

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	8088 New England Drive, North Charleston, SC 29420	Order ID	9319895	Property ID	35367101
Inspection Date	05/06/2024	Date of Report	05/07/2024		
Loan Number	55753	APN	4840400179		
Borrower Name	Catamount Properties 2018 LLC	County	Charleston		

Tracking IDs					
Order Tracking ID	5.3_Aged_BPOs	Tracking ID 1	5.3_Aged_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	CATAMOUNT PROPERTIES 2018 LLC	<p>From the results of an exterior inspection, this property appears to be in average condition. There are no signs of damage or defect and moderate deferred maintenance from an outside view. While I was performing the exterior inspection, I noted a 'for sale' sign on the lawn and gained access to the interior through Showingtime (organization that handles most of the showing appointments in our MLS area). There are two items of note that would affect the final price conclusion and that are NOT included in this report based on exterior condition alone. (1) A noxious odor is apparent as soon as the door is opened. My uneducated estimate of this odor is mostly stale cigarette or cigar smoke along with either pet urine odor or spilled alcohol or beer. (2) There has been an attempt to repair/install new flooring. In the kitchen, several tiles were removed and replaced with the same size tiles but that were not matching in color. In other areas, laminate flooring was partially installed with several areas damaged or measured incorrectly. Areas of buckling, an opening to the subfloor, curling edges were all seen. I am not qualified to judge if it can be repaired or must be replaced.</p>
R. E. Taxes	\$824	
Assessed Value	\$5,000	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
	(Windows are intact and the doors are locked.)	
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		Neighborhood Comments
Location Type	Suburban	<p>Colony North is a well established North Charleston neighborhood with single family homes built from the late 1960's through 2020. The extended lack of inventory is somewhat lessened in this area but still does not meet buyer demand with 5 active listings on the market for sale in MLS right now.</p>
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$218600 High: \$431000	
Market for this type of property	Increased 6 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	8088 New England Drive	8034 Nova Court	8217 Little Sydneys Way	7630 Vanderbrook Place
City, State	North Charleston, SC	North Charleston, SC	Charleston, SC	North Charleston, SC
Zip Code	29420	29420	29406	29420
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.90 ¹	0.94 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$325,000	\$355,000	\$315,000
List Price \$	--	\$320,000	\$350,000	\$315,000
Original List Date		03/30/2024	03/23/2024	05/02/2024
DOM · Cumulative DOM	-- · --	38 · 38	45 · 45	5 · 5
Age (# of years)	39	37	14	52
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	1,400	1,500	1,664	1,388
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	None	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	0.21 acres	.21 acres	.22 acres	.21 acres
Other	--	--	--	--

* Listing 3 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.

Current Listings - Cont.

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

- Listing 1** This commentary is directly from the MLS listing for this property as requested: Remarks: Lovely home on cul de sac, 3BR 2BA, 1500 sq. ft. Ranch, lot size 9147, 2 car garage, updated with cabinets and granite counter tops, new roof in 2019, exterior has been painted this year, fenced back yard, camera security system, close to Boeing and Bosch, the interstate, airport, and 25 minutes to downtown Charleston. No HOA!! Living room has a capped fireplace while natural gas is available in the neighborhood to convert it into a side wall gas exhaust gas fire place.
- Listing 2** This commentary is directly from the MLS listing for this property as requested: Remarks: Looking for a nice one story home in a great neighborhood? Here it is! This cute 3BR/2BA house is priced to sell. Low maintenance LVP flooring, Open floor plan with the Master BR in the back and the other 2 in the front. Eat-in kitchen and a separate dining room or living room which is currently being used as the billiard room. Fenced backyard and covered patio too! 2 car garage will hold your car and other things you need to store. Make your appointment today!
- Listing 3** This commentary is directly from the MLS listing for this property as requested: Remarks: Welcome home to this lovely, turnkey ranch home with a nice fenced back yard that backs up to the woods for added privacy. Recent updates include a newer roof, paid off Solar Panels for huge energy savings, updated stainless steel appliances, gate/fence repairs, etc! As you walk in, you will be greeted by an open floor plan between the oversized living room and kitchen areas. The garage has been converted into a bonus room (could be a 4th BR/Office/Media Room, etc), so this house lives big for the square footage. The back yard is fenced in with plenty of room for hosting parties, grilling out, kids/dogs, etc! Schedule your private showing today!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	8088 New England Drive	2915 Newport Place	2973 New England Court	3038 Nantuckett Avenue
City, State	North Charleston, SC	North Charleston, SC	North Charleston, SC	North Charleston, SC
Zip Code	29420	29420	29420	29420
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.22 ¹	0.04 ¹	0.29 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,995	\$324,000	\$330,000
List Price \$	--	\$285,995	\$324,000	\$324,900
Sale Price \$	--	\$275,000	\$334,750	\$321,500
Type of Financing	--	Conventional	Va	Other
Date of Sale	--	03/27/2024	02/28/2024	02/06/2024
DOM · Cumulative DOM	-- · --	3 · 38	3 · 41	50 · 117
Age (# of years)	39	39	39	15
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	1,400	1,539	1,539	1,527
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2	3 · 2
Total Room #	7	7	8	7
Garage (Style/Stalls)	None	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	0.21 acres	.23 acres	.23 acres	.15 acres
Other	--	--	--	--
Net Adjustment	--	-\$19,313	-\$19,313	-\$24,509
Adjusted Price	--	\$255,687	\$315,437	\$296,991

