

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 | 125 Laurel Green Court, Savannah, GA 31419 | Order ID | 9205963 | Property ID | 35173638 |
| Inspection Date | 03/09/2024 | Date of Report | 03/09/2024 | | |
| Loan Number | 54870 | APN | 11007C02013 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Chatham | | |

| Tracking IDs | | | | | |
|--------------------------|--------------------|----------------------|--------------------|--|--|
| Order Tracking ID | 3.8_CitiBPO_update | Tracking ID 1 | 3.8_CitiBPO_update | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

General Conditions

| | | | |
|---------------------------------------|-------------------------------|---------------------------|--|
| Owner | CATAMOUNT PROPERTIES 2018 LLC | Condition Comments | Subject appears to be in average condition with neighborhood and does not appear to be in need of repairs. |
| R. E. Taxes | \$3,268 | | |
| Assessed Value | \$64,160 | | |
| Zoning Classification | Residential RA | | |
| 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 | Subject is located in a suburban neighborhood of homes of similar age and style. There is high demand for homes and low supply of homes. |
| Local Economy | Slow | | |
| Sales Prices in this Neighborhood | Low: \$225700 High: \$437970 | | |
| Market for this type of property | Decreased 4 % in the past 6 months. | | |
| Normal Marketing Days | <90 | | |

Current Listings

| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|-------------------------------|------------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 125 Laurel Green Court | 173 Finn Cir | 121 Larchmont Dr | 232 Fontenot Dr |
| City, State | Savannah, GA | Savannah, GA | Savannah, GA | Savannah, GA |
| Zip Code | 31419 | 31419 | 31419 | 31405 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.95 ¹ | 0.49 ¹ | 1.56 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$275,000 | \$299,000 | \$275,000 |
| List Price \$ | -- | \$275,000 | \$299,000 | \$275,000 |
| Original List Date | | 02/01/2024 | 02/29/2024 | 02/08/2024 |
| DOM · Cumulative DOM | -- · -- | 37 · 37 | 9 · 9 | 30 · 30 |
| Age (# of years) | 27 | 24 | 54 | 18 |
| 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/Rambler | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,444 | 1,443 | 1,404 | 1,388 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 4 · 2 | 4 · 2 | 3 · 2 |
| Total Room # | 7 | 7 | 7 | 7 |
| Garage (Style/Stalls) | Attached 1 Car | Detached 1 Car | None | Attached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.19 acres | 0.14 acres | 0.33 acres | 0.14 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** Excellent Price On This Adorable Ranch Style 4 Bedroom, 2 Bath Home, Located In The Laurel Oaks Subdivision, Just Minutes Away From Berwick, Hwy 17, Pooler Parkway, I-516, Tanger Outlet, And Savannah/hilton Head International Airport. This Home Has A Brand-new Roof And Hvac System!! There Are 4 Spacious Bedrooms With 2 Full Bathrooms, A Living Room With A Brick Fireplace, Vaulted Ceilings With All New Light Fixtures, A Formal Dining Area, Vinyl Plank Flooring, An Updated Kitchen With Eat-in Area, A Walk-in Pantry, And A Laundry Room With Washer And Dryer Hook-ups. The Kitchen Has Been Updated And Has New Appliances (refrigerator, Dishwasher, Stove, And Microwave) That Will Remain With The Home. Large Privacy Fenced Backyard With Large Storage Shed. No Hoa, No City Taxes, No Flood, And Prime Location!!! This Deal Won't Last Long!!!
- Listing 2** Discover The Perfect Blend Of Comfort And Style In This Spacious 4 Bedroom, 2 Bathroom Home Offering 1, 404 Square Feet Of Open Concept Living Space. The Property Features 3 Generously Sized Bedrooms, In Addition To A Luxurious Master Bedroom And Bathroom. Enjoy The Peace Of Mind That Comes With A New Roof, New Windows, New Water Heater, And A Newer Hvac System. Step Inside To Find All New Flooring And A Fully Renovated Kitchen With Quartz Countertops And Stainless Steel Appliances. Outside, A Large Backyard With A Covered Patio Awaits, Providing Ample Space For Outdoor Enjoyment. Conveniently Located Just A Short Drive From Downtown Savannah And Pooler, This Home Offers The Ideal Balance Of Modern Living And Accessibility.
- Listing 3** Step Into The Lakes At Cottonvale, Where Classic Charm Meets Modern Comfort In This 3-bed, 2-bath Brick-front Home. The Living Room Welcomes You With Vaulted Ceilings And A Fireplace, Creating A Cozy Atmosphere. Enjoy Meals In The Sunny Dining Room With Sliders Leading To The Rear Patio. The Kitchen, Equipped With Stainless Steel Appliances And A Pantry, Offers Both Style And Functionality. Retreat To The Primary Suite, Featuring A Trey Ceiling And An En-suite Bath For Added Privacy. Outside, A Fully Fenced Yard Provides A Secure And Inviting Space.

