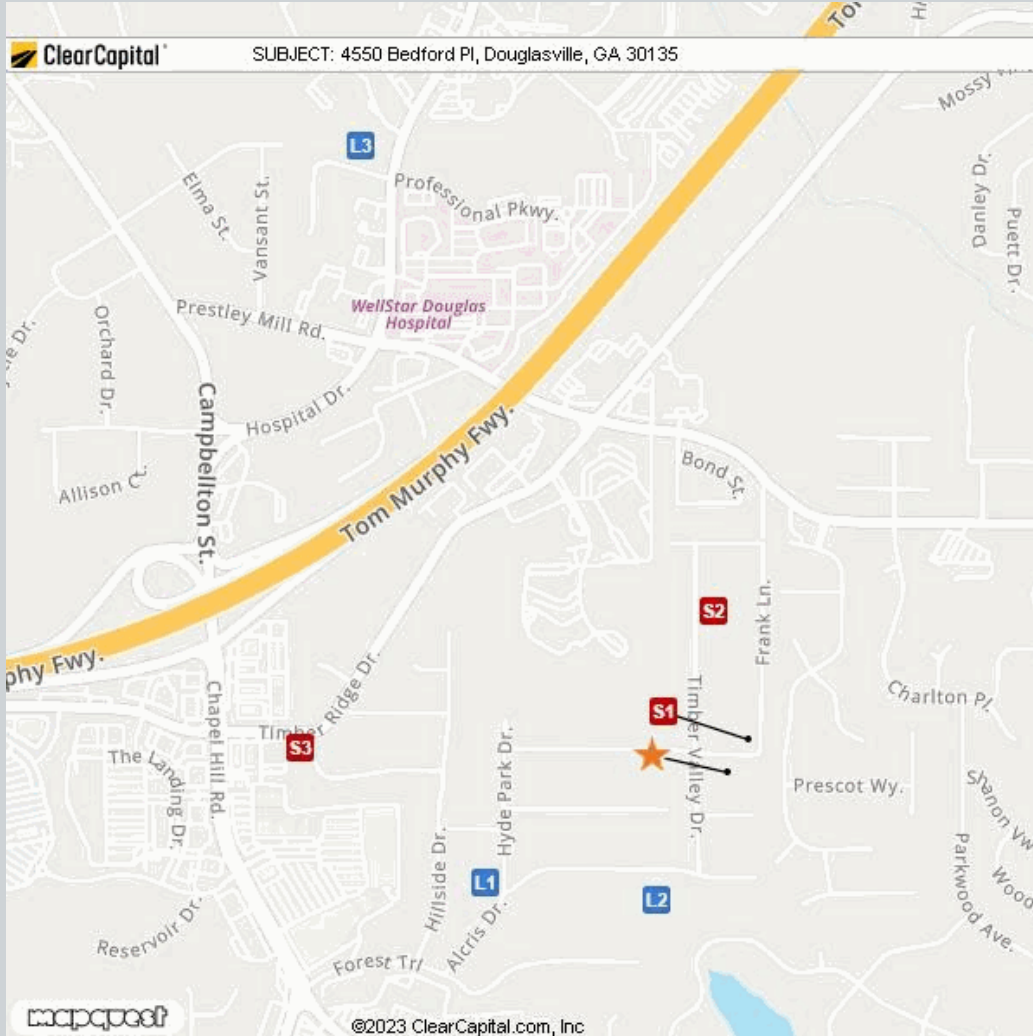
Address ★ 4550 Bedford Place, Douglasville, GA 30135

Loan Number 53148

Suggested List \$254,000

Suggested Repaired \$254,000

Sale \$249,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4550 Bedford Place, Douglasville, GA 30135	--	Parcel Match
L1 Listing 1	2884 Hyde Park Dr, Douglasville, GA 30135	0.38 Miles ¹	Parcel Match
L2 Listing 2	4610 Cresant Ln, Douglasville, GA 30135	0.21 Miles ¹	Parcel Match
L3 Listing 3	6162 Douglas Manor Ct, Douglasville, GA 30134	1.03 Miles ¹	Parcel Match
S1 Sold 1	2795 Frank Ln, Douglasville, GA 30135	0.05 Miles ¹	Parcel Match
S2 Sold 2	2686 Timber Valley Dr, Douglasville, GA 30135	0.23 Miles ¹	Parcel Match
S3 Sold 3	4895 Lehigh Dr, Douglasville, GA 30135	0.61 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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2027	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	2.74 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.