

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	2506 Grayton Loop, Villa Rica, GA 30180	Order ID	9601505	Property ID	35919883
Inspection Date	09/09/2024	Date of Report	09/09/2024		
Loan Number	56850	APN	01730250335		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

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 Home was seen in good condition as seen from exterior drive by.
R. E. Taxes	\$4,592	
Assessed Value	\$122,040	
Zoning Classification	Residential PUD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Douglas county school districts. Estimated population of 39,825 with a estimated population of 11.3% since 2010. Mirror Lake elementary school is located within 1 mile of subjects location. There are plenty of shopping and eating locations within a 1 mile radius to subjects address.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250000 High: \$642674	
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	2506 Grayton Loop	2588 Grayton Loop	3067 Chris Cir	3010 New Haven Ln
City, State	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
Zip Code	30180	30180	30180	30180
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.11 ¹	0.42 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$364,900	\$359,900	\$389,900
List Price \$	--	\$349,900	\$359,900	\$365,000
Original List Date		07/11/2024	08/16/2024	03/04/2024
DOM · Cumulative DOM	-- · --	60 · 60	24 · 24	189 · 189
Age (# of years)	18	17	3	20
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 ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,784	2,708	2,840	2,430
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 3 · 1	4 · 2 · 1
Total Room #	7	7	8	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	.21 acres	0.20 acres	.20 acres	0.15 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** Stunning 4 BR 3 bath home situated in a cul-de-sac within walking distance to the grocery store gym, Mirrow Lake Swim Club and Mirrow Lake Elementary School. Reduced 15k Main Level has bedroom and bath, perfect for guests or office. Large MBR with sitting area. Back yard fenced. Another bonus area for a den or library. Kitchen has pantry and island and view to living area Garage leads to kitchen. Wonderful home. Very good price.
- Listing 2** A contemporary, open-concept home with up to 4 bedrooms, 3.5 baths, and a versatile loft area. This spacious home features not one, but two (2) owner's suites - one on each level! Enjoy a large, inviting family room, a dining area, and a walk-in pantry. The upper level boasts spacious secondary bedrooms, a huge owner's suite, and an oversized laundry room. Additionally, in the fenced backyard there is a she shed (11 ft x 11 ft) with electricity adding extra charm and utility. Located less than 5 minutes from I-20, this home is close to Arbor Place Mall, Six Flags Over Atlanta, and Jessie Davis Park Center, with convenient access to great dining and more. Smart Home Technology is included, making this property a modern and convenient choice for your next home. Plus, it qualifies for the USDA program with no money down, offering 100% financing! So bring your buyers over to view TODAY!
- Listing 3** . Welcome to your dream home in the family friendly subdivision of Mirror Lake. This impeccable property boasts 4 bedrooms, 2 and a half baths, and 2,400 square feet of beautifully designed living space. This home has been meticulously maintained throughout. You won't have to worry with this home. You'll have new A/C and heating units on both floors; a new kitchen; upgraded newer roof, siding, and gutters; new MyQ wifi enabled garage door opener; Nest thermostats on both levels; and security from the home alarm system and the Nest video doorbell. The interior features newer Mohawk luxury vinyl hardwood floors that seamlessly connect the living spaces and will stand up against water and scratches (great for pets and children). The remodeled kitchen is a chef's delight, featuring crisp white wood cabinets, Quartz countertops, marble backsplash, large farmhouse sink, luxury faucet, stainless steel appliances, and a beautiful island for gathering. The kitchen is absolutely beautiful in this home and will be the center of many gatherings with your family and friends!!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2506 Grayton Loop	2526 Grayton Loop	2010 Dartmoth Way	1018 Summer Cypress Dr
City, State	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA	Villa Rica, GA
Zip Code	30180	30180	30180	30180
Datasource	Public Records	Public Records	Public Records	Public Records
Miles to Subj.	--	0.14 ¹	0.43 ¹	0.48 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$380,000	\$371,000
List Price \$	--	\$365,000	\$375,000	\$361,000
Sale Price \$	--	\$365,000	\$375,000	\$360,000
Type of Financing	--	Traditional	Fha	Va
Date of Sale	--	07/30/2024	06/04/2024	05/31/2024
DOM · Cumulative DOM	-- · --	56 · 21	23 · 53	40 · 32
Age (# of years)	18	5	22	17
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 ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,784	2,468	2,862	2,884
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 2	4 · 3
Total Room #	7	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	.21 acres	.187 acres	.20 acres	.20 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$365,000	\$375,000	\$360,000

