

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.

<b>Address</b>	124 Woodcrest Way, Mcdonough, GA 30253	<b>Order ID</b>	9455872	<b>Property ID</b>	35639459
<b>Inspection Date</b>	07/05/2024	<b>Date of Report</b>	07/06/2024		
<b>Loan Number</b>	57946	<b>APN</b>	091A01102000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Henry		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	7.3_bpo	<b>Tracking ID 1</b>	7.3_bpo		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Cohen Javan	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$398,494	The subject is in average condition and features limited physical depreciation due to normal wear and tear. No repairs noted.	
<b>Assessed Value</b>	\$259,700		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is in an established area of the county. +- 20 miles from downtown Atlanta. Employment centers are accessible and commute times during peak traffic periods are considered reasonable. Schools, parks and shopping are available.	
<b>Sales Prices in this Neighborhood</b>	Low: \$270,000 High: \$387,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	124 Woodcrest Way	825 Dailey Mill Rd	420 Rosehill Dr	219 Yardsley Dr
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30253	30253	30253	30253
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.80 <sup>1</sup>	1.33 <sup>1</sup>	0.94 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$254,900	\$259,999	\$314,900
<b>List Price \$</b>	--	\$199,900	\$229,900	\$304,900
<b>Original List Date</b>		04/16/2024	04/17/2024	06/05/2024
<b>DOM · Cumulative DOM</b>	-- · --	70 · 81	52 · 80	31 · 31
<b>Age (# of years)</b>	32	28	33	23
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,621	1,512	1,364	1,566
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.59 acres	0.08 acres	0.38 acres	0.5 acres
<b>Other</b>	--	MLS#10282603	MLS#10283065	MLS#10313064

\* Listing 2 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** EXCELLENT OPPORTUNITY This charming 3 bedroom 2 bath home is ready to be made into your dream home Ample natural light throughout with a great fenced backyard Agents Please read private remarks or look at the offer guidelines in docs before calling it should answer all questions you have.

**Listing 2** Take advantage of this great home in Henry Country. Great for families Do not miss out on this great home

**Listing 3** THIS SUPER CLEAN HOME WILL AMAZE YOU AS YOU ENTER THE FRONT DOOR. YOUR EYES WILL BE DRAWN TO THE HAND-SCRAPED BEAUTIFUL HARDWOOD FLOORS AND LARGE LIVING ROOM WITH FIREPLACE FOR ENTERTAINING. NICE KITCHEN WITH BAR AND EAT-N-AREA. OVER SIZED PEIMARY SUITE WITH TILED BATHROOM SEPARATE SHOWER AND GARDEN TUB. SECONDARY BEDROOMS ARE GOOD SIZE. WALK IN LAUNDRY ROOM. FRESH NEUTRAL COLORS THROUGHOUT THIS HOME. 3 SIDED BRICK WITH SIDING ON THE BACK. SUPER PRIVATE BACK YARD. VERY ENERGY EFFICIENT AND MAINTENANCE FREE HOME. SITTING IN A GREAT NEIGHBORHOOD THAT HAS ALWAYS BEEN DESIRABLE. CALL FOR EASY SHOWING

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
<b>Street Address</b>	124 Woodcrest Way	300 Lakefront Dr	812 Cambridge Way	111 Whiddon Dr
<b>City, State</b>	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA	Mcdonough, GA
<b>Zip Code</b>	30253	30253	30253	30253
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.65 <sup>1</sup>	1.40 <sup>1</sup>	1.35 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$300,000	\$289,900	\$286,000
<b>List Price \$</b>	--	\$275,000	\$289,900	\$299,000
<b>Sale Price \$</b>	--	\$270,000	\$289,900	\$293,020
<b>Type of Financing</b>	--	Conventional	Fha	Conventional
<b>Date of Sale</b>	--	05/10/2024	01/31/2024	02/23/2024
<b>DOM · Cumulative DOM</b>	-- · --	65 · 92	13 · 42	103 · 137
<b>Age (# of years)</b>	32	33	28	27
<b>Condition</b>	Average	Average	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,621	1,574	1,609	1,602
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.59 acres	0.77 acres	0.36 acres	0.41 acres
<b>Other</b>	--	MLS#10250986	MLS#20163116	MLS#10211836
<b>Net Adjustment</b>	--	-\$8,100	-\$23,160	-\$20,100
<b>Adjusted Price</b>	--	\$261,900	\$266,740	\$272,920

