

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	117 Hickory Trace Drive, Goose Creek, SC 29445	Order ID	7018373	Property ID	29281821
Inspection Date	12/30/2020	Date of Report	01/01/2021		
Loan Number	42872	APN	243-07-06-032		
Borrower Name	Catamount Properties 2018 LLC	County	Berkeley		

Tracking IDs					
Order Tracking ID	1230BPOs	Tracking ID 1	1230BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Joseph Mateer	Condition Comments	
R. E. Taxes	\$1,213	<p>The subject is a 2 story brick home that appears in average condition with no visible repairs needed. It has a 2 car attached garage, a front porch, a sunroom and a finished room over the garage (which is the 4th bedroom). The sunroom is not counted in sq. ft. here as it does not have central heat and air. It was given some value though. According to tax records the home has 1617 sq. ft. plus the frog sq. ft. of 276 which gives the home a total of 1893.</p>	
Assessed Value	\$221,300		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes (locked)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	Crowfield Plantation HOA (843) 572-4758		
Association Fees	\$420 / Year (Pool,Landscaping,Tennis,Other: play areas, walking trails)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>The neighborhood is an established subsection in a large PUD (Crowfield Plantation). The homes are large with good sized lots and mature trees and mostly built in the 1980's. The location is close to shopping, restaurants and highway access.</p>	
Sales Prices in this Neighborhood	Low: \$151,100 High: \$330,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	117 Hickory Trace Drive	107 Forest Ridge Ct	152 Hickory Trace Dr	175 Fox Chase Dr
City, State	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC
Zip Code	29445	29445	29445	29445
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.30 ¹	0.19 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$295,000	\$284,900	\$329,999
List Price \$	--	\$269,900	\$284,900	\$329,999
Original List Date		08/08/2020	12/15/2020	11/27/2020
DOM · Cumulative DOM	-- · --	129 · 146	9 · 17	3 · 35
Age (# of years)	33	33	33	35
Condition	Average	Average	Average	Good
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	1.5 Stories traditional	1.5 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,893	1,740	2,124	1,836
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	4 · 2	4 · 2 · 1
Total Room #	8	7	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	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	--	--	--	Pool - Yes
Lot Size	.30 acres	.30 acres	.24 acres	.29 acres
Other	sunroom, front porch	deck, front porch	front porch, screened porch	front porch

* 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Listed Comp 1 is smaller than the subject in sq. ft. It has a finished room over the garage, a deck and a front porch. The value is slightly lower because of the sq. ft.

Listing 2 Listing Comp 2 is larger in sq. ft. It was similar in style and had the same front porch, finished room over the garage and also had a screened porch. It seemed the most similar to the subject but with the larger sq. ft. the value was a little higher.

Listing 3 Listing Comp 3 was similar in sq. ft., age, lot size and had 4 bedrooms also. This home had a front porch and an inground pool. It had a lot of updates and was superior in value.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	117 Hickory Trace Drive	117 Saxton Ct	120 Fox Chase Dr.	109 Deer Run Ct
City, State	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC
Zip Code	29445	29445	29445	29445
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.54 ¹	0.27 ¹	0.12 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,900	\$277,500	\$300,000
List Price \$	--	\$259,900	\$272,500	\$300,000
Sale Price \$	--	\$261,400	\$272,500	\$302,000
Type of Financing	--	Conventional	Va	Fha
Date of Sale	--	12/17/2020	06/22/2020	12/23/2020
DOM · Cumulative DOM	-- · --	33 · 63	49 · 84	10 · 65
Age (# of years)	33	34	36	34
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	1,893	1,766	2,173	2,178
Bdrm · Bths · ½ Bths	4 · 2	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	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	.30 acres	.23 acres	.26 acres	.36 acres
Other	sunroom, front porch	screened porch	front porch, deck	front porch, screened porch, deck
Net Adjustment	--	+\$4,675	-\$10,000	-\$13,800
Adjusted Price	--	\$266,075	\$262,500	\$288,200

* 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** Sold Comp 1 was smaller in sq. ft. and did not have the room over the garage. This home had a screened porch and was similar in age. Adjustments: Add \$3175. for sq. ft. Add \$2000. for the sunroom. Subtract \$500. for this comp's screened porch versus the subject's front porch. This home was probably closest in adjusted value to the subject.
- Sold 2** Sold Comp 2 was larger in sq. ft. and had a deck and a front porch. Adjustments: Add \$2000. for the subject's sunroom. Subtract \$7000. for sq. ft. Subtract \$500. for the deck. Subtract \$4500 for the closing costs paid by the seller for the buyer.
- Sold 3** Sold Comp 3 was larger than the subject also. It had a front porch, screened porch and a deck. Adjustments: Subtract \$7,125. for sq. ft. Subtract \$1500 for screened porch. Subtract \$500. for deck. Subtract \$6,675. for closing costs paid by the seller for the buyer. Add \$2000. for the subject's sunroom.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Sold on 12/30/2020				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
11/25/2020	\$260,000	12/12/2020	\$260,000	Sold	12/30/2020	\$240,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$275,000
Sales Price	\$272,000	\$272,000
30 Day Price	\$268,000	--
Comments Regarding Pricing Strategy		
The subject was similar to Listing 2 in style, age and value and to Sold Comp 1. The home was brick and had good features including the front porch, sunroom and the large lot.		

