

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>	2607 Kings Mill Road, Greensboro, NC 27407	<b>Order ID</b>	8574548	<b>Property ID</b>	33800652
<b>Inspection Date</b>	01/08/2023	<b>Date of Report</b>	01/10/2023		
<b>Loan Number</b>	50331	<b>APN</b>	12 PH 1MAP 2 RPB92-81 KING MILL PL92-81		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Guilford		

**Tracking IDs**

<b>Order Tracking ID</b>	01.06.23 Citi-CS Update	<b>Tracking ID 1</b>	01.06.23 Citi-CS Update
<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>	\$1,536	Subject property conforms to the neighboring homes. Siding has been painted and new roof. Yard has been maintained.	
<b>Assessed Value</b>	\$218,700		
<b>Zoning Classification</b>	RESIDENTIAL		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(Appears to be secured. )			
<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>	Kings Mill HOA		
<b>Association Fees</b>	\$52 / Month (Pool,Tennis,Other: Fishing Pond )		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

**Neighborhood & Market Data**

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	Neighborhood appears to be well kept. Shopping, schools, neighborhood pool, tennis and pond. Sits in a residential area and conforms to neighborhood in size, age and style.	
<b>Sales Prices in this Neighborhood</b>	Low: \$297,500 High: \$365,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	2607 Kings Mill Road	4004 Auburn Hills Drive	8 Brackenwood Court	6411 Woodmount Road
<b>City, State</b>	Greensboro, NC	Greensboro, NC	Greensboro, NC	Jamestown, NC
<b>Zip Code</b>	27407	27407	27407	27282
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.89 <sup>1</sup>	2.14 <sup>1</sup>	3.27 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$335,000	\$330,000	\$350,000
<b>List Price \$</b>	--	\$335,000	\$330,000	\$350,000
<b>Original List Date</b>		11/09/2022	12/09/2022	01/05/2023
<b>DOM · Cumulative DOM</b>	-- · --	61 · 62	31 · 32	4 · 5
<b>Age (# of years)</b>	35	26	27	28
<b>Condition</b>	Good	Good	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>View</b>	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
<b>Style/Design</b>	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,362	1,978	2,039	2,108
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	8	7	10	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	None	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>	.30 acres	.30 acres	.19 acres	.27 acres
<b>Other</b>	Deck	Porch Deck	Porch Deck Fence	Porch Fence Screened Porch Storage Building

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

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

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

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

## Current Listings - Cont.

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

- Listing 1** Spacious charming 4-bedroom 2.5-bath home is ready for you. Featuring a large living and dining room on main level. Kitchen includes pantry overlooking out into large level fenced in backyard with deck. Large master bedroom walk in closet and large bath. This GEM won't last long! Refrigerator, Range, Washer & Dryer all remain. "house is being sold as is" HOA 26.75 monthly
- Listing 2** Excellent opportunity to buy in the Adams Farm area at a great price. 4 bedroom, 2-½ bath home with a large bonus room on the 3rd level. The living room has a gas log fireplace, and a formal dining area as well. Two-car garage. The master bathroom is demo'd and ready to finish with your personal touch. TLC and some updating to make it your own. HOA \$66 quarterly Extended search up to 5 miles of subject to obtain comparable.
- Listing 3** \*MULTIPLE OFFERS\*\*OFFER DEADLINE SUNDAY, JANUARY 8TH @ 5PM\* HAPPY NEW YEAR & WELCOME HOME! Don't miss your opportunity to own this fantastic 4BR/2.1BA home in Jamestown! This well maintained home features beautiful engineered hardwoods throughout the main level and a stunning upgraded kitchen! A custom island, quartz counters, pendant lights and a subway tile backsplash are just a few of the updates this kitchen has to offer! Second level laundry is so convenient for all second level bedrooms and the primary suite features a walk-in closet and 5 piece en suite bathroom with tile shower and garden tub! Cozy up in your living room by the gas log fireplace or sit outside and enjoy your fenced backyard from your screen porch! NO CITY TAXES! Convenient to all points of the Triad, schedule your showing today! HOA \$125 quarterly. Extended search up to 5 miles of subject to obtain comparable.

### Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	2607 Kings Mill Road	4401 Dublin Castle Road	5605 Boxborough Court	5901 Weston Drive
City, State	Greensboro, NC	Greensboro, NC	Greensboro, NC	Greensboro, NC
Zip Code	27407	27407	27407	27407
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 <sup>1</sup>	1.97 <sup>1</sup>	2.16 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$339,000	\$250,000	\$349,500
List Price \$	--	\$339,000	\$250,000	\$349,500
Sale Price \$	--	\$365,000	\$290,000	\$342,510
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	06/16/2022	10/07/2022	08/03/2022
DOM · Cumulative DOM	-- · --	2 · 43	2 · 24	5 · 33
Age (# of years)	35	27	36	27
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Transitional
# Units	1	1	1	1
Living Sq. Feet	2,362	2,493	2,355	2,326
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	8	9	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.30 acres	.29 acres	.22 acres	.24 acres
Other	Deck	Porch	Porch Fence Deck Accent, Security Lighting	Deck Fence
Net Adjustment	--	\$0	+\$7,500	\$0
Adjusted Price	--	\$365,000	\$297,500	\$342,510

\* Sold 1 is the most comparable sale to the subject.

