

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	141 Sable Trace Trail, Acworth, GA 30102	Order ID	9148957	Property ID	35056769
Inspection Date	02/09/2024	Date of Report	02/09/2024		
Loan Number	56587	APN	21N11H 322		
Borrower Name	Catamount Properties 2018 LLC	County	Cherokee		

Tracking IDs

Order Tracking ID	2.7_BPO	Tracking ID 1	2.7_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	CAROLYN B BREWSTER	Condition Comments Property has normal wear and tear
R. E. Taxes	\$967	
Assessed Value	\$143,840	
Zoning Classification	Residential R-20	
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 Property is located in an established neighborhood with like condition properties. Area has low listing inventory
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$264000 High: \$519000	
Market for this type of property	Decreased 4 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	141 Sable Trace Trail	106 Sable Trace Trl	400 Sable Trace Cv	250 Sable Trace Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30102	30102	30102	30102
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.31 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$435,000	\$479,900	\$430,000
List Price \$	--	\$435,000	\$469,900	\$435,000
Original List Date		02/06/2024	10/31/2023	01/15/2024
DOM · Cumulative DOM	-- · --	2 · 3	100 · 101	24 · 25
Age (# of years)	20	21	22	22
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	2 Stories Ranch/Rambler	1.5 Stories Other	1.5 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,142	2,630	2,678	2,480
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 3	4 · 3
Total Room #	5	7	6	7
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%	75%	0%	0%
Basement Sq. Ft.	1,854	1,670	814	702
Pool/Spa	--	--	--	--
Lot Size	0.92 acres	0.46 acres	0.56 acres	0.46 acres
Other	--	--	--	--