Recent Sales

| | Subject | Sold 1 | Sold 2 | Sold 3 * |
|-------------------------------|------------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 125 Laurel Green Court | 225 Laurelwood Dr | 161 Laurel Green Ct | 109 Laurelwood Ln |
| City, State | Savannah, GA | Savannah, GA | Savannah, GA | Savannah, GA |
| Zip Code | 31419 | 31419 | 31419 | 31419 |
| Datasource | MLS | MLS | Public Records | MLS |
| Miles to Subj. | -- | 0.22 ¹ | 0.22 ¹ | 0.27 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$267,500 | \$299,900 | \$295,000 |
| List Price \$ | -- | \$267,500 | \$279,900 | \$295,000 |
| Sale Price \$ | -- | \$267,500 | \$270,000 | \$289,000 |
| Type of Financing | -- | Conventional | Fha | Conventional |
| Date of Sale | -- | 12/18/2023 | 01/31/2024 | 12/08/2023 |
| DOM · Cumulative DOM | -- · -- | 75 · 75 | 56 · 56 | 57 · 57 |
| Age (# of years) | 27 | 27 | 27 | 28 |
| 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/Rambler | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler | 1 Story Ranch/Rambler |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,444 | 1,392 | 1,624 | 1,280 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 4 · 2 | 3 · 2 |
| Total Room # | 7 | 7 | 7 | 7 |
| Garage (Style/Stalls) | Attached 1 Car | None | Attached 1 Car | Attached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.19 acres | 0.15 acres | 0.24 acres | 0.16 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | +\$6,620 | -\$10,475 | +\$65 |
| Adjusted Price | -- | \$274,120 | \$259,525 | \$289,065 |

* Sold 3 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** A/c But Accepting Back Up Offers!!! Introducing Your Dream Home! This Stunning 3 Bedroom, 2 Bathroom, 1 Story House Is The Perfect Blend Of Style And Comfort. With Its Eye-catching Design, This Property Is A True Standout In The Neighborhood. The Modern Kitchen Boasts Top-of-the-line Appliances And Is Perfect For Whipping Up Gourmet Meals. The Bedrooms Are All Generously Sized And The Bathrooms Are Sleek And Sophisticated. You'll Also Love The Spacious Backyard, Which Is Perfect For Outdoor Gatherings And Summer Bbqs. Don't Miss Out On The Opportunity To Make This Beautiful House Your Own! GLA +1560, garage +5000, lot size +60
- Sold 2** This newly remodeled home boasts four bedrooms, two bathrooms, and a cozy wood fireplace, perfect for those chilly evenings. Enjoy the convenience of the proximity to I-95, Pooler, Savannah, and Richmond Hill. Ideal for anyone seeking a blend of modern comfort and easy access to bustling areas! Schedule your appointment today! GLA -5400, beds -5000, lot size -75
- Sold 3** Location! Location! Location! This 3 bedroom 2 bath completely remodeled home is located within minutes of Pooler, within 15 minutes of downtown Savannah, and within minutes of I-16. This home features an updated kitchen with new cabinets, new countertops, new flooring, new lighting, stainless appliances, and a large walk in pantry. This home also features a modern main bedroom and in suite bath with tile shower, and modern vanity. All appliances included even the washer and dryer! This home is move in ready and a must see! Age +100, GLA +4920, garage -5000, lot size +45

