

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>	3875 Jamaica Drive, Jonesboro, GA 30236	<b>Order ID</b>	9148957	<b>Property ID</b>	35056768
<b>Inspection Date</b>	02/09/2024	<b>Date of Report</b>	02/10/2024		
<b>Loan Number</b>	56596	<b>APN</b>	032A01057000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Henry		

Tracking IDs					
<b>Order Tracking ID</b>	2.7_BPO	<b>Tracking ID 1</b>	2.7_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	PIERCE LOGIA	<b>Condition Comments</b> Exterior or property appears to be in worn down condition and appears as it needs maintenance. It does not appear as though anyone is living in the home. The property does conform to the neighborhood but the curb appeal is lacking. No external influencing factors.
<b>R. E. Taxes</b>	\$4,612	
<b>Assessed Value</b>	\$117,920	
<b>Zoning Classification</b>	Residential RA	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (lockbox)	
<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		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> the neighborhood is established with homes over 35 years old. There are no immediate amenities but there are parks within 5 miles of the neighborhood. No commercial influences, no REO activity, and no boarded up homes.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$225000 High: \$464000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

### Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	3875 Jamaica Drive	60 Oak Leaf Dr	530 Anglewood Trce	960 Jodeco Rd
<b>City, State</b>	Jonesboro, GA	Stockbridge, GA	Stockbridge, GA	Stockbridge, GA
<b>Zip Code</b>	30236	30281	30281	30281
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.67 <sup>1</sup>	0.94 <sup>1</sup>	0.94 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$325,000	\$329,999	\$359,900
<b>List Price \$</b>	--	\$325,000	\$329,999	\$359,900
<b>Original List Date</b>		10/24/2023	12/08/2023	01/16/2024
<b>DOM · Cumulative DOM</b>	-- · --	108 · 109	63 · 64	24 · 25
<b>Age (# of years)</b>	41	39	21	37
<b>Condition</b>	Average	Good	Good	Good
<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 Traditional	1 Story Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,134	2,104	1,632	2,420
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 2 · 1	3 · 2	4 · 3
<b>Total Room #</b>	8	8	7	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
<b>Basement (Yes/No)</b>	Yes	No	No	No
<b>Basement (% Fin)</b>	100%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1,100	--	--	--
<b>Pool/Spa</b>	--	Pool - Yes	--	--
<b>Lot Size</b>	1.80 acres	1.00 acres	0.16 acres	0.82 acres
<b>Other</b>	--	--	--	--

\* Listing 3 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** Welcome to this charming home in an established neighborhood with no HOA, nestled on a spacious one-acre lot. The property has mature landscaping, providing ample shade, and a delightful in-ground pool that's perfect for relaxation and entertainment. Additionally, a detached storage building in the expansive backyard adds convenience. As you approach the home, you'll be greeted by a covered porch at the front entry and a concrete patio in the back. Step inside, and you'll discover a foyer that leads seamlessly to the kitchen, dining room, or the spacious living room. The kitchen comes fully equipped with all appliances and showcases upgraded Corian countertops. The main floor hosts the primary bedroom, offering a tranquil retreat with an attached bathroom featuring a garden tub and a stand-up shower. The large living room on this level features a central brick fireplace, creating a cozy focal point. Adjacent to the living room, a sunroom with an abundance of windows beckons you to soak in the natural light and opens up to a generous deck, perfect for enjoying the outdoors. Upstairs, you'll find two additional bedrooms and a shared full bathroom. Throughout the home, you'll appreciate the updated double-pane windows, which enhance energy efficiency and provide a modern touch.

**Listing 2** Coming Soon!!! Wonderfully renovated ranch home in Monarch Village! Available as-is or be the first to get it once renovations are complete!

