

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	4147 Mcever Park Dr, Acworth, GA 30101	Order ID	9549973	Property ID	35836724
Inspection Date	08/14/2024	Date of Report	08/16/2024		
Loan Number	58151	APN	20006700260		
Borrower Name	Catamount Properties 2018 LLC	County	Cobb		

Tracking IDs

Order Tracking ID	8.14_BPO	Tracking ID 1	8.14_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	ROBIN G KINSKEY	Condition Comments Property has normal wear and tear.
R. E. Taxes	\$4,377	
Assessed Value	\$145,184	
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 Property is located in an established neighborhood with like condition properties. Area is starting to stabilize with more properties on the market
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$266240 High: \$532160	
Market for this type of property	Decreased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	4147 Mcever Park Dr	3275 Mcever Park Cir	4203 Mcgregor Way	3634 Bancroft Main Nw
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Kennesaw, GA
Zip Code	30101	30101	30101	30144
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.05 ¹	0.75 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$444,999	\$400,000	\$405,000
List Price \$	--	\$444,999	\$400,000	\$405,000
Original List Date		07/05/2024	07/08/2024	06/20/2024
DOM · Cumulative DOM	-- · --	41 · 42	38 · 39	56 · 57
Age (# of years)	21	22	20	26
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	1 Story Ranch/Rambler	1 Story Ranch	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,090	1,860	2,008	1,961
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	7	7
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	No
Basement (% Fin)	0%	100%	0%	0%
Basement Sq. Ft.	--	930	200	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.24 acres	0.21 acres	0.14 acres
Other	--	--	--	--

* 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 RANCH ON A FULL BASEMENT. This Ranch offers single-level living with an open floor plan and hardwoods throughout the main level, featuring high vaulted ceilings in the kitchen, family, and dining room. A cozy sitting area off the kitchen provides a perfect spot to relax and read, overlooking a lush, wooded backdrop from screen in deck. The full daylight basement, large master suite with French doors opening to a spacious master bathroom, new interior paint, and light fixtures enhance the home. Upgrades include a new roof, water system, screened deck, and renovated kitchen and bathrooms. The closing will be handled by Davis & Associates in Marietta. Agent is related to the Seller

Listing 2 This fantastic home in McEver Park subdivision, offers neutral solid surface flooring for the entire home, with no carpet. Large living room with vaulted ceilings, cozy fireplace, plenty of cabinet space in the kitchen, breakfast area, formal dining room, 3 bedrooms, 2 full and one half bath, deck, patio and a full unfinished basement stubbed for a bath. Also take advantage of neighborhood amenities including swimming and tennis. Have peace of mind knowing you're located just minutes from shopping, dining, and the lake! Don't miss this amazing opportunity!

Listing 3 Charming 3 bed, 2.5 bath home in Kennesaw! Open kitchen with updated countertops and a spacious living room. Spacious backyard with patio, great for gatherings

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	4147 Mcever Park Dr	4153 Mcever Park Dr	3268 Mcever Park Cir	4155 Mcever Park Dr
City, State	Acworth, GA	Acworth, GA	Acworth, GA	Acworth, GA
Zip Code	30101	30101	30101	30101
Datasource	Public Records	Public Records	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.08 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$396,000	\$389,000	\$389,000
List Price \$	--	\$396,000	\$389,000	\$389,000
Sale Price \$	--	\$396,000	\$384,900	\$397,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	03/29/2024	01/09/2024	06/03/2024
DOM · Cumulative DOM	-- · --	1 · 0	1 · 78	39 · 39
Age (# of years)	21	21	22	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	1 Story Ranch/Rambler	2 Stories Traditional	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	2,090	1,672	1,764	1,796
Bdrm · Bths · ½ Bths	3 · 2	3 · 3	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	Yes	No	No
Basement (% Fin)	0%	80%	0%	0%
Basement Sq. Ft.		988	--	--
Pool/Spa	--	--	--	--
Lot Size	0.17 acres	0.18 acres	0.18 acres	0.28 acres
Other	--	--	--	--
Net Adjustment	--	+\$14,810	+\$14,670	+\$5,730
Adjusted Price	--	\$410,810	\$399,570	\$402,730