Subject Sales & Listing History

| | | | | | | | |
|--|------------------------------|---|-------------------------|------------------|--------------------|---------------------|---------------|
| Current Listing Status | Currently Listed | Listing History Comments | | | | | |
| Listing Agency/Firm | NorthGroup Real Estate, Inc. | Subject has been listed and sold 1 time on 08/16/23 for 208k. Subject was then listed for sale 10/05/23 for \$275,000. Price was reduced to \$274,500 before expiring. Then it was relisted for 279,900 reduced to 279,800 then going under contract 02/10/24. The contract did not make it to closing and is now back on the market and is active. | | | | | |
| Listing Agent Name | Robin Ferreira | | | | | | |
| Listing Agent Phone | 912-226-2646 | | | | | | |
| # 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 |
| 08/03/2023 | \$225,000 | -- | -- | Sold | 08/16/2023 | \$208,000 | MLS |
| -- | -- | -- | -- | Sold | 08/16/2023 | \$208,000 | Tax Records |
| 10/05/2023 | \$275,000 | 02/23/2024 | \$279,800 | Pending/Contract | 02/10/2024 | \$279,800 | MLS |

Marketing Strategy

| | As Is Price | Repaired Price |
|--|-------------|----------------|
| Suggested List Price | \$289,065 | \$289,065 |
| Sales Price | \$289,065 | \$289,065 |
| 30 Day Price | \$284,065 | -- |
| Comments Regarding Pricing Strategy | | |
| Based on the sold comps, I would recommend a list price of \$289,065. If it doesn't sell in 30 days, then I suggest a price adjustment to \$284,065 to trigger the sale. | | |

