

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	24 Miller Pond Road, Savannah, GA 31407	Order ID	9319895	Property ID	35367102
Inspection Date	05/06/2024	Date of Report	05/06/2024		
Loan Number	55756	APN	LOT B205 RICE CREEK TRACT B PHASE 2 SMB 42S 10A		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs

Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$1,678	Subject appears to be in good condition and does not appear to have any repair needs.	
Assessed Value	\$106,720		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Rice Creek		
Association Fees	\$440 / Year (Pool,Other: trash)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This 4 bedroom, 2.5 bath home is located in the amenity filled community of Rice Creek. The home features an open floor plan with natural light boasting throughout the home, half bath on first floor, and a sliding glass door taking you out to your backyard over looking a lagoon. The kitchen boasts all stainless steel appliances, kitchen island, huge pantry, and plenty of cabinet space. The spacious master suite features an ensuite bathroom with double vanities, soak in tub, and walk in shower. Additional features include fenced in backyard with an added shed for additional storage, two car gar...	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$1,000,000		
Market for this type of property	Increased 3 % in the past 6 months.		
Normal Marketing Days	<30		

Neighborhood Comments

This 4 bedroom, 2.5 bath home is located in the amenity filled community of Rice Creek. The home features an open floor plan with natural light boasting throughout the home, half bath on first floor, and a sliding glass door taking you out to your backyard over looking a lagoon. The kitchen boasts all stainless steel appliances, kitchen island, huge pantry, and plenty of cabinet space. The spacious master suite features an ensuite bathroom with double vanities, soak in tub, and walk in shower. Additional features include fenced in backyard with an added shed for additional storage, two car garage, and spacious laundry room. Neighborhood amenities include fitness facility, pool, playground, clubhouse, and more. Located close to I-95, Gulf Stream, etc. 3d tour available.

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	24 Miller Pond Road	40 Hasty Point Rd	14 Sea Oats Dr	79 Marsh Salt Ln
City, State	Savannah, GA	Port Wentworth, GA	Port Wentworth, GA	Port Wentworth, GA
Zip Code	31407	31407	31407	31407
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	21.88 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$310,000	\$364,466	\$371,226
List Price \$	--	\$310,000	\$364,466	\$371,226
Original List Date		03/28/2024	02/24/2024	11/28/2023
DOM · Cumulative DOM	-- · --	16 · 39	10 · 72	131 · 160
Age (# of years)	11	10	0	0
Condition	Good	Good	Excellent	Excellent
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 sfr	2 Stories sfr	2 Stories sfr	2 Stories sfr
# Units	1	1	1	1
Living Sq. Feet	2,174	1,886	2,022	2,005
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	9	10	10
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	.13 acres	.23 acres	.13 acres	0.13 acres
Other	--	--	--	--

* 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** Nestled in a vibrant community that boasts an enviable array of amenities, this meticulously maintained home offers a perfect blend of comfortable living spaces and outdoor enjoyment. With 4 bedrooms, 2.5 bathrooms, this home features an expansive living and dining space with accent wall. Experience the ultimate convenience and privacy with the main bedroom suite located on the ground floor, featuring ample closet space and an en-suite bathroom. Upstairs features 3 additional bedrooms and bathroom. Enjoy outdoor living in the privacy of your own backyard, fully fenced for security and peace of mind, ideal for pets, play, and gardening. Located within walking distance to school and shopping this home is more than just a place to live; it's a community where you can thrive and create lasting memories.
- Listing 2** Savannah's most trusted local builder is proud to offer our Grayson TR plan. Completion date is estimated to be early March 2024. This home comes with some great features and upgrades including front look Elevation F with brick ledge, fully sodded and irrigated yard, 2 sinks in primary bathroom, separate garden tub and separate shower in primary bathroom, garage door opener with 2 remotes, ADT security package, click plank water proof lvp flooring in main living areas and wet areas, all appliances in kitchen are stainless and include the refrigerator, dishwasher, range / oven and built in microwave. Pictures, features, and selections shown are for illustration purposes and may vary from the home built. All builder incentives applied.
- Listing 3** Savannah's most trusted local builder is proud to offer our Crestview TR plan. This home has an impressive open plan with plenty of natural light, 2 closets in the primary bedroom, large walk in pantry in kitchen, plus some excellent features and upgrades including a fully sodded and irrigated yard with automatic timer, 2 sinks in primary bathroom with quartz vanity top, separate garden tub and separate shower in primary bathroom, quartz top in 2nd bathroom, pendant lights over kitchen island, garage door opener with 2 remotes, ADT security package, click plank lvp waterproof flooring upgrade, upgraded cabinets in kitchen with handle pulls, stainless appliances in kitchen including microwave and refrigerator, granite tops in kitchen, and framed mirrors in all bathrooms. Estimated completion date is April 2024. Pictures, features, and selections shown are for illustration purposes and may vary from the home built. All builder incentives applied.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	24 Miller Pond Road	52 Noble Jones Ct	23 Miller Pond Rd	23 Hasty Point
City, State	Savannah, GA	Port Wentworth, GA	Port Wentworth, GA	Port Wentworth, GA
Zip Code	31407	31407	31407	31407
Datasource	MLS	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.17 ¹	0.03 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$330,000	\$324,900	\$355,900
List Price \$	--	\$330,000	\$324,900	\$355,900
Sale Price \$	--	\$330,000	\$325,000	\$355,900
Type of Financing	--	Cash	Cash	Conventional
Date of Sale	--	10/16/2023	03/11/2024	11/08/2023
DOM · Cumulative DOM	-- · --	41 · 33	1 · 33	1 · 50
Age (# of years)	11	14	10	10
Condition	Good	Good	Good	Good
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 sfr	2 Stories sfr	2 Stories sfr	2 Stories sfr
# Units	1	1	1	1
Living Sq. Feet	2,174	2,399	2,359	3,000
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 3
Total Room #	10	9	10	10
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	.13 acres	.13 acres	.13 acres	.13 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,450	-\$5,650	-\$27,380
Adjusted Price	--	\$328,550	\$319,350	\$328,520

