

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	1610 Jamestown Avenue, Evans, GA 30809	Order ID	9385249	Property ID	35499036
Inspection Date	06/07/2024	Date of Report	06/07/2024		
Loan Number	56069	APN	065A-811		
Borrower Name	Catamount Properties 2018 LLC	County	Columbia		

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	\$4,218	
Assessed Value	\$163,422	
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: \$350,000 High: \$550,000	
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	1610 Jamestown Avenue	1221 Hardy Pointedrive	509 Hardwick Court	4358 Azalea Dr Drive
City, State	Evans, GA	Evans, GA	Evans, GA	Evans, GA
Zip Code	30809	30809	30809	30809
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.54 ¹	0.55 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$429,900	\$429,900	\$425,000
List Price \$	--	\$418,900	\$429,900	\$420,000
Original List Date		12/10/2023	06/03/2024	01/09/2024
DOM · Cumulative DOM	-- · --	177 · 180	1 · 4	147 · 150
Age (# of years)	18	26	15	28
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	3,571	3,385	3,608	3,184
Bdrm · Bths · ½ Bths	6 · 3	5 · 3 · 1	5 · 4	5 · 3 · 1
Total Room #	11	10	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	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.32 acres	0.31 acres	0.26 acres	0.3 acres
Other	None	None	None	None

* 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** This comp is inferior to the subject in terms of GLA and inferior in room count and inferior in lot size and inferior in age GLA: \$2790 + bed room \$2000 + bathroom -\$500 +age \$800 + garage \$ + pool \$0 +Spa \$+ lot size \$10 + basement \$ + condition \$ = total \$5100 Welcome to 1221 Hardy Pointe, this stunning 5-bedroom, 3.5-bathroom all-brick home that seamlessly blends style, comfort, and functionality. Recently painted, this spacious residence, spanning over 3300 sq ft, is an ideal haven for families seeking both luxury and practicality. As you step inside, the elegance of hardwood floors graces the main living areas, creating a warm and inviting atmosphere. The heart of the home is the expansive granite island kitchen featuring a gas cooktop, perfect for culinary enthusiasts and entertaining guests. The kitchen is a focal point, offering both beauty and functionality, making it a gathering place for family and friends. The owner's suite, conveniently located on the main level, provides a private retreat. Enjoy the luxury of a large walk-in closet and an updated tile shower in the ensuite bathroom, adding a touch of sophistication to everyday living. The main level also boasts a spacious dining room for formal gatherings and a large great room with a fireplace, creating a cozy ambiance for relaxation. Upstairs, the thoughtful layout ensures that nobody has to wait for a bathroom, with an en suite featuring a full bath and additional guest bedrooms connected by a jack and jill bath. The 5th bedroom is a versatile space, perfect for sleepovers, game nights, or movie nights, providing endless possibilities for family enjoyment.
