Exterior-Only Inspection Residential Appraisal Report

35163190 File # 56849

Г	The purpose	of this sur	nmany annraical rone	rt is to pr	ovide the ler	nder/client	with an	accurate,	and adequat	alv cunn	orted onir	nion of th	ne mark	et value	of the	cubiect nro	nerty
L			nmary appraisal repo		OVIUE LIIG IOI	Huti/Glione	with an				orted, opir	IIIUII ui u					operty.
	Property Addres	is 1905	Falling Creek C	Cir				City	Mount Ple	easant			State	SC	Zip Code	29464	
	Borrower C	atamount	Properties 2018	LLC	Ow	vner of Pub	olic Record	Ne	wman, Mable	e T (refe	er to adde	endum)	County	Charl	eston		
	Legal Descriptio		66 Phase 3 Swe						, , , , , , , , , ,	. (
	Assessor's Parc			zigi ass				Tax Y	'aar 0000				R.E. Tax	oc \$ -			
			58-15-00-194												,300		
Е	Neighborhood N	lame Sv	weetgrass					Мар	Reference	16700			Census		046.19		
띨	Occupant	Owner	Tenant X Vaca	ant	Spe	ecial Asses	ssments \$	0			X PUI	D HOAS	275		per year	per r	month
SUBJ	Property Rights	Appraised	Fee Simple	Leasehol	ld 0	ther (descr	ribe)										
S	Assignment Typ	е П Г	Purchase Transaction	Refina	ance Transaction	1	Other (describe)	Servicino	a .							
	Lender/Client					Address					2 11 40	0 0 1					
			wood Inc						ttan Beach	Blvd, S	Suite 10	U, Redor	ido Be				
			offered for sale or has it be	en offered for sal	le in the twelve m	nontns prio	or to the effect	ive date of t	nis appraisal?						res 🔀	No	
	Report data sou	rce(s) used, offer	ing price(s), and date(s).		CTAR	MLS re	eports no	listing	history for t	the sub	ject with	nin 12 m	onths	of the ef	ffective	date.	
	The last M	/ILS listing	history reported	was in 201	19. a cance	elled lis	sting at \$	385.000	on 01/08/	2019.							
	I did		yze the contract for sale fo								v the analysis	s was not					
	performed.							,			,,						
	poriorinou.																
5																	
Ϋ́	Contract Price \$;	Date of Contra	ict	Is	ls the prope	erty seller the	owner of pu	blic record?		Yes	No	Data Sour	ce(s)			
CONTRAC	Is there any fina	ncial assistance	loan charges, sale conces	sions, gift or dov	vnpayment assist	tance, etc.)) to be paid by	any party o	n behalf of the bo	rrower?						Yes	No
ၓ	If Yes, report the	e total dollar amo	unt and describe the items	to be paid.													_
	,																
	Note: Race and	the racial comp	osition of the neighborh	ood are not app	raisal factors.												
		Neighborh	ood Characteristics				One-U	nit Housing	Trends			One-	Unit Hou	sing	Pre	sent Land Use	%
	Location	Urban	Suburban	Rural	Property Value	oe	Increasing		Stable	Decli	ining	PRICE		AGE	One-Unit		95 %
											-				2-4 Unit		95 [^]
		Over 75%	25-75%	Under 25%	Demand/Suppl	<u> </u>	Shortage		In Balance		Supply	\$ (000)		(yrs)			
8	Growth	Rapid	X Stable □	Slow	Marketing Time	ie >	Under 3 m	ths	3-6 mths	Over	6 mths	400	Low	0	Multi-Fan	nily	%
후	Neighborhood B	loundaries	Neighborhoo	od is bound	ded to the	north h	v the Wa	ando Ri	ver: south h	ov the		3,495	High	40	Commerc	ial	5 %
용	Intropopot	ol Motoru						<u> </u>	vor, courr k	by the		900	Pred.	30	Other		%
Ψ̈́			ay; east by High														
EIG	Neighborhood D	rescription	Within the be	oundaries (described	above,	, subject	is in the	SWEETG	RASS	subdivis	sion with	devel	oped w	th deta	iched SFF	≺'s
Z	built betwe	een ~1990	to ~1996 rangin	g in size fr	om ~1400	to ~25	500 sf. C	ommor	amenities	include	e boat st	torage, v	valk/jo	g trails;	annua	dues are)
	paid annu	ally. Wide	e neighborhood	orice range	is due to	proxim	itv to the	Intraco	astal Wate	rwav a	nd Atlar	ntic Ocea	ın bea	ches.			
			port for the above conclus			•			ell as attach						arket ai	ea which	
			-					O as w	on as attaci	ica iviL	.o data i	01 1110 30	Dject	IVILO IIIC	aritet ar	ca willon	
	indicates	stable price	es following seve	rai years c	price inc	reases	i.										
	Dimensions	refer to att	ached CRS tax	map		Area 1	0019 sf		Shap	^{De} Qu	adrilater	ral		View B;	Pond;		
	Specific Zoning	Classification	R1			Zoning Des	scription	Reside	ential								
	Zoning Complia	nce 🗶 l		onforming (Grand	dfathered Use)		No Zon		Illegal (describe))							
			bject property as improved			necification			, ,			7 Van	7 No	If No. descri	ho		
	-		your property as improved	(or an proposed													
	I enally ne					-						Yes		-,			
			use per zoning a	nd restricti		gle fam	ily reside	ential wh	nich is the c		use - re	fer to pa		-,	nents		
	Utilities	Public 01	use per zoning a her (describe)		ions is sing	-	ily reside		nich is the o	Off-	USE - re			-,		ic Privat	te
E.						gle fam	ily reside	ential wh	nich is the c		USE - re	fer to pa		-,	nents		te
SITE	Utilities	Public 0			ions is sing	gle fam Public	ily reside	ential wh	nich is the c	Off-	use - re site Improve	fer to pa ments - Type halt		-,	nents Publ		te
SITE	Utilities Electricity Gas	Public 04	her (describe)		Water Sanitary Sewer	gle fam Public	ily reside	ential wh		Off- Stre Alle	use - re site Improve	fer to pa ments - Type halt	ge 3 fo	or comn	nents Publ]
SITE	Utilities Electricity Gas FEMA Special FI	Public Of Control Con	her (describe) Yes	No FE	ions is sing	gle fam Public X X X5	other (d	ential wh escribe) FEMA I	Map # 45	Off- Stre	use - re site Improve	fer to pa ments - Type halt	ge 3 fo	-,	nents Publ]
SITE	Utilities Electricity Gas FEMA Special FI Are the utilities a	Public Of	her (describe) Yes vements typical for the ma	No FE	Water Sanitary Sewer EMA Flood Zone	public Public X X5	Other (d	ential wi escribe) FEMA I	Map # 45i	Off- Stre Alle	use - re site Improve	fer to pa ments - Type halt	ge 3 fo	or comn	Publ	1/29/2021]
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Exterior-Only Inspection Residential Appraisal Report