* Sold 1 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** Great opportunity to live in Rice Creek Community that is convenient to Pooler, Beaufort, and Savannah via Interstate 95. This charming home home boast almost 2400 square feet with 3 bedrooms and 2.5 baths. The master is on the main floor. The family room has 10 foot+ vaulted ceilings. Upstairs has a huge loft area for your kids game room or the big screen. There is also a separate laundry room, 2 bedrooms and a full bath upstairs. The back yard is completely fenced for your pets. Age +300, GLA - 6750, beds +5000
- Sold 2** This 4 bedroom, 2.5 bath home is located in the amenity filled community of Rice Creek. The home features an open floor plan with natural light boasting throughout the home, half bath on first floor, and a sliding glass door taking you out to your backyard over looking a lagoon. The kitchen boasts all stainless steel appliances, kitchen island, huge pantry, and plenty of cabinet space. The spacious master suite features an ensuite bathroom with double vanities, soak in tub, and walk in shower. Additional features include fenced in backyard with an added shed for additional storage, two car garage, and spacious laundry room. Neighborhood amenities include fitness facility, pool, playground, clubhouse, and more. Located close to I-95, Gulf Stream, etc. 3d tour available. Age -100, GLA -5550
- Sold 3** Introducing your dream home in the desirable Rice Creek subdivision of Port Wentworth, Georgia! This single-family gem boasts: 4 spacious bedrooms, 3 full baths, 3,000 sq ft of living space, large kitchen with a charming breakfast area, a walk-in pantry, a versatile bonus room perfect for entertainment or relaxation, a capacious owner's suite complete with an en suite bath and double vanity, abundance of closet and storage space, including an extra-large walk-in master closet, two car garage with wall storage systems and high, off-floor storage. A modern build in 2014 ensures contemporary comfort. This home is move in ready with clean, fresh paint throughout. Conveniently located, just a stone's throw away from shopping, schools, and delectable dining options. Plus, with easy access to Highway 95 and the airport, your travels are a breeze. Age -100, GLA -24780, baths -2500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been sold in the past 12 months.			
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	\$328,550	\$328,550
Sales Price	\$328,550	\$328,550
30 Day Price	\$323,550	--
Comments Regarding Pricing Strategy		
Based on the comps in the local market area I would recommend a list price of \$328,550. If it does not sell within 30 days, then I suggest a price adjustment to \$314,350.		

