

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	528 Pumpkinvine Road, Acworth, GA 30101	Order ID	9387512	Property ID	35503288
Inspection Date	06/06/2024	Date of Report	06/06/2024		
Loan Number	57716	APN	086538		
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

Owner	EVELYN RODRIGUEZ	Condition Comments Property has normal wear and tear
R. E. Taxes	\$4,961	
Assessed Value	\$190,280	
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	Partially Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Property is located in a rural area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$322250 High: \$625910	
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	528 Pumpkinvine Road	52 Adelaide Xing	620 Highcrest Dr	318 Highcrest Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30101	30101	30101	30101
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.99 ¹	1.09 ¹	1.28 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$565,000	\$570,000	\$625,000
List Price \$	--	\$565,000	\$570,000	\$625,000
Original List Date		04/15/2024	04/22/2024	05/23/2024
DOM · Cumulative DOM	-- · --	52 · 52	45 · 45	14 · 14
Age (# of years)	17	22	20	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	2 Stories Traditional	2 Stories Traditional	2 Stories Other	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,184	2,495	2,786	3,203
Bdrm · Bths · ½ Bths	3 · 3	4 · 3 · 1	4 · 3	5 · 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	Yes	Yes	Yes
Basement (% Fin)	0%	90%	0%	0%
Basement Sq. Ft.	--	1,162	1,776	1,943
Pool/Spa	--	--	--	--
Lot Size	1.06 acres	0.34 acres	0.33 acres	0.33 acres
Other	--	--	--	--

* 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 to your dream home nestled on a serene cul-de-sac within the highly sought- after golf course community! This meticulously maintained residence boasts a plethora of updates both inside and out, ensuring luxurious comfort and modern convenience at every turn. Notably, the roof is less than 2 years old, providing longevity and reliability for years to come. Additionally, the HVAC system is a mere 1 year old, offering efficient climate control throughout the seasons. The hot water heater, a crucial component of daily comfort, is also a recent addition, installed just 2 years ago. These significant updates represent substantial investments in the home's infrastructure, offering the assurance of worry-free living for the discerning homeowner. Step inside to discover an inviting open concept kitchen, featuring a cozy fireplace sitting area, perfect for gatherings and relaxation. The separate dining room offers an elegant space for hosting memorable meals with loved ones. The main floor showcases stunning real hardwood floors, while upstairs features durable LVP flooring for easy maintenance. Prepare culinary delights in the gourmet kitchen, equipped with stainless steel appliances and exquisite granite countertops, creating an atmosphere of refined elegance. Every bathroom in this home has been tastefully remodeled to perfection, exuding sophistication and style. The terrace level presents a full bath, presenting an opportunity for conversion into a separate living space with its own screened-in porch and private entrance, ideal for guests or multigenerational living arrangements. Step outside to the expansive backyard oasis, where endless possibilities await. With ample space for a pool, fully fenced for privacy, this outdoor haven is perfect for entertaining or simply unwinding in tranquility. Additional highlights of this remarkable home include a laundry room complete with a washing sink and butcher block folding table, making chores a breeze. Storage space in the basement with a retractable door offers convenience for storing lawn equipment and seasonal items. Experience unparalleled luxury, comfort, and privacy in this one-of-a-kind residence. Do NOT miss your chance to call this stunning property your forever home!
