

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	37 Grace Arbor Lane, Dallas, GEORGIA 30132	Order ID	9532546	Property ID	35788796
Inspection Date	08/07/2024	Date of Report	08/09/2024		
Loan Number	58194	APN	053.1.4.042.0000		
Borrower Name	Catamount Properties 2018 LLC	County	Paulding		

Tracking IDs					
Order Tracking ID	8.7_BPO	Tracking ID 1	8.7_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	HERBERT L COUSIN	Property has normal wear and tear.
R. E. Taxes	\$6,153	
Assessed Value	\$236,004	
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	Seven Hills	
Association Fees	\$875 / Year (Pool,Landscaping,Insurance,Tennis)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	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: \$302104 High: \$618200	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	37 Grace Arbor Lane	45 Red Hawk Way	668 Double Branches Ln	454 Riverwalk Manor Dr
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.43 ¹	0.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$685,000	\$675,000	\$599,500
List Price \$	--	\$670,000	\$675,000	\$599,500
Original List Date		04/19/2024	08/06/2024	07/18/2024
DOM · Cumulative DOM	-- · --	112 · 112	3 · 3	22 · 22
Age (# of years)	10	2	16	6
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,960	2,997	2,956	3,175
Bdrm · Bths · ½ Bths	5 · 5	5 · 4	5 · 4 · 1	6 · 5
Total Room #	11	10	11	12
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	96%	0%	60%	90%
Basement Sq. Ft.	1,406	1,340	1,378	1,440
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.89 acres	0.29 acres	0.34 acres
Other	--	--	--	--

* Listing 1 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** MOTIVATED SELLER WITH NEW PRICE!! Get ready to fall in love with this gorgeous newer home in the prestigious Double Branches section of Seven Hills! Built in 2022, this beautiful home features 5 bedrooms, 4 full baths, an open concept layout and is practically brand new! Why pay for new construction when you could buy this beauty instead? The kitchen is equipped with stainless steel appliances, an island perfect for entertaining and huge walk-in pantry! On the main level, you will find a guest suite with full bath or flex room, separate home office and formal dining room. The oversized primary suite is upstairs with two walk-in closets, sitting room area, spa-like bathroom and private balcony. Three additional bedrooms are upstairs including two more full baths. Step outside to the backyard on your huge covered deck and cozy up to your outdoor fireplace to watch TV. Overlooking the woods, this is one of the largest lots in Seven Hills, at just under an acre. Bring your landscaping ideas to make it your own and unleash your creativity with the 1300+ sq ft unfinished basement (making this home over 4,300 sq ft)! You will never be bored living in this amenity-packed community, featuring swimming pools, water slides, clubhouse, playground, dog park, trails for hiking/biking, and multiple courts for playing tennis, pickleball, basketball & volleyball! With a convenient location close to top ranked schools, shopping, and dining options, this home is perfect for anyone looking for comfort and convenience. Don't miss out on the opportunity to own this lovely home in popular Seven Hills!
- Listing 2** This meticulously maintained home, with approximately 3,760 sq ft of living space, is located in the sought-after Seven Hills Subdivision on a premium lot with serene views of Possum Creek. The property features a brick front porch and a special entry design leading to two oversized secondary bedrooms with walk-in closets. The three-car garage includes a 50% larger master closet for ample storage. An oversized deck and tinted back windows on the main level enhance energy efficiency. The partially finished basement offers a possible 5th bedroom, a recreation room, and a full bath. The main level includes a screened-in porch, formal living and dining rooms with new hardwood floors, and built-ins in the bright living room highlighted by a wall of windows and half bathroom. The kitchen is equipped with double ovens, and the master suite features quartz countertops and a huge walk-in closet. The backyard boasts zoysia grass and a level yard, perfect for outdoor enjoyment.
- Listing 3** Experience luxurious living in this traditional Craftsman home. Upon entry, a formal dining and sitting area seamlessly blend into an open-concept layout. The main floor features a full bath and a spacious bedroom with a large walk-in closet. Entertain effortlessly in the gourmet kitchen, complete with stainless steel appliances, a large island, and a walk-in pantry. The covered balcony, with its charming fireplace, offers a tranquil spot for relaxation and intimate gatherings, with stairs leading to a picturesque fountain and a covered patio below, ideal for creating lasting memories with loved ones. The upper floor boasts a master bedroom with a sitting area, tray ceiling, and walkout balcony, alongside three spacious bedrooms and two full bathrooms. The basement level seamlessly combines luxury and entertainment, featuring a full bath and an additional bedroom, perfect for guests or a private retreat. Relax in the sophisticated bar area, equipped with a built-in wine rack and cooler, or enjoy cinematic experiences in the full movie theater, complete with built-in speaker systems, custom light fixtures, and plush leather chairs for ultimate comfort. Outside, the backyard oasis includes an extended concrete covered patio with a built-in stone grill area, fireplace, and a serene koi pond with a beautiful waterfall feature. Newer constructed retaining walls enhance the outdoor space's beauty and functionality, providing privacy. Schedule your private tour today!