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



Address Verification



Street



Street

Listing Photos

L1 40 Hasty Point Rd
Port Wentworth, GA 31407



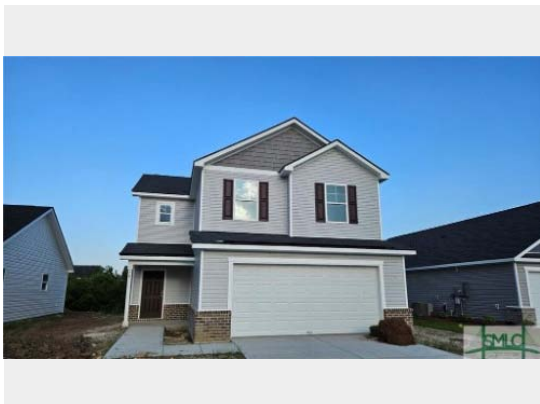
Front

L2 14 Sea Oats Dr
Port Wentworth, GA 31407



Front

L3 79 Marsh Salt Ln
Port Wentworth, GA 31407



Front

Sales Photos

S1 52 Noble Jones Ct
Port Wentworth, GA 31407



Front

S2 23 Miller Pond Rd
Port Wentworth, GA 31407



Front

S3 23 Hasty Point
Port Wentworth, GA 31407



Front

ClearMaps Addendum

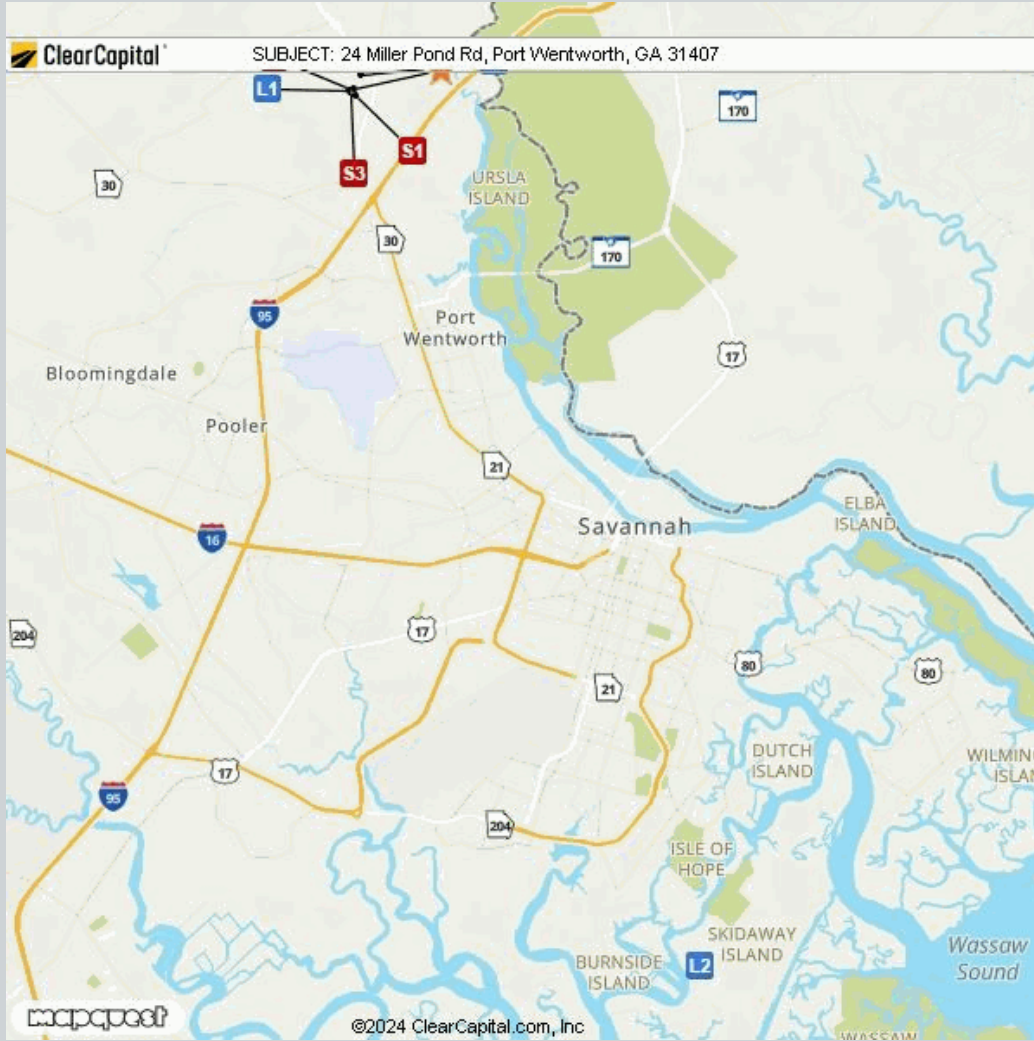
Address ★ 24 Miller Pond Road, Savannah, GA 31407

Loan Number 55756

Suggested List \$328,550

Suggested Repaired \$328,550

Sale \$328,550



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	24 Miller Pond Road, Savannah, GA 31407	--	Parcel Match
L1 Listing 1	40 Hasty Point Rd, Port Wentworth, GA 31407	0.11 Miles ¹	Parcel Match
L2 Listing 2	14 Sea Oats Dr, Port Wentworth, GA 31407	21.88 Miles ¹	Street Centerline Match
L3 Listing 3	79 Marsh Salt Ln, Port Wentworth, GA 31407	0.35 Miles ¹	Street Centerline Match
S1 Sold 1	52 Noble Jones Ct, Port Wentworth, GA 31407	0.17 Miles ¹	Parcel Match
S2 Sold 2	23 Miller Pond Rd, Port Wentworth, GA 31407	0.03 Miles ¹	Parcel Match
S3 Sold 3	23 Hasty Point, Port Wentworth, GA 31407	0.13 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	James Grekousis	Company/Brokerage	LPT REALTY
License No	425473	Address	8001 Chatham Center Dr Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9124338239	Email	jamesgreko@gmail.com
Broker Distance to Subject	11.38 miles	Date Signed	05/06/2024

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.