

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.

<b>Address</b>	1846 Greenville Street, Savannah, GA 31404	<b>Order ID</b>	9205963	<b>Property ID</b>	35173789
<b>Inspection Date</b>	03/09/2024	<b>Date of Report</b>	03/09/2024		
<b>Loan Number</b>	55127	<b>APN</b>	20039 02056		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Chatham		

Tracking IDs					
<b>Order Tracking ID</b>	3.8_CitiBPO_update	<b>Tracking ID 1</b>	3.8_CitiBPO_update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> Subject appears to be in average condition with neighborhood and does not appear to need repairs.
<b>R. E. Taxes</b>	\$2,446	
<b>Assessed Value</b>	\$70,440	
<b>Zoning Classification</b>	Residential RBC	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Urban	<b>Neighborhood Comments</b> Subject is located in an urban neighborhood of homes of similar age and style.
<b>Local Economy</b>	Slow	
<b>Sales Prices in this Neighborhood</b>	Low: \$191250 High: \$380900	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1846 Greenville Street	401 Lawton Ave	2145 Mississippi Ave	504 Vinson Ave
<b>City, State</b>	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
<b>Zip Code</b>	31404	31404	31404	31404
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	0.48 <sup>1</sup>	0.07 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$279,900	\$284,000	\$349,900
<b>List Price \$</b>	--	\$279,900	\$284,000	\$349,900
<b>Original List Date</b>		03/01/2024	12/07/2023	03/01/2024
<b>DOM · Cumulative DOM</b>	-- · --	8 · 8	93 · 93	8 · 8
<b>Age (# of years)</b>	12	92	40	12
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow	1 Story Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,120	1,245	1,254	1,288
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.14 acres	0.08 acres	0.10 acres
<b>Other</b>	--	--	--	--

\* 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.

## Current Listings - Cont.

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

- Listing 1** All Brick Home, Corner Lot! Completely New Central Hvac System & Ductwork! New Custom Kitchen Cabinets, New Stainless Steel Range, New Granite Counters, New Interior Paint, New Floors, New Exterior Paint, Updated Bathroom, New Lights! Convenient To Downtown, Islands, Beaches! Less Than A Mile From Truman Parkway! No Hoa Fees Or Rules! No Flood Insurance!
- Listing 2** Location! Location! Location! Close To Downtown Savannah, River St And Everything Else The Beautiful City Of Savannah Has To Offer! Fully Renovated Home Top To Bottom From The Inside Out! Turn Key Ready And Waiting For You! Nothing But Great Things To Say About This Awesome Cozy Home. Tons Of New And Upgraded Items Such As A New Roof, New Hvac And Water Heater! Bathrooms And Kitchen Have Been Completely Redone. Beautiful Lvp Flooring, New Doors, And Fresh Paint Throughout! This Home Also Provides A One Car Garage Which Is A Rare Find In Savannah! Just Come And Check Out All The Updates And Upgrades To See For Yourself! Minutes To 80 Or H.s. Truman Pkwy And Shopping! This Home Is Ready For You!
- Listing 3** Beautifully Updated Cottage Just Minutes From Downtown And The Beach. This Home Has Been Reimagined Inside And Out. As You Enter Through The Front Door, Your Eyes Will Be Drawn To The Warm Wood Look Lvp That Perfectly Compliments The Freshly Painted Interior. New And Modern Light Fixtures Throughout Provide The Fresh Lighting You Desire. The Kitchen Is A Chefs Dream And Includes New Cabinets, New Quartz Countertops, New Backsplash, And New Stainless Steel Appliances. Each Bathroom Has Also Been Updated With New Lighting, Fresh Paint, New Vanities, And New Countertops. The Best Part Is That A New Hvac Was Installed To Provide The New Owner Peace Of Mind For Many Years To Come. Built In 2012, This Home Still Has A Lot Of Life Left. Located A Short Distance From The Beach, This Gorgeously Appointed Home Is Sure To Go Fast. Setup Your Private Showing Today.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1846 Greenville Street	315 Forrest Ave	2024 California Ave	1918 Clemson St
<b>City, State</b>	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
<b>Zip Code</b>	31404	31404	31404	31404
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.19 <sup>1</sup>	0.34 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$295,000	\$299,900	\$299,500
<b>List Price \$</b>	--	\$295,000	\$299,900	\$299,500
<b>Sale Price \$</b>	--	\$295,000	\$295,000	\$299,500
<b>Type of Financing</b>	--	Fha	Conventional	Va
<b>Date of Sale</b>	--	02/23/2024	07/31/2023	11/20/2023
<b>DOM · Cumulative DOM</b>	-- · --	24 · 24	47 · 47	41 · 41
<b>Age (# of years)</b>	12	74	74	71
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Bungalow	1 Story Bungalow	1 Story Ranch/Rambler	1 Story Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,120	1,088	1,342	1,590
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1	3 · 1 · 1	4 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.09 acres	0.20 acres	0.18 acres	0.14 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$6,995	+\$1,905	-\$13,275
<b>Adjusted Price</b>	--	\$301,995	\$296,905	\$286,225

