

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	6699 Overlook Ridge, Atlanta, GA 30349	Order ID	9393254	Property ID	35513879
Inspection Date	06/08/2024	Date of Report	06/10/2024		
Loan Number	57518	APN	09F420001652465		
Borrower Name	Catamount Properties 2018 LLC	County	Fulton		

Tracking IDs					
Order Tracking ID	6.7_bpo	Tracking ID 1	6.7_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Miles Shelly R	Condition Comments Subject's improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Subject should qualify for all available financing in as-is condition. No repairs noted. Located in an established residential community of similar homes.
R. E. Taxes	\$454,824	
Assessed Value	\$233,200	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The subject is in an established area of the county. +- 12 miles from downtown Atlanta. Employment centers are accessible and commute times during peak traffic periods are considered reasonable. Schools, parks and shopping are available.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$265,000 High: \$400,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6699 Overlook Ridge	6892 Wildboar Dr	7391 Petal	6876 Wildboar
City, State	Atlanta, GA	Fairburn, GA	Fairburn, GA	Fairburn, GA
Zip Code	30349	30213	30213	30213
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.05 ¹	1.74 ¹	1.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$319,900	\$330,000	\$375,000
List Price \$	--	\$279,900	\$315,000	\$320,000
Original List Date		01/30/2024	12/07/2023	03/27/2024
DOM · Cumulative DOM	-- · --	129 · 132	179 · 186	75 · 75
Age (# of years)	20	19	20	19
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 Ranch	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,036	2,142	1,832	1,688
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	6	8	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	0.34 acres	0.25 acres	0.53 acres	0.23 acres
Other	--	MLS#10248477	MLS#10231659	MLS#10272347

* 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.

Current Listings - Cont.

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

- Listing 1** Lots to love in this 4 bed 2.5 bath home in Berkshire Place.. Big sunny living room with cozy fireplace for chilly evenings beautiful kitchen formal dining room and bright bedrooms. This home has some great updates. The back yard is perfect for relaxing with a patio and room to play. Even a two-car garage for extra storage or a workshop area. A must-see home in an established neighborhood close to everything. This is the one
- Listing 2** Welcome to 7391 Petal PI Fairburn GA where comfort and convenience converge in this charming 3-bedroom 2.5-bath home. Nestled in a tranquil neighborhood this residence offers a peaceful retreat with thoughtful amenities to enhance your daily living. The heart of the home is the inviting eat-in kitchen adorned with white cabinets and a stainless steel gas range a perfect space to gather and create culinary delights. The family room featuring a cozy fireplace sets the stage for relaxation and intimate gatherings. A formal dining room adds an elegant touch providing a dedicated space for special occasions. Upstairs the primary bedroom awaits boasting a tray ceiling a walk-in closet and a well-appointed bath with a separate tub and shower. Two additional guest rooms each with its own walk-in closet and a guest bath complete the upper level providing ample space for family or guests. Conveniently located near major highways Hartsfield Jackson Airport and downtown Atlanta this home ensures easy access to various amenities and attractions. 7391 Petal PI is more than a residence its an invitation to experience the perfect blend of tranquility and accessibility in Fairburn GA.
- Listing 3** This newly renovated four bed two and a half bath beautiful modern home showcases spacious rooms a two car garage a centerpiece fireplace in the living area and complete laminate flooring. This cul-de-sac property right off of highway 92 in South Fulton sits within fifteen minutes of more than ten lovely parks and trails. Use Showing Time to view the home today.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6699 Overlook Ridge	4252 Butternut Pl	6537 Dekeon Dr	6858 Fireside Ln
City, State	Atlanta, GA	Atlanta, GA	Atlanta, GA	Atlanta, GA
Zip Code	30349	30349	30349	30349
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.18 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$325,000	\$344,900
List Price \$	--	\$295,000	\$300,000	\$334,900
Sale Price \$	--	\$295,000	\$300,000	\$334,900
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	12/01/2023	02/02/2024	09/29/2023
DOM · Cumulative DOM	-- · --	48 · 49	187 · 242	46 · 73
Age (# of years)	20	20	18	20
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 Ranch	2 Stories Traditional	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,036	1,894	1,795	2,408
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	3 · 3	4 · 3
Total Room #	6	8	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	0.34 acres	0.24 acres	0.2 acres	0.26 acres
Other	--	MLS#10214163	MLS#10167334	MLS#10182052
Net Adjustment	--	-\$23,055	-\$7,510	-\$30,880
Adjusted Price	--	\$271,945	\$292,490	\$304,020

