

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	32 Kings Cross Court, Beaufort, SC 29902	Order ID	6997838	Property ID	29247195
Inspection Date	12/17/2020	Date of Report	12/22/2020		
Loan Number	42766	APN	R112 031 000 0407 0000		
Borrower Name	Catamount Properties 2018 LLC	County	Beaufort		

Tracking IDs					
Order Tracking ID	1216BPOA	Tracking ID 1	1216BPOA		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	DIAZ BRANDON ALEXANDER DIAZ LEAHNNA NEVE	Condition Comments	
R. E. Taxes	\$1,714	This model is typically 1752 SF, tax records indicate 1,976 SF..it is possible the back screen porch was enclosed. Exterior appears to be maintained as typical for neighborhood.	
Assessed Value	\$9,400		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(Appears to have been serviced, notice posted)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Picket Fences 843-524-2207		
Association Fees	\$50 / Month (Pool,Greenbelt,Other: community dock)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Improving	Subject is in Picket Fences a gated community with a pool and community dock. Convenient to both Marine bases, schools, shopping etc. REO activity is done. Several homes on the waterfront are at a higher price point.	
Sales Prices in this Neighborhood	Low: \$215,000 High: \$365,500		
Market for this type of property	Increased 1 % in the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	32 Kings Cross Court	7 Wateree Ct	5 Kings Cross Ct	6 Beaugard Ct
City, State	Beaufort, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29902	29902	29902	29902
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.29 ¹	0.14 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$245,000	\$239,000	\$269,900
List Price \$	--	\$245,000	\$237,500	\$265,000
Original List Date		12/03/2020	09/18/2020	09/07/2020
DOM · Cumulative DOM	-- · --	8 · 19	90 · 95	101 · 106
Age (# of years)	13	18	12	5
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	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	1,976	1,624	1,624	2,102
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.12 acres	.12 acres	.12 acres
Other	deck	porch	deck	solar panels

* 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** Under Contract: 12/16/2020 Spacious three bedroom, two bath home w/ open floor plan, featuring stainless steel appliances in the kitchen with a formal dining area to accommodate most any size table. The split floor-plan adds to privacy as master suite is on one side of home & 2 bedrooms with a full bath is located on the other side. The side porch is perfect for your grill or entertaining family and friends. There is a one car detached garage with pull down for additional storage.
- Listing 2** one level 3 bedroom 2 bath home. Large bedrooms. Good closet space. Beautiful extended side deck for entertaining. Open floor plan cathedral ceiling living room. Ceiling fans. Situated in the pristine Picket Fences community that is virtually covered with majestic oaks and beautiful magnolia trees. Walking trails, gated community, swimming pool, community dock, and playground. Close to Parris Island, MCAS and shopping. Truly impressive waterfront community convenient to all that Beaufort has to offer.
- Listing 3** Under Contract 9/29/2020. 2 Story DR Horton home is typically at a lower price point. Home location is just a few minutes walking distance from the creekside pool, dock and playground. Located close to Parris island, the Air Station and Laurel Bay, this great spacious home has it all! The open floor plan has a gorgeous extra large granite counter top island kitchen with 36 " cabinets, stainless GE appliances, which all convey with the home, separate formal dining area and a 1/2 bath, complete the downstairs. Upstairs are 3 large bedrooms, extra large master suite, a separate den/office which has 2 closets, and a 2nd full bath, and upstairs laundry room for convenience. Home also has solar panels which owners installed to save lots of \$ on power bill! This home is vacant and ready for its new owne

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	32 Kings Cross Court	56 White Pond Blvd	17 Caswell Ave	29 Kings Cross Ct
City, State	Beaufort, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29902	29902	29902	29902
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.17 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$240,000	\$239,000	\$227,000
List Price \$	--	\$240,000	\$239,000	\$220,000
Sale Price \$	--	\$240,000	\$235,000	\$220,500
Type of Financing	--	Other	Other	Conventional
Date of Sale	--	11/30/2020	12/08/2020	07/30/2020
DOM · Cumulative DOM	-- · --	56 · 56	53 · 53	309 · 309
Age (# of years)	13	16	15	12
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	1,976	1,640	1,640	1,624
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	5	5
Garage (Style/Stalls)	Detached 1 Car	Detached 1 Car	Detached 1 Car	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.14 acres	.12 acres	.12 acres	.12 acres
Other	deck	porch, screen porch	screen porch	porches
Net Adjustment	--	+\$20,660	+\$20,560	+\$16,220
Adjusted Price	--	\$260,660	\$255,560	\$236,720

