

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	3522 Barker Drive, Hephzibah, GEORGIA 30815	Order ID	9223229	Property ID	35202551
Inspection Date	03/26/2024	Date of Report	03/26/2024		
Loan Number	56877	APN	1390231000		
Borrower Name	Catamount Properties 2018 LLC	County	Richmond		

Tracking IDs					
Order Tracking ID	3.19_BPO	Tracking ID 1	3.19_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Derrick McClusky	Condition Comments	
R. E. Taxes	\$2,125	No damages noted during my visit. It appeared secured and in average condition for the neighborhood.	
Assessed Value	\$69,160		
Zoning Classification	R3		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(doors and windows seemed locked. There was a lockbox on front door.)			
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The sales range given for the subdivision of the subject. The adjoining subdivision has much larger homes at higher values.	
Sales Prices in this Neighborhood	Low: \$120,000 High: \$215,000		
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	3522 Barker Drive	2845 Pepperdine	2513 Saddle Horn	3718 Fairington
City, State	Hephzibah, GEORGIA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	0.87 ¹	1.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$255,000	\$155,000	\$197,000
List Price \$	--	\$255,000	\$155,000	\$197,000
Original List Date		01/23/2024	03/08/2024	03/18/2024
DOM · Cumulative DOM	-- · --	63 · 63	18 · 18	8 · 8
Age (# of years)	29	38	30	46
Condition	Average	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	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,464	1,427	1,433	1,390
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	8	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.33 acres	.49 acres	.48 acres	.39 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** Come check this Amazing home! Great for First time home buyers or wanting your forever home. Nestled on a large corner lot, This very maintained 3 bedroom, 2 full bathroom home is well equipped with enlarged Kitchen with extended granite counter tops, Plenty of cabinets for storage, TWO built-in Lazy Susan's, two cabinets with built-in organizing racks, Stainless Steel appliances, and beautiful hardwood floors. Fully updated bathrooms with Ceramic tile. Large laundry room. Upgraded double-pane window. Roof is only 3 years old. HVAC system replace in 2021 that has a 2 stage blower and is still under warranty. Rocking chair front porch. Spacious back deck looking over a large Fenced back yard with an out building. A one car Garage with an added Carport in the front yard. This is a must see! You do not want to miss out!
- Listing 2** 3BR | 2BA brick ranch nestled in a cul-de-sac of Saddlebrook subdivision. Front entry opens to a foyer with the formal dining room to the left. Straight ahead you will find the living room with brick fireplace and vaulted ceilings. The eat in kitchen is to the left. It features stainless steel appliances and white cabinets. A spacious laundry room is off of the kitchen and can provide additional pantry storage space. The primary bedroom features a private en suite bathroom. Two additional bedrooms are similar in size and sit next to the second bathroom with shower/tub combo. The backyard is fenced in with a patio area - perfect for outdoor dining! This home is close to shopping, dining and interstate access.
- Listing 3** Check out this updated brick ranch minutes from Ft. Gordon. This 4bd/2ba home has new windows, HVAC, and new LVP & carpet throughout the home. In the kitchen you will find new kitchen cabinets, stainless steel appliances, and granite countertops. Come see this home while it is still available. Out of mile radius due to lack of comps. Superior due to updates

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	3522 Barker Drive	3529 Barker	3869 Crest Dr	2714 Loren Pkwy
City, State	Hephzibah, GEORGIA	Hephzibah, GA	Hephzibah, GA	Hephzibah, GA
Zip Code	30815	30815	30815	30815
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.83 ¹	0.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$145,000	\$209,900	\$209,000
List Price \$	--	\$145,000	\$185,000	\$290,000
Sale Price \$	--	\$135,000	\$185,000	\$203,000
Type of Financing	--	Conv	Fha	Conv
Date of Sale	--	03/30/2023	02/15/2024	12/28/2023
DOM · Cumulative DOM	-- · --	86 · 86	122 · 122	29 · 29
Age (# of years)	29	29	28	38
Condition	Average	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	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,464	1,392	1,446	1,526
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	4 · 2
Total Room #	6	5	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.33 acres	.53 acres	.97 acres	.28 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$6,000	-\$5,719
Adjusted Price	--	\$135,000	\$179,000	\$197,281

* 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** Make this one your own! 3 bedroom, 2 bathroom brick home in Hephzibah. Perfect location that's close to Fort Gordon and sits on a corner lot that is just a little over a half of an acre! Enjoy a split floor plan with tray ceilings in the primary bedroom. Outside you will find an oversized fenced in backyard with a shed for additional storage or turn it into a workshop. Sprinkle a little bit of TLC on this one and you will have the perfect home!
- Sold 2** This incredible three bedroom, two bath home is the perfect blend of comfort and style. This beautiful home offers plenty of room for you and your loved ones to enjoy and create lasting memories. The layout maximizes both functionality and style. The bedrooms are thoughtfully arranged to provide privacy and comfort. The kitchen offers plenty of space to prepare meals with lots of storage and opens to the dining area. This beauty is situated on a generous .97 acre lot, this home provides ample space for outdoor activities and relaxation. Whether you're hosting an outdoor gathering or simply enjoying the peaceful surroundings, this property offers a serene escape from the hustle and bustle of everyday life
- Sold 3** Check out this updated brick ranch minutes from Ft. Gordon. This 4bd/2ba home has new windows, HVAC, and new LVP & carpet throughout the home. In the kitchen you will find new kitchen cabinets, stainless steel appliances, and granite countertops. Come see this home while it is still available. Superior due to updates.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				I did not find any indication that the property has been on the market since the sale in April 2004.			
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	\$180,000	\$180,000
Sales Price	\$175,000	\$175,000
30 Day Price	\$165,000	--
Comments Regarding Pricing Strategy		
The neighborhood is close to main gate of Military Base. It experiences constant marketing activity due it's location. It is near a large mobile home community and other subdivisions. I did not see any damages on subject.		

