

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	27 Litchfield Drive, Savannah, GA 31419	Order ID	9669882	Property ID	36042025
Inspection Date	10/08/2024	Date of Report	10/09/2024		
Loan Number	57140	APN	21029 03043		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

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

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments Subject appears to be in average condition and does not appear to need repairs.
R. E. Taxes	\$4,131	
Assessed Value	\$136,760	
Zoning Classification	Residential PUD	
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 is located in a suburban neighborhood of homes similar to the subject in style, size, age, and condition.
Local Economy	Slow	
Sales Prices in this Neighborhood	Low: \$265000 High: \$435000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	27 Litchfield Drive	69 Conservation Dr	223 Preservation Dr	114 Shady Grove Ln
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.17 ¹	0.20 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$395,000	\$339,900	\$357,900
List Price \$	--	\$395,000	\$339,900	\$357,900
Original List Date		05/22/2024	05/31/2024	09/07/2024
DOM · Cumulative DOM	-- · --	139 · 140	130 · 131	31 · 32
Age (# of years)	9	19	19	19
Condition	Average	Excellent	Excellent	Excellent
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	1 Story Traditional	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	3,000	2,127	1,777	1,664
Bdrm · Bths · ½ Bths	4 · 3	3 · 3	3 · 2	3 · 2
Total Room #	12	10	10	10
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	.19 acres	0.25 acres	0.19 acres	0.25 acres
Other	--	--	--	--

* 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** Welcome To Your Dream Home! This Charming 4-bedroom, 2-bath Residence Boasts Brand-new Flooring Throughout, Offering A Modern And Fresh Appeal. Newly Installed Air Conditioning System, And Enjoy Pure, Clean Water Courtesy Of The State-of-the-art Water Filtration System. Nestled In A Quaint Neighborhood.the Spacious Layout Includes A Bright And Airy Living Room, A Contemporary Kitchen With Ample Counter Space, And A Cozy Dining Area. Each Bedroom Offers Comfort And Tranquility, Ideal For Restful Nights. The Master Suite Features An Ensuite Bath, Providing A Private Retreat Within Your Home.located In Savannah, You'll Be Near Top Attractions Like The Picturesque Wormsloe Historic Site And The Serene Savannah Botanical Gardens. With Easy Access To Major Employers Like Gulfstream Aerospace And The Savannah College Of Art And Design, Your New Home Is Perfectly Situated For Both Work And Play. Don't Miss This Opportunity To Live In A Beautifully Updated Home In A Vibrant Community!
- Listing 2** Beautiful, Spacious 3 Bedroom, 2 Bathroom Home Conveniently Located In Gateway Village. This Home Has Room For Everyone And You Will Fall In Love With This Floor Plan! Primary Bedroom And En Suite Bathroom, Open Concept Living Room Includes Fire Place Which Makes It Cozy And Inviting. Kitchen Features Breakfast Area, Nice Appliances And A Pantry. 2 Additional Bedrooms And Full Bath Plus A 2-car Garage. Enjoy Everything This Community Has To Offer:convenient To Everywhere, Close To Shopping And Restaurants, Playground, And Community Pool! New Roof And Flooring!
- Listing 3** This Beautifully Maintained Home Is Conveniently Located Just Minutes To I-95, Pooler, Fort Stewart And Downtown Savannah And Sits On A Large Well Manicured Corner Lot With Sought After Side Entry Garage And Ample Additional Off Street Parking. This Home Features An Open Concept Floor Plan With Vaulted Ceilings And A Wood Burning Fireplace In The Living Room, A Formal Dining Room, And A Large Kitchen With Breakfast Area, And Stainless Steel Samsung Appliances. The Split Floor Plan Features The Primary Bedroom With A Large Bathroom With Soaking Tub, Separate Shower And Large Walk In Closet. The Two Additional Guest Bedrooms And Full Bath Are Located On The Other Side Of The Home. Step Outside Into The Private Fully Fenced Backyard With Large Concrete Patio, Perfect For Entertaining.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	27 Litchfield Drive	216 Preservation Dr	8 Conservation Dr	48 Litchfield Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	MLS	Public Records	MLS	Public Records
Miles to Subj.	--	0.18 ¹	0.29 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$435,000	\$386,000	\$440,000
List Price \$	--	\$435,000	\$386,000	\$440,000
Sale Price \$	--	\$415,200	\$380,000	\$440,000
Type of Financing	--	Conventional	Fha	Va
Date of Sale	--	03/06/2024	04/05/2024	04/19/2024
DOM · Cumulative DOM	-- · --	116 · 110	71 · 71	40 · 35
Age (# of years)	9	19	12	9
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	3,000	2,802	2,650	3,262
Bdrm · Bths · ½ Bths	4 · 3	5 · 3	4 · 2 · 1	4 · 3
Total Room #	12	12	12	12
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	.19 acres	0.20 acres	0.24 acres	0.26 acres
Other	--	--	--	--
Net Adjustment	--	+\$1,925	+\$13,225	-\$7,965
Adjusted Price	--	\$417,125	\$393,225	\$432,035