- Listing 2** This beautifully maintained home boasts 4 bedrooms and 3 bathrooms, a Sun Room, a renovated kitchen with new appliances, a renovated master bath complete with a soaking tub flanking the Master on Main, an open spacious floor plan throughout, a fenced-in backyard, and a large basement ready for your finishing touches. Nestled within the Bentwater subdivision, your new home will come with a pool, playground, and park amenities.
- Listing 3** Welcome to the epitome of modern luxury living, crafted by the renowned Jeremy Rutenberg. Nestled in a serene neighborhood, this stunning 5-bedroom, 2.5-bathroom sanctuary is a testament to architectural brilliance and meticulous attention to detail. As you step through the grand entrance, you're greeted by an abundance of space and natural light that illuminates every corner of this magnificent home. The expansive layout boasts a seamless flow from room to room, perfect for both intimate gatherings and lavish entertaining. The heart of the home lies in its exquisite kitchen, where culinary dreams come to life amidst top-of-the-line appliances, sleek countertops, and ample storage space. Overlooking the kitchen is a captivating family room adorned with soaring 9-foot ceilings and a brick fireplace creating an atmosphere of warmth and sophistication. Escape to the tranquility of the main level master suite, a private oasis designed for ultimate relaxation. Pamper yourself in the luxurious master bath featuring 9-foot ceilings, his and hers sinks, a rejuvenating whirlpool tub, and a sleek glass shower—a true haven for indulgence and rejuvenation. Venture outside to discover your own personal paradise—a fully screened back porch that seamlessly blends indoor and outdoor living. Whether you're enjoying your morning coffee or hosting al fresco soirées, this enchanting space offers endless possibilities for leisure and enjoyment. But the allure doesn't end there. Descend into the vast, unfinished basement—a blank canvas awaiting your personal touch. With bathroom utility lines already in place, the potential for customization is limitless, offering the opportunity to transform this space into the ultimate entertainment haven or private retreat.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	528 Pumpkinvine Road	13 Southridge Trl Se	480 Adelaide Xing	96 Highcrest Dr
City, State	Acworth, GA	Cartersville, GA	Acworth, GA	Acworth, GA
Zip Code	30101	30120	30101	30101
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.48 ¹	1.15 ¹	1.47 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$750,000	\$569,900	\$650,000
List Price \$	--	\$699,000	\$569,900	\$639,900
Sale Price \$	--	\$550,000	\$575,000	\$620,000
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	05/21/2024	10/12/2023	02/21/2024
DOM · Cumulative DOM	-- · --	113 · 113	29 · 29	103 · 103
Age (# of years)	17	28	21	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	3,184	3,215	2,213	3,206
Bdrm · Bths · ½ Bths	3 · 3	5 · 3 · 1	6 · 4	5 · 3 · 1
Total Room #	6	9	10	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	Yes	Yes
Basement (% Fin)	0%	80%	100%	0%
Basement Sq. Ft.		1,798	1,133	1,969
Pool/Spa	--	Pool - Yes	Pool - Yes	--
Lot Size	1.06 acres	1.50 acres	0.38 acres	0.34 acres
Other	--	--	--	--
Net Adjustment	--	-\$13,845	+\$23,695	-\$13,440
Adjusted Price	--	\$536,155	\$598,695	\$606,560

