

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	1329 Spring View Court, Rock Hill, SOUTH CAROLINA 29732	Order ID	8103585	Property ID	32488591
Inspection Date	04/05/2022	Date of Report	04/05/2022		
Loan Number	49152	APN	5951101023		
Borrower Name	Catamount Properties 2018 LLC	County	York		

Tracking IDs

Order Tracking ID	04.05.22	Tracking ID 1	04.05.22
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	WHITMAN MARVIN & WHITMAN JANET	Condition Comments The property appears to need to be power-washed. The interior of the property was not inspected. The exterior of the property was inspected from the road. The tax records does not list the bedroom count and I was not able to locate a MLS sheet for the property. I had to estimate the bedroom count. Since the subjects address was difficult to read on the mailbox, I also took a picture of the neighbors address. It is not known with 100% certainty whether the property is vacant or occupied. There appears to be some sort of notice posted on the front door and I did not see any personal property outside of the house.
R. E. Taxes	\$460	
Assessed Value	\$4,071	
Zoning Classification	SF-5	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Assuming door is locked.)		
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Longview Oaks 704-531-6822	
Association Fees	\$215 / Year (Other: HOA)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments There are 35 properties for sale within 1 mile of the subject. 33 are under contract. 22 are new construction properties. There are 53 properties that sold in the last 6 months within 1 mile of the subject. 0 were new construction properties. 0 were short sales or REO properties. 8 of the 53 properties were in the same subdivision as the subject. 6 of those properties had square footage within 20% of the subject.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$50,000 High: \$530,000	
Market for this type of property	Increased 11 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	1329 Spring View Court	1235 Spring View Court	1548 Brentfield Drive	1250 Pelhamwood Drive
City, State	Rock Hill, SOUTH CAROLINA	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.54 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$287,000	\$250,000	\$233,000
List Price \$	--	\$287,000	\$250,000	\$233,000
Original List Date		04/01/2022	12/13/2021	03/29/2022
DOM · Cumulative DOM	-- · --	3 · 4	65 · 113	2 · 7
Age (# of years)	18	18	32	31
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 Traditional	1 Story Ranch	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,235	1,378	1,017	979
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.187 acres	.2 acres	.17 acres	.17 acres
Other	Fireplace	Fireplace	Fireplace	No fireplace

* Listing 1 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 The property is under contract. The property is in the same subdivision as the subject. The property is on a slab. The property has fresh paint. The roof was replaced in 2019. The dishwasher and garbage disposal were replaced in 2020. The property has a fenced yard. Adj made: -10725 sq ft, Adj price: \$276,275

Listing 2 The property is under contract. The property is on a slab. Adj made: +16350 sq ft, +14000 year built, +16000 garage Adj price: \$296,350

Listing 3 The property is under contract. The property has a crawlspace. The property has a shed. Adj made: +19200 sq ft, +13000 year built, +16000 garage, +1500 fp Adj price: \$282,700

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1329 Spring View Court	1248 Autumn Breeze Court	1247 Autumn Breeze Court	1453 Spring View Court
City, State	Rock Hill, SOUTH CAROLINA	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.07 ¹	0.06 ¹	0.23 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$269,000	\$264,900
List Price \$	--	\$250,000	\$269,000	\$264,900
Sale Price \$	--	\$260,000	\$266,000	\$275,000
Type of Financing	--	Fha	Cash	Cash
Date of Sale	--	02/25/2022	03/17/2022	01/25/2022
DOM · Cumulative DOM	-- · --	4 · 36	3 · 21	4 · 29
Age (# of years)	18	19	19	19
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 Traditional	1 Story Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	1,235	1,110	1,168	1,355
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.187 acres	.19 acres	.22 acres	.2 acres
Other	Fireplace	Fireplace	Fireplace	Fireplace
Net Adjustment	--	+\$9,375	+\$5,025	-\$9,000
Adjusted Price	--	\$269,375	\$271,025	\$266,000

