

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.

<b>Address</b>	4128 Lost Springs Trail, Douglasville, GA 30135	<b>Order ID</b>	8850724	<b>Property ID</b>	34432057
<b>Inspection Date</b>	07/29/2023	<b>Date of Report</b>	07/29/2023		
<b>Loan Number</b>	54548	<b>APN</b>	01240150204		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Douglas		

Tracking IDs					
<b>Order Tracking ID</b>	07.27_BPO	<b>Tracking ID 1</b>	07.27_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	GILL TIFFANY	<b>Condition Comments</b> SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
<b>R. E. Taxes</b>	\$3,229	
<b>Assessed Value</b>	\$97,160	
<b>Zoning Classification</b>	Residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$192800 High: \$400900	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	4128 Lost Springs Trail	2639 Windy Mountain Ct	3591 Falconwood Dr	3824 Willow Tree Cir
<b>City, State</b>	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
<b>Zip Code</b>	30135	30135	30135	30135
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.25 <sup>1</sup>	0.86 <sup>1</sup>	1.47 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$309,000	\$329,900	\$300,000
<b>List Price \$</b>	--	\$309,000	\$329,900	\$300,000
<b>Original List Date</b>		04/16/2023	06/28/2023	05/18/2023
<b>DOM · Cumulative DOM</b>	-- · --	104 · 104	31 · 31	72 · 72
<b>Age (# of years)</b>	20	20	2	31
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1.5 Stories TRADITIONAL	1.5 Stories Traditional	1.5 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,556	1,933	1,848	1,484
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	4 · 2 · 1	4 · 2 · 1	3 · 2
<b>Total Room #</b>	5	6	6	5
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.16 acres	0.21 acres	0.18 acres	0.45 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Great 4 Bed 2.5 Bath Home Located In The Beautiful Anneewakee Trails Community! This Home Has Plenty Of Space For Every Family Member. It Features A Spacious 2-car Garage, Upgraded Bamboo Flooring, A Recently Replaced Roof, And New Tile Bathroom Flooring. The Anneewakee Community Is Known For Its Great Amenities Such As A Community Pool, Large Playground, Sidewalks, And Park Area. Don't Miss Your Opportunity To Be An Anneewakee Trails Community Resident!
- Listing 2** Move In Ready Home. 4 Year Old Hvac, Recently Replaced Water Heater, And New Lvp Throughout Home. Come Relax On The Shaded Front Porch. 3 Bedrooms & 2 Bathrooms. 2 Car Garage. Just In Time To Enjoy Summer In The Private Fenced Backyard From The Deck. Convenient Location With Quick Access To I20 Via Hwy 92. Close To Interstates, Airport, Shopping, And Dining. Hurry! This One Won't Last.
- Listing 3** This Is A 2 Story 2 Car Garage 3 Bedroom 2.5 Bath Home With A Loft. The Foyer To This Beauty Leads To An Open Floor Concept On The Main Connecting The Living Room, Kitchen And Eating Area. The Half Bath Is Also On The Main. The Primary Suite, Loft, Laundry Area, Bedrooms And Full Bath Are On The 2nd Floor. The Home Has Recessed Lighting, New Paint, Luxury Vinyl Flooring And Carpet. The Kitchen Has An Island, Granite Countertops And Whirlpool Stainless Steel Appliance Package. The Home Is Located In The Anneewakee Trails Community. The Amenities Include Security Patrol, Pool, Tennis & Basketball Courts, Playground, Workout Facility And Clubhouse. You Don't Want To Miss This Douglasville Jewel ! Come Check It Out And Place Your Offer !

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4128 Lost Springs Trail	4270 Reserve Hill Xing	2843 Warhorse Pl	2535 Thunder Basin Way
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 <sup>1</sup>	0.12 <sup>1</sup>	0.39 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$272,500	\$285,000	\$260,000
List Price \$	--	\$272,500	\$285,000	\$260,000
Sale Price \$	--	\$272,500	\$285,000	\$260,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	06/05/2023	04/11/2023	02/27/2023
DOM · Cumulative DOM	-- · --	38 · 38	61 · 61	26 · 26
Age (# of years)	20	21	21	19
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	1.5 Stories TRADITIONAL	2 Stories Other	2 Stories Traditional	1 Story A-Frame
# Units	1	1	1	1
Living Sq. Feet	1,556	1,884	1,590	1,464
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	5	5	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.16 acres	0.25 acres	0.15 acres	0.16 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	-\$17,884	-\$1,500	-\$500
Adjusted Price	--	\$254,616	\$283,500	\$259,500

