

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>	5156 Ballantine Dr, Summerville, SC 29485	<b>Order ID</b>	9529590	<b>Property ID</b>	35779366
<b>Inspection Date</b>	08/07/2024	<b>Date of Report</b>	08/07/2024		
<b>Loan Number</b>	58019	<b>APN</b>	162-06-04-004		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Dorchester		

Tracking IDs					
<b>Order Tracking ID</b>	8.6_BPO	<b>Tracking ID 1</b>	8.6_BPO		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	Davis Jame K J Jaime L Davis	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$7,253	Subject is in fair condition based on exterior inspection and subjects MLS remarks.	
<b>Assessed Value</b>	\$16,130		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Fair		
<b>Estimated Exterior Repair Cost</b>	\$10,000		
<b>Estimated Interior Repair Cost</b>	\$15,000		
<b>Total Estimated Repair</b>	\$25,000		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject is located in a slightly-secluded suburban neighborhood. Market activity within the area is stable with the number of homes being sold in-balance with the number of homes being listed.	
<b>Sales Prices in this Neighborhood</b>	Low: \$240,000 High: \$695,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<180		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	5156 Ballantine Dr	205 Foxcroft Lane	118 Instructor Court	5135 Morrow Lane
City, State	Summerville, SC	Summerville, SC	Ladson, SC	Summerville, SC
Zip Code	29485	29485	29456	29485
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	1.27 <sup>1</sup>	0.91 <sup>1</sup>	0.08 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$299,000	\$357,000	\$425,000
List Price \$	--	\$299,000	\$357,000	\$419,900
Original List Date		07/25/2024	08/02/2024	06/27/2024
DOM · Cumulative DOM	-- · --	13 · 13	5 · 5	41 · 41
Age (# of years)	19	51	14	18
Condition	Fair	Fair	Average	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	1.5 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,576	2,626	2,200	2,649
Bdrm · Bths · ½ Bths	5 · 3 · 1	5 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	10	9	8	8
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	0.19 acres	0.29 acres	0.12 acres	0.23 acres
Other	None	None	None	None

\* Listing 1 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** Fair market transaction, Similar style/design and Similar condition, 5/2.1 floor plan, Inferior year built, Superior lot size, 2-car garage, Similar GLA.

**Listing 2** 4/2.1 floor plan, Similar year built, Inferior lot size, 2-car garage, Inferior GLA, Fair market transaction, Similar style/design and Superior condition.

**Listing 3** Similar year built, Superior lot size, 2-car garage, Similar GLA, Fair market transaction, Similar style/design and Superior condition, 4/2.1 floor plan.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5156 Ballantine Dr	102 Swordgate Court	5204 Carlisle Court	5131 Morrow Lane
City, State	Summerville, SC	Summerville, SC	Summerville, SC	Summerville, SC
Zip Code	29485	29485	29485	29485
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.74 <sup>1</sup>	0.07 <sup>1</sup>	0.10 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$325,000	\$270,000	\$405,000
List Price \$	--	\$325,000	\$270,000	\$405,000
Sale Price \$	--	\$300,000	\$270,000	\$398,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/25/2024	04/19/2024	05/30/2024
DOM · Cumulative DOM	-- · --	86 · 86	23 · 23	54 · 54
Age (# of years)	19	54	20	18
Condition	Fair	Fair	Fair	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,576	2,569	2,702	2,766
Bdrm · Bths · ½ Bths	5 · 3 · 1	4 · 2 · 1	5 · 3 · 1	4 · 3
Total Room #	10	8	10	8
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	0.19 acres	0.26 acres	0.16 acres	0.17 acres
Other	None	None	None	None
Net Adjustment	--	+\$10,250	-\$3,030	-\$36,000
Adjusted Price	--	\$310,250	\$266,970	\$362,000

\* Sold 1 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** Inferior year built, Superior lot size, 2-car garage, Fair market transaction, Similar style/design and Similar condition, 4/2.1 floor plan, Similar GLA. YB: \$7K, Lot: -\$1.75K, Bed: \$3K, FullBath: \$2K, = Total: +\$10,250.
- Sold 2** Superior GLA, Fair market transaction, Similar style/design and Similar condition, 5/3.1 floor plan, Similar year built, Inferior lot size, 2-car garage. Lot: \$0.75K, GLA: -\$3.78K, = Total: -\$3,030.
- Sold 3** Superior GLA, Fair market transaction, Similar year built, Similar lot size, 2-car garage, Similar style/design and Superior condition, 4/3.0 floor plan. Lot: \$0.5K, Condition: -\$35K, Bed: \$3K, HalfBath: \$1.2K, GLA: -\$5.7K, = Total: -\$36,000.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Century 21 Excel	Subject is currently listed at \$290,000. County auditor does not show any listing or sale information for the subject property over the past 12 months.					
<b>Listing Agent Name</b>	Dwayne Crankfield						
<b>Listing Agent Phone</b>	803-464-2160						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<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>
07/05/2024	\$290,000	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$300,000	\$325,000
<b>Sales Price</b>	\$290,000	\$315,000
<b>30 Day Price</b>	\$28,500	--
<b>Comments Regarding Pricing Strategy</b>		
<p>I arrived at this price conclusion based on the similarity of the comparable, the influence of the neighborhood, the condition of the subject property, and various other marketing factors. Any/all variations in the comps were taken into consideration when determining this price and it reflects my complete analysis. In light of the limited comparable, it becomes essential to include properties that may exceed the variance of GLA, actual age and lot size. Due to the limited number of comps in the local market it was necessary to use a comparable that was slightly outside the allowable price threshold.</p>		

