

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	6284 New Mill Trail, Acworth, GA 30102	Order ID	8859677	Property ID	34464921
Inspection Date	08/04/2023	Date of Report	08/05/2023		
Loan Number	54669	APN	21N11A 184		
Borrower Name	Catamount Properties 2018 LLC	County	Cherokee		

Tracking IDs

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

General Conditions

Owner	SPENCER JULIE A	Condition Comments Property has normal wear and tear
R. E. Taxes	\$2,430	
Assessed Value	\$101,096	
Zoning Classification	Residential R-20	
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 Property is located in an established neighborhood with like condition properties
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$285180 High: \$538000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6284 New Mill Trail	2313 Westland MI	6350 Will Dupree Ln	1885 Poinsetta Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30102	30102	30102	30102
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.43 ¹	1.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$365,000	\$360,000
List Price \$	--	\$360,000	\$365,000	\$340,000
Original List Date		07/01/2023	06/13/2023	06/05/2023
DOM · Cumulative DOM	-- · --	35 · 35	53 · 53	61 · 61
Age (# of years)	35	38	25	45
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 Split	2 Stories A-Frame	1 Story Ranch/Rambler	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,704	2,184	1,683	1,456
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	3 · 2
Total Room #	5	7	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	75%	50%	0%	0%
Basement Sq. Ft.	1,232	1,568	--	1,456
Pool/Spa	--	--	--	--
Lot Size	0.61 acres	0.51 acres	0.56 acres	0.53 acres
Other	--	--	--	--

* 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** Don't miss out on the opportunity to invest in this Single Family Home with no HOA located in Cherokee County. This home has 3 bedrooms, 3 bathrooms, and a finished basement and sits on a .51 acre lot. The split level open foyer welcomes you to the spacious kitchen with lots of cabinets and a family room with a wood-burning fire place. The spacious primary suite is located on main with an ensuite bathroom. There are also two other rooms and a full bath located on the second floor. Situated in a peaceful neighborhood, it offers convenient access to schools, churches, and other local businesses.
- Listing 2** 3-Bedroom 2-Full Bathroom 'Hidden Gem' Ranch on 1/2 Acre Flat Lot with Great Fenced Backward, just off Hwy 92 and a short commute to I75 and I575. Here it is! The home you've been looking for at a price you can afford! Ranches on larger flat lots are incredibly hard to come by in Cherokee County ... and this one is in Great Condition and ready for YOU! No HOA and ready to rent or move straight into, and in a great school district. As you enter the front door you'll be struck by the high ceilings in the family room, with its central fireplace and dining area to the side. This is a 'Split Bedroom' design, so to your right is the Main Bedroom with Full On-Suite Bathroom featuring Dual Vanities, Ceramic Tiled Floor, a Jetted-Soaking Tub, Separate Enclosed Shower and Walk-In Closet (complete with shelving). On the left of the family room is a short hallway with a second Full-Bathroom with a Bath-Shower Combo and Ceramic Tiled Floor. Bedrooms 2 and 3 are of a good size and off this hallway. The Kitchen features Extensive White Cabinets, plenty of Counter Space, a Gas Range with Hood, Ceramic Tiled Floor and Eat-In Breakfast Nook. From here another short hallway leads Laundry Room with included Washer and Dryer, and to the Double Car Garage with new Epoxy Coated Floor and Automatic Garage Door Openers. Also off the Breakfast Nook is the Spacious Screened-in Sunroom overlooking the Peaceful, Fenced in Backyard with included Tool-Shed. The Exterior of the Home boasts a 30-Year Architectural Shingle Roof with Roof Vent, and low maintenance Vinyl Siding. Get Ready For This Home! It won't be available for too long!
- Listing 3** Gorgeous home on a lovely 1/2 acre lot. Nicely upgraded, clean, and maintained!! Newer AC unit and water heater. Excellent area just minutes to lake Allatoona!!! Backyard is large, level, and fenced. Spacious layout with an inviting and warm ambiance. Beautiful hardwood floors. The spacious living room greets you with its abundant natural light, vaulted ceilings, and charming wood beams. The centerpiece of the living room is a charming brick fireplace that's perfect for cozy evenings. Nice bright kitchen with lots of cabinets. Upgraded bathrooms and lighting throughout. Step outside onto the lovely deck, where you can unwind or enjoy a morning coffee. The backyard offers a peaceful and private oasis, perfect for gardening, playtime, or simply enjoying the outdoors. Basement has a partially finished bonus room, offering endless possibilities for a home gym, entertainment area, or office space. The basement also provides ample storage options, ensuring that you have plenty of room for all your belongings. Quiet Kellogg Creek subdivision. Convenience is key with this property, as it is situated close to schools, parks, shopping centers, and dining options. The neighborhood provides a welcoming community feel, making it an excellent place to call home. Well loved and cared for by the owner! Come see this amazing home.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6284 New Mill Trail	2504 New Mill Ct	113 Jake Taylor Dr	6862 Beechwood Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30102	30102	30102	30102
Datasource	MLS	Public Records	MLS	MLS
Miles to Subj.	--	0.28 ¹	1.09 ¹	1.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$350,000	\$327,500	\$335,000
List Price \$	--	\$350,000	\$327,500	\$335,000
Sale Price \$	--	\$350,000	\$342,500	\$355,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	05/12/2023	06/16/2023	04/14/2023
DOM · Cumulative DOM	-- · --	1 · 0	25 · 25	31 · 31
Age (# of years)	35	36	19	45
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 Split	1.5 Stories Split	1.5 Stories Split	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,704	1,412	1,358	1,456
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 3
Total Room #	5	5	5	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	75%	50%	0%	60%
Basement Sq. Ft.	1232	1,350	1,306	1,456
Pool/Spa	--	--	--	--
Lot Size	0.61 acres	0.62 acres	0.23 acres	0.52 acres
Other	--	--	--	--
Net Adjustment	--	+\$11,680	+\$13,840	-\$8,306
Adjusted Price	--	\$361,680	\$356,340	\$346,694