35163190 ile# 56849

								56849		
There are 1 comparable		offered for sale in	the subject neighborhoo			from \$ 750,000		to \$	750),000
There are 10 comparable	sales in the subject		the past twelve months		sale pri	0 10,00	0			325,000
FEATURE	SUBJECT		BLE SALE # 1			LE SALE # 2				LE SALE # 3
Address 1905 Falling Cree		1909 Oak Tree		1949 Oak 7				Royal		
Mount Pleasant,	SC 29464	Mount Pleasant	, SC 29464	Mount Plea		SC 29464				SC 29466
Proximity to Subject		0.20 miles E	1.	0.28 miles	SE		4.29	miles I	NE	I.
Sale Price	\$		\$ 704,450			\$ 732,000				\$ 605,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 335.61 sq.f		\$ 395.89	g sq.ft.		\$;	332.60	sq.ft.	
Data Source(s)		CTAR#2302574	1;DOM 22	CTAR#230	27477	7;DOM 0	CTAF	R#230	26896	S;DOM 2
Verification Source(s)	DECODINE	CRS Tax Data		CRS Tax D				Tax D		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	ON	+(-) \$ Adjustment	_	SCRIPTIO	N	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth			Estat			
Concessions		Conv;4500		Conv;0				;5000		
Date of Sale/Time		s01/24;c12/23		s01/24;c12				24;c12/		
Location	N;Res;Sweetgrass	N;Res;Sweetgrass		N;Res;Sweet			_	;CHSN		0
Leasehold/Fee Simple Site	Fee Simple	Fee Simple		Fee Simple				Simple		
View	10019 sf	13068 sf	-6,100	7405 sf		+5,200				0
Design (Style)	B;Pond;	B;Pond;		N;Res;		+10,000				+10,000
Quality of Construction	DT2;Trad	DT2;Trad		DT1;Trad		0	DT1;	ırad		0
Actual Age	Q4	Q4	0	Q4 31		0	Q4 30			0
Condition	32 C4	34 C3				-109,800				U
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	-35,200 -2,000		Baths	-109,600	Total	Bdrms.	Baths	
Room Count	6 3 2.1	7 4 2.1	-2,000		2.0	+5,000	6	3	2.0	+5,000
Gross Living Area	1,838 sq.ft.					+5,000		1,819		+5,000
Basement & Finished	0sf	0sf	-30,200	0sf	, -1	0	0sf	1,019	-4	0
Rooms Below Grade	001			331			31			
Functional Utility	Average	Average		Average			Avera	age		
Heating/Cooling	Central H&A	Central H&A		Central H&	A			ral H&	Α	
	None	None		None	\		None			
Garage/Carport	2ga2dw	2ga2dw	1	2ga2dw			2ga2			
;	Cvrd/Patio/Sunr		+5 000	Cvrd/Scrn/l	Pto	0		Scrn/F	Pto P	0
Porch/Patio/Deck Fireplace Additional Amenities	Fireplace	Fireplace	0,000	Fireplace			Firep			
Additional Amenities	None	None		None			Pool			-10,000
Ä										,
Net Adjustment (Total)		□ + X -	\$ -73,500	☐ + D	X -	\$ -89,600	X	+] -	\$ 5,000
Adjusted Sale Price		Net Adj. 10.4 %			12.2 %	,	Net Adj.		0.8 %	,
of Comparables		Gross Adj. 11.9 %	\$ 630,950	Gross Adj.	17.8 %	\$ 642,400	Gross A	dj.	4.1 %	\$ 610,000
1 Part and a second three	ale or transfer history of the	subject property and comp	arable calca. If not avaloin							
I did did not research the	sale of transfer filstory of the		iarable sales. Il flut, explairi							
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Lender Case No. 56849 Page # 3

