

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	506 Early Street, Savannah, GEORGIA 31405	Order ID	9247915	Property ID	35254792
Inspection Date	04/02/2024	Date of Report	04/02/2024		
Loan Number	57046	APN	20132 08004		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

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

General Conditions

Owner	SUSAN STEPHENS FOLEY	Condition Comments	
R. E. Taxes	\$1,180	Subject appears to be in average condition with neighborhood and does not need repairs at the time of this report.	
Assessed Value	\$109,920		
Zoning Classification	Residential R6		
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	Urban	Neighborhood Comments	
Local Economy	Stable	Subject is located in a neighborhood of homes surrounded by homes of similar age and style.	
Sales Prices in this Neighborhood	Low: \$172400 High: \$603000		
Market for this type of property	Increased 6 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	506 Early Street	211 Brandywine Rd	618 Mclaws St	17 Linden Dr
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31405	31405	31405	31405
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.83 ¹	0.16 ¹	0.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$350,000	\$374,900
List Price \$	--	\$325,000	\$350,000	\$374,900
Original List Date		09/23/2022	02/20/2024	01/29/2024
DOM · Cumulative DOM	-- · --	56 · 557	41 · 42	63 · 64
Age (# of years)	67	72	66	74
Condition	Average	Average	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	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story Bungalow	1 Story Bungalow	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,300	765	1,445	1,832
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	3 · 2	4 · 2
Total Room #	6	5	6	7
Garage (Style/Stalls)	Carport 1 Car	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.23 acres	0.21 acres	0.30 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** Sweet Renovation Of A Roomy-feeling Bungalow Conveniently Located A Few Blocks From The Many Amenities Of Savannah's Popular Habersham Village Neighborhood. A Few Highlights Include The New Roof, New Flooring, New Paint, Newer Working Screened Windows And Additional Improvements. Positioned On A 60 X 150 Ft Lot With A Sizable Sunny Backyard And Wood Deck Perfect For Barbequing, Sunbathing, And Horticulture. Check Out The Large Fruit Bearing Citrus Tree! Centrally Positioned Close To Major Hospitals And The Derenne Corridor Connecting To The Truman Parkway And I-516.
- Listing 2** Investor And Homebuyer Alert!! This Charming Mid-century Bungalow In Savannah's Desirable Oakdale Neighborhood Offers A Combination Of Historic Character And Modern Convenience. With Beautiful Azaleas Contributing To The Homes Curb Appeal, All-brick Construction, Original Hardwood Floors Beneath The Carpet, And A Convenient Single-story Layout, This Home Has So Much To Offer. Its Proximity To Hospitals, Dining, And Shopping, As Well As The Quiet Neighborhood Setting, Make It An Ideal Choice For Those Seeking A Comfortable And Convenient Living Space. The Formal Dining Room, Spacious Living Room, And Well-equipped Kitchen With Ample Cabinets And Large Pantry Add To The Appeal Of This Property, Making It A Versatile And Desirable Option For Potential Buyers. All Kitchen Appliances Remain, And Washer/dryer Are Negotiable. Come Check This Home Out Before It Disappears!
- Listing 3** Mid Century In Midtown! Adorable, Renovated, And Fully Furnished! Home Features 4 Bedrooms 2 Baths W/ Hardwood Floors Throughout, Open Kitchen, Spacious Living Room, Formal Dining, And Large Sunroom! Gorgeous Kitchen W/ Bar Seating, Granite Countertops, Stainless Steel Appliances, Range Hood, Pendant Lighting, And Tile Backsplash. Sunroom Overlooks A Large Fenced Backyard W/ A Workshop! Perfect Location Minutes To Hunter Army Airfield, Hospitals, Downtown Savannah, Starland District, Tons Of Restaurants, And Shopping! This Is A Must See!!!

