

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	984 Field View Drive, Mcdonough, GA 30253	Order ID	9385249	Property ID	35498763
Inspection Date	06/06/2024	Date of Report	06/07/2024		
Loan Number	56048	APN	057E01105000		
Borrower Name	Catamount Properties 2018 LLC	County	Henry		

Tracking IDs					
Order Tracking ID	Citi_Atlas_Aged_bpo	Tracking ID 1	Citi_Atlas_Aged_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Neal-Parham Paulette	Condition Comments Subject's improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Subject should qualify for all available financing in as-is condition. No repairs noted. Located in an established residential community of similar homes.
R. E. Taxes	\$475,676	
Assessed Value	\$310,000	
Zoning Classification	Residential	
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 The subject is in an established area of the county. +- 17 miles from downtown Atlanta. Employment centers are accessible and commute times during peak traffic periods are considered reasonable. Schools, parks and shopping are available.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$315,000 High: \$385,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	984 Field View Drive	1005 Field View Dr	2145 Parador Bnd	1736 Rising View Cir
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.12 ¹	1.25 ¹	0.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$364,900	\$345,000	\$385,000
List Price \$	--	\$334,900	\$335,000	\$385,000
Original List Date		02/21/2024	03/28/2024	04/25/2024
DOM · Cumulative DOM	-- · --	105 · 107	71 · 71	20 · 43
Age (# of years)	24	23	19	20
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,537	2,580	2,202	2,439
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
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	0.59 acres	0.48 acres	0.60 acres	0.93 acres
Other	--	MLS#20172590	MLS#10272658	MLS#10287681

* 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** This beautiful 2 story home is located in Convenient Henry County in Parkridge at Simpson Mill It is an absolute must see The Community offers walking paths along the lake picnic pavilion clubhouse pool playground and streetlights On the first floor is an entertainers dream with formal areas and open kitchen with granite counters and stainless appliances that lead to a large family room with a fireplace Upstairs is all the private areas which features 4 large bedrooms and 2 baths Some of the recent updates made in 2022 to this home are New HVAC New Water heater and Kitchen Granite Counters This will go and must be seen. Call to make a reservation to view before its gone
- Listing 2** Dont miss this lovely home in an established neighborhood with great amenities to include a community swimming pool This home features 4 bedrooms and 2 and a half bathrooms Lots of closet space in this home offering plenty of storage space. You will love the extra large covered patio and deck in the fenced back yard that is perfect for entertaining or relaxing along with a large outdoor built in shed. Move right in to this beautiful home with piece of mind knowing the roof is only about 4 years old and both of the HVACs are new
- Listing 3** Back on the market due to no fault of the home or seller Welcome to your dream home nestled in the sought after community of Rolling Meadows At Westridge This stunning 4-bedroom 2.5-bathroom residence includes a brand-new screened-in porch spacious bedrooms newly installed internet fiber and professional landscaping. As you step inside youll notice the gorgeous hardwood floors throughout the open foyer and into the open front room. The downstairs half-bath can also be found off the foyer. Flowing into the living room with its open layout this space is perfect for hosting guests. From the living room you will find the open bright kitchen complete with sleek countertops stainless steel appliances and a breakfast bar. The kitchen also includes a sitting area great for entertaining guests or nightly family dinners. Upstairs is where you will find the large master suite featuring gorgeous vaulted ceilings. The attached master bathroom includes dual vanities a soaking tub an extra large walk-in closet and a separate shower. Finishing up the upstairs you will find three additional bedrooms one featuring another vaulted ceiling that offer versatility and space as well as another full bathroom with plenty of counter space. The true highlight of this home is the incredible outdoor living spaces. Outside youll discover a large screened-in porch perfect for outdoor entertaining and relaxing. The backyard also features another gorgeous entertaining space in the center of it. This entertainment space has been cleared out to create a space with an outdoor fire pit separate sitting area and space for grilling. Whether youre hosting a barbecue with friends or enjoying a quiet evening under the stars the possibilities are endless. This community has a beautiful neighborhood pool tennis courts and sidewalks for nightly strolls This home is conveniently located to 1-75 and downtown McDonough as well as a short walk to shopping should you want to take a stroll. Dont miss your chance to make this great property your own - schedule a showing today This home is priced to SELL