* Sold 3 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** This commentary is directly from the MLS listing for this property as requested: Remarks: LOCATION, LOCATION, LOCATION!!! Wonderful property located in the heart of N. Charleston in Colony North Subdivision. Easy access to the interstate, shopping (including the mall), restaurants, and plenty other businesses. This property is a ranch style home that has an open floor concept. As you walk through the front door into the foyer, you will come into the living room that features an electric fireplace and hardwood floors. There is also a separate bar that is great for entertaining guests. You then lead into the dining / eat -in kitchen area. Which brings you to the open kitchen. Towards the back is a bonus room. At the front of the house are 2-bedrooms and a full bathroom. The master room is on the left side of the house off the foyer - after the laundry area. The master features 2- walk-in closets. All bedrooms have carpet flooring. Several rooms and cabinets have been freshly painted. The 2-car garage also features a utility sink in the extra storage area. This is a MUST SEE to appreciate everything it has to offer.
- Sold 2** This commentary is directly from the MLS listing for this property as requested: Remarks: Welcome home to this quaint 4 bed / 2 bath RANCH with PAID FOR SOLAR PANELS located on a quiet cul-de-sac in a NON HOA neighborhood! This home is conveniently located close to I26, Joint Base Charleston, Boeing, shopping, dining and entertainment! Upon entering the home the family room immediately greets you with its cozy wood burning fireplace, perfect for those winter nights! Straight through, you have your separate dining area just off the kitchen which boasts stainless steel appliances, subway tile backsplash plenty of counter and cabinet space and a sitting area that gives you a serene view of your backyard. Directly off the kitchen and dining area is a flex space with beautiful French doors and can be used as an office, play room or anything else you can imagine! The master bedroom is spacious and boasts an en-suite bath with a tub / shower combo. The additional bedrooms are a great size for kids or guests and share the additional full bath. Outside, your huge fenced in backyard provides the perfect place to host friends and family! Grill and relax on the back patio or gather around the fire pit, either way, you're sure to have a great time! Schedule your showing today and take a look at this home before it's gone!
- Sold 3** This commentary is directly from the MLS listing for this property as requested: Remarks: 100% financing with up to \$5,000 in closing costs and interest rates in the 4's are available with acceptable offer. Welcome to your dream home located in the newer section of Colony North, North Charleston! This single family home is perfect for those looking for a peaceful and convenient lifestyle. Within minutes of shopping, dining, and entertainment, this home is perfectly situated for easy access to all your favorite amenities. The main living area of this home features beautiful hardwood floors, creating a warm and inviting atmosphere for you and your guests. The open floor plan with vaulted ceilings allows for natural light to flood the space, creating an inviting ambiance that's perfect for entertaining. The primary suite boasts a stunning tray ceiling, adding a touch of elegance to your private space. The walk-in closet provides ample storage for all your belongings, while the separate soaking tub and shower offer a spa-like experience in the comfort of your own home. New carpet was just installed in all three bedrooms in July. This home also features a fenced-in backyard, perfect for outdoor gatherings and relaxation. Don't miss out on the opportunity to make this beautiful house your new home! Use preferred lender to buy this home and receive an incentive towards your closing costs!

