

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	3825 Meeting Street, Duluth, GA 30096	Order ID	9135259	Property ID	35032385
Inspection Date	01/31/2024	Date of Report	01/31/2024		
Loan Number	56498	APN	R6296B027		
Borrower Name	Catamount Properties 2018 LLC	County	Gwinnett		

Tracking IDs

Order Tracking ID	1.30_bpo	Tracking ID 1	1.30_bpo
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Glover-Wright Shauntal	Condition Comments This home appears to be in avg condition for the age of the structure. No damage was noted. The interior should be inspected to verify condition.
R. E. Taxes	\$2,700	
Assessed Value	\$342,900	
Zoning Classification	R1	
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	GW & Associates 678-948-6473	
Association Fees	\$100 / Month (Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments This home is bordered to the North by Hwy 120, West by Howell Blvd, East by E Bay St and South by Sidney Lanier Blvd.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$400,000	
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	3825 Meeting Street	2535 Summit Cove Dr	4016 Howell Park Rd	3046 Regal Park Ct
City, State	Duluth, GA	Duluth, GA	Duluth, GA	Duluth, GA
Zip Code	30096	30097	30096	30096
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	2.46 ¹	1.76 ¹	1.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$384,999	\$365,000	\$320,000
List Price \$	--	\$384,999	\$365,000	\$320,000
Original List Date		01/25/2024	01/15/2024	01/09/2024
DOM · Cumulative DOM	-- · --	6 · 6	16 · 16	22 · 22
Age (# of years)	39	27	22	39
Condition	Average	Good	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	2 Stories town home	2 Stories town home	2 Stories town home	2 Stories town home
# Units	1	1	1	1
Living Sq. Feet	1,350	1,484	1,428	1,348
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 3 · 1	3 · 2 · 1	3 · 2
Total Room #	8	8	7	6
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	None
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	70%	75%	50%	0%
Basement Sq. Ft.	667	725	714	--
Pool/Spa	--	--	--	--
Lot Size	0.06 acres	0.05 acres	0.04 acres	0.06 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.

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

Listing 1 VP floors throughout the house , Granite Counters, with brand new Built-In Microwave and stove, also Wider Driveway to park at least 4 compact cars*Finished Basement & Full Bath with own entrance -- condition -30k adj val \$354999

Listing 2 This lovely property is nestled in a quiet and cozy neighborhood, and it features hard floors in almost all areas with plenty of sunshine coming through many of its large windows. It just had a fresh coat of paint throughout the entire interior of the house and has just been cleaned thoroughly

Listing 3 This townhome effortlessly blends style and comfort. The family room is complemented by a fireplace, which is perfect for relaxation or entertaining guest. basement +15k adj val \$335000

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3825 Meeting Street	3658 E Bay St	3847 Meeting St	3637 Chattahoochee Ct
City, State	Duluth, GA	Duluth, GA	Duluth, GA	Duluth, GA
Zip Code	30096	30096	30096	30096
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.16 ¹	0.05 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$376,900	\$340,000	\$289,500
List Price \$	--	\$376,900	\$340,000	\$289,500
Sale Price \$	--	\$376,900	\$335,000	\$280,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	09/28/2023	09/22/2023	08/28/2023
DOM · Cumulative DOM	-- · --	11 · 36	11 · 36	85 · 124
Age (# of years)	39	38	39	39
Condition	Average	Good	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	2 Stories town home	2 Stories town home	2 Stories town home	2 Stories town home
# Units	1	1	1	1
Living Sq. Feet	1,350	1,596	1,350	1,536
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 3 · 1	3 · 3 · 1	3 · 2 · 1
Total Room #	8	8	8	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	None
Basement (Yes/No)	Yes	Yes	Yes	No
Basement (% Fin)	70%	55%	75%	0%
Basement Sq. Ft.	667	650	710	--
Pool/Spa	--	--	--	--
Lot Size	0.06 acres	0.06 acres	0.09 acres	0.05 acres
Other	none	6000	9985	5500
Net Adjustment	--	-\$73,380	-\$39,985	+\$14,500
Adjusted Price	--	\$303,520	\$295,015	\$294,500

* 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** Renovated and spacious multi-level townhome!! Bright and sunny move in ready end unit, fee simple townhome. -- condition -30k cc -6000 sq ft -7380
- Sold 2** The upper level features a roommate floor plan with 2 perfectly sized suites and walk in closets. The master features double sinks, a brand new shower and a separate soaking tub. The basement has so many possibilities with garage access and another massive bedroom/ bathroom combo and outdoor access. **Brand new kitchen appliances, water heater, garage door and LOTS MORE. This property is priced to sell and will not last long. -- condition -30k cc -9985
- Sold 3** Beautiful townhouse w/ 3 bedrooms and 2.5 bathrooms. Carpeted living room and dining area with fireplace. The kitchen has white cabinets, laminated countertops, and appliances included. Lots of storage available. basaement +20k cc -5500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		This home last sold on 10/22/2015 for \$145000					
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	\$330,000	\$330,000
Sales Price	\$300,000	\$300,000
30 Day Price	\$290,000	--
Comments Regarding Pricing Strategy		
<p>The property is maintained. No damage was noted for this property. The lawn has been mowed. No debris noted on the exterior. From an exterior inspection of this home the home does not have any damage. I would recommend the interior be inspected to verify condition. The homes within the subject's s/d appear to be well maintained. No deferred maintenance was noted throughout the community. I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 3 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 3 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</p>		

