

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	610 Mystic Dr, Beaufort, SC 29902	Order ID	8608919	Property ID	33890424
Inspection Date	02/07/2023	Date of Report	02/08/2023		
Loan Number	52451	APN	R120 007 000 0611 0000		
Borrower Name	Catamount Properties 2018 LLC	County	Beaufort		

Tracking IDs

Order Tracking ID	02.07.23 BPO Request	Tracking ID 1	02.07.23 BPO Request
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Anthony Bozzi	Condition Comments	Appears vacant, vehicle was in drive, yard debris. Home appears to have been maintained.
R. E. Taxes	\$1,093		
Assessed Value	\$5,300		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	No		
	(Appears vacant, vehicle was in drive, yard debris. Secure status is unknown.)		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	No		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	Established neighborhood of older SFD. REO activity is down and values have stabilized. Shortage of listings. Schools, shopping, parks etc. are all available, Two Marine bases are in the area.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$220,000 High: \$350,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	610 Mystic Dr	909 Monson St	903 Emmons	4006 Joann St
City, State	Beaufort, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29902	29902	29902	29906
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.15 ¹	2.74 ¹	2.95 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$245,000	\$255,000	\$269,000
List Price \$	--	\$245,000	\$255,000	\$259,000
Original List Date		12/01/2022	01/05/2023	10/19/2022
DOM · Cumulative DOM	-- · --	68 · 69	33 · 34	99 · 112
Age (# of years)	62	36	71	66
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,153	1,110	1,166	1,130
Bdrm · Bths · ½ Bths	3 · 2	2 · 2	2 · 1	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.27 acres	.10 acres	.17 acres	.17 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

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

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

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

Current Listings - Cont.

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

- Listing 1** Under Contract 12/09/2022. Similar size, newer and smaller lot. Quaint ranch style home 2BR/2BA just blocks from Historic Downtown Beaufort and the Beaufort Marina. Fenced in backyard. Home is being sold As-Is.
- Listing 2** Under Contract 1/12/2023. Similar size, age and smaller lot. No Garage. Don't miss this opportunity to own a comfortable Pigeon Point cottage in a choice location, just past the park on Emmons Street. The brick home offers two bedrooms and one bathroom and has a new HVAC system. The home is very livable now but also offers a chance to be renovated into your dream home. This is an estate property and is offered in as is condition with sellers making no repairs.
- Listing 3** Under Contract 12/31/2022. Similar size, age and smaller lot. Adorable 3bd/2ba brick ranch in Walsh Subdivision. Renovated in 2016 to include new, 30 year Architectural Roof, new lighting, smooth ceilings, and a new kitchen featuring white shaker cabinets, stainless steel appliances, and tile flooring. Bathrooms updated with new vanities and tile flooring. Hardwood floors throughout bedroom and main living/dining area. Located just 2.5 miles from Beaufort MCAS.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	610 Mystic Dr	1607 Battery Creek Rd	905 Battery Creek Rd	41 Mystic Cr
City, State	Beaufort, SC	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29902	29902	29902	29902
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.38 ¹	0.63 ¹	0.27 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,000	\$249,000	\$220,000
List Price \$	--	\$245,000	\$249,000	\$220,000
Sale Price \$	--	\$257,000	\$249,000	\$220,000
Type of Financing	--	Fha	Conventional	Va
Date of Sale	--	11/18/2022	05/20/2022	03/05/2022
DOM · Cumulative DOM	-- · --	42 · 120	43 · 43	47 · 55
Age (# of years)	62	65	57	58
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 ranch	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,153	1,100	1,213	1,200
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	3 · 1 · 1
Total Room #	5	5	5	6
Garage (Style/Stalls)	Attached 1 Car	Carport 1 Car	Carport 1 Car	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.27 acres	.36 acres	.36 acres	.29 acres
Other	--	--	fireplace	--
Net Adjustment	--	-\$425	-\$11,900	-\$6,625
Adjusted Price	--	\$256,575	\$237,100	\$213,375

* 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** Similar size, age and larger lot. Adj. \$3,975 SF, 300 age, -900 Lot, 2,500 bath, -6,000 closing costs. Beautifully updated home in desirable Mossy Oaks! Hardwood floors were recently redone with a fresh coat of paint throughout! This home is centrally located in Mossy Oaks- central to all bases! Three bedrooms/ 1.5 baths and a large outdoor yard!
- Sold 2** Similar size, age and larger lot. Adj. -4,500 SF, -500 age, -900 lot,- 6,000 Closing costs. Home is sold in strictly "AS IS" condition.
- Sold 3** Similar size age and lot size. Adj. -3,525, -400 age,-200 lot. 2,500 bath, -5,000 closing costs. This three bedroom home is centrally located in the heart of Mossy Oaks. The home has recently been updated with a new roof, fresh interior and exterior paint job and new carpet inside. Large fenced in yard!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Last sold 12/13/2001 for \$105,000				
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	\$249,000	\$249,000
Sales Price	\$245,000	\$245,000
30 Day Price	\$240,000	--
Comments Regarding Pricing Strategy		
Exterior of home appears maintained and assume interior in similar condition. Any upgrades are unknown and will affect the value.		