* 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** Ask seller about a 2-1 buy down credit. Welcome to this stunning property that exudes charm and elegance. As you step inside, you're greeted by a cozy fireplace, perfect for creating a warm and inviting atmosphere. The natural color palette throughout the home adds a sense of calmness and tranquility. In the heart of the home, the kitchen features a center island and a beautiful backsplash, offering both style and functionality. Additional rooms provide flexible living space, allowing you to tailor them to your specific needs. The primary bathroom boasts a separate tub and shower, double sinks, and good under sink storage, making it a private oasis. With fresh interior and exterior paint, this home feels like new. The new appliances in the kitchen are sure to impress any aspiring home chef. Don't miss the opportunity to make this exceptional property your own.
- Listing 2** Awesome MOVE-IN READY home in SABLE TRACE situated on a sprawling HALF ACRE+ corner lot with a welcoming WRAP AROUND PORCH. Boasting METICULOUS MAINTANCE and thoughtfully designed features, this residence has so much to offer. This spacious multi-level home presents a VERSITILE FLOOR PLAN. The main level features a REMARKABLE SUITE. This area is perfect for MULTI-GENERATIONAL LIVING, an IN-LAW SUITE, or the potential to generate rental income with its separate entrance conveniently accessible from the wrap-around porch. From the foyer, a WIDE STAIRCASE guides you to the heart of the home—a beautifully UPDATED KITCHEN complete with a large CUSTOM ISLAND, GRANITE COUNTERTOPS, CONVECTION OVEN & plenty of cabinet space. Adjoining the kitchen is a separate dining room, providing an ideal space for gatherings and entertaining. The well-lit family room, equipped with a WARM FIREPLACE flanked by bookcases. Ascending to the upper level, you'll discover the GRAND OWNER'S SUITE, featuring an ATTACHED OFFICE or SITTING AREA, WALK-IN CLOSET and an additional closet for added convenience. The owner's suite bathroom offers a double vanity, tub and separate shower. An adjacent spacious secondary bedroom and bathroom complete this level. Venture outside to the back yard and find a delightful FIRE PIT AREA surrounded by SLATE CHIPS—beautifully landscaped yard also offers a sprinkler system. Additionally, the EXTREMELY SPACIOUS DRIVE-UNDER GARAGE is a versatile space that includes an OFFICE and ABUNDANT STORAGE ROOM. This residence is located in a highly sought-after area in an excellent Cherokee County School district & you'll enjoy easy access to major interstates, shopping centers, and a variety of entertainment options. NO HOA, providing flexibility and freedom to make this home your own. Don't miss this extraordinary opportunity to own a WELL MAINTAINED, UNIQUELY DESIGNED home in the welcoming community of SABLE TRACE.
- Listing 3** Welcome to your dream home! This captivating 4BR/3BA multi-level gem, nestled on an unfinished basement, awaits your personal touch. A car enthusiast's delight, this property features a two-car side-entry mechanics garage with a workshop/storage space, perfect for tools or a third vehicle/boat. Picture yourself relaxing on the charming rocking chair front porch before entering through the elegant foyer with an extra wide staircase. Enjoy the warmth of the stone surround fireplace and real hardwood floors in the cathedral-ceiling family room. The heart of this home lies in its bright open kitchen with upgraded black stainless appliances, a gas range, and side-by-side French refrigerator. The adjacent large formal dining room offers tray ceilings, chair railing, crown molding, shadow boxing, and a view of the expansive backyard. Retreat to the owner's suite with soaring high ceilings, a large Palladian window, walk-in closet, double vanity, garden tub with Roman surround, and a separate 4x3 shower—all with wood tile floors. Upstairs, two guest bedrooms share a full bathroom, and a large den/rec/office space is perfect for a multi-generational, in-law, or teen suite, complete with an additional bedroom and full bathroom. The allure extends outdoors to a large wooded private fenced backyard with a deck and screened porch for outdoor gatherings. This property is in a great neighborhood with no HOA, part of the sought-after Etowah High School district. Convenience meets style with recently updated HVAC and water heater, along with an 8-year-old roof. Enjoy easy access to shopping, dining, and I-75 in this highly sought-after location. Don't miss the chance to make this house your dream home—schedule your viewing today!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	141 Sable Trace Trail	142 Sable Trace Trl	202 Sable Trace Dr	120 Jake Taylor Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30102	30102	30102	30102
