

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	4570 Falls Avenue, Powder Springs, GEORGIA 30127	Order ID	9253205	Property ID	35263949
Inspection Date	04/03/2024	Date of Report	04/03/2024		
Loan Number	56920	APN	19102400470		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs

Order Tracking ID	4.3_BPO	Tracking ID 1	4.3_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	DAVIN SHEPHERD	Condition Comments SUBJECT PROPERTY IS A 2 STORY STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
R. E. Taxes	\$4,907	
Assessed Value	\$161,672	
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	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$203000 High: \$383600	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	4570 Falls Avenue	4211 Kerley Walk	4610 Falls Ave	3239 Rose Petal Lane
City, State	Powder Springs, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	3.59 ¹	0.06 ¹	2.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$379,000	\$525,000	\$390,000
List Price \$	--	\$379,000	\$525,000	\$390,000
Original List Date		03/26/2014	03/05/2024	03/07/2024
DOM · Cumulative DOM	-- · --	3 · 3661	29 · 29	27 · 27
Age (# of years)	17	20	16	22
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	2 Stories TRADITIONAL	2 Stories TRADITIONAL	2 Stories Other	2 Stories TRADITIONAL
# Units	1	1	1	1
Living Sq. Feet	2,683	2,068	2,835	2,836
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	5 · 3 · 1	4 · 3
Total Room #	8	8	9	8
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	0.29 acres	0.47 acres	0.30 acres	0.34 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE

* Listing 1 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** Gorgeous and spacious, this charming two-story home boasts four bedrooms and two and a half bathrooms. The kitchen includes stainless steel appliances and an island. Downstairs, hardwood flooring is featured, and the dining room has a beautiful coffered ceiling. It is nestled in a serene cul-de-sac within a meticulously kept HOA community. Enjoy the convenience of living minutes away from the local high school and various businesses. Buyer's Agent is required to pay the buyer's tech fee of \$295 out of their commission through the closing company to BidOnHomes
- Listing 2** *** \$15,000.00 Buyer Incentive With An Accepted Contract By 4.11.2024 *** 5br/3.5ba Large Brick Front Two-story Craftsman Home With Owners Suite On Main! Soaring High Two-story Fireside Family Room Open To Kitchen With Island, Granite Countertops, Stained Cabinets, Tile Backsplash, Stainless Appliances Including Side/side French Refrigerator, Walk-in Pantry, Eat-in Kitchen Dining, Lvp Flooring In The Main Living Areas On Main Floor. Two-story Foyer Entry, Vaulted Study/home Office With French Doors, Elegant Separate Dining Room With Trey Ceiling, Chair Railing, Shadowbox And Crown Trim, Owners Suite On Main With Cathedral Ceiling, Double Vanity, Garden Tub, Separate Shower, Walk-in Closet, Laundry Room With Washer And Dryer Included, Powder Room And Two Car Garage Complete The Main Floor, Upstairs Has 4 Generously Large Bedrooms And Two Full Bathrooms, And A Captains Walk View Of The Two-story Family Room. Fenced Private Wooded Backyard With Patio. New Roof, Hvac Updated. Great Location, 1.4 Miles To Downtown Powder Springs Shopping And Dining. Sought After Pool/tennis Community With Clubhouse And Playground. *** If Buyer Closes Loan With Preferred Lender, Mark Baker/swbc Mortgage, Lender Will Provide One-year Temporary Rate Buydown (1% Below Current Market Rate) At No Cost To Buyer.)
- Listing 3** This stunning two-story traditional home, with its charming brick front, is a perfect blend of style and functionality. Step inside this traditional home with plenty of natural light, creating a warm, inviting atmosphere. With 4 spacious bedrooms on the upper level, it's designed to accommodate your family's evolving needs. The main and upper floors feature 2 full bathrooms and a convenient half bath, ensuring comfort for both your family and guests. The home's heart is its bonus room and sunroom with an amazing hot tub. This private area is ideal for relaxing or entertaining. Nestled in the charming community of Powder Springs, this property offers a peaceful living experience with convenient access to local amenities. It's more than just a house, it's a starting point for your family's next chapter.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	4570 Falls Avenue	4631 Teal Ct	7140 Weatherford Drive	7145 Weatherford Drive
City, State	Powder Springs, GEORGIA	Powder Springs, GA	Powder Springs, GA	Powder Springs, GA
Zip Code	30127	30127	30127	30127
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.93 ¹	1.26 ¹	1.30 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$395,000	\$368,000	\$389,900
List Price \$	--	\$395,000	\$368,000	\$389,900
Sale Price \$	--	\$395,000	\$360,000	\$388,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	11/01/2023	10/24/2023	02/13/2024
DOM · Cumulative DOM	-- · --	47 · 47	27 · 84	31 · 52
Age (# of years)	17	17	21	21
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	2 Stories TRADITIONAL	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,683	2,732	2,261	2,261
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	8	8
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	0.29 acres	0.20 acres	0.22 acres	0.25 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	-\$3,597	+\$22,366	-\$12,634
Adjusted Price	--	\$391,403	\$382,366	\$375,366

