

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	75 Tanbark Court, Goose Creek, SC 29445	Order ID	7204039	Property ID	29886668
Inspection Date	03/31/2021	Date of Report	03/31/2021		
Loan Number	44004	APN	235-01-02-008		
Borrower Name	Catamount Properties 2018 LLC	County	Berkeley		

Tracking IDs					
Order Tracking ID	0330BPOa	Tracking ID 1	0330BPOa		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	UST LLC	Condition Comments	
R. E. Taxes	\$1,083	<p>The subject is a small one story traditional styled home with 3 bedrooms/1.5 baths. It appears in average condition with some repairs needed on the siding. There are no porches, or garage. The lot size is small.</p>	
Assessed Value	\$102,400		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$2,000		
Estimated Interior Repair Cost	\$2,000		
Total Estimated Repair	\$4,000		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	<p>The neighborhood consists of just a few streets that are close to an industrial area and has easy access to a 4 lane highway. Most of the homes are small (about 1000 sq. ft.) 1 story homes on small lots and built in the 1970's.</p>	
Sales Prices in this Neighborhood	Low: \$133,000 High: \$190,000		
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	75 Tanbark Court	465 Madeline Dr.	423 Tammie Ave.	415 Mary Scott 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.	--	0.82 ¹	0.63 ¹	0.77 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$145,990	\$159,900	\$185,000
List Price \$	--	\$145,990	\$159,900	\$185,000
Original List Date		02/24/2021	11/13/2020	03/09/2021
DOM · Cumulative DOM	-- · --	34 · 35	70 · 138	1 · 22
Age (# of years)	42	51	52	46
Condition	Average	Average	Good	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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	986	1,456	975	912
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1	3 · 1
Total Room #	7	7	7	6
Garage (Style/Stalls)	None	None	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.12 acres	.19 acres	.22 acres	.19 acres
Other	none	none	front porch	none

* 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.

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

Listing 1 Listing 1 is larger than the subject, but is older, needs updating, and is being sold "as is". This was in a different nearby neighborhood as there were no homes for sale in the subject's small neighborhood. The value of this home is similar to the subject.

Listing 2 Listing 2 was similar in size and rooms to the subject. It had a front porch and a 1 car garage and was renovated, so the value was superior.

Listing 3 Listing 3 was actually smaller in sq. ft., and was older and had only 1 full bath. It had a larger lot size, and a 1 car carport. It needed some updating, but was brick and the value was superior to the subject.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	75 Tanbark Court	70 Tanbark Ct.	68 Tanbark Ct.	64 Tanbark 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.	--	0.04 ¹	0.05 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$130,000	\$180,000	\$145,000
List Price \$	--	\$130,000	\$180,000	\$145,000
Sale Price \$	--	\$133,000	\$180,000	\$149,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	01/05/2021	03/30/2021	12/17/2020
DOM · Cumulative DOM	-- · --	2 · 17	1 · 32	2 · 42
Age (# of years)	42	42	42	42
Condition	Average	Average	Good	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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	986	1,030	1,015	1,003
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 1 · 1	3 · 1
Total Room #	7	7	7	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.12 acres	.12 acres	.12 acres	.12 acres
Other	none	none	none	front porch
Net Adjustment	--	-\$1,100	-\$20,725	\$0
Adjusted Price	--	\$131,900	\$159,275	\$149,000

* 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 very similar to the subject in size, rooms, age and lot size. No concessions paid. Subtract \$1,100. for sq. ft.

Sold 2 Sold Comp 2 was also similar in size, rooms, age and lot size. No concessions were paid. This home was renovated. Adjustments: Subtract \$725. for sq. ft. Subtract \$20,000. for condition/renovations.

Sold 3 Sold Comp 3 was similar in sq. ft., lot size and age, but only had 1 full bath. This home had a front porch. No concessions were paid. Adjustments: Subtract \$1000. for the porch. Add \$1000. for a 1/2 bath.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sale was on 02/25/2021 for \$86,250 in tax records. Then it sold again on 03/26/2021 for \$135,000.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	2						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	02/25/2021	\$86,250	Tax Records
03/03/2021	\$169,000	03/10/2021	\$154,500	Sold	03/26/2021	\$135,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$142,000	\$148,000
Sales Price	\$139,000	\$145,000
30 Day Price	\$136,000	--
Comments Regarding Pricing Strategy		
<p>The subject was most similar to Sold Comp 1, although since prices are rapidly rising, I gave it a value a little closer to Sold Comp 3. There were no listed homes in the subject's small subdivision, so I had to go out in a radius of 1 mile and the listed comps used were older, but were the most similar. The repaired price is 1.5 times the cost of the repairs.</p>		