* 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** Welcome to a stunning, move-in-ready home that effortlessly combines elegance with modern convenience. Proving the best of both worlds, this home is ideally located near major interstates, yet also your own private oasis, offering a peaceful retreat from the hustle and bustle of everyday life. As an added bonus all furniture you see is negotiable to stay with the home. As you step inside, the home welcomes you with a sense of grandeur, featuring high ceilings and large windows that flood the space with an abundance of natural light. Pergo flooring throughout adds a touch of sophistication to the open-concept living areas. The heart of the home, the large open kitchen, is a chef's delight. Boasting granite countertops and stainless steel appliances, it provides both style and functionality for your culinary endeavors. The private fenced backyard is a true outdoor haven. A heated, self-cleaning in-ground saltwater pool takes center stage, surrounded by a patio, a balcony from the master suite, and a cozy fire pit area. This backyard is designed for year-round enjoyment and relaxation already set up for outdoor media devices. Upstairs, the oversized master suite is a sanctuary within itself. Featuring a sitting area, a private balcony overlooking the pool, and a master bath that includes double vanities, a walk-in shower, and even a sauna – this is luxury living at its finest. The master walk-in closet is customized with large shelving, providing both style and practicality. Two additional bedrooms share an updated full bath upstairs, ensuring comfort and convenience for all. The finished basement expands the living space, offering two additional rooms and a full bathroom. A separate side deck in the basement provides an additional outdoor retreat. Don't miss the chance to make this exceptional property your own.
- Sold 2** Distinguished 6-bedroom, 4-bathroom in prestigious Bentwater community! Ideally located in Acworth, this home merges timeless sophistication with contemporary living. The brick front porch creates a warm welcome. Step inside and be greeted by a two-story foyer and newly refinished hardwood floors, beautifully complemented by fresh interior paint. The heart of the home, a family room, is anchored by a charming brick fireplace. Open to the kitchen and separate dining room, it's an ideal spot for both relaxation and entertainment. The expansive eat-in kitchen boasts stainless steel appliances, including a wall oven with a warming drawer and gas cooktop. A versatile bedroom on the main can easily double as a home office for professionals. Completing this level is a tastefully appointed full bath, adding to the home's convenience. Upstairs, the primary suite is adorned with tray ceilings. The attached ensuite bath is a sanctuary with its tub, separate shower, double vanity and walk-in closet. Three additional bedrooms share a full bathroom outfitted with a sophisticated tiled shower. But there's more - the fully finished basement is a treasure trove of amenities. An extra bedroom, a full bath with a chic tiled shower, a built-in bar with sink for your mixology adventures, a bonus room/flex area for endless possibilities, and a sunroom with direct access to the backyard complete this floor. Stepping outdoors, your private oasis awaits. Dive into the pool, equipped with a fun slide, or warm up by the outdoor brick fireplace/grill. The composite wood deck, partially covered and complemented by a stylish pergola, beckons for summer soirées and cozy evenings. The yard is fully fenced and backs up to the Bentwater golf course. Residents of Bentwater have access to top-tier amenities, including golf, swimming and tennis facilities. Reimagine upscale living and create lasting memories in this remarkable home. Make 480 Adelaide Crossing your next chapter!
- Sold 3** Welcome to this meticulously maintained Master on Main residence in the desirable Bentwater community! This home boasts a fresh interior paint job, a new roof, ensuring a modern and well-kept appearance. Inside, you'll discover the timeless beauty of hardwood floors that adorn the main living areas. As an added bonus, this home features new carpeting upstairs, providing a cozy and stylish atmosphere on the upper level. The comfort doesn't stop there, a brand-new \$14,000 air conditioning system has been installed on the main level, with the basement on a separate zone, ensuring optimal climate control and energy efficiency. The second master suite located upstairs enjoys its very own AC zone, offering personalized comfort for those occupying this private retreat. With 5 bedrooms, 3.5 bathrooms, and a full finished terrace level complete with built-ins, this home provides ample space for your family's needs. The fenced lawn offers privacy and backs up to the prestigious Governors Towne Club, providing a picturesque backdrop. The master suite on the main level is a sanctuary of comfort and convenience, featuring a double vanity, a relaxing soaking tub, and a breakfast bar for quick bites. The kitchen is a chef's dream, equipped with a double oven, gas appliances, a walk-in pantry, and a spacious breakfast room. Step outside to the fenced private yard, where you'll find a charming garden, perfect for green thumbs and outdoor enthusiasts. The finished basement includes a bonus room, game room, and exercise room, offering endless possibilities for entertainment and relaxation, and it's also thoughtfully plumbed for a bar. Cozy up by the gas fireplace in the inviting great room, and enjoy formal meals in the separate dining room. This community also offers numerous amenities such as underground utilities, a clubhouse, a golf course, meeting rooms, a pool, tennis courts, playgrounds, restaurants, street lights, and sidewalks, ensuring a vibrant and active lifestyle for all residents. Additionally, you'll find the convenience of a gas water heater and cooktop, as well as a walk-in pantry for all your storage needs.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2007			
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	\$595,900	\$595,900
Sales Price	\$595,900	\$595,900
30 Day Price	\$585,000	--
Comments Regarding Pricing Strategy		
Property is located in Acworth Ga. Area is sought after for its proximity to the interstate, KSU, Atlanta and Lake Allatoona. Adjustments 45 SGFT GLA 4500 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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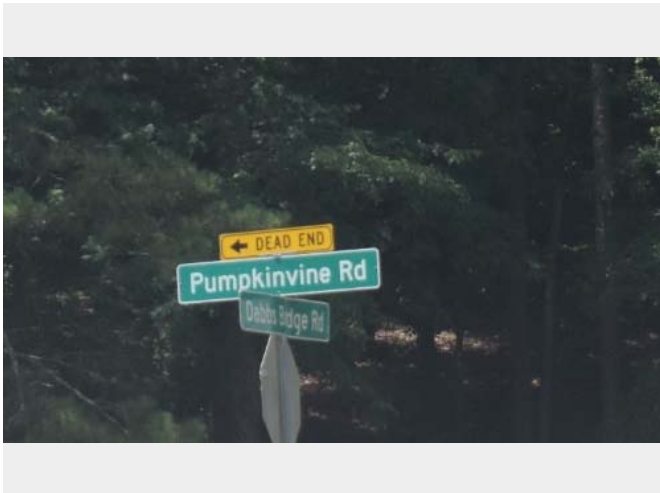
Subject Photos



