

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 | 264 Brandi Drive, Hiram, GEORGIA 30141 | Order ID | 9141762 | Property ID | 35043558 |
| Inspection Date | 02/04/2024 | Date of Report | 02/04/2024 | | |
| Loan Number | 56448 | APN | 031439 | | |
| Borrower Name | Catamount Property 2018 LLC | County | Paulding | | |

Tracking IDs

| | | | |
|--------------------------|---------|----------------------|---------|
| Order Tracking ID | 2.2_BPO | Tracking ID 1 | 2.2_BPO |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|--------------------|---|
| Owner | CHANDLER C WALTERS | Condition Comments SUBJECT PROPERTY IS A SPLIT FOYER STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE EXTERIOR REPAIRS DETECTED. |
| R. E. Taxes | \$2,863 | |
| Assessed Value | \$96,392 | |
| 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 SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$205000 High: \$500000 | |
| 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 | 264 Brandi Drive | 164 Davis Mill Way | 316 Schroeder Way | 222 Harvest Way |
| City, State | Hiram, GEORGIA | Dallas, GA | Hiram, GA | Hiram, GA |
| Zip Code | 30141 | 30157 | 30141 | 30141 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 1.71 ¹ | 1.58 ¹ | 1.24 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$265,000 | \$309,900 | \$274,900 |
| List Price \$ | -- | \$265,000 | \$309,900 | \$274,900 |
| Original List Date | | 01/23/2024 | 11/03/2023 | 01/08/2024 |
| DOM · Cumulative DOM | -- · -- | 12 · 12 | 93 · 93 | 27 · 27 |
| Age (# of years) | 30 | 34 | 31 | 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 | Split Split Entry | Split Traditional | Split Traditional | Split Other |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,251 | 1,265 | 1,482 | 1,200 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 5 | 5 | 5 | 5 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | Yes | Yes | Yes |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | 361 | 624 | 784 | 576 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.54 acres | 0.59 acres | 0.46 acres | 0.46 acres |
| Other | PATIO | PATIO | PATIO | PATIO |

* Listing 1 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** Back On The Market Due To Buyer's Financing Falling Through! Adorable Raised Ranch In Bromley Walk. This Home Has Been Painted Inside And Out, Has New Flooring, And Is Well-cared For. Large Primary Suite With Ensuite Bathroom, 2 Spacious Secondary Bedrooms With A Full Bath In The Hall. Large Lot, 2-car Oversized Garage, And Priced To Sell! Don't Miss Out On This Opportunity! And/or Rate Buydown With Acceptable Offer.
- Listing 2** Check Out This Delightful Home, Featuring 3 Bedrooms, 2 Bathrooms, And A 2-car Garage! The Kitchen Offers New Granite Countertops, Stainless Steel Appliances, And Elegant Cabinetry, Enhancing The Joy Of Cooking And Entertaining. Transition Into The Living Space, Adorned With A Charming Fireplace, Perfect For Cozying Up With A Good Book. The Primary Bedroom Includes A Private Ensuite Bathroom, A Spacious Closet, And Its Own Access To The Back Deck Where You Can Unwind With Your Favorite Beverage To Savor The Cool Morning Air. Don't Miss Out On Making This Beautiful Home Yours Today!
- Listing 3** Welcome To Your Well Maintained Split Level Home In An Established Neighborhood! You Enter From Your Covered Front Porch Into An Open Concept Main Level. Spacious Living Room Offers A Beautiful Stone Fire Place, Intricate Crown Molding, As Well As Stylish Lvp Throughout The Main Floor. Kitchen Offers Lots Of Cabinets Space As Well As A Nice Pantry As Well As A View To The Living And Dining Rooms So That You Are Always Involved With Your Guests. The Dining Room Also Offers Enough Space That You Can Always Do The Gatherings At Your New Home If You Choose! The Master Bedroom Is Spacious, Large Enough For A King Size Bed And Furniture With No Problem, It Also Boasts A Walk In Closet And An En Suite Bathroom. Secondary Bedroom Offers Plenty Of Growing Room As Well As Walk In Closets! Between The Large 2 Car Garage And The Covered Front Porch You Never Have To Be Affected By The Weather When You Are Coming Or Going. The Back Porch Is Over Sized And Over Looks A Spacious And Fenced Backyard.

