

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	107 Heritage Place, Summerville, SC 29486	Order ID	9335329	Property ID	35393546
Inspection Date	05/11/2024	Date of Report	05/12/2024		
Loan Number	57370	APN	222-13-03-033		
Borrower Name	Catamount Properties 2018 LLC	County	Berkeley		

Tracking IDs					
Order Tracking ID	5.10_BPO	Tracking ID 1	5.10_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Alexa Becker	Condition Comments The subject is a one story with a one car attached garage and a covered front porch. It appears in average condition with no visible repairs needed.
R. E. Taxes	\$1,019	
Assessed Value	\$154,400	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost		
Total Estimated Repair	\$0	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments The neighborhood is an older subdivision with similar sized homes. The location is good as it has great access to schools, restaurants, stores
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$215,000 High: \$372,500	
Market for this type of property	Increased 2 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	107 Heritage Place	104 Aberdeen Ct.	154 Tabby Creek Circle	1215 Hampton Dr.
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29486	29486	29486	29486
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.52 ¹	1.04 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$220,000	\$250,000	\$269,900
List Price \$	--	\$220,000	\$262,000	\$269,900
Original List Date		04/04/2024	03/05/2024	04/04/2024
DOM · Cumulative DOM	-- · --	6 · 38	14 · 68	29 · 38
Age (# of years)	44	44	41	44
Condition	Average	Average	Good	Fair
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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,071	1,076	1,015	1,197
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1 · 1	3 · 2	3 · 2
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.23 acres	.19 acres	.16 acres	.20 acres
Other	front porch	front porch	front porch	front porch

* Listing 2 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 Listing 1 was the most similar in GLA, rooms, age and had the 1 car garage and a front porch.

Listing 2 Listing 2 was smaller, but was similar in age, had the 1 car garage and front porch also.

Listing 3 Listing 3 was larger in GLA, and had the 1 car garage and a front porch. This home was priced high but it needed some work.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	107 Heritage Place	110 Eaton Way	206 Village Green Circle	118 Eaton Way
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29486	29486	29486	29486
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.68 ¹	0.26 ¹	0.67 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$245,000	\$265,000	\$249,900
List Price \$	--	\$230,000	\$265,000	\$249,900
Sale Price \$	--	\$226,000	\$265,000	\$255,000
Type of Financing	--	Conventional	Conventional	Fha
Date of Sale	--	01/08/2024	12/28/2023	04/02/2024
DOM · Cumulative DOM	-- · --	18 · 71	4 · 45	2 · 39
Age (# of years)	44	38	47	40
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 traditional	1 Story traditional	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,071	1,000	971	1,133
Bdrm · Bths · ½ Bths	3 · 1 · 1	3 · 1	3 · 1	2 · 1
Total Room #	7	6	6	5
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.23 acres	.14 acres	.25 acres	.14 acres
Other	front porch	front porch	front porch	front porch
Net Adjustment	--	-\$30	+\$2,500	-\$10,340
Adjusted Price	--	\$225,970	\$267,500	\$244,660

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

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

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

- Sold 1** Sold Comp 1 is slightly smaller than the subject, but is newer. Smaller lot, but it had the 1 car garage and a front porch. Adjustments: Add \$4,970. for GLA. Add \$1000. for a 1/2 bath. Subtract \$6,000. for the sales concessions paid by the seller.
- Sold 2** Sold Comp 2 was smaller than the subject and was older. It had a 1 car garage and a front porch. Adjustments: Add \$7,000. for the GLA. Add \$1000. for the 1/2 bath. Subtract \$5,500. for the sales concessions paid by the seller.
- Sold 3** Sold Comp 3 was the closest to the subject in GLA. This home only had 2 bed/1 bath. It was close in age, had a 1 car garage and a front porch. Adjustments: Subtract \$4,340. for the GLA. Add \$3,000. for the beds/1/2 bath. Subtract \$9,000. for the closing concessions paid by the seller. This home sold at a more recent date.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				Last sale on 5/7/2024 for \$215,000.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
04/19/2024	\$230,000	04/20/2024	\$240,000	Sold	05/07/2024	\$215,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$250,000	\$250,000
Sales Price	\$245,000	\$245,000
30 Day Price	\$240,000	--
Comments Regarding Pricing Strategy		
The subject was similar to all the comps listed here. Some were just a little bit larger or smaller, but all the ones here had the 1 car garage and a front porch and were in the same neighborhood. The suggested list price was an average of the sold prices and the listeds combined.		

