# **Exterior-Only Inspection Residential Appraisal Report**

34464249 File# 2023-193

The purpose	e of this s	summary apprais	sal report	is to pro	ovide the	lender/client	with an	accurate,	and adequa	ately s	supported,	opinion o	f the m	narket value	of the	subject	property.
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Property Addr		200 Whiteth						City	Charlotte					. 140	Zip Code	2827	7
		t Properties	<u> 2018 L</u>	LC		Owner of Pub	olic Record	Gra	abon John, I	Evelyr	n Patrici	ia & Faul	Cour	<sup>nty</sup> Mec	klenbur	g	
Legal Descrip	tion Lo	t 267 Map B	300k 18	Page 90													
Assessor's Pa	arcel #	225-134-09						Tax Y	'ear 2022				R.E.	Taxes \$	3,908		
Neighborhood	J Name	Deerpark at	Raintre	е				Map	Reference	225-	-134-09	)	Cens	sus Tract	0058.1	7	
Occupant	<b>又</b> Owner	Tenant	Vacant	ıt		Special Asses	ssments \$	0			×	PUD F	10A\$ 2	75 <b>D</b>	per yea	r 🔲 i	per month
Property Right		Fee Sir	mple	Leasehold	T t	Other (descr	ribe)										
Assignment T		Purchase Transac		Refina:	ince Transactio	on `	Other (d	lescribe)	Contioir								
Lender/Client	_					Address			Servicir			100 D-1			00070		
	v v C u (	gewood Inc y offered for sale o		n offered for only	o in the twelve				ttan Beach	1 BIVO	a, Ste 1	100, Read	ondo Be	eacn, CA		_	
		-		Ulleleu iui Sale		-		ve uale oi li	iiis appi aisai :						Yes	<b>≤</b> No	
Report data si	ource(s) used, of	fering price(s), and	1 date(s).		multip	ole listing	g service										
I did did performed.	did not a	nalyze the contract	for sale for t	the subject purc	hase transaction	on. Explain ti	he results of th	ie analysis i	of the contract fo	or sale or	r why the a	nalysis was no	ot				
,																	
Contract Price	<b>\$</b>	Date	e of Contract	t		Is the prope	erty seller the o	owner of pu	blic record?			Yes N	o Data S	ource(s)			
Is there any fi	nancial assistanc	e (loan charges, sa	ale concessi	ions, gift or dow	npayment ass	istance, etc.)	) to be paid by	any party o	on behalf of the b	orrower'	?					Yes	No No
If Yes, report	the total dollar ar	nount and describe	the items to	o be paid.													
Note: Race a		mposition of the n		od are not appra	aisal factors.		0 11	.74.11	T1-				0 11-2-1	· · · · · ·			11 0/
		orhood Characteri				_		nit Housing					One-Unit H			resent Land	
Location	Urban	Suburban		Rural	Property Valu		Increasing		Stable		Declining		ICE	AGE	One-Uni		70 %
Built-Up	Over 75%	25-75%		Under 25%	Demand/Sup	.,	Shortage		In Balance		Over Supply	y \$ (I	000)	(yrs)	2-4 Unit		0 %
Growth	Rapid	★ Stable		Slow	Marketing Tir	me >	Under 3 mt	ths	3-6 mths		Over 6 mth	s 27	5 Low	10	Multi-Fa	mily	10 %
Neighborhood	d Boundaries	The su	ubiect p	roperty is	bound to	the nor	th by Hw	v 51. to	the east b	bv		95	O High	70	Comme	rcial	10 %
Provider	nce Rd to	the south by						•		- ,		55			Other		10 %
Neighborhood				eighborho						reas	onable				nd emn	lovment	
arose E	 Dublic park	s and other										•	•				
		ers and em upport for the abov							onsidered	to na	ave ave	rage ma	ткет ар	pear and	ассері	ance.	
IVIAINGE COITUIT	Julia (illulullily a	apport for the abov	76 CUITCIUSIU	110)		See atta	ached ad	denda.									
Dimensions		x 95 x 160					5,682 sf		Sha	<sup>ape</sup> r	rectang	jular		View N	I;Res;G	lfvw	
Specific Zonin	ng Classification	R15Pl	UD			Zoning Des	scription	R-15 -	Single-Fa	mily .	- Minim	num lot si	ze 150	00 squar	e feet.	Planned	Dev
Zoning Compl	liance 🔀	Legal Le	egal Noncon	nforming (Grandf	fathered Use)		No Zoni	ng	Illegal (describ	e)							
Is the highest	and best use of	subject property or	. Incommend (														
		onniner hinheith ap	s improvea (:	or as proposed p	per plans and	specification	ns) the present	use?				X Yes	No	If No, desc	cribe		
		osojoot property dt	s improved (	or as proposed ,	per plans and	specification	ns) the present	use?				X Yes	☐ No	If No, desc	cribe		
Utilities	Public	Other (describe)	s improved (	or as proposed	per plans and	specification Public					Off-site Im	Yes		If No, desc	cribe Pul	blic P	rivate
			s improved (			Public					Chroni	provements -		If No, desc	Pul	_	rivate
Electricity	×		s improved (	V	Water	Public					Street 2	provements -		If No, desc	Pul	blic P	rivate
Electricity Gas	X	Other (describe)		V	Water Sanitary Sewer	Public		escribe)	Man # 2-		Street a	asphalt none			Pul	<b>\</b>	
Electricity Gas FEMA Special	X I Flood Hazard Ar	Other (describe)	Yes	V S No FEI	Water	Public  r X  e X	Other (de	escribe) FEMA I	. 01		Street 2	asphalt none		If No, description	Pul	_	
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

