

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	5055 Roxton Lane, Douglasville, GA 30135	Order ID	9669882	Property ID	36042493
Inspection Date	10/07/2024	Date of Report	10/07/2024		
Loan Number	55414	APN	00350250258		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$4,489	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.	
Assessed Value	\$141,160		
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	
Local Economy	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.	
Sales Prices in this Neighborhood	Low: \$257750 High: \$642600		
Market for this type of property	Increased 10 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5055 Roxton Lane	6561 Harrington Pl	5967 Roundtable Ct	6330 Magnolia 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.	--	0.80 ¹	0.69 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$355,900	\$332,000	\$320,000
List Price \$	--	\$355,900	\$332,000	\$320,000
Original List Date		06/19/2024	08/16/2024	08/16/2024
DOM · Cumulative DOM	-- · --	110 · 110	52 · 52	52 · 52
Age (# of years)	21	20	20	20
Condition	Average	Average	Good	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 Other	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,521	2,064	2,632	2,152
Bdrm · Bths · ½ Bths	3 · 3	3 · 3	4 · 3	3 · 3
Total Room #	6	6	7	6
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	0.24 acres	0.34 acres	0.35 acres	0.70 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** Welcome To This Charming Family Home Nestled In A Serene Neighborhood In Douglasville. This Beautiful Home Is Well Maintained And Offers A Perfect Blend Of Style Comfort And Convenience For Families Seeking A Tranquil Suburban Lifestyle. Key Features Approximately 2064 Sqft Living Space Designed For Functionality. 4 Bedrooms, 3 Modern Bathrooms Including A Luxurious Master Ensuite. Finished Basement (the 4th Room And 1 Bathroom Is Located Here) The Home Sits On A Generous Lot With Lots Of Room For Activities With A Fenced Backyard For Privacy. Interior Highlights The Interior Layout Seamlessly Connects The Living, Dining And Kitchen Areas, Making It Perfect For Family Gatherings And Entertaining. The Cozy Fireplace In The Living Room Adds Warmth And Ambience To The Home, And The Kitchen Is Equipped With Ample Cabinet Space, A Stainless Steel Cooktop And Microwave Oven That Doubles As A Conventional Oven, Certainly A Chefs Delight. The Master Suite Has A Walk In Closet, And A Spa-like Bathroom Featuring A Soaking Tub And Separate Shower. Exterior Features Well Maintained Landscaping And A Welcoming Front Porch Enhances The Homes Curb Appeal. The Very Spacious Two Car Garage Provides Secure Parking, And The Backyard Feels Nothing Short Of An Oasis, With A Lush Green Lawn, Perfect For Gardening Or Playing. Community Location You Will Enjoy Easy Access To Highways, Shopping Centers, Arbor Place Mall And Several Recreational Facilities. The Neighborhood Is Family Friending And Peaceful. Don't Miss The Opportunity To Experience The Serenity Of Douglasville And Make This Property Your New Home. Schedule A Viewing Today!
- Listing 2** Welcome To This Beautifully Updated Property. The Interior Features A Neutral Color Scheme And Fresh Paint, Creating A Calm Ambiance. The Living Area Includes A Cozy Fireplace For Chilly Evenings. The Kitchen Is Equipped With Stainless Steel Appliances. The Primary Bedroom Is A Retreat With A Walk-in Closet. The Primary Bathroom Offers Double Sinks And A Separate Tub And Shower For Ultimate Relaxation. Outside, Enjoy An Inviting Deck, Perfect For Morning Coffee Or Entertaining. This Property Is A Gem Waiting For Its New Owner.
- Listing 3** Welcome To This Charming 4-bedroom, 3-bathroom Home Nestled In A Serene Cul-de-sac In Douglasville. As You Enter, You're Greeted By A Grand Two-story Foyer That Sets The Stage For The Rest Of This Beautiful Residence. The Inviting Living Room Features Vaulted Ceilings And Elegant Hardwood Floors, Creating A Warm And Welcoming Atmosphere. The Open-concept Kitchen Offers Ample Cabinet Space, A Convenient Pantry, And A Cozy Eat-in Dining Area. The Primary Bedroom Is A True Retreat, Complete With A Tray Ceiling, A Private En-suite Bathroom With Dual Vanities, And A Spacious Walk-in Closet. The Finished Basement Is Perfect For Extended Family Or Guests, Offering A Full In-law Or Teen Suite That Provides Plenty Of Room To Entertain. Enjoy The Outdoors In Your Wooded Backyard, Complete With An Amazing Deck That's Ideal For Relaxing Or Hosting Gatherings. Don't Miss The Opportunity To See This Wonderful Home! Schedule Your Showing Today

