

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	412 Ladora Drive, Dallas, GA 30157	Order ID	9455872	Property ID	35639370
Inspection Date	07/05/2024	Date of Report	07/05/2024		
Loan Number	57945	APN	025199		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs

Order Tracking ID	7.3_bpo	Tracking ID 1	7.3_bpo
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	William R Barney	Condition Comments SUBJECT PROPERTY IS A BI-LEVEL STYLED HOME LOCATED WITHIN AN ESTABLISHED DEVELOPMENT. SUBJECT PROPERTY APPEARS TO HAVE BEEN MAINTAINED WITH NO VISIBLE REPAIRS DETECTED.
R. E. Taxes	\$2,966	
Assessed Value	\$113,752	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments SUBJECT PROPERTY IS LOCATED WITHIN AN ESTABLISHED SUBURBAN DEVELOPMENT THAT REFLECTS A SELLERS MARKET.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$206750 High: \$375700	
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	412 Ladora Drive	1021 Smith Ferguson Rd	89 Elsberry Rd	74 Grover Way
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.50 ¹	0.11 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$265,000	\$315,000
List Price \$	--	\$295,000	\$265,000	\$315,000
Original List Date		06/10/2024	06/27/2024	06/01/2024
DOM · Cumulative DOM	-- · --	25 · 25	8 · 8	34 · 34
Age (# of years)	34	30	19	33
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	Split TRADITIONAL	1 Story Other	1 Story Other	Split Traditional
# Units	1	1	11	1
Living Sq. Feet	1,430	1,759	1,462	1,420
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)	None	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	756	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.82 acres	0.46 acres	0.53 acres
Other	PATIO	PATIO	PATIO	PATIO

* 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** Welcome To Your Future Home, Brimming With Character And Charm. An Expansive Deck Offers An Ideal Spot For Relaxation Or Simply Enjoying A Warm Cup Of Coffee. Step Further Into This Haven, Where You'll Find A Unique Fireplace, Providing A Cozy Spot To Curl Up With A Good During Chilly Evenings. The Seamless Layout Leads You To The Primary Bedroom Furnished With A Spacious Walk-in Closet, An Envious Feature Perfect For Your Storage Needs. This Residence Also Includes A Partial Flooring Replacement, Giving The Interior A Refreshed And Updated Look. Outside, There's More To Love; A Beautiful In Backyard Awaits, Ideal For Enjoying Alfresco Dining Or Hosting Gatherings With Loved Ones. With All These Wonderful Features, This Residence Is Certainly A Place Where You'll Envision Creating Long-lasting Memories For Years To Come. Come, Step Into Your Future Space Filled With Love, Warmth, And Comfort.