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



Front



Address Verification



Street



Street



Street

Subject Photos



Street



Other



Other



Other

Listing Photos

L1 2845 Pepperdine
Hephzibah, GA 30815



Front

L2 2513 Saddle Horn
Hephzibah, GA 30815



Front



Front

Sales Photos

S1 3529 Barker
Hephzibah, GA 30815



Front

S2 3869 Crest Dr
Hephzibah, GA 30815



Front

S3 2714 Loren Pkwy
Hephzibah, GA 30815



Front

ClearMaps Addendum

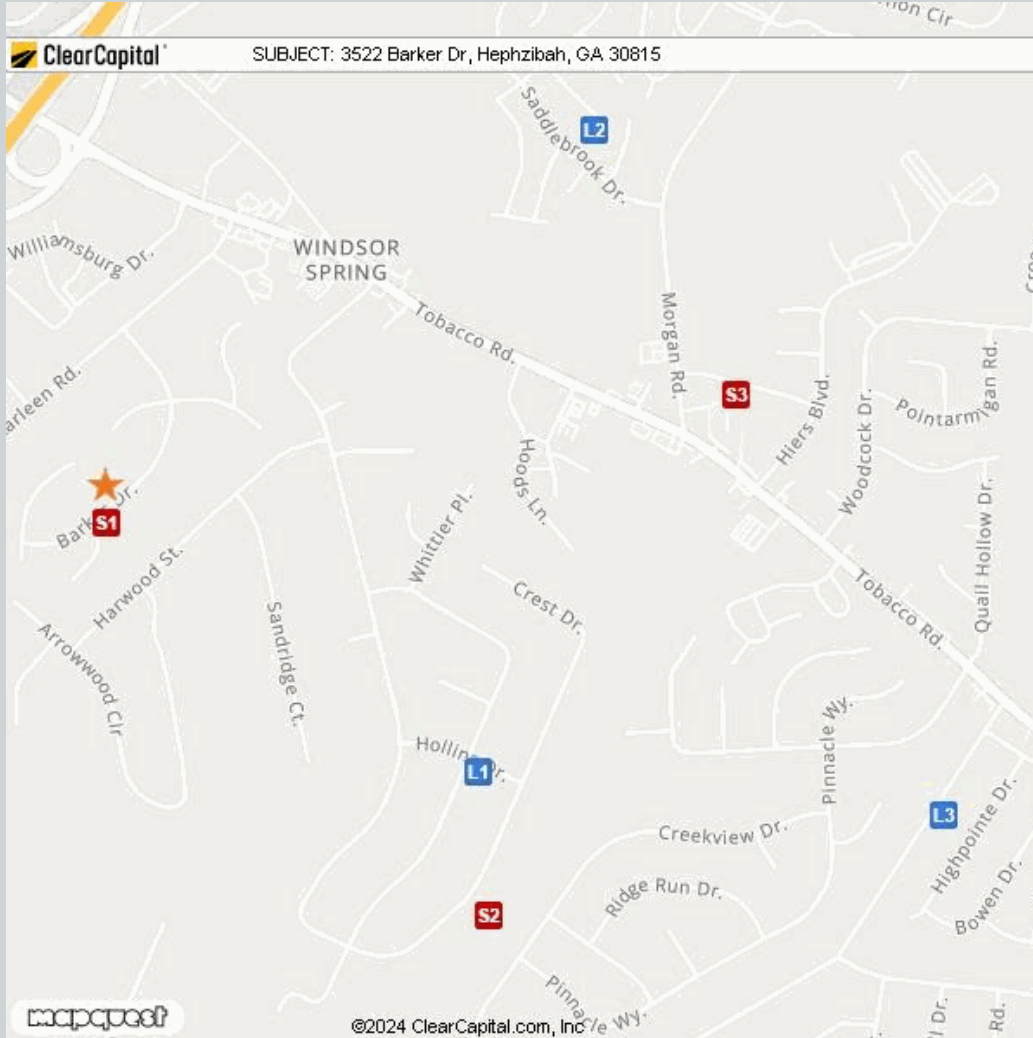
Address ★ 3522 Barker Drive, Hephzibah, GEORGIA 30815

Loan Number 56877

Suggested List \$180,000

Suggested Repaired \$180,000

Sale \$175,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3522 Barker Drive, Hephzibah, Georgia 30815	--	Parcel Match
L1 Listing 1	2845 Pepperdine, Hephzibah, GA 30815	0.68 Miles ¹	Parcel Match
L2 Listing 2	2513 Saddle Horn, Hephzibah, GA 30815	0.87 Miles ¹	Parcel Match
L3 Listing 3	3718 Fairington, Hephzibah, GA 30815	1.29 Miles ¹	Parcel Match
S1 Sold 1	3529 Barker, Hephzibah, GA 30815	0.05 Miles ¹	Parcel Match
S2 Sold 2	3869 Crest Dr, Hephzibah, GA 30815	0.83 Miles ¹	Parcel Match
S3 Sold 3	2714 Loren Pkwy, Hephzibah, GA 30815	0.91 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Sandra Howard	Company/Brokerage	A New Source Realty
License No	273144	Address	4471 Windsor Spring Rd Hephzibah GA 30815
License Expiration	01/31/2028	License State	GA
Phone	7064329273	Email	anewsourcealty@gmail.com
Broker Distance to Subject	3.33 miles	Date Signed	03/26/2024

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.