

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	171 Hermitage Drive, Richmond Hill, GEORGIA 31324	Order ID	9377759	Property ID	35485526
Inspection Date	06/01/2024	Date of Report	06/01/2024		
Loan Number	57320	APN	0532006		
Borrower Name	Catamount Properties 2018 LLC	County	Bryan		

Tracking IDs

Order Tracking ID	5.31_BPO	Tracking ID 1	5.31_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Julie Sehl	Condition Comments The subject property appears well maintained with no repairs or improvements needed.
R. E. Taxes	\$2,500	
Assessed Value	\$211,700	
Zoning Classification	Single Family	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Cooperative	
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 The subject property is located close to schools, shopping, highways, hospitals and industry.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$290,000 High: \$390,000	
Market for this type of property	Increased 1 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	171 Hermitage Drive	736 Greenwich Drive	298 Belle Grove	285 Hermitage Drive
City, State	Richmond Hill, GEORGIA	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA
Zip Code	31324	31324	31324	31324
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.39 ¹	0.13 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$385,000	\$355,000	\$349,900
List Price \$	--	\$385,000	\$355,000	\$349,900
Original List Date		05/07/2024	04/19/2024	05/09/2024
DOM · Cumulative DOM	-- · --	13 · 25	42 · 43	22 · 23
Age (# of years)	34	32	27	32
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 Residential	1 Story Residential	1 Story Residential	1 Story Residential
# Units	1	1	1	1
Living Sq. Feet	1,574	1,480	1,591	1,439
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	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	.34 acres	.33 acres	.31 acres	.72 acres
Other	None	None	None	None

* Listing 3 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 home to this lovely gem in the heart of Richmond Heights with a beautiful in-ground POOL! Upon entering, you are greeted by a large living room adorned with a wood-burning fireplace and open to the dining and kitchen area; perfect for entertaining! Roomy kitchen includes granite countertops, stainless steel appliances, a corner lazy susan and glass-front corner cabinets! You will also find granite countertops in the double vanity of the primary bathroom which also boasts a whirlpool garden tub and separate shower. Separate laundry / mud room upon entering the short, covered walk from the detached garage. Oversized 2 car garage has plenty of room for workspace and/or extra storage with an additional room, equipped with duct work for a potential pool house room. Gazebo with privacy curtains and vented metal roof is less than a year old. Pool had a complete system overhaul within the last 6 months. New HVAC system with Lennox iComfort m30 smart thermostat! New roof! NO HOA!
- Listing 2** Welcome to your dream home! Nestled in a desirable neighborhood, this meticulously maintained 3 bedroom, 2 bathroom gem offers the perfect blend of comfort, convenience, & tranquility. Enjoy 1591 heated sq ft of well-designed living space, perfect for those who love to entertain. Bask in the abundance of natural light that fills every corner of this home, creating a warm & inviting atmosphere. Step onto all LVP flooring throughout the house, offering durability & easy maintenance. Delight in the new French doors that lead to an expansive extra-large deck, ideal for hosting gatherings or simply unwinding amidst the serene surroundings. Experience the beauty of nature right from your backyard, as this home backs up to a tidal creek, providing breathtaking views & opportunities to observe abundant wildlife. Easy access to shopping, dining, I-95, & nearby Ft. Stewart & Hunter Army Airfield. Don't miss out on the chance to make this stunning property your own!
- Listing 3** Classic American home located in an excellent neighborhood. This has been a very well kept home and it comes complete with a Generac, back up generator. Large living and kitchen. Good size bedrooms, a nice outdoor rear deck, Screened in back porch, and plenty of room with almost 3/4 acre. Also has a nice outdoor stoage building and or workshop. No HOA so bring all of your toys. - Come to see us.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	171 Hermitage Drive	200 Hermitage Drive	91 Cherokee Street	157 Live Oak Drive
City, State	Richmond Hill, GEORGIA	Richmond Hill, GA	Richmond Hill, GA	Richmond Hill, GA
Zip Code	31324	31324	31324	31324
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.05 ¹	0.75 ¹	0.93 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$339,000	\$324,877	\$314,900
List Price \$	--	\$339,000	\$324,877	\$314,900
Sale Price \$	--	\$335,000	\$315,000	\$307,250
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/11/2024	02/23/2024	03/15/2024
DOM · Cumulative DOM	-- · --	28 · 68	21 · 52	153 · 166
Age (# of years)	34	35	41	39
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 Residential	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,574	1,643	1,624	1,522
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.34 acres	.64 acres	.21 acres	.21 acres
Other	None	None	None	None
Net Adjustment	--	-\$6,900	-\$5,000	+\$5,200
Adjusted Price	--	\$328,100	\$310,000	\$312,450

* Sold 1 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 3 bed, 2 bath gem nestled in the heart of Richmond Hill. This home features new floors throughout the entire house, a gas fireplace in the living room, a formal dining room, and a breakfast nook. The kitchen is bright and airy with tons of natural light. There are two screened-in porches that are perfect for drinking your morning coffee or winding down the evening. And wait until you see the gorgeous backyard! Schedule your viewing today and don't let this one slip away!
- Sold 2** 91 Cherokee St features 3 bedrooms and 2 baths with a living room, spacious sunroom with vaulted ceiling, and screened porch. This home has been freshly painted and has solid surface flooring throughout for ease of maintenance and continued use. In the back yard you will find a large stone patio with trellis and plenty of yard for any four legged friends. In addition to a walk in laundry there is an attached storage room. This home has it all.
- Sold 3** Relax On Front Porch Or Enjoy Private Backyard! Perfect Location In Richmond Hill That Is Close To Everything! 2 Car Garage! See This Today!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No listing history 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	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$330,000	\$330,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$320,000	--
Comments Regarding Pricing Strategy		
I priced the subject property in line with currently listed and recently sold comps with similar characteristics and located in surrounding neighborhoods.		

