

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	5830 Teresa Lane, Douglasville, GEORGIA 30135	Order ID	9047273	Property ID	34842389
Inspection Date	12/02/2023	Date of Report	12/02/2023		
Loan Number	53931	APN	01270250099		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs

Order Tracking ID	11.29_UpdatedBPO	Tracking ID 1	11.29_UpdatedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WILLIAM ANDERSON	Condition Comments SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
R. E. Taxes	\$1,939	
Assessed Value	\$68,880	
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 SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$209000 High: \$359000	
Market for this type of property	Increased 7 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5830 Teresa Lane	6870 Laurel Ridge Ct	3310 Oriole Dr	5838 Macedin Dr
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	0.66 ¹	1.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,800	\$230,000	\$290,000
List Price \$	--	\$299,800	\$230,000	\$290,000
Original List Date		08/29/2023	11/15/2023	11/21/2023
DOM · Cumulative DOM	-- · --	95 · 95	17 · 17	11 · 11
Age (# of years)	49	46	48	46
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 Other	1 Story Traditional	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,718	1,322	1,593	1,476
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	100%	0%	0%	100%
Basement Sq. Ft.	891	--	--	725
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.26 acres	0.47 acres	0.47 acres
Other	PATIO	PATIO	PATIO	PATIO

* 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** A Beautiful 3bed 2bath Ranch Nestled In The Sought After Chapel Hill School District Of Douglasville On A Corner Lot. The Entire Home Has Been Freshly Re-painted. The Eat-in Kitchen Has Refinished All White Cabinets, And The Kitchen Opens To A Spacious Dining And Family Room. The Oversized Owner's Suite Includes A Large Walk-in Closet And Spacious Own Suite. The Home Also Includes Two Spacious Secondary Rooms And A Full Bath Off The Hallway With Upgraded Lighting. You Can Look Forward To Entertaining Guests Outside On The Large, Refinished Back Deck And The Home Has A Newly Installed Garage Door. The Wonderful Community Of Knolland Village Is Peaceful And Only Minutes From Some Of The Best Douglasville Golf Courses, Arbor Place Mall, Restaurants, Entertainment, Along With Having Both A Swimming Pool And Tennis Court You Can Enjoy. Hurry And Come See For Yourself Why This Is The Home For You!
- Listing 2** Welcome Home To This Meticulously Maintained 3-bedroom, 2-bathroom Ranch-style Gem With An Unfinished Basement! Boasting A Newer Hvac System And Roof, This Property Ensures Worry-free Living. Freshly Adorned With New Exterior Paint, The Curb Appeal Is Simply Stunning. Inside, You'll Find A Spacious And Comfortable Layout, Perfect For Both Everyday Living And Entertaining. The Unfinished Basement Offers Ample Potential For Customization, Making It A Canvas For Your Creative Vision. With Its Prime Location And Impeccable Condition, This Home Is Ready To Be Your Dream Retreat. Don't Miss This Fantastic Opportunity! Note: Principals Of The Seller May Share Ownership In A Licensed Real Estate Brokerage.
- Listing 3** This Charming 3 Bed 2 Bath Douglasville Property Is Nestled In A Quiet Cul-de-sac Lot, In The Rear Of The Bent Pine Neighborhood, With No Hoa! This Home Boasts Hardwood Floors Throughout And A Beautiful Brick Fireplace As A Centerpiece In The Family Room Which Seamlessly Blends Modern Comfort With Classic Appeal. The Inviting Living Spaces Are Illuminated With Natural Light, Creating A Warm And Welcoming Atmosphere. The Bonus Room Located In The Basement Is Perfect For A 4th Bedroom, Media Room, Office, Or Flex Space. Step Outside To Discover A Yard Ideal For Outdoor Gatherings, Storing The Lawn Equipment In Your 16x16 Shed With Power, Or Simply Enjoying The Serene Surroundings. With Easy Access To Hwy 20, Arbor Place Mall, Dining, And Shopping, This Residence Combines Tranquility With Accessibility. Don't Miss The Opportunity To Make This Your New Home Co Where Comfort, Style, And Convenience Converge Into One.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5830 Teresa Lane	3559 Vicki Ln	6119 Cowan Mill Rd	6005 Matthew Ln
City, State	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	0.55 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$265,000	\$290,000	\$277,000
List Price \$	--	\$265,000	\$290,000	\$277,000
Sale Price \$	--	\$265,000	\$290,000	\$277,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	06/05/2023	01/26/2023	05/25/2023
DOM · Cumulative DOM	-- · --	62 · 62	126 · 126	111 · 111
Age (# of years)	49	49	49	38
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	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,718	1,512	1,751	1,318
Bdrm · Bths · ½ Bths	3 · 1	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	100%	0%
Basement Sq. Ft.	891	--	364	624
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.47 acres	0.47 acres	0.45 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	+\$10,918	-\$1,749	+\$21,200
Adjusted Price	--	\$275,918	\$288,251	\$298,200

