

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	694 Rock Lake Glen, Fort Mill, NC 29715	Order ID	8859677	Property ID	34464568
Inspection Date	08/05/2023	Date of Report	08/05/2023		
Loan Number	54579	APN	7250000250		
Borrower Name	Catamount Properties 2018 LLC	County	York		

Tracking IDs					
Order Tracking ID	08.02_BPO	Tracking ID 1	08.02_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Jelen Wherry	The exterior is brick and vinyl. It is in average condition. The roof is average with no patching or missing shingles. The lawn is maintained. The home is on public water and sewer, The square footage was taken from the public record attached. It was determined to be vacant by the notice on the door.
R. E. Taxes	\$1,060	
Assessed Value	\$156,235	
Zoning Classification	RD-1	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(doors and windows closed and locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Cole Creek 888-757-3376	
Association Fees	\$210 / Month (Pool,Landscaping)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The neighborhood is a planned one with one builder and several different floor plans. The square footage varies based on the floor plan. The neighborhood is behind a single family home by the same builder. There have been very few REO's in the area. The supply is low and the demand is high. In searching for sold comps I went out 1 mile and back 180 days. In searching for active comps I went out 2 miles. The main criteria was map grid and square footage. The comps used are the best available at this time.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$250,000 High: \$350,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	694 Rock Lake Glen	715 Rock Lake Glen	129 Charterhouse Ln.	409 Kilberry Ln.
City, State	Fort Mill, NC	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC
Zip Code	29715	29715	29715	29715
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.03 ¹	1.03 ¹	1.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$275,000	\$299,900	\$262,000
List Price \$	--	\$275,000	\$299,900	\$262,000
Original List Date		06/16/2023	07/11/2023	07/20/2023
DOM · Cumulative DOM	-- · --	41 · 50	10 · 25	4 · 16
Age (# of years)	18	17	17	13
Condition	Average	Average	Average	Average
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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,289	1,298	1,414	1,166
Bdrm · Bths · ½ Bths	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1	2 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.03 acres	.03 acres
Other	--	--	--	--

* Listing 1 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 The exterior is vinyl. The flooring is carpeting and vinyl. Vaulted ceilings. Ceiling fans. There is a patio and an attached storage unit in the back.

Listing 2 The exterior is vinyl siding. The flooring is carpeting and vinyl plank. There is a fireplace in the living room. There is a patio and an attached storage building in the back.

Listing 3 The exterior is vinyl siding. The flooring is vinyl plank. The kitchen has granite counter tops. Primary bath has large shower. There is a patio and an attached storage building in the back.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	694 Rock Lake Glen	564 Greenway Dr.	707 Rock Lake Glen	911 Par One Ct.
City, State	Fort Mill, NC	Fort Mill, SC	Fort Mill, SC	Fort Mill, SC
Zip Code	29715	29715	29715	29715
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.15 ¹	0.03 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$295,000	\$279,000	\$289,000
List Price \$	--	\$295,000	\$279,000	\$289,000
Sale Price \$	--	\$297,500	\$279,000	\$289,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	07/11/2023	03/24/2023	02/24/2023
DOM · Cumulative DOM	-- · --	7 · 39	15 · 42	86 · 112
Age (# of years)	18	17	18	16
Condition	Average	Average	Average	Average
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 traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,289	1,382	1,334	1,396
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	2 · 2 · 1	3 · 2 · 1
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.03 acres	.03 acres	.04 acres	.03 acres
Other	--	--	--	--
Net Adjustment	--	-\$5,220	-\$2,800	-\$6,780
Adjusted Price	--	\$292,280	\$276,200	\$282,220

* 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.

Recent Sales - Cont.

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

- Sold 1** The exterior is brick and vinyl. The flooring is carpeting and vinyl. The kitchen has quartz countertops. There is a patio, an attached storage unit, and fencing in the back. Adjustments: age -500, square footage -3,720, bedroom -1000.
- Sold 2** The exterior is brick and vinyl. The flooring is carpeting, laminate tile, and vinyl plank. New interior paint. The kitchen has butcher block counter tops. There is a patio and an attached storage building in the back. Adjustments: seller's concessions -2,000, bedroom 1,000, square footage -1,800.
- Sold 3** The exterior is brick and vinyl. The flooring is bamboo, carpeting, and vinyl plank. There is a fireplace in the great room. Vaulted ceilings. New carpeting. New interior paint. There is a patio, an attached storage unit and fencing in the back. Adjustments: seller's concessions -1,500, square footage -4,280, age -1,000/

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		Sold to the present owner on 9/27/2017 for \$150,000.					
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	\$289,900	\$289,900
Sales Price	\$289,900	\$289,900
30 Day Price	\$289,900	--
Comments Regarding Pricing Strategy		
<p>Absorption rate is 3.07 months compared to 2.63 months last year at this time. The average days on market is 5 compared to 3 last year at this time. The median sales price in town is \$495,000 compared to \$509,950 last year at this time. The list to sale ratio is 100% compared to 101.1% last year at this time. The price per square foot is \$216 compared to \$222 last year at this time. The inventory of homes is 314 compared to 351 last year at this time. Sold units are 102 compared to 133 last year at this time. The sales trend is \$457,750 for 2023 compared to \$527,500 in 2022. This is not an appraisal and cannot be used to obtain a loan.</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 715 Rock Lake Glen
Fort Mill, SC 29715



