

#### **Exterior-Only Inspection Residential Appraisal Report**

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	The purpose of	of this su	mmary appraisal repo	rt is to	provide the I	ender/client	with an a	occurate, and adequ	uately	supported, op	pinion of t	he mark	et value	of the	subject property.
	Property Address	741	8 Wisley Blvd					City Charlotte	е			State	NC	Zip Code	28226
	Borrower Ca	tamount	Properties 2018	LLC	0	wner of Publi	c Record	Wilmington I	Natio	nal Associ	iation	County	Meck	klenburg	
	Legal Description		T 1903 M39-33												
	Assessor's Parcel		11-244-85					Tax Year 2021				R.E. Tax		5,289	
CT	Neighborhood Nar Occupant	Owner I	urning Tree Ph 0 Tenant X Vac			pecial Assess	mente ¢	Map Reference	167	740 <b>⊠</b> P	'UD HOAS	Census		0030.13 per year	per month
SUBJECT	Property Rights Ap		Tenant Vac	Lease		Other (describ		0			UD HUA	522		_ per year	per monu
пs	Assignment Type		Purchase Transaction		finance Transactio	,	Other (des	cribe) Servici	na						
	Lender/Client	Wedge	ewood Inc			Address	_	lanhattan Beac		d Suite 10	0 Redon	do Be	ach C	A 90278	
	Is the subject prop		offered for sale or has it be	en offered for	sale in the twelve	months prior					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		X		No
	Report data source	e(s) used, offe	ring price(s), and date(s).		DOM	16;The s	subject wa	as offered for sa	ale o	n 04/18/20	22 for \$4	38,800	, per M	ILS #385	51026. The
			ied as closed wit												
	I did	did not ana	lyze the contract for sale for	r the subject p	ourchase transactio	on. Explain the	results of the	analysis of the contract f	for sale	or why the analy	sis was not				
	performed.														
ACT	Contract Price \$		Date of Contra	act		Is the proper	ty seller the ow	ner of public record?		Yes	s □ No	Data Sour	ce(s)		
CONTRACT		ial assistance	(loan charges, sale conces		downpayment assi		•		borrow				(-)	Г	Yes No
၀၁	-		ount and describe the items	-		,									
	Note: Race and to	he racial com	position of the neighborh	ood are not a	ppraisal factors.										
		Neighbor	hood Characteristics				One-Unit	Housing Trends			One-	-Unit Hou	sing	Pres	sent Land Use %
		Urban	Suburban	Rural	Property Valu		Increasing	Stable		Declining	PRICE		AGE	One-Unit	73 %
		Over 75%	25-75%	Under 25%	Demand/Sup		Shortage	In Balance		Over Supply	\$ (000)		(yrs)	2-4 Unit	1 %
<b>000</b>	Growth Day	Rapid	Stable	Slow	Marketing Tir		Under 3 mths			Over 6 mths	190	Low	0	Multi-Fami	<u> </u>
SRH	Neighborhood Bou			is bound	to the north	n by Fair	view Rd,	west by Carmel	I Rd,	east by	5,240	High Pred.	67	Other Commercia	20
æ	Rte 16, and Neighborhood Des		See attache	d addone	10						440	1160.	38	Other	0 %
NEIGH			See allache	u auueni	ua.										
	Market Conditions	(including su	oport for the above conclus	sions)	;	See atta	ched add	enda.							
	B: :														
		1 x 60					60 sf		hape	Rectangu			View N	;Res;	
	Specific Zoning Cl Zoning Complianc		R8MFCD Legal   Legal Nonc	onforming (Gr	andfathered Use)	Zoning Desc		<u> Multi Fam 8.0 U</u>		obtained fr	rom Reali	st			
			Logui I Logui Nono					l Illenal (descri	he)						
	is the highest and	best use of su		(or as propos		specifications	No Zoning ) the present us		be)	N	✓ Yes	No	If No, desc	ribe	
	is the highest and	best use of su	bject property as improved	l (or as propos		specifications			be)	>	Yes [	No	If No, desc	ribe	
	Utilities	Public C		l (or as propos	sed per plans and	Public		se?	be)		Yes vements - Type		If No, desc	ribe Public	c Private
ITE	Utilities Electricity	Public C	bject property as improved	l (or as propos	sed per plans and	Public	) the present us	se?	be)	Off-site Improv			If No, desc		c Private
SITE	Utilities Electricity Gas	Public C	ther (describe)		Water Sanitary Sewer	Public	) the present us	se?		Off-site Improv	vements - Type			Public	
SITE	Utilities Electricity Gas FEMA Special Floor	Public C	ther (describe)	No No	sed per plans and	Public X	Other (des	se?		Off-site Improv	vements - Type		If No, desc	Public	
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and	Public C	ther (describe)  Yes	No arket area?	Water Sanitary Sewer	Public  X  X  X	Other (des	FEMA Map # 3		Off-site Improv	vements - Type			Public	2/19/2014
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and	Public C	ther (describe)  Yes  Overnents typical for the ma	No arket area?	Water Sanitary Sewer	Public  X  X  X	Other (des	FEMA Map # 3		Off-site Improv	vements - Type	FI	EMA Map D	Public ————————————————————————————————————	2/19/2014
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and	Public C	ther (describe)  Yes  Overnents typical for the ma	No arket area?	Water Sanitary Sewer	Public  X  X  X	Other (des	FEMA Map # 3		Off-site Improv	vements - Type	FI	EMA Map D	Public ————————————————————————————————————	2/19/2014
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C	ther (describe)  Yes  every typical for the mixitions or external factors (ea	No arket area?	Water Sanitary Sewer FEMA Flood Zone	Public  X  X  X  Onmental cond	Other (descriptions)  Other (descriptions)  Other (descriptions)	FEMA Map # 3 to If No, describe es, etc.)?	37119	Off-site Improv Street Asj Alley No OC4459K	vements - Type phalt ne	FI	EMA Map D	Public Date O2	2/19/2014 ribe
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C	ther (describe)  Yes  Overnents typical for the ma	No arket area?	Water Sanitary Sewer	Public  X  X  X  Onmental cond	Other (des	FEMA Map # 3 to If No, describe as, etc.)?  Assessment and T	3711 <u>S</u>	Off-site Improv Street As Alley No DC4459K	vements - Type phalt ne  Prior Ins	FI	EMA Map D	Public ————————————————————————————————————	2/19/2014 ribe
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C	ther (describe)  Yes overents typical for the mations or external factors (ea	No arket area?	Water Sanitary Sewer FEMA Flood Zone	Public  X  X  X  Onmental cond	Other (descriptions)  Other (descriptions)  Other (descriptions)	FEMA Map # 3 to If No, describe es, etc.)?	57119	Off-site Improv Street As Alley No DC4459K	vements - Type phalt ne	FI	EMA Map D	Public Date O2	2/19/2014 ribe
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C  A  A  d Hazard Area  d off-site impr  rerse site condit  r Physical Cha  be)  General Des	ther (describe)  Yes overents typical for the mations or external factors (ea	No arket area?	Water Santary Sewer FEMA Flood Zone roachments, envire	Public  X  X  X  Onmental cond	Other (desi	FEMA Map # 3 to If No, describe se, etc.)?  Assessment and T Data Source for Gross	57119	Off-site Improv Street As Alley No DC4459K	vements - Type phalt ne Prior Insp CMLS Amenities	FI	EMA Map D	Public  If Yes, desc  Property Own  Car St	2/19/2014 ribe
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C  A  A  B  A  B  B  B  B  B  C  C  C  C  C  C  C  C	ther (describe)  Yes  everents typical for the mations or external factors (each or external factors)  therefore the mations or external factors (each or external factors)  experience of Property  cription  ith Accessory Unit	No arket area? assements, enco	Water Sanitary Sewer FEMA Flood Zone roachments, enviro Appraisal  General Desc ete Slab	Public  X  X  X  Onmental cond  Files  Frigition  Crawl Space  Finished	Other (des	FEMA Map # 3 to If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant	57119	Off-site Improv Street As  Alley No OC4459K	vements - Type phalt ne Prior Insp CMLS Amenities	Yes	MA Map D No No None	Public Date O2  If Yes, desc  Property Own  Car St	2/19/2014 ribe
