

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	10200 Whitehorn Drive, Charlotte, NC 28277	Order ID	9205971	Property ID	35173834
Inspection Date	03/10/2024	Date of Report	03/11/2024		
Loan Number	54363	APN	22513409		
Borrower Name	Catamount Property 2018 LLC	County	Mecklenburg		

Tracking IDs					
Order Tracking ID	3.8_CitiBPO_update_2	Tracking ID 1	3.8_CitiBPO_update_2		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	Subject property is in average condition by exterior inspection.
R. E. Taxes	\$4,920		
Assessed Value	\$509,800		
Zoning Classification	Residential R-15PUD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
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	Subject property is located in the area where market is stable. Demand is high and supply is short. Subject property is close to schools, parks and shopping area.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$500,000 High: \$1,000,000		
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	10200 Whitehorn Drive	4800 Carsons Pond Road	5630 Mcpherson Drive	10111 Oak Pond Circle
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28277	28226	28226	28277
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.52 ¹	1.36 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$749,900	\$809,900	\$885,000
List Price \$	--	\$749,900	\$797,400	\$885,000
Original List Date		03/08/2024	01/18/2024	03/09/2024
DOM · Cumulative DOM	-- · --	3 · 3	53 · 53	1 · 2
Age (# of years)	46	34	38	23
Condition	Average	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	2 Stories 2st	2 Stories 2st	2 Stories 2st	2 Stories 2st
# Units	1	1	1	1
Living Sq. Feet	2,985	2,605	2,986	3,568
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 3 · 1	4 · 3 · 1
Total Room #	8	7	9	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.2 acres	0.57 acres	0.34 acres
Other	--	--	--	--

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

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

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

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

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

Listing 1 Comp is inferior to subject in size +4000

Listing 2 Comp is most similar listing comp to subject property. lot -2000

Listing 3 Comp is superior to subject in size -5000

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	10200 Whitehorn Drive	8301 Raintree Lane	10531 Quail Acres Road	4810 Rounding Run Road
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28277	28277	28277	28277
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.91 ¹	0.82 ¹	0.55 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$679,000	\$699,000	\$710,000
List Price \$	--	\$679,000	\$699,000	\$765,000
Sale Price \$	--	\$700,000	\$700,000	\$710,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	09/21/2023	10/02/2023	02/09/2024
DOM · Cumulative DOM	-- · --	4 · 37	8 · 52	6 · 312
Age (# of years)	46	49	38	52
Condition	Average	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	2 Stories 2st	2 Stories 2st	2 Stories 2st	2 Stories 2st
# Units	1	1	1	1
Living Sq. Feet	2,985	2,741	3,184	2,909
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 3 · 1	4 · 3 · 2
Total Room #	8	7	9	10
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.5 acres	0.36 acres	0.6 acres
Other	--	--	--	--
Net Adjustment	--	+\$500	-\$2,000	-\$2,500
Adjusted Price	--	\$700,500	\$698,000	\$707,500

* Sold 1 is the most comparable sale to the subject.

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

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

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

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Comp is inferior in size +2000 superior in lot -1500

Sold 2 Comp is superior in size -1000 and age 1000

Sold 3 Comp is similar in size and age but is superior in lot -2500

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				None			
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	\$775,000	\$775,000
Sales Price	\$705,000	\$705,000
30 Day Price	\$650,000	--
Comments Regarding Pricing Strategy		
<p>Subject property is located in average area where market is stable. Subject property is in average condition, by exterior inspection. Number of similar comps is extremely limited, some parameters such age, size, lot size and etc, have been extended to locate similar comps. Best available comps have been selected for subject property. 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.</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

