

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	2945 Da Vinci Boulevard, Decatur, GA 30034	Order ID	9332528	Property ID	35389303
Inspection Date	05/10/2024	Date of Report	05/11/2024		
Loan Number	57468	APN	15 122 02 052		
Borrower Name	Catamount Properties 2018 LLC	County	Dekalb		

Tracking IDs					
Order Tracking ID	5.9_BPO	Tracking ID 1	5.9_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Cypress, Lisa Renia	Condition Comments	
R. E. Taxes	\$3,169	The subject property appears to be in average condition. There were no signs of apparent neglect or deferred maintenance. Interior condition assumed similar to exterior.	
Assessed Value	\$275,600		
Zoning Classification	Residential		
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	Unknown 404-000-0000		
Association Fees	\$385 / Year (Other: Lake)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The subject is located in an established neighborhood with homes in average to good condition. Subject is located in a conforming neighborhood with homes of similar style and age. The property is located within five miles of shopping, parks, schools, and the major expressways.	
Sales Prices in this Neighborhood	Low: \$212,000 High: \$350,000		
Market for this type of property	Decreased 3 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2945 Da Vinci Boulevard	2589 Star Ln	2570 Treasure Ct	3676 Hofstra Ct
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30034	30034	30034	30034
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.87 ¹	1.80 ¹	2.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$352,000	\$299,900	\$335,000
List Price \$	--	\$324,900	\$299,900	\$335,000
Original List Date		02/02/2024	03/30/2024	04/22/2024
DOM · Cumulative DOM	-- · --	98 · 99	15 · 42	18 · 19
Age (# of years)	30	24	29	37
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	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,254	2,028	1,935	2,446
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	6	6
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	.5 acres	.3 acres	.3 acres	.3 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.

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

Listing 1 Discover the epitome of comfortable living in this charming two-level, 4-bedroom, 2.5-bath home nestled in a quiet cul-de-sac in Decatur.

Listing 2 This lovely home boasts an airy open layout with a 2-story entrance foyer and a spacious backyard featuring a cozy, closed-in private back porch with a swing. With ample space, this home is perfect for entertaining guests or hosting family gatherings and provides plenty of room for working from home.

Listing 3 As you enter, the foyer welcomes you, leading to a gracious formal dining room, setting the stage for memorable gatherings. The eat-in kitchen, bathed in natural light, is a cozy space to enjoy your morning coffee.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2945 Da Vinci Boulevard	2583 Raindrop Ct	3691 Summit Trce	3740 Brown Dr
City, State	Decatur, GA	Decatur, GA	Decatur, GA	Decatur, GA
Zip Code	30034	30034	30034	30034
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.54 ¹	2.49 ¹	2.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,000	\$339,900	\$360,000
List Price \$	--	\$335,000	\$324,900	\$345,000
Sale Price \$	--	\$316,500	\$325,000	\$345,000
Type of Financing	--	Conventional	Fha	Fha
Date of Sale	--	03/04/2024	11/06/2023	12/28/2023
DOM · Cumulative DOM	-- · --	122 · 151	55 · 77	34 · 54
Age (# of years)	30	29	27	37
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	2,254	1,876	2,326	2,436
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	6	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	Yes	No	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	920	--	696
Pool/Spa	--	--	--	--
Lot Size	.5 acres	.3 acres	.2 acres	.4 acres
Other	--	\$2400 in concessions	\$6750 in concessions	\$5000 in concessions
Net Adjustment	--	-\$4,330	-\$10,330	-\$14,710
Adjusted Price	--	\$312,170	\$314,670	\$330,290

* 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** The Separate Living Room and Dining Room offers many options. The renovated eat-in kitchen opens to the inviting family room. Upstairs you will find 4 bedrooms including the primary suite with separate sitting area/office. -\$2400 concessions, -\$4000 bedroom, -\$4600 basement, +\$5670 square footage, +\$1000 lot size
- Sold 2** Newly painted exterior trim/shutters and fresh interior PAINT throughout the home. New laminate (100% waterproof) flooring on main floor, new carpet. -\$6750 concessions, -\$4000 bedroom, -\$1080 sq ft, +\$1500 lot size
- Sold 3** This large house 4 bedrooms 2 full bathroom, 1/2 -bathroom. The finished basement has a large entertainment room, space for an office a gym or a man cave. -\$5000 concessions, -\$4000 bedroom, -\$2730 sq ft, -\$3480 basement, +\$500 lot size

