by ClearCapital

report.

## 3010 IMPERIAL COURT W

ATLANTA, GA 30311

\$315,000 • As-Is Value

55007

Loan Number

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

Address Inspection Date Loan Number Borrower Name	3010 Imperial Court W, Atlanta, GA 30311 09/14/2023 55007 Catamount Properties 2018 LLC	Order ID Date of Report APN County	8924693 09/14/2023 14 0231 LL2 Fulton	Property ID	34586264
Tracking IDs					
Order Tracking ID	09.13.23 BPO Request	Tracking ID 1	09.13.23 BPO	Request	
Tracking ID 2		Tracking ID 3			

### **General Conditions**

Owner	Howard April Noel	Condition Comments
R. E. Taxes	\$1,010	Based on exterior observation, subject property is in Average
Assessed Value	\$89,240	condition. No immediate repair or modernization required.
Zoning Classification	Residential	
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	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

### Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments
Local Economy	Stable	The subject is located in a suburban neighborhood with stable
Sales Prices in this Neighborhood	Low: \$232,000 High: \$393,600	property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

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### **Current Listings**

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	3010 Imperial Court W	3108 Cherry Blossom Lane	3753 Hempstead Way	1703 Laurelwood Drive
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30311	30344	30331	30311
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.82 1	1.58 <sup>1</sup>	1.70 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,900	\$349,900	\$325,000
List Price \$		\$289,900	\$320,000	\$325,000
Original List Date		08/24/2023	07/21/2023	09/03/2023
DOM · Cumulative DOM	·	20 · 21	54 · 55	10 · 11
Age (# of years)	18	59	4	68
Condition	Average	Average	Average	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	2 Stories Colonial	1 Story Ranch	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,210	1,926	1,755	2,136
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 2	3 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.		900		
Pool/Spa				
Lot Size	0.03 acres	0.32 acres	0.16 acres	0.29 acres
Other	None	None	None	None

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

Listing 1 Adjustments:,Bed:0,Bath:0,HBath:1000,GLA:\$5680,Age:\$1025,Garage:\$-4000,Lot:\$-580,Total Adjustment:\$3125,Net Adjustment Value:\$293025 Fair market property, similar in bed count and condition to the subject.

Listing 2 Adjustments:,Bed:0,Bath:0,HBath:1000,GLA:\$9100,Age:\$-350,Garage:\$-4000,Lot:\$-260,Total Adjustment:\$5490,Net Adjustment Value:\$325490 Fair market property, similar in bath count and condition to the subject.

Listing 3 Adjustments: Condition: \$-8500, Bed: 4000, Bath: 0, HBath: 1000, GLA: \$1480, Age: \$1250, Garage: \$-2000, Lot: \$-520, Total Adjustment: \$-3290,Net Adjustment Value:\$321710 Fair market property, similar in GLA and bath count to the subject.

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### **3010 IMPERIAL COURT W**

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As-Is Value

### **Recent Sales**

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3010 Imperial Court W	2382 Cherry Blossom Drive	3170 Imperial Circle	3346 Cascade Parc Boulevard
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30311	30331	30311	30311
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.74 1	0.06 1	0.27 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$275,000	\$314,500	\$340,000
List Price \$		\$275,000	\$314,500	\$320,000
Sale Price \$		\$290,000	\$314,500	\$328,000
Type of Financing		Conventional	Conventional	Conventional
Date of Sale		07/10/2023	12/20/2022	02/28/2023
DOM $\cdot$ Cumulative DOM	·	74 · 74	33 · 33	174 · 174
Age (# of years)	18	33	16	5
Condition	Average	Average	Good	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	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,210	1,600	2,100	2,418
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 1 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	5	7	6
Garage (Style/Stalls)	None	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.03 acres	0.6 acres	0.03 acres	0.03 acres
Other	None	None	None	None
Net Adjustment		+\$17,435	-\$10,300	-\$4,485
Adjusted Price		\$307,435	\$304,200	\$323,515

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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### Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Adjustments:,Bed:4000,Bath:2000,HBath:0,GLA:\$12200,Age:\$375,Lot:\$-1140,Total Adjustment:17435,Net Adjustment Value:\$307435 Fair market property, inferior in GLA and bed count to the subject.
- **Sold 2** Adjustments:Condition:\$-8500,Bed:0,Bath:0,HBath:0,GLA:\$2200,Garage:\$-4000,Total Adjustment:-10300,Net Adjustment Value:\$304200 Fair market property, similar in lot and style to the subject.
- **Sold 3** Adjustments:,Bed:4000,Bath:0,HBath:0,GLA:\$-4160,Age:\$-325,Garage:\$-4000,Total Adjustment:-4485,Net Adjustment Value:\$323515 Fair market property, similar in style and condition to the subject.

