

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	189 Caledonian Circle, Dallas, GA 30132	Order ID	9601505	Property ID	35919526
Inspection Date	09/06/2024	Date of Report	09/07/2024		
Loan Number	56830	APN	069864		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

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 Subject is in good condition and located in an upscale neighborhood. It is built to conform to other homes in the neighborhood. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$4,361	
Assessed Value	\$429,290	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Subjeer has a combo lock on front door)		
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Highlands North HOA 770-443-6803	
Association Fees	\$495 / Year (Pool,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject community is an fairly older but well established neighborhood in Dallas. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There were 6 active listings and 2 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 3 months there were 2 active comparables and 2 sold comparables that have similar sq ft, age, room count, style as subject. I had to extend m...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$375,000 High: \$599,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is a fairly older but well established neighborhood in Dallas. It has easy access to city major roads. There are some shopping centers, Restaurants, Schools, and other businesses close to subject's community. There were 6 active listings and 2 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 3 months there were 2 active comparables and 2 sold comparables that have similar sq ft, age, room count, style as subject. I had to extend my distance up to 5 miles in order to find comparable comps that bracket the subjects sqft. I used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	189 Caledonian Circle	519 Scotland Dr	611 Scotland Dr	136 Riverwood Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30157
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.10 ¹	4.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$385,000	\$375,000	\$574,900
List Price \$	--	\$385,000	\$375,000	\$574,900
Original List Date		06/25/2024	08/24/2024	08/20/2024
DOM · Cumulative DOM	-- · --	74 · 74	14 · 14	18 · 18
Age (# of years)	18	7	7	18
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	4,776	2,435	2,425	4,318
Bdrm · Bths · ½ Bths	5 · 5	4 · 3 · 1	4 · 3 · 1	5 · 3 · 1
Total Room #	10	8	8	9
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	--	Pool - Yes	--	--
Lot Size	.3 acres	0.23 acres	0.22 acres	0.29 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** ***Seller will entertain all offers! New sod and newly painted exterior trim! Lovely home with bright open spaces and NEW interior paint! Step inside to beautiful and easy to maintain laminate wood floors throughout the downstairs living areas. Pass a spacious formal dining room on the way to the living room with lots of natural light and tall ceilings. Enjoy an open concept kitchen with granite counters, extra-large island with seating, stainless steel appliances, and lots of counter and cabinet space! Retreat to the downstairs primary bedroom with an en-suite bath with vanity seating, laminate wood floors, soaking tub, walk-in shower, and huge walk-in closet. A laundry room and half bath complete the main level. Upstairs, 3 spacious secondary bedrooms - one with an en-suite bath and one with a huge walk-in closet - as well as a full bath ensure there is room for everyone. Don't miss the fully fenced backyard with a spacious patio for seating and grilling and lots of green space to enjoy! With NO back neighbors, you'll enjoy the ultimate in privacy. Community amenities include pool, tennis, and playground. Don't miss this opportunity - schedule a tour today!
- Listing 2** Great area and great schools! Open design for both comfort and style. A seamless flow between living areas, makes it perfect for entertaining and everyday living. The main-level master suite offers a private retreat and walk-in closets provide plenty of storage space for all your needs. The heart of the home is the expansive kitchen, with generous counter space, and a convenient layout that makes cooking a pleasure. Vaulted ceilings throughout the home enhance the sense of openness and light. Truly, a marvelous place to call home!
- Listing 3** MOTIVATED SELLER! Discover your dream home in Dallas, GA, where luxury meets comfort in this stunning 5-bedroom residence! Sitting just 15 minutes from Acworth, Hiram, West Cobb and Downtown Dallas, this home has everything new homes don't! From the elegant crown molding and genuine hardwood floors that grace the main and upper level to the expansive master suite with its private deck, every detail exudes sophistication. Enjoy unforgettable movie nights in your theatre room with surround sound and a built-in bar or gather around the fire pit for cozy evenings after a fun afternoon of shooting hoops on the private basketball court. This former model home offers a perfect blend of style and functionality, making it an ideal retreat for modern living. Let's make it yours!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	189 Caledonian Circle	136 Caledonian Cir	256 Huntleigh Chase Dr	308 Crimson Dr
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	1.64 ¹	2.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$449,000	\$400,000	\$595,000
List Price \$	--	\$449,000	\$400,000	\$595,000
Sale Price \$	--	\$460,000	\$400,000	\$595,000
Type of Financing	--	Va	Conv	Conv
Date of Sale	--	07/24/2024	03/29/2024	06/12/2024
DOM · Cumulative DOM	-- · --	1 · 41	52 · 84	4 · 35
Age (# of years)	18	18	8	18
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	2 Stories Tadtional	2 Stories Tadtional	2 Stories Tadtional	2 Stories Tadtional
# Units	1	1	1	1
Living Sq. Feet	4,776	3,694	3,111	5,490
Bdrm · Bths · ½ Bths	5 · 5	5 · 4	5 · 3	5 · 4 · 1
Total Room #	10	9	8	10
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	.3 acres	0.18 acres	0.38 acres	0.36 acres
Other	none	none	none	none
Net Adjustment	--	+\$36,296	+\$58,620	-\$19,992
Adjusted Price	--	\$496,296	\$458,620	\$575,008