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 264 Brandi Drive | 180 Wall Rd | 5055 Nebo Rd | 364 Ridge Run Dr |
| City, State | Hiram, GEORGIA | Hiram, GA | Hiram, GA | Hiram, GA |
| Zip Code | 30141 | 30141 | 30141 | 30141 |
| Datasource | Public Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.40 ¹ | 0.46 ¹ | 0.99 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$272,000 | \$228,000 | \$274,000 |
| List Price \$ | -- | \$272,000 | \$228,000 | \$274,000 |
| Sale Price \$ | -- | \$272,000 | \$228,000 | \$274,000 |
| Type of Financing | -- | Conv. | Conv. | Conv. |
| Date of Sale | -- | 04/28/2023 | 03/20/2023 | 05/31/2023 |
| DOM · Cumulative DOM | -- · -- | 43 · 43 | 80 · 80 | 43 · 43 |
| Age (# of years) | 30 | 32 | 33 | 31 |
| 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 | Split Split Entry | Split Traditional | Split Other | Split Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,251 | 1,278 | 1,214 | 1,320 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 5 | 5 | 5 | 5 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | Yes | Yes | Yes | Yes |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | 361 | 624 | 1,104 | 1,216 |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.54 acres | 0.46 acres | 0.49 acres | 0.46 acres |
| Other | PATIO | PATIO | PATIO | PATIO |
| Net Adjustment | -- | -\$1,431 | +\$1,961 | -\$3,657 |
| Adjusted Price | -- | \$270,569 | \$229,961 | \$270,343 |

* 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** Don't Miss Out On This Charming 3 Bedroom, 2 Bathroom Home! Beautiful Stone Fireplace In The Living Room. Spacious Kitchen With Stainless Steel Appliances, White Cabinets And Tile Backsplash. Master Bedroom Features An Ensuite Bathroom With A Soaking Tub And A Walk-in Closet. Panel Accent Walls In Additional Bedrooms. Huge Garage With A Workspace And Built In Shelves. Open Deck With New Railings And Fire Pit In The Backyard, Perfect For All Of Your Family Gatherings And Entertainment! Blooming Trees On Both Sides Of The House. Ac Unit Is Less Than A Year Old And Roof Is Three Years Old. Entire House Has Been Repiped All The Way To The Meter With Pex! Close To Shopping Center And Entertainment. 10 Minutes From The Main Strip In Hiram. Close To The Wellstar Paulding Hospital. Schedule Your Tour Today!
- Sold 2** Back On The Market Through No Fault Of The Seller!great 3 Bedroom, 2 Bathroom Home With 2 Car Garage Is Now On The Market And Is Priced Below Value! 30-year Architectural Shingle Roof And A Brand New Fence! Must See To Appreciate!no Hoa
- Sold 3** New To Market, This Great Family Home On A Large Corner Lot Is Ready For Its New Owners. This Well Cared For Split Foyer Build Offers A Very Functional And Useable Floorplan. Massive Attached 2 Car Garage Is Large Enough To Accommodate Oversized Suv's Trucks, Boats, And Other Toys. Partially Finished Basement Space Is Ready For An Additional Bedroom, Playroom, Homeschool Hangout, Or Man/woman Cave. Upstairs Offers A Bright Family Room, And Dining Area, And Kitchen. 3 Spacious Bedrooms On The Main Level Including The Master Suite With Attached Bath. Secondary Bath Has Been Remodeled. The Exterior Of This Property Has Is Nearly .5 Of An Acre With Lots To Love. Massive Driveway For Tons Of Parking Options, Large Front, Side, And Backyard With This Corner Lot. Rear Deck Overlooking A Fenced In Area That Would Be Ideal For A Pool Addition. All Major Systems In Good Condition, And This Home Is Move In Ready. Great Location In Sough Paulding, Convenient To Schools, Shopping, Restaurants, And Hwy 92.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|---------------------------------|-------------------------|---------------|--------------------|---------------------|---------------|
| Current Listing Status | Currently Listed | Listing History Comments | | | | | |
| Listing Agency/Firm | Re/Max Premier | NONE | | | | | |
| Listing Agent Name | Tony Dent | | | | | | |
| Listing Agent Phone | 470-301-6282 | | | | | | |
| # 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 |
| 01/09/2023 | \$255,000 | 01/09/2024 | \$245,000 | -- | -- | -- | MLS |

Marketing Strategy

| | | |
|---|--------------------|-----------------------|
| | As Is Price | Repaired Price |
| Suggested List Price | \$270,500 | \$270,500 |
| Sales Price | \$265,900 | \$265,900 |
| 30 Day Price | \$257,900 | -- |
| Comments Regarding Pricing Strategy | | |
| <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 164 Davis Mill Way
Dallas, GA 30157



