

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>	1204 Willow Bend Court, Austell, GA 30168	<b>Order ID</b>	9319895	<b>Property ID</b>	35367246
<b>Inspection Date</b>	05/07/2024	<b>Date of Report</b>	05/07/2024		
<b>Loan Number</b>	55768	<b>APN</b>	18030300380		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Cobb		

### Tracking IDs

<b>Order Tracking ID</b>	5.3_Aged_BPOs	<b>Tracking ID 1</b>	5.3_Aged_BPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	BRIAN KEITH BARNETT	<b>Condition Comments</b> The subject is a two story traditional style home situated in a cul de sac. No observation of any negative factors to the roof, foundation, trim, windows, paint or doors. The subjects gross living area and lot size were obtained from the tax assessors website and/or FMLS/Realist.
<b>R. E. Taxes</b>	\$3,929	
<b>Assessed Value</b>	\$130,328	
<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>	NA	
<b>Association Fees</b>	\$250 / Year (Greenbelt)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Located in an established and maintained neighborhood. Using FMLS, within a 1 mile radius, there are 50 listings. Of the 50 listings, 2 are reo, 0 are short sales, 48 are fair market.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$130,000 High: \$480,000	
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	1204 Willow Bend Court	5767 Mitchell Chase Trl	1110 Willow Crest Way	1645 Greenbrook Dr
<b>City, State</b>	Austell, GA	Mableton, GA	Austell, GA	Austell, GA
<b>Zip Code</b>	30168	30126	30168	30168
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.59 <sup>1</sup>	0.06 <sup>1</sup>	1.06 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$355,000	\$349,999	\$335,000
<b>List Price \$</b>	--	\$355,000	\$349,999	\$304,900
<b>Original List Date</b>		05/02/2024	04/13/2024	02/09/2024
<b>DOM · Cumulative DOM</b>	-- · --	4 · 5	8 · 24	82 · 88
<b>Age (# of years)</b>	24	18	24	37
<b>Condition</b>	Average	Average	Good	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>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,031	1,792	1,926	1,848
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	7	7	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	0.26 acres	0.25 acres	0.25 acres	0.498 acres
<b>Other</b>	None	None	None	None

\* 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** Welcome To Your Dream Home Fall In Love With This Beautiful 4 Bedroom 2.5 Full Bathroom Home With Almost 1800 Sqft Of Living Space, Nestled In The Sought After City Of Mableton. A Convenient 3 Minute Drive To Shopping And Dinning. As You Step Inside, You Will Be Amazed by The Cozy Family Room And Open Concept Layout, Allowing For Seamless Flow Between The Living, Dining, And Kitchen Areas. This Property Exudes a Cozy Ambiance, With Gorgeous Luxury Tile Flooring Throughout The Main Level. Entertaining Will Be a Breeze In The Fenced Backyard, Creating a Perfect Oasis For Hosting Gatherings And Enjoying Outdoor Activities. On The Second Level, Enjoy The Warmth Of All Hardwood Floors Throughout. Upstairs You Will Find The Primary Bedroom With Trey Ceiling And a Spacious Walk-In Closet With Lots Of Natural Light And Private En-Suite. Upstairs You Will Also Find 3 Generously Sized Secondary Bedrooms And a Full Bathroom. Imagine Putting Your Own Personal Touch On This Home Making It Yours Today
- Listing 2** This Magnificent Home Is Move In Ready. The Whole Downstairs Has Been Remodeled With All New Flooring, Cabinetry, And Appliances. Upon Walking In You Are Greeted With The Formal Sitting Room Rolling Into The Formal Dinning. Then Make Your Way To The Open Kitchen Family Room Combo. There Is a Half Bath For Your Guests Convenience. Head Up The Stairs To The Main Sleeping Area There You Will Find Two Spacious Secondary Bedrooms With a Full Bath Along With The Primary With a Huge Bathroom And Walk In Closet. This Home Is Located In The Sought After Pebblebrook High School Come Fall In Love With Your New Home
- Listing 3** 5K Towards Closing Cost With an Acceptable Offer Welcome Home To This Traditional Style Home. This Home Features a Huge Front Porch For You To Sit On, Relax And Take In The Beautiful Neighborhood Filled With Trees. You Can Entertain In The Family Room That Features a Fireplace To Keep You Warm On Cold Nights. You Can Enjoy The Large Back Deck That Over Looks a Wooded Back Yard. The Owners Suite Features an Ensuite With a Large Garden Tub And Separate Shower. Newer Roof Lastly, There Is a Basement That Has Great Potential For Extra Entertaining

