

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>	5721 Walker Way, Kings Mountain, NC 28086	<b>Order ID</b>	8166383	<b>Property ID</b>	32658320
<b>Inspection Date</b>	05/02/2022	<b>Date of Report</b>	05/02/2022		
<b>Loan Number</b>	49177	<b>APN</b>	156770		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Cleveland		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	05.02.22 BPO	<b>Tracking ID 1</b>	05.02.22 BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	PATRICIA A CAFFERY	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,412	There were no exterior repairs noticed from this exterior drive-by inspection. The roof was in good condition with no missing shingles or signs of patching. There were no negative or adverse conditions present. The subject has been maintained in an average condition for its age, which is also true of the surrounding homes, which makes the subject an appropriate improvement for the neighborhood.	
<b>Assessed Value</b>	\$151,700		
<b>Zoning Classification</b>	Residential		
<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>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Improving	The subject is located with easy access to all public services and shopping amenities. The wide range and single-family housing is typical for the area and not considered detrimental to marketability. Most of the surrounding properties appear in good repair and the subject conforms well to them as well. Land records in MLS statistics indicate a stability in property values in this area. According to days on market buyers and sellers appear typically motivated and financing is readily available from a variety of sources. There were no negative or adverse conditions noticed. Even though foreclosu...	
<b>Sales Prices in this Neighborhood</b>	Low: \$230,000 High: \$380,000		
<b>Market for this type of property</b>	Increased 4 % in the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Neighborhood Comments

The subject is located with easy access to all public services and shopping amenities. The wide range and single-family housing is typical for the area and not considered detrimental to marketability. Most of the surrounding properties appear in good repair and the subject conforms well to them as well. Land records in MLS statistics indicate a stability in property values in this area. According to days on market buyers and sellers appear typically motivated and financing is readily available from a variety of sources. There were no negative or adverse conditions noticed. Even though foreclosures are down overall, they can be competitive at different times throughout the year in this price range and in this region. Sellers concessions in this price range typically range from 0-\$4000.

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	5721 Walker Way	1001 Linwood Rd	1506 Washington St	902 Toncin Ave
<b>City, State</b>	Kings Mountain, NC	Kings Mountain, NC	Kings Mountain, NC	Bessemer City, NC
<b>Zip Code</b>	28086	28086	28086	28016
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	4.10 <sup>1</sup>	4.64 <sup>1</sup>	4.95 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$249,900	\$260,000	\$314,000
<b>List Price \$</b>	--	\$249,900	\$260,000	\$314,000
<b>Original List Date</b>		03/30/2022	02/21/2022	05/01/2022
<b>DOM · Cumulative DOM</b>	-- · --	33 · 33	70 · 70	1 · 1
<b>Age (# of years)</b>	9	57	68	29
<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 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,052	1,663	1,616	1,751
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2 · 1
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	None	Carport 1 Car	Carport 1 Car	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.69 acres	.69 acres	.91 acres	.46 acres
<b>Other</b>	--	--	--	--

\* Listing 2 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** This property is inferior in lot size/GLA/and overall condition, otherwise, it is very similar to the subject in style, construction, , overall appeal, neighborhood demand, landscaping, view, and amenities. This home offers a covered front porch, attached carport, most appliances, workshop, patio, and mature landscaping. There was a lack of similar comps and the target variance for lot size and GLA was not achieved.
- Listing 2** This property is inferior in lot size and GLA, otherwise, it is very similar to the subject in construction, overall appeal, condition, style, landscaping, neighborhood demand, view, and amenities. This home offers a front porch, and attached carport, fireplace, all appliances, patio, and mature landscaping. There was a lack of similar comps and the target variance for lot size and GLA was not achieved.
- Listing 3** This property is inferior in lot size and GLA, superior in overall condition, otherwise, it is very similar to the subject in overall appeal, construction, landscaping, view, neighborhood demand, and amenities. This home offers a covered front porch, fireplace, ceiling fans, all appliances, deck, and mature landscaping. There was a lack of similar comps and the target variance for lot size was not achieved.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5721 Walker Way	5728 Walker Way	5535 Greenway Ct	332 Goforth Rd
City, State	Kings Mountain, NC	Kings Mountain, NC	Kings Mountain, NC	Kings Mountain, NC
Zip Code	28086	28086	28086	28086
Datasource	Public Records	Public Records	Public Records	MLS
Miles to Subj.	--	0.10 <sup>1</sup>	0.69 <sup>1</sup>	1.78 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$250,000	\$225,000	\$300,000
List Price \$	--	\$250,000	\$225,000	\$300,000
Sale Price \$	--	\$260,000	\$227,000	\$310,000
Type of Financing	--	Cash	Conventional	Fha
Date of Sale	--	12/28/2021	01/11/2022	11/22/2021
DOM · Cumulative DOM	-- · --	1 · 18	19 · 55	53 · 53
Age (# of years)	9	19	18	36
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	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,052	2,052	2,079	1,894
Bdrm · Bths · ½ Bths	3 · 2	4 · 2	3 · 2	3 · 3
Total Room #	5	6	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	1.69 acres	2.05 acres	1.00 acres	2 acres
Other	--	--	--	--
Net Adjustment	--	-\$360	+\$690	-\$310
Adjusted Price	--	\$259,640	\$227,690	\$309,690