**Listing 3** Move in ready! Completely remodeled. All new paint, LVP flooring and carpet, light fixtures, plumbing fixtures, cabinetry, exterior doors and windows, HVAC, gutters, tile shower in master, granite countertops. Massive in law suite with separate entrance and bathroom. Stainless steel appliances included. Convenient to I-75.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	3875 Jamaica Drive	255 Oak Leaf Dr	295 Oak Leaf Dr	3945 Champagne Dr
<b>City, State</b>	Jonesboro, GA	Stockbridge, GA	Stockbridge, GA	Jonesboro, GA
<b>Zip Code</b>	30236	30281	30281	30236
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.54 <sup>1</sup>	0.66 <sup>1</sup>	0.31 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$315,000	\$369,900	\$280,000
<b>List Price \$</b>	--	\$315,000	\$359,900	\$280,000
<b>Sale Price \$</b>	--	\$311,000	\$360,000	\$305,000
<b>Type of Financing</b>	--	Fha	Va	Fha
<b>Date of Sale</b>	--	06/13/2023	11/21/2023	05/23/2023
<b>DOM · Cumulative DOM</b>	-- · --	62 · 62	131 · 131	57 · 57
<b>Age (# of years)</b>	41	36	35	45
<b>Condition</b>	Average	Good	Good	Good
<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 Traditional	1 Story Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	3,134	1,847	2,416	2,065
<b>Bdrm · Bths · ½ Bths</b>	4 · 2	3 · 3	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	Yes	No	No	No
<b>Basement (% Fin)</b>	100%	0%	0%	0%
<b>Basement Sq. Ft.</b>	1100	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.80 acres	0.97 acres	1.00 acres	2.12 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$3,000	+\$1,000	\$0
<b>Adjusted Price</b>	--	\$314,000	\$361,000	\$305,000

\* Sold 3 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** Run, don't walk to see this amazing ranch home on a beautifully landscaped .97 acres! This 3 bedroom, THREE full bath home on quiet & beautiful Oak Leaf Drive has so much to offer! In addition to the 2 car garage, there is a separate covered RV parking pad with electrical hookup (could be used for additional parking) and a large detached & wired work shop/she-shed! This one owner home has been well maintained and is just waiting on its new owner to make it their own! The screened in back porch will provide endless hours overlooking your private backyard. Great location provides easy access to shopping, restaurants & I-75!
- Sold 2** This gorgeous 3 bedroom / 2.5 bathroom traditional home is situated on a large lot in sought after Henry County. It boasts only one owner, a covered front porch, screened in back deck, back patio, two attached garages, and a spacious front and back yard. You enter to the gorgeous family room that is accentuated by a grand stone fireplace with mantle. The living room also offers access to the screened in back deck, perfect for indoor outdoor entertainment. The kitchen is large and features granite countertops, stainless steel appliances a pantry, a breakfast area, and a separate formal dining room. The primary bedroom is on the main level and contains an en suite bathroom complete with double vanities, a whirlpool tub, separate shower, and walk in closet. The additional two bedrooms, full jack and jill bathroom, and office space are on the upper level, providing privacy away from the main living space and making this home ideal for families. All bedrooms are oversized and one could also double as an apartment/teen suite. The lot to the left will stay a green space due to the creek running through it. Don't miss out on all this home has to offer!
- Sold 3** Charming 3 bedroom 2.5 Bath Country Style Traditional House sitting on just over 2 acres in Jonesboro ready for you to make it your HOME! Offering natural wood floors throughout the main living area and lovely wood beam ceiling in the living room and kitchen area. Nice size sunroom overlooking the beautiful wooded property that is currently being used as a home office. There is also a large wooden deck off the back of the house that has a few wood benches where you can sit under the beautiful trees and enjoy your morning coffee. 2 nice size bedrooms on the upper level and master suite on the main. Schedule an appointment today to see!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				property last sold on 9/8/2021 per public records.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$305,000	\$305,000
<b>Sales Price</b>	\$305,000	\$305,000
<b>30 Day Price</b>	\$305,000	--
<b>Comments Regarding Pricing Strategy</b>		
Property has a lot to offer being a ranch on a full basement and in good condition, I feel this property could bring significantly higher value but in current visible condition, the property will not bring top of market value.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Street



