

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 | 6625 Pine Knotch Drive, Douglasville, GA 30135 | Order ID | 8859677 | Property ID | 34464767 |
| Inspection Date | 08/03/2023 | Date of Report | 08/04/2023 | | |
| Loan Number | 54695 | APN | 0093-02-5- -00160 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Douglas | | |

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

General Conditions

| General Conditions | | Condition Comments |
|---------------------------------------|------------------|--|
| Owner | DERRICK A SMOOT | SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED. |
| R. E. Taxes | \$1,890 | |
| Assessed Value | \$58,040 | |
| Zoning Classification | Residential R-LD | |
| 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

| Neighborhood & Market Data | | Neighborhood Comments |
|--|--|--|
| Location Type | Suburban | SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$163600 High: \$419940 | |
| 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 | 6625 Pine Knotch Drive | 6635 Pine Knotch Dr | 6625 Pine Knotch Dr | 3918 Nations Dr |
| 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. | -- | 0.02 ¹ | 0.00 ¹ | 0.43 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$259,900 | \$215,000 | \$288,900 |
| List Price \$ | -- | \$259,900 | \$215,000 | \$288,900 |
| Original List Date | | 03/22/2023 | 06/23/2023 | 07/07/2023 |
| DOM · Cumulative DOM | -- · -- | 135 · 135 | 42 · 42 | 28 · 28 |
| Age (# of years) | 40 | 41 | 40 | 47 |
| 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 | Split Split Entry | Split Contemporary | Split Traditional | 1 Story Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,182 | 1,328 | 1,566 | 1,288 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 5 | 5 | 5 | 5 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 3 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | No | No | Yes |
| Basement (% Fin) | 100% | 0% | 0% | 0% |
| Basement Sq. Ft. | 384 | -- | -- | 420 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.56 acres | 0.49 acres | 0.55 acres | 0.44 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |

* 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** This Cute Home Is Larger Than It Looks! Updated With Lvp Flooring On Main. Separate Dining Overlooking The Deck. Stainless Steel Appliances! A Real Wood-burning Stove In The Family Room! The Kitchen And Bathrooms Have Been Updated With Granite Countertops! Nice-sized Garage With Room For Your Lawnmower And Tools. Private Deck Overlooking The Woods! Super Convenient To Alexander High School, Groceries, I-20, And Douglasville. Don't Miss Out On This One!
- Listing 2** Introducing The Perfect Home For Your Family: A Remarkable 3-bedroom, 2-bath Gem Nestled On A Sprawling Half-acre Lot. With 1566 Square Feet Of Living Space And An Array Of Desirable Features, This Property Offers An Idyllic Lifestyle You Won't Want To Miss. Step Inside And Be Greeted By The Spaciousness And Warmth This Home Exudes. The Well-designed Layout Effortlessly Accommodates Your Family's Needs. The Three Generously Sized Bedrooms Provide Ample Space For Relaxation And Privacy, While The Two Bathrooms Offer Convenience And Comfort. Prepare To Be Amazed By The Large Garage, Providing Ample Room For Parking, Storage, And Even A Workshop. Imagine Having The Freedom To Pursue Your Hobbies Or Indulge In Your Passion For Cars Without Compromise. As You Explore Further, You'll Discover A Rear Deck, An Inviting Space Perfect For Outdoor Entertaining Or Simply Enjoying Peaceful Moments Surrounded By Nature. Picture Yourself Hosting Memorable Gatherings Or Savoring Quiet Evenings With Your Loved Ones Under The Stars. Nestled In A Serene And Tranquil Area, You'll Relish The Peace And Quiet This Neighborhood Provides. Enjoy The Blissful Escape From The Hustle And Bustle Of Everyday Life While Still Having The Convenience Of Easy Access To The Nearby Interstate, Ensuring Smooth Commutes And Exciting Adventures Just A Short Drive Away. When It Comes To Dining And Shopping, You'll Be Delighted By The Close Proximity To A Wide Array Of Restaurants And Shops. Indulge In Delectable Cuisines Or Explore The Latest Trends And Find All Your Essentials Just Moments From Your Doorstep. Don't Miss The Opportunity To Call This Exceptional Property Home. Embrace The Harmonious Blend Of Comfort, Convenience, And Tranquility That Awaits You. Schedule A Viewing Today And Unlock The Door To Your Dream Lifestyle
- Listing 3** Less Cash To Close For The Buyer!! Seller Is Offering \$6000 To Be Used Towards Seller Paid Closing Costs With Accepted Offer By 08/04/2023!!! Updated And Ready For You!! Freshly Painted Interior, New Lvp Flooring, New Carpet And Pad, New Lighting, New Deck Floor And Railing. First Floor Boasts A Huge Family Room With Cedar Accent, Rock Fireplace, New Carpet And Ceiling Fan; Large Family Size Kitchen With Tons Of Cabinets And Counter Space, Tile Floor, Walk In Pantry, Tile Backsplash And Stainless Steel Gas Range/oven, Dishwasher And Fan Hood. Plenty Of Room Upstairs With A Primary Suite, Flex Room With Built In Desk And Three Additional Bedrooms. Primary Suite Is 20'6 X 13'3 And Has Double Closets, Wood Flooring, Ceiling Fan And Private Bathroom With New Lighting. Hall Bath Has New Vanity, Faucet, Lighting, Lvp Flooring And Mirror. Upstairs Door With New Pella Storm Door Leads To A Beautiful View From The Second Floor Deck. Freshly Painted Walls, Ceilings And Trim Throughout. All New Interior And Exterior Door Knobs. Spacious Front Yard And Fenced Backyard.

