

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.

<b>Address</b>	120 Fashion Crossing, Mcdonough, GA 30252	<b>Order ID</b>	9093581	<b>Property ID</b>	34948562
<b>Inspection Date</b>	01/04/2024	<b>Date of Report</b>	01/05/2024		
<b>Loan Number</b>	56237	<b>APN</b>	123F02006000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Henry		

Tracking IDs					
<b>Order Tracking ID</b>	1.3_BPO	<b>Tracking ID 1</b>	1.3_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

		Condition Comments
<b>Owner</b>	Gatling Shawntae	SUBJEC TAPPEARS TO BE IN AVERAGE CONDITION, NO SIGNS OF DAMAGE
<b>R. E. Taxes</b>	\$4,546	
<b>Assessed Value</b>	\$364,500	
<b>Zoning Classification</b>	RESIDENTIAL	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

		Neighborhood Comments
<b>Location Type</b>	Suburban	MOST HOMES ARE MAINTAINED AND CONFORM TO NEIGHBORHOOD
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$175,000 High: \$555,000	
<b>Market for this type of property</b>	Decreased 10 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	120 Fashion Crossing	132 Fashion Xing	1805 Global Drive	1701 Dora Drive
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30252	30252	30252	30252
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.39 <sup>1</sup>	0.44 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$365,000	\$389,900	\$390,000
<b>List Price \$</b>	--	\$365,000	\$389,900	\$390,000
<b>Original List Date</b>		11/09/2023	10/03/2023	12/22/2023
<b>DOM · Cumulative DOM</b>	-- · --	57 · 57	94 · 94	14 · 14
<b>Age (# of years)</b>	19	19	8	8
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,801	2,801	3,060	3,062
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 3	4 · 3	5 · 3 · 1
<b>Total Room #</b>	8	8	8	10
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.28 acres	.29 acres	.2 acres	.189 acres
<b>Other</b>	NONE	--	NONE	NONE

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Welcome to this stunning property that exudes warmth and sophistication. Upon entering, you will be greeted by a beautiful fireplace, beckoning you together around and unwind. The natural color palette throughout creates a serene atmosphere, while the center island in the kitchen serves as a focal point for culinary adventures. The nice backsplash in the kitchen adds a touch of elegance and charm. With versatile rooms, you have the freedom to design your ideal space to suit your needs. The primary bathroom boasts a separate tub and shower, providing the ultimate relaxation experience. Double sinks offer convenience, while good under-sink storage keeps everything organized. Additionally, fresh interior paint brings a renewed sense of vibrancy. Don't miss the opportunity to make this exquisite property your own. Indulge in a truly exceptional lifestyle today!
- Listing 2** Exquisite Floor Plan!! This home features a massive Owner's Suite which features a double sided fireplace in both the bedroom and sitting area. Moldings, ceilings and the details of the home make it a great place to live. Home is located on a dead end street where there are neighbors only to the right. There is a fenced in backyard for small children and/or pets. Kitchen feature a great island and all the amenities that the home chef could want! The main living space is made for entertaining! This is a don't miss and must be seen.
- Listing 3** Welcome to the picturesque community of swim and lake living! This stunning residence in McDonough awaits your arrival. Indulge in the culinary arts within the exquisite kitchen, featuring elegant countertops, a tiled backsplash, stainless steel appliances, a breakfast bar, and expansive cabinetry with ample storage space in the large pantry. Entertaining effortlessly flows within this well-designed floor plan, highlighted by a charming fireplace. Retreat to the sumptuous primary suite, adorned with accentuated ceilings and a ceiling fan, a generously sized walk-in closet, and an en-suite bathroom featuring dual sinks, a separate bathtub, and a shower. Unwind with your favorite beverage in the privacy of the fenced backyard, graced with a covered patio. Don't miss out on the opportunity to make this splendid residence your very own. Act now and seize the chance to call this beautiful home yours today!