Exterior-Only Inspection Residential Appraisal Report

35163190 # 56849

	USPAP 3 YEAR DISCLOSURE			mar and the second
	I have performed no services, as an appraiser or in any other capacity, reg	arging the property that is t	ne subject of	tnis report within the
	three-year period immediately preceding acceptance of this assignment.			
	I newformed an interior inspection and completed a 1004 form energical on	04/20/2010 and an 00/21/	2010 for a di	forest lander/elient then this
	I performed an interior inspection and completed a 1004 form appraisal on	1 04/20/20 16 and on 09/2 1/	20 16 101 a uii	rerent lender/client than this
	assignment.			
	HIGHEST AND BEST USE			
	Subject is located in a residential area. The highest and best use is reside	ntial (the current use)		
	Legal - zoning allows residential development.	mair (the current dec.)		
	Physical - subject lot has size, dimensions, utilities, access to public street,	and elevation for residenti	ial use.	
	Economic - use as a residential lot creates financial return sufficient to be f			
SLN	Maximally Productive - use as residential creates the greatest financial retu			
ADDITIONAL COMMENTS				
8				
MAL				
틷				
ВB				
	Refer to addendum for comments			
	COST APPROACH TO VALUE	(not required by Fannie Mae)		
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)		
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Exterior-Only Inspection Residential Appraisal Report

35163190 File # 56849

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE:

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

 Because the appraiser is not an expert in the field of environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Exterior-Only Inspection Residential Appraisal Report

35163190 le# 56849

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees ti

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal
 Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the 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.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 5 of 6 Fannie Mae Form 2055 March 2005

Lender Case No. 56849 Page # 6

Exterior-Only Inspection Residential Appraisal Report

35163190 File # 56849

20.	I	identified	l the	lender/	/client	in	this	appraisal	report	who	is	the	individual,	organization,	or	agent	for	the	organization	that
ordere	bs	and	will	receive	this	an	praisal	report.												

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

valid as it a paper version of this appraisal report were deli	vered containing my original natio written signature.
APPRAISER THE APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Linda M. McClain	Name
Company Name Linda M. McClain	Company Name
Company Address 102 S Knightsbridge Ct	Company Address
Goose Creek, SC 29445	
Telephone Number 843 754-2535	Telephone Number
Email Address appraise@tds.net	Email Address
Date of Signature and Report 03/15/2024	Date of Signature
Effective Date of Appraisal 03/07/2024	State Certification #
State Certification # 2156	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State SC	
Expiration Date of Certification or License <u>06/30/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
	Did inspect exterior of subject property from street
1905 Falling Creek Cir	Date of Inspection
Mount Pleasant, SC 29464 APPRAISED VALUE OF SUBJECT PROPERTY \$ 635,000	· —
<u> </u>	COMPARABLE SALES
LENDER/CLIENT	ONNI ATABLE GALLO
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address <u>2015 Manhattan Beach Blvd, Suite 100,</u>	Date of Inspection
Redondo Beach, CA 90278	·
Email Address	

Lender Case No. 56849 Page # 7

Exterior-Only Inspection Residential Appraisal Report

35163190 File # 56849

	SI	JRJEC	1		60	MPAKAB	LE SALE #	4		COI	MLAKAR	.E SALE #	5		CO	MPARABL	.E SALE #	3
Address 1905 Falling Cree	ek Cir			3232	Beac	onsfie	ld Rd		190	1 Oak	Tree L	.n		1927	'Oak	Tree L	.n	
Mount Pleasant,	SC 294	64		Mou	nt Plea	asant,	SC 294	66	Mou	nt Plea	asant,	SC 2946	64	Mou	nt Plea	asant,	SC 29464	1
Proximity to Subject									0.18	miles	E			0.20	miles	SE		
Sale Price	\$						\$	560,000				\$	685,000				\$	800,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$	264.4	O sq.ft.		· ·	\$	352.00	o sq.ft.		<u> </u>	\$	372.0	9 sq.ft.		<u> </u>
Data Source(s)							7:DOM	 9	СТА	R#230	14200	D:DOM 1	21	СТА	R#240	002507	7:DOM 2	
Verification Source(s)							,										, -	
VALUE ADJUSTMENTS	STAILING Creek Cir																	
Sales or Financing				Esta	te				Arm	Lth				Arml	_th			
Concessions														1				
Date of Sale/Time	Second S																	
Location	1905 Falling Creek Cir 3232 Beaconsfield R 1901 Oak Tree Ln Mount Pleasant, SC 29464 Mount Pleasant P																	
Leasehold/Fee Simple	1905 Falling Creek Cir 3232 Beaconsfield Rd 1901 Oak Tree Ln 1927 Oak Tree Ln Mount Pleasant, SC 29464 Mount Pleasant																	
Site	1905 Falling Creek Cir																	
View	905 Falling Creek Cir 3232 Beaconsfield R																	
Design (Style)																		
Quality of Construction	Size Cir																	
Actual Age	25 Falling Creek Cir																	
-	1907 Oak Tree Ln 1927 Oak Tr																	
Condition			T	-	Т	T				1	I		-34,300		1	T =	-	
Above Grade	-		+	_	+	_			_		_					+		
Room Count				<u> </u>	1			,										
Gross Living Area		,83	8 sq.ft.	_	2,118	g sq.ft.		-37,800		1,946	sq.ft.	<u> </u>	-14,600		2,150	g sq.ft.		-42,100
Basement & Finished	0sf			0sf					0sf			1		0sf				
Rooms Below Grade																		
Functional Utility	Averag	ge		Aver	age				Ave	rage				Aver	age			
Heating/Cooling	_		kΑ			kΑ					ιA					kΑ		
Energy Efficient Items															-			
Garage/Carport		W						+10.000	_									
Porch/Patio/Deck			/Sunr			d					Pto		n			Pto		0
Fireplace						-								-				
Additional Amenities				 														
. additional / intelligeo	110110			1.40116					1 1011					1.40116	•			
Net Adjustment (Total)				×	1 + [٦-	\$	50 500	Г] + N	X -	\$	-55 000	\vdash \vdash] + [X -	\$	158 500
Adjusted Sale Price								30,500				-	-33,000				-	100,000
of Comparables						3.U ⁰	s	640 500				s	600.000			1∀.ŏ ″ ດດ ດ ^໙	s	644 500
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			- 5	ODJEGI				WIT ANADLE SAL	L#	4		OOWFARABL	LL UMLE #	<u> </u>		UUIVIPAI	MULE OALE #	б
Date of Prior Sale/Transfer															-			
Price of Prior Sale/Transfer															-			
Data Source(s)				ata Or	ıline				line				a Online					e
Effective Date of Data Source(s)							02/13/2	024			02/13/	/2024			02/1	3/2024		
Analysis of prior sale or transfer history of	the subject	prope	rty and co	mparable	sales													
	of curre	ent f	or con	nparat	oles pe	er CR	S Tax D	ata.										
No transfers within 1 year	OI CUIT			_				_										
No transfers within 1 year	or carre																	
No transfers within 1 year	Or Curre																	
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File No. 56849

