

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	840 Briarwood Trail, Douglasville, GA 30134	Order ID	9056444	Property ID	34861606
Inspection Date	12/07/2023	Date of Report	12/08/2023		
Loan Number	56046	APN	05411820013		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs

Order Tracking ID	12.6_BPO	Tracking ID 1	12.6_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JOHN CHRISTOPHER DIAL	Condition Comments SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
R. E. Taxes	\$1,586	
Assessed Value	\$48,720	
Zoning Classification	Residential R-LD	
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 SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$141650 High: \$378500	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	840 Briarwood Trail	6994 Debbie Ln	3408 Huntington Ct	7191 Carolyn Cir
City, State	Douglasville, GA	Lithia Springs, GA	Douglasville, GA	Lithia Springs, GA
Zip Code	30134	30122	30134	30122
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.71 ¹	0.91 ¹	0.69 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$279,900	\$265,000	\$225,000
List Price \$	--	\$279,900	\$265,000	\$225,000
Original List Date		08/14/2023	10/06/2023	11/06/2023
DOM · Cumulative DOM	-- · --	116 · 116	63 · 63	32 · 32
Age (# of years)	56	54	32	54
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	Split SPLIT LEVEL	1 Story Ranch/Rambler	Split Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,025	1,763	1,248	1,184
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	None	Attached 2 Car(s)	Carport 1 Car
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	545	--	--	1,100
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	0.54 acres	0.54 acres	0.45 acres
Other	PATIO	PATIO	PATIO	PATIO

* Listing 3 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** This Home Is Eligible For Ga Dream Financing! Currently Ga Drea Has A Lower Interest Rate! Charming Ranch Home With Hardwood Floors Throughout Most Of The Home! Spacious Formal Living Room That Is Open To The Den That Has A Brick Hearth Ready For A Wood Burning Stove. White Kitchen With Walk-in Pantry With Extra Counter Space For Appliances. Adjoining Dining Area That Leads To The Large Screened Porch. Great Master Suite With A Spacious Walk-in Closet. Updated Master Bathroom With Tile Shower, Tile Floors, Large White Vanity With A Linen Closet On Each Side Of The Vanity. Spacious Secondary Bedrooms That Share A Hall Bath That Has A White Tile Surround Tub/shower Combination. Screened Porch Overlooks The Amazing Fenced Backyard. There Are Two Crawl Spaces And One Has A Concrete Floor. There Is A Single Car Carport And An Oversized Carport For A Boat Or Rv. For Extra Storage There Is A 2 Story Outbuilding With Electricity. The Refrigerator, Washer And Dryer Are Staying With The House.
- Listing 2** Well Loved True Split Level In Home Boasts 3 Bedrooms, 2 Baths With 2 Bonus Rooms Downstairs (perfect For A Fourth Bedroom Conversion). Enjoy A Large, Spacious Family Room With Plenty Of Natural Light And A Beautiful Fireplace. Flat, Fenced In Back Yard On A Large Open Lot. The Eat-in Kitchen Is Ideal For Cozy Dining And Features A New Backsplash. This Home Is Sits In Douglasville's Quiet Country Park Neighborhood, On A Quiet Back Street With No Through Traffic.
- Listing 3** Transform This House Into Your Dream Home! This 4-bedroom, 2-bath Gem With 2, 284 Sqft Of Potential Awaits Your Personal Touch. Featuring A Finished Basement With An Extra Bedroom And Bath For Added Convenience. Situated On A Spacious Corner Lot, This Property Boasts New Hvac And Water Heater For Energy Efficiency. With A Roof Just A Year And A Half Old, Your Investment Is Secure. Don't Miss The Chance To Revitalize This Property Into A Stylish, Comfortable Haven. Embrace The Possibilities And Envision The Future In A House Primed For Your Creativity. This Is The Canvas Of Your Homeownership Masterpiece! Note: Principals Of The Seller May Share Ownership In A Licensed Real Estate Brokerage.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	840 Briarwood Trail	7122 Carolyn Cir	4406 Clare Ln	1324 Oak Ter
City, State	Douglasville, GA	Lithia Springs, GA	Lithia Springs, GA	Douglasville, GA
Zip Code	30134	30122	30122	30134
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.72 ¹	0.99 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$276,000	\$253,000	\$255,000
List Price \$	--	\$276,000	\$253,000	\$255,000
Sale Price \$	--	\$276,000	\$253,000	\$255,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	06/30/2023	11/16/2023	04/04/2023
DOM · Cumulative DOM	-- · --	119 · 119	121 · 121	208 · 208
Age (# of years)	56	55	57	52
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	Split SPLIT LEVEL	1 Story Ranch/Rambler	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,025	1,445	1,352	1,554
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	None	None	Carport 2 Car(s)
Basement (Yes/No)	Yes	No	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	545	--	--	504
Pool/Spa	--	--	--	--
Lot Size	0.47 acres	0.46 acres	0.44 acres	0.73 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	-\$32,260	-\$16,331	-\$28,037
Adjusted Price	--	\$243,740	\$236,669	\$226,963

