

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	6319 Hanna Court, Charlotte, NC 28212	Order ID	8869452	Property ID	34485627
Inspection Date	08/09/2023	Date of Report	08/09/2023		
Loan Number	54646	APN	103-071-55		
Borrower Name	Catamount Properties 2018 LLC	County	Mecklenburg		

Tracking IDs					
Order Tracking ID	08.08.23 BPO Request	Tracking ID 1	08.08.23 BPO Request		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Hipp Brian Charles	Condition Comments Based on exterior observation, subject property is in Average condition. No immediate repair or modernization required. The subject is located behind a lot of bushes and trees, therefore no clear photo is available.
R. E. Taxes	\$2,110	
Assessed Value	\$205,600	
Zoning Classification	Residential	
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 The subject is located in a suburban neighborhood with stable property values and a balanced supply Vs demand of homes. The economy and employment conditions are stable.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$215,200 High: \$359,880	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	6319 Hanna Court	6018 Johnnettedrive	6700 Barcliffdrive	6019 Hollyberrypoad
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28212	28212	28212	28227
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.34 ¹	1.04 ¹	1.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$280,000	\$295,000	\$320,000
List Price \$	--	\$280,000	\$285,000	\$320,000
Original List Date		07/17/2023	03/24/2023	08/01/2023
DOM · Cumulative DOM	-- · --	4 · 23	24 · 138	3 · 8
Age (# of years)	38	51	49	42
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	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,826	1,670	1,716	1,625
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 1 · 1	3 · 2
Total Room #	6	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.65 acres	0.27 acres	0.21 acres	0.29 acres
Other	None	None	None	None

* 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 property is similar in condition but inferior in GLA to the subject.Active1 => GLA= \$3120, Age= \$325, Lot= \$760, Total= \$4205, Net Adjusted Value= \$284205

Listing 2 property is similar in condition but superior in bed count to the subject.Active2 => Bed= \$-4000, Bath= \$2000, Half Bath= \$-1000, GLA= \$2200, Age= \$275, Lot= \$880, Total= \$355, Net Adjusted Value= \$285355

Listing 3 property is similar in bed count but inferior in GLA to the subject.Active3 => GLA= \$4020, Garage= \$4000, Lot= \$720, Total= \$8740, Net Adjusted Value= \$328740

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	6319 Hanna Court	5415 Kildaredrive	6230 Wilora Lakeroad	4240 Somerdalelane
City, State	Charlotte, NC	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28212	28215	28212	28205
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.98 ¹	0.88 ¹	0.65 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$255,500	\$264,900	\$369,900
List Price \$	--	\$255,500	\$264,900	\$299,900
Sale Price \$	--	\$269,000	\$298,000	\$299,900
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	04/17/2023	02/21/2023	05/18/2023
DOM · Cumulative DOM	-- · --	7 · 32	3 · 29	70 · 118
Age (# of years)	38	63	27	56
Condition	Average	Average	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,826	1,473	1,610	1,724
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	3 · 2	5 · 2 · 1
Total Room #	6	6	6	8
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	0.65 acres	0.27 acres	1.01 acres	0.39 acres
Other	None	None	None	None
Net Adjustment	--	+\$9,445	+\$3,325	-\$14,490
Adjusted Price	--	\$278,445	\$301,325	\$285,410

* Sold 2 is the most comparable sale to the subject.

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

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

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

Recent Sales - Cont.

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

- Sold 1** property is similar in condition but inferior in lot size to the subject.Sold1 => Bath= \$2000, Half Bath= \$-1000, GLA= \$7060, Age= \$625, Lot= \$760, Total= \$9445, Net Adjusted Value= \$278445
- Sold 2** property is similar in condition but superior in year built to the subject.Sold2 => GLA= \$4320, Age= \$-275, Lot= \$-720, Total= \$3325, Net Adjusted Value= \$301325
- Sold 3** property is similar in bed count but superior in condition to the subject.Sold3 => Condition= \$-8500, Bed= \$-8000, Half Bath= \$-1000, GLA= \$2040, Age= \$450, Lot= \$520, Total= \$-14490, Net Adjusted Value= \$285410

