

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>	2628 Park Road Unit E, Charlotte, NC 28209	<b>Order ID</b>	8716064	<b>Property ID</b>	34142836
<b>Inspection Date</b>	04/28/2023	<b>Date of Report</b>	04/28/2023		
<b>Loan Number</b>	53078	<b>APN</b>	147-097-29		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Mecklenburg		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	04.27.23 BPO Request	<b>Tracking ID 1</b>	04.27.23 BPO Request		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Fink Catherine Eugenia	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,785	Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required.	
<b>Assessed Value</b>	\$172,000		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	Condo		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	Charlotte House Condo 456-362-5996		
<b>Association Fees</b>	\$150 / Month (Other: maintenance)		
<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 subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.	
<b>Sales Prices in this Neighborhood</b>	Low: \$216,000 High: \$366,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	2628 Park Road Unit E	1337 Morehead Street	768 Marsh Road	3208 Selwyn Farms Lane
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28209	28204	28209	28209
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.23 <sup>1</sup>	0.56 <sup>1</sup>	0.64 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$339,900	\$325,000	\$275,000
List Price \$	--	\$339,900	\$299,876	\$275,000
Original List Date		04/21/2023	03/22/2023	04/06/2023
DOM · Cumulative DOM	-- · --	6 · 7	36 · 37	21 · 22
Age (# of years)	55	78	37	38
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Low Rise	2 Stories Low Rise	2 Stories Low Rise	2 Stories Low Rise
# Units	1	1	1	1
Living Sq. Feet	1,158	995	1,022	900
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	2 · 1	1 · 1
Total Room #	6	5	5	4
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.000 acres	0 acres	0 acres	0 acres
Other	None	None	None	None

\* Listing 2 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** Adjustments:,Bed:2000,Bath:1000,HBath:0,GLA:\$1630,Age:\$230,Total Adjustment:\$4860,Net Adjustment Value:\$344760 property inferior to the subject in square footage and age

**Listing 2** Adjustments:,Bed:2000,Bath:1000,HBath:0,GLA:\$1360,Age:\$-180,Total Adjustment:\$4180,Net Adjustment Value:\$304056 Property is similar to the subject in square footage, features age, type and location. Similar in condition.

**Listing 3** Adjustments:,Bed:4000,Bath:1000,HBath:0,GLA:\$2580,Age:\$-170,Total Adjustment:\$7410,Net Adjustment Value:\$282410 property inferior to the subject in square footage and bed bath count

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	2628 Park Road Unit E	766 Marsh Road	3200 Selwyn Farms Lane	2630 Park Road
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28209	28209	28209	28209
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.58 <sup>1</sup>	0.65 <sup>1</sup>	0.03 <sup>1</sup>
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$290,000	\$312,000	\$305,000
List Price \$	--	\$270,000	\$312,000	\$305,000
Sale Price \$	--	\$270,000	\$299,000	\$305,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/21/2022	10/03/2022	03/20/2023
DOM · Cumulative DOM	-- · --	33 · 33	94 · 94	1 · 1
Age (# of years)	55	37	38	55
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	2	2	2
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Low Rise	2 Stories Low Rise	2 Stories Low Rise	2 Stories Low Rise
# Units	1	1	1	1
Living Sq. Feet	1,158	1,022	1,165	1,143
Bdrm · Bths · ½ Bths	3 · 2	2 · 1	2 · 1	3 · 2
Total Room #	6	5	5	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.000 acres	0 acres	0 acres	0 acres
Other	None	None	None	None
Net Adjustment	--	+\$4,180	+\$2,830	\$0
Adjusted Price	--	\$274,180	\$301,830	\$305,000

\* 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** Adjustments:,Bed:2000,Bath:1000,HBath:0,GLA:\$1360,Age:\$-180,Total Adjustment:4180,Net Adjustment Value:\$274180 property inferior to the subject in square footage and bed bath count
- Sold 2** Adjustments:,Bed:2000,Bath:1000,HBath:0,Age:\$-170,Total Adjustment:2830,Net Adjustment Value:\$301830 A similar model home located in the immediate competing market.its shares values defining qualities with the subject in regards to age, GLA, style, locational qualities, condition and amenities
- Sold 3** Adjustments:,Bed:0,Bath:0,HBath:0,Total Adjustment:0,Net Adjustment Value:\$305000 property similar in all attributes

