

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

Address	5825 Oakridge Road, Clover, SC 29710	Order ID	8417098	Property ID	33271670
Inspection Date	09/09/2022	Date of Report	09/09/2022		
Loan Number	51094	APN	4780000102		
Borrower Name	Catamount Properties 2018 LLC	County	York		

Tracking IDs

Order Tracking ID	090722_BPO	Tracking ID 1	090722_BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	BIGGER SHIRLEY R	Condition Comments	
R. E. Taxes	\$145	The interior of the property was not inspected. The exterior of the property was inspected from the road. The tax records does not list the bedroom or bathroom count and I was not able to locate a MLS sheet for the property. I had to estimate the bedroom and bathroom count. I had to use a neighbors mailbox for the address verification.	
Assessed Value	\$1,212		
Zoning Classification	RSF-30		
Property Type	Manuf. Home		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments	
Local Economy	Stable	There are 5 properties for sale within 1 mile of the subject. 1 is under contract. 0 are manufactured properties. 0 are new construction properties. There were 17 properties that sold in the last 6 months within 1 mile of the subject. 0 were new construction properties. 1 was a manufactured property. The sales price in the neighborhood range is based on manufactured properties that sold in the last 6 months within 3 miles of the subject.	
Sales Prices in this Neighborhood	Low: \$180,000 High: \$285,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<30		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	5825 Oakridge Road	575 Lakedale Drive	896 Sentinal Oak Drive	3394 Chumley Lane
City, State	Clover, SC	Clover, SC	Clover, SC	York, SC
Zip Code	29710	29710	29710	29745
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.63 ¹	1.50 ¹	4.03 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	\$	\$299,900	\$165,000	\$220,000
List Price \$	--	\$299,900	\$165,000	\$210,000
Original List Date		08/05/2022	08/27/2022	08/03/2022
DOM · Cumulative DOM	-- · --	3 · 35	2 · 13	37 · 37
Age (# of years)	25	38	32	41
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,404	1,344	1,400	1,464
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	Attached 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1 acres	2.89 acres	.33 acres	1 acres
Other	Shed	Fireplace	Fireplace	No fireplace

* Listing 3 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

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

Listing 1 The property is under contract. The property has a pond. New windows were installed in 2018. A hot tub was installed in 2021. The roof and gutters were replaced in 2011. The HVAC, septic, well tank, exterior doors, and microwave were replaced in 2019. The refrigerator was replaced in 2020. The property has a shed. Adj made: +3540 sq ft, +3250 year built, -28350 lot size, -8000 garage, -10000 pond Adj price: \$260,340

Listing 2 The property is under contract. The property has a fenced yard and a shed. The property is being sold as-is. Adj made: +236 sq ft, +1750 year built, +10050 lot size, Adj price: \$177,036

Listing 3 The property is not under contract. The property has new laminate flooring. The property has a tractor shed. Adj made: -3540 sq ft, +4000 year built, Adj price: \$210,460

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5825 Oakridge Road	210 Valley View Drive	1256 Southwood Drive	5155 Waterlynn Drive
City, State	Clover, SC	Clover, SC	Clover, SC	Clover, SC
Zip Code	29710	29710	29710	29710
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.88 ¹	1.74 ¹	2.38 ¹
Property Type	Manuf. Home	Manufactured	Manufactured	Manufactured
Original List Price \$	--	\$370,000	\$189,900	\$285,000
List Price \$	--	\$270,000	\$189,900	\$285,000
Sale Price \$	--	\$272,000	\$180,000	\$285,000
Type of Financing	--	Cash	Cash	Cash
Date of Sale	--	05/09/2022	07/29/2022	04/29/2022
DOM · Cumulative DOM	-- · --	9 · 45	5 · 35	4 · 21
Age (# of years)	25	25	39	31
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured	1 Story Manufactured
# Units	1	1	1	1
Living Sq. Feet	1,404	1,340	1,344	1,152
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	5	6	5
Garage (Style/Stalls)	None	None	None	Detached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	1 acres	1.2 acres	.29 acres	.66 acres
Other	Shed	Fireplace	No fireplace	Fireplace
Net Adjustment	--	+\$776	+\$17,690	+\$16,468
Adjusted Price	--	\$272,776	\$197,690	\$301,468

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

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

- Sold 1** No concessions were paid. The property has a shed. The HVAC was replaced in 2018. The property has laminate flooring throughout. The insulation, windows, water heater, and heat pump have been updated. Adj made: +3776 sq ft, -3,000 lot size
- Sold 2** No concessions were paid. The property has a workshop. The property is situated on a corner lot. The property was sold as-is. Adj made: +3540 sq ft, +3500 year built, +10650 lot size
- Sold 3** 1500 was paid in concessions. The kitchen has new cabinets, counter-tops, and a new range. The property has a metal roof. The property has an outbuilding. Adj made: +14868 sq ft, +1500 year built, +5100 lot size, -5000 garage

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				I did not locate a MLS sheet for the property.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$260,000	\$260,000
Sales Price	\$255,000	\$255,000
30 Day Price	\$250,000	--
Comments Regarding Pricing Strategy		
<p>There were 5 manufactured properties that sold in the last 6 months within SC that had square footage within 20% of the subject and were sold within 5 miles of the subject. The average days on the market was 53 days, the average year built was 1989, the average square footage was 1,420, and the average price per square foot was 169.61. 1 property needed repair and was on 4 acres. The price per square foot of the remaining properties was 187.46, the average square footage was 1,355, and the average days on the market was 5 days. Disclaimer: This opinion is not an appraisal of the market price 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 should 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 origination, including first and second mortgages, refinances, and equity lines of credit.</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