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	Southern Shores Real Estate Group	The subject property last appeared in the MLS on 04/26/2024 as listing for sale. This listing is still active and is not under contract. The last sale of this property does not appear in the MLS database or the tax records (yet).					
Listing Agent Name	Jose Rey						
Listing Agent Phone	843-609-7788						
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
--	--	--	--	Sold	09/20/2023	\$215,000	Tax Records
04/26/2024	\$284,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$295,850	\$295,850
Sales Price	\$293,850	\$293,850
30 Day Price	\$293,850	--
Comments Regarding Pricing Strategy		
Final price conclusion was reached by adjusting characteristics of the six best available comparable properties to the characteristics of the subject property. All six comp properties are in the same zip code and city, within one mile search radius and sold comps are all within three months (date of sale). The current market conditions are also considered in the final price conclusion.		

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.

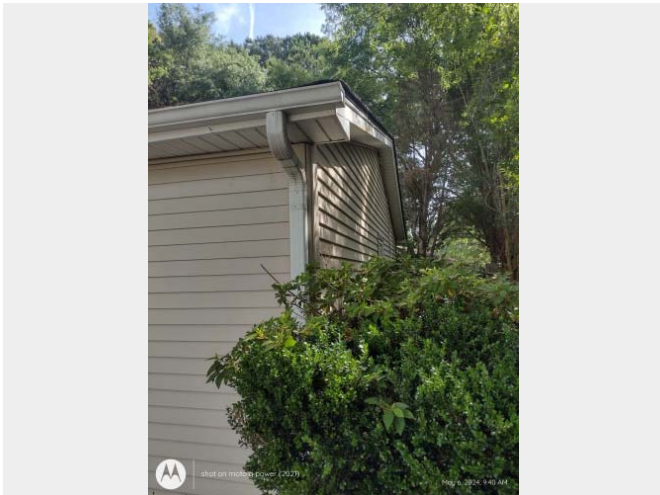
Subject Photos



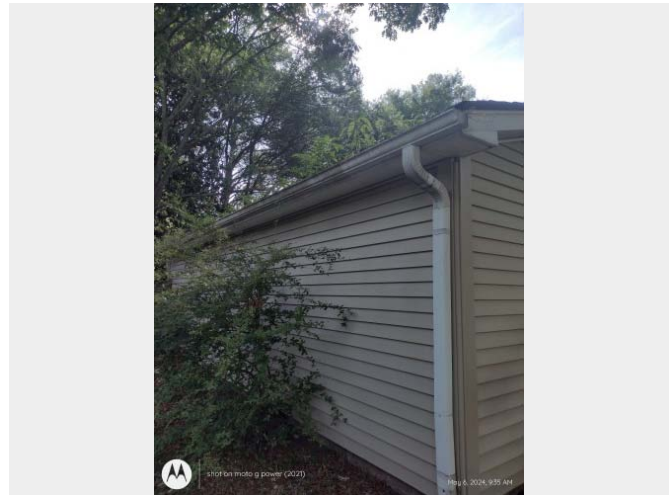
Front



Address Verification



Side



Side



Street



Other

Subject Photos



Other

Listing Photos

L1 8034 Nova Court
North Charleston, SC 29420



Front

L2 8217 Little Sydneys Way
Charleston, SC 29406



Front

