

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	3543 Biltmore Place, Augusta, GEORGIA 30906	Order ID	9251928	Property ID	35261672
Inspection Date	04/12/2024	Date of Report	04/12/2024		
Loan Number	55415	APN	120-0-505-00-0		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

Tracking IDs

Order Tracking ID	4.2_BPO_Citi/Atlas_update	Tracking ID 1	4.2_BPO_Citi/Atlas_update
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Unknown	Condition Comments The subject's condition is typical for the neighborhood. No repairs were noted.
R. E. Taxes	\$1,080	
Assessed Value	\$34,773	
Zoning Classification	Residential	
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 The subject is located in a semi-rural neighborhood. Distressed properties make up about 15-20 percent of the sales.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$90,000 High: \$193,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	3543 Biltmore Place	2832 Glenn Hills	3708 Millstone Run	2138 Rosier Road
City, State	Augusta, GEORGIA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30906	30906	30906	30906
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.82 ¹	1.99 ¹	1.56 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$198,000	\$159,000	\$175,000
List Price \$	--	\$189,900	\$159,000	\$175,000
Original List Date		11/03/2023	03/15/2024	04/04/2024
DOM · Cumulative DOM	-- · --	67 · 161	1 · 28	1 · 8
Age (# of years)	51	49	29	58
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	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,579	1,664	1,246	1,482
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 2
Total Room #	7	8	7	7
Garage (Style/Stalls)	None	Carport 1 Car	None	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.19 acres	0.54 acres	0.46 acres
Other	Porch, Patio, Deck, Fireplace	None	None	None

* 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 Homestead Haven, a captivating modern farmhouse exuding elegance. This remodeled residence boasts a myriad of luxurious features, including a fully renovated bathroom, newly installed flooring that graces every corner, freshly painted interiors, and contemporary light fixtures illuminating the space with warmth. Step into a culinary haven with brand-new countertops and cabinets, perfectly complemented by the elegance of new windows that flood the home with natural light. Indulge in the opulence of a luxury tiled shower in the master bathroom, offering a spa-like retreat within the comfort of your own home. The layout of this home is both spacious and versatile, featuring a generously sized family room for gatherings, a cozy den or man cave for relaxation, and a separate dining room and breakfast nook for delightful meals. The property also offers a covered carport, providing convenient protection for your vehicles, while the exterior showcases a seamless blend of brick and vinyl finishes, adding to the home's curb appeal. Don't miss the chance to own this beautiful home, schedule your showing today!!!!
- Listing 2** Experience this beautiful 4-side brick home, ready to be tailored to your unique vision! This home welcomes you with a spacious family room and lots of natural light from the moment you step in. When you head towards the kitchen, you're greeted with more natural light and a cozy space for your dining needs. The master room, complete with a spacious walk-in closet and an ensuite bathroom, offers private sanctuary to unwind after a long day. The additional bedrooms are generously sized and perfect for accommodating guests, children, or creating a home office. Outside, the expansive backyard waits for the potential limited only by your imagination. Conveniently located near schools, parks, and shopping destinations, this property seamlessly combines tranquility with accessibility.
- Listing 3** Welcome to 2138 Rosier Rd! This delightful brick home features 3 bedrooms and 2 bathrooms, offering ample space for comfortable living. Situated on a spacious lot, it boasts a very large backyard perfect for outdoor activities and relaxation. Conveniently located just 3 minutes from I520, it provides easy access to nearby amenities and commuting routes. With a new roof ensuring durability, the home also includes a large workshop underneath, ideal for hobbies or storage needs. While presenting as a solid structure, it awaits your personal touch with cosmetic upgrades to enhance its charm. Don't miss the opportunity to make this your own!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3543 Biltmore Place	2522 Gerbing Road	3713 Lexington Drive	2734 Fawn Dr
City, State	Augusta, GEORGIA	Augusta, GA	Augusta, GA	Augusta, GA
Zip Code	30906	30906	30906	30906
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.93 ¹	1.44 ¹	0.40 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$127,000	\$189,000	\$155,000
List Price \$	--	\$100,000	\$184,900	\$155,000
Sale Price \$	--	\$100,000	\$183,000	\$158,000
Type of Financing	--	Conventional	Va	Va
Date of Sale	--	10/13/2023	12/20/2023	01/05/2024
DOM · Cumulative DOM	-- · --	16 · 24	20 · 55	3 · 51
Age (# of years)	51	46	58	52
Condition	Average	Fair	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	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,579	1,377	1,413	1,546
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	Attached 1 Car	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.25 acres	0.26 acres	0.24 acres
Other	Porch, Patio, Deck, Fireplace	None	None	None
Net Adjustment	--	+\$49,600	+\$6,640	+\$1,320
Adjusted Price	--	\$149,600	\$189,640	\$159,320