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### Subject Sales & Listing History

Current Listing S	tatus	Not Currently L	isted	Listing Histor	y Comments		
Listing Agency/F	ïrm			None Noted	l		
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	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	\$320,000	\$320,000
Sales Price	\$315,000	\$315,000
30 Day Price	\$310,000	

#### **Comments Regarding Pricing Strategy**

The distance guideline was expanded up to 2 miles in order to locate a comparable that would support the subject's GLA, Age and Condition. GLA, year built and lot size tolerances for comparable were expanded in order to locate comparables that were supportive of the subject GLA and other attributes. In order to include comparable to reinforce the subject's GLA and other attributes, the sold comparable search was broadened to 12 months time. Due to limited comps in the area,list comp were used despite not bracketing the gla as they are still considered to be reliable comparable. Due to limited comps in the area, list comp were used despite not bracketing the lot as they are still considered to be reliable comparable. Comparable S1 and S3 received multiple offers which resulted in an increased final sale price relative to list price. Subject details were taken from tax record . Comparable condition was verified by MLS comments and interior pics. Garage count was verified by MLS comments and pics. Subject is located closer to the main road and commercial area. This however, will not have an effect on value . More weight has been given to CS3 and LC2 which are similar in GLA and maintain the overall value and structure related to the subject

### **3010 IMPERIAL COURT W**

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### 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.

## DRIVE-BY BPO by ClearCapital

## 3010 IMPERIAL COURT W

ATLANTA, GA 30311

**55007 \$315,000** Loan Number • As-Is Value

## **Subject Photos**



Front



Address Verification



Street

by ClearCapital

### **3010 IMPERIAL COURT W**

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### 55007 Loan Number

\$315,000 As-Is Value

## **Listing Photos**

3108 Cherry Blossom Lane L1 Atlanta, GA 30344



Front



3753 Hempstead Way Atlanta, GA 30331





L3

1703 Laurelwood Drive Atlanta, GA 30311



Front

by ClearCapital

### **3010 IMPERIAL COURT W**

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**Sales Photos** 

S1 2382 Cherry Blossom Drive Atlanta, GA 30331



Front





Front



3346 Cascade Parc Boulevard Atlanta, GA 30311



Front

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### **3010 IMPERIAL COURT W**

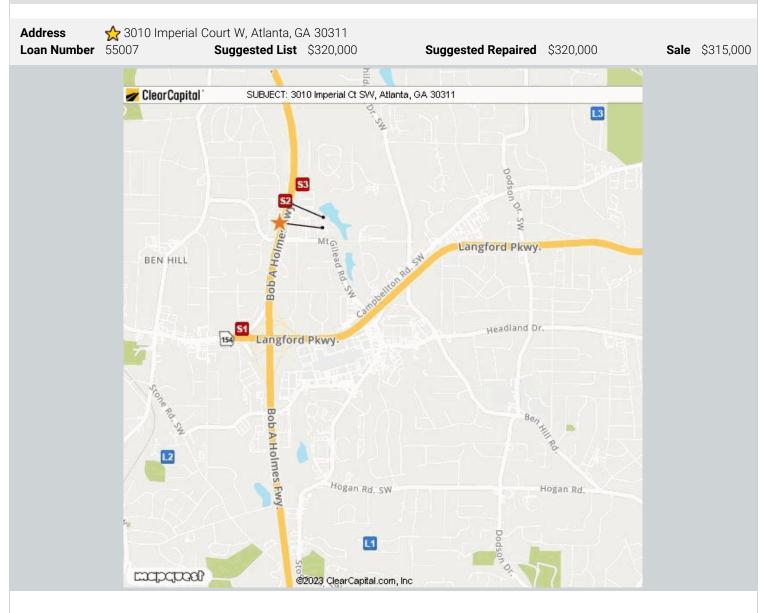
ATLANTA, GA 30311

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### ClearMaps Addendum



	Comparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	3010 Imperial Court W, Atlanta, GA 30311		Parcel Match
Ľ	Listing 1	3108 Cherry Blossom Lane, Atlanta, GA 30344	1.82 Miles 1	Parcel Match
L	Listing 2	3753 Hempstead Way, Atlanta, GA 30331	1.58 Miles 1	Parcel Match
L	Listing 3	1703 Laurelwood Drive, Atlanta, GA 30311	1.70 Miles 1	Parcel Match
St	Sold 1	2382 Cherry Blossom Drive, Atlanta, GA 30331	0.74 Miles 1	Parcel Match
SZ	Sold 2	3170 Imperial Circle, Atlanta, GA 30311	0.06 Miles 1	Parcel Match
S	Sold 3	3346 Cascade Parc Boulevard, Atlanta, GA 30311	0.27 Miles 1	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

### **3010 IMPERIAL COURT W**

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### 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.

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### 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.

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### 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.

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**55007** \$31: Loan Number • As-I

\$315,000 • As-Is Value

### **Broker Information**

Broker Name	Melissa Hylton	Company/Brokerage	Home Realty
License No	256607	Address	1916 Harbin Rd SW Atlanta GA 30311
License Expiration	09/30/2026	License State	GA
Phone	4044516891	Email	Hyltoneval@gmail.com
Broker Distance to Subject	0.92 miles	Date Signed	09/14/2023

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 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 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 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 conclusions in 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, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the subject property or of the present owners or occupants of the subject property or on any other basis prohibited by Iaw. 8) I maintain errors and omissions insurance, to the extent required by state Iaw, 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.