

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.

<b>Address</b>	47 Le Moyne Dr, Ladys Island, SOUTH CAROLINA 29907	<b>Order ID</b>	9251928	<b>Property ID</b>	35261677
<b>Inspection Date</b>	04/04/2024	<b>Date of Report</b>	04/04/2024		
<b>Loan Number</b>	55388	<b>APN</b>	R200 010 00D 0221 0000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Beaufort		

Tracking IDs					
<b>Order Tracking ID</b>	4.2_BPO_Citi/Atlas_update	<b>Tracking ID 1</b>	4.2_BPO_Citi/Atlas_update		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		
<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b> Per the MLS the home has been renovated. Good curb appeal.
<b>R. E. Taxes</b>	\$1,320	
<b>Assessed Value</b>	\$8,200	
<b>Zoning Classification</b>	Residential 4112	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Vacant	
<b>Secure?</b>	Yes (Locked on keypad)	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Good	
<b>Estimated Exterior Repair Cost</b>		
<b>Estimated Interior Repair Cost</b>		
<b>Total Estimated Repair</b>		
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		
<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> Subject is on Ladys Island, a community with smaller SFD. Convenient to schools, parks, shopping etc. No REO's at this time.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$315,000 High: \$425,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	47 Le Moyne Dr	8 Marquis Way	2 Beau Ct	4 Ogden Ct
City, State	Ladys Island, SOUTH CAROLINA	Beaufort, SC	Beaufort, SC	Beaufort, SC
Zip Code	29907	29907	29907	29907
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.10 <sup>1</sup>	0.23 <sup>1</sup>	0.53 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$374,900	\$399,900	\$355,000
List Price \$	--	\$365,000	\$399,900	\$347,400
Original List Date		02/17/2024	02/21/2024	02/19/2024
DOM · Cumulative DOM	-- · --	47 · 47	43 · 43	45 · 45
Age (# of years)	27	25	26	20
Condition	Good	Average	Good	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	1,356	1,431	1,287	1,296
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.34 acres	0.35 acres	0.49 acres	0.24 acres
Other	--	--	--	--

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

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

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

## Current Listings - Cont.

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

- Listing 1** Under contract 3/25/2024. Similar size, age, lot size. 2 stall attached garage on cul de sac!!! The kitchen combines with the dining room & living room to create the perfect open floor plan. Retreat to the spacious primary suite complete with an ensuite. Outside, discover your VERY private backyard oasis with a 6 foot privacy fence, ideal for relaxing and outdoor entertaining. Make this home yours today!!
- Listing 2** Under contract 3/08/2024. Similar size, age larger lot and renovated. 2 bay garage. Renovated in 2022! HALF-ACRE HOMESITE! NO HOA! Bring your boats and RVs! This 3 BED / 2 BATH single-story home in the Telfair community of Beaufort on Lady's Island is on a LARGE & spacious corner homesite with a privacy fence in a cul-de-sac. NEW in 2022 - Roof, HVAC, Water Heater, LVP Flooring Throughout, Kitchen Cabinets & Quartz Counters, Appliances, Bathroom Vanities, Light Fixtures and more! This is a must see for the area! Close to downtown Historic Beaufort shops and restaurants, MCAS Beaufort and Parris Island.
- Listing 3** Similar size, age and smaller lot. Located in the highly desirable community of Telfair. This 3BR/2BA ranch style home is move in ready. New roof and hot water heater installed in 2020. No HOA fees and no flood insurance required. Conveniently located within some of the most sought after school zones and minutes to downtown Beaufort, military bases, shopping, restaurants, and Hunting Island State Park.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	47 Le Moyne Dr	20 Ardmore Ave	37 Brickman Way	5 Beau Ct
<b>City, State</b>	Ladys Island, SOUTH CAROLINA	Beaufort, SC	Beaufort, SC	Beaufort, SC
<b>Zip Code</b>	29907	29907	29907	29907
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.51 <sup>1</sup>	0.48 <sup>1</sup>	0.26 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$385,000	\$375,000	\$379,000
<b>List Price \$</b>	--	\$377,500	\$375,000	\$379,000
<b>Sale Price \$</b>	--	\$352,500	\$363,500	\$379,000
<b>Type of Financing</b>	--	Conventional	Va	Cash
<b>Date of Sale</b>	--	03/14/2024	03/22/2024	11/27/2023
<b>DOM · Cumulative DOM</b>	-- · --	76 · 76	73 · 73	60 · 60
<b>Age (# of years)</b>	27	20	22	26
<b>Condition</b>	Good	Good	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,356	1,253	1,366	1,445
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	5	5	5	5
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.34 acres	0.23 acres	0.41 acres	0.44 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	+\$10,700	+\$5,300	-\$5,000
<b>Adjusted Price</b>	--	\$363,200	\$368,800	\$374,000