* 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** Mirror Lake Community! Back on the market at NO Fault to the Seller. Buyer could not obtain financing and appraisal has been complete! Sellers will pay buyers closing cost of \$8,000! This beautiful home is immaculate, well kept up, upgraded and detailed to the best! The home is only 5 years old, features 4 bedrooms, 2.5 bathrooms, a kitchen a chef would love! Spacious kitchen island, granite countertops, walk in pantry, LVP flooring, views to family room, 9 foot ceilings, separate dining room, an intimate primary bedroom, spacious ensuite with double vanity, separate shower w/glass door, and soaking tub. Walk in closets with lots of room. This is Mirror Lake Community and complete with pools, playgrounds, tennis/pickleball courts, and a lake. For an additional fee you can enjoy the 36 hole private golf course (two course of lake side and mountain side) Call today for a showing, you don't want to miss this one!
- Sold 2** Come and view this 4 bedroom (with a bonus room), 2 and a half bath home, in the Carrington at Mirror Lake subdivision, that features updates galore. Be ready to be blown away upon entrance with new LVP flooring on the main level of the home, and a fully remodeled kitchen with gorgeous quartz countertops and brand new cabinets. Not only is this home on a level lot, but there's an extended patio, and privacy fence to enjoy with your family this spring/summer. While all 4 bedrooms of the home are on the upper level, the main floor has an expansive bonus room, awaiting your imagination. The owner's suite is just that, with an additional sitting area in the room, an oversized bathroom, and a generous closet. You will have peace of mind with a roof that was professionally installed less than 2 years ago. This home is in a USDA Eligible area, so there's an opportunity for 100% financing!!! Make an appointment TODAY
- Sold 3** Welcome to your new oasis! This charming home features a cozy fireplace, creating a warm and inviting atmosphere. The natural color palette throughout the home adds a touch of tranquility. Other rooms provide flexible living space for your personal needs. The primary bathroom boasts a separate tub and shower, double sinks, and good under sink storage. Enjoy the peaceful sitting area in the backyard, perfect for relaxing or entertaining. With a new roof, this home is ready and waiting for you to make it your own. Don't miss out on this amazing opportunity to live in comfort and style!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There are no listing or sales history found for subject within the last 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	\$365,000	\$365,000
Sales Price	\$365,000	\$365,000
30 Day Price	\$355,000	--
Comments Regarding Pricing Strategy		
Residential market approach. As seen in comp selections homes are located within neighborhood proximity and show similarities in living space, style and location. Final listing price recommendations are based on near market comparisons and sales with 12 months or less.		

