

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	3385 Lyndale Street, Douglasville, GA 30135	Order ID	9385249	Property ID	35499034
Inspection Date	06/05/2024	Date of Report	06/05/2024		
Loan Number	56062	APN	01270250132		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

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

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	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	\$2,861	
Assessed Value	\$89,960	
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		Neighborhood Comments
Location Type	Suburban	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$158000 High: \$334380	
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	3385 Lyndale Street	3420 Donna Ct	3696 Fairlane Dr	3710 Douglas Ridge Trl
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.65 ¹	0.79 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$280,000	\$260,000
List Price \$	--	\$249,900	\$280,000	\$260,000
Original List Date		03/29/2024	04/29/2024	04/12/2024
DOM · Cumulative DOM	-- · --	67 · 68	36 · 37	53 · 54
Age (# of years)	51	48	48	51
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 Other	Split Other
# Units	1	1	1	1
Living Sq. Feet	1,772	1,296	1,828	1,639
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	100%	0%	100%	0%
Basement Sq. Ft.	728	--	575	675
Pool/Spa	--	--	--	--
Lot Size	0.55 acres	0.51 acres	0.45 acres	0.47 acres
Other	PATIO	PATIO	PATIO	PATIO

* Listing 2 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** Delight In One Story Living In This Centrally Located, 3 Bed, 2 Bath, Ranch Near The Heart Of Douglasville! A Spacious Front Porch And Beautiful Landscaping Will Charm You As You Approach The Front Door. Enter The Home And Take In The Striking Fireplace Proudly Featured In The Living Area. The Warmth Of The Atmosphere Envelops You As You Envision Cozy Game Nights With Friends And Family. Across The Living Area The Large, Open Floor Plan Allows You To Glimpse Into The Expansive Sun Room Through Sliding Glass Doors. Imagine Cozy Mornings Watching The Sun Peak Above The Mature Trees As You Sip On A Steaming Cup Of Coffee Within Your Sunroom. Each Bedroom Is Generously Sized And Features Gorgeous Wood Flooring. A Secondary Sliding Glass Door In The Owner's Suite Provides Direct Access Outside Onto A Personal Patio! The Bathrooms Feature Expressive Vintage Tile Work And Plenty Of Opportunity To Add Your Own Personal Touch. This Home Rests On A Spacious, Partially Fenced, Lot. Paved Pathways Dot The Landscape, Adding A Touch Of Intentionality To The Property. You'll Enjoy Plenty Of Space For Gardening Or Soaking Up The Sun! New Ac, Carpet, Interior And Exterior Paint, And Move In Ready!! Conveniently Located To I-20 As Well As A Myriad Of Shopping And Dining Opportunities. Just 10 Minutes From Downtown Douglasville! Book Your Showing Today And Come Discover A Tranquil Life In Douglasville! Square Footage May Be Larger Than Tax Records As The Garage Was Closed It At Some Point, Roughly Estimating 1, 605 Sq Ft.
- Listing 2** Welcome To A Stunning Property Outfitted With Modern Amenities And An Impressive Aesthetic Sure To Make You Feel At Home. This Exquisite Property, Bestowed With New Flooring Throughout, Radiates Under The Warm Glow Of A Comforting Fireplace. Featured In The Heart Of The Home Is A Stylish Kitchen Accentuated With An Elegant Accent Backsplash That Gracefully Complements The Fresh Interior Paint. Even More, The Home Features A Partial Flooring Replacement That Uplifts The Overall Look With Its Trendy Design. For Nature Enthusiasts Or Simply Those Who Adore Outdoor Relaxation, The Covered Patio Delivers An Inviting Exterior Space Optimal For Relaxation Or Hosting Gentle Outdoor Gatherings. The Fresh Paint Accenting The Interior Suggests A Refined, Contemporary Charm With Every Detail Thoughtfully Considered To Create A Place Where You'll Surely Love Coming Home. End Your Search Now And Embrace This Incredible Opportunity To Own A Home That Is A True Blend Of Style And Functionality!
- Listing 3** Great Home With Great Bones. This Split-level Home Is Ready For You To Make It Your Own. Located 10 Minutes From I-20 In The Douglas Ridge Neighborhood With No Hoa. This 3/2 Comes With Many Upgrades. The Main Floor Has Been Updated With Luxury Vinyl Planking. Ceiling Fans Throughout. Deep Front Porch To Enjoy With Family And Friends. Cast Iron Has Been Updated With Pvc. Large Backyard With A Screened-in Porch To Enjoy All The Seasons. The Fireplace Has Been Modified To A Hargrove Gas Log. Plenty Of Nearby Shopping And Dining Experiences Within Minutes. Come And See For Yourself.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	3385 Lyndale Street	3655 Douglas Ridge Trl	3929 Lauada Dr	3684 Fairlane Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.62 ¹	0.63 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$235,000	\$285,000
List Price \$	--	\$295,000	\$235,000	\$285,000
Sale Price \$	--	\$295,000	\$235,000	\$285,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	05/28/2024	05/03/2024	03/22/2024
DOM · Cumulative DOM	-- · --	53 · 53	51 · 51	29 · 29
Age (# of years)	51	51	54	49
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	Split Other	1 Story Ranch/Rambler	Split Other
# Units	1	1	1	1
Living Sq. Feet	1,772	1,590	1,346	1,721
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	4 · 3
Total Room #	5	5	5	7
Garage (Style/Stalls)	None	Attached 2 Car(s)	Carport 2 Car(s)	None
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	100%	100%	0%	100%
Basement Sq. Ft.	728	560	1,346	600
Pool/Spa	--	--	--	--
Lot Size	0.55 acres	0.44 acres	0.58 acres	0.35 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	+\$9,146	+\$22,578	+\$1,203
Adjusted Price	--	\$304,146	\$257,578	\$286,203