* 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** Adj. \$20,160 SF, 300 age, 200 lot. This home offers alot of extras - wood blinds, hardwood floors, fireplace, screened back porch, beautiful landscaping including rose covered fence in front. Larger master bedroom with french doors opening to screen porch. Large garage with storage above
- Sold 2** Adj. 20,160 SF, 200 age, 200 lot. This newly painted inside home is waiting for a new owner. Located next to common area. New paint, new carpet, freshly cleaned. Just bring your belongings. Welcoming front porch to greet neighbors. Large vaulted ceiling living room with opening to dining area. Kitchen with island and wood floors, desk area, and spacious pantry. Off the kitchen is a screened in porch overlooking the walking path. Split floor plan with large master bedroom, his and her closets, and large bathroom. On the other side of the house are two additional well appointed bedrooms. One with a walk in closet. A tiled floor hall bath services the two guest rooms. Picket Fences is located close to Parris Island and MCAS as well as grocery shopping. Downtown Beaufort is a mere 6 miles away.
- Sold 3** Adj. \$21,120 SF, -100 age, 200 lot, -5,000 closing costs. What is not to love in this beautiful home that has recently undergone some major cosmetic improvements. NEW wood floors and carpet. FRESH paint throughout. Landscape upgrades. This three bedroom/ two bath home offers an open floor plan with abundant front and side porches. There is a one car detached garage on the side of the home. Conveniently located to both bases and just mere minutes to Parris Island, this home is in top notch shape and ready for its new owners! The community offers a gated entrance, community pool and park, walking trails and a community dock!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sold on 05/26/2017 for \$219,000 with \$6,000 closing Costs paid by seller. VA Loan				
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	\$265,000	\$265,000
Sales Price	\$260,000	\$260,000
30 Day Price	\$255,000	--
Comments Regarding Pricing Strategy		
Home appears to be maintained and vacant. As mentioned in the condition comments, the screen porch may have been enclosed as the SF has increased per the tax records.		