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



Other

Listing Photos

L1 736 Greenwich Drive
Richmond Hill, GA 31324



Front

L2 298 Belle Grove
Richmond Hill, GA 31324



Front

L3 285 Hermitage Drive
Richmond Hill, GA 31324



Front

Sales Photos

S1 200 Hermitage Drive
Richmond Hill, GA 31324



Front

S2 91 Cherokee Street
Richmond Hill, GA 31324



Front

S3 157 Live Oak Drive
Richmond Hill, GA 31324



Front

ClearMaps Addendum

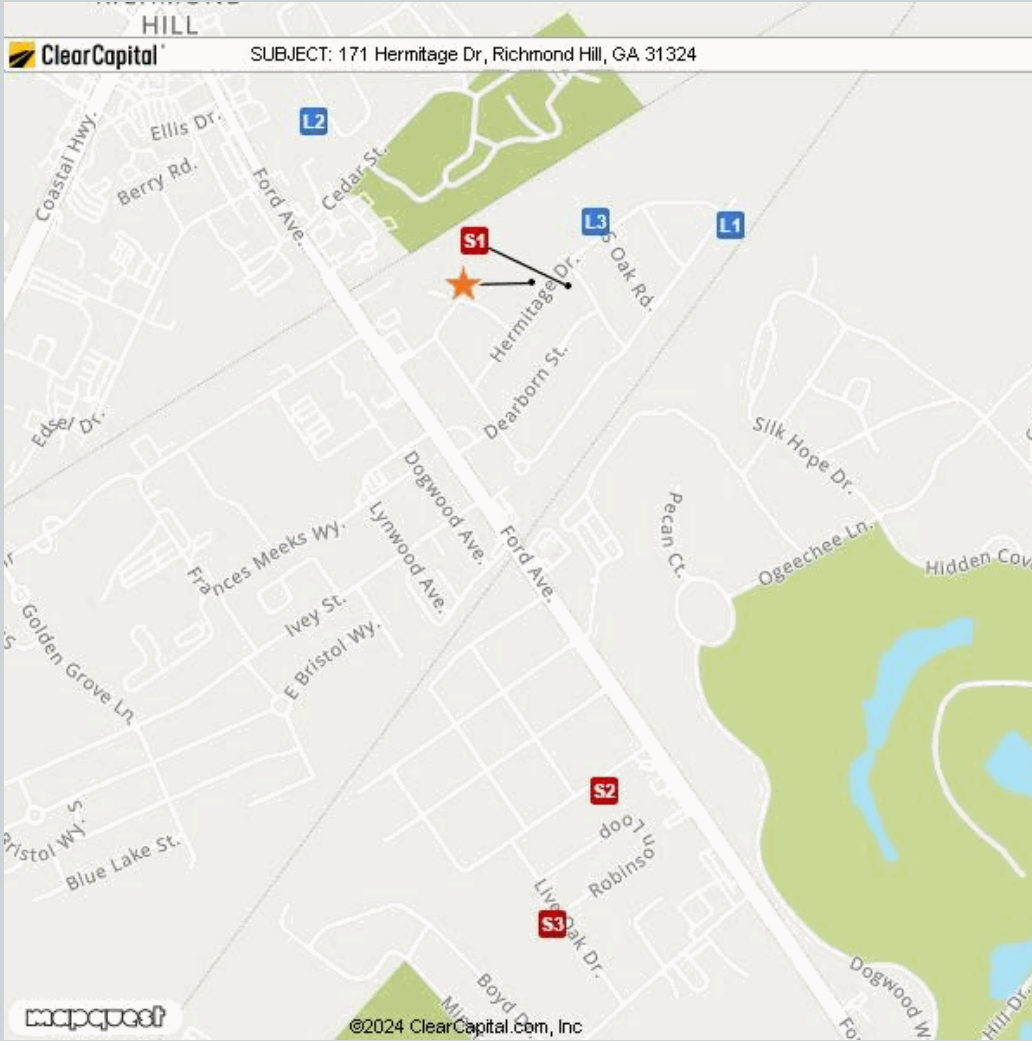
Address ★ 171 Hermitage Drive, Richmond Hill, GEORGIA 31324

Loan Number 57320

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	171 Hermitage Drive, Richmond Hill, Georgia 31324	--	Parcel Match
L1 Listing 1	736 Greenwich Drive, Richmond Hill, GA 31324	0.30 Miles ¹	Parcel Match
L2 Listing 2	298 Belle Grove, Richmond Hill, GA 31324	0.39 Miles ¹	Parcel Match
L3 Listing 3	285 Hermitage Drive, Richmond Hill, GA 31324	0.13 Miles ¹	Parcel Match
S1 Sold 1	200 Hermitage Drive, Richmond Hill, GA 31324	0.05 Miles ¹	Parcel Match
S2 Sold 2	91 Cherokee Street, Richmond Hill, GA 31324	0.75 Miles ¹	Parcel Match
S3 Sold 3	157 Live Oak Drive, Richmond Hill, GA 31324	0.93 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	Jennifer Breon	Company/Brokerage	ERA Coastal RE
License No	302412	Address	324 Mulberry Drive Richmond Hill GA 31324
License Expiration	01/31/2026	License State	GA
Phone	9123120333	Email	breonbpo@gmail.com
Broker Distance to Subject	0.52 miles	Date Signed	06/01/2024

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.