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.
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Subject Photos



Front



Front



Address Verification



Side



Side



Street

Subject Photos



Street



Garage



Living Room



Other

Listing Photos

L1 909 Monson St
Beaufort, SC 29902



Front

L2 903 Emmons
Beaufort, SC 29902



Front

L3 4006 Joann St
Beaufort, SC 29906



Front

Sales Photos

S1 1607 Battery Creek Rd
Beaufort, SC 29902



Front

S2 905 Battery Creek Rd
Beaufort, SC 29902



Front

S3 41 Mystic Cr
Beaufort, SC 29902



Front

ClearMaps Addendum

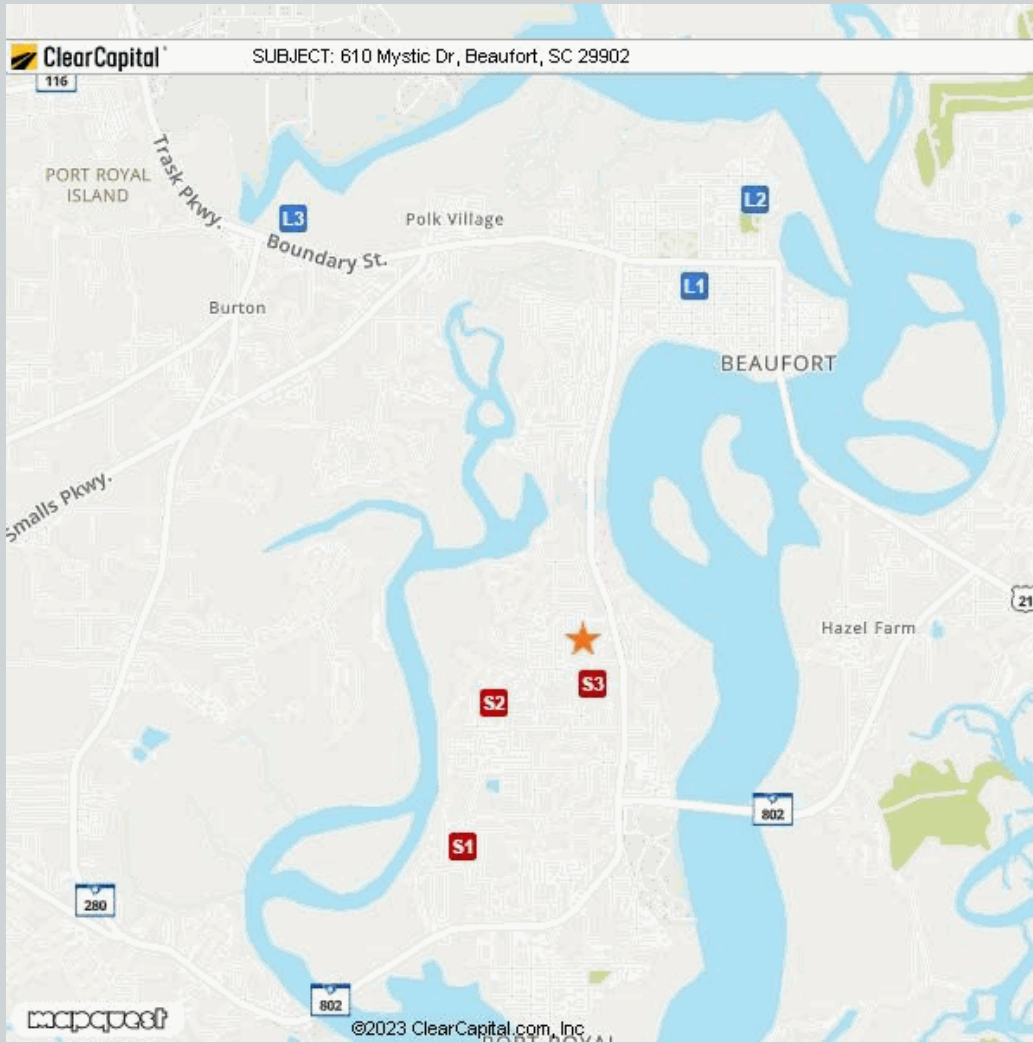
Address ★ 610 Mystic Dr, Beaufort, SC 29902

Loan Number 52451

Suggested List \$249,000

Suggested Repaired \$249,000

Sale \$245,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	610 Mystic Dr, Beaufort, SC 29902	--	Parcel Match
L1 Listing 1	909 Monson St, Beaufort, SC 29902	2.15 Miles ¹	Parcel Match
L2 Listing 2	903 Emmons, Beaufort, SC 29902	2.74 Miles ¹	Parcel Match
L3 Listing 3	4006 Joann St, Beaufort, SC 29906	2.95 Miles ¹	Street Centerline Match
S1 Sold 1	1607 Battery Creek Rd, Beaufort, SC 29902	1.38 Miles ¹	Parcel Match
S2 Sold 2	905 Battery Creek Rd, Beaufort, SC 29902	0.63 Miles ¹	Parcel Match
S3 Sold 3	41 Mystic Cr, Beaufort, SC 29902	0.27 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	Debra Regecz	Company/Brokerage	Ballenger Assoc. LLC
License No	51688	Address	2715 Bluestem Dr Beaufort SC 29902
License Expiration	06/30/2024	License State	SC
Phone	8432637010	Email	deb@redhatteam.com
Broker Distance to Subject	1.57 miles	Date Signed	02/07/2023

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.