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|------------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 6625 Pine Knotch Drive | 6371 Valhalla Dr | 4375 Miranda Ct | 3908 Nations Dr |
| 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. | -- | 0.66 ¹ | 0.95 ¹ | 0.44 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$240,000 | \$308,000 | \$215,000 |
| List Price \$ | -- | \$240,000 | \$308,000 | \$215,000 |
| Sale Price \$ | -- | \$240,000 | \$308,000 | \$215,000 |
| Type of Financing | -- | Conv. | Conv. | Conv. |
| Date of Sale | -- | 05/11/2023 | 06/29/2023 | 04/04/2023 |
| DOM · Cumulative DOM | -- · -- | 42 · 42 | 196 · 196 | 53 · 53 |
| Age (# of years) | 40 | 50 | 49 | 47 |
| 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 | Split Split Entry | Split Other | Split Other | Split Contemporary |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,182 | 1,266 | 1,605 | 1,288 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 5 | 5 | 5 | 5 |
| Garage (Style/Stalls) | Attached 2 Car(s) | None | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | No | No | Yes |
| Basement (% Fin) | 100% | 0% | 0% | 100% |
| Basement Sq. Ft. | 384 | -- | -- | 530 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.56 acres | 0.56 acres | 1.09 acres | 0.05 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |
| Net Adjustment | -- | -\$4,452 | -\$22,419 | -\$5,618 |
| Adjusted Price | -- | \$235,548 | \$285,581 | \$209,382 |

* 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** Fantastic Home In Sought After Location! This Home Has Partial Flooring Replacement. Discover A Bright And Open Interior With Plenty Of Natural Light And A Neutral Color Palette, Complimented By A Fireplace. Step Into The Kitchen, Complete With An Eye Catching Stylish Backsplash. Head To The Spacious Primary Suite With Good Layout And Closet Included. Additional Bedrooms Provide Nice Living Or Office Space. Good Primary Bathroom. Finally, The Backyard, A Great Space For Entertaining And Enjoying The Outdoors. Like What You Hear? Come See It For Yourself!
- Sold 2** Step Into This Well Maintain 3/2 And Enjoy The Many Upgrades. Located Close To Shopping And I-20 Makes This The Perfect First Time Buyer Home Or Investor Home. Featured Upgrades Include Updated Flooring On Main Level Including In The Kitchen As Well As Granite And Eat In Area. Both Bathrooms Have Been Updated As Well As Two Rooms In The Basement. The Master Suite Includes His And Her Closets As Well As An Updated Bath With Tiled Shower And Glass Door. Do Yourself A Favor And Explore This Amazing Property Today.
- Sold 3** Home Sweet Home! Classic Cedar Contemporary Two Story Design Allows For A Spacious 16 X 27 Ft Family Room On The First Level And A Huge 13 1/2 X 21 Ft Main Bedroom On The Second Floor. The Second Floor Also Boasts An Open Concept Large Kitchen And Dining Room. Two Additional Bedrooms And Two Full Bathrooms. Relax And Melt The Stress Away While You Enjoy Your Screen Porch Overlooking Your Private Fenced Backyard. All Of This Just Minutes Away From Shopping, Update To Listing: Seller Is Now Offering Up To \$5,000 In Seller Paid Closing Costs With An Accepted Offer By March 7, 2023. The Seller Is Also Having The Broken Window Panes Replaced On Monday February 27, 2023 Schools, Dining And I-20.. Make It Your Own With A Few Updates.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---------------------------------|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | NONE | | | |
| 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 | \$245,900 | \$245,900 |
| Sales Price | \$239,900 | \$239,900 |
| 30 Day Price | \$235,900 | -- |
| Comments Regarding Pricing Strategy | | |
| <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 6635 Pine Knotch Dr
Douglasville, GA 30135



