

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	11 San Fernando Boulevard, Savannah, GA 31419	Order ID	9537150	Property ID	35799794
Inspection Date	08/08/2024	Date of Report	08/10/2024		
Loan Number	56588	APN	20697 09021		
Borrower Name	Catamount Properties 2018LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	8.8_CitiAgedBPO	Tracking ID 1	8.8_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	Subject appears to be in average condition with neighborhood and does not appear to be in need of repairs.
R. E. Taxes	\$2,297	
Assessed Value	\$78,640	
Zoning Classification	Residential 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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subject is located in a suburban neighborhood of homes similar to the subject in style, age, and condition.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$139400 High: \$331800	
Market for this type of property	Decreased 15 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	11 San Fernando Boulevard	5 Burbank Blvd	54 N Berwick Dr	304 Wilshire Blvd
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31406	31419
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.14 ¹	0.73 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$249,900	\$265,000	\$274,900
List Price \$	--	\$249,900	\$265,000	\$274,900
Original List Date		07/13/2024	07/05/2024	07/25/2024
DOM · Cumulative DOM	-- · --	28 · 28	36 · 36	16 · 16
Age (# of years)	61	64	37	62
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,589	1,404	1,493	1,587
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.20 acres	0.19 acres	0.20 acres
Other	carport 1	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Perfect Opportunity To Put Your Own Designs Into This House And Make This Your Dream Home. This Ranch Home Is Situated On The South Side Of Savannah Across From Windsor Forest. Home Is Being Sold As Is And No Repairs Will Be Made. Come Unlock Its Potential!
- Listing 2** Welcome Home To This Charming Property On Savannah's Southside! Boasting Three Spacious Bedrooms, Two Full Bathrooms, And A Versatile Bonus Room Perfect For Use As A Fourth Bedroom. Appreciate The Convenience Of Your Own Private Driveway Leading To A One-car Garage. Huge Backyard Perfect For Outdoor Activities Or Relaxing On The Back Patio. Whether You're Looking For A Wonderful Family Home Or A Savvy Investment Opportunity With A Reliable Tenant Already In Place, This Property Offers It All. Located Near Restaurants, Shopping Malls, Georgia Southern University, Hunter Army Airfield, Hospitals, And Less Than 15 Minutes To Historic Downtown Savannah! Home Is Being Sold As-is.
- Listing 3** Spacious 3 Bedroom 2 Bath Home Being Sold As Investment With Long Term Tenant In Place. Recent Upgrades Include Roof, Hvac, Flooring, Appliances And Paint. Convenient To Hhaf, Ft Stewart, Downtown Savannah, And Gsu Campus.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	11 San Fernando Boulevard	20 Ventura Blvd	421 Wilshire Blvd	11801 Colleen Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.36 ¹	0.64 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$277,400	\$280,000	\$299,900
List Price \$	--	\$277,400	\$281,900	\$269,900
Sale Price \$	--	\$280,000	\$250,000	\$269,000
Type of Financing	--	Va	Conventional	Va
Date of Sale	--	12/07/2023	09/20/2023	07/25/2024
DOM · Cumulative DOM	-- · --	57 · 57	49 · 49	133 · 133
Age (# of years)	61	62	61	61
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	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,589	1,363	1,407	1,323
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	4 · 2	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.22 acres	0.21 acres	0.20 acres	0.24 acres
Other	carport 1	--	--	--
Net Adjustment	--	+\$9,395	+\$5,490	+\$5,450
Adjusted Price	--	\$289,395	\$255,490	\$274,450

