

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	7229 Rollingridge Drive, Charlotte, NC 28211	Order ID	8418392	Property ID	33273829
Inspection Date	09/08/2022	Date of Report	09/09/2022		
Loan Number	47469	APN	18914124		
Borrower Name	Catamount Properties 2018 LLC	County	Mecklenburg		

Tracking IDs					
Order Tracking ID	09.07.22 CS-Citi Update	Tracking ID 1	09.07.22 CS-Citi Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Catamount Properties 2018 LLC	Condition Comments Subject property is in good condition by an exterior inspection. Subject property is average to the area.
R. E. Taxes	\$2,354	
Assessed Value	\$232,100	
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 Subject property is in the area where market is stable. Demand is high and supply is short. Subject property is close to schools, parks and shopping area.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$200,000 High: \$700,000	
Market for this type of property	Decreased 3 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	7229 Rollingridge Drive	7312 Easen Court	1317 Fox Run Drive	711 Charter Place
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28211	28211	28212	28211
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	1.07 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$560,000	\$499,500	\$499,900
List Price \$	--	\$489,000	\$499,500	\$499,900
Original List Date		05/13/2022	07/22/2022	08/29/2022
DOM · Cumulative DOM	-- · --	65 · 119	18 · 49	11 · 11
Age (# of years)	42	57	51	47
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	1 Story 1 story	2 Stories 2 story	2 Stories 2 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,040	2,262	1,878	1,834
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	None	None	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.26 acres	0.28 acres	0.36 acres	0.31 acres
Other	none	none	none	none

* 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.

Current Listings - Cont.

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

- Listing 1** NEW PRICE AND NEW FLOORING! DON'T MISS this fantastic home on quiet cul-de-sac street in Stonehaven. Large kitchen with fabulous island. Dining room, living room and kitchen open allowing for great flow. Stainless Steel appliances, beautiful backsplash and countertops. Gas Log fireplace in large the den that allows separate living space. Updated bathrooms. Newly remodeled sunroom with privacy and views of natural area and wildlife. Lots of outdoor living space decks, patio and large yard. The greenway entrance is just 3 houses down. Entrance to trail/greenway at the end of street. The backyard ends into a natural area allowing for privacy. Quiet street tucked in the back of the neighborhood. Home has whole house surge protector; other updates/upgrades: 2014 windows, gutters, roof; 2016 HVAC; 2018 hot water tank; 2020 seal/insulate ductwork in walls. Updated bathrooms and flooring as well!
- Listing 2** Move in ready, perfection. This beautifully renovated 4 bedroom 2 1/2 bath home located in the Moro district is a designer's dream. With renovated marble baths, a new chefs kitchen, gleaming hardwood floors and freshly painted makes this a very desirable property. Open floor plan on main level, upper level has main bedroom with bath suite, two bedrooms and full hall bath. Lower level has guest room, half bath, office/family room and laundry make split level work for todays lifestyle. Covered porch on rear with sloping back lawn to lower fire pit/play area. This one is not to be missed!
- Listing 3** Location, Location, Location! You will love this neighborhood! Close proximity to McAlpine Creek Park and plenty of shopping and dining options. Fantastic corner lot home w/ 3 beds and 2.5 baths. Laminate flooring on main level. Kitchen features granite countertops, tile backsplash and S/S appliances(fridge, range, microwave and dishwasher). New carpeting on second floor. Both second floor bathrooms feature tile flooring and wall tile. Lovely landscaping and patio w/pergola. Detached 2 car garage. CMS school system. Don't miss!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	7229 Rollingridge Drive	7606 Ritter Drive	1310 Fox Run Drive	6731 Morganford Road
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28211	28270	28212	28211
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.16 ¹	1.03 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$435,000	\$450,000	\$450,000
List Price \$	--	\$435,000	\$450,000	\$450,000
Sale Price \$	--	\$455,000	\$491,500	\$506,529
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/29/2022	07/14/2022	04/06/2022
DOM · Cumulative DOM	-- · --	1 · 22	1 · 41	3 · 33
Age (# of years)	42	49	52	38
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	1 Story 1 story	2 Stories 2 story	1 Story 1 story	2 Stories 2 story
# Units	1	1	1	1
Living Sq. Feet	2,040	2,012	1,694	1,825
Bdrm · Bths · ½ Bths	3 · 2	4 · 3	3 · 2	4 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	None	None	Carport 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	0.26 acres	0.46 acres	0.64 acres	0.34 acres
Other	none	none	none	none
Net Adjustment	--	-\$6,000	+\$3,000	-\$9,000
Adjusted Price	--	\$449,000	\$494,500	\$497,529

