

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>	334 Gaston Fork Drive, Gaston, SOUTH CAROLINA 29053	<b>Order ID</b>	8103585	<b>Property ID</b>	32488483
<b>Inspection Date</b>	04/05/2022	<b>Date of Report</b>	04/06/2022		
<b>Loan Number</b>	49184	<b>APN</b>	01004401052		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Lexington		

### Tracking IDs

<b>Order Tracking ID</b>	04.05.22	<b>Tracking ID 1</b>	04.05.22
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	NICHOLAS JOHN SAVASTANO	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$16	Subject appeared at time of inspection to be in good overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report.	
<b>Assessed Value</b>	\$110,684		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<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>	Stable	This neighborhood is comprised primarily of properties reflecting similar quality, maintenance, design and appeal, and marketability to the subject property if the subject does not suffer from deferred maintenance. Availability for this neighborhood, of most public services combined with average access to employment, shopping, and schools give it a similar appeal to the market as other nearby neighborhoods. No unfavorable factor was observed which would adversely affect marketability.	
<b>Sales Prices in this Neighborhood</b>	Low: \$33,000 High: \$525,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	334 Gaston Fork Drive	604 Crystal Springs Dr	419 Gray Hawk Ct	720 Elliptic Green Ln
<b>City, State</b>	Gaston, SOUTH CAROLINA	Pelion, SC	Gaston, SC	Lexington, SC
<b>Zip Code</b>	29053	29123	29053	29073
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	7.42 <sup>1</sup>	5.00 <sup>2</sup>	5.32 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$145,000	\$188,590	\$197,900
<b>List Price \$</b>	--	\$145,000	\$189,900	\$197,900
<b>Original List Date</b>		03/18/2022	01/10/2022	03/09/2022
<b>DOM · Cumulative DOM</b>	-- · --	5 · 19	1 · 86	2 · 28
<b>Age (# of years)</b>	7	15	1	2
<b>Condition</b>	Good	Average	Good	Good
<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	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,407	1,404	1,636	1,461
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	None	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<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>	1.46 acres	.75 acres	.63 acres	.43 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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** Public Remarks Estate Sale - Energy Efficient Three Bedroom with Two Full Baths and Attached Garage on 3/4 Acre Lot! Open Plan with Vaulted Ceilings, Owners Suite with Soaking Tub and Walk-In-Closet. Kitchen Appliances in Good Condition. Home is need of minor and cosmetic repairs - sold strictly As-Is.
- Listing 2** Public Remarks The Blalock welcomes you into a spacious living room connected to an open kitchen and dining. The kitchen features an oversized island for entertaining and abundant countertops. A large flexible storage/pantry is provided. Upstairs are three bedrooms, an additional full bath, laundry room and large shower in the Owner's suite private bath.
- Listing 3** Public Remarks Wonderfully maintained 2 years young home! Featuring a Charleston style covered porch and balcony, and just under a half acre privacy fenced lot, there is plenty of room to hang out and relax at this country home. Gorgeous luxury vinyl plank floors flow throughout both stories for low maintenance. The main floor features an open living room/dining space and a eat-in kitchen that opens to the back yard. The kitchen features bright white cabinetry, granite counters, large format subway tile backsplash, and a deep storage pantry. Upstairs, you will find the owner's suite. You will love the large Palladian window that lets you moon and star gaze from your bedroom. The night sky is gorgeous from here! The owner's suite also features a private bath and walk in closet.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	334 Gaston Fork Drive	326 Freeman Dr	132 Woodcote Dr	217 Woodcote Dr
City, State	Gaston, SOUTH CAROLINA	Gaston, SC	Gaston, SC	Gaston, SC
Zip Code	29053	29053	29053	29053
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.92 <sup>1</sup>	3.26 <sup>1</sup>	3.42 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$185,000	\$165,000	\$160,000
List Price \$	--	\$185,000	\$165,000	\$200,000
Sale Price \$	--	\$185,000	\$165,000	\$187,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	11/05/2021	11/18/2021	04/04/2022
DOM · Cumulative DOM	-- · --	1 · 52	4 · 24	114 · 142
Age (# of years)	7	11	21	18
Condition	Good	Good	Average	Good
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	1,407	1,495	1,436	1,483
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	Attached 1 Car	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	1.46 acres	.6 acres	.5 acres	.5 acres
Other	--	--	--	solar panels
Net Adjustment	--	\$0	+\$2,500	-\$7,500
Adjusted Price	--	\$185,000	\$167,500	\$179,500

\* 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** Adjustment is for parking(-\$2500) and lot size(\$2500) Public Remarks Great Location, lexington 2 schools, one story with Big lot (.6 acres) 3 bedrooms, 2 baths, great room, large eat in kitchen, patio, outside building with electricity. Air conditioning. Clean subdivision low HOA fee \$150/yr.
- Sold 2** Adjustment is for parking(-\$5000), condition(\$5000) and lot size(\$2500) Public Remarks This home 3 bed 2 1/2 bath is conveniently located near shopping, interstates, and Downtown Columbia
- Sold 3** Adjustment is for parking(-\$5000), solar panels(-\$5000) and lot size(\$2500) Public Remarks Back on the market! Buyer financing fell through once again! Home is vacant. Code to door in lockbox on the garage door. Solar Panels. Lovely vinyl ranch in neighborhood setting with huge backyard. Great room with FP and laminate flooring, kitchen with eat-in area. Master suite with huge walk-in closet, bath with double vanities, separate shower and garden tub. Two additional bedrooms with shared bath. Nice patio. Huge back yard.

