

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	1023 Golden Aspen Drive, Moncks Corner, SOUTH CAROLINA 29461	Order ID	8444660	Property ID	33346347
Inspection Date	09/28/2022	Date of Report	09/28/2022		
Loan Number	49275	APN	162-01-03-015		
Borrower Name	Catamount Properties 2018 LLC	County	Berkeley		
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	\$1,109	Subject is a 2 story home with an attached 1 car garage and front porch. A large tree sits in front, so home is partially visible. It appears in average condition with no visible repairs needed. The home is in a culdesac so it has a pie shaped lot which is large in back. There was no house number or number on the mailbox that was visible, so street sign was included for verification.	
Assessed Value	\$160,000		
Zoning Classification	residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost			
Total Estimated Repair	\$0		
HOA	Oak Hill Plantation HOA (843) 795-8484		
Association Fees	\$185 / Year (Landscaping)		
Visible From Street	Partially Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The neighborhood is a small subdivision nestled in between 2 major 4 lane roads. It is with about 15 minutes to shopping and restaurants in downtown Summerville.	
Sales Prices in this Neighborhood	Low: \$232,000 High: \$365,000		
Market for this type of property	Increased 2 % in the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	1023 Golden Aspen Drive	3057 Maple Leaf Dr.	3049 Maple Leaf Dr.	621 Resinwood Rd.
City, State	Moncks Corner, SOUTH CAROLINA	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
Zip Code	29461	29461	29461	29461
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.43 ¹	0.45 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$239,900	\$299,999	\$340,000
List Price \$	--	\$239,900	\$299,999	\$330,000
Original List Date		08/30/2022	07/18/2022	08/24/2022
DOM · Cumulative DOM	-- · --	1 · 29	43 · 72	26 · 35
Age (# of years)	17	19	19	17
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	2 Stories traditional	1 Story traditional	2 Stories traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,614	1,376	1,326	1,907
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	4 · 2
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.19 acres	.20 acres	.25 acres
Other	front porch	front porch, deck	front porch	patio

* 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 Listing 1 is smaller in sq. ft. and just a few years older. It has the similar front porch and 1 car garage and also has a deck. It is inferior because of the size.

Listing 2 Listing 2 has smaller sq. ft. but has similar rooms, lot size and has the 1 car garage and front porch. It's just a little inferior because of less sq. ft., but was the most similar of the listed comps in the subject's neighborhood.

Listing 3 Listing 3 was larger in sq. ft. and had a larger garage, but was similar in age. This home had a patio instead of the subject's front porch. It was superior because of the size and the 2 car garage.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1023 Golden Aspen Drive	705 Resinwood	3043 Mapleleaf Dr.	3047 Mapleleaf Dr.
City, State	Moncks Corner, SOUTH CAROLINA	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
Zip Code	29461	29461	29461	29461
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.45 ¹	0.45 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$279,000	\$289,000	\$315,000
List Price \$	--	\$279,000	\$289,000	\$325,000
Sale Price \$	--	\$284,000	\$293,000	\$335,075
Type of Financing	--	Conventional	Fha	Cash
Date of Sale	--	04/15/2022	04/18/2022	04/25/2022
DOM · Cumulative DOM	-- · --	1 · 38	2 · 41	1 · 28
Age (# of years)	17	17	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	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,614	1,614	1,614	2,081
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.20 acres	.28 acres	.27 acres	.18 acres
Other	front porch	front porch	front porch	front porch, deck
Net Adjustment	--	-\$4,200	-\$50	-\$36,860
Adjusted Price	--	\$279,800	\$292,950	\$298,215

* 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** Sold Comp 1 was the same as the subject in sq. ft., rooms, age, front porch and garage. It was larger in lot size. Adjustments: Subtract \$1,200. for the lot size. Subtract \$3,000. for the closing costs paid by the seller for the buyer.
- Sold 2** Sold Comp 1 was the same in sq. ft., rooms, garage and front porch. It was only 2 years older, but had a larger lot size. No concessions were paid. Adjustments: Subtract \$1,050. for the lot size. Add \$1000. for the age.
- Sold 3** Sold Comp 3 was larger in sq. ft., and had a larger 2 car garage. This home was similar in lot size and had a front porch. No concessions were paid. Add \$500. for a deck. Subtract \$37,360. for sq. ft.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sale was on 09/22/2022 for \$325,000.				
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
08/18/2022	\$325,000	08/22/2022	\$325,000	Sold	09/22/2022	\$325,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$310,000
Sales Price	\$298,000	\$298,000
30 Day Price	\$288,000	--
Comments Regarding Pricing Strategy		
The subject was very similar to Sold Comp 2. The only difference is that Sold Comp 2 sold 5 months ago, so more value was added for the time difference. For listed Comps, the subject seemed to be valued right in the middle of Listed Comp 2 & 3.		