\* Sold 3 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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** Similar size, age and smaller lot with 1 bay garage. Adj. 10,300 SF, -700 age, 1,100 Lot. Renovated ranch home on Lady's Island. This like-new 3B 2b home is all on one floor & situated on a large private lot on central Lady's Island is a must see. The improvements include a brand new roof with architectural shingles, a completely new kitchen with granite counter tops & Whirlpool appliances., plus new LVP flooring throughout, new light fixtures, smooth ceilings, paint, and much more. In addition to the one car garage, there's a over-sized shed in the back yard. The backyard has a privacy fence and beautiful views of the woods in the distance. Between being in an excellent school district, not having HOA dues & flood insurance not being required, this is an ideal location where your money will go far.
- Sold 2** Similar size, age and slightly larger lot with 2 bay garage. Adj. -1,00 SF, -500 age, -2,500 garage, +renovations. This charming 3-bedroom, 2-bathroom home offers a spacious, open floor plan. The kitchen is generously sized, providing ample room for cooking and dining, making it a focal point of the home. The master bedroom features an ensuite bathroom with a separate bathtub. The two additional bedrooms are perfect for a growing family, guests, or a home office. This home has a huge fenced yard, providing a secure and private outdoor space. The yard is not only perfect for family gatherings and outdoor activities but also features a convenient storage shed for keeping tools and equipment organized. With no HOA, no flood insurance required, and conveniently located, this is the perfect place to call home!
- Sold 3** Similar size, age larger lot and 1 bay garage. Some renovations. Adj. -8,900 SF, -100, age, -1,000 lot, -5,000 renovations. Located just over 10 minutes from the heart of historic downtown Beaufort on a cul-de-sac in the Telfair community of Lady's Island, this approx. 1445 heated/cooled sqft 3 bedroom/2 full bath, wonderfully maintained home sits on a private .44 acre sized lot backing up to a wooded area. Offering a fully fenced back yard, 2 sheds (1 w/electric), a chicken coop for your feathered friends, 50 amp RV hookup, attached 1 car garage, new roof (May 2022), new septic field, new carpet and luxury vinyl plank flooring throughout, granite countertops, stainless appliances, wood burning fireplace, dining room and utility room, all one story living, No HOA fees, and located in the Coosa Elementary School District. Contact agent for complete details and to schedule your own private tour today.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	NorthGroup Real Estate, Inc.	Last sold 10/12/2023 per Tax Records. No MLS listing found.					
<b>Listing Agent Name</b>	Robin Ferreira						
<b>Listing Agent Phone</b>	912-346-7754						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
--	--	--	--	Sold	10/12/2023	\$263,000	Tax Records
03/22/2024	\$379,900	--	--	Pending/Contract	04/02/2024	\$379,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$379,000	\$379,000
<b>Sales Price</b>	\$374,000	\$374,000
<b>30 Day Price</b>	\$370,000	--
<b>Comments Regarding Pricing Strategy</b>		
Homes in this neighborhood go quickly as they are smaller ranch homes with nice size yards and local schools.		

