

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	220 Longleaf Circle, Pooler, GA 31322	Order ID	8940102	Property ID	34628856
Inspection Date	09/25/2023	Date of Report	09/25/2023		
Loan Number	54886	APN	51010A01032		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	09.22.23 BPO Request	Tracking ID 1	09.22.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	TOKYA BUTLER SHUFORD	Condition Comments The home was currently under going repairs at the time of inspection, other than that appears the subject to be in average condition to the homes in the neighborhood.
R. E. Taxes	\$1,843	
Assessed Value	\$76,760	
Zoning Classification	Residential R1A	
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 desirable neighborhood surrounded by homes of similar quality and construction.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$205000 High: \$426990	
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	220 Longleaf Circle	238 Harmony Blvd	129 Timberland Gap Rd	109 Ashwood Dr
City, State	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
Zip Code	31322	31322	31322	31322
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.62 ¹	0.37 ¹	0.68 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$244,000	\$299,000
List Price \$	--	\$315,000	\$244,000	\$299,000
Original List Date		08/09/2023	09/01/2023	09/13/2023
DOM · Cumulative DOM	-- · --	47 · 47	24 · 24	12 · 12
Age (# of years)	23	13	23	23
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 Traditional	2 Stories Traditional	1 Story Ranch/Rambler	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,339	1,620	1,593	1,282
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.32 acres	0.19 acres	0.40 acres	0.27 acres
Other	--	--	--	--

* 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** Welcome To This Delightful 2-story Residence Nestled In The Sought-after Harmony Community. Boasting 3 Spacious Bedrooms And 2.5 Baths, This Home Offers A Comfortable Living Experience. As You Step Inside The Open Floor Plan Greeted By Recessed Lights And Elegant Wood Plank Flooring Throughout The Main Areas. Ample Wood Cabinetry, Breakfast Bar, Backsplash, And French Back Door In The Eat-in Kitchen. A Convenient Half Bath Downstairs. Upstairs The Owner's Suite Beckons With A Generously Sized Walk-in Closet And An En-suite Bath Featuring A Relaxing Garden Tub And Double Sinks. Two More Bedrooms Provide Space And Comfort, While A Study/office Corner Offers A Dedicated Workspace. Outside The Private Fenced Backyard Is A True Retreat With An Expansive Concrete Patio For Hosting Barbecues And Outdoor Gatherings. Conveniently Located Near Pooler Parkway And I-16.
- Listing 2** One Of The Larger Lots In Pine Barren Plantation, This Cul De Sac Home Stands Out Above The Rest! This Property Offers 3 Bedrooms, 2 Bathrooms, Updated Flooring, New Air Conditioner, Recessed Lighting In Kitchen, An Enormous Fenced-in Backyard With Oversized Drive Through Gate, And Proximity To All Of The Great Shopping, Restaurants, And Recreation That Pooler Has To Offer. Convenient Location And Move In Ready!
- Listing 3** Lovely, Well-maintained, Split Floorplan Single-story 3 Bedroom/2 Bathroom/2 Car Garage Home W/ Screened-in Porch, Laundry Room, Fenced-in Backyard & Shed W/ Built-in Storage/electricity. Open Plan Living Room W/ High Ceilings & Charming Eat-in Kitchen Overlooking Garden W/ Fruit Trees/bushes – Lemon, Grapefruit, Plum, Apple, Banana, Blueberries/strawberries. New Roof, Newly Renovated Kitchen W/ Extra Tall Cabinets, Granite Countertops & New Appliances, New Fireplace, New Fixtures & Updated Hvac! The Master Bedroom Has An En Suite Bathroom & Large Walk-in Closet; The 2nd & 3rd Bedrooms Share A Terrifically Stylish Bathroom W/ A Designer Glass Top-mounted Sink & Floor To Ceiling Window. The Beautifully Landscaped Garden Has A Privacy Fence, Custom Built-in Firepit, Lawn Sprinkler System & Nifty Circular Clothesline For Eco-friendly Clothes Drying! Full Of Natural Light, Located In A Quiet Neighborhood Conveniently Near Shopping, Restaurants, Schools, I-16 Hwy. A Must See.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	220 Longleaf Circle	231 Longleaf Cir	132 Longleaf Cir	117 Longleaf Cir
City, State	Pooler, GA	Pooler, GA	Pooler, GA	Pooler, GA
Zip Code	31322	31322	31322	31322
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.18 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$275,000	\$259,900
List Price \$	--	\$285,000	\$275,000	\$259,900
Sale Price \$	--	\$265,000	\$280,000	\$257,500
Type of Financing	--	Fha	Cash	Conventional
Date of Sale	--	09/11/2023	06/28/2023	08/10/2023
DOM · Cumulative DOM	-- · --	68 · 68	20 · 20	58 · 58
Age (# of years)	23	24	27	31
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 Traditional	1 Story ranch	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,339	1,354	1,344	1,240
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.32 acres	0.22 acres	0.21 acres	0.19 acres
Other	--	--	--	--
Net Adjustment	--	-\$50	+\$85	+\$8,965
Adjusted Price	--	\$264,950	\$280,085	\$266,465

