

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	10105 Orchard Grass Court, Charlotte, NORTH CAROLINA 28278	Order ID	9446903	Property ID	35617168
Inspection Date	06/29/2024	Date of Report	07/01/2024		
Loan Number	57838	APN	199-477-11		
Borrower Name	Catamount Properties 2018 LLC	County	Mecklenburg		
Tracking IDs					
Order Tracking ID	6.28_bpo	Tracking ID 1	6.28_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Beach Karyn	The subject appears to be in average condition and has average curb appeal. The subject conforms well with the neighborhood homes.
R. E. Taxes	\$2,566	
Assessed Value	\$330,800	
Zoning Classification	single family	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Planters Walk 704-337-0114	
Association Fees	\$430 / Year (Pool,Other: playground, entrance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	The neighborhood is made up of homes that are similar in age and style to the subject. The location is within a short drive to schools, shopping and major roads. REO activity is very low. Property values are improving.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$325,000 High: \$415,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<30	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	10105 Orchard Grass Court	12519 Walkers Down Ct.	12428 Lanier Islands Circle	12018 Portobella Way
City, State	Charlotte, NORTH CAROLINA	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28278	28273	28273	28273
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.03 ¹	2.51 ¹	1.16 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$315,000	\$335,000	\$345,000
List Price \$	--	\$315,000	\$335,000	\$345,000
Original List Date		06/21/2024	06/07/2024	06/15/2024
DOM · Cumulative DOM	-- · --	3 · 10	2 · 24	16 · 16
Age (# of years)	22	35	15	35
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	2 Stories vinyl siding	1 Story vinyl and brick	1 Story vinyl siding	1 Story vinyl and brick
# Units	1	1	1	1
Living Sq. Feet	1,464	1,546	1,510	1,214
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	5
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.25 acres	0.15 acres	0.26 acres
Other	patio, fireplace	fence, screened porch, fireplace,	porch, fireplace, patio	deck, fireplace, fence

* 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 Comp is older than the subject but is similar in size. Comp has more land than the subject. Comp needs some updating.

Listing 2 Comp is similar in age and size to the subject and has a similar lot size. Comp appears to need some cosmetic updates.

Listing 3 Comp is older and smaller than the subject but has more land. Comp is in well maintained condition.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	10105 Orchard Grass Court	12605 Cedar Crossings Dr.	4021 Planters Watch Dr.	12007 Redspire Dr.
City, State	Charlotte, NORTH CAROLINA	Charlotte, NC	Charlotte, NC	Charlotte, NC
Zip Code	28278	28273	28278	28278
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.51 ¹	0.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$319,900	\$349,900	\$335,000
List Price \$	--	\$319,900	\$349,900	\$335,000
Sale Price \$	--	\$325,000	\$325,000	\$335,000
Type of Financing	--	Va	Cash	Conventional
Date of Sale	--	06/25/2024	02/23/2024	03/05/2024
DOM · Cumulative DOM	-- · --	2 · 32	0 · 27	4 · 39
Age (# of years)	22	26	21	21
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	2 Stories vinyl siding	1 Story vinyl siding	2 Stories vinyl siding	2 Stories vinyl siding
# Units	1	1	1	1
Living Sq. Feet	1,464	1,202	1,644	1,605
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	6	5	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.14 acres	0.16 acres	0.16 acres	0.23 acres
Other	patio, fireplace	patio, fireplace	deck, fireplace	patio, fence
Net Adjustment	--	+\$18,000	-\$9,100	-\$7,500
Adjusted Price	--	\$343,000	\$315,900	\$327,500

* 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** Comp is similar in age to the subject and has a similar lot size but is smaller. Comp has an updated roof. Adjustment for lot size -\$100, square footage +\$13,100, baths +\$5,000.
- Sold 2** Comp is similar in age to the subject and has a similar lot size but is larger. Adjustment for lot size -\$100, square footage -\$9,000.
- Sold 3** Comp is similar in age to the subject but is larger and has more land. Adjustment for lot size -\$450, square footage -\$7,050.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			No other listing history.				
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
06/10/2024	\$335,000	--	--	Sold	06/27/2024	\$275,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$329,000	\$329,000
Sales Price	\$325,000	\$325,000
30 Day Price	\$315,000	--
Comments Regarding Pricing Strategy		
The estimate of value is based on the most recent similar sales in the subjects neighborhood and marketing area.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Side



