

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 | 2498 Miller Oaks Circle, Decatur, GA 30035 | Order ID | 8873585 | Property ID | 34492993 |
| Inspection Date | 08/10/2023 | Date of Report | 08/11/2023 | | |
| Loan Number | 54469 | APN | 16 025 07 002 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Dekalb | | |

| | | | | | |
|--------------------------|----------------------|----------------------|----------------------|--|--|
| Tracking IDs | | | | | |
| Order Tracking ID | 08.10.23 BPO Request | Tracking ID 1 | 08.10.23 BPO Request | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

General Conditions

| | | |
|---------------------------------------|--------------|---|
| Owner | Burden Alvin | Condition Comments |
| R. E. Taxes | \$621 | Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required. |
| Assessed Value | \$95,240 | |
| Zoning Classification | Residential | |
| 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 | The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable. |
| Sales Prices in this Neighborhood | Low: \$108,400 High: \$536,000 | |
| Market for this type of property | Remained Stable for the past 6 months. | |
| Normal Marketing Days | <180 | |

Current Listings

| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|-------------------------------|-------------------------|--------------------------|-----------------------|-----------------------------|
| Street Address | 2498 Miller Oaks Circle | 5936 Heritage Park Trail | 2024 Downs Place | 3223 Hunters Crossing Point |
| City, State | Decatur, GA | Lithonia, GA | Lithonia, GA | Lithonia, GA |
| Zip Code | 30035 | 30058 | 30058 | 30038 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 2.25 ¹ | 1.32 ¹ | 2.50 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$260,000 | \$260,000 | \$275,000 |
| List Price \$ | -- | \$260,000 | \$260,000 | \$275,000 |
| Original List Date | | 08/03/2023 | 07/11/2023 | 07/17/2023 |
| DOM · Cumulative DOM | -- · -- | 7 · 8 | 30 · 31 | 24 · 25 |
| Age (# of years) | 22 | 25 | 35 | 32 |
| 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 | 1 Story Ranch | 2 Stories colonial | 2 Stories colonial | 2 Stories colonial |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,844 | 1,808 | 1,772 | 1,873 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 · 1 | 4 · 2 · 1 | 3 · 2 · 1 |
| Total Room # | 6 | 6 | 7 | 6 |
| Garage (Style/Stalls) | Attached 1 Car | 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 | 0.3 acres | 0.2 acres | 0.1 acres | 0.2 acres |
| Other | None | None | None | None |

* 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 Active1 => Half Bath= \$-1000, Garage= \$-2000, Lot= \$200, Total= \$-2800, Net Adjusted Value= \$257200 Property is superior in half bath but similar in condition to the subject

Listing 2 Active2 => Bed= \$-4000, Half Bath= \$-1000, GLA= \$1440, Age= \$325, Garage= \$-2000, Lot= \$400, Total= \$-4835, Net Adjusted Value= \$255165 Property is superior in half bath but similar in bath to the subject

Listing 3 Active3 => Half Bath= \$-1000, Garage= \$-2000, Lot= \$200, Total= \$-2800, Net Adjusted Value= \$272200 Property is superior in half bath but similar in bed to the subject

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|------------------------|-------------------------|-----------------------|-------------------------|-----------------------|
| Street Address | 2498 Miller Oaks Circle | 2291 Briar Knoll Road | 2180 Hidden Creek Drive | 4958 Penscot Way |
| City, State | Decatur, GA | Lithonia, GA | Decatur, GA | Stone Mountain, GA |
| Zip Code | 30035 | 30058 | 30035 | 30088 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 1.48 ¹ | 0.39 ¹ | 1.08 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$300,000 | \$290,000 | \$279,900 |
| List Price \$ | -- | \$259,900 | \$258,000 | \$279,900 |
| Sale Price \$ | -- | \$248,000 | \$258,000 | \$280,000 |
| Type of Financing | -- | Conventional | Conventional | Conventional |
| Date of Sale | -- | 02/27/2023 | 04/14/2023 | 06/28/2023 |
| DOM · Cumulative DOM | -- · -- | 182 · 182 | 232 · 232 | 23 · 23 |
| Age (# of years) | 22 | 26 | 25 | 31 |
| 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 | 1 Story Ranch | 2 Stories colonial | 1.5 Stories Split Entry | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,844 | 1,646 | 1,480 | 2,008 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 4 · 3 | 3 · 2 | 3 · 2 · 1 |
| Total Room # | 6 | 8 | 6 | 6 |
| Garage (Style/Stalls) | Attached 1 Car | 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 | 0.3 acres | 0.2 acres | 0.2 acres | 0.2 acres |
| Other | None | None | None | None |
| Net Adjustment | -- | -\$2,840 | +\$6,480 | -\$6,080 |
| Adjusted Price | -- | \$245,160 | \$264,480 | \$273,920 |

