

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	123 Meadowlark Circle, Savannah, GA 31419	Order ID	9209633	Property ID	35179280
Inspection Date	03/13/2024	Date of Report	03/13/2024		
Loan Number	56637	APN	11029G01015		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

Tracking IDs					
Order Tracking ID	3.12_BPO	Tracking ID 1	3.12_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	LISA MARIA BUCHANAN	Condition Comments	
R. E. Taxes	\$4,417	Subject appears to be in average condition with neighborhood and does not appear to need repairs.	
Assessed Value	\$101,480		
Zoning Classification	Residential RA		
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	unknown		
Association Fees	\$450 / Month (Other: trash)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Slow	Subject is located in a suburban neighborhood of homes of similar age and style.	
Sales Prices in this Neighborhood	Low: \$229000 High: \$435000		
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	123 Meadowlark Circle	123 Titleist Cir	103 Valhalla Dr	132 Meadowlark Cir
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.78 ¹	0.44 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$390,000	\$415,000	\$435,000
List Price \$	--	\$390,000	\$415,000	\$435,000
Original List Date		11/21/2022	02/13/2024	01/19/2024
DOM · Cumulative DOM	-- · --	477 · 478	28 · 29	53 · 54
Age (# of years)	22	20	23	27
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 sfr	2 Stories sfr	1 Story ranch	2 Stories sfr
# Units	1	1	1	1
Living Sq. Feet	2,243	2,722	2,196	2,562
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.36 acres	0.25 acres	0.35 acres
Other	--	--	--	--

* Listing 2 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** Don't Miss This Wonderful Opportunity To Own In The Beautiful Henderson Golf Community! This Spacious, 3 Bedroom 2.5 Bath, Single-family Home With Bonus Room Sits On A Quiet Corner Lot On The Back Nine At Henderson. This Home Has Great Bones And Potential, But Needs Work. Sold As-is. Home Includes Vaulted Ceilings, Open Floor Plan, Foyer, Modern Kitchen, Granite, Breakfast Area, Separate Dining Room, Master Suite On Main W/ 2 Walk-in Closets, Two Car Garage, Laundry Room, Screened Porch And Big Lot. Community Offers A Swimming Pool, Play Ground, And Golf Course. Only 1 Previous Owner. Motivated Seller! Please Do Your Due Diligence.
- Listing 2** Beautifully Maintained, Updated Henderson Golf Community Home With Screened Porch And Wooded Backyard View. Location, Location!! All One Level Except The Upstairs Bonus Room. Lovely Wood Floors Through The Living Areas And Owner's Bedroom. Granite/stainless Eat-in Kitchen. Stately Open Dining Area With Tall And Tray Ceiling Flows Into The Spacious Living Room With Vaulted Ceilings And (propane) Gas Fireplace. Large Owner's Bedroom And Bathroom Suite With Ample Closet Space, Dual Sinks, Separate Tub And Shower And Private Commode. Split Bedroom Plan Allows For Maximum Privacy. The Two Guest Rooms Are On The Opposite Side Of The House And Feature A Split Bathroom Between The Two Bedrooms. A Bonus Room Is The Only Room Upstairs In This Stunning Home.....a Perfect Get-away, Office, Game Room.....flexible Space! Nearly New Zoned Hvac. Attached Oversized Double Garage. You Will Feel How Well This Home Has Been Cared For.
- Listing 3** Wonderful 4 Bedroom 2.5 Bath, Master Bedroom / Bath Down, Beautifully Manicured .35 Acre Stunning Golf Course Home With View Of Hole 2 Tee And Treed Back Yard With Obscured View Of The Fairway For Privacy. All Viewed From A Beautiful Peaceful Screened In Porch Or Patio And Fenced In Yard. New Kitchen Appliance's And New Laminate Flooring. Separate Stairs To Large Bonus Room That Does Not Connect To Other Bedrooms. This Henderson Golf Community Offers Residents Low Green Fees. (course Is Owned By Chatham County) Open Year Round And 3 Minutes From I-95. A Community With A Friendly Family Atmosphere.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	123 Meadowlark Circle	21 Purple Martin Ln	104 Brown Thrush Rd	6 Purple Martin Ln
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	Public Records	MLS
Miles to Subj.	--	0.18 ¹	0.20 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,500	\$385,000	\$439,900
List Price \$	--	\$399,500	\$385,000	\$439,900
Sale Price \$	--	\$377,500	\$385,000	\$435,000
Type of Financing	--	Cash	Unknown	Conventional
Date of Sale	--	01/09/2024	08/11/2023	12/06/2023
DOM · Cumulative DOM	-- · --	63 · 63	0 · 1095	63 · 63
Age (# of years)	22	22	28	27
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 sfr	1 Story Traditional	1 Story Conventional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,243	2,124	2,584	2,459
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	3 · 2	4 · 3
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.25 acres	0.27 acres	0.31 acres	0.32 acres
Other	--	--	--	--
Net Adjustment	--	-\$1,460	-\$2,220	-\$8,585
Adjusted Price	--	\$376,040	\$382,780	\$426,415

