

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 | 4585 Lighting Bolt Trail, Douglasville, GA 30135 | Order ID | 9205963 | Property ID | 35173645 |
| Inspection Date | 03/10/2024 | Date of Report | 03/10/2024 | | |
| Loan Number | 55094 | APN | 01230150221 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Douglas | | |

| 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 PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED. |
| R. E. Taxes | \$1,080 | |
| Assessed Value | \$121,680 | |
| Zoning Classification | Residential PUD | |
| 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 PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$166000 High: \$447090 | |
| 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 | 4585 Lighting Bolt Trail | 3172 Berthas Overlook | 3042 Creekbend Overlook | 4663 Whispering Winds Pl |
| 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. | -- | 0.45 ¹ | 0.52 ¹ | 0.87 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$375,000 | \$435,000 | \$384,900 |
| List Price \$ | -- | \$375,000 | \$435,000 | \$384,900 |
| Original List Date | | 02/27/2024 | 01/10/2024 | 02/21/2024 |
| DOM · Cumulative DOM | -- · -- | 11 · 12 | 59 · 60 | 17 · 18 |
| Age (# of years) | 20 | 20 | 19 | 19 |
| 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 | 2 Stories TRADITIONAL | 2 Stories Traditional | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,757 | 2,814 | 2,824 | 3,242 |
| Bdrm · Bths · ½ Bths | 4 · 3 · 1 | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 3 |
| Total Room # | 7 | 7 | 7 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | 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 | 0.25 acres | 0.27 acres | 0.28 acres | 0.34 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |

* 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** 4 Bed Rooms 2.5 Bath In Annewakee Trails Subdivision Ready For A New Owner. From Entrance Foyer To A Former Dining And Former Living Room To The Right. Huge Kitchen With Lots Of Storage, Half Bath, Two Car Garage And A Sizable Family Living Room. Very Huge Backyard Big Enough For Kids To Play. A Very Huge Master Bedroom Upstairs And Three Other Rooms And Laundry Room. New Carpet, New Paint. Its A Move In Ready Property Ready To Go.
- Listing 2** Charming 2-story Home In The Perfect Location, Moments Away From Sweetwater State Park! This Property Is Beautifully Maintained And Updated. The Interior Features A Floor Plan With A Large Living Area, Separate Dining Room & A Spacious Eat-in Kitchen! Kitchens Opens To Family Room And Features Ss Appliances And White Cabinets. Bedrooms On Second Floor Including Primary Suite. Abundant Natural Light Throughout Entire Floor Plan. Private Backyard With Patio, Perfect For Entertaining.
- Listing 3** Welcome Home! Brand New White Kitchen, New Flooring, Upgraded Carpet And An Architectural Roof Barely Two Years Old Plus 2 New Hvac Units! Did I Mention The Full Guest Suite On The Main Floor?! Separate Living, Dining And Family Rooms. Loft Area With Loads Of Storage. Jack And Jill Bath. Expansive Owner's Suite With Double Walk-in Closets Including A Custom Closet. The Backyard Is Fully Fenced In For Your Family And Furry Friends As Well. Ask About The Preferred Lender Offering Up To \$7,500 In Closing Costs. How Excited Are You To Tour This Home!

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|------------------------|--------------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 4585 Lighting Bolt Trail | 4596 Burnt Fork Cir | 4475 Feather Way | 4545 Waving Willow Ct |
| 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. | -- | 0.18 ¹ | 0.26 ¹ | 0.90 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$328,500 | \$292,000 | \$330,000 |
| List Price \$ | -- | \$328,500 | \$292,000 | \$330,000 |
| Sale Price \$ | -- | \$328,500 | \$292,000 | \$330,000 |
| Type of Financing | -- | Conv. | Conv. | Conv. |
| Date of Sale | -- | 11/09/2023 | 02/27/2024 | 02/07/2024 |
| DOM · Cumulative DOM | -- · -- | 45 · 45 | 39 · 39 | 68 · 68 |
| Age (# of years) | 20 | 19 | 21 | 19 |
| 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 | 2 Stories TRADITIONAL | 2 Stories Modern | 2 Stories Traditional | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 2,757 | 2,365 | 2,581 | 2,914 |
| Bdrm · Bths · ½ Bths | 4 · 3 · 1 | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 2 · 1 |
| Total Room # | 7 | 7 | 7 | 7 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | 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 | 0.25 acres | 0.21 acres | 0.38 acres | 0.34 acres |
| Other | FIREPLACE | FIREPLACE | FIREPLACE | FIREPLACE |
| Net Adjustment | -- | +\$21,776 | +\$10,328 | -\$7,321 |
| Adjusted Price | -- | \$350,276 | \$302,328 | \$322,679 |

