195 POINTER RIDGE TRAIL FAYETTEVILLE, GA 30214

ILLE, GA 30214 Loan Number

57471 \$540,000 Number • As-Is Value

by ClearCapital

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 Inspection Date Loan Number Borrower Name	195 Pointer Ridge Trail, Fayetteville, GA 30214 05/10/2024 57471 Catamount Properties 2018 LLC	Order ID Date of Report APN County	9332528 05/11/2024 053507008 Fayette	Property ID	35389302
Tracking IDs					
Order Tracking ID	5.9_BPO	Tracking ID 1	5.9_BPO		
Tracking ID 2		Tracking ID 3			

General Conditions

Owner	Toussaint Ronald E Jr	Condition Comments
R. E. Taxes	\$535,880	Subject's improvements are well maintained and feature limited
Assessed Value	\$480,800	physical depreciation due to normal wear and tear. Subject
Zoning Classification	Residential	should qualify for all available financing in as-is condition. No repairs noted. Located in an established residential community
Property Type	SFR	of similar homes.
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
НОА	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject is in an established area of the county. +- 25 miles
Sales Prices in this Neighborhood	Low: \$200,000 High: \$595,000	from downtown Atlanta. Employment centers are accessible and commute times during peak traffic periods are considered
Market for this type of property	Remained Stable for the past 6 months.	reasonable. Schools, parks and shopping are available.
Normal Marketing Days	<90	

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Current Listings

•				
	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	195 Pointer Ridge Trail	115 Hedgerow Trl	302 Graves Rd	200 Honey Ln
City, State	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA
Zip Code	30214	30214	30214	30214
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.96 ¹	1.26 ¹	0.99 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$510,000	\$549,000	\$625,000
List Price \$		\$510,000	\$529,000	\$615,000
Original List Date		04/23/2024	03/08/2024	04/23/2024
$DOM \cdot Cumulative DOM$	·	18 · 18	40 · 64	18 · 18
Age (# of years)	25	19	41	12
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	3,482	3,585	3,131	3,706
Bdrm \cdot Bths $\cdot \frac{1}{2}$ Bths	4 · 3	4 · 3	4 · 3 · 1	5 · 3 · 1
Total Room #	8	7	7	8
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	2.46 acres	1 acres	2.02 acres	1 acres
Other		MLS#20179827	MLS#10263841	MLS#10286047

* 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.

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Current Listings - Cont.

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

- Listing 1 Former Model Home Dont miss this gorgeous 4 bedroom 3 full bath home centrally located between Fayetteville and Trilith. Master on the main with 3 additional bedrooms up. Main floor also offers a flex room that could be used as a home office library media room etc....Original garage was used as the model homes office and provides more heated/cooled family space. The attached parking garage has a breezeway connecting to the house so you wont be caught in inclement weather coming or going. The home also features a spacious eat in kitchen with large pantry and double sided fireplace. Huge back yard has so much room for activities
- Listing 2 Picture yourself in this sprawling brick beauty nestled comfortably on nearly two acres of land. Step inside the grand foyer and admire the meticulous care poured into every detail of this home. On the main level youll find one of two luxurious primary suites each featuring a spa-like bathroom for ultimate relaxation. The gourmet kitchen is a chefs dream featuring stainless steel appliances a gas cooktop and a spacious eat-in area perfect for both meal prep and hosting gatherings. Need a more formal setting The dedicated dining room offers an elegant space for special occasions. Curl up by the inviting warmth of the brick fireplace in the living room which seamlessly flows out to a private backyard oasis. Rounding out the main level is a convenient half bath. Head upstairs to discover the second primary suite with its own bathroom as well as two additional bedrooms that share a generously sized bathroom. Unwind on the expansive decks find serenity in the gazebo or cool off with a refreshing dip in the inground pool and spa - all within the tranquility of your own private retreat. This home truly encompasses everything you need for comfortable living and effortless entertaining. All just minutes from Trilith Studios downtown Fayetteville and 25 mins to the airport
- Listing 3 Very Large and Beautiful Move in ready just 11 years young. Clean and freshly painted inside and out. Shows like new. Traditional style single family home on a 1.0-acre level lot with fenced back yard ready for your enjoyment. This traditional style 2 story home is approximately 3706 sf per tax records 5 bedrooms plus a large bonus room and 3.5 baths. The home has a covered front entry porch and nice entry door with side panels. Home is an open plan with a formal dining area and large family room upon entry with a fireplace with gas logs. Both formal rooms have coffered ceilings and hardwood floors there are two closets and a half bath at the entry. The owner suite is on the main and is Huge The back of the owners suite has a sitting area inside the bedroom with high vaulted ceilings and exit door to the rear covered patio to the back yard. The owners suite bathroom has tiled floors with a custom tiled shower with two shower heads on opposite sides separate soaking tub with tile surround dual vanities with granite counter tops a very large walk-in closet with two windows and a separate water closet. The kitchen has a huge bar top with room for 7 bar stools L shaped countertop. Lots of counter space here all granite counter tops large deep double bowl stainless steel sink with upper end faucet SS appliances including brand new installed dishwasher SS range / oven with gas eye cook top and large microwave oven and pantry. There is large eat in area off kitchen bar area. Hardwoods in the kitchen and eat in areas have recently had a new finish coat installed. The mud room / laundry room for the washer and dryer is large and has a separate window. The garage has a level entrance to the kitchen no steps. Garage floor has been painted a newer quiet drive garage opener has been installed and garage has an insulated garage door. All new carpeting throughout the home. Going upstairs 4 large secondary bedrooms two on each end of the home all with walk in closets and two shared Jack and Jill style shared bathrooms with tiled floors. Both baths have granite counter tops and oil rubbed bronze fixtures. Upstairs also has a large raised recreation room / bonus room with a built-in desk area. The home is very spacious with nothing small in the home. Great for entertaining with the cover rear patio area and huge privacy fenced back yard. Home is move in ready. New Main floor Trane a/c system installed downstairs all new carpet fresh painting inside and outside water heater is 4 years old nothing is over 11 years old with the homes age. Some lake views across the street. NO HOA NO HOA fees. Use ShowingTime for appt. on Supra