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C  A  A  A  A  A  A  A  A  A  A  C  A  A	ther (describe)  The property as improved ther (describe)  Yes overents typical for the mations or external factors (external factors (external factors))  The property cription  The property description  The property description descripti	No arket area? assements, enco Concre Concre Full Ba Partial	Water Sanitary Sewer FEMA Flood Zone roachments, enviro Appraisal  General Desc ete Slab asement Basement	Public  X  X  X  Onmental cond  Files  Crawl Space	Other (des	FEMA Map # 3 to If No, describe es, etc.)?  Assessment and T Data Source for Gross  Heating/Cooling  FWA HWBB  Radiant  Other	57119	Off-site Improv Street As  Alley No OC4459K  Ords  Area  Firepi Wood Patio,	vements - Type phalt ne Prior Insg CMLS Amenities lace(s) # dstove(s) # //Deck Ba	Yes Dection	None Driveway S	Public  Property Own  Car St  wway #	2/19/2014  ribe  er  orage  4 of Cars 2  Concrete
SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve	Public C  A  A  A  A  A  A  A  A  A  A  C  A  A	ther (describe)  Yes  everents typical for the mations or external factors (each of the content	No arket area? assements, enco Concre Concre Full Ba Partial Exterior Wal	Water Sanitary Sewer FEMA Flood Zone roachments, enviro Appraisal  General Desc ete Slab ssement Basement	Public    X   X   X   X   X   X   X   X   X	Other (des	FEMA Map # 3 o If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other	711S	Off-site Improv Street As  Alley No OC4459K  ords Area  Firepi Wood Patio, Patio, Porct	wements - Type phalt nne  Prior Insg CMLS Amenities lace(s) # dstove(s) # //Deck Ba h Cov Pa	Yes Dection	No No None Drivery S Garage	Public  Property Own  Car St  Surface  Property #	
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and Are there any adve	Public C  A  A  A  A  A  A  A  A  A  B  C  A  B  C  A  B  C  A  A  A  B  C  A  A  A  A  C  A  A  A  A  C  A  A	ther (describe)  The property as improved ther (describe)  Yes overents typical for the mations or external factors (external factors (external factors) (external factors)  The property or property	No arket area? asements, enco concre Concre Full Ba Partial Exterior Wal	Water Sanitary Sewer FEMA Flood Zone roachments, enviro  Appraisal  General Desc ete Slab asement Basement Basement	Public  X  X  X  N  Onmental cond  Files  Finished  Finished  Finished  Shingle	Other (des	FEMA Map # 3 o If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other I Gas Central Air Conditionin	711S	Off-site Improv Street As  Alley No OC4459K  ords  Area  Firep  Wood Patio, Patio, Pool	wements - Type phalt ne  Prior Ins CMLS Amenities lace(s) # dstove(s) # //Deck Baa None	Yes Dection	No None Drivery S Garage Carpo	Public Public Property Own  Car St  Way #  Burface  ge #  ort #	2/19/2014  ribe  er  orage  Concrete  # of Cars 2  Concrete  # of Cars 2  # of Cars 2  # of Cars 0
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and Are there any adves  Source(s) Used for Other (descri Units One # of Stories Type Det. Existing Design (Style) Year Built	Public C  Add Hazard Area d off-site impresses site condition of Physical Chabbe  General Des  One w  2  Att.  Proposed  Trad 2001	ther (describe)  The property as improved ther (describe)  Yes overents typical for the mations or external factors (external factors (external factors) (external factors)  The property or property	No arket area? assements, enco	Water Sanitary Sewer FEMA Flood Zone roachments, enviro  Appraisal  General Desc ete Slab asement Basement Basement Basement Basement Basement	Public  X  X  X  S  Onmental cond  Files  Finished  Finished  Brick  Shingle  Unknown	Other (des	FEMA Map # 3 o If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Gas Central Air Conditionin Individual	711S	Off-site Improv Street	wements - Type phalt ne Prior Insp CMLS Amenities lace(s) # dstove(s) # //Deck Ba h Cov Pa None e None	Yes Dection	No  None  Driveway S  Garage  Attaci	Public If Yes, desc  If Yes, desc  Property Own  Car St  Surface  ge # fort # fined [	
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and Are there any adve	Public C  A  A  A  A  A  A  A  A  C  A  C  A  C  A  C  A  C  A  C  C	ther (describe)  ther (describe)  Yes overents typical for the mations or external factors (each of the mations or external factors (each of the mations of the mations of the mations of the mations of external factors (each of the mations of the mations of external factors (each of the mations of the mati	No arket area? ssements, enci  Concre Full Ba Partial Exterior Wal Roof Surfac Gutters & D Window Tyj	Water Sanitary Sewer FEMA Flood Zone roachments, enviro  Appraisal  General Desc ete Slab asement Basement Basement Basement Basement Basement	Public  X  X  X  N  Onmental cond  Files  Finished  Finished  Finished  Shingle	Other (des	FEMA Map # 3 o If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Gas Central Air Conditionin Individual Other	Tax Rec	Off-site Improv Street	wements - Type phalt ne  Prior Inst CMLS Amenities lace(s) # dstove(s) # //Deck Ba h Cov Pa None None	Yes Dection	No None Drivery S Garage Carpo	Public If Yes, desc  If Yes, desc  Property Own  Car St  Surface  ge # fort # fined [	2/19/2014  ribe  er  orage  Concrete  # of Cars 2  Concrete  # of Cars 2  # of Cars 2  # of Cars 0
SITE	Utilities Electricity Gas FEMA Special Floor Are the utilities and Are there any adves  Source(s) Used for Other (descri Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs.)	Public C  A  A  A  A  A  A  A  A  A  A  A  B  B	ther (describe)  Yes  weements typical for the mix tions or external factors (ea  racteristics of Property  cription  S-Det/End Unit  Under Const.  th  Range/Oven	No arket area? ssements, enci  Concre Full Ba Partial Exterior Wal Roof Surfac Gutters & D Window Tyj	Water Sanitary Sewer FEMA Flood Zone roachments, environ Appraisal  General Desc ete Slab asement Basement Basement III III III III III III III III III I	Public    X   X   X   X   Y   Y   Y   Y   Y   Y	Other (des	FEMA Map # 3 o If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Gas Central Air Conditionin Individual Other	Fax Rec Living A	Off-site Improv Street	wements - Type phalt ne  Prior Inst CMLS Amenities lace(s) # dstove(s) # //Deck Ba None None None (describe)	Yes  Yes  1 0 alcn tio	None  None  Driveway S  Garac  Carpo  Attaci  Built-i	Public If Yes, desc  If Yes, desc  Property Own  Car St  Surface  ge # fort # fined [	2/19/2014  ribe  er  orage  f of Cars 2  Concrete f of Cars 2  f of Cars 0  Detached
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IMPROVEMENTS SITE	Utilities Electricity Gas FEMA Special Floc Are the utilities an Are there any adve  Source(s) Used fo Other (descri Units One # of Stories Type Det. Existing Design (Style) Year Built Effective Age (Yrs) Appliances Finished area abov Additional features  Describe the cond with adequat  The apprail	Public C  Add Hazard Area d diff-site impr gree site condi  T Physical Chab be)  General Des  Queen Att. Proposed Trad 2007 18 Refrigerato re grade conta (special ener attely size siser made on that til	ther (describe)  The result of the manager of the m	No arket area? asements, enco asements asemen	Water Sanitary Sewer FEMA Flood Zone roachments, enviro  Appraisal  General Desc ete Slab Basement Basement Basement Basement Basement Fireplace urent needed repair pace, and et	Public  X  X  X  Sommental cond  Files  Files  Finished  Finished  Finished  Disposal  3 Bed  e noted in  s, deterioratio  fficient la  abject pri  ion. Info	Other (des	FEMA Map # 3 o If No, describe es, etc.)?  Assessment and T Data Source for Gross Heating/Cooling FWA HWBB Radiant Other I Gas Central Air Conditionin Individual Other 2.1 Bath(s isting photos. remodeling, etc.).	Fax Recultiving A	Off-site Improv	prior Insg CMLS Amenities lace(s) # dstove(s) # None (describe) 18 Square	Yes  Yes  Occition  1 0 olalcn tito  C3;Fu unity"  akes t #385	None None Carper Attaci Attaci Attaci And Map Dive	Public  Property Own  Car St  Way #  Burface  Property Own  Area Above G  Area Above G  Area The listin	2/19/2014  ribe  er  orage  f of Cars 2  Concrete  f of Cars 0  Detached  Detached  s average  visible.  ary
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#### **Exterior-Only Inspection Residential Appraisal Report**

