

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	504 Vinson Avenue, Savannah, GA 31404	Order ID	9205963	Property ID	35173642
Inspection Date	03/09/2024	Date of Report	03/09/2024		
Loan Number	55067	APN	20039 02062		
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 need repairs.
R. E. Taxes	\$2,644	
Assessed Value	\$77,560	
Zoning Classification	Residential RBC	
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	Urban	Neighborhood Comments Subject is located in an urban neighborhood and is surrounded by homes of similar age and style.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$191250 High: \$380900	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	504 Vinson Avenue	1846 Greenville St	2231 Causton Bluff Rd	2015 New York Ave
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31404	31404	31404	31404
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.67 ¹	0.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$285,000	\$349,900
List Price \$	--	\$310,000	\$285,000	\$349,900
Original List Date		12/01/2023	10/20/2023	03/07/2024
DOM · Cumulative DOM	-- · --	99 · 99	141 · 141	2 · 2
Age (# of years)	12	12	79	70
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,288	1,120	1,352	1,435
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	4 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.09 acres	0.20 acres	0.21 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** Cozy 3 Bedroom 2 Bath Home With Front Porch! This Beauty Thoughtfully Has Been Updated With Fresh New Paint, Contemporary Light Fixtures, All New Vinyl Plank Flooring In Living Areas And New Carpets In Bedrooms To Name A Few. Earth Craft Home Offers 2 Spacious Living Areas With Vaulted Ceilings, Split Floor Plan, Kitchen With Breakfast Bar And New Stainless-steel Appliances. Enjoy Summer Breezes On Your Front And Back Covered Porches, Separate Storage Building, Brick Paver 2 Car Parking Pad. Excellent Location, Just Minutes To Downtown Savannah, Tybee Island And Truman Parkway. Don't Miss This Rare Opportunity, Call Your Favorite Agent Today!
- Listing 2** Looking For An Investment Property That Is Already Renovated And Cash Flows? Look No Further! This Refreshed Bungalow Offers Everything You Need To Add To Your Portfolio. The Welcoming Front Porch Leads To A Living Room With New Vinyl Plank Flooring. The Kitchen Has Granite Countertops With A Backsplash And New Stainless Steel Appliances. The Bedrooms Have A Split Floor Plan With The Largest Bedroom In The Back Of The Home As Well As A Flex Space Off The Kitchen. The Other Two Bedrooms Are On The Other Side Of The Home Off The Hall With A Full Bathroom And Laundry Off The Hall. Both Bathrooms Have Been Updated. Expansive .20 Acre Lot And Shed In Backyard. Carport Makes For Easy Parking. Tenants In Place Until September 1, 2024 With Rent Of \$2100/month.
- Listing 3** You'll Love The Timeless Charm Coupled With The Modern Updates That This Home As To Offer. Located Just Minutes Away From The Downtown Historic District And All Of The Conveniences Of Mid-town Living. Built In 1954, This Home Has A Nice Blend Of Vintage Allure And Modern Sophistication. Enter Through The Home's Original Mid-century Door To Discover Solid Hardwood Floors And Wood Mantle That Echo The Home's History. The Heart Of The Home Lies In Its Updated Kitchen Adorned With Sleek Shaker Cabinets And Warm Butcher Block Countertops, Offering Both Style And Functionality. The 4 Bedrooms Allow Ample Room For Relaxation And Rejuvenation. Outside, A Large Fenced Backyard Invites Endless Opportunities For Outdoor Enjoyment And Entertaining. Don't Miss The Chance To Own A Piece Of History With All The Comforts Of Contemporary Living In This Charming Mid-century Avondale Home.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	504 Vinson Avenue	315 Forrest Ave	1918 Clemson St	308 Gordonston Ave
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31404	31404	31404	31404
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.25 ¹	0.27 ¹	0.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$299,500	\$310,000
List Price \$	--	\$295,000	\$299,500	\$310,000
Sale Price \$	--	\$295,000	\$299,500	\$300,000
Type of Financing	--	Fha	Va	Conventional
Date of Sale	--	02/23/2024	11/20/2023	09/06/2023
DOM · Cumulative DOM	-- · --	24 · 24	41 · 41	37 · 37
Age (# of years)	12	74	71	106
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 Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
# Units	1	1	1	1
Living Sq. Feet	1,288	1,088	1,590	1,380
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 2	2 · 1
Total Room #	6	6	6	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.10 acres	0.20 acres	0.14 acres	0.16 acres
Other	--	--	--	--
Net Adjustment	--	+\$17,050	-\$8,220	+\$16,550
Adjusted Price	--	\$312,050	\$291,280	\$316,550