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1204 Willow Bend Court	1047 Willow Crest Lndg	1031 Bettina Ct	1111 Willow Crest Way
City, State	Austell, GA	Austell, GA	Mableton, GA	Austell, GA
Zip Code	30168	30168	30126	30168
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 <sup>1</sup>	0.96 <sup>1</sup>	0.03 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$370,000	\$338,000	\$319,000
List Price \$	--	\$370,000	\$322,000	\$275,000
Sale Price \$	--	\$370,000	\$315,000	\$275,000
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	10/27/2023	11/17/2023	03/15/2024
DOM · Cumulative DOM	-- · --	17 · 109	87 · 116	34 · 76
Age (# of years)	24	23	34	24
Condition	Average	Good	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	2,031	2,182	1,886	1,672
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	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%	100%	0%
Basement Sq. Ft.	--	--	400	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.21 acres	0.43 acres	0.22 acres
Other	None	None	None	None
Net Adjustment	--	-\$31,389	-\$33,825	+\$1,066
Adjusted Price	--	\$338,611	\$281,175	\$276,066

\* 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** Must See Welcome To a Beautifully Remodeled Home In Austell. This Home Is Virtually New Construction With New White Shaker Soft-Close-Cabinets w/ 2 Lazy Susans, Granite Counters, Tile Backsplash, New SS Appliances, New Flooring: Luxury Vinyl Plank And Carpet, Freshly Painted Throughout, New Blinds And New Lighting. The Master Bath Has Double Sinks With Granite Counters, New Fixtures, And Jetted Tub And Walk-In Closet. The Secondary Bath Upstairs Is Completely New With Vanity, Tub, And Shower. Also, There Is a Brand-New Hvac System And Hot-Water Tank. This Home Has a Lot Of Modern Touches. This Wont Last Long. Mkt timing \$11,100, lot size diff \$500, age diff -\$100, bedroom ct -\$2000, diff in gla -\$5889, condition -\$35000
- Sold 2** Great Location Main Level Includes Living Room, Dining Room, Family Room w/ Fireplace, Kitchen Laundry. Upstairs You Will Find Three Spacious Bedrooms. Basement Is Extremely Versatile w/ Storage, a Bonus Room That Could Be Used As a 4Th Bedroom And a Full Bathroom Backyard Has Room For Entertaining. Mkt timing \$7875, age diff \$1000, lot size diff -\$1700, closing costs -\$11000, finished basement -\$30000
- Sold 3** Back On The Market Priced To Sell Cozy 3-Bedroom, 2-Story Residence In a Quiet Neighborhood. Home Is a Blank Canvas Awaiting Your Vision And Will Gain Instant Equity With a Few Cosmetic Upgrades. New Carpet From The Stairway Throughout The Entire 2Nd Level. Perfect For a First Time Home Buyer Or Investor Looking For a Home That Will Provide Them The Opportunity To Customize And Will Provide Them With Instant Equity. Seller Is Motivated. Mkt timing \$1375,diff in gla \$14001, lot size diff \$400, closing costs -\$14710

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Using FMLS, the subject has not been listed in the last 12 months.			
<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>	\$340,000	\$340,000
<b>Sales Price</b>	\$330,000	\$330,000
<b>30 Day Price</b>	\$320,000	--
<b>Comments Regarding Pricing Strategy</b>		
Attention given to sold comp 1. An aggressive value was reached given the sold comps days on the market. HOA information estimated.		

### Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Address Verification



Street

## Listing Photos

**L1** 5767 Mitchell Chase Trl  
Mableton, GA 30126



Front

**L2** 1110 Willow Crest Way  
Austell, GA 30168



Front

**L3** 1645 Greenbrook Dr  
Austell, GA 30168



Front



## Sales Photos

**S1** 1047 Willow Crest Lndg  
Austell, GA 30168



Front

**S2** 1031 Bettina Ct  
Mableton, GA 30126



Front

**S3** 1111 Willow Crest Way  
Austell, GA 30168



Front

### ClearMaps Addendum

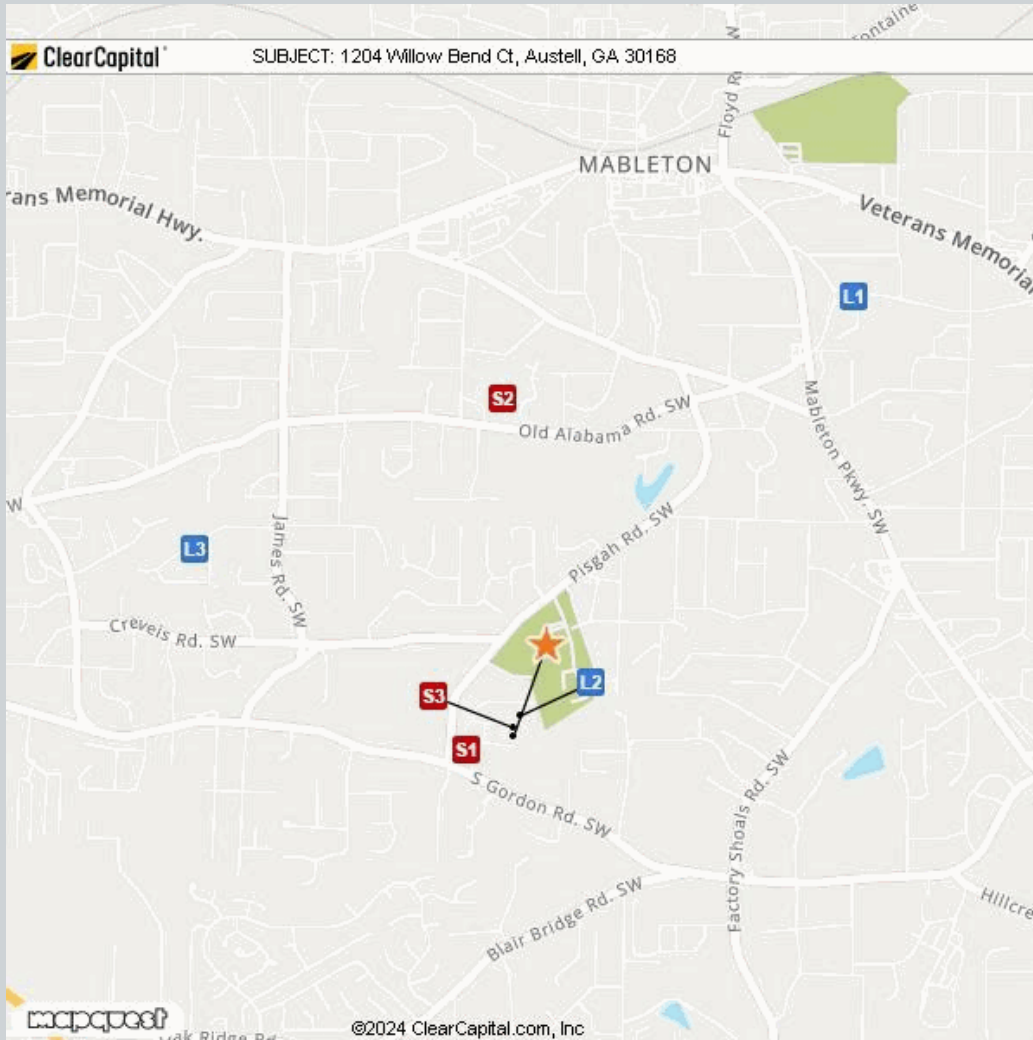
**Address** ★ 1204 Willow Bend Court, Austell, GA 30168

**Loan Number** 55768

**Suggested List** \$340,000

**Suggested Repaired** \$340,000

**Sale** \$330,000



#### Comparable

#### Address

#### Miles to Subject

#### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1204 Willow Bend Court, Austell, GA 30168	--	Parcel Match
L1 Listing 1	5767 Mitchell Chase Trl, Mableton, GA 30126	1.59 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1110 Willow Crest Way, Austell, GA 30168	0.06 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1645 Greenbrook Dr, Austell, GA 30168	1.06 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	1047 Willow Crest Lndg, Austell, GA 30168	0.14 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	1031 Bettina Ct, Mableton, GA 30126	0.96 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	1111 Willow Crest Way, Austell, GA 30168	0.03 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>	Hubbard Pope	<b>Company/Brokerage</b>	Hubbard Pope Realty
<b>License No</b>	160682	<b>Address</b>	4377 Coopers Creek Dr SE Smyrna GA 30082
<b>License Expiration</b>	07/31/2025	<b>License State</b>	GA
<b>Phone</b>	4042265281	<b>Email</b>	hubbpope@gmail.com
<b>Broker Distance to Subject</b>	5.71 miles	<b>Date Signed</b>	05/07/2024

*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.**