

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	6 Cyprus Court, Goose Creek, SC 29445	Order ID	7211470	Property ID	29901658
Inspection Date	04/03/2021	Date of Report	04/03/2021		
Loan Number	43409	APN	2521101020		
Borrower Name	Catamount Properties 2018 LLC	County	Berkeley		

Tracking IDs					
Order Tracking ID	0402BPOs	Tracking ID 1	0402BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

		Condition Comments
Owner	Arias William Jr Teresa M	The subject is in average condition. No repairs were noted from the exterior inspection. Home should be sold in As-Is condition.
R. E. Taxes	\$1,864	
Assessed Value	\$6,740	
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

		Neighborhood Comments
Location Type	Suburban	The subject is located within a typical suburban neighborhood comprised of homes that conform to similar type, condition, and style/design.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$137,600 High: \$195,100	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	6 Cyprus Court	9 Clearwater Drive	23 Montclair Avenue	1245 Red Bank Road
City, State	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC
Zip Code	29445	29445	29445	29445
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.19 ¹	0.78 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$179,000	\$170,000	\$175,000
List Price \$	--	\$179,000	\$170,000	\$175,000
Original List Date		02/06/2021	02/12/2021	03/23/2021
DOM · Cumulative DOM	-- · --	2 · 56	1 · 50	2 · 11
Age (# of years)	41	41	49	48
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	1,155	1,165	1,147	984
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 2	3 · 1
Total Room #	5	6	6	5
Garage (Style/Stalls)	Attached 1 Car	None	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.2 acres	0.21 acres	0.22 acres	0.3 acres
Other	None	None	None	None

* 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 3/2 floor plan, Similar year built, Similar lot size, No garage, Similar GLA, Fair market transaction, Similar style/design, and Similar condition. Located in the subject's immediate market area, No sale history in the last 12 months.

Listing 2 Similar lot size, 1 car carport, Similar GLA, Fair market transaction, Similar style/design, and Similar condition. Located in the subject's immediate market area, No sale history in the last 12 months, 3/2 floor plan, Similar year built.

Listing 3 Located in the subject's immediate market area, 3/1 floor plan, Inferior GLA, Fair market transaction, Similar style/design, and Similar condition. 1 car carport, No sale history in the last 12 months, Similar lot size, Similar year built.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	6 Cyprus Court	10 Newark Avenue	27 Plainfield Avenue	114 Plainfield Avenue
City, State	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC	Goose Creek, SC
Zip Code	29445	29445	29445	29445
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.73 ¹	0.34 ¹	0.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$150,000	\$170,000	\$179,900
List Price \$	--	\$150,000	\$170,000	\$179,900
Sale Price \$	--	\$142,500	\$166,000	\$179,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	12/14/2020	09/03/2020	12/01/2020
DOM · Cumulative DOM	-- · --	2 · 27	5 · 0	2 · 40
Age (# of years)	41	45	56	52
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	1,155	1,127	1,022	1,262
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 2	3 · 1	3 · 1
Total Room #	5	6	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Carport 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.2 acres	0.26 acres	0.26 acres	0.29 acres
Other	None	None	None	None
Net Adjustment	--	-\$1,500	+\$5,830	+\$5,630
Adjusted Price	--	\$141,000	\$171,830	\$185,530

* 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** Adjusted price for Bathroom: -\$3000, Half bath: \$1500 Total Adjustment: -\$1500. Fair market transaction, Similar style/design and Similar condition, 3/2 floor plan, Similar year built, Similar lot size, 1 car garage, Similar GLA, Sold only once within the last 12 months. Located in the subject's immediate market area.
- Sold 2** Adjusted price for Year built: \$3000, Half bath: \$1500, GLA: \$1330 Total Adjustment: \$5830. Sold only once within the last 12 months, 3/1 floor plan, Inferior year built, Similar lot size, 1 car carport, Inferior GLA, Fair market transaction, Similar style/design, and Similar condition. Located in the subject's immediate market area.
- Sold 3** Adjusted price for Year built: \$2200, GLA: -\$1070, Half bath: \$1500, Garage: \$3000 Total Adjustment: \$5630. Similar style/design and Similar condition, Located in the subject s immediate market area., Fair market, Sold only once within the last 12 months, 3/2 floor plan, Inferior year built, Similar lot size, No garage, Superior GLA.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Coldwell Banker Realty	The county auditor does not show any listing or sale information for the subject property over the past 12 months.					
Listing Agent Name	Roddy Matthews						
Listing Agent Phone	843-607-0830						
# 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
01/09/2021	\$164,000	02/05/2021	\$164,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$170,000	\$170,000
Sales Price	\$160,000	\$160,000
30 Day Price	\$150,000	--
Comments Regarding Pricing Strategy		
I arrived at this price conclusion based on the similarity of the comparables, the influence of the neighborhood, the condition of the subject property, and various other marketing factors. Any/all variations in the comps were taken into consideration when determining this price and it reflects my complete analysis. The repaired price was placed the same considering I did not observe any repairs/damages.		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