Supplemental Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							

SUBJECT OWNER

As of 03/12/2024 CRS Tax Records show owner as Newman, Mable T. CRS sale history is as of 02/13/2024.

The AMC/client has reported that the borrower purchased the property on 03/05/2024; however, Catamount Properties 2018 LLC is not yet reflected as the Owner of Record in Charleston County Tax Records.

Charleston County Register of Deeds online search was performed 03/12/2024 with no results showing change of ownership and no documentation was provided for transfer from the AMC/Client.

SUBJECT IMPROVEMENTS/CONDITION

As noted on Page 3 of the URAR and the USPAP Addendum:

I performed an interior inspection and completed a 1004 form appraisal on 04/20/2018 and on 09/21/2018 for a different AMC/lender/client than this assignment.

Per the 2018 inspection:

Roof was replaced in 2016.

HVAC was replaced "within a few years" of 2018 (exact year unknown).

Subject's overall cosmetic condition was below average for the subdivision.

Kitchen and baths are original with no updating apparent.

Bathroom 2 subfloor was spongy around the toilet and adjacent to the tub/shower.

Carpet was at the end of economic life.

Interior needed repainting - no drywall damage noted.

An extraordinary assumption of this current assignment is that the subject condition has not improved since 2018 interior inspection and that no significant repairs are needed.

The current front exterior condition is similar to 2018 exterior condition based on observation from the public street.

COMP SELECTION

Comparable Search Summary

The comparable search began in the subject's SWEETGRASS subdivision and was filtered for sales closed within the past year as well as active/pending comparables and then filtered for closed sales within 6 months and 1 closed within 90 days (client requirement).

Comps 1, 2, 5 and 6 are from the subject subdivision and closed within 90 days.

MLS did not report any closed sales or listings in the subject subdivision within the past year that were in below average condition like the subject. A dated closed sale was reported at 1916 Falling Creek Circle that was marketed as a "handyman special" and was used for paired sale analysis with current comparables for condition adjustment.

The search area was expanded to closed sales outside the subject subdivision for properties marketed as "handyman specials" within the past 90 days yielding 2 recent closed sales utilized as Comps 3 and 4.

Comp distances over one mile are due to expanding the search area to utilize recently sold comparables in "as is" condition (Comps 3 and 4).

ADJUSTMENTS

Adjustments are based on analysis of sales and listings in the subject neighborhood with emphasis given to sales and listings included in the report to reflect market reaction to differences based on sale and listing prices (paired sale analysis).

A \$0 adjustment reflects an insignificant impact on price as reflected in the market.

Adjustment support is based on inclusion of sales/listings which reflect the salient value influencing features of the subject, specifically:

File No. EGO40

Supplemental Addendum

	Outp.					30043		
Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							

Location - Comp 4 at 3232 Beaconsfield Rd has an inferior location in close proximity to the Mt Pleasant Regional Airport.

Site size - Subject site size is bracketed with adjustments made for differences over 2000 sf at \$2 per square foot.

Age - subject age is bracketed with adjustment for differences over 11 years.

Condition - adjustments are based on MLS descriptions and/or MLS interior photos (if available) and may reflect not only cosmetic condition but also updates/improvements reported in MLS.

<u>Paired sale analysis</u> using a dated closed sale in the subject subdivision at 1916 Falling Creek Circle sold in "as is" "handyman special" condition with closed sales in superior condition indicates a condition adjustment ranging from -5% for minor cosmetic updating to -10-15% for updated kitchens/baths to a high of -21% for totally renovated properties.

Comp 4 at 3232 Beaconsfield, in "as is" condition, was compared to 2 additional closed sales (paired sale analysis) from the same subsection of Parkwest indicating -11% to -15% adjustment for superior condition.

Comp 3 at 1279 Royal Troon Ct, in "as is" condition was compared to 2 additional closed sales (paired sale analysis) from the same subdivision indicating a -5% to -12% range for superior condition.

