Exterior-Only Inspection Residential Appraisal Report

35728364 File # 2024-250

Fannie Mae Form 2055 March 2005

The purpose of this summary app	unraical report in to								
	ppraisal report is to pro	rovide the lender/client v	with an accur	ate, and adequa	tely supported, o	pinion of the	market value	of the	subject property.
Property Address 2401 High F	Didgo Dd		C	ity Charlotte		Sta	ate NC	Zip Code	28270
- Ziorriigiri		Owner of Public	Darrand	· Ondriotto		0-	. 110	-	20210
· · · ·			1100010 }	PEC-SERILLO 8	& Kevin-Jay & Ra	ichel Smith 00	unity IVIECK	lenburg	
	: 1 Map Book 18 Pag	ge 123							
Assessor's Parcel # 227-105-2	-23		T	ax Year 2023		R.I	E. Taxes \$	1,842	
Neighborhood Name Providence	ice Plantation		N	lap Reference	16740	Ce	nsus Tract (058.48	
Occupant 🔀 Owner Tenant	Vacant	Special Assessm	nents \$ 0			PUD HOA\$	0 [per year	per month
	ee Simple Leasehol	Id Other (describe)						, ,	ш.
,			,						
Assignment Type Purchase Tra	ansaction Reilia	ance Transaction	Other (describe) Servicin	ıg				
Lender/Client Wedgewood In	inc	Address	2015 Man	hattan Beach	Blvd, Ste 10	0, Redondo E	Beach, CA	90278	
Is the subject property currently offered for sa	sale or has it been offered for sal	le in the twelve months prior to	the effective date	of this appraisal?			\mathbf{X}	Yes	No
Report data source(s) used, offering price(s),), and date(s).	DOM 7;The sub	niect nroner	tv was listed t	for sale 06/24	/2024 for \$65	50 000 and	went un	der
		DOW 7, THE SUL	Ject proper	ly was listed	101 3ale 00/24	/2024 IOI \$00	50,000 and	went un	uci
contract 07/01/2024. multip		abara taran atkan Francis tha		-1					
	tract for sale for the subject purc	chase transaction. Explain the r	results of the analy	sis of the contract for	r sale or wny the anal	sis was not			
performed.									
Contract Price \$	Date of Contract	Is the property	seller the owner of	f public record?	Ye	s No Data	Source(s)		
Is there any financial assistance (loan charge:	es, sale concessions, gift or dov	wnpayment assistance, etc.) to	be paid by any par	tv on behalf of the b	orrower?			Г	Yes No
If Yes, report the total dollar amount and desc	-	,	,,,,	.,				_]
ii res, report the total dollar amount and desc	clibe the items to be paid.								
Note: Race and the racial composition of the	the neighborhood are not appr	raisal factors.							
Neighborhood Charac	ectorietice		One-Unit Hous	eina Tronde		One-Unit	Housing	Droce	ent Land Use %
							×		
Location Urban Subur	urban Rural	Property Values	Increasing	Stable	Declining	PRICE	AGE	One-Unit	70 %
Built-Up	75% Under 25%	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth Rapid Stable	ile Slow	Marketing Time	Under 3 mths	3-6 mths	Over 6 mths	525 La	ow O	Multi-Family	
						020		Commercial	10
1110	e subject property is			ιο τne east b	ру	2,100 Hi			10
Weddington Rd, to the south	h by 485 and to the	west by Providence	e Rd.			890 Pri	^{ed.} 30	Other	10 %
Neighborhood Description No	adverse neighborho	ood factors noted.	The subject	has access	to shopping, i	oublic parks,	recreation	al amenit	ties and
employment areas. The res	sidents are employe	ed in a variety of inc	dustries and	careers and	employment	appears stab	le This ne	eiahborh	ood is
considered typical and confe				04.00.0 4.14	op.oyo	<u> </u>		g	
Market Conditions (including support for the		-							
warket conditions (including support for the	above conclusions)	See attaci	hed addend	a.					
Dimensions 100x121 15x326 !	.59x197.54x219.40	Area 11	7 ac	Sha	^{ipe} rectangul	ar	View N	Res;	
Specific Zoning Classification N1-		Zoning Descri		hborhood	rootariga	ui .	,	1100,	
	Legal Nonconforming (Grand	•	No Zoning						
Zoning Compliance Legal		Jialiieieu USe)			s).				
			_	Illegal (describe					
Is the highest and best use of subject propert	rty as improved (or as proposed	per plans and specifications) i	_	Illegal (describe		X Yes □ N	lo If No, descr	ibe	
Is the highest and best use of subject proper	rty as improved (or as proposed	per plans and specifications)	_	Illegal (describe		Yes N	lo If No, descr	ibe	
		per plans and specifications) t	the present use?				lo If No, descr	ibe Public	Private
Utilities Public Other (describe	be)	Public	_		Off-site Impro	ovements - Type	lo If No, descr	Public	Private
Utilities Public Other (describe	be)	Public Water	the present use?		Off-site Impro	ovements - Type phalt	lo If No, descr		Private
Utilities Public Other (describe	be)	Public Water Sanitary Sewer	Other (describe)		Off-site Impro	ovements - Type		Public	Private
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35728364 File# 2024-250