* 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** This 3 Bedroom, 2 Bath House Boasts An Open Concept Floor Plan With A Spacious Living Area, Perfect For Entertaining Guests Or Spending Time With Family. The House Features Beautiful Lvp Flooring Throughout Most Of It, Giving It A Modern And Polished Look. The Vaulted Ceilings Create A Feeling Of Spaciousness And Grandeur. The Kitchen Is Equipped With Stunning Granite Countertops, And A Kitchen Island Provides Ample Space For Meal Prep And Cooking. The Big Fenced-in Backyard Is Perfect For Children And Pets To Play In And Offers Privacy. The Partially Finished Basement Offers Extra Living Space And Storage Options, Perfect For A Playroom Or Home Office. The House Also Comes With A 2-space Carport, Providing Additional Covered Parking Options For You And Your Guests, As Well As A 1-car Garage. Overall, This House Offers A Beautiful And Functional Living Space, With High-quality Finishes And Features That Provide Both Comfort And Convenience. Priced To Sell, Come See For Yourself!
- Sold 2** Better Than New! This 4 Sided Brick Multi-level Spacious Home Has Nothing Left To Do But Move In. Totally Renovated From Top To Bottom, You Are Guaranteed To Fall In Love. This 3 Bedroom 2 Bath Home Has New Kitchen Cabinets Beautiful Antique Brass Faucets, Backsplash, Granite Countertops And Appliances. Bathrooms Have New Vanities, Tile In Tubs And Floors, All New Flooring Throughout, Freshly Painted Interior And Exterior And All New Lighting. Brand New Roof And Gutters. Huge Flex Space With Metal Ceiling Can Be Used For An Office, Workout Room, Workshop Or Extra Space For Guests. New Garage Doors. Outside Features A Huge Fenced In Backyard With Covered Porch. This Home Features So Many Upgrades, You Really Do Have To See It For Yourself.
- Sold 3** Great Douglasville Split Foyer Home Boasts A Number Of Upgrades To Include: Brand New Furnace And Ac, Water Heater – 1 Year Old, 8-year Old Roof With Architectural Shingles To Last 30 Years; New Paint- Interior And Exterior As Well As New Floors, New Gutters And New Deck. Both Bathrooms Have Been Remodeled. This Home Also Features A Wonderful Kitchen With Solid Wood Cabinets, Granite Counters And Stainless-steel Appliances. The Private Fenced Backyard Is A Plus. All This With No Hoa And Convenience To I-20 As Well As To Shopping, Restaurants And Schools. Schedule A Showing 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	\$282,900	\$282,900
Sales Price	\$279,900	\$279,900
30 Day Price	\$275,900	--
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 6870 Laurel Ridge Ct
Douglasville, GA 30135