* 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** This stunning home is a must-see! A rare opportunity to own this floor plan in this North Paulding swim/tennis community. Freshly painted inside and out. Offers a spacious floorplan with an updated kitchen, a soaring 2 story entry, highlighted by the perfect backyard patio for outdoor living next to a beautiful inground pool oasis. Beautifully landscaped and meticulously cared for. Tons of usable storage. Walking distance to neighborhood amenities and minutes from downtown Dallas. Close to schools, shopping, and restaurants. This is the home you have been waiting for. Adjustment is for the difference in sq ft in the amount of +\$30296 and room count amount of +\$6000
- Sold 2** Looking for an Enormous, fenced back yard, large enough to accommodate a playset, pool, firepit AND a batting cage? You may have found it and you'll also appreciate the generously sized deck, ideal for outdoor entertainment. Just beyond the backyard is Camp Lake. Bring your fishing poles, a picnic lunch or just sit and watch the sunlight glistening off the water. Inside this family friendly home you'll find a main level bedroom and full bath, providing the perfect guest retreat. LVT flooring throughout the main floor promises low maintenance living. Take time to relax in the spacious family room, highlighted by the charming shiplap fireplace. Enjoy the kitchen's sunny breakfast area, walk-in pantry and central island. Utilize the front room as a playroom, office or simply an additional hangout space. Brand New Carpet leads you to the upper level where you'll find an oversized primary suite complete with double vanity, whirlpool soaking tub, a walk-in closet . and a glimpse of the lake. The possibilities are endless in the "ginormous" bonus room! Two additional bedrooms await (one with a walk-in closet). Rounding out the upper level is the conveniently located laundry room. This home's ready and waiting for its next family. NO RENTAL RESTRICTIONS. Adjustment is for the difference in sq ft in the amount of +\$46620 and room count amount of +\$12000
- Sold 3** Welcome to your custom DREAM HOME! This designer stunner has it all! The spacious and open floor plan is ideal for hosting large gatherings. The BEAUTIFUL kitchen boasts tons of storage, granite countertops, a generous island, and a large sideboard—creating space for a coffee bar or serving meals buffet style. Hardwood floors throughout, plenty of outside entertainment areas, an over-sized master suite - featuring a large walk-in closet and a spa-like soaking tub, practically large enough to swim in! For your guest's convenience, there's a roomy bedroom and full bath on the main level. Outside you'll love your lush, irrigated yard, several outdoor sitting areas, including an enclosed deck off the main level and a great firepit for fun evenings. Last but certainly not least, just wait until you get a look at the basement! It was designed with entertaining in mind - fully finished and complete with a pool table game room, a wet bar, a lounge area, a wine cellar, AND...a private movie theater room!! Talk about luxury living at its finest! But the amenities don't end there—your family will love the neighborhood's pool, playground, clubhouse, and pavilion with picnic tables - all just down the street. This home truly has everything you've always wanted. Come see it today! Adjustment is for the difference in sq ft in the amount of -\$19992.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The preparer of this report checked the mls and fmls systems for previous listing history but found none for subject for the last year. However, tax record a sale on 3/5/2024 for \$324400.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	03/05/2024	\$324,400	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$485,000	\$485,000
Sales Price	\$485,000	\$485,000
30 Day Price	\$465,000	--
Comments Regarding Pricing Strategy		
Subject list price is determined based on the sales and room count, style, age, and sq ft. It was difficult to find better comps for this report in same community because of subject's sq ft. The preparer of this report extended search outside of subject's community to find sold comps with similar sqft and room count as subject. Comps used here are the best available.		

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.