* 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** Welcome home! This charming home features everything you are looking for. From huge ceilings in the main room, to a finished basement for tons of extra storage and living space. Not to mention the GORGEOUS stone counters in the kitchen. Get ready to enjoy all 4 bedrooms, 3.5 bathrooms, and spacious fenced in backyard. If you are looking for an affordable chance to live in North Cobb school district, close to Lake Allatoona, tons of parks, and easy access to 75, your search is over.
- Sold 2** PRICE DECREASE! BACK THE MARKET at no fault of sellers! A warm welcome awaits you to this charming, meticulously well kept 3 bedroom, 2 bath ranch home in highly sought after, quiet, friendly neighborhood! This lovely home is truly move-in ready that features plenty of upgrades with an open floor plan, natural sunlight, LVP floors in kitchen/dining & bedrooms, carpeted in den/sunroom/hallway only. As you enter the covered front porch, into the foyer, the family room is beautiful & inviting with a cozy gas fire place with gas logs that remain, vaulted ceilings & view to the sunroom that leads to the peaceful, private oasis in the fenced in back yard with an extended & covered patio and extra stone pavers! A rainwater drainage has been installed as well as a leaf filter on back of the house. Back inside, the separate dining room is large enough for family gatherings or entertaining guests, LVP floors & chair molding. It leads to the spacious kitchen which boasts of solid wood/white cabinetry, granite countertops, stainless steel appliances that will remain, neutral backsplash, a beautiful chandelier, eat-in dining area, & a nice sized island/breakfast bar, with a view to the sunroom & overlooking the gorgeous back yard! The bright secondary bedrooms are spacious, with newer LVP flooring, guest bathroom has new vanity & marble countertops. Large Owners suite has LVP flooring, cordless window shades (blinds) & large walk-in closet. Spacious ensuite bathroom has new double vanity with marble countertops, a new shower door & separate relaxing, soaking tub. New Garage door & opener installed. Pull down attic stairs in garage, attic has flooring for extra storage. Roof replaced 2009 with 25 year Owens Corning warranty, HVAC/furnace replaced 2015 (2 years remaining warranty). Water Heater replaced 2015. Community has salt water pool & a playground. Close to schools, Historic Downtown Acworth, shopping, dining, parks, Community Center, KSU, Lake Allatoona & Express Lane. This incredible home has been well loved & waiting for you!
- Sold 3** Welcome to this newly renovated 3 bedroom 2 bath home filled with natural light where sunlight dances through the open concept floorplan, guiding you to an oversized family room crowned with vaulted ceilings and a dazzling marble fireplace. Glide across the HARDWOOD FLOORING that welcomes you to the living room, spacious dining room and sunroom. The kitchen is adorned with wood cabinetry quartz counter tops, Stainless Steel Appliances Tile backsplash and a charming breakfast area. Your lush comfort awaits in the carpeted bedrooms, while the private bath indulges with a soaking tub, double vanity, and stone countertops. FRESH NEW PAINT all throughout the house PRESSURE WASHED ALL AROUND, NEW HEATING FURNACE, BRAND NEW ARCHITECTURAL ROOF, ALL NEW QUARZ COUNTERTOPS, NEW TILE BACKSPLASH AND NEW APPLIANCES. New Smoke/Carbon Monoxide. Venture outside to the infinite backyard, perfect for weekend cookouts and playtime. This gem COMES WITH salt water pool & playground. Close to schools, Historic Downtown Acworth, shopping, dining, parks, Community Center, Lake Allatoona & Express Lane. This incredible home has been well loved & waiting for you!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2024			
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

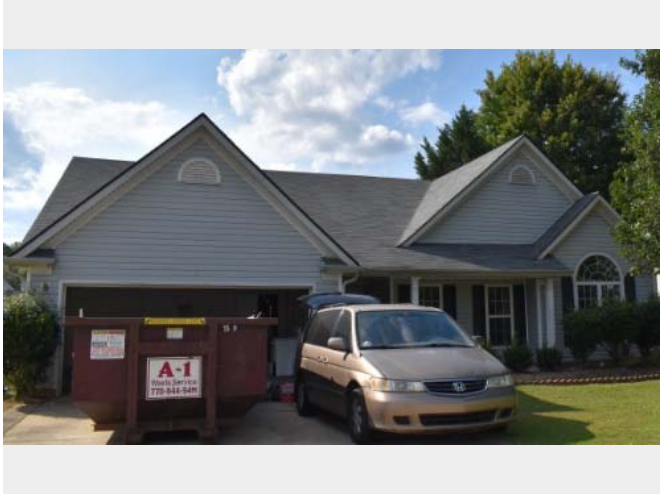
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$403,500	\$403,500
Sales Price	\$403,500	\$403,500
30 Day Price	\$399,900	--
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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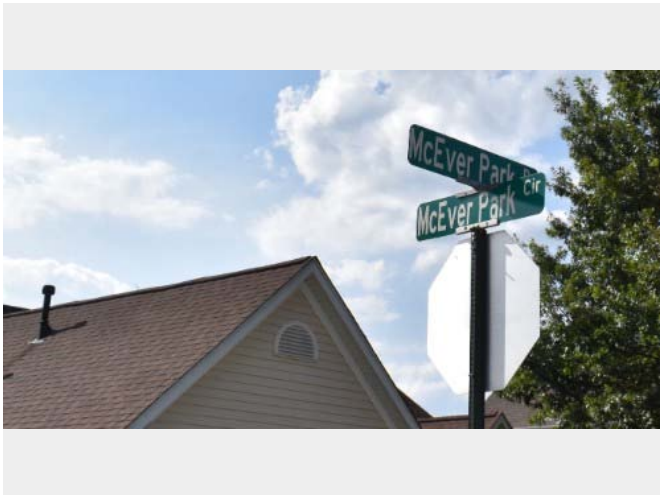
Subject Photos



