

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 | 124 Woodcrest Way, Mcdonough, GA 30253 | Order ID | 9056444 | Property ID | 34861609 |
| Inspection Date | 12/07/2023 | Date of Report | 12/08/2023 | | |
| Loan Number | 56053 | APN | 091A01102000 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Henry | | |

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

General Conditions

| | | | |
|---------------------------------------|-------------|---|--|
| Owner | Cohen Javan | Condition Comments | |
| R. E. Taxes | \$2,859 | SUBJECT APPEARS TO BE IN AVERAGE CONDITION, NO DAMAGES NOTED, NORMAL WEAR AND TEAR. | |
| Assessed Value | \$287,500 | | |
| 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 | |
| Local Economy | Stable | MOST HOMES ARE MAINTAINED AND CONFORM TO NEIGHBORHOOD | |
| Sales Prices in this Neighborhood | Low: \$175,000 High: \$457,000 | | |
| Market for this type of property | Decreased 10 % in the past 6 months. | | |
| Normal Marketing Days | <30 | | |

Current Listings

| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 124 Woodcrest Way | 85 Highland Corcle | 105 Rosewood Drive | 141 Brookhaven Lane |
| 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. | -- | 1.83 ¹ | 1.48 ¹ | 1.22 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$255,000 | \$265,532 | \$300,000 |
| List Price \$ | -- | \$255,000 | \$265,532 | \$300,000 |
| Original List Date | | 10/09/2023 | 11/14/2023 | 10/21/2023 |
| DOM · Cumulative DOM | -- · -- | 60 · 60 | 21 · 24 | 24 · 48 |
| Age (# of years) | 31 | 33 | 33 | 35 |
| Condition | Average | Good | 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 | 1 Story RANCH | 1 Story RANCH | 1 Story RANCH | 1 Story RANCH |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,621 | 1,425 | 1,469 | 1,811 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 6 | 6 | 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 | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | .7 acres | .5 acres | .34 acres | .42 acres |
| Other | NONE | NONE | NONE | NONE |

* 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 recently updated home is the perfect place to call home! The interior of this home has just been fully repainted in November 2023 and that includes the home office that features a separate entrance. The kitchen features a nice backsplash and is perfect for entertaining. The flexible living space includes other rooms that can be used as you need them. The primary bathroom has good under-sink storage for all your needs. This home is sure to be the perfect fit for everyone. Come take a look and see what this home has to offer. You won't be disappointed!
- Listing 2** Charming 3-Bedroom Family Home just minutes from the McDonough Square. Are you ready to make your homeownership dreams come true? Welcome to your new sanctuary – a charming ranch-style home nestled in the heart of McDonough! This is your opportunity to discover a cozy, upgraded and stylish home that you'll be proud to call your own. It has 3 bedrooms for your growing family and a living area with cozy wood burning fireplace making it perfect for family gatherings. The large fenced-in backyard is perfect for pets and outdoor fun. Don't overlook the screened in porch where you can unwind after a long day. Whether you're hosting a BBQ, gardening, or just relaxing with a good book, this backyard will become your haven. Located in a family-friendly neighborhood with great schools. This warm and inviting property is perfect for first-time homebuyers, growing families, and anyone looking for an updated and welcoming place to call home. Custom lighting throughout, new LVP floors, new paint in secondary bedrooms. The kitchen boasts modern appliances, granite countertops and wood cabinets. It also has a pantry in the laundry room, both right off the kitchen. Whether you're a culinary enthusiast or just enjoy a good meal, you'll love the convenience of this space. The three bedrooms each offer a cozy retreat. The primary bedroom features a private ensuite bathroom, giving you the privacy, comfort and amenities you deserve. The newly upgraded bath features dual vanities, large walk-in tiled shower with glass enclosure and dual custom built-out closets. Located in a family-friendly neighborhood, you'll have access to top-rated schools, parks, and all the amenities you need. You'll also find shopping and dining options just a short drive or walk away, making your daily life convenient and enjoyable. This home is not just any home – it's a showcase of exceptional upgrades and features that will make you fall in love at first sight. From a roof that is only 2 years old, and comes with a lifetime transferrable warranty, to new HVAC and tankless water heater, this house has it all. Termite Bond: Protection is paramount. This home boasts a transferrable termite bond, established in September 2023, ensuring your investment remains secure. Ready to make this dream home yours? Don't miss this opportunity! Contact me today to schedule a viewing and take the first step toward your new life in this charming family home. Act now, and you could be celebrating the holidays in your new dream home! No HOAs and no rental restrictions.
- Listing 3** Lovely Haven On Almost a Half-Acre Just Moments from McDonough Square! Welcome to a special place where families can thrive and make cherished memories. This wonderful 3-bedroom, 2-bathroom home sits on a vast almost half-acre of land, perfect for playing and exploring. As you enter, you'll be greeted by an inviting open living space. The kitchen is a real treat, with a big island that seats four and a cozy eat-in area that opens right up to your very own backyard wonderland. You'll love the pretty subway tile backsplash, the soothing warm colors, and the soft recessed lighting in the kitchen. It connects to a cozy family room where you can look out at the backyard. Co a place for outings, playdates, and peaceful moments with a cup of cocoa or a glass of wine. The primary bedroom is your sanctuary, with a tray ceiling design, a roomy walk-in closet, and direct access to the backyard deck. The attached bathroom is like a spa, with a whirlpool tub for bubble baths and a separate shower. Your backyard is like a secret garden, with wooden fences for privacy and a special area for your furry pals to run around. This home is like a chameleon, perfect for first-time families, folks looking to downsize, and those who like everything on one floor. Don't wait too long; homes like this are like hidden treasures waiting to be discovered!

