

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	122 Hale Mountain Court, Hiram, GA 30141	Order ID	9387512	Property ID	35503488
Inspection Date	06/06/2024	Date of Report	06/06/2024		
Loan Number	57712	APN	012462		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs					
Order Tracking ID	6.5_bpo	Tracking ID 1	6.5_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	SEALE WILLIAM	Property has normal wear and tear
R. E. Taxes	\$3,700	
Assessed Value	\$141,920	
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	Not Visible	
Road Type	Private	

Neighborhood & Market Data

		Neighborhood Comments
Location Type	Rural	Property is located in a rural area
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$224050 High: \$375900	
Market for this type of property	Decreased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	122 Hale Mountain Court	154 Lenox Ct	72 Clay Ct	288 Ashley Ln
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 ¹	0.75 ¹	0.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$340,000	\$349,900
List Price \$	--	\$319,900	\$340,000	\$349,900
Original List Date		04/11/2024	03/19/2024	05/22/2024
DOM · Cumulative DOM	-- · --	55 · 56	78 · 79	14 · 15
Age (# of years)	33	24	32	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	Beneficial ; Water	Neutral ; Residential
Style/Design	1 Story Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,780	1,568	2,268	1,852
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2 · 1	4 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	1,190	1,054	1,134	999
Pool/Spa	--	--	--	--
Lot Size	3.00 acres	0.85 acres	0.59 acres	0.62 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 this serene and inviting ranch-style home nestled in a quiet neighborhood 5 miles from downtown Hiram. This traditional residence offers a harmonious blend of comfort, functionality, and abundant natural light throughout. As you step inside, you'll be greeted by a naturally lit living room adorned with a cozy fireplace, perfect for gathering with loved ones or enjoying a quiet evening in. The layout seamlessly connects the living room to the dining area, creating a warm and inviting space for entertaining. The well-appointed kitchen has ample storage space, modern appliances, with a new microwave, making meal preparation a delight. Adjacent to the kitchen, you'll find the master bedroom, providing a peaceful retreat with its soothing atmosphere and an en-suite bathroom for added privacy and convenience. With two additional bedrooms and one additional bathroom on the upper level, there's plenty of room for family, guests, or home office. The main level also features a laundry room, ensuring everyday chores remain effortless and efficient. Situated on a large corner lot, this home offers a sprawling open backyard, providing endless possibilities for outdoor activities, gardening, or simply basking in the tranquility of nature. The wrap-around front porch invites you to relax and enjoy the gentle breeze while savoring your morning coffee or watching the sunset. Beyond the main level, an unfinished basement awaits your creative touch, offering abundant storage space or the potential to create a personalized recreation area or workshop. Parking is a breeze with the two-car garage and a level driveway, providing ample space for vehicles and additional storage. The seller is generously offering a \$10,000 concession for the replacement of the back deck, and a quote for under \$10,000 is available, ensuring that you can easily enhance your outdoor living space to suit your preferences. In summary, this traditional ranch home captures the essence of peaceful living. With its inviting interior, abundance of natural light, tranquil surroundings, and generous offerings, this residence presents an exceptional opportunity to create cherished memories in a serene and comfortable setting. Don't miss out on this remarkable home. Schedule your private showing today!
- Listing 2** This updated lake property could now be yours! This home includes 3 spacious bedrooms, 2.5 baths with an extra room on the main floor which could be used as an office or easily converted into a 4th bedroom. The open concept kitchen comes complete with new cabinetry, light fixtures and countertops. From almost every room in the home you'll enjoy serene views to the lake and the whole home exudes natural sunlight. Master boasts high ceilings and comes complete with a fireplace, walk in closet and huge master bath spa tub for your relaxation. Secondary bedrooms are large as well and have ample closet space. Updated half bath and master bath tub and cleared backyard are also additional bonuses. Community amenities include pool, tennis court, playground and clubhouse. No rental restrictions. Located within minutes from shopping and entertainment this property is the perfect retreat in a great neighborhood
- Listing 3** Welcome to Home Sweet Home! This renovated home is in the heart of Hiram and conveniently located 2.1 miles from Hiram High School, and 3.5 miles to Highway 278 with unlimited dining, shopping, and connects to neighboring towns and I20. This charming traditional home's layout is ideal, as the master and laundry are on the main, and the renovated deck, which overlooks the large backyard is perfect for summer grilling and entertaining. Also, the house sits in a cu-de-sac at the end of a small and quaint neighborhood, making it seem like an oasis away from the hustle and bustle. Features include a renovated deck, renovated kitchen, renovated master bath, new paint throughout, LVP flooring throughout, and a stainless-steel appliances package.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	122 Hale Mountain Court	569 Hale Mountain Ct	237 Tanglewood Dr	69 Mitchell Dr
City, State	Hiram, GA	Hiram, GA	Hiram, GA	Hiram, GA
Zip Code	30141	30141	30141	30141
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.47 ¹	0.55 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$340,000	\$315,000	\$340,900
List Price \$	--	\$340,000	\$315,000	\$322,500
Sale Price \$	--	\$330,000	\$315,000	\$320,000
Type of Financing	--	Conventional	Fha	Conventional
Date of Sale	--	01/05/2024	12/28/2023	08/11/2023
DOM · Cumulative DOM	-- · --	29 · 29	33 · 33	100 · 100
Age (# of years)	33	29	26	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 Traditional	2 Stories Traditional	1 Story Ranch/Rambler	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,780	2,054	1,512	1,712
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2	3 · 2
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	0%	0%	50%	0%
Basement Sq. Ft.	1190	988	1,382	1,712
Pool/Spa	--	--	--	--
Lot Size	3.00 acres	3.61 acres	0.55 acres	0.55 acres
Other	--	--	--	--
Net Adjustment	--	-\$14,410	-\$9,302	-\$8,000
Adjusted Price	--	\$315,590	\$305,698	\$312,000