* Sold 1 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** Sold1 => Bed= \$-4000, Bath= \$-2000, GLA= \$3960, Garage= \$-2000, Lot= \$200, Sold date=\$1000, Total= \$-2840, Net Adjusted Value= \$245160 Property is inferior in lot but similar in condition to the subject
- Sold 2** Sold2 => GLA= \$7280, Garage= \$-2000, Lot= \$200, Sold date=\$1000, Total= \$6480, Net Adjusted Value= \$264480 Property is inferior in lot but similar in bed to the subject
- Sold 3** Sold3 => Half Bath= \$-1000, GLA= \$-3280, Garage= \$-2000, Lot= \$200, Total= \$-6080, Net Adjusted Value= \$273920 Property is inferior in lot but similar in bath to the subject

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|---------------------------------|-------------------------|------------------|--------------------|---------------------|---------------|
| Current Listing Status | Currently Listed | Listing History Comments | | | | | |
| Listing Agency/Firm | Gatlinq-Quiona Gatlin | None Noted | | | | | |
| Listing Agent Name | Burden Alvin | | | | | | |
| Listing Agent Phone | 770-827-0979 | | | | | | |
| # 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 |
| 07/10/2023 | \$255,000 | -- | -- | Pending/Contract | 07/19/2023 | \$255,000 | MLS |

Marketing Strategy

| | As Is Price | Repaired Price |
|--|-------------|----------------|
| Suggested List Price | \$260,000 | \$260,000 |
| Sales Price | \$255,000 | \$255,000 |
| 30 Day Price | \$250,000 | -- |
| Comments Regarding Pricing Strategy | | |
| <p>The subject is a SFR property in average condition. All maintenance appears to be up to date and no repairs are necessary based on the exterior inspection. Within 1 mile, +/-20% GLA, +/-20 year built guidelines and 6 months back, there were limited comparable available. I had to expand the search up to 3 miles and 12 month to find similar comparable. Therefore, it was necessary to exceed bed/bath count, lot size and garage guidelines. In order to get comparable, I had no choice but to use comparable which is sold beyond 3 months. Due to limited comps available, comps were used despite not bracketing the year built since they were considered to be reliable comparable. Due to limited comps available, comps were used despite not bracketing the lot size since they were considered to be reliable comparable. Due to the unique characteristic in subject bed/bath count it was necessary to use comparable with variance in bed/bath count. Comparable S3 received multiple offers which resulted in an increased final sale price relative to list price. Due to limited comps in the area, 2 sales with contract dates within 120 days of the effective date of the report could not be provided. The value and marketability will not be affected with the subject being located near major roads, worship places, school and commercial buildings. Comparable used in this report are from same location and neighborhood. In delivering final valuation, most weight has been placed on CS1 and LC1, as they are most similar to subject condition and overall structure. Subject attributes are from Tax record. Due to limited comparable from same subject location, it was necessary to use comparable from across the highway.</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 5936 Heritage Park Trail
Lithonia, GA 30058