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				No MLS history is available for the subject in the last 36 months.			
<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>	\$170,000	\$170,000
<b>Sales Price</b>	\$167,500	\$167,500
<b>30 Day Price</b>	\$157,500	--
<b>Comments Regarding Pricing Strategy</b>		
I searched for FMV comps with a GLA of 1200-1625sf. Due to a rural market area I expanded the search to 10 miles and 6 months to find similar sized and aged comps. Homes in the area are a mix of styles, ages and sizes. All comps used are from the same market area as the subject. Comps used are the most similar to the subject in style, age and size found at time of the report. All comps used are similar to the subject in utility and market appeal.		

### 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



Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 604 Crystal Springs Dr  
Pelion, SC 29123



Front

**L2** 419 Gray Hawk Ct  
Gaston, SC 29053



Front

**L3** 720 Elliptic Green Ln  
Lexington, SC 29073



Front

## Sales Photos

**S1** 326 Freeman Dr  
Gaston, SC 29053



Front

**S2** 132 Woodcote Dr  
Gaston, SC 29053



Front

**S3** 217 Woodcote Dr  
Gaston, SC 29053



Front

### ClearMaps Addendum

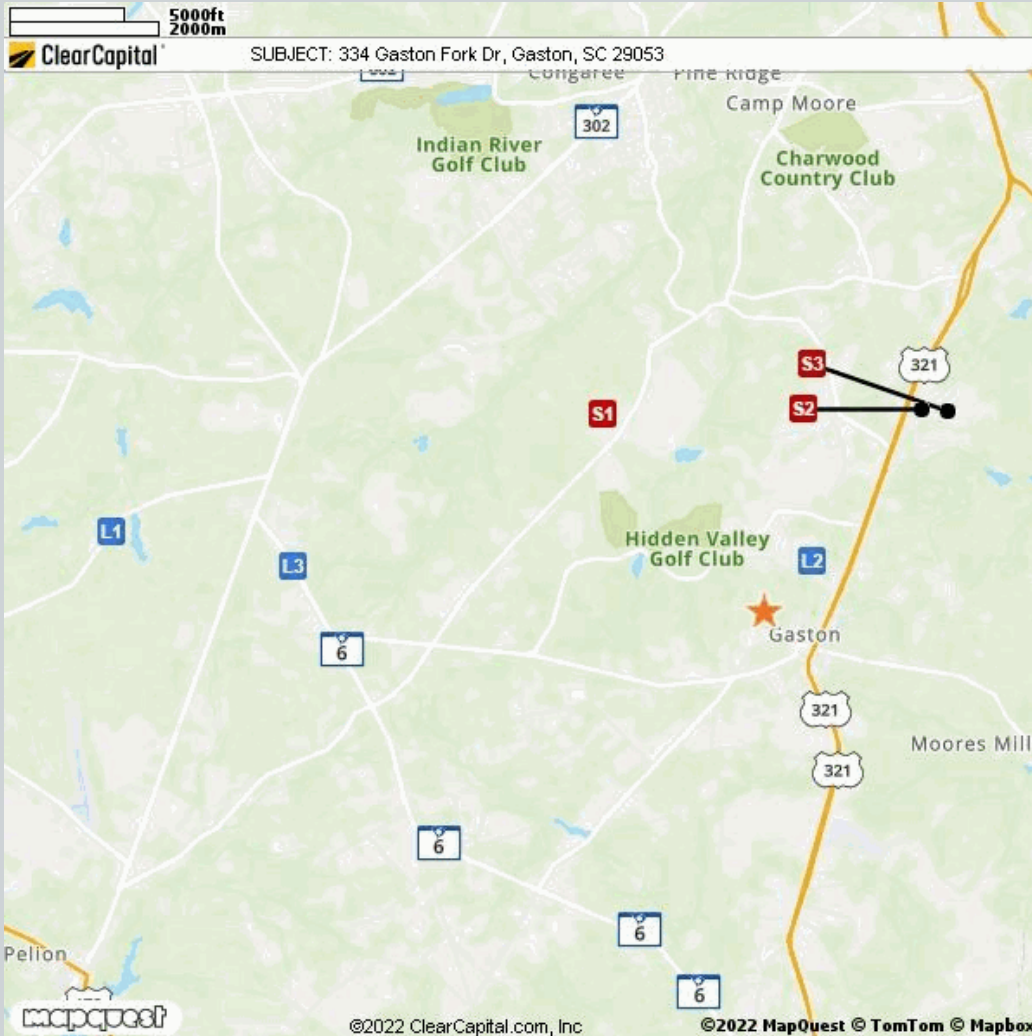
**Address** ★ 334 Gaston Fork Drive, Gaston, SOUTH CAROLINA 29053

**Loan Number** 49184

**Suggested List** \$170,000

**Suggested Repaired** \$170,000

**Sale** \$167,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	334 Gaston Fork Drive, Gaston, South Carolina 29053	--	Parcel Match
L1 Listing 1	604 Crystal Springs Dr, Pelion, SC 29123	7.42 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	419 Gray Hawk Ct, Gaston, SC 29053	5.00 Miles <sup>2</sup>	Unknown Street Address
L3 Listing 3	720 Elliptic Green Ln, Lexington, SC 29073	5.32 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	326 Freeman Dr, Gaston, SC 29053	2.92 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	132 Woodcote Dr, Gaston, SC 29053	3.26 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	217 Woodcote Dr, Gaston, SC 29053	3.42 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.
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

<b>Broker Name</b>	Michael Baker	<b>Company/Brokerage</b>	Southern Connections Realty
<b>License No</b>	63690	<b>Address</b>	132 Pear Court Lexington SC 29073
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8034137878	<b>Email</b>	bpo@bakersc.com
<b>Broker Distance to Subject</b>	12.37 miles	<b>Date Signed</b>	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.**