* 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** Discover serenity in this beautiful and peaceful haven, where luxury meets tranquility. Immerse yourself in the soft embrace of all-new carpet and step onto exquisite new entry flooring that sets the stage for a welcoming atmosphere. The large master suite beckons with its en-suite bath, creating a private retreat for relaxation and rejuvenation. Privacy is paramount in this gem, offering you a peaceful sanctuary to unwind and recharge. This residence, a true embodiment of comfort and style, is not just a home; it's an opportunity. Beautiful wood kitchen cabinets add a touch of warmth to the heart of the house, creating a space that is as inviting as it is functional. Located just 5 minutes from the vibrant hub of Cobb, convenience becomes a way of life. Easy access to shopping, restaurants, and expressways ensures that every necessity is within reach, making daily life effortlessly enjoyable. Don't miss the chance to make this house your home - a place where every detail is designed for your comfort, and where the beauty of the surroundings mirrors the tranquility within. Welcome to a life of ease and comfort.
- Sold 2** Welcome to Your Dream Home! 4BR/2.5BA Raised Ranch on Finished Basement! Relax and Enjoy Your Favorite beverage on the Front Porch, then step into the Fireside Family Room with Vaulted Ceilings, a Marble Fireplace, and Updated Elegant Crystal Fixture. Open Dining Room, with Hardwood Laminate floors, With a "What Ya Have" Window to Your Kitchen, Enjoy Granite Countertops, Wood-Stained Cabinets, Tile Floors, and All Appliances included. One Level Living with Owners Suite on Main Boasts Walk-in Closet, Separate Shower, Jetted Whirlpool Garden Tub and Double Vanity. Split Bedroom Plan with Two Guest Bedrooms and a Full Bathroom complete this level. The Finished Basement Features a Spacious 4th Bedroom, Perfect for a Teen or In-Law Suite, along with a Room off the Garage Suitable for a Home Office. Step Outside to a Private Backyard with a Back Deck and Landscaping-an Inviting Oasis for Relaxation or Entertaining Guests. A Large 2 -Car Side Entry Garage. Located near Shopping and Dining, 100% Financing is Available! Call now for details and Seize the Opportunity to make this Extraordinary Home Your
- Sold 3** Welcome to this charming ranch home in Hiram, GA! This one owner ranch home is on a .5 acre lot with room to grow in Paulding County. Walk in to a spacious foyer featuring vaulted ceilings with views of the dining room and great room with a cozy fireplace. Entry and dining room area have hardwood floors. This is a split bedroom design with 2 bedrooms on one side sharing a full bath and the master on the other side with double vanities and a private toilet room. The entrance in from the garage gives you storage space/possibly mudroom area and laundry facilities that lead into the kitchen to make carrying in groceries super easy. A deck on the back overlooks a beautiful large backyard. The walk out basement is mostly unfinished with one room completed and bathroom plumbing is available. While the basement is unfinished, it presents an excellent opportunity for customization and expansion, allowing you to transform it into the perfect recreational space, home office, or additional living area to suit your specific needs. You will be pleased to know that all mechanical systems and the roof have been recently updated, saving you from immediate major investments and providing peace of mind for years to come. Great location and only 7 minutes from Wellstar Paulding Hospital.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 1998			
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

