

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	12 Bitterroot Lane, Savannah, GA 31419	Order ID	9148957	Property ID	35056595
Inspection Date	02/09/2024	Date of Report	02/09/2024		
Loan Number	56603	APN	11004E03012		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

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

General Conditions

		Condition Comments
Owner	CHRISTOPHER M KRULL	Subject appears to be in average condition with neighborhood and does not appear to need repairs at the time of the inspection.
R. E. Taxes	\$2,689	
Assessed Value	\$76,400	
Zoning Classification	Residential PUDC	
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 of similar age, size, and style.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250500 High: \$430000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	12 Bitterroot Lane	107 Lions Gate Rd	142 Dukes Way	132 Cormorant Way
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.54 ¹	0.86 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$383,000	\$355,000	\$330,000
List Price \$	--	\$383,000	\$355,000	\$330,000
Original List Date		09/20/2023	01/13/2024	12/19/2023
DOM · Cumulative DOM	-- · --	140 · 142	25 · 27	50 · 52
Age (# of years)	38	31	27	24
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 ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,054	2,034	1,785	1,711
Bdrm · Bths · ½ Bths	4 · 2	4 · 2	3 · 2	4 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes Spa - Yes
Lot Size	0.22 acres	0.20 acres	0.18 acres	0.15 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** This Recently Renovated Gorgeous Home Features A Split Plan With Abundant Natural Light. New Flooring Throughout The Home, Fresh Paint, New Custom-built Kitchen Cabinets With Soft Close Drawers, Quartz Countertops, Breakfast Area, New Hvac System Installed April 2023, And New Ss Appliances. The Bathrooms Feature New Custom-built Cabinets And Vanities With Quartz Tops. New Ceiling Fans And New Light Fixtures In All Rooms. Conveniently Located Near School, Restaurants, And Shopping. This Is A Must-see In Georgetown.
- Listing 2** Charming Fully Renovated 3br, 2ba Home With A Huge Bonus Room In The Sought After Area Of Georgetown! This Home Boasts Newer Stainless Steel Appliances, New Lvp Flooring Throughout, No Carpet! The Split Floor Plan Offers A Spacious Living Room With Vaulted Ceilings And A Wood-burning Fireplace. The Kitchen Is A Chef's Dream With New Cabinets, Gorgeous Quartz Countertops, A Tile Backsplash, And A Convenient Breakfast Bar. The True Primary Suite Features A Trey Ceiling, Jetted Tub, Separate Shower, And A Walk-in Closet. Enjoy Privacy In The Fenced Backyard With A Spacious Deck, Perfect For Grilling Or Entertaining. The Home Is Conveniently Located In Savannah, Providing Quick Access To Downtown, Southside And Pooler For All Your Entertainment, Shopping, And Dining Needs. Additionally, It's Just 15 Minutes Away From Hunter Army Airfield, Hospitals, And Gulfstream. Don't Miss The Chance To Make This Delightful Property Your Own!
- Listing 3** Welcome To This Adorable Georgetown Home! This Single-story Gem Features A 4 Bed/2 Bath Layout With An Open Floor Plan, Vaulted Ceilings, And A Cozy Wood-burning Fireplace. Luxury Vinyl Plank Flooring Graces The Main Living Areas And Bedrooms. The Eat-in Kitchen Boasts A Stainless Steel Appliances, Ample Cabinet Space, And A Pantry, While A Separate Formal Dining Area With Wainscoting Adds A Touch Of Elegance. The Split Plan Offers A Spacious Owner's Bedroom Suite With Two Walk-in Closets And An En Suite Bath Featuring A Double Sink Vanity And Walk-in Shower. Step Outside To The Covered, Extended Patio And Enjoy The Private Fenced Backyard. Community Amenities Include A Pool, Playground, Tennis Courts, And Fitness Facility. Located Just Minutes From All Savannah Has To Offer, This Home Is A Perfect Blend Of Comfort And Convenience.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	12 Bitterroot Lane	163 Junco Way	104 Red Fox Dr	41 Red Fox Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.26 ¹	0.35 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$315,000	\$314,900	\$357,900
List Price \$	--	\$315,000	\$314,900	\$357,900
Sale Price \$	--	\$325,000	\$314,900	\$344,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	10/05/2023	02/15/2023	03/03/2023
DOM · Cumulative DOM	-- · --	35 · 35	55 · 55	79 · 79
Age (# of years)	38	23	34	45
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 ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Traditional	1 Story Traditional	2 Stories Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	2,054	1,689	2,029	1,995
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	Attached 2 Car(s)	Detached 2 Car(s)	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	0.25 acres	0.24 acres	0.23 acres
Other	--	--	--	--
Net Adjustment	--	+\$4,450	-\$9,650	-\$2,530
Adjusted Price	--	\$329,450	\$305,250	\$341,470