* Sold 2 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** Seller Pays \$10,000 Buyer Closing Cost If Under Contract By 11/29 & Close By 12/31 Priced To Sell & Just In Time For The Holidays! Make This All Brick 1 Story Well-renovated Ranch In The Heart Of Wilshire Estates Your Home Sweet Home. Come And Enjoy All Of The Wonderful Features That This Property Has To Offer Including The Large Front And Rear Yard Space, Off-street Parking And Covered Front Porch. This Property Has Been Renovated With You In Mind And Includes An All-new Roof, New Vinyl Plank Floors, Eco-friendly Windows, Central Heat And Air, Laundry Room With Cabinet Space For Storage, Large And Open Kitchen With All-new Stainless Appliances, New Cabinets And Countertops. Also Included Are New Exterior Doors, Newly Updated Bathrooms, All-new Interior And Exterior Fixtures, Newly Installed Shutters Along With Fresh Paint Inside And Out. This Property Is Ideal For An Entertaining Family! This Property Is Just Minutes From The Major Business And Working Sector Of Savannah's Southside! Age +100, GLA +6780, baths -5000, lot size +15, carport +2500, garage +5000
- Sold 2** Beautiful All Brick Home On The Southside. This Home Is Move-in Ready And Features 4 Bedrooms With 2 Full Baths. It Has Tile And Hardwood Flooring Throughout. Conveniently Located To Shopping, Restaurants And Schools. Huge Front And Back Yards. GLA +5460, beds -5000, garage +5000, lot size +30
- Sold 3** Nestled In The Southside Of Savannah, Fall In Love With This Welcoming Ranch-style Home Boasting Space, Natural Light, And More! From The Spacious Living Room With Versatile Built-ins And Sleek Flooring To The Fenced Backyard With Patio, Enjoy Multiple Areas For Hosted Gatherings Rain Or Shine. Four Sizable Bedrooms, Each With Ample Room For Storage, Are Ideal For Rest, Relaxation, And Refreshment. A Cheery, Eat-in Kitchen With Bright Cabinetry And Tiled Backsplash Offers A Modern Environment That's Sure To Spark Your Culinary Curiosity. Close To St. Joseph Hospital And Convenient To All Savannah Has To Offer. Level Up Your Lifestyle! Inquire Today! GLA +7980, beds/baths -2500, lot size -30

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject was list and withdrawn one time in the past 12 months and it was sold in February 2024 for 209k.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		1					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	02/23/2024	\$209,000	Tax Records
03/07/2024	\$249,900	--	--	Withdrawn	03/29/2024	\$249,900	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$255,490	\$255,490
Sales Price	\$255,490	\$255,490
30 Day Price	\$250,490	--
Comments Regarding Pricing Strategy		
Based on the comps in the current market I would recommend a list price of \$255,490. If it does not sell within 30 days I would recommend a price reduction.		

