

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	132 Angel Garden Way, Columbia, SC 29223	Order ID	6643834	Property ID	28142868
Inspection Date	03/06/2020	Date of Report	04/03/2020		
Loan Number	40327	APN	169110256		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	Citi_BPO_03.05.20	Tracking ID 1	Citi_BPO_03.05.20
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Halley Shantel	Condition Comments	
R. E. Taxes	\$107,593	From drive, the Subject is not accessible due to being in a gated complex and no way to get in. Photos are of the gate and outside the complex.	
Assessed Value	\$3,630		
Zoning Classification	RM-HD		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	Angel Garden HOA		
Association Fees	\$65 / Month (Landscaping, Insurance, Greenbelt)		
Visible From Street	Not Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	Gated community that contains small single family dwellings on small lots that conform.	
Sales Prices in this Neighborhood	Low: \$125,000 High: \$150,000		
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	132 Angel Garden Way	105 Angel Garden Way	151 Angel Garden Way	108 Angel Garden Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.09 ¹	0.05 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$130,000	\$139,000	\$144,900
List Price \$	--	\$130,000	\$139,000	\$144,900
Original List Date		12/10/2019	12/16/2019	02/13/2020
DOM · Cumulative DOM	-- · --	86 · 115	80 · 109	21 · 50
Age (# of years)	13	12	12	12
Condition	Average	Good	Good	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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,574	1,470	1,470	1,574
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	8	8	8	8
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.06 acres	.06 acres	.06 acres	.05 acres
Other	--	--	--	--

* Listing 1 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.

Current Listings - Cont.

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

- Listing 1** MLS Comments: Great home in gated community in northeast Columbia offering 1 car garage, 3 bedrooms, 2 1/2 baths w/ yard maintenance included. Main level includes foyer, laundry, living room, dining area, kitchen and half bath. Open floor plan concept. 2nd level includes very large Master bedroom w/private bath and walk in closet. 2 additional bedrooms and hall bath located upstairs. All appliances included.
- Listing 2** MLS Comments: Immaculate Low maintenance home, in gated community. Perfect for the first time home buyer or an investor wanting excellent rental income. This desirable floor plan offers a open concept from the great room to the kitchen. The open great room offers a dining area all open to the kitchen. Half bath on main level for added convenience. The second floor has 3 bedrooms including the master. The large master suite has a private full bath.
- Listing 3** MLS Comments: 3 BR 2.5 Bath home in the gated Angel Garden community in NE Columbia. New flooring all throughout downstairs. New carpet upstairs. Half bath off the hall w/ full-size washer/dryer connections. Master bath has a garden tub/shower combo.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	132 Angel Garden Way	142 Angel Garden Way	7834 Wessex Ln	116 Angel Garden Way
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.02 ¹	0.69 ¹	0.05 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$119,900	\$130,000	\$139,000
List Price \$	--	\$119,900	\$130,000	\$139,000
Sale Price \$	--	\$119,900	\$128,000	\$130,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	02/28/2020	06/03/2019	09/06/2019
DOM · Cumulative DOM	-- · --	52 · 49	25 · 27	60 · 65
Age (# of years)	13	12	42	13
Condition	Average	Good	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	2 Stories Traditional	1 Story Ranch	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,574	1,574	1,577	1,574
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	8	8	7	7
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	Attached 2 Car(s)	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.06 acres	.06 acres	.38 acres	.06 acres
Other	--	--	--	--
Net Adjustment	--	-\$10,000	-\$2,750	-\$10,000
Adjusted Price	--	\$109,900	\$125,250	\$120,000

* 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** Adjustments: Superior condition -\$10,000. MLS Comments: 2 Story patio style home, in a gated community! Close to I-20, I-77 and shopping. This home boasts beautiful finishes you'd have to see for yourself! Upgraded hardwood flooring, large rooms and maintained front/ back yards.
- Sold 2** Adjustments: Superior garage -\$2,500, superior lot size -250. MLS Comments: HVAC replaced 2014, New Roof 2018. Double Pane Windows installed. Washer, Dryer and Refrigerator will remain. Toilet in Hall Bath being replaced. Home Warranty for 1 year. Hugh Front and Backyard, Rear is Fenced.
- Sold 3** Adjustments: Superior condition -\$10,000. MLS Comments: The open kitchen has brand new stainless steel appliances. Brand new paint, carpet, and fixtures/hardware throughout home. New blinds in every room. The open great room offers a dining area all open to the kitchen. Half bath on main level for added convenience. The second floor has 3 bedrooms including the master. The large master suite has a private full bath with garden tub and walk in closet. The additional two bedrooms have a shared full bath. The single car garage is a big plus! Front and rear yard maintenance.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sold 1/2/2008 \$116,500			
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	\$115,000	\$115,000
Sales Price	\$110,000	\$110,000
30 Day Price	\$107,500	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex, same street comps. Since the Subject is not accessible to see from a drive by due to being in a gated community, utilized same street comps where available. The Subject could very well be updated and in good condition, but without an interior, cannot determine. Therefore, utilizing the adjusted value of S1 for closest comp and same size and L1 for bracketed listing price. PLEASE NOTE: Added Subject photos due to POC providing access post original submission of this report. This was not provided originally when the report was ordered. Otherwise of access information provided originally with this order, the Subject photos would have been attached to this report. But prior, was not given access information and the community being gated, all that could be provide was the gated entrance photos.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's **Dispute Resolution (4/3/2020)** The BPO has been corrected/additional commentary added to address the dispute requested.