* Sold 3 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 2522 Gerbing Rd. This all-brick home is a great investment opportunity and offers blend of classic charm and contemporary convenience. The inviting covered front porch welcomes you to explore the possibilities within. With ample parking and the potential for a versatile garage space in the walkable crawl space gives this home true potential. Recent upgrades, including a New roof, New Paint, and HVAC system, ensure long-term sustainability and peace of mind. Inside the kitchen has beautiful space and layout, can easily be open up to the large living room to create an open concept feel. The master suite with an en-suite bath, and a dedicated laundry room adds convenience. 2522 Gerbing Rd is ready for you to add your final touches. Schedule your showing today!!
- Sold 2** Welcome to 3713 Lexington Drive! Step into a home transformed, featuring a brand-new HVAC system, roof, and windows ensuring efficiency and peace of mind. The interiors are graced with new flooring, stylish countertops, and top-of-the-line stainless steel appliances, making the kitchen a chef's dream. Immerse yourself in the beauty of the outdoors with a fully landscaped yard, complemented by original hardwood flooring that adds character and warmth. The large open laundry room provides convenience, while the newly poured driveway and private overhead parking offer hassle-free arrivals. Enjoy the serenity of your covered front porch, ideal for relaxing evenings, and a spacious backyard perfect for gatherings and play. The brick finish adds a touch of sophistication, enhancing the property's curb appeal. Strategically located close to Fort Eisenhower, Walmart, recreational parks, and I-520, this home offers both convenience and tranquility. Don't miss the opportunity to make this meticulously renovated property your dream home - schedule a showing today!
- Sold 3** Welcome to your new home. Situated at 2734 Fawn Drive, Augusta, Georgia, this single-story residence offers a total living area of 1539 square feet. Step inside to discover a warm and inviting interior with an open and spacious living room that seamlessly flows into the dining and kitchen area with ample counter space. The property has an open and spacious design with 3 generously proportioned bedrooms. The hardwood floored kitchen and living area smartly incorporate modern aesthetics and functionality, with the added luxury of high-quality stainless steel appliances. The home's layout optimizes natural lighting, creating warm and inviting spaces. Apart from the indoor living attributes, an appreciable charm of this property includes its proximity to several places of interest. The serene Woodlake Park and the exciting Skateland of Augusta are within a short driving distance. It also pays to note the property's close distance to two noteworthy educational institutions—Meadowbrook Elementary School and Windsor Spring Elementary School. An extra perk to the locale is the access to Kevin Fosters Keyboard Tutorials for those with a knack for music. This property amplifies its appeal to individuals seeking a harmonious blend of comfort and convenience in their prospective home. This loved and cared for home is nestled in the heart of Augusta, GA and just a 5 mile drive to Ft. Eisenhower Gate 5. Don't miss out on this wonderful opportunity to make this your new home. Schedule a showing today and experience the charm for yourself!

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	\$165,000	\$165,000
Sales Price	\$160,000	\$160,000
30 Day Price	\$150,000	--
Comments Regarding Pricing Strategy		
It is recommended that the subject be priced competitively with the comparables in order to avoid long DOM. Due to the semi-rural location of the subject it was necessary to expand the search criteria in order to find the most similar comparables.		

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.
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Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Side



