

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	607 Sharing Terrace, Greensboro, NC 27405	Order ID	8086036	Property ID	32452680
Inspection Date	03/30/2022	Date of Report	03/30/2022		
Loan Number	48674	APN	43 SEC 2 PB 123-63 POPLAR RIDGE PL123-63		
Borrower Name	Catamount Properties 2018 LLC	County	Guilford		

Tracking IDs					
Order Tracking ID	03.29.22 BPO	Tracking ID 1	03.29.22 BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Jeanette Totten	Condition Comments	
R. E. Taxes	\$439	Property condition is good. No immediate repairs noted. Curb appeal is good and conforms to the homes in neighborhood.	
Assessed Value	\$129,300		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
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	Urban	Neighborhood Comments	
Local Economy	Stable	Neighborhood is desirable and homes are in good condition surrounding the subject. Shopping, schools and park is with 5 miles of subject property	
Sales Prices in this Neighborhood	Low: \$128,900 High: \$149,900		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	607 Sharing Terrace	3706 Central Avenue	305 B Franklin Blvd	1006 Moody Street
City, State	Greensboro, NC	Greensboro, NC	Greensboro, NC	Greensboro, NC
Zip Code	27405	27401	27401	27401
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.75 ¹	0.47 ¹	1.38 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$150,000	\$147,500	\$155,000
List Price \$	--	\$150,000	\$147,500	\$155,000
Original List Date		03/29/2022	01/14/2022	03/12/2022
DOM · Cumulative DOM	-- · --	1 · 1	54 · 75	8 · 18
Age (# of years)	24	26	32	51
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,120	1,064	952	960
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.17 acres	.43 acres	.28 acres	.17 acres
Other	Porch	Porch Fence Deck	Porch Deck	Porch

* Listing 2 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 Vinyl Exterior. 3 Bed 2 Bath Home. HVAC 2019. New Hot Water Heater 2021. No HOA. Vacant at Time of Closing Assignment Contract AS IS Cash sale. Photos shows property in good condition.

Listing 2 Vinyl Exterior. Sold AS IS -Home close to US HWY 29 and A & T University. Pending Contract 3/9/22. Photos show property to be in good condition.

Listing 3 Brick/ Vinyl Exterior. Newly remodeled brick ranch with 3 bedrooms and 1 bath. New HVAC unit, flooring, and paint. Unable to locate another listing within 2 miles of with age within 20 yrs of subject.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	607 Sharing Terrace	19 Quad Oak Drive	1413 English Street	827 Franklin Blvd
City, State	Greensboro, NC	Greensboro, NC	Greensboro, NC	Greensboro, NC
Zip Code	27405	27405	27405	27401
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.15 ¹	1.94 ¹	0.84 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$149,900	\$128,900	\$147,500
List Price \$	--	\$149,900	\$128,900	\$147,500
Sale Price \$	--	\$149,900	\$128,900	\$147,500
Type of Financing	--	Conventional	Cash	Conventional
Date of Sale	--	02/09/2022	12/02/2021	02/18/2022
DOM · Cumulative DOM	-- · --	5 · 49	5 · 136	3 · 35
Age (# of years)	24	28	34	33
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,120	1,232	1,080	952
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.17 acres	.12 acres	.24 acres	.19 acres
Other	Porch	Porch Deck	Porch Deck Fenced	Porch Deck
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$149,900	\$128,900	\$147,500

* 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** Vinyl Exterior. Gorgeous one level home with 3 Bedrooms, 2 full baths, Living room and Dining area. Last home on cul-de-sac. New carpet installed in the living room, 2 bedrooms and oversized Master bedroom. New ceiling fans in the whole house. The house has new door knobs, new toilet in Master bathroom, New light fixtures and an amazing landscaping in the front yard. Enjoy your coffee on the front porch and evening sunlight at the back deck. Seller paid \$5,000 in closing cost.
- Sold 2** Vinyl Exterior. Well maintained home. Carpet and laminate flooring. Security System, Fenced, Deck and Porch.
- Sold 3** Vinyl Exterior. Great condition single family close to US 29 and A & T campus. Currently rented until 06/30/2023. 24 hours in advance appointments. "Sold as is condition, no repairs or warranties"

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Property has not been listed within that last 12 months. Last sale was from Habitat of Humanity/gtr Greensboro to Jeanette Totten on 12/1/2006 for \$81,000			
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	\$147,500	\$147,500
Sales Price	\$147,500	\$147,500
30 Day Price	\$147,500	--
Comments Regarding Pricing Strategy		
Due to the lack of inventory of homes available. Average market time is 44 days or less.		