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



Front



Address Verification



Side



Street

Listing Photos

L1 107 Forest Ridge Ct
Goose Creek, SC 29445



Front

L2 152 Hickory Trace Dr
Goose Creek, SC 29445



Front

L3 175 Fox Chase Dr
Goose Creek, SC 29445



Front

Sales Photos

S1 117 Saxton Ct
Goose Creek, SC 29445



Front

S2 120 Fox Chase Dr.
Goose Creek, SC 29445



Front

S3 109 Deer Run Ct
Goose Creek, SC 29445



Front

ClearMaps Addendum

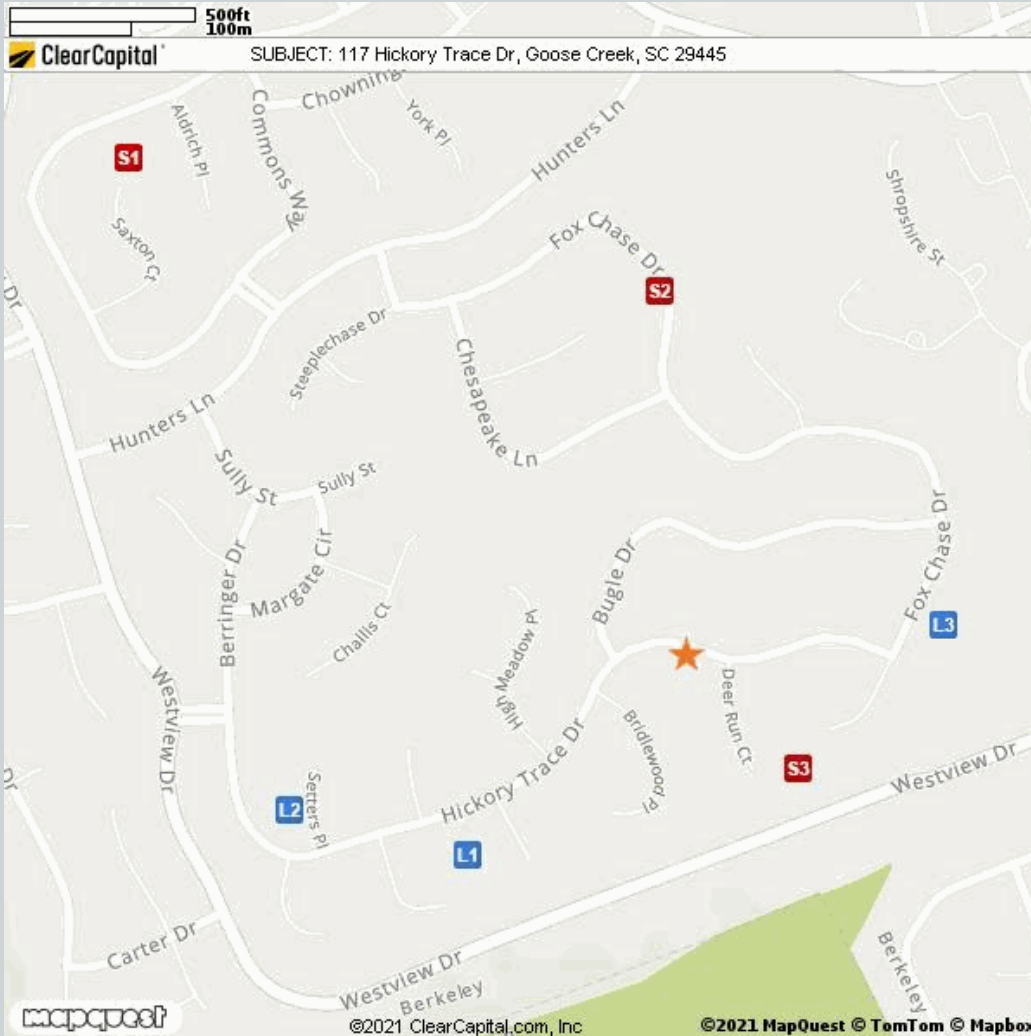
Address ★ 117 Hickory Trace Drive, Goose Creek, SC 29445

Loan Number 42872

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$272,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	117 Hickory Trace Drive, Goose Creek, SC 29445	--	Parcel Match
L1 Listing 1	107 Forest Ridge Ct, Goose Creek, SC 29445	0.21 Miles ¹	Parcel Match
L2 Listing 2	152 Hickory Trace Dr, Goose Creek, SC 29445	0.30 Miles ¹	Parcel Match
L3 Listing 3	175 Fox Chase Dr, Goose Creek, SC 29445	0.19 Miles ¹	Parcel Match
S1 Sold 1	117 Saxton Ct, Goose Creek, SC 29445	0.54 Miles ¹	Parcel Match
S2 Sold 2	120 Fox Chase Dr., Goose Creek, SC 29445	0.27 Miles ¹	Parcel Match
S3 Sold 3	109 Deer Run Ct, Goose Creek, SC 29445	0.12 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	Donna Baxter	Company/Brokerage	Carolina Elite Real Estate
License No	40181	Address	414 Brookgreen Dr. Moncks Corner SC 29461
License Expiration	06/30/2021	License State	SC
Phone	8432700573	Email	dbaxter555@yahoo.com
Broker Distance to Subject	5.77 miles	Date Signed	01/01/2021

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.