* 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 5 Bedroom, 3 Full Bath, all brick home is located in Gateway Village. A 2-Story hardwood foyer welcomes you up to the large family room with high ceilings & a gas fireplace. The kitchen is located off of the family room and offers stainless steel appliances, walk-in pantry & a breakfast area that overlooks the private backyard. The formal dining room is just off of the kitchen. The primary bedroom with its own seating area is located on the main floor along with the bathroom that includes double vanities, a jetted tub & separate shower. Two additional bedrooms and a full bath are also located on this level. The downstairs has a huge great room with the 2nd fireplace with plenty of space for a home theatre area and a billiard area if desired. Two additional bedrooms, one full bath & the laundry room are on this level. The backyard with a deck, patio & privacy fence makes this the perfect space for entertaining. The community pool is a great way to cool down on the hot summer days! Age +1000, GLA +5940, lot size -15, beds -5000
- Sold 2** Beautiful Brick home close to I-95, HAAF, Ft Stewart and GulfStream. Come on in and you will notice the beautiful and spacious living room with coffered ceiling detail, the living room overlooked by the dining room, which has plenty of space for large furniture pieces. The kitchen boasts custom wood cabinetry with beautiful detailing, granite countertops, and SS appliances, pantry, & a large additional closet that could be used as a 2nd pantry if you like!! The oversized laundry room is on the main level and includes washer/dryer/mud sink and built in drop zone! Upstairs you will find 4 spacious bedrooms, all with walk-in closets!! The primary bedroom is huge with en-suite bath that includes tons of storage, dual vanities, two linen closets, garden tub and shower. You will also find a hall bath with dual vanities and linen closet. Out back you have an oversized patio with pergola, fenced in yard and a fire pit. Don't wait to make this home yours! Age +300, GLA +10500, baths +2500, lot size -75
- Sold 3** Amazing 4 bedroom, 3 bath home with Big Media/Bonus Room in the beautiful community of Teal Lake ! The lower level consists of a separate Dining, Study/Office area, Breakfast area with very nice updated kitchen with stainless steel appliances and a large pantry. One of the guest bedrooms on the lower level can be considered as an in-law suite with a full bath on the lower level. Upstairs you will find the Master Bedroom Suite which includes a sitting area, his and her closets, dual vanity, tub & separate shower. Additional 2 bed rooms and Big Media/Bonus room which can be used as Entertainment room. Big Backyard with natural view. This community is super convenient to I-95, Hwy 17 & 204 and is just a short drive to Richmond Hill, Pooler and Historic Downtown Savannah. GLA -7860, lot size -105

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Subject was sold one 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
--	--	--	--	Sold	05/02/2024	\$326,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$432,035	\$432,035
Sales Price	\$432,035	\$432,035
30 Day Price	\$427,035	--
Comments Regarding Pricing Strategy		
Based on the comps in the current market I would recommend a list price of \$432,035. If it does not sell in 30 days, then I would recommend a price reduction.		

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 69 Conservation Dr
Savannah, GA 31419



