

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 | 2800 Kings Mill Road, Greensboro, NC 27407 | Order ID | 8644873 | Property ID | 33975215 |
| Inspection Date | 03/07/2023 | Date of Report | 03/09/2023 | | |
| Loan Number | 47524 | APN | 0140578 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Guilford | | |

Tracking IDs

| | | | |
|--------------------------|-----------------------------|----------------------|-----------------------------|
| Order Tracking ID | 03.06.23 BPO Citi-CS Update | Tracking ID 1 | 03.06.23 BPO Citi-CS Update |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | |
|---------------------------------------|---|---|
| Owner | CATAMOUNT PROPERTIES 2018 LLC | Condition Comments This property appeared to be average for this neighborhood. I observed no immediate need for repairs or any major damages. This property has average curb appeal and conforms to other homes in the neighborhood. This property is not located on a busy street. Due to limited available listings in subject's immediate neighborhood, it was necessary to expand distance in an effort to find similar comps. I expanded up to 5 miles. Also due to multiple offers on properties in this report the sales prices have exceeded list price in some cases. Other differences in comps include age, square footage, condition in some cases, bed and bath count, home style. No address number was visible from the street therefore this property was verified through the Guilford County GIS Mapping system. I did not get a good front photo because of people working at this house and avoiding them in the photo. |
| R. E. Taxes | \$2,084 | |
| Assessed Value | \$230,200 | |
| Zoning Classification | Residential CU-PDR | |
| Property Type | SFR | |
| Occupancy | Occupied | |
| Ownership Type | Fee Simple | |
| Property Condition | Average | |
| Estimated Exterior Repair Cost | \$0 | |
| Estimated Interior Repair Cost | \$0 | |
| Total Estimated Repair | \$0 | |
| HOA | Kings Mill Homeowners Association 3369999999 | |
| Association Fees | \$23 / Month (Insurance) | |
| Visible From Street | Visible | |
| Road Type | Public | |

Neighborhood & Market Data

| | | |
|--|-------------------------------------|---|
| Location Type | Suburban | Neighborhood Comments This neighborhood appeared to be maintained well. This property is located within .50 miles of shopping, dining, recreation, schools, places of worship and the interstate. I observed no immediate commercial or industrial influences. Minimal reo activity was noted in this neighborhood and I observed no boarded homes as I drove through the neighborhood. |
| Local Economy | Stable | |
| Sales Prices in this Neighborhood | Low: \$200,000 High: \$446,000 | |
| Market for this type of property | Decreased 6 % in the past 6 months. | |
| Normal Marketing Days | <30 | |

Current Listings

| | Subject | Listing 1 | Listing 2 * | Listing 3 |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Street Address | 2800 Kings Mill Road | 1817 Kildare Woods Drive | 4004 Auburn Hills Drive | 2607 Kings Mill Road |
| City, State | Greensboro, NC | Greensboro, NC | Greensboro, NC | Greensboro, NC |
| Zip Code | 27407 | 27407 | 27407 | 27407 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 2.28 ¹ | 0.79 ¹ | 0.12 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$359,000 | \$335,000 | \$350,000 |
| List Price \$ | -- | \$359,000 | \$325,000 | \$350,000 |
| Original List Date | | 03/08/2023 | 11/09/2022 | 02/03/2023 |
| DOM · Cumulative DOM | -- · -- | 1 · 1 | 119 · 120 | 33 · 34 |
| Age (# of years) | 30 | 28 | 26 | 35 |
| Condition | Average | Average | Average | Good |
| 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 | 2,426 | 2,500 | 2,200 | 2,400 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 2 · 1 | 3 · 2 · 1 |
| Total Room # | 9 | 9 | 9 | 8 |
| Garage (Style/Stalls) | Attached 2 Car(s) | Attached 1 Car | 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 | .28 acres | .23 acres | .30 acres | .30 acres |
| Other | Fireplace | Fireplace | Fireplace, deck | Fireplace, deck |

* 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 Listing comp 1 is located 2.2 miles from subject property due to limited available listings in subject's immediate neighborhood. This comp is similar to subject in style, condition, features, age, lot, square footage. This home has only a 1 car stall. This is a fair market comp.

Listing 2 Listing comp 2 is located within subject's general neighborhood. This comp has less in square footage,. This comp is similar to subject in style, features, condition, age, lot and location. This is a fair market comp.

