150 WOODGATE CIRCLE

FAYETTEVILLE, GA 30214 Loan Number

\$290,000 • As-Is Value

56692

by ClearCapital

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 Inspection Date Loan Number Borrower Name	150 Woodgate Circle, Fayetteville, GA 30214 02/29/2024 56692 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9189080 03/01/2024 051807012 Fayette	Property ID	35141608
Tracking IDs					
Order Tracking ID Tracking ID 2	2.29_BPO	Tracking ID 1 Tracking ID 3	2.29_BPO		

General Conditions

Owner	Stone Robbie C Estate Dumas	Condition Comments
	Richard J Trustee	Maintained ranch cluster home community with pool amenities.
R. E. Taxes	\$290,979	
Assessed Value	\$302,900	
Zoning Classification Residential		
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	
НОА	Woodgate HOA	
Association Fees	\$375 / Year (Pool,Tennis,Other: Clubhouse)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is in a established area of the county. +- 27 miles
Sales Prices in this Neighborhood	Low: \$195,000 High: \$395,000	from downtown Atlanta. Employment centers are accessible and commute times during peak traffic periods are considered
Market for this type of propertyRemained Stable for the past 6 months.		reasonable. Schools, parks and shopping are available.
Normal Marketing Days	<90	

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150 WOODGATE CIRCLE

FAYETTEVILLE, GA 30214

56692 \$2 Loan Number • As

\$290,000 • As-Is Value

Current Listings

	Subject	Listing 1	Listin - 0 *	Lioting 2
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	150 Woodgate Circle	140 Cloverwood Drive	140 Eastfield Court	175 Woodgate Drive
City, State	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA
Zip Code	30214	30215	30215	30214
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.34 1	1.37 ¹	0.11 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$292,000	\$327,000	\$340,000
List Price \$		\$292,000	\$327,000	\$340,000
Original List Date		01/09/2024	02/29/2024	02/16/2024
$DOM \cdot Cumulative DOM$		45 · 52	1 · 1	14 · 14
Age (# of years)	32	26	25	35
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	1 Story Ranch	2 Stories Traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,668	1,315	1,594	1,911
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	7
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	0.15 acres	0.15 acres	0.15 acres	0.15 acres
Other		MLS#10239352	MLS#10260098	MLS#20171607

* 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.

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FAYETTEVILLE, GA 30214 Loan Number

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Current Listings - Cont.

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

- Listing 1 Charming Three-Bedroom Ranch in Fayetteville Discover the perfect blend of comfort and style in this inviting ranch-style home featuring three bedrooms and two full bathrooms. Enjoy the peace of mind with a new roof and fresh paint throughout. Nestled in a quiet cul-de-sac this residence offers a serene environment in a sought-after neighborhood with convenient access to schools parks and shopping centers. The open floor plan seamlessly connects the living dining and kitchen areas creating a warm and inviting atmosphere. Dont miss the opportunity to make 140 Cloverwood Drive your new home. Schedule a showing today to experience the charm and convenience this property has to offer.
- Listing 2 Welcome to this charming property that boasts a cozy fireplace creating a warm and inviting atmosphere. The natural color palette throughout the home adds a touch of elegance and sophistication. With additional rooms for flexible living space you have the freedom to customize the layout to suit your needs. The primary bathroom features a separate tub and shower double sinks and good under sink storage for added convenience. Step outside to the sitting area in the backyard perfect for relaxing or entertaining. Fresh interior paint gives the home a clean and updated look ready for you to move in and make it your own. Dont miss out on this wonderful opportunity to make this property yours
- Listing 3 Welcome to this charming and spacious 3 bedroom 2 and a half bathroom ranch style house with a detached garage in a swim/tennis neighborhood. This beautiful home offers a comfortable and convenient living experience in a desirable location. The open floor plan seamlessly connects the living area dining room and kitchen creating a perfect space for entertaining guests or enjoying quality time with family. The primary bedroom is a tranquil retreat complete with an en-suite bathroom for added privacy and convenience. The two additional bedrooms are generously sized and can be utilized as guest rooms home offices or hobby spaces accommodating your unique needs. The detached garage provides ample storage space for your vehicles as well as additional room for a workshop or extra storage. Located in a desirable neighborhood this ranch style house offers the perfect combination of tranquility and convenience. Enjoy the benefits of suburban living while being just a short distance away from shopping centers restaurants parks and schools.

