

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

<b>Address</b>	71 Peppertree Lane, North Charleston, SOUTH CAROLINA 29420	<b>Order ID</b>	9514400	<b>Property ID</b>	35746836
<b>Inspection Date</b>	07/31/2024	<b>Date of Report</b>	07/31/2024		
<b>Loan Number</b>	57958	<b>APN</b>	1721202052000		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Dorchester		
<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	07.30_BPO	<b>Tracking ID 1</b>	07.30_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

General Conditions		Condition Comments
<b>Owner</b>	AUNDREA D SALTERS	Subject appears to be in average condition. No visible signs of repairs and lawn in adequately maintained.
<b>R. E. Taxes</b>	\$986	
<b>Assessed Value</b>	\$5,096	
<b>Zoning Classification</b>	Residential R2_DC	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	pepperridge hoa	
<b>Association Fees</b>	\$50 / Year (Landscaping)	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

Neighborhood & Market Data		Neighborhood Comments
<b>Location Type</b>	Suburban	Current market stats are median sales price of \$299,000 with median 23 DOM and .6 months of inventory. No amenities. located in the DD2 school district.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$76000 High: \$625000	
<b>Market for this type of property</b>	Decreased 4 % in the past 6 months.	
<b>Normal Marketing Days</b>	<30	

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	71 Peppertree Lane	3308 Londonderry Rd	8122 N Ridgebrook Dr	8112 Pleasant Ridge Dr
<b>City, State</b>	North Charleston, SOUTH CAROLINA	North Charleston, SC	North Charleston, SC	North Charleston, SC
<b>Zip Code</b>	29420	29420	29420	29420
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.79 <sup>1</sup>	0.25 <sup>1</sup>	0.28 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$285,000	\$295,000	\$315,000
<b>List Price \$</b>	--	\$280,000	\$295,000	\$315,000
<b>Original List Date</b>		06/24/2024	07/26/2024	06/15/2024
<b>DOM · Cumulative DOM</b>	-- · --	37 · 37	5 · 5	46 · 46
<b>Age (# of years)</b>	42	57	39	38
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	1 Story Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,541	1,221	1,442	1,254
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	None	Attached 2 Car(s)	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.22 acres	0.23 acres	0.23 acres	0.24 acres
<b>Other</b>	--	--	--	--

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

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

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

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

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

**Listing 1** Compared to the subject property; 57 years old, 1 story, -320 GLA, no half bath no garage and similar lot size.

**Listing 2** Compared to the subject property; 39 years old, 1 story, -99 GLA, no half bath, 2 car garage and similar lot size.

**Listing 3** Compared to the subject property; 38 years old, 1 story, -287 GLA, no half bath, 1 car garage and similar lot size.

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	71 Peppertree Lane	8105 Pleasant Ridge Dr	8109 Halifax Way	8119 Halifax Way
<b>City, State</b>	North Charleston, SOUTH CAROLINA	North Charleston, SC	North Charleston, SC	North Charleston, SC
<b>Zip Code</b>	29420	29420	29420	29420
<b>Datasource</b>	MLS	Public Records	Public Records	Public Records
<b>Miles to Subj.</b>	--	0.22 <sup>1</sup>	0.54 <sup>1</sup>	0.57 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$309,755	\$273,000	\$345,000
<b>List Price \$</b>	--	\$299,755	\$273,000	\$335,000
<b>Sale Price \$</b>	--	\$299,000	\$283,000	\$340,000
<b>Type of Financing</b>	--	Conventional	Conventional	Fha
<b>Date of Sale</b>	--	06/20/2024	01/25/2024	03/22/2024
<b>DOM · Cumulative DOM</b>	-- · --	23 · 125	28 · 66	74 · 105
<b>Age (# of years)</b>	42	38	37	37
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories Traditional	1 Story Ranch	2 Stories Traditional	2 Stories Traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,541	1,522	1,541	1,816
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2	3 · 2	3 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Attached 1 Car	Attached 1 Car	None	Attached 1 Car
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	0.22 acres	0.34 acres	0.22 acres	0.18 acres
<b>Other</b>	--	8,000	10,000 cc	10,000 cc
<b>Net Adjustment</b>	--	-\$1,240	\$0	-\$15,000
<b>Adjusted Price</b>	--	\$297,760	\$283,000	\$325,000