* 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** No concessions were paid. The property is in the same subdivision as the subject. The property is on a slab and has a split bedroom floor plan. Adj made: +9375 sq ft
- Sold 2** No concessions were paid. The property is in the same subdivision as the subject. The property is on a slab. The property has a new roof. The property has granite counter-tops and stainless steel appliances. Adj made: +5025 sq ft
- Sold 3** No concessions were paid. The property is in the same subdivision as the subject. The property is on a slab. There were multiple offers. The roof and heat pump had been replaced. Adj made: -9000 sq ft

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Per the tax records, the property sold on 10/21/2004 for 126,055.			
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	\$275,000	\$275,000
Sales Price	\$270,000	\$270,000
30 Day Price	\$265,000	--
Comments Regarding Pricing Strategy		
<p>8 of the 53 properties that sold in the last 6 months within 1 mile of the subject were in the same subdivision as the subject. 7 of those properties had square footage within 20% of the subject. The average price per square foot for the 7 properties was 219.84, the average days on the market was 22 days, the average year built was 2003, and the average square footage was 1179. Disclaimer: This opinion is not an appraisal of the market price 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 should be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel or of interest in real property for a mortgage origination, including first and second mortgages, refinances, and equity lines of credit.</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



Address Verification



Address Verification



Side



Side

Subject Photos



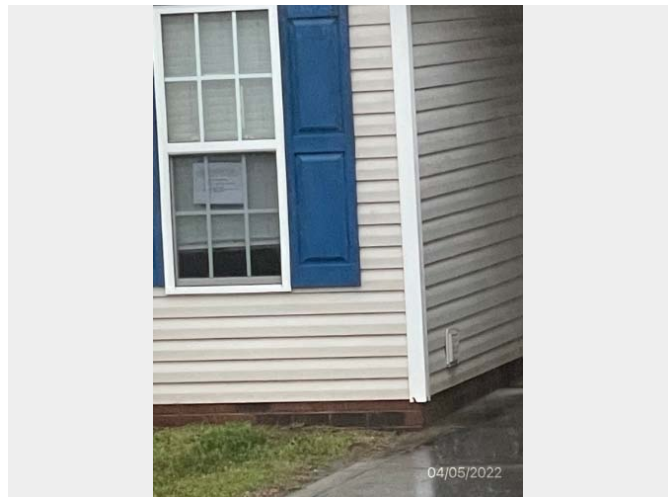
Street



Street



Street



Other

Listing Photos

L1 1235 Spring View Court
Rock Hill, SC 29732



Front

L2 1548 Brentfield Drive
Rock Hill, SC 29732



Front

L3 1250 Pelhamwood Drive
Rock Hill, SC 29732



Front

Sales Photos

S1 1248 Autumn Breeze Court
Rock Hill, SC 29732



Front

S2 1247 Autumn Breeze Court
Rock Hill, SC 29732



Front

S3 1453 Spring View Court
Rock Hill, SC 29732



Front

ClearMaps Addendum

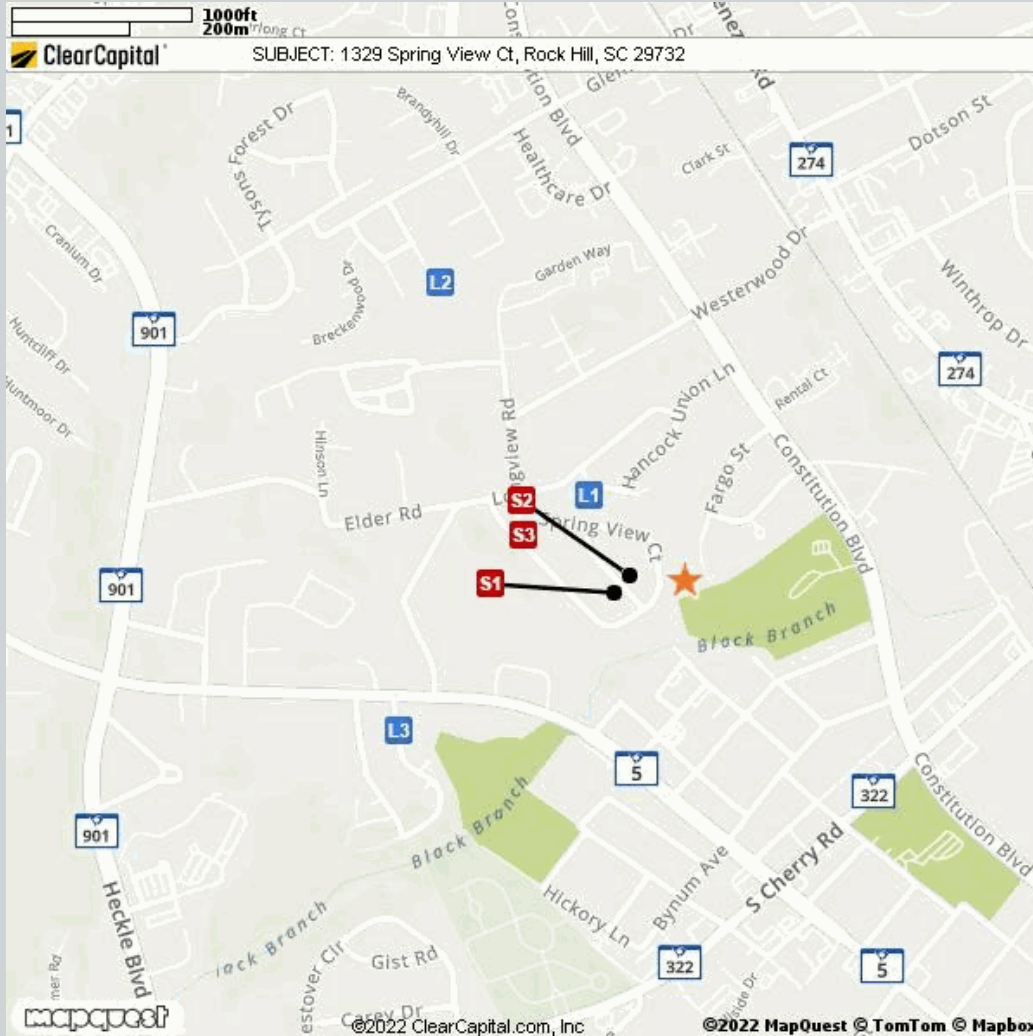
Address ★ 1329 Spring View Court, Rock Hill, SOUTH CAROLINA 29732

Loan Number 49152

Suggested List \$275,000

Suggested Repaired \$275,000

Sale \$270,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1329 Spring View Court, Rock Hill, South Carolina 29732	--	Parcel Match
L1 Listing 1	1235 Spring View Court, Rock Hill, SC 29732	0.18 Miles ¹	Parcel Match
L2 Listing 2	1548 Brentfield Drive, Rock Hill, SC 29732	0.54 Miles ¹	Parcel Match
L3 Listing 3	1250 Pelhamwood Drive, Rock Hill, SC 29732	0.44 Miles ¹	Parcel Match
S1 Sold 1	1248 Autumn Breeze Court, Rock Hill, SC 29732	0.07 Miles ¹	Parcel Match
S2 Sold 2	1247 Autumn Breeze Court, Rock Hill, SC 29732	0.06 Miles ¹	Parcel Match
S3 Sold 3	1453 Spring View Court, Rock Hill, SC 29732	0.23 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	Nicole Hackworth (SC)	Company/Brokerage	Rochelle Moon Realty LLC
License No	120822	Address	4423 Cypress Cove Rock Hill SC 29732
License Expiration	06/30/2022	License State	SC
Phone	9194953945	Email	nchomeadvisor@gmail.com
Broker Distance to Subject	3.47 miles	Date Signed	04/05/2022

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.