* 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** Back On The Market, Due To No Fault Of The Seller, The Financing Fell Through. Quality Renovation, Literally New Construction. This Property Has It All. Curb Appeal, Top Notch Renovation, And Functionality. A Must-see This Cute, Quality, Fully Renovated Four-sided Brick Ranch With A Partial Basement For Storage And Workshop. The Property Features Almost 1500 Sq. Feet Of Wonderful Living Space, With Dark Hardwood Floors. Open-concept Living Spaces With A New White Kitchen And New Appliances, And A Solid Counter Entertainment/breakfast Bar. Other Features Include A Relatively New Roof, A Totally New Hvac System, A New Water Heater, New Bathrooms, A New Kitchen, A New Laundry Room, A New Cozy Family Room With A Fireplace, A Wonderful Large Deck On The Backside And A Cozy Front Porch. New Paint Inside And Out. It Is Like New Construction. This House Is Ready For Another 50 Years. Come And Enjoy Your New Home In A Solid And Secure Neighborhood.
- Sold 2** Charming Home In Lithia Springs, Ga. Including 3 Bedrooms And 1 Bathroom, This Home Features Tasteful Updates Throughout. The Kitchen Boasts White Cabinetry, Stainless Steel Appliances, Modern Flooring And Light Fixtures. Spacious Bedrooms With Walk-in Closets. The Lot Is Nestled In An Enjoyable Neighborhood, And Minutes From Local Attractions, Public Transportation, And Public Park. Don't Miss This Great Opportunity! No Hoa!
- Sold 3** Step Right Into Your Wonderful Spic-and-span Four-sided Brick Ranch On A Delightful Cul-de-sac Lot In Convenient Douglasville! Mr And Mrs Clean Have Maintained This Easy Living Home So Well. No Steps And No Worries -- New Hvac System In 2020. Full Basement With A Large Heated/cooled Room That Only Needs New Flooring To Make It A Bedroom/man Cave/bonus Area. Beautiful, Peaceful Yard With Extra Area To Park An Rv Or Vehicles In Back. Lots Of Living Space In This Home And Room To Entertain With The Spacious Deck Out Back. Gas Logs In The Den Would Make It Cozy This Winter Too. Everything's Clean And Move-in Ready, So Hurry Before It's Gone!

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	\$242,900	\$242,900
Sales Price	\$239,900	\$239,900
30 Day Price	\$237,900	--
Comments Regarding Pricing Strategy		
<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 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



Side



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 6994 Debbie Ln
Lithia Springs, GA 30122



