

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	2393 Iron Horse Drive, Douglasville, GA 30135	Order ID	9205963	Property ID	35173788
Inspection Date	03/10/2024	Date of Report	03/10/2024		
Loan Number	55119	APN	00830150239		
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 RANCH STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
R. E. Taxes	\$429	
Assessed Value	\$70,000	
Zoning Classification	Residential R-MF	
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: \$171900 High: \$525535	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2393 Iron Horse Drive	3790 Longview Dr	3163 W Point Cir	2200 Tuley Dr
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.	--	0.24 ¹	0.09 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$282,000	\$260,000
List Price \$	--	\$249,900	\$282,000	\$260,000
Original List Date		02/28/2024	02/02/2024	02/29/2024
DOM · Cumulative DOM	-- · --	10 · 11	36 · 37	9 · 10
Age (# of years)	31	24	30	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 Contemporary	Split Contemporary	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,280	1,692	1,756	1,480
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.20 acres	0.17 acres	0.22 acres
Other	PATIO	PATIO	PATIO	PATIO

* 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 Beautiful Split Level Home With Beaming Floor. Move In Ready

Listing 2 This Attractive Newly Painted Residence Is Definitely Worth A Visit! The Generous Living Area Connects Seamlessly To The Dining Room And Kitchen. Ample Storage Space Is Available With Numerous Closets. The Master Bedroom, Located On The Lower Level, Is Sizable And Includes A Bonus Room That Can Serve As An Office. Moreover, The Attached Garage Provides Extra Storage Room. Conveniently Situated, This Home Is In Close Proximity To Grocery Stores, Restaurants, And Schools. It Is Close To The Newly Built Greystone Amphitheater. It Has Exciting Amenities Including A Splash Pad, Boulder Area And Event Space, The Douglasville Town Green Encourages People To Gather With Old Friends And Make New Ones. The Greystone Amphitheater Is An Outdoor Venue Designed For Entertainment And Events. This Home Qualifies For \$3000 Down Payment Assistance With The Freddie Mac Borrowsmart Program.

Listing 3 Beautiful Well Maintained Cozy Home. Nice Private Back Yard. Open Kitchen With Island, Energy Efficient Windows. Close To Shopping And I-20 Interstate.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2393 Iron Horse Drive	3142 W Point Cir	3187 Warrenton Ct	2245 Lewis 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.	--	0.11 ¹	0.04 ¹	0.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$259,900	\$280,000
List Price \$	--	\$240,000	\$259,900	\$280,000
Sale Price \$	--	\$240,000	\$259,900	\$280,000
Type of Financing	--	1	1	1
Date of Sale	--	04/24/2023	11/09/2023	01/16/2024
DOM · Cumulative DOM	-- · --	25 · 25	57 · 57	34 · 34
Age (# of years)	31	30	30	57
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 Other	2 Stories Traditional	1 Story Other
# Units	1	1	1	1
Living Sq. Feet	1,280	1,469	1,256	1,705
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.19 acres	0.15 acres	0.02 acres	0.53 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	-\$9,017	+\$1,272	-\$22,525
Adjusted Price	--	\$230,983	\$261,172	\$257,475

* 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** Welcome To This Fabulous Area! This Home Has Fresh Interior Paint. Discover A Bright And Open Interior With Plenty Of Natural Light And A Neutral Color Palette, Complimented By A Fireplace. Step Into The Kitchen, Complete With An Eye Catching Stylish Backsplash. Head To The Spacious Primary Suite With Good Layout And Closet Included. Additional Bedrooms Provide Nice Living Or Office Space. The Primary Bathroom Features Plenty Of Under Sink Storage Waiting For Your Home Organization Needs. Take It Easy In The Fenced In Backyard. The Covered Sitting Area Makes It Great For Bbqs! Don't Wait! Make This Beautiful Home Yours Today.this Home Has Been Virtually Staged To Illustrate Its Potential.
- Sold 2** This Home Features A Bedroom And Bath On The Main Floor, And 2 Bedrooms And A Bath Upstairs. Upstairs Rooms Are Very Spacious With Vaulted Ceilings And Walk In Closets. Main Level Bedroom Has A Large Walk-in Closet. Open Concept Layout. Nice Size Living Room And Dining Area. Screened In Side Porch, Lovely Front Porch. Home Located In A Cul-de-sac In A Quiet Neighborhood. New Roof, Hvac, Flooring, Paint, Kitchen Cabinets, Vanities. Everything Has Been Updated And Is New!! Located Just Minutes To I20, Shopping At Restaurants.
- Sold 3** Come See This Charming Home Now On The Market! This Home Has Fresh Interior Paint. Windows Create A Light Filled Interior With Well Placed Neutral Accents. Meal Prep Is A Breeze In The Kitchen, Complete With A Spacious Center Island. Head To The Spacious Primary Suite With Good Layout And Closet Included. Extra Bedrooms Add Nice Flex Space For Your Everyday Needs. The Primary Bathroom Features Plenty Of Under Sink Storage Waiting For Your Home Organization Needs. The Back Yard Is The Perfect Spot To Kick Back With The Included Sitting Area. Don't Miss This Incredible Opportunity.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				10/06/2023 \$171,000			
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	10/06/2023	\$171,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$260,000	\$260,000
Sales Price	\$257,900	\$257,900
30 Day Price	\$249,900	--
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 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.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 3790 Longview Dr
Douglasville, GA 30135