- Listing 2** This comp is superior to the subject in terms of GLA and inferior in room count and inferior in lot size and superior in age GLA: -\$555 + bed room \$2000 + bathroom -\$1000 +age -\$300 + garage \$ + pool \$0 +Spa \$+ lot size \$60 + basement \$ + condition \$ = total \$205 Welcome to 509 Hardwick Court in Evans, GA! Located in the sought after Somerset @ Williamsburg community that boasts Columbia County schools, including Greenbrier High School. Built in 2009, this large open home boasts 5 bedrooms, 4 full baths, including a guest bedroom with full bath plus an office or formal living room on the main level. The welcoming rocking chair front porch leads into the light, bright, open foyer with a guest bedroom and full bath to the right and a study or formal living room to the left. There is a formal dining room as well as a large kitchen with eat-in area/island that is open to a large family room with electric fireplace with brick surround. The kitchen has shaker style cabinetry, granite countertops with island, tile backsplash and stainless steel appliances which remain with home. There is a patio plus a covered porch in the privacy fenced, landscaped backyard. Upstairs you will find 4 bedrooms, including the EXTRA LARGE owner's suite with sitting room, 3 full baths, a sitting area in the hallway plus laundry room. Schedule your showing of the 3,600+ square foot home with heavy moulding downstairs and new LVP flooring!
- Listing 3** This comp is inferior to the subject in terms of GLA and inferior in room count and inferior in lot size and inferior in age GLA: \$5805 + bed room \$2000 + bathroom -\$500 +age \$1000 + garage \$ + pool \$0 +Spa \$+ lot size \$20 + basement \$ + condition \$ = total \$8325 Spacious well maintained 5 bedroom, 3.5 bathroom home zoned for Greenbrier High School. Large Great room with high ceilings and a cozy gas fireplace. Kitchen has quartz counter tops with stainless steel appliances that stay with the home. Breakfast nook for those morning breakfasts. Go thru the Butlers pantry and you will find a large elegant dining room. The owner's suite on the main level is large enough for a sitting area with space to roam. Has its own private door that leads out to a bonus room. Upstairs are 4 additional bedrooms. 2 have a Jack n Jill bathroom and the other 2 share a standard bathroom. One of those bedrooms has an 11x13 bonus/playroom attached. Permitted enclosed porch on back. Backyard is large and has a privacy fence with a new storage shed that remains with the sale of the house.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1610 Jamestown Avenue	1616 Jamestown Avenue	1626 Jamestown Avenue	242 Dorset Drive
City, State	Evans, GA	Evans, GA	Evans, GA	Evans, GA
Zip Code	30809	30809	30809	30809
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.13 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$420,000	\$420,000	\$475,000
List Price \$	--	\$375,000	\$449,900	\$475,000
Sale Price \$	--	\$360,000	\$439,900	\$465,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	05/10/2024	08/03/2023	05/24/2024
DOM · Cumulative DOM	-- · --	380 · 380	281 · 62	65 · 65
Age (# of years)	18	17	18	18
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	1.5 Stories Split level
# Units	1	1	1	1
Living Sq. Feet	3,571	3,073	3,756	3,518
Bdrm · Bths · ½ Bths	6 · 3	4 · 2 · 1	5 · 3 · 1	5 · 3 · 1
Total Room #	11	9	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	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.32 acres	0.35 acres	0.35 acres	0.53 acres
Other	None	None	None	None
Net Adjustment	--	+\$12,040	-\$1,305	+\$2,085
Adjusted Price	--	\$372,040	\$438,595	\$467,085

