

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>	3303 Thornecreek Drive, Douglasville, GEORGIA 30135	<b>Order ID</b>	9016005	<b>Property ID</b>	34786665
<b>Inspection Date</b>	11/10/2023	<b>Date of Report</b>	11/10/2023		
<b>Loan Number</b>	55773	<b>APN</b>	01490150044		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Douglas		

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>	ELLIOTT JOSEPH DAGGETT	<b>Condition Comments</b> 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.
<b>R. E. Taxes</b>	\$5,497	
<b>Assessed Value</b>	\$112,600	
<b>Zoning Classification</b>	Residential R-LD	
<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> SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$151500 High: \$567700	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<180	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	3303 Thornecreek Drive	3070 Cherry Tree Walk	3285 Thorneridge Trl	3295 Lake Valley Way
<b>City, State</b>	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
<b>Zip Code</b>	30135	30135	30135	30135
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.42 <sup>1</sup>	0.09 <sup>1</sup>	0.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$450,000	\$469,700	\$451,000
<b>List Price \$</b>	--	\$450,000	\$469,700	\$451,000
<b>Original List Date</b>		06/29/2023	08/25/2022	10/03/2023
<b>DOM · Cumulative DOM</b>	-- · --	133 · 134	441 · 442	37 · 38
<b>Age (# of years)</b>	22	26	24	18
<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>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Other
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,470	2,852	2,715	2,757
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 3	4 · 2 · 1	5 · 3
<b>Total Room #</b>	7	8	7	8
<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>	Yes	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1,171	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.35 acres	0.44 acres	0.46 acres	0.25 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

\* 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** Gorgeous 5bd 3 Bath Home With 2 Story Foyer. The Main Floor Has A Formal Living Room And Dining Room, As Well As A Spacious Kitchen With Stainless Steel Double Ovens, Large Refrigerator, Gas Cooktop, And Granite Countertops. The Kitchen Faces The Breakfast Dinning Area, 2 Story Family Room With A Secondary Staircase. Has A Bedroom/office With A Full Bathroom On The First Floor. The Second Floor Features A Large Owner's Suite With Dual Sinks And Separate Vanities, Shower, And A Large Soaking Tub. Enjoy The Fenced Backyard With A Stone Patio, Pergola, And Outdoor Kitchen. This Home Needs A Little TLC And A New Owner To Transform It Into A Dream Home! Make An Appointment Today To View This Home!
- Listing 2** New Updates!! Wonderful Estate Home In Well Established Greythorne Subdivision. Spacious & Open Floorplan Features Soaring Ceilings & Hardwood Floors On Main. Gourmet Kitchen (tiled) With Breakfast Bar & Breakfast Room Open To Delightful Keeping Room & Overlooks Nice Backyard. Large Lot, Brick Patio. Large Secondary Bedrooms Up. Full Basement -- Lots Of Possibilities! Excellent Proximity To Atlanta Airport, I-20, Employment & Shopping! Seller Offering A 2/1 Buy Down With A Reasonable Offer.
- Listing 3** Welcome Home To This Beautiful Property! This House Is The Perfect Blend Of Style And Comfort. It Features A Natural Color Palette And A Cozy Fireplace In The Living Room. The Kitchen Offers A Center Island And A Nice Backsplash. The Master Bedroom Has A Walk-in Closet And The Other Rooms Provide Flexible Living Space. The Primary Bathroom Has A Separate Tub And Shower, Double Sinks, And Great Under Sink Storage. Outside, You Can Relax In The Sitting Area In The Backyard. Partial Flooring Replacement Has Been Done, So You Can Move Right In. This Home Is The Perfect Place For You And Your Family. Come And Make It Your Own!

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	3303 Thornecreek Drive	2469 Middleberry Cloister	3130 Thorneridge Trl	3312 Surveyor Ct
<b>City, State</b>	Douglasville, GEORGIA	Douglasville, GA	Douglasville, GA	Douglasville, GA
<b>Zip Code</b>	30135	30135	30135	30135
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.07 <sup>1</sup>	0.27 <sup>1</sup>	0.29 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$485,000	\$419,000	\$460,000
<b>List Price \$</b>	--	\$485,000	\$419,000	\$460,000
<b>Sale Price \$</b>	--	\$485,000	\$419,900	\$460,000
<b>Type of Financing</b>	--	Conv.	Conv.	Conv.
<b>Date of Sale</b>	--	03/30/2023	10/30/2023	06/14/2023
<b>DOM · Cumulative DOM</b>	-- · --	34 · 34	98 · 98	21 · 21
<b>Age (# of years)</b>	22	22	26	17
<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>	2 Stories Traditional	1.5 Stories Ranch/Rambler	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,470	2,484	2,640	2,053
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 3 · 1	5 · 3 · 1	4 · 4
<b>Total Room #</b>	7	8	8	8
<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>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	100%	100%	100%
<b>Basement Sq. Ft.</b>	1171	989	1,110	1,068
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.35 acres	0.58 acres	0.50 acres	0.36 acres
<b>Other</b>	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
<b>Net Adjustment</b>	--	-\$12,742	-\$19,010	+\$101
<b>Adjusted Price</b>	--	\$472,258	\$400,890	\$460,101

