

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	205 Red Leaf Boulevard, Moncks Corner, SOUTH CAROLINA 29461	Order ID	7339409	Property ID	30425770
Inspection Date	06/03/2021	Date of Report	06/03/2021		
Loan Number	45195	APN	197-09-05-062		
Borrower Name	Catamount Properties 2018 LLC	County	Berkeley		
Tracking IDs					
Order Tracking ID	0603BPO	Tracking ID 1	0603BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Gabriel Wright	Condition Comments The subject is a 2 story traditional styled home with a front porch, 2 car attached garage and a patio in back. The home appears in average condition with no visible repairs needed. The landscaping is a little overgrown in front.
R. E. Taxes	\$4,493	
Assessed Value	\$222,000	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(home has deadbolt lock)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	Foxbank HOA (843)795-8484	
Association Fees	\$425 / Year (Pool)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The neighborhood is a well maintained subdivision with homes built by several different builders with different styles. The homes were mostly built starting in the early years of 2000, and then again with different builders on vacant lots during the years of approx 2014 to the present as there is new construction going on now. The location is close to shopping, restaurants and there is a new elementary school within the neighborhood.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$215,000 High: \$561,943	
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	205 Red Leaf Boulevard	322 Harriswood Lane	347 Albrighton Way	565 Crossland Dr.
City, State	Moncks Corner, SOUTH CAROLINA	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
Zip Code	29461	29461	29461	29461
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	0.19 ¹	0.37 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$300,000	\$305,000	\$310,000
List Price \$	--	\$300,000	\$305,000	\$310,000
Original List Date		05/27/2021	04/28/2021	05/01/2021
DOM · Cumulative DOM	-- · --	5 · 7	6 · 36	1 · 33
Age (# of years)	11	12	13	8
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	Beneficial ; Water	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	2,260	1,928	1,921	2,318
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1	4 · 2 · 1
Total Room #	9	8	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	--	--	--	--
Lot Size	.22 acres	.14 acres	.17 acres	.17 acres
Other	front porch, patio	front porch	front porch	front porch, screened porch

* 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 Comp 1 is slightly smaller in sq. ft., but is similar in age, has a front porch, 2 car garage and this home is on a pond which compensates for the smaller sq. ft.

Listing 2 Listing Comp 2 is smaller in sq. ft., but has a front porch, similar 2 car garage, and similar in age. The value is probably similar.

Listing 3 Listing Comp 3 is larger in sq. ft., and has a front porch and a screened porch. This home is a few years newer than the subject. The value is superior.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	205 Red Leaf Boulevard	156 Red Leaf Blvd.	270 Killarney Trail	130 Red Leaf Blvd.
City, State	Moncks Corner, SOUTH CAROLINA	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
Zip Code	29461	29461	29461	29461
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.30 ¹	0.61 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$293,000	\$280,000	\$295,000
List Price \$	--	\$292,950	\$280,000	\$287,900
Sale Price \$	--	\$282,950	\$285,000	\$285,500
Type of Financing	--	Conventional	Cash	Fha
Date of Sale	--	12/21/2020	05/27/2021	01/29/2021
DOM · Cumulative DOM	-- · --	62 · 98	6 · 59	86 · 176
Age (# of years)	11	11	12	14
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	Beneficial ; Water
Style/Design	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,260	2,260	2,250	2,190
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	9	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	.22 acres	.22 acres	.15 acres	.35 acres
Other	front porch, patio	front porch, patio	front porch, patio	front porch
Net Adjustment	--	-\$495	+\$600	-\$6,900
Adjusted Price	--	\$282,455	\$285,600	\$278,600

* 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 is very similar in sq. ft., age, lot size, rooms and style. It has the same front porch, patio and 2 car garage. Adjustment: Subtract \$495. for the closing costs paid by the seller for the buyer.
- Sold 2** Sold Comp 2 was similar in sq. ft., age, rooms, front porch and garage also. There were no concessions paid. It was a cash sale. Adjustment: Add \$250. for sq. ft. Add \$350. for lot size.
- Sold 3** Sold Comp 3 was similar in sq. ft., rooms, 2 car garage and front porch. This home had a larger lot size, and was on a pond. It was superior in value. Adjustments: Add \$1,750. for the sq. ft. Subtract \$3000. for the closing costs paid by the seller for the buyer. Subtract \$5000. for the pond lot. Subtract \$650. for the size of the lot.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sale was on 06/23/2010 for \$201,990.				
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	\$290,000	\$290,000
Sales Price	\$285,000	\$285,000
30 Day Price	\$280,000	--
Comments Regarding Pricing Strategy		
The subject was very similar to Sold Comp 1 in all aspects. Sold Comp 2 was also very similar. A lot of the listed comps were new construction, so the listed comps used here were the closest in age and sq. ft.		