There are 15 comparable	propert	ties curre	ently o	ffered f	for sale	in 1	the subject neighborhoo	d rang	ing in	price	from \$ 650,000		to \$	17	75,000	
10	sales		subject	neighbo			he past twelve months			sale pri	000,000	^		. 1,1		· ·
30	34103		Jubject	Tiolylibo			•	i anyn	-		000,00	U			,950,000	•
FEATURE		SUBJECT			CO	MPAKAE	LE SALE # 1		CUI	MPAKABI	LE SALE # 2		CO	MPAKABI	LE SALE # 3	
Address 2401 High Ridge	Rd			3216	High	Ridge	: Rd	9428	White	Hem	lock Ln	3330	Lazy	Branc	h Rd	
Charlotte, NC 282				Charl	lotte, N	NC 28	270	Char	lotte, N	NC 28	270	Char	lotte, N	NC 28	270	
Proximity to Subject					miles				miles \				miles			
Sale Price	\$			0.79	IIIIICS	1444	\$ 615,000		IIIIICS	VV	\$ 685,000	0.94	1111163	1444	\$	705 000
	'						\$ 615,000	_		-	\$ 685,000			-	Ψ	725,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$:	224.37	7 sq.ft.		\$	252.49	g sq.ft.		\$	277.78	3 sq.ft.		
Data Source(s)				MLS	# 409	5064;	DOM 51	MLS	# 4065	5417;I	DOM 2	MLS	# 409	6443;I	DOM 1	
Verification Source(s)				ext vi	iewing			ext v	iewing			ext v	iewing			
VALUE ADJUSTMENTS	D	ESCRIPTIO	ON		ESCRIPTION		+(-) \$ Adjustment		ESCRIPTIO		+(-) \$ Adjustment		ESCRIPTION		+(-) \$ A	ljustment
Sales or Financing				A rmal	4h			A monal	4h			Λ	4la		,,,	0
•				ArmL				ArmL				Arml				
Concessions				Conv	<u>/;0</u>			Conv	,			Conv	,			0
Date of Sale/Time				s05/2	24;c03	/24	0	s10/2	23;c09/	/23	0	s02/2	24;c12	/23		0
Location	N;Re	es;		N;Re	s;			N;Re	s;			N;Re	es;			
Leasehold/Fee Simple	fee s	simple		fee s	imple			fee s	imple			fee s	imple			
Site	1.17			1.30			0	1.24			0	2.44				-50,000
View	N;Re			N;Re				N;Re			•	N;Re				-00,000
Design (Style)																
- 1 - 1		traditic;	onal		traditio	onal		_	traditic	onal			ranch			0
Quality of Construction	Q4			Q4				Q4				Q4				
Actual Age	47			48			0	44			0	47				
Condition	C3			СЗ				СЗ				СЗ				
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	9	5	3.0	9	4	2.1	+5.000		4	2.1	+5.000		4	3.0		0
	9			9			-,				-,					
Gross Living Area		2,879	sq.ft.		2,741	sq.ft.	+6,900		2,713		+8,300		2,610) sq.ft.		+13,500
Basement & Finished	0sf			0sf				376s	f376sf	wo	-15,040	0sf				
Rooms Below Grade	<u></u>							1rr0b	r0.0ba	a0o_	0					
Functional Utility	avera	age		avera	age]	avera	age			aver	age			
Heating/Cooling		centra	al		centra	al			centra	al			centra	al		
Energy Efficient Items																
ă — ··		s / wind	aows		s / win	aows			s / wind	dows	_		s / win	dows		
Garage/Carport	2gd1	ldw		2ga1	dw		0	2ga1	dw		0	1dw				+15,000
Porch/Patio/Deck	stoo	p,deck		simila	ar		0	simila	ar		0	simil	ar			0
Other Amenities	1 fire	eplace		1 fire	place			1 fire	place			1 fire	place			
Other Amenities	none	•		fence			-5,000	none				none				
9	none			none			0,000	none				none				
Net Adjustment (Total)	HOHE	;				٦.	\$ 6,000			J .	9 4 740	ПОПЕ		J .	¢	04.500
(0				X	+ [\$ 6,900		+ 2	X -	^{\$} -1,740			X -	ð	-21,500
Adjusted Sale Price				Net Adj.		1.1 %		Net Adj.		0.3 %		Net Adj.		3.0 %		
∢				Gross A	di	a = 0/				4 4 0/.						700 500
of Comparables				0100071	uj.	2.7 %	\$ 621,900	GIOSS A	aj.	4.1 %	\$ 683,260	GIOSS F	NOJ.	10.8 %	\$	703,500
or comparables	ale or tra	ansfer histo	ory of the		•		\$ 621,900 arable sales. If not, explain	GIOSS A	aj.	4.1 /0	\$ 683,260	GIOSS F	Adj.	10.8 %	\$	703,500
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Exterior-Only Inspection Residential Appraisal Report

