

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	723 Firecrest Street, Concord, NORTH CAROLINA 28025	Order ID	8771904	Property ID	34242506
Inspection Date	06/06/2023	Date of Report	06/08/2023		
Loan Number	53684	APN	5630-95-9304-0000		
Borrower Name	Catamount Properties 2018 LLC	County	Cabarrus		

Tracking IDs					
Order Tracking ID	06.06.23 BPO Request	Tracking ID 1	06.06.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Martin Kimberly	Condition Comments Subject appears to be in average condition based on an exterior inspection of the property.
R. E. Taxes	\$1,620	
Assessed Value	\$132,750	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(Assumed to be Vacant, but not verified)		
Ownership Type	Fee Simple	
Property Condition	Good	
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	Suburban	Neighborhood Comments // Neighborhood // The subject's neighborhood is quiet, suburban and made up of similar homes as the subject. Convenient access to shopping, schools, transportation and major interstates/highways. The neighborhood is comprised of mostly single-family dwellings and reflects good employment & stability.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$240,000 High: \$300,000	
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	723 Firecrest Street	2541 Nc Hwy 73 Highway	264 Lincoln Street Sw	60 Ashlyn Drive Se
City, State	Concord, NORTH CAROLINA	Concord, NC	Concord, NC	Concord, NC
Zip Code	28025	28025	28025	28025
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.97 ¹	2.00 ¹	1.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$276,900	\$289,900
List Price \$	--	\$275,000	\$276,900	\$289,900
Original List Date		05/12/2023	04/08/2023	05/10/2023
DOM · Cumulative DOM	-- · --	6 · 27	34 · 61	25 · 29
Age (# of years)	28	87	68	71
Condition	Good	Good	Good	Good
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	1,154	1,485	1,395	1,376
Bdrm · Bths · ½ Bths	3 · 2	3 · 1	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Carport 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.41 acres	1.10 acres	0.17 acres	0.45 acres
Other	Porch, Deck	Porch, Fireplace	Fenced Yard	Porch, Fireplace

* 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** Move-in ready lovely arts and crafts bungalow. Hardwood floors, granite countertops with island, backsplash, washer, dryer and refrigerator included. Walk-in pantry, newer light fixtures and ceiling fans. Perfect for first-time homebuyers on beautiful one acre lot in convenient location with water view from the backyard. Enjoy timeless features with front porch, pecan trees, and french doors. Neutral paint throughout with new roof in 2019 and new windows in 2020. Home was built in 1936; therefore, it is being sold AS IS no repairs. Many items are original to the home and preservation was preferred. Original glass doorknobs, metal doorknobs, hardwood floors and french doors are note worthy.
- Listing 2** Beautifully renovated ranch home, ready for new owner. This home has been completely renovated with updated electrical, new plumbing, new HVAC system and water heater. Walk into a spacious living room and dining room with luxury vinyl flooring. Kitchen features new cabinets and quartz countertops with all stainless steel appliances included. All Bedrooms are spacious with brand new carpet. Home offers 2 full bathrooms with tile surrounds, new toilets and vanities. All new light fixtures, recessed lighting and ceiling fans. Exterior offers a fenced backyard with a storage shed and driveway for up to 3 vehicles. Conveniently located near Concord Historic District. Take a quick drive or walk to enjoy all the entertainment and restaurants Downtown Concord has to offer. This one is definitely one that you do not want to miss.
- Listing 3** Welcome to your new home! This charming and spacious 3 bedroom, 2 bathroom residence is perfectly situated close to downtown Concord, offering convenience, comfort, and endless possibilities. With an unfinished basement ready for your personal touch, this property presents an incredible opportunity to create the home of your dreams. As you step inside, you'll be greeted by a warm and inviting atmosphere with an open-concept living and dining area. The well-designed layout allows for seamless flow and effortless entertaining, ensuring that every gathering is a memorable one. Outside, a well-maintained yard provides the perfect setting for outdoor activities, gardening, or simply unwinding on sunny afternoons. With its close proximity to downtown, you'll have easy access to an array of amenities, including shopping, dining, entertainment, and cultural attractions. Explore charming local shops, visit historical landmarks, or take a leisurely stroll through picturesque parks nearby.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	723 Firecrest Street	1127 Timber Place Se	705 Firecrest Street Se	579 Amity Avenue
City, State	Concord, NORTH CAROLINA	Concord, NC	Concord, NC	Concord, NC
Zip Code	28025	28025	28025	28025
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.42 ¹	0.10 ¹	0.70 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$275,000	\$287,000	\$300,000
List Price \$	--	\$275,000	\$287,000	\$300,000
Sale Price \$	--	\$262,000	\$280,000	\$300,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	04/27/2023	02/17/2023	03/21/2023
DOM · Cumulative DOM	-- · --	215 · 288	87 · 117	142 · 172
Age (# of years)	28	24	26	51
Condition	Good	Good	Good	Good
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	1,154	1,220	1,281	1,573
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.41 acres	0.30 acres	0.39 acres	0.58 acres
Other	Porch, Deck	Porch	NA	NA
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$262,000	\$280,000	\$300,000

