

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	7640 Mill Stream Court, Cumming, GA 30040	Order ID	9601505	Property ID	35919702
Inspection Date	09/10/2024	Date of Report	09/10/2024		
Loan Number	56691	APN	146 102		
Borrower Name	Catamount Properties 2018 LLC	County	Forsyth		

Tracking IDs

Order Tracking ID	9.6_CitiAgedBPO	Tracking ID 1	9.6_CitiAgedBPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$3,222	This home appears to be in avg condition for the age of the structure. No damage was noted. The interior should be inspected to verify condition.	
Assessed Value	\$413,410		
Zoning Classification	R1		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
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	Rural	Neighborhood Comments	
Local Economy	Stable	This home is bordered to the North by Ivy Grove St, West by Hwy 400, East by Hickory Bluff Dr and South by Pebblestone Ln.	
Sales Prices in this Neighborhood	Low: \$300,000 High: \$500,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7640 Mill Stream Court	6475 Janton Way	7065 Walnut Mill Ct	1037 Seed Tick Rd
City, State	Cumming, GA	Cumming, GA	Cumming, GA	Dawsonville, GA
Zip Code	30040	30028	30040	30534
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	2.92 ¹	0.56 ¹	9.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$364,900	\$337,000	\$450,000
List Price \$	--	\$364,900	\$337,000	\$450,000
Original List Date		08/02/2024	08/28/2024	09/01/2024
DOM · Cumulative DOM	-- · --	39 · 39	13 · 13	9 · 9
Age (# of years)	25	25	28	26
Condition	Good	Average	Average	Good
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	1 Story ranch	1 Story ranch	Split split
# Units	1	1	1	1
Living Sq. Feet	1,866	1,930	1,849	1,174
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
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)	20%	25%	20%	50%
Basement Sq. Ft.	635	596	1,649	696
Pool/Spa	--	--	--	--
Lot Size	0.5 acres	0.97 acres	0.48 acres	1 acres
Other	none	none	none	none

* 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** This beautiful ranch home is located in a prime cul-de-sac lot and sits on almost an acre of land. You'll love the private yard! The main level of the house features three bedrooms, two full bathrooms, and hardwood floors. A large deck perfect for entertaining and enjoying a quiet evening is located just off of the kitchen. condition +20k lot -4700
- Listing 2** 3-bedroom, 2-bathroom home nestled in the desirable Walnut Grove subdivision. Built in 1996, this home offers 1,849 square feet of comfortable living space and sits on a generous .68-acre lot. The spacious master suite serves as a peaceful retreat, featuring a large bedroom, walk-in closet, and en-suite bathroom with a soaking tub condition +20k
- Listing 3** This home has been completely renovated! The updates include two new A/C units, new hot water heater, 1 year old roof, new garage door, new front porch and rear deck. Come on in through the new mahogany front door and see the cathedral ceilings, new LVP floors and all new lighting throughout. The kitchen has been renovated with white shaker cabinets, (including a pantry cabinet) all new stainless steel appliances and white quartz countertops. --- lot -5000 sq ft + 13840

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7640 Mill Stream Court	7225 Hickory Bluff Dr	8235 River Mill Ct	2885 Woodland Hills Dr
City, State	Cumming, GA	Cumming, GA	Ball Ground, GA	Cumming, GA
Zip Code	30040	30040	30107	30040
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	0.38 ¹	4.25 ¹	4.34 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$455,000	\$475,000	\$390,000
List Price \$	--	\$455,000	\$475,000	\$390,000
Sale Price \$	--	\$460,000	\$425,000	\$415,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	06/04/2024	04/30/2024	12/08/2023
DOM · Cumulative DOM	-- · --	2 · 32	5 · 47	36 · 66
Age (# of years)	25	28	25	30
Condition	Good	Good	Good	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	2 Stories trad	Split split	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,866	1,833	1,916	1,672
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	4 · 3	3 · 2
Total Room #	6	8	8	6
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)	20%	50%	35%	20%
Basement Sq. Ft.	635	835	925	1,030
Pool/Spa	--	--	--	--
Lot Size	0.5 acres	0.66 acres	0.47 acres	0.73 acres
Other	none	7000	5000	23361
Net Adjustment	--	-\$7,000	-\$5,000	-\$5,661
Adjusted Price	--	\$453,000	\$420,000	\$409,339

