

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>	3279 Caley Mill Drive, Powder Springs, GA 30127	<b>Order ID</b>	9093581	<b>Property ID</b>	34948755
<b>Inspection Date</b>	01/04/2024	<b>Date of Report</b>	01/04/2024		
<b>Loan Number</b>	56252	<b>APN</b>	19076100600		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Cobb		

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

Owner	IRMA SAMPLER	Condition Comments
<b>R. E. Taxes</b>	\$449	SUBJECT PROPERTY IS A RANCH STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED.
<b>Assessed Value</b>	\$81,132	
<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

Location Type	Suburban	Neighborhood Comments
<b>Local Economy</b>	Stable	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
<b>Sales Prices in this Neighborhood</b>	Low: \$197920 High: \$384000	
<b>Market for this type of property</b>	Increased 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>	3279 Caley Mill Drive	2661 Throatlatch Ln Sw	3603 Amanda Ct	3901 Preston Place Ct
<b>City, State</b>	Powder Springs, GA	Marietta, GA	Powder Springs, GA	Powder Springs, GA
<b>Zip Code</b>	30127	30064	30127	30127
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.43 <sup>1</sup>	0.79 <sup>1</sup>	1.07 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$279,900	\$259,900	\$320,000
<b>List Price \$</b>	--	\$279,900	\$259,900	\$320,000
<b>Original List Date</b>		12/20/2023	10/06/2023	10/27/2023
<b>DOM · Cumulative DOM</b>	-- · --	15 · 15	90 · 90	69 · 69
<b>Age (# of years)</b>	35	40	39	25
<b>Condition</b>	Average	Average	Average	Average
<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>	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	Split SPLIT FOYER
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,414	1,380	1,472	1,474
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	4 · 3
<b>Total Room #</b>	6	6	6	7
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 1 Car	None	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	Yes
<b>Basement (% Fin)</b>	0%	0%	0%	100%
<b>Basement Sq. Ft.</b>	--	--	--	700
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.26 acres	0.36 acres	0.26 acres	0.35 acres
<b>Other</b>	PATIO	PATIO	PATIO	PATIO

\* Listing 2 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** Ranch In Marietta That's Looking For New Owners To Call Home. As Soon As You Step Inside You Are Greeted By A Fireside Family Room. Stone Fireplace Sits In The Middle Of The Room And Makes It The Heart Of The Home. Kitchen Includes White Cabinets, Plenty Of Storage And Eat-in Breakfast Area/dining Room. Primary Suite Has Separate Bathroom With Tub/shower Combo And Two More Well-sized Bedrooms Make Up This Home. Backyard Is Extremely Private And Has Tons Of Potential. One Car Garage, Driveway And Plenty Of Hidden Gems Throughout. Located In An Hoa Free Neighborhood, This Home Is A Must See.
- Listing 2** Welcome Home To This 4 Bedroom 2 Bath Ranch On An Inviting Cul-de-sac Street. The Living Room Offers A Large Fireplace With Gas Starter. Split Bedroom Plan Offers Many Options. The Kitchen Has Plenty Of Cabinet Space And Leads To The Private Back Yard And Deck For Grilling And Relaxing! The Home Is Centrally Located Close To Parks, Shops And Restaurants! Schedule An Appointment To See This Home Today!
- Listing 3** Next To Silver Comet Trail. Don't Miss This Beautiful Split Level Home With New Floors Throughout, On A Large Corner Lot. Spacious Bedrooms And Closets Make This The Perfect Home For A Growing Family. Deck Off The Kitchen Is Waiting For The Bbqs To Start. Investment Property, Owner Never Lived In Home, No Sellers Property Disclosure Available.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3279 Caley Mill Drive	3412 Caley Mill Ln	3255 Caley Mill Dr	3431 Caley Mill Ln
City, State	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.14 <sup>1</sup>	0.09 <sup>1</sup>	0.21 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$280,000	\$315,000	\$282,650
List Price \$	--	\$280,000	\$315,000	\$282,650
Sale Price \$	--	\$280,000	\$315,000	\$282,650
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	09/29/2023	09/05/2023	10/31/2023
DOM · Cumulative DOM	-- · --	39 · 39	49 · 49	62 · 62
Age (# of years)	35	33	34	33
Condition	Average	Average	Good	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/Rambler	Split Traditional	1 Story Ranch/Rambler	Split Other
# Units	1	1	1	1
Living Sq. Feet	1,414	1,472	1,390	1,358
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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	Yes
Basement (% Fin)	0%	0%	0%	100%
Basement Sq. Ft.	--	--	--	280
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.31 acres	0.22 acres	0.21 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	-\$3,074	-\$18,728	-\$17,032
Adjusted Price	--	\$276,926	\$296,272	\$265,618