Comps 1 and 5 are adjusted (-5%) <u>based on paired sale analysis cited above</u> for superior cosmetic updating. Per MLS interior photos, Comps 1 and 5 have original bathrooms and a combination of some solid surface flooring and carpet. MLS interior photos for both properties were reviewed.

Comps 2 and 6 are adjusted (-15%) <u>based on paired sale analysis cited above</u> for superior updating/improvements including superior cosmetic updating as well as new kitchens and new baths. Both Comps 2 and 6 had wood flooring and/or tile throughout. MLS interior photos for both properties were reviewed.

Room Count/gla - subject gla and room count are bracketed with adjustment for differences of over 100 sf at \$135 per square foot.

Bedroom adjustments, where applicable, are made on the line above bathroom adjustments.

Garage/porch/patio/fireplace/additional amenities adjustments are minimal with subject features bracketed.

RECONCILIATION

In the final value reconciliation emphasis is given to Comps 1, 2, 4 and 5 from the subject subdivision with Comps 3 and 4 considered as establishing the low end of the value range as estate sales in "as is" condition.

The value opinion is bracketed by both the unadjusted price range as well as the adjusted price range.

Subject CRS Tax Data - Page 1



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Subject CRS Tax Data - Page 2

Property Report for 1905 FALLING CREEK CIR, cont.

Partitions						Cabinet Millwork					
Common W	/all					Floor Finish					
Foundation			Monol	othic Slab		Interior Finish					
Floor Syste	m					Air Conditioning			He	at Pump	
Exterior Wa			Vinyl S	Siding		Heat Type			He	at Pump	
Structural F	raming					Bathroom Tile					
Fireplace - OTHER			Y			Plumbing Fixtures					
Occupancy						Building Data Sour	ce				
PROPERT No extra fea			ICS: EXTRA FE	ATURES							
PROPERT	Y CHAR	ACTERIST	ICS: LOT								
Land Use			R	esid-Sfr		Lot Dime	ensions				
Block/Lot			/6	36		Lot Squa	are Feet				
Latitude/Los	ngitude		3	2.826699°/-79	.824700°	Acreage	k.		(0.23	
PROPERT	Y CHAR	ACTERIST	ICS: UTILITIES	/AREA							
Gas Source						Road Type					
Electric Sou	urce					Topography					
Water Source	ce					District Tren					
Sewer Sour							ool District 1				
Zoning Cod						Special Scho	ool District 2				
Owner Type											
LEGAL DE		ON									
Subdivision	1			veetgrass		Plat Book/P					7777 Mark 172730
Block/Lot			/6	5		District/War	rd		То	wn Of Mt Please	int (Td 21)
Description			LO	t 66 Phase 3							
FEMA FLO	OOD ZON	ES									IRM Panel Eff.
Zone Code		Flood Risk	BFE		Description				FIRM Panel ID		ate
0.2 PC	СТ	Moderate			An area inundated by flooding with average than 1 square mile; of	y 500-year flooding; an an e depths of less than 1 foo or an area protected by lev	ea inundated by 19 tor with drainage vees from 100- yea	00-year areas less ir flooding.	45019C0529K	0	1/29/2021
LISTING A	RCHIVE										
MLS #	Status		Status Change Date	List Date	List Price	Closing Date	Closing Price	Listing Agent	Listing Broker	Buyer Agent	Buyer Broker
18029240	Cano	elled	01/08/2019	10/26/2018	\$385,000			Walter Mueller	Seaboard Inc		
9293960	Sold		09/05/1992	04/05/1992	\$118,299	09/05/1992	\$118,199	Erik Silder	Centex Homes	Erik Silden	Centex Home

Subject Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							



Subject Front

1905 Falling Creek Cir

Sales Price

Gross Living Area 1,838
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.1



Subject Side/Front



Subject Street

Photograph Addendum

Borrower	Catamount Properties 2018 LLC								
Property Address	1905 Falling Creek Cir								
City	Mount Pleasant	County	Charleston	Sta	ite S	C	Zip Code	29464	
Lender/Client	Wedgewood Inc								





ADDITIONAL STREET VIEW

ADDITIONAL STREET VIEW



SUBJECT FRONTS
Residential SFR

Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							





Address Verification

Address Verification



ADDITIONAL STREET VIEW

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							



Comparable 1

 1909 Oak Tree Ln

 Proximity
 0.20 miles E

 Sale Price
 704,450

 GLA
 2,099

 Total Rooms
 7

 Total Bedrms
 4

 Total Bathrms
 2.1

 Location
 N:Res: Sweetora

Location N;Res;Sweetgrass
View B;Pond;
Site 13068 sf
Quality Q4
Age 34



Comparable 2

 1949 Oak Tree Ln

 Proximity
 0.28 miles SE

 Sale Price
 732,000

 GLA
 1,849

 Total Rooms
 6

 Total Bedrms
 3

 Total Bathrms
 2.0

LocationN;Res;SweetgrassViewN;Res;Site7405 sfQualityQ4Age31



Comparable 3

 Location
 N;Res;CHSNat'l

 View
 N;Res;

 Site
 8712 sf

 Quality
 Q4

 Age
 30

Form PIC4x6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							



Comparable 4

 3232 Beaconsfield Rd

 Proximity
 6.01 miles NE

 Sale Price
 560,000

 GLA
 2,118

 Total Rooms
 7

 Total Bedrms
 4

 Total Bathrms
 3.1

 Location
 A;Airport;PkWest

 View
 B;Pond;

