

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	246 Abners Trail Road, Greer, NC 29651	Order ID	8559931	Property ID	33755264
Inspection Date	12/21/2022	Date of Report	12/21/2022		
Loan Number	47252	APN	5410019900		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	12.20.22 BPO	Tracking ID 1	12.20.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC,	Condition Comments The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs. The home appears to conform to the homes in the area.
R. E. Taxes	\$1,147	
Assessed Value	\$12,020	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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		
Location Type	Suburban	Neighborhood Comments The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$265771 High: \$600631	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	246 Abners Trail Road	625 Cartmel Street	718 Burghley Circle	513 Laxton Road
City, State	Greer, NC	Greer, SC	Greer, SC	Greer, SC
Zip Code	29651	29651	29651	29651
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.58 ¹	1.56 ¹	1.62 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$370,910	\$387,900	\$391,900
List Price \$	--	\$378,910	\$387,900	\$391,900
Original List Date		06/27/2022	12/07/2022	10/24/2022
DOM · Cumulative DOM	-- · --	57 · 177	14 · 14	58 · 58
Age (# of years)	14	0	0	0
Condition	Good	Excellent	Excellent	Excellent
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	2 Stories Traditional	1 Story Craftsman	2 Stories Craftsman	2 Stories Craftsman
# Units	1	1	1	1
Living Sq. Feet	2,230	2,100	2,300	2,300
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 2 · 1	4 · 2 · 1
Total Room #	8	8	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	0.50 acres	0.25 acres	0.25 acres	0.25 acres
Other	--	--	--	--

* 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.

Current Listings - Cont.

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

- Listing 1** Brand NEW energy-efficient home ready April 2023! Entertain with ease in the Gibson's bright, open-concept living space. A Jack-and-Jill bath with dual sinks serves the secondary bedrooms, while the private primary suite boasts a walk-in shower and impressive closet. Located in the incredible Byrnes School District, Chestnut Grove will offer 7 stunning floorplans featuring spacious great rooms and open kitchens, flex space to suit your lifestyle, and patios for outdoor entertaining. Known for our energy saving features, our homes help you live a healthier and quieter lifestyle, while saving you thousands on utility bills.
- Listing 2** Brand new, energy-efficient home available by Jan 2023! Interior Package - Elemental 2. The Brentwood offers 4 bedrooms, 2.5 bathrooms and a 2-car garage. Send the kids to play in the spacious loft while entertaining in the open kitchen. First-floor flex space makes a useful work area, while the primary suite is ideal for relaxing. Located in the incredible Byrnes School District, Chestnut Grove offers six stunning energy-efficient floorplans featuring spacious great rooms and open kitchens, flex spaces to suit your lifestyle, and patios for outdoor entertaining. Nestled between Greenville, Spartanburg and Greer, Chestnut Grove offers premier convenience of living with quick access to shopping, dining, and entertainment. Schedule an appointment today. Each Meritage® home is built with innovative, energy-efficient features designed to help you enjoy more savings, better health, real comfort and peace of mind.
- Listing 3** Brand NEW energy-efficient home ready April 2023! Send the kids up to play in the Brentwood's spacious loft while entertaining downstairs in the open kitchen. White cabinets with quartz countertops, Bishop Ridge EVP flooring and carpet in our Divine (2) Package. Located in the incredible Byrnes School District, Chestnut Grove will offer 7 stunning floorplans featuring spacious great rooms and open kitchens, flex space to suit your lifestyle, and patios for outdoor entertaining. Known for our energy saving features, our homes help you live a healthier and quieter lifestyle, while saving you thousands on utility bills.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	246 Abners Trail Road	250 Heatherwoodlane	255 Heatherwoodlane	198 Heatherwood Lane
City, State	Greer, NC	Greer, SC	Greer, SC	Greer, SC
Zip Code	29651	29651	29651	29651
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.94 ¹	1.89 ¹	1.98 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$359,000	\$427,000	\$399,900
List Price \$	--	\$359,000	\$396,000	\$399,900
Sale Price \$	--	\$365,900	\$396,000	\$400,000
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	07/20/2022	09/07/2022	06/23/2022
DOM · Cumulative DOM	-- · --	1 · 63	25 · 69	4 · 42
Age (# of years)	14	6	5	5
Condition	Good	Good	Good	Good
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,230	2,300	2,728	2,505
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 3
Total Room #	8	9	10	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	0.50 acres	0.16 acres	0.30 acres	0.15 acres
Other	--	--	--	--
Net Adjustment	--	+\$3,105	-\$21,444	-\$9,527
Adjusted Price	--	\$369,005	\$374,556	\$390,473