Front

L2 2024 Downs Place
Lithonia, GA 30058



Front

L3 3223 Hunters Crossing Point
Lithonia, GA 30038



Front

Sales Photos

S1 2291 Briar Knoll Road
Lithonia, GA 30058



Front

S2 2180 Hidden Creek Drive
Decatur, GA 30035



Front

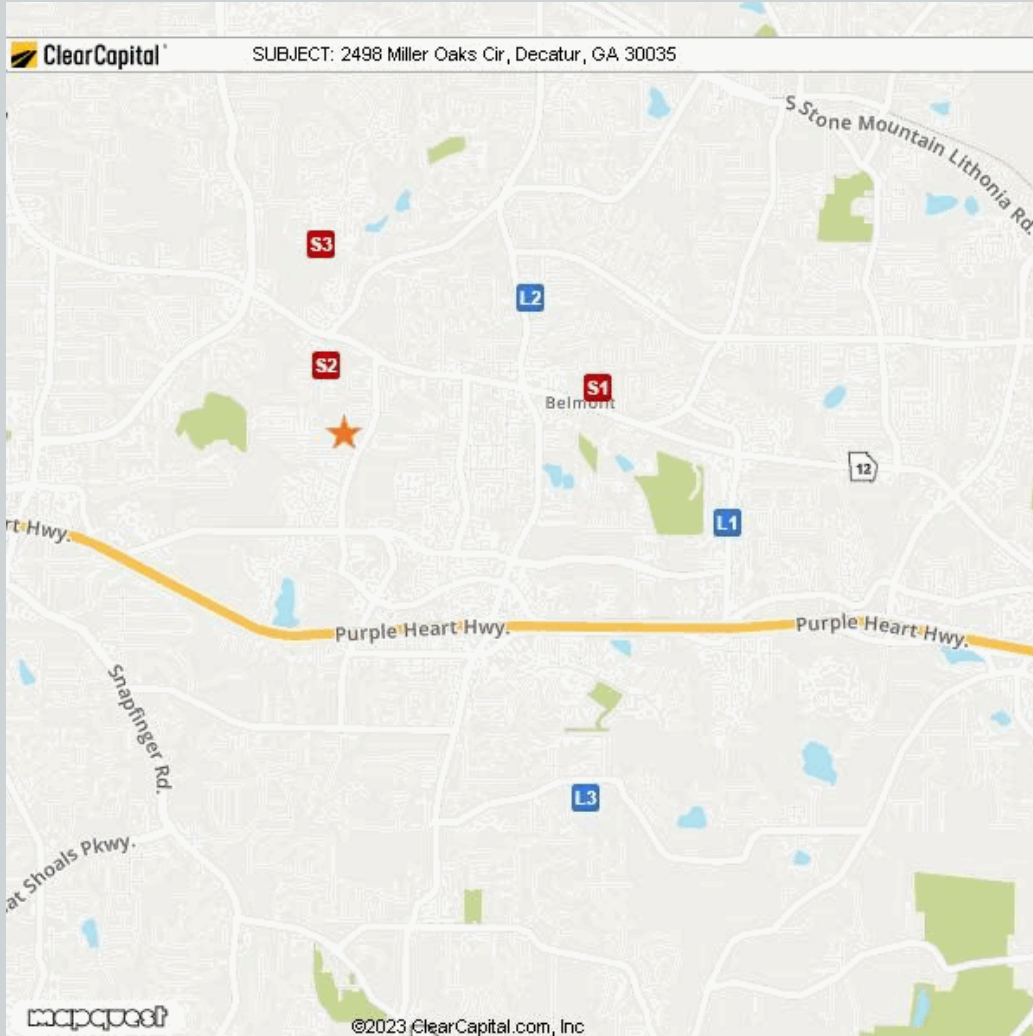
S3 4958 Penscot Way
Stone Mountain, GA 30088



Front

ClearMaps Addendum

Address ★ 2498 Miller Oaks Circle, Decatur, GA 30035
Loan Number 54469 **Suggested List** \$260,000 **Suggested Repaired** \$260,000 **Sale** \$255,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject | 2498 Miller Oaks Circle, Decatur, GA 30035 | -- | Parcel Match |
| L1 Listing 1 | 5936 Heritage Park Trail, Lithonia, GA 30058 | 2.25 Miles ¹ | Parcel Match |
| L2 Listing 2 | 2024 Downs Place, Lithonia, GA 30058 | 1.32 Miles ¹ | Parcel Match |
| L3 Listing 3 | 3223 Hunters Crossing Point, Lithonia, GA 30038 | 2.50 Miles ¹ | Parcel Match |
| S1 Sold 1 | 2291 Briar Knoll Road, Lithonia, GA 30058 | 1.48 Miles ¹ | Parcel Match |
| S2 Sold 2 | 2180 Hidden Creek Drive, Decatur, GA 30035 | 0.39 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4958 Penscot Way, Stone Mountain, GA 30088 | 1.08 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.

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 | James Moore | Company/Brokerage | REAL BROKER LLC |
| License No | 383761 | Address | 400 West Peachtree Street NW Suite 4 - 1390 Atlanta GA 30308 |
| License Expiration | 07/31/2026 | License State | GA |
| Phone | 4702222790 | Email | realbrokerjames@gmail.com |
| Broker Distance to Subject | 12.09 miles | Date Signed | 08/11/2023 |

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.