

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>	984 Stradley Lane, Chapin, SC 29036	<b>Order ID</b>	6643834	<b>Property ID</b>	28142870
<b>Inspection Date</b>	03/08/2020	<b>Date of Report</b>	03/08/2020		
<b>Loan Number</b>	40329	<b>APN</b>	026031107		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

### Tracking IDs

<b>Order Tracking ID</b>	Citi_BPO_03.05.20	<b>Tracking ID 1</b>	Citi_BPO_03.05.20
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Wiesen, Kameron	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,456	Subject appeared at time of inspection to be in good overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report.	
<b>Assessed Value</b>	\$151,600		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Occupied		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The subject's neighborhood is comprised primarily of properties reflecting similar quality, maintenance, design and appeal, and marketability to the subject property if the subject does not suffer from deferred maintenance. Availability for this neighborhood, of most public services combined with average access to employment, shopping, and schools give it a similar appeal to the market as other nearby neighborhoods. No unfavorable factor was observed which would adversely affect marketability.	
<b>Sales Prices in this Neighborhood</b>	Low: \$137,000 High: \$650,000		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
Street Address	984 Stradley Lane	5 Whitewater Ct	411 Whitewater Dr	601 Whitewater Dr
City, State	Chapin, SC	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29036	29063	29063	29063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.53 <sup>1</sup>	0.74 <sup>1</sup>	0.77 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$179,900	\$174,900	\$175,000
List Price \$	--	\$169,900	\$174,900	\$175,000
Original List Date		01/10/2020	03/07/2020	03/02/2020
DOM · Cumulative DOM	-- · --	58 · 58	1 · 1	2 · 6
Age (# of years)	5	18	15	16
Condition	Good	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	1 Story traditional	1 Story ranch	1.5 Stories traditional	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,676	1,605	1,798	1,667
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	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	.15 acres	.25 acres	.16 acres	.18 acres
Other	--	--	--	--

\* Listing 3 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.

## Current Listings - Cont.

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

- Listing 1** Public Remarks Fall in love with this one level home in desirable Waterfall neighborhood! Home features 3 large bedrooms with another large bonus room that can be used as a playroom, office, 4th bedroom or suite! Property features newer flooring in the family room & kitchen, granite counters with subway tile backsplash, white cabinets with updated hardware and appliances! Refrigerator, washer and dryer to convey with acceptable offer! Recessed lighting, ceiling fans and additional touches throughout set this one apart! Attached one car garage
- Listing 2** Public Remarks This 1798 sq ft, freshly painted, well maintained home is all on one level with a flexible bonus room. The split floor plan ensures privacy for everyone. Inviting large hardwood foyer. And you will love the open feel of the great room with vaulted ceiling, new carpet and gas logs. This plan even has a formal dining room with hardwood floors. All new carpet as well through the home. The master retreat is replete with a tray ceiling, garden tub, separate shower, water closet, double vanity and large walk-in closet. The kitchen has a smooth top range for easy cleanup and a breakfast area with bay window and recessed lighting. The refrigerator remains with home. The backyard is fully fenced and has both a concrete patio and a paver patio.
- Listing 3** Public Remarks Located in the charming Waterfall neighborhood, this three bedroom, two bathroom home is ready for you to make your own! Both bathrooms have brand new tiled floors for a modern spa-like feel. From the inviting front porch you will walk into a bright foyer with views to the back of the home. The living room has a corner situated fireplace with a large mantle. The kitchen is efficiently laid out to make the most of the space and maximize storage. This home offers a split bedroom floor plan with two of the bedrooms in one wing of the home convenient to their shared bathroom and the master bedroom separate from them to allow for additional privacy. The spacious master bedroom has TWO walk-in closets and a double vanity in the bathroom. Upstairs is the roomy FROG which is a perfect flex space for an in-home office, gym, den, hobby room. The well placed laundry room has ample space for your laundry machines and supplies

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	984 Stradley Lane	108 Blackstone Dr	432 Whitewater Dr	6 Blue Stone Ct
City, State	Chapin, SC	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29036	29063	29063	29063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.72 <sup>1</sup>	0.81 <sup>1</sup>	0.87 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$170,000	\$169,000	\$179,900
List Price \$	--	\$170,000	\$169,000	\$179,900
Sale Price \$	--	\$168,000	\$169,000	\$179,900
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	09/19/2019	11/25/2019	02/14/2020
DOM · Cumulative DOM	-- · --	43 · 83	2 · 46	43 · 78
Age (# of years)	5	16	16	17
Condition	Good	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	1 Story traditional	1 Story traditional	1.5 Stories traditional	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,676	1,498	1,651	1,712
Bdrm · Bths · ½ Bths	3 · 2 · 1	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	.15 acres	.14 acres	.15 acres	.18 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$168,000	\$169,000	\$179,900