Form 2055 March 2005

34464249 File# 2023-193

There are 9 comparable	properties curr	rently o	ffered f	or sale	in t	the subject neighborhoo	od rang	jing in	price	from \$ 435,000		to \$	684	5,000	
There are 34 comparable	sales in the	subject	neighbo			he past twelve months			ale prio	100,000	^				
UT .		,	Ticigiibo			•	a rangii			200,00	U			939,700	
FEATURE	SUBJECT					LE SALE # 1		CUI	MPAKABI	LE SALE # 2		UU	MPAKABI	LE SALE # 3	
Address 10200 Whitethorn	n Dr		8406	Peytor	n Rar	ndolph Dr	8219	Peyto	n Rar	ndolph Dr	3609	Smok	cerise	Hill Dr	
Charlotte, NC 283	277		Charl	otte, N	C 28	277	Char	lotte, N	IC 28	277	Char	lotte, î	NC 28	277	
Proximity to Subject			0.85	miles V	٧		0.90	miles \	W		1.08	miles	N		
Sale Price	\$					\$ 720,000				\$ 681,000				\$	723,000
Sale Price/Gross Liv. Area	\$	sq.ft.	s ·	245.06	sa.ft.	. 20,000	_	246.03	sa.ft.	001,000	_	218.69	sa.ft.		. 20,000
Data Source(s)	,	- 1	-			DOM 2				DOM 2				DOM E	
Verification Source(s)					403,1	DOM 3			3101,1	DOM 3				DOM 5	
VALUE ADJUSTMENTS	DESCRIPTION	ONI		ewing ESCRIPTION	ı	L ( ) © Adjustment		iewing ESCRIPTIO	MI	. ( ) © Adjustment		iewing ESCRIPTION		1/10/	diustment
	DESCRIPTIO	UIV	_		V	+(-) \$ Adjustment	_		JIN .	+(-) \$ Adjustment			JIN	+(-) \$ /	Adjustment
Sales or Financing			ArmL	.th		0	Arml	_th		0	ArmL	.th			0
Concessions			Conv	;2000		-2,000	Conv	/;5650		-5,650	Conv	;5000			-5,000
Date of Sale/Time			s07/2	3;c07/2	23	0	s07/2	23;c06/	/23	0	s03/2	23;c03	/23		0
Location	N;Res;GlfC	Se	N;Re	s;		+10,000	N;Re	es;		+10,000	N;Re	s;GlfC	se		
Leasehold/Fee Simple	fee simple		fee si	imple			fee s	imple			fee s	imple			
Site	15,682 sf		13,93	39 sf		0	18,7	31 sf		0	24,39	94 sf			0
View	N;Res;Glfv	w	N;Re	s:		+10,000	N:Re	es:		+10,000	N:Re	s:Glfv	w		
Design (Style)	DT2;traditio			traditior	nal	.0,000		traditio	nal	.0,000		split le			0
Quality of Construction	Q4	Jilai	Q4	iladitioi	iui		Q4	traditio	niai .		Q4	opiit ic	, , , ,		
Actual Age	45		40			0	39			0	51				0
Condition						1									U
Above Grade	C3 Total Bdrms.	Baths	C3 Total	Bdrms.	Baths	1	C3 Total	Rdrma	Baths		C3 Total	Bdrms.	Baths		
		_				_	-	Bdrms.		-	_				40.000
Room Count	8 4	2.1	9		2.1	0		4	2.1	0		4	3.1		-10,000
Gross Living Area	2,985	sq.ft.		2,938	sq.ft.	0		2,768	sq.ft.	+10,900		3,306	sq.ft.		-16,100
Basement & Finished	0sf		0sf				0sf				0sf				
Rooms Below Grade															
Functional Utility	average		avera	ige			avera	age			avera	age			
Heating/Cooling	fwa / centra	al		central				centra	ıl			centra	al		
Energy Efficient Items	windows/do			ows/doc				ows/do				ows/do			
Garage/Carport	2ga2dw		2ga2				2ga2				2ga2				
Porch/Patio/Deck	stoop,deck			eck,sc	nch	-15,000			nch	-15,000					
4					рсп	-13,000			рсп	-13,000	_				
Other Amenities	1 fireplace		1 fire					place				place_	, ,		. 40 000
exterior construction	brick-good		brick-	•				-good				/d-avg	/ga		+10,000
updates/upgrades	average		avera	ige/goo		-15,000			_	•	avera		_	•	
Net Adjustment (Total)			Ц Ц	+ 🔀		\$ -12,000				<sup>\$</sup> 10,250		+	X -	\$	-21,100
Adjusted Sale Price			Net Adj.		1.7 %		Net Adj.		1.5 %		Net Adj.		2.9 %		
of Comparables			Gross Ad		7.2 %		Gross A	idj.	7.6 %	\$ 691,250	Gross A	dj.	5.7 %	\$	701,900
I did did not research the s	sale or transfer histo	ory of the	subject p	roperty and	l compa	arable sales. If not, explain									
My research did did n	ot reveal any prior s	sales or tr	ansfers of	f the subjec	t proper	rty for the three years prior to	the effec	ctive date o	of this app	oraisal.					
Data Source(s) mls/tax rec															
	of reveal any prior :	sales or tr	ansfers of	f the compa	arable sa	ales for the year prior to the	date of sa	le of the co	omparable	e sale.					
B ( 0 ()						7									
Data Source(s) mls/tax rec Report the results of the research and anal		le or trans	efer histon	v of the sub	niect nro	nnerty and comparable sales	(renort a	dditional nr	inr sales	on nane 3)					
	Join or the builting		UBJECT	, 01 1110 300	,,oot pro	COMPARABLE SA		-annonai þi	.or outco	COMPARABLE SALE #2			CUMP	ARABLE SALE	#3
ITEM		اة	ODULUI		- 1	OUWIFANADLE OF	LL#I			OUNT ANABLE SALE #2		1	OUIVIP	TITADLE SALE	. <del></del> .
ITEM  Date of Prior Sale/Transfer															
Date of Prior Sale/Transfer															
Date of Prior Sale/Transfer Price of Prior Sale/Transfer															
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	mls/tax		rds			mls/tax records				x records			ax rec		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	08/05/2	2023				mls/tax records 08/05/2023				ix records /2023			ax rec 5/2023		
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	08/05/2	2023		sales		08/05/2023	other		08/05		noted	08/05	5/2023	3	ix
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Form 2055 March 2005

