

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	1293 Autumn Hill Place, Stone Mountain, GA 30083	Order ID	8859677	Property ID	34464774
Inspection Date	08/05/2023	Date of Report	08/05/2023		
Loan Number	54580	APN	15-223-01-155		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs

Order Tracking ID	08.02_BPO	Tracking ID 1	08.02_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Jackson Djwal P	Condition Comments The subject property appears to be in fair condition. There were signs of apparent neglect and deferred maintenance.
R. E. Taxes	\$1,881	
Assessed Value	\$63,680	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(No unlocke doors or unsecured windows)		
Ownership Type	Fee Simple	
Property Condition	Fair	
Estimated Exterior Repair Cost	\$2,500	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$2,500	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments 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: \$160,000 High: \$279,000	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1293 Autumn Hill Place	656 N Wood Path Drive	1049 Autumn Crest Drive	3970 Springleaf Point
City, State	Stone Mountain, GA	Stone Mountain, GA	Stone Mountain, GA	Stone Mountain, GA
Zip Code	30083	30083	30083	30083
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.98 ¹	0.79 ¹	1.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$269,999	\$249,900
List Price \$	--	\$220,000	\$269,999	\$249,900
Original List Date		07/20/2023	07/10/2023	07/21/2023
DOM · Cumulative DOM	-- · --	11 · 16	2 · 26	11 · 15
Age (# of years)	39	41	38	37
Condition	Fair	Fair	Good	Good
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 Bi-Level	Split Tri-Level	2 Stories Traditional	Split Tri-Level
# Units	1	1	1	1
Living Sq. Feet	1,467	1,454	1,494	1,708
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	50%	0%	0%
Basement Sq. Ft.	--	300	--	--
Pool/Spa	--	--	--	--
Lot Size	.1 acres	.2 acres	.1 acres	.2 acres
Other	Corner lot	--	--	--

* 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** The floor plan is great with split level layout, finished terrace level with den, open kitchen/dining/living areas on main, and 3 bedrooms with 2 full baths upstairs. The home is set far back from the street on level lot with a back yard. This house does need work.
- Listing 2** Tucked in the cul-de-sac of Autumn Crest community, this home flaunts a freshly-sodded yard, new kitchen appliances, all new flooring, and cherry-stained stairs. With a 1-car garage, parking in the expanded driveway, fully-fenced backyard and a tree canopy shading the property
- Listing 3** Updated three-bedroom, three-bath split level with two-car garage, the hued front porch grants access to the main living area. Flowing along with the deep hardwood tones, a dining space rests adjacent to an equipped kitchen: the five-burner stove and stainless appliances

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1293 Autumn Hill Place	1073 To Lani Farm Road	4415 Pacer Court	1300 To Lani Farm Road
City, State	Stone Mountain, GA	Stone Mountain, GA	Stone Mountain, GA	Stone Mountain, GA
Zip Code	30083	30083	30083	30083
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.20 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$180,000	\$269,000	\$289,900
List Price \$	--	\$170,000	\$269,000	\$289,900
Sale Price \$	--	\$183,000	\$269,000	\$285,500
Type of Financing	--	Cash	Fha	Fha
Date of Sale	--	02/22/2023	06/30/2023	02/22/2023
DOM · Cumulative DOM	-- · --	8 · 28	28 · 66	24 · 56
Age (# of years)	39	36	40	18
Condition	Fair	Fair	Good	Good
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 Bi-Level	2 Stories Traditional	Split Bi-Level	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,467	1,332	1,607	1,516
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	3 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	650
Pool/Spa	--	--	--	--
Lot Size	.1 acres	.1 acres	.2 acres	.3 acres
Other	Corner lot	--	\$5000 in concessions	\$2500 in concessions
Net Adjustment	--	+\$5,200	-\$30,800	-\$35,000
Adjusted Price	--	\$188,200	\$238,200	\$250,500

* 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** Open concept floor plan, master on main, private backyard. 3rd bedroom is currently a loft area that has a closet and a window, just needs an additional wall and door to be closed in. +\$2700 sq ft, +\$2500 bedroom
- Sold 2** Classic split level 4 Bed & 2 FULL Bath home. The areas downstairs and the carpet was recently cleaned professionally. The furnace and A/C cooling and water heater units are working well. This home offers kitchen with Island Counter, with countertops and cabinet space. This property is in move-in-ready condition. -\$2800 sq ft, -\$5000 concessions, -\$25000 condition, +\$2000 stall
- Sold 3** The upstairs features three bedrooms, Master suite, laundry and two and a half bathrooms. The basement could be easily converted into two more bedrooms or one bedroom and a bath. The house has been completely renovated from top to bottom. New exterior and interior paint. New carpeting and floors throughout the entire home. New appliances. Brand new granite countertops in the kitchen as well as all bathrooms. New bathroom vanities. New lighting fixtures throughout home. HVAC was serviced 12/15. The roof and the water heater are both approximately 3 years old. Main living area features an open floor plan with an eat in area and living space. -\$25000 condition, -\$10000 basement, -\$2500 concessions, +\$2500 bedroom

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			06/26/2023 250000 07/31/2023 160000				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
06/26/2023	\$250,000	07/27/2023	\$225,000	Pending/Contract	07/27/2023	\$225,000	MLS
07/27/2023	\$225,000	--	--	Sold	08/04/2023	\$160,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$195,000	\$197,500
Sales Price	\$190,000	\$192,500
30 Day Price	\$188,200	--
Comments Regarding Pricing Strategy		
<p>The subject property is a 1467 square foot property. The MLS search criteria was expanded to a two miles radius due to the subject's condition, unique gross living area, age and quality of construction. The search resulted in three similar comparables within 20% of the subject's sq. footage. Expanding the search out in distance had no impact on pricing, thus no location adjustment was necessary. 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.</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



