

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	7082 Deshon Hills Trail, Lithonia, GEORGIA 30058	Order ID	9247915	Property ID	35254687
Inspection Date	04/02/2024	Date of Report	04/02/2024		
Loan Number	57045	APN	16 160 06 144		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs

Order Tracking ID	4.1_BPO	Tracking ID 1	4.1_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	LISA CLARKE	Condition Comments	
R. E. Taxes	\$3,083	<p>Based upon the exterior drive by only inspection, the property appears to be in average condition and conforms well to the neighborhood. The listing indicates this property needs a great deal of cosmetic work. Since I did not inspect the interior and there are no available photos to view on the MLS database, I did not list any repairs. ----MLS COMMENTS - How do you spell Opportunity?!! This home, that's how. This is an investor's special. Needs a lot of cosmetic rehab, but comes with a major payoff once complete, with 4 beds plus bonus room/5th bedroom, 3 full baths and a two car garage at under \$300k in this area. Roof and hot water heater are only a few years old, so you can focus on the cosmetic renovations that bring the WOW factor and the higher ROI. Nice LPV flooring has been installed through much of the main level recently. 10 Mins to I-20, close to schools and shopping. If you're an investor, you will don't want to miss this deal!</p>	
Assessed Value	\$317,500		
Zoning Classification	Residential R100		
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	
Local Economy	Stable	<p>The subject is located within the Deshon Creek sub-division in Lithonia, GA/Dekalb county. This is an established neighborhood with homes that vary in style, age, size and amenities. Property is proximate to local schools, shopping, parks and public transportation.</p>	
Sales Prices in this Neighborhood	Low: \$218500 High: \$368000		
Market for this type of property	Decreased 4 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	7082 Deshon Hills Trail	6997 Brecken Cir	1038 Leslie Pl	528 Stonemill Manor
City, State	Lithonia, GEORGIA	Lithonia, GA	Lithonia, GA	Lithonia, GA
Zip Code	30058	30058	30058	30058
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.63 ¹	0.70 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$299,900	\$330,000
List Price \$	--	\$280,000	\$289,900	\$330,000
Original List Date		03/14/2024	10/11/2023	03/30/2024
DOM · Cumulative DOM	-- · --	5 · 19	174 · 174	3 · 3
Age (# of years)	25	23	40	29
Condition	Average	Average	Excellent	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 Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,574	2,534	2,471	2,462
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	3 · 3	4 · 2 · 1
Total Room #	7	7	6	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	936	--
Pool/Spa	--	--	--	--
Lot Size	0.30 acres	0.20 acres	0.40 acres	.30 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.

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

Listing 1 Comp is similar in square footage, room count, age, style, parking space and neighborhood. Inferior lot size. - Prop Closing Date: 05/30/2024

Listing 2 Comp is superior in basement space. Inferior in bedroom count. Similar style, above ground sq.ft., neighborhood and age. Pending closing date - 04/05/2024

Listing 3 Comp is similar in style, age, parking space, neighborhood, room count and lot size. Superior in condition. This property has not been fully renovated, but is well maintained and move in ready.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	7082 Deshon Hills Trail	691 Deshon Creek Dr	706 Stonebrook Drive	7089 Shore Road
City, State	Lithonia, GEORGIA	Lithonia, GA	Lithonia, GA	Lithonia, GA
Zip Code	30058	30058	30058	30058
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.17 ¹	0.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$342,500	\$310,000	\$280,000
List Price \$	--	\$342,500	\$310,000	\$285,000
Sale Price \$	--	\$340,000	\$303,000	\$301,200
Type of Financing	--	Fha	Fha	Fha
Date of Sale	--	08/04/2023	03/26/2024	10/27/2023
DOM · Cumulative DOM	-- · --	9 · 39	75 · 106	41 · 108
Age (# of years)	25	25	31	31
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Adverse ; 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	2,574	2,477	2,226	2,238
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.30 acres	0.40 acres	.30 acres	.20 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment	--	-\$25,500	+\$2,000	-\$20,000
Adjusted Price	--	\$314,500	\$305,000	\$281,200

* 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 Comp is superior in condition and lot size. Other attributes are similar to the subject. Seller's Contribution: 7500

Sold 2 Comp is similar in room count, style, age, parking space, neighborhood and lot size. MLS COMMENTS - With fresh interior paint, this property is ready for you to make it your own. Don't miss the opportunity to call this lovely property your new home. Inferior in sq.ft and superior in condition. Costs paid by the seller - 1,520

Sold 3 Comp is similar in style, age, parking space, neighborhood and room count. Superior in condition and inferior in lot size. Costs paid by the seller - 16,200

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				According to the DeKalb county tax records, the last sale of this property was on 2/21/2024 for \$249,900. There is no activity listed on the GAMLs regarding this property.			
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
02/21/2024	\$285,000	03/21/2024	\$249,900	Sold	03/29/2024	\$230,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$305,000	\$305,000
Sales Price	\$295,000	\$295,000
30 Day Price	\$285,000	--
Comments Regarding Pricing Strategy		
The subject property appears to be in average condition based upon the drive by inspection. No adverse conditions were noted at the time of the exterior inspection. The property conforms well to the neighborhood. Competitive market analysis used to price the subject property. The greatest weight was assigned to sold comparable #2. Based upon the MLS database and the prior sale of this property, there are needed cosmetic repairs. I did not inspect the interior; therefore I cannot estimate the needed repairs.		

