

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	123 Barefield Drive, Hephzibah, GA 30815	Order ID	9385249	Property ID	35499178
Inspection Date	06/07/2024	Date of Report	06/18/2024		
Loan Number	56066	APN	2110066000		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

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 Subject appears to be in average condition.
R. E. Taxes	\$5,117	
Assessed Value	\$187,512	
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 conforms with the surrounding properties and neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$450,000	
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	123 Barefield Drive	2320 Peach Blossom Pass	1031 Patriot Dr	4898 Ken Miles Dr
City, State	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.35 ¹	4.92 ¹	2.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$335,000	\$330,000	\$390,000
List Price \$	--	\$309,900	\$320,000	\$390,000
Original List Date		03/13/2024	05/14/2024	05/27/2024
DOM · Cumulative DOM	-- · --	83 · 97	21 · 35	8 · 22
Age (# of years)	27	4	13	4
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	1 Story Ranch	2 Stories Colonial	2 Stories Colonial	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	3,738	3,268	3,188	3,309
Bdrm · Bths · ½ Bths	4 · 3 · 2	5 · 3	4 · 2 · 1	4 · 3 · 1
Total Room #	9	10	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	1.03 acres	0.46 acres	0.28 acres	0.30 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.

Current Listings - Cont.

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

- Listing 1** This comp is inferior to the subject in terms of GLA and superior in room count and inferior in lot size and superior in age GLA: \$7050 + bed room -\$2000 + bathroom \$1000 +age -\$2300 + garage \$ + pool \$0 +Spa \$+ lot size \$570 + basement \$ + condition \$ = total \$4320 5 bed, 3 bath home and be wowed by the spacious dining and living area. The kitchen and living area flow together seamlessly to allow you to keep those important conversations in touch from room to room. Additionally, downstairs is home to one of four guest bedrooms! Upstairs you will find the spacious owner's suite and bath, where you will be sure to want to unwind and relax. In addition to the owner's suite, the upstairs host 3 guest bedrooms as well as a large bonus room!
- Listing 2** This comp is inferior to the subject in terms of GLA and similar in room count and inferior in lot size and superior in age GLA: \$8250 + bed room \$ + bathroom \$1500 +age -\$1400 + garage \$ + pool \$0 +Spa \$+ lot size \$750 + basement \$ + condition \$ = total \$9100 Welcome home to this 4 bedrooms and 2.5 bath home. From the moment you enter you will be invited with many arches as you stand in a 2 story foyer. The kitchen is nothing more than a cook's dream! There is a large island and mounds of granite countertops and tile back splash perfect for preparing meals for those family gatherings. It has a large formal dining room with a coffered ceiling and living room. As you stand in front of the kitchen sink, you can overlook and feel a part of the huge living room.
- Listing 3** This comp is inferior to the subject in terms of GLA and similar in room count and inferior in lot size and superior in age GLA: \$6435 + bed room \$ + bathroom \$500 +age -\$2300 + garage \$ + pool \$0 +Spa \$+ lot size \$730 + basement \$ + condition \$ = total \$5365 Welcome to 4898 Ken Miles Dr, where pristine elegance meets comfortable living. This meticulously maintained home boasts a single owner, ensuring quality and care in every corner. Step inside to discover luxury vinyl plank flooring that flows seamlessly throughout, creating a stylish and durable foundation for daily life. The spacious owner's suite is a haven of relaxation, featuring granite countertops in the master bathroom, complemented by tasteful tile flooring, a separate tub, and shower for added convenience and indulgence.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	123 Barefield Drive	2326 Peach Blossom Pass	2428 Orchard Dr	2004 Jocelyn Pl
City, State	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.40 ¹	1.36 ¹	3.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$335,000	\$319,900	\$380,000
List Price \$	--	\$335,000	\$319,900	\$380,000
Sale Price \$	--	\$335,000	\$317,500	\$360,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/08/2023	10/20/2023	06/22/2023
DOM · Cumulative DOM	-- · --	49 · 49	42 · 42	213 · 44
Age (# of years)	27	4	7	14
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	1 Story Ranch	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	3,738	3,268	3,285	4,359
Bdrm · Bths · ½ Bths	4 · 3 · 2	5 · 3	4 · 3	4 · 3
Total Room #	9	10	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	1.03 acres	0.29 acres	0.27 acres	0.41 acres
Other	None	None	None	None
Net Adjustment	--	+\$4,490	+\$6,555	-\$8,995
Adjusted Price	--	\$339,490	\$324,055	\$351,005