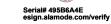
# **Exterior-Only Inspection Residential Appraisal Report**

34464249 File # 2023-193

FEATURE		SUBJECT	Т		CO	MPARAB	LE SALE #	4		CO	MPARABL	E SALE # 5		CO	MPARABL	E SALE # 6
Address 10200 Whitethorn	n Dr			9917	White	ethorn	Dr									
Charlotte, NC 282	277			Char	lotte,	NC 28	3277									
Proximity to Subject				0.22	miles	Е										
Sale Price	\$						\$	675,000				\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	253.6	6 sq.ft.			\$		sq.ft.		\$		sq.ft.	
Data Source(s)				MLS	# 405	0611;	DOM 2									
Verification Source(s)				ext v	iewing	1										
VALUE ADJUSTMENTS	DI	ESCRIPTI	ON	D	ESCRIPTI	ON	+(-)\$	Adjustment		ESCRIPT	ION	+(-) \$ Adjustment	D	ESCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing				Listin	ng			(	)							
Concessions								(								
Date of Sale/Time				c07/2	23			(	_							
Location	N;Re	s;Glf0	Cse	N;Re	s;			+10,000								
Leasehold/Fee Simple		imple			imple											
Site View Design (Style) Quality of Construction Actual Age Condition Above Grade Room Count	15,68			14,8				(	_							
View		s;Glfv		N;Re				+10,000	)							
Design (Style)	_	traditi	onal		traditi	onal										
Quality of Construction	Q4			Q4												
Actual Age Condition	45			45												
Above Grade	C3	Datamas	D.#.	C3	Bdrms.	D-#			Total	Datamas	D-#		Total	Datamas	D-H-	
Room Count	Total	Bdrms.	Baths	Total		Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Gross Living Area	8	4	2.1	8	4	2.1		. 40.000	-		sq.ft.				ca ft	
Basement & Finished	Oct	2,98	5 sq.ft.	Oof.	2,66	1 sq.ft.		+16,200	1		əy.IL				sq.ft.	
Rooms Below Grade	0sf			0sf												
Functional Utility	aver	200		aver	200				1							
Heating/Cooling	avera	age centra	al	avera	age centr	al										
Energy Efficient Items	_	centra ows/d		_	centrows/d				1							
Garage/Carport	2ga2		0015	2ga2		0015										
Porch/Patio/Deck		o,deck	,		eck,s	nch.		-15,000	1							
Other Amenities	_	place			place	_		10,000	1							
exterior construction		-good			sdg-			+20,000	)							
updates/upgrades	avera				age/go			-15,000	_							
Net Adjustment (Total)		J		X		-	\$	26,200		+	-	\$		] + [	-	\$
Adjusted Sale Price				Net Adj.		3.9 %			Net Adj		%		Net Adj.		%	
of Comparables				Gross A		12.8 %		701,200			%	\$	Gross A	dj.	%	\$
Report the results of the research and analy	ysis of th	e prior sa			ry of the s	subject pr				dditional p						
ITEM			SI	UBJECT			CO	MPARABLE SA	LE#	4		COMPARABLE SALE #	5		COMPAR	RABLE SALE # 6
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer	_															
Data Source(s)  Effective Date of Data Source(s)	_		x recoi	rds			mls/tax									
Analysis of prior sale or transfer history of		08/05/		mnoroblo	aalaa		08/05/2							L		
<del></del>						41.					or the	subject property i	notea	over t	ne pas	st 36 month
period. No other sales of t	ne co	mpara	able sa	ales n	otea c	over tr	ie past	12 month	period							
Analysis/Comments The act	tive lis	stina i	s not a	diuste	ed for	the tv	nical list	to sales i	orice r	atio fo	r the s	ubject market are	a ove	r the r	ast tw	elve month
period based on that medi						tilo ty	prour not	to calco j	31100 1	ano io	7 410 0	abject market are	<del>u 010</del>	1 110 6	aot tii	OIVO IIIOIIIII
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Fannie Mae Form 2055 March 2005



34464249 File # 2023-193

- · · · <b>,</b> · · · · ·	2023-193