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	506 Early Street	1137 Meridian Dr	631 Stuart St	502 Early St
City, State	Savannah, GEORGIA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31405	31406	31405	31405
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.26 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$379,000	\$365,000	\$359,400
List Price \$	--	\$379,000	\$365,000	\$359,400
Sale Price \$	--	\$340,000	\$348,000	\$363,000
Type of Financing	--	Cash	Conventional	Va
Date of Sale	--	03/20/2024	06/01/2023	03/08/2024
DOM · Cumulative DOM	-- · --	140 · 140	84 · 84	126 · 126
Age (# of years)	67	53	68	66
Condition	Average	Average	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	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	1 Story Ranch/Rambler	1 Story Traditional	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,300	1,485	1,289	1,429
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 1 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Carport 1 Car	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.21 acres	0.20 acres	0.20 acres	0.21 acres
Other	--	--	--	--
Net Adjustment	--	-\$9,435	-\$2,055	-\$3,970
Adjusted Price	--	\$330,565	\$345,945	\$359,030

* 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** Welcome home to this beautifully renovated brick ranch, ideally located on the tranquil end of a quiet block. Enjoy the privacy of being adjacent to trees while basking in the natural light that fills the open living and dining area with sleek tile flooring. The fully equipped kitchen, complete with a breakfast bar, is perfect for culinary adventures. A spacious laundry/utility room adds convenience to daily living. The bedrooms offer cozy carpeting, and the large lot provides endless possibilities for outdoor enjoyment. With off-street parking and a prime location near Oakdale, this is the perfect place to call home. Don't miss this opportunity for modern comfort in a peaceful setting. Age -1400, GLA -5550, beds -5000, lot size +15, garage +2500
- Sold 2** Beautiful, well maintained and brightly painted, open floor plan, 3 bedroom 2 baths in the desirable Oakdale neighborhood with a large corner lot on a quiet cul-de-sac. This brick home has a large backyard with a privacy fence and alley access. This home is in a great location, walking distance to Virginia Heard Elementary, Byrds Famous Cookies Flagship store and surrounding restaurants, 5 minutes to Market Walk Shopping center, 10 minutes from downtown, and 25 minutes to Tybee or the airport. This is a great home in a great neighborhood and won't last long. Age +100, GLA +330, garage -2500, lot size +15
- Sold 3** Seller Offering \$7,000 In Concessions With Acceptable Offer! Welcome Home! This 3-bedroom, 1.5-bath All Brick Home In Midtown Savannah, Features A Freshly Painted Interior And Is Situated On A Spacious Corner Lot. It's Conveniently Located, With A 15 Minute Drive To Downtown Savannah And A 30-minute Drive To The Beach. Within Walking Distance, You'll Find Schools, Parks, Shopping Centers, Restaurants, And Hospitals. The Kitchen Boasts Newer, Appliances And Countertops. This Home Features Many Updates, Including A Brand New Front Door, New Stainless Steel Range Hood And Brand New Toilets In Both Bathrooms. The Wood Mantelpiece Over The Gas Fireplace Is A Piece Of Local History! Made From A Log Cabin Built By The Seller's Family In The 1800s In Rural Georgia. The Jack And Jill Bathroom Design Offers Customizable Privacy, And The Dining Room Can Serve As An Office Or A 4th Bedroom. The Layout Can Be Adapted To Create A More Open Concept Space. Schedule A Tour Of This Home Today! Age -100, GLA -3870, baths +2500, garage -2500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Subject was listed and sold 1 time in the past 12 months.				
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
03/14/2024	\$340,000	03/22/2024	\$340,000	Sold	03/28/2024	\$330,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$345,945	\$345,945
Sales Price	\$345,945	\$345,945
30 Day Price	\$340,945	--
Comments Regarding Pricing Strategy		
Based on the comps in the current market I would recommend a list price of \$345,945, If it does not sell within 30 days then I suggest a price adjustment to \$340,945.		