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

Listing Photos

L1 322 Harriswood Lane
Moncks Corner, SC 29461



Front

L2 347 Albrighton Way
Moncks Corner, SC 29461



Front

L3 565 Crossland Dr.
Moncks Corner, SC 29461



Front

Sales Photos

S1 156 Red Leaf Blvd.
Moncks Corner, SC 29461



Front

S2 270 Killarney Trail
Moncks Corner, SC 29461



Front

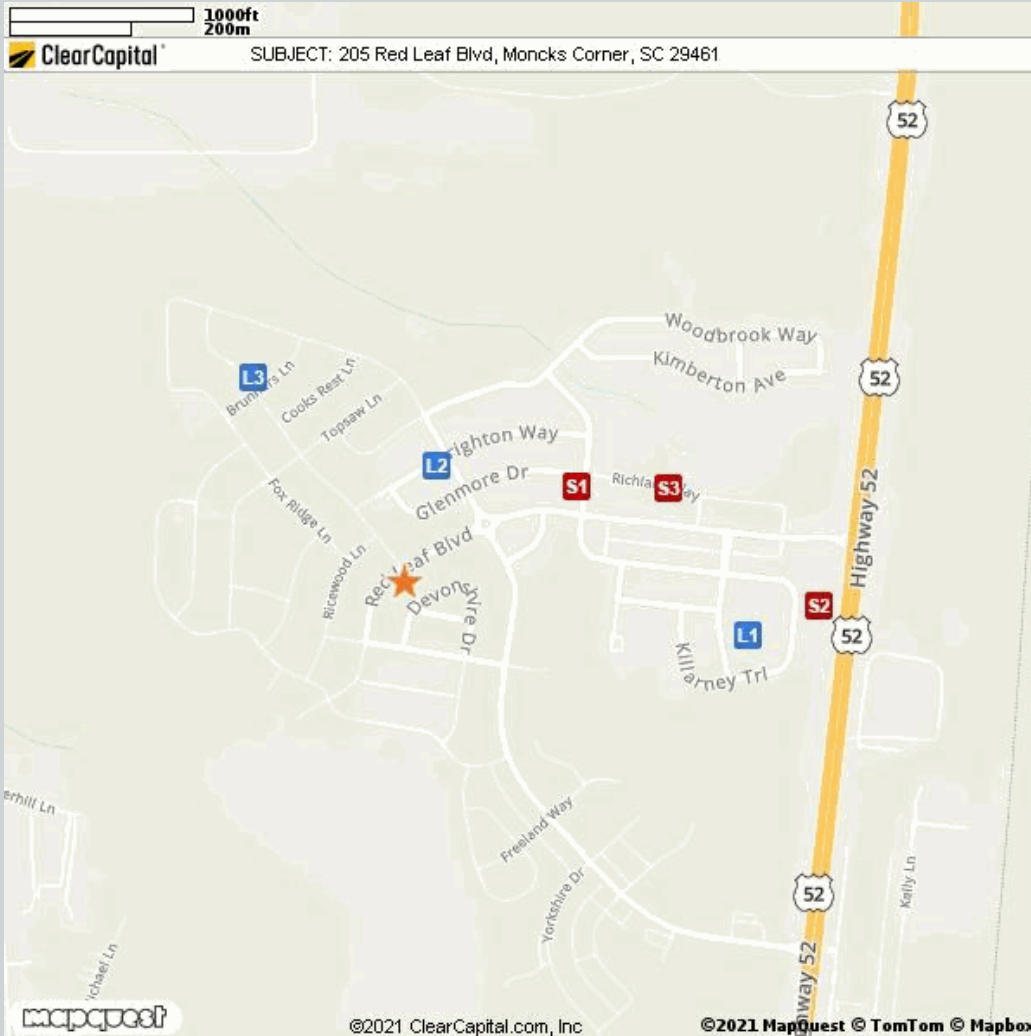
S3 130 Red Leaf Blvd.
Moncks Corner, SC 29461



Front

ClearMaps Addendum

Address ★ 205 Red Leaf Boulevard, Moncks Corner, SOUTH CAROLINA 29461
Loan Number 45195 **Suggested List** \$290,000 **Suggested Repaired** \$290,000 **Sale** \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	205 Red Leaf Boulevard, Moncks Corner, South Carolina 29461	--	Parcel Match
L1	322 Harriswood Lane, Moncks Corner, SC 29461	0.51 Miles ¹	Parcel Match
L2	347 Albrighton Way, Moncks Corner, SC 29461	0.19 Miles ¹	Parcel Match
L3	565 Crossland Dr., Moncks Corner, SC 29461	0.37 Miles ¹	Parcel Match
S1	156 Red Leaf Blvd., Moncks Corner, SC 29461	0.30 Miles ¹	Parcel Match
S2	270 Killarney Trail, Moncks Corner, SC 29461	0.61 Miles ¹	Parcel Match
S3	130 Red Leaf Blvd., Moncks Corner, SC 29461	0.42 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	1.38 miles	Date Signed	06/03/2021

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.