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

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

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

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

## Recent Sales - Cont.

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

- Sold 1** Compared to the subject property; 38 years old, 1 story, -19 GLA, 1 car garage and larger lot size. seller paid \$7000 toward closing costs and \$1,000 towards repairs
- Sold 2** Compared to the subject property; 37 years old, no garage and similar lot size. Seller paid \$10,000 towards closing costs
- Sold 3** Compared to the subject property; 37 years old, +275 GLA, 1 car garage and smaller lot size. Seller paid \$10,000 towards closing costs

## Subject Sales & Listing History

<b>Current Listing Status</b>		Not Currently Listed		<b>Listing History Comments</b>			
<b>Listing Agency/Firm</b>				Closed \$240,260 07/30/2024			
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>		0					
<b># of Sales in Previous 12 Months</b>		1					
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>
06/20/2024	\$275,000	--	--	Sold	07/30/2024	\$240,260	MLS

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$285,000	\$285,000
<b>Sales Price</b>	\$285,000	\$285,000
<b>30 Day Price</b>	\$262,200	--
<b>Comments Regarding Pricing Strategy</b>		
Suggested list price and sale price is based on the most similar sold comp after adjustments. 30 day price is 8% of the sale price for a quick sale.		

## 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.

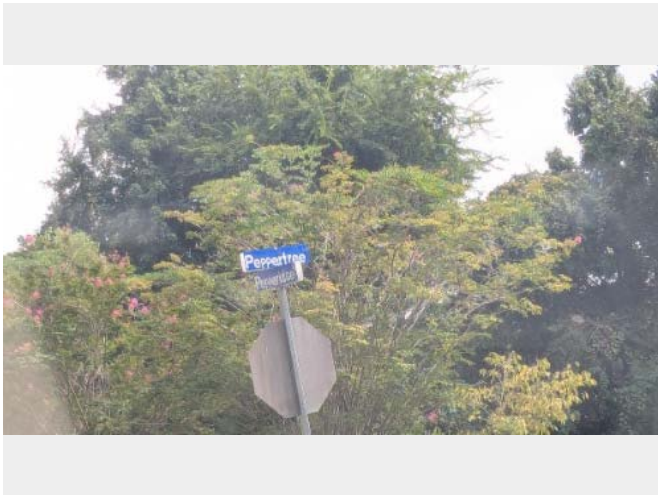
### Subject Photos



Front



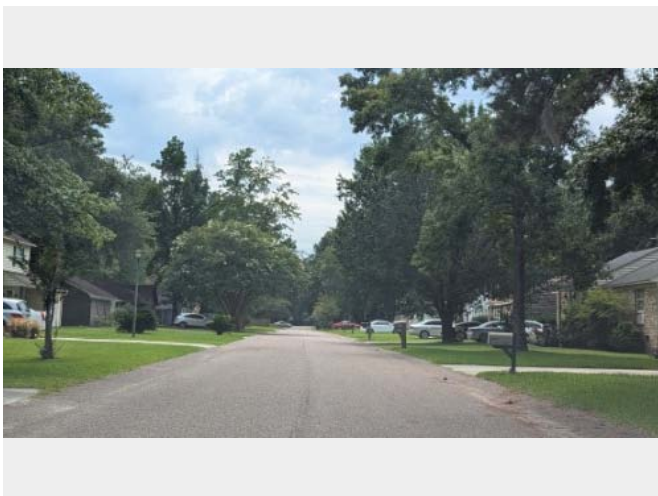
Address Verification



Address Verification



Street



Street

## Listing Photos

**L1** 3308 Londonderry Rd  
North Charleston, SC 29420



Front

**L2** 8122 N Ridgebrook Dr  
North Charleston, SC 29420



Front

**L3** 8112 Pleasant Ridge Dr  
North Charleston, SC 29420



Front

## Sales Photos

**S1** 8105 Pleasant Ridge Dr  
North Charleston, SC 29420



Front

**S2** 8109 Halifax Way  
North Charleston, SC 29420



Front

**S3** 8119 Halifax Way  
North Charleston, SC 29420



Front



### ClearMaps Addendum

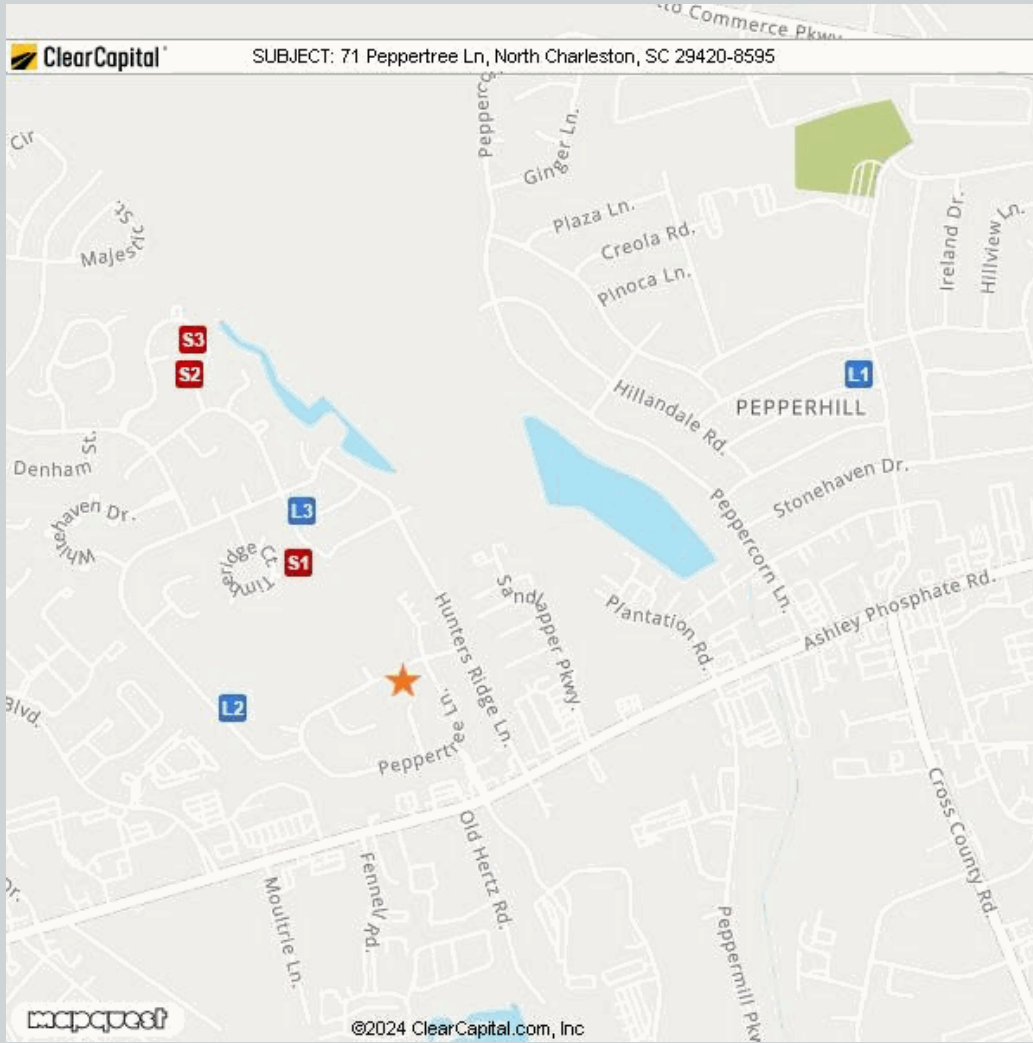
**Address** ★ 71 Peppertree Lane, North Charleston, SOUTH CAROLINA 29420

