

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	6628 Portrait Drive, Greensboro, NORTH CAROLINA 27410	Order ID	8444660	Property ID	33346314
Inspection Date	09/28/2022	Date of Report	10/03/2022		
Loan Number	48421	APN	0073291		
Borrower Name	Catamount Properties 2018 LLC	County	Guilford		

Tracking IDs					
Order Tracking ID	09.26.22 BPO	Tracking ID 1	09.26.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Catamount Properties 2018 Llc	Condition Comments
R. E. Taxes	\$174,543	The exterior condition of this 2 story townhome is Good and requires no exterior repairs.
Assessed Value	\$125,300	
Zoning Classification	CU-RM-8	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (locked doors/windows)	
Ownership Type	Leasehold	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments
Local Economy	Stable	The subject property is located in Greensboro, NC. The neighborhood gives a suburban feel and as remained stable in listing and closed sales inventory and values have also remained stable.
Sales Prices in this Neighborhood	Low: \$270,000 High: \$274,900	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6628 Portrait Drive	127 Dolley Madison Road #B	5062 Bratholomews Lane	1917 Fleming Road Unit #C
City, State	Greensboro, NORTH CAROLINA	Greensboro, NC	Greensboro, NC	Greensboro, NC
Zip Code	27410	27410	27407	27410
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.07 ¹	2.72 ¹	2.31 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$199,000	\$205,000	\$259,900
List Price \$	--	\$195,000	\$199,000	\$259,900
Original List Date		08/05/2022	07/15/2022	09/06/2022
DOM · Cumulative DOM	-- · --	49 · 59	76 · 80	23 · 27
Age (# of years)	19	37	23	6
Condition	Good	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome
# Units	1	1	1	1
Living Sq. Feet	1,536	1,332	1,640	1,633
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	6	5	5	8
Garage (Style/Stalls)	Attached 1 Car	None	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.05 acres	.04 acres	0.04 acres	.04 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 Listing is inferior in garage, bath count, age, and square footage.

Listing 2 Listing is slightly inferior in bath count, age and lot size. Listing is slightly superior in square footage.

Listing 3 Listing is inferior in acreage, but is superior in age and square footage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6628 Portrait Drive	609 Pompano Drive	619 Pompano Drive	615 Pompano Drive
City, State	Greensboro, NORTH CAROLINA	Greensboro, NC	Greensboro, NC	Greensboro, NC
Zip Code	27410	27410	27410	27410
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.15 ¹	0.15 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$269,000	\$274,900	\$274,900
List Price \$	--	\$269,000	\$274,900	\$274,900
Sale Price \$	--	\$270,000	\$274,900	\$274,900
Type of Financing	--	Va	Conventional	Conventional
Date of Sale	--	09/19/2022	09/23/2022	09/07/2022
DOM · Cumulative DOM	-- · --	89 · 122	95 · 126	66 · 110
Age (# of years)	19	1	1	1
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome	2 Stories Townhome
# Units	1	1	1	1
Living Sq. Feet	1,536	1,553	1,553	1,642
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2 · 1	2 · 2 · 1	2 · 2 · 1
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.05 acres	.05 acres	.05 acres	.05 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$270,000	\$274,900	\$274,900

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Sold 1 is inferior in bedroom count and view. Sold 1 is superior in age.

Sold 2 Sold 2 is inferior in bedroom count and view. Sold 2 is superior in age.

Sold 3 Sold 3 is inferior in bedroom count and view. Sold 3 is superior in age and square footage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				The property has been sold once in the past 12 months to the current owner. The property is currently pending.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	2						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	09/28/2022	\$260,000	Tax Records
--	--	--	--	Sold	09/28/2022	\$260,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$275,000	\$275,000
Sales Price	\$274,900	\$274,900
30 Day Price	\$270,000	--
Comments Regarding Pricing Strategy		
A comparative market analysis approach was used to evaluate multi-level properties in similar condition, size, and style as the subject property. Properties were evaluated based on the condition in relation to the subject property and square footage. Adjustments were made to account for differences in style, size, and condition.		

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.