 Site
 6098 sf

 Quality
 Q4

 Age
 21



Comparable 5

1901 Oak Tree Ln
Proximity 0.18 miles E
Sale Price 685,000
GLA 1,946
Total Rooms 6
Total Bedrms 3
Total Bathrms 2.1

Location N;Res;Sweetgrass
View B;Pond;
Site 13068 sf
Quality Q4
Age 34



Comparable 6

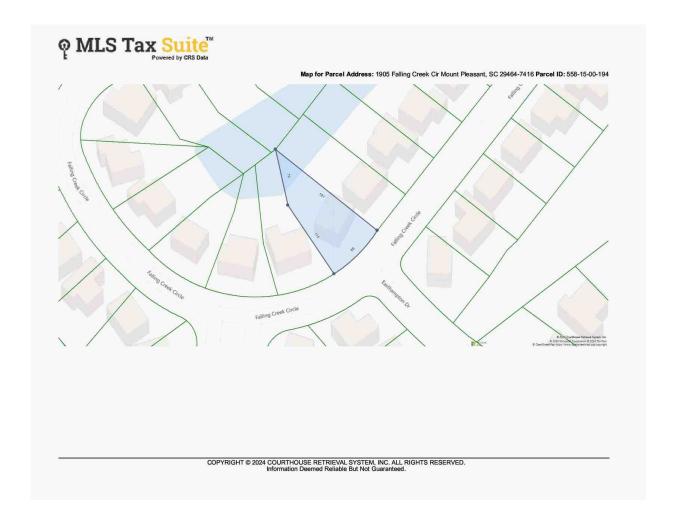
1927 Oak Tree Ln

Proximity 0.20 miles SE Sale Price 800,000 GLA 2,150 Total Rooms 7 Total Bedrms 4 Total Bathrms 2.1

Location N;Res;Sweetgrass
View N;Res;
Site 12197 sf
Quality Q4
Age 33

Form PIC4x6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Subject CRS Tax Data Map



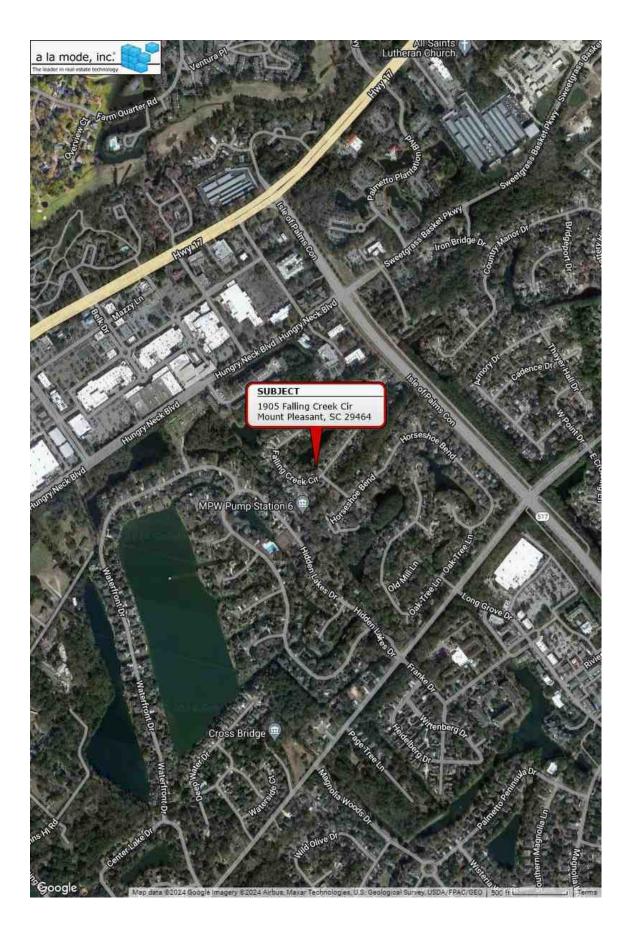
Location Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	Sta	sc sc	Zip Code	29464	
Lender/Client	Wedgewood Inc							

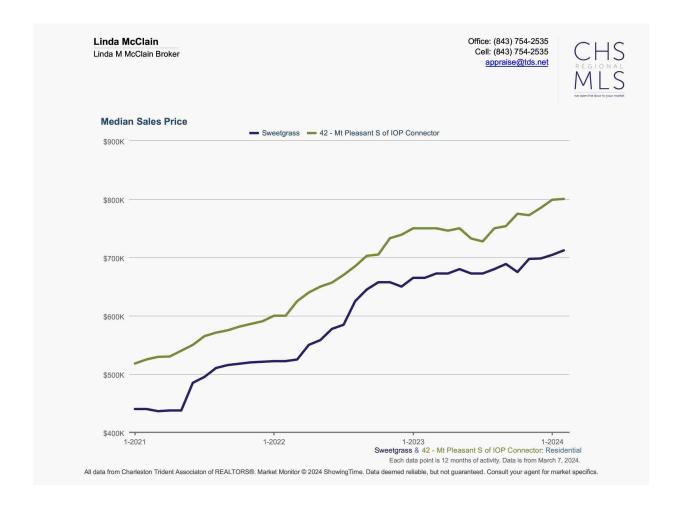


Aerial Map

Borrower	Catamount Properties 2018 LLC							
Property Address	1905 Falling Creek Cir							
City	Mount Pleasant	County	Charleston	State	SC	Zip Code	29464	
Lender/Client	Wedgewood Inc							