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 Anneewakee Trails Community Is Perfect For Anyone Looking For A Comfortable And Active Lifestyle In A Beautiful And Convenient Location, With Easy Access To Both I-20 And I-285, And It's A Short Drive To The Airport, Downtown Atlanta, Fort Mcpherson, And Sweetwater Creek State Park. This Lovely 4 Bedroom 3 Bathroom Home Has Many Desirable Features Such As; A Large Master Bedroom And Bathroom, Vaulted Ceilings, And A Walk-in Closet In The Master Bedroom, Along With The Separate Shower And Garden Tub In The Master Bath, As Well As Beautiful Hardwood Laminate Floors And A Fireplace In The Spacious Living Room. The Two-car Garage, And Home Security System, Are Also Great Features. The Backyard Patio And Well-maintained Yard That Backs Up To A Lush Wooded Area Are Sure To Provide A Peaceful And Relaxing Outdoor Living Space. The Community Amenities Include The Jr. Olympic Pool With A Lazy River Ride, 8 Tennis Courts, And A Clubhouse, As Well As The 400 Acres Of Forest With 9 Miles Of Hike And Bike Pathways And A 100-acre Wilderness Campground.
- Sold 2** You Will Love This Charming Home In Aneewakee Trails. The Master Bedroom Is On The Main Level, Beautiful Ceramic Tile Also On The Main Level, Updated Kitchen & Bathrooms And New Interior Paint Throughout. On The Second Level You Will Find 3 Well Sized Secondary Bedrooms. 2 Car Garage
- Sold 3** Welcome Home To This Fantastic 3 Bed 2.5 Bath Home In Anneewakee Trails! Home Features Quaint Cottage Style Floorplan On Main Level With Hardwood Foyer, Spacious Family Room With Cozy Gas Fireplace Leading Back To Kitchen With It's Crisp White Cabinetry, Breakfast Bar, Adjacent Laundry Room, Half Bath And A Formal Dining Room With Hardwood Floors, Chair Rail Molding And Access, With Unfettered View Of The Fenced Back Yard, Patio And Garden Spaces Outside. Back Inside, Main Floor Also Boasts A Large Primary Suite With Sitting Area, 2 Walk In Closets And An Ensuite With Separate Garden Tub, Shower, Walk-in Closet And Vanity. The Upper Level Features 2 More Large And Vaulted Bedrooms With Walk In Closets And A 2nd Full Bath. All This Situated On Quiet Cul-de-sac Lot In Incredible Amenity Rich Community. Don't Miss The Opportunity To Call This Gem Home... Call To Schedule Your Tour Today!!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			07/26/2023 \$235,000				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
07/18/2023	\$225,000	--	--	Sold	07/26/2023	\$235,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$283,500	\$283,500
<b>Sales Price</b>	\$279,900	\$279,900
<b>30 Day Price</b>	\$277,900	--
<b>Comments Regarding Pricing Strategy</b>		
<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** 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