* 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** GLA-5680, bedroom-8000, half bath-2000, concessions-7375. Welcome to unparalleled living in South Fulton your ideal Atlanta enclave. Revel in seamless access to the city center and airport positioning you perfectly for both travel and urban delights. This estate is an entertainers dream boasting an intuitive layout that accommodates lively social gatherings. Nestled within are 4 expansive bedrooms and 2.5 luxurious bathrooms each offering abundant comfort. The upstairs main suite becomes your private retreat complete with a spacious walk-in closet. Culinary adventures await in the kitchen featuring a sociable breakfast bar and extensive storage and counter space. Outside envision your future pool in the sprawling backyard ready for relaxation or entertainment. Your exclusive Atlanta experience is just a visit away-schedule your viewing before this gem slips away
- Sold 2** GLA+9640, bath-4000, concessions-13150. Check out this stunner This home has Partial flooring replacement in some areas. Discover a bright and open interior with plenty of natural light and a neutral color palette complimented by a fireplace. The kitchen is ready for cooking with ample counter space and cabinets for storage. Head to the spacious primary suite with good layout and closet included. Other bedrooms provide nice flexible living space. The primary bathroom is fully equipped with a separate tub and shower double sinks and plenty of under sink storage. The back yard is the perfect spot to kick back with the included sitting area. Like what you hear Come see it for yourself
- Sold 3** GLA-14880, bedroom-8000, bath-4000, concessions-4000 Welcome to this beautiful brick ranch home located in the Cooks Landing Community. This home offers a spacious layout with 4 bedrooms and 3 full baths providing ample space and an open floor plan that flows from room to room. Every room in this home is generously sized. The owners suite features a walk-in closet with an owners bathroom featuring dual vanities a separate shower and a soothing whirlpool tub. New A/C in 7/2023 With easy access to the interstate airport shopping and a variety of restaurants everything you need is at your doorstep. This exceptional opportunity wont last long so dont miss out. Schedule a viewing today and make this remarkable home yours

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject has not been listed in the last 12 months and has no listing history for the last 12 months in the local MLS.			
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	\$295,000	\$295,000
Sales Price	\$290,000	\$290,000
30 Day Price	\$280,000	--
Comments Regarding Pricing Strategy		
The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1 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.		