- Listing 2** Welcome To This Inviting Home Where Elegance Meets Everyday Comfort. This Property Features A Fresh Neutral Color Palette That Offers A Blank Canvas For Your Style And Decor. The Kitchen, A Focal Point Of The Home, Showcases Stainless Steel Appliances That Beautifully Complement The Color Scheme. The Primary Bedroom Is Equally Impressive With Double Closets Providing Plenty Of Storage Space To Keep Your Belongings Organized. Outside, A Charming Patio Invites You To Enjoy The Tranquil Surroundings. A Recently Upgraded Hvac System Ensures Optimal Comfort Year-round. The Fresh Interior Paint Throughout Adds A Pristine Finish To The Entire Home. This Home Exemplifies Attention To Detail And Awaits You To Begin Your Next Chapter In This Exceptional Haven. Don't Miss Out On This Opportunity To Make It Your Property!
- Listing 3** Enjoy Leisurely Walks In This Shady, Sought-after, And Established Neighborhood In Dallas. This Beautifully Maintained Split-level Home, Located Just A Few Miles From Downtown, Features An Expansive Yard And Newly Stained Decks. The Home Has Been Refreshed And Is Ready For Its Next Owners, Offering An Abundance Of Natural Light And Storage Throughout. All Three Bedrooms Boast Walk-in Closets, And The Spacious Master Bathroom Includes An Oversized Jacuzzi Tub/shower And A Double Vanity. The Kitchen Cabinets Have Been Recently Painted, Adding A Fresh And Modern Touch. The Attached Oversized Two-car Garage Comes Equipped With Built-in Storage And A Workbench, Perfect For Any Diy Projects. The Backyard Includes A Two-room Shed With Electricity That Looks Almost New, Providing Additional Storage Or Workspace. Recent Updates To The Home Include A New Water Heater, Electrical Box, Breakers, And An Outdoor 50-amp Plug. With Plenty Of Room To Grow And Personalize, This Home Offers Quiet And Quaint Living With No Hoa Restrictions. It Truly Has It All!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	412 Ladora Drive	83 Meadowbrook Ln	461 Ladora Dr	165 Charleston Pkwy
City, State	Dallas, GA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30157	30157	30157	30157
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.60 ¹	0.06 ¹	0.71 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$294,500	\$339,000	\$285,000
List Price \$	--	\$294,500	\$339,000	\$285,000
Sale Price \$	--	\$294,500	\$339,000	\$285,000
Type of Financing	--	Conv.	Conv.	Conv.
Date of Sale	--	06/10/2024	05/28/2024	06/26/2024
DOM · Cumulative DOM	-- · --	25 · 25	45 · 45	48 · 48
Age (# of years)	34	37	34	26
Condition	Average	Average	Good	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	Split TRADITIONAL	1 Story Ranch/Rambler	1 Story Contemporary	Split Traditional
# Units	1	1	1	1
Living Sq. Feet	1,430	1,224	1,436	1,474
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 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	No	Yes	Yes
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	756	--	1,404	400
Pool/Spa	--	--	--	--
Lot Size	0.46 acres	0.57 acres	0.55 acres	1.49 acres
Other	PATIO	PATIO	PATIO	PATIO
Net Adjustment	--	+\$10,918	-\$10,318	-\$2,332
Adjusted Price	--	\$305,418	\$328,682	\$282,668

