

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	2701 Gentry Drive, Douglasville, GA 30135	Order ID	9669882	Property ID	36042021
Inspection Date	10/07/2024	Date of Report	10/07/2024		
Loan Number	57114	APN	00840150048		
Borrower Name	Catamount Properties 2018 LLC	County	Douglas		

Tracking IDs					
Order Tracking ID	10.4_CitiAgedBPO	Tracking ID 1	10.4_CitiAgedBPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	NIKITA LYNETTE BARNES	Condition Comments	
R. E. Taxes	\$3,179	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.	
Assessed Value	\$134,280		
Zoning Classification	Residential R-LD		
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	SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.	
Sales Prices in this Neighborhood	Low: \$212200 High: \$469000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2701 Gentry Drive	9328 Opal Dr	2675 Springside Ct	3240 Plymouth Rock Dr
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.84 ¹	1.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$339,000	\$319,999	\$300,000
List Price \$	--	\$339,000	\$319,999	\$300,000
Original List Date		03/18/2024	08/04/2024	09/11/2024
DOM · Cumulative DOM	-- · --	203 · 203	64 · 64	26 · 26
Age (# of years)	29	18	37	38
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	2 Stories TRADITIONAL	2 Stories Other	2 Stories Cape Cod	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,049	2,557	2,284	1,988
Bdrm · Bths · ½ Bths	3 · 3 · 1	3 · 2 · 1	3 · 2	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	100%	0%	0%	0%
Basement Sq. Ft.	1,416	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.51 acres	0.24 acres	0.42 acres	0.46 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** Main-level Master Suite, Featuring A Huge Loft Overlooking The Living Room, And Beautiful Rear-facing Windows That Offer Scenic Views Of The Large, Fenced Backyard. The Luxurious Master Bath Includes Dual Vanities, A Relaxing Garden Tub, And A Spacious Walk-in Closet. Take Advantage Of Excellent Neighborhood Amenities, Such As Swimming, Tennis, Green Spaces, Playgrounds, And More! Don't Miss The Opportunity To Tour This Exceptional Home!
- Listing 2** **up To \$10, 000 Homebuyer Access Down Payment Grant With This Home If You Use The Seller's Preferred Lender!!** Home Had A Brand New Roof Installed And New Air Conditioner! This Beautifully Maintained Home Has So Much To Offer! You Are Greeted With A Perfectly Manicured Front Landscape And Welcoming Front Porch With Built In Swing. Perfect For Plant Lovers! The Spacious Living Room Has A Huge Bay Window Which Offers Tons Of Natural Light With Views To The Dining Room. The Kitchen Has Granite Countertops And Subway Tile Backsplash And Overlooks The Cleared And Level Backyard. On The Main Floor There Are 3 Bedrooms And 2 Full Bathrooms With Laundry. The Main Bedroom Has A Walk In Closet And Full Bathroom With Fountain Style Sink. The Downstairs Has A Two Car Garage With Plenty Of Storage Space And Workshop Tables. There Is Also A Separate Fully Equipped Workshop With Built In Work Stations! And A Huge Bonus Room With Large Closet! This Home Also Has A Roof Mounted Antenna That Brings All Local And Network Television Programming Into The Home Absolutely Free!
- Listing 3** Welcome To This Stunning Multi-level Home With 6 Spacious Bedrooms And 2.5 Bathrooms, Offering Ample Room For All Your Needs. The Contemporary Kitchen Is A Highlight, Featuring Stainless Steel Appliances, Sleek White Cabinets, And Luxurious Granite Countertops. Unwind In The Inviting Separate Living Room, Complete With A Cozy Fireplace For Those Relaxing Evenings. The Home Exudes Great Curb Appeal, Starting With A Charming Small Front Porch. The Backyard Is A Private Oasis, Complete With A Wood Deck And A Picturesque View Of The Surrounding Trees, Perfect For Both Entertaining And Serene Moments. This Residence Combines Sophistication With Comfort, Making It An Ideal Choice For Those Seeking A Stylish And Functional Living Space. Doncot Miss The Opportunity To Make It Your Own! Schedule A Showing Today!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2701 Gentry Drive	5420 Mountain Trl	5251 Mackenzie Ct	5404 Steeple Chase
City, State	Douglasville, GA	Douglasville, GA	Douglasville, GA	Douglasville, GA
Zip Code	30135	30135	30135	30135
Datasource	Public Records	Public Records	Public Records	MLS
Miles to Subj.	--	0.68 ¹	0.91 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$360,000	\$412,000	\$354,900
List Price \$	--	\$360,000	\$412,000	\$354,900
Sale Price \$	--	\$360,000	\$412,000	\$354,900
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	09/06/2024	05/14/2024	09/04/2024
DOM · Cumulative DOM	-- · --	9 · 165	23 · 63	105 · 105
Age (# of years)	29	32	19	36
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	2 Stories TRADITIONAL	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,049	2,430	2,585	2,486
Bdrm · Bths · ½ Bths	3 · 3 · 1	4 · 3 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	No	Yes
Basement (% Fin)	100%	0%	0%	100%
Basement Sq. Ft.	1416	1,215	--	784
Pool/Spa	--	--	--	--
Lot Size	0.51 acres	0.46 acres	0.24 acres	0.46 acres
Other	FIREPLACE	FIREPLACE	FIREPLACE	FIREPLACE
Net Adjustment	--	-\$21,193	-\$29,408	-\$22,161
Adjusted Price	--	\$338,807	\$382,592	\$332,739

