

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>	330 Haymore Drive, Winston Salem, NC 27107	<b>Order ID</b>	8418392	<b>Property ID</b>	33273828
<b>Inspection Date</b>	09/12/2022	<b>Date of Report</b>	09/13/2022		
<b>Loan Number</b>	47909	<b>APN</b>	01015000000251		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Davidson		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	09.07.22 CS-Citi Update	<b>Tracking ID 1</b>	09.07.22 CS-Citi Update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

### General Conditions

<b>Owner</b>	TONYA M BREWER	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$942	Priced according to condition and current market activity. Some comps varied in age, location, condition, lot size and gla from the subject property due to a lack of similar comps in subject area. Some distance and time guidelines may have been exceeded. Comps used were best available at time of report.	
<b>Assessed Value</b>	\$147,170		
<b>Zoning Classification</b>	Residential RA3		
<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>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Partially Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject property is in a well-established neighborhood with commercial activity and public support facilities which are beneficial to the community. All necessary amenities and public transportation are located within close proximity to the subject. Popular first time and investor area. Some REO and short sale activity occurring in the area.	
<b>Sales Prices in this Neighborhood</b>	Low: \$119200 High: \$608620		
<b>Market for this type of property</b>	Increased 6 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	330 Haymore Drive	521 Lake Drive	4970 Springhouse Farm Road	4082 Snyder Ridge Lane
<b>City, State</b>	Winston Salem, NC	Winston Salem, NC	Winston Salem, NC	Winston Salem, NC
<b>Zip Code</b>	27107	27107	27107	27107
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	1.72 <sup>1</sup>	4.52 <sup>1</sup>	4.77 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$230,000	\$265,000	\$288,000
<b>List Price \$</b>	--	\$230,000	\$265,000	\$288,000
<b>Original List Date</b>		07/21/2022	08/17/2022	06/10/2022
<b>DOM · Cumulative DOM</b>	-- · --	54 · 54	27 · 27	95 · 95
<b>Age (# of years)</b>	18	37	24	23
<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>	1.5 Stories Cape Cod	1 Story Ranch/Rambler	2 Stories Colonial	2 Stories Colonial
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,728	1,025	1,760	1,622
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 1 · 1	3 · 2 · 1	3 · 2
<b>Total Room #</b>	7	6	7	7
<b>Garage (Style/Stalls)</b>	None	Carport 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
<b>Basement (Yes/No)</b>	No	Yes	No	Yes
<b>Basement (% Fin)</b>	0%	50%	0%	0%
<b>Basement Sq. Ft.</b>	--	1,025	--	900
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	1.00 acres	0.72 acres	0.20 acres	1.52 acres
<b>Other</b>	Fireplace, Porch, Patio, Deck	Porch, Deck, Fireplace	Fireplace	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.

## Current Listings - Cont.

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

- Listing 1** Superior in garage, superior in basement, inferior in bathrooms, inferior in GLA, inferior in age, inferior in lot size, Comparable is equal in location, bedrooms, half bathrooms, condition. Adjustment: GLA \$21,090, Lot \$2,439.00, Bathroom \$2,500, Age \$1,900, Garage -\$3,000, Basement -\$15,000. Check out this Adorable, Well Maintained home in Wallburg/ Oak Grove school district Very Private setting (two parcels totalling 0.72 acres) plenty of space to enjoy the outdoors. Relax on the rocking chair covered front porch or the partially covered back deck overlooking a serene wooded setting. Home has 3 bedrooms, 1.5 baths, eat in kitchen, living room and large cozy den with built in shelving in the basement. Kitchen has granite countertops. Refrigerator in kitchen and refrigerator in basement conveys. Primary bedroom has walk in closet. Gas log fireplace in the living room and den. Separate laundry room with folding table. Basement has large unfinished area with sink - perfect for workshop or additional storage. Storage building on property conveys. Plenty of parking for RV, boats, etc. No HOA! Mature landscaping in a well established neighborhood. Low Davidson County taxes.
- Listing 2** Superior in garage, inferior in lot size, Comparable is equal in location, bedrooms, bathrooms, half bathrooms, GLA, age, condition. Adjustment: Lot \$6,970.00, Garage -\$6,000,
- Listing 3** Superior in lot size, superior in garage, superior in basement, inferior in half bathrooms, inferior in GLA, Comparable is equal in location, bedrooms, bathrooms, age, condition. Adjustment: GLA \$3,180, Lot -\$4,530.00, Half Bathroom \$1,500, Garage -\$3,000, Basement -\$15,000. Enjoy a tranquil setting in a secluded area of Winston-Salem. This beautiful cape cod style home offers the perfect setting to drink your morning coffee on the wrap around porch or enjoy a nice get-together around the outdoor fire place in the back deck . Master on the main floor with a big closet, 2 bedrooms upstairs with walk in closets and lots of storage space through the entire house.

### Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	330 Haymore Drive	448 Lansdowne Place	119 Aztec Drive	195 Aztec Drive
<b>City, State</b>	Winston Salem, NC	Winston Salem, NC	Winston Salem, NC	Winston Salem, NC
<b>Zip Code</b>	27107	27107	27107	27107
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.47 <sup>1</sup>	0.50 <sup>1</sup>	0.55 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$220,000	\$220,000	\$289,900
<b>List Price \$</b>	--	\$220,000	\$220,000	\$289,900
<b>Sale Price \$</b>	--	\$232,000	\$230,000	\$311,000
<b>Type of Financing</b>	--	Conventional	Usda	Conventional
<b>Date of Sale</b>	--	09/28/2021	10/01/2021	07/18/2022
<b>DOM · Cumulative DOM</b>	-- · --	40 · 40	42 · 42	23 · 23
<b>Age (# of years)</b>	18	39	31	39
<b>Condition</b>	Average	Average	Good	Good
<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>	1.5 Stories Cape Cod	1 Story Ranch/Rambler	2 Stories Colonial	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,728	1,400	1,651	1,248
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	3 · 2	3 · 3
<b>Total Room #</b>	7	7	7	8
<b>Garage (Style/Stalls)</b>	None	Attached 2 Car(s)	Attached 1 Car	None
<b>Basement (Yes/No)</b>	No	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	100%	0%	100%
<b>Basement Sq. Ft.</b>		156	846	1,368
<b>Pool/Spa</b>	Pool - Yes	--	--	--
<b>Lot Size</b>	1.00 acres	1.00 acres	0.55 acres	1.49 acres
<b>Other</b>	Fireplace, Porch, Patio, Deck	Deck, Patio, Porch	Porch, Fireplace	Porch, Deck, Fenced, Fireplace
<b>Net Adjustment</b>	--	-\$7,560	-\$26,280	-\$18,769
<b>Adjusted Price</b>	--	\$224,440	\$203,720	\$292,231

\* 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** Superior in garage, superior in basement, inferior in half bathrooms, inferior in GLA, inferior in age, Comparable is equal in location, bedrooms, bathrooms, lot size, condition. Adjustment: GLA \$9,840, Half Bathroom \$1,500, Age \$2,100, Garage -\$6,000, Basement -\$15,000. Awesome opportunity for desirable 27107 zip code! Oak Grove School district. Ranch style home with split bedroom floor plan, freshly painted interior ,new roof 2021, HVAC 2019, windows 2017. Bonus feature is finished flex room in the basement which has many options, office, extra bedroom possibility, den, exercise area. Garage space is tandem on one side therefore perfect for auto enthusiast or need for abundant storage space. The home is located on an acre lot with deck overlooking wooded backyard in a quiet neighborhood.
- Sold 2** Superior in garage, superior in basement, superior in condition, inferior in half bathrooms, inferior in age, inferior in lot size, Comparable is equal in location, bedrooms, bathrooms, GLA. Adjustment: Lot \$3,920.00, Half Bathroom \$1,500, Age \$1,300, Garage -\$3,000, Basement -\$15,000.Condition -\$15,000. Great find in Cherokee Valley! Brick Cape Cod style home with rocking chair front porch and cozy screened in porch in the back. In the basement you'll find a huge garage/work space. Large corner lot. A few cosmetic updates will make this house "home sweet home." Plus desirable Davidson County Schools!
- Sold 3** Superior in bathrooms, superior in lot size, superior in basement, superior in condition, inferior in half bathrooms, inferior in GLA, inferior in age, Comparable is equal in location, bedrooms. Adjustment: GLA \$14,400, Lot -\$4,269.00, Bathroom -\$2,500, Half Bathroom \$1,500, Age \$2,100, Basement -\$15,000.Condition -\$15,000. Spacious family home located in the desirable rural Wallburg community and Oak Grove School district. This is an one owner home that has been meticulously maintained .Beautiful layout on the main level with three bedrooms, two baths, large walk in laundry room/pantry, beautiful updated kitchen and dining area. The finished basement is a blank open canvas for you to leave open or make additional rooms to fit your family's needs! There is storage galore and a full bath in the basement. There is an additional half acre lot also listed with the property that has a 12x20 wired storage building with attached 8x20 closed in area. Call today to make your appointment! It will not last long!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		None					
<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	02/22/2022	\$212,500	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$250,000	\$250,000
<b>Sales Price</b>	\$240,000	\$240,000
<b>30 Day Price</b>	\$230,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Subject As Is value was determined bracketing the sold comps and The comps are selected for this report are considered to be the best available at the time of the inspection &amp; good indicators of market value. and the photos that have been uploaded. Please note address verification was not found on subject property. Subject was located by using tax records legal description, mapping, google, and navigation.</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