* 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** This comp is inferior to the subject in terms of GLA and superior in room count and inferior in lot size and superior in age GLA: \$7050 + bed room -\$2000 + bathroom \$1000 +age -\$2300 + garage \$ + pool \$0 +Spa \$+ lot size \$740 + basement \$ + condition \$ = total \$4490
- Sold 2** This comp is inferior to the subject in terms of GLA and similar in room count and inferior in lot size and superior in age GLA: \$6795 + bed room \$ + bathroom \$1000 +age -\$2000 + garage \$ + pool \$0 +Spa \$+ lot size \$760 + basement \$ + condition \$ = total \$6555
- Sold 3** This comp is superior to the subject in terms of GLA and similar in room count and inferior in lot size and superior in age GLA: -\$9315 + bed room \$ + bathroom \$1000 +age -\$1300 + garage \$ + pool \$0 +Spa \$+ lot size \$620 + basement \$ + condition \$ = total -\$8995

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Meybohm Real Estate	The subject property was last listed on 04/25/2024 for \$449,500					
Listing Agent Name	Terry Brogan						
Listing Agent Phone	706-627-1201						
# 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
04/25/2024	\$449,500	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$350,000	\$350,000
Sales Price	\$340,000	\$340,000
30 Day Price	\$335,000	--
Comments Regarding Pricing Strategy		
<p>Unable to capture correct front and side view of the house as it is obscured by trees. Subject's current list price appears to be over priced based on the comps that are within the immediate area. Within a 20 mile radius there are no comps that can support the subject's current list price. The comps were chosen based on the following criteria - GLA, proximity and condition. Sale period, room count, age and location were also considered while choosing comps for the report. All the comps chosen are GLA range 20% sqft, within 4 mile proximity, 12 months sales period. There was a lack of comparable available that bracketed the subject, that was within the required distance from the subject. For this reason, search radius was extended to bracket subject attributes and market.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The current report is showing a large variance in as-is conclusions with the most current duplicate. The large variance appears to be due to comp characteristics. The current report provides comps that better match/bracket the subject's characteristics and support the subject's as-is conclusion. 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.

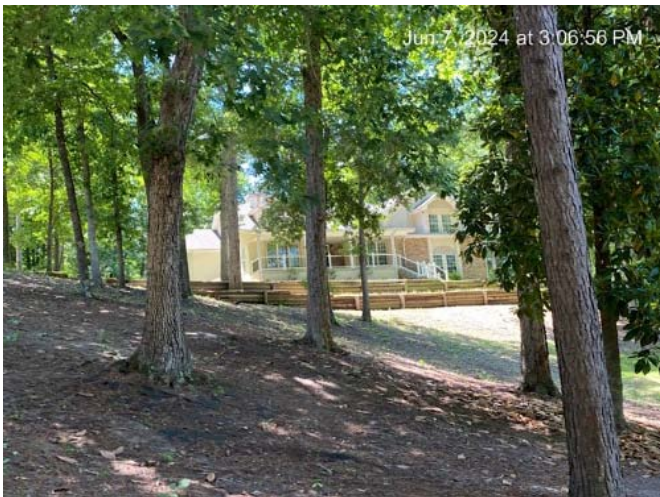
Subject Photos



Front



Address Verification



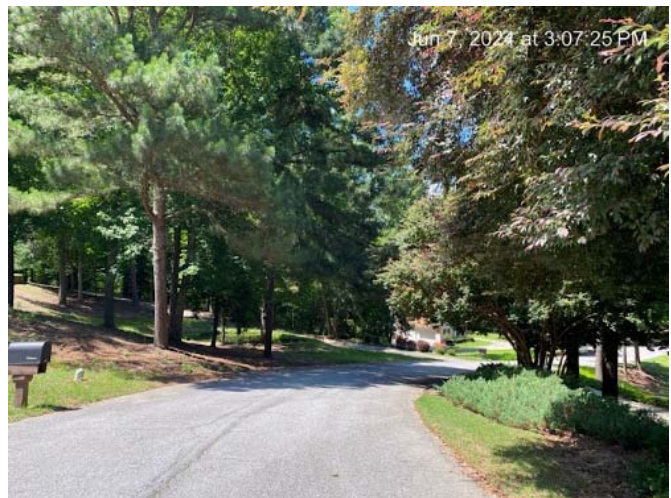
Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 2320 Peach Blossom Pass
Hephzibah, GA 30815