* Sold 3 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** This Stunning Two-story Home Boasts A Finished Basement, Offering Ample Space And Versatility. Enter Through The Grand Foyer Into The Formal Living And Dining Rooms, Perfect For Entertaining Guests With Elegance And Style. Relax In The Cozy Family Room, Complete With A Charming Fireplace, Ideal For Gathering With Loved Ones On Chilly Evenings. The Bayed Breakfast Area Is Bathed In Natural Light, Creating A Welcoming Ambiance For Morning Meals And Casual Dining. The Main Kitchen Features Beautiful Stained Cabinets, Providing Plenty Of Storage And A Touch Of Sophistication. Additionally, A Second Kitchen In The Basement Offers Added Convenience And Functionality, Perfect For Accommodating Guests Or Preparing Meals For Larger Gatherings. Retreat To The Luxurious Master Suite, Featuring A Tray Ceiling, A Spacious Walk-in Closet, And A Beautifully Appointed Bath. Pamper Yourself In The Ensuite Bath, Which Boasts Double Vanities, A Separate Shower, And A Relaxing Soaking Tub, Creating A Private Oasis For Relaxation And Rejuvenation. With Its Blend Of Elegant Design, Practical Features, And Luxurious Amenities, This Home Offers The Perfect Combination Of Comfort And Style For Modern Living.
- Sold 2** Welcome to this charming home featuring a cozy fireplace, a natural color palette, and a nice kitchen backsplash. The flexible living spaces offer endless possibilities for customization, while the primary bathroom boasts a separate tub and shower, and double sinks with good under sink storage. Step outside to a fenced backyard with a covered sitting area, perfect for enjoying the outdoors. With fresh interior paint, this home is ready. Don't miss out on this fantastic opportunity!
- Sold 3** Welcome To This Charming Home Featuring A Cozy Fireplace, A Natural Color Palette, And A Nice Kitchen Backsplash. The Flexible Living Spaces Offer Endless Possibilities For Customization, While The Primary Bathroom Boasts A Separate Tub And Shower, And Double Sinks With Good Under Sink Storage. Step Outside To A Fenced Backyard With A Covered Sitting Area, Perfect For Enjoying The Outdoors. With Fresh Interior Paint, This Home Is Ready. Don't Miss Out On This Fantastic Opportunity!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				05/03/2024 \$275,000			
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
--	--	--	--	Sold	05/03/2024	\$275,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$360,000	\$360,000
Sales Price	\$355,900	\$355,900
30 Day Price	\$349,000	--
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 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