* 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** Discover This Captivating Split-level Home, Featuring Three Bedrooms, Two Bathrooms, And An Open-concept Kitchen That Flows Seamlessly Into The Dining Area. The Living Room Boasts A Cozy Fireplace, While The Lower Floor Houses A Versatile Family Room. This Property Includes A Two-car Garage With A Brick Facade, White Interiors, Wood Flooring, And Bedrooms With Like-new Carpet. The Backyard Presents A Grass Lawn, A Spacious Wooden Deck Accessible From The Kitchen, And A Covered Patio Off The Family Room-perfect For Summertime Entertaining. A Blend Of Modern Comfort And Elegance, This Home Is An Ideal Setting For Making Lasting Memories.
- Sold 2** This Charming 3-bedroom, 2-bathroom Ranch Is Nestled In A Tranquil Community With No Hoa, Right Outside Of Downtown Atlanta. This Home Offers A Perfect Retreat From The Hustle And Bustle Of City Life And Is Conveniently Located To Shopping And Dining Options. The Flooring Has Been Updated Throughout With Engineered Hardwood Floors. The Open-concept Layout Seamlessly Connects The Living Area To The Dining Area And Kitchen, Creating An Ideal Space For Entertaining Guests Or Relaxing With Family. The Well-appointed Country Kitchen Boasts Wood Cabinetry, Ample Counter Space, And Is Adjacent To A Spacious Dining Area, Perfect For Enjoying Home-cooked Meals With Loved Ones. The Sunroom Is An Open And Bright, Perfect Space To Retreat And Relax Or Enjoy Your Morning Coffee. The Original Fold-down Ironing Board And Basin Sink Adds Charm The Laundry Room. Down The Hallway, You'll Find The Primary Bedroom Featuring An Ensuite Bathroom For Added Privacy And Convenience. An Additional 2 Comfortable Bedrooms Each Offering Ample Closet Space And A Full Bathroom Complete The Main Level. Travel Downstairs To The Unfinished Daylight Basement Which Offers Endless Possibilities For Storage Or Finish For Additional Living Space. Outside, A Large Deck Overlooks The Sprawling Fenced Backyard Which Beckons You To Unwind And Soak In The Beauty Of Nature. Whether You're Sipping Your Morning Coffee On The Deck Or Hosting A Barbecue With Friends, The Outdoor Space Provides Endless Opportunities For Relaxation And Recreation. For Your Convenience, This Home Has An Accessible Wheelchair Ramp In The Carport.
- Sold 3** Welcome To This Charming Property With A Cozy Fireplace, Enveloped In A Soothing Natural Color Palette That Creates A Warm And Inviting Ambiance. This House Boasts Ample Flexible Living Space, Allowing You To Customize Each Room To Suit Your Needs. The Primary Bathroom Provides Good Under Sink Storage For Easy Organization. Step Outside And Discover A Peaceful Sitting Area In The Backyard, Perfect For Relaxing Evenings. Additionally, A Brand New Roof Ensures Durability And Peace Of Mind. Embrace The Beauty Of This Property And Create The Lifestyle You've Always Wanted. Don't Miss Out On This Incredible Opportunity.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				12/05/2023 \$188,000			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	12/05/2023	\$188,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$292,500	\$292,500
Sales Price	\$289,900	\$289,900
30 Day Price	\$285,900	--
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 3420 Donna Ct
Douglasville, GA 30135