Front

L2 3310 Oriole Dr
Douglasville, GA 30135



Front

L3 5838 Macedin Dr
Douglasville, GA 30135



Front

Sales Photos

S1 3559 Vicki Ln
Douglasville, GA 30135



Front

S2 6119 Cowan Mill Rd
Douglasville, GA 30135



Front

S3 6005 Matthew Ln
Douglasville, GA 30135



Front

ClearMaps Addendum

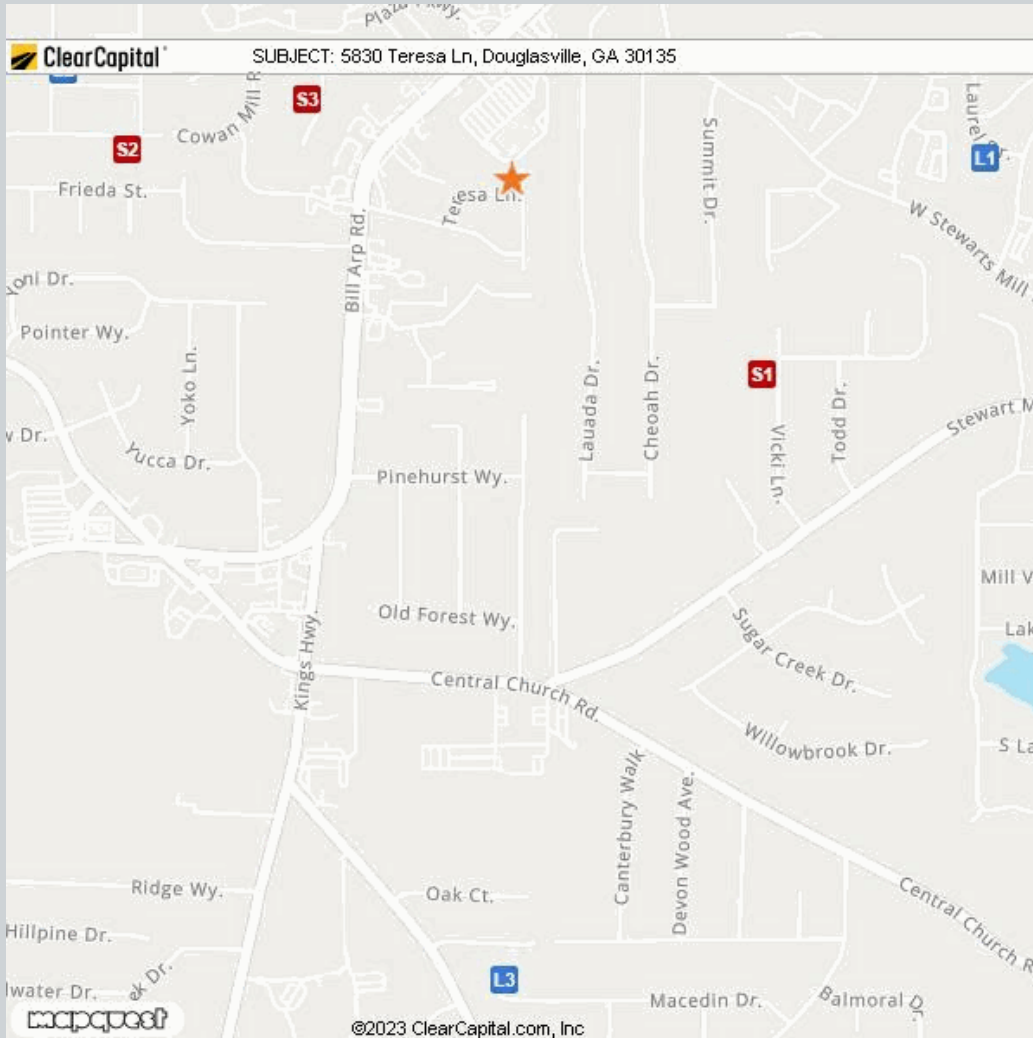
Address ★ 5830 Teresa Lane, Douglasville, GEORGIA 30135

Loan Number 53931

Suggested List \$282,900

Suggested Repaired \$282,900

Sale \$279,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5830 Teresa Lane, Douglasville, Georgia 30135	--	Parcel Match
L1 Listing 1	6870 Laurel Ridge Ct, Douglasville, GA 30135	0.68 Miles ¹	Parcel Match
L2 Listing 2	3310 Oriole Dr, Douglasville, GA 30135	0.66 Miles ¹	Parcel Match
L3 Listing 3	5838 Macedin Dr, Douglasville, GA 30135	1.14 Miles ¹	Parcel Match
S1 Sold 1	3559 Vicki Ln, Douglasville, GA 30135	0.45 Miles ¹	Parcel Match
S2 Sold 2	6119 Cowan Mill Rd, Douglasville, GA 30135	0.55 Miles ¹	Parcel Match
S3 Sold 3	6005 Matthew Ln, Douglasville, GA 30135	0.31 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	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	0.57 miles	Date Signed	12/02/2023

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.