* 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** Come see this immaculate 3 bedroom (plus additional room), 2.5 bath home with so many upgrades and so much attention to detail. Widestreets lead you to the cul de sac where this beautiful home sits. Walking into the foyer, you will immediately notice the pristine hardwood floors and open floor plan. The formal dining room is immediately to your left and it boasts detailed molding and coffered ceilings just as you will find much throughout the rest of the home. The half bath is downstairs before you get to the living room. Recently remodeled in 2022, the new owners are sure to love the shiplap wall. The living room has ample space to host all your family gatherings. The gas fireplace adds an extra cozy touch during the cold winter months. The kitchen is open to the living room via a gorgeous archway that adds a special touch to this custom home. The kitchen boasts tons of cabinets and plenty of granite counter space. Access to the fenced in back yard is right off the kitchen near the breakfast nook. Included in the sale is a custom (built on site) 8 x 12 outbuilding that any man will LOVE. Back inside and up the stairs you will find all the bedrooms. The master bedroom is sufficiently large and also boasts another custom wall. The master bedroom fits a king size bed nicely with plenty of room to spare. The master bath offers double sinks, garden tub, separate shower, and large walk in his/her closet. The additional rooms/bathroom/laundry room are all upstairs as well. You will absolutely love all the storage this home has to offer. And talk about LOCATION!!! This home is situated just minutes from I-85 and right in between Greenville and Spartanburg. Only 10 minutes from Five Forks. Want a quick commute to BMW? This home would have you covered there as it is less than a 10 min drive. Come see for yourself all the immaculate details the sellers have put into this home and envision yourself in this space.
- Sold 2** Ask us about rate buy-downs for your clients. Terms apply. For questions, call Anthony Jackson at (704) 459-2098. For financing options and to qualify for a \$2,500 Lender/Seller Credit, see Lower.com/Go. Tours can be scheduled by licensed agents and can be scheduled in advance. To schedule a showing and get access info please call or text (864) 613-6648. To check offer status, access buyer-signed docs & submit offers visit www.opendoor.com/make-offer. Preferred Title: Hankin & Pack Law PLLC. Buyer reqd to sign Affiliated Business Disclosure. FHA eligible: 9/5.
- Sold 3** Check out this 4 bedroom, 3 bath home with all of the upgrades available and gorgeous curb appeal! The covered front entry with beautiful chandelier invites you into an oversized two-story foyer showcasing an open floorplan, extensive moldings and hardwood floors. A stone gas fireplace is the focal point of the spacious two-story great room which is open to the kitchen offering easy entertaining. The Kitchen offers granite countertops, double stainless steel wall ovens, large center island, huge walk-in pantry and full appliance package with extra refrigerator in the garage. Arched entryways lead to the dining room which is adorned with coffered ceiling, wainscoting, beautiful crystal chandelier and gives access to the extra-large covered patio. A bedroom with adjoining full bath can also be found on the main level. The huge master suite can be found on the upper level of the home and features vaulted ceilings, neutral carpet and private bath with large garden tub, separate shower, dual sink vanity and walk-in closet. Two additional bedrooms with ample closet space along with a conveniently located hall bath and walk-in laundry room are also located on the second level. Located on a large lot with fully fenced private back yard and attached two-car garage. The Heatherfield community is located just off SC-101 with ease of access to shopping, interstates, airport and more!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The home was last listed on 4/1/2009 for \$195,000 and sold on 03/10/2015 for \$185,000.				
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	\$375,000	\$375,000
Sales Price	\$370,000	\$370,000
30 Day Price	\$350,000	--
Comments Regarding Pricing Strategy		
The home was priced based on the comps, condition, exterior viewing, and the local area. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions.		

