

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	105 Brown Thrush Road, Savannah, GA 31419	Order ID	9387512	Property ID	35503286
Inspection Date	06/06/2024	Date of Report	06/06/2024		
Loan Number	57724	APN	11029G01003		
Borrower Name	Catamount Properties 2018 LLC	County	Chatham		

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	EPPERSON PATRICK & CHRIS AS TRUSTEE	The subject appeared to be in stable structural and physical condition. It conforms well with the neighborhood. It has received adequate owner care and concern. There does not appear to be any visible need for repair recommendations.
R. E. Taxes	\$278	
Assessed Value	\$122,920	
Zoning Classification	R3 Residential Lots	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	Henderson Golf Community	
Association Fees	\$480 / Month (Other: Clubhouse, Golf Course, Playground, Pool-Community)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	This subdivision is one of the many newer developments within the last 30 years. Homes are in adequately maintained condition. They conform well within a quiet rural like setting near amenities. Private transportation may be desired. There is a mandatory Home Owners Association. Seller concessions are usually very little to none at all. REO to standard sales appear to be in balance. There does not appear to be any negative factors that would affect marketability of this neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$229,000 High: \$465,000	
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	105 Brown Thrush Road	307 Brown Thrush Rd	207 Henderson Oaks Dr	223 Preservation Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.65 ¹	0.59 ¹	1.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$429,900	\$359,900	\$349,500
List Price \$	--	\$429,900	\$359,900	\$349,500
Original List Date		05/30/2024	04/26/2024	05/31/2024
DOM · Cumulative DOM	-- · --	7 · 7	41 · 41	6 · 6
Age (# of years)	27	23	19	18
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,889	2,247	1,747	1,777
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	4 · 2	3 · 2
Total Room #	8	9	9	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	.25 acres	.23 acres	.22 acres	.19 acres
Other	Clubhouse, Golf Course, Playground, Pool, Comm	Clubhouse, Golf Course, Playground, Pool, Comm	Clubhouse, Golf Course, Playground, Pool, Comm	Clubhouse, Golf Course, Playground, Pool, Comm

* 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** Remarks: Welcome to 307 Brown Thrush Road, nestled in the heart of the peaceful, serene and sought after Henderson Golf Community. The primary bedroom (with ensuite bath has dual sinks, jetted tub and separate shower) and 2 guest bedrooms are located on the main level with the 4th bedroom/bonus room on the second level. This spacious 4BR, 2 bath, open concept home is an entertainers delight. Boasting a large eat-in kitchen, formal dining room, large living room that flows into a sun drenched sunroom that seamlessly blurs the line between the indoors and out doors. Details include a custom built bar in the corner of the sunroom, beautiful wooden beams, and expansive floor to ceiling windows that lead you ointo a perfectly charming, fenced backyard. Come enjoy the beauty of nature in the comfort of your new home!
- Listing 2** Remarks: Great Location! Sought after Henderson Golf Community, Great Community Amenities. Community Pool, Playground and Golf right where you live. Easy access to I-95 via Al Henderson Blvd, Hwy 17 and I-16 via Little Neck Road. This home offers Wood flooring in the Living room, Dining room, Kitchen and Breakfast Nook. Living Room and Dining Room have high Ceilings. Split Bedroom Plan, 4 Bedrooms, 2 Full Baths, Laundry Room, 2 Car Garage. Fenced Yard. Lawn Sprinkler System. Golf Amenities are offered to both Non-Members & Membership, you choose.
- Listing 3** Remarks: Beautiful, spacious 3 bedroom, 2 bathroom home conveniently located in Gateway Village. This home has room for everyone and you will fall in love with this floor plan! Primary bedroom and en suite bathroom, open concept living room includes fire place which makes it cozy and inviting. Kitchen features breakfast area, nice appliances and a pantry. 2 additional bedrooms and full bath plus a 2-car garage. Enjoy everything this community has to offer: Convenient to everywhere, close to shopping and restaurants, playground, and community pool! New roof and flooring!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	105 Brown Thrush Road	107 Brown Thrush Rd	103 Valhalla Dr	115 Valhalla Dr
City, State	Savannah, GA	Savannah, GA	Savannah, GA	Savannah, GA
Zip Code	31419	31419	31419	31419
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.00 ¹	0.57 ¹	0.60 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$415,000	\$399,900
List Price \$	--	\$375,000	\$415,000	\$399,900
Sale Price \$	--	\$375,000	\$420,000	\$399,900
Type of Financing	--	F H A	Conventional	V A
Date of Sale	--	03/11/2024	03/20/2024	04/29/2024
DOM · Cumulative DOM	-- · --	27 · 27	5 · 98	34 · 34
Age (# of years)	27	27	23	22
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,889	2,070	2,196	2,078
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2 · 1	4 · 2
Total Room #	8	9	9	9
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	.25 acres	.28 acres	.25 acres	.25 acres
Other	Clubhouse, Golf Course, Playground, Pool, Comm	Clubhouse, Golf Course, Playground, Pool, Comm	Clubhouse, Golf Course, Playground, Pool, Comm	Clubhouse, Golf Course, Playground, Pool, Comm
Net Adjustment	--	-\$2,620	-\$6,140	-\$3,780
Adjusted Price	--	\$372,380	\$413,860	\$396,120

