

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>	1431 High Meadow Drive, Stone Mountain, GEORGIA 30083	<b>Order ID</b>	9016005	<b>Property ID</b>	34786977
<b>Inspection Date</b>	11/10/2023	<b>Date of Report</b>	11/12/2023		
<b>Loan Number</b>	55741	<b>APN</b>	15-194-14-060		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Dekalb		

Tracking IDs					
<b>Order Tracking ID</b>	11.8_BPO	<b>Tracking ID 1</b>	11.8_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	Feed The People Atlantic Inc	<b>Condition Comments</b> Based on exterior observation the subject appears to be in average condition. Subject property is in average condition, conforms well to surrounding area
<b>R. E. Taxes</b>	\$2,749	
<b>Assessed Value</b>	\$60,720	
<b>Zoning Classification</b>	Residential	
<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>	Suburban	<b>Neighborhood Comments</b> Neighborhood appears to be in average condition when compared to other similar communities in the area.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$170,000 High: \$305,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	1431 High Meadow Drive	3726 Larkspur Terrace	3743 Brookcrest Circle	1368 Colony East Court
<b>City, State</b>	Stone Mountain, GEORGIA	Decatur, GA	Decatur, GA	Stone Mountain, GA
<b>Zip Code</b>	30083	30032	30032	30083
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.77 <sup>1</sup>	1.68 <sup>1</sup>	0.51 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$235,000	\$250,000	\$299,900
<b>List Price \$</b>	--	\$235,000	\$250,000	\$255,000
<b>Original List Date</b>		11/02/2023	11/03/2023	08/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	7 · 10	7 · 9	98 · 101
<b>Age (# of years)</b>	52	67	63	57
<b>Condition</b>	Average	Average	Average	Good
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,107	1,100	1,111	1,247
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 1 · 1	3 · 1 · 1
<b>Total Room #</b>	6	5	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Carport 1 Car	Carport 1 Car	Carport 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	212
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.3 acres	0.3 acres	0.5 acres	0.3 acres
<b>Other</b>	None	None	None	None

\* Listing 1 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.

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

**Listing 1** Active1 => Age= \$375, Garage= \$2000, Carport= \$-1000, Total= \$1375, Net Adjusted Value= \$236375 Fair market comparable. Property is equal in condition to the subject.

**Listing 2** Active2 => Bath= \$2000, Half Bath= \$-1000, Age= \$275, Garage= \$2000, Carport= \$-1000, Lot= \$-400, Total= \$1875, Net Adjusted Value= \$251875 Fair market comparable. Property is superior in lot size but equal in bed count to the subject.

**Listing 3** Active3 => Condition= \$-7500, Bath= \$2000, Half Bath= \$-1000, GLA= \$-2800, Garage= \$2000, Carport= \$-2000, Basement = \$-1000, Total= \$-10300, Net Adjusted Value= \$244700 Fair market comparable. Property is equal in age but superior in condition to the subject.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	1431 High Meadow Drive	4401 Rustic Wood Drive	1683 Atherton Drive	3671 Mecklinburg Place
<b>City, State</b>	Stone Mountain, GEORGIA	Stone Mountain, GA	Decatur, GA	Decatur, GA
<b>Zip Code</b>	30083	30083	30035	30032
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	1.01 <sup>1</sup>	1.73 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$220,000	\$259,000	\$255,000
<b>List Price \$</b>	--	\$220,000	\$240,000	\$255,000
<b>Sale Price \$</b>	--	\$215,000	\$230,000	\$253,500
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	05/30/2023	10/30/2023	08/21/2023
<b>DOM · Cumulative DOM</b>	-- · --	40 · 40	71 · 71	42 · 42
<b>Age (# of years)</b>	52	51	59	58
<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 Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,107	1,092	1,073	1,229
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 1 · 1	3 · 1 · 1	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Carport 2 Car(s)	Carport 1 Car	Carport 2 Car(s)
<b>Basement (Yes/No)</b>	No	Yes	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>		546	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.3 acres	0.3 acres	0.3 acres	0.3 acres
<b>Other</b>	None	None	None	None
<b>Net Adjustment</b>	--	+\$1,000	+\$2,000	-\$2,440
<b>Adjusted Price</b>	--	\$216,000	\$232,000	\$251,060

\* 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** Sold1 => Bath= \$2000, Half Bath= \$-1000, Garage= \$2000, Carport= \$-2000, Sold date = \$1000, Basement = \$-1000, Total= \$1000, Net Adjusted Value= \$216000 Fair market comparable. Property is equal in bed count but inferior in bath count to the subject.
- Sold 2** Sold2 => Bath= \$2000, Half Bath= \$-1000, Garage= \$2000, Carport= \$-1000, Total= \$2000, Net Adjusted Value= \$232000 Fair market comparable. Property is inferior in bath count but equal in GLA to the subject.
- Sold 3** Sold3 => GLA= \$-2440, Garage= \$2000, Carport= \$-2000, Total= \$-2440, Net Adjusted Value= \$251060 Fair market comparable. Property is superior in GLA but equal in age to the subject.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No sale/listing history for subject available.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$240,000	\$240,000
<b>Sales Price</b>	\$235,000	\$235,000
<b>30 Day Price</b>	\$225,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>As per tax record subject owner name is Feed The People Atlantic Inc I went back 12 months, out in distance 1 mile, and even with relaxing +/-20 year built, +/-20% GLA search criteria I was unable to find any comparables which fit the subject requirements. Due to limited comparable it was necessary to exceed the proximity up to 2 miles, condition, bed/bath count and lot size. Subject is located closer to main road and commercial. This however, will not have effect on value and marketability. In delivering final valuation, most weight has been placed on CS1 and LC1, as they are most similar to subject condition and overall structure. Subject attributes are from Tax record.</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



