

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	100 Vineyards Crossing Court, Columbia, SC 29229	Order ID	6643834	Property ID	28142871
Inspection Date	03/06/2020	Date of Report	03/07/2020		
Loan Number	40330	APN	175150226		
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	Mungin Latoshia	Condition Comments From drive by, the Subject appears to be in average condition.
R. E. Taxes	\$656,428	
Assessed Value	\$11,170	
Zoning Classification	PDD	
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	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Subdivision neighborhood with medium to large size homes built in the 2000's that conform.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$175,000 High: \$300,000	
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	100 Vineyards Crossing Court	293 Baccharis Dr	47 Silver Pine Ct	188 Traditions Cir
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.	--	0.15 ¹	0.21 ¹	0.09 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$227,000	\$229,900	\$239,000
List Price \$	--	\$221,500	\$229,900	\$239,000
Original List Date		11/25/2019	12/23/2019	01/14/2020
DOM · Cumulative DOM	-- · --	103 · 103	74 · 75	51 · 53
Age (# of years)	14	13	13	15
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	3,248	3,098	2,846	3,004
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3 · 1	4 · 2 · 1	5 · 3
Total Room #	9	11	9	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	.31 acres	.31 acres	.36 acres	.31 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: This home features a master suite on the main level with dual vanities in the master bathroom, mature landscaping, fresh paint, Granite counter tops, and brand new Samsung kitchen appliances.
- Listing 2** MLS Comments: Four large bedrooms, two and a half baths, a huge bonus room, and new flooring throughout it all!! Situated on an over-sized cul-de-sac lot with a fully fenced rear yard, it is loaded with extras. Large front porch, gleaming hardwoods in the foyer, dining room, and powder room, to a huge pantry, and a mud room with sink. In the kitchen, take note of the 42" stained cabinets, island, solid surface counter tops, and smooth top stove. All kitchen appliances including refrigerator to remain. In the rear yard, you will find an over-sized patio and enough room for any type of entertainment that you desire.
- Listing 3** MLS Comments: The main floor has both formals and a private full bath and a guest bedroom . The kitchen has recently been remodeled to include flooring and under cabinet lighting . 4 additional bedrooms are on the second floor to include an enormous master with a sitting area and large walk in closet. This home is BRICK with a fully fenced yard .

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	100 Vineyards Crossing Court	101 Fallstaff Rd	269 Baccharis Dr	348 Baccharis Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Tax Records	MLS	Public Records	MLS
Miles to Subj.	--	0.02 ¹	0.15 ¹	0.18 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$184,900	\$219,000	\$220,000
List Price \$	--	\$184,900	\$219,000	\$220,000
Sale Price \$	--	\$180,000	\$218,000	\$223,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	04/04/2019	08/19/2019	05/24/2019
DOM · Cumulative DOM	-- · --	29 · 29	90 · 93	37 · 37
Age (# of years)	14	15	14	14
Condition	Average	Average	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	3,248	2,920	3,402	3,340
Bdrm · Bths · ½ Bths	4 · 2 · 1	6 · 3 · 1	4 · 2	5 · 4
Total Room #	9	12	8	11
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	.31 acres	.31 acres	.29 acres	.22 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,700	-\$23,225	-\$24,375
Adjusted Price	--	\$185,700	\$194,775	\$198,625

* 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: Inferior GLA \$8,200, superior bath -\$2,500. MLS Comments: 5 bed, 3.5 bath home is located in the Falls Mill Subdivision. This home features a very open floor plan with carpet and vinyl throughout. The formal living room opens up into the formal dining room. As you enter the family room you are embraced by the fireplace and the open kitchen. Home has One bedroom downstairs with a private bathroom. The master bedroom is right at the top of the stairs with a well laid out master bathroom and walk-in closet. Home also features a very roomy 2 car attached garage. Square footage from Tax Records. Buyer to verify all information.
- Sold 2** Adjustments: Superior condition -\$20,000, superior GLA -\$3,850, inferior 1/2 bath \$625. MLS Comments: 4 bedroom, 4 bathroom open-concept home, that features a home office, new kitchen appliances, upstairs den area, and possible 5th bedroom or bonus room. The large master suite has a walk-in closet and 2 of the guest bedrooms have private bathrooms. This home has a 2 car garage, laundry room and a fenced backyard. If you're looking for a home with lots of space.
- Sold 3** Adjustments: Superior condition -\$20,000, superior baths -\$5,000, inferior 1/2 bath \$625. MLS Comments: Formal Dining Room and a Room for an Office. 5 bedrooms and 4 full baths are in this spacious home. Spacious guest bedroom with a full bath is on the main floor. Upstairs are 4 spacious bedrooms and 3 full bathrooms. There is also spacious loft upstairs for more living space. Outback is a screened in back porch and a huge back yard for entertaining. New HVAC system installed.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Sold 12/5/2016 \$186,200				
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	\$195,000	\$195,000
Sales Price	\$189,000	\$189,000
30 Day Price	\$185,000	--
Comments Regarding Pricing Strategy		
<p>Focused search on closest comps available and within the same complex and street where possible. With adjustments, utilizing S1 due to least amount of adjustments and closest in proximity along with bracketed L1 for listing price. The Subject could be in upgraded good condition inside, but without an interior, cannot determine.</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