Front

L2 129 Charterhouse Ln.
Fort Mill, SC 29715



Front

L3 409 Kilberry Ln.
Fort Mill, SC 29715



Front

Sales Photos

S1 564 Greenway Dr.
Fort Mill, SC 29715



Front

S2 707 Rock Lake Glen
Fort Mill, SC 29715



Front

S3 911 Par One Ct.
Fort Mill, SC 29715



Front

ClearMaps Addendum

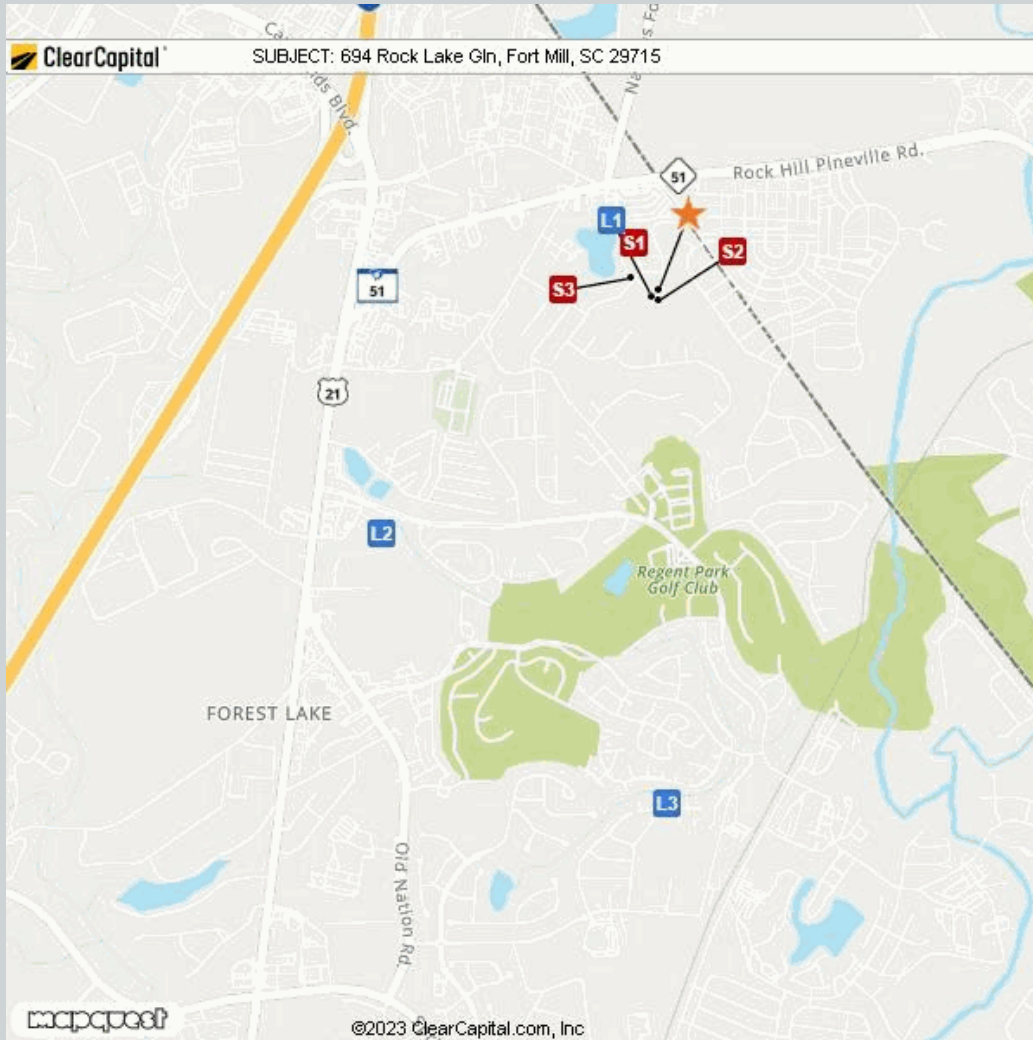
Address ★ 694 Rock Lake Glen, Fort Mill, NC 29715

Loan Number 54579

Suggested List \$289,900

Suggested Repaired \$289,900

Sale \$289,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	694 Rock Lake Glen, Fort Mill, NC 29715	--	Parcel Match
L1 Listing 1	715 Rock Lake Glen, Fort Mill, SC 29715	0.03 Miles ¹	Parcel Match
L2 Listing 2	129 Charterhouse Ln., Fort Mill, SC 29715	1.03 Miles ¹	Parcel Match
L3 Listing 3	409 Kilberry Ln., Fort Mill, SC 29715	1.44 Miles ¹	Parcel Match
S1 Sold 1	564 Greenway Dr., Fort Mill, SC 29715	0.15 Miles ¹	Parcel Match
S2 Sold 2	707 Rock Lake Glen, Fort Mill, SC 29715	0.03 Miles ¹	Parcel Match
S3 Sold 3	911 Par One Ct., Fort Mill, SC 29715	0.08 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	Janet Bullock	Company/Brokerage	Five Star Realty, Inc.
License No	4695	Address	1729 Celanese Rd. Rock Hill SC 29732
License Expiration	06/30/2025	License State	SC
Phone	8033678445	Email	janetbullock@comporium.net
Broker Distance to Subject	8.88 miles	Date Signed	08/05/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.

Unless otherwise specifically agreed to in writing:

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.