* 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** This comparable property is superior by lot size -\$2,000, room number -\$4,000 Welcome Home! This spacious home features 4 bedrooms and 3 full bathrooms! Situated on almost half an acre, this beautiful home has hardwoods that greet you in the foyer flanked by sunny formal living/office space, and dining room with crown molding lined walls. This home is FILLED with updates...NEW roof installed in 2022, ALL windows were replaced in 2020, crawlspace ductwork replaced in 2020, UPDATED lighting throughout including LED lighting and ALL bathrooms and kitchen recently remodeled! Back of home holds a bright, eat in kitchen with ample counter & cabinet space, mud room, and access to screen in porch that overlooks private back yard. Cozy up in the adjacent fireside family room - a great place to gather. All bedrooms including guest bedroom on main have brand new carpet. Upstairs, primary bedroom with ensuite bath and large closet, and 2 more beds share a full bath! This neighborhood is close to shopping, restaurants and entertainment! Don't miss out!
- Sold 2** This comparable property is inferior by property size +\$9,000, age +\$1,000, superior by lot size -\$3,000, carport -\$4,000 Welcome Home to Fox Run! This brick ranch fully remodeled in 2019 will not last long. The updates include hardwood floors throughout, energy efficient windows, HVAC and ductwork, electrical wiring & plumbing, vapor barrier, custom marble and tile. The open floor plan offers easy entertaining with an impressive kitchen with large island, granite and tile backsplash, and Dining Room. The Den overlooks the screened porch. You will love the huge, fenced, level back yard for family and furry friends. The location is perfect for work and pleasure...close to Plaza Midwood, Uptown, SouthPark, dining and shopping.
- Sold 3** This comparable property is superior by room number -\$3,000, garage -\$12,000, inferior by property size +\$6,000 Must see newly renovated home in Waverly Hall! Great curb appeal & covered front porch! Open main level w/ many updates & gorgeous LVP flooring throughout! Great room w/ modern exposed wood beam & natural sunlight! Spacious kitchen w/ stainless steel appliances, breakfast bar, tons of cabinet space, & sunny dining area! Living room features cozy fireplace w/ floating mantle & white brick accent wall. Laundry & bathroom complete main level. Primary bedroom features large walk-in closet & en-suite bathroom! Spacious secondary bedrooms & bathroom complete 2nd level. Large private backyard w/ covered back deck perfect for outdoor entertaining! Fresh new sod in front yard! Great Charlotte location close to schools, parks, restaurants, & SouthPark Mall!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No listing history available for the subject property.				
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	\$497,000	\$497,000
Sales Price	\$480,000	\$480,000
30 Day Price	\$465,000	--
Comments Regarding Pricing Strategy		
<p>Subject property is in average area where market is stable. Subject property is in good condition, by exterior inspection. Number of similar comps is extremely limited, some parameters such age, size, lot size and etc, have been extended to locate similar comps. Best available comps have been selected for subject property. This opinion is not an appraisal of the market value 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 shall 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 loan origination, including first and second mortgages, refinances, or equity lines of credit. 6235 Sardis Rd, Charlotte, NC 28270 \$350,000 01/25/2022 - no sales data available for this property. 628 Sweetgum Ln, Charlotte, NC 28211 \$382,500 11/04/2021 - This property was listed a year ago. Market has changed dramatically since then. This comparable is not representing current market price. 226 Regency Dr, Charlotte, NC 28211 - no sales data available for this property.\$415,000 02/18/2022</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The value variance is due to a 17% market increase over the last 3 months. The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported.