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



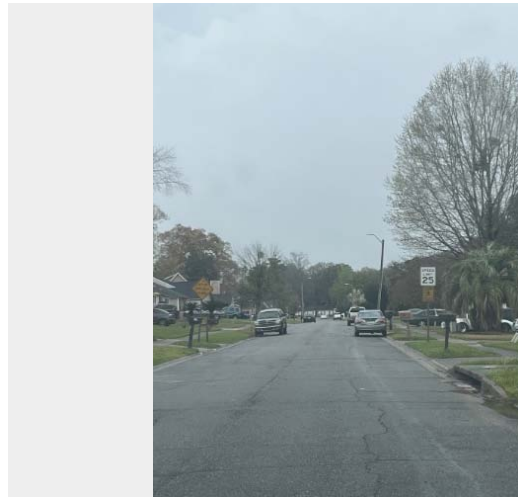
Front



Address Verification



Street



Street

Listing Photos

L1 173 Finn Cir
Savannah, GA 31419



Front

L2 121 Larchmont Dr
Savannah, GA 31419



Front

L3 232 Fontenot Dr
Savannah, GA 31405



Front

Sales Photos

S1 225 Laurelwood Dr
Savannah, GA 31419



Front

S2 161 Laurel Green Ct
Savannah, GA 31419



Front

S3 109 Laurelwood Ln
Savannah, GA 31419



Front

ClearMaps Addendum

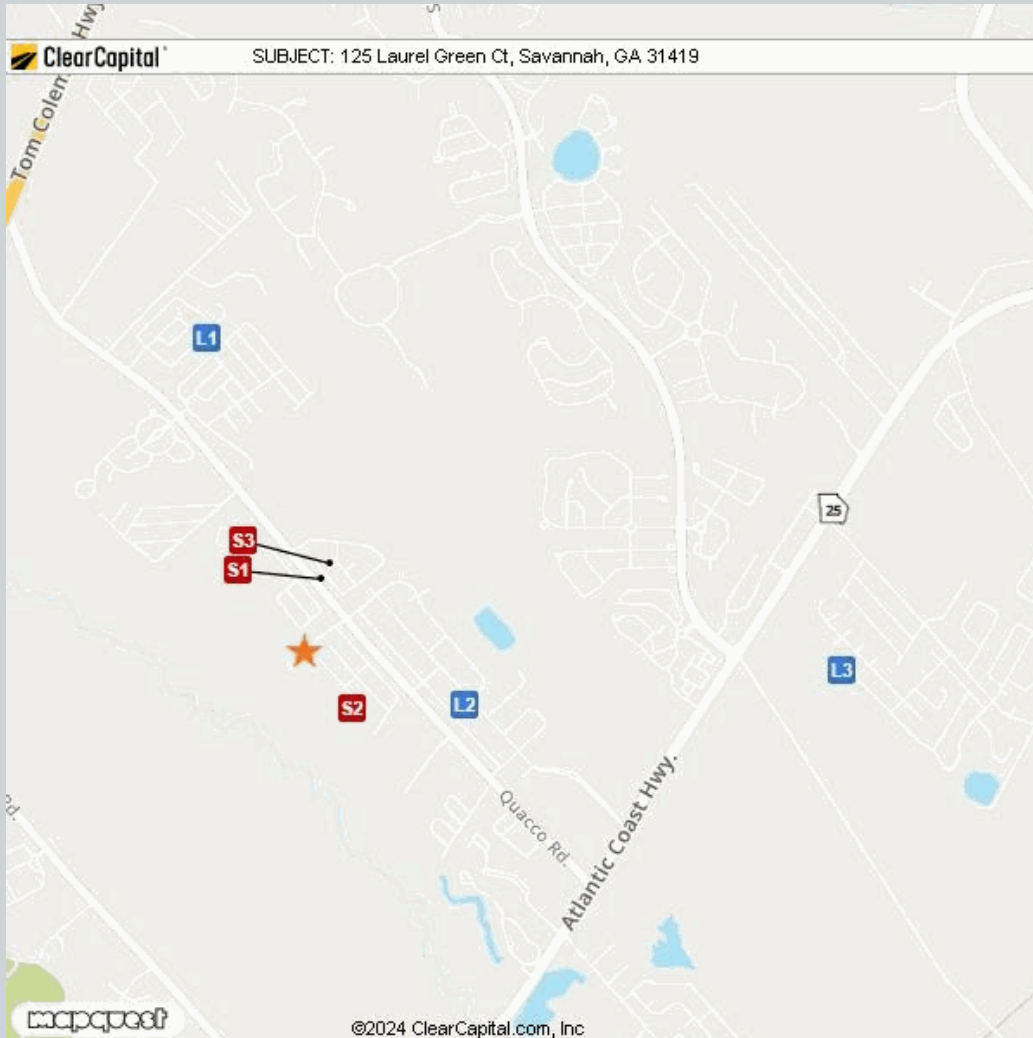
Address ★ 125 Laurel Green Court, Savannah, GA 31419

Loan Number 54870

Suggested List \$289,065

Suggested Repaired \$289,065

Sale \$289,065



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 125 Laurel Green Court, Savannah, GA 31419 | -- | Parcel Match |
| L1 Listing 1 | 173 Finn Cir, Savannah, GA 31419 | 0.95 Miles ¹ | Parcel Match |
| L2 Listing 2 | 121 Larchmont Dr, Savannah, GA 31419 | 0.49 Miles ¹ | Parcel Match |
| L3 Listing 3 | 232 Fontenot Dr, Savannah, GA 31405 | 1.56 Miles ¹ | Parcel Match |
| S1 Sold 1 | 225 Laurelwood Dr, Savannah, GA 31419 | 0.22 Miles ¹ | Parcel Match |
| S2 Sold 2 | 161 Laurel Green Ct, Savannah, GA 31419 | 0.22 Miles ¹ | Parcel Match |
| S3 Sold 3 | 109 Laurelwood Ln, Savannah, GA 31419 | 0.27 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 Grekousis | Company/Brokerage | LPT REALTY |
| License No | 425473 | Address | 8001 Chatham Center Dr Savannah GA 31405 |
| License Expiration | 12/31/2026 | License State | GA |
| Phone | 9124338239 | Email | jamesgreko@gmail.com |
| Broker Distance to Subject | 6.55 miles | Date Signed | 03/09/2024 |

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.