* Sold 2 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** Step inside this charming 3 bedroom 2 bath home and be greeted by a spacious living room with a fireplace just to the side. Indulge in the serenity of the covered back porch, with a storage building for your yard equipment. Situated in a prime location, this home offers the best of both worlds – close proximity to a variety of shopping developments while still enjoying a peaceful retreat away from the traffic. Discover the charm of Pooler, GA, with its vibrant community and convenient amenities just moments away. Age +100, GLA -450, lot size +300
- Sold 2** Well Maintained Home That Is Perfect For You & Ready For Move-In! NEW Interior Paint! NEW LVP Flooring! Updated Kitchen! Privacy Fence Backyard Perfect For Entertaining! Spacious Floorplan With Vaulted Ceilings! Convenient To All Westside Locations & Employments! Come See Today! Age +400, GLA -150, lot size +165
- Sold 3** Welcome to this charming 3-bedroom, 2-bathroom, 1240 sqft brick bungalow in Pooler, GA. This home offers a cozy and inviting atmosphere, perfect for creating lasting memories. The large fenced yard provides ample space for outdoor activities and ensures privacy. With a convenient location, you'll have easy access to nearby shopping and recreational opportunities. Don't miss the opportunity to own this cute home that combines comfort, style, and a fantastic location. Age +800, GLA +2970, garage +5000, lot size +195

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject has been listed and sold 1 times.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# 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
10/13/2022	\$270,000	12/02/2022	\$270,000	Sold	12/21/2022	\$265,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$280,085	\$280,085
Sales Price	\$280,085	\$280,085
30 Day Price	\$275,085	--
Comments Regarding Pricing Strategy		
I would recommend a list price or \$280,085. If it does not sell within 30 days then I would recommend a price adjustment of 5k to \$275,085.		