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	5055 Roxton Lane	5960 Castlegate Dr	6395 Queensdale Dr	6430 Queensdale Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	Public Records
Miles to Subj.	--	0.61 ¹	0.29 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$339,900	\$392,000
List Price \$	--	\$315,000	\$339,900	\$392,000
Sale Price \$	--	\$315,000	\$339,900	\$392,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	05/03/2024	08/28/2024	07/30/2024
DOM · Cumulative DOM	-- · --	49 · 77	203 · 203	30 · 59
Age (# of years)	21	20	18	20
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	2,521	2,365	2,340	2,262
Bdrm · Bths · ½ Bths	3 · 3	3 · 3	4 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	994	--
Pool/Spa	--	--	--	--
Lot Size	0.24 acres	0.36 acres	0.24 acres	0.29 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	+\$8,268	+\$8,093	+\$14,727
Adjusted Price	--	\$323,268	\$347,993	\$406,727

* 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 Stunning Property That Offers A Cozy Fireplace, Creating A Warm And Inviting Ambiance. The House Boasts A Natural Color Palette Throughout, Creating A Peaceful And Tranquil Atmosphere. With Flexible Living Space, You Have The Opportunity To Customize The Extra Rooms To Suit Your Needs, Whether It Be A Home Office, Gym, Or Media Room. The Primary Bathroom Features A Separate Tub And Shower, Perfect For Relaxation After A Long Day. In Addition, The Double Sinks Provide Convenience For A Busy Lifestyle, And The Ample Under Sink Storage Keeps Everything Organized. Step Into The Backyard And You'll Find A Lovely Sitting Area, Ideal For Enjoying The Outdoors. The Fresh Interior Paint Throughout The Property Adds A Touch Of Modernity And Sophistication. Don't Miss Out On This Incredible Opportunity To Make This House Your New Home. Come And Experience The Charm Of This Property Firsthand!
- Sold 2** Escape To Comfort And Convenience In This Spacious Four Bedroom, Two And A Half Bath Home. The Open Concept Floor Plan Allows The Chef's Kitchen To Overlook The Great Room, Where A Cozy Gas Fireplace Invites You To Relax After A Long Day. Formal Dining Has Plenty Of Room To Host Family Gatherings. Retreat To The Lavish Master Suite With Separate Shower, Soaking Tub, Dual Vanities, And Enormous Walk-in Closet. Three Additional Bedrooms Upstairs Have Ceiling Fans For Comfort. The Unfinished Basement Is Waiting For Your Creative Touch, With Interior And Exterior Access. Fresh Paint And New Carpet Add Modern Style. Ideally Located Near Shopping, Schools, Dining, And Highway Access, This Move-in-ready Home Won't Last Long! Seize The Opportunity To Make This Charming Residence Your Own.
- Sold 3** Move in Ready Two-Story Home Main level features a separate dining room, kitchen with breakfast area open to the fireside family room. Upper level includes an oversized owner's suite with private attached bath, two secondary bedrooms share Hall bath. All new flooring with New LVP hardwoods on main level and upper level. Largest fence level backyard. Side door entry off the garage. Kitchen large enough for a Island and bar sitting area. Roof 4 years old, Main level HVAC 3 years old. This neighborhood offers a pool, tennis courts and a playground. Wonderful location close to shopping dining, Alexander High schools and convenient to Arbor Place Mall and I20.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				12/05/2023 \$262,000			
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	12/05/2023	\$262,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$347,900	\$347,900
Sales Price	\$345,900	\$345,900
30 Day Price	\$342,500	--
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 6561 Harrington Pl
Douglasville, GA 30135



