

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	63 Station Loop, Bluffton, SOUTH CAROLINA 29910	Order ID	9458865	Property ID	35643128
Inspection Date	07/05/2024	Date of Report	07/12/2024		
Loan Number	57964	APN	R614 028 000 3988 0000		
Borrower Name	Catamount Properties 2018 LLC	County	Beaufort		

Tracking IDs					
Order Tracking ID	7.5_bpo	Tracking ID 1	7.5_bpo		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	TONYA MICHELLE ROBINSON	Good condition. No damage noted. Landscaping typical
R. E. Taxes	\$2,066	
Assessed Value	\$409,400	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Lawton Station 8436864055	
Association Fees	\$1404 / Year (Pool)	
Visible From Street	Visible	
Road Type	Private	

Neighborhood & Market Data

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	There is owner transfer fee due at closing: 1xqtr POA fee, plus management fee \$250
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$589,900 High: \$825,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	63 Station Loop	383 Station Pkwy	298 Station Pkwy	157 Station Pkwy
City, State	Bluffton, SOUTH CAROLINA	Bluffton, SC	Bluffton, SC	Bluffton, SC
Zip Code	29910	29910	29910	29910
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.41 ¹	0.28 ¹	0.57 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$689,900	\$589,900	\$799,000
List Price \$	--	\$658,999	\$589,900	\$784,000
Original List Date		04/26/2024	05/26/2024	05/22/2024
DOM · Cumulative DOM	-- · --	71 · 77	14 · 47	45 · 51
Age (# of years)	10	3	5	8
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Water	Beneficial ; Woods	Beneficial ; Water	Beneficial ; Woods
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,951	2,583	2,364	2,976
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 3	4 · 2 · 1	4 · 2 · 2
Total Room #	10	10	10	12
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	Pool - Yes
Lot Size	0.22 acres	0.2038 acres	0.252 acres	0.38 acres
Other	--	--	--	--

* 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 it is a newer construction compared to the subject

Listing 2 listing 2 is the closest in sf and have a waterview as well

Listing 3 Roughly 1000sf bigger All three listings have the same builder

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	63 Station Loop	32 Station Loop	123 Weston Court	278 Station Parkway
City, State	Bluffton, SOUTH CAROLINA	Bluffton, SC	Bluffton, SC	Bluffton, SC
Zip Code	29910	29910	29910	29910
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.43 ¹	0.25 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$535,000	\$625,000	\$599,900
List Price \$	--	\$535,000	\$625,000	\$599,900
Sale Price \$	--	\$530,000	\$620,000	\$585,000
Type of Financing	--	Conventional	Conventional	Cash
Date of Sale	--	10/23/2023	03/12/2024	01/31/2024
DOM · Cumulative DOM	-- · --	7 · 46	3 · 44	6 · 32
Age (# of years)	10	18	18	5
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential	Beneficial ; Residential
View	Beneficial ; Water	Beneficial ; Woods	Beneficial ; Water	Beneficial ; Water
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,951	2,400	2,425	2,228
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	10	10	10
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	0.22 acres	0.24 acres	0.24 acres	0.209 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$530,000	\$620,000	\$585,000

* 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.

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

Sold 1 Sold 1 has a similar looking elevation as the subject but has a different view. It is the same builder as the subject

Sold 2 Sold 2 and 3 have the same buider but not the same as Sold 1

Sold 3 Eventhough the house was built more recently and offers similar features, it is the closest in size

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject listing was purchased as a lot/new construction combo directly from the builder Village Park Homes. This listing never made it to the MLS			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	0						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$550,000	\$550,000
Sales Price	\$550,000	\$565,000
30 Day Price	\$550,000	--
Comments Regarding Pricing Strategy		
<p>Since the house has never been listed on the MLS, we do not have old pictures as a reference nor we know if the house has been updated since construction. A thorough home inspection would be recommended in regards potential mechanical issues, hidden roof issues etc If the house follows today's cosmetic trends regarding kitchen, bathrooms, floors and if the house has a fireplace, the suggested price might be adjusted</p>		

Clear Capital Quality Assurance Comments Addendum

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

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 383 Station Pkwy
Bluffton, SC 29910