35728364 File # 2024-250

	FEATURE		SUBJECT			COMPARABLE S		LE SALE # 4		COI	MPARABL	E SALE # 5			CO	MPARABL	E SALE # 6
	Address 2401 High Ridge	Rd			9520	Squir	rel Ho	llow Ln	343	9 Nanc	y Cree	ek Rd					
	Charlotte, NC 282	270			Char	lotte, l	NC 28	270	Cha	arlotte, I	NC 28	270					
	Proximity to Subject				1.19	miles	W		0.35	5 miles	SW						
	Sale Price	\$						\$ 650,000				\$ 795,0	00				\$
	Sale Price/Gross Liv. Area	\$		sq.ft.	\$	331.4	6 sq.ft.		\$	405.4	1 sq.ft.			\$		sq.ft.	
	Data Source(s)				MLS	# 414	5739;	DOM 55	MLS	S # 413	8695;[DOM 9					
	Verification Source(s)					iewing				viewing							
	VALUE ADJUSTMENTS	DE	SCRIPTI	ON	D	ESCRIPTI	ON	+(-) \$ Adjustment		DESCRIPTION	ON	+(-) \$ Adjustment		DI	ESCRIPTI	ON	+(-) \$ Adjustment
	Sales or Financing				Listin	ıg		C	Listi	ing			0				
	Concessions							C					0				
	Date of Sale/Time				Activ	е		C	Active								
	Location	N;Re	s;		N;Re				N;R	les;							
	_easehold/Fee Simple	fee si	imple		fee s	imple			fee	simple							
ğ	Site	1.17	ac		38,33	33 sf		C	1.43	3 ac			0				
2	/iew	N;Re	s;		N;Re	s;			N;R	les;							
₽	Design (Style)	DT2;t	traditio	onal	DT1;	ranch		C	DT1	1;ranch			0				
SALES COMPARISON APPROACH	Quality of Construction	Q4			Q4				Q4								
AR	Actual Age	47			45			C	48				0				
O N	Condition	C3			СЗ				C2			-100,0	00				
ပ်	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths			Total	Bdrms.	Baths	
¥	Room Count	9	5	3.0	7	3	2.1	+5,000	7	3	2.0	+10,0	00				
"	Gross Living Area		2,879	g sq.ft.		1,961	1 sq.ft.	+45,900		1,961	sq.ft.	+45,9	00			sq.ft.	
I	Basement & Finished	0sf			603s	f603st	fwo	-24,120	887	sf887sf	wo	-35,4	80				
ı	Rooms Below Grade				1rr0b	r0.0ba	a1o	C	1rr1	br1.0ba	a0o	-10,0	00				
ı	unctional Utility	avera	ige		avera	age			ave	rage							
ı	Heating/Cooling	fwa /	centra	al	fwa /	centra	al		fwa	/ centra	al					_	
ı	Energy Efficient Items	doors	/ win	dows	doors	s / win	dows		doo	rs / win	dows						
	Garage/Carport	2gd1	dw		2ga1	dw		C	2ga	1dw			0				
	Porch/Patio/Deck	stoop	,deck		simila	ar		C	simi	ilar			0				
	Other Amenities	1 fire	place		1 fire	place			2 fir	eplaces	S	-5,0	00				
	Other Amenities	none			none				non	e							
	Other Amenities	none			none				non	е							
	Net Adjustment (Total)					+ [-	\$ 26,780			Δ	\$ -94,5			+ [-	\$
	Adjusted Sale Price				Net Adj.		4.1 %		Net Ad	dj.	11.9 %			Net Adj.		%	
	of Comparables				Gross A		11.5 %				_0.0	\$ 700,4	20	Gross A	dj.	%	\$
	Report the results of the research and analy	sis of the	e prior sa			y of the s	ubject pr			additional p							
	ITEM			SI	JBJECT			COMPARABLE SAL	LE # 4		COMPARABLE SALE #				COMPA	RABLE SALE # 6	
	Date of Prior Sale/Transfer														_		
	Price of Prior Sale/Transfer																
ORY	Price of Prior Sale/Transfer Data Source(s)			x recor	ds			mls/tax records				x records					
IISTORY	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	0	7/26/	2024				07/26/2024			07/26	/2024					
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SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					
SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					
SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					
SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					
SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					
SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					
J SALE HISTOR	Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer history of operiod. No other sales of the part of the prior	the subject he co	07/26/2 ct proper mpara	2024 ty and cor able sa	nparable ales n	oted o	over th	07/26/2024 No se past 12 month i	oerio	r sales d.	07/26 of the	/2024 subject propert					