Front

L2 316 Schroeder Way
Hiram, GA 30141



Front

L3 222 Harvest Way
Hiram, GA 30141



Front

Sales Photos

S1 180 Wall Rd
Hiram, GA 30141



Front

S2 5055 Nebo Rd
Hiram, GA 30141



Front

S3 364 Ridge Run Dr
Hiram, GA 30141



Front

ClearMaps Addendum

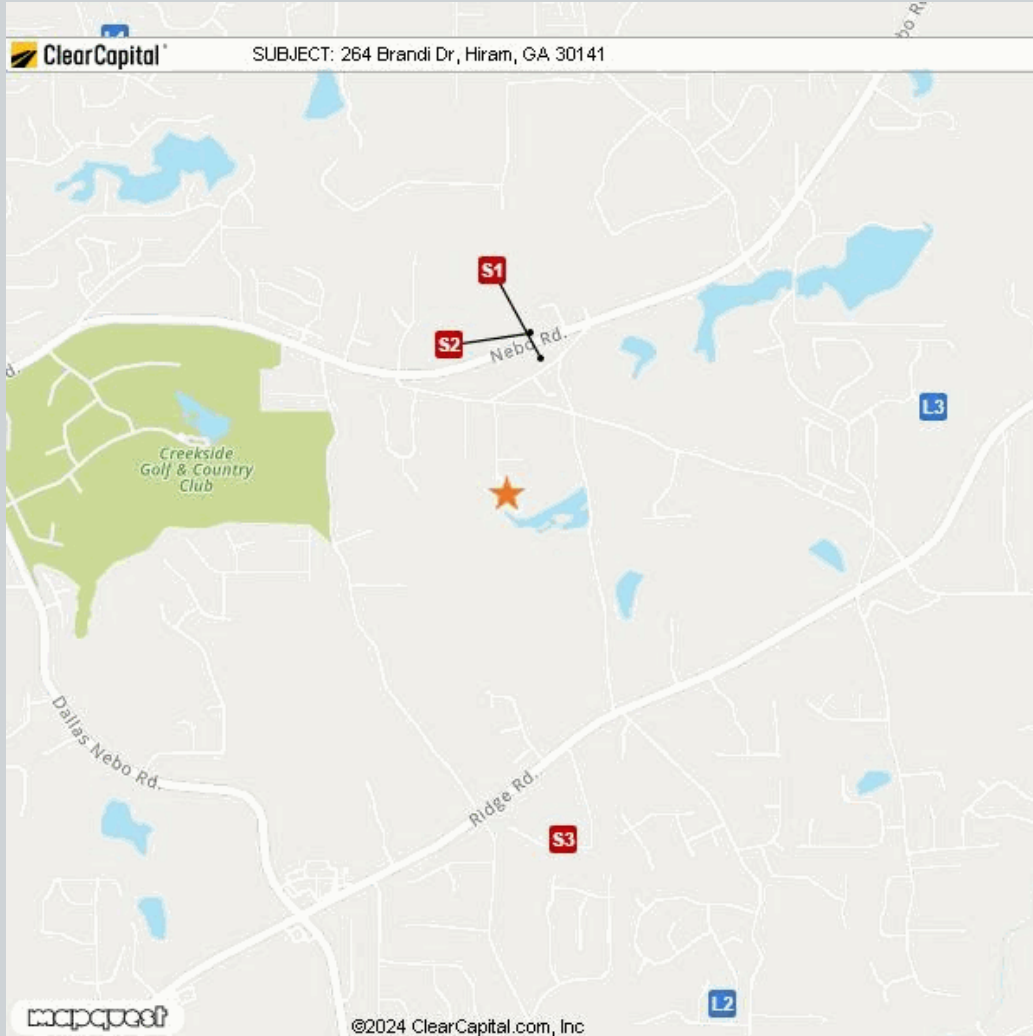
Address ★ 264 Brandi Drive, Hiram, GEORGIA 30141

Loan Number 56448

Suggested List \$270,500

Suggested Repaired \$270,500

Sale \$265,900



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 264 Brandi Drive, Hiram, Georgia 30141 | -- | Parcel Match |
| L1 Listing 1 | 164 Davis Mill Way, Dallas, GA 30157 | 1.71 Miles ¹ | Parcel Match |
| L2 Listing 2 | 316 Schroeder Way, Hiram, GA 30141 | 1.58 Miles ¹ | Parcel Match |
| L3 Listing 3 | 222 Harvest Way, Hiram, GA 30141 | 1.24 Miles ¹ | Parcel Match |
| S1 Sold 1 | 180 Wall Rd, Hiram, GA 30141 | 0.40 Miles ¹ | Parcel Match |
| S2 Sold 2 | 5055 Nebo Rd, Hiram, GA 30141 | 0.46 Miles ¹ | Parcel Match |
| S3 Sold 3 | 364 Ridge Run Dr, Hiram, GA 30141 | 0.99 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 | Trina Dowdy | Company/Brokerage | ATLANTAHOMESTEADS |
| License No | 266749 | Address | 6000 STEWART PKWY DOUGLASVILLE GA 30154 |
| License Expiration | 02/28/2027 | License State | GA |
| Phone | 7705724741 | Email | yourbroker@atlantahomesteads.com |
| Broker Distance to Subject | 8.08 miles | Date Signed | 02/04/2024 |

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.