Street



Other

## Listing Photos

**L1** 60 Oak Leaf Dr  
Stockbridge, GA 30281



Front

**L2** 530 Anglewood Trce  
Stockbridge, GA 30281



Front

**L3** 960 Jodeco Rd  
Stockbridge, GA 30281



Front



## Sales Photos

**S1** 255 Oak Leaf Dr  
Stockbridge, GA 30281



Front

**S2** 295 Oak Leaf Dr  
Stockbridge, GA 30281



Front

**S3** 3945 Champagne Dr  
Jonesboro, GA 30236



Front

### ClearMaps Addendum

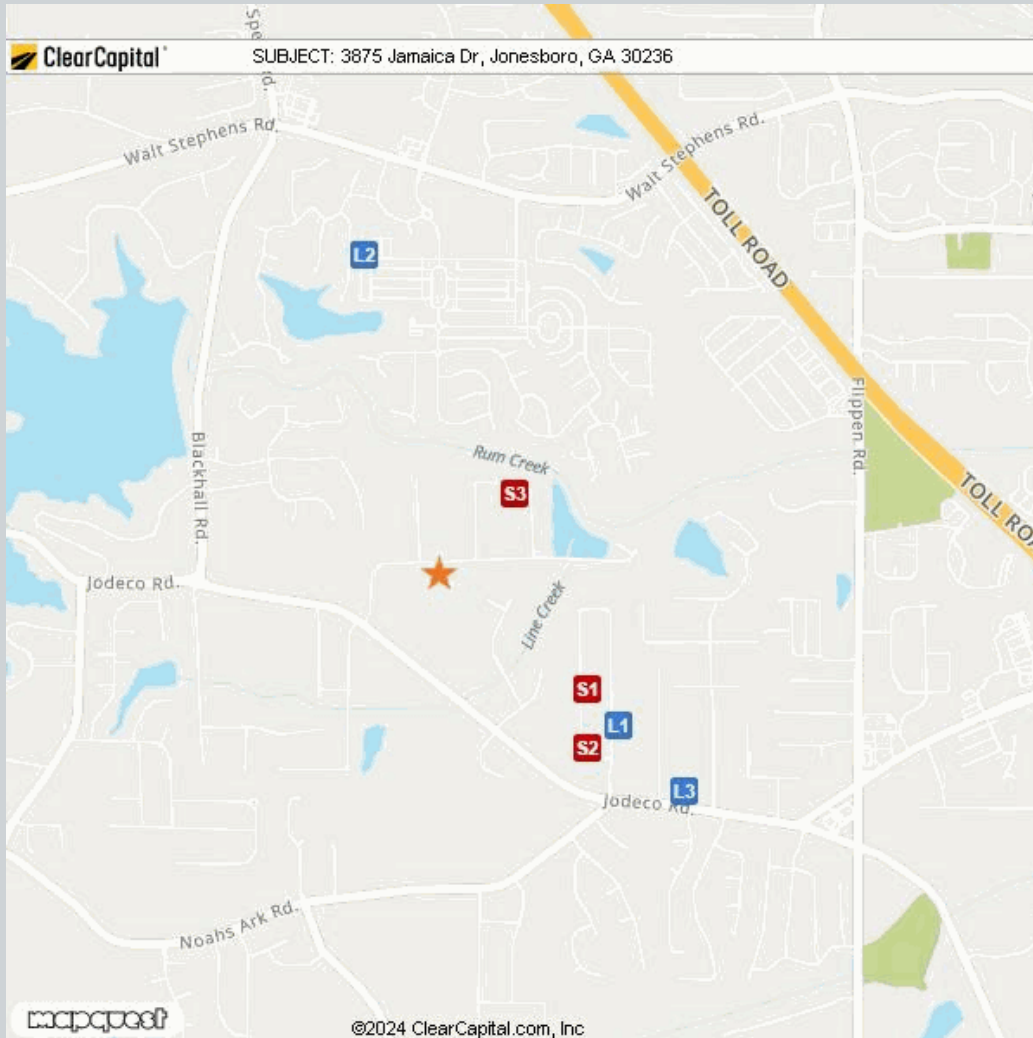
**Address** ★ 3875 Jamaica Drive, Jonesboro, GA 30236

**Loan Number** 56596

**Suggested List** \$305,000

**Suggested Repaired** \$305,000

**Sale** \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3875 Jamaica Drive, Jonesboro, GA 30236	--	Parcel Match
L1 Listing 1	60 Oak Leaf Dr, Stockbridge, GA 30281	0.67 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	530 Anglewood Trce, Stockbridge, GA 30281	0.94 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	960 Jodeco Rd, Stockbridge, GA 30281	0.94 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	255 Oak Leaf Dr, Stockbridge, GA 30281	0.54 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	295 Oak Leaf Dr, Stockbridge, GA 30281	0.66 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	3945 Champagne Dr, Jonesboro, GA 30236	0.31 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>	Jaime Rodriguez	<b>Company/Brokerage</b>	JRod Enterprises, LLC
<b>License No</b>	387341	<b>Address</b>	209 Legends Trce McDonough GA 30253
<b>License Expiration</b>	01/31/2026	<b>License State</b>	GA
<b>Phone</b>	7706855767	<b>Email</b>	jrod.enterprises21@gmail.com
<b>Broker Distance to Subject</b>	3.73 miles	<b>Date Signed</b>	02/10/2024

*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.**