MLS Market Monitor



Lender Case No. 56849 Page # 21 35163190

Market Conditions Addendum to the Appraisal Report

File No. 56849

The purpose of this addendum is to provide the lender/client with a cl			crius ariu coriumi							
neighborhood. This is a required addendum for all appraisal reports w	ith an effective date on or after A		V 1.4			State OO		7ID Code OO		
Property Address 1905 Falling Creek Cir Borrower Catamount Properties 2018 LLC		GIL	Mount Ple	easant		State SC		ZIP Code 294	164	
Instructions: The appraiser must use the information required on this	form as the basis for his/her con	nclusions, and n	nust provide supp	oort for those conclusions,	regarding					
housing trends and overall market conditions as reported in the Neigh	borhood section of the appraisal	report form. Th	ne appraiser must	fill in all the information to	the extent					
it is available and reliable and must provide analysis as indicated belo	w. If any required data is unavaila	able or is consid	dered unreliable, t	the appraiser must provide	an					
explanation. It is recognized that not all data sources will be able to pr	rovide data for the shaded areas l	below; if it is av	ailable, however,	the appraiser must include	the data					
in the analysis. If data sources provide the required information as an										
average. Sales and listings must be properties that compete with the					yer of the					
subject property. The appraiser must explain any anomalies in the dat										
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months		6 Months	Current – 3 Months	· -	Increasing		Overall Trend Stable	1	Declining
Absorption Rate (Total Sales/Months)	5		1	4	<u> </u> _	Increasing	胺		╠	Declining
Total # of Comparable Active Listings	0.83		.33	1.33 1		Declining		Stable	H	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2		5.0	0.8] Declining	_	Stable	惿	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months		6 Months	Current – 3 Month:		-		Overall Trend		-
Median Comparable Sale Price	652,500	719	,975	718,225		Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	2		2	12		Declining	X	Stable		Increasing
Median Comparable List Price	689,999	799	,900	750,000		Increasing	X	Stable		Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevalent? Explain in detail the seller concessions trends for the past 12 months fees, options, etc.). Seller concessions are	121		2	2		Declining		Stable		Increasing
Median Sale Price as % of List Price	100		00	99		Increasing		Stable	Ę	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	(a.g. caller contributions increase	No	E0/ in'	on of hundrens at a ter-	oto candi	Declining	X	Stable	L	Increasing
Explain in detail the seller concessions trends for the past 12 months										
fees, options, etc.). Seller concessions are	typically in the 1-3%	range; m	iostiy selle	paid closing co	SIS.					
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, ex	cplain (including t	he trends in listings and sa	es of foreclos	sed properties).				
REO and/or short sales are not a factor in t										
Cite data sources for above information. Charles	eston Trident Associa	ation of R	ealtors - C	TARMLS						
Cite data sources for above information. Charle	eston Trident Associa	ation of R	ealtors - C	TARMLS						
Official					n. such as					
Cite data sources for above information. Charle Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the	appraisal report	t form. If you use	d any additional information	n, such as					
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the o formulate your conclusions, pro	appraisal report	t form. If you use	d any additional information	n, such as					
Summarize the above information as support for your conclusions in	the Neighborhood section of the of formulate your conclusions, pro earch criteria in the s	appraisal report ovide both an ex subject ma	t form. If you use xplanation and sup arket area:	d any additional information		igent'; Are	a of	'41 - Mt F	Plea	sant N
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to The information above is a result of MLS set	the Neighborhood section of the formulate your conclusions, proearch criteria in the second ', 'Closed', 'Coming second ', 'Coming second	appraisal report ovide both an ex subject ma Soon - No	t form. If you use cplanation and suparket area: o Showings	d any additional information pport for your conclusions. ', 'Pending','Activ	e Contin	_				
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to The information above is a result of MLS so Property type Residential; Status of 'Active	the Neighborhood section of the to formulate your conclusions, pro- earch criteria in the search criteria, 'Coming search', 'Coming search'; Subdo	appraisal report ovide both an ex subject ma Soon - No	t form. If you use cplanation and suparket area: o Showings	d any additional information pport for your conclusions. ', 'Pending','Activ	e Contin	_				
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to The information above is a result of MLS sort Property type Residential; Status of 'Active of IOP Connector', '42 - Mt Pleasant S of IO	the Neighborhood section of the to formulate your conclusions, pro- earch criteria in the search criteria, 'Coming search', 'Coming search'; Subdo	appraisal report ovide both an ex subject ma Soon - No	t form. If you use cplanation and suparket area: o Showings	d any additional information pport for your conclusions. ', 'Pending','Activ	e Contin					
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USPAP ADDENDUM

	FIIE NO. 56849
Borrower Catamount Properties 2018 LLC	
Property Address 1905 Falling Creek Cir	
1900 Falling Oreck Oil	unity Charleston State SC Zip Code 29464
Would i Casant	unty Charleston State SC Zip Code 29464
Lender Wedgewood Inc	
This report was prepared under the following USPAP reporting option:	
	