Listing 3 Listing comp 3 is located on the same street as subject property. This comp has only 3 bedrooms and is in good condition. This comp is similar to subject in style, features, age, lot, square footage and location. This is a fair market comp.

Recent Sales

| | Subject | Sold 1 | Sold 2 | Sold 3 * |
|-------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Street Address | 2800 Kings Mill Road | 4517 Danby Castle Road | 5801 Manor Ridge Trail | 4401 Dublin Castle Road |
| City, State | Greensboro, NC | Greensboro, NC | Greensboro, NC | Greensboro, NC |
| Zip Code | 27407 | 27407 | 27407 | 27407 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.29 ¹ | 2.24 ¹ | 0.20 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$368,000 | \$349,900 | \$339,000 |
| List Price \$ | -- | \$368,000 | \$349,900 | \$339,000 |
| Sale Price \$ | -- | \$370,000 | \$371,000 | \$365,000 |
| Type of Financing | -- | Cash | Cash | Conventional |
| Date of Sale | -- | 07/21/2022 | 06/30/2022 | 06/16/2022 |
| DOM · Cumulative DOM | -- · -- | 33 · 34 | 29 · 30 | 42 · 43 |
| Age (# of years) | 30 | 28 | 26 | 27 |
| Condition | Average | Average | Good | 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 | 2,426 | 2,555 | 2,258 | 2,493 |
| Bdrm · Bths · ½ Bths | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 2 · 1 | 4 · 2 · 1 |
| Total Room # | 9 | 9 | 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 | .28 acres | .28 acres | .21 acres | .29 acres |
| Other | Fireplace | Fireplace | Fireplace, porch, patio | Porch |
| Net Adjustment | -- | -\$6,450 | -\$23,600 | -\$30,000 |
| Adjusted Price | -- | \$363,550 | \$347,400 | \$335,000 |

* 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** Sold comp 1 adjustments made for square footage -6450. This comp is located within subject's immediate neighborhood and is similar to subject property in age, style, features, condition, lot and location. This is a fair market comp.
- Sold 2** Sold comp 2 adjustments made for distance -2000, condition -30000, square footage +8400. This comp is located 2.24 miles from subject property due to limited available sales in subject's immediate neighborhood. This comp is similar to subject in style, features, lot, and age. This is a fair market comp.
- Sold 3** Sold comp 3 adjustments made for upgrades -30000. This property is located within subject's immediate neighborhood. This comp is similar to subject in lot size, square footage, style, features, age and location. This is a fair market comp.

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | I found no additional listing or sales history for this property within the last 12 months. | | | |
| 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 | \$338,000 | \$338,000 |
| Sales Price | \$336,000 | \$336,000 |
| 30 Day Price | \$326,000 | -- |
| Comments Regarding Pricing Strategy | | |
| Due to limited available market data for more similar properties/comps within subject's immediate neighborhood, it was necessary to expand some of the normal criteria in an effort to find the closest and most similar comps. My search sources for this report is from the local MLS, local tax report, real estate websites including listingbook.com, redfin.com, zillow.com and realtor.com. This property was also verified through the Guilford County GIS Mapping system. | | |