* 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** New deck, newer roof, water heater, dishwasher, fixtures and some windows. Great floor plan and loaded with character, three level living. Large owner's suite on main, walk-in closet, private bath with soaking tub and separate shower. No carpet, allergy friendly flooring throughout. Granite counters and stainless-steel appliances in bright kitchen. Huge theater/bonus room on upper level. Finished basement with private access provides more living space, bedroom, full bath, and gaming room/den. cc - 7000
- Sold 2** his one has it all! All new kitchen cabinets, stainless steel appliances, tile backsplash and quartzite counter tops. Hardwoods through out the main floor. Master suite boast a large walk in tile shower with frameless glass enclosure and a porcelain soaking tub. Additionally there are 2 more spacious bedroom on the main floor that share a full bath. As you go down stairs you will find a full basement apartment or in law suite. Comes complete with cabinets, stove, fridge, custom butcher block countertops and tile back splash, full bath with tile walk in shower - cc -5000
- Sold 3** This charming 3-bedroom, 2-bathroom home is located in the desirable Woodland Hills neighborhood of Cumming, Georgia. The home features a spacious living room with a fireplace, a formal dining room, and a well-equipped kitchen with stainless steel appliances. The master bedroom has its own private bathroom and walk-in closet. The two additional bedrooms are also generously sized and share a full bathroom. The backyard is perfect for entertaining, with a large porch. The home also has a two-car garage and plenty of off-street parking. 2885 Woodland Hills Dr is located in a quiet cul-de-sac and is close to schools, parks, shopping, and restaurants. It is also just a short drive to Lake Lanier, one of the most popular recreation lakes in Georgia. Features: 3 bedrooms 2 bathrooms Spacious living room with fireplace Formal dining room Well-equipped kitchen with appliances Master bedroom - condition +20k cc -23361 lot -2300

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Home withdrawn from MLS on 07/11/2024 - the last off-market sold price was 02/21/2024 for \$325000; per prev MLS and photos the home was upgraded			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		1					
# 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
07/11/2024	\$475,000	08/01/2024	\$465,000	Withdrawn	08/28/2024	\$465,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$430,000	\$430,000
Sales Price	\$425,000	\$425,000
30 Day Price	\$415,000	--
Comments Regarding Pricing Strategy		
I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 25 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 25 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.		

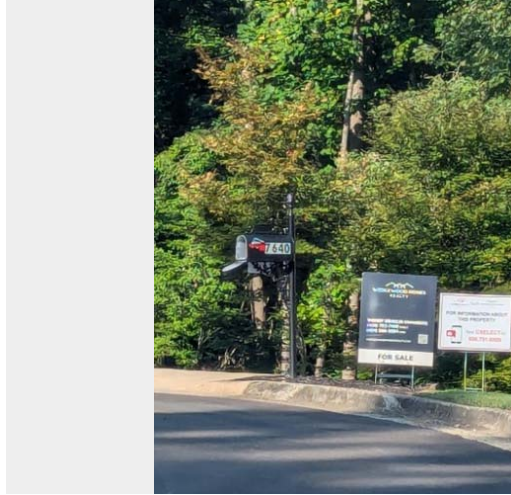
Clear Capital Quality Assurance Comments Addendum

