

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>	439 Glenmore Drive, Moncks Corner, SC 29461	<b>Order ID</b>	8725939	<b>Property ID</b>	34159383
<b>Inspection Date</b>	05/05/2023	<b>Date of Report</b>	05/05/2023		
<b>Loan Number</b>	53508	<b>APN</b>	197-09-03-109		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Berkeley		

### Tracking IDs

<b>Order Tracking ID</b>	05.04.23 BPO Request	<b>Tracking ID 1</b>	05.04.23 BPO Request
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Michael Gesualdo	<b>Condition Comments</b> The subject is a 2 story home that appears in average condition with no visible repairs needed except that it needs to be pressure cleaned. It has a front porch, an attached 2 car garage and a good sized lot. The last listing lists the home at 2052 Sq. ft., but the tax records give it 2005 sq. ft. For this report, I used the tax records.
<b>R. E. Taxes</b>	\$3,818	
<b>Assessed Value</b>	\$227,300	
<b>Zoning Classification</b>	residential	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$500	
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>	\$500	
<b>HOA</b>	Foxbank HOA (843)795-8484	
<b>Association Fees</b>	\$425 / Year (Pool)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The neighborhood is a well established neighborhood that has different price ranges of homes as some of the homes are very small, and some are much larger. The newer homes surround a large lake. There is an elementary school within the neighborhood, and the location is close to shopping and restaurants.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$298,500 High: \$561,115	
<b>Market for this type of property</b>	Increased 2 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

### Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	439 Glenmore Drive	105 Kimberton Ave.	243 Woodbrook Way	404 Glenmore Dr.
<b>City, State</b>	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
<b>Zip Code</b>	29461	29461	29461	29461
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.29 <sup>1</sup>	0.45 <sup>1</sup>	0.19 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$360,000	\$359,500	\$360,000
<b>List Price \$</b>	--	\$335,000	\$347,500	\$360,000
<b>Original List Date</b>		02/08/2023	02/27/2023	03/23/2023
<b>DOM · Cumulative DOM</b>	-- · --	83 · 86	67 · 67	28 · 43
<b>Age (# of years)</b>	15	16	15	14
<b>Condition</b>	Average	Average	Average	Average
<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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,005	2,054	2,068	2,538
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	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>	.25 acres	.15 acres	.15 acres	.17 acres
<b>Other</b>	front porch	front porch	front porch	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** Listing 1 is very similar in sq. ft., age and front porch and garages to the subject. This home had a price reduction.

**Listing 2** Listing 2 is similar in sq. ft., rooms, age, front porch and garages. It also had a price decrease.

**Listing 3** Listing 3 is larger in sq. ft., but is similar in rooms, age, and garages. It did not have a porch. It is, however, superior because of its size.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	439 Glenmore Drive	270 Woodbrook Way	206 Topsaw Lane	422 Glenmore Dr.
<b>City, State</b>	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC	Moncks Corner, SC
<b>Zip Code</b>	29461	29461	29461	29461
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.59 <sup>1</sup>	0.21 <sup>1</sup>	0.10 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$315,000	\$345,000	\$375,000
<b>List Price \$</b>	--	\$325,000	\$345,000	\$360,000
<b>Sale Price \$</b>	--	\$325,000	\$350,000	\$359,000
<b>Type of Financing</b>	--	Va	Va	Fha
<b>Date of Sale</b>	--	03/29/2023	04/17/2023	04/14/2023
<b>DOM · Cumulative DOM</b>	-- · --	52 · 200	9 · 46	91 · 130
<b>Age (# of years)</b>	15	15	11	15
<b>Condition</b>	Average	Average	Average	Average
<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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,005	2,010	1,976	2,545
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
<b>Total Room #</b>	8	8	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>	.25 acres	.14 acres	.15 acres	.19 acres
<b>Other</b>	front porch	front porch	front porch, screened porch	front porch
<b>Net Adjustment</b>	--	-\$7,500	+\$900	-\$63,250
<b>Adjusted Price</b>	--	\$317,500	\$350,900	\$295,750

\* 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** Sold Comp 1 is very similar in sq. ft., age, rooms, and has a front porch and a 2 car garage also. Adjustments: Subtract \$500. for the sq. ft. of the home. Subtract \$7,000. for the closing costs paid by the seller for the buyer.
- Sold 2** Sold Comp 2 is similar in sq. ft. of the home, and had a front porch and a screened porch. No concessions were paid on the home. Adjustments: Add \$2,900. for the sq. ft. Subtract \$2,000. for the screened porch.
- Sold 3** Sold Comp 3 was larger in sq. ft. ,but was similar in rooms, age and had the similar 2 car garage and front porch. Adjustments: Subtract \$54,000. for the sq. ft. Subtract \$9,250. for the closing costs paid by the seller for the buyer.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			The last sale was on 3/28/2019 for \$237,000.				
<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>	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>	\$335,000	\$336,000
<b>Sales Price</b>	\$330,000	\$331,000
<b>30 Day Price</b>	\$325,000	--
<b>Comments Regarding Pricing Strategy</b>		
The subject appears very similar to the other comps that had the same sq. ft., rooms, etc. This seems to be a popular floor plan in the neighborhood as there are many homes with it. The only visible repair needed was the pressure cleaning.		