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Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	195 Pointer Ridge Trail	105 Winterthur Pl	150 Wesley Forest Dr	201 Patricia Ln
City, State	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA	Fayetteville, GA
Zip Code	30214	30214	30214	30214
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.30 ¹	0.40 1	0.31 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$495,000	\$524,700	\$585,000
List Price \$		\$495,000	\$524,700	\$585,000
Sale Price \$		\$480,000	\$535,000	\$575,000
Type of Financing		Conventional	Cash	Fha
Date of Sale		12/27/2023	04/24/2024	06/06/2023
DOM \cdot Cumulative DOM	·	40 · 168	5 · 30	1 · 25
Age (# of years)	25	44	25	41
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	3,482	3,025	2,785	3,571
Bdrm · Bths · ½ Bths	4 · 3	4 · 3	4 · 3 · 1	5 · 3 · 1
Total Room #	8	7	7	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	Yes	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.			1,804	
Pool/Spa				
Lot Size	2.46 acres	1.15 acres	1.8 acres	2 acres
Other		MLS#20134165	MLS#10271681	MLS#10158111
Net Adjustment		+\$31,380	+\$5,420	-\$5,400
Adjusted Price		\$511,380	\$540,420	\$569,600

* 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.

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Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- **Sold 1** Adjustments: GLA+18280, Lot+13100 This 4 sided brick beauty is just what your client is looking for The 2 story foyer is very inviting with a formal LR to the left and DR to your right. Straight ahead you enter into the cozy den. Kitchen updated with granite countertops new cabinets faucet and lighting and is just beautiful. The baths have been updated with tiled showers and a soaking tub in the owner suite. All bedrooms are oversized with large closets. The owner suite has his and hers walk in closets and is upstairs with a sitting/office/bonus/exercise room off of it with rear stairs to the kitchen. The downstairs guest quarters is also oversized and convenient full bath in the hallway. The yard is level and beautiful shade trees that cover the deck and enough open yard for practicing your favorite game(s). This home has so much storage inside and also has a high crawl for additional storage. Large back deck overlooking a private backyard for those nice summer evenings while grilling out or just relaxing after a long day.
- **Sold 2** Adjustments: GLA+27880, Half bath-2000,lot +6600, basement-27060. Welcome to your dream home nestled on a serene corner lot enveloped by natures embrace This exquisite 4-sided brick home boasts timeless elegance large picturesque windows and warm wood floors. With 4 bedrooms and 3 baths plus an additional half bath this home effortlessly accommodates families of all sizes. A guest Room or in-law suite with en suite is on the main level. The heart of the home lies in its inviting living spaces perfect for both casual gatherings and formal entertaining. The gourmet kitchen is a culinary haven featuring sleek countertops newer top-of-the-line stainless steel appliances and ample cupboard space. Wait till you see all the storage this home has to offer. Endless possibilities awaits in the unfinished basement. Transform this expansive space into a home theater fitness center or additional living area the choice is yours. Outside the sprawling 1.8-acre corner lot provides a beautiful backdrop for outdoor enjoyment. Surrounded by mature trees on all sides privacy and tranquility. Close to downtown Fayetteville and Trilith Studios-schedule your private showing today
- **Sold 3** Adjustments: Bedroom-8000, half bath-2000, lot+4600, Incredible serenity privacy and charm await you at this beautiful twostory 5 bedroom and 3.5 bath Fully Renovated 4-sided home with a full unfinished basement (ready to design) with a masonry fireplace an in-ground pool and NO HOA. The home boasts a rocking chair front porch an oversized deck and a large screenedin-porch and sits on an approx. 2 acres cul-de-sac lot. The main level features an entry foyer a living room a separate 12seating dining room a family room with a high mantle masonry fireplace a breakfast area and a spacious kitchen with white cabinetry granite counter stainless steel appliances - refrigerator 4-burner cooktop double oven dishwasher and microwave a massive laundry room half bath and a spacious owners suite with double closets and sleek en-suite with a soaking tub separate shower double vanity and linen closet. Upstairs has a Jr. Suite with a private en-suite a shared hall bath 3 additional spacious bedrooms with their character and charm that leads to hidden gems - 2 storage closets and one cedar closet that are all sizable and a huge bonus room that expands the entire width of the house that can serve multiple purposes - game room/theater/office/gym/etc. Interior freshly painted new LVP flooring on the main new lighting throughout HVAC 1-yr new & newer roof. Spacious screened porch overlooks an inviting pool in secluded backyard setting. A two-car side entry garage and an expansive paved area and long driveway Co room to park numerous vehicles. Whether you seek quiet country living close to everything including the Atlanta airport or love to entertain this property is a must-see