* Sold 2 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** This split bedroom home with an open floor plan has a nice private back yard that backs to trees and a stream. 3 nice size bedrooms. House is conveniently located near Highways 49, 73 and 3. Easy access to downtown Concord. New LVP, new quartz countertops, new stainless steel appliances, and freshly painted cabinets in the kitchen.
- Sold 2** Seller needs 2 business days to respond. Will not go FHA until date 1/3/2023. For questions Text, Call 704-281-6352 or email at taragrist@markspain.com . Combo box code will be provided with Showingtime confirmation. Buyers/Buyer's Agent to verify all info. Refer to attached offer guidelines. Please submit all offers with executed affiliated business agreement. Preferred attorney is add Hankin and Pack. Please include the following verbiage under paragraph 3. of the offer regarding personal property: As-Is/Where Is: Seller agrees to convey As-Is / Where-Is: (add list of personal property). Due Diligence should be made payable to Opendoor Property Trust I and dropped off at Hankin and Pack PLLC: 5955 Carnegie Blvd Suite 350, Charlotte, NC 28209. They will provide you with a copy of the DD check along with a receipt. Please be sure they execute the DD acknowledgment and send a copy to me as soon as possible.
- Sold 3** If you're looking for a home that feels like you're in the country yet just ten minutes from downtown Concord, then this is the home for you. This brick rancher is located on over half an acre with plenty of room to expand. You'll be pleased with the generous size of the family room, dining room, and kitchen. The kitchen boasts an updated backsplash and stainless- steel appliances. The large family room's picture window lets in so much natural light. You'll also discover an owner's bedroom with two closets and its own bathroom as well as two more bedrooms and a hall bath. Imagine relaxing on the enclosed back porch with a glass of iced tea. The garage offers extra storage as well as a second access to the backyard. Out back, you'll find two sheds as well as an enclosed swimming pool. A buyer credit is being offered towards the pool. Come out and see this gem today.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				There is no prior MLS data per Canopy MLS			
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	\$277,900	\$277,900
Sales Price	\$277,000	\$277,000
30 Day Price	\$272,000	--
Comments Regarding Pricing Strategy		
<p>The conclusion of estimated price for the subject is based on comparable properties and applicable market data found via the Canopy MLS and includes homes that are located within a 1-mile radius of the subject with similar style, size, condition and amenities. INTENDED PURPOSE: The Intended Purpose of this BPO is to provide the Client with an estimate of a possible/probable selling or leasing PRICE of the subject property or interest in the subject property, as of the effective date of this BPO. 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. PLEASE NOTE This is an opinion of price and NOT an opinion of market value. This opinion of price is being prepared for a third party making decisions or performing due diligence related to the potential listing, offering, sale, option, lease, or acquisition price of a parcel of or interest in real property. I am a licensed real estate agent and NOT a licensed appraiser. This is NOT a market valuation or appraisal. DISCLOSURE: If the owner of this property is looking for broker representation, I am willing to consult, list and represent owner/seller in the sale of this property. Jeremy Hopkins // Real Estate Broker License # 270164 // The Concord Agency</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect
Notes 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 2541 NC Hwy 73 Highway
Concord, NC 28025