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

Listing Photos

L1 6892 Wildboar Dr
Fairburn, GA 30213



Front

L2 7391 Petal
Fairburn, GA 30213



Front

L3 6876 WILDBOAR
Fairburn, GA 30213



Front

Sales Photos

S1 4252 BUTTERNUT PI
Atlanta, GA 30349



Front

S2 6537 Dekeon Dr
Atlanta, GA 30349



Front

S3 6858 Fireside Ln
Atlanta, GA 30349



Front

ClearMaps Addendum

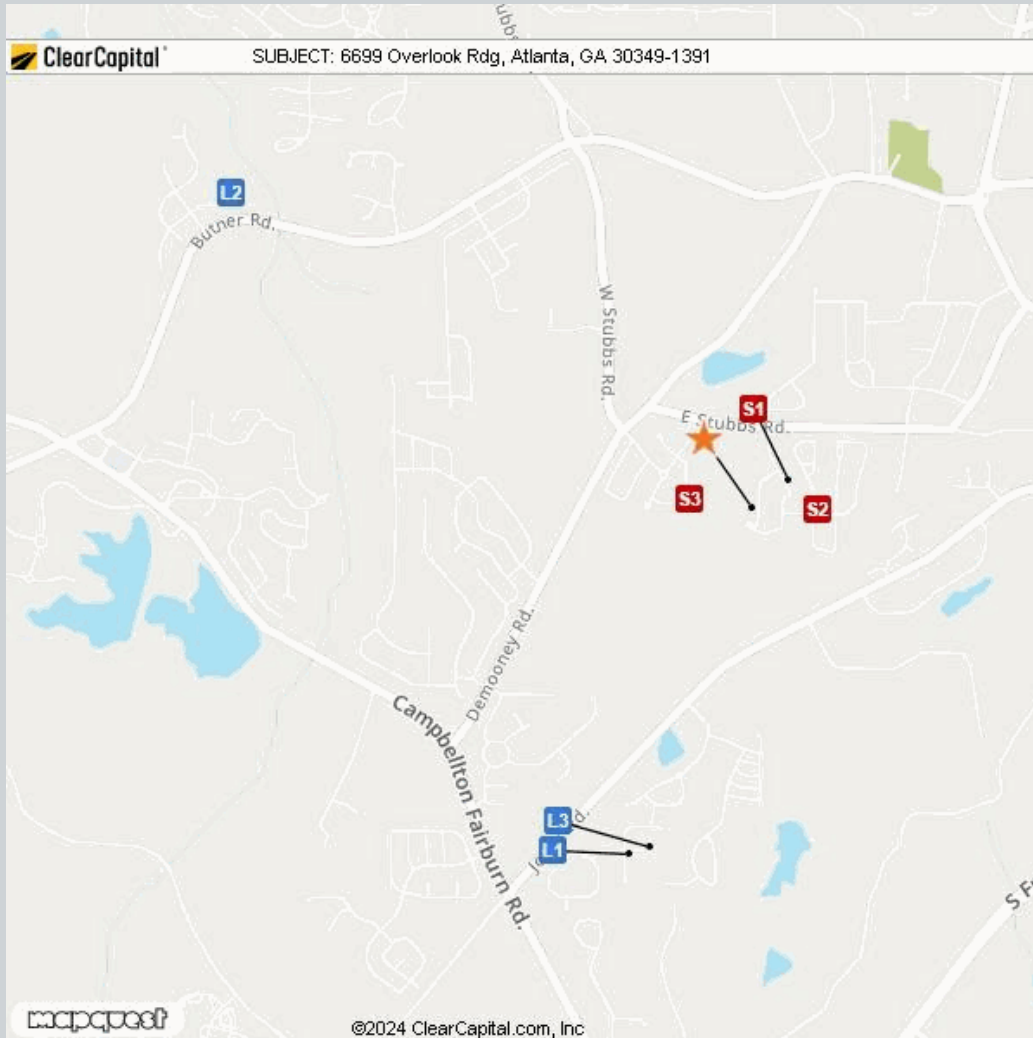
Address ★ 6699 Overlook Ridge, Atlanta, GA 30349

Loan Number 57518

Suggested List \$295,000

Suggested Repaired \$295,000

Sale \$290,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6699 Overlook Ridge, Atlanta, GA 30349	--	Parcel Match
L1 Listing 1	6892 Wildboar Dr, Fairburn, GA 30213	1.05 Miles ¹	Parcel Match
L2 Listing 2	7391 Petal, Fairburn, GA 30213	1.74 Miles ¹	Parcel Match
L3 Listing 3	6876 Wildboar, Fairburn, GA 30213	1.01 Miles ¹	Parcel Match
S1 Sold 1	4252 Butternut Pl, Atlanta, GA 30349	0.13 Miles ¹	Parcel Match
S2 Sold 2	6537 Dekeon Dr, Atlanta, GA 30349	0.18 Miles ¹	Parcel Match
S3 Sold 3	6858 Fireside Ln, Atlanta, GA 30349	0.18 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 realistic market value 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, commentary is required as to why you expanded your search, and what the effect on value 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 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.

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.

Photo Instructions

1. One current, original photo of the front of the subject
2. Damages (upload enough photos to support your repair cost estimates)
3. Two street scene photos, one looking

Report Instructions - cont.

each direction down the street

4. One view photo looking across the street from the subject

5. One address verification photo

6. MLS photos of all (3) sold comparables, if available

7. MLS photos of all (3) listing comparables, if available

Broker Information

Broker Name	Molly Slocumb-Riley	Company/Brokerage	Property Advantage LLC
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	14.24 miles	Date Signed	06/10/2024

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.