Front

L2 298 Station Pkwy
Bluffton, SC 29910



Front

L3 157 Station Pkwy
Bluffton, SC 29910



Front

Sales Photos

S1 32 Station Loop
Bluffton, SC 29910



Front

S2 123 Weston Court
Bluffton, SC 29910



Front

S3 278 Station Parkway
Bluffton, SC 29910



Front

ClearMaps Addendum

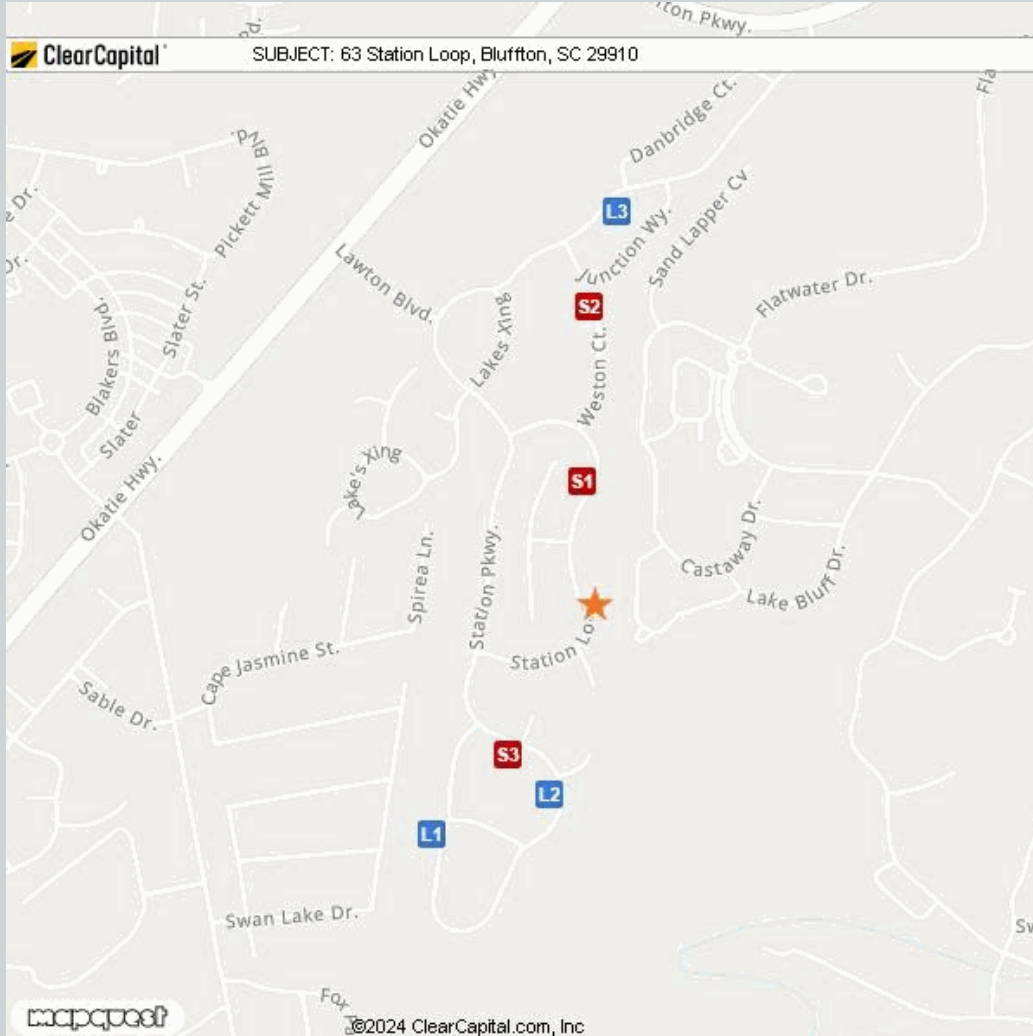
Address ★ 63 Station Loop, Bluffton, SOUTH CAROLINA 29910

Loan Number 57964

Suggested List \$550,000

Suggested Repaired \$550,000

Sale \$550,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	63 Station Loop, Bluffton, South Carolina 29910	--	Parcel Match
L1 Listing 1	383 Station Pkwy, Bluffton, SC 29910	0.41 Miles ¹	Parcel Match
L2 Listing 2	298 Station Pkwy, Bluffton, SC 29910	0.28 Miles ¹	Parcel Match
L3 Listing 3	157 Station Pkwy, Bluffton, SC 29910	0.57 Miles ¹	Parcel Match
S1 Sold 1	32 Station Loop, Bluffton, SC 29910	0.18 Miles ¹	Parcel Match
S2 Sold 2	123 Weston Court, Bluffton, SC 29910	0.43 Miles ¹	Parcel Match
S3 Sold 3	278 Station Parkway, Bluffton, SC 29910	0.25 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	Virginie Blackwell	Company/Brokerage	Coldwell Banker Access Realty
License No	97121	Address	11 Berwyn Cir Bluffton SC 29910
License Expiration	06/30/2026	License State	SC
Phone	8432909173	Email	estatebyv@gmail.com
Broker Distance to Subject	2.48 miles	Date Signed	07/11/2024

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.