File # 50094

There are 13 comparable FEATURE  Address 7418 Wisley Blvd		s curre		ffered f		in t	ne subject neighborhoo	d rang	ing in	price	from \$ 0		to \$	0		
-	sales in	the	subject	neighbo	rhood w	ithin t	ne past twelve months	rangir	ıg in s	ale prio	e from \$ 467,50	)	to	\$ 9	50,000	
Address = 4.4 c 14.0 L	SI	UBJECT			COM	//PARABI	E SALE # 1		COI	MPARABL	E SALE # 2		COM	PARABLI	E SALE # 3	
Address 7418 Wisley Blvd				6371	Wake	hurst	Rd	6309	Wake	hurst	Rd	6320	Missio	n Pl		
Charlotte, NC 282				Charl	lotte, N	IC 28	226	Char	lotte, N	IC 28	226	Charl	lotte, N	C 282	210	
Proximity to Subject					miles S				miles (				miles N			
Sale Price	\$						\$ 635,000				\$ 685.000				\$ 5	40,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ 2	243.95	sq.ft.	333,533	\$	250.18	sq.ft.	000,000	\$	233.36	sq.ft.		10,000
Data Source(s)					#3821		OM 3		#3857		OM 3		#37486		OM 39	
Verification Source(s)							APN 211-244-20								APN 179-	023-26
VALUE ADJUSTMENTS	DES	SCRIPTIO	N		ESCRIPTION		+(-) \$ Adjustment		ESCRIPTIO		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ Adju	
Sales or Financing				ArmL	th			ArmL	th			ArmL				
Concessions				l	:6000			Cash					/;7000			
Date of Sale/Time					22;c02/	22	+9,525			/22	0		21;c07/2	24		36,450
Location	NiDaa			N:Re			+9,525	N:Re		22	0	N;Re		21		30,430
Leasehold/Fee Simple	N;Res Fee Si	,	-		s, Simple							-	s, Simple			
Site	2460 s		-	2178			0		Simple		0					0
View							U	2614			0	1699				- 0
Design (Style)	N;Res		-	N;Re				N;Re				N;Re				40 000
Quality of Construction	AT2;Tı	ratni	-		Trdtnl				Trdtnl				Trdtnl			-16,200
Actual Age	Q3		-	Q3			0	Q3				Q3				0
Condition	21			19				18				17				0
Above Grade	C3	Ddrm.	Daile -	C3	Delem-	Doth-	-38,100		Ddem-	Doils -	-68,500		Ddeme	Datha		
Room Count	_	Bdrms.	Baths	Total	Bdrms.	Baths	_	Total	Bdrms.	Baths		Total	-	Baths		
	6	3	2.1	7	3	2.1	0		3	2.1	0	7		2.1		0
Gross Living Area		2,518		-	2,603	sq.ft.	0		2,738	sq.ft.	-11,000		2,314	sq.ft.		10,200
Basement & Finished	1010sf			0sf			+21,250	0sf			+21,250			.	+	19,900
Rooms Below Grade	1rr0br	_	10	<u> </u>			0				0		r0.0ba1	10		0
Functional Utility	Averaç			Avera				Aver				Avera				
Heating/Cooling	FWA/0	CAC		_	/CAC				/CAC				/CAC			
Garage/Carport Porch/Patio/Deck Fireplaces Exterior Features Fencing Net Adjustment (Total) Adjusted Sale Price of Comparables	None			None				None				None				
Garage/Carport	2gbi2d			2gbi2				2gbi2				2gbi2	2dw			
Porch/Patio/Deck	Balco/	CovP	at	Pat/P	'ch		0	Pat/F	ch		0	Pch				0
Fireplaces	FP			FP				FP				FP				
Exterior Features	None			None	!			None	:			None	)			
Fencing	None			None				None				None				
Net Adjustment (Total)						₫ -	\$ -7,325		+ 2	_	\$ -58,250	$\mathbf{X}$	+	] -	\$	50,350
Adjusted Sale Price				Net Adj.		1.2 %		Net Adj.		8.5 %		Net Adj.		9.3 %		
of Comparables				Gross Ad	dj. 1	10.8 %	\$ 627,675	Gross A	dj	14.7 %	\$ 626,750	Gross A	<sup>dj.</sup> 15	5.3 %	\$ 5	90,350
I did did not research the s	ale or trans	sfer histo	ry of the	subject p	roperty and	d compa	rable sales. If not, explain									
My research did did no	t reveal an	y prior sa	ales or tra	ansfers of	f the subjec	ct proper	ty for the three years prior to	the effec	tive date o	of this app	raisal.					
Data Source(s) Realist																
My research did did no	t reveal any	y prior sa	ales or tra	ansfers of	f the comp	arable sa	les for the year prior to the d	late of sa	le of the co	omparable	e sale.					
Data Source(s) Realist																
Report the results of the research and analy	sis of the	prior sale	e or trans	fer histon	y of the su	bject pro	perty and comparable sales	(report ac	lditional pr	ior sales	on page 3).					
			Sl	UBJECT			COMPARABLE SA	LE #1			COMPARABLE SALE #2			COMPA	RABLE SALE #	3
ITEM	-		1000													
ITEM  Date of Prior Sale/Transfer	06	3/30/2	:022						- 1							
		6/30/2 500,00														
Date of Prior Sale/Transfer	\$5		00				Realist			Realis	st		Realis	t		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	\$5 Re	500,00	00				Realist 07/06/2022			Realis			Realis 07/21/2			
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	\$5 Re 07	500,00 ealist 7/06/2	00	nparable s	sales		07/06/2022	suhi		07/06	/2022	026 f	07/21/	2022	and close	d at
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	\$5 Re 07 the subject	500,00 ealist 7/06/2 t property	00 2022 y and con			(	07/06/2022 The	•	ect was	07/06/ s listed	/2022 d in the mls #3851		07/21/2 or \$438	2022 3,000	and close	d at
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of \$500,000. The subject wa	\$5 Re 07 the subject s an RI	500,00 ealist 7/06/2 t property	00 2022 y and con			(	07/06/2022 The	•	ect was	07/06/ s listed	/2022 d in the mls #3851		07/21/2 or \$438	2022 3,000	and close	d at
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of	\$5 Re 07 the subject s an RI	500,00 ealist 7/06/2 t property	00 2022 y and con			(	07/06/2022 The	•	ect was	07/06/ s listed	/2022 d in the mls #3851		07/21/2 or \$438	2022 3,000	and close	d at
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of \$500,000. The subject wa	\$5 Re 07 the subject s an RI	500,00 ealist 7/06/2 t property	00 2022 y and con			(	07/06/2022 The	•	ect was	07/06/ s listed	/2022 d in the mls #3851		07/21/2 or \$438	2022 3,000	and close	d at
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of \$500,000. The subject wa	\$5 Re 07 the subject s an RI	500,00 ealist 7/06/2 t property	00 2022 y and con			(	07/06/2022 The	•	ect was	07/06/ s listed	/2022 d in the mls #3851		07/21/2 or \$438	2022 3,000	and close	d at
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 2 of 6