04/03/21 09:56

Address Verification



04/03/21 09:56

Side



04/03/21 09:56

Side



04/03/21 09:55

Street



04/03/21 09:55

Street

Subject Photos



Other

Listing Photos

L1 9 Clearwater Drive
Goose Creek, SC 29445



Front

L2 23 Montclair Avenue
Goose Creek, SC 29445



Front

L3 1245 Red Bank Road
Goose Creek, SC 29445



Front

Sales Photos

S1 10 Newark Avenue
Goose Creek, SC 29445



Front

S2 27 Plainfield Avenue
Goose Creek, SC 29445



Front

S3 114 Plainfield Avenue
Goose Creek, SC 29445



Front

ClearMaps Addendum

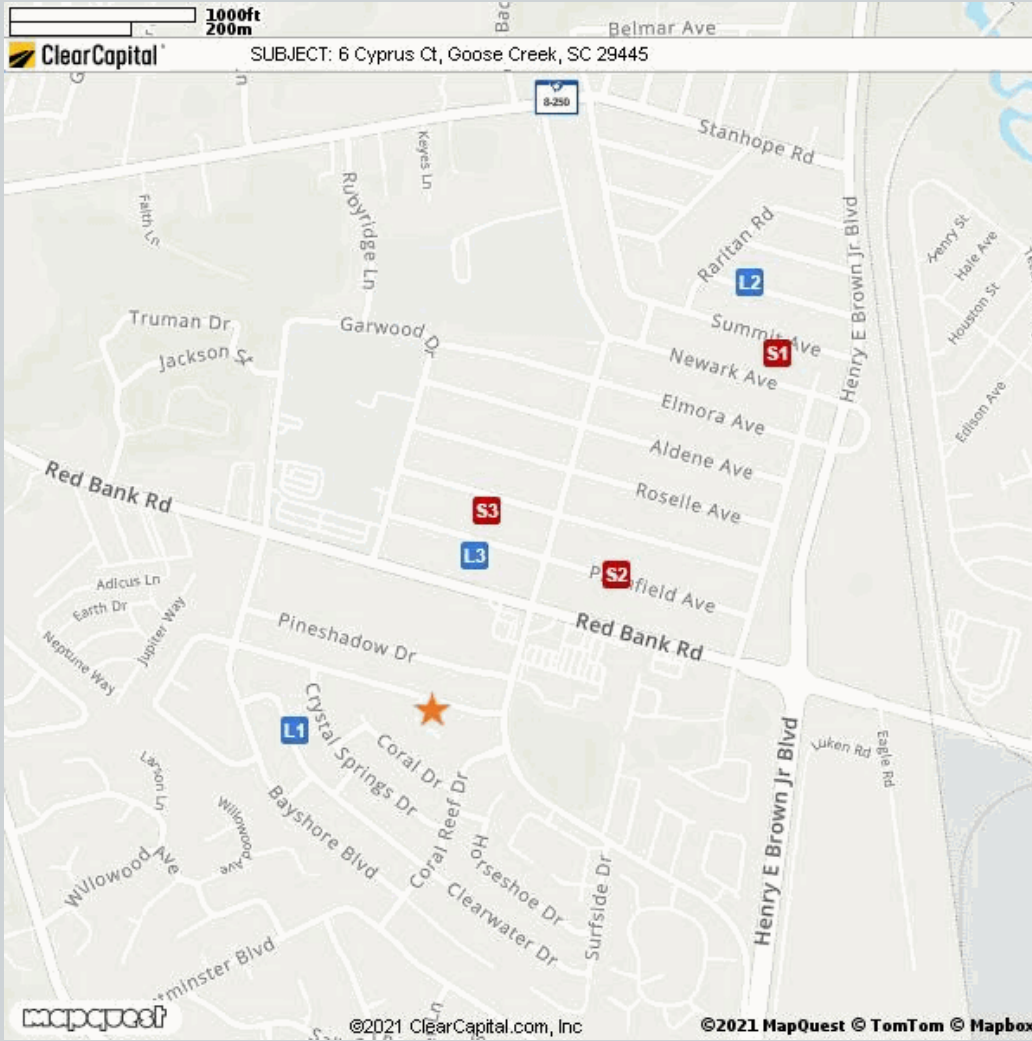
Address ★ 6 Cyprus Court, Goose Creek, SC 29445

Loan Number 43409

Suggested List \$170,000

Suggested Repaired \$170,000

Sale \$160,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6 Cyprus Court, Goose Creek, SC 29445	--	Parcel Match
L1 Listing 1	9 Clearwater Drive, Goose Creek, SC 29445	0.19 Miles ¹	Parcel Match
L2 Listing 2	23 Montclair Avenue, Goose Creek, SC 29445	0.78 Miles ¹	Parcel Match
L3 Listing 3	1245 Red Bank Road, Goose Creek, SC 29445	0.24 Miles ¹	Parcel Match
S1 Sold 1	10 Newark Avenue, Goose Creek, SC 29445	0.73 Miles ¹	Parcel Match
S2 Sold 2	27 Plainfield Avenue, Goose Creek, SC 29445	0.34 Miles ¹	Parcel Match
S3 Sold 3	114 Plainfield Avenue, Goose Creek, SC 29445	0.31 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	Matthew Sotirolou	Company/Brokerage	Agent Owned Realty
License No	REL.97001 S	Address	100 Crowfield Blvd Goose Creek SC 29445
License Expiration	06/30/2021	License State	SC
Phone	8439250621	Email	summerville@biterealty.com
Broker Distance to Subject	3.61 miles	Date Signed	04/03/2021

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.