## 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



Front



Address Verification



Side



Side



Street

## Subject Photos



Street



Other



Other



## Listing Photos

**L1** 8 Marquis Way  
Beaufort, SC 29907



Front

**L2** 2 Beau Ct  
Beaufort, SC 29907



Front

**L3** 4 Ogden Ct  
Beaufort, SC 29907



Front

## Sales Photos

**S1** 20 Ardmore Ave  
Beaufort, SC 29907



Front

**S2** 37 Brickman Way  
Beaufort, SC 29907



Front

**S3** 5 Beau Ct  
Beaufort, SC 29907



Front

## ClearMaps Addendum

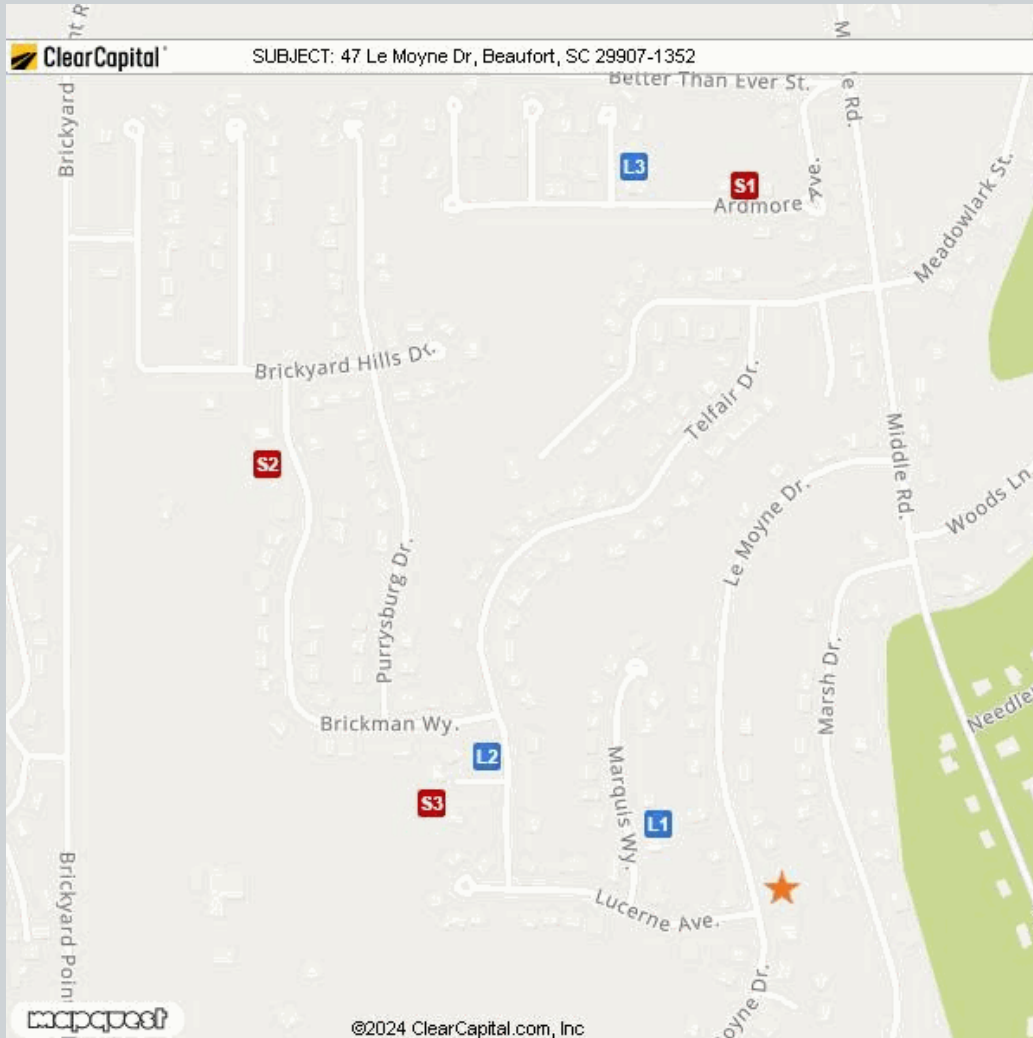
**Address** ★ 47 Le Moyne Dr, Ladys Island, SOUTH CAROLINA 29907

**Loan Number** 55388

**Suggested List** \$379,000

**Suggested Repaired** \$379,000

**Sale** \$374,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	47 Le Moyne Dr, Ladys Island, South Carolina 29907	--	Parcel Match
L1 Listing 1	8 Marquis Way, Beaufort, SC 29907	0.10 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	2 Beau Ct, Beaufort, SC 29907	0.23 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	4 Ogden Ct, Beaufort, SC 29907	0.53 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	20 Ardmore Ave, Beaufort, SC 29907	0.51 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	37 Brickman Way, Beaufort, SC 29907	0.48 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5 Beau Ct, Beaufort, SC 29907	0.26 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Debra Regecz	<b>Company/Brokerage</b>	Ballenger Assoc. LLC
<b>License No</b>	51688	<b>Address</b>	2715 Bluestem Dr Beaufort SC 29902
<b>License Expiration</b>	06/30/2024	<b>License State</b>	SC
<b>Phone</b>	8432637010	<b>Email</b>	deb@redhatteam.com
<b>Broker Distance to Subject</b>	5.13 miles	<b>Date Signed</b>	04/04/2024

*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.**