* 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** Freshly Renovated Twickenham Gem W/two Front Porches Just Minutes From The Fun Of Downtown Savannah. Mechanically And Cosmetically Updated While Keeping The Original Charm. New Roof, Hvac And Tankless Water Heater. New Kitchen Cabinets, Granite Counters, Appliances And Large Format Tile. Bath Upgraded With Custom Tile Shower Surround / Floors, Professionally Refinished Tub Along W New Lights / Fixtures. Freshly Sanded / Refinished Hardwood Floors Brought Back To The Days When The Home Was Built, New Paint In And Out, All New Light Fixtures With Many Featuring Dimmers. It Appears The Previous Owner Had Recently Installed Blown In Attic Insulation. The Property Also Offers A 500 Sq Foot Plus Two Car Detached Garage (as-is), And Sits On A Generous 1/5 Of An Acre Lot That Also Features Back Yard Access With A Good Sized Concrete Pad Perfect For A Rv Storage Or Simply A Great Space For Outdoor Living. Age +6200, GLA +6000, baths +5000, lot size -150
- Sold 2** Located In The Desirable Twickenham Neighborhood Adjacent To Downtown Savannah; This 4 Bed, 2 Bath Home Stands Ready Waiting For You To Move Right In! Enter Down A Walkway Lined W/ Mature Amaryllis And Enjoy Fragrant Gardenia And Jasmine Outside Your Front Door. Inside, Open & Inviting Floor Plan Is Drenched W/ Natural Light & Spacious Enough For Everyone! Split Bedroom Floor Plan Makes This Home Perfectly Suited To Family Life, Roommates, Or Multi-generational Living. Updated Kitchen Features Ss Appliances, Shaker Style Cabinets, Large Pantry & Counter Space Galore! Fully Fenced Back Yard W/ Storage Shed& Large Deck Perfect For Entertaining. Convenient Location Is Two Miles From Downtown (city Hall) & 20 Minutes To Tybee Island. You Are Also Minutes From Target, Whole Foods, Kroger, Planet Fitness, Eastern Wharf Development. Accessibility To The Truman Parkway Leaves Midtown & South Savannah A Quick Drive Away. Washer And Dyer Included, Just Bring Your Boxes And Move Right In! Age +5900, GLA -9060, beds -5000, lot size -60
- Sold 3** Not Only Is This Remarkable Gordonston Bungalow Style Home On The Market For The First Time In Over 20 Years, It's One Of The Very First Homes Built In This Quaint And Desirable Savannah Neighborhood. The Home Definitely Needs A Good Share Of Care And Attention, But It Has So Much Going For It, Including Original Hardwood Floors, A Large Attic (with Built In Stairs), A Sunroom That Could Be Converted Into An Additional Bathroom, An Optional Third Room, A 6 Year Old Roof, A Deck, And A Spacious Yard -the Right Hands Can Turn This One Into A Real Charmer. Let's Not Mention That The Home Is Minutes Away From Downtown Savannah And Seconds From The Lush Canopied Juliette Low Park. The Value Is In The Location Itself! The Home Has A Termite Bond. Age +9400, GLA -2760, beds/baths +10000, lot size -90

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject is currently listed on the market.				
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
03/01/2024	\$349,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$316,550	\$316,550
Sales Price	\$316,550	\$316,550
30 Day Price	\$311,550	--
Comments Regarding Pricing Strategy		
Based on the current market conditions, I recommend a list price of \$316,550. If it does not sell within 30 days, then I suggest a price reduction to \$311,550.		

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.