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



Front



Address Verification



Street



Street

Listing Photos

L1 238 Harmony Blvd
Pooler, GA 31322



Front

L2 129 Timberland Gap Rd
Pooler, GA 31322



Front

L3 109 Ashwood Dr
Pooler, GA 31322



Front

Sales Photos

S1 231 Longleaf Cir
Pooler, GA 31322



Front

S2 132 Longleaf Cir
Pooler, GA 31322



Front

S3 117 Longleaf Cir
Pooler, GA 31322



Front

ClearMaps Addendum

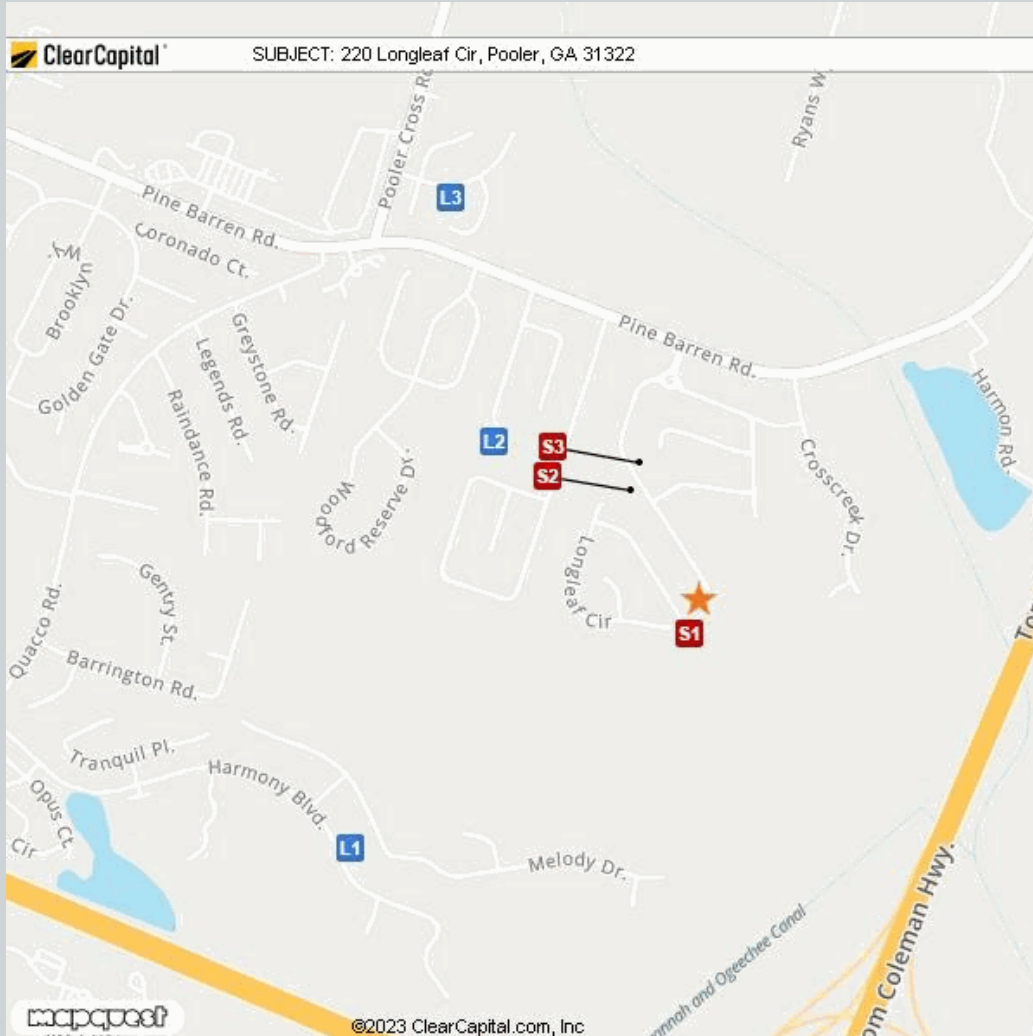
Address ★ 220 Longleaf Circle, Pooler, GA 31322

Loan Number 54886

Suggested List \$280,085

Suggested Repaired \$280,085

Sale \$280,085



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	220 Longleaf Circle, Pooler, GA 31322	--	Parcel Match
L1 Listing 1	238 Harmony Blvd, Pooler, GA 31322	0.62 Miles ¹	Parcel Match
L2 Listing 2	129 Timberland Gap Rd, Pooler, GA 31322	0.37 Miles ¹	Parcel Match
L3 Listing 3	109 Ashwood Dr, Pooler, GA 31322	0.68 Miles ¹	Parcel Match
S1 Sold 1	231 Longleaf Cir, Pooler, GA 31322	0.05 Miles ¹	Parcel Match
S2 Sold 2	132 Longleaf Cir, Pooler, GA 31322	0.18 Miles ¹	Parcel Match
S3 Sold 3	117 Longleaf Cir, Pooler, GA 31322	0.21 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	Fathom Realty
License No	425473	Address	8001 Chatham Center Dr Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9312034128	Email	jamesgreko@gmail.com
Broker Distance to Subject	5.96 miles	Date Signed	09/25/2023

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.