

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price**, Marketing Time: **Typical**. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	646 Grand Oak Drive, Rock Hill, SOUTH CAROLINA 29732	<b>Order ID</b>	8308515	<b>Property ID</b>	33015961
<b>Inspection Date</b>	07/03/2022	<b>Date of Report</b>	07/03/2022		
<b>Loan Number</b>	50323	<b>APN</b>	5420701091		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	York		

### Tracking IDs

<b>Order Tracking ID</b>	07.01.22_BPO	<b>Tracking ID 1</b>	07.01.22_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Catamount Properties 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,241	The home was built in 2022. It is in good condition. The roof is good with no patching or missing shingles. The lawn is maintained. The home is on public water and sewer. The square footage is taken from MLS. The old MLS is attached.	
<b>Assessed Value</b>	\$50,000		
<b>Zoning Classification</b>	SFD		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(doors and windows closed and locked)			
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The neighborhood is an established neighborhood with custom homes. There are very few new homes in this area. The neighborhood opens onto a secondary roadway. There have been very few REO's in this area. The supply is low and the demand is high. In searching for sold comps I went out 1 mile and back 180 days. In searching for active comps I went out 2 miles. The main criteria was map grid and square footage. The comps used are the best available at this time.	
<b>Sales Prices in this Neighborhood</b>	Low: \$375,000 High: \$575,000		
<b>Market for this type of property</b>	Increased 11 % in the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	646 Grand Oak Drive	262 Mallard Head Dr.	#61 Shallowford Dr.	454 Shallowford Dr.
City, State	Rock Hill, SOUTH CAROLINA	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
Zip Code	29732	29732	29732	29732
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.30 <sup>1</sup>	1.24 <sup>2</sup>	1.26 <sup>2</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$392,000	\$474,080	\$457,000
List Price \$	--	\$392,000	\$474,080	\$457,000
Original List Date		05/31/2022	07/02/2022	06/09/2022
DOM · Cumulative DOM	-- · --	13 · 33	1 · 1	24 · 24
Age (# of years)	1	9	1	1
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories transitional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,412	2,331	2,426	2,418
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	7	8	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.31 acres	.13 acres	.16 acres	.18 acres
Other	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

**Listing 1** The exterior is vinyl and stone. The flooring is carpeting and ceramic tile. The kitchen has granite counter tops. New HVAC system. There is a fireplace in the great room. There is a deck, pergola, and fencing in the back.

**Listing 2** The exterior is stone and vinyl. The flooring is carpeting, laminate wood, linoleum, and ceramic tile. There is a fireplace in the great room. There is a patio in the back.

**Listing 3** The exterior is stone and vinyl. The flooring is carpeting, laminate wood, ceramic tile, and vinyl. There is a fireplace in the family room. There is a patio in the back.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	646 Grand Oak Drive	4695 Hannah Dr.	404 Longhorn Dr.	918 Gristmill Dr.
<b>City, State</b>	Rock Hill, SOUTH CAROLINA	Rock Hill, SC	Rock Hill, SC	Rock Hill, SC
<b>Zip Code</b>	29732	29732	29732	29732
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.99 <sup>1</sup>	0.07 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$370,000	\$565,000	\$525,000
<b>List Price \$</b>	--	\$370,000	\$565,000	\$525,000
<b>Sale Price \$</b>	--	\$390,000	\$545,000	\$540,000
<b>Type of Financing</b>	--	Conventional	Conventional	Conventional
<b>Date of Sale</b>	--	03/08/2022	06/16/2022	06/29/2022
<b>DOM · Cumulative DOM</b>	-- · --	5 · 34	5 · 27	16 · 37
<b>Age (# of years)</b>	1	17	7	21
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories transitional	2 Stories traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,412	2,538	2,944	2,411
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	5 · 2 · 1	4 · 2 · 1	3 · 3
<b>Total Room #</b>	8	9	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.31 acres	.27 acres	.74 acres	.69 acres
<b>Other</b>	--	--	--	screen porch
<b>Net Adjustment</b>	--	+\$3,850	-\$13,300	-\$225
<b>Adjusted Price</b>	--	\$393,850	\$531,700	\$539,775

