

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 | 151 Mustang Dr, Guyton, GA 31312 | Order ID | 9718916 | Property ID | 36148785 |
| Inspection Date | 10/25/2024 | Date of Report | 10/25/2024 | | |
| Loan Number | 58627 | APN | 0376D107 | | |
| Borrower Name | WH1 LLC | County | Effingham | | |

Tracking IDs

| | | | |
|--------------------------|-----------|----------------------|-----------|
| Order Tracking ID | 10.24_BPO | Tracking ID 1 | 10.24_BPO |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | | |
|---------------------------------------|-----------------|--|--|
| Owner | TAMMIE A HANNAH | Condition Comments | |
| R. E. Taxes | \$1,246 | Subject appears to be in average condition with the neighborhood and does not appear to be in need of repairs. | |
| Assessed Value | \$73,829 | | |
| Zoning Classification | Residential PD | | |
| 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 | |
| Local Economy | Stable | Subject is located in a rural area and subdivision of homes similar to subject in style, age, size, and condition. | |
| Sales Prices in this Neighborhood | Low: \$250000 High: \$475136 | | |
| Market for this type of property | Remained Stable for the past 6 months. | | |
| Normal Marketing Days | <30 | | |

Current Listings

| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 151 Mustang Dr | 114 Hawthorne Dr | 1160 Kolic Helmey Rd | 303 Antigua Dr |
| City, State | Guyton, GA | Guyton, GA | Guyton, GA | Guyton, GA |
| Zip Code | 31312 | 31312 | 31312 | 31312 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 2.55 ¹ | 2.81 ¹ | 3.22 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$292,000 | \$299,000 | \$300,000 |
| List Price \$ | -- | \$292,000 | \$299,000 | \$300,000 |
| Original List Date | | 10/04/2024 | 09/19/2024 | 04/16/2024 |
| DOM · Cumulative DOM | -- · -- | 20 · 21 | 35 · 36 | 191 · 192 |
| Age (# of years) | 16 | 25 | 30 | 22 |
| 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 | 1 Story Ranch/Rambler | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,095 | 1,454 | 1,447 | 1,431 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 1 Car | None | None | Attached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.18 acres | 0.35 acres | 2.48 acres | 0.28 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 Remarks: 3 bed, 2 bath, SE svschools Directions: Hwy 30 to Coventry Subdivision

Listing 2 Discover Your Own Private Oasis In The Highly Sought After South Effingham School District! This Delightful 3 Bedroom, 2 Bathroom Home Offers The Perfect Blend Of Comfort And Potential, Nestled On A Sprawling 2.48 Acre Lot Complete With A Serene Pond. Step Inside To Find Spacious Living Areas Featuring Vaulted Ceilings That Create An Airy, Open Feel. The Oversized Back Patio, Complete With A Charming Brick Sitting Wall, Is Perfect For Entertaining Or Enjoying Quiet Evenings Surrounded By Nature. Enjoy The Freedom Of No Hoa And The Privacy This Property Affords. With Endless Possibilities For Customization And Enhancement, This Home Is A Blank Canvas Awaiting Your Personal Touch. Whether You Envision A Garden Retreat, A Workshop, Or Simply A Peaceful Escape, The Opportunities Are Limitless! Don't Miss Out On This Rare Chance To Create Your Dream Home In A Desirable Location. Schedule Your Viewing Today And Imagine The Possibilities!

Listing 3 3 Bedroom 2 Bath Home In South Effingham School District. New Paint Throughout Interior, Wood Floors In The Living Room And Hallway. New Carpet In The Bedrooms, Tile In The Dining Room, Kitchen And Baths. 9ft Ceilings. 2 Car Garage. Enjoy Your Morning Coffee Or Evenings In Your Screened In Back Porch. Back Yard Has Vinyl Fence For Added Privacy. New Roof. A Full Amenities Package Includes Clubhouse, Fitness Facilities, Playground, Pool And Tennis Courts.