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Talford Realty International (10763)	subject is pending					
Listing Agent Name	Jeff Weaver (9508)						
Listing Agent Phone	877-972-1060						
# 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
05/26/2023	\$280,000	--	--	Pending/Contract	07/25/2023	\$280,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$290,000	\$290,000
Sales Price	\$280,000	\$280,000
30 Day Price	\$279,000	--
Comments Regarding Pricing Strategy		
<p>Subject details were taken from the tax record. Proximity has been extended to provide the most accurate and similar comps in the subject market. There are sales and lists closer in proximity to the subject but do not have the characteristics that will directly compete with the subject. Comps are as close to subject parameters as is available in current market conditions. I expanded my search in 0.5 mile increments out to a 2 mile radius, 180 DOM and 20% GLA differential. Some of the comparable criteria guidelines were exceeded such as in closed date, style, condition, GLA, year built, bed/bath count, lot size order to prioritize proximity as the main factor of value with respect to year built and condition. There were limited GLA similar comparable within this market area, which made it necessary to expand the GLA range to find properties to bracket the subject and comparable of similar location. The subject is nearby to several potential external influences such as major roadway and commercial properties. The external influences near the subject do not have an impact on the subject's marketability. List 1 and Sold 2 were overall most similar to the subject. The subject is located behind a lot of bushes and trees, therefore no clear photo is available.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Side