* Sold 3 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** Come Home To This Amazing, Updated Home In The Desirable Henderson Golf Community. Beautifully Updated With New Paint And Flooring Throughout, This Spacious 4 Bedroom/ 3.5 Bath Home Is Located On A Quiet Cul-de-sac With Golf Course View. Master Suite And 2 Guest Rooms Downstairs In A Split Bedroom Plan. Upstairs Is Large 4th Bedroom/bonus With Full Bath. Kitchen Is Open To The Large Great Room With Vaulted Ceilings & Wood-burning Fireplace. Tons Of Windows Bring Great Light Into The Space! Kitchen Boasts Stainless Steel Appliances, Pantry & Breakfast Area Overlooking The Backyard And Golf Course. Access The Incredible Sunroom From The Great Room, Kitchen Or Master Suite. In Your Free Time, Enjoy The Wonderful Community Amenities---the Swimming Pool, Playground And The Golf Course Too! No Flood Insurance Required. GLA +3570, baths -5000, lot size -30
- Sold 2** 3 BR, 2 BA HOME IN THE HENDERSON GOLF COMMUNITY. Age +600, GLA -10230, beds/baths +7500, lot size -90
- Sold 3** Welcome To This Henderson Golf Community Gem! This Stucco Home Offers Resort-style Living With A Pool, Tot Lot, And Vibrant Community Center. Positioned Perfectly For Sunset Views Over The Henderson Golf Course. Inside, Discover A Spacious Family Room With A Fireplace, A Formal Dining Room, And A Versatile Study/office. The Kitchen Boasts A Breakfast Area, And A Sunroom Offers Panoramic Golf Course Views. Featuring 3 Bedrooms And A Bonus Room That Doubles As A Guest Suite, This Home Offers 3 Full Baths. Recent Updates New Roof (2019), Water Heater (2021), Lvt Flooring In The Kitchen And Foyer (2022) And Replacement Of 9 Windows (22-23). Exterior Paint 2018, And Interior In 2021. Bathrooms Were Tastefully Renovated In 2021 And 2022. This Turnkey Home, A Vacation Retreat For The Last 8 Years, Is Move-in Ready. Don't Miss The Chance To Call This Meticulously Maintained Abode Your Own. Schedule A Viewing And Experience The Beauty Of Henderson Golf Community Living! Age +500, GLA -6480, baths -2500, lot size -105

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	\$426,415	\$426,415
Sales Price	\$426,415	\$426,415
30 Day Price	\$421,415	--
Comments Regarding Pricing Strategy		
Based on the sold comps in the current market area, I would recommend a list price of \$426,415. If it does not sell within 30 days, then I suggest a price adjustment to \$421,415.		

