

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	2557 Twin Oaks Drive Sw, Marietta, GA 30064	Order ID	9387512	Property ID	35503071
Inspection Date	06/06/2024	Date of Report	06/06/2024		
Loan Number	57729	APN	19-0026-0-038-0		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

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	Selby Mary	Subject is in average condition and is built to conform to other homes in the neighborhood. it is located on a dead-end street inside the community with minimal traffic coming through. Subject is on a city road with easy access to major city roads. There are no major damage besides normal wear and tear noticed on the outside.
R. E. Taxes	\$381	
Assessed Value	\$282,060	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(front door was locked at te=he time of visit)	
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		Neighborhood Comments
Location Type	Suburban	Subject community is an older but well established neighborhood in Marietta. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up to 2 mile...
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$320,000 High: \$355,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Neighborhood Comments

Subject community is an older but well established neighborhood in Marietta. It has easy access to city major roads. There are lots of shopping centers, Restaurants, Schools, and other businesses close to subject's community. There are 3 active listings and 5 sold comps within one mile from subject. Some have been used in this report. It was necessary to exceed client requirements of distance, age, room count, sq ft, and time because within 1 mile and 6 months there were only one Active comparable that have similar sq ft, age, acreage, style as subject. I had to extend my distance up to 2 miles and 10 months in order to find comps that bracketed the subject's gla, age, acreage, and style. I have used the best available comps in my professional opinion.

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	2557 Twin Oaks Drive Sw	1083 Caprice De	2780 Bob Cox Rd	680 John Ward Rd
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30064	30064	30064	30064
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.04 ¹	1.37 ¹	1.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$375,000	\$400,000	\$420,000
List Price \$	--	\$375,000	\$400,000	\$420,000
Original List Date		04/05/2024	06/04/2024	05/16/2024
DOM · Cumulative DOM	-- · --	62 · 62	2 · 2	21 · 21
Age (# of years)	47	46	52	42
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 ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,386	1,256	1,841	1,604
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	1,234	--	--
Pool/Spa	--	--	--	--
Lot Size	.28 acres	0.49 acres	0.34 acres	0.34 acres
Other	None	None	None	None

* 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** Escape to this charming home nestled in a partially wooded retreat, offering a serene ambiance and flooded in natural light. The kitchen boasts elegant granite countertops, soft close cabinets, and stainless steel appliances, enhancing both style and functionality. This home features updated bathrooms, laminate flooring throughout, and new lighting fixtures adding a modern touch, complementing the cozy family room and brick fireplace. Step outside onto the spacious back deck overlooking the private, fenced backyard – an ideal setting for entertaining guests or enjoying outdoor fires under the stars. The roof, AC, and hot water heater are all less than three years old, ensuring peace of mind and efficiency. With a two-car garage and space for a third car, parking is never an issue. Unleash your creativity in the expansive unfinished basement, perfect for customizing to your preferences. Plus, there's no HOA, offering flexibility and freedom. Located in the sought-after Hillgrove High School District, this home presents an opportunity for comfortable, convenient living. Please note: The lot size is inaccurately recorded on the Tax Record, and measures just under $\frac{3}{4}$ of an acre. Open house on 06/08/2024 from 12 till 2!
- Listing 2** Come see this classic 3 bedroom 2 bath ranch home with hardwood floors throughout. This open floorplan features a family room for large gatherings, French doors and a stacked stone fireplace to gather around. The eat in kitchen had granite countertops and energy efficient appliances. Bedrooms have built in shelving for extra storage and updated bathrooms make this home feel brand new. Two car garage has an extra bonus room above for in-laws or guests. Backyard is large fenced in and private for entertaining or hanging out with the family. Don't miss this gem!
- Listing 3** Welcome to this unique property that seamlessly combines comfort and elegance. The spacious living room features a cozy fireplace, perfect for relaxation. Fresh interior paint and a soothing neutral color scheme create a calm and inviting atmosphere that you can easily personalize to your style. The kitchen boasts a charming accent backsplash that complements the stainless steel appliances, adding a touch of luxury. Step outside to enjoy the private patio overlooking the fenced-in backyard, ideal for relaxing in the sun. The home has been remodeled with new flooring, enhancing its chic look. With a new HVAC system and roof, your comfort is guaranteed. Fresh exterior paint adds to the curb appeal. Newly replaced appliances ensure efficiency in your daily tasks. Come visit and fall in love with every detail.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2557 Twin Oaks Drive Sw	244 Rock Garden Ter Nw	2023 Arbor Forest Dr	2242 Arbor Forest Trl Sw
City, State	Marietta, GA	Marietta, GA	Marietta, GA	Marietta, GA
Zip Code	30064	30064	30064	30064
Datasource	Tax Records	Public Records	MLS	MLS
Miles to Subj.	--	0.95 ¹	0.99 ¹	0.86 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$329,900	\$319,900	\$325,000
List Price \$	--	\$329,900	\$319,900	\$325,000
Sale Price \$	--	\$329,900	\$320,000	\$350,000
Type of Financing	--	Conv	Cash	Cash
Date of Sale	--	08/09/2023	04/02/2024	10/24/2023
DOM · Cumulative DOM	-- · --	70 · 0	6 · 14	17 · 17
Age (# of years)	47	34	37	37
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 ; City Street	Beneficial ; City Street	Beneficial ; City Street	Beneficial ; City Street
Style/Design	1 Story Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,386	1,326	1,548	1,548
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
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	.28 acres	0.25 acres	0.34 acres	0.35 acres
Other	None	None	None	None
Net Adjustment	--	\$0	-\$4,536	-\$4,536
Adjusted Price	--	\$329,900	\$315,464	\$345,464

