

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	515 Birch Lane, Lawrenceville, GA 30044	Order ID	9319895	Property ID	35367088
Inspection Date	05/07/2024	Date of Report	05/07/2024		
Loan Number	53451	APN	R5080 158		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

Tracking IDs

Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments This home appears to be in avg condition for the age of the structure. No damage was noted. The interior should be inspected to verify condition.
R. E. Taxes	\$5,254	
Assessed Value	\$342,500	
Zoning Classification	R1	
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 This home is bordered to the North by Sugarloaf Parkway, West by Brookview Trl, East by Hwy 316 and South by Sancho Dr.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$500,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	515 Birch Lane	446 Sancho Dr	2022 South Oak Dr	671 Brass Key Ct
City, State	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30044	30044	30044	30046
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.17 ¹	0.62 ¹	0.92 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$369,000	\$345,000
List Price \$	--	\$345,000	\$369,000	\$345,000
Original List Date		02/07/2024	03/08/2024	12/04/2023
DOM · Cumulative DOM	-- · --	90 · 90	60 · 60	155 · 155
Age (# of years)	47	48	49	40
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	2 Stories trad	Split split	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,234	2,245	1,126	1,531
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2	3 · 2
Total Room #	6	8	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	No
Basement (% Fin)	100%	0%	100%	0%
Basement Sq. Ft.	576	--	624	--
Pool/Spa	--	--	--	--
Lot Size	0.42 acres	1.11 acres	0.46 acres	0.42 acres
Other	none	none	none	some updates

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Ascending the stairs reveals a tranquil sanctuary in the form of the master bedroom, accompanied by two additional bedrooms and two full baths for optimal comfort and convenience. -- basement +20k lot -6900 sq ft -20220

Listing 2 Bathroom with contemporary tile floors, hardwood floors, storage room, bonus room, recently painted interior and exterior, enclosed garage, large fenced backyard, brick fireplace on living room.

Listing 3 Spacious ranch with updated flooring and countertops and a screened back porch. Basement +20k some updates -5000 sq ft -5940

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	515 Birch Lane	1797 Quail Run	1776 Quail Run	464 Fieldstream Way
City, State	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30044	30044	30044	30044
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.21 ¹	0.15 ¹	0.17 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$439,000	\$329,900	\$314,999
List Price \$	--	\$439,000	\$329,900	\$314,999
Sale Price \$	--	\$427,000	\$345,000	\$310,000
Type of Financing	--	Fha	Conv	Conv
Date of Sale	--	03/25/2024	08/24/2023	07/31/2023
DOM · Cumulative DOM	-- · --	18 · 48	3 · 29	10 · 42
Age (# of years)	47	48	48	46
Condition	Average	Good	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	Split split	1 Story ranch	2 Stories trad
# Units	1	1	1	1
Living Sq. Feet	1,234	1,248	1,104	1,756
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 2 · 1
Total Room #	6	6	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	100%	100%	0%	35%
Basement Sq. Ft.	576	672	--	568
Pool/Spa	--	--	--	--
Lot Size	0.42 acres	0.48 acres	0.56 acres	0.92 acres
Other	none	1000	5000 some updates	10000
Net Adjustment	--	-\$21,000	+\$10,000	-\$25,440
Adjusted Price	--	\$406,000	\$355,000	\$284,560

* 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** The kitchen boasts 42" custom-made cabinets, Quartz countertops, a double oven with a vent system, new tile backsplash, remote lighting, and a garbage system. Indulge in the extravagance of the bathrooms featuring custom shower systems, exclusive tile floors and walls, Quartz counters, new one-piece toilets, and Jacuzzi tubs. Security and technology meet with hard-wiring for a security and video system. condition -20k cc -1000
- Sold 2** Step onto the newly refinished covered front porch and step inside to beautiful LVP flooring, fresh paint (inside and out) and open concept living, check out the shiplap wall surrounding the gas fire place. Updates -5000 cc -5000 basement +20k
- Sold 3** This property has the best bang for your buck and features a large lower level with direct outside access to a massive backyard. Easily add a 5th bed & bath for the maximized potential for a studio apartment. Summer BBQs are sure to be a favorite here as the backyard runs all the way to Yellow River. If you have a green thumb you'll love the side garden that is still pumping out strawberries! cc -10k sq ft -10440 lot -5000

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			This home last sold on 12/18/2019 for \$223000				
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	\$352,000	\$352,000
Sales Price	\$348,000	\$348,000
30 Day Price	\$338,000	--
Comments Regarding Pricing Strategy		
<p>I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 5 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 5 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</p>		

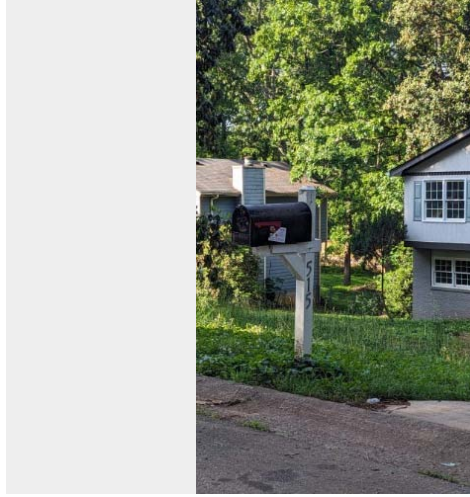
Clear Capital Quality Assurance Comments Addendum

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.

