

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	226 Oak Hill Court, Lithia Springs, GEORGIA 30122	Order ID	8913697	Property ID	34561442
Inspection Date	09/07/2023	Date of Report	09/08/2023		
Loan Number	55111	APN	02471820026		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	09.06.23 BPO Request	Tracking ID 1	09.06.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	VIVIAN R CRUTCHFIELD	Condition Comments
R. E. Taxes	\$2,449	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
Assessed Value	\$73,200	
Zoning Classification	Residential R-LD	
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
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Sales Prices in this Neighborhood	Low: \$155000 High: \$369634	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	226 Oak Hill Court	6652 Marsh Ave	6809 Cooper Cir	6311 Wellington Way
City, State	Lithia Springs, GEORGIA	Lithia Springs, GA	Lithia Springs, GA	Austell, GA
Zip Code	30122	30122	30122	30106
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.45 ¹	0.93 ¹	0.76 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$230,000	\$280,000	\$249,000
List Price \$	--	\$230,000	\$280,000	\$249,000
Original List Date		08/21/2023	08/21/2023	08/30/2023
DOM · Cumulative DOM	-- · --	18 · 18	18 · 18	9 · 9
Age (# of years)	45	73	52	53
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,214	948	1,767	1,952
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	3 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,194	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.67 acres	0.24 acres	0.51 acres	0.26 acres
Other	PATIO	PATIO	PATIO	PATIO

* Listing 2 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** Honey, Stop The Car!! This Beautiful And Cozy Ranch Home On 0.2354 Acres, Just Minutes To I-20! Gorgeous Hardwoods In Main Living Areas, Fresh Interior Paint In Some Rooms. New Closets In Each Rooms. Wood Burning Fireplace. Newer Hvac & Roof. Side Screen Porch With Large Level Lot. Won't Last Long
- Listing 2** Enjoy Sitting On The Country Front Porch In A Quiet Neighborhood. The Living Room Has A Masonoary Fireplace. The Kitchen Has A Pantry, Lots Of Cabinets And Counterspace. The Primary Suite Has Two Closets; One Is A Walk-in Closet. The Primary Suite Bathroom Has A Corner Jetted Tub, His/hers Vanities And A Separate Shower. Large Formal Dining Room. Separate Laundry Room.
- Listing 3** Welcome Home! This Charming Ranch Home Looks Small From The Outside But Will Surprise You Once You Start Your Viewing Tour. The Home Offers 2 Bedrooms With A Shared Full Bathroom In The Hallway. The Carport Was Enclosed And Made Into An Office Space With A Dining Room For The Current Owners And An Addition Of Approximately Six Hundred Square Feet Was Built, By Permit, And Boasts Closets, Windows, A Door Leading To The Back Deck, A Small Kitchenette, And A Full Bathroom. Our Home Is Located Close To Shopping, Schools, And Medical Facilities, And Is A Well-established Neighborhood. Call The Listing Agents Only To Schedule Your Showing.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	226 Oak Hill Court	6222 Union Grove Rd	6140 Hiram Lithia Springs Rd Sw	6509 Jackie Ln
City, State	Lithia Springs, GEORGIA	Lithia Springs, GA	Austell, GA	Austell, GA
Zip Code	30122	30122	30106	30106
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.67 ¹	0.61 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$220,000	\$243,000	\$265,000
List Price \$	--	\$220,000	\$243,000	\$265,000
Sale Price \$	--	\$220,000	\$243,000	\$265,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	04/28/2023	05/03/2023	06/01/2023
DOM · Cumulative DOM	-- · --	48 · 48	55 · 55	111 · 111
Age (# of years)	45	53	50	52
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,214	1,587	1,294	1,300
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Carport 2 Car(s)	None	None
Basement (Yes/No)	Yes	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1194	841	--	--
Pool/Spa	--	--	--	--
Lot Size	0.67 acres	1.46 acres	0.53 acres	0.38 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	-\$19,760	+\$11,000	+\$5,442
Adjusted Price	--	\$200,240	\$254,000	\$270,442

* 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** This 4 Sided Brick Home Has Tremendous Possibilities! It Is Conveniently Located A Few Miles From I-20 For Easy Access To Atlanta. It Features A Brand New Septic System. The Water Heater Is 2.5 Years Old, The Roof Is 12-14 Years Old, And Hvac Is 12 Years Old. It Has A Back Deck In Great Condition Ready To Sit Out And Enjoy The Peace Of This Private Lot. There Is The Potential Of Adding To The Square Footage By Finishing Out The Spacious Basement. Do Not Disturb The Homeowner.
- Sold 2** Brick Ranch Home Recently Painted On The Interior And Exterior With Newly Remodeled Baths And Updated Kitchen With Granite Countertops And Stainless Appliances. Hardwood Floors. Level And Huge Backyard. Hvac Approximately 6 Yrs Old, Water Heater Approximately 3 Years Old And Roof Only 1 Year.
- Sold 3** Fantastic Find! Professionally Updated Brick Ranch Home With Rocking Chair Front Porch! This One Is Great And Is Move In Ready. Features: Fresh Neutral Paint Inside And Out, Near New Kitchen With Granite Countertops, Black Appliances (new Refrigerator Included With Full Price Offer), Real Hardwood Floors Throughout Home, Separate Dining Area, Brand New Custom Ceramic Tile Bathroom, Full Unfinished Basement Ready And Waiting For Your Finishing Touches, More And More! Hard To Find Nice Homes In This Price Range! Start Packing Your Bags, You Have Found Your Next Home! See, Show, And Sell! T H A N K S!