* 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** ADJUSTMENTS: -\$2,597 FOR SQ FT., -\$1,000 AND FOR BEDROOM COUNT. Welcome To This Beautiful Custom 5-bedroom 2.5 Bath In Sweetwater Landing! Complete With Fresh Interior Paint, Freshened Carpets, And Tons Of Square Footage For Your Family To Enjoy. Private Cul-de-sac Lot With A Private Wooded Back Yard. Enjoy Granite Countertops In The Kitchen With A Breakfast Bar, Oversized Master Bedroom With Double Vanity And Separate Tub And Shower. Sweetwater Landing Is Situated Just Seconds From Downtown Powder Springs With Shops And Restaurants For You To Enjoy. Come See This Beauty Today, It Won't Last Long!
- Sold 2** ADJUSTMENTS: +\$22,366 FOR SQ FT. Welcome to this charming 4-bedroom, 2.5-bathroom home where comfort and elegance meet. As you approach the house, you are greeted by a beautifully landscaped front yard and a well-maintained exterior. Upon entering through the front door, you are welcomed by a grand two-story foyer that creates a sense of openness and luxury. The foyer leads to the main living areas of the house, which are filled with natural light and feature gleaming hardwood floors throughout. The home boasts a convenient half bathroom on the main level for guests and a separate laundry room, adding to the functionality and ease of living. The family room is a perfect gathering spot for family and friends. It offers a cozy fireplace and large windows that overlook the serene backyard, allowing you to enjoy the beauty of all seasons. Adjacent to the living room is a formal dining area, ideal for hosting dinner parties and special occasions. The kitchen has ample countertop space, plenty of storage space in the cabinets and breakfast nook or informal dining area for less formal meals. Upstairs, you'll discover the four well-appointed bedrooms, all with plush carpets and generous closet space. The master bedroom is a true retreat, featuring an en-suite bathroom with a luxurious soaking tub, a separate walk-in shower, double vanities, and a large walk-in closet. The other bedrooms share a spacious full bathroom with modern fixtures and finishes. The private backyard offers a peaceful escape with mature trees, a lush lawn, and potential for a variety of outdoor activities. Whether you envision a serene garden or a play area for children, this backyard has endless possibilities. Don't miss the opportunity to make this elegant, well-maintained, and inviting home your own.
- Sold 3** ADJUSTMENTS: +\$22,366 FOR SQ FT. AND -\$35,000 FOR CONDITION DIFF. Beautifully updated 4 bedroom/2.5 bath traditional home. The kitchen features granite countertops and stainless appliances and opens up to the living area. This homes has been freshly painted and has new LVP flooring. To top it off this house has a brand new HVAC system and roof!!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	RE/MAX Around Atlanta	01/15/2024 SUBJECT PROPERTY WAS LISTE FOR \$399,000.					
Listing Agent Name	Scott Tufford						
Listing Agent Phone	678-784-4477						
# 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
01/15/2024	\$399,000	04/01/2024	\$379,000	Pending/Contract	04/03/2024	\$379,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$382,500	\$382,500
Sales Price	\$385,900	\$385,900
30 Day Price	\$379,000	--
Comments Regarding Pricing Strategy		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 4211 Kerley Walk
Powder Springs, GA 30127