Front



Address Verification



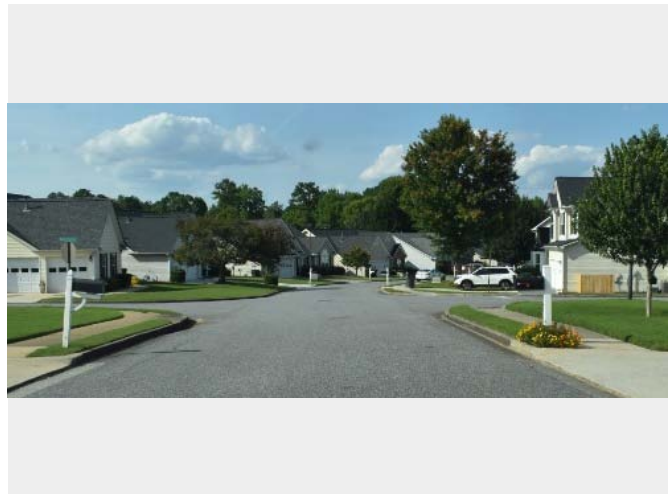
Address Verification



Side

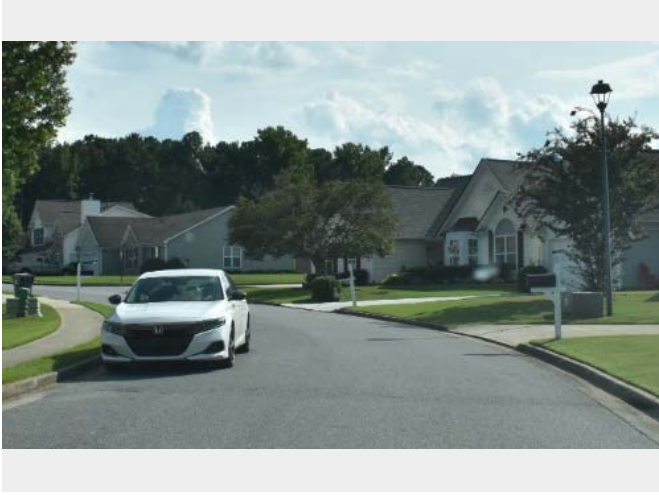


Side



Street

Subject Photos



Street

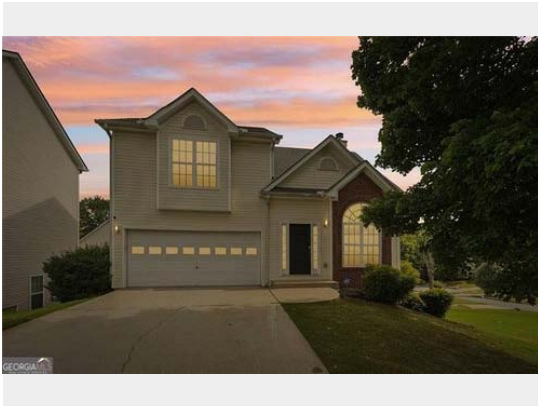
Listing Photos

L1 3275 Mcever Park Cir
Acworth, GA 30101



Front

L2 4203 Mcgregor Way
Acworth, GA 30101



Front

L3 3634 Bancroft Main NW
Kennesaw, GA 30144



Front

Sales Photos

S1 4153 Mcever Park Dr
Acworth, GA 30101



Front

S2 3268 Mcever Park Cir
Acworth, GA 30101



Front

S3 4155 Mcever Park Dr
Acworth, GA 30101



Front

ClearMaps Addendum

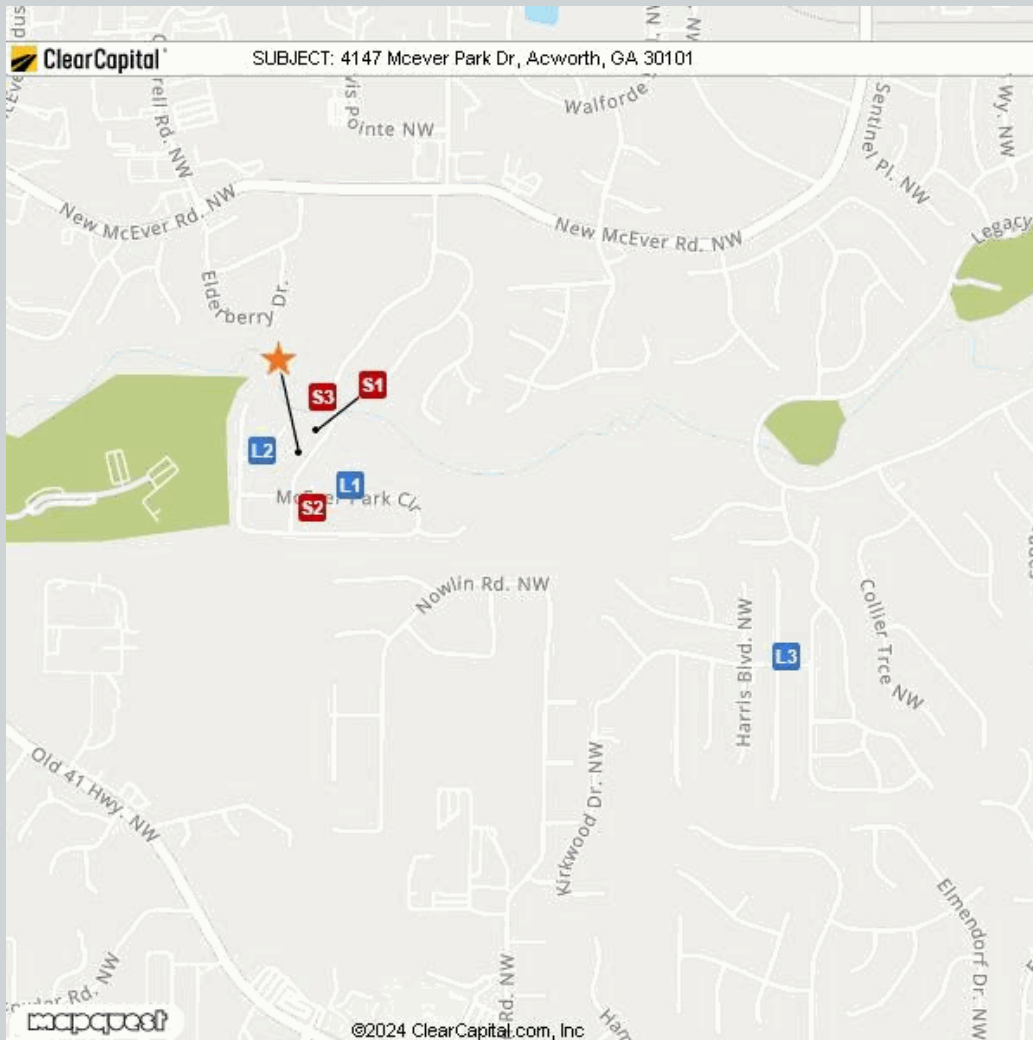
Address ★ 4147 Mcever Park Dr, Acworth, GA 30101

Loan Number 58151

Suggested List \$403,500

Suggested Repaired \$403,500

Sale \$403,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4147 Mcever Park Dr, Acworth, GA 30101	--	Parcel Match
L1 Listing 1	3275 Mcever Park Cir, Acworth, GA 30101	0.09 Miles ¹	Parcel Match
L2 Listing 2	4203 Mcgregor Way, Acworth, GA 30101	0.05 Miles ¹	Parcel Match
L3 Listing 3	3634 Bancroft Main Nw, Kennesaw, GA 30144	0.75 Miles ¹	Parcel Match
S1 Sold 1	4153 Mcever Park Dr, Acworth, GA 30101	0.04 Miles ¹	Parcel Match
S2 Sold 2	3268 Mcever Park Cir, Acworth, GA 30101	0.08 Miles ¹	Parcel Match
S3 Sold 3	4155 Mcever Park Dr, Acworth, GA 30101	0.09 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: 07/29/2024

Purpose:

Please determine a Fair market price for this property at which it would sell in a typical marketing time for the area.

Comparable Requirements:

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Property Condition Definitions:

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

Undue Influence Concerns

Please contact uiproducer@clearcapital.com for any Undue Influence concerns.

Independence Hotline

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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	9.21 miles	Date Signed	08/16/2024

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.