DRIVE-BY BPO

by ClearCapital

2701 GENTRY DRIVE
DOUGLASVILLE, GA 30135

57114
Loan Number

\$355,900
● As-Is Price

Subject Photos



Street



Other

Listing Photos

L1 9328 Opal Dr
Douglasville, GA 30135



Front

L2 2675 Springside Ct
Douglasville, GA 30135



Front

L3 3240 Plymouth Rock Dr
Douglasville, GA 30135



Front

Sales Photos

S1 5420 Mountain Trl
Douglasville, GA 30135



Front

S2 5251 Mackenzie Ct
Douglasville, GA 30135



Front

S3 5404 Steeple Chase
Douglasville, GA 30135



Front

ClearMaps Addendum

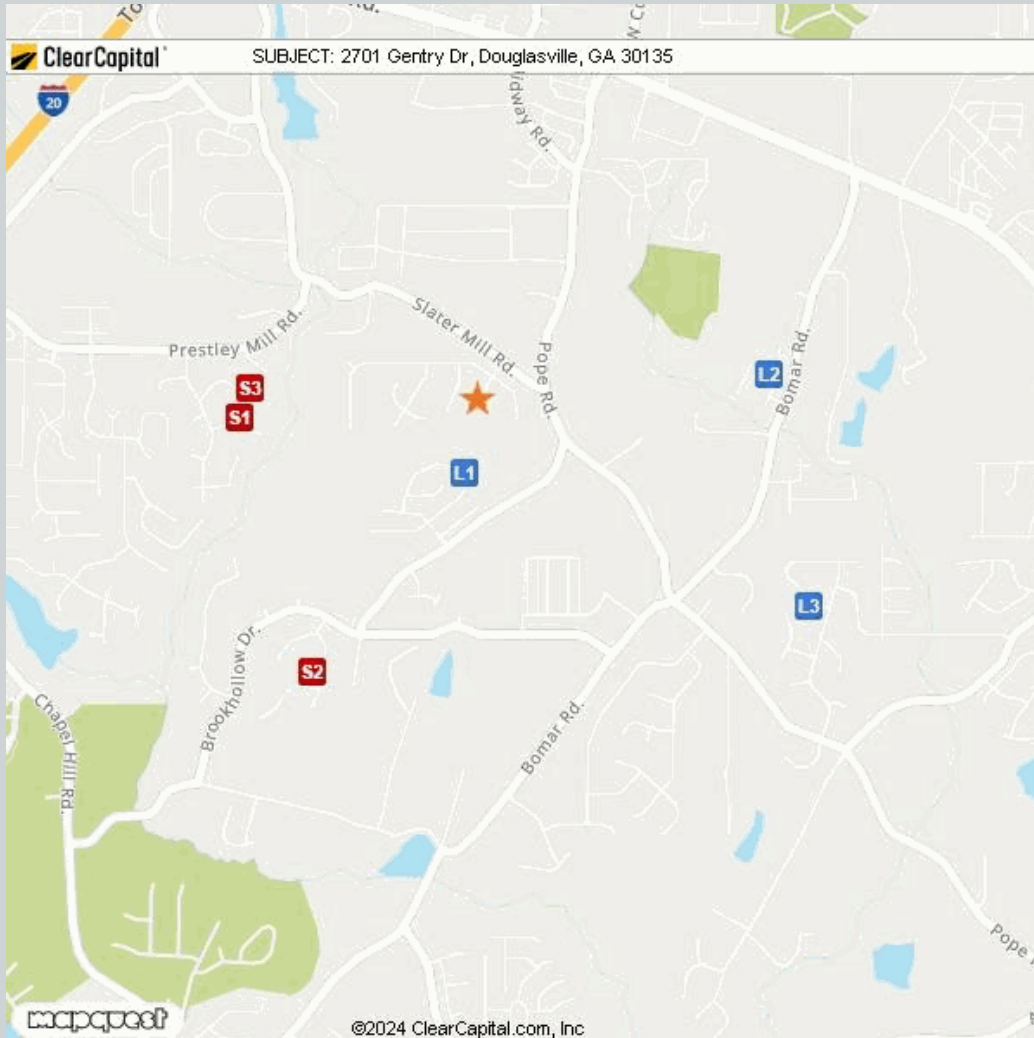
Address ★ 2701 Gentry Drive, Douglasville, GA 30135

Loan Number 57114

Suggested List \$360,000

Suggested Repaired \$360,000

Sale \$355,900



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2701 Gentry Drive, Douglasville, ga 30135	--	Parcel Match
L1 Listing 1	9328 Opal Dr, Douglasville, GA 30135	0.21 Miles ¹	Parcel Match
L2 Listing 2	2675 Springside Ct, Douglasville, GA 30135	0.84 Miles ¹	Parcel Match
L3 Listing 3	3240 Plymouth Rock Dr, Douglasville, GA 30135	1.11 Miles ¹	Parcel Match
S1 Sold 1	5420 Mountain Trl, Douglasville, GA 30135	0.68 Miles ¹	Parcel Match
S2 Sold 2	5251 Mackenzie Ct, Douglasville, GA 30135	0.91 Miles ¹	Parcel Match
S3 Sold 3	5404 Steeple Chase, Douglasville, GA 30135	0.65 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 uiprovder@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	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	4.09 miles	Date Signed	10/07/2024

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.