Fannie Mae Form 2055 March 2005

	Fee Disclosure					
	The appraiser has not collected a fee, rather is an employee of Clear Capi	tal/Clario Appraisal Net	twork, the Client	for this assig	nment. It is	noted
	that an appraisal fee was paid to the AMC by the lender. This fee is the tot	al amount billed for the	appraisal service	es performed	d, along with	the
	appraisal management fee, which have been disclosed in accordance with	requirements of RESF	PA and TILA and	are available	e on the HUI	D-1
	Settlement sheet. The fee billed/paid for this appraisal was not provided to	the appraiser, and was	s not made avail	able to be re	ported.	
	ANSI Declarations					
	Note: The subject gla was obtained from the listing included in this report.	No sketch was made a	vailable to the a	opraiser.		
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	COST ADDROACH TO VALUE	(not required by Eannia Mac)				
		(not required by Fannie Mae)				
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 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied. reporting this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

 APPRAISER'S CERTIFICATION:

The Appraiser certifies and agrees that

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
  Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	eport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal aiding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appraisure and regulations. Further, I am also subject to the province that pertain to disclosure or distribution by me.	aisal report by me or the lender/client may be subject to certain sions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or n	market participants may rely on this appraisal report as part
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or impriso Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraises.	· · · · · · · · · · · · · · · · · · ·
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
· · · · · · · · · · · · · · · · · · ·	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign valid as if a paper version of this appraisal report were defined as the containing a copy or representation of my sign valid as if a paper version of this appraisal report were defined as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of my sign valid as the containing a copy or representation of the copy of t	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Charten O.K., to	Signature
Name Christine A. Keeton	Name
Company Name Clario Appraisal	Company Name
Company Address 300 E. 2nd Street, Suite 1405	Company Address
Reno, NV 89501  Telephone Number 530-550-2565	Telephone Number
Email Address chris.keeton@clarioappraisal.com	Email Address
Date of Signature and Report 07/22/2022	Date of Signature
Effective Date of Appraisal 07/07/2022	State Certification #
State Certification # A8539 or State License #	or State License # State
or Other (describe) State #	Expiration Date of Certification or License
State NC	
Expiration Date of Certification or License <u>06/30/2023</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
7418 Wisley Blvd	Did inspect exterior of subject property from street
Charlotte, NC 28226	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 626,000	COMPARABLE SALES
LENDER/CLIENT	COMM AND DEL CALLO
Name <u>Clear Capital</u> Company Name Wedgewood Inc	Did not inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100,	Did inspect exterior of comparable sales from street  Date of Inspection

Freddie Mac Form 2055 March 2005

Email Address

UAD Version 9/2011

Redondo Beach, CA 90278

chris.keeton@clarioappraisal.com

Page 6 of 6

Date of Inspection

**Supplemental Addendum** 

		<u> </u>				30034		
Borrower	Catamount Properties 2018 LLC							
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							

File No. FOOO4

#### **INTENDED USE**

The purpose of the report is to estimate current market value of the subject property as of the effective date defined herein. The intended use of this appraisal report is to assist the lender client named on page one of this report in evaluating the subject property for servicing. Use of this appraisal report by other users is not intended by the appraiser. While there are others who may rely on this report they are not intended users and must rely on this report as written for the intended purpose of making a mortgage lending decision. The appraiser will not address any concerns, or additional data requested by anyone other than the intended user. We will only address questions and concerns in writing from our client

#### SCOPE OF WORK

The subject is located in a gated community. No visual inspection of the subject was made and no visual inspection of the neighborhood was made. It is unknown if the subject was occupied. The appraiser makes the Extraordinary Assumption that the subject is in overall "c3" condition with no significant deferred maintenance. If found false, it could alter the results of this analysis. This report does not offer any warranties or guarantees of any kind. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free from defects or environmental problems. The subject was not visible and much of the information for this report was obtained from the listing #3851026. Deed and survey were not provided. Nothing set forth in the appraisal should be relied upon for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for, and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Taxes are an estimate based upon realist and multi list. Actual taxes should be confirmed by local tax collector.

#### **Site Comments**

A certified plat was not provided to the appraiser. The site dimensions are estimated from public tax maps, recorded deeds or the appraiser's measurements. No adverse conditions are indicated by the site's size or shape. The appraiser has not been informed, nor does the appraiser have any knowledge of the existence of any environmental or health impediment, which if known, could have a negative impact on the market value of the subject property. The valuation contained herein is not valid if any hazardous items are found in the subject property and not stated within the appraisal report, including but not limited to: termites, Urea Formaldehyde insulation, radon gas, asbestos products, and/or toxic waste contaminates. However, the appraiser is not qualified to identify such substances. The client is urged to retain the services of a professional expert in these fields. Standard utility easements are present which do not adversely affect the site. No encroachments were noted.

#### **Predominant Value**

The subjects estimate of value may be higher than the predominant value of the typical neighborhood home. The estimate of value is within the range of value for the area and is not considered an over improvement. The predominant neighborhood value will not have a negative impact on the subject's marketability or market value. The subject does not suffer from functional obsolescence for being valued above the predominant value in the neighborhood. The subject will appeal to enough qualified purchasers to create and active market for the subject price range home in the neighborhood.

#### **Additional comments**

County records were researched for all prior sales of the subject and any sales within the past three years are reported in this report. The Canopy Multi List was searched for listing history.

No sketch was available to the appraiser.