Exterior-Only Inspection Residential Appraisal Report

35728364 File # 2024-250

= Extends only mopeotion no	File # 2024-250
The general scope of work for this report will include a visual inspection of of the subject neighborhood conditions, a search for comparable sales, an and the application of one or more of the approaches to value with a final resource.	analysis of and adjustment of the comparables to the subject property
The intended user of this report is the Lender/Client. The intended use is a finance transaction, subject to the stated Scope of Work, purpose of the appelinition of Market Value. No additional intended Users are identified by	ppraisal, reporting requirements of this appraisal report form, and
• Exterior-Only: Neighborhood - Market Conditions The current market appears to be active with mainly stable property values demand. No oversupply of available homes for sale has been noted. The in less than three months on average with an estimated exposure time of discount fees, interest buydowns and seller concessions, if any, have been	majority of properties in this area, competitively priced, appear to sell one month. Sales and financing concessions are not uncommon. Loan
Financing adjustments, if any, are based on observed market reactions an adjustments between Conventional, FHA or VA financing. An adjustment data.	·
I have performed no services, as an appraiser or in any other capacity, reg year period immediately preceding acceptance of this assignment.	arding the property that is the subject of this report within the three
The 10% "other" present land use is vacant/raw land.	
A reasonable exposure time for the subject property developed independe	ntly from the stated marketing time is one month.
	.
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	The subject property is located in an area with no
recently recorded vacant site sales. The estimated site value is higher that properties in the subject market area. No negative impact on value and or	•
used to estimate the subject site value.	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 332,500
Source of cost data n/a Quality rating from cost service Effective date of cost data	DWELLING
	Sq.Ft. @ \$ =\$ =\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Garage/Carport Sq.Ft. @ \$ =\$
The cost approach was considered but not applied in this appraisal format as it is not required by FNMA and/or the client. To ensure	Total Estimate of Cost-New =\$
compliance with USPAP, a copy of the cost approach as well as any	Less Physical Functional External
additional information not required in this appraisal format has been	Depreciation
retained in the appraiser's work file.	"As-is" Value of Site Improvements =\$
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPROACH =\$
	IE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) n/a	
	FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (H0A)? Provide the following information for PUDs ONLY if the developer/builder is in control of the H0A and the subject propert	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a	No Unit type(s) Detached Attached y is an attached dwelling unit.
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a Total number of phases n/a Total number of units n/a Total number of units rented n/a Total number of units for sale n/a	No Unit type(s) Detached Attached y is an attached dwelling unit. Total number of units sold n/a Data source(s) n/a
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a Total number of phases n/a Total number of units n/a Total number of units rented n/a Total number of units for sale n/a Was the project created by the conversion of existing building(s) into a PUD? Yes	No Unit type(s) Detached Attached y is an attached dwelling unit. Total number of units sold n/a Data source(s) n/a No If Yes, date of conversion n/a
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a Total number of phases n/a Total number of units n/a Total number of units rented n/a Total number of units for sale n/a Was the project created by the conversion of existing building(s) into a PUD? Yes	No Unit type(s) Detached Attached y is an attached dwelling unit. Total number of units sold n/a Data source(s) n/a No If Yes, date of conversion n/a n/a
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a Total number of phases n/a Total number of units n/a Total number of units rented n/a Total number of units for sale n/a Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	No Unit type(s) Detached Attached y is an attached dwelling unit. Total number of units sold n/a Data source(s) n/a No If Yes, date of conversion n/a n/a
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a Total number of phases n/a Total number of units n/a Total number of units rented n/a Total number of units for sale n/a Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete?	No Unit type(s) Detached Attached y is an attached dwelling unit. Total number of units sold n/a Data source(s) n/a No If Yes, date of conversion n/a n/a
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject propert Legal Name of Project n/a Total number of phases n/a Total number of units n/a Total number of units rented n/a Total number of units for sale n/a Was the project created by the conversion of existing building(s) into a PUD?	No Unit type(s) Detached Attached y is an attached dwelling unit. Total number of units sold n/a Data source(s) n/a No If Yes, date of conversion n/a If No, describe the status of completion. No In/a

 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 price is not affected by under stimulus. Implicit in this definition is the consummation of a sale as of a specified date and 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.

 APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

35728364 File # 2024-250

20. I identified the lender/client in this appraisal report who is ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
borrower; the mortgagee or its successors and assigns; secondary market participants; data collection or reporting agency, or instrumentality of the United States; and any state, obtain the appraiser's or supervisory appraiser's (if applicable)	sport to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal iding, but not limited to, the public through advertising, public
	aisal report by me or the lender/client may be subject to certain sions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, another lender at the request of the borrow insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or r	er, the mortgagee or its successors and assigns, mortgage market participants may rely on this appraisal report as part nore of these parties.
	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this gnature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervis	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraises.	
2. I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
	sub-contractor or an employee of the supervisory appraiser (or the ceptable to perform this appraisal under the applicable state law.
 This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared. 	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig valid as if a paper version of this appraisal report were contained to the containing and the containing and the containing are contained to the containing and the containing and the containing are contained to the containing are	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and elivered containing my original hand written signature.
APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Michael S Bernard Company Name Bernard Valuation Services Inc.	NameCompany Name
Company Address Bernard Valuation Services, Inc PO Box 79206	Company Address
Charlotte, NC 28271	
Telephone Number 704-572-7552	Telephone Number
Email Address micbernard@bellsouth.net	Email Address
Date of Signature and Report 07/26/2024 Effective Date of Appraisal 07/26/2024	Date of Signature State Certification #
State Certification # A4419	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State NC Expiration Date of Certification or License 06/30/2025	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
2401 High Ridge Rd	Did inspect exterior of subject property from street
Charlotte, NC 28270	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 676,000	COMPARABLE DATES
LENDER/CLIENT	COMPARABLE SALES
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc Company Address 2015 Manhattan Beach Blvd. Ste 100	Did inspect exterior of comparable sales from street
2015 Manhattan Beach Blvd, Ste 100, Redondo Beach, CA 90278	Date of Inspection

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

Market Conditions Addendum to the Appraisal Report

35728364 File No. 2024-250

	The purpose of this addendum is to provide the lender/client with a cl neighborhood. This is a required addendum for all appraisal reports w			oraliano provisione in the easyste						
	Property Address 2401 High Ridge Rd	vitil all effective date off of after A	City Char	lotte	S	ate NC		ZIP Code 282	70	
	Borrower Catamount Properties 2018 LLC		- 7 Onai	otte		IVO		202	70	
	Instructions: The appraiser must use the information required on this		clusions, and must provi	de support for those conclusions, regar	ding					
	housing trends and overall market conditions as reported in the Neigh				xtent					
	it is available and reliable and must provide analysis as indicated belo									
	explanation. It is recognized that not all data sources will be able to put in the analysis. If data sources provide the required information as an									
	average. Sales and listings must be properties that compete with the	=		-						
	subject property. The appraiser must explain any anomalies in the dat									
	Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			0	verall Trend		
	Total # of Comparable Sales (Settled)	24	15	17		Increasing	X			Declining
	Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	4.00	5.00	5.67	_	Increasing	X	Stable Stable		Declining
	Months of Housing Supply (Total Listings/Ab.Rate)	unavailable	unavailable	15 2.6	╁	Declining Declining	H	Stable	H	Increasing Increasing
	Median Sale & List Price, DOM, Sale/List %	unavailable Prior 7–12 Months	unavailable Prior 4–6 Months	Current – 3 Months				verall Trend	Ш	
	Median Comparable Sale Price	\$995,000	\$835,000	\$885,000	T	Increasing	X	Stable		Declining
	Median Comparable Sales Days on Market	3	3	5		Declining	X	Stable		Increasing
	Median Comparable List Price	unavailable	unavailable	\$915,000		Increasing		Stable		Declining
rsis	Median Comparable Listings Days on Market Median Sale Price as % of List Price	unavailable	unavailable			Declining Increasing		Stable Stable	Щ	Increasing Declining
RESEARCH & ANALYSIS	Seller-(developer, builder, etc.)paid financial assistance prevalent?	100% X Yes	100% No	100%	╬	Declining	X	Stable	H	Increasing
18.A	Explain in detail the seller concessions trends for the past 12 months			asing use of buydowns, closing costs,	condo	Dooming		Otabio	Ш	morodomy
RC		• •		id concessions comprise		iscount fe	es.	interest bu	bvı	owns
ESE/	and typical closing expenses to be paid. In									
F	the properties sales price. The frequency a	and amount of the se	eller contribution	s appear to be stable wi	thin th	e subject	mar	ket.		
MARKI										
Ž	Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, eynlain (incl	uding the trends in listings and sales of	foreclos	ed nronerties)				
	Foreclosure related transactions are prese						1/2	heen fore	clos	ed ear
	on, rehabilitated, and listed for sale appear				•					
	physical condition sell at a discount and ter		•			•				
	related properties appears relatively scarce	e within the subject m	narket.							
	O'the delayers of the character of the c						_			
			lata as well as <i>F</i>	Average Sale & List Price		<u> </u>	e R	atio data i	s	
			thin the evileinet	market Mila MIC date		not includ				
	compiled per local MLS. Local MLS data is			market. While MLS data	a may	not includ	e e			
	compiled per local MLS. Local MLS data is particular market it contains sufficient data Summarize the above information as support for your conclusions in	for statistical analysi	s.			not includ	e e			
	particular market it contains sufficient data	for statistical analysi the Neighborhood section of the	S. appraisal report form. If y	ou used any additional information, suc		not includ	e e			
	particular market it contains sufficient data Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to The overall trend within the subject market	for statistical analysi the Neighborhood section of the formulate your conclusions, pro area is considered to	s. appraisal report form. If y vide both an explanation o be mainly stab	ou used any additional information, suc and support for your conclusions. Die property values with i	th as	ersupply o	cu	very sale i	n a	noted.
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Freddie Mac Form 71 March 2009

Supplemental Addendum

	ouppi	Jillolitu	Audonaum			······ 2024-2	:50	
Borrower	Catamount Properties 2018 LLC							
Property Address	2401 High Ridge Rd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28270	
Lender/Client	Wedgewood Inc							

File No. 2024 250

Exterior Only: Improvements - Condition of the Property

The appraiser is not trained, qualified or certified as an inspector for termites and/or pests. Unless otherwise noted, the subject property had no readily apparent infestation or conducive conditions.