Front

L2 3408 Huntington Ct
Douglasville, GA 30134



Front

L3 7191 Carolyn Cir
Lithia Springs, GA 30122



Front

Sales Photos

S1 7122 Carolyn Cir
Lithia Springs, GA 30122



Front

S2 4406 Clare Ln
Lithia Springs, GA 30122



Front

S3 1324 Oak Ter
Douglasville, GA 30134



Front

ClearMaps Addendum

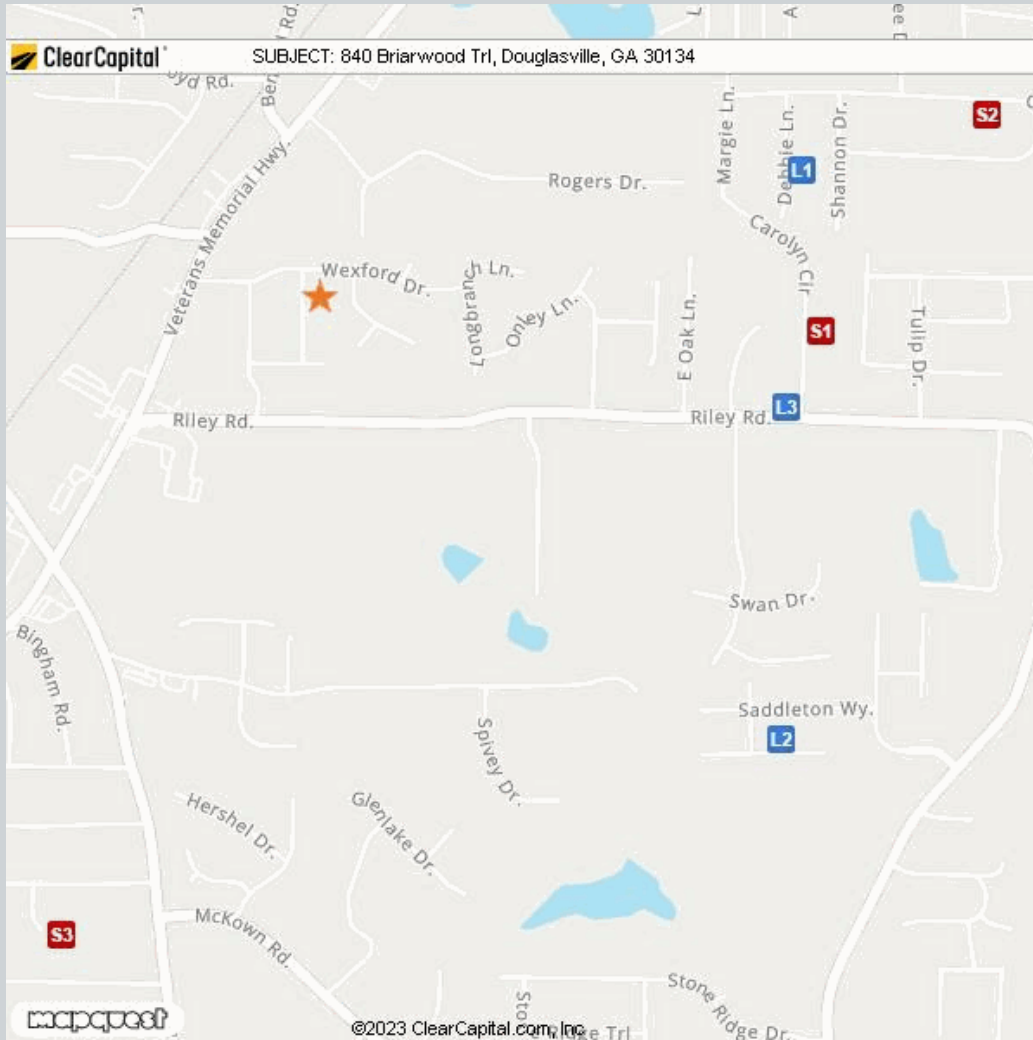
Address ★ 840 Briarwood Trail, Douglasville, GA 30134

Loan Number 56046

Suggested List \$242,900

Suggested Repaired \$242,900

Sale \$239,900



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	840 Briarwood Trail, Douglasville, GA 30134	--	Parcel Match
L1 Listing 1	6994 Debbie Ln, Lithia Springs, GA 30122	0.71 Miles ¹	Parcel Match
L2 Listing 2	3408 Huntington Ct, Douglasville, GA 30134	0.91 Miles ¹	Parcel Match
L3 Listing 3	7191 Carolyn Cir, Lithia Springs, GA 30122	0.69 Miles ¹	Parcel Match
S1 Sold 1	7122 Carolyn Cir, Lithia Springs, GA 30122	0.72 Miles ¹	Parcel Match
S2 Sold 2	4406 Clare Ln, Lithia Springs, GA 30122	0.99 Miles ¹	Parcel Match
S3 Sold 3	1324 Oak Ter, Douglasville, GA 30134	0.98 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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2027	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	5.95 miles	Date Signed	12/08/2023

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.