Front

L2 1031 Patriot Dr
Hephzibah, GA 30815



Front

L3 4898 Ken Miles Dr
Hephzibah, GA 30815



Front

Sales Photos

S1 2326 Peach Blossom Pass
Hephzibah, GA 30815



Front

S2 2428 Orchard Dr
Hephzibah, GA 30815



Front

S3 2004 Jocelyn Pl
Hephzibah, GA 30815



Front

ClearMaps Addendum

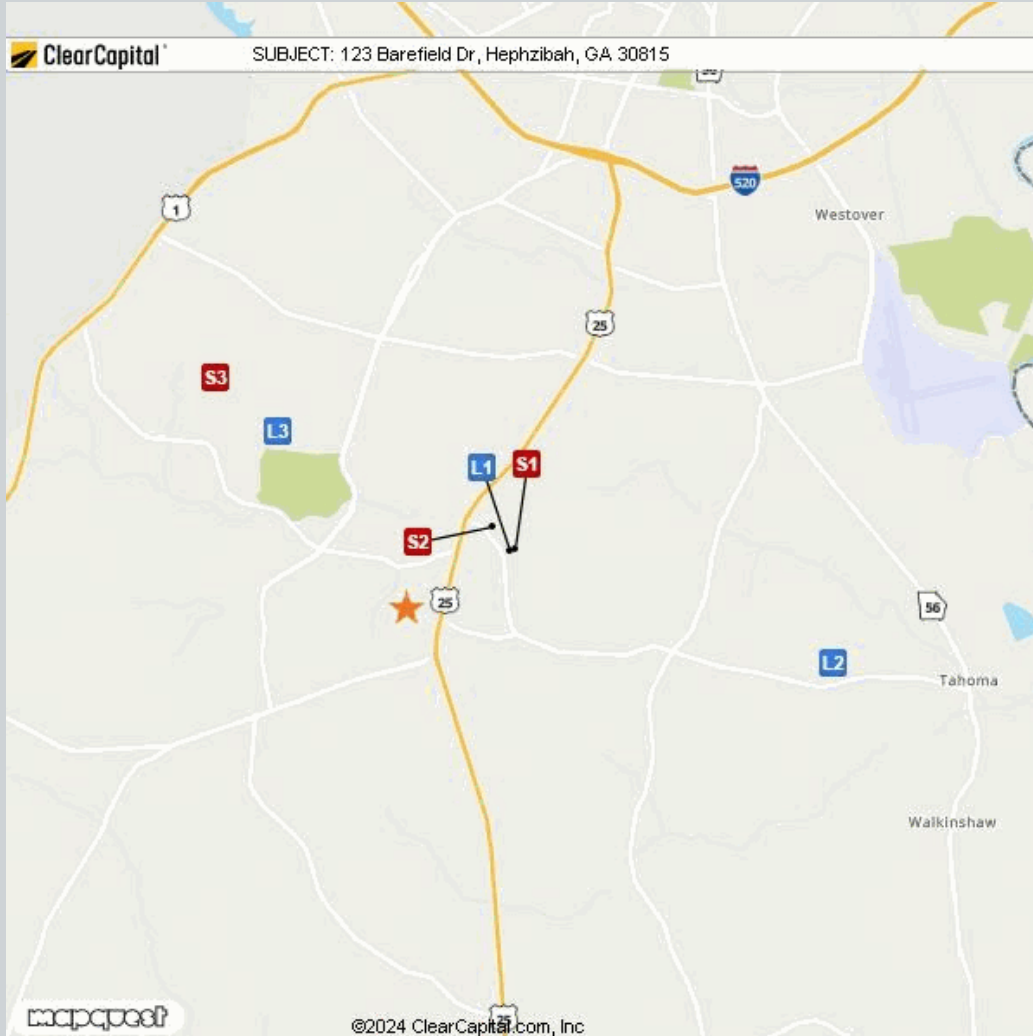
Address ★ 123 Barefield Drive, Hephzibah, GA 30815

Loan Number 56066

Suggested List \$350,000

Suggested Repaired \$350,000

Sale \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	123 Barefield Drive, Hephzibah, GA 30815	--	Parcel Match
L1 Listing 1	2320 Peach Blossom Pass, Hephzibah, GA 30815	1.35 Miles ¹	Parcel Match
L2 Listing 2	1031 Patriot Dr, Hephzibah, GA 30815	4.92 Miles ¹	Parcel Match
L3 Listing 3	4898 Ken Miles Dr, Hephzibah, GA 30815	2.49 Miles ¹	Parcel Match
S1 Sold 1	2326 Peach Blossom Pass, Hephzibah, GA 30815	1.40 Miles ¹	Parcel Match
S2 Sold 2	2428 Orchard Dr, Hephzibah, GA 30815	1.36 Miles ¹	Parcel Match
S3 Sold 3	2004 Jocelyn Pl, Hephzibah, GA 30815	3.42 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	RHONDA BOYETTE	Company/Brokerage	The Phoenix Realty Group
License No	401677	Address	246 Robert C Daniel Jr Pkwy #1174 Augusta GA 30909
License Expiration	02/29/2028	License State	GA
Phone	2565034943	Email	bpoguruingeorgia@gmail.com
Broker Distance to Subject	10.81 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.