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.59 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$435,000	\$439,000	\$400,000
List Price \$	--	\$435,000	\$439,000	\$400,000
Sale Price \$	--	\$435,000	\$425,000	\$400,000
Type of Financing	--	Cash	Conventional	Conventional
Date of Sale	--	10/17/2023	12/15/2023	12/21/2023
DOM · Cumulative DOM	-- · --	34 · 34	40 · 40	8 · 0
Age (# of years)	20	21	24	20
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	2 Stories Ranch/Rambler	1.5 Stories Traditional	1.5 Stories Traditional	1.5 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,142	2,602	2,542	2,129
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	4 · 3	4 · 3
Total Room #	5	7	7	7
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	No
Basement (% Fin)	0%	0%	60%	0%
Basement Sq. Ft.	1854	864	1,642	--
Pool/Spa	--	--	--	--
Lot Size	0.92 acres	0.46 acres	0.46 acres	0.22 acres
Other	--	--	--	--
Net Adjustment	--	-\$30,000	-\$26,500	-\$7,915
Adjusted Price	--	\$405,000	\$398,500	\$392,085

* 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** Charming home with an incredibly spacious floor plan! Walk into an open two-story grandiose foyer. On the main level, there is a built-in suite complete with a secondary living space, bedroom, full bath and private screened in porch. This could double as an apartment and generate additional income, a teen space or even an in-law suite. The possibilities are endless. The living room is large, open and has beautiful vaulted ceilings that fill with the natural light from the unique and architectural windows. The open kitchen has all new stainless-steel appliances, space for a breakfast nook and a window that overlooks the scenic backyard. The master is filled with character, tray ceilings and a private sitting area. Master bath is complete with His and Her sinks, a soaking tub and a separate shower. Need a place to unwind or entertain? Head on out to your large wrap around deck. You can take some time to relax and lookout into the private wooded scenery that backs up to your property or hit the entertainment button with plenty of space to host all of your friends and family. Unfinished basement provides a lot of storage! Newer HVAC and water heater. 1 year Home warranty included! Move quickly to secure your dream home.
- Sold 2** Desirable Sable Trace Subdivision 4 bedroom, 3 bathroom spacious split level home with NO HOA! Soaring cathedral and tray ceilings accentuate the open floorplan with ample natural lighting. All new flooring throughout bottom level den and 4th bedroom. Extra large garage with work bench. Closed circuit security cameras stay with home. House located at front of neighborhood for easy ingress/egress. Conveniently situated between downtown Woodstock and Acworth.
- Sold 3** Introducing a spacious split level home with 3 Bedrooms ,2 Full Bathrooms, and an additional Living Quarters on lower level that includes flex space, a full Bathroom and a Bedroom. The main level includes open concept living area and dining area. This home also has an oversized lower back deck perfect for entertaining. Newer Roof and Newer HVAC. Conveniently located to 575 and 75. Close to downtown Acworth and Woodstock. Lots of great shopping and restaurants. Great schools!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2006			
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	\$399,900	\$399,900
Sales Price	\$399,900	\$399,900
30 Day Price	\$395,500	--
Comments Regarding Pricing Strategy		
Used neighbors mailbox for address verification due to address not visible on subject property. Property is located in Acworth Ga. Area is sought after for its proximity to the interstate, KSU, Atlanta and the Stadium. Adjustments 45 SGFT GLA 4500 Bedroom 4000 Full Bath 3450 Half Bath		

