

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	1656 Baylor Drive, Rock Hill, SC 29732	Order ID	7863815	Property ID	31902109
Inspection Date	01/07/2022	Date of Report	01/07/2022		
Loan Number	47568	APN	6361101153		
Borrower Name	Catamount Properties 2018 LLC	County	York		

Tracking IDs

Order Tracking ID	01.04.22_BPO	Tracking ID 1	01.04.22_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Robert Isom Jr.	Condition Comments	
R. E. Taxes	\$1,062	The exterior is vinyl and in average condition. The roof is average with no patching or missing shingles. The lawn is maintained. The home is on public water and sewer. The square footage is taken from the tax card. The tax card is attached. It was determined to be occupied by the auto and the personal property around the home.	
Assessed Value	\$119,600		
Zoning Classification	residential		
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	Bristol Park 888-757-3376		
Association Fees	\$85 / Year (Other: entrance sign and street lights)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	This is a large planned community with one builder and several different floor plans. The floor plans vary greatly in square footage. The neighborhood opens onto a secondary roadway. There have been very few REO's in this area. The supply is low and the demand is high. In searching for comps I went out 1 mile and back 180 days. The main criteria was map grid and square footage. The comps used are the best available at this time.	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$325,000		
Market for this type of property	Increased 18 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1656 Baylor Drive	1730 Baylor Dr.	1848 Baylor Dr.	1819 Baylor Dr.
City, State	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.37 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$324,500	\$279,000
List Price \$	--	\$325,000	\$324,500	\$279,000
Original List Date		01/05/2022	01/05/2022	12/10/2021
DOM · Cumulative DOM	-- · --	2 · 2	2 · 2	1 · 28
Age (# of years)	21	22	22	22
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 traditional	2 Stories traditional	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,232	1,567	1,785	1,436
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
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	.18 acres	.18 acres	.18 acres	.21 acres
Other	--	--	--	--

* 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.

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

Listing 1 The exterior is vinyl. The flooring is carpeting, laminate wood, and ceramic tile. There is a fireplace in the great room. The kitchen has granite counter tops. There is a patio, detached storage building, and fencing in the back.

Listing 2 The exterior is vinyl siding. The flooring is carpeting and laminate wood. There is a fireplace in the great room. The kitchen has granite counter tops. New carpeting. There is a patio, gazebo, detached storage building, and fencing in the back.

Listing 3 The exterior is brick and vinyl. The flooring is carpeting and vinyl. There is a fireplace in the great room. Vaulted ceilings. New roof. There is a patio in the back.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	1656 Baylor Drive	1665 Tate Rd.	1867 Baylor Dr.	1780 Tate Rd.
City, State	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	0.41 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$270,000	\$269,900	\$288,300
List Price \$	--	\$270,000	\$269,900	\$288,300
Sale Price \$	--	\$271,000	\$278,000	\$277,000
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	09/03/2021	10/05/2021	08/13/2021
DOM · Cumulative DOM	-- · --	51 · 84	3 · 42	4 · 32
Age (# of years)	21	21	22	21
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 traditional	1 Story ranch	1 Story ranch	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,232	1,217	1,177	1,271
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	5	6
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	.18 acres	.20 acres	.23 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	-\$375	-\$4,951	+\$225
Adjusted Price	--	\$270,625	\$273,049	\$277,225

* 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** The exterior is brick and vinyl. The flooring is carpeting and vinyl plank. The home has several ceiling fans. There is a patio in the back. Adjustments: seller's concessions -1,500, square footage 375, bath 750.
- Sold 2** The exterior is vinyl. The flooring is carpeting, ceramic tile, and vinyl plank. There is a fireplace in the great room. Vaulted ceilings. The kitchen has granite counter tops. New carpeting. There is a patio and a detached storage building in the back. Adjustments: seller's concessions -7,576, age 500, square footage 1,375, bath 750.
- Sold 3** The exterior is vinyl siding. The flooring is carpeting and vinyl plank. There is a fireplace in the great room. The home has several ceiling fans. There is a patio in the back. Adjustments: square footage -975, bath 750.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold to the present owner on 3/16/2006 for \$1.			
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	\$271,900	\$271,900
Sales Price	\$271,900	\$271,900
30 Day Price	\$271,900	--
Comments Regarding Pricing Strategy		
<p>Absorption rate is 1.78 months compared to 2.22 months last year at this time. The average days on market is 5 same as last year at this time. The median price in town is \$278,350 compared to \$269,900 last year at this time. The list to sale ratio is 100% compared to 100% last year at this time. The inventory of homes is 270 compared to 340 last year at this time. Sold units are 151 compared to 153 last year at this time. The price per square foot is \$170 compared to \$137 last year at this time. This is not an appraisal and cannot be used to obtain a loan.</p>		

Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street



Other

Listing Photos

L1 1730 Baylor Dr.
Rock Hill, SC 29732



Front

L2 1848 Baylor Dr.
Rock Hill, SC 29732



Front

L3 1819 Baylor Dr.
Rock Hill, SC 29732



Front

Sales Photos

S1 1665 Tate Rd.
Rock Hill, SC 29732



Front

S2 1867 Baylor Dr.
Rock Hill, SC 29732




Front

S3 1780 Tate Rd.
Rock Hill, SC 29732










Front

ClearMaps Addendum

Address  1656 Baylor Drive, Rock Hill, SC 29732
Loan Number 47568 **Suggested List** \$271,900 **Suggested Repaired** \$271,900 **Sale** \$271,900



Comparable	Address	Miles to Subject	Mapping Accuracy
 Subject	1656 Baylor Drive, Rock Hill, SC 29732	--	Parcel Match
 Listing 1	1730 Baylor Dr., Rock Hill, SC 29732	0.15 Miles ¹	Parcel Match
 Listing 2	1848 Baylor Dr., Rock Hill, SC 29732	0.37 Miles ¹	Parcel Match
 Listing 3	1819 Baylor Dr., Rock Hill, SC 29732	0.32 Miles ¹	Parcel Match
 Sold 1	1665 Tate Rd., Rock Hill, SC 29732	0.03 Miles ¹	Parcel Match
 Sold 2	1867 Baylor Dr., Rock Hill, SC 29732	0.41 Miles ¹	Parcel Match
 Sold 3	1780 Tate Rd., Rock Hill, SC 29732	0.25 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	Janet Bullock	Company/Brokerage	Five Star Realty, Inc.
License No	4695	Address	1729 Celanese Rd. Rock Hill SC 29732
License Expiration	06/30/2023	License State	SC
Phone	8033678445	Email	janetbullock@comporium.net
Broker Distance to Subject	0.62 miles	Date Signed	01/07/2022

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.