## Clear Capital Quality Assurance Comments Addendum

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

## Subject Photos



Front



Address Verification



Side



Side



Street



Street

## Subject Photos



Other



## Listing Photos

**L1** 205 Foxcroft Lane  
Summerville, SC 29485



Front

**L2** 118 Instructor Court  
Ladson, SC 29456



Front

**L3** 5135 Morrow Lane  
Summerville, SC 29485



Front

## Sales Photos

**S1** 102 Swordgate Court  
Summerville, SC 29485



Front

**S2** 5204 Carlisle Court  
Summerville, SC 29485



Front

**S3** 5131 Morrow Lane  
Summerville, SC 29485



Front

## ClearMaps Addendum

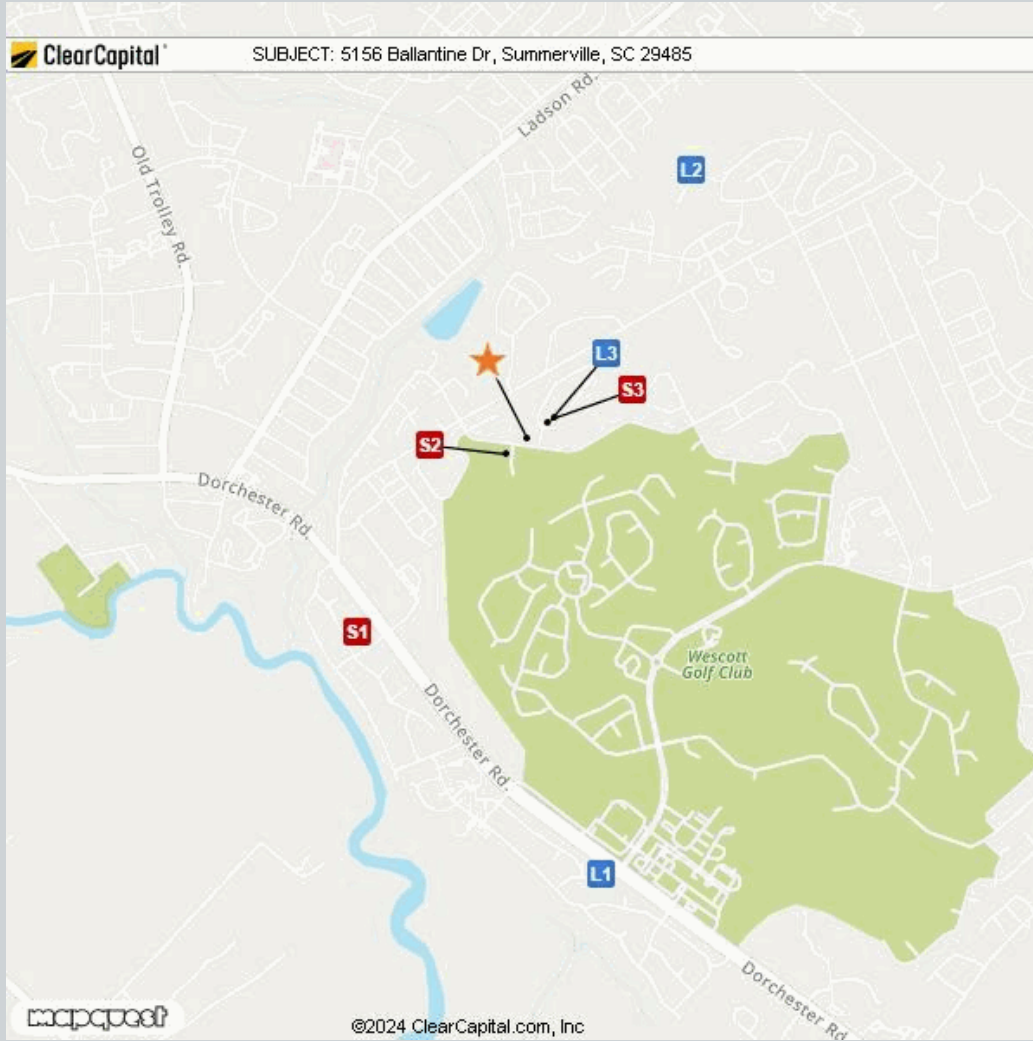
**Address** ★ 5156 Ballantine Dr, Summerville, SC 29485

**Loan Number** 58019

**Suggested List** \$300,000

**Suggested Repaired** \$325,000

**Sale** \$290,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5156 Ballantine Dr, Summerville, SC 29485	--	Parcel Match
L1 Listing 1	205 Foxcroft Lane, Summerville, SC 29485	1.27 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	118 Instructor Court, Ladson, SC 29456	0.91 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	5135 Morrow Lane, Summerville, SC 29485	0.08 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	102 Swordgate Court, Summerville, SC 29485	0.74 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	5204 Carlisle Court, Summerville, SC 29485	0.07 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5131 Morrow Lane, Summerville, SC 29485	0.10 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 [uiprovder@clearcapital.com](mailto:uiprovder@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>	Laurilei Sotirolou	<b>Company/Brokerage</b>	Agent Owned Realty
<b>License No</b>	113450	<b>Address</b>	100 Crowfield Blvd Goose Creek SC 29445
<b>License Expiration</b>	06/30/2025	<b>License State</b>	SC
<b>Phone</b>	8435142279	<b>Email</b>	LaurileiBPO@gmail.com
<b>Broker Distance to Subject</b>	6.88 miles	<b>Date Signed</b>	08/07/2024

*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.