

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	149 Mona Place, Dallas, GA 30132	Order ID	8723839	Property ID	34155988
Inspection Date	05/04/2023	Date of Report	05/04/2023		
Loan Number	53471	APN	012084		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	05.03.23 BPO Request	Tracking ID 1	05.03.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Carpenzano Zina	Condition Comments	Subject is in good condition and is built to conform to other homes in the neighborhood. However, community is older but subject has been renovated recently. it sits on the main street in the community with minimal traffic coming through. Subject has easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$2,737		
Assessed Value	\$262,440		
Zoning Classification	Rrsidential		
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	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Subject community is an older and quiet established neighborhood in Dallas. 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 6 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up...
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$250,000 High: \$310,000		
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 Dallas. 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 6 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up to 8 miles and 12 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	149 Mona Place	299 Hope Dr	61 Harris Holw	19 Walnut Way
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30157	30132	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.95 ¹	0.41 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$279,000	\$315,000
List Price \$	--	\$275,000	\$279,000	\$315,000
Original List Date		07/01/2022	02/17/2023	03/31/2023
DOM · Cumulative DOM	-- · --	180 · 307	38 · 76	28 · 34
Age (# of years)	33	37	31	45
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	Split Traditional	Split Traditional	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,646	1,300	1,132	1,689
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	5	5	6
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	Yes	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	900	576	--
Pool/Spa	--	--	--	--
Lot Size	.69 acres	0.46 acres	0.46 acres	0.51 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** Welcome to this gorgeous neighborhood! Terrific 3 bedroom and 2 bath home with a 2 car garage. Updated in April with full exterior paint, freshly painted cabinets, and LVP flooring. Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Discover a bright interior with neutral and plush carpet in all the right places. A luxurious primary suite, complete with en-suite bathroom. Step outside to host the next gathering here! Don't miss this incredible opportunity.
- Listing 2** Welcome to this gorgeous neighborhood! Check out the latest photos! This home has just been updated in February 2023 with a full exterior repaint, granite counters and freshly painted cabinets with new hardware to compliment stainless steel appliances in the kitchen, and other updates including light fixtures in select rooms and new granite counters in the primary bath. Terrific 3 bedroom and 2 bath home with a 2 car garage. Enjoy preparing meals in this impressive kitchen equipped with ample cabinets and generous counter space. Flow into the living room featuring a cozy fireplace, perfect for entertaining. The main bedroom boasts a private ensuite. Other bedrooms offer plush carpet and sizable closets. Relax with your favorite drink in the fenced in backyard with lush grass. Don't miss this incredible opportunity. This home has been virtually staged to illustrate its potential.
- Listing 3** 3 bedroom traditional 2 story home with additional bonus room/space in finished basement. Home features a large family room, updated kitchen & bathrooms, new ceramic tile flooring, new interior paint. Home sits on ½ acre lot - NO HOA! Plenty of space to park RV or boat.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	149 Mona Place	234 Mona Pl	53 Mona Pl	237 Mona Pl
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.11 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,900	\$275,000	\$300,000
List Price \$	--	\$259,900	\$275,000	\$300,000
Sale Price \$	--	\$269,900	\$275,000	\$290,000
Type of Financing	--	Conv	Fha	Fha
Date of Sale	--	09/15/2022	02/28/2023	04/28/2023
DOM · Cumulative DOM	-- · --	3 · 36	16 · 46	21 · 40
Age (# of years)	33	35	50	35
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/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,646	1,225	1,450	1,272
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	3 · 2
Total Room #	6	5	4	5
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.69 acres	0.46 acres	0.46 acres	0.46 acres
Other	0	0	0	0
Net Adjustment	--	+\$9,262	+\$4,312	+\$11,228
Adjusted Price	--	\$279,162	\$279,312	\$301,228

* 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** Rare opportunity to own a home for less than most rent! Beautiful ranch home with rocking chair front porch situated on .46 quiet wooded lot. 2 car garage and partial unfinished basement. Included is your very own chicken coup. Move in condition with gleaming hardwood floors throughout and lots of updates. Master bedroom features his & hers closets. Spacious secondary bedrooms. This one will not last long! Adjustment is for the difference in sq ft in the amount of +\$9262, -\$3000, and room count amount of +\$3000.
- Sold 2** Stunning renovation – check! Perfect location – check! Great schools – check! What are you waiting for? You will love this beautifully updated home with rocking chair front porch in a great part of Dallas close to shopping, dining and schools. The new master bedroom with full bath and laundry makes it four bedrooms, very rare at this price point in this area. New features include – roof, gutters, HVAC system, water heater, siding, kitchen with new white shaker cabinets, granite countertops, backsplash and stainless steel appliances, plumbing and electrical fixtures, paint inside and out, completely new master bath and updated secondary bath with new vanity, stylish luxury vinyl plank flooring and plush carpet. Sit on your covered back patio and look out over your large peaceful backyard surrounded by woods for privacy. You'll be proud to call it home! No HOA. No Rental Restrictions! Owner has not lived in the property so limited disclosures. Adjustment is for the difference in sq ft in the amount of +\$4312.
- Sold 3** NEW LISTING IN EAST PAULDING! This amazing ranch home has everything that you have been searching for. It has a beautiful updated kitchen, updated owner's bath suite, updated secondary bath, all new flooring, all new paint, and new appliances. It boasts an oversized front and rear porch that overlooks the level backyard that is perfect for entertainment, activities for gathering, or that swimming pool you always wanted. It is located 1 mile from Publix at New Hope, 12 minutes to The Avenue at West Cobb, Downtown Dallas, or 15 minutes to Downtown Hiram. If you are looking for that ranch home, in a community with no HOA, you have just found the one. The only thing missing here, is YOU! Do not let this opportunity pass you by. Call us direct today and receive up to \$5000 in closing costs paid towards your rate buy down. Adjustment is for the difference in sq ft in the amount of +\$9262, and room count amount of +\$3000.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject is recently sold in the fmls system and the sold sheet is attached here.			
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
01/26/2022	\$190,000	--	--	Sold	03/11/2022	\$190,000	MLS

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 listings in the area of home similar to subject in the area of room, style, age, and sq ft. A comp sold for more count than the list price and this maybe due to multiple offers received.		