\* Sold 1 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** Great Resale In This Swim Community Located With Close Proximity To Shopping, Eateries, Parks, And The Interstates And Freeways. Step Inside And You Will Find A Family Room With Vaulted Ceilings And A Fireplace And A Formal Dining Room. Eat-in Kitchen With White Cabinets, Island, And Black Appliances. Large Owner's Suite With Vaulted Ceiling, Tiled Bathroom, Large Vanity, And Walk-in Closets. Nice-sized Guest Bedrooms And Tiled Guest Bathroom. The Lower Level Has A Laundry Room And A Bonus Room, Perfect For A Recreation Room, Home Office, Or Media Room. Nice Deck Overlooking The Backyard With Mature Hardwoods And Landscape. Rocking Chair Front Porch, Great For Relaxing, Coffee, Or Your Favorite Beverage. The Location, Features, And Price Make This A Must-see. Come Make This Your Home Today.
- Sold 2** Experience Epitome One Level Living At It's Finest. Beautifully Renovated And Well Maintained One Level Ranch Home In Caley's Mill Community With Neighborhood Pool. Spacious Open Concept, Perfect For Modern Living And Entertaining. A Gorgeous Kitchen With Granite Countertops, Glass Tile Backsplash, Stainless Appliances. Striking Ledger Stone Fireplace With Reclaimed Wood Beam Mantle And Quartz Hearth. Three Spacious Bedrooms, Two Full Baths And A Separate Laundry Room Complete With Washer And Dryer. Step Outside Into Fenced Level Backyard With Large Patio Enhanced With Charming Brick Trim. Compliment Your Table With The Luscious Vegetable Garden Offerings. Two-car Garage And Level Driveway. Insulated Windows, Hvac, Water Heater Recently Replaced. Hoa Is Swim Only. Convenience At Your Doorstep With Nearby Attractions Including Seven Springs Water Park, Aquatic Center, Silver Comet Trail, Avenues Of West Cobb, Easy Interstate Access, Shopping Centers And A Wide Selection Of Restaurants. Great Starter Home Or New Empty Nesters Tired Of Climbing Stairs But Still Love To Entertain And Enjoy Family Gatherings.
- Sold 3** This Split-level Home Features Three Bedrooms And Two Full Bathrooms. It's Situated On A Leveled Lot And Boasts A Large Deck, Perfect For Outdoor Entertainment And Relaxation. The Bathrooms Have Been Beautifully Renovated, Adding A Modern Touch To The Interior. Located In A Swim Community, Residents Can Enjoy Access To Community Pool Facilities. Inside The Home, You'll Find A Cozy Gas Log Fireplace, Creating A Warm And Inviting Atmosphere. Additionally, The Studded Out Basement Offers Potential For Customization And Additional Living Space. One Of The Perks Of This Property Is Its Low Hoa Fees, Which Help Keep Up The Community. Overall, This Home Combines Comfort, And A Great Community Setting.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	AREA	NONE					
<b>Listing Agent Name</b>	James Clifton						
<b>Listing Agent Phone</b>	770-598-2980						
<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>
10/19/2023	\$250,000	--	--	Pending/Contract	11/14/2023	\$250,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$269,000	\$269,000
<b>Sales Price</b>	\$267,900	\$267,900
<b>30 Day Price</b>	\$265,900	--
<b>Comments Regarding Pricing Strategy</b>		
<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 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



