

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	704 Westridge Road, Columbia, SC 29229	Order ID	6479483	Property ID	27748713
Inspection Date	01/07/2020	Date of Report	01/08/2020		
Loan Number	39397	APN	23016-05-09		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	20200106_Citi_BPO	Tracking ID 1	20200106_Citi_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	Catamount Properties 2018 LLC	Condition Comments	
R. E. Taxes	\$249	Subject is a 16 year old brick cape with 2 car garae and deck. Appears to be occupied with some reno in progress, average condition, busy road.	
Assessed Value	\$135,700		
Zoning Classification	sfr		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost			
Estimated Interior Repair Cost			
Total Estimated Repair			
HOA	Turtle Creek HOA 803-553-5304		
Association Fees	\$145 / Year (Greenbelt)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Small suburban development with varied sizes and conditions, most cape styles, stable values and convenient to all amenities	
Sales Prices in this Neighborhood	Low: \$111,000 High: \$200,000		
Market for this type of property	Remained Stable for the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	704 Westridge Road	96 Loggerhead Dr	78 Loggerhead Dr	303 Coulter Pine Ln
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.23 ¹	0.27 ¹	0.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$169,900	\$176,000	\$173,400
List Price \$	--	\$169,900	\$172,000	\$169,900
Original List Date		12/12/2019	10/05/2019	09/25/2019
DOM · Cumulative DOM	-- · --	27 · 27	95 · 95	105 · 105
Age (# of years)	16	19	20	24
Condition	Average	Good	Good	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	1.5 Stories 1.5 sty	1.5 Stories 1.5 sty	1.5 Stories 1.5 sty	2 Stories 2 sty
# Units	1	1	1	1
Living Sq. Feet	1,532	1,700	1,583	1,720
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	6	6	6	7
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	.46 acres	.45 acres	.46 acres	.7 acres
Other	porch deck	porch deck fence	screen porch	porch deck fence

* Listing 3 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 Larger, similar in age and style, brick cape with 2 car garage in good condition, newly updated in same development

Listing 2 Similar size, brick cape style with att 2 car garage in superior condition in same development

Listing 3 Larger, similar in age and condition, vinyl 2 story with 2 car garage and deck on a fenced larger lot in a competing development

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	704 Westridge Road	512 Westridge Rd	17 Box Turtle Ct	203 E Terrapin Trace
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.32 ¹	0.19 ¹	0.33 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$152,000	\$159,000	\$169,900
List Price \$	--	\$152,000	\$159,000	\$162,000
Sale Price \$	--	\$152,000	\$160,000	\$162,000
Type of Financing	--	Fha	Conv	Fha
Date of Sale	--	11/08/2019	09/06/2019	09/09/2019
DOM · Cumulative DOM	-- · --	70 · 73	3 · 43	57 · 83
Age (# of years)	16	18	21	21
Condition	Average	Average	Good	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	1.5 Stories 1.5 sty	1.5 Stories 1.5 sty	1.5 Stories 1.5 sty	1.5 Stories 1.5 sty
# Units	1	1	1	1
Living Sq. Feet	1,532	1,505	1,484	1,640
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.46 acres	.47 acres	.4 acres	.35 acres
Other	porch deck	porch fence	porch fence	porch deck fence
Net Adjustment	--	+\$1,180	-\$6,980	-\$2,720
Adjusted Price	--	\$153,180	\$153,020	\$159,280

* Sold 1 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

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

Recent Sales - Cont.

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

Sold 1 Similar size, age, style and condition, brick cape with 2 car garage on large fenced lot on same street as subject

Sold 2 Smaller, similar in age and style, brick cape style with att 2 car garage on a large fenced lot in good condition, newly updated
Sold higher than list, seller may have pd bcc, not mentioned on mls

Sold 3 Larger, similar in age, style and condition, brick cape with 2 car garage and deck on a smaller fenced lot in same development

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				sold for 111000 on 11/15/2019 per mls			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		1					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
07/18/2019	\$129,900	08/17/2019	\$119,900	Sold	11/15/2019	\$111,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$155,900	\$155,900
Sales Price	\$154,000	\$154,000
30 Day Price	\$148,000	--
Comments Regarding Pricing Strategy		
<p>Comps used are closest within 1/2 mile, most from the subject's development, however sales search had to be expanded back 4 months in order to locate similar market activity that best supports subject values in this market area that appeals to similarly qualified buyers and could be bracketed List gla could not be bracketed, however adjustments were made at \$40 for gla. One lot size is beyond guidelines, this could not be avoided, adjustments were made for the difference Some conditions vary, however adjustments were made for the differences at \$10000 One style differs, however no adjustments were necessary due to buyer preferences The price range and adjustments are wide, all comps are not within guidelines from the subject's value due to a lack of similar comps. This variance could not be avoided, the comps were chosen for their similarities to the subject. Final price was based upon a visual inspection of the exterior of the subject, the best available active and closed comparable sales and listings, appropriate adjustments for stated features and amenities, and this agent's personal knowledge of the neighborhood and current market conditions List prices could not be bracketed to final values due to most are lowered while listed or at time of an offer.</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.