Front

L2 264 Lincoln Street SW
Concord, NC 28025



Front

L3 60 Ashlyn Drive SE
Concord, NC 28025



Front

Sales Photos

S1 1127 Timber Place SE
Concord, NC 28025



Front

S2 705 Firecrest Street SE
Concord, NC 28025



Front

S3 579 Amity Avenue
Concord, NC 28025



Front

ClearMaps Addendum

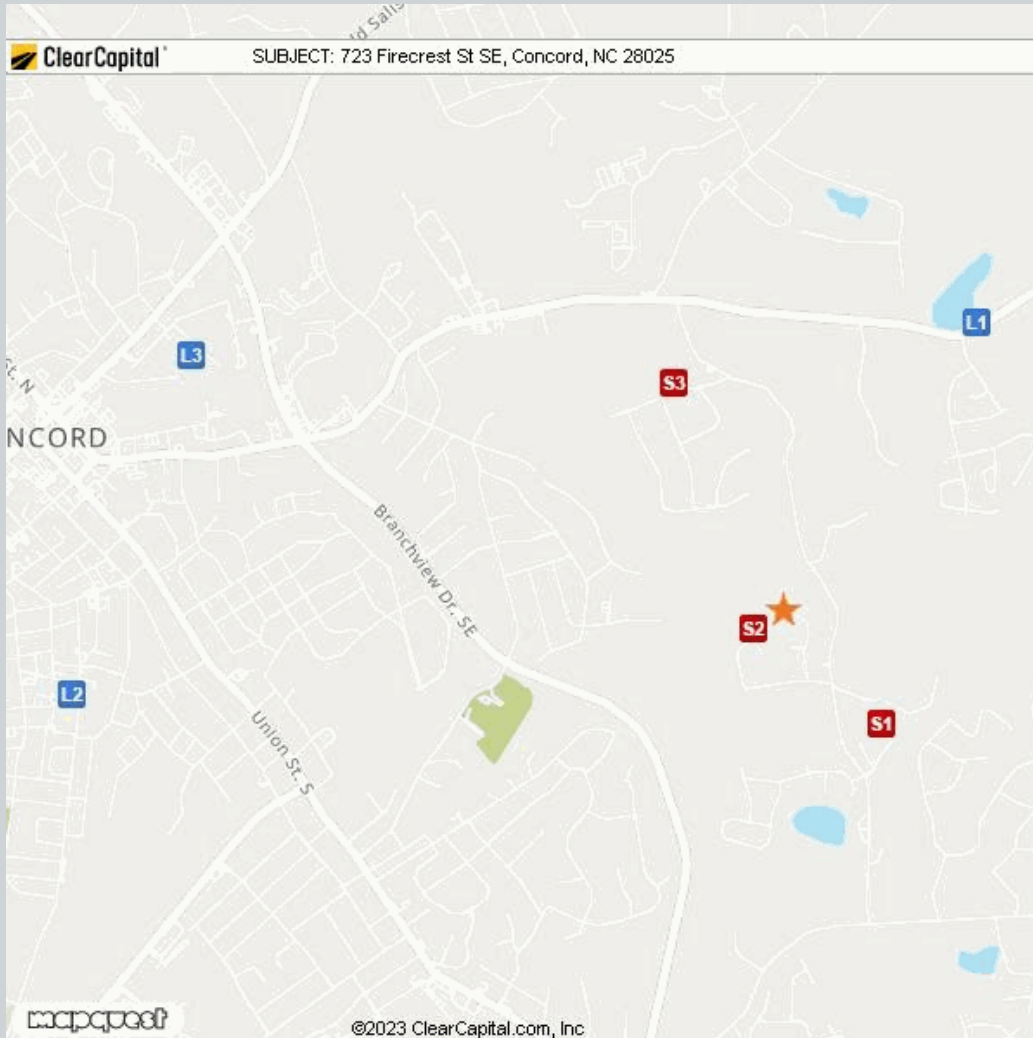
Address ★ 723 Firecrest Street, Concord, NORTH CAROLINA 28025

Loan Number 53684

Suggested List \$277,900

Suggested Repaired \$277,900

Sale \$277,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	723 Firecrest Street, Concord, North Carolina 28025	--	Parcel Match
L1	2541 Nc Hwy 73 Highway, Concord, NC 28025	0.97 Miles ¹	Street Centerline Match
L2	264 Lincoln Street Sw, Concord, NC 28025	2.00 Miles ¹	Parcel Match
L3	60 Ashlyn Drive Se, Concord, NC 28025	1.80 Miles ¹	Parcel Match
S1	1127 Timber Place Se, Concord, NC 28025	0.42 Miles ¹	Parcel Match
S2	705 Firecrest Street Se, Concord, NC 28025	0.10 Miles ¹	Parcel Match
S3	579 Amity Avenue, Concord, NC 28025	0.70 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.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Report Instructions - cont.

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	Jeremy Hopkins	Company/Brokerage	The Concord Agency
License No	270164	Address	1122 Riding Trail Lane Concord NC 28027
License Expiration	06/30/2023	License State	NC
Phone	8606058000	Email	jeremy.hopkins@live.com
Broker Distance to Subject	8.95 miles	Date Signed	06/08/2023

/Jeremy Hopkins/

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.