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



Street

Listing Photos

L1 104 Aberdeen Ct.
Summerville, SC 29486



Front

L2 154 Tabby Creek Circle
Summerville, SC 29486



Front

L3 1215 Hampton Dr.
Summerville, SC 29486



Front

Sales Photos

S1 110 Eaton Way
Summerville, SC 29486



Front

S2 206 Village Green Circle
Summerville, SC 29486



Front

S3 118 Eaton Way
Summerville, SC 29486



Front

ClearMaps Addendum

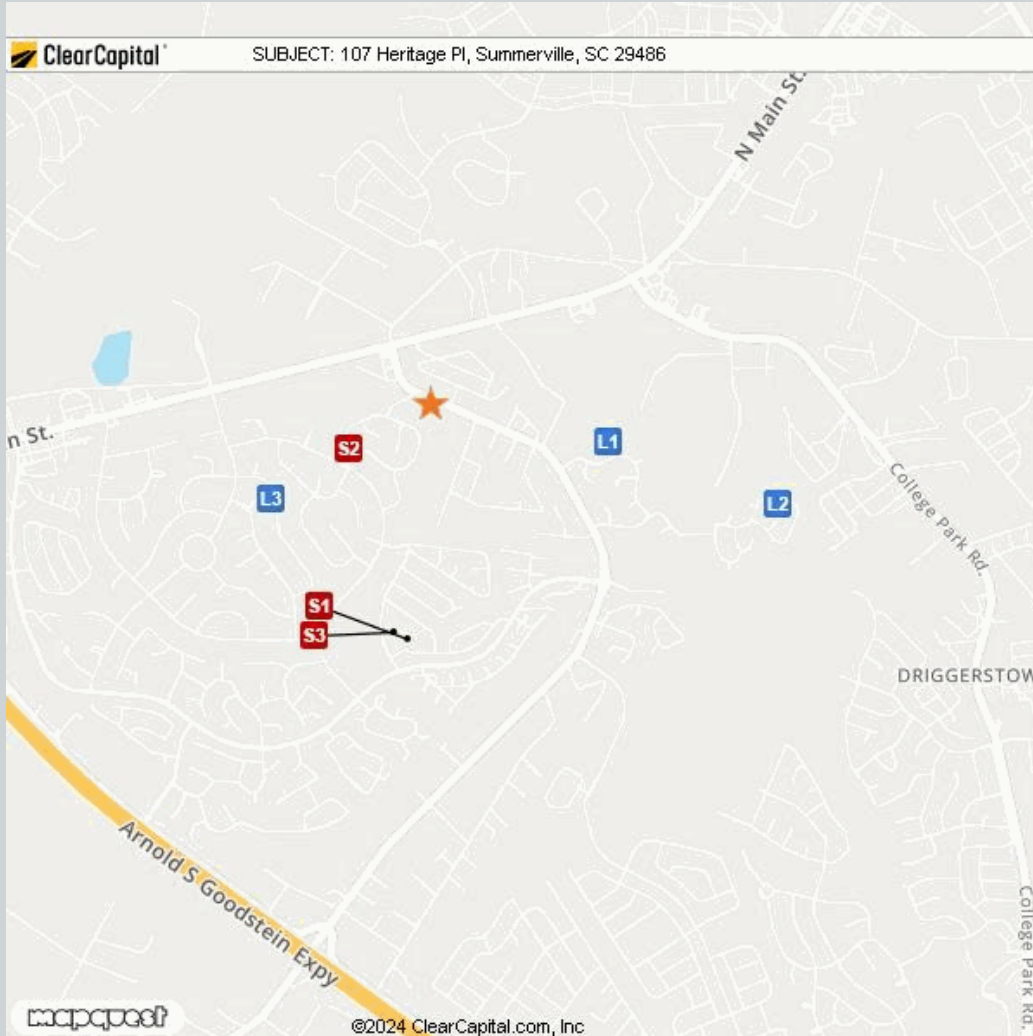
Address ★ 107 Heritage Place, Summerville, SC 29486

Loan Number 57370

Suggested List \$250,000

Suggested Repaired \$250,000

Sale \$245,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	107 Heritage Place, Summerville, SC 29486	--	Parcel Match
L1 Listing 1	104 Aberdeen Ct., Summerville, SC 29486	0.52 Miles ¹	Parcel Match
L2 Listing 2	154 Tabby Creek Circle, Summerville, SC 29486	1.04 Miles ¹	Parcel Match
L3 Listing 3	1215 Hampton Dr., Summerville, SC 29486	0.53 Miles ¹	Parcel Match
S1 Sold 1	110 Eaton Way, Summerville, SC 29486	0.68 Miles ¹	Parcel Match
S2 Sold 2	206 Village Green Circle, Summerville, SC 29486	0.26 Miles ¹	Parcel Match
S3 Sold 3	118 Eaton Way, Summerville, SC 29486	0.67 Miles ¹	Parcel Match

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

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

Addendum: Report Purpose

Market Approach and Market Time

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

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

Definitions:

Fair Market Price

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

Distressed Price

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

Marketing Time

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

Typical for Local Market

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

Addendum: Report Purpose - cont.

Report Instructions

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

Instructions last updated: 7/17/2017

Purpose:

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

Customer Specific Requests:

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

Form Help:

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

Comparable Requirements:

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

Standard Instructions:

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

Report Instructions - cont.

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

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

Broker Information

Broker Name	Donna Baxter	Company/Brokerage	Carolina Elite Real Estate
License No	40181	Address	414 Brookgreen Dr. Moncks Corner SC 29461
License Expiration	06/30/2025	License State	SC
Phone	8432700573	Email	southernbloomsofsc@gmail.com
Broker Distance to Subject	5.12 miles	Date Signed	05/12/2024

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.