The general scope of work for this report will include a visual inspection of	the subject property, a review of zoning or use guidelines, an analysis
•	
of the subject neighborhood conditions, a search for comparable sales, an	
and the application of one or more of the approaches to value with a final	econciliation of value.
The internal of the control that I am de (Olient The internal of the in-	
The intended user of this report is the Lender/Client. The intended use is	· · · · · · · · · · · · · · · · · · ·
finance transaction, subject to the stated Scope of Work, purpose of the a	praisal, reporting requirements of this appraisal report form, and
Definition of Market Value. No additional intended Users are identified by	he appraiser
Dominion of market value. The additional interface cools are identified by	no appraison
• Exterior-Only : Neighborhood - Market Conditions	
The current market appears to be active with mainly stable to increasing p	operty values noted. Supply of available homes appears to be in line
• • • • • • • • • • • • • • • • • • • •	
with current demand. No oversupply of available homes for sale has been	
appear to sell in less than six months on average with an estimated expos	ure time of one month. Sales and financing concessions are not
uncommon. Loan discount fees, interest buydowns and seller concession	if any have been considered in the value estimate in this appraisal
·	, , , ,
report.	
Financing adjustments, if any, are based on observed market reactions ar	d not on mechanical formula. At this time, the market does not warrant
adjustments between Conventional, FHA or VA financing. An adjustment	or loan assumption sale, if appropriate, is based on market extracted
data.	
I have performed no services, as an appraiser or in any other capacity, rec	arding the property that is the subject of this report within the three
year period immediately preceding acceptance of this assignment.	
The 10% "other" present land use is vacant/raw land.	
•	
A reasonable exposure time for the subject property developed independent	ntly from the stated marketing time is one month.
COST APPROACH TO VALU	(not required by Fannie Mae)
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
	(not required by Fannie Mae)  The subject property is located in an established
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	The subject property is located in an established
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  area with a no recently recorded vacant site sales. The estimated site value	The subject property is located in an established e is higher than the typical 20% site to value ratio however it is similar
Provide adequate information for the lender/client to replicate the below cost figures and calculations.  Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)  area with a no recently recorded vacant site sales. The estimated site value to other like properties in the subject market area. No negative impact on	The subject property is located in an established e is higher than the typical 20% site to value ratio however it is similar
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied. reporting this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
  Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized any one to make a change to any item in this appraisal report, I have named in this appraisal report. The tasks is unauthorized and I will take no responsibility for it.

