

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.

<b>Address</b>	147 Red Leaf Boulevard, Moncks Corner, SC 29461	<b>Order ID</b>	8367661	<b>Property ID</b>	33141774
<b>Inspection Date</b>	08/05/2022	<b>Date of Report</b>	08/07/2022		
<b>Loan Number</b>	47775	<b>APN</b>	197-09-01-009		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Berkeley		

### Tracking IDs

<b>Order Tracking ID</b>	UNKNOWN	<b>Tracking ID 1</b>	UNKNOWN
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,527	The subject is a 2 story home on a corner lot. It appears in average condition with no visible repairs needed. The home has a 1 car detached garage, double front porches and an in-ground pool. Access is front the alley road in back where the garage is.	
<b>Assessed Value</b>	\$216,200		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>			
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Foxbank HOA (843)795-8484		
<b>Association Fees</b>	\$425 / Year (Pool)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The neighborhood is a very large subdivision with amenities including pool, playground, and beautifully landscaped common grounds. It is close to shopping areas, restaurants and there is an elementary school within the neighborhood.	
<b>Sales Prices in this Neighborhood</b>	Low: \$250,000 High: \$490,000		
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	147 Red Leaf Boulevard	300 Evesham Ave.	141 Kimberton Ave.	208 Red Leaf Blvd.
<b>City, State</b>	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
<b>Zip Code</b>	29461	29461	29461	29461
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.32 <sup>1</sup>	0.24 <sup>1</sup>	0.38 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$335,000	\$339,900	\$369,000
<b>List Price \$</b>	--	\$335,000	\$339,900	\$359,000
<b>Original List Date</b>		07/16/2022	07/29/2022	06/20/2022
<b>DOM · Cumulative DOM</b>	-- · --	11 · 22	5 · 9	30 · 48
<b>Age (# of years)</b>	16	15	15	12
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,878	1,820	2,010	2,122
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	8	8
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	.15 acres	.14 acres	.14 acres	.21 acres
<b>Other</b>	double front porches	front porch	front porch	front porch, screened porch

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

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

**Listing 1** Listing 1 is the most similar in sq. ft. to the subject. It also has similar rooms, age, lot size and a front porch. This home, however, has a 2 car garage. The value is the most similar of the listings.

**Listing 2** Listing 2 is larger in sq. ft. and had a 2 car garage. This home had a front porch and similar age. The value is probably slightly superior because of the sq. ft. and garage.

**Listing 3** Listing 3 was larger in sq. ft. and had a front and a screened back porch. This home also had the 2 car detached garage. The value was superior. This home was on the same street as the subject.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	147 Red Leaf Boulevard	107 Red Leaf Blvd.	101 Red Leaf Blvd.	127 Red Leaf Blvd.
<b>City, State</b>	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
<b>Zip Code</b>	29461	29461	29461	29461
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.21 <sup>1</sup>	0.24 <sup>1</sup>	0.10 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$325,000	\$359,900	\$375,000
<b>List Price \$</b>	--	\$335,000	\$359,900	\$385,000
<b>Sale Price \$</b>	--	\$320,000	\$369,000	\$385,000
<b>Type of Financing</b>	--	Va	Va	Va
<b>Date of Sale</b>	--	06/07/2022	05/02/2022	04/09/2022
<b>DOM · Cumulative DOM</b>	-- · --	2 · 32	3 · 46	30 · 76
<b>Age (# of years)</b>	16	16	15	16
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories traditional	1 Story traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,878	1,268	2,200	2,454
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	4 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	7	9	8
<b>Garage (Style/Stalls)</b>	Detached 1 Car	Detached 2 Car(s)	Detached 2 Car(s)	Detached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	.15 acres	.14 acres	.18 acres	.14 acres
<b>Other</b>	double front porches	front porch	front porch	none
<b>Net Adjustment</b>	--	+\$40,700	-\$31,540	-\$40,320
<b>Adjusted Price</b>	--	\$360,700	\$337,460	\$344,680

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 is a 1 story home on the same block as the subject. This home is smaller, but had a 2 car detached garage and front porch. No concessions were paid, and this was the most recent sale of the comps used here. Adjustments: Add \$3000. for the subject's inground pool. Add \$42,700. for sq. ft. Subtract \$5,000. for the 2 car garage.
- Sold 2** Sold Comp 2 was larger in sq. ft., but was used because it was on the same street as the subject and was a 2 story home with a front porch. It had a 2 car detached garage. Adjustments: Add \$3000 for the pool., Subtract \$22,540. for sq. ft. Subtract \$7,000. for the closing costs paid by the seller for the buyer. Subtract \$5,000. for the 2 car garage.
- Sold 3** Sold Comp 3 was the largest of the comps used here. It had the similar bedrooms/baths, the same age, same 1 car detached garage. Adjustments: Subtract \$40,320. for sq. ft. Subtract \$5,000. for the closing costs paid by the seller for the buyer. Add \$2,000. for the porches. Add \$3,000. for the pool. This home seemed the most similar to the subject.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Last sale was on 01//27/2022 for \$285,000.			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	01/27/2022	\$285,000	Tax Records

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$345,000	\$345,000
<b>Sales Price</b>	\$340,000	\$340,000
<b>30 Day Price</b>	\$335,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The subject was very similar to Listing Comp 1 in value as the sq. ft., rooms and age was similar and the subject's pool compensated for this comp's 2 car garage. For the sold comps, the closest in proximity and most similar was Sold Comp 3 which adjusted to a value similar to the suggested list price. Homes are still selling quickly in this neighborhood as listings are few.</p>		