The appraiser assumes no liability for infestation at present or in the future and suggests that the client/lender obtain a termite inspection report from a qualified inspector.

The appliances, electrical, plumbing and heating/cooling systems are proposed to be in average operational condition at the time of the physical inspection of the subject property. The appraiser assumes no liability for defects in any of the appliances or systems included in this report nor does the appraiser make any representation that the appliances/systems are appropriate for the intended purpose.

The appraiser is not qualified to determine the structural integrity of the subject property or its compliance with building codes. If the subject property shows wear and tear that would affect the heath and safety of the occupants or jeopardize the security interest of the lender, repairs or inspections may be required as a condition of the final value estimate.

Existing homes may contain some form of mold. As this material is more often than not, not visible from the exterior of finishes, I make no representation as to whether mold may be present on or in this property. A mold inspection is the best way to insure whether mold exists on or in this property or not, if there is any doubt about the existence of mold, an inspection should be made of the property.

• Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

Sales selected are considered to appeal to the same market as the subject. The subject property appears to conform with the surrounding properties in the neighborhood and considered compatible. The adjustments are considered reflective of the market reactions to the differences between the subject and the sales. The sales used are considered reflective of the market in this area.

All comparable sales are considered to be the best and most similar sales available. No other superior sales are known.

Condition adjustments are made or not made based on how each comparable property compares to the subject property overall condition and is adjusted for accordingly.

The adjustments used in this appraisal report (line item/net and/or gross) exceed the suggested guidelines. The adjustments made are based on the best market data and considered reflective of the market reactions to the difference between subject property and the comparable sales/listings. Every effort was made to find comparable sales more similar to the subject property. The lack of more similar closed sales does not imply (unless otherwise stated in this appraisal report) that the subject property is an over improvement or functional inadequacy that would negatively effect the marketability of the subject property.

Due to a lack of more recent comparable sales in the subject market area similar to the subject property, it was necessary to consider sales over six months old. It is considered more appropriate to go back in time to find comparable sales than to leave the subject market area or use less similar properties that would require larger adjustments which might tend to weaken the market analysis.

Due to a lack of comparable sales within a mile of the subject property, it was necessary to consider sales over a mile from the subject. It is considered more appropriate to find similar properties over a mile away than to use less similar properties within a mile of the subject property that would require larger adjustments which might tend to weaken the market analysis.

The adjustments in the appraisal report were derived through paired sales analysis of the bracketed sales within the report along with the appraisers geographical competency and experience within the subject market area.

The appraiser's comparable search parameters began with an MLS search for single family homes sold within the prior three months, located within the subject market area which were built between 1960 and 1989, and containing 2,000 to 4,000 square feet of living area. Due to a lack of recent sale activity, the comparable search parameters were extended to six months from the effective date of the appraisal and then 12 months from the effective date of the appraisal. The comparable sales used within the appraisal were the most recent and overall similar sales within the subject neighborhood and market area. Listing 4 is provided to illustrate competition within close proximity to the subject. All of the sales and listings were considered to be good indicators of value for the subject property.

Comparable one was pending 3/23/2024 and closed 5/10/2024. Comparable two was pending 9/16/2023 and closed 10/16/2023. Comparable three was pending 12/28/2023 and closed 2/1/2024.

The most weight is given to comparable one based on it having the least amount of net adjustments with the remaining comparables being used to help determine the estimated market value of the subject property.

• Exterior-Only: Reconciliation - Reconciliation and Final Value Conclusion

The income approach to value has been considered, but not utilized for the following reasons.

- 1 the subject property is a residential property typically owner-occupied,
- 2 the value by the income approach reflects an investment value which does not reflect typical motivation of the buyers and sellers in owner-occupied residential property, and
- 3 the use of this approach on an owner-occupied residential property will tend to mislead or confuse the reader of the report because this approach does not represent typical motivation and behavior of the buyers and sellers in owner-occupied property.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

This appraisal is based on the extraordinary assumption that the interior of the property is the same as described in this report and that the size of the subject property is correct. The client ordered a 2055 exterior appraisal. The appraiser has gathered

Supplemental Addendum

	Suppl	ementa	l Addendum		Fi	le No. 2024-2	250	
Borrower	Catamount Properties 2018 LLC							
Property Address	2401 High Ridge Rd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28270	
Lender/Client	Wedgewood Inc							

information about the subject property by limited visual, public records, and assumes that the interior is typical to other competing properties. Use of this report indicates that the user will not hold the valuator or the appraisal firm responsible for any damages associated with this type of data gathering method. The use of this assumption might have affected the analysis results.