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- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report to: the borrower; another lender at the request of the sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, any state, the District of Columbia, or other jurisdictions; without having to obtain the appraisal organizations; any department, any state, the District of Columbia, or other jurisdictions; without having to applicable) consent. Such consent must be obtained before this appraisal report to: the borrower; another lender at the request of the
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a presign\_plassorie\_cont/veith's appraisal Seriph/0586/4/6 delivered containing my original hand written signature.

ELS. BEA	
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Michael S Bernard	Name
Company Name Bernard Valuation Services, Inc	Company Name
Company Address PO Box 79206	Company Address
Charlotte, NC 28271	
Telephone Number 704-572-7552	Telephone Number
Email Address micbernard@bellsouth.net	Email Address
Date of Signature and Report 08/05/2023	Date of Signature
Effective Date of Appraisal 08/05/2023	State Certification #
State Certification # A4419	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NC	
Expiration Date of Certification or License 06/30/2024	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
10200 Whitethorn Dr	Did inspect exterior of subject property from street
Charlotte, NC 28277	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 700,000	
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Ste 100,	Date of Inspection
Redondo Beach, CA 90278	• • •
Email Address	

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# Market Conditions Addendum to the Appraisal Report

34464249 File No. 2023-193

The purpose of this addendum is to provide the lender/client with a cl			ono provalent in the eabject				
neighborhood. This is a required addendum for all appraisal reports w	rith an effective date on or after F	April 1, 2009.					
Property Address 10200 Whitethorn Dr		<sup>City</sup> Charlotte	)	Sta	ate NC	ZIP Code 282	77
Borrower Catamount Properties 2018 LLC							
Instructions: The appraiser must use the information required on this	form as the basis for his/her cor	nclusions, and must provide sup	port for those conclusions, regardi	ng			
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	I report form. The appraiser mus	t fill in all the information to the ext	ent			
it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavail	lable or is considered unreliable,	the appraiser must provide an				
explanation. It is recognized that not all data sources will be able to pro-	ovide data for the shaded areas	below; if it is available, however,	, the appraiser must include the dat	a			
in the analysis. If data sources provide the required information as an	average instead of the median, t	the appraiser should report the a	vailable figure and identify it as an				
average. Sales and listings must be properties that compete with the	subject property, determined by	applying the criteria that would b	oe used by a prospective buyer of t	he			
subject property. The appraiser must explain any anomalies in the dat	a, such as seasonal markets, ne	w construction, foreclosures, et	C.				
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend	
Total # of Comparable Sales (Settled)	12	14	8	П	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	2.00	4.67	2.67	同	Increasing	Stable	Declining
Total # of Comparable Active Listings	unavailable	unavailable	9	愩	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	unavailable	unavailable	3.4	Ħ	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	╫	•	Overall Trend	_ ,
Median Comparable Sale Price	\$507,250	\$502,450	\$637,000	X	Increasing	Stable	Declining
Median Comparable Sales Days on Market	. /	. /	· '	+12	Declining	Stable	Increasing
Median Comparable List Price	20	9	2	╁	Increasing	Stable	Declining
Median Comparable List Frice  Median Comparable Listings Days on Market	unavailable	unavailable	\$649,900	+	Declining	Stable	Increasing
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	unavailable	unavailable	5	븏	-		
	98%	100%	105%	$\square$	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No	ne of hundry11		Declining	Stable	Increasing
Explain in detail the seller concessions trends for the past 12 months		-	-				
fees, options, etc.). It is not atypical within							•
and typical closing expenses to be paid. In	transactions where	seller concessions	are present they typic	ally a	re in the a	mount of up t	o 3% of
the properties sales price. The frequency a	and amount of the se	eller contributions ap	ppear to be stable with	nin th	e subject i	market.	
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, explain (including	the trends in listings and sales of fo	oreclose	d properties).		
Foreclosure related transactions are prese	nt within the subject	market Within the	subject's market prop	erties	which ha	ve been fore	closed
on, rehabilitated, and listed for sale appear							
physical condition sell at a discount and ter		•	•		•		
			illie ili general. The n	ullibe	ei oi iisteu	and sold fore	ciosure
related properties appears relatively scarce	within the subject h	narket.					
Cite data assurant for about information							
			age Sale & List Price,				
compiled per local MLS. Local MLS data is			ket. While MLS data	may	not includ	e every sale i	n a
particular market it contains sufficient data							
Summarize the above information as support for your conclusions in				as			
an analysis of pending sales and/or expired and withdrawn listings, to	formulate your conclusions, pro	ovide both an explanation and su	upport for your conclusions.				
The overall trend within the subject market	area is considered t	to be mainly stable to	o increasing property	value	s with no	oversupply of	current
listings noted. Overall market conditions a	ppear to see absorp	tion rates similar to	what is considered his	storic	ally typical	I for the subje	ct
market. Overall market trend conclusions	are based on recent	listing, pending and	sold comparable pro	pertie	s as com	piled from loc	al MLS.
			'				
- The listing information for the subject mar	ket area is unavailal	ble for the first nine	months of the last twe	م میدا	onth neri		
- Information above is based on a search of			monant of the last two			od	
- Information above is based on a search of	i properties within th		and over the nact twe				
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If the subject is a unit in a condominium or cooperative project, comple		n/a	Project Na	elve n		od.	
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Freddie Mac Form 71 March 2009

