

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	1 Le Moyne Drive, Ladys Island, SC 29907	Order ID	7959093	Property ID	32105274
Inspection Date	02/09/2022	Date of Report	02/10/2022		
Loan Number	48231	APN	R200 010 00D 0181 0000		
Borrower Name	Catamount Properties 2018 LLC	County	Beaufort		

Tracking IDs

Order Tracking ID	47395_Multiple Days	Tracking ID 1	47395_Multiple Days
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	JESSICA BOOHER	Condition Comments Subject has been vacant for a while. Exterior appears to have been maintained, with no damage noted, but does need to be power washed. Fenced yard.
R. E. Taxes	\$2,718	
Assessed Value	\$6,788	
Zoning Classification	Residential 4112	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Subject is in Telfair a small community of small SFD with large, fenced yards. Convenient access to schools, shopping parks etc. REO activity is down and values continue to rise due to the small homes and price point.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$239,900 High: \$395,000	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	1 Le Moyne Drive	2 Beau Ct	50 Marsh Dr	8 Folsom Ct
City, State	Ladys Island, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29907	29907	29907	29907
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.35 ¹	0.39 ¹	0.36 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$360,000	\$284,900	\$265,000
List Price \$	--	\$360,000	\$284,900	\$265,000
Original List Date		12/13/2021	01/18/2022	12/30/2021
DOM · Cumulative DOM	-- · --	59 · 59	23 · 23	42 · 42
Age (# of years)	26	24	27	23
Condition	Average	Good	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	1 Story ranch	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	1,219	1,287	1,199	1,206
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	0.49 acres	0.36 acres	0.22 acres
Other	--	fireplace	fireplace	--

* 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** Under Contract 1/10/2022. Similar size, age, larger lot and remodeled. NO HOA! Bring Your Boat or RV. Completely Remodeled 3 BED / 2 BATH single-story home in the Telfair community of Beaufort on Lady's Island on a LARGE & spacious half-acre corner homesite with a privacy fence in a cul-de-sac. The list of NEW is long: Roof, HVAC, Water Heater, LVP Flooring Throughout w/ Tile in Bathrooms, Kitchen Cabinets, Appliances, Quartz Counters, Light Fixtures, Vanities in Bathrooms, Tile Shower in Primary, Toilets, Garage Opener...Features include a rebuilt screen porch, stone patio, side garden area in backyard, wood burning fireplace, vaulted ceilings and more. A must see! OSCREA
- Listing 2** Under Contract 1/22/2022. Similar size, age and lot size. Cute cottage just freshly painted, huge fenced in yard, newer stainless appliances and HVAC unit. Hardwood floors throughout with large walk in closet in master bedroom with double vanities in master bath! Great school district and close to shopping NEW GARAGE DOOR WEDNESDAY
- Listing 3** Under Contract 1/01/2022. Similar size, age and smaller lot with 1 bay garage. Cute gem tucked away in a cul-de-sac of a lovely neighborhood on Lady's Island! Located just a short drive to downtown Beaufort and all military bases, this well-maintained home is ready for a new owner. The spacious kitchen offers updated refrigerator, microwave and dishwasher and ample counter space. Both bathrooms have been remodeled! Split floorplan provides separation of the owner's suite. Privacy-fenced backyard! Located in the desirable Coosa Elementary school district. Roof replaced 2019.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1 Le Moyne Drive	4 Marquis Way	29 Le Moyne Dr	8 Le Moyne Dr
City, State	Ladys Island, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29907	29907	29907	29907
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.31 ¹	0.18 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$239,900	\$265,000	\$267,000
List Price \$	--	\$239,900	\$265,000	\$270,000
Sale Price \$	--	\$239,900	\$265,000	\$273,000
Type of Financing	--	Cash	Va	Va
Date of Sale	--	08/31/2021	08/10/2021	09/20/2021
DOM · Cumulative DOM	-- · --	144 · 144	70 · 70	68 · 68
Age (# of years)	26	24	26	26
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	1 Story ranch	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,219	1,087	1,284	1,289
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	0.39 acres	0.34 acres	0.45 acres
Other	--	fireplace	fireplace	--
Net Adjustment	--	+\$11,200	-\$9,775	-\$8,350
Adjusted Price	--	\$251,100	\$255,225	\$264,650

* Sold 2 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** Slightly smaller, similar age and lot size. Adj. \$9,900 SF, -200 age, -500 Lot, 2,000 garage. "Fabulous 3 bedroom 2 bath home in desirable Telfair. Great neighborhood and school district. Spacious fenced back yard. Open floor plan and available for move in early June 2021 "
- Sold 2** Similar size, age and lot size. Adj. \$-4,875 SF, 0 age, 100 Lot, -5,000 closing costs. Telfair. 3 bedroom, 2 bath with 2 car garage.
- Sold 3** Similar size, age and larger lot. Adj. \$-5,250 SF, 0 age, -1,100 Lot, 2,000 garage, -4,000 Closing costs. Come see this lovely ranch home with lots of natural light & a huge back yard with privacy fence. This pretty house has luxury vinyl flooring throughout the living areas and new carpet in the bedrooms. The large living room with vaulted ceiling & dining room overlook the back yard with French doors leading to the back patio. The large master bedroom also overlooks the backyard, has two closets, new carpet & a new ceiling fan. The master bath has a beautifully tiled shower with a custom glass door. The 2nd & 3rd bedrooms have large windows, large closets, & new ceiling fans. Ceilings were scraped & the entire house painted in April 2021. The new roof was done in 2020 & the HVAC in 2015. Come make this easy-to-care-for-house your next home!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None. Tax record attached.			
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	\$255,000	\$255,000
Sales Price	\$251,500	\$251,500
30 Day Price	\$249,000	--
Comments Regarding Pricing Strategy		
Subject appears to have been maintained, but has been vacant for a while. Interior condition is unknown. Values continue to rise due to lack of inventory.		