* 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** Remarks: Don't miss this fabulous 4 bedroom, 2 bath all brick home on a corner lot in the desirable Henderson Golf Community. Large kitchen with breakfast area. Open floor plan to include separate dining room. Main bedroom with ensuite bath includes dual vanities, garden tub, separate shower and large walk-in closet. Enjoy spending time on the screened in porch overlooking the private fenced backyard. Conveniently located near I-16 and I-95, Hunter, Fort Stewart, shopping, schools and restaurants.
- Sold 2** Remarks: Beautifully maintained, updated Henderson Golf Community home with screened porch and wooded backyard view. Location, location!! All one level except the upstairs Bonus room. Lovely wood floors through the living areas and owner's bedroom. Granite/stainless eat-in kitchen. Stately "open" dining area with tall and tray ceiling flows into the spacious living room with vaulted ceilings and (propane) gas fireplace. Large owner's bedroom and bathroom suite with ample closet space, dual sinks, separate tub and shower and private commode. Split bedroom plan allows for maximum privacy. The two guest rooms are on the opposite side of the house and feature a "split" bathroom between the two bedrooms. A Bonus room is the only room upstairs in this stunning home.....a perfect get-away, office, game room.....flexible space! Nearly new "zoned" HVAC. Attached oversized double garage. You will feel how well this home has been cared for.
- Sold 3** Remarks: Find peace and tranquillity here at this amazing home settled on a wooded lot in the highly sought after Henderson Golf Community! Greeted by an entry foyer as you walk into an open concept with hardwood floors throughout main living area. Spacious kitchen equipped with stainless steal appliances, Corian countertops, and tile backsplash. Both a formal dining room and an eat in breakfast nook with bay window. Split floor plan. Guest bathroom features brand new flooring. Master suite with trayed ceiling and large ensuite featuring a cathedral ceiling and walk in closet! Large 4th bedroom/bonus is located upstairs. Just off the living room is a huge sunroom with cathedral ceiling over looking this story book like back yard! Community Features golfing, play area, pool, and clubhouse. Conventionally located right off I-95 for a quick commute to all of Savannah and surrounding areas. 15 minutes to Hospitals, Downtown Savannah, Gulfstream, Hunter Army Airfield, and the Ports.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no current listing history located concerning the subject. Legal Description LOT 3 HENDERSON GOLF COMMUNITY PAHSE 1 SECTION A SMB 15D 38 .256 AC Acres .26 Deed Book 390C Deed Page 211			
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	\$372,380	\$372,380
Sales Price	\$372,380	\$372,380
30 Day Price	\$362,380	--
Comments Regarding Pricing Strategy		
Pricing is based upon sold comparable 1 less 10k for the 30 day price.		

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.
-------------------------	--