Front

L2 3163 W Point Cir
Douglasville, GA 30135



Front

L3 2200 Tuley Dr
Douglasville, GA 30135



Front

Sales Photos

S1 3142 W Point Cir
Douglasville, GA 30135



Front

S2 3187 Warrenton Ct
Douglasville, GA 30135



Front

S3 2245 Lewis Pl
Douglasville, GA 30135



Front

ClearMaps Addendum

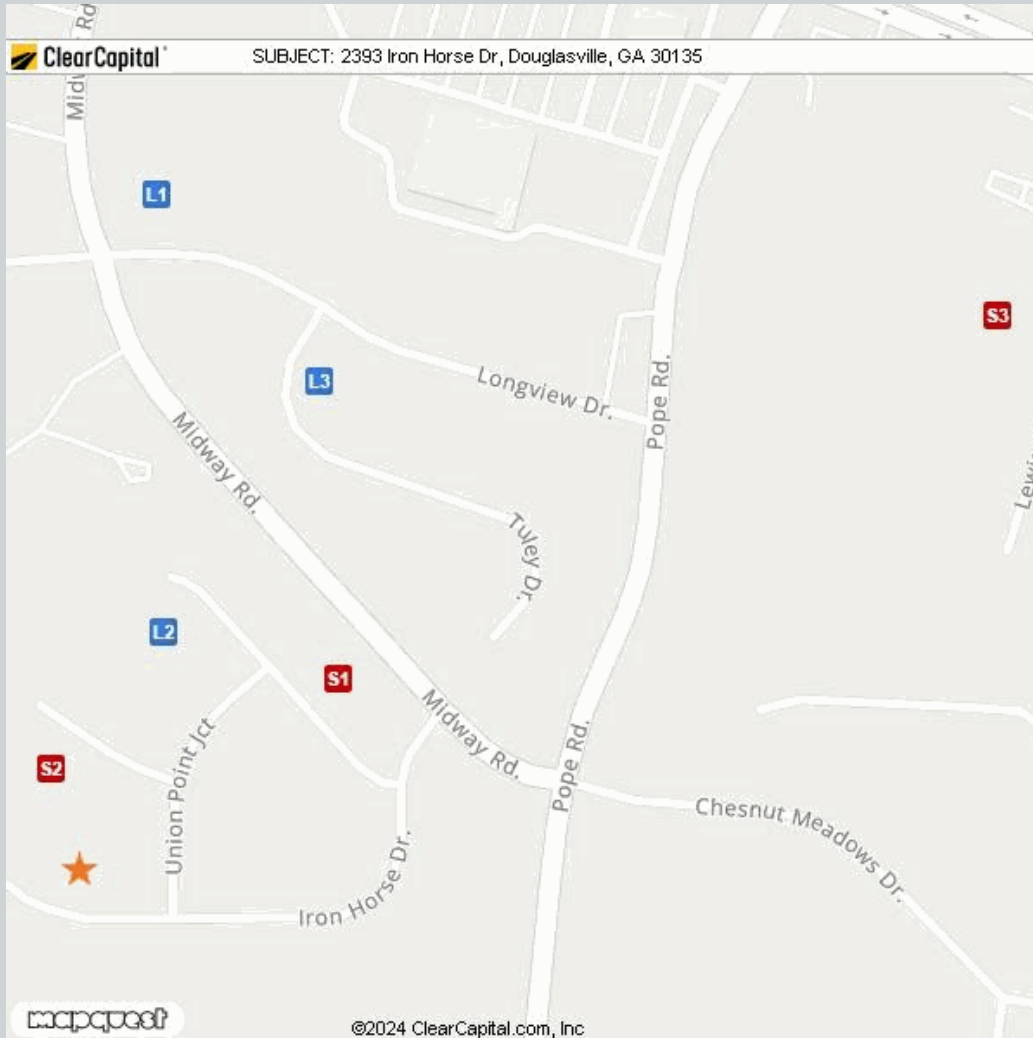
Address ★ 2393 Iron Horse Drive, Douglasville, GA 30135

Loan Number 55119

Suggested List \$260,000

Suggested Repaired \$260,000

Sale \$257,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2393 Iron Horse Drive, Douglasville, GA 30135	--	Parcel Match
L1 Listing 1	3790 Longview Dr, Douglasville, GA 30135	0.24 Miles ¹	Parcel Match
L2 Listing 2	3163 W Point Cir, Douglasville, GA 30135	0.09 Miles ¹	Parcel Match
L3 Listing 3	2200 Tuley Dr, Douglasville, GA 30135	0.19 Miles ¹	Parcel Match
S1 Sold 1	3142 W Point Cir, Douglasville, GA 30135	0.11 Miles ¹	Parcel Match
S2 Sold 2	3187 Warrenton Ct, Douglasville, GA 30135	0.04 Miles ¹	Parcel Match
S3 Sold 3	2245 Lewis Pl, Douglasville, GA 30135	0.38 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	4.37 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.