* 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** Just Reduced! Fantastic Location! This quaint cape cod is full of modern upgrades! Situated beautifully on a large corner lot, and privacy fenced backyard! Beautiful laminate flooring in Living, Dining & Kitchen! Crown molding, updated Kitchen with white cabinets, granite countertops, gas range, microwave vent, dishwasher and refrigerator! Many updates throughout, including the Roof! Main level master suite features a large walk in closet, double sink vanity, private commode and tub/shower area. Laundry Room is located at the rear of the 2 car garage. Upstairs features two additional spacious bedrooms and a full hall bath. No HOA! Great Cobb County Schools! Supra Lockbox for all showings, please schedule through ShowingTime! No BLIND offers considered. FHA, VA, Conventional or Cash!
- Sold 2** Great opportunity to own a 3 bed, 2 bath home in Marietta, GA! HILLGROVE High School district!! (9 out of 10 on GreatSchools) HVAC and water heater recently replaced, functional roof. With some cosmetic updates, this house will shine. Minor repairs needed to the deck and retaining wall. Don't miss out on this affordable fixer-upper! (HOME INSPECTION WAS COMPLETED ON 03/12/2024, request it and we will give it to you for free!) Don't miss the opportunity to make this house your new home. Schedule a showing today! This property is being sold "as is." Prospective buyers are encouraged to perform all necessary inspections and evaluations prior to purchase. Do not use ShowingTime, Agent is ONLY transactional do not reach out to him, our info is in private remarks, Check out the really good 3D Matterport virtual tour! It shows you everything! Property Problem Solvers will help you solve your problem, for more details get in touch with us! Adjustment is for the difference in sq ft in the amount of -\$4536.
- Sold 3** LOCATION LOCATION! Sought after, well maintained ranch home, with brand new carpet and fresh paint. Top Rated Hillgrove High District. Optional HOA includes swim/tennis. This 3 bedroom 2 bath house is truly move in ready. Large, airy rooms full of natural light. Family room with a fireplace is overlooking peaceful, private, fenced backyard. Spacious kitchen with plenty of cabinets and counters space, and brand new fridge. Large owner's suite features large walk in closet and bathroom with separate tub and shower. Two additional nice sized bedrooms with large closets share a hall bath. Just minutes from Marietta Square. Amazing opportunity! Adjustment is for the difference in sq ft in the amount of -\$4536.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The preparer of this report checked the mls and fmls systems for previous listing history but found none for subject for the last 12 months.			
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	\$335,000	\$335,000
Sales Price	\$335,000	\$335,000
30 Day Price	\$325,000	--
Comments Regarding Pricing Strategy		
Subject list price is determined based on the sales and listings in the area of home similar to subject in the area of room count, style, age, and sq ft. This was used because they bracket the subject gla, site size and value. In my professional opinion, I used the best comparables to support value and bracket the subject;s attributes.		

