

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	115 Camelia Dr, Summerville, SC 29485	<b>Order ID</b>	9308173	<b>Property ID</b>	35350147
<b>Inspection Date</b>	04/30/2024	<b>Date of Report</b>	05/01/2024		
<b>Loan Number</b>	57249	<b>APN</b>	145-03-05-006		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Dorchester		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	4.29_BPO	<b>Tracking ID 1</b>	4.29_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Smith Christina E Timothy E Jtros	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,114	The subject appears to be in average condition. All maintenance appears to be up-to-date and no repairs were noted at the time of exterior inspection.	
<b>Assessed Value</b>	\$4,022		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject's neighborhood is well established. There are stable property values, economic conditions, and employment conditions. The neighborhood market trends and conditions are balanced with a supply vs demand in regards to homes, REO's, and seller concessions.	
<b>Sales Prices in this Neighborhood</b>	Low: \$149,000 High: \$400,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	115 Camelia Dr	102 Harlesden Lane	214 Arbor Road	105 Jigsaw Road
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29485	29485	29485	29485
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.85 <sup>1</sup>	0.49 <sup>1</sup>	0.42 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$305,000	\$249,000	\$287,000
List Price \$	--	\$299,900	\$249,000	\$287,000
Original List Date		04/01/2024	04/11/2024	03/15/2024
DOM · Cumulative DOM	-- · --	28 · 30	18 · 20	45 · 47
Age (# of years)	61	44	54	34
Condition	Average	Good	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	1,608	1,350	1,544	1,147
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 1 · 1	3 · 2
Total Room #	5	5	6	5
Garage (Style/Stalls)	None	Attached 1 Car	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.28 acres	0.23 acres	0.18 acres
Other	None	None	None	None

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

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

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

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

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

- Listing 1** The property is superior in condition but similar in bed/bath count to the subject. Active1 => Condition= \$-8500, GLA= \$5160, Age= \$-425, Garage= \$-2000, Total= \$-5765, Net Adjusted Value= \$294135
- Listing 2** The property is superior in bed count but similar in garage to the subject. Active2 => Bed= \$-4000, Bath= \$2000, Half Bath= \$-1000, GLA= \$1280, Lot= \$260, Total= \$-1460, Net Adjusted Value= \$247540
- Listing 3** Property is inferior in GLA but similar in bed/bath count to the subject. Active3 => GLA= \$9220, Age= \$-675, Garage= \$-2000, Lot= \$360, Total= \$6905, Net Adjusted Value= \$293905

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	115 Camelia Dr	202 Harlesden Lane	215 Arbor Road	477 Dolphin Drive
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29485	29485	29485	29485
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 <sup>1</sup>	0.45 <sup>1</sup>	0.99 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$319,000	\$245,000	\$325,000
List Price \$	--	\$315,000	\$245,000	\$310,000
Sale Price \$	--	\$315,000	\$240,000	\$300,000
Type of Financing	--	Conventional	Conventional	Conventional
Date of Sale	--	01/26/2024	07/05/2023	05/22/2023
DOM · Cumulative DOM	-- · --	94 · 94	76 · 76	61 · 61
Age (# of years)	61	48	37	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	1,608	1,544	1,368	1,450
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	5	5	5	5
Garage (Style/Stalls)	None	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.36 acres	0.3 acres	0.28 acres	0.16 acres
Other	None	None	None	None
Net Adjustment	--	-\$1,045	+\$4,200	-\$1,590
Adjusted Price	--	\$313,955	\$244,200	\$298,410

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

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

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

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

## Recent Sales - Cont.

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

- Sold 1** The property is inferior in lot size but similar in GLA to the subject. Sold1 => GLA= \$1280, Age= \$-325, Garage= \$-2000, Total= \$-1045, Net Adjusted Value= \$313955
- Sold 2** The property is inferior in GLA but similar in condition and garage to the subject. Sold2 => GLA= \$4800, Age= \$-600, Total= \$4200, Net Adjusted Value= \$244200
- Sold 3** The property is inferior in lot size but similar in bed/bath count to the subject. Sold3 => GLA= \$3160, Age= \$-1150, Garage= \$-4000, Lot= \$400, Total= \$-1590, Net Adjusted Value= \$298410

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed			<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Sold			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
03/01/2024	\$325,000	--	--	Sold	04/25/2024	\$256,000	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$266,000	\$266,000
<b>Sales Price</b>	\$256,000	\$256,000
<b>30 Day Price</b>	\$246,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>The search criteria looked for comparables with a GLA range of 1286 to 1929 sq ft and within a 1 mile radius of the subject. In order to bracket the subject's GLA and condition, variances in bed/bath count, condition, garage, year built, and lot size were necessary in the report. The search for comps was broadened in order to find comps similar to the subject and it included a wider price range above 15%. It was necessary to expand year built beyond 10 years and exceed the lot size variance guideline of 25% in an effort to use the best available comps from within the subject's market area. Due to limited comparables, close dates exceeded 3 months for sold comps. However, there is no change in subject value and marketability. In delivering final valuation, the most weight has been placed on CS2 and LC2, as they are most similar to subject condition and overall structure. Subject details are taken from tax records.</p>		

## Clear Capital Quality Assurance Comments Addendum

**Reviewer's** The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are  
**Notes** appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported

## Subject Photos



Front



Address Verification



Street

## Listing Photos

**L1** 102 Harlesden Lane  
Summerville, SC 29485



Front

**L2** 214 Arbor Road  
Summerville, SC 29485



Front

**L3** 105 Jigsaw Road  
Summerville, SC 29485



Front



## Sales Photos

**S1** 202 Harlesden Lane  
Summerville, SC 29485



Front

**S2** 215 Arbor Road  
Summerville, SC 29485



Front

**S3** 477 Dolphin Drive  
Summerville, SC 29485



Front

## ClearMaps Addendum

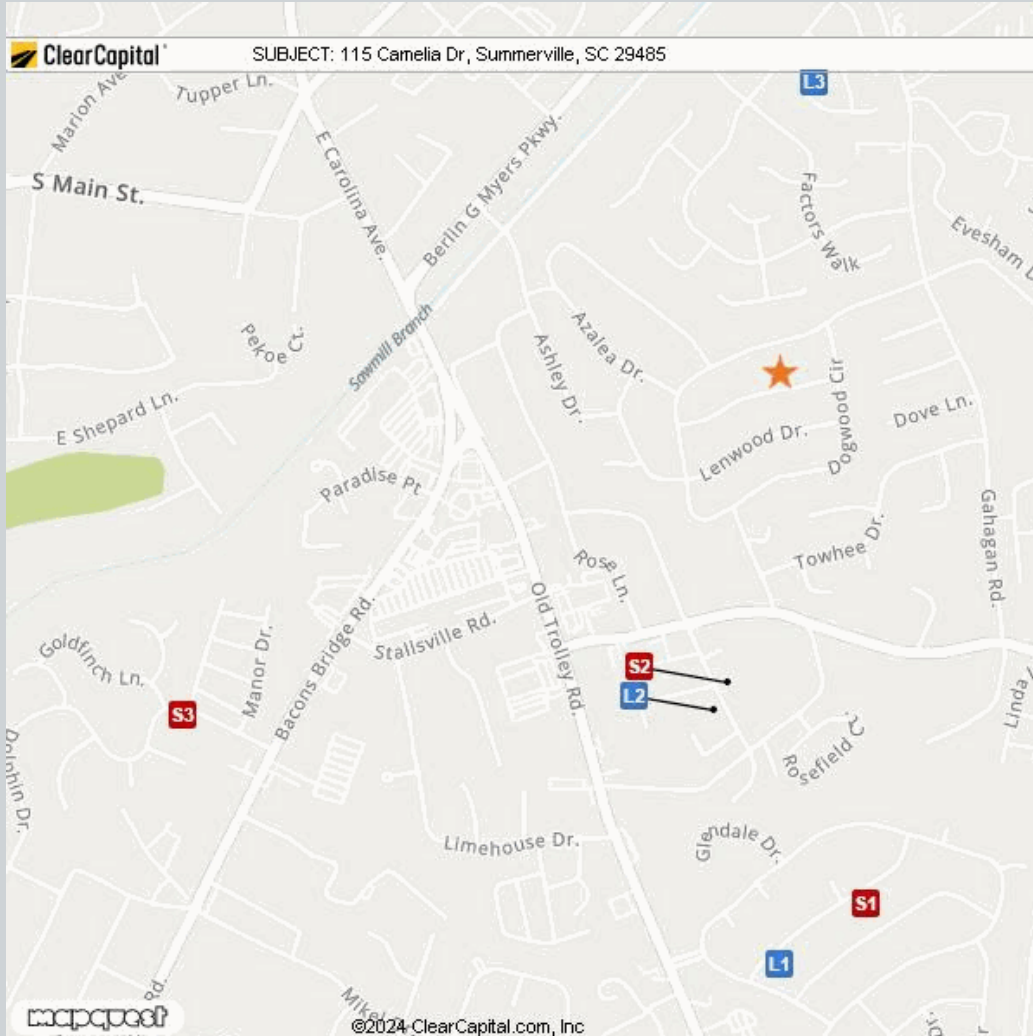
**Address** ★ 115 Camelia Dr, Summerville, SC 29485

**Loan Number** 57249

**Suggested List** \$266,000

**Suggested Repaired** \$266,000

**Sale** \$256,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	115 Camelia Dr, Summerville, SC 29485	--	Parcel Match
L1 Listing 1	102 Harlesden Lane, Summerville, SC 29485	0.85 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	214 Arbor Road, Summerville, SC 29485	0.49 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	105 Jigsaw Road, Summerville, SC 29485	0.42 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	202 Harlesden Lane, Summerville, SC 29485	0.77 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	215 Arbor Road, Summerville, SC 29485	0.45 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	477 Dolphin Drive, Summerville, SC 29485	0.99 Miles <sup>1</sup>	Parcel Match

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

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price

A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price

A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time

The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market

The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

## Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

## Broker Information

<b>Broker Name</b>	Phil Shepard	<b>Company/Brokerage</b>	Phil Shepard Enterprises LLC
<b>License No</b>	56795	<b>Address</b>	106 Welchman Ave Goose Creek SC 29445
<b>License Expiration</b>	06/30/2026	<b>License State</b>	SC
<b>Phone</b>	8434251708	<b>Email</b>	snafocusllc@gmail.com
<b>Broker Distance to Subject</b>	5.80 miles	<b>Date Signed</b>	04/30/2024

*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:**

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