100 Vineyards Crossing Ct
Columbia, SC 29229

40330
Loan Number

\$189,000
As-Is Value

Subject Photos



Front



Address Verification



Side



Side



Side



Street

Subject Photos



Street

Listing Photos

L1 293 Baccharis Dr
Columbia, SC 29229



Front

L2 47 Silver Pine Ct
Columbia, SC 29229



Front

L3 188 Traditions Cir
Columbia, SC 29229



Front

Sales Photos

S1 101 Fallstaff Rd
Columbia, SC 29229



Front

S2 269 Baccharis Dr
Columbia, SC 29229



Front

S3 348 Baccharis Dr
Columbia, SC 29229



Front

ClearMaps Addendum

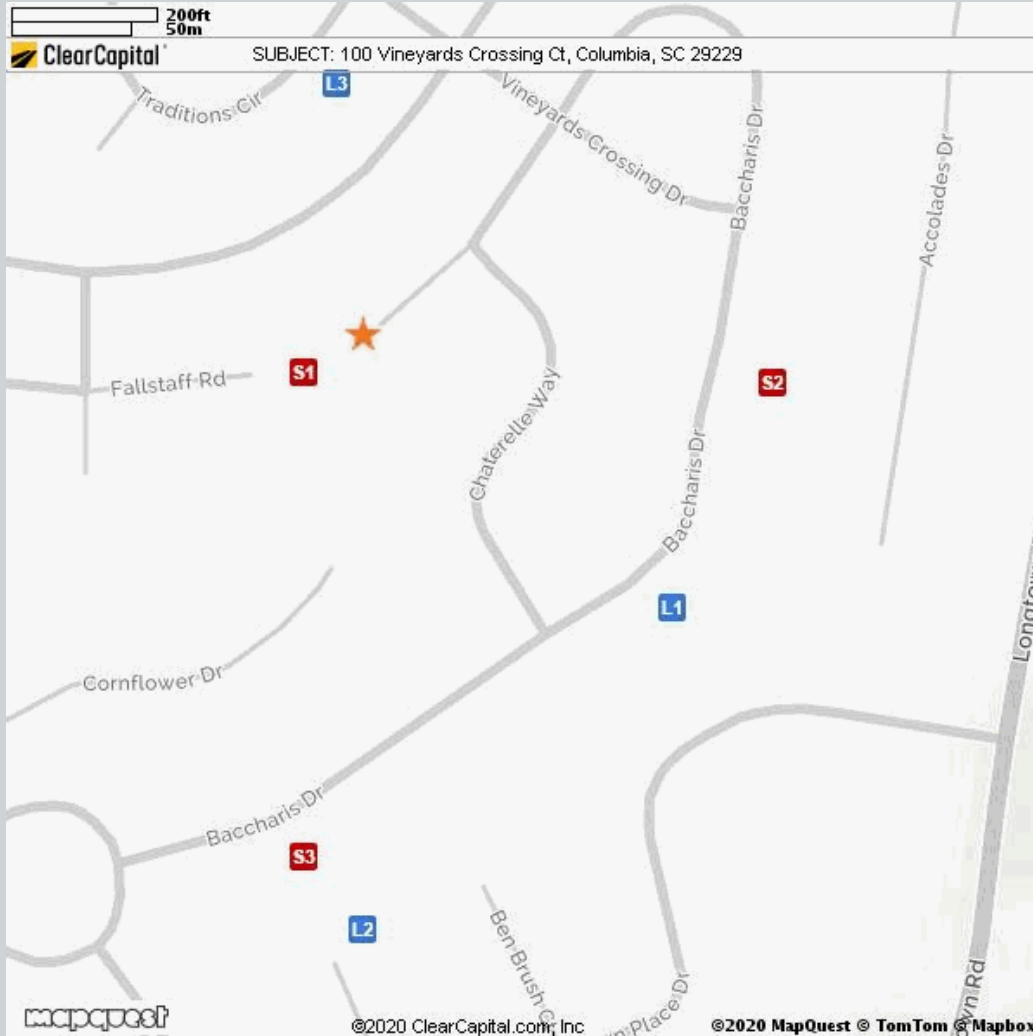
Address ★ 100 Vineyards Crossing Court, Columbia, SC 29229

Loan Number 40330

Suggested List \$195,000

Suggested Repaired \$195,000

Sale \$189,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	100 Vineyards Crossing Ct, Columbia, SC	--	Parcel Match
L1 Listing 1	293 Baccharis Dr, Columbia, SC	0.15 Miles ¹	Parcel Match
L2 Listing 2	47 Silver Pine Ct, Columbia, SC	0.21 Miles ¹	Parcel Match
L3 Listing 3	188 Traditions Cir, Columbia, SC	0.09 Miles ¹	Parcel Match
S1 Sold 1	101 Fallstaff Rd, Columbia, SC	0.02 Miles ¹	Parcel Match
S2 Sold 2	269 Baccharis Dr, Columbia, SC	0.15 Miles ¹	Parcel Match
S3 Sold 3	348 Baccharis Dr, Columbia, SC	0.18 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	5.20 miles	Date Signed	03/07/2020

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.