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



Street



Other

Listing Photos

L1 299 Hope Dr
Dallas, GA 30157



Front

L2 61 Harris Holw
Dallas, GA 30132



Front

L3 19 Walnut Way
Dallas, GA 30157



Front

Sales Photos

S1 234 Mona Pl
Dallas, GA 30132



Front

S2 53 Mona Pl
Dallas, GA 30132



Front

S3 237 Mona Pl
Dallas, GA 30132



Front

ClearMaps Addendum

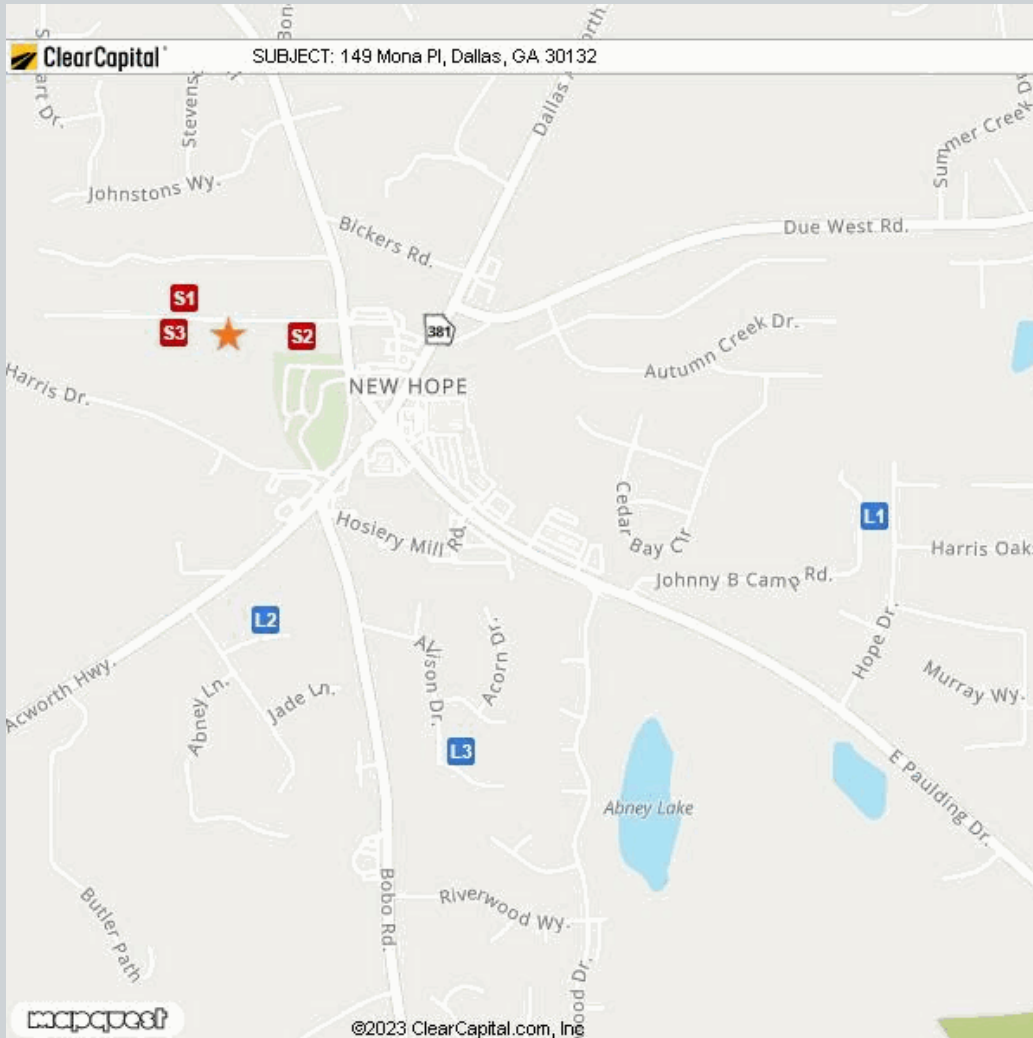
Address ★ 149 Mona Place, Dallas, GA 30132

Loan Number 53471

Suggested List \$280,000

Suggested Repaired \$280,000

Sale \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	149 Mona Place, Dallas, GA 30132	--	Parcel Match
L1 Listing 1	299 Hope Dr, Dallas, GA 30157	0.95 Miles ¹	Parcel Match
L2 Listing 2	61 Harris Holw, Dallas, GA 30132	0.41 Miles ¹	Parcel Match
L3 Listing 3	19 Walnut Way, Dallas, GA 30157	0.68 Miles ¹	Parcel Match
S1 Sold 1	234 Mona Pl, Dallas, GA 30132	0.08 Miles ¹	Parcel Match
S2 Sold 2	53 Mona Pl, Dallas, GA 30132	0.11 Miles ¹	Parcel Match
S3 Sold 3	237 Mona Pl, Dallas, GA 30132	0.08 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	11.97 miles	Date Signed	05/04/2023

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.