* 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** This comp is inferior to the subject in terms of GLA and inferior in room count and superior in lot size and inferior in age GLA: \$7470 + bed room \$4000 + bathroom \$500 +age \$100 + garage \$ + pool \$0 +Spa \$+ lot size -\$30 + basement \$ + condition \$ = total \$12040 This property offers an abundance of living space for all your family. As you step inside, you'll be greeted with a two story foyer and an inviting atmosphere with plenty of comfort and space. The main floor features a formal living room, formal dining room, a half-bath and a very spacious family room with gas fireplace and lots of windows and natural light. The all new and updated kitchen features new granite counter tops, new custom made soft-close cabinetry, gorgeous backsplash, all new stainless steel appliances, plenty of counter space, and ample storage for all your cooking needs. Upstairs, you will find all four generously sized bedrooms. The owners suite is a complete dream for relaxation and privacy with lots of closet space and a very cozy seating area, the owners bath comes with separate vanities, a jetted bath tub and walk-in shower. The fenced in backyard is perfect for outdoor entertaining or simply relaxing and enjoying the peaceful surroundings. Some upgrades include new HVAC units, new roof, new leaf guard gutters, new garage door, fresh paint, updated light fixtures and much more. Neighborhood amenities include pool and clubhouse! this property offers easy access to all the local amenities, including shopping, dining, entertainment, and excellent schools. Don't miss your chance to make this stunning home your own!
- Sold 2** This comp is superior to the subject in terms of GLA and inferior in room count and superior in lot size and similar in age GLA: - \$2775 + bed room \$2000 + bathroom -\$500 +age \$ + garage \$ + pool \$0 +Spa \$+ lot size -\$30+ basement \$ + condition \$ = total -\$1,305 Columbia County, Evans Ga, 5 bedrooms 3.5 bathrooms, corner lot, solid brick home, and owner suite located on the main floor. Owner's suite has triple tray ceilings and large custom walk-in closet. Owner's bathroom has double vanity along with a large 6 foot jetted whirlpool tub. Upstairs there is a second junior suite with a private bathroom and walk-in closet. All other bedrooms have walk-in closets. This home features a gorgeous gourmet kitchen, open to the living area, with gas cooktop stove and built-in wall oven, lots of cabinet space, granite countertops, upgraded stainless-steel appliances Large formal dining area off the kitchen and living area make entertaining a breeze. The office or secondary living area on the main level is off the large foyer and very spacious.
- Sold 3** This comp is inferior to the subject in terms of GLA and inferior in room count and superior in lot size and similar in age GLA: \$795 + bed room \$2000 + bathroom -\$500 +age \$ + garage \$ + pool \$0 +Spa \$+ lot size -\$210 + basement \$ + condition \$ = total \$2085 Spacious Beautiful Home in Evans! Sits on over half acre CORNER LOT! 5 bedrooms, 3.5 bath, Solid Brick! The Owner has done Many Improvements! New Stained Wood Fencing around entire backyard! Also, a Garden Shed. New 30-year architectural shingles roof! Porch has been newly screened in with Beautiful Double Patio Doors leading into a gorgeous Gourmet Kitchen with lots of cabinets and beautiful granite countertops! New HVAC, HOT WATER HEATER, CEILING FANS, ATTIC FAN INSTALLED AND FRENCH DRAIN INSTALLED! This Home has an Elegant Open Floor plan and Well Maintained - a Must See! Neighborhood Clubhouse, Pool, Lake and walking trail