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## Supplemental Addendum

	Suppl	ementa	l Addendum		Fi	File No. 2023-193	193	
Borrower	Catamount Properties 2018 LLC							
Property Address	10200 Whitethorn Dr							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28277	
Lender/Client	Wedgewood Inc							

#### Exterior Only: Improvements - Condition of the Property

The appraiser is not trained, qualified or certified as an inspector for termites and/or pests. Unless otherwise noted, the subject property had no readily apparent infestation or conducive conditions.

The appraiser assumes no liability for infestation at present or in the future and suggests that the client/lender obtain a termite inspection report from a qualified inspector.

The appliances, electrical, plumbing and heating/cooling systems appear to be in average operational condition at the time of the physical inspection of the subject property. The appraiser assumes no liability for defects in any of the appliances or systems included in this report nor does the appraiser make any representation that the appliances/systems are appropriate for the intended purpose.

The appraiser is not qualified to determine the structural integrity of the subject property or its compliance with building codes. If the subject property shows wear and tear that would affect the heath and safety of the occupants or jeopardize the security interest of the lender, repairs or inspections may be required as a condition of the final value estimate.

Existing homes may contain some form of mold. As this material is more often than not, not visible from the exterior of finishes, I make no representation as to whether mold may be present on or in this property. A mold inspection is the best way to insure whether mold exists on or in this property or not, if there is any doubt about the existence of mold, an inspection should be made of the property.

#### • Exterior-Only : Sales Comparison Analysis - Summary of Sales Comparison Approach

Sales selected are considered to appeal to the same market as the subject. The subject property appears to blend well with the surrounding properties in the neighborhood and considered compatible. The adjustments are considered reflective of the market reactions to the differences between the subject and the sales. The sales used are considered reflective of the market in this area

All comparable sales are considered to be the best and most similar sales available. No other superior sales are known.

Due to a lack of comparable sales within a mile of the subject property, it was necessary to consider sales over a mile from the subject. It is considered more appropriate to find similar properties over a mile away than to use less similar properties within a mile of the subject property that would require larger adjustments which might tend to weaken the market analysis.

The adjustments in the appraisal report were derived through paired sales analysis of the bracketed sales within the report along with the appraisers geographical competency and experience within the subject market area.

Upgrade adjustments are made or not made based on how each comparable property compares to the subject property overall updates and is adjusted for accordingly. This appraisal is an exterior appraisal and the subject property is being appraised as if it were in average overall condition.

The appraiser's comparable search parameters began with an MLS search for single family homes sold within the prior three months, located within the subject market area which were built between 1960 and 1990, and containing 2,200 to 3,800 square feet of living area. The comparable sales used within the appraisal were the most recent and overall similar sales within the subject neighborhood and market area. Listing 4 is provided to illustrate competition within close proximity to the subject. All of the sales and listings were considered to be good indicators of value for the subject property.

Comparable one was pending 7/8/2023 and closed 7/28/2023. Comparable two was pending 6/4/2023 and closed 7/5/2023. Comparable three was pending 3/2/2023 and closed 3/31/2023.

The most weight is given to comparable one based on it having the least amount of net adjustments with the remaining comparables being used to help determine the estimated market value of the subject property.

#### • Exterior-Only : Reconciliation - Reconciliation and Final Value Conclusion

The income approach to value has been considered, but not utilized for the following reasons.

- 1 the subject property is a residential property typically owner-occupied,
- 2 the value by the income approach reflects an investment value which does not reflect typical motivation of the buyers and sellers in owner-occupied residential property, and
- 3 the use of this approach on an owner-occupied residential property will tend to mislead or confuse the reader of the report because this approach does not represent typical motivation and behavior of the buyers and sellers in owner-occupied property.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

This appraisal is based on the extraordinary assumption that the interior of the property is the same as described in this report and that the size of the subject property is correct. The client ordered a 2055 exterior appraisal. The appraiser has gathered information about the subject property by limited visual, public records, and assumes that the interior is typical to other competing properties. Use of this report indicates that the user will not hold the valuator or the appraisal firm responsible for any damages associated with this type of data gathering method. The use of this assumption might have affected the analysis

#### **Highest and Best Use:**

The subject is a legally permissible use based on its current zoning. Additionally, the current improvements based on the lot size, shape and land-to-building ratio, making it physically possible. Similarly, based on current market conditions, the existing improvements, as a single family residence, are financially feasible and represent a maximally productive use. The highest and best use, as if vacant, would be to build a single family residence.