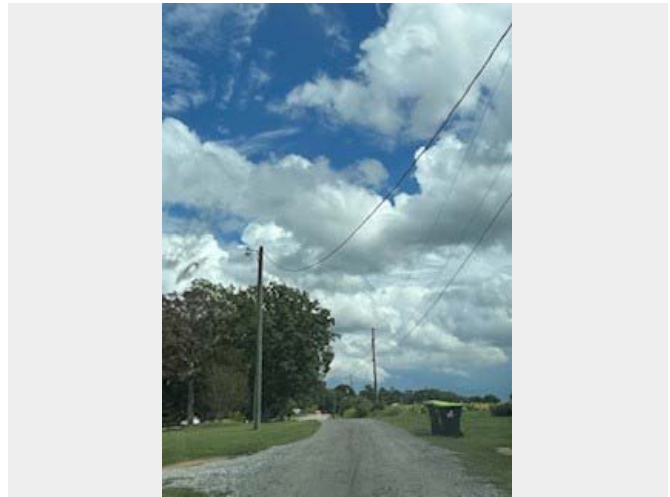
Front



Side



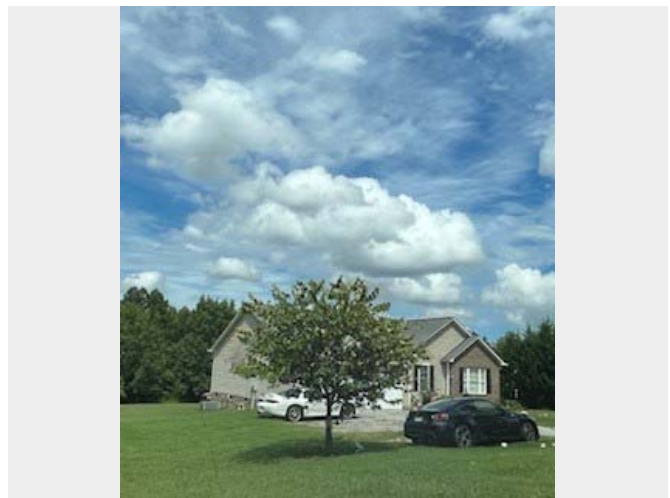
Side



Street



Street



Street



## Subject Photos



Street



Street

## Listing Photos

**L1** 521 Lake Drive  
Winston Salem, NC 27107



Front

**L2** 4970 Springhouse Farm Road  
Winston Salem, NC 27107



Front

**L3** 4082 Snyder ridge Lane  
Winston Salem, NC 27107



Front

## Sales Photos

**S1** 448 Lansdowne Place  
Winston Salem, NC 27107



Front

**S2** 119 Aztec Drive  
Winston Salem, NC 27107



Front

**S3** 195 Aztec Drive  
Winston Salem, NC 27107



Front

### ClearMaps Addendum

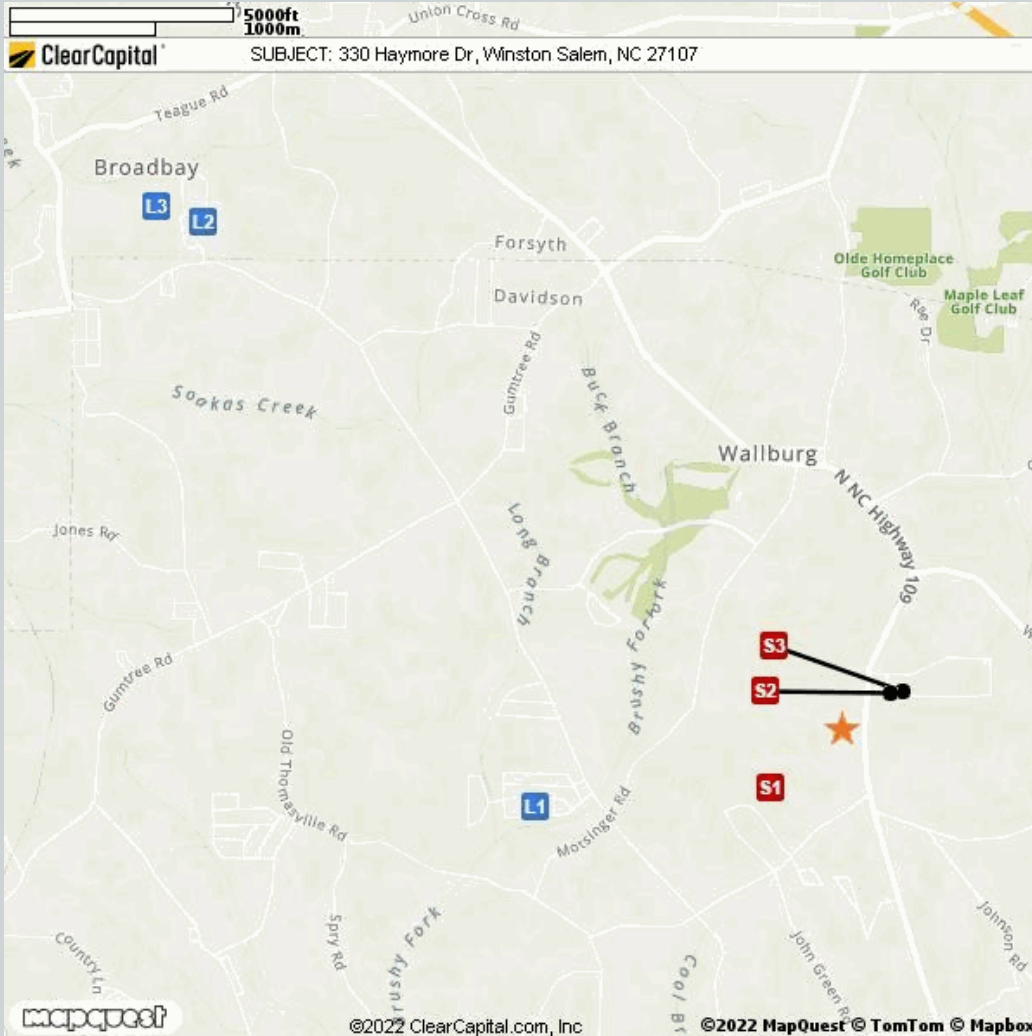
**Address** ★ 330 Haymore Drive, Winston Salem, NC 27107

**Loan Number** 47909

**Suggested List** \$250,000

**Suggested Repaired** \$250,000

**Sale** \$240,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	330 Haymore Drive, Winston Salem, NC 27107	--	Parcel Match
L1 Listing 1	521 Lake Drive, Winston Salem, NC 27107	1.72 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	4970 Springhouse Farm Road, Winston Salem, NC 27107	4.52 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4082 Snyder Ridge Lane, Winston Salem, NC 27107	4.77 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	448 Lansdowne Place, Winston Salem, NC 27107	0.47 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	119 Aztec Drive, Winston Salem, NC 27107	0.50 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	195 Aztec Drive, Winston Salem, NC 27107	0.55 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>	Adrian Candice Rice	<b>Company/Brokerage</b>	CM Carolina Realty, LLC
<b>License No</b>	255083	<b>Address</b>	8011 North Point Blvd. STE 105 Winston-Salem NC 27106
<b>License Expiration</b>	06/30/2023	<b>License State</b>	NC
<b>Phone</b>	3364237512	<b>Email</b>	candicemothersille@gmail.com
<b>Broker Distance to Subject</b>	13.31 miles	<b>Date Signed</b>	09/13/2022

*/Adrian Candice Rice/*

*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.