

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	503 Essex Drive, Summerville, SC 29485	Order ID	7745116	Property ID	31621241
Inspection Date	11/16/2021	Date of Report	11/19/2021		
Loan Number	46736	APN	153-02-10-032		
Borrower Name	Catamount Properties 2018 LLC	County	Dorchester		

Tracking IDs					
Order Tracking ID	1115BPO	Tracking ID 1	1115BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Wride Larry Tyson Connie M	Condition Comments	
R. E. Taxes	\$174,836	Subject is in average condition. No repairs were noted from the inspection. Home should be sold in As-Is condition. Properties showing well and not requiring repairs are selling faster. Located within an area of maintained homes. Subject appears in maintained condition from exterior. No functional or external obsolescence noted. Market is stable with some REO and short sales present.	
Assessed Value	\$200,656		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Located within an area of maintained homes. Subject appears in maintained condition from exterior. No functional or external obsolescence noted. Market is stable with some REO and short sales present.	
Sales Prices in this Neighborhood	Low: \$280,000 High: \$370,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<180		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	503 Essex Drive	105 Essex Drive	114 Cromwell Court	111 Purple Martin Trail
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29485	29485	29485	29485
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.96 ¹	0.97 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$345,000	\$349,900	\$320,000
List Price \$	--	\$339,000	\$349,900	\$320,000
Original List Date		08/18/2021	09/21/2021	10/21/2021
DOM · Cumulative DOM	-- · --	75 · 93	42 · 59	26 · 29
Age (# of years)	24	34	33	15
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,835	2,352	2,320	1,800
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	4 · 3
Total Room #	7	8	7	8
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	0.38 acres	0.26 acres	0.42 acres	0.20 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 Comparable is similar in age, superior in GLA with 4/2.5 floor plan, similar lot size and in average condition. Comparable has had no additional sales or listing history for the past 12 months.

Listing 2 Comparable is superior in GLA, similar year built, with a 3/2.5 floor plan, similar lot size and in similar condition. Comparable has had no additional sales or listing history for the past 12 months.

Listing 3 Comparable is similar in age, similar lot size, similar in GLA, with 4/3 floor plan, in average condition. Comparable has had no additional sales or listing history for the past 12 months.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	503 Essex Drive	807 Essex Dr Drive	216 Savannah Round	109 Medford Drive
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29485	29485	29485	29485
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.43 ¹	0.73 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$299,000	\$305,000	\$345,000
List Price \$	--	\$299,000	\$305,000	\$330,000
Sale Price \$	--	\$310,000	\$310,000	\$337,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	03/12/2021	07/29/2021	09/08/2021
DOM · Cumulative DOM	-- · --	27 · 29	30 · 42	42 · 55
Age (# of years)	24	23	37	6
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,835	2,178	1,820	2,312
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	7	8	7	7
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	0.38 acres	0.30 acres	0.36 acres	0.21 acres
Other	None	None	None	None
Net Adjustment	--	-\$7,430	+\$2,600	-\$8,370
Adjusted Price	--	\$302,570	\$312,600	\$328,630

* Sold 3 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** Comparable is similar in year built, superior in GLA, with a 4/2.5 floor plan, similar lot size and average condition. Comparable has had no additional sales or listing history for the past 12 months. Adjustment:-\$3430 GLA,-\$4k bed,
- Sold 2** Comparable is inferior in year built, similar in GLA, with a 3/2.5 floor plan, similar lot size and average condition. Comparable has had no additional sales or listing history for the past 12 months. Adjustment:\$2600 year built,
- Sold 3** Comparable is superior in year built with a 3/2.5 floor plan, superior GLA, similar lot size and in average condition. Comparable has no additional sales or listing history for the past 12 months. Adjustment:-\$3600 year built,-\$4770 GLA,

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None noted			
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	\$339,000	\$339,000
Sales Price	\$328,630	\$328,630
30 Day Price	\$318,000	--
Comments Regarding Pricing Strategy		
Final values are based on the average adjusted Sold/List prices. Values are based on most recently closed sales similar to subject and currently listed properties in direct competition with subject property.		