Clear Capital Quality Assurance Comments Addendum

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



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Garage



Other



Other



Other

ClearMaps Addendum

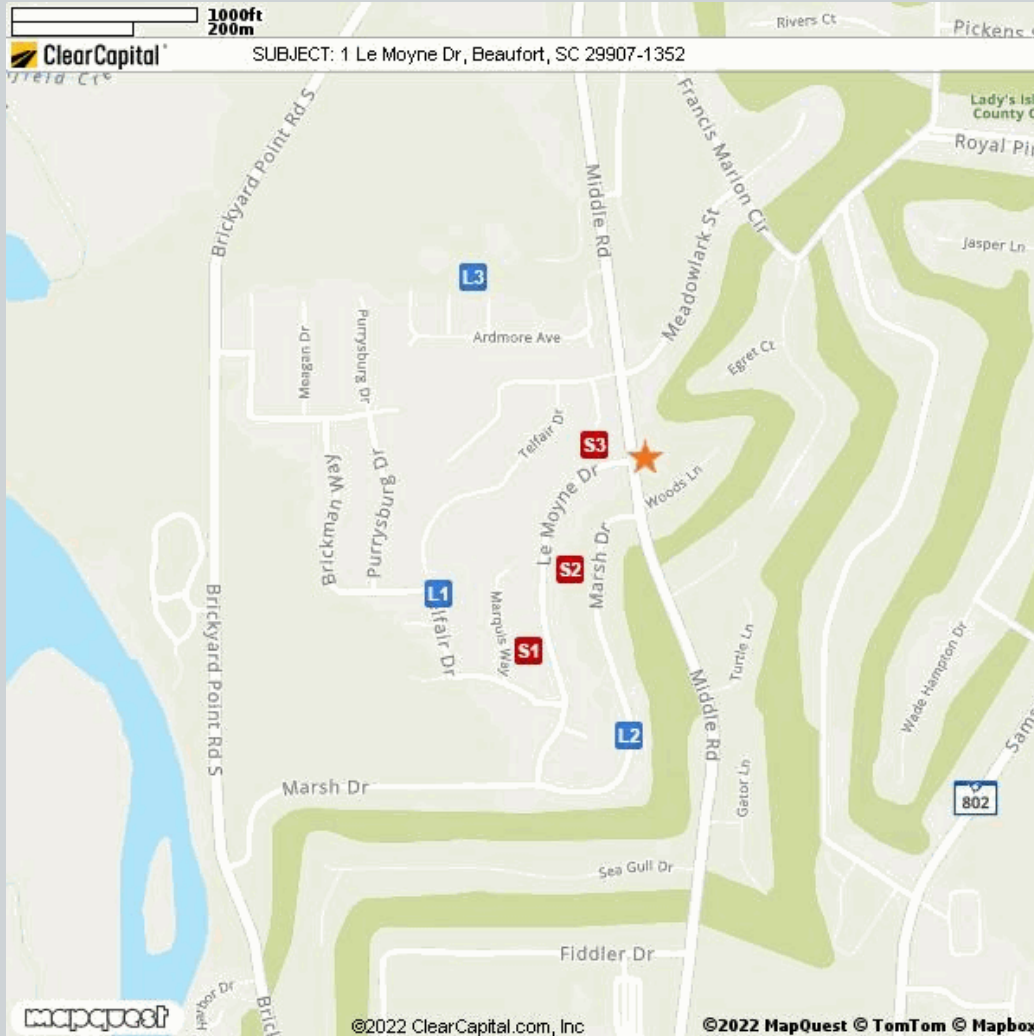
Address ★ 1 Le Moyne Drive, Ladys Island, SC 29907

Loan Number 48231

Suggested List \$255,000

Suggested Repaired \$255,000

Sale \$251,500



Comparable

Address

Miles to Subject

Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1 Le Moyne Drive, Ladys Island, SC 29907	--	Parcel Match
L1 Listing 1	2 Beau Ct, Beaufort, SC 29907	0.35 Miles ¹	Parcel Match
L2 Listing 2	50 Marsh Dr, Beaufort, SC 29907	0.39 Miles ¹	Parcel Match
L3 Listing 3	8 Folsom Ct, Beaufort, SC 29907	0.36 Miles ¹	Parcel Match
S1 Sold 1	4 Marquis Way, Beaufort, SC 29907	0.31 Miles ¹	Parcel Match
S2 Sold 2	29 Le Moyne Dr, Beaufort, SC 29907	0.18 Miles ¹	Parcel Match
S3 Sold 3	8 Le Moyne Dr, Beaufort, SC 29907	0.07 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Debra Regecz	Company/Brokerage	Ballenger Assoc. LLC
License No	51688	Address	2715 Bluestem Dr Beaufort SC 29902
License Expiration	06/30/2022	License State	SC
Phone	8432637010	Email	deb@redhatteam.com
Broker Distance to Subject	5.37 miles	Date Signed	02/10/2022

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.