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



Street



Street

Listing Photos

L1 5 Burbank Blvd
Savannah, GA 31419



Front

L2 54 N Berwick Dr
Savannah, GA 31406



Front

L3 304 Wilshire Blvd
Savannah, GA 31419



Front

Sales Photos

S1 20 Ventura Blvd
Savannah, GA 31419



Front

S2 421 Wilshire Blvd
Savannah, GA 31419



Front

S3 11801 Colleen Dr
Savannah, GA 31419



Front

ClearMaps Addendum

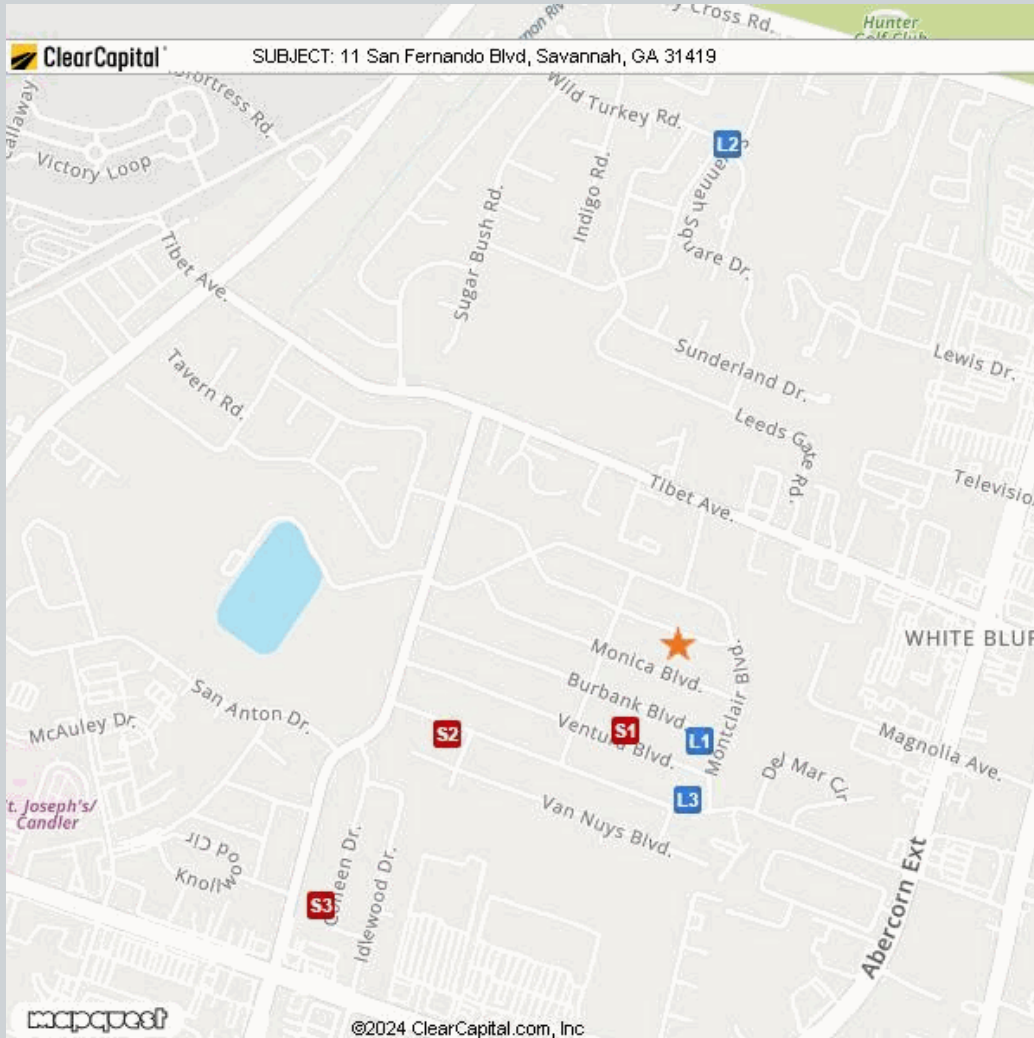
Address ★ 11 San Fernando Boulevard, Savannah, GA 31419

Loan Number 56588

Suggested List \$255,490

Suggested Repaired \$255,490

Sale \$255,490



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	11 San Fernando Boulevard, Savannah, GA 31419	--	Parcel Match
L1 Listing 1	5 Burbank Blvd, Savannah, GA 31419	0.14 Miles ¹	Parcel Match
L2 Listing 2	54 N Berwick Dr, Savannah, GA 31406	0.73 Miles ¹	Parcel Match
L3 Listing 3	304 Wilshire Blvd, Savannah, GA 31419	0.23 Miles ¹	Parcel Match
S1 Sold 1	20 Ventura Blvd, Savannah, GA 31419	0.15 Miles ¹	Parcel Match
S2 Sold 2	421 Wilshire Blvd, Savannah, GA 31419	0.36 Miles ¹	Parcel Match
S3 Sold 3	11801 Colleen Dr, Savannah, GA 31419	0.64 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiprotector@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	James Grekousis	Company/Brokerage	LPT REALTY
License No	425473	Address	8001 Chatham Center Dr Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9124338239	Email	jamesgreko@gmail.com
Broker Distance to Subject	5.63 miles	Date Signed	08/10/2024

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.