* 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** Step Inside This Beautifully Renovated 3 Bed 2 Bath Home With Bonus Room! Upon Entering You Will Notice The Bamboo Floors And Neutral Paint Throughout. You Are Greeted By An Open Living Space With A Flex Area That Can Be Used As An Office, Dining Area, Play Space, Or More! In The Kitchen You Will Find Upgraded Granite Counter Tops That Pair Perfectly With The Black Stainless Appliances Throughout The Kitchen And Updated Light Fixtures. Down The Hall You Will Find Three Bedrooms All With Brand New Carpet And A Guest Bath. Inside The Primary Bedroom Is A Detailed Trey Ceiling And En Suite Bathroom With Upgraded Vanity. The Spacious Bonus Room Is Located Up The Stairs Giving You Plenty Of Space For A Guest Room, Media Room, Or Play Loft! No Stone Was Left Unturned With The Landscaping Of This Home And The Back Yard Was Expanded To Give Plenty Of Space To Create A Backyard Oasis!
- Sold 2** ****back On Market Due To No Fault Of The Seller**** Welcome Home To The Heart Of Georgetown! This Lovely 3 Bed 2 Bath Home Features A Delightful Backyard Oasis Including A Screened Porch, Patio, Firepit, And Mature Landscape! Inside You Will Find Gorgeous Lvp Wood Flooring Throughout The Main Living Areas Including An Inviting Family Room With A Warm, Wood Burning Fireplace And Adjoining Dining Area That Overlooks The Backyard. New Homeowners Will Love The Beautiful White Cabinetry And Custom Tile Backsplash In The Kitchen Which Boasts Stainless Steel Appliances And A Generous Pantry For Ample Storage. One Bedroom And Full Bath Located On The Main Level As Well As A Bonus Space With Exterior Door For Added Convenience. Newer Roof And Hot Water Heater + A 2-car Detached Garage! A Must See!
- Sold 3** Welcome Home To Your Completely Renovated Open Concept Ranch! This Single Story Home Boasts Nearly 2000 Sqft Of Brand New Lvp Flooring & Is All Custom. Both Bathrooms Are Decked Out With Custom Tile Floor To Ceiling, Shiplap Accents & Handpicked Vanities. A Chefs Dream Kitchen With Stainless Appliances, Brand New Shaker Cabinets, Granite Countertops And A Large Island Which Flows With The Open Concept Layout. Enjoy Privacy? Enter Your Large Backyard With A Brand New Privacy Fence Just Installed. Brand New Water Heater Just Installed As Well. Room For The Whole Family Equipped With Four Bedrooms, And Ample Space In The Common Areas. Work From Home? Can't Forget The Office Space Which Completes This Superior Renovated Home! This Is Better Than New, And One You Won't Want To Miss!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been listed or sold in the past 12 months.			
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	\$329,450	\$329,450
Sales Price	\$329,450	\$329,450
30 Day Price	\$324,450	--
Comments Regarding Pricing Strategy		
Based on the sold comps in the market area I would recommend a list price of \$329,450. If it does not sell within 30 days, then I would recommend a price adjustment to \$324,450.		

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 107 Lions Gate Rd
Savannah, GA 31419