Subject Photos



Front



Front



Address Verification



Street

Listing Photos

L1 127 Dolley Madison Road #B
Greensboro, NC 27410



Front

L2 5062 Bratholomews Lane
Greensboro, NC 27407



Front

L3 1917 Fleming Road Unit #C
Greensboro, NC 27410



Other

Sales Photos

S1 609 Pompano Drive
Greensboro, NC 27410



Front

S2 619 Pompano Drive
Greensboro, NC 27410



Front

S3 615 Pompano Drive
Greensboro, NC 27410



Front

ClearMaps Addendum

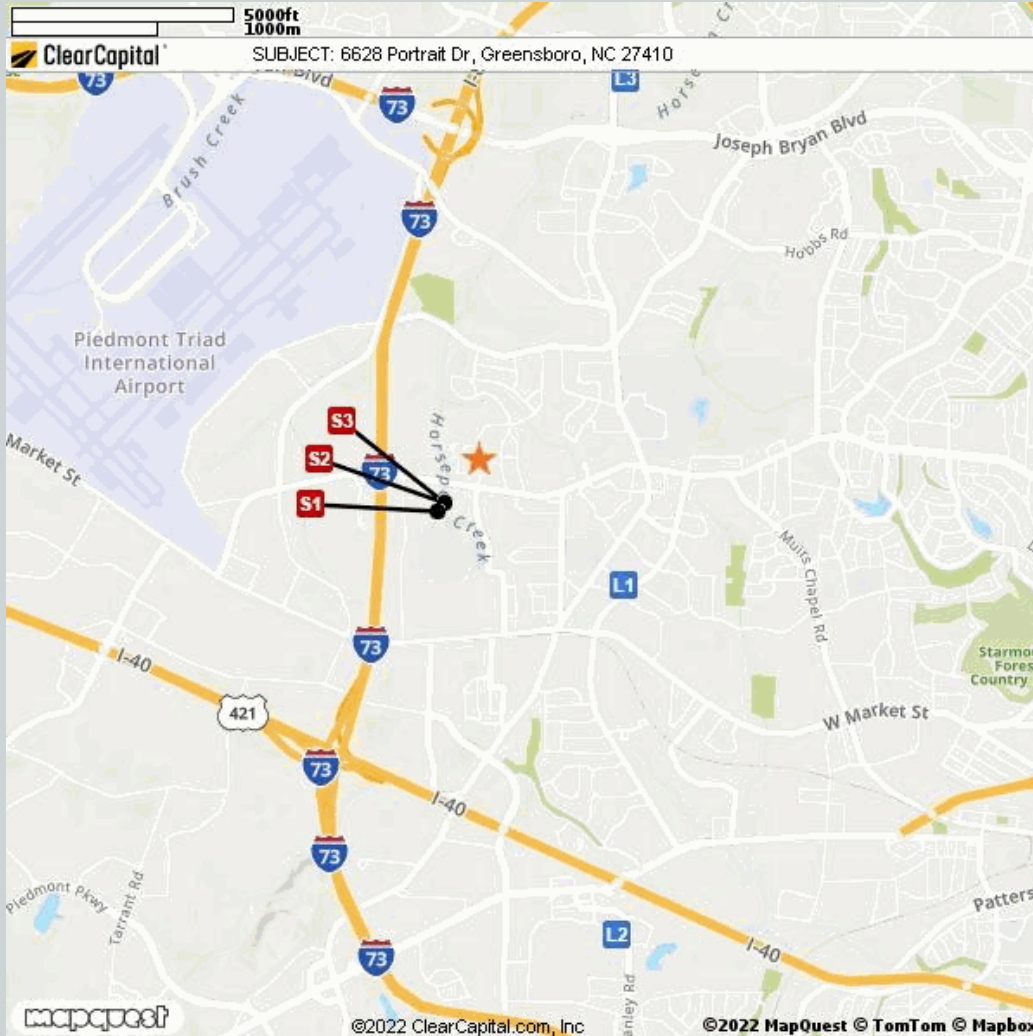
Address ★ 6628 Portrait Drive, Greensboro, NORTH CAROLINA 27410

Loan Number 48421

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$274,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6628 Portrait Drive, Greensboro, North Carolina 27410	--	Parcel Match
L1 Listing 1	127 Dolley Madison Road #B, Greensboro, NC 27410	1.07 Miles ¹	Parcel Match
L2 Listing 2	5062 Bratholomews Lane, Greensboro, NC 27407	2.72 Miles ¹	Parcel Match
L3 Listing 3	1917 Fleming Road Unit #C, Greensboro, NC 27410	2.31 Miles ¹	Street Centerline Match
S1 Sold 1	609 Pompano Drive, Greensboro, NC 27410	0.21 Miles ¹	Parcel Match
S2 Sold 2	619 Pompano Drive, Greensboro, NC 27410	0.15 Miles ¹	Street Centerline Match
S3 Sold 3	615 Pompano Drive, Greensboro, NC 27410	0.15 Miles ¹	Street Centerline 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	Cheyenne Hawkins	Company/Brokerage	eXp Realty
License No	324908	Address	3612 Hewitt St Greensboro NC 27407
License Expiration	06/30/2023	License State	NC
Phone	3143246342	Email	cnhawkins0@gmail.com
Broker Distance to Subject	3.61 miles	Date Signed	10/03/2022

/Cheyenne Hawkins/

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.