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

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

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

## Recent Sales - Cont.

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

- Sold 1** MULTIPLE OFFERS RECEIVED. HIGHEST AND BEST OFFERS DUE FRIDAY 5/6 AT 10AM. KINGS MILL AT SEDGEFIELD 4Br 2.5Ba 2-Story on Cul-de-Sac Lot! Lots of Updates! All new interior paint 2022. Kitchen floor tiles 2021. New primary shower 2021. Half-bath vanity updated 2022. New carpet upper level 2019. Alarm system 2019. New 25 year roof & gutters 2021. New crawl space vapor barrier 2020. Huge rear deck with new floor 2022. Alarm system and all appliances convey. Neighborhood pool, tennis courts & fishing pond! Near shopping, parks, recreation center & Sedgefield Golf Course. Super convenient to Greensboro, High Point, and interstate with quick access to PTIA. HOA \$52 monthly. Unable to locate comparable within 3 months and within 5 miles of subject.
- Sold 2** \*\*\*Open House - Saturday 1-3\*\*\* Offer Deadline - Sunday @ 6PM\*\*\* Welcome home to this charming 2 story home with a main level garage. Features include: SS Appliances; Fireplace; Hardwood Floors; Crown Molding; Built-In Shelves; Ceiling Fans; Dual Vanity; Ceiling Fans; Large Deck; Fence; and More! Located near Sedgefield and close to I73 for quick access to I85 or I40. This is one you don't want to miss! Schedule your showing today! HOA Dues: \$66 quarterly. Adjustment for 1 car garage.
- Sold 3** Beautiful Two Story Transitional in desirable Chestnut Bluffs. Open foyer with large round top window and hardwood floors opens into a big Living Room and Dining Room with 9' ceilings and heavy 2 piece crown. The Den is off the foyer also and has vaulted ceiling with heavy moldings and fireplace with wood mantle. In the center of the main level is a delightful Kitchen and breakfast room looking out across a fenced rear yard to the a joining wetland forest. Enjoy cookouts on your 12 x 20 wood deck. Kitchen needs new appliances. 4th bedroom/ Bonus room if you prefer. Settle your family here for the summer and watch all the seasons change in the colorful forest behind. Seller is replacing the Breakfast room OH light and the 3 bedroom overhead lights next week. Being removed for sentimental reasons. Seller is an inactive real estate agent. New 3rd level AC system just installed on 6-30-22. new appliances. Hardwood floors look good. Large Primary bedroom and Primary bath are good sized and HOA \$66 quarterly. Unable to locate comparable within 3 months and within 5 miles of subject.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sales Price: \$215,000 Date: 05/18/2022 Property was not listed on MLS Sales Price: \$232,500 07/05/2022 Property was not listed on MLS			
<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>	2						
<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>
--	--	--	--	Sold	07/08/2022	\$232,500	Tax Records
--	--	--	--	Sold	07/08/2022	\$232,500	Tax Records

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$360,000	\$360,000
<b>Sales Price</b>	\$365,000	\$365,000
<b>30 Day Price</b>	\$360,000	--
<b>Comments Regarding Pricing Strategy</b>		
Limited amounts of listings available in subject area. Homes are selling within 1 week or less of being on make		

