4339 RAINER DRIVE

ATLANTA, GA 30349

\$410,000 • As-Is Value

56050

Loan Number

by ClearCapital

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 Inspection Date Loan Number Borrower Name	4339 Rainer Drive, Atlanta, GA 30349 06/05/2024 56050 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9385249 06/05/2024 09F400001612 Fulton	Property ID	35499175
Tracking IDs					
Order Tracking ID	Citi_Atlas_Aged_bpo	Tracking ID 1	Citi_Atlas_Age	:d_bpo	
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	CATAMOUNT PROPERTIES 2018	Condition Comments			
	LLC	The property appears to be in average condition and there are			
R. E. Taxes	\$3,636	no visual damages to the subject.			
Assessed Value	\$128,800				
Zoning Classification	Residential CUP				
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				
НОА	Stonewall Manor				
Association Fees	\$568 / Year (Pool,Tennis,Other: clubhouse)				
Visible From Street	Visible				
Road Type	Public				

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments		
Local Economy	Stable	There is a wide range of sizes, ages and conditions of homes in		
Sales Prices in this Neighborhood	Low: \$223665 High: \$579600	the neighborhood which has led to a wide range in values.		
Market for this type of property	Remained Stable for the past 6 months.			
Normal Marketing Days	<90			

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Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
0	-	3	-	-
Street Address	4339 Rainer Drive	5502 Jamerson Dr	3918 Parham Way	4073 Trimrose Ct
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.26 1	0.74 1	0.55 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$435,000	\$429,000	\$389,900
List Price \$		\$435,000	\$429,000	\$389,900
Original List Date		01/31/2024	04/07/2024	04/11/2024
DOM · Cumulative DOM	•	105 · 126	33 · 59	55 · 55
Age (# of years)	19	19	18	3
Condition	Average	Average	Average	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 Modern	2 Stories Traditional	2 Stories Other	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,775	3,285	3,283	2,228
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3 · 1	5 · 4	4 · 2 · 1
Total Room #	9	9	9	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	0.21 acres	0.26 acres	0.29 acres	0.23 acres
Other	na	na	na	na

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 This property is larger and has a larger bathroom count. It is most comparable to the subject among current listings.

Listing 2 This property is larger with a larger bathroom count. It is superior to the subject.

Listing 3 This property is smaller but newer and in better condition. It is superior to the subject.

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Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4339 Rainer Drive	5688 Baffin Rd	5517 Jamerson Dr	5060 Highland Lake Dr
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.		0.23 ¹	0.21 1	0.77 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$400,000	\$420,000	\$395,000
List Price \$		\$400,000	\$420,000	\$395,000
Sale Price \$		\$410,000	\$430,000	\$380,000
Type of Financing		Fha	Conventional	Cash
Date of Sale		10/25/2023	07/28/2023	04/17/2024
$DOM \cdot Cumulative DOM$	·	0 · 29	20 · 52	5 · 56
Age (# of years)	19	17	19	24
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 Modern	2 Stories Traditional	2 Stories traditional	2 Stories Traditional
# Units	1	1	2	1
Living Sq. Feet	2,775	2,902	3,336	2,433
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	5 · 3	5 · 4
Total Room #	9	8	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	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.				1,500
Pool/Spa				
Lot Size	0.21 acres	0.20 acres	0.29 acres	0.41 acres
Other	na	na	na	na
Net Adjustment		-\$1,905	-\$9,915	-\$19,670
-			1) =	+ <i>1</i>

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 This property is most comparable to the subject in overall value and appeal.

Sold 2 This property is larger than the subject and superior in overall value.

Sold 3 This property is smaller but has a full basement and it is superior to the subject.

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Subject Sales & Listing History

Current Listing S	tatus	Currently Listed		Listing History Comments			
Listing Agency/F	irm	Atlanta Communities		The property is currently listed for \$459000			
Listing Agent Na	me	Jessica Hardri	ck				
Listing Agent Ph	one	404-563-9954					
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
05/25/2024	\$459,000						MLS

Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$410,000	\$410,000	
Sales Price	\$410,000	\$410,000	
30 Day Price	\$390,000		
Comments Regarding Pricing Strategy			

Price determined using comparison approach with sold comp #1 being most comparable to the subject and it holds the most weight in the final price conclusion. I went back 12 months and out 1 mile to find the best comps available for the report.

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.

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Subject Photos



Front



Address Verification



Side



Street



Side



Street

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Listing Photos

5502 Jamerson Dr L1 Atlanta, GA 30349



Front



3918 Parham Way Atlanta, GA 30349



Front

4073 Trimrose Ct Atlanta, GA 30349 L3



Front

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Sales Photos

S1 5688 Baffin Rd Atlanta, GA 30349



Front





Front





Front

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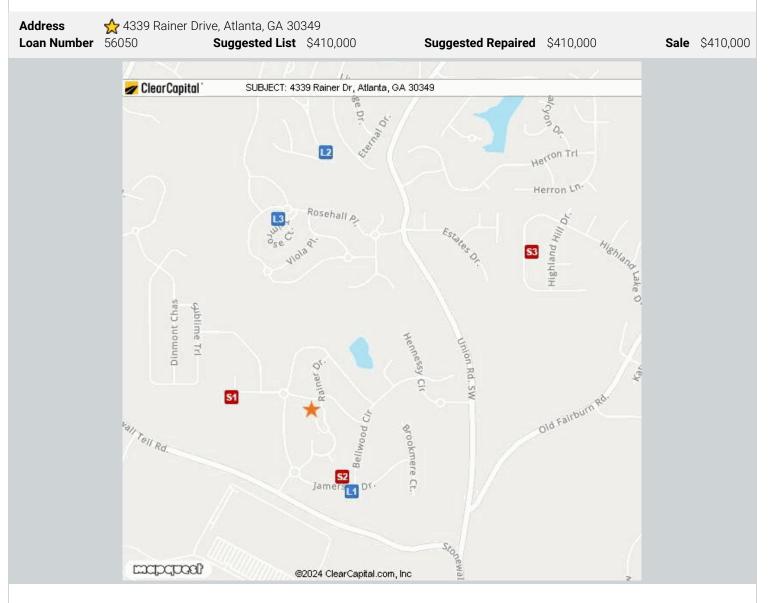
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ClearMaps Addendum



Miles to Subject	Mapping Accuracy
	Parcel Match
0.26 Miles 1	Parcel Match
0.74 Miles 1	Parcel Match
0.55 Miles 1	Parcel Match
0.23 Miles 1	Parcel Match
0.21 Miles 1	Parcel Match
0.77 Miles ¹	Parcel Match
	 0.26 Miles ¹ 0.74 Miles ¹ 0.55 Miles ¹ 0.23 Miles ¹ 0.21 Miles ¹

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.

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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.)

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.

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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.

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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.

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Broker Information

Broker Name	Lance Batiste	Company/Brokerage	Fathom Realty
License No	211424	Address	117 westchester pass Peachtree City GA 30269
License Expiration	03/31/2025	License State	GA
Phone	6783438592	Email	lancebatiste@gmail.com
Broker Distance to Subject	14.86 miles	Date Signed	06/05/2024

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 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 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. 5) I have no bias with respect to 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 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.