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



Street



Street

Listing Photos

L1 3706 Central Avenue
Greensboro, NC 27401



Front

L2 305 B Franklin Blvd
Greensboro, NC 27401



Front

L3 1006 Moody Street
Greensboro, NC 27401



Front

Sales Photos

S1 19 Quad Oak Drive
Greensboro, NC 27405



Front

S2 1413 English Street
Greensboro, NC 27405



Front

S3 827 Franklin Blvd
Greensboro, NC 27401



Front

ClearMaps Addendum

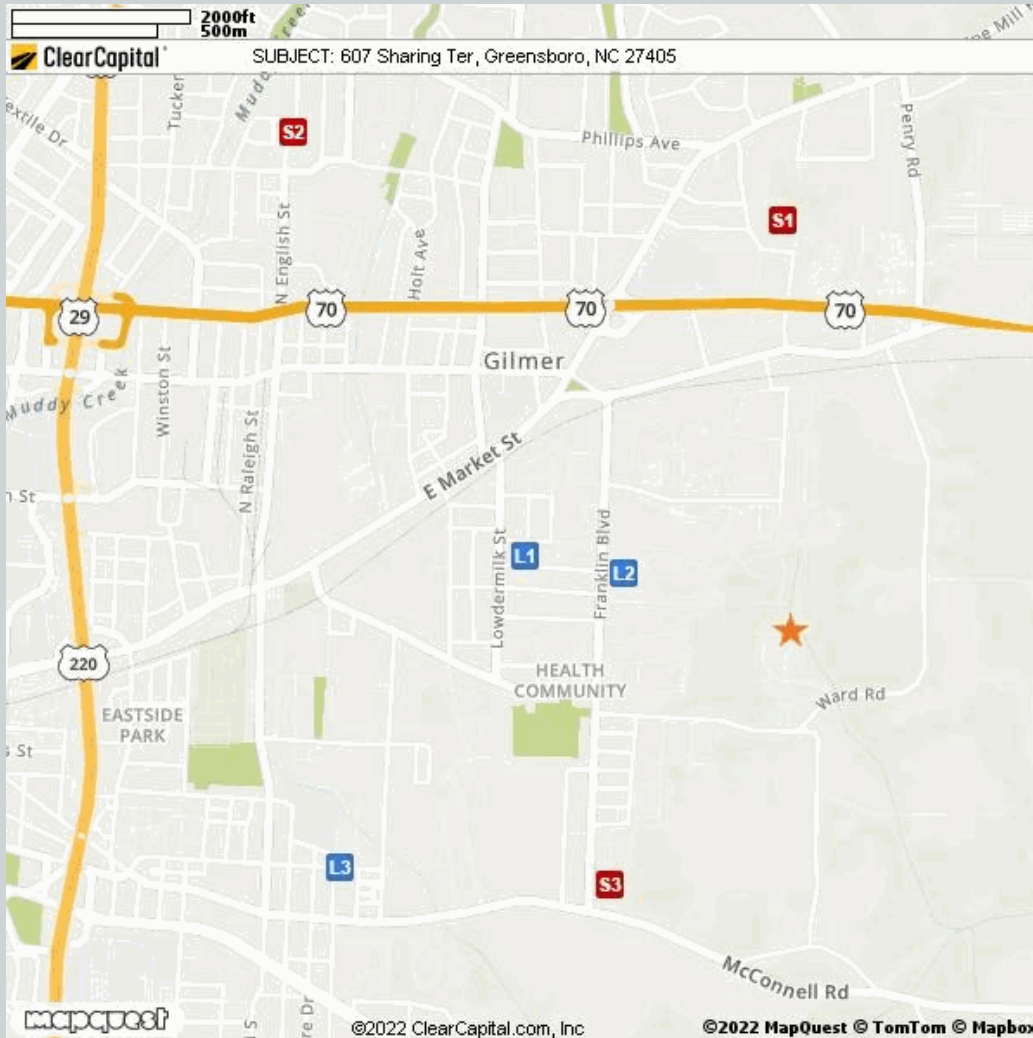
Address ★ 607 Sharing Terrace, Greensboro, NC 27405

Loan Number 48674

Suggested List \$147,500

Suggested Repaired \$147,500

Sale \$147,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	607 Sharing Terrace, Greensboro, NC 27405	--	Parcel Match
L1 Listing 1	3706 Central Avenue, Greensboro, NC 27405	0.75 Miles ¹	Parcel Match
L2 Listing 2	305 B Franklin Blvd, Greensboro, NC 27405	0.47 Miles ¹	Parcel Match
L3 Listing 3	1006 Moody Street, Greensboro, NC 27405	1.38 Miles ¹	Parcel Match
S1 Sold 1	19 Quad Oak Drive, Greensboro, NC 27405	1.15 Miles ¹	Parcel Match
S2 Sold 2	1413 English Street, Greensboro, NC 27405	1.94 Miles ¹	Parcel Match
S3 Sold 3	827 Franklin Blvd, Greensboro, NC 27405	0.84 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	Sheryl Morehead	Company/Brokerage	Motivations Realty Group
License No	199621	Address	4089 Clovelly Drive Greensboro NC 27406
License Expiration	06/30/2022	License State	NC
Phone	3366978007	Email	sherylmorehead@motivationsrealty.com
Broker Distance to Subject	2.61 miles	Date Signed	03/30/2022

/Sheryl Morehead/

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.