\* Sold 1 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.

## 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 +960, lot size -165
- Sold 2** AVAILABLE NOW - This charming, updated ranch home boasts 3 bedrooms and 1.5 baths, perfect for a cozy family. Situated conveniently close to downtown, it offers easy access to Truman Parkway, Wilmington Island, and Tybee Island. Inside, you'll find a delightful mix of original charm and modern updates. The original hardwood floors add character to the home, while an all-new kitchen provides modern convenience. Cooking will be a joy in this space. A spacious private backyard provides room for outdoor activities and relaxation. Plus, there's a one-car garage for your convenience and storage needs. One unique feature of this home is the flexible room at the back, which can serve as an additional living area, office, or craft room. This versatile space allows you to customize it to suit your needs. Don't miss the opportunity to live in this amazing home. It offers a perfect blend of comfort and convenience in a desirable location. Sorry no pets. Age +6200 GLA -6660, baths +2500, lot size -135
- Sold 3** 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 dryer included, just bring your boxes and move right in! Age +5900, GLA -14100, beds -5000, lot size -75

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Subject was listed 12/1/23 and expired 1/31/24 and then has been relisted 2/23/24 and is actively being marketed for sale.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	1						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
12/01/2023	\$319,900	02/23/2024	\$310,000	Expired	01/31/2024	\$319,800	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$301,995	\$301,995
<b>Sales Price</b>	\$301,995	\$301,995
<b>30 Day Price</b>	\$296,995	--
<b>Comments Regarding Pricing Strategy</b>		
Based on the sold comps in the current market, I recommend a list price of \$301,995. If it does not sell within 30 days, then I suggest a price adjustment to \$296,995.		