* 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** This Lovely Home Elegant Master Bath And Huge Walk-in Closet Along With An Additional Bedroom Or Office On The Main Level And 4 Spacious Bedrooms Up. Located In A Very Desirable Neighborhood With Great Schools And Only Minutes Away To All Your Shopping And Restaurant Needs. You Will Love This Open Floor Plan With Large Granite Countertop Island. Lots Of Updates And New Paint Including Flooring, Updated Half Bath And Smart Thermostats. Call The Powell Real Estate Team Today To Schedule Your Private Showing.
- Sold 2** Welcome To This Immaculate Home, Where Modern Sophistication Meets Ultimate Comfort! Indulge In Luxury With Recently Upgraded Appliances That Add A Touch Of Elegance. The Main Level Boasts Stunning Hardwood Floors, A Formal Living Area, And A Generously Sized Great Room With A Charming Fireplace. The Gourmet Kitchen Is A Culinary Haven, Complete With Custom Cabinets, Recessed Lighting, Corian Countertops, An Island, A Pantry, And A Bright Breakfast Area. Dine In Style In The Separate Dining Area With Recessed Lighting. The Spacious Master Bedroom Features A Walk-in Closet, While The Master Bath Provides A Personal Retreat With A Garden Tub And A Separate Shower And Granite Countertops. This Residence Also Offers A Versatile Office/bonus Room, A Practical 2-car Garage, And Membership In A Swim/tennis Community. But The Allure Doesn't End There – Step Outside To Explore A New Privacy Fence In The Backyard, Custom Pavers, And A Raised Garden Area Enclosed By A Fence. This Home Seamlessly Blends Chic Style With Practical Functionality, Creating A Truly Delightful Living Experience.
- Sold 3** This Charming 2 Story Home With A 2 Car Garage 4 Bedroom 2.5 Bath And Patio Has Been Newly Renovated. Enjoy The Sunken Family Room With A Fireplace And The Spacious Primary Bedroom With A Sitting Area Plus Fireplace ! The Kitchen Has Granite Countertops, An Island, Connected Breakfast Nook, Stainless Steel Dishwasher And Stove. The Laundry Room Is Located On The 2nd Floor. The Home Has New Interior Paint, New Carpet, Contemporary Lighting And Luxury Vinyl Flooring. You Dreamed and It Was Created.for You ! Come Check It Out And Place Your Offer !

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 | 1 | | | | | | |
| Original List Date | Original List Price | Final List Date | Final List Price | Result | Result Date | Result Price | Source |
| -- | -- | -- | -- | Sold | 10/10/2023 | \$268,500 | Tax Records |

Marketing Strategy

| | | |
|---|--------------------|-----------------------|
| | As Is Price | Repaired Price |
| Suggested List Price | \$349,900 | \$349,900 |
| Sales Price | \$347,900 | \$347,900 |
| 30 Day Price | \$345,900 | -- |
| 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 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



Side



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 3172 Berthas Overlook
Douglasville, GA 30135