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



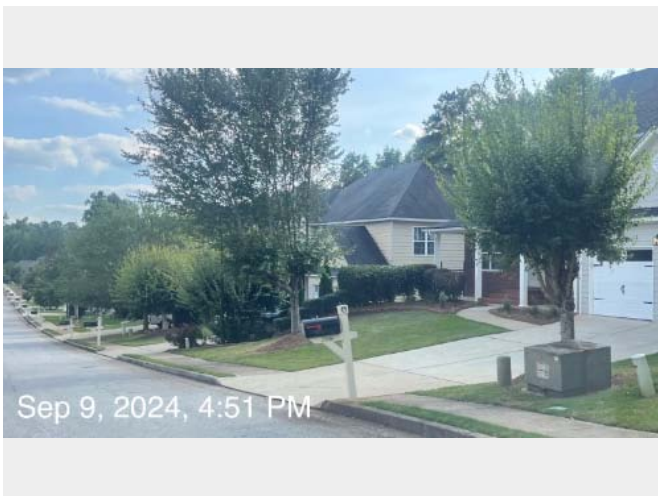
Address Verification



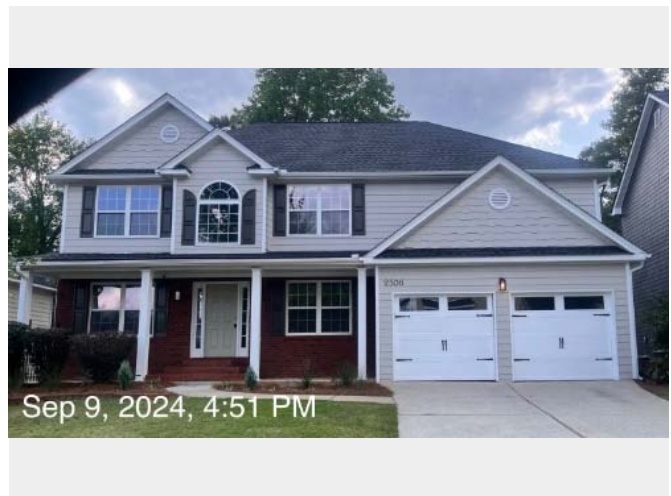
Street



Street



Street



Other

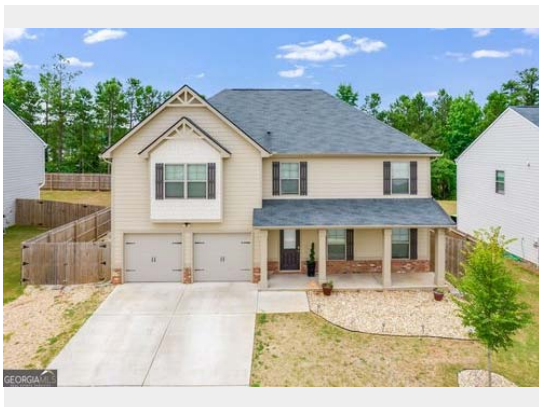
Listing Photos

L1 2588 Grayton Loop
Villa Rica, GA 30180



Front

L2 3067 Chris Cir
Villa Rica, GA 30180



Front

L3 3010 New Haven Ln
Villa Rica, GA 30180



Front

Sales Photos

S1 2526 Grayton Loop
Villa Rica, GA 30180



Front

S2 2010 Dartmoth Way
Villa Rica, GA 30180



Front

S3 1018 Summer Cypress Dr
Villa Rica, GA 30180



Front

ClearMaps Addendum

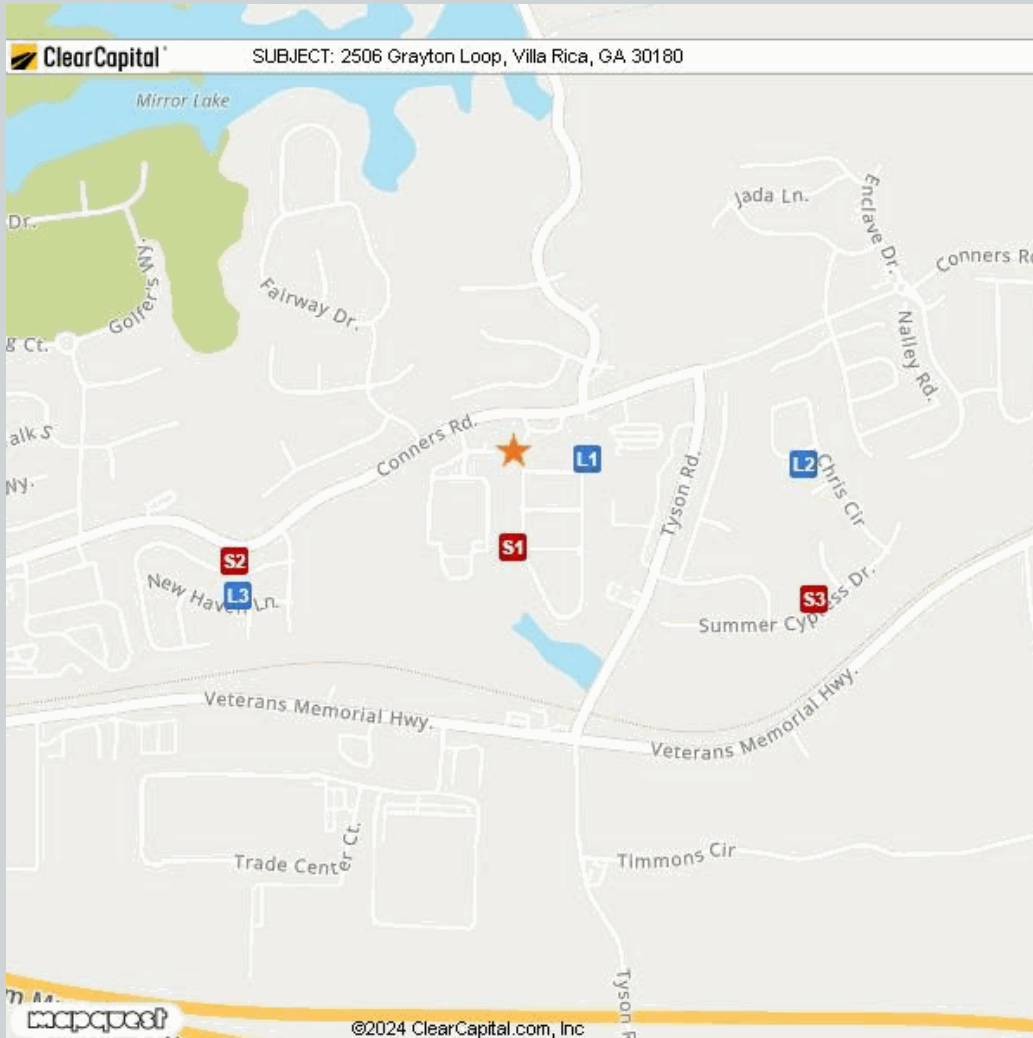
Address ★ 2506 Grayton Loop, Villa Rica, GA 30180

Loan Number 56850

Suggested List \$365,000

Suggested Repaired \$365,000

Sale \$365,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2506 Grayton Loop, Villa Rica, GA 30180	--	Parcel Match
L1 Listing 1	2588 Grayton Loop, Villa Rica, GA 30180	0.11 Miles ¹	Parcel Match
L2 Listing 2	3067 Chris Cir, Villa Rica, GA 30180	0.42 Miles ¹	Parcel Match
L3 Listing 3	3010 New Haven Ln, Villa Rica, GA 30180	0.44 Miles ¹	Parcel Match
S1 Sold 1	2526 Grayton Loop, Villa Rica, GA 30180	0.14 Miles ¹	Parcel Match
S2 Sold 2	2010 Dartmoth Way, Villa Rica, GA 30180	0.43 Miles ¹	Parcel Match
S3 Sold 3	1018 Summer Cypress Dr, Villa Rica, GA 30180	0.48 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	Lamont Suitt	Company/Brokerage	Realtor-Lamont Suitt
License No	315990	Address	4840 Black Bear Trail Douglasville GA 30135
License Expiration	12/31/2026	License State	GA
Phone	4707323514	Email	suittlamont@yahoo.com
Broker Distance to Subject	9.86 miles	Date Signed	09/09/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.