Recent Sales

| | Subject | Sold 1 | Sold 2 | Sold 3 * |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 151 Mustang Dr | 111 Pasofina Dr | 129 Clydesdale Ct | 123 Clydesdale Ct |
| City, State | Guyton, GA | Guyton, GA | Guyton, GA | Guyton, GA |
| Zip Code | 31312 | 31312 | 31312 | 31312 |
| Datasource | MLS | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.13 ¹ | 0.12 ¹ | 0.13 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$265,000 | \$275,000 | \$289,900 |
| List Price \$ | -- | \$265,000 | \$275,000 | \$275,000 |
| Sale Price \$ | -- | \$255,600 | \$250,000 | \$264,000 |
| Type of Financing | -- | Conventional | Conventional | Va |
| Date of Sale | -- | 08/01/2024 | 05/28/2024 | 05/22/2024 |
| DOM · Cumulative DOM | -- · -- | 54 · 54 | 60 · 60 | 42 · 42 |
| Age (# of years) | 16 | 18 | 17 | 11 |
| 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 | 1 Story Ranch | 1 Story Ranch | 1 Story Ranch |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,095 | 1,218 | 1,248 | 1,281 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 6 | 6 | 6 | 6 |
| Garage (Style/Stalls) | Attached 1 Car | Attached 2 Car(s) | Attached 2 Car(s) | Attached 2 Car(s) |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | 0.18 acres | 0.18 acres | 0.25 acres | 0.21 acres |
| Other | -- | -- | -- | -- |
| Net Adjustment | -- | -\$8,490 | -\$9,595 | -\$11,125 |
| Adjusted Price | -- | \$247,110 | \$240,405 | \$252,875 |

* 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** This adorable home located in the South Effingham school district could be yours! The foyer entrance opens into the spacious living room with high ceilings. Kitchen and dining area is located off the living room and includes stove/oven with smooth cook top, dishwasher and refrigerator. This home features 3 bedrooms and 2 full bathrooms. The master bedroom offers private full bath and walk in closet. The corner lot has a fenced in back yard with additional storage. Garage has been sealed up but could easily be undone. Age +200, GLA -3690, garage -5000
- Sold 2** Welcome home to this adorable home located in desirable South Effingham. This is one you don't want to miss! The split bedroom floor plan offers privacy and is perfect for an extended family living situation. Enjoy your afternoons rocking on the covered front porch or relaxing on your patio overlooking the over-sized fenced backyard. Conveniently located close to schools, restaurants, churches, shopping & so much more! Come for a visit and stay for a lifetime! Age +100, GLA -4590, garage -5000, lot size -105
- Sold 3** Enjoy privacy in this Three bedroom, two bath home on a beautiful private fenced cul-de-sac lot. Entertain family and friends in the open floor plan with vaulted ceilings. Split floor plan with owner's bedroom suite away from the other two guest bedrooms. Owner's features tray ceiling, large walk-in closet and soaking tub. Two car garage. Age -500, GLA -5580, garage -5000, lot size -45

Subject Sales & Listing History

| Current Listing Status | | Not Currently Listed | | Listing History Comments | | | |
|--|---------------------|----------------------|------------------|--|-------------|--------------|--------|
| Listing Agency/Firm | | | | Subject has been listed and is currently under contract. | | | |
| 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 |
| 09/20/2024 | \$234,900 | -- | -- | -- | -- | -- | MLS |
| 09/20/2024 | \$234,900 | 10/07/2024 | \$234,900 | Pending/Contract | 10/21/2024 | \$234,900 | MLS |

Marketing Strategy

| | As Is Price | Repaired Price |
|---|-------------|----------------|
| Suggested List Price | \$252,875 | \$252,875 |
| Sales Price | \$252,875 | \$252,875 |
| 30 Day Price | \$247,875 | -- |
| Comments Regarding Pricing Strategy | | |
| Based on the comps in the current market, I would recommend a list price of \$252,875. If it doesn't sell within 30 days, then I would recommend a price reduction. | | |