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None			
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	\$315,000	--
Comments Regarding Pricing Strategy		
<p>There were limited similar condition, similar square footage comps in a HOA that sold within 6months and a two mile radius, it was necessary to expand the search radius to three miles and sold within twelve months. There were two similar square footage, similar condition list comps in a HOA within a two mile radius, search expanded to a three mile radius. Various styles are used as the most similar found, all compete with subject style in this market. Final price represents a price with normal marketing times and based on the most similar and proximate comps in this report and has not been influenced by list price, pending offers, recent sales price, comparable packets, repair estimates or the listing agent's opinion. This is a market analysis, not an appraisal and is being prepared by a licensed real estate broker or associate, not a licensed appraiser.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The value variance is due to the prior report providing comps that did not share the same amenity as having an HOA as the subject. The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 2589 Star Ln
Decatur, GA 30034



Front

L2 2570 Treasure Ct
Decatur, GA 30034



Front

L3 3676 Hofstra Ct
Decatur, GA 30034



Front

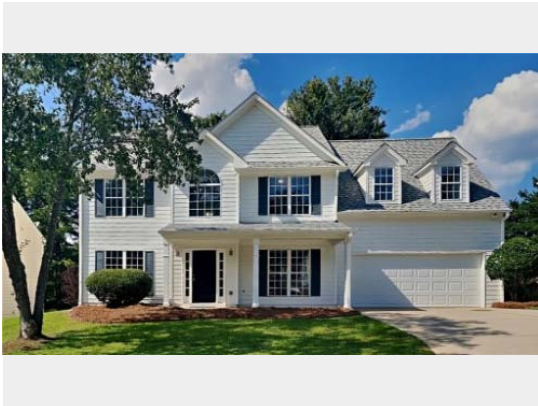
Sales Photos