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	37 Grace Arbor Lane	21 Grace Arbor Ln	24 Long Branch Ct	87 Buttonwood Pl
City, State	Dallas, GEORGIA	Dallas, GA	Dallas, GA	Dallas, GA
Zip Code	30132	30132	30132	30132
Datasource	Public Records	MLS	MLS	Public Records
Miles to Subj.	--	0.02 ¹	0.53 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$634,900	\$689,000	\$650,000
List Price \$	--	\$634,900	\$649,900	\$650,000
Sale Price \$	--	\$645,000	\$645,000	\$626,500
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	07/12/2024	12/12/2023	01/09/2024
DOM · Cumulative DOM	-- · --	35 · 35	67 · 112	75 · 132
Age (# of years)	10	11	18	10
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	2,960	3,115	2,767	2,287
Bdrm · Bths · ½ Bths	5 · 5	5 · 4 · 1	4 · 4	5 · 3
Total Room #	11	11	9	9
Garage (Style/Stalls)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 3 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	Yes	Yes	Yes	Yes
Basement (% Fin)	96%	90%	80%	80%
Basement Sq. Ft.	1406	1,500	2,415	2,287
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.39 acres	0.28 acres	0.43 acres
Other	--	--	--	--
Net Adjustment	--	-\$10,200	+\$16,150	+\$43,650
Adjusted Price	--	\$634,800	\$661,150	\$670,150

* 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** Beautiful stone front and hardy plank, 3 car garage home. Fresh paint inside and out, REAL hardwood flooring on main level and new carpet in bedrooms. Upgraded kitchen with solid wood furniture style cabinetry, designer granite and under mount lighting. All sides of home has arrogation that goes all the way down to the raised garden beds. Plenty of fruit trees and professional landscaping. Back yard also has access to creek. Tax records do not reflect finished basement with additional oversized bedroom, full bath, custom pub style bar, family room, flex space for media or exercise room and golf cart parking. Plenty of extra storage space. Master on the main with tray ceilings, double vanity in Master Bath and His / Her closets one side has closet organizers. Full oversized teen suite with private bath on second floor, Loft and 2 other oversized secondary rooms with separate vanity areas and J&J bath. Custom crown molding throughout. Mud room, separate dining room, flex rooms. Rocking chair front porch. Under cover decking and concrete stamped patio in back, with golf cart ramp for parking. This home has everything you are looking for. Seven Hills has proposed a pool to go in directly across the road from our section. This home won't last long, being in a prime, sought after district. Temporary pictures loaded. new pics will be loaded of the main floor and bedrooms after new carpet is installed
- Sold 2** PRICE REDUCTION! Welcome to your dream home in Seven Hills, Dallas, Georgia! This exquisite 5 bedroom, 4 bath residence offers an impressive 4830 square feet of luxurious living space built by Jeremy Rutenberg. Step inside, and you'll immediately notice the meticulous attention to detail, with custom crown molding gracing every room, adding an elegant touch to the entire home. The heart of this home is the stunning full finished basement, spanning a generous, complete with its own kitchen. Whether you're hosting gatherings or seeking a haven for relaxation, this space offers endless possibilities. As you make your way outside, you'll find a covered back patio that provides the perfect spot to unwind and enjoy the beautiful views that surround your new abode. Don't miss the opportunity to make this extraordinary property in Seven Hills your forever home. This magnificent home has an assumable loan at 2.5%!!!!
- Sold 3** An exceptional opportunity awaits within the Windsong community nestled in the highly sought-after Seven Hills neighborhood. The main level welcomes you with a smooth, stepless entry that seamlessly connects to an expansive, open floor plan. On this level, you'll discover a dual guest suite accompanied by a full bath. The well-appointed kitchen, adorned with granite countertops, flows harmoniously into the open family room. Indulge in the relaxation provided by the expansive covered and screened deck, with an additional Trex deck for all your grilling and smoking needs. The terrace level introduces a second family room and kitchen, offering ample space suitable for hosting gatherings or facilitating multi-generation living. In addition to a second bedroom complemented by a full bath, two generously proportioned storage rooms are at your disposal. For outdoor cooking enthusiasts, the patio adjacent to the basement area is an ideal setting for grilling pursuits. The homeowners' association adeptly manages yard maintenance, ensuring a stress-free lifestyle. Moreover, residents enjoy privileged access to the diverse array of amenities that Seven Hills affords.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property was last on the market in 2015			
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	\$642,500	\$642,500
Sales Price	\$642,500	\$642,500
30 Day Price	\$635,000	--
Comments Regarding Pricing Strategy		
Property is located in Dallas, GA. Area is sought after for its proximity to Marietta and Atlanta. Adjustments 50 SQFT GLA 5500 Bedroom 5000 Bathroom 4450 Half Bath		