Subject Photos



Front



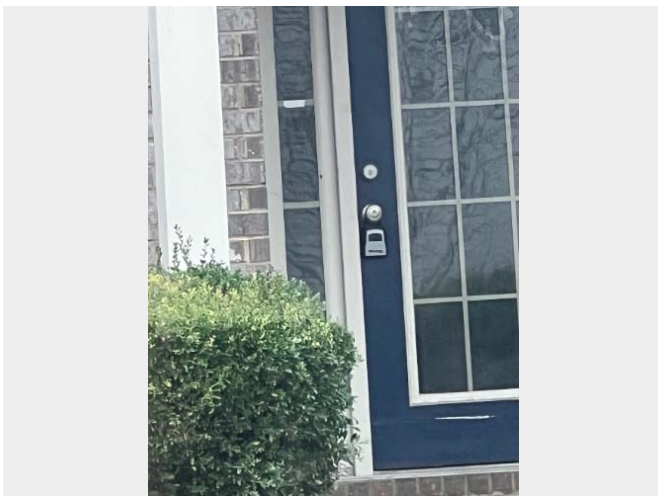
Address Verification



Street



Street



Other

Listing Photos

L1 519 Scotland Dr
Dallas, GA 30132



Front

L2 611 Scotland Dr
Dallas, GA 30132



Front

L3 136 Riverwood Dr
Dallas, GA 30157



Front

Sales Photos

S1 136 Caledonian Cir
Dallas, GA 30132



Front

S2 256 Huntleigh Chase Dr
Dallas, GA 30132



Front

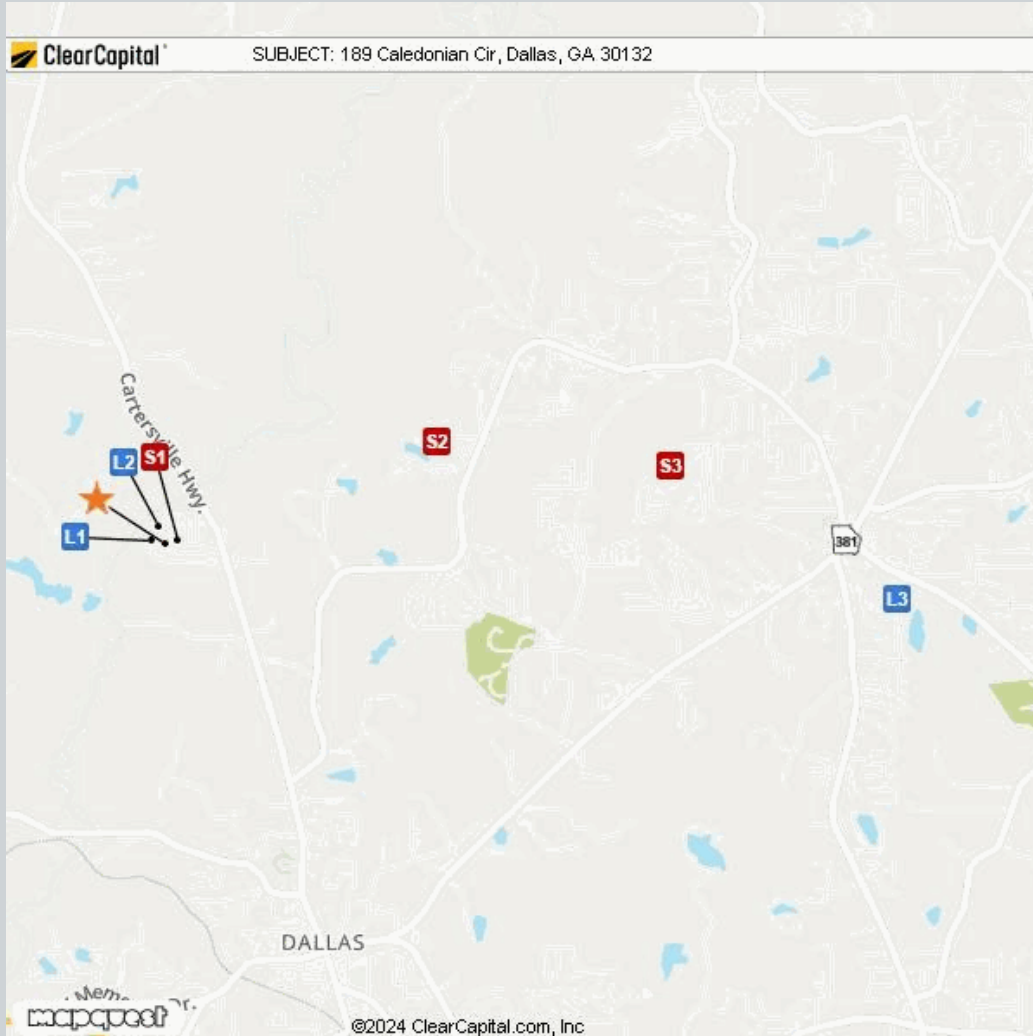
S3 308 Crimson Dr
Dallas, GA 30132



Front

ClearMaps Addendum

Address ★ 189 Caledonian Circle, Dallas, GA 30132
Loan Number 56830 **Suggested List** \$485,000 **Suggested Repaired** \$485,000 **Sale** \$485,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	189 Caledonian Circle, Dallas, GA 30132	--	Parcel Match
L1 Listing 1	519 Scotland Dr, Dallas, GA 30132	0.08 Miles ¹	Parcel Match
L2 Listing 2	611 Scotland Dr, Dallas, GA 30132	0.10 Miles ¹	Parcel Match
L3 Listing 3	136 Riverwood Dr, Dallas, GA 30132	4.18 Miles ¹	Parcel Match
S1 Sold 1	136 Caledonian Cir, Dallas, GA 30132	0.07 Miles ¹	Parcel Match
S2 Sold 2	256 Huntleigh Chase Dr, Dallas, GA 30132	1.64 Miles ¹	Parcel Match
S3 Sold 3	308 Crimson Dr, Dallas, GA 30132	2.91 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	Rose Udoumana	Company/Brokerage	Maximum One Realty Greater Atlanta
License No	179645	Address	4605 Rugosa Way Austell GA 30106
License Expiration	08/31/2028	License State	GA
Phone	6786977273	Email	fmu4@att.net
Broker Distance to Subject	14.79 miles	Date Signed	09/07/2024

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.