L3 7630 Vanderbrook Place
North Charleston, SC 29420



Front

Sales Photos

S1 2915 Newport Place
North Charleston, SC 29420



Front

S2 2973 New England Court
North Charleston, SC 29420



Front

S3 3038 Nantuckett Avenue
North Charleston, SC 29420



Front

ClearMaps Addendum

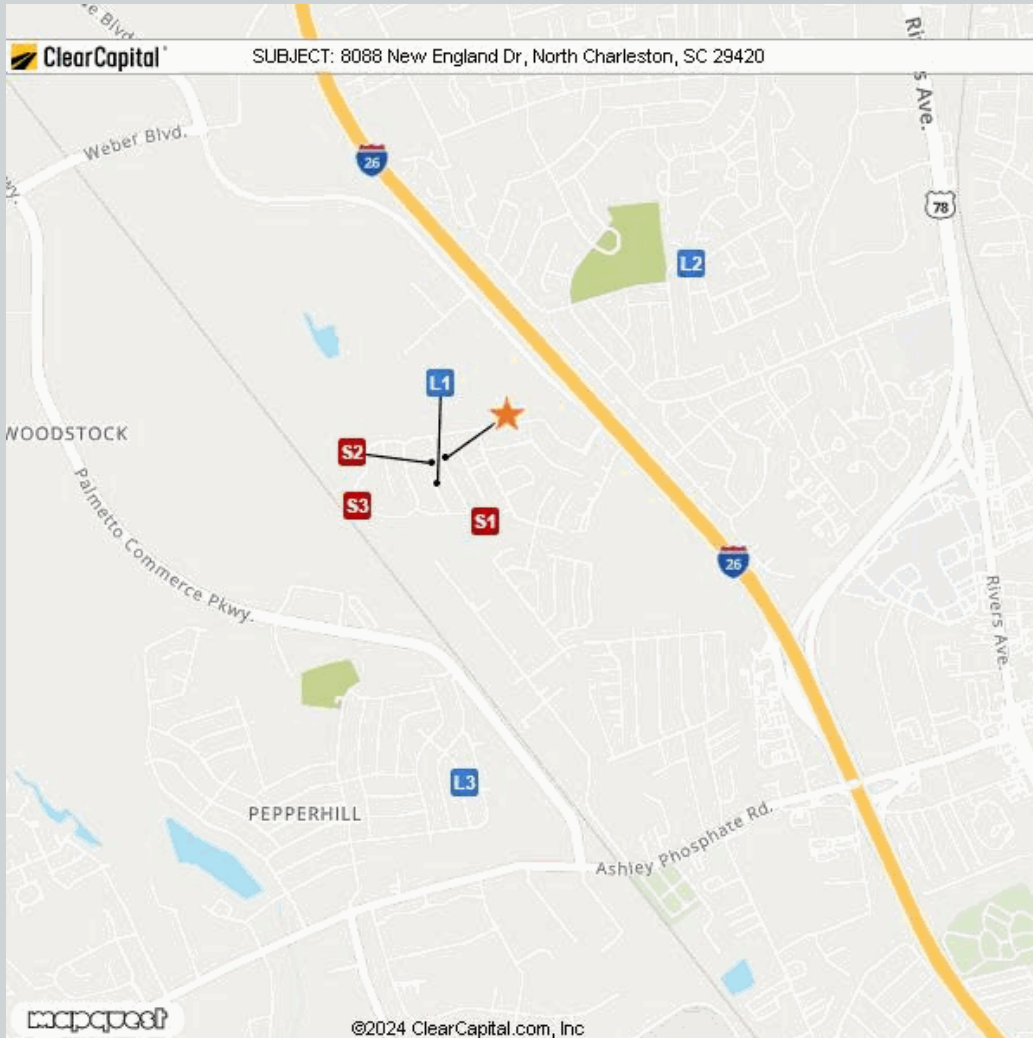
Address ★ 8088 New England Drive, North Charleston, SC 29420

Loan Number 55753

Suggested List \$295,850

Suggested Repaired \$295,850

Sale \$293,850



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	8088 New England Drive, North Charleston, SC 29420	--	Parcel Match
L1 Listing 1	8034 Nova Court, North Charleston, SC 29420	0.08 Miles ¹	Parcel Match
L2 Listing 2	8217 Little Sydneys Way, North Charleston, SC 29420	0.90 Miles ¹	Parcel Match
L3 Listing 3	7630 Vanderbrook Place, North Charleston, SC 29420	0.94 Miles ¹	Parcel Match
S1 Sold 1	2915 Newport Place, North Charleston, SC 29420	0.22 Miles ¹	Parcel Match
S2 Sold 2	2973 New England Court, North Charleston, SC 29420	0.04 Miles ¹	Parcel Match
S3 Sold 3	3038 Nantuckett Avenue, North Charleston, SC 29420	0.29 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	Tammy West	Company/Brokerage	Carolina Elite Real Estate
License No	94741	Address	178 Brady St Charleston SC 29492
License Expiration	06/30/2025	License State	SC
Phone	8437304486	Email	mstammywest@gmail.com
Broker Distance to Subject	10.55 miles	Date Signed	05/07/2024

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.