Side



Side



Street



Street



## Subject Photos



Street



Other

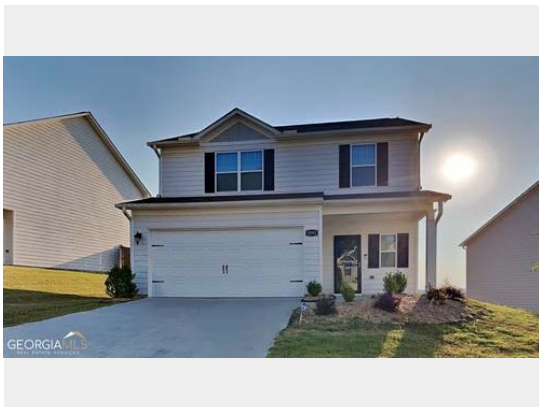
## Listing Photos

**L1** 2639 Windy Mountain Ct  
Douglasville, GA 30135



Front

**L2** 3591 Falconwood Dr  
Douglasville, GA 30135



Front

**L3** 3824 Willow Tree Cir  
Douglasville, GA 30135



Front

## Sales Photos

**S1** 4270 Reserve Hill Xing  
Douglasville, GA 30135



Front

**S2** 2843 Warhorse Pl  
Douglasville, GA 30135



Front

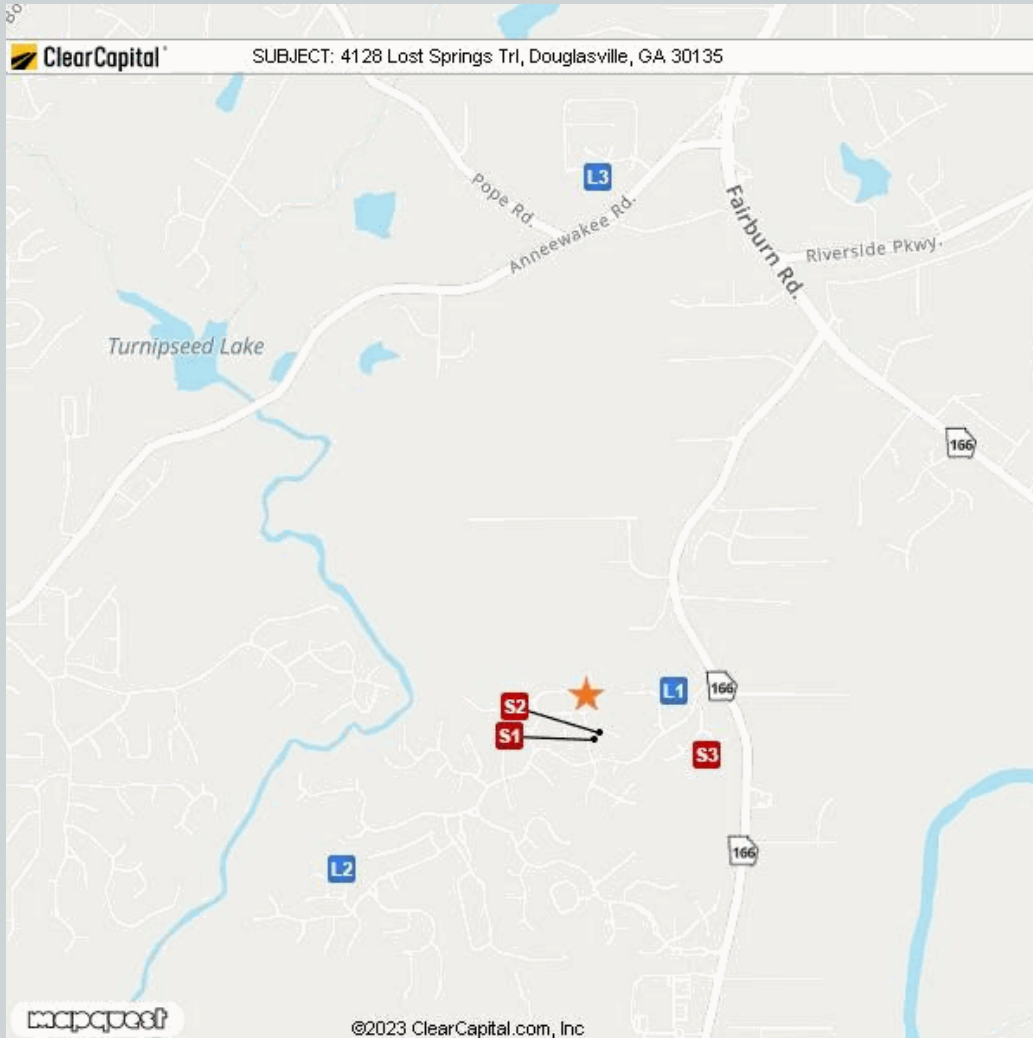
**S3** 2535 Thunder Basin Way  
Douglasville, GA 30135



Front

## ClearMaps Addendum

**Address** ★ 4128 Lost Springs Trail, Douglasville, GA 30135  
**Loan Number** 54548      **Suggested List** \$283,500      **Suggested Repaired** \$283,500      **Sale** \$279,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4128 Lost Springs Trail, Douglasville, GA 30135	--	Parcel Match
L1 Listing 1	2639 Windy Mountain Ct, Douglasville, GA 30135	0.25 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3591 Falconwood Dr, Douglasville, GA 30135	0.86 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3824 Willow Tree Cir, Douglasville, GA 30135	1.47 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4270 Reserve Hill Xing, Douglasville, GA 30135	0.14 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2843 Warhorse Pl, Douglasville, GA 30135	0.12 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2535 Thunder Basin Way, Douglasville, GA 30135	0.39 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2027	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	6.20 miles	<b>Date Signed</b>	07/29/2023

*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.**