Side



Side



Street



Street



## Subject Photos



Street



Other

## Listing Photos

**L1** 2661 Throatlatch Ln SW  
Marietta, GA 30064



Front

**L2** 3603 Amanda Ct  
Powder Springs, GA 30127



Front

**L3** 3901 Preston Place Ct  
Powder Springs, GA 30127



Front

## Sales Photos

**S1** 3412 Caley Mill Ln  
Powder Springs, GA 30127



Front

**S2** 3255 Caley Mill Dr  
Powder Springs, GA 30127



Front

**S3** 3431 Caley Mill Ln  
Powder Springs, GA 30127



Front

### ClearMaps Addendum

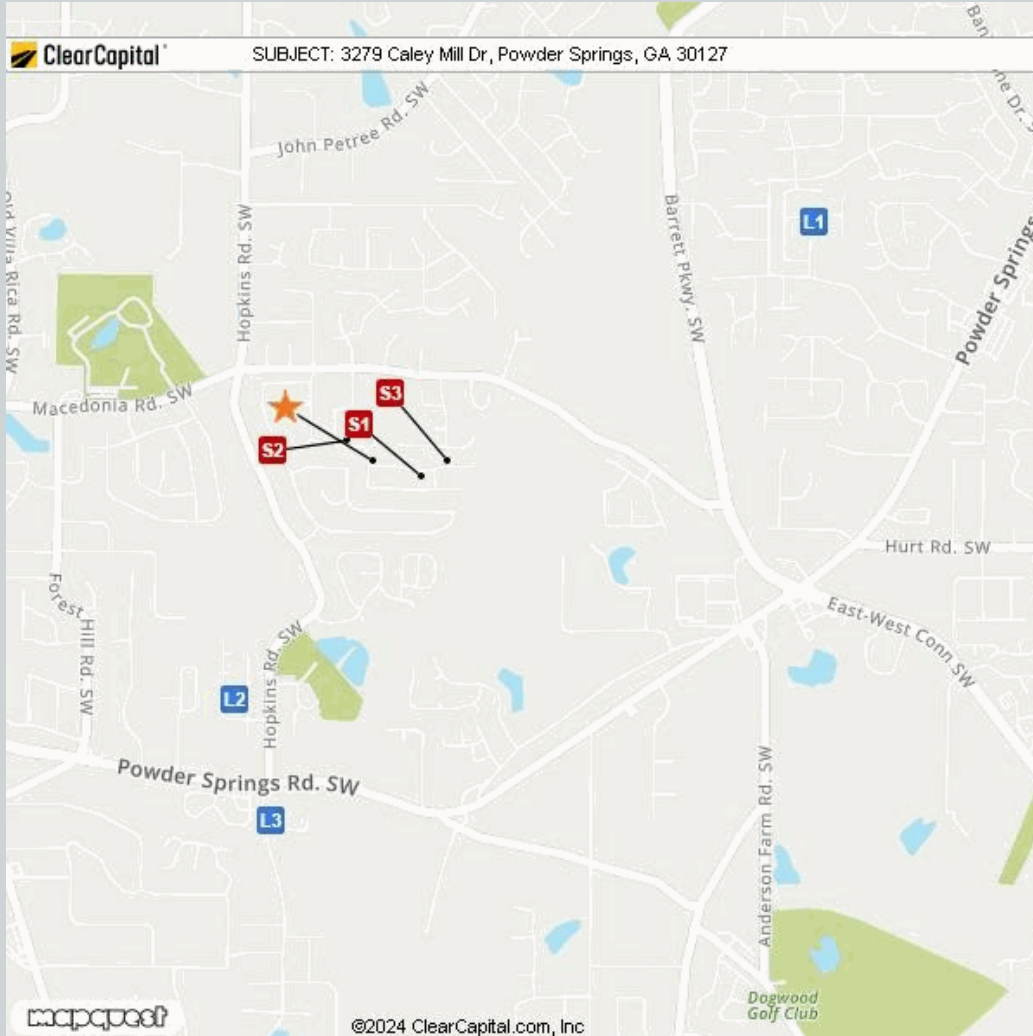
**Address** ★ 3279 Caley Mill Drive, Powder Springs, GA 30127

**Loan Number** 56252

**Suggested List** \$269,000

**Suggested Repaired** \$269,000

**Sale** \$267,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3279 Caley Mill Drive, Powder Springs, GA 30127	--	Parcel Match
L1 Listing 1	2661 Throatlatch Ln Sw, Marietta, GA 30064	1.43 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	3603 Amanda Ct, Powder Springs, GA 30127	0.79 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3901 Preston Place Ct, Powder Springs, GA 30127	1.07 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3412 Caley Mill Ln, Powder Springs, GA 30127	0.14 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3255 Caley Mill Dr, Powder Springs, GA 30127	0.09 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3431 Caley Mill Ln, Powder Springs, GA 30127	0.21 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>	Trina Dowdy	<b>Company/Brokerage</b>	ATLANTAHOMESTEADS
<b>License No</b>	266749	<b>Address</b>	6000 STEWART PKWY DOUGLASVILLE GA 30154
<b>License Expiration</b>	02/28/2027	<b>License State</b>	GA
<b>Phone</b>	7705724741	<b>Email</b>	yourbroker@atlantahomesteads.com
<b>Broker Distance to Subject</b>	12.56 miles	<b>Date Signed</b>	01/04/2024

*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.**