I performed a search of the local market area for the most similar closed comparable sales, pending and active listings. The sales and neighborhood were visually inspected and a digital exterior photograph of the comparable was taken from the street or a multi list photo used. Multi list photos may be used due to safety concerns with many homeowners being wary of others photographing their home. In addition, the multi list photo was deemed more representative of the property at the time of sale. These digital photographs have not been altered in any way. The sales were confirmed and verified from public records, various data sources, MLS and/or the agent. The sales data was then analyzed and a value conclusion derived. Selection of comparables is based on location, age, style, and GLA.

Data was collected for the subject from any or all of the following; CMLS, county records, Realist and National Flood Maps. The Extraordinary Assumption is made that all information is accurate. If found false, it could alter the results of this analysis.

The appraiser utilized flood maps, and GIS information as integrated by Alamode/Wintotal appraisal platform, Interflood data, and FEMA databases. Unless otherwise noted in the body of the report of the attached addendum, the subject property is considered by the appraiser to be zone C or X, which are not special flood hazard areas requiring flood zone information on the survey report. Should the lender client have questions or concerns about the subject and flood zones, a flood certification is recommended.

Data for the comparables including condition and gross living area was collected and/or confirmed from any or all of following: exterior inspection from the street; multi list; and/or county records.

Adjustments were made for measurable dollar differences between the subject and comparables.

#### **Supplemental Addendum**

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Borrower	Catamount Properties 2018 LLC							, i
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							

File No. FOOO4

These adjustments are based on market extraction and/or what has become readily acceptable appraisal practices in this market area. Taxes are estimated based on county assessments and similar properties in the area. Actual taxes should be confirmed with the local tax collector. Effective age is a buildings age based on its condition and use. Effective age takes into account major renovations made on the building and how well it has been maintained.

In respect to comparable sales within twelve months on the top of page two, this is the number of properties that have sold and how many are currently listed. These properties were not analyzed to determine how comparable they are to the subject, if at all.

The appraiser makes the Extraordinary Assumption that all improvements completed comply with any applicable building codes and any necessary permits or inspection were obtained. If this assumption is found false, it could alter the results of this analysis.

#### **EXTRAORDINARY ASSUMPTION Definition:**

An assignment specific assumption as of the effective date regarding uncertain information used in an analysis, which if found to be false, could alter the appraiser's opinions or conclusions.

I have performed no other services as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

#### Zoning

Zoning data was obtained from public records, office files, third party data source, and/or county offices. Unless otherwise noted it is assumed that the subject conforms to the current zoning codes as recorded and taken from public zoning records. The collected data was then used to develop a profile of the subject property and analyze the highest and best use of the subject property.

#### Highest and best use

The subject's site size, shape, and land-to-building ratio is adequate for the current improvements. The current structure on the subject site is financially feasible. The current structure on the subject site provides maximum return to the land. Based upon this assessment, it is the opinion of the appraiser that the subject is developed to its highest and best use. The highest and best use of the subject is projected based upon location, physical characteristics, any known past and proposed uses, and applicable zoning. The highest and best use of the subject "as if vacant" is for residential construction. It is the most applicable use, the previous or proposed use, and the most profitable use of the site. Surplus land, if any, may be held as investment or agriculture as an interim utility. The highest and best use of the subject "as improved" is its current use. The improvements have remaining economic life; are the probable future use; are the current and previous use and are legally permissible by zoning or probable future zoning; appear to be financially feasible; and are the maximally productive use available to the subject

#### • Exterior-Only: Neighborhood - Description

The neighborhood is defined as those single family homes located in Burning Tree Complex and nearby area. It is noted that the subject may be proximate to outside factors, such as commercial use, schools, golf courses, houses of worship, non-residential use, marinas, airports, busy roads and highways, railroad tracks, as well as other external influences and uses not noted above. These items have been noted where applicable, and were determined not to have appreciable adverse/positive effect on value or marketability, unless otherwise noted. Every effort is made to identify factors which will affect the subject property, though some factors may not be deemed relevant or proximate enough to have impact. If items noted or visible from aerial imagery have not been noted or discussed, the item in question was deemed not relevant to the subject or proximate enough to have an impact.

#### • Exterior-Only: Neighborhood - Market Conditions

Overall market conditions have been steadily increasing. It is not uncommon for agents to receive multiple offers for homes listed for sale. Typical marketing time for well priced housing in the subject neighborhood is up to 30 days. Conventional financing is predominant.

#### Sales Comparison Analysis - Summary of Sales Comparison Approach

floors and it was significantly larger with overall HLA 4,935sf.

Due to the lack of recent comparable sales in this subdivision it was necessary to expand the search to other nearby areas and include comparables with a date of sale over six months. As a result, some adjusted/unadjusted sale prices, or a comparable age, may be above the neighborhood however deemed relevant and therefore included in this analysis. When differences in above grade living area exceed 100/sf an adjustment was made of \$50/sf; below grade living area at \$25/sf. The above grade gla adjustment is adjusted at 20-25% of the comparable sale price/sf. Some comparables may have an age difference exceeding 30% however no age adjustment appeared warranted. No room count adjustment appeared warranted as differences were adjusted in overall living area. Any adjustment for differences in site may be minimal as other factors were considered such as shape and topography. The typical buyer will pay more for an end unit due to the increased privacy. 6707 Wakehurst Rd sold 10/21 for \$742,500. This was the only other sale in this complex within the past one year that appeared to offer a basement. Although this sale was analyzed, it was not included since it is located on the qolf course which would command a higher sale price. Overall condition is assumed to be superior with hardwood

#### **Supplemental Addendum**

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Borrower	Catamount Properties 2018 LLC							
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							

File No. 50094

6371 Wakehurst Rd is assumed to be in superior condition with newer hardwood flooring, plantation shutters throughout, and more recent bath update.

7426 Wisley Blvd is an end unit with a completely remodeled kitchen and updated primary bath. 6309 Wakehurst Rd has superior updates to include a remodeled kitchen, remodeled bath, and newer flooring. When contract dates exceed 90 days, a time adjustment was estimated at approximately 3/4% per month based upon the Residential Quick Stats.

6320 Mission PI is located in the Bradbury Hall Complex which has a reasonably similar median value.

When seller concessions were noted in the listing however the exact amount not disclosed it was estimated at 3%. Seller concessions, when paid, are typically 0-3% in this market. Since the 0-3% range is typical, no adjustments were made for seller concessions within that range. Adjustments are made based upon the amount in excess of 3% when applicable.

Some individual/net/gross adjustments utilized may be larger than typical but the sales chosen are considered to be the best available from the market search.

Although all comparables were considered in the final estimate of value, the most weight was placed upon comparable no. 1 and 2 due to their more recent date of sale, location in the same complex and similar bedroom count. Comparable no. 6 was then considered due to its similar bedroom count and low gross adjustments.

All three approaches to value were considered (market, income and cost approaches) Only the market approach was developed, the cost approach and income approach have a lesser degree of reliability and were not deemed relevant or necessary to produce a reliable report.

#### **Conditions of Appraisal**

This appraisal has been completed according to certifications and assumptions and limiting conditions attached to this report.

#### Fee Disclosure

The appraiser has not collected a fee, rather is an employee of Clear Capital/Clario Appraisal Network, the Client for this assignment.. It is noted that an appraisal fee was paid to the AMC by the lender. This fee is the total amount billed for the appraisal services performed, along with the appraisal management fee, which have been disclosed in accordance with requirements of RESPA and TILA and are available on the HUD-1 Settlement sheet. The fee billed/paid for this appraisal was not provided to the appraiser, and was not made available to be reported.