\* Sold 1 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** This property is on the same street and very similar in style, construction, condition, overall appeal, GLA, neighborhood demand, landscaping, view, and amenities. This property is inferior in lot size. This home offers a covered front porch, fireplace, all appliances, deck, and mature landscaping. Adjustments-- GLA differential at \$ 10 /sq.ft.= 0 Lot size differential at \$ 1000 /acre = -360
- Sold 2** This property is inferior in lot size, otherwise, it is very similar to the subject in construction, overall appeal, condition, style, landscaping, neighborhood demand, view, and amenities. This home offers a front porch, fireplace, all appliances, ceiling fans, patio, and mature landscaping. There was a lack of similar comps and the target variance for lot size was not achieved. Adjustments-- GLA differential at \$ 10 /sq.ft.= -270 Lot size differential at \$ 1000 /acre = 690
- Sold 3** This property is inferior in GLA, superior in overall condition, otherwise, it is very similar to the subject in construction, landscaping, neighborhood demand, view, and amenities. This home offers a covered front porch, fireplace, all appliances, deck, and mature landscaping. Adjustments-- GLA differential at \$ 10 /sq.ft.= 1580 Lot size differential at \$ 1000 /acre = -310

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				There is no listing or transaction history in the MLS or tax records other than when the current owner bought the home.			
<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>	0						
<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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$259,000	\$259,000
<b>Sales Price</b>	\$255,000	\$255,000
<b>30 Day Price</b>	\$249,000	--
<b>Comments Regarding Pricing Strategy</b>		
All of the comparables would be in direct competition with the subject. Seeing that there was no exterior damage, and assuming no interior damage, I would suggest marketing this home as is, and it should sell within 90 days.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