S1 2583 Raindrop Ct
Decatur, GA 30034



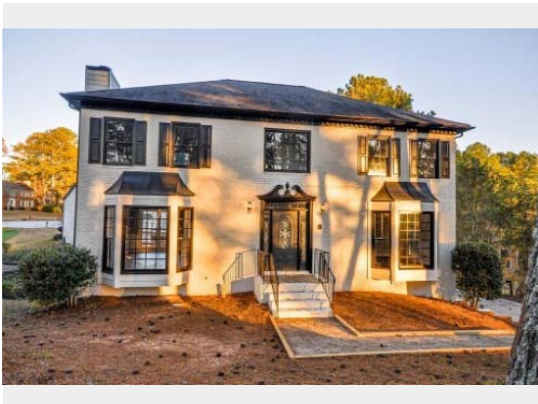
Front

S2 3691 Summit Trce
Decatur, GA 30034



Front

S3 3740 Brown Dr
Decatur, GA 30034



Front

ClearMaps Addendum

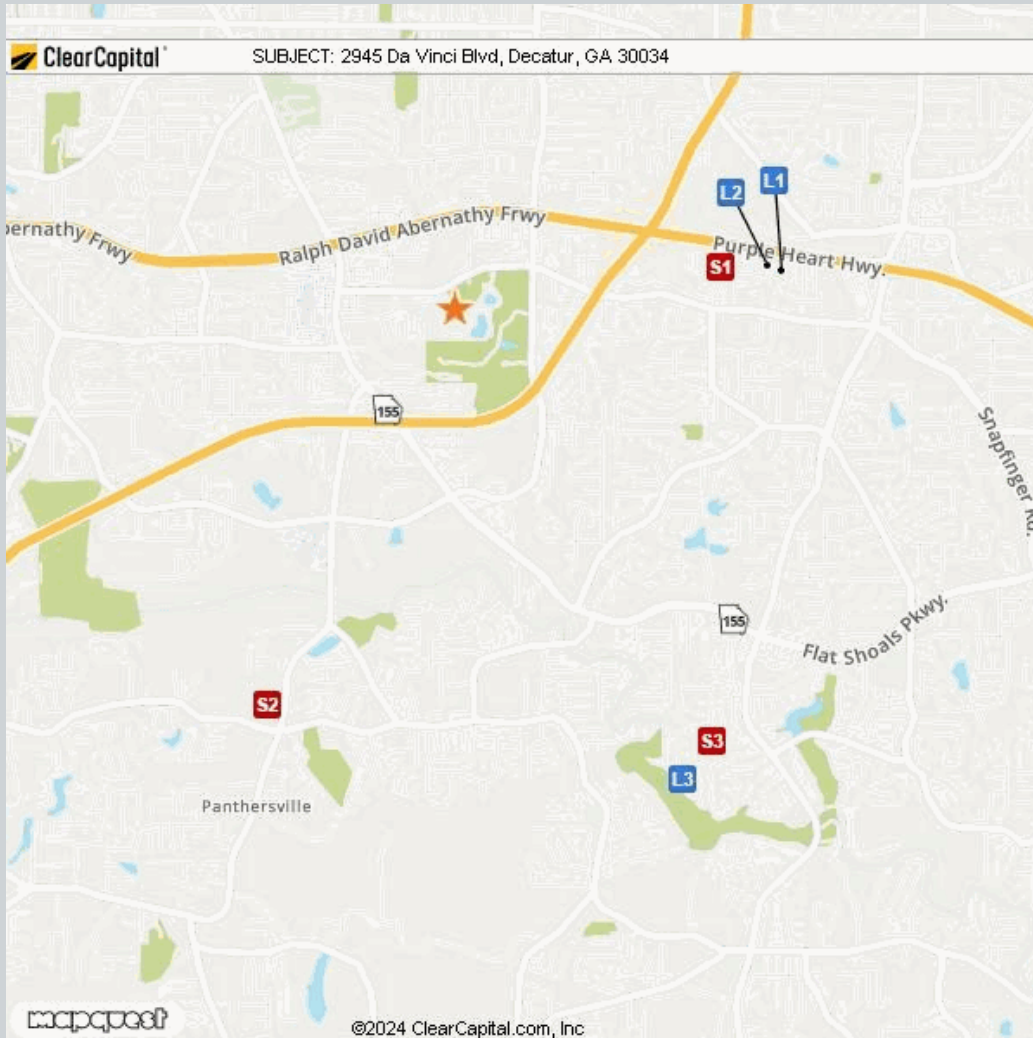
Address ★ 2945 Da Vinci Boulevard, Decatur, GA 30034

Loan Number 57468

Suggested List \$330,000

Suggested Repaired \$330,000

Sale \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2945 Da Vinci Boulevard, Decatur, GA 30034	--	Parcel Match
L1 Listing 1	2589 Star Ln, Decatur, GA 30034	1.87 Miles ¹	Parcel Match
L2 Listing 2	2570 Treasure Ct, Decatur, GA 30034	1.80 Miles ¹	Parcel Match
L3 Listing 3	3676 Hofstra Ct, Decatur, GA 30034	2.98 Miles ¹	Parcel Match
S1 Sold 1	2583 Raindrop Ct, Decatur, GA 30034	1.54 Miles ¹	Parcel Match
S2 Sold 2	3691 Summit Trce, Decatur, GA 30034	2.49 Miles ¹	Parcel Match
S3 Sold 3	3740 Brown Dr, Decatur, GA 30034	2.87 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: 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 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.

Report Instructions - cont.

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	Reginald Jackson	Company/Brokerage	Solid Source Realty GA LLC
License No	204956	Address	310 Mcpherson PI Atlanta GA 30316
License Expiration	12/31/2026	License State	GA
Phone	4049147164	Email	jacksonreg10@gmail.com
Broker Distance to Subject	5.33 miles	Date Signed	05/11/2024

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.