

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 | 27037 Tidal Way, Fort Mill, SC 29708 | Order ID | 7860651 | Property ID | 31894036 |
| Inspection Date | 01/04/2022 | Date of Report | 01/04/2022 | | |
| Loan Number | 47373 | APN | 5840501008 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | York | | |

| | | | | | |
|--------------------------|--------------|----------------------|--------------|--|--|
| Tracking IDs | | | | | |
| Order Tracking ID | 01.03.22_BPO | Tracking ID 1 | 01.03.22_BPO | | |
| Tracking ID 2 | -- | Tracking ID 3 | -- | | |

General Conditions

| | | | |
|---------------------------------------|--------------|---|--|
| Owner | HEWITT KAREN | Condition Comments | |
| R. E. Taxes | \$955 | The interior of the property was not inspected. The exterior of the property was inspected from the road. The tax records does not list the bedroom count and I was not able to locate a MLS sheet for the property. I had to estimate the bedroom count. The property is situated on a conrer lot. | |
| Assessed Value | \$5,566 | | |
| Zoning Classification | Residential | | |
| Property Type | SFR | | |
| Occupancy | Occupied | | |
| Ownership Type | Fee Simple | | |
| Property Condition | Average | | |
| Estimated Exterior Repair Cost | | | |
| Estimated Interior Repair Cost | \$0 | | |
| Total Estimated Repair | \$0 | | |
| HOA | No | | |
| Visible From Street | Visible | | |
| Road Type | Public | | |

Neighborhood & Market Data

| | | | |
|--|-------------------------------------|--|--|
| Location Type | Rural | Neighborhood Comments | |
| Local Economy | Stable | There are 12 properties for sale within 1 mile of the subject. 0 are new construction properties. There are 68 properties that sold in the last 6 months within 1 mile of the subject. 2 were new construction properties. | |
| Sales Prices in this Neighborhood | Low: \$190,000 High: \$1,025,000 | | |
| Market for this type of property | Increased 3 % in the past 6 months. | | |
| Normal Marketing Days | <30 | | |

Current Listings

| | Subject | Listing 1 * | Listing 2 | Listing 3 |
|------------------------|------------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 27037 Tidal Way | 9117 Windjammer Drive | 9003 Windjammer Drive | 6005 Lanai Lane |
| City, State | Fort Mill, SC | Fort Mill, SC | Fort Mill, SC | Tega Cay, SC |
| Zip Code | 29708 | 29708 | 29708 | 29708 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.33 ¹ | 0.31 ¹ | 0.50 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$374,900 | \$339,000 | \$300,000 |
| List Price \$ | -- | \$374,900 | \$339,000 | \$300,000 |
| Original List Date | | 12/18/2021 | 12/08/2021 | 12/29/2021 |
| DOM · Cumulative DOM | -- · -- | 3 · 17 | 1 · 27 | 2 · 6 |
| Age (# of years) | 33 | 35 | 48 | 34 |
| 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 | Neutral ; Residential |
| Style/Design | 2 Stories Transitional | 1 Story Traditional | 1 Story Ranch | 2 Stories Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,692 | 1,875 | 1,695 | 1,613 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 4 · 2 | 3 · 2 |
| Total Room # | 6 | 8 | 8 | 6 |
| Garage (Style/Stalls) | Attached 1 Car | Attached 2 Car(s) | None | None |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | -- |
| Lot Size | .1 acres | .25 acres | .28 acres | .25 acres |
| Other | No fireplace | Fireplace | Fireplace | Fireplace |

* 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 The property is under contract. The property has a fenced yard. There are multiple offers. Adj made: -11712 sq ft, -3000 lot size, -1500 fp, -8000 garage Adj price: \$350,688

Listing 2 The property is under contract. The property has newer windows in the master bedroom, 2 other bedrooms, and the kitchen. The AC condenser was replaced in 2014. The property is situated on a corner lot. Adj made: -192 sq ft, +7500 year built, -3600 lot size, +8000 garage, -1500 fp Adj price: \$349,208

Listing 3 The property is under contract. The property has a fenced yard. The property has a shed. The property has a first floor bedroom. Adj made: +5056 sq ft, -3000 lot size, +8000 garage, -1500 fp Adj price: \$308,556