\* 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** Brick Ranch On A Finished Basement! \*beautifully Maintained 5 Bedrooms 3 ½ Baths On A Corner Lot \*the Main Level Features A Large Master Bedroom With A Sitting Area And A Cozy Fireplace! \*primary Bath Includes Double Vanities, Large Tiled Shower, & Walk-in Closet \*spacious Secondary Bedrooms! Gleaming Hardwood Floors! \*open Floor Plan! \*separate Dining Room/living Room/office /library Etc. \*the Terrace Level Features: A Kitchen, 2 Bedrooms, Full Bath, Family Room And Additional Storage \*this Space Could Easily Be Used As An In-law Suite Or Income-producing Apartment! \*professionally Landscaped Yard \*fenced Backyard \*large Deck. This Is A Hidden Gem In A Quiet Neighborhood.
- Sold 2** Must See House In The Esteemed Swim/tennis Community Of Greythorne In Douglasville Georgia. This 5 Bed, 3.5 Bath Home Sits On Just Under Half An Acre And Is Three Levels Of Living. As Soon As You Step Inside You Are Greeted By A Two Story Foyer With Views Into The Formal Living And Dining Room. Updated Dark Luxury Vinyl Plank Has Been Installed Throughout The Home. Kitchen Has Stained Cabinets, Laminate Counters And An Island With Separate Gas Cooktop. Plenty Of Space In This Eat In Kitchen For Everyone And It Overlooks The Fireside Family Room. Family Room Is Centered By Gas Fireplace And Has Tall Ceilings, Natural Light And Leads To The Back Patio/deck. Upstairs Includes Primary Suite With Tall Tray Ceilings, Separate Bathroom With Double Vanities, Shower, Tub And Massive Walk In Closet. Three More Well Sized Bedrooms Make Up This Floor And Share A Bathroom With Two Vanities For Added Ease. Downstairs Includes Another Full Level Of Living. Tons Of Space For A Play Room, Office, Full Bedroom, Full Bathroom And Storage Possibilities Are Endless. Screened In Porch Off The Back Along With Large Deck Could Be Added Living Space With A Little Bit Of Your Unique Touch. Extremely Private Backyard In A Quiet Cul De Sac Makes Living Easy! Located Near Schools, Shopping, Major Highways And Being In A Wonderful Swim/tennis Community! What Else Could You Be Looking For! Come See For Yourself Why 3031 Thorneridge Trail Might Be The Perfect House For You.
- Sold 3** 4 Bed 3 Bath, Fully Remodeled With Finished 1 Bed 1 Bath Basement With 2 Large Living Room Areas Which Could Be A 2nd Or 3rd Bedroom In Basement. Marble Master Double Shower With Frameless Glass, Walk In Shower. Glass Backsplash, Quartz Countertops In Kitchen And All Bathrooms, New Vanities, New Hardware And Modern Energy Eff. Lights. Back Porch For Entertaining Along With Screened/covered Bottom Porch And Separate Entrance For Airbnb Unit Or Separate Rental With Separate Hvac, Bath, 2 Oversized Living Areas And 1 Dedicated Bedroom With Even More Space To Convert If Needed.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NONE			
<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>	\$472,000	\$472,000
<b>Sales Price</b>	\$469,500	\$469,500
<b>30 Day Price</b>	\$467,900	--
<b>Comments Regarding Pricing Strategy</b>		
<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