## 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



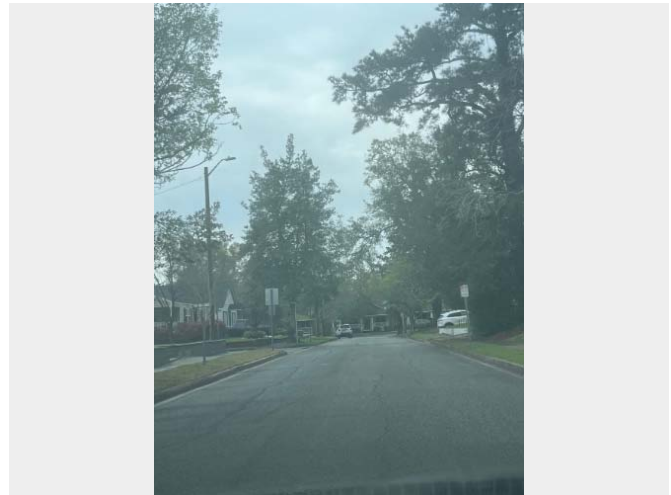
Front



Address Verification



Street



Street

## Listing Photos

**L1** 401 Lawton Ave  
Savannah, GA 31404



Front

**L2** 2145 Mississippi Ave  
Savannah, GA 31404



Front

**L3** 504 Vinson Ave  
Savannah, GA 31404



Front



## Sales Photos

**S1** 315 Forrest Ave  
Savannah, GA 31404



Front

**S2** 2024 California Ave  
Savannah, GA 31404



Front

**S3** 1918 Clemson St  
Savannah, GA 31404



Front

### ClearMaps Addendum

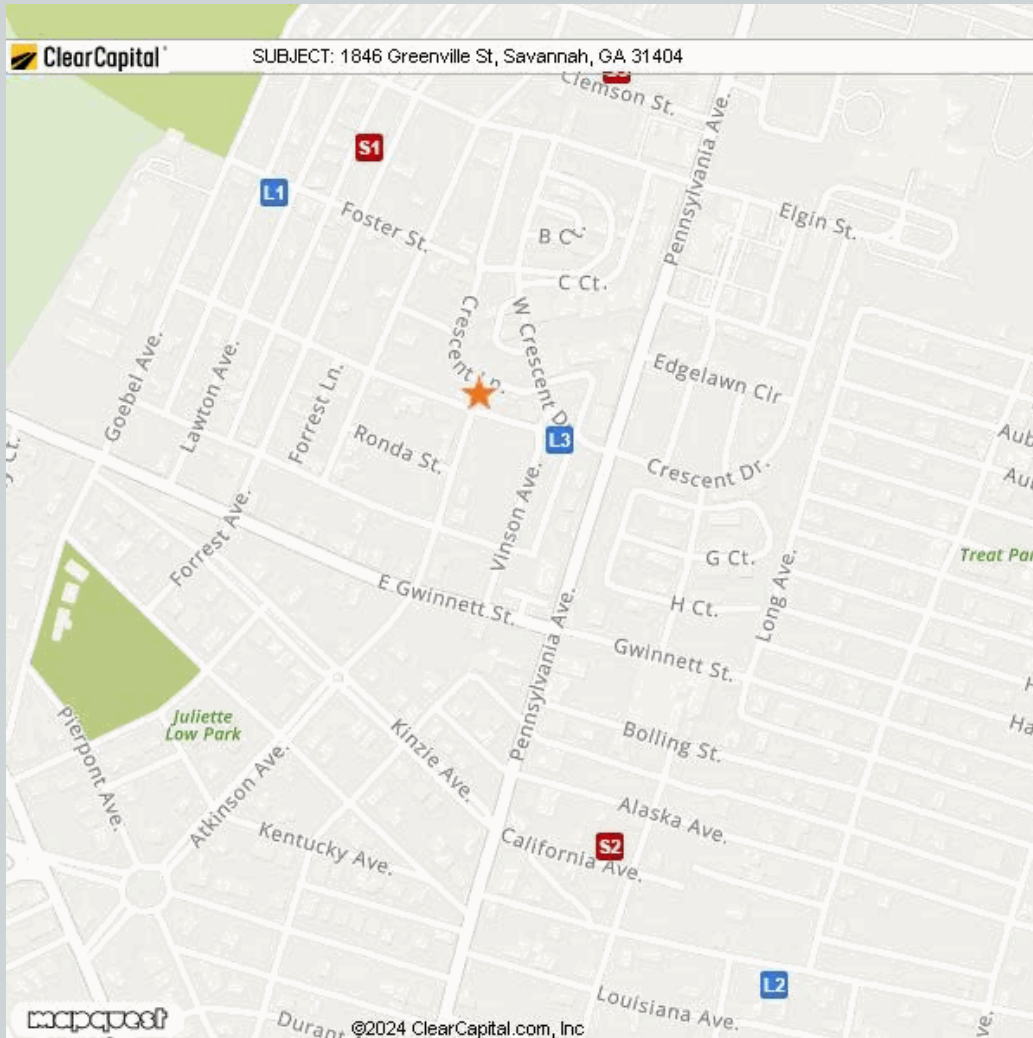
**Address** ★ 1846 Greenville Street, Savannah, GA 31404

**Loan Number** 55127

**Suggested List** \$301,995

**Suggested Repaired** \$301,995

**Sale** \$301,995



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1846 Greenville Street, Savannah, GA 31404	--	Parcel Match
L1 Listing 1	401 Lawton Ave, Savannah, GA 31404	0.21 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2145 Mississippi Ave, Savannah, GA 31404	0.48 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	504 Vinson Ave, Savannah, GA 31404	0.07 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	315 Forrest Ave, Savannah, GA 31404	0.19 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	2024 California Ave, Savannah, GA 31404	0.34 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1918 Clemson St, Savannah, GA 31404	0.26 Miles <sup>1</sup>	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.

## 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

<b>Broker Name</b>	James Grekousis	<b>Company/Brokerage</b>	LPT REALTY
<b>License No</b>	425473	<b>Address</b>	8001 Chatham Center Dr Savannah GA 31405
<b>License Expiration</b>	12/31/2026	<b>License State</b>	GA
<b>Phone</b>	9124338239	<b>Email</b>	jamesgreko@gmail.com
<b>Broker Distance to Subject</b>	5.10 miles	<b>Date Signed</b>	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.**