34464249 File No. 2023-193

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.



#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

06

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

 $Little \ or \ no \ updating \ or \ modernization. \ This \ description \ includes, \ but \ is \ not \ limited \ to, \ new \ homes.$ 

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

## Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

## Example:

3.2 indicates three full baths and two half baths.



# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

ac Acres AdjPrk Adjacent to Park Location AdjPwr Adjacent to Power Lines Location A AdjPwr Adjacent to Power Lines Location A Adverse Location & View ArmLth Arms Length Sale Sale or Financing Concessions ba Bathroom(s) Basement & Finished Rooms Below Grad br Bedroom Basement & Finished Rooms Below Grad B Beneficial Location & View Cash Cash Cash City View Skyline View View CtyStry City Street View View CtyStry Comm Commercial Influence Location C Contracted Date Date of Sale/Time Conv Conventional Sale or Financing Concessions CtrOrd Court Ordered Sale Sale or Financing Concessions DOM Days On Market Data Sources e Expiration Date Sale or Financing Concessions FHA Federal Housing Authority Sale or Financing Concessions GifCse Golf Course Giftww Golf Course Location Industrial Location & View Ind Industrial Location & Sales or Financing Concessions Basement & Finished Rooms Below Grad Location Location Wiew Location & View Location & Location Location & View Location & Location & Location Location & Location & Location Location & Location & Location & Location Location & Lo	
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in Interior Only Stairs Basement & Finished Rooms Below Grad	
Lndfil Landfill Location	ie
LtdSght Limited Sight View	
Listing Listing Sale or Financing Concessions	
Mtn Mountain View View	
N Neutral Location & View	
NonArm Non-Arms Length Sale Sale or Financing Concessions	
BsyRd Busy Road Location	
0 Other Basement & Finished Rooms Below Grad	ie
Prk Park View View	
Pstrl Pastoral View View	
PwrLn Power Lines View	
PubTrn Public Transportation Location	
rr Recreational (Rec) Room Basement & Finished Rooms Below Grad	ie
Relo Relocation Sale Sale or Financing Concessions	
REO REO Sale Sale Sale or Financing Concessions	
Res Residential Location & View	
RH USDA - Rural Housing Sale or Financing Concessions	
s Settlement Date Date of Sale/Time	
Short Short Sale Sale or Financing Concessions	
sf Square Feet Area, Site, Basement	
sqm Square Meters Area, Site	
Unk Unknown Date of Sale/Time	
VA Veterans Administration Sale or Financing Concessions	
w Withdrawn Date Date of Sale/Time	
wo Walk Out Basement Basement & Finished Rooms Below Grad	ie
wu Walk Up Basement Basement & Finished Rooms Below Grad	ie
WtrFr Water Frontage Location	
Wtr Water View View	
Woods Woods View View	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

# **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10200 Whitethorn Dr							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28277	
Lender/Client	Wedgewood Inc							



# **Subject Front**

10200 Whitethorn Dr

Sales Price

Gross Living Area 2,985
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 2.1

| December | December

## **Subject Rear**



# **Subject Street**



## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10200 Whitethorn Dr							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28277	
Lender/Client	Wedgewood Inc							



## Comparable 1

8406 Peyton Randolph Dr Prox. to Subject 0.85 miles W 720,000 Sales Price Gross Living Area 2,938 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; 13,939 sf Site Q4 Quality Age 40



## Comparable 2

8219 Peyton Randolph Dr 0.90 miles W Prox. to Subject Sales Price 681,000 Gross Living Area 2,768 Total Rooms Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 18,731 sf Quality Q4 Age 39



## Comparable 3

3609 Smokerise Hill Dr
Prox. to Subject 1.08 miles N
Sales Price 723,000
Gross Living Area 3,306
Total Rooms 13
Total Bedrooms 4
Total Bathrooms 3.1



## **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	10200 Whitethorn Dr							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28277	
Lender/Client	Wedgewood Inc							



## Comparable 4

9917 Whitethorn Dr

Prox. to Subject 0.22 miles E 675,000 Sales Price 2,661 Gross Living Area Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 14,810 sf Q4 Quality Age 45