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	120 Fashion Crossing	208 Rainbow Lane	168 Fashion Crossing	164 Fashion Crossing
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30252	30252	30252	30252
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.87 <sup>1</sup>	0.15 <sup>1</sup>	0.14 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$354,900	\$378,000	\$385,000
<b>List Price \$</b>	--	\$354,900	\$378,000	\$385,000
<b>Sale Price \$</b>	--	\$350,000	\$370,000	\$375,000
<b>Type of Financing</b>	--	Conv	Fha	Va
<b>Date of Sale</b>	--	05/15/2023	10/20/2023	01/03/2024
<b>DOM · Cumulative DOM</b>	-- · --	41 · 67	53 · 91	60 · 86
<b>Age (# of years)</b>	19	6	18	18
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN	2 Stories MODERN
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,801	2,532	3,069	2,816
<b>Bdrm · Bths · ½ Bths</b>	4 · 3	4 · 3	4 · 3	4 · 3
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.28 acres	.2 acres	.28 acres	.25 acres
<b>Other</b>	NONE	NONE	NONE	NONE
<b>Net Adjustment</b>	--	+\$14,550	-\$14,550	\$0
<b>Adjusted Price</b>	--	\$364,550	\$355,450	\$375,000

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** 4 BR/3 BA home in highly sought-after Henry County School district. Features an open concept w/full view of kitchen w/island, granite counters, stainless appliances, dining room & great room w/fire place. Offers a master suite w/tile shower, double vanity, walk-in closet, & 2 secondary bedrooms. Upstairs offers a private bedroom, full bath & a huge loft area that's perfect for a media or family room. 2" blinds throughout! Convenient to shops, restaurants, & highway. Lake Community! Pets are a case by case basis.
- Sold 2** Welcome to the prestigious Bridlewood Community! You will love this beautiful home located in a cul-de-sac with a private backyard that offers much serenity. Enjoy the many amenities of this family-oriented subdivision by taking a dip in the pool, casting a rod in the pond, or allow the kids to run free within the playground area. Just minutes from Heritage Park, shopping, restaurants, the McDonough Square, and I-75. Take a break after a long day at work while you retreat to the spacious Ensuite with a sitting area or just relax in the jetted tub. Serenity and Tranquility!
- Sold 3** This beautiful home located in McDonough GA, is waiting for the right buyer or family. This home features great details in all bedrooms (Vaulted and Tray Ceilings) in call bedrooms upstairs, Jack and Jill bath. The Master has separated closets, both walk in closets, an upstairs laundry that has room enough to iron in or hang delicate clothes to dry. Upstairs also features a loft that is currently used as the TV/lounge area. Down stairs boasts a large kitchen with island and eat in kitchen, 18 x 18 den/living area with fire place that has swarming 18' ceilings, formal dining and living rooms, and a downstairs bedroom with full bath. This is a great flow for entertaining large crowds or family relaxation. The property is located in a cul-de-sac lot that has a great backyard that features privacy, due to no neighbors are behind this property. The Lot is pie-shaped and masses just over .50 acres. This property has a newer roof and water heater, and dual AC units that were serviced fully (cleaning/quality checked/tuned up) just days previously.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				NA			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$360,000	\$360,000
<b>Sales Price</b>	\$360,000	\$360,000
<b>30 Day Price</b>	\$350,000	--
<b>Comments Regarding Pricing Strategy</b>		
MARKET TIME IS INCREASING. HOME VALUES ARE DECLINING. NEW CONSTRUCTION STARTING AT 400K WITH IN 1 MILE.		