Front

L2 4610 Falls Ave
Powder Springs, GA 30127



Front

L3 3239 Rose Petal Lane
Powder Springs, GA 30127



Front

Sales Photos

S1 4631 Teal Ct
Powder Springs, GA 30127



Front

S2 7140 Weatherford Drive
Powder Springs, GA 30127



Front

S3 7145 Weatherford Drive
Powder Springs, GA 30127



Front

ClearMaps Addendum

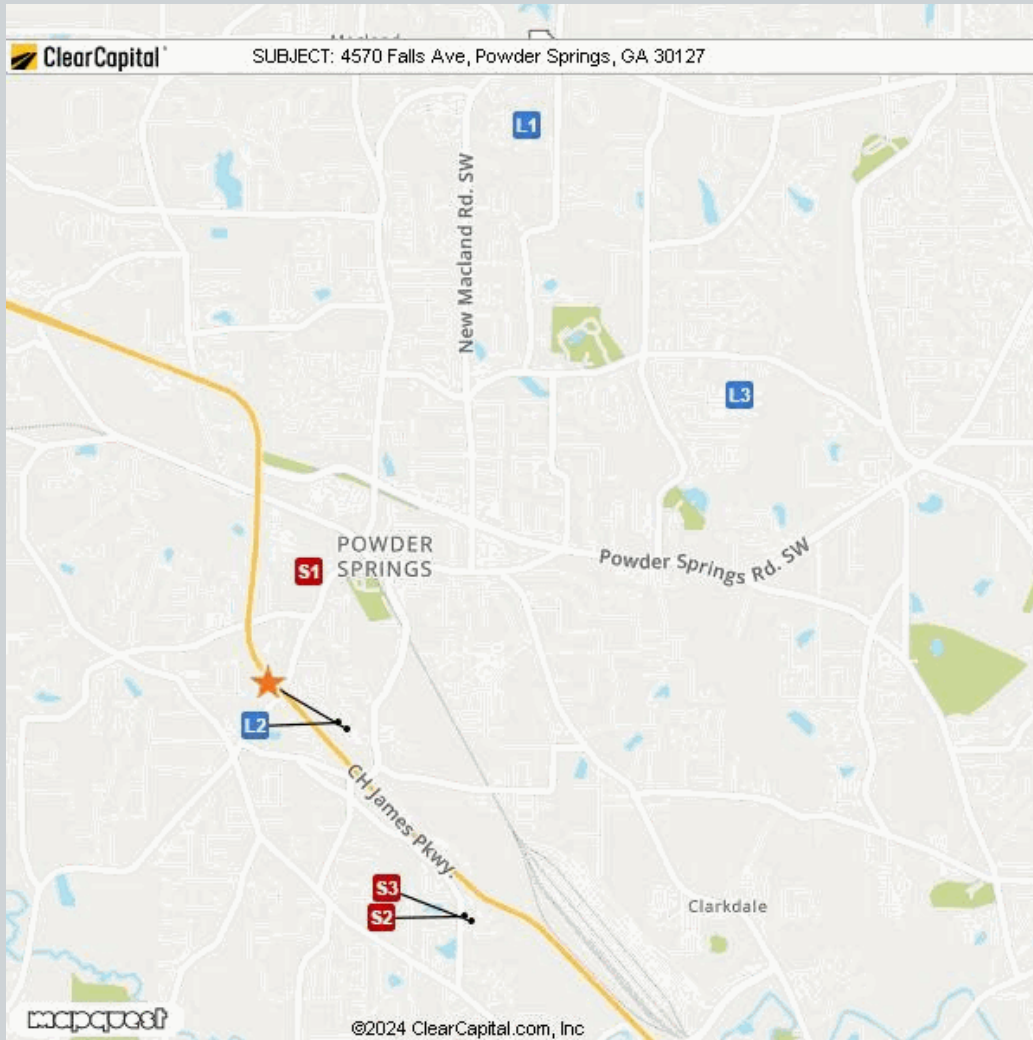
Address ★ 4570 Falls Avenue, Powder Springs, GEORGIA 30127

Loan Number 56920

Suggested List \$382,500

Suggested Repaired \$382,500

Sale \$385,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4570 Falls Avenue, Powder Springs, Georgia 30127	--	Parcel Match
L1 Listing 1	4211 Kerley Walk, Powder Springs, GA 30127	3.59 Miles ¹	Parcel Match
L2 Listing 2	4610 Falls Ave, Powder Springs, GA 30127	0.06 Miles ¹	Parcel Match
L3 Listing 3	3239 Rose Petal Lane, Powder Springs, GA 30127	2.94 Miles ¹	Parcel Match
S1 Sold 1	4631 Teal Ct, Powder Springs, GA 30127	0.93 Miles ¹	Parcel Match
S2 Sold 2	7140 Weatherford Drive, Powder Springs, GA 30127	1.26 Miles ¹	Parcel Match
S3 Sold 3	7145 Weatherford Drive, Powder Springs, GA 30127	1.30 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.

Report Instructions - cont.

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.

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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2027	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	9.88 miles	Date Signed	04/03/2024

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.