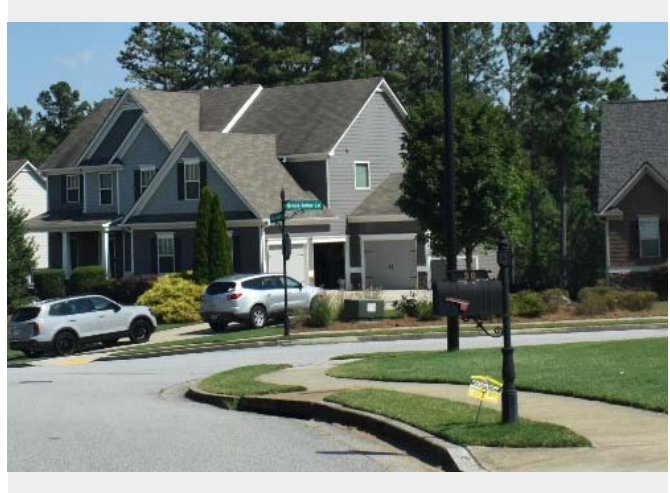
Clear Capital Quality Assurance Comments Addendum

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

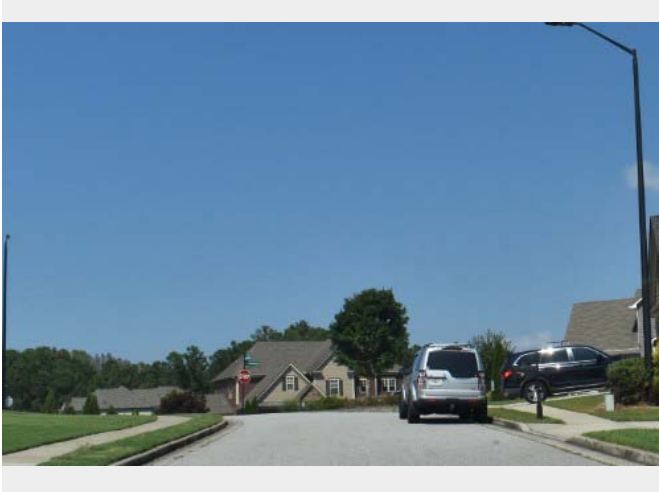


Side



Street

Subject Photos



Street

Listing Photos

L1 45 Red Hawk Way
Dallas, GA 30132



Front

L2 668 Double Branches Ln
Dallas, GA 30132



Front

L3 454 Riverwalk Manor Dr
Dallas, GA 30132



Front

Sales Photos

S1 21 Grace Arbor Ln
Dallas, GA 30132



Front

S2 24 Long Branch Ct
Dallas, GA 30132



Front

S3 87 Buttonwood Pl
Dallas, GA 30132



Front

ClearMaps Addendum

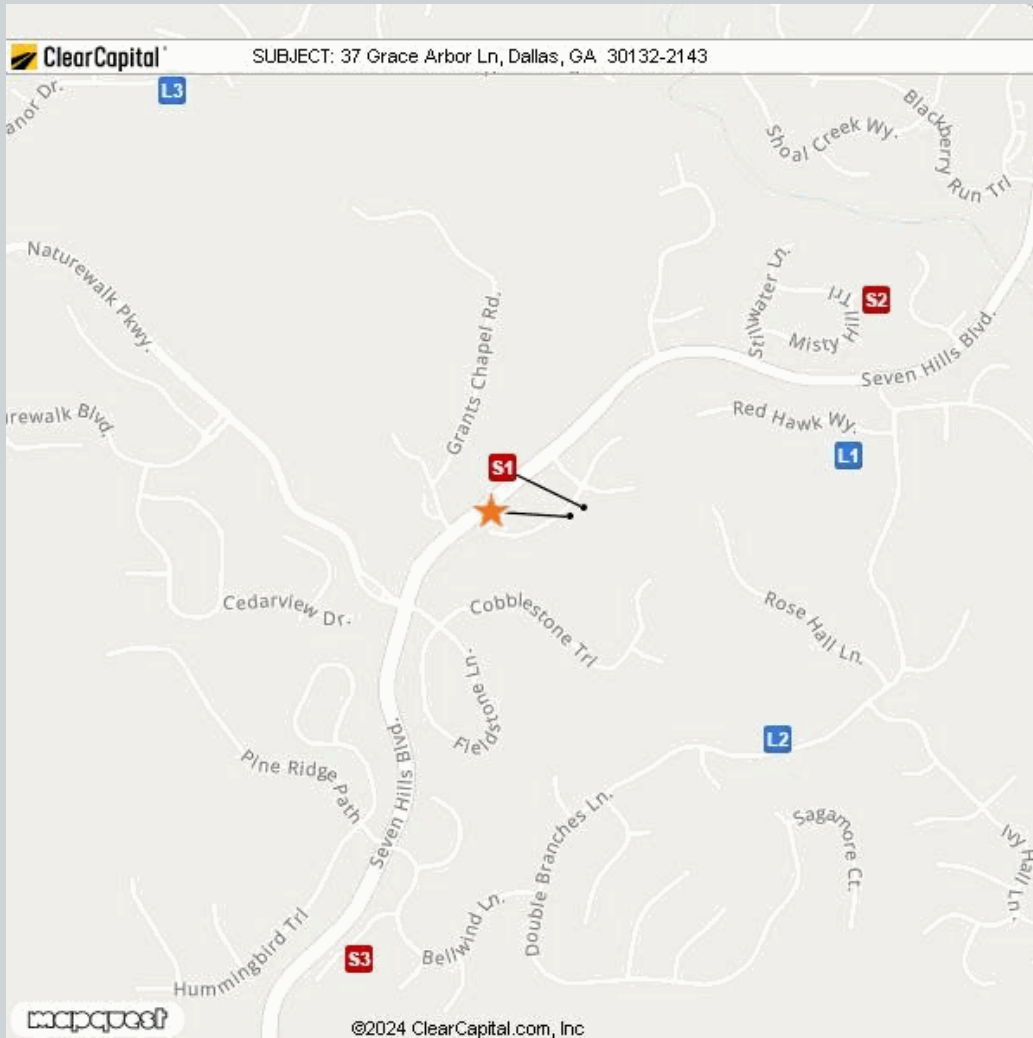
Address ★ 37 Grace Arbor Lane, Dallas, GEORGIA 30132

Loan Number 58194

Suggested List \$642,500

Suggested Repaired \$642,500

Sale \$642,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	37 Grace Arbor Lane, Dallas, Georgia 30132	--	Parcel Match
L1 Listing 1	45 Red Hawk Way, Dallas, GA 30132	0.40 Miles ¹	Parcel Match
L2 Listing 2	668 Double Branches Ln, Dallas, GA 30132	0.43 Miles ¹	Parcel Match
L3 Listing 3	454 Riverwalk Manor Dr, Dallas, GA 30132	0.83 Miles ¹	Parcel Match
S1 Sold 1	21 Grace Arbor Ln, Dallas, GA 30132	0.02 Miles ¹	Parcel Match
S2 Sold 2	24 Long Branch Ct, Dallas, GA 30132	0.53 Miles ¹	Parcel Match
S3 Sold 3	87 Buttonwood Pl, Dallas, GA 30132	0.70 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	12.14 miles	Date Signed	08/09/2024

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.