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 124 Woodcrest Way | 231 Dailey Mill | 2124 Kellington Drive | 120 Brookhaven Lane |
| 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. | -- | 0.19 ¹ | 1.16 ¹ | 1.14 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$253,000 | \$275,000 | \$304,500 |
| List Price \$ | -- | \$253,000 | \$275,000 | \$304,500 |
| Sale Price \$ | -- | \$253,000 | \$275,000 | \$290,000 |
| Type of Financing | -- | Fha | Fha | Cash |
| Date of Sale | -- | 04/28/2023 | 06/27/2023 | 05/16/2023 |
| DOM · Cumulative DOM | -- · -- | 256 · 86 | 5 · 33 | 26 · 51 |
| Age (# of years) | 31 | 45 | 27 | 27 |
| Condition | Average | Good | Good | 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 | 1 Story RANCH | 1 Story RANCH | 1 Story RANCH | 1 Story RANCH |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,621 | 1,745 | 1,407 | 1,902 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 6 | 6 | 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 | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | .7 acres | 1.4 acres | .32 acres | .41 acres |
| Other | NONE | NONE | NONE | NONE |
| Net Adjustment | -- | -\$6,250 | -\$16,500 | -\$15,550 |
| Adjusted Price | -- | \$246,750 | \$258,500 | \$274,450 |

* 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** Come see this charming home now on the market! This home has fresh interior paint. A standout feature is the built-in shelves, a book lovers dream. Discover a bright and open interior with plenty of natural light and a neutral color palate, complimented by a fireplace. Step into the kitchen, complete with an eye catching stylish backsplash. You won't want to leave the serene primary suite, the perfect space to relax. Extra bedrooms add nice flex space for your everyday needs. The primary bathroom features plenty of under sink storage waiting for your home organization needs. Take it easy in the fenced in backyard with a large shed, perfect for storing tools. The sitting area makes it great for BBQs! Hurry, this won't last long!
- Sold 2** Come and meet my beautiful house!!! I have been living in there for the last 15 years. You will love it!!! It is comfortable and well substantial. I love the neighborhood and you will make good friends with the nicest neighbors ever. My house is a third of an acre and well maintained. We just fixed the frontlights and the bed rocks. We just painted the interior of the house, and we did maintenance. We changed the roof 5 years ago, the water heater 6 years ago and we chose an extra-large size water heater to have a lot of hot water. Also, we changed the A/C couple of years ago and is a heat pump. The master bedroom is oversized with its own walk-in closet and master bathroom. We have 2 more bedrooms with a good space to put queen sizes beds and they have their own closets. We just changed the doors of the closets a couple of years ago. The back yard is big enough to entertain the whole family and enjoy the quietness and tranquility of the neighborhood. I am the seller, and I am a real estate agent and investor in the state of Georgia. Enjoy my house!!!
- Sold 3** Pretty 1902 sq. ft. Ranch with Beautiful HW Floors in Foyer, Hallways, Formal DR, Kit. & Breakfast Area. Lg. Fam. Rm. with Vaulted ceiling, F/P w/ Gas Logs, & a Lg. Wall Mounted TV remains. You will love the Beautiful Sunroom with vaulted Ceiling & Pretty Tile Floor. Popular Split BR Plan. Nice Built-In Bookshelves in front BR, perfect for Home Office. Rocking Chair Front Porch w/ Ceiling fan & Outbuilding. Nice Subdivision & No HOA. Convenient to Downtown McDonough, Shopping, Restaurants & I-75.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---------------------------------|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | NA | | | |
| 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 | \$260,000 | \$260,000 |
| Sales Price | \$260,000 | \$260,000 |
| 30 Day Price | \$250,000 | -- |
| Comments Regarding Pricing Strategy | | |
| MARKET TIME IS INCREASING, HOME VALUES HAVE DECLINED AND CONTINUE SLIGHTLY DUE TO INTREST RATES AND INCREASING RENTAL MARKET. | | |