Appraisal Report This report was prepared in accord	rdance with USPAP Standards Rule 2-2(a).
Restricted Appraisal Report This report was prepared in accor	rdance with USPAP Standards Rule 2-2(b).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market value sta	ated in this report is: under 30 days
A reasonable exposure time for the subject property developed	I independently from the stated marketing time is under 30 days.
Additional Certifications	
I certify that, to the best of my knowledge and belief:	
Toolary that, to the best of my knowledge and bollor.	
I have NOT performed services, as an appraiser or in any other capacity, regarding	the property that is the subject of this report within the
three-year period immediately preceding acceptance of this assignment.	
I HAVE performed services, as an appraiser or in another capacity, regarding the pr	operty that is the subject of this report within the three-year
period immediately preceding acceptance of this assignment. Those services are di	escribed in the comments below.
- The statements of fact contained in this report are true and correct.	
- The reported analyses, opinions, and conclusions are limited only by the repo	orted assumptions and limiting conditions and are my personal, impartial, and unbiased
professional analyses, opinions, and conclusions.	, , , , , , , , , , , , , , , , , , ,
- Unless otherwise indicated, I have no present or prospective interest in the pro	operty that is the subject of this report and no personal interest with respect to the parties
involved.	
	the parties involved with this assignment
- I have no bias with respect to the property that is the subject of this report or	•
- My engagement in this assignment was not contingent upon developing or re	porting predetermined results.
- My compensation for completing this assignment is not contingent upon the o	development or reporting of a predetermined value or direction in value that favors the cause of
	, , , ,
the client, the amount of the value opinion, the attainment of a stipulated result,	or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has be	been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.	
- Unless otherwise indicated, I have made a personal inspection of the property	/ that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisa	all assistance to the person(s) signing this certification (if there are exceptions, the name of each
individual providing significant real property appraisal assistance is stated elsew	nere in uns report).
Additional Comments	
Additional Comments	
I performed an interior inspection and completed a 1004 form a	appraisal on 04/20/2018 and on 09/21/2018 for a different lender/client
than this assignment.	
than the assignment.	
/ 1	
APPRAISER:	SUPERVISORY APPRAISER: (only if required)
/ // / / / / / / / / / / / / / / / / /	
The contract of the contract o	
Signature:	Signature:
Name: Linda M. McClain	Name:
	Date Signed:
01.10.10.10.10.10.10.10.10.10.10.10.10.1	
State Certification #: 2156	State Certification #:
or State License #:	or State License #:
State: SC	State:
Expiration Date of Certification or License: 06/30/2024	Expiration Date of Certification or License:
FW # B + (A + 1 +	Supervisory Appraiser Inspection of Subject Property:
Effective Date of Appraisal: 03/07/2024	
	Did Not Exterior-only from Street Interior and Exterior

35163190 File No. 56849

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Lender Case No. 56849 Page # 24

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and uporades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location Date of Oak (Time
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation Relocation Sale	Location Sale or Financing Concessions
Relo		
RE0 Res	REO Sale Residential	Sale or Financing Concessions Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
IL.	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
		•

License

BCD 1471821

State of South Carolina
Department of Labor, Licensing and Regulation
Real Estate Appraisers Board

Real Estate Appraisers Board LINDA M MCCLAIN

Is hereby entitled in practice as a:

Certified Residential Appraiser

License Number: 2156

Expiration Date: 06/30/2024

POCKET CARD

Administrator





Previous Policy Number

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

PLEASE READ THE POLICY CAREFULLY.

Date Issued

Aspen American Insurance Company

(Referred to below as the "Company") 590 Madison Avenue, 7th Floor New York, NY 10022 877-245-3510

Policy Number

5/22/2023	AAI008687-09	AAI008687-08
THIS IS A CLAIMS MADE AND REPORT	TED POLICY, COVERAGE IS LIMITED TO LIA	BILITY FOR ONLY THOSE
CLAIMS THAT ARE FIRST MADE	AGAINST THE INSURED DURING THE	POLICY PERIOD AND THEN REPORTED
TO THE COMPANY IN WRITING	NO LATER THAN SIXTY (60) DAYS AF	TER EXPIRATION OR TERMINATION OF
THIS POLICY, OR DURING THE	EXTENDED REPORTING PERIOD, IF	APPLICABLE, FOR A WRONGFUL ACT
COMMITTED ON OR AFTER THE	E RETROACTIVE DATE AND BEFORE	THE END OF THE POLICY PERIOD.

2.	Customer ID: 103446 Named Insured: MCCLAIN, LINDA M. & ASSOCIATES Linda M. McClain 1160 Blakeway Street Daniel Island, SC 29492 Policy Period: From: 05/19/2023 To: 05/19/2024 12:01 A.M. Standard Time at the address stated in 1 above.	
3.	Deductible: \$1000 Each Claim	
4.	Retroactive Date: 05/19/2006	
5.	Inception Date: 05/19/2015	
6.	Limits of Liability: A. \$1,000,000 Each Claim B. \$2,000,000 Aggregate	
	Subpoena Response: \$5,000 Supplemental Payment Coverage	
	Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage	
	Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage	
	Loss of Earnings: \$500 per day Supplemental Payment Coverage	
7.	Covered Professional Services (as defined in the Policy and/or by End	orsement):
	Real Estate Appraisal and Valuation:	Yes X No
	Residential Property:	Yes X No
	Commercial Property:	Yes No X
	Bodily Injury and Property Damage Caused	
	During Appraisal Inspection (\$100,000 Sub-Limit):	Yes X No If "yes", added by endorsement)
	Right of Way Agent and Relocation:	Yes No X
	Machinery and Equipment Valuation:	Yes No X
	Personal Property Appraisal:	Yes No X (If "yes", added by endorsement)
	Real Estate Sales/Brokerage:	Yes No X (If "yes", added by endorsement)

Aspen American Insurance Company LIA001 (04/19)

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