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		None Noted					
<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>	0						
<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>

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$292,000	\$292,000
<b>Sales Price</b>	\$283,000	\$283,000
<b>30 Day Price</b>	\$276,000	--

### Comments Regarding Pricing Strategy

The subject property is overall in average condition and it conforms to the neighborhood. All of the comparable used in this report are located in the same and/or similar type of neighborhood/school district as the subject, having similar characteristics and market influence. subject is located near major road water bodiesschool parks non rersidential property commercial centres that willnot affect its value and marketability Due to lack of comparable in the subject's same side it was necessary to exceed major boundaries such as major roads, highways The sales and listings compared with the subject are reasonable substitutes considered by a potential purchaser of the subject property, including location. Market value is based upon current market conditions, days on market, location, property condition, and comparable available at the time of evaluation. Date of sale and days on market were given weight and consideration when arriving at market value. Slow market conditions caused a lack of similar comparable within the subject's immediate market area. unable to bracket subject Bed GLA and year built so exceeded +/-20% Proximity has been extended 1 mile to provide the most accurate and similar comps in the subject market. There are sales and lists closer in proximity to the subject but do not have the characteristics that will directly compete with the subject.Comps are as close to subject parameters as is available in current market conditions. The values are based on the current market trend in this area. Values have increased 5% /due to economic conditions over the past years on all property in this area. In this current market value provided are based on recent sales and listings in this area taking into account the current market trends and value variance. In regards to the total number of bedrooms the subject does conform to the area and is uniquely different from the homes on the same block. While the subject property has 3 bedrooms, the average condo property in the 1 mile radius has 2 bedrooms. In delivering final valuation, most weight has been placed on CS2 and CL2 as they are most similar to subject condition and overall structure. Market values remained stable during the last 12 months within the subject's market area.

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are  
**Notes** appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

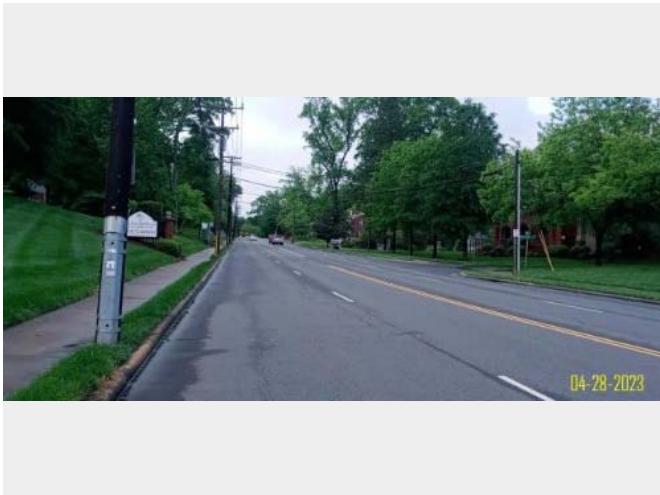
## Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 1337 Morehead Street  
Charlotte, NC 28204