Street

Listing Photos

L1 12519 Walkers Down Ct.
Charlotte, NC 28273



Front

L2 12428 Lanier Islands Circle
Charlotte, NC 28273



Front

L3 12018 Portobella Way
Charlotte, NC 28273



Front

Sales Photos

S1 12605 Cedar Crossings Dr.
Charlotte, NC 28273



Front

S2 4021 Planters Watch Dr.
Charlotte, NC 28278



Front

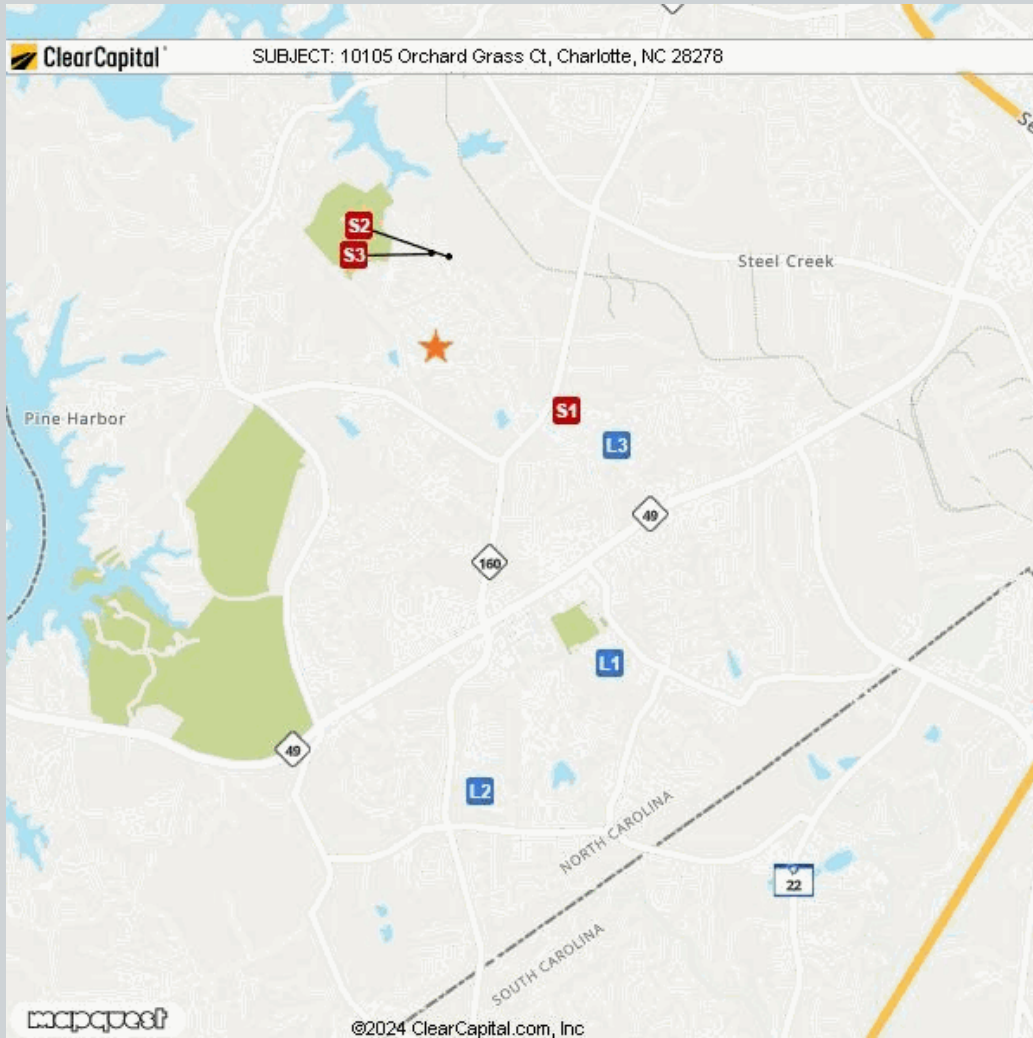
S3 12007 Redspire Dr.
Charlotte, NC 28278



Front

ClearMaps Addendum

Address ★ 10105 Orchard Grass Court, Charlotte, NORTH CAROLINA 28278
Loan Number 57838 **Suggested List** \$329,000 **Suggested Repaired** \$329,000 **Sale** \$325,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	10105 Orchard Grass Court, Charlotte, North Carolina 28278	--	Parcel Match
L1 Listing 1	12519 Walkers Down Ct., Charlotte, NC 28273	2.03 Miles ¹	Parcel Match
L2 Listing 2	12428 Lanier Islands Circle, Charlotte, NC 28273	2.51 Miles ¹	Parcel Match
L3 Listing 3	12018 Portobella Way, Charlotte, NC 28273	1.16 Miles ¹	Parcel Match
S1 Sold 1	12605 Cedar Crossings Dr., Charlotte, NC 28273	0.82 Miles ¹	Parcel Match
S2 Sold 2	4021 Planters Watch Dr., Charlotte, NC 28278	0.51 Miles ¹	Parcel Match
S3 Sold 3	12007 Redspire Dr., Charlotte, NC 28278	0.52 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	Jerrie Brown	Company/Brokerage	J B & Associates Realty
License No	221262	Address	112 Walnut Creek Rd. Belmont NC 28012
License Expiration	06/30/2025	License State	NC
Phone	7048134446	Email	jbrown31234@gmail.com
Broker Distance to Subject	6.17 miles	Date Signed	07/01/2024

/Jerrie Brown/

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 opinion is not an appraisal of the market value of the property, and may not be used in lieu of an appraisal. If an appraisal is desired, the services of a licensed or certified appraiser shall be obtained. This opinion may not be used by any party as the primary basis to determine the value of a parcel of or interest in real property for a mortgage loan origination, including first and second mortgages, refinances, or equity lines of credit.

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.