## Comparable 5

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

## Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age



#### Appraiser E&O

### LLOYD'S

### REAL ESTATE APPRAISER ERRORS AND OMISSIONS INSURANCE

# THIS INSURANCE IS EFFECTED WITH CERTAIN UNDERWRITERS AT LLOYD'S OF LONDON (NOT INCORPORATED)

THIS POLICY PROVIDES CLAIMS MADE AND REPORTED COVERAGE, CLAIMS MUST FIRST BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND MUST BE REPORTED IN WRITING TO THE UNDERWRITERS DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD, IF EXERCISED, THE LIMIT OF LIABILITY SHALL BE REDUCED, AND MAY BE EXHAUSTED, BY DEFENSE COSTS PAYMENTS. IF THE LIMIT OF LIABILITY IS EXHAUSTED, THE UNDERWRITERS SHALL HAVE NO FURTHER LIABILITY UNDER THE POLICY, INCLUDING LIABILITY FOR DEFENSE COSTS.

			DECLAR	ATIONS				
Policy N	umber: 23REALPC-0167							
Item 1. Item 2.	NAMED INSURED: Mich MAILING ADDRESS: P			ernard Valuation Services otte, NC 28271				
Item 3.	<b>PERIOD OF INSURANCE:</b> FROM: 06/01/2023 TO: 06/01/2024 12:01AM STANDARD TIME AT THE ADDRESS SHOWN IN ITEM 2 ABOVE.							
Item 4.	LIMIT OF LIABITY:	\$	1,000,000	Each "Claim" (Including Defense Costs)				
		\$	1,000,000	Annual Aggregate (Including defense Costs)				
item 5.	DEDUCTIBLE:	\$	500.00	Each "Claim" (Including Defense Costs)				
Item 6.	PREMIUM:	\$	590.00	Gross Premium				
		\$	29.50	Surplus Lines Tax				
		\$	1.77	Stamp Tax				
		\$	50.00	Policy Fee				
		\$						
		\$	671.27	Total Premium				
Item 7.	RETROACTIVE DATE: 0	06/01	1/2017					
Item 8.	NOTICE OF CLAIM TO:	CLAIM TO: London Fischer LLP Attn: Ryan Turner 59 Maiden Lane, New York, NY 10038 Tel: 212-331-9472/ Fax: 212-872-1030 Email: Targetpro@LondonFischer.com						

Item 9. Forms, Endorsements and Application to be made part of this Policy:

See attached forms list

Item 10. Service of Suit: Upon Underwriters pursuant to Condition XXI may be made upon.

New York Office of Lloyds America Inc., but Foley & Lardner LLP, 555 California Street, Suit 1700, San Francisco, Ca 94104-1502

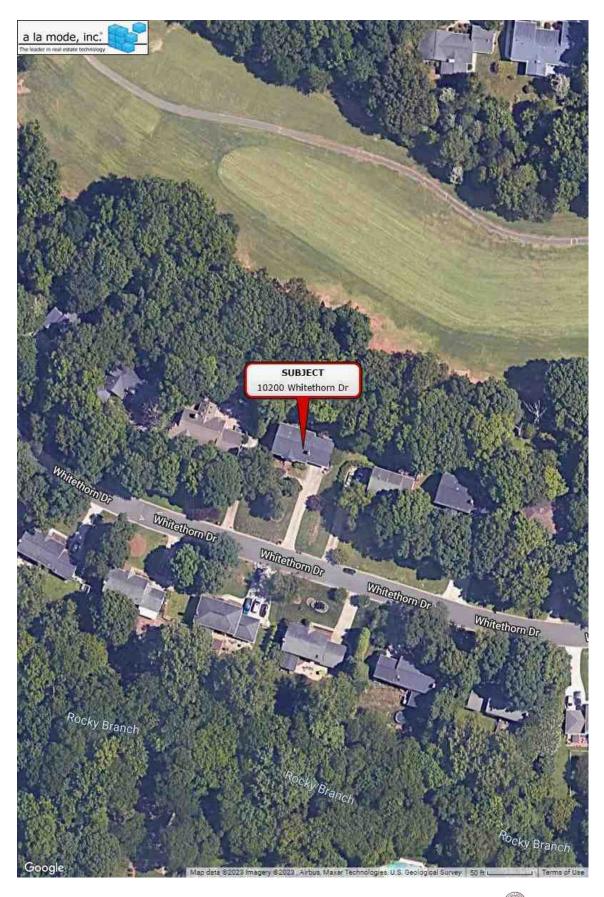
Date: Authorized Representative

# **Appraiser License**



## **Aerial Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	10200 Whitethorn Dr							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28277	
Lender/Client	Wedgewood Inc							



## **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	10200 Whitethorn Dr							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28277	
Lender/Client	Wedgewood Inc							