Front

L2 142 Dukes Way
Savannah, GA 31419



Front

L3 132 Cormorant Way
Savannah, GA 31419



Front

Sales Photos

S1 163 Junco Way
Savannah, GA 31419



Front

S2 104 Red Fox Dr
Savannah, GA 31419



Front

S3 41 Red Fox Dr
Savannah, GA 31419



Front

ClearMaps Addendum

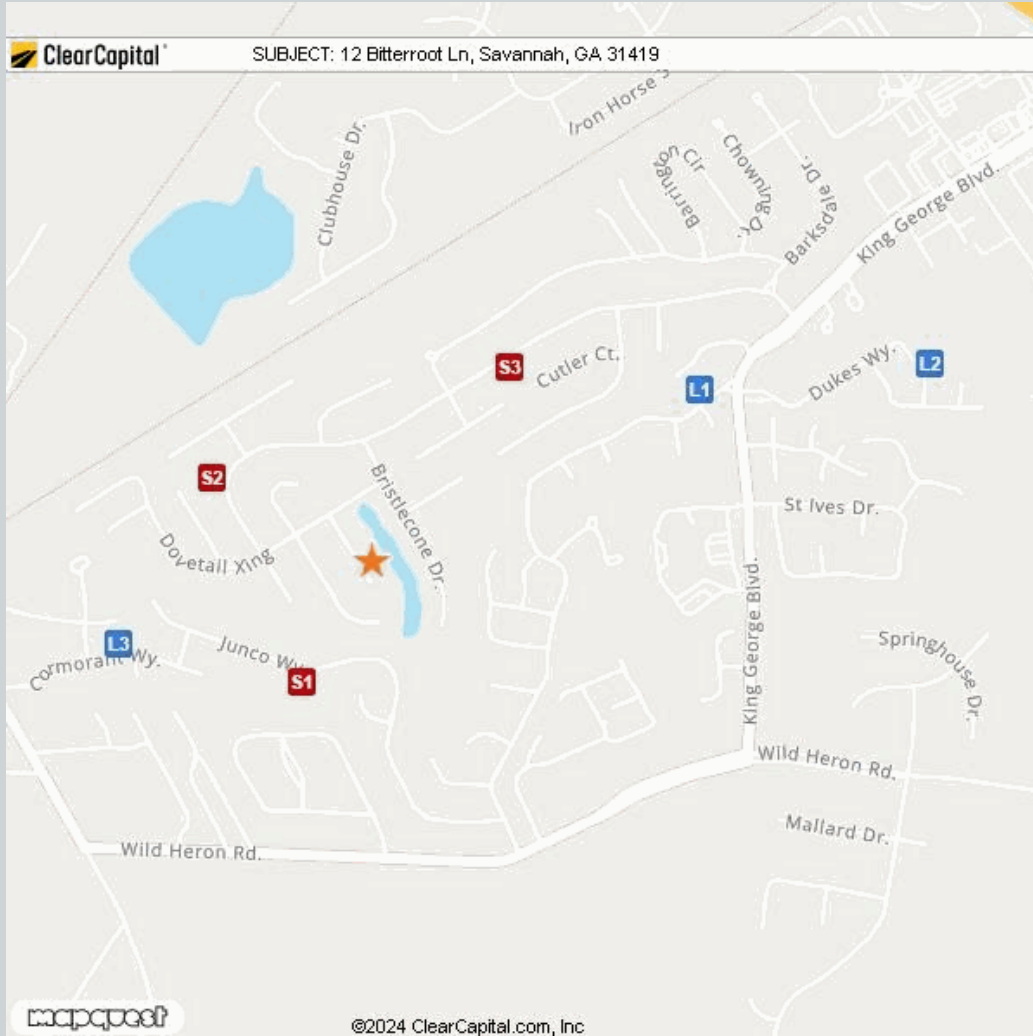
Address ★ 12 Bitterroot Lane, Savannah, GA 31419

Loan Number 56603

Suggested List \$329,450

Suggested Repaired \$329,450

Sale \$329,450



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	12 Bitterroot Lane, Savannah, GA 31419	--	Parcel Match
L1 Listing 1	107 Lions Gate Rd, Savannah, GA 31419	0.54 Miles ¹	Parcel Match
L2 Listing 2	142 Dukes Way, Savannah, GA 31419	0.86 Miles ¹	Parcel Match
L3 Listing 3	132 Cormorant Way, Savannah, GA 31419	0.39 Miles ¹	Parcel Match
S1 Sold 1	163 Junco Way, Savannah, GA 31419	0.20 Miles ¹	Parcel Match
S2 Sold 2	104 Red Fox Dr, Savannah, GA 31419	0.26 Miles ¹	Parcel Match
S3 Sold 3	41 Red Fox Dr, Savannah, GA 31419	0.35 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	James Grekousis	Company/Brokerage	Fathom 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	8.27 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.