Subject Photos



Other

Listing Photos

L1 4800 Carsons Pond Road
Charlotte, NC 28226



Front

L2 5630 Mcpherson Drive
Charlotte, NC 28226



Front

L3 10111 Oak Pond Circle
Charlotte, NC 28277



Front

Sales Photos

S1 8301 Raintree Lane
Charlotte, NC 28277



Front

S2 10531 Quail Acres Road
Charlotte, NC 28277



Front

S3 4810 Rounding Run Road
Charlotte, NC 28277



Front

ClearMaps Addendum

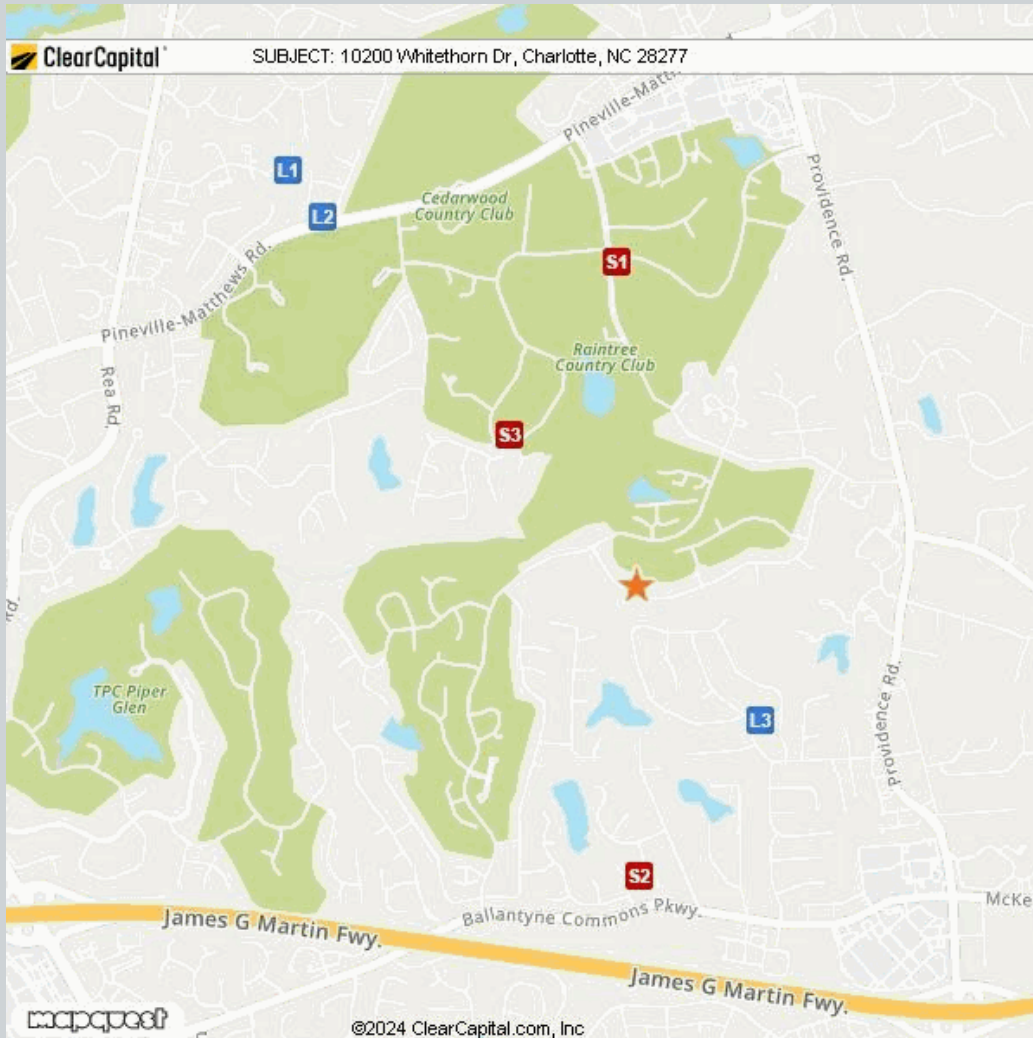
Address ★ 10200 Whitehorn Drive, Charlotte, NC 28277

Loan Number 54363

Suggested List \$775,000

Suggested Repaired \$775,000

Sale \$705,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10200 Whitehorn Drive, Charlotte, NC 28277	--	Parcel Match
L1 Listing 1	4800 Carsons Pond Road, Charlotte, NC 28226	1.52 Miles ¹	Parcel Match
L2 Listing 2	5630 Mopherson Drive, Charlotte, NC 28226	1.36 Miles ¹	Parcel Match
L3 Listing 3	10111 Oak Pond Circle, Charlotte, NC 28277	0.52 Miles ¹	Parcel Match
S1 Sold 1	8301 Raintree Lane, Charlotte, NC 28277	0.91 Miles ¹	Parcel Match
S2 Sold 2	10531 Quail Acres Road, Charlotte, NC 28277	0.82 Miles ¹	Parcel Match
S3 Sold 3	4810 Rounding Run Road, Charlotte, NC 28277	0.55 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.

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

Broker Name	Alla Yaroshevich	Company/Brokerage	Golden Bridge Realty, LLC
License No	251528	Address	11035 Golf Links Dr #78522 Charlotte NC 28277
License Expiration	06/30/2024	License State	NC
Phone	7049621034	Email	alla.yaroshevich@gmail.com
Broker Distance to Subject	1.84 miles	Date Signed	03/11/2024

/Alla Yaroshevich/

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.