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



Street

Listing Photos

L1 3057 Maple Leaf Dr.
Moncks Corner, SC 29461



Front

L2 3049 Maple Leaf Dr.
Moncks Corner, SC 29461



Front

L3 621 Resinwood Rd.
Moncks Corner, SC 29461



Front

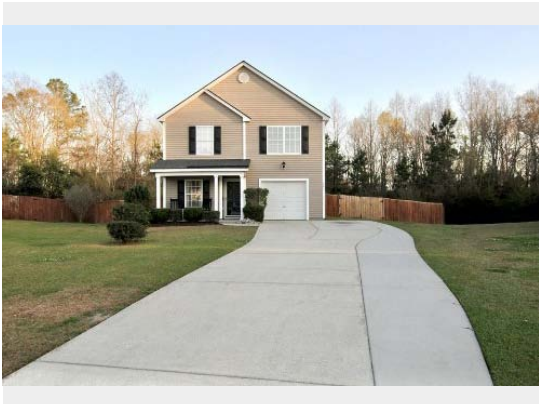
Sales Photos

S1 705 Resinwood
Moncks Corner, SC 29461



Front

S2 3043 Mapleleaf Dr.
Moncks Corner, SC 29461



Front

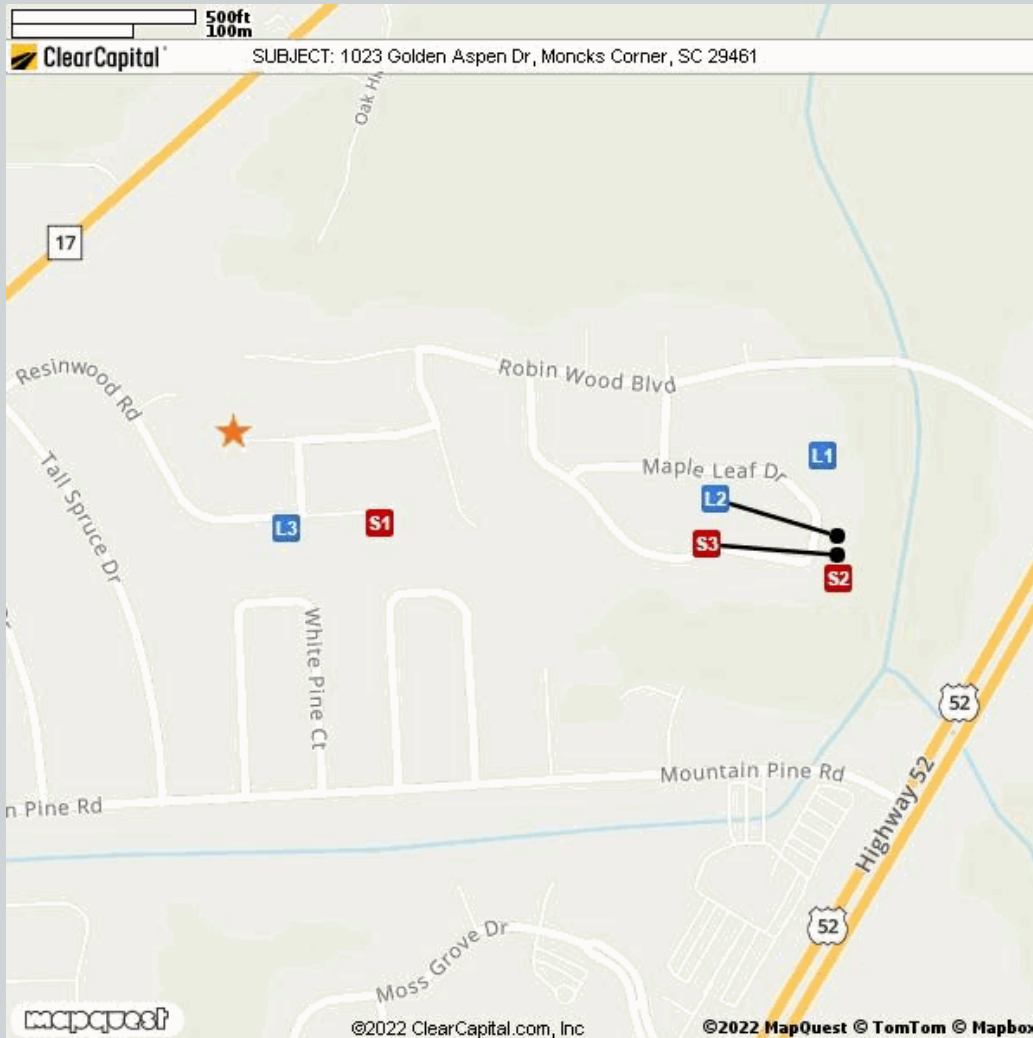
S3 3047 Mapleleaf Dr.
Moncks Corner, SC 29461



Front

ClearMaps Addendum

Address ★ 1023 Golden Aspen Drive, Moncks Corner, SOUTH CAROLINA 29461
Loan Number 49275 **Suggested List** \$310,000 **Suggested Repaired** \$310,000 **Sale** \$298,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1023 Golden Aspen Drive, Moncks Corner, South Carolina 29461	--	Parcel Match
L1 Listing 1	3057 Maple Leaf Dr., Moncks Corner, SC 29461	0.43 Miles ¹	Parcel Match
L2 Listing 2	3049 Maple Leaf Dr., Moncks Corner, SC 29461	0.45 Miles ¹	Parcel Match
L3 Listing 3	621 Resinwood Rd., Moncks Corner, SC 29461	0.08 Miles ¹	Parcel Match
S1 Sold 1	705 Resinwood, Moncks Corner, SC 29461	0.13 Miles ¹	Parcel Match
S2 Sold 2	3043 Mapleleaf Dr., Moncks Corner, SC 29461	0.45 Miles ¹	Parcel Match
S3 Sold 3	3047 Mapleleaf Dr., Moncks Corner, SC 29461	0.45 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.

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	Donna Baxter	Company/Brokerage	Carolina Elite Real Estate
License No	40181	Address	3306 Mariners Way Moncks Corner SC 29461
License Expiration	06/30/2023	License State	SC
Phone	8432700573	Email	dbaxter555@yahoo.com
Broker Distance to Subject	4.18 miles	Date Signed	09/28/2022

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.