* 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** Great 3 bedroom 2 bath home with lots of great features. Beautiful kitchen, nice stained cabinets, granite & tile backsplash. HVAC a few years old. Fantastic fenced in back yard, with garden area, gazebo, oversized deck and a great screened porch. Finished basement with recreation room and playroom/office area and laundry. Huge 2 car garage and parking area for boats or RV. This home is VACANT and MOVE IN READY
- Sold 2** Welcome to this lovely home in much sought-after Cherokee County, featuring 3 cozy and comfortable bedrooms and a living space that offers a beautiful flow throughout the living and dining areas. It has 2 well-appointed, contemporary full bathrooms featuring a large bathtub and a separate shower for the master bath. The owner's suite features a tray ceiling and spacious floor space for a more extensive bedroom suite. This raised ranch home features a fully covered front porch and, in the back, a massive backyard, perfect for enjoying the outdoors and gardening - make this your own oasis! A partially finished basement also features beautiful wood flooring, ideal for various uses. Parking will not be a problem as the property includes a big two-car garage with ample space for storage and extra convenience. The driveway can hold more cars for your guests. This home is conveniently located in major shopping centers, grocery places, restaurants, medical facilities, outlet malls, lakes, parks, and schools including KSU. Driving distance to North GA, wineries, etc. Convenient to major highways (75, 575 & not too far from 400)... The possibilities are just endless. Make this home your own today!!! Disclaimer from Seller: Square footage does not reflect the basement area
- Sold 3** Welcome home to this spacious beauty in Acworth! Situated on a half acre lot, this home has a beautiful front yard and backyard. The main level boasts 3 bedrooms and 2 full bathrooms. The kitchen is open to the dining room and you will enjoy entertaining with ease. The oversized Owner's Suite has a custom closet and a conveniently located bathroom with a separate vanity area. Spend countless hours on the rocking chair front porch or on the back patio enjoying nature. The basement is unique because the original garage was converted into an In-Law Apartment. Income potential? Family apartment? Teen suite? The possibilities are endless!! There is also an amazing workshop located in the basement. With ample storage, this basement has great potential! Don't miss this one! Call today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2019			
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	\$359,900	\$359,900
Sales Price	\$359,900	\$359,900
30 Day Price	\$349,900	--
Comments Regarding Pricing Strategy		
Property is located in Acworth Ga. Area is sought after for its proximity to the interstate, KSU, Atlanta and the Stadium. Adjustments 40 SGFT GLA 4500 Bedroom 4000 Full Bath 3450 Half Bath		

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.
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Subject Photos