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	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	\$254,000	\$254,000
Sales Price	\$249,900	\$249,900
30 Day Price	\$245,900	--
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 6652 Marsh Ave
Lithia Springs, GA 30122



Front

L2 6809 Cooper Cir
Lithia Springs, GA 30122



Front

L3 6311 Wellington Way
Austell, GA 30106



Front

Sales Photos

S1 6222 Union Grove Rd
Lithia Springs, GA 30122



Front

S2 6140 Hiram Lithia Springs Rd SW
Austell, GA 30106



Front

S3 6509 Jackie Ln
Austell, GA 30106



Front

ClearMaps Addendum

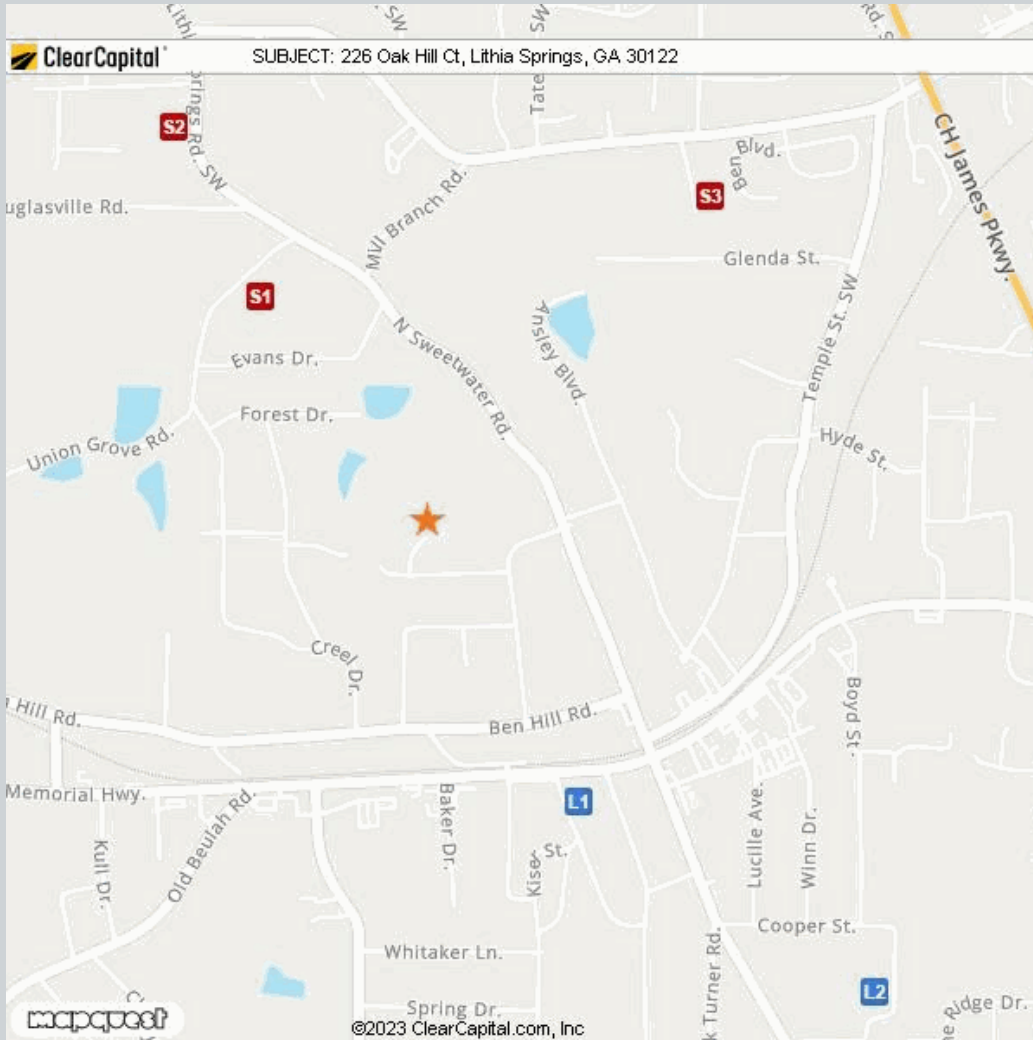
Address ★ 226 Oak Hill Court, Lithia Springs, GEORGIA 30122

Loan Number 55111

Suggested List \$254,000

Suggested Repaired \$254,000

Sale \$249,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	226 Oak Hill Court, Lithia Springs, Georgia 30122	--	Parcel Match
L1 Listing 1	6652 Marsh Ave, Lithia Springs, GA 30122	0.45 Miles ¹	Parcel Match
L2 Listing 2	6809 Cooper Cir, Lithia Springs, GA 30122	0.93 Miles ¹	Parcel Match
L3 Listing 3	6311 Wellington Way, Austell, GA 30106	0.76 Miles ¹	Parcel Match
S1 Sold 1	6222 Union Grove Rd, Lithia Springs, GA 30122	0.40 Miles ¹	Parcel Match
S2 Sold 2	6140 Hiram Lithia Springs Rd Sw, Austell, GA 30106	0.67 Miles ¹	Parcel Match
S3 Sold 3	6509 Jackie Ln, Austell, GA 30106	0.61 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	8.09 miles	Date Signed	09/08/2023

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.