The subject property is located in an area with no recently recorded vacant site sales. The estimated site value is higher than the typical 20% site to value ratio however it is similar to other like properties in the subject market area. No negative impact on value and or marketability noted. The tax records and the extraction method were used to estimate the subject site value.

35728364 File No. 2024-250

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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.

Q5

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 upgrades.

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
	•	

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Subject Photo Page

Borrower	Catamount Properties 2018 LLC								
Property Address	2401 High Ridge Rd								
City	Charlotte	County	Mecklenburg	•	State	NC	Zip Code	28270	
Lender/Client	Wedgewood Inc								



Subject Front

2401 High Ridge Rd

Sales Price

Gross Living Area 2,879 Total Rooms 9 Total Bedrooms 5 Total Bathrooms 3.0 N;Res; N;Res; Location View Site 1.17 ac Quality Q4 47 Age

Subject Rear



Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	2401 High Ridge Rd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28270	
Lender/Client	Wedgewood Inc							



Comparable 1

3216 High Ridge Rd

Prox. to Subject 0.79 miles NW 615,000 Sales Price Gross Living Area 2,741 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; 1.30 ac Site Q4 Quality Age 48



Comparable 2

9428 White Hemlock Ln

0.92 miles W Prox. to Subject Sales Price 685,000 Gross Living Area 2,713 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; N;Res; View Site 1.24 ac Q4 Quality Age 44



Comparable 3

3330 Lazy Branch Rd

Prox. to Subject 0.94 miles NW Sales Price 725,000 Gross Living Area 2,610 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res; View Site 2.44 ac Quality Q4 Age 47

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC							
Property Address	2401 High Ridge Rd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28270	
Lender/Client	Wedgewood Inc							



Comparable 4

9520 Squirrel Hollow Ln Prox. to Subject 1.19 miles W 650,000 Sales Price Gross Living Area 1,961 Total Rooms 7 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 38,333 sf Q4 Quality Age 45



Comparable 5

3439 Nancy Creek Rd

Prox. to Subject 0.35 miles SW Sales Price 795,000 Gross Living Area 1,961 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 1.43 ac Quality Q4 Age 48

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Photograph Addendum

Borrower	Catamount Properties 2018 LLC							
Property Address	2401 High Ridge Rd							
City	Charlotte	County	Mecklenburg	State	NC	Zip Code	28270	
Lender/Client	Wedgewood Inc							



3330 Lazy Branch Rd MLS Photograph

Accelerant National Insurance Company (A Stock Company) 400 Northridge Road, Suite 800 Sandy Springs, GA 30350

REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE POLICY DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM

			D DURING THE P PERIOD OR EXT		D AND REPORTED TO THE INSURER RTING PERIOD.
		PLE	ASE READ YOUR	POLICY CAR	EFULLY.
Po	licy Number: NAX	(40PL108589-00		Renewal of: N	ew
1.	Named Insured:	Michael S Berna	ard		
2.			ichael S Bernard nar Ct , NC 28270 From: June 1, 2024 12:01 A.M. Standard Time at the address of the Named Insured as stated in item 2. Above. Each Claim AA. \$1,000,000 AB. \$1,000,000		
3.	Policy Period:			dress of the Nam	
4.		f Liability	4A. \$1,000,000		4C. \$ 1,000,000
5.	Deductible (Inclu	sive of Claims Ex	Each Claim		
6.	Policy Premium:	\$ 567			
7.	Retroactive Date	e: June 1, 2017			
8.	Accelerant Nation 400 Northridge R	nal Insurance Cor d. Suite 800		iim should be ser	nt to:
9.	Program Admini	12:01 A.M. Standard Time at the address of the Named Insured as stated in itemit of Liability: Each Claim Policy Aggregate AA. \$ 1,000,000 AD. \$ 1,000,000 AD			Dorep.org
10.	Forms and Endo	rsements Attac	ned at Policy Incept	tion: See Schedu	lle of Forms
	If required by stat	e law, this policy	will be countersigned	l by an authorized	d representative of the Company.
		Date: Ma	y 7, 2024	Ву:	

N DEC 40000 04 22 Page 1 of 1

Appraiser License



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

MICHAEL SHERIDAN BERNARD

Is hereby entitled in practice as a:

Certified Residential Appraiser

License Number: 8531

Expiration Date: 06/30/2026 POCKET CARD Saura R. Smith Board Executive State of South Carolina Department of Labor, Licensing and Regulation Real Estate Appraisers Board

MICHAEL SHERIDAN BERNARD

Is hereby entitled in practice as a:

