

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	2105 Creekview Trail, Decatur, GA 30035	Order ID	9205963	Property ID	35173784
Inspection Date	03/09/2024	Date of Report	03/12/2024		
Loan Number	54159	APN	16-007-01-169		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs					
Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Catamount Properties 2018 LLC	The subject property appears to be in average condition. There were no signs of apparent neglect or deferred maintenance. Interior condition assumed similar to exterior.
R. E. Taxes	\$4,887	
Assessed Value	\$102,680	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Lockbox)	
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		Neighborhood Comments
Location Type	Suburban	The subject is located in an established neighborhood with homes in average to good condition. Subject is located in a conforming neighborhood with homes of similar style and age. The property is located within five miles of shopping, parks, schools, and the major expressways.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$208,000 High: \$390,000	
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	2105 Creekview Trail	4789 Creekside Place	4941 Windsor Downs Lane	2256 Wild Turkey Court
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30035	30035	30035	30035
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.72 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$324,900	\$320,000	\$330,000
List Price \$	--	\$324,900	\$320,000	\$305,000
Original List Date		03/02/2024	03/07/2024	12/18/2023
DOM · Cumulative DOM	-- · --	10 · 10	5 · 5	53 · 85
Age (# of years)	26	25	32	23
Condition	Average	Good	Good	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 Tri-Level	Split Tri-Level	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,036	1,684	2,152	2,100
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.1 acres	.2 acres	.2 acres	.5 acres
Other	--	--	--	--

* 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** New LVP flooring throughout and quartz counters in the kitchen and baths, complemented by new cabinets, new HVAC, lighting, all new baths, water heater and fenced backyard.
- Listing 2** Renovated 2 story, 3 bed, 2.5 bath home in Windsor Downs. The main floor features a formal dining room, 2-story family room, kitchen and breakfast area. Eat-in kitchen with access to deck overlooking the backyard. This home features new granite countertops, new lights, and new faucets in kitchen and bathrooms, new doors, new light fixtures, new vinyl flooring with new carpet in bedrooms, new water heater, new interior and exterior paint. Kitchen features new quartz countertops, new backsplash, and new appliances. The backyard with new privacy fence.
- Listing 3** Separate Tub/Shower, Breakfast Bar, Cabinets Other, Solid Surface Counters, Great Room, Laundry Room

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2105 Creekview Trail	4761 Creekside Place	2305 Creekview Trail	2360 Bankside Circle
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30035	30035	30035	30035
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.37 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$308,500	\$324,900	\$325,000
List Price \$	--	\$308,500	\$324,900	\$325,000
Sale Price \$	--	\$308,500	\$319,500	\$322,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	12/22/2023	12/27/2023	02/13/2024
DOM · Cumulative DOM	-- · --	62 · 104	5 · 28	32 · 145
Age (# of years)	26	25	26	26
Condition	Average	Average	Good	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 Tri-Level	2 Stories Traditional	Split Tri-Level	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,036	2,462	2,056	2,540
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3
Total Room #	7	8	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.1 acres	.3 acres	.2 acres	.3 acres
Other	--	\$7500 in concessions	--	\$9800 in concessions
Net Adjustment	--	-\$24,150	-\$25,000	-\$32,400
Adjusted Price	--	\$284,350	\$294,500	\$289,600

* 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** 4 Bed/2.5 Bath Home in Hidden Creek. NO HOA. Great Room off the Kitchen and Bonus Room/4 Bed on Second floor. -\$4000 bedroom, -\$2000 lot size, -\$7500 concessions, -\$10650 sq ft
- Sold 2** Fresh coat of paint both inside and outside, with upgraded and fully renovated bathroom spaces, kitchen equipped with NEW top-of-the-line stainless steel appliances, backsplash and Quartz countertops, NEW flooring that spans the entire home, and a brand-new HVAC system; -\$25000 condition
- Sold 3** The home features separate living and formal dining rooms, bedroom on the main floor, open-concept kitchen flows into the sunken family room, complete with a fireplace, and a second set of stairs leads to a bonus room. -\$9800 concessions, -\$8000 bedroom, -\$2000 lot size, -\$12600 sq ft

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			10/23/2023 withdrawn				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
10/13/2023	\$250,000	--	--	Pending/Contract	10/23/2023	\$250,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$299,500	\$299,500
Sales Price	\$294,500	\$294,500
30 Day Price	\$284,350	--
Comments Regarding Pricing Strategy		
Final price represents a price with normal marketing times and based on the most similar and proximate comps in this report and has not been influenced by list price, pending offers, recent sales price, comparable packets, repair estimates or the listing agent's opinion. This is a market analysis, not an appraisal and is being prepared by a licensed real estate broker or associate, not a licensed appraiser.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 4789 Creekside Place
Decatur, GA 30035