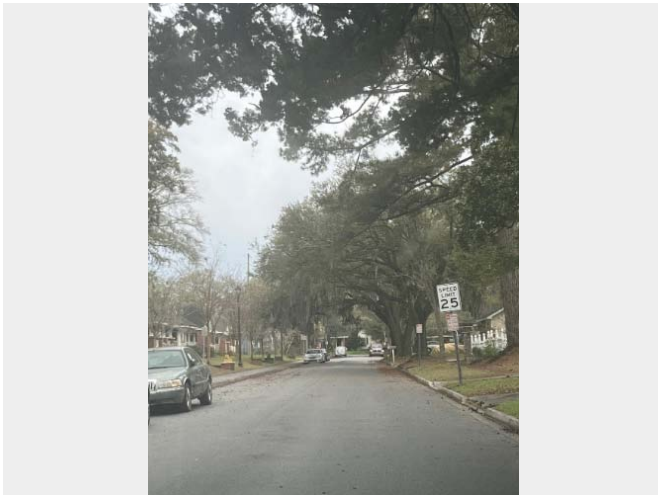
Subject Photos



Front



Address Verification



Street



Street

Listing Photos

L1 1846 Greenville St
Savannah, GA 31404



Front

L2 2231 Causton Bluff Rd
Savannah, GA 31404



Front

L3 2015 New York Ave
Savannah, GA 31404



Front

Sales Photos

S1 315 Forrest Ave
Savannah, GA 31404



Front

S2 1918 Clemson St
Savannah, GA 31404



Front

S3 308 Gordonston Ave
Savannah, GA 31404



Front

ClearMaps Addendum

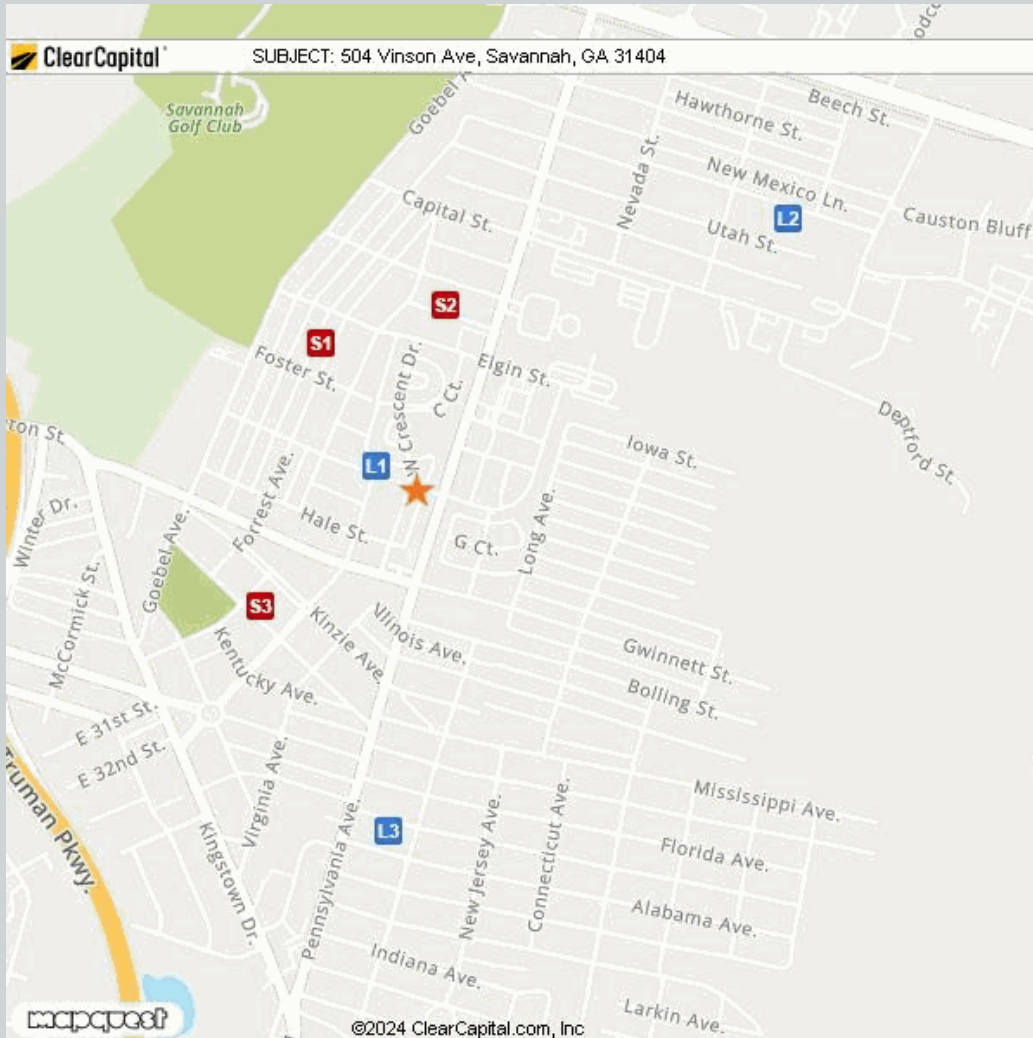
Address ★ 504 Vinson Avenue, Savannah, GA 31404

Loan Number 55067

Suggested List \$316,550

Suggested Repaired \$316,550

Sale \$316,550



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	504 Vinson Avenue, Savannah, GA 31404	--	Parcel Match
L1 Listing 1	1846 Greenville St, Savannah, GA 31404	0.07 Miles ¹	Parcel Match
L2 Listing 2	2231 Causton Bluff Rd, Savannah, GA 31404	0.67 Miles ¹	Parcel Match
L3 Listing 3	2015 New York Ave, Savannah, GA 31404	0.50 Miles ¹	Parcel Match
S1 Sold 1	315 Forrest Ave, Savannah, GA 31404	0.25 Miles ¹	Parcel Match
S2 Sold 2	1918 Clemson St, Savannah, GA 31404	0.27 Miles ¹	Parcel Match
S3 Sold 3	308 Gordonston Ave, Savannah, GA 31404	0.28 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	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	5.16 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.