### 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



Street

## Listing Photos

**L1** 300 Evesham Ave.  
Moncks Corner, SC 29461



Front

**L2** 141 Kimberton Ave.  
Moncks Corner, SC 29461



Front

**L3** 208 Red Leaf Blvd.  
Moncks Corner, SC 29461



Front



## Sales Photos

**S1** 107 Red Leaf Blvd.  
Moncks Corner, SC 29461



Front

**S2** 101 Red Leaf Blvd.  
Moncks Corner, SC 29461



Front

**S3** 127 Red Leaf Blvd.  
Moncks Corner, SC 29461



Front

### ClearMaps Addendum

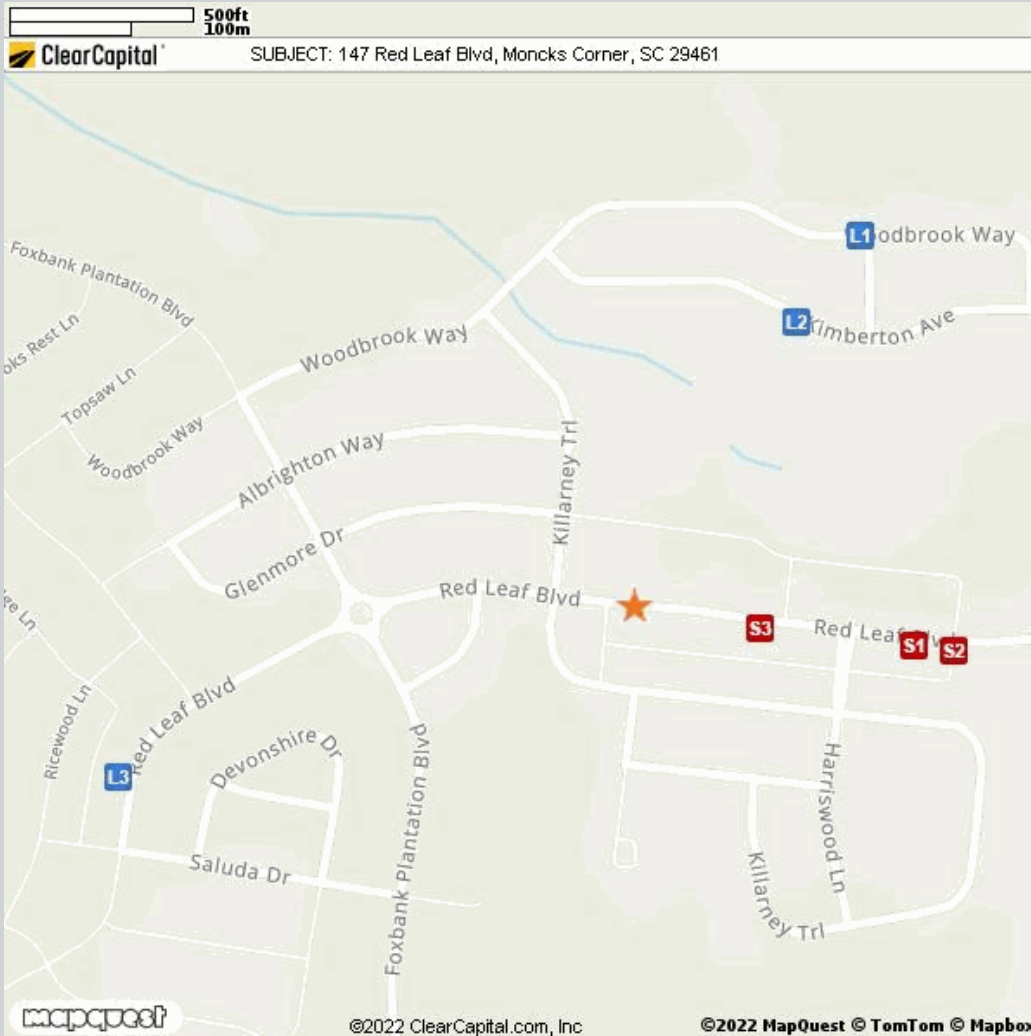
**Address** ★ 147 Red Leaf Boulevard, Moncks Corner, SC 29461

**Loan Number** 47775

**Suggested List** \$345,000

**Suggested Repaired** \$345,000

**Sale** \$340,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	147 Red Leaf Boulevard, Moncks Corner, SC 29461	--	Parcel Match
L1 Listing 1	300 Evesham Ave., Moncks Corner, SC 29461	0.32 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	141 Kimberton Ave., Moncks Corner, SC 29461	0.24 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	208 Red Leaf Blvd., Moncks Corner, SC 29461	0.38 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	107 Red Leaf Blvd., Moncks Corner, SC 29461	0.21 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	101 Red Leaf Blvd., Moncks Corner, SC 29461	0.24 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	127 Red Leaf Blvd., Moncks Corner, SC 29461	0.10 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Donna Baxter	<b>Company/Brokerage</b>	Carolina Elite Real Estate
<b>License No</b>	40181	<b>Address</b>	3306 Mariners Way Moncks Corner SC 29461
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8432700573	<b>Email</b>	dbaxter555@yahoo.com
<b>Broker Distance to Subject</b>	8.01 miles	<b>Date Signed</b>	08/07/2022

*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:**

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