Subject Photos



Front



Side



Side



Street



Street

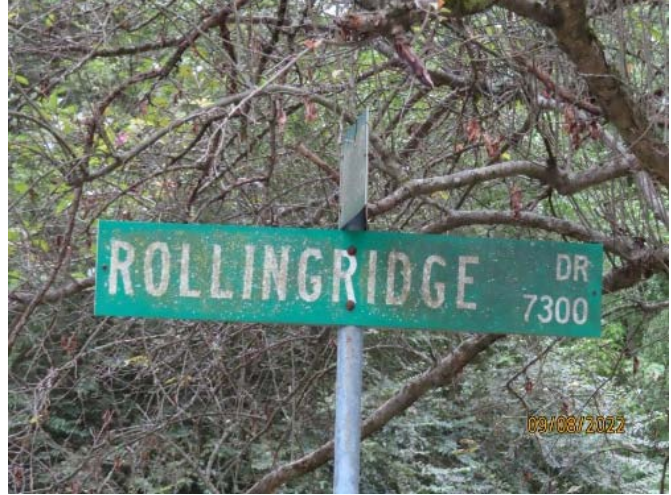


Other

Subject Photos



Other



Other

Listing Photos

L1 7312 Easen Court
Charlotte, NC 28211



Front

L2 1317 Fox Run Drive
Charlotte, NC 28212



Front

L3 711 Charter Place
Charlotte, NC 28211



Front

Sales Photos

S1 7606 Ritter Drive
Charlotte, NC 28270



Front

S2 1310 Fox Run Drive
Charlotte, NC 28212



Front

S3 6731 Morganford Road
Charlotte, NC 28211



Front

ClearMaps Addendum

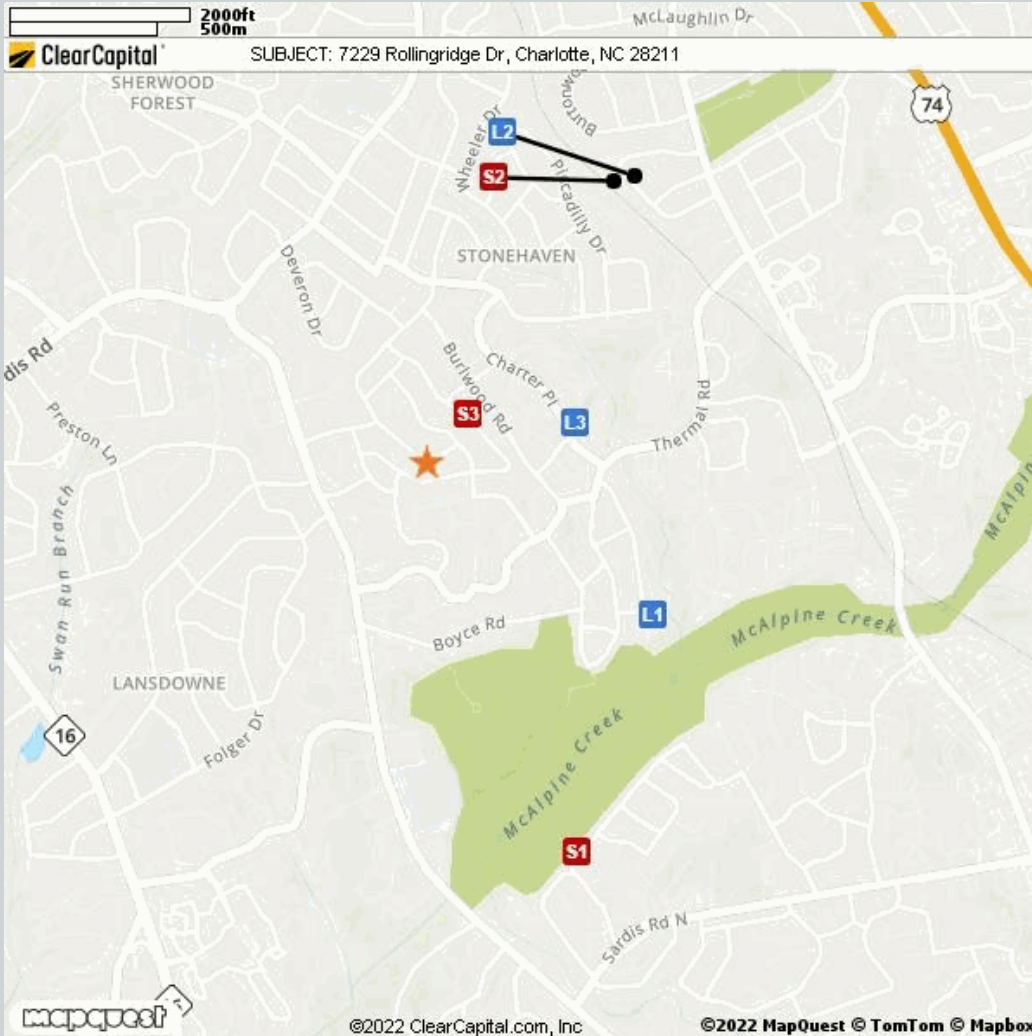
Address ★ 7229 Rollingridge Drive, Charlotte, NC 28211

Loan Number 47469

Suggested List \$497,000

Suggested Repaired \$497,000

Sale \$480,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	7229 Rollingridge Drive, Charlotte, NC 28211	--	Parcel Match
L1 Listing 1	7312 Easen Court, Charlotte, NC 28211	0.77 Miles ¹	Parcel Match
L2 Listing 2	1317 Fox Run Drive, Charlotte, NC 28211	1.07 Miles ¹	Parcel Match
L3 Listing 3	711 Charter Place, Charlotte, NC 28211	0.45 Miles ¹	Parcel Match
S1 Sold 1	7606 Ritter Drive, Charlotte, NC 28211	1.16 Miles ¹	Parcel Match
S2 Sold 2	1310 Fox Run Drive, Charlotte, NC 28211	1.03 Miles ¹	Parcel Match
S3 Sold 3	6731 Morganford Road, Charlotte, NC 28211	0.21 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	Alla Yaroshevich	Company/Brokerage	Golden Bridge Realty, LLC
License No	251528	Address	11035 Golf Links Dr #78522 Charlotte NC 28277
License Expiration	06/30/2023	License State	NC
Phone	7049621034	Email	alla.yaroshevich@gmail.com
Broker Distance to Subject	6.92 miles	Date Signed	09/09/2022

/Alla Yaroshevich/

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 opinion is not an appraisal of the market value 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 shall 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 loan origination, including first and second mortgages, refinances, or equity lines of credit.

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.