\* Sold 1 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Concessions-8100 This charming ranch-style home boasts three bedrooms and two bathrooms on a spacious three-quarter acre lot. You'll find updated features including tile floors stainless steel kitchen appliances and fresh paint throughout. The living areas are enhanced with luxurious vinyl plank (LVP) floors offering durability and style. The master bathroom features double vanities a garden tub and a separate shower stall for added comfort and convenience. Outside the large fenced backyard provides privacy and ample space for outdoor activities. Additionally there's a cozy breakfast room perfect for enjoying your morning coffee or casual meals with family and friends.
- Sold 2** Condition-20000, concession-5000, lot+1840 Check out this NEWLY renovated 3 bed / 2 bath house in the heart of McDonough. Renovation includes new granite countertops new paint inside and out new carpet new luxury plank vinyl flooring new fixtures and more. The house is 100% move-in ready. Interior features high ceilings throughout eye-catching fireplace in the living room well-laid-out cook-friendly kitchen with pantry breakfast bar and breakfast area separate dining spacious bedrooms with the master suite having a double vanity separate shower large jet tub and walk-in closet screened-in back patio over looks newly graded backyard. The subdivision is well-located and well-maintained. Call for more information today.
- Sold 3** Condition-20000, concession-1100 This beautiful home offers a natural color palette fresh interior paint updated granite countertops new flooring and a cozy fireplace to create a warm and inviting atmosphere. The flexible living space includes other rooms to suit your needs. The primary bathroom has a separate tub and shower double sinks and plenty of under-sink storage. Enjoy a peaceful outdoor sitting area in the backyard. With all these features this home provides the perfect balance of comfort and convenience. Don't miss this opportunity to make this house your home.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	HomeSmart	Currently listed.					
<b>Listing Agent Name</b>	Lauren Owens						
<b>Listing Agent Phone</b>	404-395-4327						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
05/16/2024	\$270,000	--	--	--	--	--	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$270,000	\$270,000
<b>Sales Price</b>	\$267,000	\$267,000
<b>30 Day Price</b>	\$257,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The comparable search parameters were a Gamls search for single family homes sold within the prior 6 months, located within 1 mile of subject. The most recent/similar sales that bracket the subject's major features (age, GLA, and bed/bath count) were used as the comparables. All are considered good indicators of value for the subject property and were given similar weight.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect  
**Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

### Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 825 Dailey Mill Rd  
Mcdonough, GA 30253