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FAYETTEVILLE, GA 30214

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	150 Woodgate Circle	110 Woodgate Circle	190 Woodgate Cir	340 Woodgate Drive
City, State	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA
Zip Code	30214	30214	30214	30214
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.05 ¹	0.03 1	0.24 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$325,000	\$324,900	\$320,000
List Price \$		\$299,900	\$324,900	\$320,000
Sale Price \$		\$295,000	\$309,000	\$320,000
Type of Financing		Va	Cash	Conventional
Date of Sale		02/23/2024	10/23/2023	10/19/2023
DOM \cdot Cumulative DOM	·	65 · 121	7 · 26	6 · 49
Age (# of years)	32	35	31	33
Condition	Average	Average	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	1 Story Ranch	1 Story Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,668	1,932	1,478	1,911
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	6	7	6	7
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	0.15 acres	0.13 acres	0.15 acres	0.16 acres
Other		MLS#20154527	MLS#20149162	MLS#10197822
Net Adjustment		-\$22,411	-\$14,300	-\$19,290
Adjusted Price		\$272,589	\$294,700	\$300,710

* 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.

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FAYETTEVILLE, GA 30214 Loan Number

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Adjustments: -7920 sup GLA,-12491 concessions, -2000 sup half bath. Great location in the heart of Fayetteville Just a mile from the historic square with lots of restaurants shops breweries library churches etc. 5 miles to Trilith Studios entertainment district and 3.5 miles to Piedmont Fayette hospital you have everything you need close by. This home is also just a quick walk over to the neighborhood pools (there are two) and clubhouse. At 1900 square feet this diamond in the rough is one of the larger one story homes in the neighborhood and is ready to have her shine restored. This brick ranch features 3 bedrooms 2 1/2 baths large eat in kitchen high ceilings gas fireplace and more. The seller has never lived in the home so there is no seller disclosure. What we do know is that the floors were damaged in a previous leak situation but has since been repaired. All new toilets and bathrooms faucets have been installed as of 11/28 Please call me with any questions. The home is being sold as/is but please feel free to get an inspection.
- **Sold 2** Adjustments:+5700 inf GLA, -20000 sup condition Nestled in the peaceful and sought-after community of Woodgate this BEAUTIFULLY UPDATED MOVE-IN READY RANCH HOME offers spacious one-level living. Woodgate offers 2 Swimming Pools Tennis Court and Club House. 3 BR and 2 Full Bath well maintained home in a cul-de-sac. Fabulous New Quartz counter tops throughout. New Stove with all the bells and whistles including an Air Fryer. Fresh Paint throughout. New Hot Water Heater and new faucets. This house is ready to go to become your home. Minutes from downtown Fayetteville and Trilith Studios. Dont miss out on this perfect blend of comfortable living and convenient location.
- **Sold 3** Adjustments: -7290 sup GLA, -2000 sup half baths,-10000 concessions. Nice sized well-kept home convenient to Fayetteville and shopping. The home has a spacious great room to gather with a bright breakfast area nearby. The kitchen located right off the breakfast area features granite countertops and a 2 year old refrigerator. The other side leads to the laundry closet half bath and garage entry. The backyard has a new cedar fence and a patio. The main level the spacious primary bedroom leads to the primary bathroom that has a new accessible tub separate shower double vanity and walk in closet. Upstairs is a full bath that is tiled and 2 large bedrooms. One bedroom has a separate area that could be used as an office or sitting area. This home is priced to sell

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150 WOODGATE CIRCLE

FAYETTEVILLE, GA 30214

56692 \$290,000 Loan Number • As-Is Value

Subject Sales & Listing History

Current Listing Status Not Currently Listed		Listing History Comments					
Listing Agency/F	ïrm			recently listed and sold as estate sale.			
Listing Agent Na	me						
Listing Agent Ph	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	evious 12	1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/03/2023	\$279,900			Sold	02/28/2024	\$245,000	MLS

Marketing Strategy

	As Is Price	Repaired Price	
Suggested List Price	\$295,000	\$295,000	
Sales Price	\$290,000	\$290,000	
30 Day Price	\$280,000		

Comments Regarding Pricing Strategy

The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1 mile of subject. The most recent/similar sales that bracket the subject's major features (age, GLA, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.