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	984 Field View Drive	212 Laurel Trace	133 Ivy Trce	713 Breanna Dr
City, State	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
Zip Code	30253	30253	30253	30253
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	1.00 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$395,000	\$339,000	\$350,000
List Price \$	--	\$364,900	\$339,000	\$350,000
Sale Price \$	--	\$330,000	\$330,000	\$336,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	03/19/2024	05/30/2024	04/03/2024
DOM · Cumulative DOM	-- · --	125 · 140	19 · 55	5 · 27
Age (# of years)	24	24	24	20
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,537	2,899	2,420	2,598
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 3 · 1
Total Room #	8	8	7	8
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	0.59 acres	0.25 acres	0.40 acres	0.42 acres
Other	--	MLS#10220454	MLS#10276736	MLS#10264260
Net Adjustment	--	-\$26,760	+\$14,200	-\$2,640
Adjusted Price	--	\$303,240	\$344,200	\$333,360

* Sold 3 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** GLA-14480, concessions-15000, lot+2720 COME make it your own This is a fantastic find in a sought after community. The home has had 1 owner and needs some LOVE. All bedrooms upstairs are large enough to fit king sized beds. The Master Bedroom is very spacious with high ceilings and His & Hers closets. The Master bath has 2 separate vanities a large soaking tub and separate shower. The living areas are spacious but with a cozy feel Washer/Dryer Included with home. There is a covered pergola in the backyard great for entertaining guests. Pool and Tennis are within walking distance. Located off Hwy. 20/81. Very close to shopping restaurants and I-75 for convenience. Dont wait this one needs a new owner Home has circular driveway and 2 car garage.
- Sold 2** GLA+4680, bedroom+8000, lot+1520. PRICE IMPROVEMent Fresh interior paint new LVP flooring throughout most of the main floor new granite countertops in kitchen. You will enjoy living in this beautiful warm 2 story home located on a large level spacious lot in a highly sought after McDonough swim/tennis community close to several shops and restaurants. Brand new roof installed June 2023 new water heater new Samsung stainless appliances. Fabulous floor plan with oversized primary suite and sitting area office and walk-in closet with separate vanities in the ensuite bathroom. Large eat-in kitchen with gas stove and natural light filled bay window Separate dining area or flex room. Great room perfect for entertaining with cozy wood burning fireplace and french doors leading to massive backyard. The Ivys at Westridge is a sidewalk/swim/tennis community super convenient to I-75 and minutes to Historic Downtown McDonough. Hurry this one wont last
- Sold 3** Bath-4000, lot+1360. Spacious floor plan- move in ready Great private lot Gourmet kitchen w/ beautiful white stained cabinets & open view to the family room family room has ceiling fan gas fireplace and view of the private backyard. Huge master bedroom w/ lots of natural light. Master bath has dual vanity All bedrooms are large in size w/ plenty of storage. Private garden like backyard. Great Value and location.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been listed in the last 12 months and has no listing history for the last 12 months in the local MLS.			
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	\$345,000	\$345,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$330,000	--
Comments Regarding Pricing Strategy		
<p>The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1 mile of subject. The most recent/similar sales that bracket the subject's major features (age, GLA, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.</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