DRIVE-BY BPO

by ClearCapital

704 Westridge Rd

Columbia, SC 29229

39397

Loan Number

\$154,000

As-Is Value

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 96 Loggerhead Dr
Columbia, SC 29229



Front

L2 78 Loggerhead Dr
Columbia, SC 29229



Front

L3 303 Coulter Pine Ln
Columbia, SC 29229



Front

Sales Photos

S1 512 Westridge Rd
Columbia, SC 29229



Front

S2 17 Box Turtle Ct
Columbia, SC 29229



Front

S3 203 E Terrapin Trace
Columbia, SC 29229



Front

ClearMaps Addendum

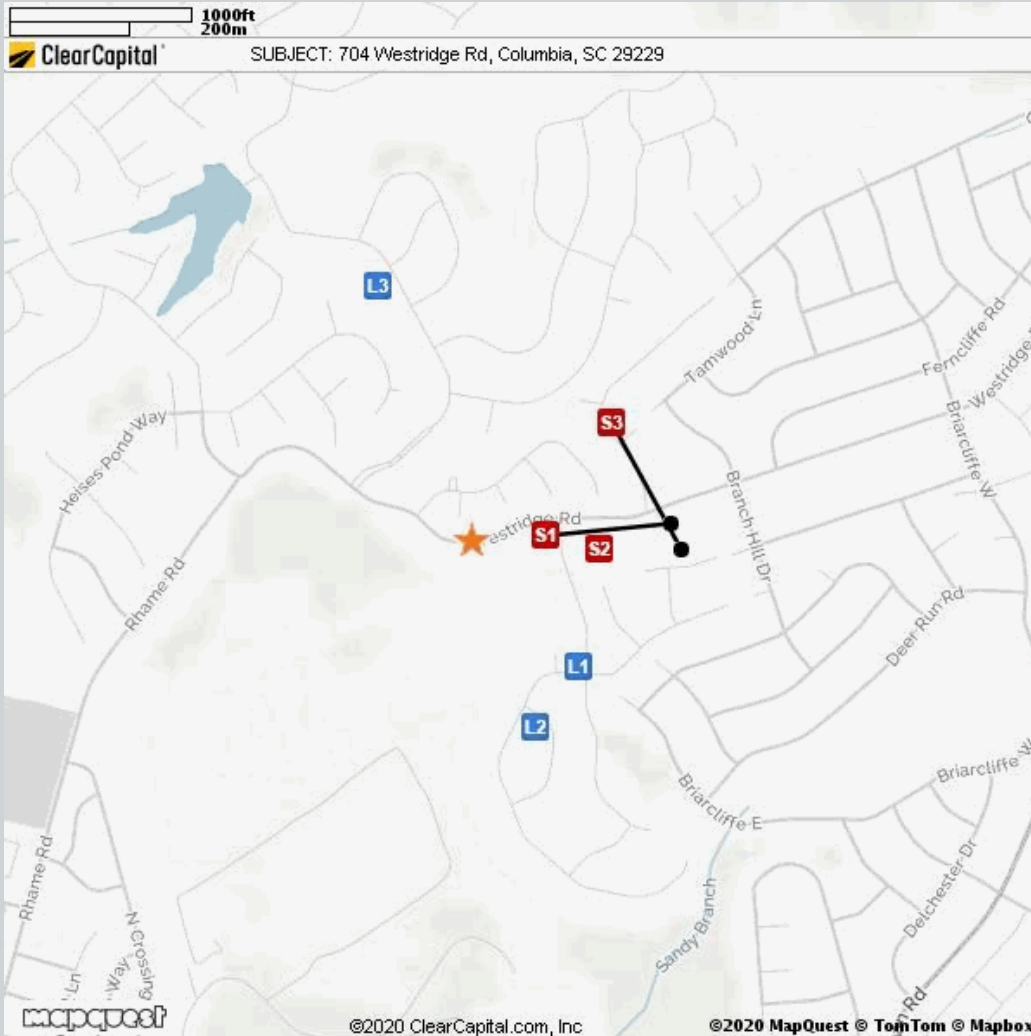
Address ★ 704 Westridge Road, Columbia, SC 29229

Loan Number 39397

Suggested List \$155,900

Suggested Repaired \$155,900

Sale \$154,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	704 Westridge Rd, Columbia, SC	--	Parcel Match
L1 Listing 1	96 Loggerhead Dr, Columbia, SC	0.23 Miles ¹	Parcel Match
L2 Listing 2	78 Loggerhead Dr, Columbia, SC	0.27 Miles ¹	Parcel Match
L3 Listing 3	303 Coulter Pine Ln, Columbia, SC	0.39 Miles ¹	Parcel Match
S1 Sold 1	512 Westridge Rd, Columbia, SC	0.32 Miles ¹	Parcel Match
S2 Sold 2	17 Box Turtle Ct, Columbia, SC	0.19 Miles ¹	Parcel Match
S3 Sold 3	203 E Terrapin Trace, Columbia, SC	0.33 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	Gwendolyn Rogers	Company/Brokerage	Acclaim Real Estate Services
License No	31527	Address	200 Carolina Ridge Dr Columbia SC 29229
License Expiration	06/30/2020	License State	SC
Phone	8036224558	Email	Gweninasc@aol.com
Broker Distance to Subject	2.07 miles	Date Signed	01/08/2020

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 market analysis 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.