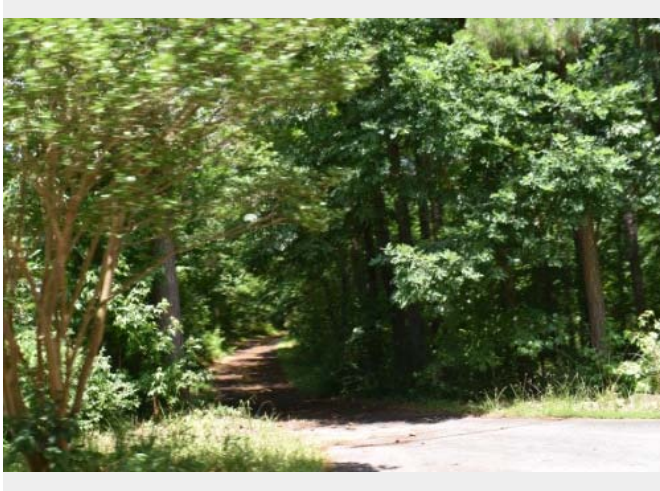
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$315,500	\$315,500
Sales Price	\$315,500	\$315,500
30 Day Price	\$309,900	--
Comments Regarding Pricing Strategy		
Property is located in Hiram, GA. Area is sought after for its proximity to the Interstate and Atlanta. Property is located at the end of a long driveway. photo of driveway included Adjustments 40 SQFT GLA 4000 Bedroom 4000 Full Bath 3450 Half Bath		

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.
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Subject Photos



