

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	6 Lincoln Court, Bluffton, SC 29910	Order ID	9146565	Property ID	35050937
Inspection Date	02/06/2024	Date of Report	02/06/2024		
Loan Number	56580	APN	R610 021 000 0722 0000		
Borrower Name	Catamount Properties 2018 LLC	County	Beaufort		

Tracking IDs					
Order Tracking ID	2.6_BPO	Tracking ID 1	2.6_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	DERENTHAL SHARYL D HARSHBARGER SYLVIA	Condition Comments	The subject exterior appeared to be in average condition at the time of inspection.
R. E. Taxes	\$4,741		
Assessed Value	\$394,900		
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	Seagrass Station 888-888-8888		
Association Fees	\$2375 / Year (Pool,Other: Playground)		
Visible From Street	Visible		
Road Type	Private		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	The subject is an SFD in Seagrass Station, a residential community in Bluffton, Beaufort County.
Local Economy	Stable		
Sales Prices in this Neighborhood	Low: \$173,000 High: \$488,000		
Market for this type of property	Increased 5 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	6 Lincoln Court	115 Pickett Mill Blvd	2245blakers Blvd	235 Lombards Mill Lane
City, State	Bluffton, SC	Okatie, SC	Okatie, SC	Okatie, SC
Zip Code	29910	29909	29909	29909
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	2.22 ¹	2.42 ¹	3.01 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$424,900	\$515,000	\$485,000
List Price \$	--	\$424,900	\$445,000	\$485,000
Original List Date		12/09/2023	11/04/2023	01/05/2024
DOM · Cumulative DOM	-- · --	42 · 59	74 · 94	1 · 32
Age (# of years)	7	17	17	6
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	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential	Beneficial ; Water
Style/Design	2 Stories Contemporary	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,979	1,974	2,004	2,043
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	4 · 2 · 1	4 · 2
Total Room #	9	9	9	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	0.24 acres	0.17 acres	0.14 acres	0.18 acres
Other	N, A	N, A	N, A	N, A

* 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.

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

Listing 1 Comp #1 is inferior, 10 years older, similar GLA, same # of bedrooms, 1 full bath fewer, 1 extra half bath, 2-car garage, wooded view.

Listing 2 Com p#2 is inferior, 10 years older, more GLA, same # of bedrooms, 1 full bath fewer, 1 extra half bath, 2-car garage, landscape view.

Listing 3 Comp #3 is superior, 1 year newer, more GLA, same # of bedrooms, 1 full bath fewer, lagoon view.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	6 Lincoln Court	109 Pickett Mill Blvd	17 Burley Lane	85 Cedar View Circle
City, State	Bluffton, SC	Okatie, SC	Bluffton, SC	Okatie, SC
Zip Code	29910	29909	29910	29909
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	2.25 ¹	0.19 ¹	2.91 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$399,990	\$450,000	\$495,000
List Price \$	--	\$399,990	\$425,000	\$484,900
Sale Price \$	--	\$399,990	\$420,000	\$465,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	11/27/2023	09/29/2023	09/07/2023
DOM · Cumulative DOM	-- · --	26 · 54	26 · 106	23 · 71
Age (# of years)	7	18	8	3
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	Beneficial ; Water	Neutral ; Woods	Beneficial ; Water	Beneficial ; Water
Style/Design	2 Stories Contemporary	2 Stories Contemporary	1 Story Contemporary	2 Stories Contemporary
# Units	1	1	1	1
Living Sq. Feet	1,979	1,754	2,362	2,164
Bdrm · Bths · ½ Bths	4 · 3	4 · 2	4 · 3	4 · 2 · 1
Total Room #	9	8	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	0.24 acres	0.15 acres	0.17 acres	0.17 acres
Other	N, A	N, A	N, A	N, A
Net Adjustment	--	+\$74,750	-\$56,450	-\$21,750
Adjusted Price	--	\$474,740	\$363,550	\$443,250

* 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.

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

Sold 1 Comp #1 is inferior, 11 years older, less GLA, same # of bedrooms, 1 full bath fewer, 2-car garage, inferior wooded view.

Sold 2 Comp #2 is superior, same community, 1 year older, more GLA, same # of bedrooms and bathrooms, 2-car garage, lagoon view.

Sold 3 Comp #3 is superior, 4 years newer, more GLA, same # of bedrooms, 1 full bath fewer, 1 extra half bath, 2-car garage, lagoon view.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			The subject does not have any history in local MLS.				
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	\$420,000	\$420,000
Sales Price	\$410,000	\$410,000
30 Day Price	\$400,000	--
Comments Regarding Pricing Strategy		
Due to the lack of comps that were sufficiently comparable to the subject, the range of proximity, Listing Price, GLA, Year Built, and Sale Price must be expanded. The suggested subject value is bracketed by all comps. Adjustments may not be accurate as this is a drive-by inspection only. This is not a formal appraisal and is not to be used for financing.		