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Back



Street

Listing Photos

L1 1817 Kildare Woods Drive
Greensboro, NC 27407



Front

L2 4004 Auburn Hills Drive
Greensboro, NC 27407



Front

L3 2607 Kings Mill Road
Greensboro, NC 27407



Front

Sales Photos

S1 4517 Danby Castle Road
Greensboro, NC 27407



Front

S2 5801 Manor Ridge Trail
Greensboro, NC 27407



Front

S3 4401 Dublin Castle Road
Greensboro, NC 27407



Front

ClearMaps Addendum

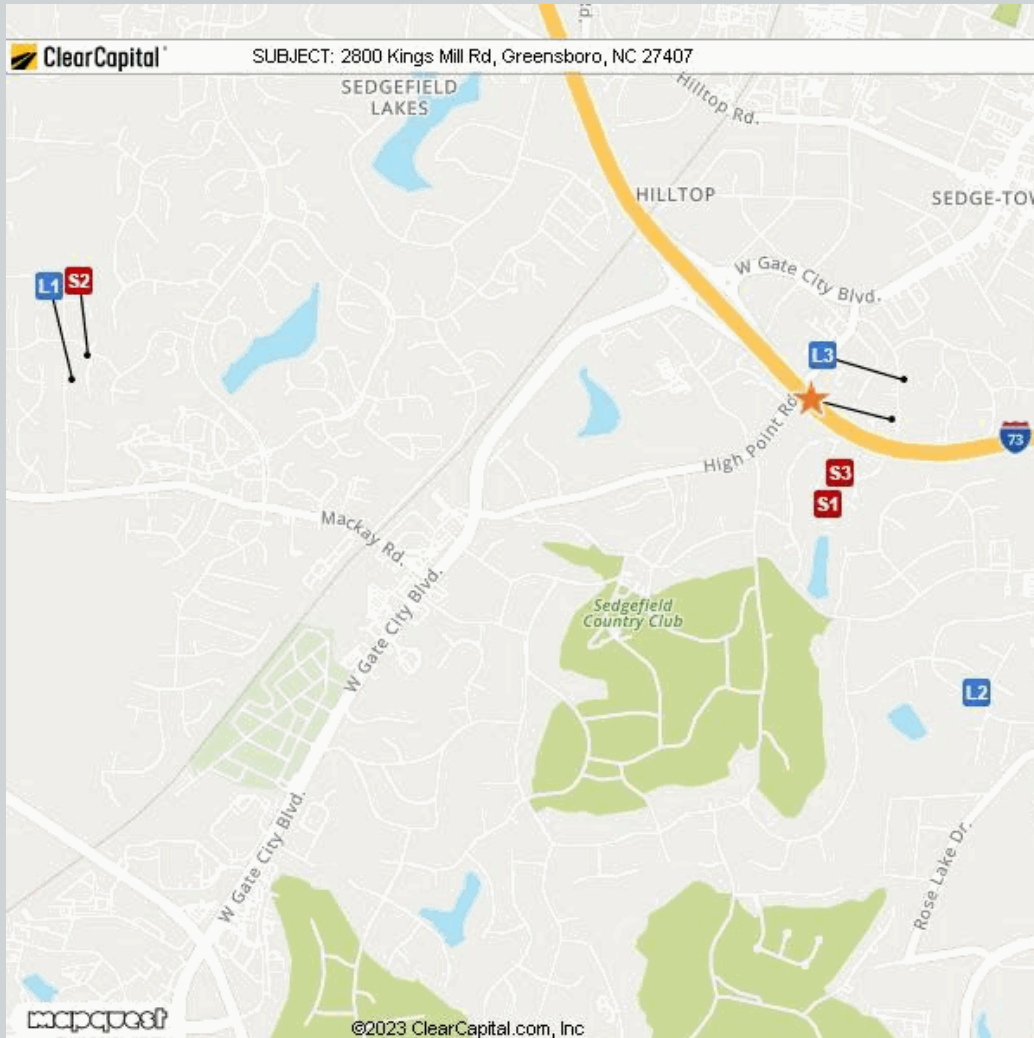
Address ★ 2800 Kings Mill Road, Greensboro, NC 27407

Loan Number 47524

Suggested List \$338,000

Suggested Repaired \$338,000

Sale \$336,000



| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 2800 Kings Mill Road, Greensboro, NC 27407 | -- | Parcel Match |
| L1 Listing 1 | 1817 Kildare Woods Drive, Greensboro, NC 27407 | 2.28 Miles ¹ | Parcel Match |
| L2 Listing 2 | 4004 Auburn Hills Drive, Greensboro, NC 27407 | 0.79 Miles ¹ | Parcel Match |
| L3 Listing 3 | 2607 Kings Mill Road, Greensboro, NC 27407 | 0.12 Miles ¹ | Parcel Match |
| S1 Sold 1 | 4517 Danby Castle Road, Greensboro, NC 27407 | 0.29 Miles ¹ | Parcel Match |
| S2 Sold 2 | 5801 Manor Ridge Trail, Greensboro, NC 27407 | 2.24 Miles ¹ | Parcel Match |
| S3 Sold 3 | 4401 Dublin Castle Road, Greensboro, NC 27407 | 0.20 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 | Josephine Council | Company/Brokerage | Wilkinson Triad Realty |
| License No | 148838 | Address | 2016 Carlisle Way High Point NC 27265 |
| License Expiration | 06/30/2023 | License State | NC |
| Phone | 3362593974 | Email | counsiler@northstate.net |
| Broker Distance to Subject | 6.81 miles | Date Signed | 03/09/2023 |

/Josephine Council/

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.