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Subject Sales & Listing History

Current Listing Status Not Currently Listed		isted	Listing Histor	Listing History Comments			
Listing Agency/Firm		Subject has not been listed in the last 12 months and has no			and has no		
Listing Agent Name				listing histor	ry for the last 12 m	onths in the local N	MLS.
Listing Agent Pho	one						
# of Removed Listings in Previous 12 Months		0					
# of Sales in Pre Months	vious 12	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	\$550,000	\$550,000		
Sales Price	\$540,000	\$540,000		
30 Day Price	\$530,000			
Comments Regarding Pricing Strategy				

The comparable search parameters were a Gamls search for single family homes sold within the prior 12 months, located within 2 mile of subject. The most recent/similar sales that bracket the subject's major features (age, GLA, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.

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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.

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Subject Photos







Address Verification





Side



Street



Street

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Listing Photos

115 Hedgerow Trl Fayetteville, GA 30214 L1



Front





Front



200 Honey Ln Fayetteville, GA 30214



Front

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Sales Photos

S1 105 Winterthur Pl Fayetteville, GA 30214









Front

201 Patricia LnFayetteville, GA 30214



Front

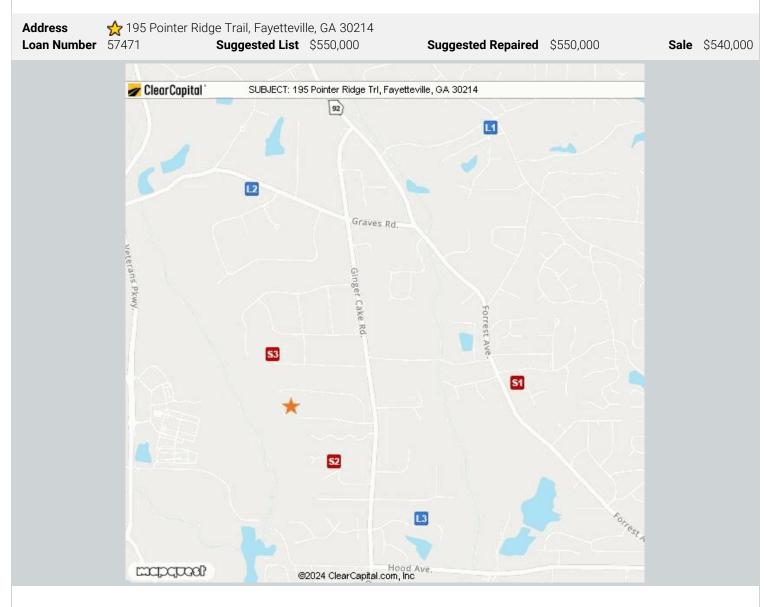
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ClearMaps Addendum



C	omparable	Address	Miles to Subject	Mapping Accuracy
*	Subject	195 Pointer Ridge Trail, Fayetteville, GA 30214		Parcel Match
L1	Listing 1	115 Hedgerow Trl, Fayetteville, GA 30214	1.96 Miles 1	Parcel Match
L2	Listing 2	302 Graves Rd, Fayetteville, GA 30214	1.26 Miles 1	Parcel Match
L3	Listing 3	200 Honey Ln, Fayetteville, GA 30214	0.99 Miles 1	Parcel Match
S1	Sold 1	105 Winterthur Pl, Fayetteville, GA 30214	1.30 Miles 1	Parcel Match
S2	Sold 2	150 Wesley Forest Dr, Fayetteville, GA 30214	0.40 Miles 1	Parcel Match
S 3	Sold 3	201 Patricia Ln, Fayetteville, GA 30214	0.31 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.

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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.

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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.

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Broker Information

Broker Name	Molly Slocumb-Riley	Company/Brokerage	Property Advantage LLC
DIOREI Name	Wolly Slocumb-Kliey	Company/Diokerage	, , ,
License No	221139	Address	8975 Raven Dr Jonesboro GA 30238
License Expiration	11/30/2027	License State	GA
Phone	6788704208	Email	padvantagellc@gmail.com
Broker Distance to Subject	5.48 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 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 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.