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|------------------------|------------------------|-------------------------|--------------------------|------------------------|
| Street Address | 27037 Tidal Way | 27036 Fahleh Cove | 9119 Windjammer Drive | 4049 Point Clear Drive |
| City, State | Fort Mill, SC | Fort Mill, SC | Fort Mill, SC | Fort Mill, SC |
| Zip Code | 29708 | 29708 | 29708 | 29708 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.01 ¹ | 0.31 ¹ | 0.38 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$300,000 | \$265,000 | \$320,000 |
| List Price \$ | -- | \$300,000 | \$265,000 | \$320,000 |
| Sale Price \$ | -- | \$300,000 | \$280,012 | \$320,000 |
| Type of Financing | -- | Conventional | Conventional | Fha |
| Date of Sale | -- | 11/29/2021 | 11/22/2021 | 11/19/2021 |
| DOM · Cumulative DOM | -- · -- | 6 · 60 | 4 · 32 | 80 · 177 |
| Age (# of years) | 33 | 35 | 26 | 51 |
| 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 | Neutral ; Residential |
| Style/Design | 2 Stories Transitional | 1.5 Stories Traditional | 1.5 Stories Transitional | 1 Story Traditional |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,692 | 1,549 | 1,540 | 1,723 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 | 3 · 2 | 3 · 2 |
| Total Room # | 6 | 7 | 6 | 6 |
| Garage (Style/Stalls) | Attached 1 Car | None | None | None |
| Basement (Yes/No) | No | No | No | No |
| Basement (% Fin) | 0% | 0% | 0% | 0% |
| Basement Sq. Ft. | -- | -- | -- | -- |
| Pool/Spa | -- | -- | -- | Pool - Yes |
| Lot Size | .1 acres | .12 acres | .2 acres | .46 acres |
| Other | No fireplace | Fireplace | Fireplace | No fireplace |
| Net Adjustment | -- | +\$15,652 | +\$10,728 | +\$8,816 |
| Adjusted Price | -- | \$315,652 | \$290,740 | \$328,816 |

* 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** No concessions were paid. The property has a first floor bedroom. The property was sold as-is. Adj made: +9152 sq ft, +8000 garage, -1500 fp
- Sold 2** No concessions were paid. The property was tenant occupied. The property was sold as-is. The property has a first floor bedroom. The property has a fenced yard. Adj made: +9728 sq ft, -3500 year built, -2000 lot size, +8000 garage, -1500 fp
- Sold 3** 6000 was paid in concessions. The property has an in-ground pool. Adj made: -1984 sq ft, +11000 year built, -7200 lot size, -1000 pool, +8000 garage

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | I did not locate a MLS sheet for the property. Per the tax records the property sold on 5/8/1995 for \$95,000 | | | |
| 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 | \$325,000 | \$325,000 |
| Sales Price | \$320,000 | \$320,000 |
| 30 Day Price | \$315,000 | -- |
| Comments Regarding Pricing Strategy | | |
| Disclaimer: This opinion is not an appraisal of the market price of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser should be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage origination, including first and second mortgages, refinances, and equity lines of credit. | | |

Subject Photos



Front



Address Verification



Side



Side



Back



Street

Subject Photos



Street

Listing Photos

L1 9117 Windjammer Drive
Fort Mill, SC 29708



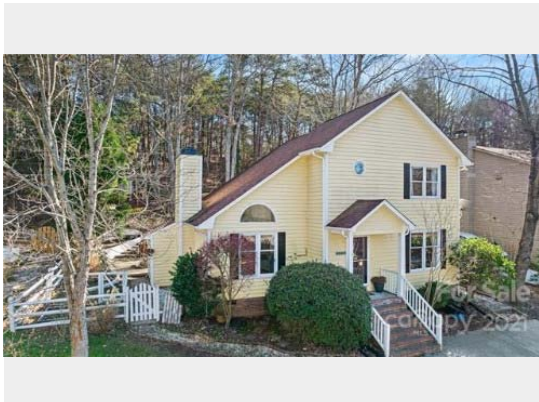
Front

L2 9003 Windjammer Drive
Fort Mill, SC 29708



Front

L3 6005 Lanai Lane
Tega Cay, SC 29708



Front

Sales Photos

S1 27036 Fahleh Cove
Fort Mill, SC 29708



Front

S2 9119 Windjammer Drive
Fort Mill, SC 29708



Front

S3 4049 Point Clear Drive
Fort Mill, SC 29708



Front

ClearMaps Addendum

Address ★ 27037 Tidal Way, Fort Mill, SC 29708

Loan Number 47373

Suggested List \$325,000

Suggested Repaired \$325,000

Sale \$320,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|---|-------------------------|------------------|
| ★ Subject | 27037 Tidal Way, Fort Mill, SC 29708 | -- | Parcel Match |
| L1 Listing 1 | 9117 Windjammer Drive, Fort Mill, SC 29708 | 0.33 Miles ¹ | Parcel Match |
| L2 Listing 2 | 9003 Windjammer Drive, Fort Mill, SC 29708 | 0.31 Miles ¹ | Parcel Match |
| L3 Listing 3 | 6005 Lanai Lane, Fort Mill, SC 29708 | 0.50 Miles ¹ | Parcel Match |
| S1 Sold 1 | 27036 Fahleh Cove, Fort Mill, SC 29708 | 0.01 Miles ¹ | Parcel Match |
| S2 Sold 2 | 9119 Windjammer Drive, Fort Mill, SC 29708 | 0.31 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4049 Point Clear Drive, Fort Mill, SC 29708 | 0.38 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 Hackworth (SC) | Company/Brokerage | Rochelle Moon Realty LLC |
| License No | 120822 | Address | 4423 Cypress Cove Rock Hill SC 29732 |
| License Expiration | 06/30/2022 | License State | SC |
| Phone | 9194953945 | Email | nchomeadvisor@gmail.com |
| Broker Distance to Subject | 4.03 miles | Date Signed | 01/04/2022 |

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.