Front

**L2** 768 Marsh Road  
Charlotte, NC 28209



Front

**L3** 3208 Selwyn Farms Lane  
Charlotte, NC 28209



Front



## Sales Photos

**S1** 766 Marsh Road  
Charlotte, NC 28209



Front

**S2** 3200 Selwyn Farms Lane  
Charlotte, NC 28209



Front

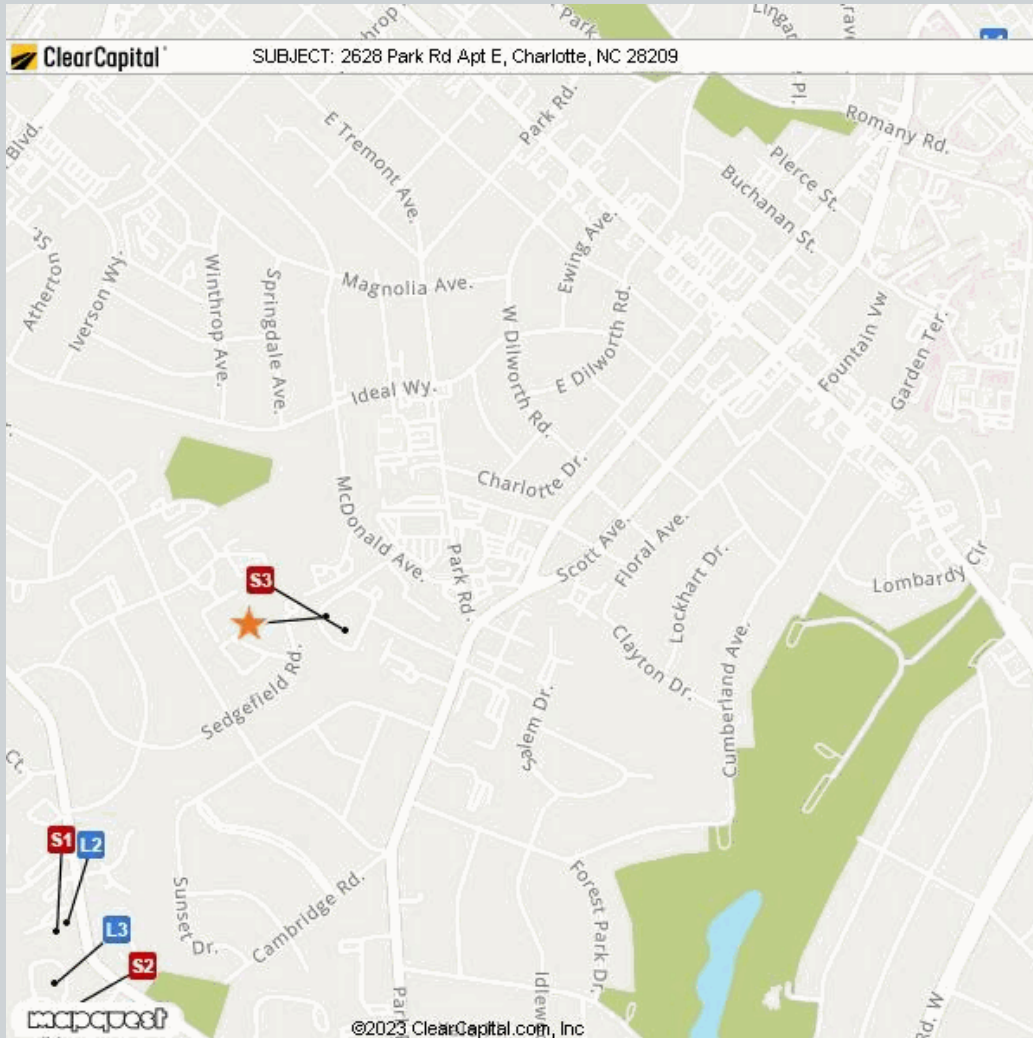
**S3** 2630 Park Road  
Charlotte, NC 28209



Front

## ClearMaps Addendum

**Address** ★ 2628 Park Road Unit E, Charlotte, NC 28209  
**Loan Number** 53078      **Suggested List** \$292,000      **Suggested Repaired** \$292,000      **Sale** \$283,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2628 Park Road Unit E, Charlotte, NC 28209	--	Parcel Match
L1 Listing 1	1337 Morehead Street, Charlotte, NC 28204	1.23 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	768 Marsh Road, Charlotte, NC 28209	0.56 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	3208 Selwyn Farms Lane, Charlotte, NC 28209	0.64 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	766 Marsh Road, Charlotte, NC 28209	0.58 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3200 Selwyn Farms Lane, Charlotte, NC 28209	0.65 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	2630 Park Road, Charlotte, NC 28209	0.03 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>	Dennis Donahue	<b>Company/Brokerage</b>	Bang Realty- North Carolina Inc
<b>License No</b>	35661	<b>Address</b>	6000 Fairview Rd Charlotte NC 28210
<b>License Expiration</b>	06/30/2023	<b>License State</b>	NC
<b>Phone</b>	7042594877	<b>Email</b>	ctlbpo@bangrealty.com
<b>Broker Distance to Subject</b>	3.28 miles	<b>Date Signed</b>	04/28/2023

*/Dennis Donahue/*

*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.