Listing Photos

L1 1005 Field View Dr
Mcdonough, GA 30253



Front

L2 2145 Parador Bnd
Mcdonough, GA 30253



Front

L3 1736 Rising View Cir
Mcdonough, GA 30253



Front

Sales Photos

S1 212 Laurel Trace
Mcdonough, GA 30253



Front

S2 133 Ivy Trce
Mcdonough, GA 30253



Front

S3 713 Breanna Dr
Mcdonough, GA 30253



Front

ClearMaps Addendum

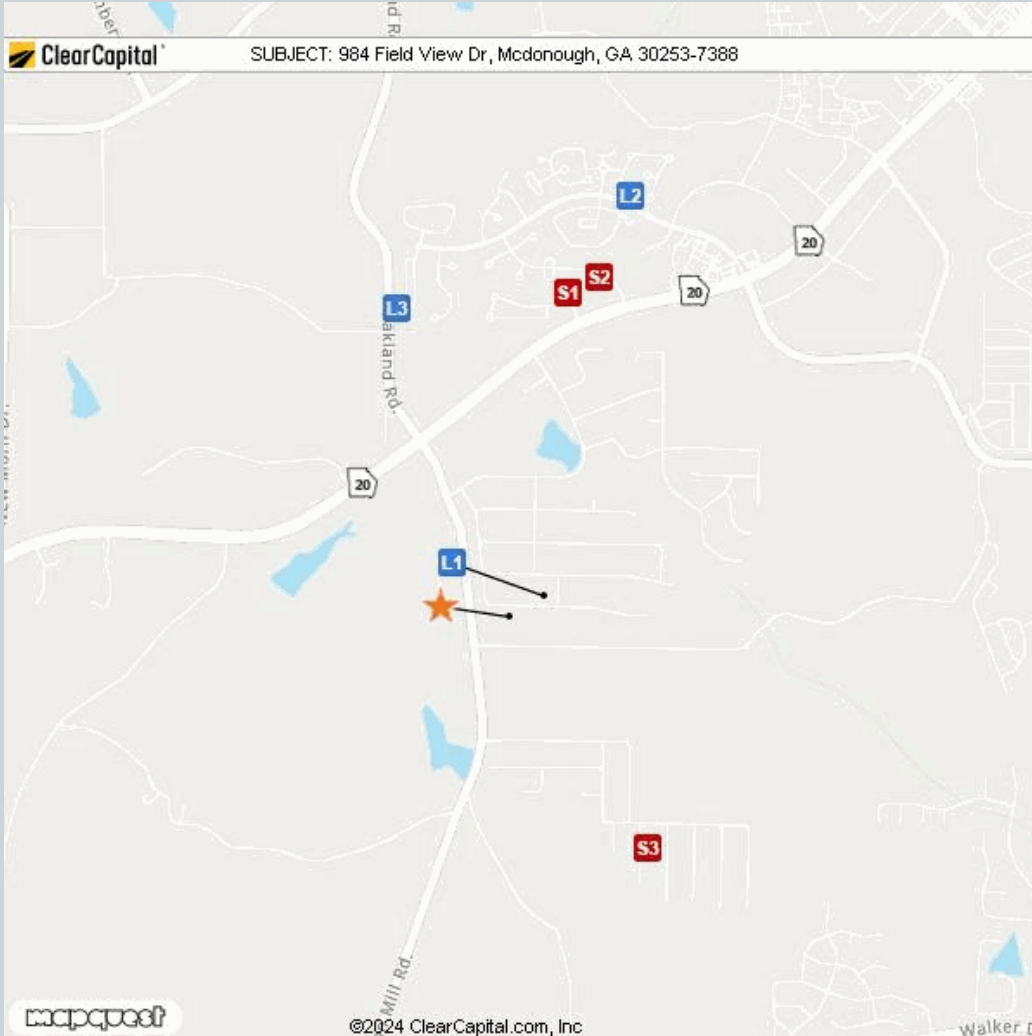
Address ★ 984 Field View Drive, Mcdonough, GA 30253

Loan Number 56048

Suggested List \$345,000

Suggested Repaired \$345,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	984 Field View Drive, Mcdonough, GA 30253	--	Parcel Match
L1 Listing 1	1005 Field View Dr, Mcdonough, GA 30253	0.12 Miles ¹	Parcel Match
L2 Listing 2	2145 Parador Bnd, Mcdonough, GA 30253	1.25 Miles ¹	Parcel Match
L3 Listing 3	1736 Rising View Cir, Mcdonough, GA 30253	0.93 Miles ¹	Parcel Match
S1 Sold 1	212 Laurel Trace, Mcdonough, GA 30253	0.94 Miles ¹	Parcel Match
S2 Sold 2	133 Ivy Trce, Mcdonough, GA 30253	1.00 Miles ¹	Parcel Match
S3 Sold 3	713 Breanna Dr, Mcdonough, GA 30253	0.77 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	Molly Slocumb-Riley	Company/Brokerage	Property Advantage LLC
License No	221139	Address	8975 Raven Dr Jonesboro GA 30238
License Expiration	11/30/2027	License State	GA
Phone	6788704208	Email	padvantagellc@gmail.com
Broker Distance to Subject	13.91 miles	Date Signed	06/07/2024

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.