

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	1032 Whitlow Boulevard, Summerville, SOUTH CAROLINA 29483	Order ID	8108925	Property ID	32500959
Inspection Date	04/08/2022	Date of Report	04/12/2022		
Loan Number	46581	APN	1430301019000		
Borrower Name	Catamount Properties 2018 LLC	County	Dorchester		
Tracking IDs					
Order Tracking ID	BPO_Update_04.06.22	Tracking ID 1	BPO_Update_04.06.22		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	Exterior condition is fair. It is difficult to get a good view of the roof so I am unsure of the condition. The J-channels at the corners of the house are damaged (wear and tear from weed eater likely) same with some pieces of vinyl siding. Pics will be uploaded. Wood rot at the sliding back door. This was a drive by so I do not know the interior condition. The majority of the screens will need to be replaced.
R. E. Taxes	\$1,570		
Assessed Value	\$7,370		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
	(lockbox on front door.)		
Ownership Type	Fee Simple		
Property Condition	Fair		
Estimated Exterior Repair Cost	\$2,375		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$2,375		
HOA	Gold Crown Property Management 866-473-2573		
Association Fees	\$405 / Year (Pool, Other: walking trails)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Neighborhood is well maintained with an active HOA. Great location.
Local Economy	Improving		
Sales Prices in this Neighborhood	Low: \$378,750 High: \$398,500		
Market for this type of property	Increased 23 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1032 Whitlow Boulevard	104 Tortoise Street	106 Scotland Dr.	407 Branch Creek Trail
City, State	Summerville, SOUTH CAROLINA	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29483	29483	29483	29483
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.52 ¹	0.64 ¹	6.26 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$549,000	\$500,000	\$399,900
List Price \$	--	\$539,900	\$470,000	\$399,900
Original List Date		03/24/2022	03/24/2022	04/07/2022
DOM · Cumulative DOM	-- · --	18 · 19	18 · 19	4 · 5
Age (# of years)	18	9	9	16
Condition	Fair	Good	Good	Fair
Sales Type	--	Fair Market Value	Fair Market Value	REO
Location	Beneficial ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Woods	Beneficial ; Woods	Beneficial ; Water	Beneficial ; Woods
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Charleston Single
# Units	1	1	1	1
Living Sq. Feet	2,641	2,890	2,300	2,580
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.13 acres	.26 acres	.72 acres	.17 acres
Other	--	--	--	--

* Listing 3 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 Superior to subject property. Newer, larger lot, cement plank siding, updated kitchen.

Listing 2 Superior to subject property. Large lot with pond., no HOA. Interior has some upgrades such as counter and vanity tops. Carpets are still located throughout the upstairs and LVT downstairs.

Listing 3 Most comparable to subject in size. Interior is not horrible but does need updating. This is a charleston single style home with a detached garage so the style is different. However, based on the low inventory, this home is most comparable to the subject in size and age. It does have a new roof.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	1032 Whitlow Boulevard	5027 Blair Rd.	2021 Isabela Ct.	9023 Hema Ln.
City, State	Summerville, SOUTH CAROLINA	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29483	29483	29483	29483
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.40 ¹	0.14 ¹	0.51 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$375,000	\$380,000	\$385,000
List Price \$	--	\$378,750	\$380,000	\$395,500
Sale Price \$	--	\$378,750	\$385,000	\$395,500
Type of Financing	--	Cash	Conventional	Cash
Date of Sale	--	03/25/2022	04/06/2022	02/28/2022
DOM · Cumulative DOM	-- · --	6 · 86	4 · 46	8 · 39
Age (# of years)	18	12	16	11
Condition	Fair	Fair	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Neutral ; Residential	Beneficial ; Other	Neutral ; Residential
View	Beneficial ; Woods	Neutral ; Residential	Beneficial ; Woods	Neutral ; Woods
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,641	2,683	2,674	2,664
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	8	8	4
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	.13 acres	.13 acres	.22 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$378,750	\$385,000	\$395,500

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Most comparable based on age and size. This comp will need a full interior paint due to the array of primary colors used in every single room. Based on other comparable sale prices,, it is likely that this was taken into consideration upon contract.

Sold 2 Relo sale. located on a cul de sac

Sold 3 Home well kept with some original builder upgrades.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Per tax records-Home was sold off MLS on 11/18/2021 to Catamount Properties LLC for \$291000			
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
--	--	--	--	Sold	11/18/2021	\$291,000	Tax Records

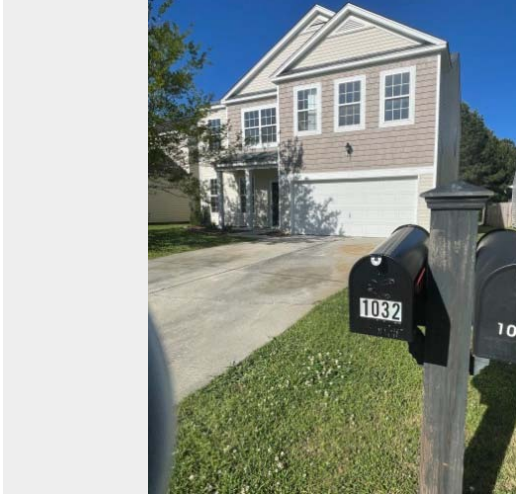
Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$378,900	\$381,275
Sales Price	\$378,900	\$381,275
30 Day Price	\$369,975	--
Comments Regarding Pricing Strategy		
Without seeing the interior of the home, I am taking into consideration that it needs some updating.		