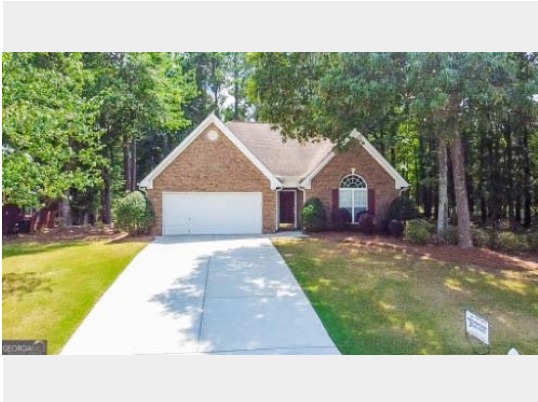
Front

**L2** 420 ROSEHILL Dr  
Mcdonough, GA 30253



Front

**L3** 219 Yardsley Dr  
Mcdonough, GA 30253



Front

## Sales Photos

**S1** 300 Lakefront Dr  
Mcdonough, GA 30253



Front

**S2** 812 Cambridge Way  
Mcdonough, GA 30253



Front

**S3** 111 Whiddon Dr  
Mcdonough, GA 30253



Front

### ClearMaps Addendum

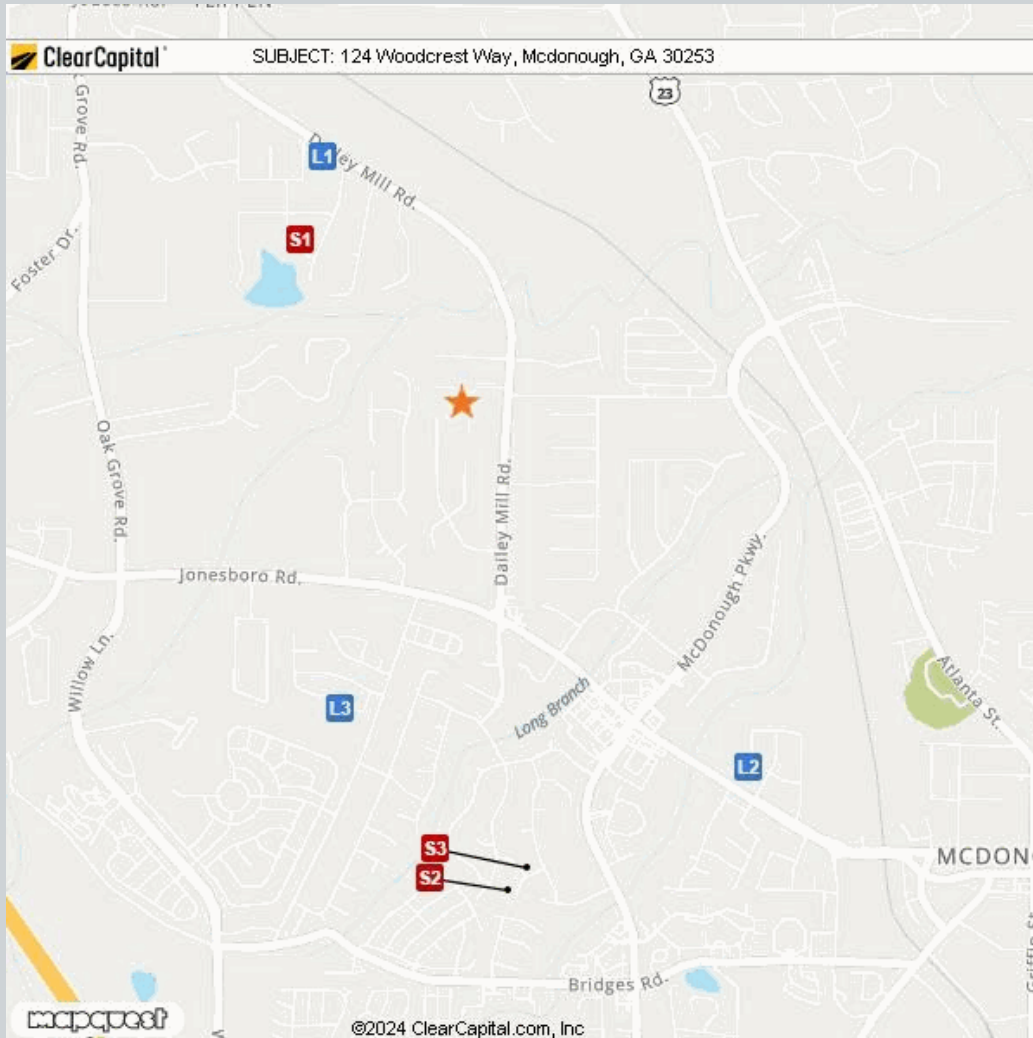
**Address** ★ 124 Woodcrest Way, Mcdonough, GA 30253

**Loan Number** 57946

**Suggested List** \$270,000

**Suggested Repaired** \$270,000

**Sale** \$267,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	124 Woodcrest Way, Mcdonough, GA 30253	--	Parcel Match
L1 Listing 1	825 Dailey Mill Rd, Mcdonough, GA 30253	0.80 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	420 Rosehill Dr, Mcdonough, GA 30253	1.33 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	219 Yardsley Dr, Mcdonough, GA 30253	0.94 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	300 Lakefront Dr, Mcdonough, GA 30253	0.65 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	812 Cambridge Way, Mcdonough, GA 30253	1.40 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	111 Whiddon Dr, Mcdonough, GA 30253	1.35 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Molly Slocumb-Riley	<b>Company/Brokerage</b>	Property Advantage LLC
<b>License No</b>	221139	<b>Address</b>	8975 Raven Dr Jonesboro GA 30238
<b>License Expiration</b>	11/30/2027	<b>License State</b>	GA
<b>Phone</b>	6788704208	<b>Email</b>	padvantagellc@gmail.com
<b>Broker Distance to Subject</b>	13.93 miles	<b>Date Signed</b>	07/06/2024

*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.**