* Sold 3 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** Adorable Ranch With Rocking Chair Front Porch! Home Is Move-in Ready And In Great Condition! You Will Love Spending Time In This Gorgeous Yard With Beautiful Landscaping That Includes Flowers, Trees, Bushes, Tons Of Privacy And Fenced Backyard. Huge Front And Backyard Are Perfect For Entertaining Or Relaxing And Outdoor Living! Backyard Also Has Firepit, Shed And Stable/storage Shelter. Home Also Features Spacious Family Room With Stone Fireplace, Lovely Galley Kitchen With Stainless Steel Appliances And Beautiful Countertops And Breakfast Area With Lovely Bay Window, Large Master Bedroom With Onsite, Hardwood Floors And Crown Molding, New Roof And So Much More! One Car Garage Also Includes Storage Room And 240 Vault Outlet For Electric Car Charging. Call Now To Schedule Easy Showing.
- Sold 2** Completely Remodeled Ranch Home With Amazing High End Finishes! This 3/2 Home Will Wow You. Starting With The High Level Quartz, Gas Range W/ Vent Hood, And Butcher Block Bar Seating, Tile Backsplash In Kitchen. Beautiful Refinished Oak Hardwoods In Kitchen, Dining And Foyer Make Quite An Impression. Stunning Wooden Beams Frame The Kitchen And Dining To The Enormous Great Room. The Master Bath Boasts Tile Flooring And Huge Tile Shower With Shower Head And Frameless Glass Shower Door, Skylight, Double Vanity With High End Quartz Countertops. Secondary Bath Has Tile Flooring And Tile Tub/shower Combo. All This On A Huge Unfinished Basement Primed For Expansion. A Huge New Deck Overlooks The Large Level Back Yard. This Gorgeous Home Is Located On A Desirable Corner Lot In A Community With Lots Of Trees And Privacy From Neighbors. Do Not Let This Opportunity Pass You Buy! Call Today! (owner/agent)
- Sold 3** Welcome To Your New Home! This Charming Split-level Residence Offering The Perfect Blend Of Space, Comfort, And Functionality. Boasting 3 Bedrooms On The Main Level, Including A Spacious Master Suite, Plus An Additional Bedroom Or An Ideal Game/media Room On The Lower Level, This Home Provides Ample Room For The Whole Family To Thrive. Step Inside And Be Greeted By An Inviting Open-concept Layout On The Main Floor. The Heart Of The Home Is The Well-appointed Eat-in Kitchen, Featuring Beautiful Countertops And A Convenient View Overlooking The Family Room, Making It Perfect For Entertaining Guests Or Enjoying Family Meals Together. Just Off The Kitchen, You'll Find A Separate Dining Area, Adding A Touch Of Elegance To Your Dining Experience. With A 2-car Garage, Parking Is Never A Hassle, And There's Plenty Of Space For Storage Or A Workshop. Outside, The Expansive Yard Spans Almost 1.5 Acres, Offering Endless Possibilities For Outdoor Recreation, Gardening, Or Simply Relaxing In The Tranquility Of Nature. Don't Miss The Opportunity To Make This Wonderful Home Your New Home Sweet Home.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		NONE					
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	\$289,000	\$289,000
Sales Price	\$285,900	\$285,900
30 Day Price	\$279,900	--
Comments Regarding Pricing Strategy		
<p>GUIDELINES USED IN THIS REPORT: ***** Search requirements were based on surrounding comparables most comparable to subject property by sq footage, style, condition (fair market) and lot size. A wider search may have been conducted to find comps most comparable to subject property that fit the client's requirements of fair market homes that are equal to most homes on the market. The comparables used in this report are most comparable to subject property and reflect subject's current market value. Adjustments have been made for any and all comparable differences. ***** Proximity for some sold and list comps may have been widened due to the need to find comparable comps with list date, pending date sold date for normal market and GLA. ***** Sold and list comparables used in this report: The comparables used in this report are most comparable to the subject property by the client's guidelines and were selected over other sold and list comparables within the subjects surrounding area for these reasons. Note: All sold and list comps information used in this report has been verified by tax records. ***** Subjects value conclusion: The subjects as is sales price was based on those current fair market comparables most comparable to the subject property located within the subjects surrounding area and reflects the current fair market value of the property.</p>		