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



Front



Side



Side



Back

Subject Photos



Back



Back



Street



Street

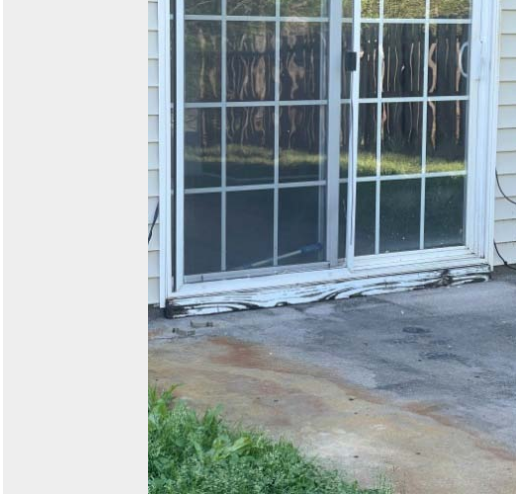


Other



Other

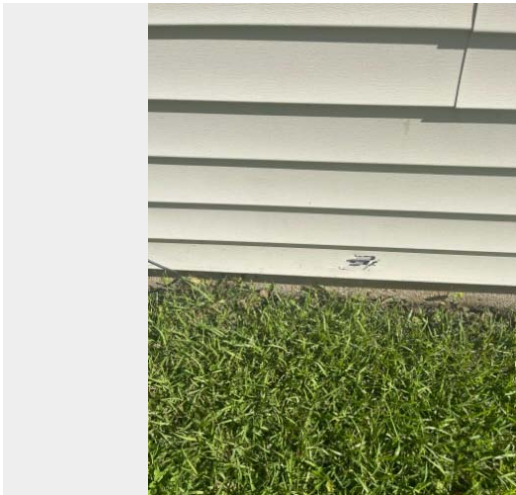
Subject Photos



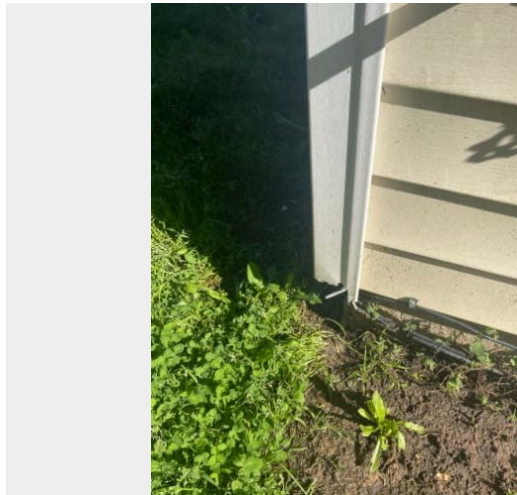
Other



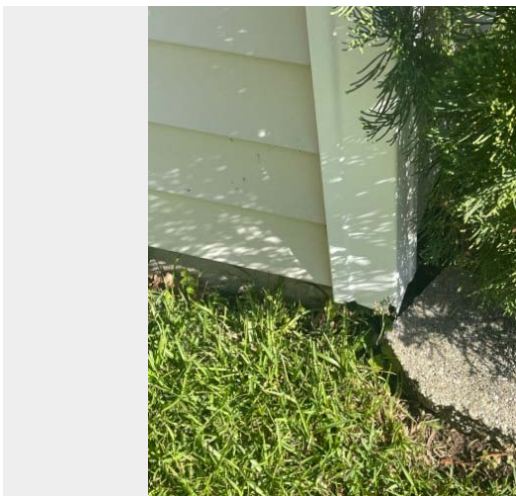
Other



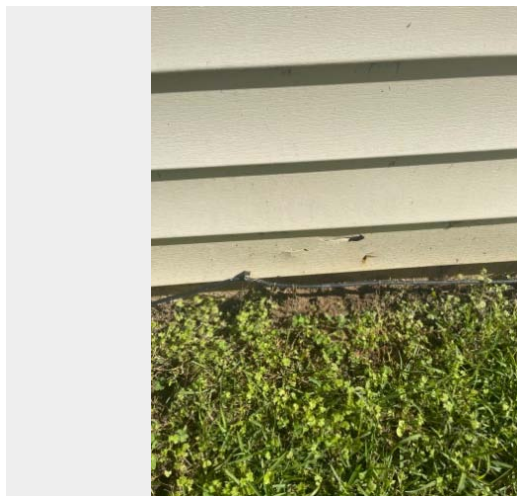
Other



Other



Other



Other

Listing Photos

L1 104 Tortoise Street
Summerville, SC 29483



Front

L2 106 Scotland Dr.
Summerville, SC 29483



Front

L3 407 Branch Creek Trail
Summerville, SC 29483



Front

Sales Photos

S1 5027 Blair Rd.
Summerville, SC 29483



Front

S2 2021 Isabela Ct.
Summerville, SC 29483



Front

S3 9023 Hema Ln.
Summerville, SC 29483



Front

ClearMaps Addendum

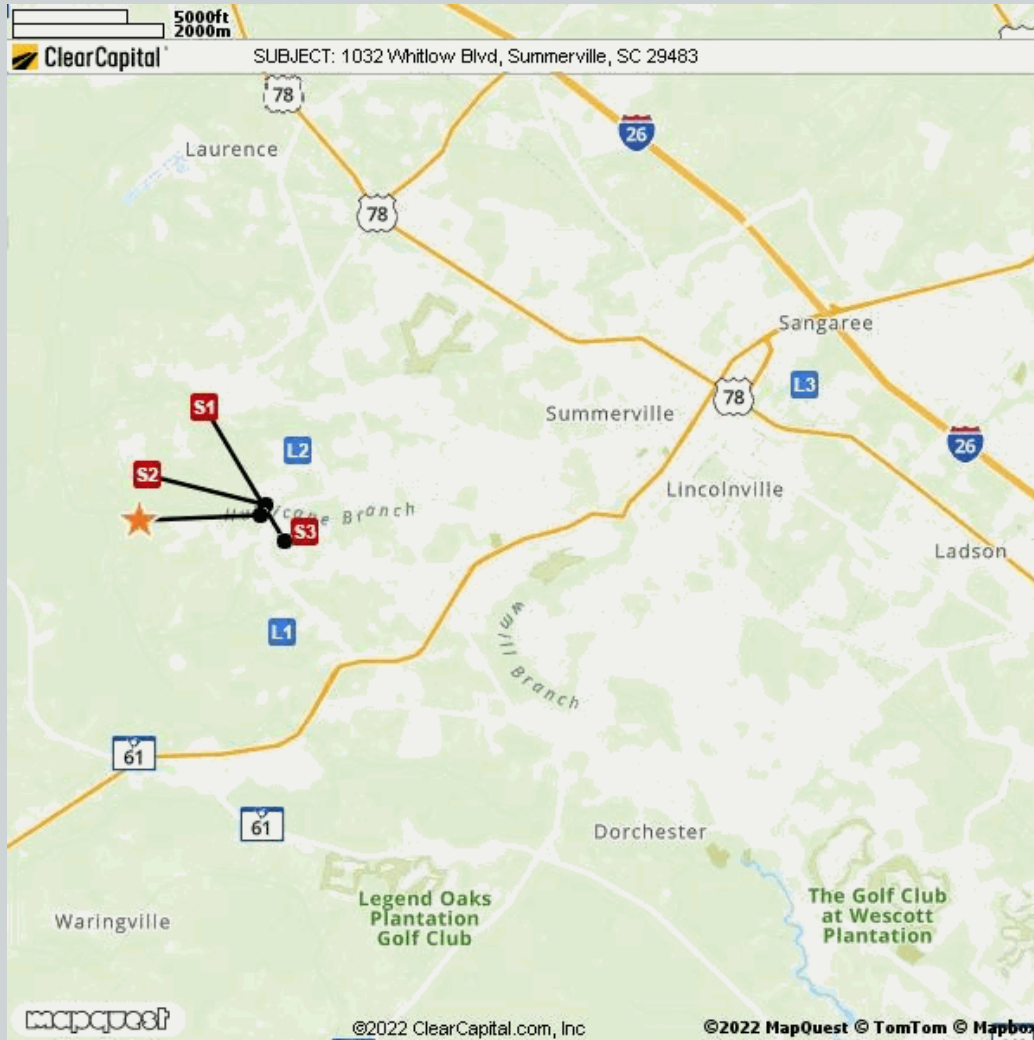
Address ★ 1032 Whitlow Boulevard, Summerville, SOUTH CAROLINA 29483

Loan Number 46581

Suggested List \$378,900

Suggested Repaired \$381,275

Sale \$378,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1032 Whitlow Boulevard, Summerville, South Carolina 29483	--	Parcel Match
L1	104 Tortoise Street, Summerville, SC 29483	1.52 Miles ¹	Parcel Match
L2	106 Scotland Dr., Summerville, SC 29483	0.64 Miles ¹	Parcel Match
L3	407 Branch Creek Trail, Summerville, SC 29483	6.26 Miles ¹	Parcel Match
S1	5027 Blair Rd., Summerville, SC 29483	0.40 Miles ¹	Parcel Match
S2	2021 Isabela Ct., Summerville, SC 29483	0.14 Miles ¹	Parcel Match
S3	9023 Hema Ln., Summerville, SC 29483	0.51 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	Nicole Kelley	Company/Brokerage	Sea Turtle Properties
License No	43127	Address	2007 2nd. Ave Summerville SC 29486
License Expiration	06/30/2023	License State	SC
Phone	8432709264	Email	nicoledkelley@gmail.com
Broker Distance to Subject	10.11 miles	Date Signed	04/11/2022

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.