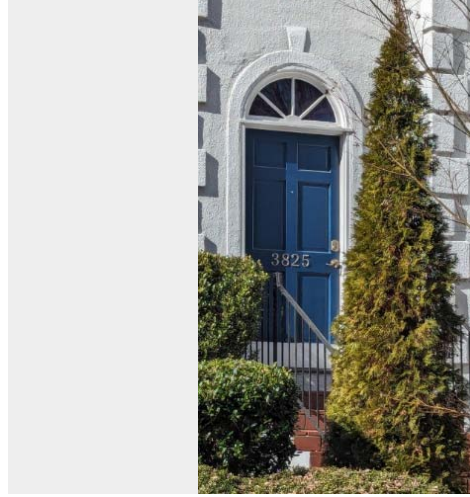
Clear Capital Quality Assurance Comments Addendum

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.

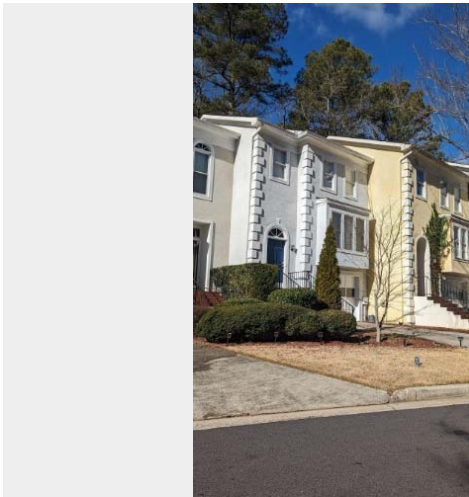
Subject Photos



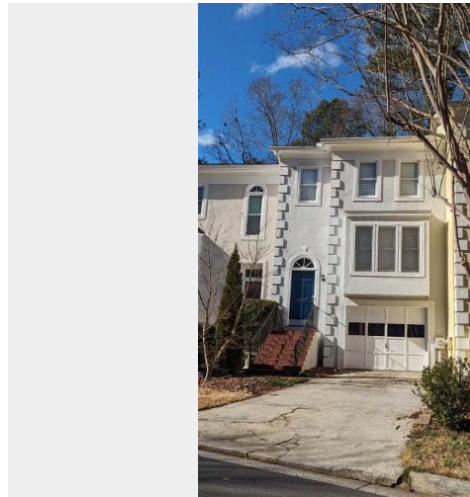
Front



Address Verification



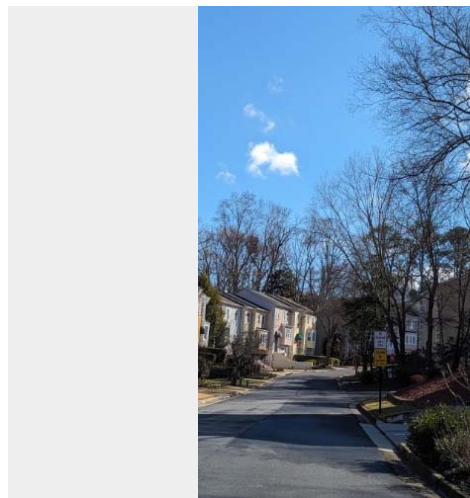
Side



Side

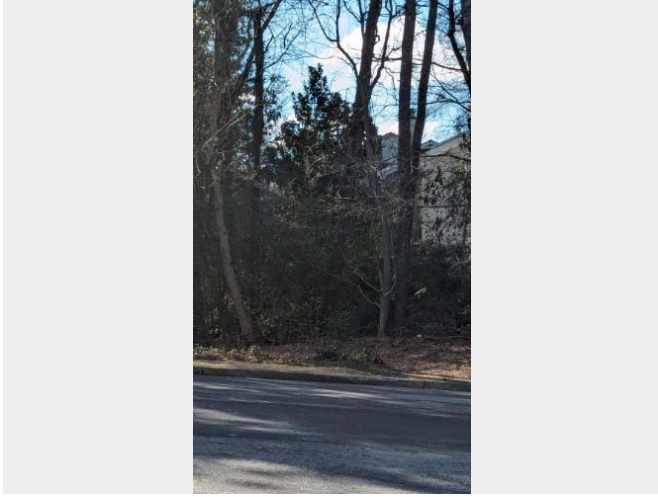


Street



Street

Subject Photos



Other

Listing Photos

L1 2535 Summit Cove Dr
Duluth, GA 30097



Other

L2 4016 Howell Park Rd
Duluth, GA 30096



Other

L3 3046 Regal Park Ct
Duluth, GA 30096



Other

Sales Photos

S1 3658 E Bay St
Duluth, GA 30096



Other

S2 3847 Meeting St
Duluth, GA 30096



Other

S3 3637 Chattahoochee Ct
Duluth, GA 30096



Other

ClearMaps Addendum

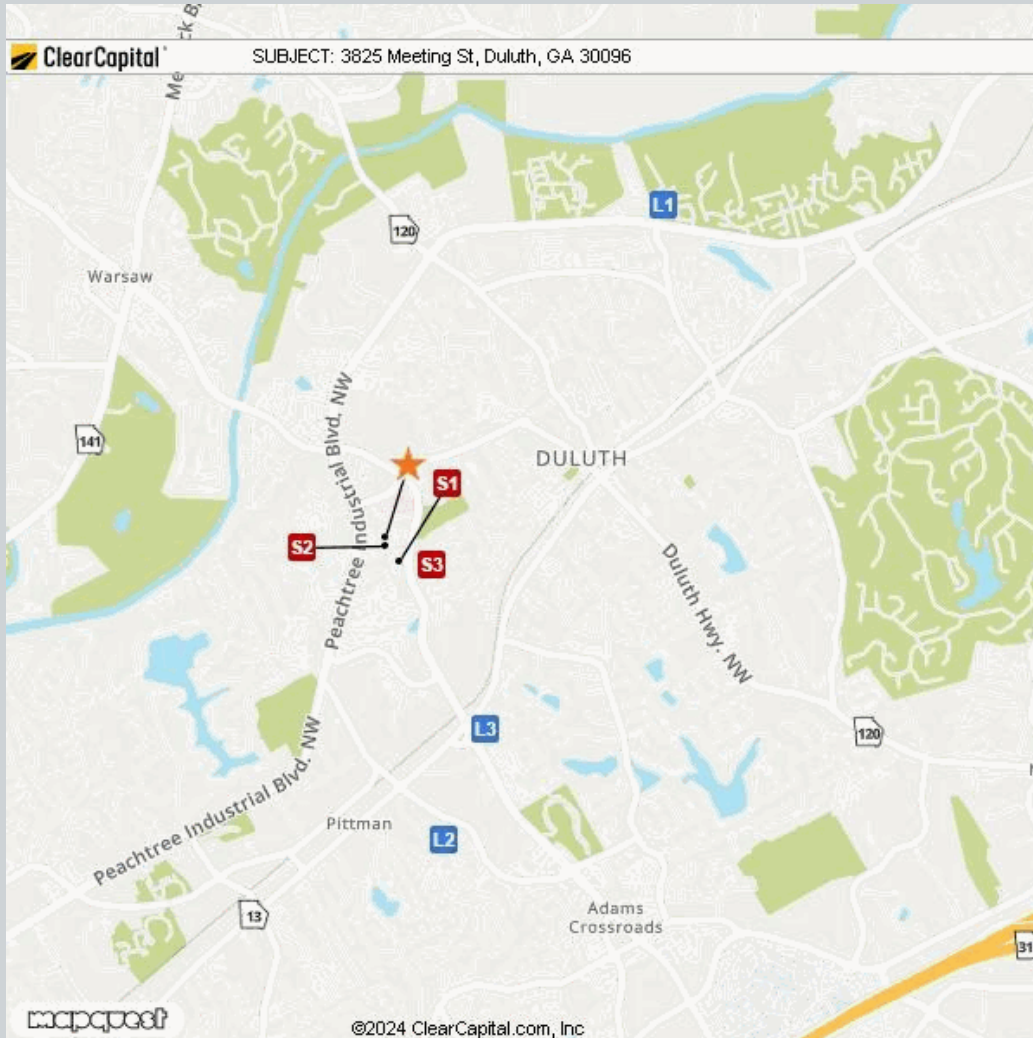
Address ★ 3825 Meeting Street, Duluth, GA 30096

Loan Number 56498

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$300,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3825 Meeting Street, Duluth, GA 30096	--	Parcel Match
L1 Listing 1	2535 Summit Cove Dr, Duluth, GA 30097	2.46 Miles ¹	Parcel Match
L2 Listing 2	4016 Howell Park Rd, Duluth, GA 30096	1.76 Miles ¹	Parcel Match
L3 Listing 3	3046 Regal Park Ct, Duluth, GA 30096	1.23 Miles ¹	Parcel Match
S1 Sold 1	3658 E Bay St, Duluth, GA 30096	0.16 Miles ¹	Parcel Match
S2 Sold 2	3847 Meeting St, Duluth, GA 30096	0.05 Miles ¹	Parcel Match
S3 Sold 3	3637 Chattahoochee Ct, Duluth, GA 30096	0.31 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	Amy Shelay Jones 1	Company/Brokerage	Elite REO Services
License No	260309	Address	2524 Emma Way Lawrenceville GA 30044
License Expiration	01/31/2027	License State	GA
Phone	6782273007	Email	amy.jones@elitereo.com
Broker Distance to Subject	5.98 miles	Date Signed	01/31/2024

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.