\* 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** Public Remarks Welcome home to this beautifully maintained 3 Bed/ 2 Bath home in the much sought after Waterfall community! Zoned for award winning Lex/Rich 5 school district. This ranch has so much character and lots of upgrades! Enjoy single level living in an open floor plan. Kitchen has granite countertops and modern backsplash with stainless appliances! Split plan brings privacy to the large master suite. The ceilings even bring their own charm that include Tray, Vaulted and high ceilings. Beautifully landscaped and Newly painted throughout! Backyard is fully fenced with large deck.
- Sold 2** Public Remarks This ranch home is cute and clean as a button! This 3 bedroom, 2 bath home with FROG includes a 2-car garage, screened porch, and is located in the award winning Lexington/Richland 5 school district. The kitchen is open to the dining area and family room. Vaulted ceilings in family room and master bedroom. Very convenient to shopping and I-26.
- Sold 3** Public Remarks HOT HOT HOT!! Better than a NEW home in award winning Chapin School District! Beat out other buyers by seeing this one today! This home will not last long. It is situated on a cul-de-sac lot and has a large shaded back yard with wood privacy fence that makes it truly private. Home has numerous upgrades to include: Stainless steel appliances, new architectural shingles, new HVAC, new stove, new microwave, new counter-tops, new paint, new flooring, finished garage

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		MLS history is available for the subject in the last 36 months.					
<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>	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>

## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$174,500	\$174,500
<b>Sales Price</b>	\$170,000	\$170,000
<b>30 Day Price</b>	\$157,500	--
<b>Comments Regarding Pricing Strategy</b>		
I searched for FMV comps with a GLA of 1475-1899sf. Due to a rural market area I expanded the search to 2 miles to find similar sized and aged comps. Homes in the area are a mix of styles, ages and sizes. All comps used are from the same market area as the subject. Comps used are the most similar to the subject in style, age and size found at time of the report. All comps used are similar to the subject in utility and market appeal.		

## 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



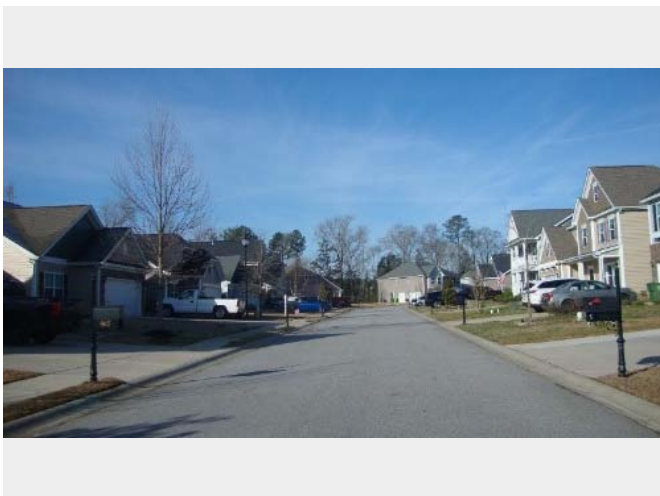
Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 5 Whitewater Ct  
Irmo, SC 29063