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



Street



Street

Listing Photos

L1 211 Brandywine Rd
Savannah, GA 31405



Front

L2 618 Mclaws St
Savannah, GA 31405



Front

L3 17 Linden Dr
Savannah, GA 31405



Front

Sales Photos

S1 1137 Meridian Dr
Savannah, GA 31406



Front

S2 631 Stuart St
Savannah, GA 31405



Front

S3 502 Early St
Savannah, GA 31405



Front

ClearMaps Addendum

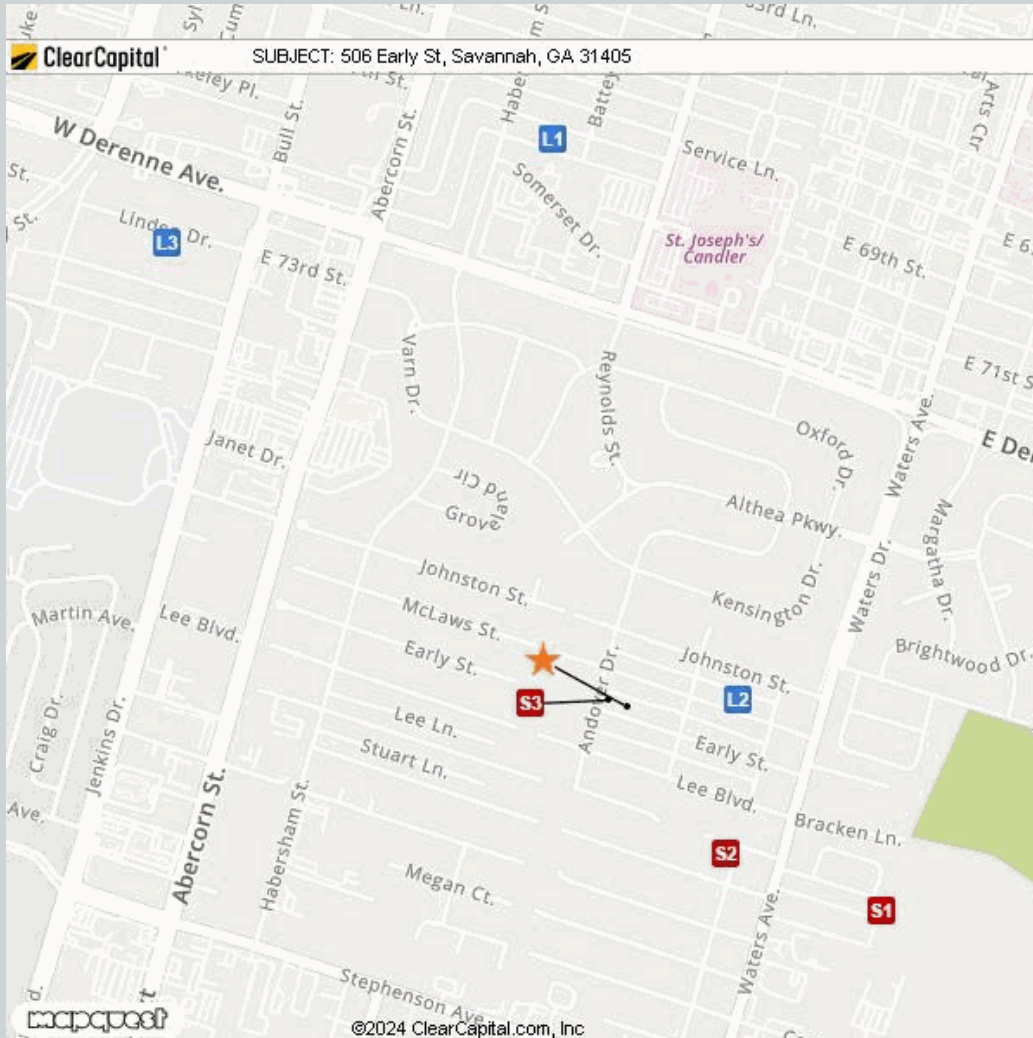
Address ★ 506 Early Street, Savannah, GEORGIA 31405

Loan Number 57046

Suggested List \$345,945

Suggested Repaired \$345,945

Sale \$345,945



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	506 Early Street, Savannah, Georgia 31405	--	Parcel Match
L1 Listing 1	211 Brandywine Rd, Savannah, GA 31405	0.83 Miles ¹	Parcel Match
L2 Listing 2	618 Mclaws St, Savannah, GA 31405	0.16 Miles ¹	Parcel Match
L3 Listing 3	17 Linden Dr, Savannah, GA 31405	0.95 Miles ¹	Parcel Match
S1 Sold 1	1137 Meridian Dr, Savannah, GA 31406	0.47 Miles ¹	Parcel Match
S2 Sold 2	631 Stuart St, Savannah, GA 31405	0.26 Miles ¹	Parcel Match
S3 Sold 3	502 Early St, Savannah, GA 31405	0.03 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	James Grekousis	Company/Brokerage	LPT REALTY
License No	425473	Address	8001 Chatham Center Dr Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9124338239	Email	jamesgreko@gmail.com
Broker Distance to Subject	4.48 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.