Front

L2 3042 Creekbend Overlook
Douglasville, GA 30135



Front

L3 4663 Whispering Winds Pl
Douglasville, GA 30135



Front

Sales Photos

S1 4596 Burnt Fork Cir
Douglasville, GA 30135



Front

S2 4475 Feather Way
Douglasville, GA 30135



Front

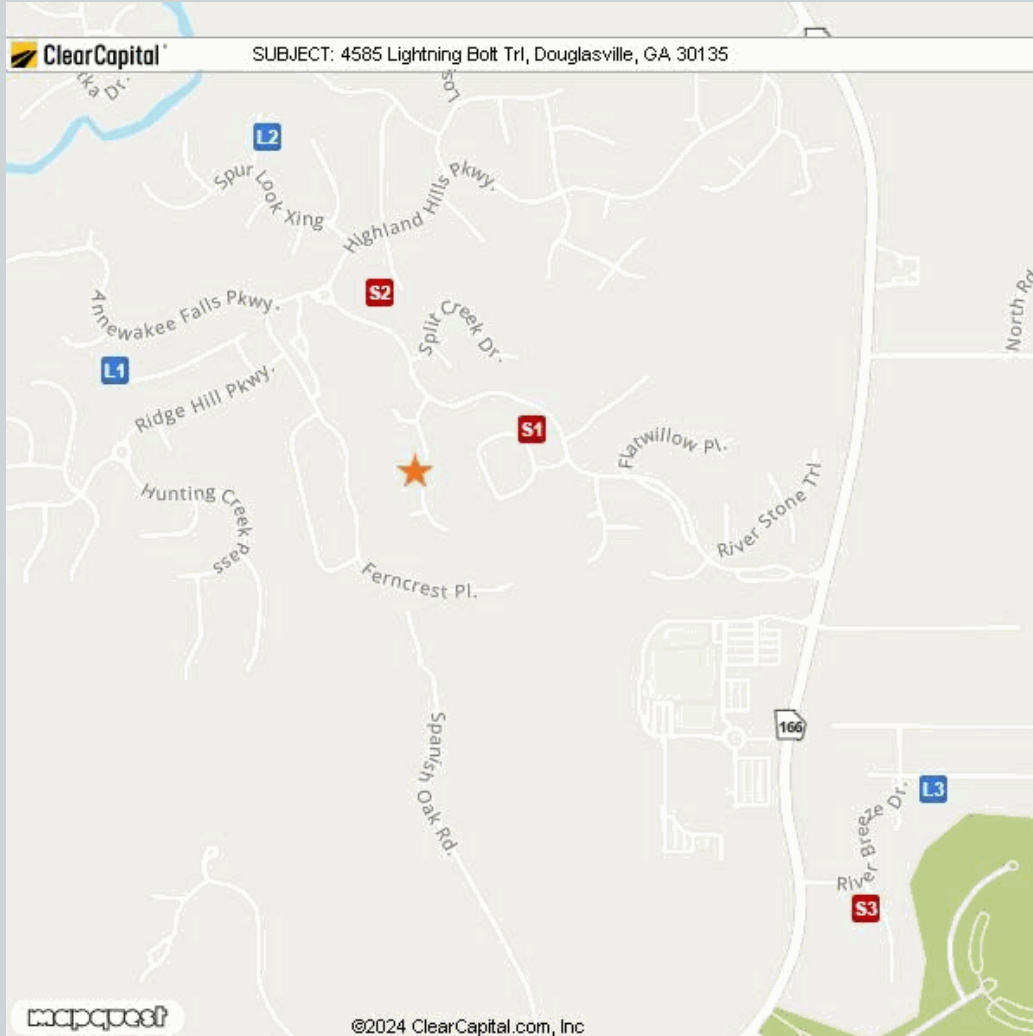
S3 4545 Waving Willow Ct
Douglasville, GA 30135



Front

ClearMaps Addendum

Address ★ 4585 Lighting Bolt Trail, Douglasville, GA 30135
Loan Number 55094 **Suggested List** \$349,900 **Suggested Repaired** \$349,900 **Sale** \$347,900



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 4585 Lighting Bolt Trail, Douglasville, GA 30135 | -- | Parcel Match |
| L1 Listing 1 | 3172 Berthas Overlook, Douglasville, GA 30135 | 0.45 Miles ¹ | Parcel Match |
| L2 Listing 2 | 3042 Creekbend Overlook, Douglasville, GA 30135 | 0.52 Miles ¹ | Parcel Match |
| L3 Listing 3 | 4663 Whispering Winds Pl, Douglasville, GA 30135 | 0.87 Miles ¹ | Parcel Match |
| S1 Sold 1 | 4596 Burnt Fork Cir, Douglasville, GA 30135 | 0.18 Miles ¹ | Parcel Match |
| S2 Sold 2 | 4475 Feather Way, Douglasville, GA 30135 | 0.26 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4545 Waving Willow Ct, Douglasville, GA 30135 | 0.90 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 | 6.25 miles | Date Signed | 03/10/2024 |

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.