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



Street



Street

Listing Photos

L1 123 Titleist Cir
Savannah, GA 31419



Front

L2 103 Valhalla Dr
Savannah, GA 31419



Front

L3 132 Meadowlark Cir
Savannah, GA 31419



Front

Sales Photos

S1 21 Purple Martin Ln
Savannah, GA 31419



Front

S2 104 Brown Thrush Rd
Savannah, GA 31419



Front

S3 6 Purple Martin Ln
Savannah, GA 31419



Front

ClearMaps Addendum

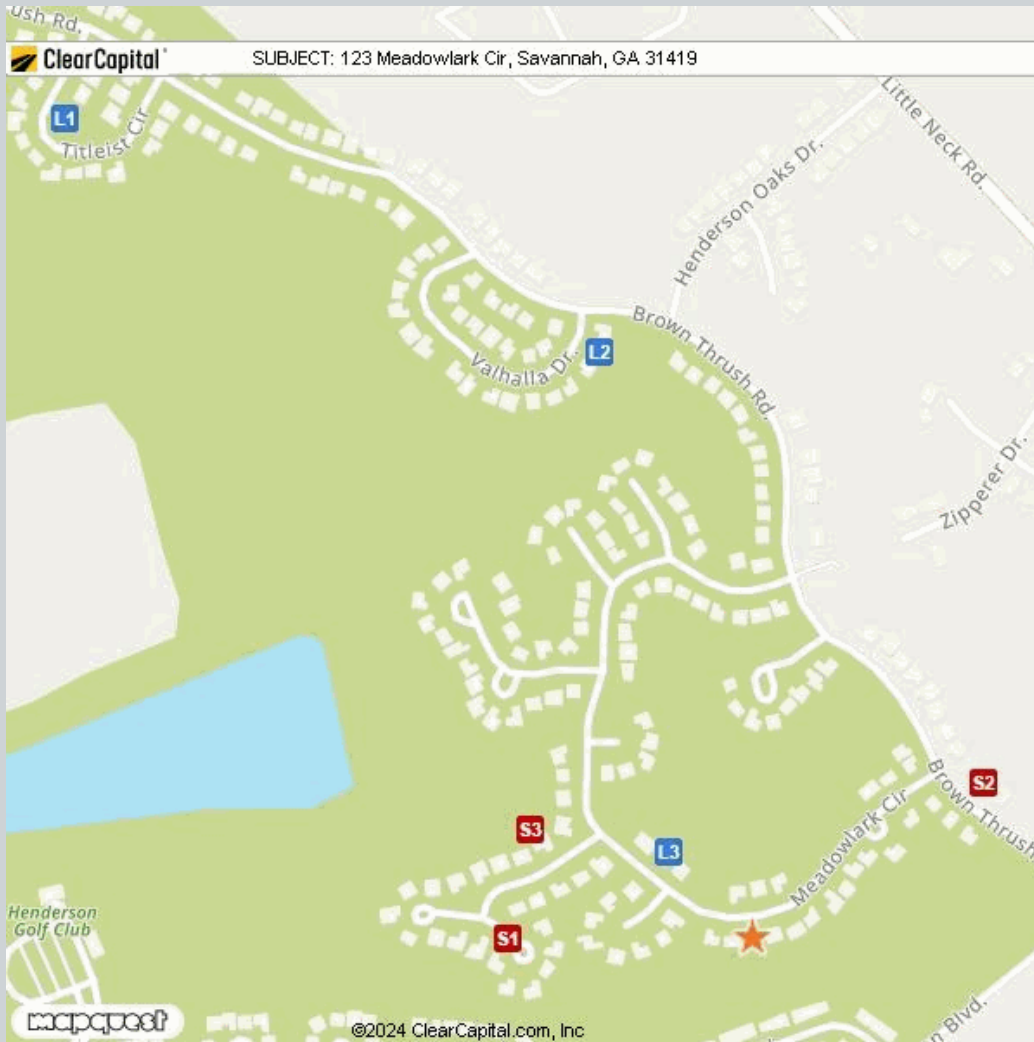
Address ★ 123 Meadowlark Circle, Savannah, GA 31419

Loan Number 56637

Suggested List \$426,415

Suggested Repaired \$426,415

Sale \$426,415



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	123 Meadowlark Circle, Savannah, GA 31419	--	Parcel Match
L1 Listing 1	123 Titleist Cir, Savannah, GA 31419	0.78 Miles ¹	Parcel Match
L2 Listing 2	103 Valhalla Dr, Savannah, GA 31419	0.44 Miles ¹	Parcel Match
L3 Listing 3	132 Meadowlark Cir, Savannah, GA 31419	0.09 Miles ¹	Parcel Match
S1 Sold 1	21 Purple Martin Ln, Savannah, GA 31419	0.18 Miles ¹	Parcel Match
S2 Sold 2	104 Brown Thrush Rd, Savannah, GA 31419	0.20 Miles ¹	Parcel Match
S3 Sold 3	6 Purple Martin Ln, Savannah, GA 31419	0.18 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	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	7.87 miles	Date Signed	03/13/2024

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.