## Listing Photos

**L1** 1001 Linwood Rd  
Kings Mountain, NC 28086



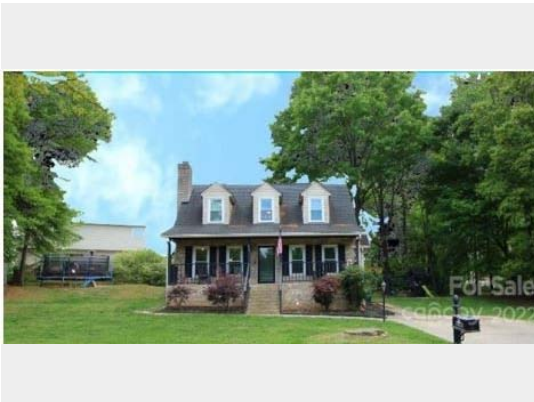
Front

**L2** 1506 Washington St  
Kings Mountain, NC 28086



Front

**L3** 902 Toncin Ave  
Bessemer City, NC 28016



Front

## Sales Photos

**S1** 5728 Walker Way  
Kings Mountain, NC 28086



Front

**S2** 5535 Greenway Ct  
Kings Mountain, NC 28086



Front

**S3** 332 Goforth Rd  
Kings Mountain, NC 28086



Front

## ClearMaps Addendum

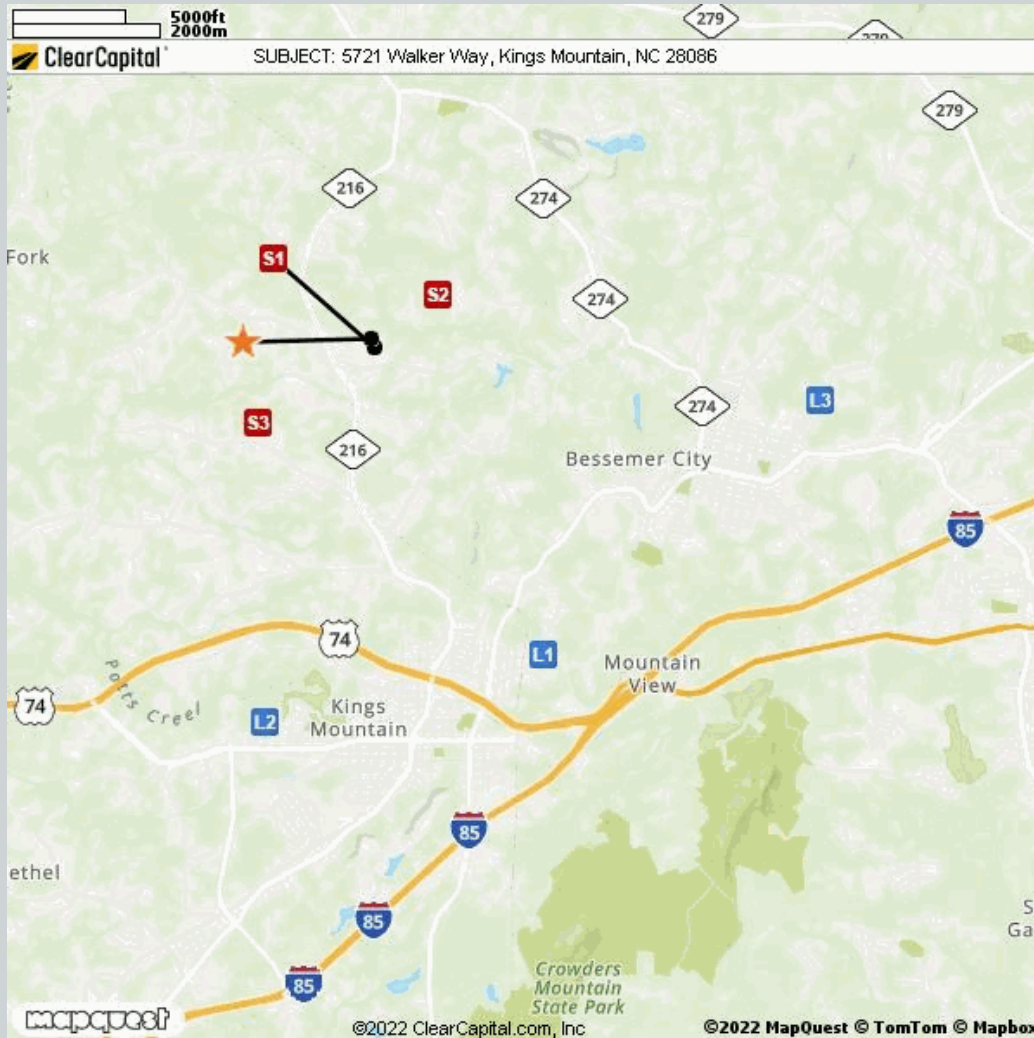
**Address** ★ 5721 Walker Way, Kings Mountain, NC 28086

**Loan Number** 49177

**Suggested List** \$259,000

**Suggested Repaired** \$259,000

**Sale** \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5721 Walker Way, Kings Mountain, NC 28086	--	Parcel Match
L1 Listing 1	1001 Linwood Rd, Kings Mountain, NC 28086	4.10 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	1506 Washington St, Kings Mountain, NC 28086	4.64 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	902 Toncin Ave, Bessemer City, NC 28016	4.95 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	5728 Walker Way, Kings Mountain, NC 28086	0.10 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5535 Greenway Ct, Kings Mountain, NC 28086	0.69 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	332 Goforth Rd, Kings Mountain, NC 28086	1.78 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.

\*\*\* 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.

## Report Instructions - cont.

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.

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>	Deborah Austin	<b>Company/Brokerage</b>	Coldwell Banker
<b>License No</b>	146067	<b>Address</b>	401 Maner Road Kings Mountain NC 28086
<b>License Expiration</b>	06/30/2022	<b>License State</b>	NC
<b>Phone</b>	7044582648	<b>Email</b>	hudcarolinas@gmail.com
<b>Broker Distance to Subject</b>	5.27 miles	<b>Date Signed</b>	05/02/2022

/Deborah Austin/

*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.