Certified Residential Appraiser

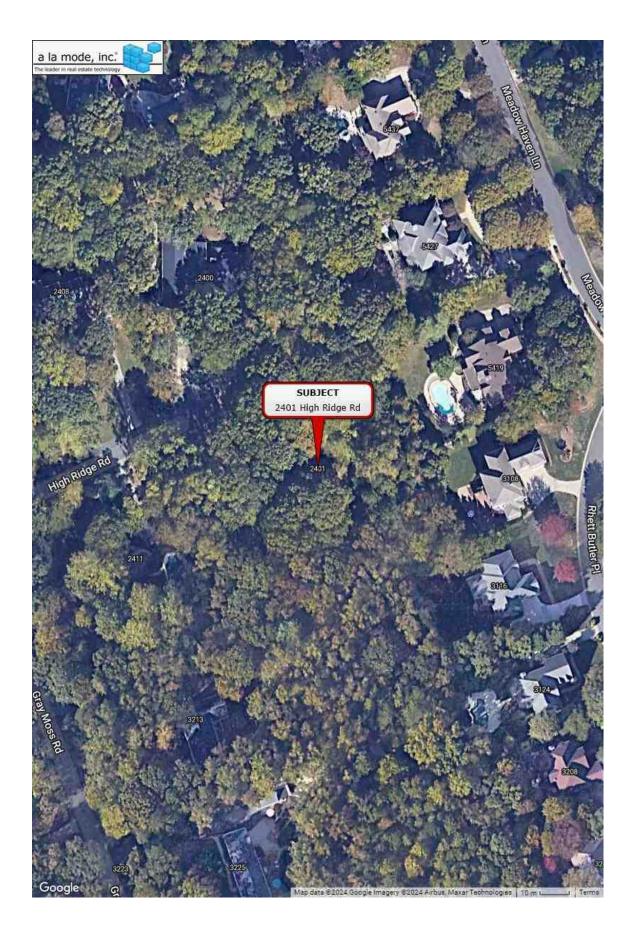
License Number: 8531

Expiration Date: 06/30/2026 OFFICE COPY Board Executive

Borrower	Catamount Properties 2018 LLC	File No. 2024-250
Property Address	2401 High Ridge Rd	
City	Charlotte County	Mecklenburg State NC Zip Code 28270
Lender/Client	Wedgewood Inc	
APPRAIS	AL AND REPORT IDENTIFICATION	
This Report is g	one of the following types:	
Appraisal R	eport (A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricted Appraisal R	(A written report prepared under Standards Rule eport restricted to the stated intended use only by the	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, specified client and any other named intended user(s).)
Commen	ts on Standards Rule 2-3	
	e best of my knowledge and belief: of fact contained in this report are true and correct.	
- The reported an	·	umptions and limiting conditions and are my personal, impartial, and unbiased professional
- Unless otherwis		iat is the subject of this report and no personal interest with respect to the parties involved. ther capacity, regarding the property that is the subject of this report within the three-year
1 .	ly preceding acceptance of this assignment. with respect to the property that is the subject of this report or the part	ies involved with this assignment.
1	t in this assignment was not contingent upon developing or reporting	predetermined results. nent or reporting of a predetermined value or direction in value that favors the cause of the
		rence of a subsequent event directly related to the intended use of this appraisal.
		epared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	he time this report was prepared. e indicated, I have made a personal inspection of the property that is	the subject of this report.
- Unless otherwis	e indicated, no one provided significant real property appraisal assista	ince to the person(s) signing this certification (if there are exceptions, the name of each
individual providir	ng significant real property appraisal assistance is stated elsewhere in t	his report).
Reasonable	E Exposure Time (USPAP defines Exposure Tim	ne as the estimated length of time that the property interest being
	ave been offered on the market prior to the hypothetical consummation of a sa	
My Opinion of Ro	easonable Exposure Time for the subject property at the market valu	e stated in this report is:
Common	ts on Appraisal and Report Identif	ication
	PAP-related issues requiring disclosure and any s	
Note any oc	TAI Totaled 1990c9 Toquilling disclosure and any 9	tate mandated requirements.
APPRAISER:	HARLS OF BRIDE	SUPERVISORY or CO-APPRAISER (if applicable):
	2 (10 mm) 3 mm	
Signature:	Medal S.	Signature:
Name: Michae	el S Bernard	Name:
State Certification #:	A4419	State Certification #:
or State License #:	A44 19	or State License #:
110	Expiration Date of Certification or License: 06/30/2025	State: Expiration Date of Certification or License:
Date of Signature and	- <u>01720/2024</u>	Date of Signature:
Effective Date of Appra Inspection of Subject:	07/26/2024	Inspection of Subject None Interior and Exterior Exterior-Only
Date of Inspection (if a		Date of Inspection (if applicable):

Aerial Map

Borrower	Catamount Properties 2018 LLC							
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Location Map

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