## Clear Capital Quality Assurance Comments Addendum

<b>Reviewer's Notes</b>	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



Address Verification



Street



Other

## Listing Photos

**L1** 105 Kimberton Ave.  
Moncks Corner, SC 29461



Front

**L2** 243 Woodbrook Way  
Moncks Corner, SC 29461



Front

**L3** 404 Glenmore Dr.  
Moncks Corner, SC 29461



Front



## Sales Photos

**S1** 270 Woodbrook Way  
Moncks Corner, SC 29461



Front

**S2** 206 Topsaw Lane  
Moncks Corner, SC 29461



Front

**S3** 422 Glenmore Dr.  
Moncks Corner, SC 29461



Front



### ClearMaps Addendum

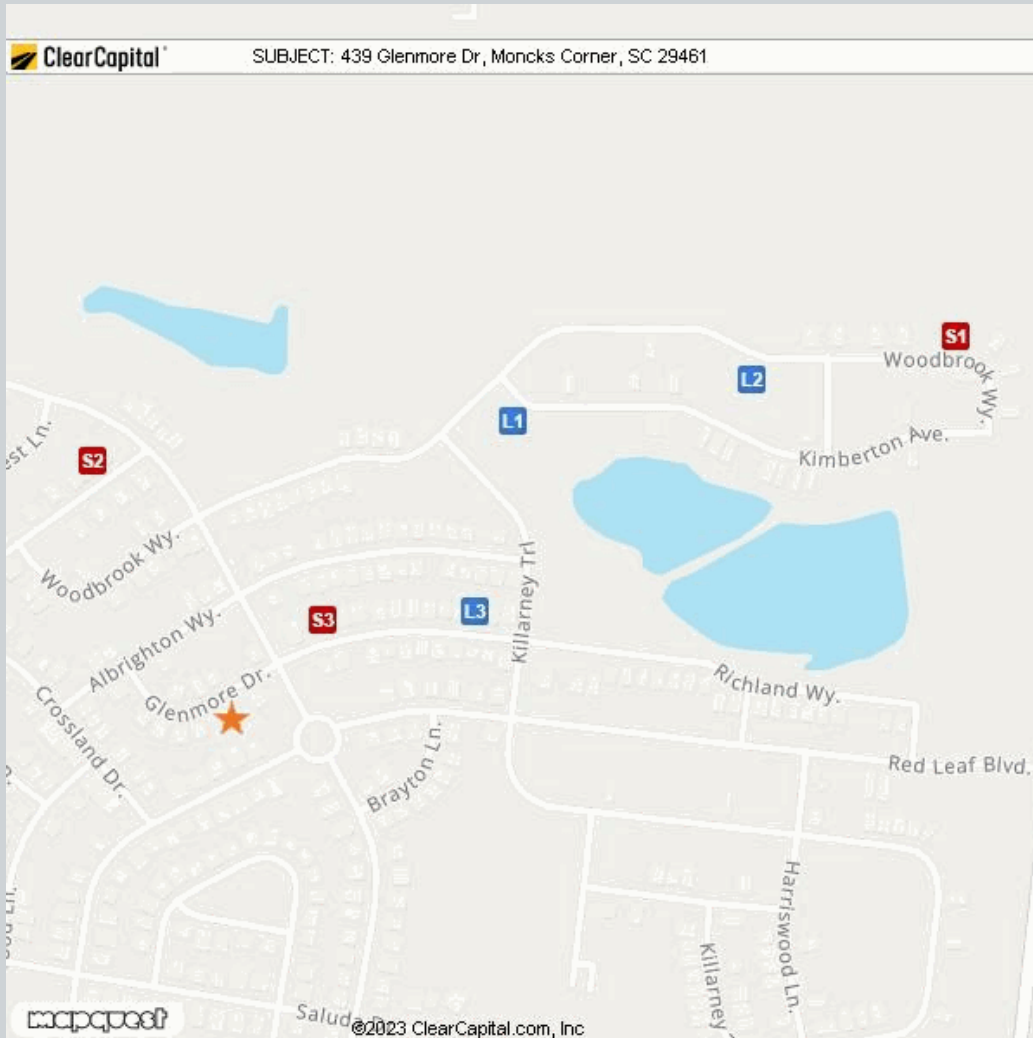
**Address** ★ 439 Glenmore Drive, Moncks Corner, SC 29461

**Loan Number** 53508

**Suggested List** \$335,000

**Suggested Repaired** \$336,000

**Sale** \$330,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	439 Glenmore Drive, Moncks Corner, SC 29461	--	Parcel Match
L1 Listing 1	105 Kimberton Ave., Moncks Corner, SC 29461	0.29 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	243 Woodbrook Way, Moncks Corner, SC 29461	0.45 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	404 Glenmore Dr., Moncks Corner, SC 29461	0.19 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	270 Woodbrook Way, Moncks Corner, SC 29461	0.59 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	206 Topsaw Lane, Moncks Corner, SC 29461	0.21 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	422 Glenmore Dr., Moncks Corner, SC 29461	0.10 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>	Donna Baxter	<b>Company/Brokerage</b>	Carolina Elite Real Estate
<b>License No</b>	40181	<b>Address</b>	414 Brookgreen Dr. Moncks Corner SC 29461
<b>License Expiration</b>	06/30/2023	<b>License State</b>	SC
<b>Phone</b>	8432700573	<b>Email</b>	southernbloomsofsc@gmail.com
<b>Broker Distance to Subject</b>	1.52 miles	<b>Date Signed</b>	05/05/2023

*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:**

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