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



Side



Street

Subject Photos



Street



Street

Listing Photos

L1 625 Cartmel Street
Greer, SC 29651



Front

L2 718 Burghley Circle
Greer, SC 29651



Front

L3 513 Laxton Road
Greer, SC 29651



Front

Sales Photos

S1 250 HeatherwoodLane
Greer, SC 29651



Front

S2 255 HeatherwoodLane
Greer, SC 29651



Front

S3 198 HEATHERWOOD Lane
Greer, SC 29651



Front

ClearMaps Addendum

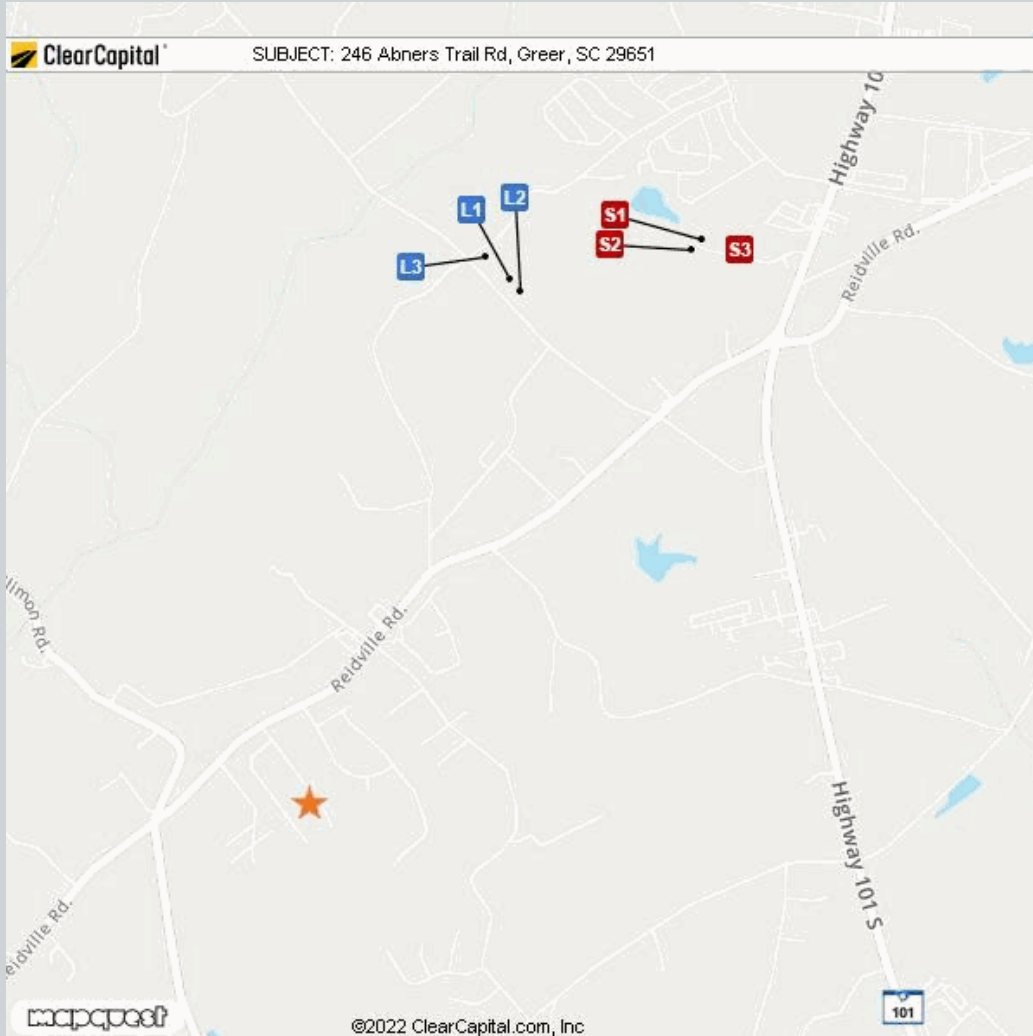
Address ★ 246 Abners Trail Road, Greer, NC 29651

Loan Number 47252

Suggested List \$375,000

Suggested Repaired \$375,000

Sale \$370,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	246 Abners Trail Road, Greer, NC 29651	--	Parcel Match
L1 Listing 1	625 Cartmel Street, Greer, SC 29651	1.58 Miles ¹	Parcel Match
L2 Listing 2	718 Burghley Circle, Greer, SC 29651	1.56 Miles ¹	Parcel Match
L3 Listing 3	513 Laxton Road, Greer, SC 29651	1.62 Miles ¹	Parcel Match
S1 Sold 1	250 Heatherwoodlane, Greer, SC 29651	1.94 Miles ¹	Parcel Match
S2 Sold 2	255 Heatherwoodlane, Greer, SC 29651	1.89 Miles ¹	Parcel Match
S3 Sold 3	198 Heatherwood Lane, Greer, SC 29651	1.98 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	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2024	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	5.51 miles	Date Signed	12/21/2022

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.