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



Address Verification



Side



Side



Side

Subject Photos



Side



Street



Street

Listing Photos

L1 85 HIGHLAND CORCLE
Mcdonough, GA 30253



Front

L2 105 ROSEWOOD DRIVE
Mcdonough, GA 30253



Front

L3 141 BROOKHAVEN LANE
Mcdonough, GA 30253



Front

Sales Photos

S1 231 DAILEY MILL
Mcdonough, GA 30253



Front

S2 2124 KELLINGTON DRIVE
Mcdonough, GA 30253



Front

S3 120 BROOKHAVEN LANE
Mcdonough, GA 30253



Front

ClearMaps Addendum

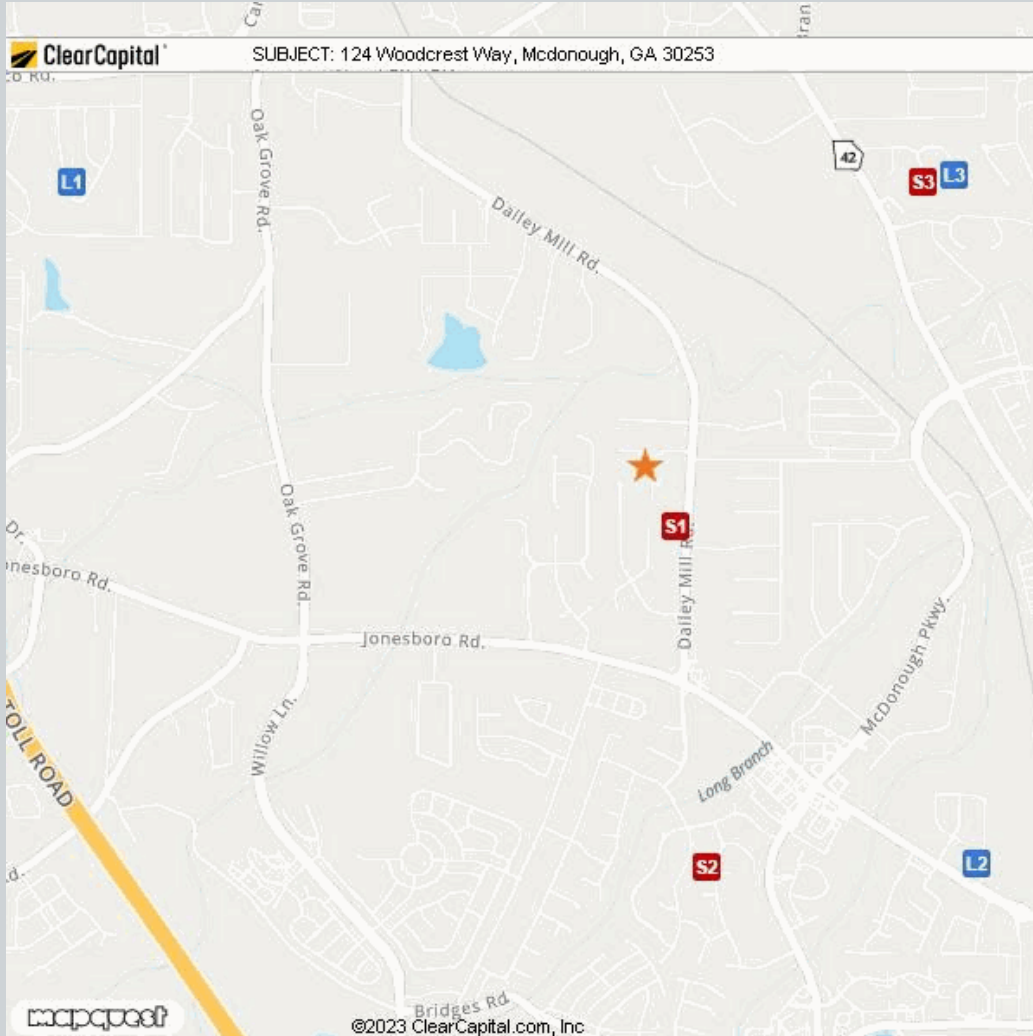
Address ★ 124 Woodcrest Way, Mcdonough, GA 30253

Loan Number 56053

Suggested List \$260,000

Suggested Repaired \$260,000

Sale \$260,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 124 Woodcrest Way, Mcdonough, GA 30253 | -- | Parcel Match |
| L1 Listing 1 | 85 Highland Corcle, Mcdonough, GA 30253 | 1.83 Miles ¹ | Parcel Match |
| L2 Listing 2 | 105 Rosewood Drive, Mcdonough, GA 30253 | 1.48 Miles ¹ | Parcel Match |
| L3 Listing 3 | 141 Brookhaven Lane, Mcdonough, GA 30253 | 1.22 Miles ¹ | Parcel Match |
| S1 Sold 1 | 231 Dailey Mill, Mcdonough, GA 30253 | 0.19 Miles ¹ | Parcel Match |
| S2 Sold 2 | 2124 Kellington Drive, Mcdonough, GA 30253 | 1.16 Miles ¹ | Parcel Match |
| S3 Sold 3 | 120 Brookhaven Lane, Mcdonough, GA 30253 | 1.14 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 | Kelly Adams Cooley | Company/Brokerage | Adams AMI |
| License No | 161116 | Address | 812 Pavilion Court McDonough GA 30253 |
| License Expiration | 07/31/2024 | License State | GA |
| Phone | 7709140369 | Email | kadams@adamsami.com |
| Broker Distance to Subject | 2.38 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.