Front

L2 5967 Roundtable Ct
Douglasville, GA 30135



Front

L3 6330 Magnolia Ct
Douglasville, GA 30135



Front

Sales Photos

S1 5960 Castlegate Dr
Douglasville, GA 30135



Front

S2 6395 Queensdale Dr
Douglasville, GA 30135



Front

S3 6430 Queensdale Dr
Douglasville, GA 30135



Front

ClearMaps Addendum

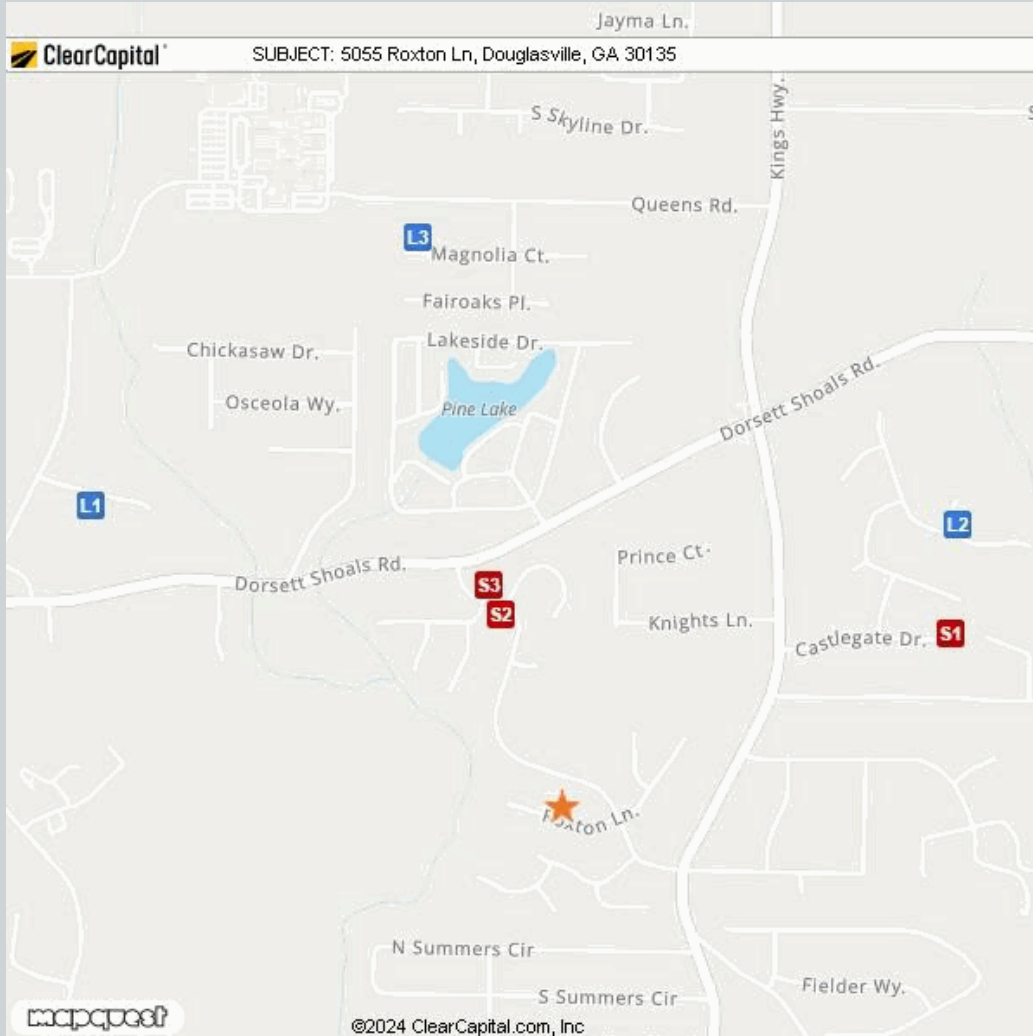
Address ★ 5055 Roxton Lane, Douglasville, GA 30135

Loan Number 55414

Suggested List \$347,900

Suggested Repaired \$347,900

Sale \$345,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5055 Roxton Lane, Douglasville, ga 30135	--	Parcel Match
L1 Listing 1	6561 Harrington Pl, Douglasville, GA 30135	0.80 Miles ¹	Parcel Match
L2 Listing 2	5967 Roundtable Ct, Douglasville, GA 30135	0.69 Miles ¹	Parcel Match
L3 Listing 3	6330 Magnolia Ct, Douglasville, GA 30135	0.84 Miles ¹	Parcel Match
S1 Sold 1	5960 Castlegate Dr, Douglasville, GA 30135	0.61 Miles ¹	Parcel Match
S2 Sold 2	6395 Queensdale Dr, Douglasville, GA 30135	0.29 Miles ¹	Parcel Match
S3 Sold 3	6430 Queensdale Dr, Douglasville, GA 30135	0.33 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprovider@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	3.47 miles	Date Signed	10/07/2024

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.