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



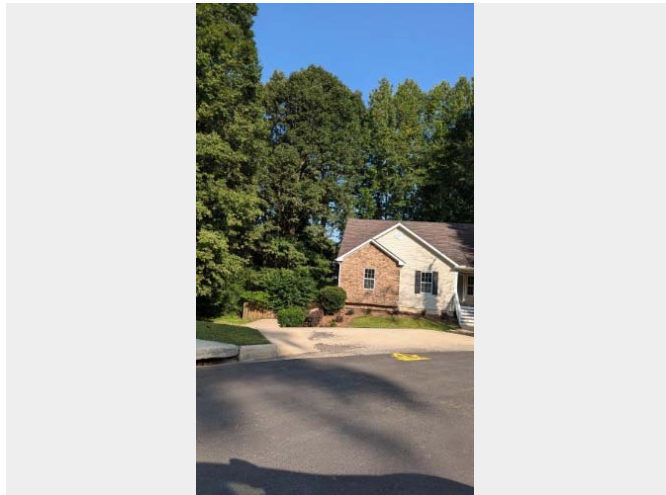
Front



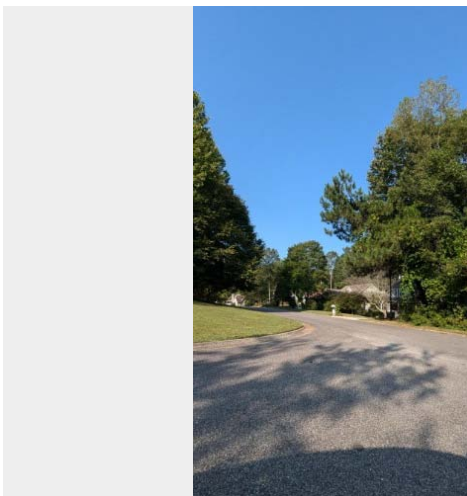
Address Verification



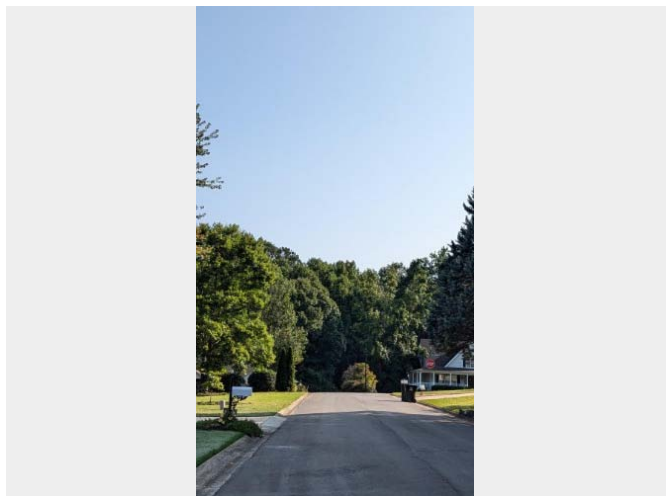
Side



Side

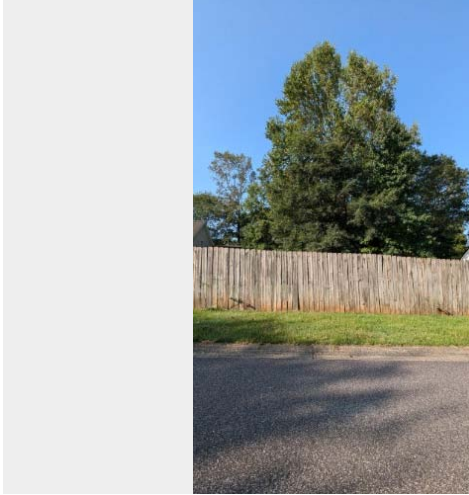


Street

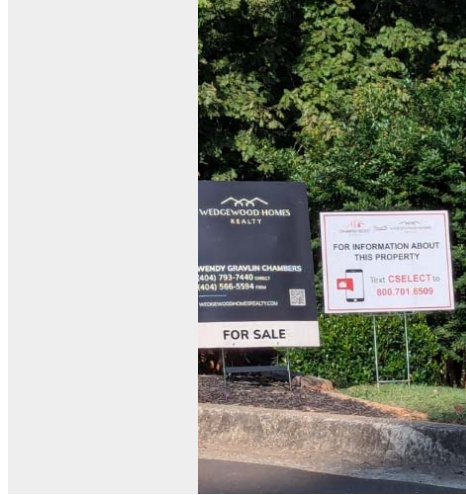


Street

Subject Photos



Other



Other

Listing Photos

L1 6475 Janton Way
Cumming, GA 30028



Other

L2 7065 Walnut Mill Ct
Cumming, GA 30040



Other

L3 1037 Seed Tick Rd
Dawsonville, GA 30534



Other

Sales Photos

S1 7225 Hickory Bluff Dr
Cumming, GA 30040



Other

S2 8235 River Mill Ct
Ball Ground, GA 30107



Other

S3 2885 Woodland Hills Dr
Cumming, GA 30040



Other

ClearMaps Addendum

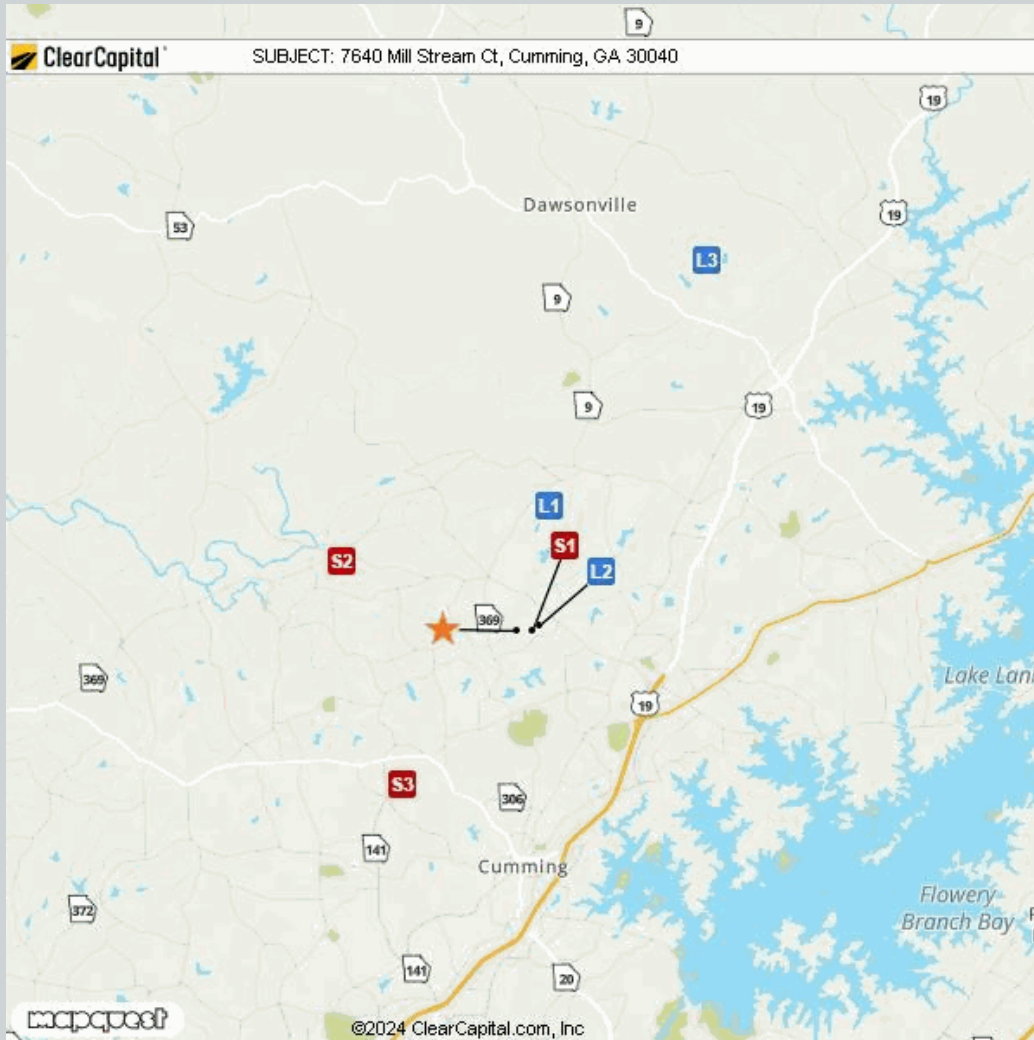
Address ★ 7640 Mill Stream Court, Cumming, GA 30040

Loan Number 56691

Suggested List \$430,000

Suggested Repaired \$430,000

Sale \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7640 Mill Stream Court, Cumming, GA 30040	--	Parcel Match
L1 Listing 1	6475 Janton Way, Cumming, GA 30028	2.92 Miles ¹	Parcel Match
L2 Listing 2	7065 Walnut Mill Ct, Cumming, GA 30040	0.56 Miles ¹	Parcel Match
L3 Listing 3	1037 Seed Tick Rd, Dawsonville, GA 30534	9.42 Miles ¹	Parcel Match
S1 Sold 1	7225 Hickory Bluff Dr, Cumming, GA 30040	0.38 Miles ¹	Parcel Match
S2 Sold 2	8235 River Mill Ct, Ball Ground, GA 30107	4.25 Miles ¹	Parcel Match
S3 Sold 3	2885 Woodland Hills Dr, Cumming, GA 30040	4.34 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 uiproducer@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	Amy Jones	Company/Brokerage	Elite Premier Properties
License No	260309	Address	79 Crockett Drive Dawsonville GA 30534
License Expiration	01/31/2027	License State	GA
Phone	6782273007	Email	amy.jones@elitereo.com
Broker Distance to Subject	8.83 miles	Date Signed	09/10/2024

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.