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



Front



Address Verification



Side



Side



Street

Subject Photos



Other

Listing Photos

L1 7 Wateree Ct
Beaufort, SC 29902



Front

L2 5 Kings Cross Ct
Beaufort, SC 29902



Front

L3 6 Beaugard Ct
Beaufort, SC 29902



Front

Sales Photos

S1 56 White Pond Blvd
Beaufort, SC 29902



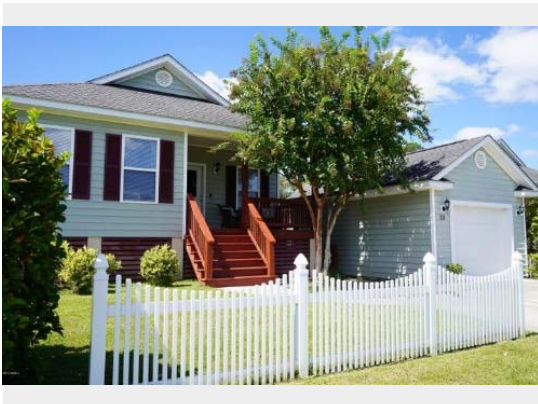
Front

S2 17 Caswell Ave
Beaufort, SC 29902



Front

S3 29 Kings Cross Ct
Beaufort, SC 29902



Front

ClearMaps Addendum

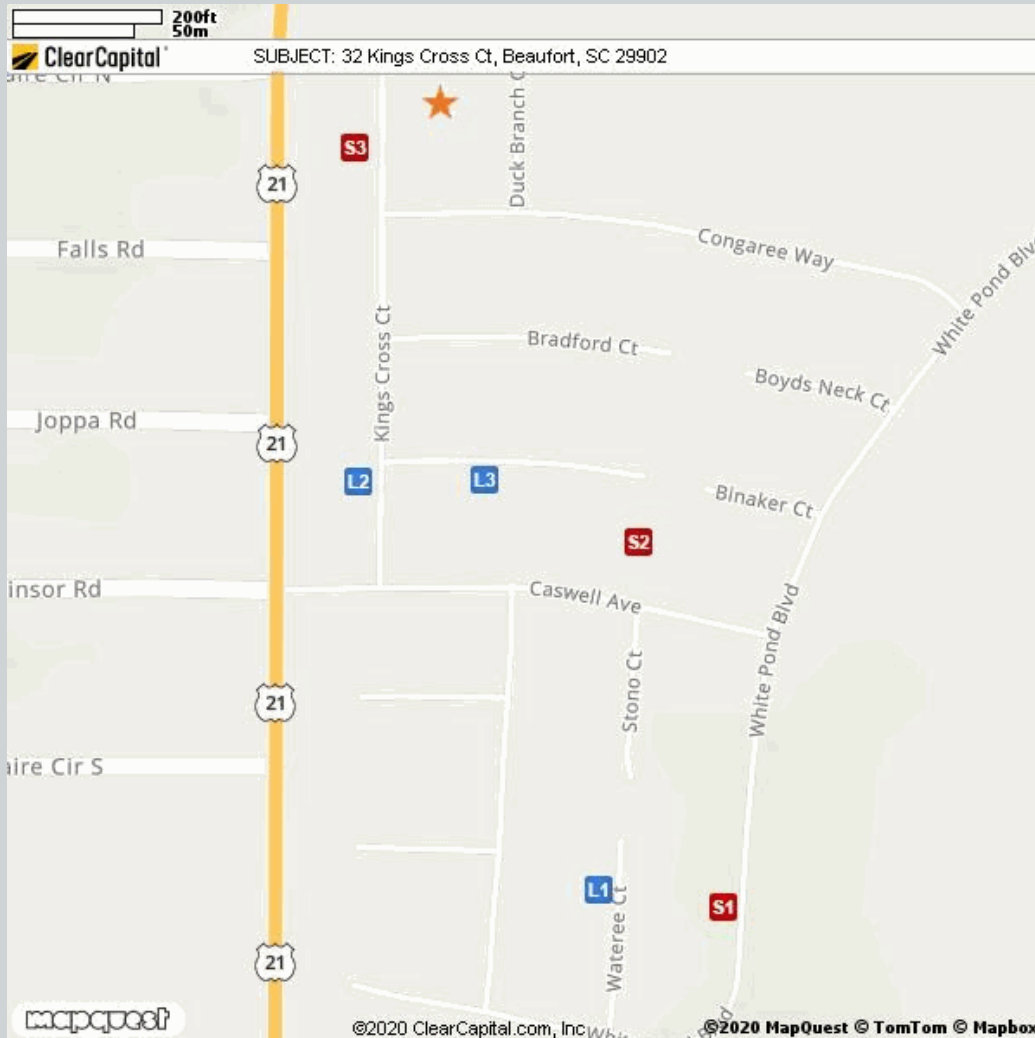
Address ★ 32 Kings Cross Court, Beaufort, SC 29902

Loan Number 42766

Suggested List \$265,000

Suggested Repaired \$265,000

Sale \$260,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	32 Kings Cross Court, Beaufort, SC 29902	--	Parcel Match
L1 Listing 1	7 Wateree Ct, Beaufort, SC 29902	0.29 Miles ¹	Parcel Match
L2 Listing 2	5 Kings Cross Ct, Beaufort, SC 29902	0.14 Miles ¹	Parcel Match
L3 Listing 3	6 Beauregard Ct, Beaufort, SC 29902	0.14 Miles ¹	Parcel Match
S1 Sold 1	56 White Pond Blvd, Beaufort, SC 29902	0.31 Miles ¹	Parcel Match
S2 Sold 2	17 Caswell Ave, Beaufort, SC 29902	0.17 Miles ¹	Parcel Match
S3 Sold 3	29 Kings Cross Ct, Beaufort, SC 29902	0.03 Miles ¹	Parcel Match

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

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Debra Regecz	Company/Brokerage	Ballenger Assoc. LLC
License No	51688	Address	2715 Bluestem Dr Beaufort SC 29902
License Expiration	06/30/2022	License State	SC
Phone	8432637010	Email	deb@redhatteam.com
Broker Distance to Subject	1.69 miles	Date Signed	12/19/2020

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 market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.

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.