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



Side



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 6997 Brecken Cir
Lithonia, GA 30058



Front

L2 1038 Leslie Pl
Lithonia, GA 30058



Front

L3 528 Stonemill Manor
Lithonia, GA 30058



Front

Sales Photos

S1 691 Deshon Creek Dr
Lithonia, GA 30058



Front

S2 706 Stonebrook Drive
Lithonia, GA 30058



Front

S3 7089 Shore Road
Lithonia, GA 30058



Front

ClearMaps Addendum

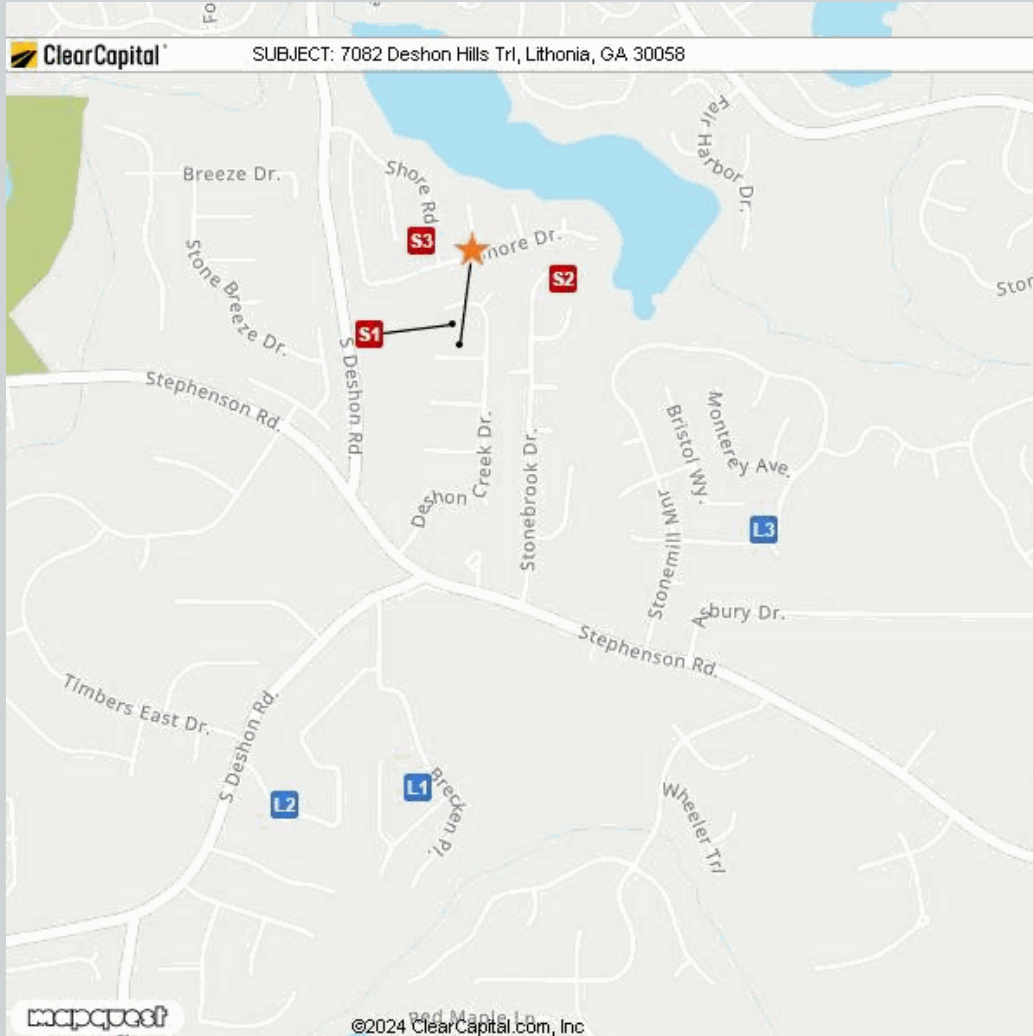
Address ★ 7082 Deshon Hills Trail, Lithonia, GEORGIA 30058

Loan Number 57045

Suggested List \$305,000

Suggested Repaired \$305,000

Sale \$295,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7082 Deshon Hills Trail, Lithonia, Georgia 30058	--	Parcel Match
L1 Listing 1	6997 Brecken Cir, Lithonia, GA 30058	0.63 Miles ¹	Parcel Match
L2 Listing 2	1038 Leslie Pl, Lithonia, GA 30058	0.70 Miles ¹	Parcel Match
L3 Listing 3	528 Stonemill Manor, Lithonia, GA 30058	0.51 Miles ¹	Parcel Match
S1 Sold 1	691 Deshon Creek Dr, Lithonia, GA 30058	0.03 Miles ¹	Parcel Match
S2 Sold 2	706 Stonebrook Drive, Lithonia, GA 30058	0.17 Miles ¹	Parcel Match
S3 Sold 3	7089 Shore Road, Lithonia, GA 30058	0.16 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	Bonita Martin	Company/Brokerage	1st Classic Realty
License No	326525	Address	5791 Shadow Creek Drive Lithonia GA 30058
License Expiration	09/30/2027	License State	GA
Phone	4049327059	Email	bonitasellshomes@bellsouth.net
Broker Distance to Subject	3.08 miles	Date Signed	04/02/2024

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.