Street

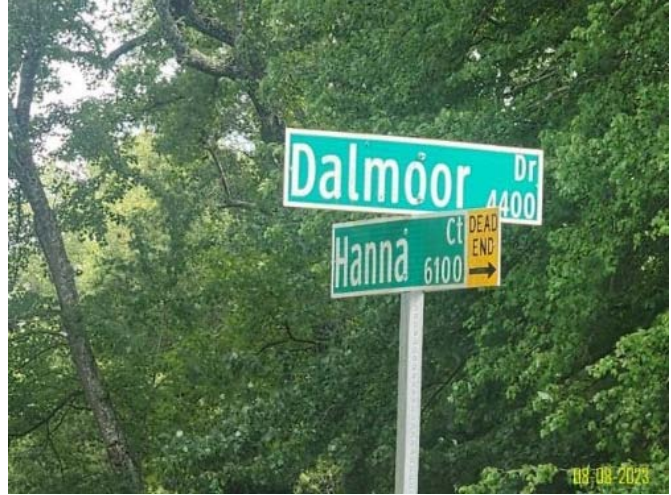


Street

Subject Photos



Other



Other

Listing Photos

L1 6018 Johnnette Drive
Charlotte, NC 28212



Front

L2 6700 Barcliff Drive
Charlotte, NC 28212



Front

L3 6019 Hollyberry Road
Charlotte, NC 28227



Front

Sales Photos

S1 5415 Kildare Drive
Charlotte, NC 28215



Front

S2 6230 Wilora Lake Road
Charlotte, NC 28212



Front

S3 4240 Somerdale Lane
Charlotte, NC 28205



Front

ClearMaps Addendum

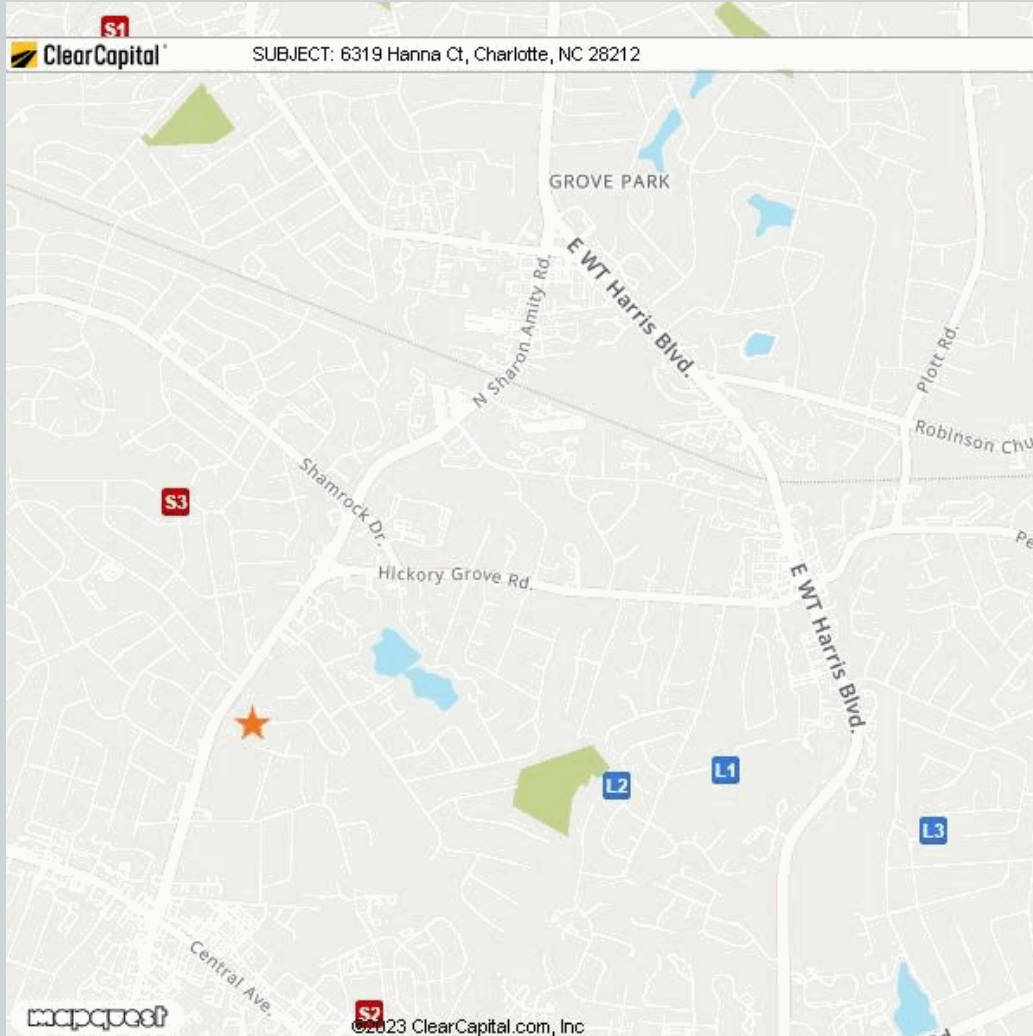
Address ★ 6319 Hanna Court, Charlotte, NC 28212

Loan Number 54646

Suggested List \$290,000

Suggested Repaired \$290,000

Sale \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6319 Hanna Court, Charlotte, NC 28212	--	Parcel Match
L1 Listing 1	6018 Johnnettedrive, Charlotte, NC 28212	1.34 Miles ¹	Parcel Match
L2 Listing 2	6700 Barcliffdrive, Charlotte, NC 28212	1.04 Miles ¹	Parcel Match
L3 Listing 3	6019 Hollyberrypath, Charlotte, NC 28227	1.94 Miles ¹	Parcel Match
S1 Sold 1	5415 Kildaredrive, Charlotte, NC 28215	1.98 Miles ¹	Parcel Match
S2 Sold 2	6230 Wilora Lakeroad, Charlotte, NC 28212	0.88 Miles ¹	Parcel Match
S3 Sold 3	4240 Somerdalelane, Charlotte, NC 28205	0.65 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	Pierre Maree	Company/Brokerage	Realty 1 LLC
License No	280550	Address	125 Remount Rd, Suite C-1 #337 Charlotte NC 28203
License Expiration	06/30/2024	License State	NC
Phone	7042477734	Email	pierre.realty1@gmail.com
Broker Distance to Subject	6.51 miles	Date Signed	08/09/2023

/Pierre Maree/

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.