Address Verification



Address Verification



Side



Side

## Subject Photos



Side



Street



Street



Street



## Listing Photos

**L1** 3726 Larkspur Terrace  
Decatur, GA 30032



Front

**L2** 3743 Brookcrest Circle  
Decatur, GA 30032



Front

**L3** 1368 Colony East Court  
Stone Mountain, GA 30083



Front

## Sales Photos

**S1** 4401 Rustic Wood Drive  
Stone Mountain, GA 30083



Front

**S2** 1683 Atherton Drive  
Decatur, GA 30035



Front

**S3** 3671 Mecklinburg Place  
Decatur, GA 30032



Front

### ClearMaps Addendum

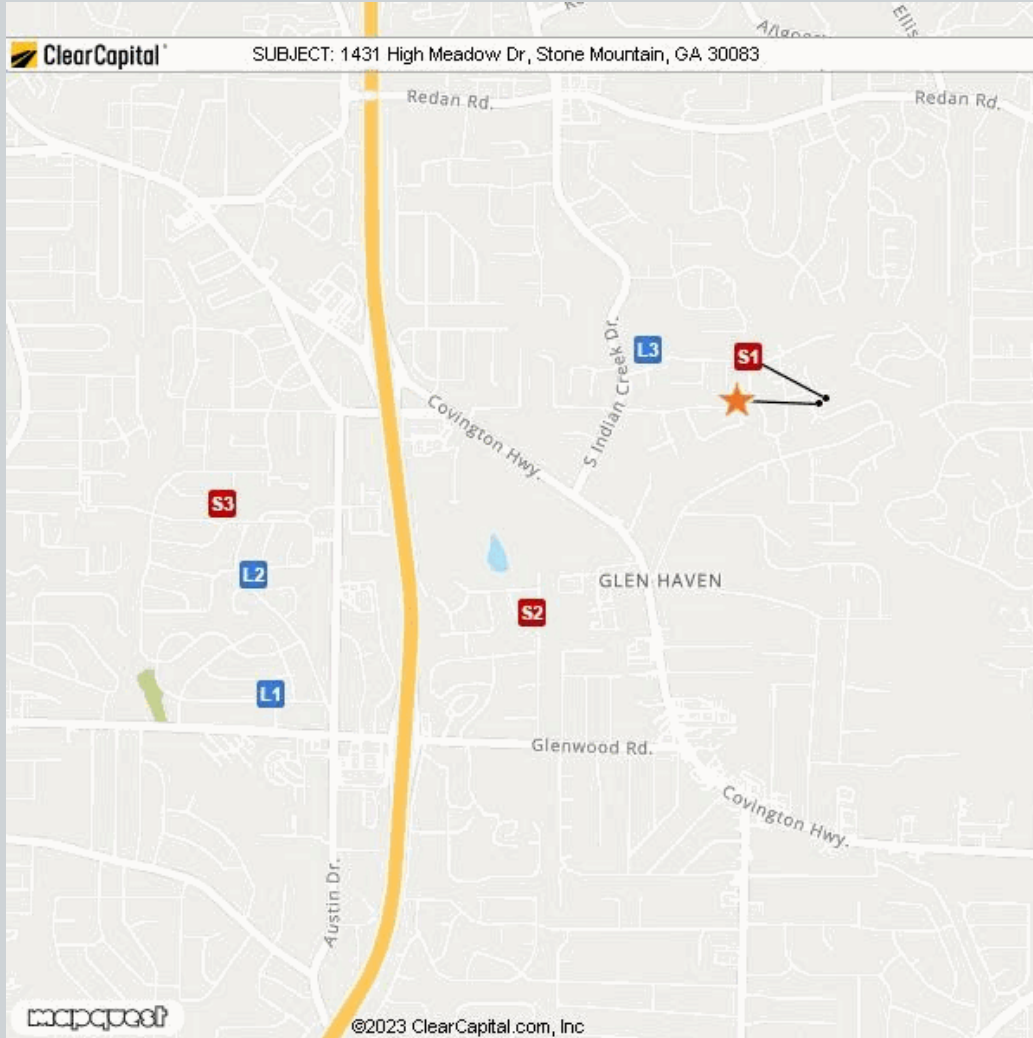
**Address** ★ 1431 High Meadow Drive, Stone Mountain, GEORGIA 30083

**Loan Number** 55741

**Suggested List** \$240,000

**Suggested Repaired** \$240,000

**Sale** \$235,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1431 High Meadow Drive, Stone Mountain, Georgia 30083	--	Parcel Match
L1 Listing 1	3726 Larkspur Terrace, Decatur, GA 30032	1.77 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3743 Brookcrest Circle, Decatur, GA 30032	1.68 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1368 Colony East Court, Stone Mountain, GA 30083	0.51 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4401 Rustic Wood Drive, Stone Mountain, GA 30083	0.03 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1683 Atherton Drive, Decatur, GA 30035	1.01 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3671 Mecklinburg Place, Decatur, GA 30032	1.73 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>	Loys Jean White	<b>Company/Brokerage</b>	Palmerhouse Properties, LLC
<b>License No</b>	293640	<b>Address</b>	3707 Talonega Trail Ellenwood GA 30294
<b>License Expiration</b>	03/31/2026	<b>License State</b>	GA
<b>Phone</b>	4044274579	<b>Email</b>	loysrealty22@gmail.com
<b>Broker Distance to Subject</b>	7.26 miles	<b>Date Signed</b>	11/12/2023

*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:**

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