Front

L2 6625 Pine Knotch Dr
Douglasville, GA 30135



Front

L3 3918 Nations Dr
Douglasville, GA 30135



Front

Sales Photos

S1 6371 Valhalla Dr
Douglasville, GA 30135



Front

S2 4375 Miranda Ct
Douglasville, GA 30135



Front

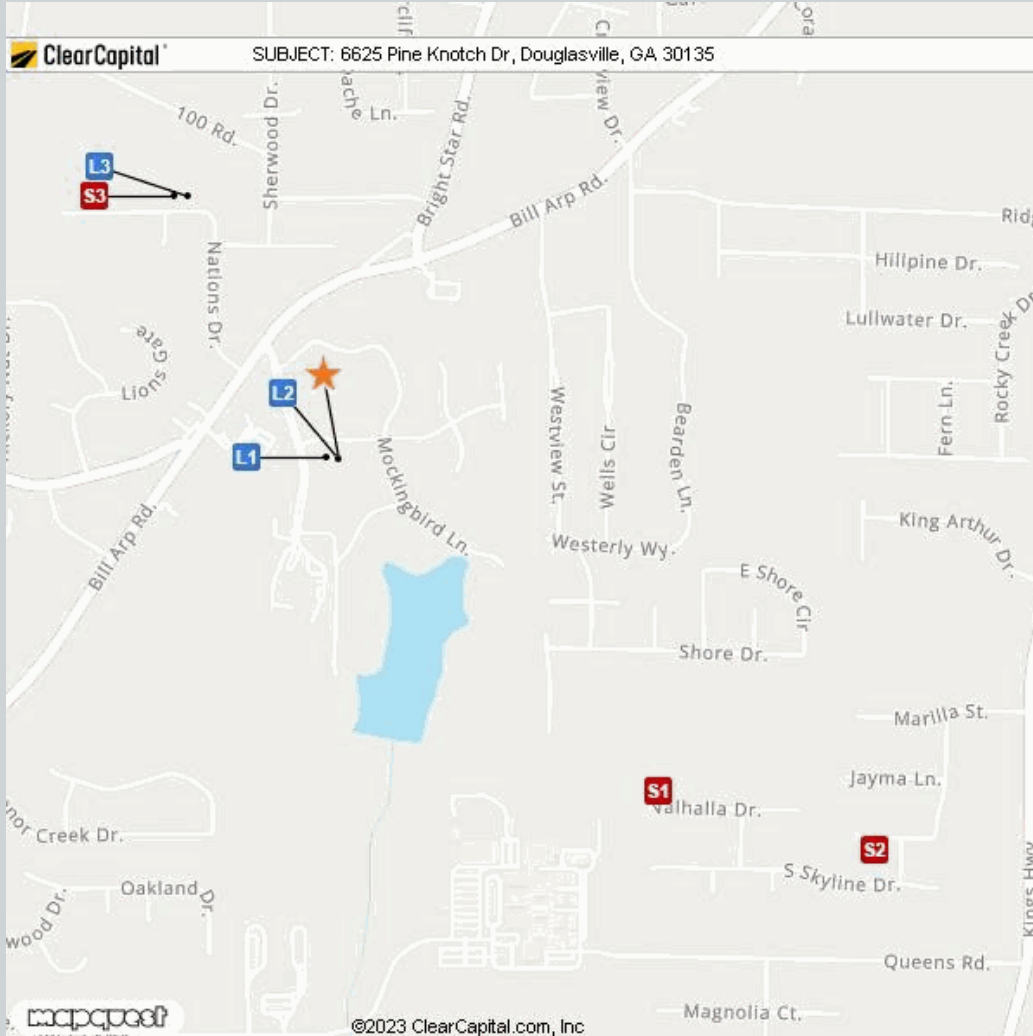
S3 3908 Nations Dr
Douglasville, GA 30135



Front

ClearMaps Addendum

Address ★ 6625 Pine Knotch Drive, Douglasville, GA 30135
Loan Number 54695 **Suggested List** \$245,900 **Suggested Repaired** \$245,900 **Sale** \$239,900



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 6625 Pine Knotch Drive, Douglasville, GA 30135 | -- | Parcel Match |
| L1 Listing 1 | 6635 Pine Knotch Dr, Douglasville, GA 30135 | 0.02 Miles ¹ | Parcel Match |
| L2 Listing 2 | 6625 Pine Knotch Dr, Douglasville, GA 30135 | 0.00 Miles ¹ | Parcel Match |
| L3 Listing 3 | 3918 Nations Dr, Douglasville, GA 30135 | 0.43 Miles ¹ | Parcel Match |
| S1 Sold 1 | 6371 Valhalla Dr, Douglasville, GA 30135 | 0.66 Miles ¹ | Parcel Match |
| S2 Sold 2 | 4375 Miranda Ct, Douglasville, GA 30135 | 0.95 Miles ¹ | Parcel Match |
| S3 Sold 3 | 3908 Nations Dr, Douglasville, GA 30135 | 0.44 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 | Trina Dowdy | Company/Brokerage | ATLANTAHOMESTEADS |
| License No | 266749 | Address | 6000 STEWART PKWY DOUGLASVILLE GA 30154 |
| License Expiration | 02/28/2027 | License State | GA |
| Phone | 7705724741 | Email | yourbroker@atlantahomesteads.com |
| Broker Distance to Subject | 2.20 miles | Date Signed | 08/04/2023 |

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.