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



Side



Side



Street



Street

Subject Photos



Street

Listing Photos

L1 105 Angel Garden Way
Columbia, SC 29223



Front

L2 151 Angel Garden Way
Columbia, SC 29223



Front

L3 108 Angel Garden Way
Columbia, SC 29223



Front

Sales Photos

S1 142 Angel Garden Way
Columbia, SC 29223



Front

S2 7834 Wessex Ln
Columbia, SC 29223



Front

S3 116 Angel Garden Way
Columbia, SC 29223



Front

ClearMaps Addendum

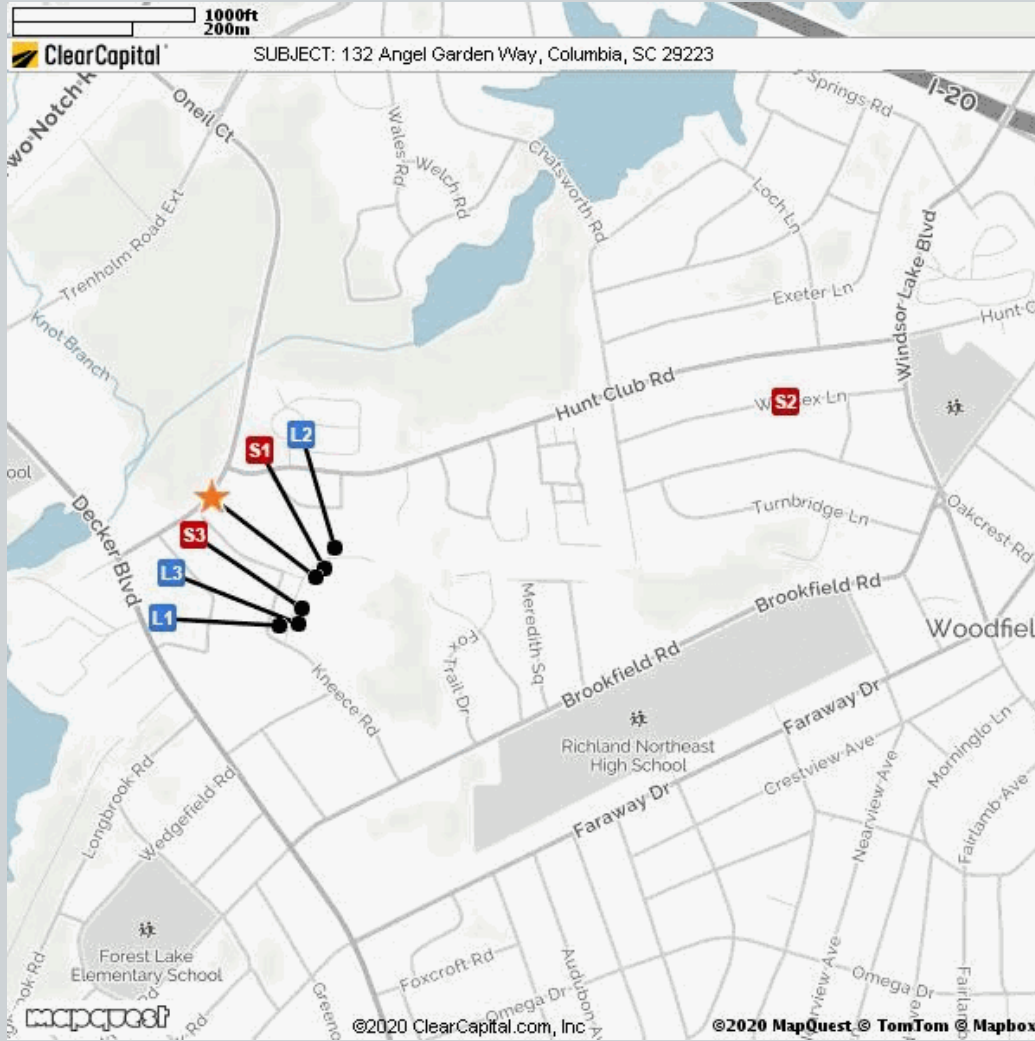
Address ★ 132 Angel Garden Way, Columbia, SC 29223

Loan Number 40327

Suggested List \$115,000

Suggested Repaired \$115,000

Sale \$110,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	132 Angel Garden Way, Columbia, SC	--	Parcel Match
L1 Listing 1	105 Angel Garden Way, Columbia, SC	0.09 Miles ¹	Parcel Match
L2 Listing 2	151 Angel Garden Way, Columbia, SC	0.05 Miles ¹	Parcel Match
L3 Listing 3	108 Angel Garden Way, Columbia, SC	0.07 Miles ¹	Parcel Match
S1 Sold 1	142 Angel Garden Way, Columbia, SC	0.02 Miles ¹	Parcel Match
S2 Sold 2	7834 Wessex Ln, Columbia, SC	0.69 Miles ¹	Parcel Match
S3 Sold 3	116 Angel Garden Way, Columbia, SC	0.05 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	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2021	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	5.24 miles	Date Signed	04/03/2020

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.