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.
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Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Street



Street

Listing Photos

L1 105 Essex Drive
Summerville, SC 29485



Front

L2 114 Cromwell Court
Summerville, SC 29485



Front

L3 111 Purple Martin Trail
Summerville, SC 29485



Front



Front

Sales Photos

S2 216 Savannah Round
Summerville, SC 29485



Front

S3 109 Medford Drive
Summerville, SC 29485



Front

ClearMaps Addendum

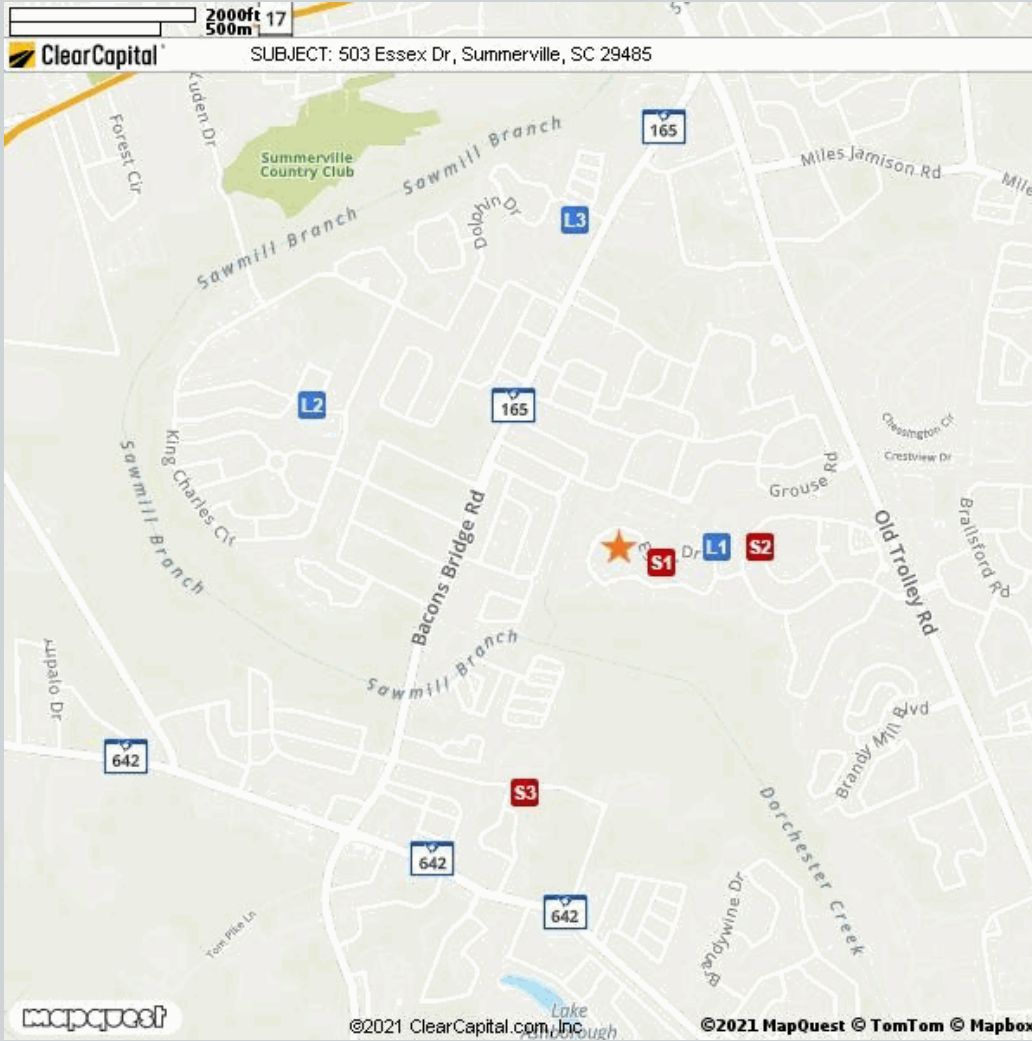
Address ★ 503 Essex Drive, Summerville, SC 29485

Loan Number 46736

Suggested List \$339,000

Suggested Repaired \$339,000

Sale \$328,630



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	503 Essex Drive, Summerville, SC 29485	--	Parcel Match
L1 Listing 1	105 Essex Drive, Summerville, SC 29485	0.31 Miles ¹	Parcel Match
L2 Listing 2	114 Cromwell Court, Summerville, SC 29485	0.96 Miles ¹	Parcel Match
L3 Listing 3	111 Purple Martin Trail, Summerville, SC 29485	0.97 Miles ¹	Parcel Match
S1 Sold 1	807 Essex Dr Drive, Summerville, SC 29485	0.15 Miles ¹	Parcel Match
S2 Sold 2	216 Savannah Round, Summerville, SC 29485	0.43 Miles ¹	Parcel Match
S3 Sold 3	109 Medford Drive, Summerville, SC 29485	0.73 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	Matthew Sotirolou	Company/Brokerage	Agent Owned Realty
License No	REL.97001 S	Address	100 Crowfield Blvd Goose Creek SC 29445
License Expiration	06/30/2023	License State	SC
Phone	8439250621	Email	mattsummervillebpo@gmail.com
Broker Distance to Subject	8.32 miles	Date Signed	11/18/2021

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.