

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	1285 Union Station Drive, Lawrenceville, GA 30045	Order ID	9385249	Property ID	35499033
Inspection Date	06/07/2024	Date of Report	06/07/2024		
Loan Number	56063	APN	R5233 214		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

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	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Home and landscaping seem to have been maintained well as noted from doing an exterior drive by inspection. Subject has good functional utility and conforms well within the neighborhood.
R. E. Taxes	\$4,423	
Assessed Value	\$172,400	
Zoning Classification	Residential R100M-SINGLE FAM RES	
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	Bramlett Statiion 678-248-8845	
Association Fees	\$551 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Property is located in a neighborhood that is near to schools and shopping. Subject conforms to neighborhood and is in similar state of repair as surrounding properties. Location is central to highway access.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$420,000 High: \$490,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1285 Union Station Drive	1156 Liriope Lane	1472 Station Ridge Ct	1455 Union Station Ct
City, State	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30045	30045	30045	30045
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.21 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$495,000	\$480,000	\$479,500
List Price \$	--	\$489,900	\$480,000	\$479,500
Original List Date		05/27/2024	05/30/2024	05/29/2024
DOM · Cumulative DOM	-- · --	11 · 11	7 · 8	8 · 9
Age (# of years)	18	22	10	9
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	2,773	2,834	2,613	2,852
Bdrm · Bths · ½ Bths	5 · 4	5 · 2 · 1	5 · 3	5 · 3
Total Room #	9	9	9	9
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	0.27 acres	0.25 acres	0.25 acres	0.27 acres
Other	None	None	None	None

* 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.

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

Listing 1 This property is Similar to subject in, GLA and features. Similar bedrooms, lacks 2 full baths, with additional half bath.

Listing 2 This property is Similar to subject in, GLA and features. Similar bedrooms, lacks a full bathroom. Similar lot size.

Listing 3 This property is Similar to subject in, GLA and features. Similar bedrooms, lacks a full bathroom.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1285 Union Station Drive	1247 Ivey Pointe Dr	1342 Melrose Woods Ln	1434 Log Cabin Ln
City, State	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA	Lawrenceville, GA
Zip Code	30045	30045	30045	30045
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.12 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$455,900	\$450,000	\$420,000
List Price \$	--	\$455,900	\$449,000	\$420,000
Sale Price \$	--	\$450,000	\$450,000	\$420,000
Type of Financing	--	Fha	Conventional	Fha
Date of Sale	--	05/30/2024	02/16/2024	12/11/2023
DOM · Cumulative DOM	-- · --	5 · 46	62 · 121	5 · 38
Age (# of years)	18	22	18	21
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	2,773	2,436	2,739	2,684
Bdrm · Bths · ½ Bths	5 · 4	4 · 2 · 1	5 · 4	5 · 2 · 1
Total Room #	9	8	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	Yes
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.		1,056	--	1,177
Pool/Spa	--	--	--	--
Lot Size	0.27 acres	0.24 acres	0.24 acres	0.25 acres
Other	None	None	None	None
Net Adjustment	--	+\$2,110	-\$12,480	-\$9,830
Adjusted Price	--	\$452,110	\$437,520	\$410,170

* Sold 2 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 Similar to subject in, GLA and features. Bedrooms and baths 7000, basement -15,000, no concessions. GLA 10,110

Sold 2 This property is Similar to subject in, GLA and features. Same number of bedrooms and bathrooms. Concessions -13,500, GLA 1020

Sold 3 This property is Similar to subject in, GLA and features. Bedrooms and baths 3500, basement -10,000, concessions -6000, GLA 2670

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Expired Listing in 2023 Property was on Hold for most of the listing period Expired 12/22/23 \$401,310 Back On Market 07/11/23 HOLD->ACT \$401,310 Hold 07/10/23 ACT->HOLD \$401,310 Back On Market 07/10/23 HOLD->ACT \$401,310 Hold 07/08/23 ACT->HOLD \$401,310 Back On Market 07/08/23 HOLD->ACT \$401,310 Hold 07/05/23 ACT->HOLD \$401,310 Back On Market 07/05/23 HOLD->ACT \$401,310 Hold 06/26/23 ACT->HOLD \$401,310 New Listing 06/23/23			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	1						
# 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
06/23/2023	\$401,310	--	--	Expired	12/22/2023	\$401,310	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$445,000	\$445,000
Sales Price	\$440,000	\$440,000
30 Day Price	\$430,000	--
Comments Regarding Pricing Strategy		
Due to a lack of comps it may not be possible to bracket all of subjects features. Fair market comps from the same neighborhood, block or subdivision are used whenever possible. The sales and listing search revealed comps were that had similar size and features and are located in the closest possible vicinity to the subject. Search parameters start at 1 mile and closer and expand out as needed. Comp sale date starts at 180 days and earlier. GLA search starts at 15% smaller or larger of subject and increases only if necessary.		