#### **AMC Registration**

ClearCapital.com, Inc. NC AMC Registration/License # NC-1003

Fee Disclosure: The appraiser received no fee for this assignment, and is an hourly employee of Clario Appraisal Network, a Clear Capital (AMC) affiliated company.

## • Additional Comparables 4-6: Comp 1 Data/Verification Source (2) Doc #37103-768/APN 211-245-25

#### • Exterior-Only: Conditions of Appraisal

This appraisal has been completed according to the certifications and assumptions, and limiting conditions attached to this report. The subject is located in a "gated community" and since the appraiser did not have access the subject was not visible. The appraiser made no personal inspection of the subject property nor the comparables. The appraiser makes the Extraordinary Assumption that the subject is in overall "c3" condition. If found false, it could alter the results of this analysis. If the client has concerns an interior inspection is recommended.

#### **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							



#### **Subject Front- MLS Photo**

7418 Wisley Blvd

Sales Price

 Gross Living Area
 2,518

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 2460 sf

 Quality
 Q3

 Age
 21



**Subject Rear-MLS Photo** 



Subject Street - Gated

### **Photos**

Borrower	Catamount Properties 2018 LLC							
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							



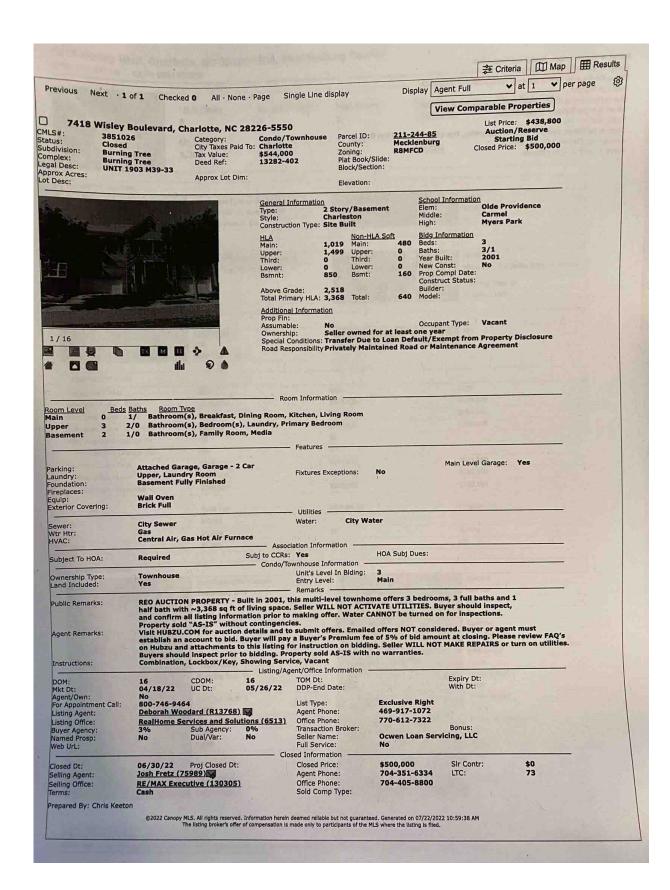


Borrower	Catamount	Properties 20	018 LLC	File No. 50094
Property Address	7418 Wisle	<u> </u>		
ender/Client	Charlotte Wedgewoo	d Inc	County	Mecklenburg State NC Zip Code 28226
			T IDENTIFICATION	
APPKA	ISAL AND	KEPUKI	T IDENTIFICATION	,
This Report	is <u>one</u> of the follo	wing types:		
Appraisa	al Report (	A written report	prepared under Standards Rule	ale 2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restrict	ed (A	A written report	prepared under Standards Rule	tile $2-2(b)$ , pursuant to the Scope of Work, as disclosed elsewhere in this report,
Appraisa	al Report re	estricted to the	stated intended use only by the	he specified client and any other named intended user(s).)
Comme	ents on S	tandards	Rule 2-3	
	o the best of my k	-		
			are true and correct. ns are limited only by the reported a	assumptions and limiting conditions and are my personal, impartial, and unbiased professional
analyses, opin	ions, and conclus	ons.		
				y that is the subject of this report and no personal interest with respect to the parties involved.  y other capacity, regarding the property that is the subject of this report within the three-year
	ately preceding ac	-	· · · · · · · · · · · · · · · · · · ·	y datas departer, regulating the property that is the despect of the report within the three year
			is the subject of this report or the partingent upon developing or reportin	parties involved with this assignment.
	_			opment or reporting of a predetermined value or direction in value that favors the cause of the
			•	ccurrence of a subsequent event directly related to the intended use of this appraisal.  prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were
	time this report w		eveloped, and this report has been p	prepared, in comorning with the official standards of Froiessional Appraisal Fractice that were
			onal inspection of the property that	t is the subject of this report.  istance to the person(s) signing this certification (if there are exceptions, the name of each
		-	isal assistance is stated elsewhere i	
Reasonal	ble Exposur	e Time	(USPAP defines Exposure	Time as the estimated length of time that the property interest being
appraised would	d have been offered	on the market prior	to the hypothetical consummation of a	a sale at market value on the effective date of the appraisal.)
My Opinion of	f Reasonable Exp	osure Time for th	ne subject property at the market va	value stated in this report is: up to 30 days
Comme	ents on A	nnraisal	and Report Identi	ification
		-	<del>-</del>	y state mandated requirements:
				·
APPRAISER:			STINE A. to	SUPERVISORY or CO-APPRAISER (if applicable):
HAIGEN:			ALS CRIFES TO	Joe Envisore of the Art indicent (in appropriate).
	Λι .		. (	
Signature:	Christian	9 Keeter	2 CHOLIN SELECTION	Signature:
	stine A. Keeto	1	OF VIAL APPRI	Name:
Clari State Certification	io Appraisals #: A8539		Column and 1 in the	State Certification #:
or State License #	<del>'</del> :	autification and		or State License #:
State: NC Date of Signature a		ertification or License:	06/30/2023	State: Expiration Date of Certification or License:  Date of Signature:
Effective Date of A	oppraisal: 07	07/22/2022 7/07/2 <u>02</u> 2		
Inspection of Subjection		one Interior 07/07/2022	and Exterior Exterior-Only	Inspection of Subject: None Interior and Exterior Exterior-Only  Date of Inspection (if applicable):
.,		0110112022		