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** The exterior is brick and vinyl. The flooring is carpeting, vinyl, and hardwood. There is a fireplace in the great room. The primary bath has double sinks, garden tub, and separate shower. Vaulted ceilings. There is a sun room included in the heated square footage. The kitchen has corian counter tops. There is a patio, detached storage building, and fencing in the back. Adjustments: age 8,000 square footage -3,150, bedroom -1,000.
- Sold 2** The exterior is brick. The flooring is carpeting, ceramic tile, vinyl plank, and hardwood. There is a fireplace in the great room. The kitchen has granite counter tops. Drop zone. Tray ceilings. The primary bath has double sinks and large shower. There is a deck in the back. Adjustment: age 3,000, square footage -13,300.
- Sold 3** The exterior is brick and vinyl. The flooring is carpeting, ceramic tile, and hardwood. There is a fireplace in the great room. Tray ceilings. The kitchen has granite counter tops. The primary bath has double sinks, jetted tub, and separate shower. There is a screen porch, patio, deck, fire pit, and fencing in the back. Adjustments: seller's concessions -2,500, square footage 25, age 10,000, bedroom 1,000, bath -750, screen porch -8,000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Sold to the present owner on 6/30/2022 for \$400,000.				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
05/09/2022	\$525,000	--	--	Sold	06/30/2022	\$400,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$425,000	\$425,000
<b>Sales Price</b>	\$425,000	\$425,000
<b>30 Day Price</b>	\$425,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Absorption rate is 1.94 months compared to 2.07 months last year at this time. The average days on market is 3 compared to 3 last year at this time. The median price in town is \$387,000 compared to \$297,000 last year at this time. The list to sale ratio is 102.9% compared to 101.9% last year at this time. Inventory of homes is 146 compared to 162 last year at this time. Sold units are 75 compared to 78 last year at this time. The price per square foot is \$195 compared to \$165 last year at this time. This is not an appraisal and cannot be used to obtain a loan.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Subject Photos