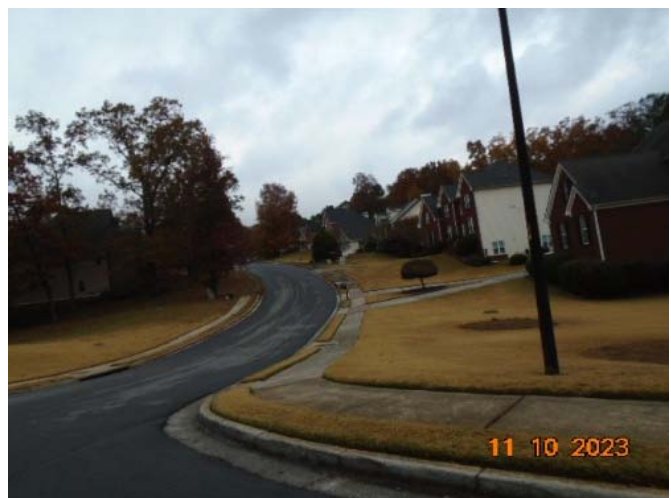
Side



Side



Street



Street



## Subject Photos



Street



Other

## Listing Photos

**L1** 3070 Cherry Tree Walk  
Douglasville, GA 30135



Front

**L2** 3285 Thorneridge Trl  
Douglasville, GA 30135



Front

**L3** 3295 Lake Valley Way  
Douglasville, GA 30135



Front

## Sales Photos

**S1** 2469 Middleberry Cloister  
Douglasville, GA 30135



Front

**S2** 3130 Thorneridge Trl  
Douglasville, GA 30135



Front

**S3** 3312 Surveyor Ct  
Douglasville, GA 30135



Front

### ClearMaps Addendum

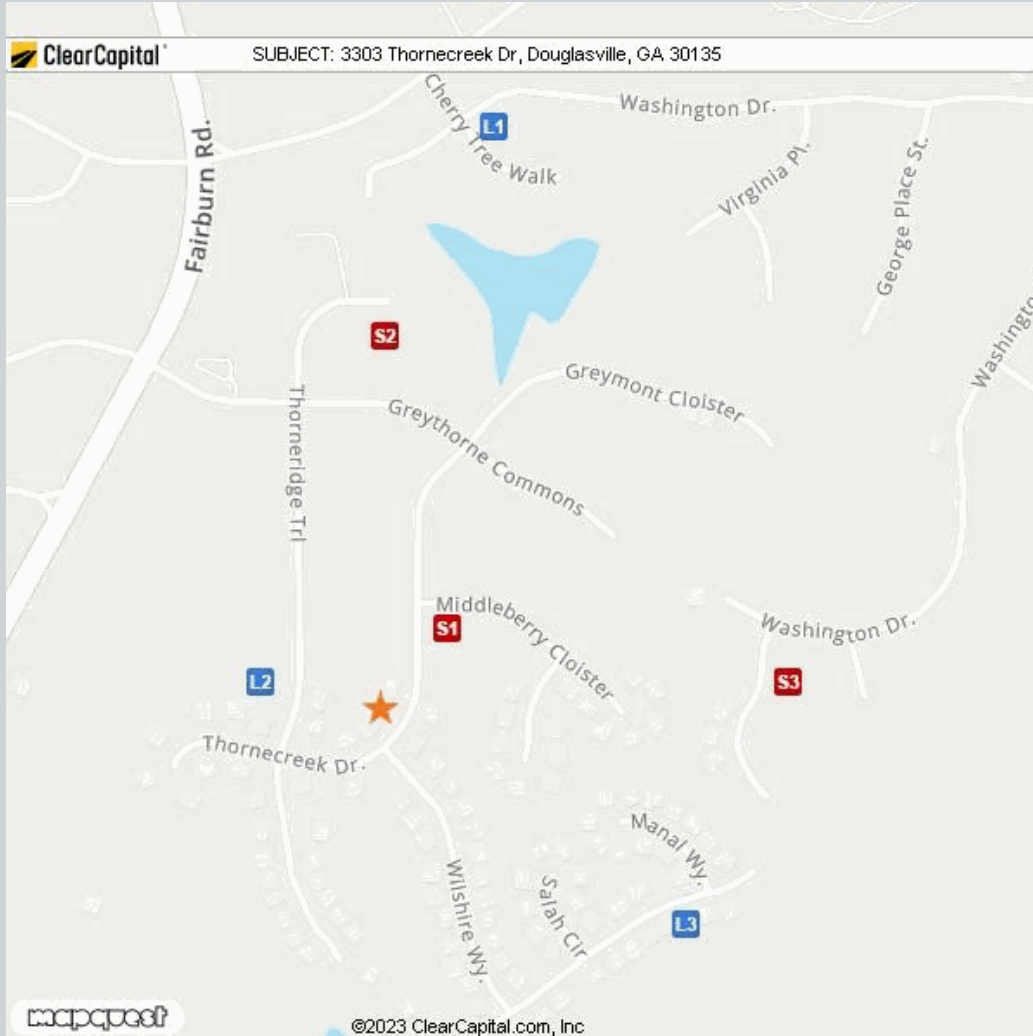
**Address** ★ 3303 Thornecreek Drive, Douglasville, GEORGIA 30135

**Loan Number** 55773

**Suggested List** \$472,000

**Suggested Repaired** \$472,000

**Sale** \$469,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3303 Thornecreek Drive, Douglasville, Georgia 30135	--	Parcel Match
L1 Listing 1	3070 Cherry Tree Walk, Douglasville, GA 30135	0.42 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3285 Thorneridge Trl, Douglasville, GA 30135	0.09 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3295 Lake Valley Way, Douglasville, GA 30135	0.27 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	2469 Middleberry Cloister, Douglasville, GA 30135	0.07 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3130 Thorneridge Trl, Douglasville, GA 30135	0.27 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3312 Surveyor Ct, Douglasville, GA 30135	0.29 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>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2027	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	6.58 miles	<b>Date Signed</b>	11/10/2023

*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:**

**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.**