Front

L2 3696 Fairlane Dr
Douglasville, GA 30135



Front

L3 3710 Douglas Ridge Trl
Douglasville, GA 30135



Front

Sales Photos

S1 3655 Douglas Ridge Trl
Douglasville, GA 30135



Front

S2 3929 Lauada Dr
Douglasville, GA 30135



Front

S3 3684 Fairlane Dr
Douglasville, GA 30135



Front

ClearMaps Addendum

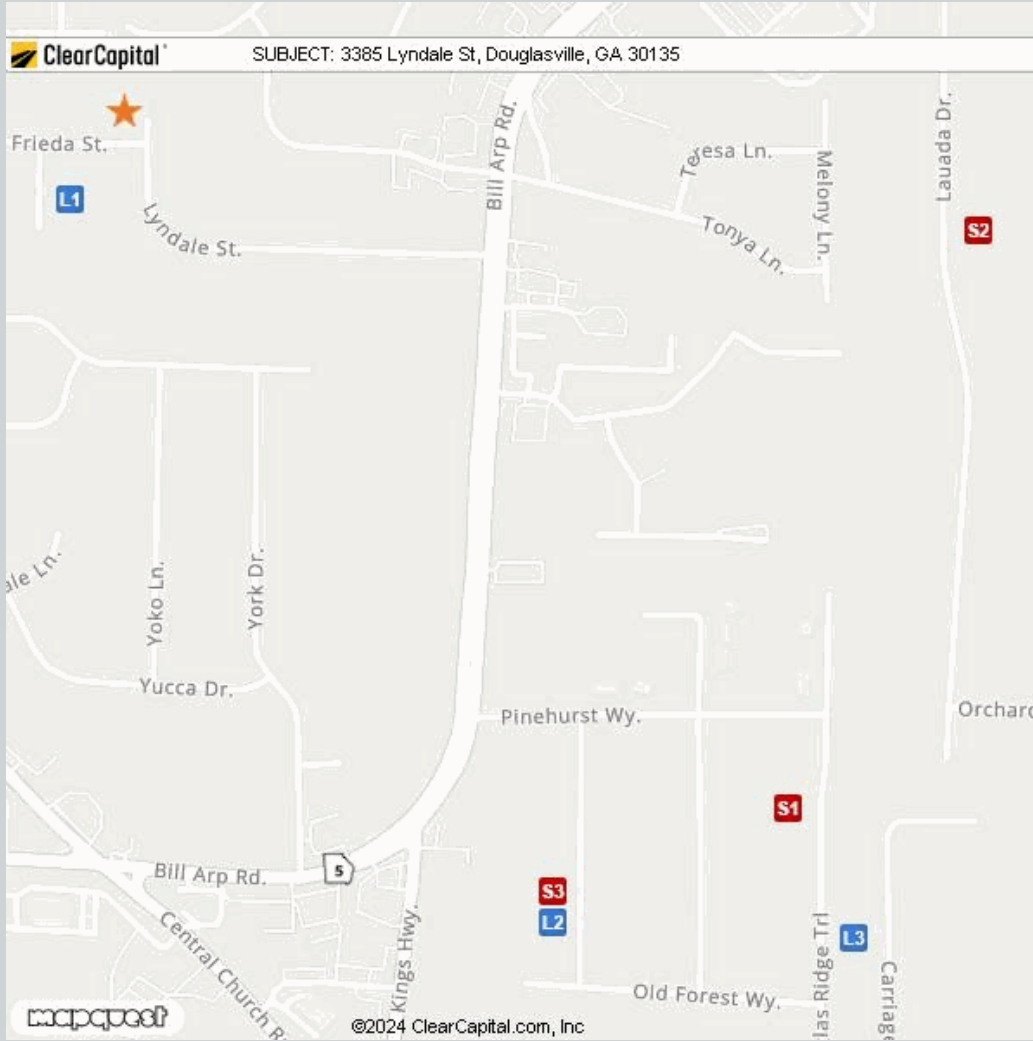
Address ★ 3385 Lyndale Street, Douglasville, GA 30135

Loan Number 56062

Suggested List \$292,500

Suggested Repaired \$292,500

Sale \$289,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3385 Lyndale Street, Douglasville, GA 30135	--	Parcel Match
L1 Listing 1	3420 Donna Ct, Douglasville, GA 30135	0.07 Miles ¹	Parcel Match
L2 Listing 2	3696 Fairlane Dr, Douglasville, GA 30135	0.65 Miles ¹	Parcel Match
L3 Listing 3	3710 Douglas Ridge Trl, Douglasville, GA 30135	0.79 Miles ¹	Parcel Match
S1 Sold 1	3655 Douglas Ridge Trl, Douglasville, GA 30135	0.69 Miles ¹	Parcel Match
S2 Sold 2	3929 Lauada Dr, Douglasville, GA 30135	0.62 Miles ¹	Parcel Match
S3 Sold 3	3684 Fairlane Dr, Douglasville, GA 30135	0.63 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	0.53 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 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.