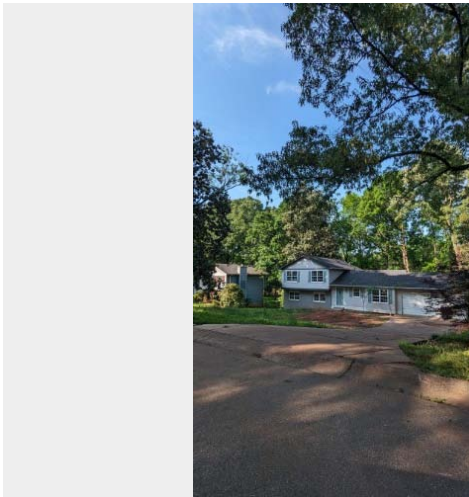
Subject Photos



Front



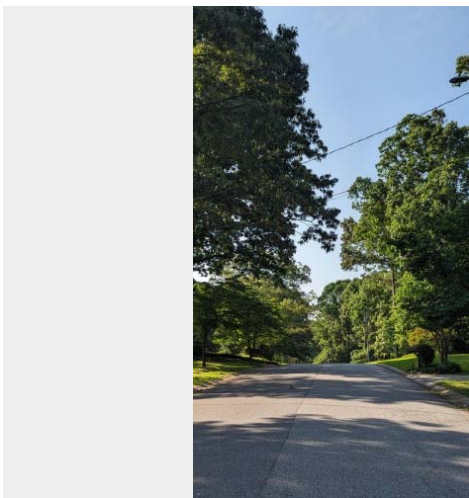
Address Verification



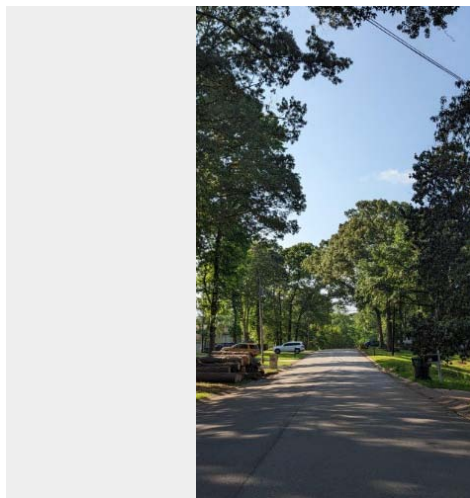
Side



Side

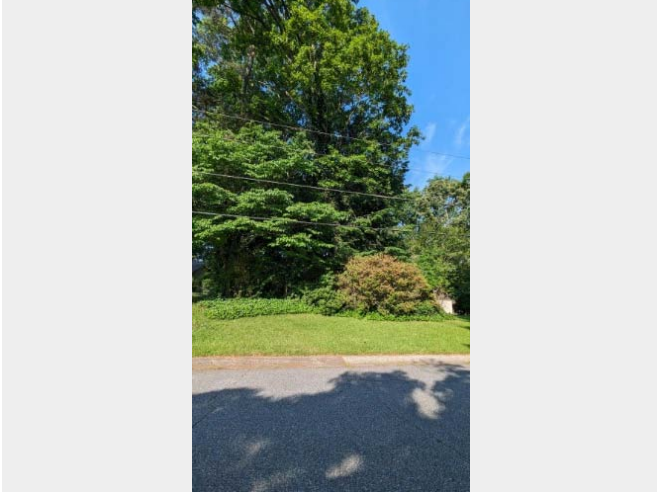


Street



Street

Subject Photos



Other

Listing Photos

L1 446 Sancho Dr
Lawrenceville, GA 30044



Other

L2 2022 South Oak Dr
Lawrenceville, GA 30044



Other

L3 671 Brass Key Ct
Lawrenceville, GA 30046



Other

Sales Photos

S1 1797 Quail Run
Lawrenceville, GA 30044



Other

S2 1776 Quail Run
Lawrenceville, GA 30044



Other

S3 464 Fieldstream Way
Lawrenceville, GA 30044



Other

ClearMaps Addendum

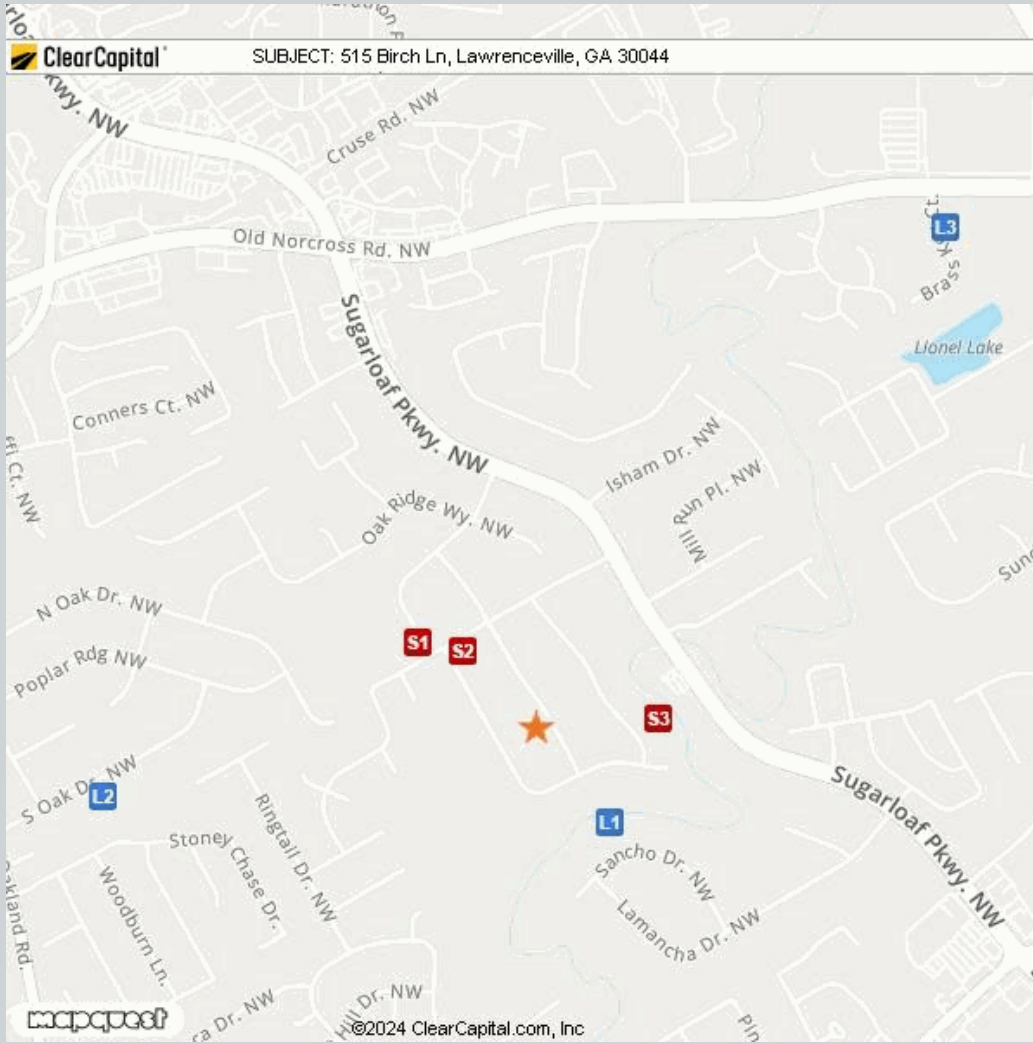
Address ★ 515 Birch Lane, Lawrenceville, GA 30044

Loan Number 53451

Suggested List \$352,000

Suggested Repaired \$352,000

Sale \$348,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	515 Birch Lane, Lawrenceville, GA 30044	--	Parcel Match
L1 Listing 1	446 Sancho Dr, Lawrenceville, GA 30044	0.17 Miles ¹	Parcel Match
L2 Listing 2	2022 South Oak Dr, Lawrenceville, GA 30044	0.62 Miles ¹	Parcel Match
L3 Listing 3	671 Brass Key Ct, Lawrenceville, GA 30046	0.92 Miles ¹	Parcel Match
S1 Sold 1	1797 Quail Run, Lawrenceville, GA 30044	0.21 Miles ¹	Parcel Match
S2 Sold 2	1776 Quial Run, Lawrenceville, GA 30044	0.15 Miles ¹	Parcel Match
S3 Sold 3	464 Fieldstream Way, Lawrenceville, GA 30044	0.17 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.

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.
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.

Report Instructions - cont.

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	Amy Shelay Jones 1	Company/Brokerage	Elite REO Services
License No	260309	Address	2524 Emma Way Lawrenceville GA 30044
License Expiration	01/31/2027	License State	GA
Phone	6782273007	Email	amy.jones@elitereo.com
Broker Distance to Subject	2.03 miles	Date Signed	05/07/2024

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.