### 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



Street

## Listing Photos

**L1** 132 FASHION XING  
Mcdonough, GA 30252



Front

**L2** 1805 GLOBAL DRIVE  
Mcdonough, GA 30252



Front

**L3** 1701 DORA DRIVE  
Mcdonough, GA 30252



Front



## Sales Photos

**S1** 208 RAINBOW LANE  
Mcdonough, GA 30252



Front

**S2** 168 FASHION CROSSING  
Mcdonough, GA 30252



Front

**S3** 164 FASHION CROSSING  
Mcdonough, GA 30252



Front

### ClearMaps Addendum

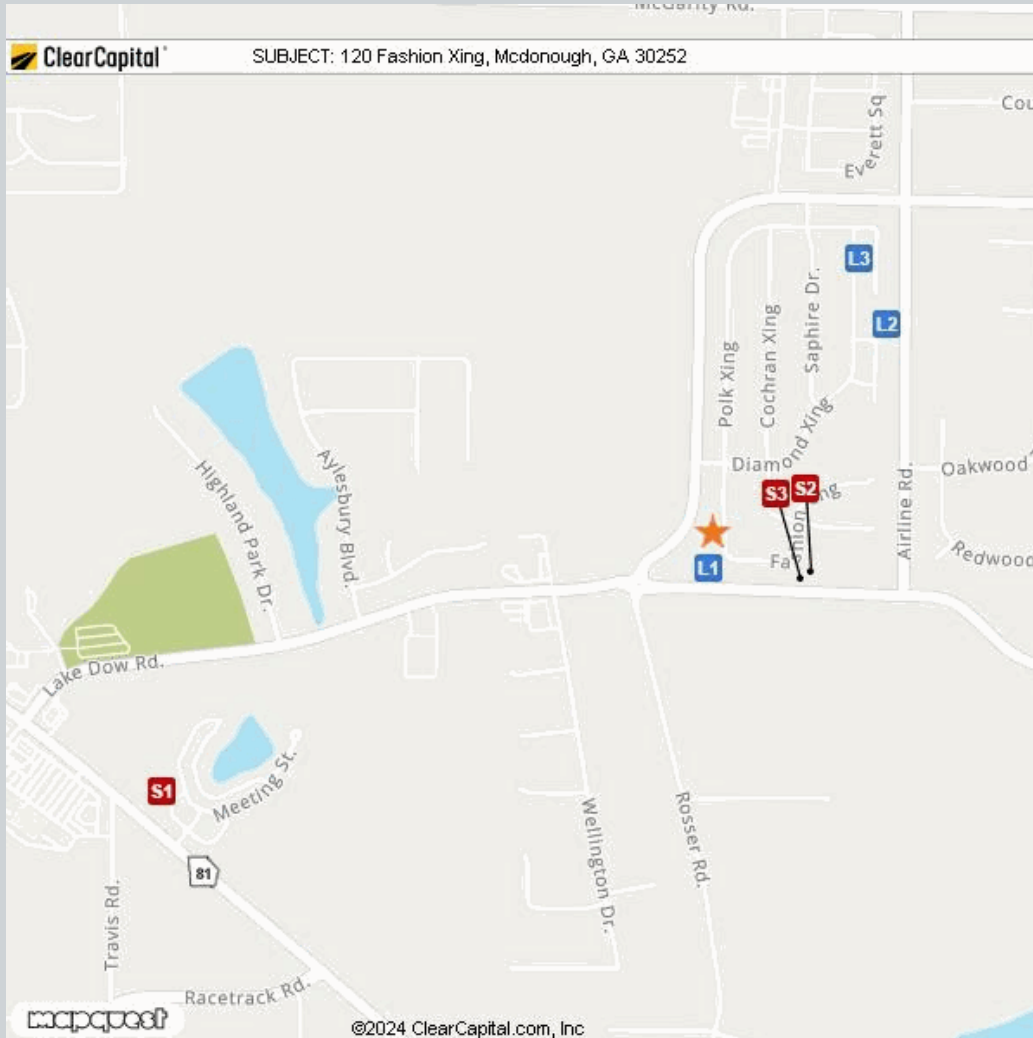
**Address** ★ 120 Fashion Crossing, Mcdonough, GA 30252

**Loan Number** 56237

**Suggested List** \$360,000

**Suggested Repaired** \$360,000

**Sale** \$360,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	120 Fashion Crossing, Mcdonough, GA 30252	--	Parcel Match
L1 Listing 1	132 Fashion Xing, Mcdonough, GA 30252	0.05 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1805 Global Drive, Mcdonough, GA 30252	0.39 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1701 Dora Drive, Mcdonough, GA 30252	0.44 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	208 Rainbow Lane, Mcdonough, GA 30252	0.87 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	168 Fashion Crossing, Mcdonough, GA 30252	0.15 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	164 Fashion Crossing, Mcdonough, GA 30252	0.14 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Kelly Adams Cooley	<b>Company/Brokerage</b>	Adams AMI
<b>License No</b>	161116	<b>Address</b>	812 Pavilion Court McDonough GA 30253
<b>License Expiration</b>	07/31/2024	<b>License State</b>	GA
<b>Phone</b>	7709140369	<b>Email</b>	kadams@adamsami.com
<b>Broker Distance to Subject</b>	3.95 miles	<b>Date Signed</b>	01/05/2024

*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.**