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



Side



Street



Street

Subject Photos



Street



Other

Listing Photos

L1 1021 Smith Ferguson Rd
Dallas, GA 30157



Front

L2 89 Elsberry Rd
Dallas, GA 30157



Front

L3 74 Grover Way
Dallas, GA 30157



Front

Sales Photos

S1 83 Meadowbrook Ln
Dallas, GA 30157



Front

S2 461 Ladora Dr
Dallas, GA 30157



Front

S3 165 Charleston Pkwy
Dallas, GA 30157



Front

ClearMaps Addendum

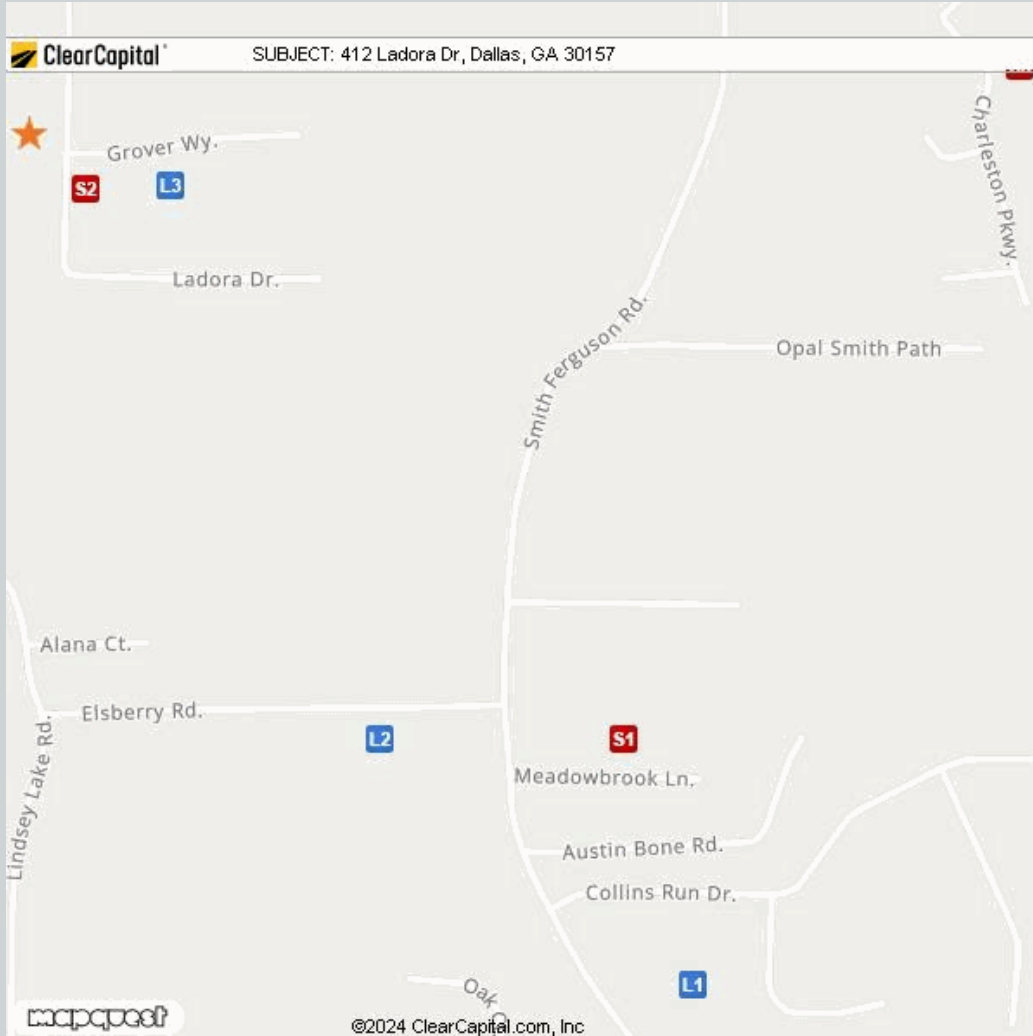
Address ★ 412 Ladora Drive, Dallas, GA 30157

Loan Number 57945

Suggested List \$289,000

Suggested Repaired \$289,000

Sale \$285,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	412 Ladora Drive, Dallas, GA 30157	--	Parcel Match
L1 Listing 1	1021 Smith Ferguson Rd, Dallas, GA 30157	0.77 Miles ¹	Parcel Match
L2 Listing 2	89 Elsberry Rd, Dallas, GA 30157	0.50 Miles ¹	Parcel Match
L3 Listing 3	74 Grover Way, Dallas, GA 30157	0.11 Miles ¹	Parcel Match
S1 Sold 1	83 Meadowbrook Ln, Dallas, GA 30157	0.60 Miles ¹	Parcel Match
S2 Sold 2	461 Ladora Dr, Dallas, GA 30157	0.06 Miles ¹	Parcel Match
S3 Sold 3	165 Charleston Pkwy, Dallas, GA 30157	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.

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 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.

Report Instructions - cont.

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	Trina Dowdy	Company/Brokerage	ATLANTAHOMESTEADS
License No	266749	Address	6000 STEWART PKWY DOUGLASVILLE GA 30154
License Expiration	02/28/2027	License State	GA
Phone	7705724741	Email	yourbroker@atlantahomesteads.com
Broker Distance to Subject	9.93 miles	Date Signed	07/05/2024

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.