Front



Address Verification



Address Verification



Street



Street

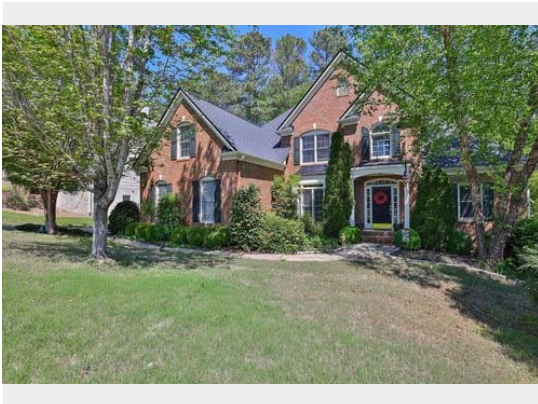
Listing Photos

L1 52 Adelaide Xing
Acworth, GA 30101



Front

L2 620 Highcrest Dr
Acworth, GA 30101



Front

L3 318 Highcrest Dr
Acworth, GA 30101



Front

Sales Photos

S1 13 Southridge Trl SE
Cartersville, GA 30120



Front

S2 480 Adelaide Xing
Acworth, GA 30101



Front

S3 96 Highcrest Dr
Acworth, GA 30101



Front

ClearMaps Addendum

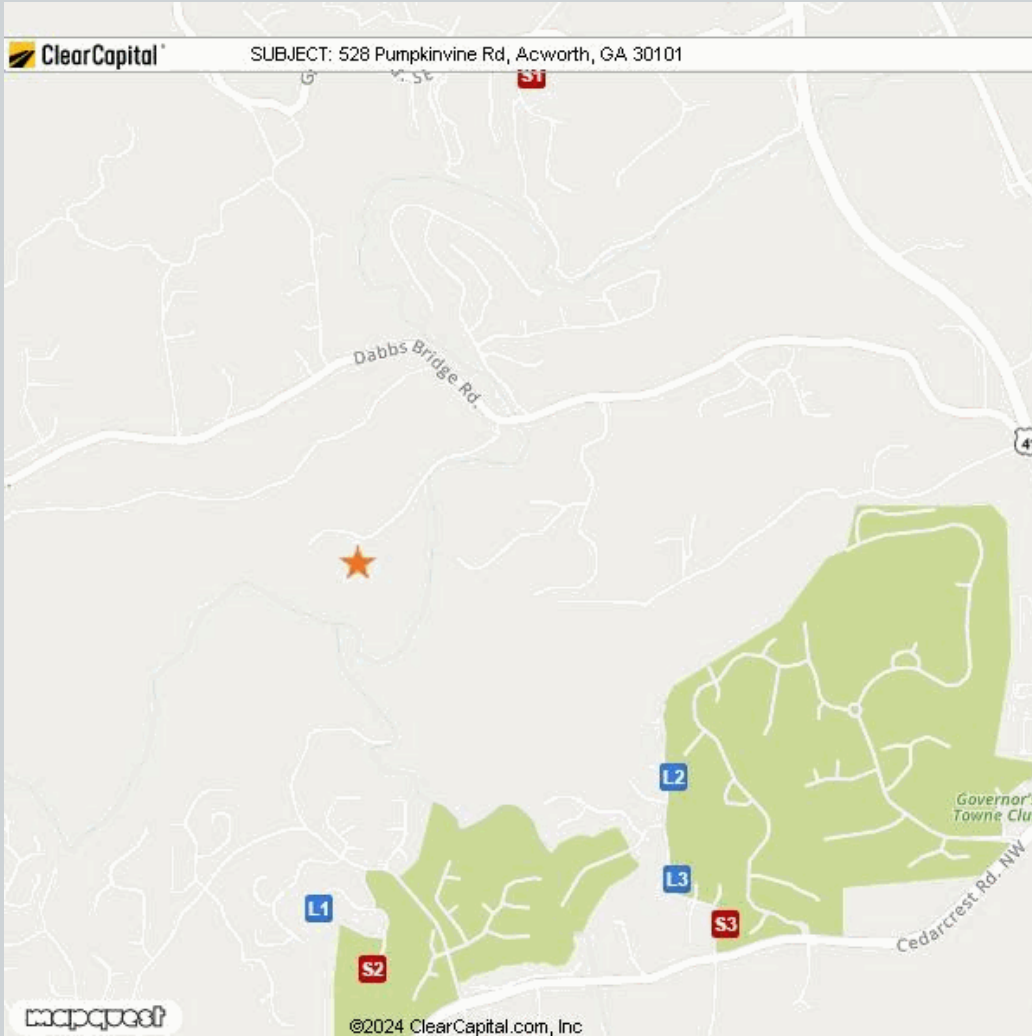
Address ★ 528 Pumpkinvine Road, Acworth, GA 30101

Loan Number 57716

Suggested List \$595,900

Suggested Repaired \$595,900

Sale \$595,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	528 Pumpkinvine Road, Acworth, GA 30101	--	Parcel Match
L1 Listing 1	52 Adelaide Xing, Acworth, GA 30101	0.99 Miles ¹	Parcel Match
L2 Listing 2	620 Highcrest Dr, Acworth, GA 30101	1.09 Miles ¹	Parcel Match
L3 Listing 3	318 Highcrest Dr, Acworth, GA 30101	1.28 Miles ¹	Parcel Match
S1 Sold 1	13 Southridge Trl Se, Cartersville, GA 30120	1.48 Miles ¹	Parcel Match
S2 Sold 2	480 Adelaide Xing, Acworth, GA 30101	1.15 Miles ¹	Parcel Match
S3 Sold 3	96 Highcrest Dr, Acworth, GA 30101	1.47 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	13.38 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.