**Loan Number** 57958

**Suggested List** \$285,000

**Suggested Repaired** \$285,000

**Sale** \$285,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	71 Peppertree Lane, North Charleston, South Carolina 29420	--	Parcel Match
L1 Listing 1	3308 Londonderry Rd, North Charleston, SC 29420	0.79 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	8122 N Ridgebrook Dr, North Charleston, SC 29420	0.25 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	8112 Pleasant Ridge Dr, North Charleston, SC 29420	0.28 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	8105 Pleasant Ridge Dr, North Charleston, SC 29420	0.22 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	8109 Halifax Way, North Charleston, SC 29420	0.54 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	8119 Halifax Way, North Charleston, SC 29420	0.57 Miles <sup>1</sup>	Parcel Match

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

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

## Addendum: Report Purpose

### Market Approach and Market Time

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

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

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

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

Instructions last updated: 07/29/2024

**Purpose:**

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

**Comparable Requirements:**

If any of the following comparable criteria cannot be met, the commentary is required as to why you expanded your search, and what the effect on price will be.

1. Use comps from the same neighborhood, block or subdivision.
2. Use REO comparables only if the market is driven by REOs and they are comparable in characteristics and condition.
3. Use comps that have closed in the past 3 months to show the current market conditions. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

**Property Condition Definitions:**

1. Poor: Uninhabitable or severely damaged from fire, flood, vandalism or mold
2. Fair: Repairs needed, may not be eligible for all forms of financing, below the neighborhood average
3. Average: Minor cosmetic or no repairs needed; typical for the neighborhood, move-in ready but no significant updates or renovations
4. Good: Above average, move in ready, no repairs necessary and has recent and significant updates and/or renovations (or, for customers that do not provide for 'Average', any move-in ready property)
5. Excellent: Newer construction (1-5 years) or high end luxury

**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, factual detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as substantiated distance to amenities, parks, schools, commercial or industrial influences, REO activity, traffic, 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.
10. No part of your analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the subject property, present owners or occupants of the property, or present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state or local law.
11. When commenting on the subject property or comp selections, refrain from the use of unsupported or subjective terms to assess or rate, such as, but not limited to, "high," "low," "good," "bad," "fair," "poor," "strong," "weak," "rapid," "slow," "fast" or "average" without providing a foundation for analysis and contextual information. It is inappropriate to add language that could indicate unconscious bias, including but not limited to: "pride of ownership," "crime-ridden area," "desirable neighborhood or location" or "undesirable neighborhood or location"

**Undue Influence Concerns**

Please contact [uiprotider@clearcapital.com](mailto:uiprotider@clearcapital.com) for any Undue Influence concerns.

**Independence Hotline**

Please notify Clear Capital of any independence concerns by calling (530) 550-2138

## Report Instructions - cont.

Terms of Use, Code of Conduct and Professional Discretion:

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.

If you accept and perform this assignment, you do so in accordance with the Clear Capital Vendor Agreement Terms of Use and Code of Conduct to which you agreed.

All interactions with consumers (borrowers, homeowners, POCs, etc.) must be performed in a professional manner. Should you observe any concerning or suspicious activity while you engage with a consumer whether onsite or otherwise, please contact Clear Capital immediately. Please refrain from discussing anything related to the observation with the consumer directly. This includes suspected elder abuse, elder financial abuse, vulnerable adults, fraud, forgery or any violations of local, state or federal laws.

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

## Broker Information

<b>Broker Name</b>	Michael Tibbs	<b>Company/Brokerage</b>	Carolina One
<b>License No</b>	126194	<b>Address</b>	1909 State Road Summerville SC 29486
<b>License Expiration</b>	06/30/2025	<b>License State</b>	SC
<b>Phone</b>	8436667823	<b>Email</b>	michael.tibbs@carolinaone.com
<b>Broker Distance to Subject</b>	13.25 miles	<b>Date Signed</b>	07/31/2024

*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 opinion may not be used for the purposes of obtaining financing in a federally related transaction.**

**This valuation service 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.