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

Listing Photos

L1 115 Pickett Mill Blvd
Okatie, SC 29909



Front

L2 2245Blakers Blvd
Okatie, SC 29909



Front

L3 235 Lombards Mill Lane
Okatie, SC 29909



Front

Sales Photos

S1 109 Pickett Mill Blvd
Okatie, SC 29909



Front

S2 17 Burley Lane
Bluffton, SC 29910



Front

S3 85 Cedar View Circle
Okatie, SC 29909



Front

ClearMaps Addendum

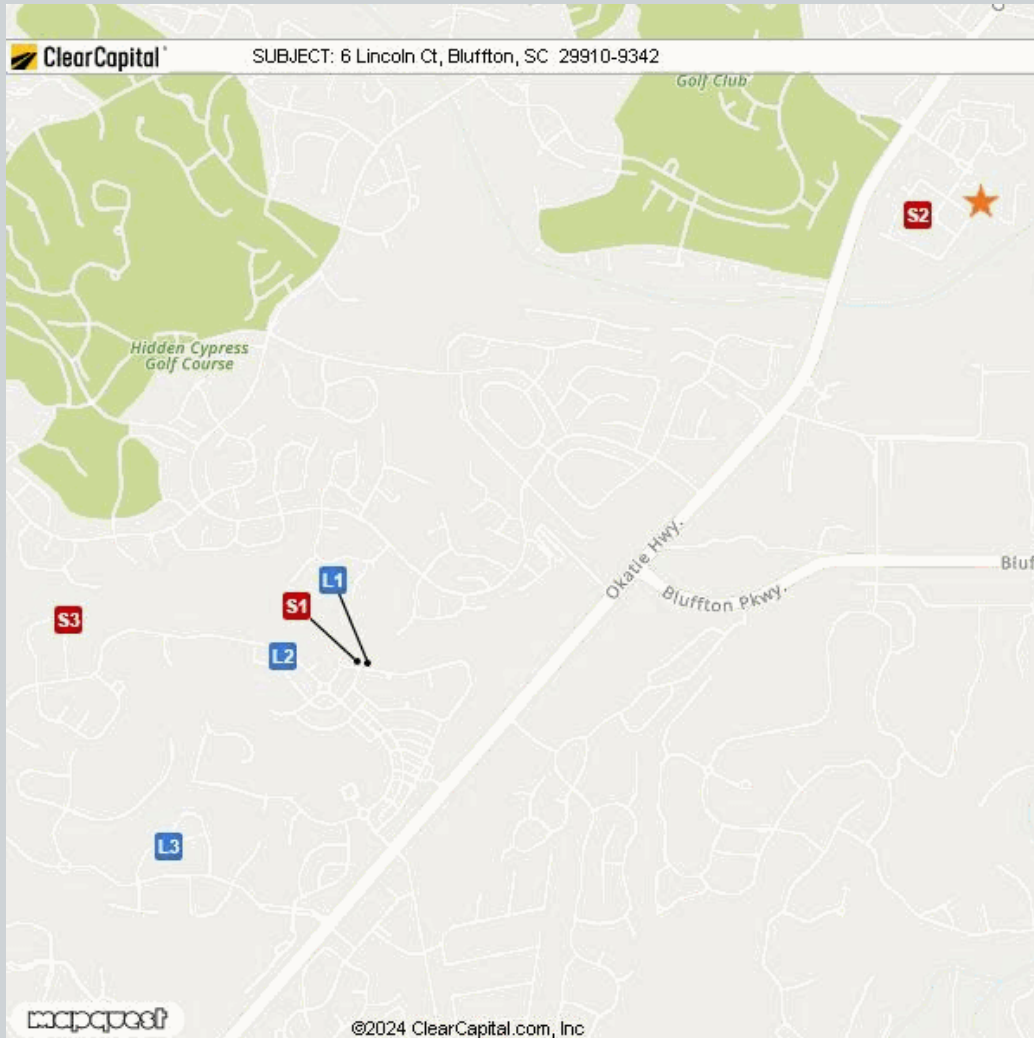
Address ★ 6 Lincoln Court, Bluffton, SC 29910

Loan Number 56580

Suggested List \$420,000

Suggested Repaired \$420,000

Sale \$410,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	6 Lincoln Court, Bluffton, SC 29910	--	Parcel Match
L1 Listing 1	115 Pickett Mill Blvd, Bluffton, SC 29910	2.22 Miles ¹	Parcel Match
L2 Listing 2	2245blakers Blvd, Bluffton, SC 29910	2.42 Miles ¹	Parcel Match
L3 Listing 3	235 Lombards Mill Lane, Bluffton, SC 29910	3.01 Miles ¹	Parcel Match
S1 Sold 1	109 Pickett Mill Blvd, Bluffton, SC 29910	2.25 Miles ¹	Parcel Match
S2 Sold 2	17 Burley Lane, Bluffton, SC 29910	0.19 Miles ¹	Parcel Match
S3 Sold 3	85 Cedar View Circle, Bluffton, SC 29910	2.91 Miles ¹	Street Centerline 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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.

Report Instructions - cont.

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.

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	Chunrong (Jessica) Chu	Company/Brokerage	JC Real Estate Group
License No	50245	Address	20 Towne Drive Bluffton SC 29910
License Expiration	06/30/2025	License State	SC
Phone	8434220328	Email	jchu57@gmail.com
Broker Distance to Subject	4.60 miles	Date Signed	02/06/2024

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.