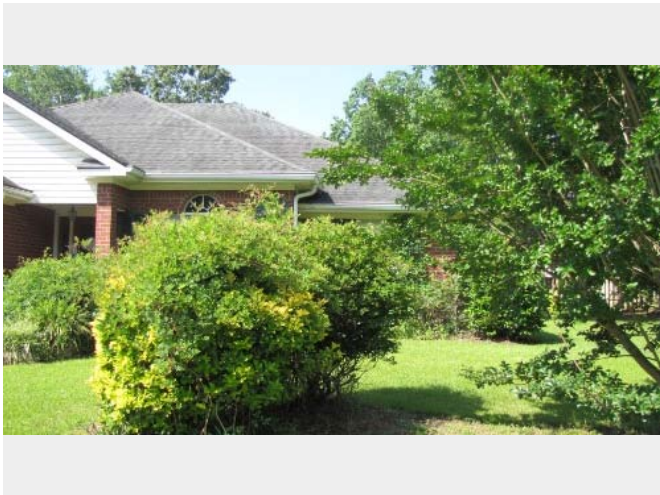
Subject Photos



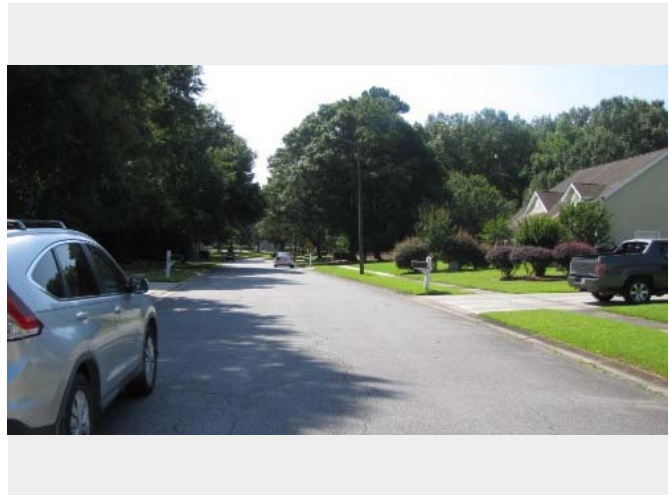
Front



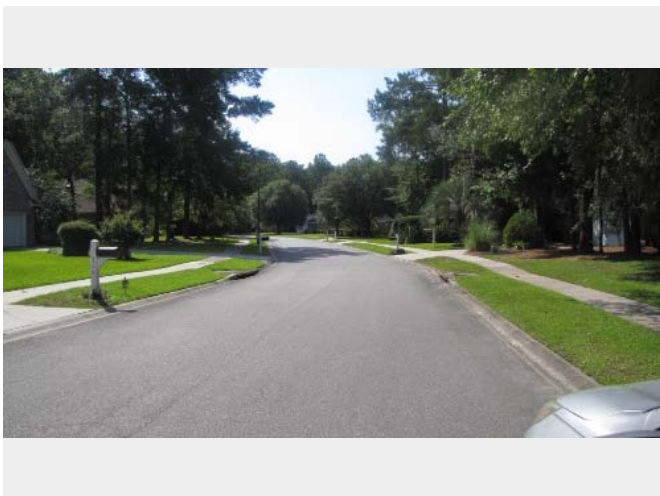
Address Verification



Side



Street

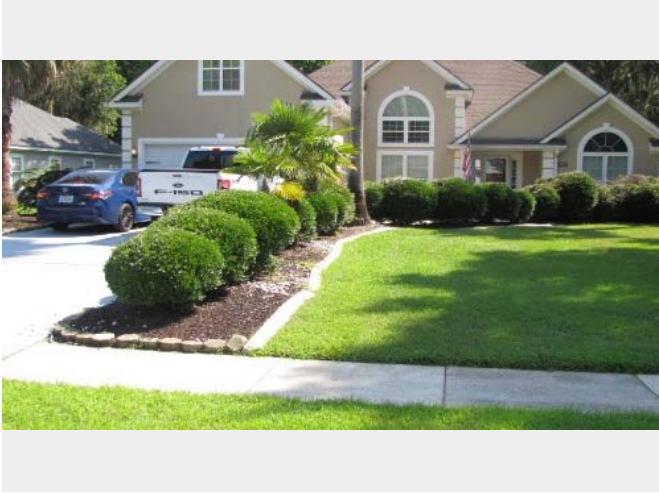


Street



Other

Subject Photos



Other

Listing Photos

L1 307 Brown Thrush Rd
Savannah, GA 31419



Front

L2 207 Henderson Oaks Dr
Savannah, GA 31419



Front

L3 223 Preservation Dr
Savannah, GA 31419



Front

Sales Photos

S1 107 Brown Thrush Rd
Savannah, GA 31419



Front

S2 103 Valhalla Dr
Savannah, GA 31419



Front

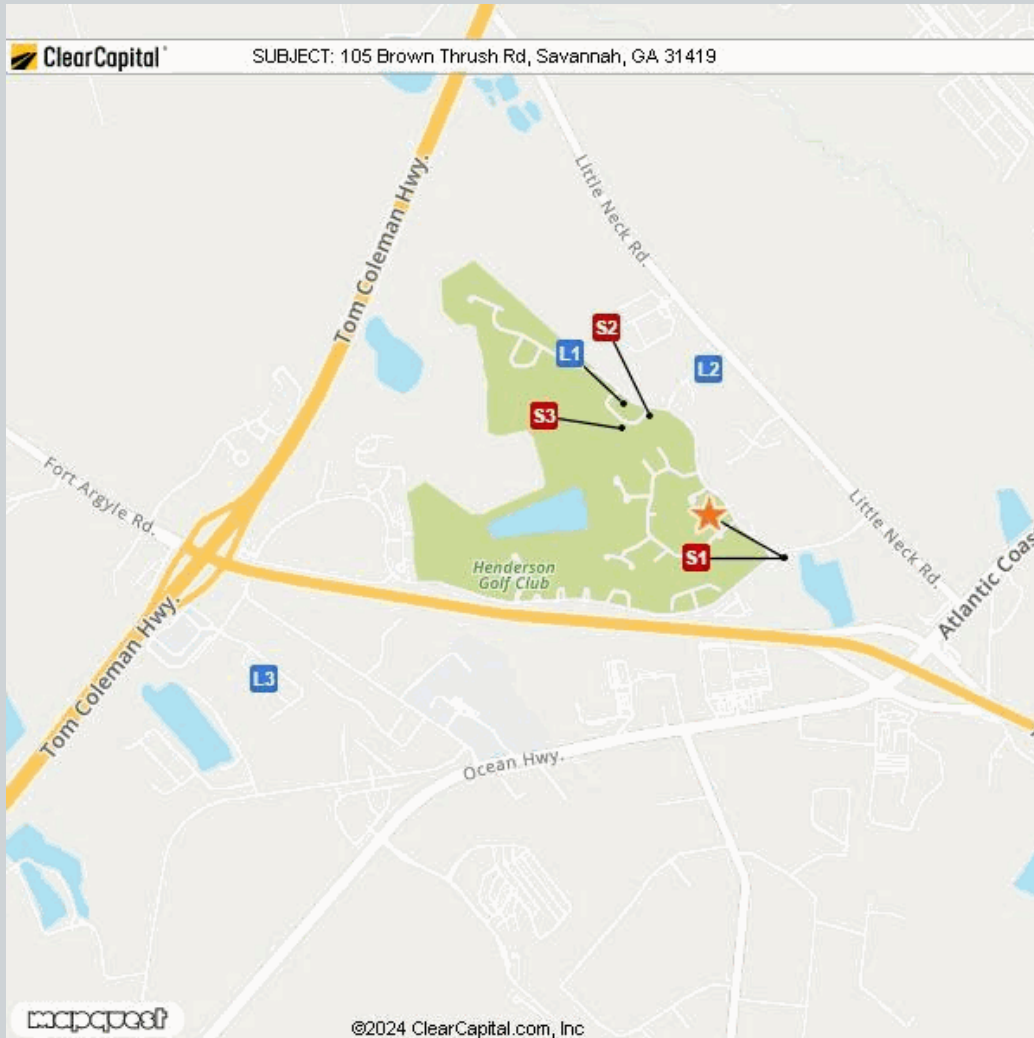
S3 115 Valhalla Dr
Savannah, GA 31419



Front

ClearMaps Addendum

Address ★ 105 Brown Thrush Road, Savannah, GA 31419
Loan Number 57724 **Suggested List** \$372,380 **Suggested Repaired** \$372,380 **Sale** \$372,380



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	105 Brown Thrush Road, Savannah, GA 31419	--	Street Centerline Match
L1 Listing 1	307 Brown Thrush Rd, Savannah, GA 31419	0.65 Miles ¹	Parcel Match
L2 Listing 2	207 Henderson Oaks Dr, Savannah, GA 31419	0.59 Miles ¹	Parcel Match
L3 Listing 3	223 Preservation Dr, Savannah, GA 31419	1.55 Miles ¹	Parcel Match
S1 Sold 1	107 Brown Thrush Rd, Savannah, GA 31419	0.00 Miles ¹	Street Centerline Match
S2 Sold 2	103 Valhalla Dr, Savannah, GA 31419	0.57 Miles ¹	Parcel Match
S3 Sold 3	115 Valhalla Dr, Savannah, GA 31419	0.60 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	Lavern Martin	Company/Brokerage	Fathom Realty
License No	179221	Address	7 Darling St Savannah GA 31408
License Expiration	07/31/2024	License State	GA
Phone	9123230317	Email	lavernmartin1957@gmail.com
Broker Distance to Subject	8.97 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.