Front

**L2** 411 Whitewater Dr  
Irmo, SC 29063



Front

**L3** 601 Whitewater Dr  
Irmo, SC 29063



Front

## Sales Photos

**S1** 108 Blackstone Dr  
Irmo, SC 29063



Front

**S2** 432 Whitewater Dr  
Irmo, SC 29063



Front

**S3** 6 blue stone ct  
Irmo, SC 29063



Front

## ClearMaps Addendum

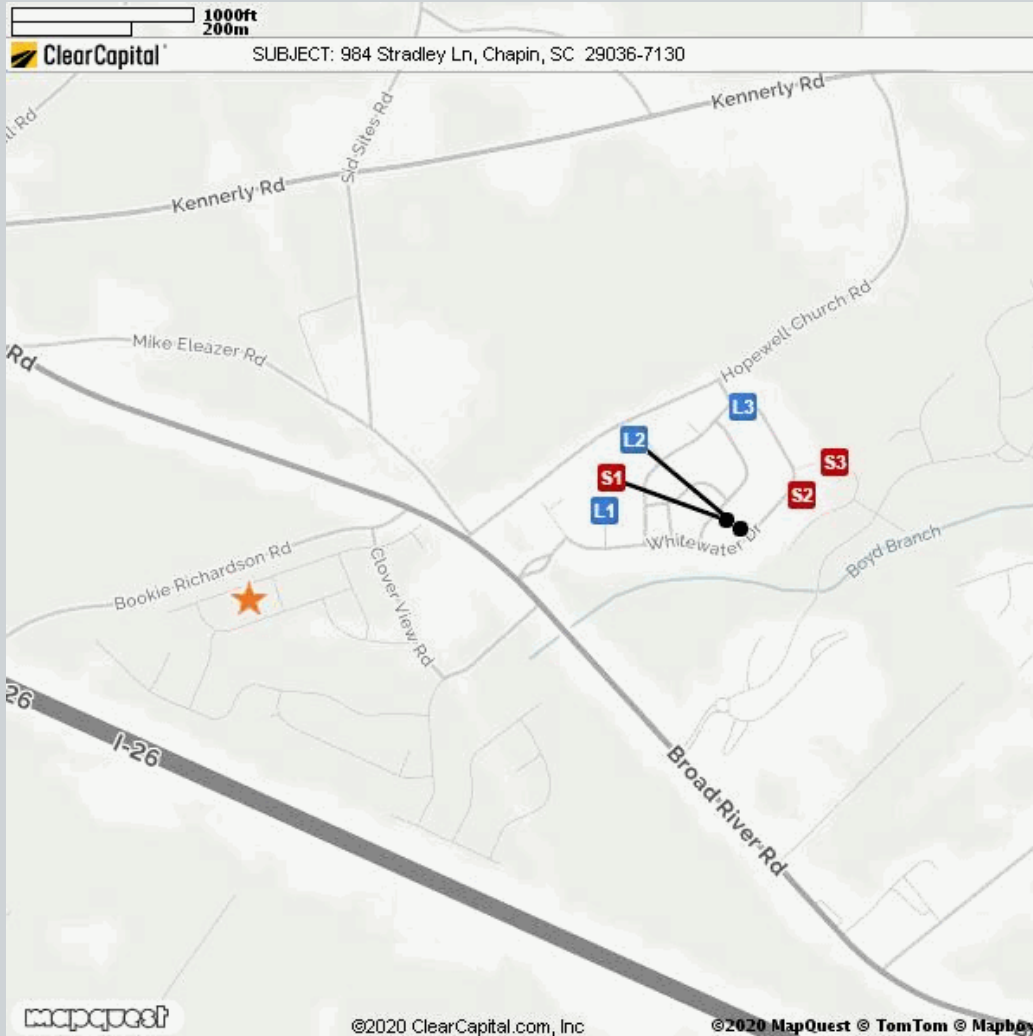
**Address** ★ 984 Stradley Lane, Chapin, SC 29036

**Loan Number** 40329

**Suggested List** \$174,500

**Suggested Repaired** \$174,500

**Sale** \$170,000



### Comparable

### Address

### Miles to Subject

### Mapping Accuracy

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	984 Stradley Ln, Chapin, SC	--	Parcel Match
L1 Listing 1	5 Whitewater Ct, Irmo, SC	0.53 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	411 Whitewater Dr, Irmo, SC	0.74 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	601 Whitewater Dr, Irmo, SC	0.77 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	108 Blackstone Dr, Irmo, SC	0.72 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	432 Whitewater Dr, Irmo, SC	0.81 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	6 Blue Stone Ct, Irmo, SC	0.87 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: 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

<b>Broker Name</b>	Michael Baker	<b>Company/Brokerage</b>	Southern Connections Realty
<b>License No</b>	63690	<b>Address</b>	132 Pear Court Lexington SC 29073
<b>License Expiration</b>	06/30/2021	<b>License State</b>	SC
<b>Phone</b>	8034137878	<b>Email</b>	bposc@att.net
<b>Broker Distance to Subject</b>	13.06 miles	<b>Date Signed</b>	03/08/2020

*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.**