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.
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Subject Photos



Front



Address Verification



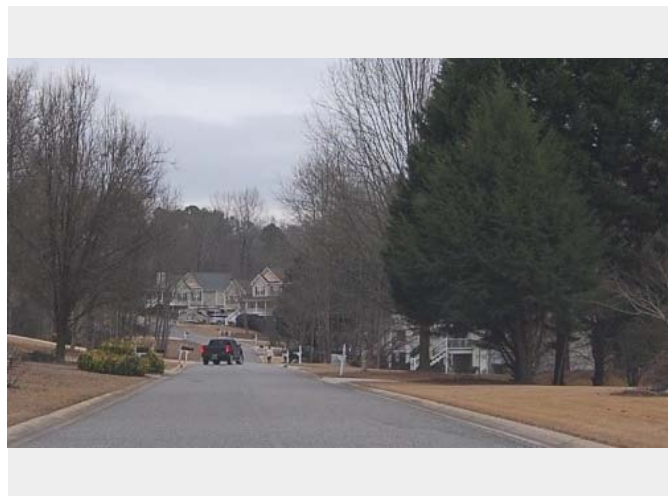
Address Verification



Side

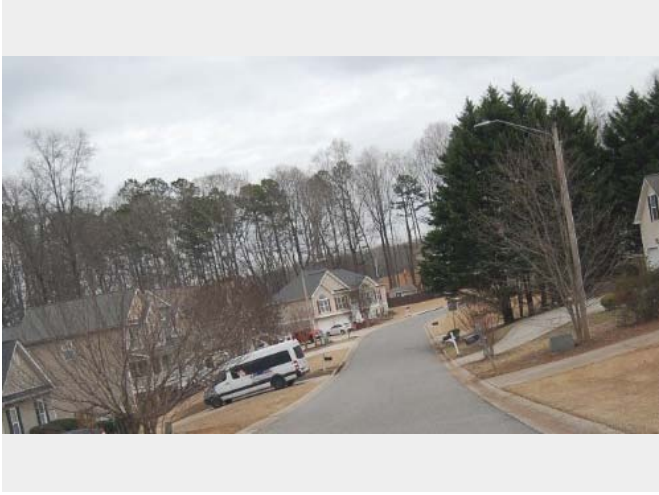


Side



Street

Subject Photos



Street

Listing Photos

L1 106 Sable Trace Trl
Acworth, GA 30102



Front

L2 400 Sable Trace Cv
Acworth, GA 30102



Front

L3 250 Sable Trace Dr
Acworth, GA 30102



Front

Sales Photos

S1 142 Sable Trace Trl
Acworth, GA 30102



Front

S2 202 Sable Trace Dr
Acworth, GA 30102



Front

S3 120 Jake Taylor Dr
Acworth, GA 30102



Front

ClearMaps Addendum

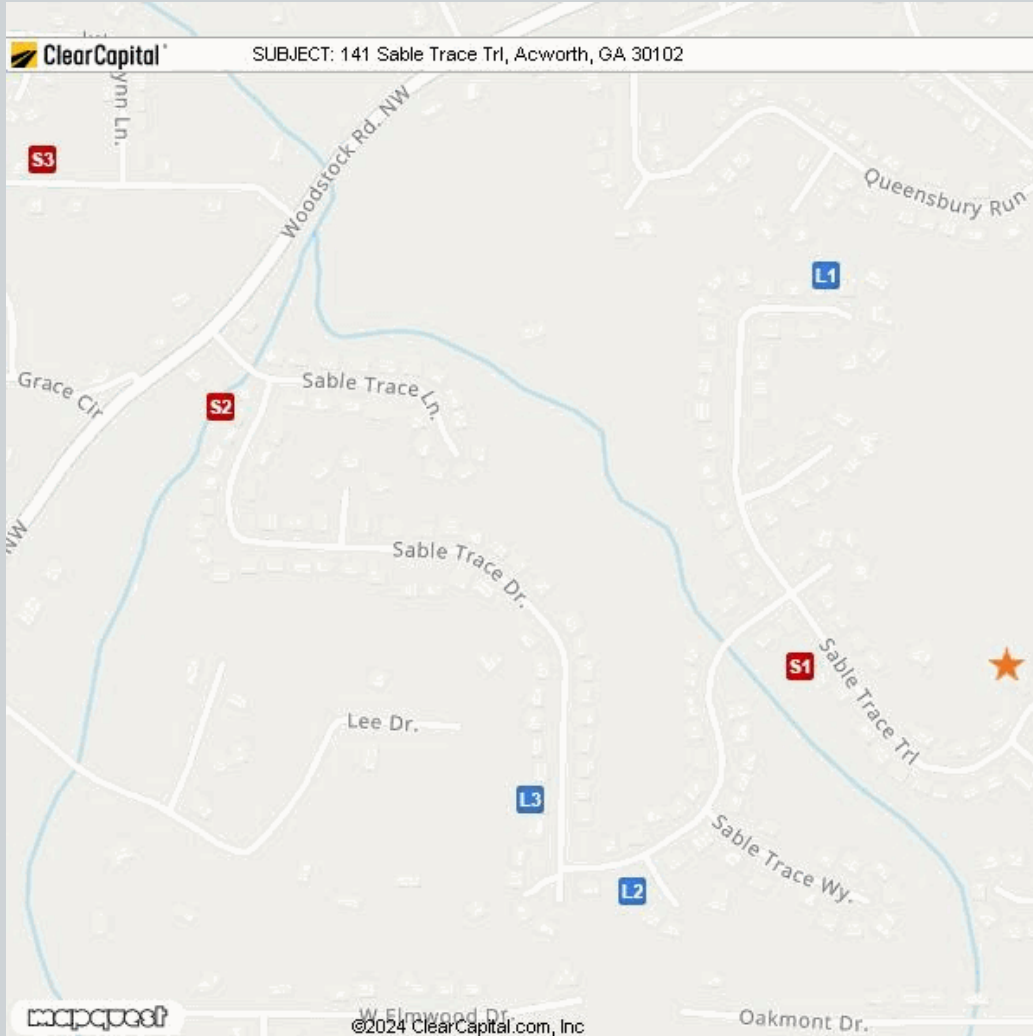
Address ★ 141 Sable Trace Trail, Acworth, GA 30102

Loan Number 56587

Suggested List \$399,900

Suggested Repaired \$399,900

Sale \$399,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	141 Sable Trace Trail, Acworth, GA 30102	--	Parcel Match
L1 Listing 1	106 Sable Trace Trl, Acworth, GA 30102	0.30 Miles ¹	Parcel Match
L2 Listing 2	400 Sable Trace Cv, Acworth, GA 30102	0.31 Miles ¹	Parcel Match
L3 Listing 3	250 Sable Trace Dr, Acworth, GA 30102	0.35 Miles ¹	Parcel Match
S1 Sold 1	142 Sable Trace Trl, Acworth, GA 30102	0.15 Miles ¹	Parcel Match
S2 Sold 2	202 Sable Trace Dr, Acworth, GA 30102	0.59 Miles ¹	Parcel Match
S3 Sold 3	120 Jake Taylor Dr, Acworth, GA 30102	0.77 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	12.41 miles	Date Signed	02/09/2024

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.