Street



Other

Listing Photos

L1 656 N Wood Path Drive
Stone Mountain, GA 30083



Front

L2 1049 Autumn Crest Drive
Stone Mountain, GA 30083



Front

L3 3970 Springleaf Point
Stone Mountain, GA 30083



Front

Sales Photos

S1 1073 To Lani Farm Road
Stone Mountain, GA 30083



Front

S2 4415 PACER Court
Stone Mountain, GA 30083



Front

S3 1300 To Lani Farm Road
Stone Mountain, GA 30083



Front

ClearMaps Addendum

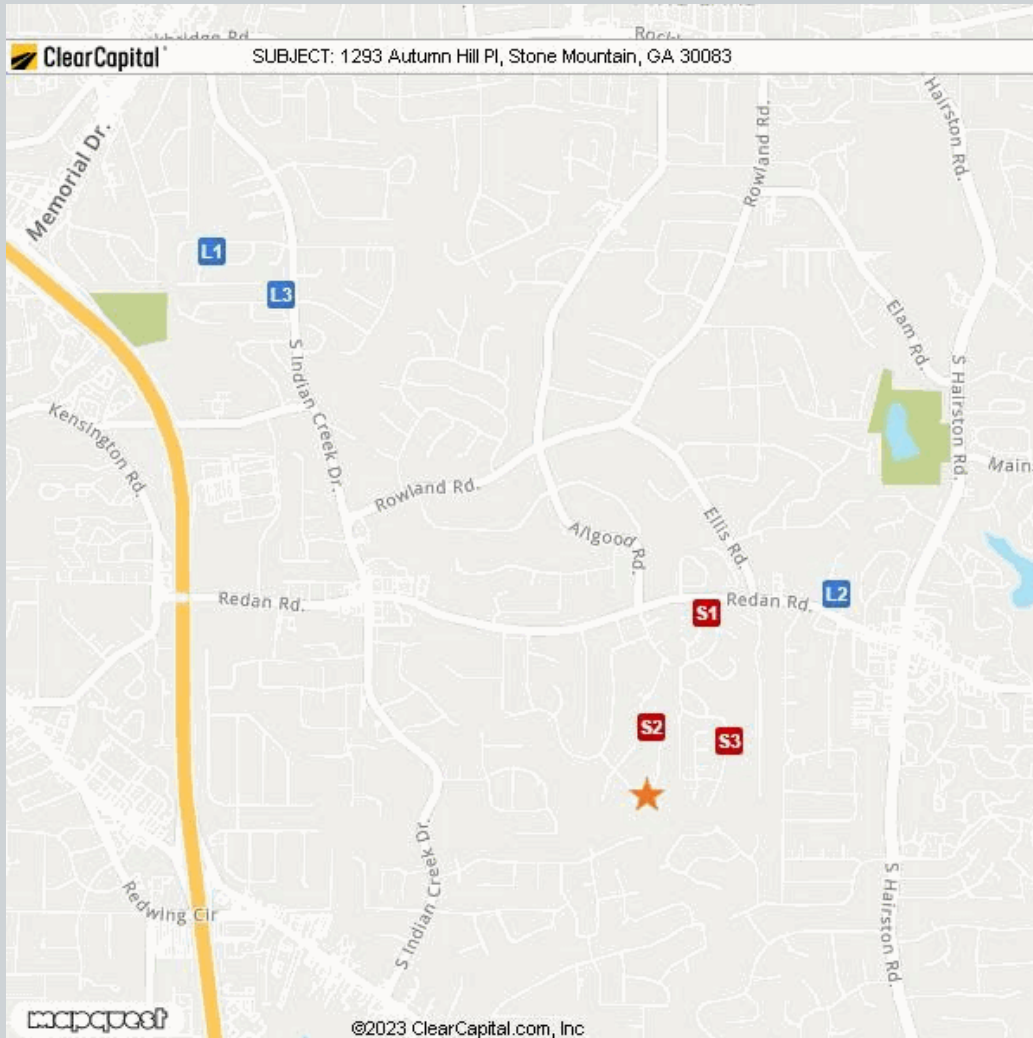
Address ★ 1293 Autumn Hill Place, Stone Mountain, GA 30083

Loan Number 54580

Suggested List \$195,000

Suggested Repaired \$197,500

Sale \$190,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1293 Autumn Hill Place, Stone Mountain, GA 30083	--	Parcel Match
L1 Listing 1	656 N Wood Path Drive, Stone Mountain, GA 30083	1.98 Miles ¹	Parcel Match
L2 Listing 2	1049 Autumn Crest Drive, Stone Mountain, GA 30083	0.79 Miles ¹	Parcel Match
L3 Listing 3	3970 Springleaf Point, Stone Mountain, GA 30083	1.77 Miles ¹	Parcel Match
S1 Sold 1	1073 To Lani Farm Road, Stone Mountain, GA 30083	0.55 Miles ¹	Parcel Match
S2 Sold 2	4415 Pacer Court, Stone Mountain, GA 30083	0.20 Miles ¹	Parcel Match
S3 Sold 3	1300 To Lani Farm Road, Stone Mountain, GA 30083	0.28 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 Pl Atlanta GA 30316
License Expiration	12/31/2026	License State	GA
Phone	4049147164	Email	jackreg10@yahoo.com
Broker Distance to Subject	7.64 miles	Date Signed	08/05/2023

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.