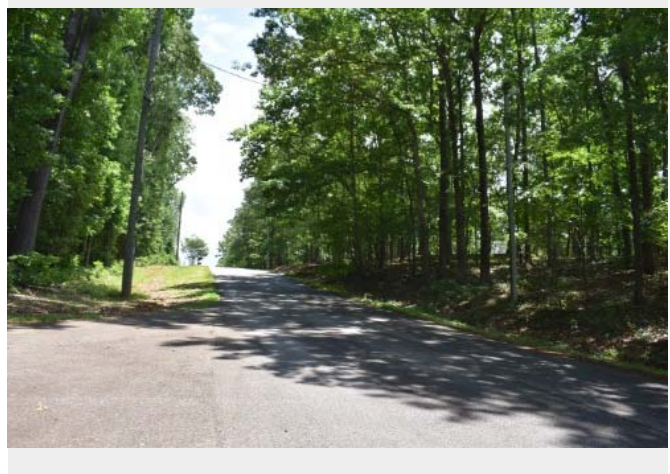
Front



Address Verification



Address Verification



Street

Listing Photos

L1 154 Lenox Ct
Hiram, GA 30141



Front

L2 72 Clay Ct
Hiram, GA 30141



Front

L3 288 Ashley Ln
Hiram, GA 30141



Front

Sales Photos

S1 569 Hale Mountain Ct
Hiram, GA 30141



Front

S2 237 Tanglewood Dr
Hiram, GA 30141



Front

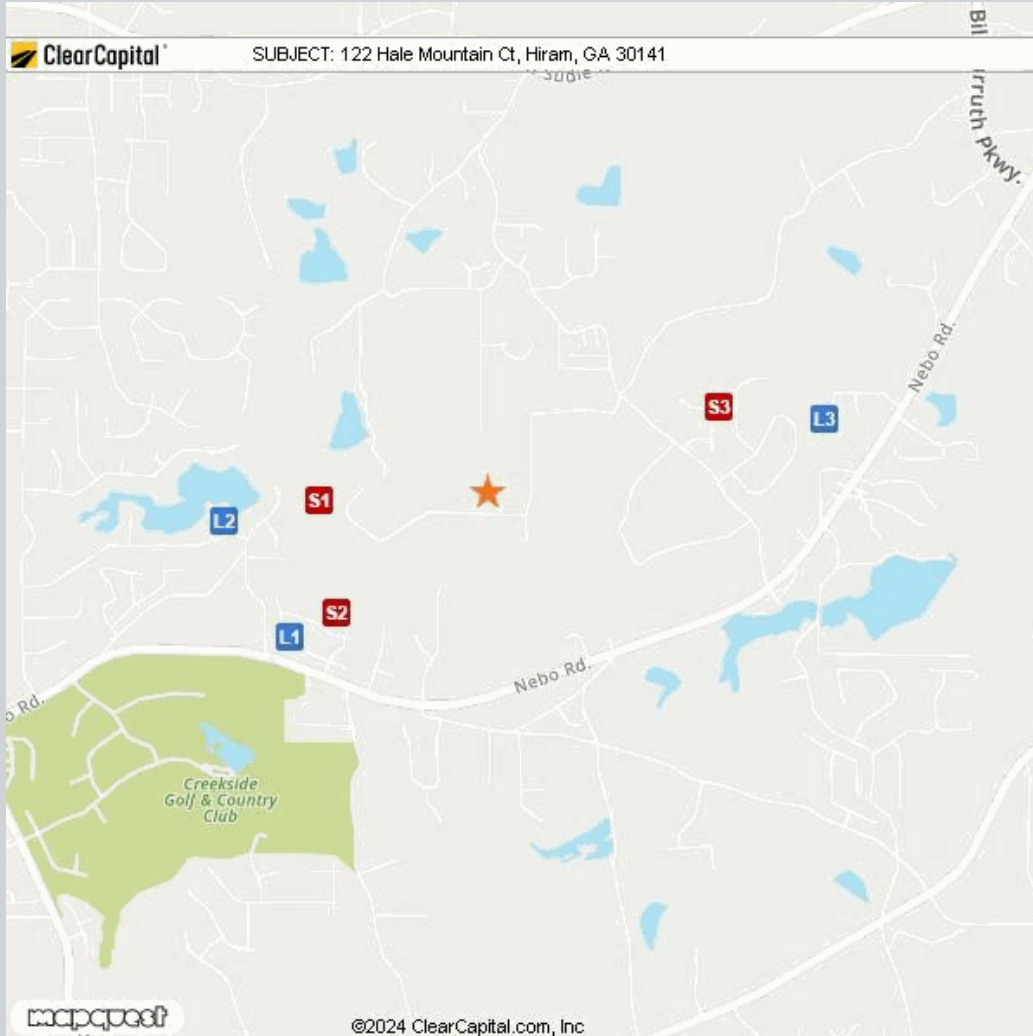
S3 69 Mitchell Dr
Hiram, GA 30141



Front

ClearMaps Addendum

Address ★ 122 Hale Mountain Court, Hiram, GA 30141
Loan Number 57712 **Suggested List** \$315,500 **Suggested Repaired** \$315,500 **Sale** \$315,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	122 Hale Mountain Court, Hiram, GA 30141	--	Parcel Match
L1 Listing 1	154 Lenox Ct, Hiram, GA 30141	0.69 Miles ¹	Parcel Match
L2 Listing 2	72 Clay Ct, Hiram, GA 30141	0.75 Miles ¹	Parcel Match
L3 Listing 3	288 Ashley Ln, Hiram, GA 30141	0.98 Miles ¹	Parcel Match
S1 Sold 1	569 Hale Mountain Ct, Hiram, GA 30141	0.47 Miles ¹	Parcel Match
S2 Sold 2	237 Tanglewood Dr, Hiram, GA 30141	0.55 Miles ¹	Parcel Match
S3 Sold 3	69 Mitchell Dr, Hiram, GA 30141	0.71 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	Daniel Geiman	Company/Brokerage	Exp realty llc
License No	380873	Address	2242 Major Loring Way SW Marietta GA 30064
License Expiration	07/31/2025	License State	GA
Phone	6787613425	Email	Daniel.geiman@exprealty.com
Broker Distance to Subject	11.85 miles	Date Signed	06/06/2024

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.