Front

L2 223 Preservation Dr
Savannah, GA 31419



Front

L3 114 Shady Grove Ln
Savannah, GA 31419



Front

Sales Photos

S1 216 Preservation Dr
Savannah, GA 31419



Front

S2 8 Conservation Dr
Savannah, GA 31419



Front

S3 48 Litchfield Dr
Savannah, GA 31419



Front

ClearMaps Addendum

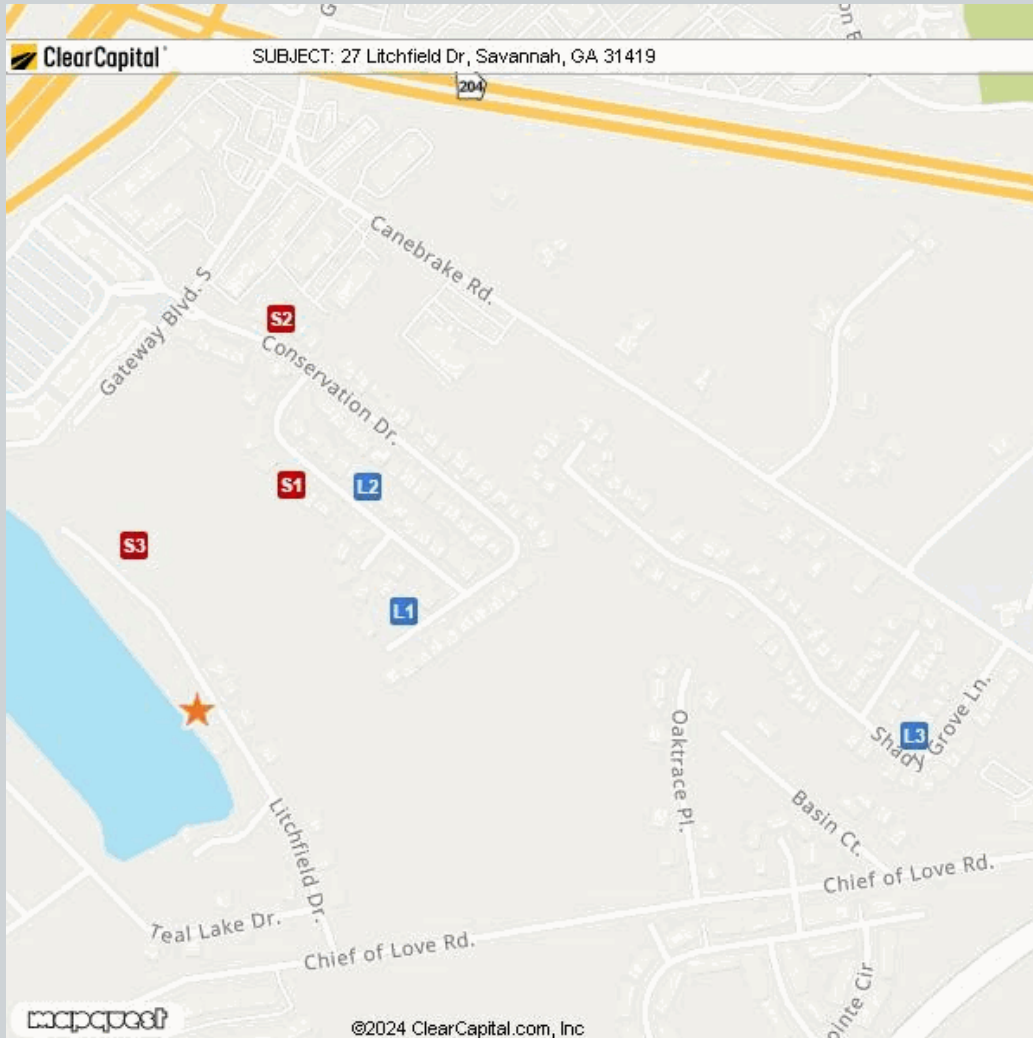
Address ★ 27 Litchfield Drive, Savannah, GA 31419

Loan Number 57140

Suggested List \$432,035

Suggested Repaired \$432,035

Sale \$432,035



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	27 Litchfield Drive, Savannah, ga 31419	--	Parcel Match
L1 Listing 1	69 Conservation Dr, Savannah, GA 31419	0.17 Miles ¹	Parcel Match
L2 Listing 2	223 Preservation Dr, Savannah, GA 31419	0.20 Miles ¹	Parcel Match
L3 Listing 3	114 Shady Grove Ln, Savannah, GA 31419	0.52 Miles ¹	Parcel Match
S1 Sold 1	216 Preservation Dr, Savannah, GA 31419	0.18 Miles ¹	Parcel Match
S2 Sold 2	8 Conservation Dr, Savannah, GA 31419	0.29 Miles ¹	Parcel Match
S3 Sold 3	48 Litchfield Dr, Savannah, GA 31419	0.13 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	James Grekousis	Company/Brokerage	LPT REALTY
License No	425473	Address	8001 Chatham Center Drive Savannah GA 31405
License Expiration	12/31/2026	License State	GA
Phone	9124338239	Email	jamesgreko@gmail.com
Broker Distance to Subject	9.28 miles	Date Signed	10/09/2024

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.