Front

L2 4941 Windsor Downs Lane
Decatur, GA 30035



Front

L3 2256 Wild Turkey Court
Decatur, GA 30035



Front

Sales Photos

S1 4761 Creekside Place
Decatur, GA 30035



Front

S2 2305 Creekview Trail
Decatur, GA 30035



Front

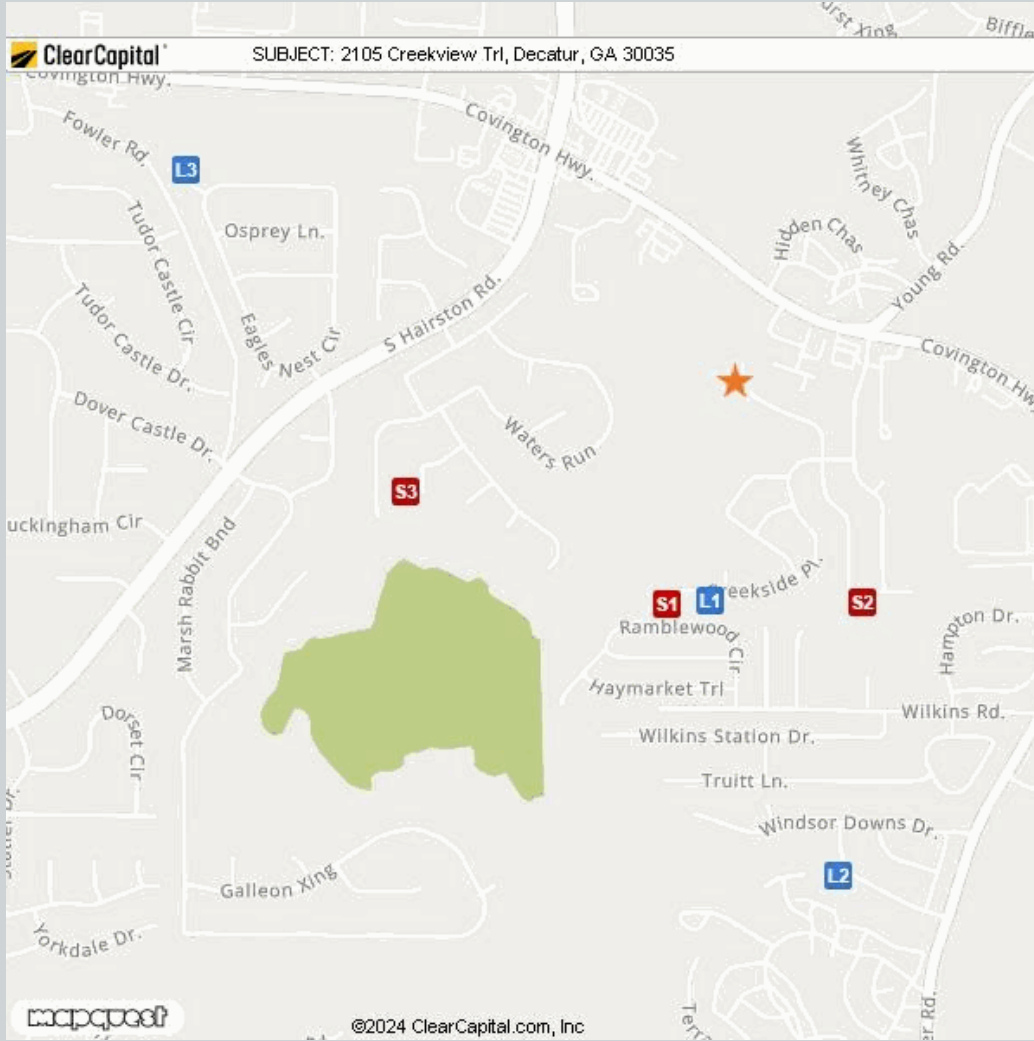
S3 2360 Bankside Circle
Decatur, GA 30035



Front

ClearMaps Addendum

Address ★ 2105 Creekview Trail, Decatur, GA 30035
Loan Number 54159 **Suggested List** \$299,500 **Suggested Repaired** \$299,500 **Sale** \$294,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2105 Creekview Trail, Decatur, GA 30035	--	Parcel Match
L1 Listing 1	4789 Creekside Place, Decatur, GA 30035	0.31 Miles ¹	Parcel Match
L2 Listing 2	4941 Windsor Downs Lane, Decatur, GA 30035	0.72 Miles ¹	Parcel Match
L3 Listing 3	2256 Wild Turkey Court, Decatur, GA 30035	0.84 Miles ¹	Parcel Match
S1 Sold 1	4761 Creekside Place, Decatur, GA 30035	0.33 Miles ¹	Parcel Match
S2 Sold 2	2305 Creekview Trail, Decatur, GA 30035	0.37 Miles ¹	Parcel Match
S3 Sold 3	2360 Bankside Circle, Decatur, GA 30035	0.49 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	Reginald Jackson	Company/Brokerage	Solid Source Realty GA LLC
License No	204956	Address	310 Mcpherson PI Atlanta GA 30316
License Expiration	12/31/2026	License State	GA
Phone	4049147164	Email	jackreg10@yahoo.com
Broker Distance to Subject	8.82 miles	Date Signed	03/12/2024

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.