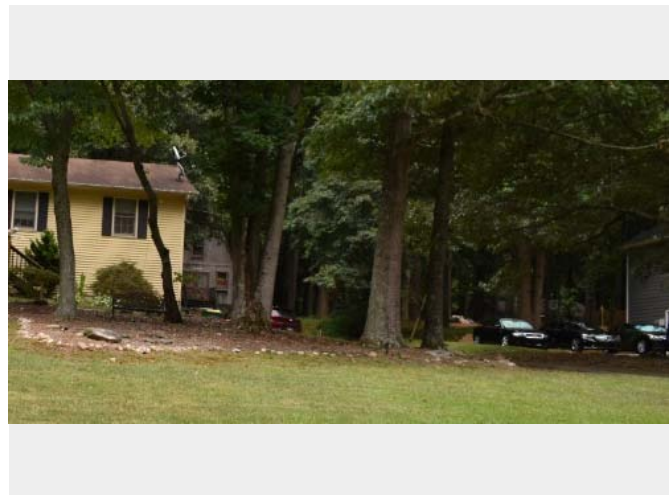
Front



Address Verification



Address Verification



Side



Side



Street

Listing Photos

L1 2313 Westland MI
Acworth, GA 30102



Front

L2 6350 Will Dupree Ln
Acworth, GA 30102



Front

L3 1885 Poinsetta Dr
Acworth, GA 30102



Front

Sales Photos

S1 2504 New Mill Ct
Acworth, GA 30102



Front

S2 113 Jake Taylor Dr
Acworth, GA 30102



Front

S3 6862 Beechwood Dr
Acworth, GA 30102



Front

ClearMaps Addendum

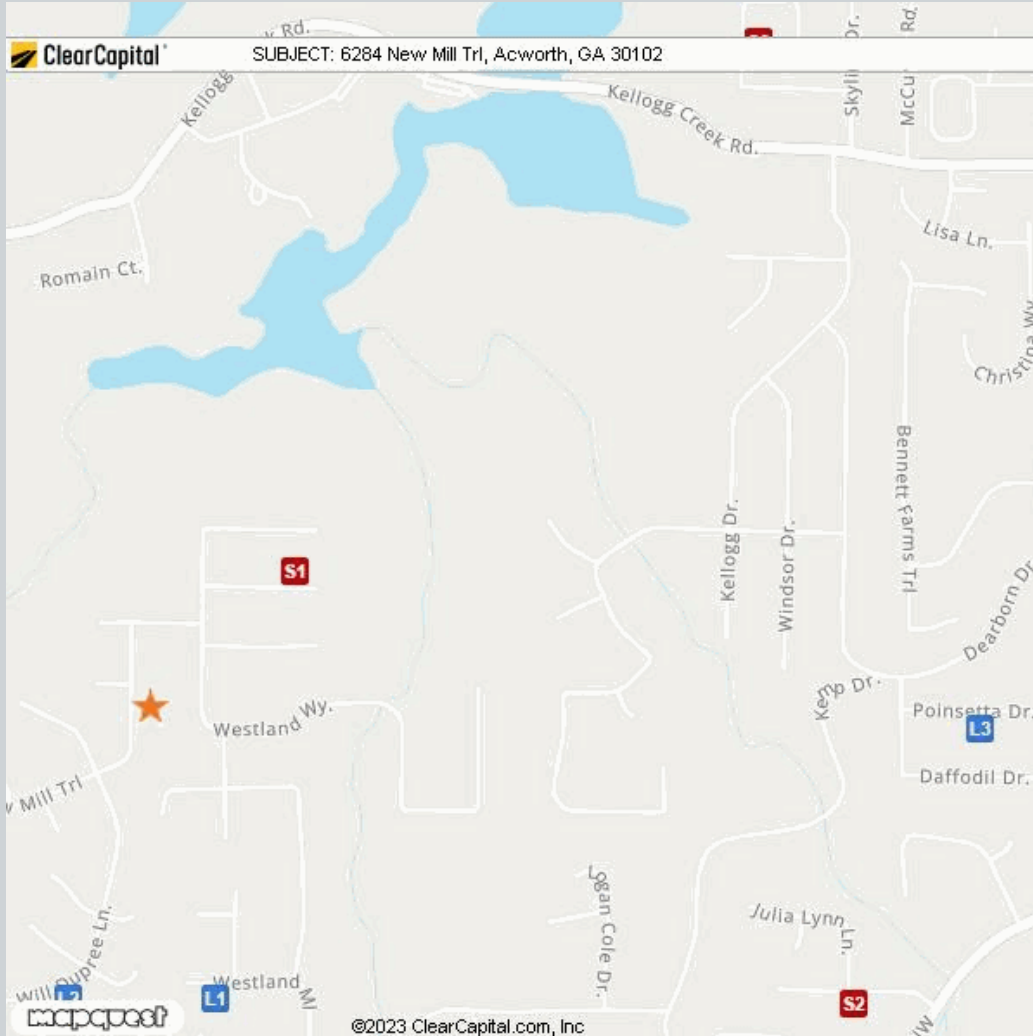
Address ★ 6284 New Mill Trail, Acworth, GA 30102

Loan Number 54669

Suggested List \$359,900

Suggested Repaired \$359,900

Sale \$359,900



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6284 New Mill Trail, Acworth, GA 30102	--	Parcel Match
L1 Listing 1	2313 Westland MI, Acworth, GA 30102	0.43 Miles ¹	Parcel Match
L2 Listing 2	6350 Will Dupree Ln, Acworth, GA 30102	0.43 Miles ¹	Parcel Match
L3 Listing 3	1885 Poinsetta Dr, Acworth, GA 30102	1.18 Miles ¹	Parcel Match
S1 Sold 1	2504 New Mill Ct, Acworth, GA 30102	0.28 Miles ¹	Parcel Match
S2 Sold 2	113 Jake Taylor Dr, Acworth, GA 30102	1.09 Miles ¹	Parcel Match
S3 Sold 3	6862 Beechwood Dr, Acworth, GA 30102	1.28 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	13.09 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.