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



Street

Listing Photos

L1 1156 Liriope Lane
Lawrenceville, GA 30045



Front

L2 1472 Station Ridge Ct
Lawrenceville, GA 30045



Front

L3 1455 Union Station Ct
Lawrenceville, GA 30045



Front

Sales Photos

S1 1247 Ivey Pointe Dr
Lawrenceville, GA 30045



Front

S2 1342 Melrose Woods Ln
Lawrenceville, GA 30045



Front

S3 1434 Log Cabin Ln
Lawrenceville, GA 30045



Front

ClearMaps Addendum

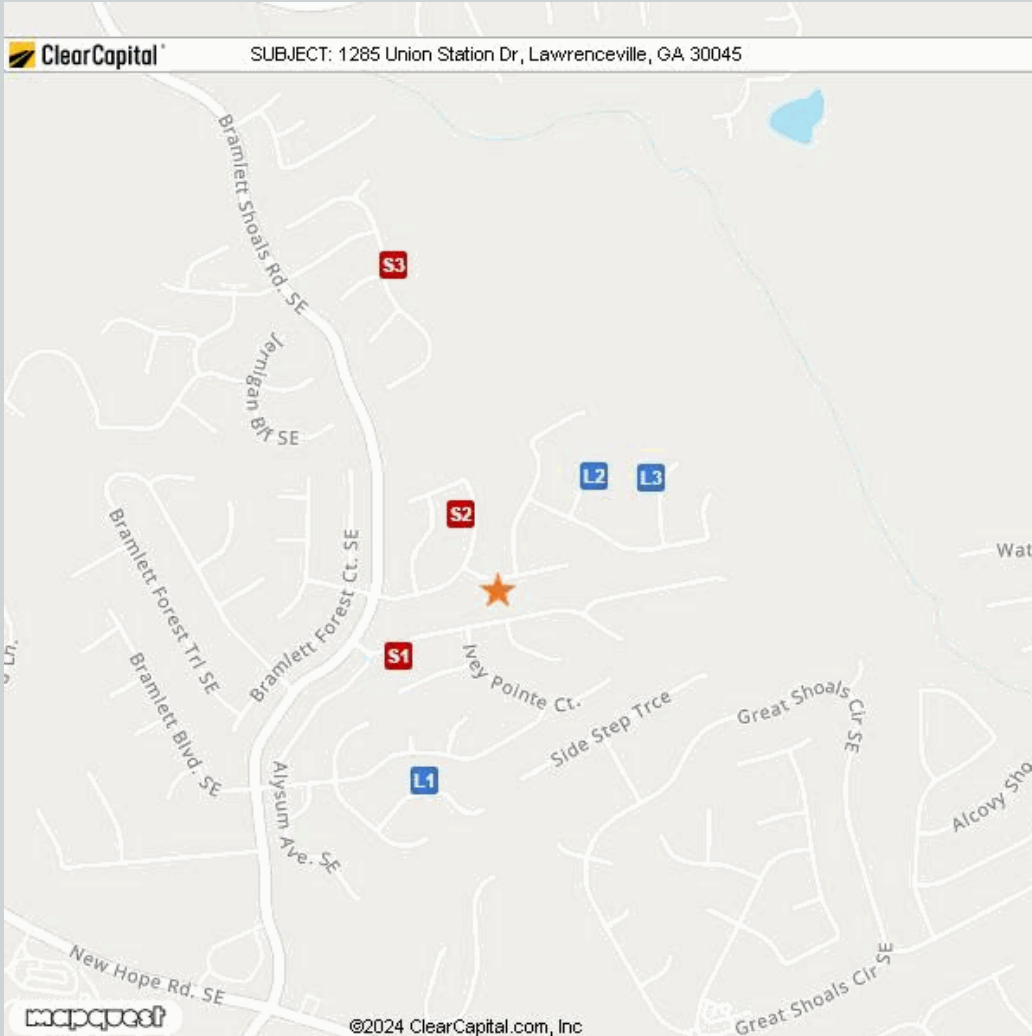
Address ★ 1285 Union Station Drive, Lawrenceville, GA 30045

Loan Number 56063

Suggested List \$445,000

Suggested Repaired \$445,000

Sale \$440,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1285 Union Station Drive, Lawrenceville, GA 30045	--	Parcel Match
L1 Listing 1	1156 Liriop Lane, Lawrenceville, GA 30045	0.29 Miles ¹	Parcel Match
L2 Listing 2	1472 Station Ridge Ct, Lawrenceville, GA 30045	0.21 Miles ¹	Parcel Match
L3 Listing 3	1455 Union Station Ct, Lawrenceville, GA 30045	0.27 Miles ¹	Parcel Match
S1 Sold 1	1247 Ivey Pointe Dr, Lawrenceville, GA 30045	0.17 Miles ¹	Parcel Match
S2 Sold 2	1342 Melrose Woods Ln, Lawrenceville, GA 30045	0.12 Miles ¹	Parcel Match
S3 Sold 3	1434 Log Cabin Ln, Lawrenceville, GA 30045	0.48 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	Laurie Fitzpatrick	Company/Brokerage	Cloverfield Properties
License No	184000	Address	2140 Appleton Circle Lawrenceville GA 30043
License Expiration	06/30/2025	License State	GA
Phone	6785164516	Email	lauriefitz24@gmail.com
Broker Distance to Subject	8.02 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.