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no Prior sales or listing history found for this property.			
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	\$435,000	\$435,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$420,000	--
Comments Regarding Pricing Strategy		
<p>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 1 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 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



Other

Listing Photos

L1 1221 HARDY POINTEDrive
Evans, GA 30809



Front

L2 509 HARDWICK Court
Evans, GA 30809



Front

L3 4358 AZALEA DR Drive
Evans, GA 30809



Front

Sales Photos

S1 1616 JAMESTOWN Avenue
Evans, GA 30809



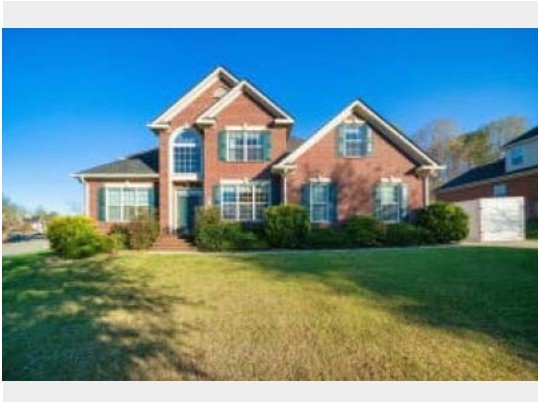
Front

S2 1626 JAMESTOWN Avenue
Evans, GA 30809



Front

S3 242 DORSET Drive
Evans, GA 30809



Front

ClearMaps Addendum

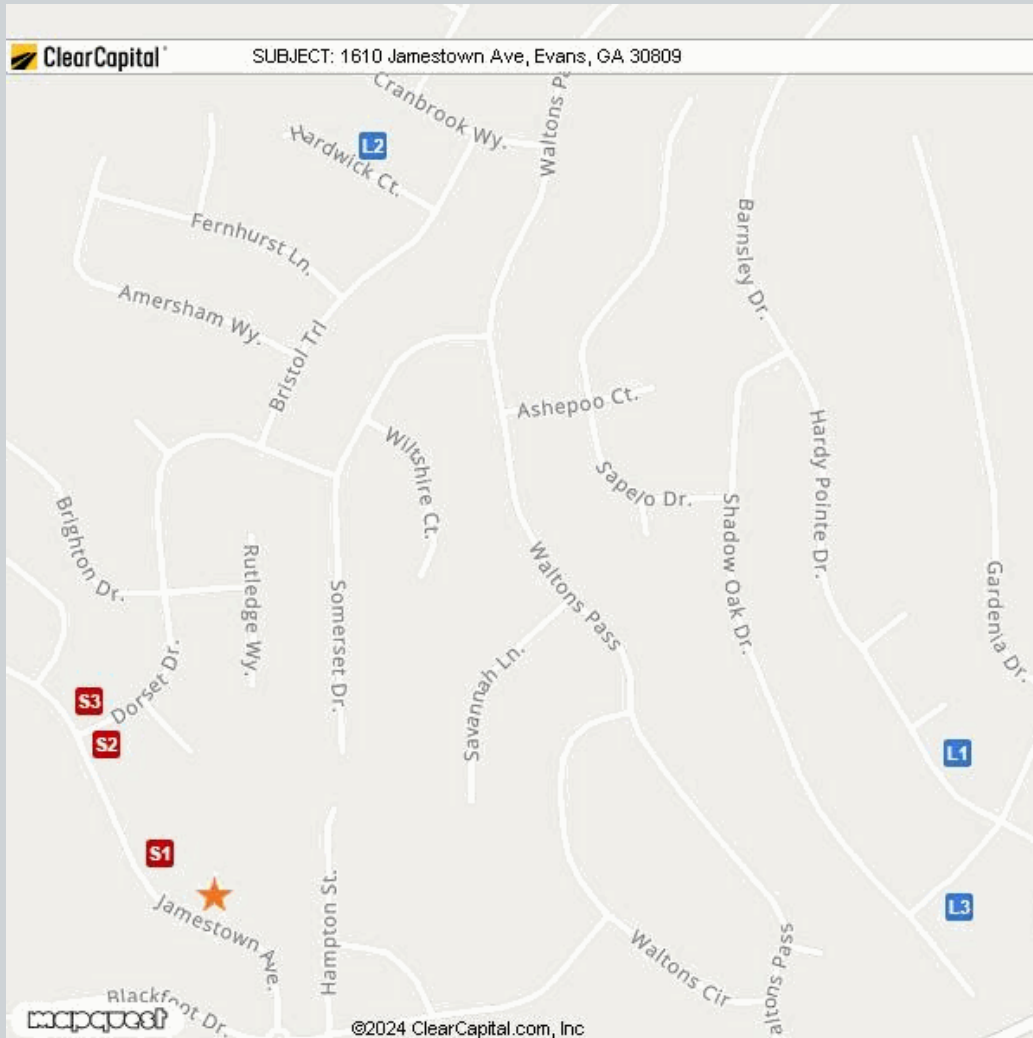
Address ★ 1610 Jamestown Avenue, Evans, GA 30809

Loan Number 56069

Suggested List \$435,000

Suggested Repaired \$435,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1610 Jamestown Avenue, Evans, GA 30809	--	Parcel Match
L1 Listing 1	1221 Hardy Pointedrive, Evans, GA 30809	0.54 Miles ¹	Parcel Match
L2 Listing 2	509 Hardwick Court, Evans, GA 30809	0.55 Miles ¹	Parcel Match
L3 Listing 3	4358 Azalea Dr Drive, Evans, GA 30809	0.53 Miles ¹	Parcel Match
S1 Sold 1	1616 Jamestown Avenue, Evans, GA 30809	0.05 Miles ¹	Parcel Match
S2 Sold 2	1626 Jamestown Avenue, Evans, GA 30809	0.13 Miles ¹	Parcel Match
S3 Sold 3	242 Dorset Drive, Evans, GA 30809	0.16 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	7.88 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.