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



Address Verification



Street



Other

Listing Photos

L1 465 Madeline Dr.
Goose Creek, SC 29445



Front

L2 423 Tammie Ave.
Goose Creek, SC 29445



Front

L3 415 Mary Scott Dr.
Goose Creek, SC 29445



Front

Sales Photos

S1 70 Tanbark Ct.
Goose Creek, SC 29445



Front

S2 68 Tanbark Ct.
Goose Creek, SC 29445



Front

S3 64 Tanbark Ct.
Goose Creek, SC 29445



Front

ClearMaps Addendum

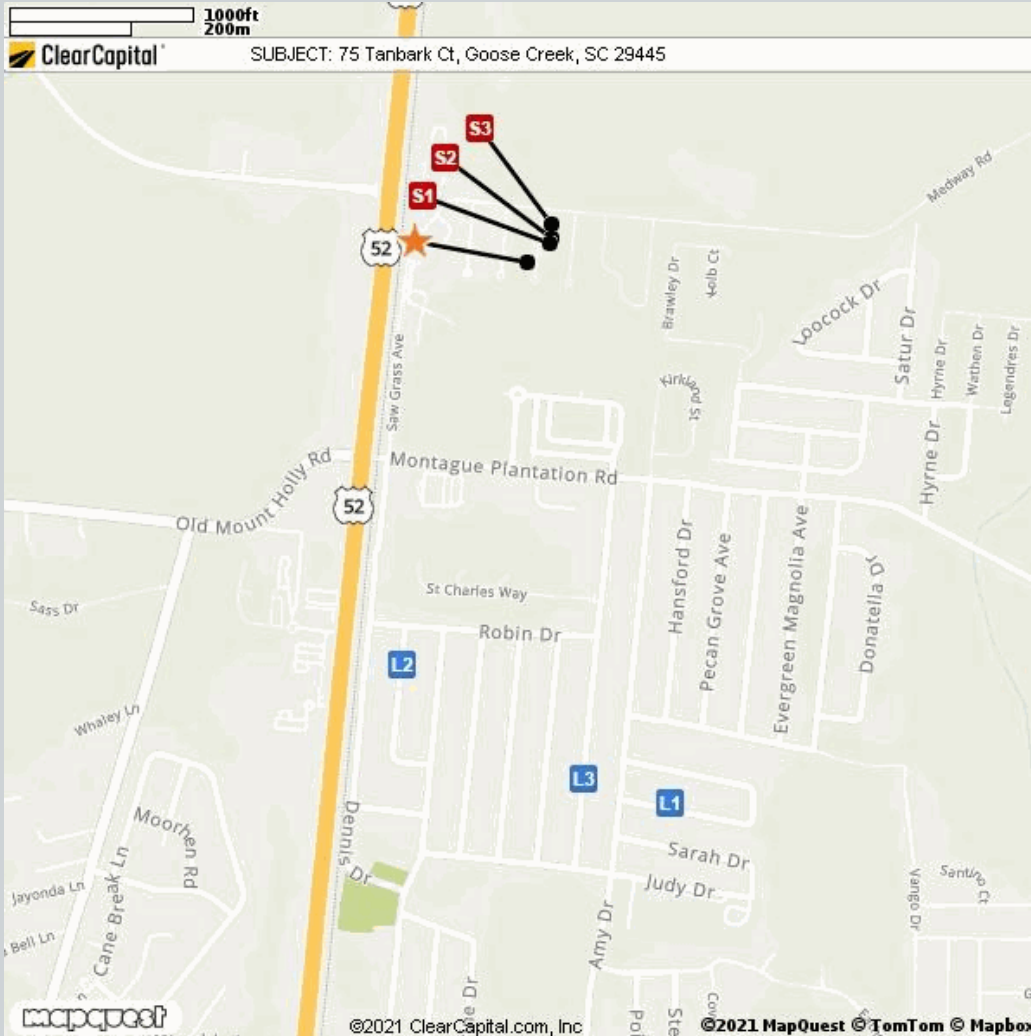
Address ★ 75 Tanbark Court, Goose Creek, SC 29445

Loan Number 44004

Suggested List \$142,000

Suggested Repaired \$148,000

Sale \$139,000



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	75 Tanbark Court, Goose Creek, SC 29445	--	Parcel Match
L1 Listing 1	465 Madeline Dr., Goose Creek, SC 29445	0.82 Miles ¹	Parcel Match
L2 Listing 2	423 Tammie Ave., Goose Creek, SC 29445	0.63 Miles ¹	Parcel Match
L3 Listing 3	415 Mary Scott Dr., Goose Creek, SC 29445	0.77 Miles ¹	Parcel Match
S1 Sold 1	70 Tanbark Ct., Goose Creek, SC 29445	0.04 Miles ¹	Parcel Match
S2 Sold 2	68 Tanbark Ct., Goose Creek, SC 29445	0.05 Miles ¹	Parcel Match
S3 Sold 3	64 Tanbark Ct., Goose Creek, SC 29445	0.06 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	3.40 miles	Date Signed	03/31/2021

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.