#### Market Conditions Addendum to the Appraisal Report

50094 he purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. ZIP Code 28226 State NC City Charlotte 7418 Wisley Blvd Catamount Properties 2018 LLC Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc. Prior 7-12 Months nventory Analysis Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled) 7 Stable 1 Declining 6 X Stable Absorption Rate (Total Sales/Months) Increasing Declining 1.00 1.33 1.00 X Stable Total # of Comparable Active Listings Declinina Increasing 0 0 0 X Stable Months of Housing Supply (Total Listings/Ab.Rate) Declining Increasing 0.0 0.0 0.0 Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Median Comparable Sale Price X Stable Declining Increasing \$775,000 \$647,500 \$685,000 Increasing Median Comparable Sales Days on Market Declining Stable 14 X Stable Declining Median Comparable List Price Increasing N/A N/A N/A Stable Stable Median Comparable Listings Days on Market Declining Increasing N/A N/A N/A Median Sale Price as % of List Price Increasing Declining 102% 100% 101% Seller-(developer, builder, etc.)paid financial assistance prevalent? Declining X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo An analysis was performed on 13 competing sales over the past 12 months. For those sales, a total of 46.2% were reported to have seller concessions. This analysis shows a change of -5.7% per month Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties). An analysis was performed on 13 competing sales over the past 12 months. For those sales, a total of 7.7% were reported to be REO. Cite data sources for above information Information reported in the CanopyMLS system (using an effective date of 07/07/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions, An analysis was performed on 13 competing sales over the past 12 months. The sales within this group had a median sale price of \$670,000. This analysis shows a change of -0.7% per month. Based on all sales in this same group, there is a 0.0 month supply. This analysis shows a change of +45.5% per month. These sales had a median DOM of 3. This analysis shows a change of +570% per month. If the subject is a unit in a condominium or cooperative project, complete the following: Project Name Prior 4-6 Months Prior 7-12 Months Current - 3 Months Overall Trend Subject Project Data Total # of Comparable Sales (Settled) Increasing Declining Absorption Rate (Total Sales/Months) Increasing Stable Declining Stable Total # of Active Comparable Listings Declining Increasing Months of Unit Supply (Total Listings/Ab.Rate) Declining Stable Increasing Are foreclosure sales (REO sales) a factor in the project? If yes, indicate the number of REO listings and explain the trends in listings and sales of oreclosed properties Summarize the above trends and address the impact on the subject unit and project. Signature Signature Appraiser Name Christine A. Keeton Supervisory Appraiser Name TIAL A Company Name Clario Appraisal Company Address Company Address 300 E. 2nd Street, Suite 1405, Reno, NV 89501 State License/Certification # A8539 NC mail Address Email Address chris.keeton@clarioappraisal.com

Freddie Mac Form 71 March 2009



# County ~ Property Record Card Property

# Mecklenburg County ~ Property Record Card Property Search

PARCEL ID: 21124485 7418 WISLEY BV CHARLOTTE NC

CATAMOUNT PROPERTIES 2018 LLC 2015 MANHATTAN BEACH BLVD STE 100 REDONDO BEACH CA 90278

Total Appraised Value \$544,000

# KEY INFORMATION

Land Use Code	R309	Neighborhood	V138TH
Land Use Desc	TOWN HOUSE SFR	Land	1 LOT
Exemption / Deferment		Municipality	CHARLOTTE
Last Sale Date	07/01/2022	Fire District	CITY OF CHARLOTTE
Last Sale Price	\$500,000	Special District	NA (audino)
Legal Description	UNIT 1903 M39-33		

#### ASSESSMENT DETAILS

2022 Real Estate Assessed Value	
Land Value	\$185,000
Building Value	\$358,400
Features	\$600
Total	\$544,000

#### LAND

USE	UNITS	TYPE	NEIGHBORHOOD	ASSESSMENT
R309	1	LOT	V138TH	\$185,000

#### BUILDING

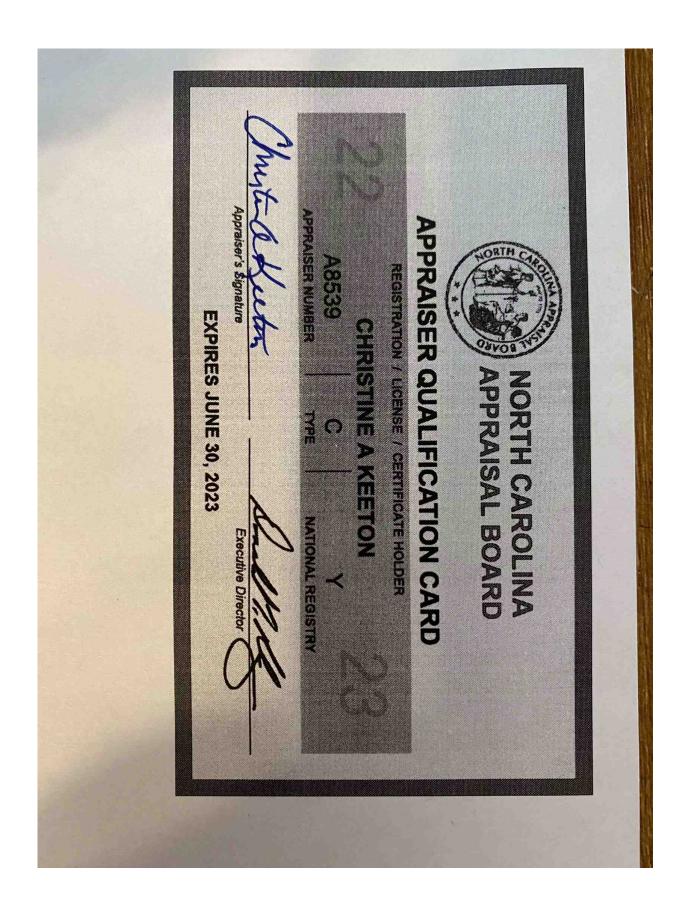
# Residential Quick Stats Status: Closed (14) Reds Baths List Price Close Price Pric

Criteria:
Status is 'Closed'
Status Contractual Search Date is 01/23/2022 to 07/22/2021 
Property Type is 'Condo/Townhouse'
Lätitude, Longitude is around 35.12, -80.81

Residential	Quick Stats
-------------	-------------

Statu	s: Clo	sed (	18)				DOM	CDOM	HLA	Price per SQFT	Price per Total Primary HLA	SP / LP 95%	Year Built 1978
Min Max Avg Median	2 6	2	\$370,000 \$1,100,000 \$668,033 \$649,500	\$420,000	\$1,150,000 \$672,256	\$195,000 \$935,100 \$500,439	110 14	309 25	1,716 4,244 2,879 2,672	\$148.46/ft \$336.39/ft \$237.14/ft	\$336.39 \$237.14	114% 103%	2021 2001

Criteria:
Status is 'Closed'
Status Contractual Search Date is 07/22/2022 to 01/23/2022
Property Type is 'Condo/Townhouse'
Latitude, Longitude is around 35.12, -80.81





#### CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY) 10/11/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED

REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER. IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(les) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s). CONTACT NAME: Fiona Chen Assurance, a Marsh & McLennan Agency LLC company PHONE PHONE (A/C, No, Ext): 312-625-5592 E-MAIL ADDRESS: fchen@assuranceagency.com FAX (A/C, No): (847) 440-9123 20 N Martingale Road Suite 100 Schaumburg IL 60173 INSURER(S) AFFORDING COVERAGE INSURER A: AXA Insurance Company 31127 CLEAHOL-02 NSURED
ClearCapital.com, Inc.
ClearCapital Holdings, Inc. INSURER B INSURER C: 300 E 2nd Street Suite 1405 INSURER D: INSURER E : Reno NV 89501 INSURER F COVERAGES **CERTIFICATE NUMBER: 667417962 REVISION NUMBER:** THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES, LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. POLICY EFF POLICY EXP (MM/DD/YYYY) ADDL SUBR INSD WVD TYPE OF INSURANCE POLICY NUMBER EACH OCCURRENCE
DAMAGE TO RENTED
PREMISES (Ea occurrence) COMMERCIAL GENERAL LIABILITY CLAIMS-MADE OCCUR MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE GEN'L AGGREGATE LIMIT APPLIES PER POLICY PRO-JECT LOC PRODUCTS - COMP/OP AGG \$ OTHER: COMBINED SINGLE LIMIT (Ea accident) AUTOMOBILE LIABILITY BODILY INJURY (Per person) ANY AUTO OWNED AUTOS ONLY HIRED AUTOS ONLY SCHEDULED AUTOS NON-OWNED AUTOS ONLY BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) UMBRELLA LIAB EACH OCCURRENCE OCCUR EXCESS LIAB **AGGREGATE** CLAIMS-MADE DED RETENTION \$ WORKERS COMPENSATION
AND EMPLOYERS' LIABILITY
ANYPROPRIETOR/PARTNER/EXECUTIVE
OFFICER/MEMBER EXCLUDED?
(Mandatory in NH)
It was describe under PER OTH ER YIN E.L. EACH ACCIDENT E.L. DISEASE - EA EMPLOYEE \$ yes, describe under ESCRIPTION OF OPERATIONS below E.L. DISEASE - POLICY LIMIT \$5,000,000 MPP9044163 10/18/2021 10/18/2022 Claim/Aggregate Professional Liability DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
RE: PROOF OF INSURANCE It is agreed that the following is an Additional Insured, when required by written contract, on the Professional Liability policy. CERTIFICATE HOLDER CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. Clario Appraisal Network, Inc. PROOF OF INSURANCE AUTHORIZED REPRESENTATIVE

ACORD 25 (2016/03)

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#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

 $Little \ or \ no \ updating \ or \ modernization. \ This \ description \ includes, \ but \ is \ not \ limited \ to, \ new \ homes.$ 

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

#### Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

#### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							



#### Comparable 1

6371 Wakehurst Rd

Prox. to Subject 0.11 miles S 635,000 Sale Price Gross Living Area 2,603 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View 2178 sf Site Q3 Quality Age 19



#### Comparable 2

6309 Wakehurst Rd

Prox. to Subject 0.08 miles SE Sale Price 685,000 Gross Living Area 2,738 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View 2614 sf Quality Q3 Age 18



#### Comparable 3

6320 Mission PI

Prox. to Subject 3.28 miles NW Sale Price 540,000 Gross Living Area 2,314 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View 1699 sf Site Quality Q3 Age 17

50094 COMPARABLE SALE # 4 COMPARABLE SALE # 6 SUBJECT COMPARABLE SALE # 7426 Wisley Blvd 7418 Wisley Blvd 4423 Mottisfont Abbey Ln Charlotte, NC 28226 Charlotte, NC 28226 Charlotte, NC 28226 Proximity to Subject 0.02 miles W 0.06 miles S Sale Price 660,000 615,000 Sale Price/Gross Liv. Area 241.37 sq.ft. sq.ft. 253.16 sq.ft. Data Source(s) MLS #3820698;DOM 1 MLS #3820179;DOM 2 Verification Source(s) Doc #37106-478/APN 211-244-87 See attached addenda. VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmLth Concessions Conv;0 Conv;0 Date of Sale/Time s02/22;c01/22 +14,850 s02/22;c01/22 +13,837 ocation N;Res; N;Res; N;Res; Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Site 2460 sf 2614 sf 0 3006 sf 0 View N;Res; N;Res; N;Res; Design (Style) -19,800 AT2;Trdtnl AT2;Trdtnl AT2;TrdtnEnd Quality of Construction Q3 Q3 Q3 Actual Age 21 21 19 0 Condition С3 -52,800 C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 4 3 2.1 7 2.1 3 2.1 0 Gross Living Area sq.ft 2,518 sq.ft. 2,607 sq.ft. 2,548 sq.ft. 0 0 Basement & Finished +21,250 0sf 1010sf850sfwo 0sf +21,250 Rooms Below Grade 1rr0br1.0ba1o 0 unctional Utility Average Average Average Heating/Cooling FWA/CAC FWA/CAC FWA/CAC Energy Efficient Items None None None Garage/Carport 2gbi2dw 2gbi2dw 2gbi2dw Porch/Patio/Deck Balco/CovPat Pat/Pch 0 Pat/Pch 0 Fireplaces FP FΡ FΡ **Exterior Features** None None None None None None Fencing Net Adjustment (Total) -36,500  $\times$ 35,087 Adjusted Sale Price 5.7 % 5.5 % of Comparables 650,087 Gross Adj % \$ Gross Adi Gross Adi. 16.5 % 623,500 prior sales on page 3) Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional COMPARABLE SALE # COMPARABLE SALE # COMPARABLE SALE # ITEM SUBJECT Date of Prior Sale/Transfer 06/30/2022 Price of Prior Sale/Transfer \$500,000 Data Source(s) Realist Realist Realist Effective Date of Data Source(s) 07/06/2022 07/06/2022 07/06/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

**Exterior-Only Inspection Residential Appraisal Report** 

#### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC								
Property Address	7418 Wisley Blvd								
City	Charlotte	County	Mecklenburg	5	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc								



#### Comparable 4

7426 Wisley Blvd

Prox. to Subject 0.02 miles W Sale Price 660,000 Gross Living Area 2,607 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View 2614 sf Site Q3 Quality Age 21



#### Comparable 5

4423 Mottisfont Abbey Ln 0.06 miles S Prox. to Subject Sale Price 615,000 Gross Living Area 2,548 Total Rooms Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 3006 sf Quality Q3 Age 19

#### Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

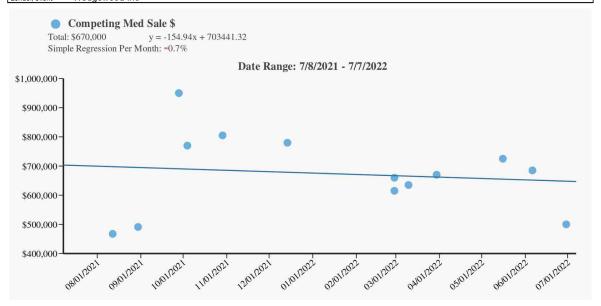
#### **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	7418 Wisley Blvd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28226	
Lender/Client	Wedgewood Inc							·

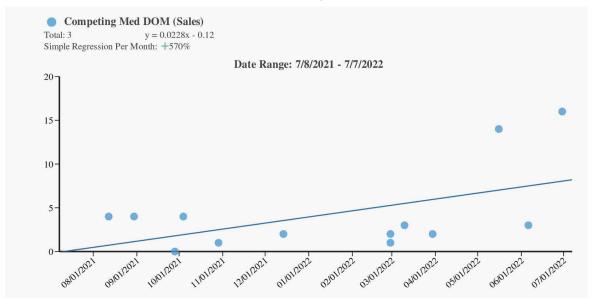


#### **Market Conditions Charts - Page 1**

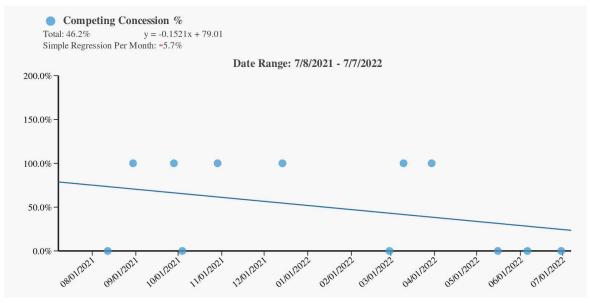
Borrower	Catamount Properties 2018 LLC								
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#### Median \$



#### Sales DOM



#### **Concession %**