150 WOODGATE CIRCLE

FAYETTEVILLE, GA 30214



Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

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150 WOODGATE CIRCLE

FAYETTEVILLE, GA 30214

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 • As-Is Value

Subject Photos



Front



Address Verification



Side



Street



Side



Street

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FAYETTEVILLE, GA 30214

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Listing Photos

140 Cloverwood Drive Fayetteville, GA 30215



Front





Front

175 Woodgate Drive Fayetteville, GA 30214



Front

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FAYETTEVILLE, GA 30214

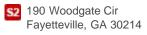
56692 \$290,000 Loan Number • As-Is Value

Sales Photos

S1 110 Woodgate Circle Fayetteville, GA 30214



Front





Front

S3 340 Woodgate Drive Fayetteville, GA 30214



Front

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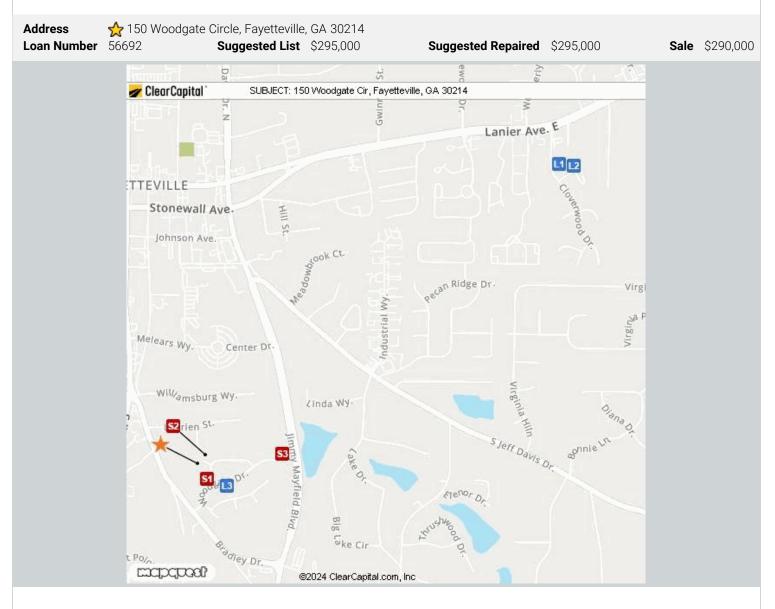
FAYETTEVILLE, GA 30214

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ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	150 Woodgate Circle, Fayetteville, GA 30214		Parcel Match
L1	Listing 1	140 Cloverwood Drive, Fayetteville, GA 30215	1.34 Miles 1	Parcel Match
L2	Listing 2	140 Eastfield Court, Fayetteville, GA 30215	1.37 Miles 1	Parcel Match
L3	Listing 3	175 Woodgate Drive, Fayetteville, GA 30214	0.11 Miles 1	Parcel Match
S1	Sold 1	110 Woodgate Circle, Fayetteville, GA 30214	0.05 Miles 1	Parcel Match
S2	Sold 2	190 Woodgate Cir, Fayetteville, GA 30214	0.03 Miles 1	Parcel Match
S 3	Sold 3	340 Woodgate Drive, Fayetteville, GA 30214	0.24 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.

150 WOODGATE CIRCLE

FAYETTEVILLE, GA 30214

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.

FAYETTEVILLE, GA 30214

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.

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FAYETTEVILLE, GA 30214



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.

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FAYETTEVILLE, GA 30214

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\$290,000 • As-Is Value

Broker Information

Broker Name	Molly Slocumb-Riley	Company/Brokerage	Property Advantage LLC
License No	221139	Address	8975 Raven Dr Jonesboro GA 30238
License Expiration	11/30/2027	License State	GA
Phone	6788704208	Email	padvantagellc@gmail.com
Broker Distance to Subject	5.59 miles	Date Signed	03/01/2024

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 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 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.