Street



Street

Listing Photos

L1 2832 Glenn Hills
Augusta, GA 30906



Front

L2 3708 Millstone Run
Augusta, GA 30906



Front

L3 2138 Rosier Road
Augusta, GA 30906



Front

Sales Photos

S1 2522 Gerbing Road
Augusta, GA 30906



Front

S2 3713 Lexington Drive
Augusta, GA 30906



Front

S3 2734 Fawn dr
Augusta, GA 30906



Front

ClearMaps Addendum

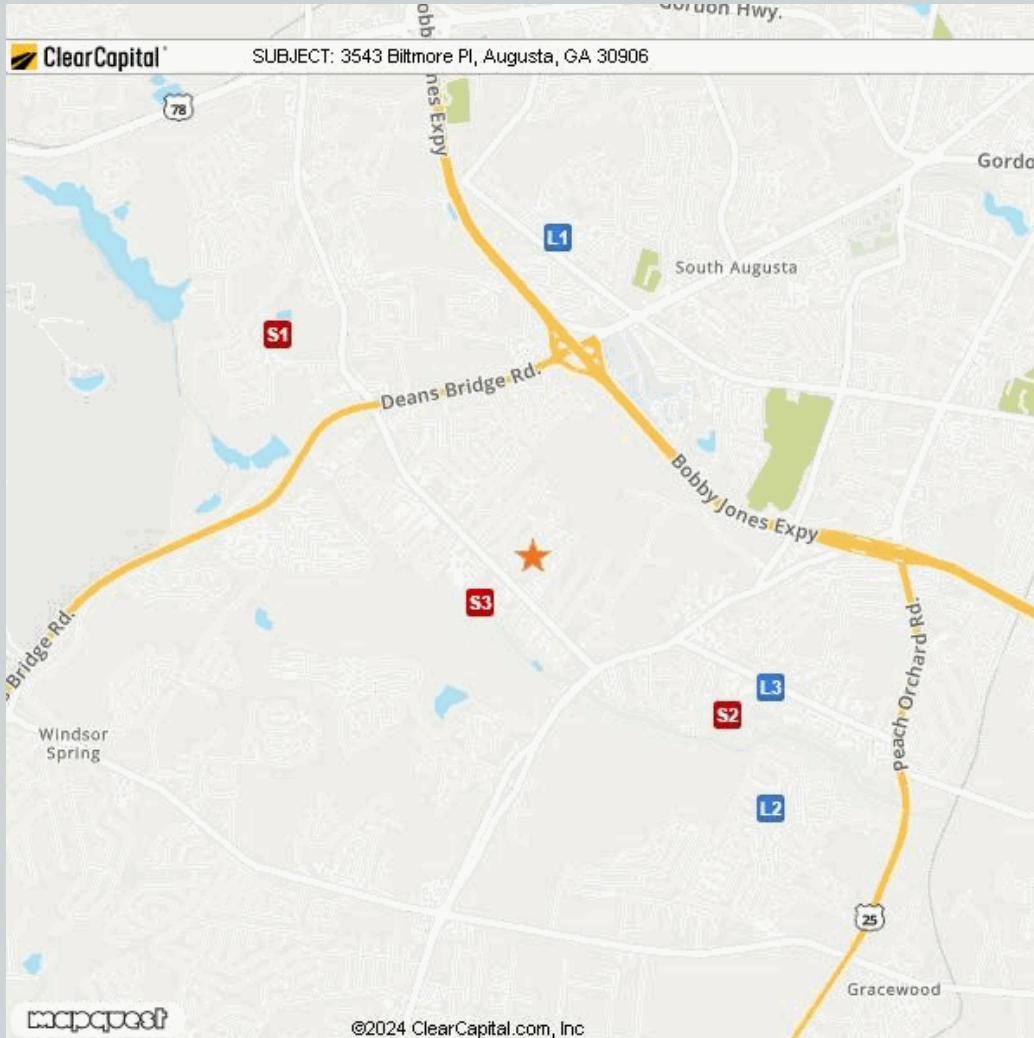
Address ★ 3543 Biltmore Place, Augusta, GEORGIA 30906

Loan Number 55415

Suggested List \$165,000

Suggested Repaired \$165,000

Sale \$160,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3543 Biltmore Place, Augusta, Georgia 30906	--	Parcel Match
L1 Listing 1	2832 Glenn Hills, Augusta, GA 30906	1.82 Miles ¹	Parcel Match
L2 Listing 2	3708 Millstone Run, Augusta, GA 30906	1.99 Miles ¹	Parcel Match
L3 Listing 3	2138 Rosier Road, Augusta, GA 30906	1.56 Miles ¹	Parcel Match
S1 Sold 1	2522 Gerbing Road, Augusta, GA 30906	1.93 Miles ¹	Parcel Match
S2 Sold 2	3713 Lexington Drive, Augusta, GA 30906	1.44 Miles ¹	Parcel Match
S3 Sold 3	2734 Fawn Dr, Augusta, GA 30906	0.40 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	Kimberli Clements	Company/Brokerage	Southern Classic Realtors
License No	177330	Address	104 Shortcut Rd NE MILLEDGEVILLE GA 31061
License Expiration	12/31/2024	License State	GA
Phone	4784562523	Email	kimiclem@gmail.com
Broker Distance to Subject	70.74 miles	Date Signed	04/12/2024

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.