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



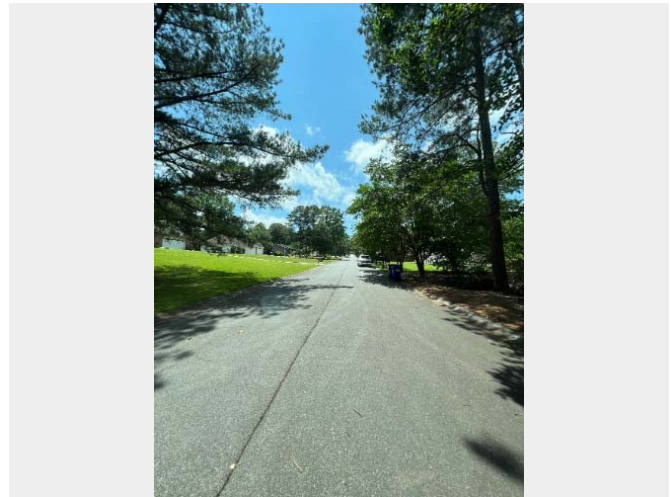
Front



Address Verification



Street



Street



Other

Listing Photos

L1 1083 Caprice De
Marietta, GA 30064



Front

L2 2780 Bob Cox Rd
Marietta, GA 30064



Front

L3 680 John Ward Rd
Marietta, GA 30064



Front

Sales Photos

S1 244 Rock Garden Ter NW
Marietta, GA 30064



Front

S2 2023 Arbor Forest Dr
Marietta, GA 30064



Front

S3 2242 Arbor Forest Trl SW
Marietta, GA 30064



Front

ClearMaps Addendum

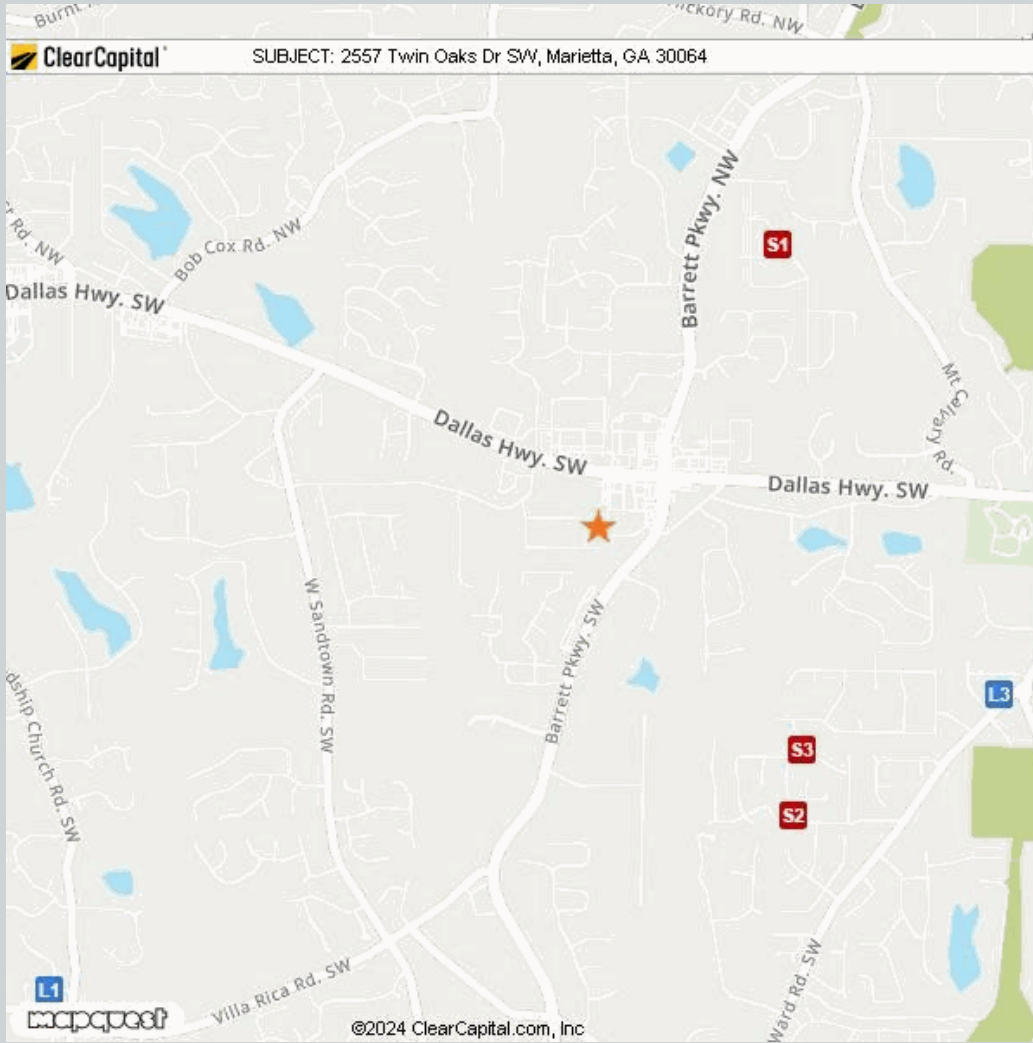
Address ★ 2557 Twin Oaks Drive Sw, Marietta, GA 30064

Loan Number 57729

Suggested List \$335,000

Suggested Repaired \$335,000

Sale \$335,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2557 Twin Oaks Drive Sw, Marietta, GA 30064	--	Parcel Match
L1 Listing 1	1083 Caprice De, Marietta, GA 30064	2.04 Miles ¹	Parcel Match
L2 Listing 2	2780 Bob Cox Rd, Marietta, GA 30064	1.37 Miles ¹	Parcel Match
L3 Listing 3	680 John Ward Rd, Marietta, GA 30064	1.24 Miles ¹	Parcel Match
S1 Sold 1	244 Rock Garden Ter Nw, Marietta, GA 30064	0.95 Miles ¹	Parcel Match
S2 Sold 2	2023 Arbor Forest Dr, Marietta, GA 30064	0.99 Miles ¹	Parcel Match
S3 Sold 3	2242 Arbor Forest Trl Sw, Marietta, GA 30064	0.86 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	Rose Udoumana	Company/Brokerage	Maximum One Realty Greater Atlanta
License No	179645	Address	4605 Rugosa Way Austell GA 30106
License Expiration	08/31/2024	License State	GA
Phone	6786977273	Email	fmu4@att.net
Broker Distance to Subject	7.02 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.