## Clear Capital Quality Assurance Comments Addendum

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

## Subject Photos



Front



Address Verification



Street



Street

## Listing Photos

**L1** 4004 Auburn Hills Drive  
Greensboro, NC 27407



Front

**L2** 8 Brackenwood Court  
Greensboro, NC 27407



Front

**L3** 6411 Woodmount Road  
Jamestown, NC 27282



Front



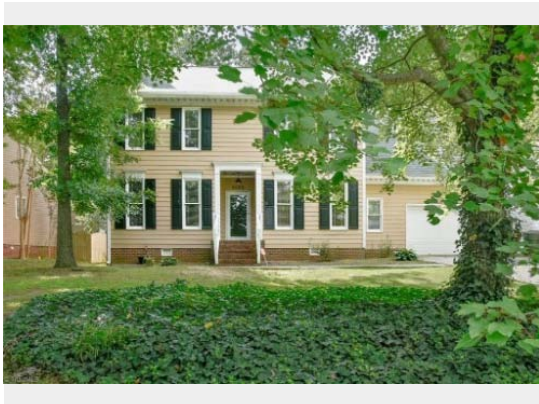
## Sales Photos

**S1** 4401 Dublin Castle Road  
Greensboro, NC 27407



Front

**S2** 5605 Boxborough Court  
Greensboro, NC 27407



Front

**S3** 5901 Weston Drive  
Greensboro, NC 27407



Front

## ClearMaps Addendum

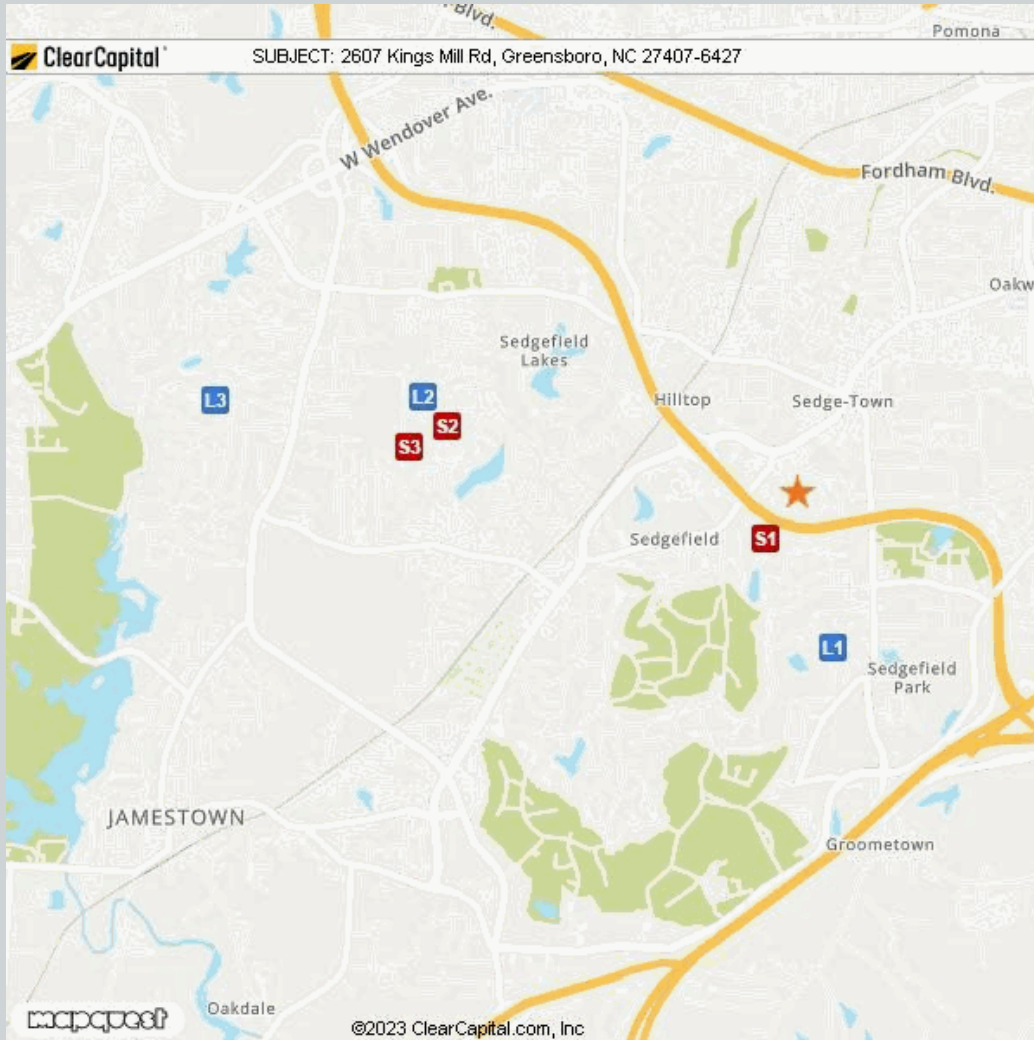
**Address** ★ 2607 Kings Mill Road, Greensboro, NC 27407

**Loan Number** 50331

**Suggested List** \$360,000

**Suggested Repaired** \$360,000

**Sale** \$365,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2607 Kings Mill Road, Greensboro, NC 27407	--	Parcel Match
L1 Listing 1	4004 Auburn Hills Drive, Greensboro, NC 27407	0.89 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	8 Brackenwood Court, Greensboro, NC 27407	2.14 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	6411 Woodmount Road, Jamestown, NC 27282	3.27 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	4401 Dublin Castle Road, Greensboro, NC 27407	0.32 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5605 Boxborough Court, Greensboro, NC 27407	1.97 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5901 Weston Drive, Greensboro, NC 27407	2.16 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>	Sheryl Morehead	<b>Company/Brokerage</b>	Motivations Realty Group
<b>License No</b>	199621t	<b>Address</b>	1600 E Wendover Ave Suite R Greensboro NC 27405
<b>License Expiration</b>	06/30/2023	<b>License State</b>	NC
<b>Phone</b>	3366978007	<b>Email</b>	sherylmorehead@motivationsrealty.com
<b>Broker Distance to Subject</b>	7.53 miles	<b>Date Signed</b>	01/09/2023

/Sheryl Morehead/

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

This opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.