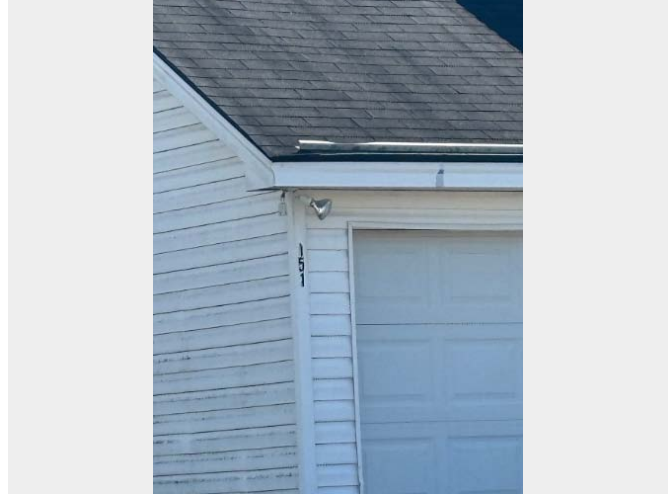
Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



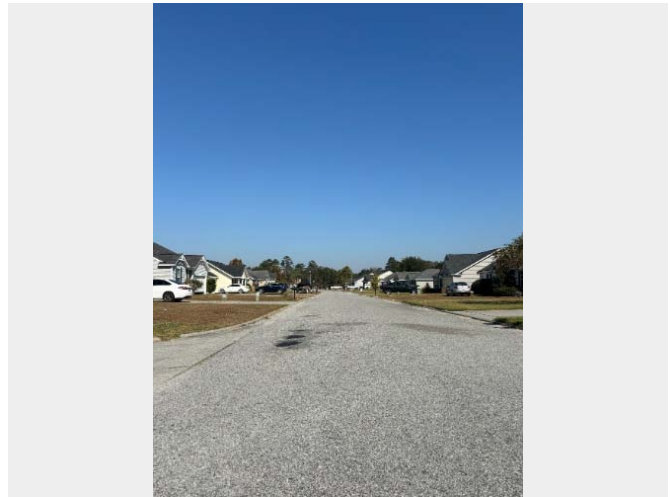
Front



Address Verification



Street



Street

Listing Photos

L1 114 Hawthorne Dr
Guyton, GA 31312



Front

L2 1160 Kolic Helmey Rd
Guyton, GA 31312



Front

L3 303 Antigua Dr
Guyton, GA 31312



Front

Sales Photos

S1 111 Pasofina Dr
Guyton, GA 31312



Front

S2 129 Clydesdale Ct
Guyton, GA 31312



Front

S3 123 Clydesdale Ct
Guyton, GA 31312



Front

ClearMaps Addendum

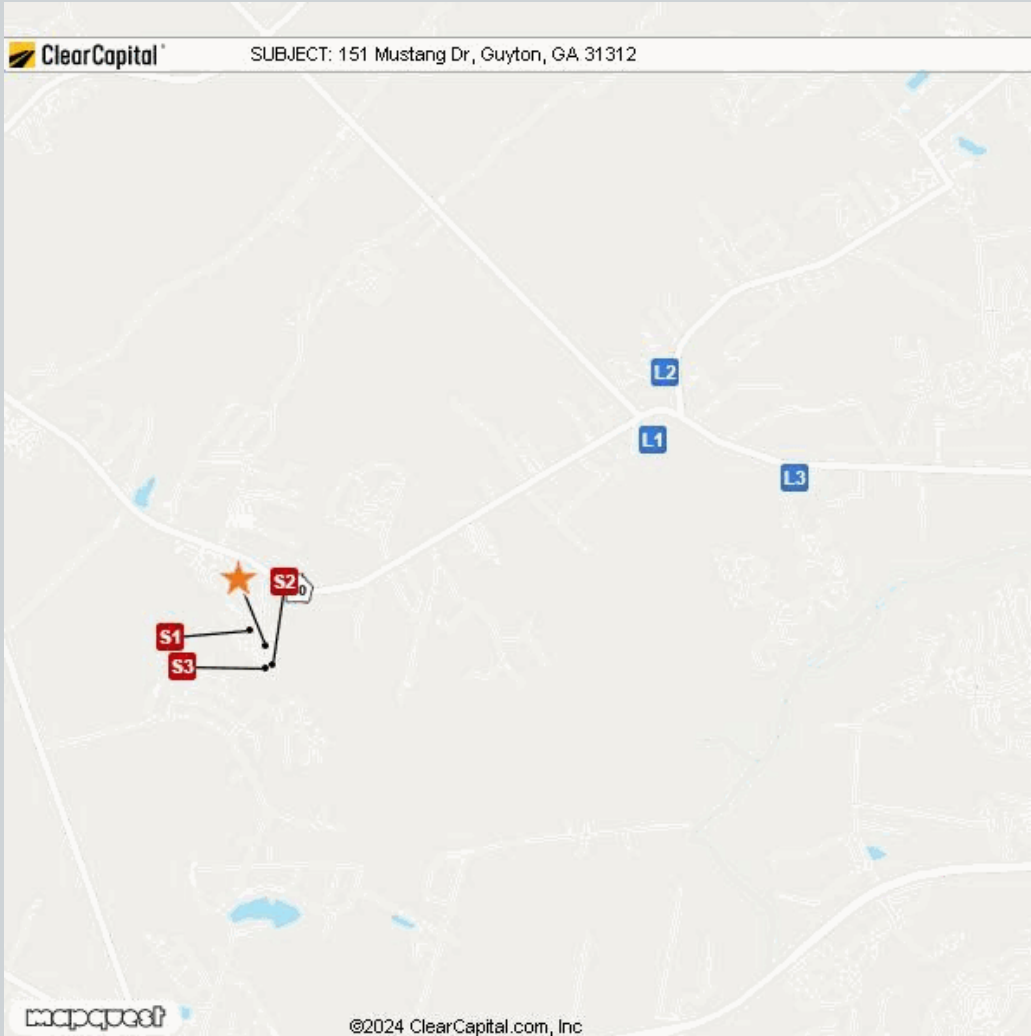
Address ★ 151 Mustang Dr, Guyton, GA 31312

Loan Number 58627

Suggested List \$252,875

Suggested Repaired \$252,875

Sale \$252,875



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 151 Mustang Dr, Guyton, GA 31312 | -- | Parcel Match |
| L1 Listing 1 | 114 Hawthorne Dr, Guyton, GA 31312 | 2.55 Miles ¹ | Parcel Match |
| L2 Listing 2 | 1160 Kolic Helmey Rd, Guyton, GA 31312 | 2.81 Miles ¹ | Parcel Match |
| L3 Listing 3 | 303 Antigua Dr, Guyton, GA 31312 | 3.22 Miles ¹ | Parcel Match |
| S1 Sold 1 | 111 Pasofina Dr, Guyton, GA 31312 | 0.13 Miles ¹ | Parcel Match |
| S2 Sold 2 | 129 Clydesdale Ct, Guyton, GA 31312 | 0.12 Miles ¹ | Parcel Match |
| S3 Sold 3 | 123 Clydesdale Ct, Guyton, GA 31312 | 0.13 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 | James Grekousis | Company/Brokerage | LPT REALTY |
| License No | 425473 | Address | 8001 Chatham Center Drive Savannah GA 31405 |
| License Expiration | 12/31/2026 | License State | GA |
| Phone | 9124338239 | Email | jamesgreko@gmail.com |
| Broker Distance to Subject | 13.04 miles | Date Signed | 10/25/2024 |

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.