Listing Photos

L1 575 Lakedale Drive
Clover, SC 29710



Front

L2 896 Sentinal Oak Drive
Clover, SC 29710



Front

L3 3394 Chumley Lane
York, SC 29745



Front

Sales Photos

S1 210 Valley View Drive
Clover, SC 29710



Front

S2 1256 Southwood Drive
Clover, SC 29710



Front

S3 5155 Waterlynn Drive
Clover, SC 29710



Front

ClearMaps Addendum

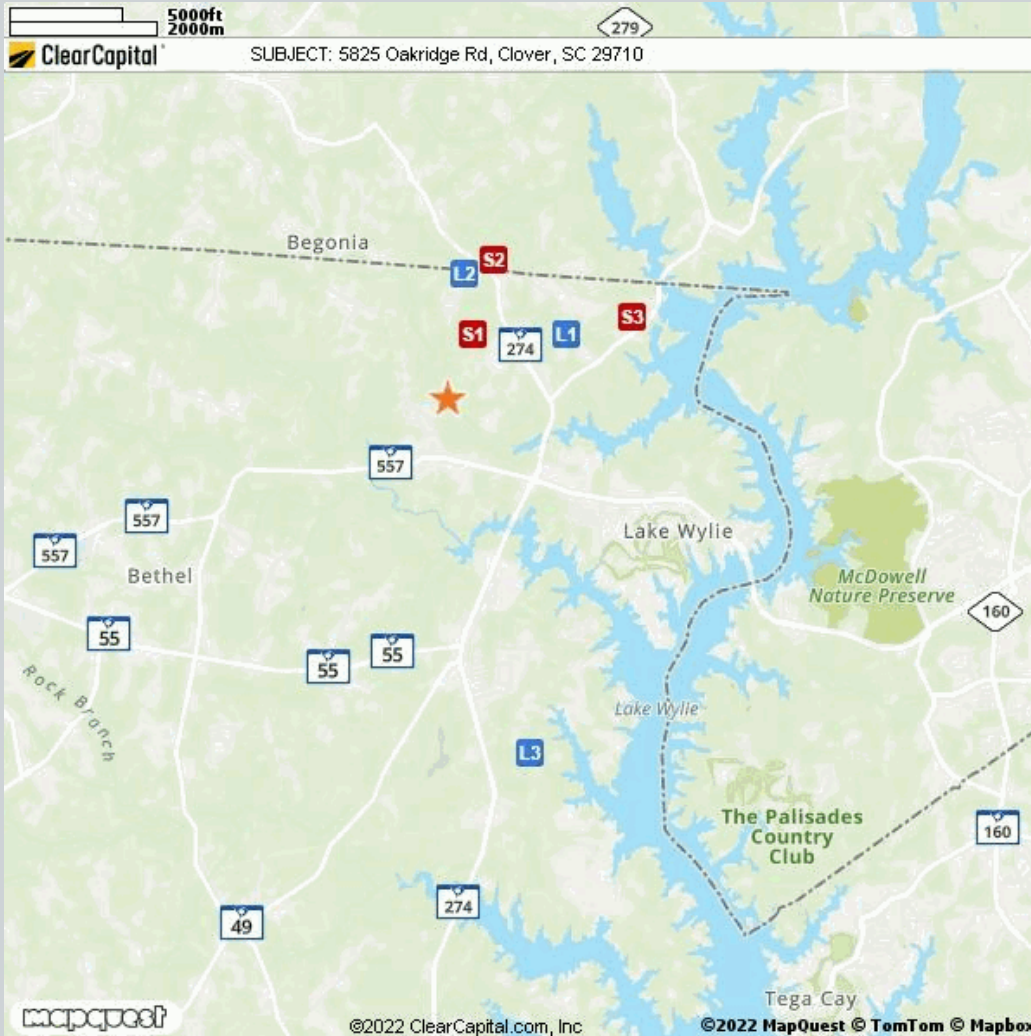
Address ★ 5825 Oakridge Road, Clover, SC 29710

Loan Number 51094

Suggested List \$260,000

Suggested Repaired \$260,000

Sale \$255,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5825 Oakridge Road, Clover, SC 29710	--	Parcel Match
L1 Listing 1	575 Lakedale Drive, Clover, SC 29710	1.63 Miles ¹	Parcel Match
L2 Listing 2	896 Sentinel Oak Drive, Clover, SC 29710	1.50 Miles ¹	Parcel Match
L3 Listing 3	3394 Chumley Lane, York, SC 29745	4.03 Miles ¹	Parcel Match
S1 Sold 1	210 Valley View Drive, Clover, SC 29710	0.88 Miles ¹	Parcel Match
S2 Sold 2	1256 Southwood Drive, Clover, SC 29710	1.74 Miles ¹	Parcel Match
S3 Sold 3	5155 Waterlynn Drive, Clover, SC 29710	2.38 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Nicole Hackworth (SC)	Company/Brokerage	Rochelle Moon Realty LLC
License No	120822	Address	4423 Cypress Cove Rock Hill SC 29732
License Expiration	06/30/2024	License State	SC
Phone	9194953945	Email	nchomeadvisor@gmail.com
Broker Distance to Subject	9.92 miles	Date Signed	09/09/2022

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

Disclaimer

This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.

Unless otherwise specifically agreed to in writing:

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