Other



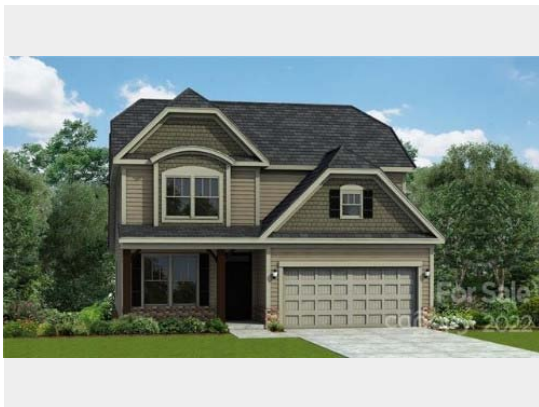
## Listing Photos

**L1** 262 Mallard Head Dr.  
Rock Hill, SC 29732



Front

**L2** #61 Shallowford Dr.  
Rock Hill, SC 29732



Front

**L3** 454 Shallowford Dr.  
Rock Hill, SC 29732



Front

## Sales Photos

**S1** 4695 Hannah Dr.  
Rock Hill, SC 29732



Front

**S2** 404 Longhorn Dr.  
Rock Hill, SC 29732



Front

**S3** 918 Gristmill Dr.  
Rock Hill, SC 29732



Front

## ClearMaps Addendum

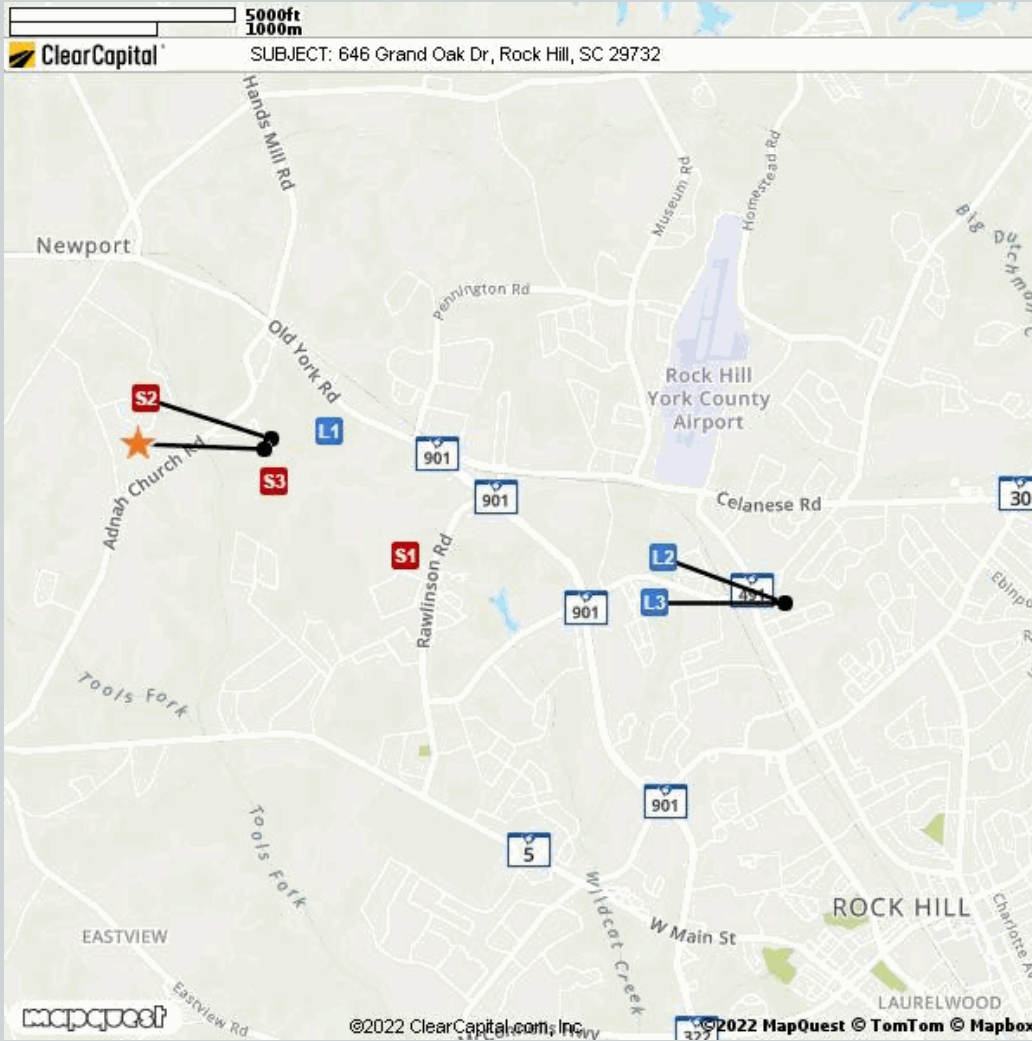
**Address** ★ 646 Grand Oak Drive, Rock Hill, SOUTH CAROLINA 29732

**Loan Number** 50323

**Suggested List** \$425,000

**Suggested Repaired** \$425,000

**Sale** \$425,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	646 Grand Oak Drive, Rock Hill, South Carolina 29732	--	Parcel Match
L1	262 Mallard Head Dr., Rock Hill, SC 29732	0.30 Miles <sup>1</sup>	Parcel Match
L2	#61 Shallowford Dr., Rock Hill, SC 29732	1.24 Miles <sup>2</sup>	Unknown Street Address
L3	454 Shallowford Dr., Rock Hill, SC 29732	1.26 Miles <sup>2</sup>	Unknown Street Address
S1	4695 Hannah Dr., Rock Hill, SC 29732	0.99 Miles <sup>1</sup>	Parcel Match
S2	404 Longhorn Dr., Rock Hill, SC 29732	0.07 Miles <sup>1</sup>	Parcel Match
S3	918 Gristmill Dr., Rock Hill, SC 29732	0.26 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

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

<b>Broker Name</b>	Janet Bullock	<b>Company/Brokerage</b>	Five Star Realty, Inc.
<b>License No</b>	4695	<b>Address</b>	1729 Celanese Rd. Rock Hill SC 29732
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8033678445	<b>Email</b>	janetbullock@comporium.net
<b>Broker Distance to Subject</b>	5.65 miles	<b>Date Signed</b>	07/03/2022

*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:**

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