

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	110 Vineyard Court, West Columbia, SC 29170	Order ID	6722368	Property ID	28403763
Inspection Date	05/24/2020	Date of Report	05/26/2020		
Loan Number	40798	APN	00555603012		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	20200520_Citi_BPO	Tracking ID 1	20200520_Citi_BPO		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	Deutsche Bank	The subject appeared to be in average overall condition. The subject needs a new roof.
R. E. Taxes	\$714	
Assessed Value	\$116,938	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Front door)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$5,000	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$5,000	
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		Neighborhood Comments
Location Type	Rural	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$82,500 High: \$345,000	
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	110 Vineyard Court	253 Cherry Grove Dr	137 Pebble Creek Dr	135 Wildflower Ln
City, State	West Columbia, SC	West Columbia, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29170	29170	29170
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.33 ¹	0.48 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$142,000	\$159,650	\$159,900
List Price \$	--	\$142,000	\$159,650	\$159,900
Original List Date		05/21/2020	04/14/2020	05/12/2020
DOM · Cumulative DOM	-- · --	2 · 5	11 · 42	2 · 14
Age (# of years)	18	21	25	23
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	1 Story ranch	2 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,740	1,529	1,668	1,523
Bdrm · Bths · ½ Bths	4 · 3	3 · 2	3 · 2 · 1	3 · 2
Total Room #	7	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.35 acres	.25 acres	.22 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** Public Remarks Come fall in love with the oversized private backyard that this home has to offer. It also boasts a large newly painted back deck perfect for entertaining and enjoying. The inside has fresh paint and brand new flooring in the living room and hallway. Don't miss out on this rare find in West Columbia convenient to Columbia, I-26 and I-20.
- Listing 2** Public Remarks Well maintained home features 3 bedrooms, 2 and 1/2 baths and located in Award Winning Lexington One Schools. Home has New Carpet upstairs, New Roof, and freshly painted downstairs. Two spacious living room spaces with a nice dining room. Absolutely no carpet downstairs. This home offers plenty of room on the main floor for entertaining while secluding the bedrooms on the second floor for family enjoyment and serenity. Huge fenced in backyard.
- Listing 3** Public Remarks Freshly painted 3 BR, 2 bath ranch home with covered front porch in Chestnut Ridge subdivision. This home features a family room with FP, tray ceiling, crowning molding & French doors. The formal dining room features a bay window, crown molding & chair rail. The master suite has a bay window, WIC & a private bath with double vanities. Large fenced backyard with over-sized patio and screened porch. Zoned for Lexington District 1 schools. 12-month Home Warranty.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	110 Vineyard Court	3140 Emanuel Church Rd	188 Berry Dr	121 Vineyard Ct
City, State	West Columbia, SC	Lexington, SC	West Columbia, SC	West Columbia, SC
Zip Code	29170	29073	29170	29170
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.58 ¹	0.57 ¹	0.03 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$124,900	\$142,900	\$149,000
List Price \$	--	\$144,000	\$154,900	\$149,000
Sale Price \$	--	\$127,500	\$141,000	\$149,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	03/09/2020	03/17/2020	11/27/2019
DOM · Cumulative DOM	-- · --	120 · 175	77 · 112	7 · 43
Age (# of years)	18	35	13	18
Condition	Average	Average	Good	Good
Sales Type	--	Fair Market Value	REO	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	1,740	1,632	1,542	1,658
Bdrm · Bths · ½ Bths	4 · 3	4 · 2 · 1	3 · 2 · 1	3 · 2
Total Room #	7	7	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	None	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.32 acres	.34 acres	.21 acres
Other	--	--	--	\$4500 seller help
Net Adjustment	--	+\$5,000	-\$7,500	-\$14,500
Adjusted Price	--	\$132,500	\$133,500	\$134,500

* 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** Adjustment is for parking. Public Remarks Affordable home located at Hamlet West. This fabulous lot comes with mature landscaping. Huge sized rear yard is fully fenced. Vaulted ceilings great you as you walk in. Contemporary 2 story with living room, open space dining room with skylight. Kitchen has been updated with newer cabinets and paint. 4 bedrooms & 2.5 baths. The HVAC system and roof is less than 3 years old. Close to I-20, shops & restaurants! The Seller is offering a \$2000 Appliance Allowance
- Sold 2** Adjustment is for condition (-\$10000) and parking (\$2500). Public Remarks Newly renovated 3 BR, 2.5 bath home in Orchard Hill. This home features a formal LR, DR, family room plus an eat-in kitchen. New roof installed 2019. New luxury vinyl flooring throughout the main level. New carpet in all bedrooms. New kitchen counter-tops, sink, faucet and appliances. New bath cabinetry, sinks and faucets. New lighting fixtures throughout. New sliding glass door opens onto the new paver patio.
- Sold 3** Adjustment is for condition (-\$10000) and seller help Public Remarks This 3 bedroom 2 bath bi-level home has a spacious living room and dining room area that has laminate flooring, with an eat in kitchen with many upgrades which are granite countertops with matching tiled backsplash, all stainless steel appliances, with designer floor tile. There is a bonus room on the lower level that has two closets to be used for whatever you choose. There is fresh paint throughout, brand new carpet in all bedrooms and a brand new roof and it also has a two car garage. The lawn is a work in progress but you can still make this one your home. It is located in close proximity to shopping, dining, and entertainment.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history is available for the subject in the last 36 months.			
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	\$134,900	\$144,900
Sales Price	\$132,500	\$142,500
30 Day Price	\$122,500	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1525-1975sf. I expanded the search to 3 miles and 12 months to find at least 1 sold and 1 active comp in similar condition as the subject. No active comps with similar condition GLA are currently available. 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



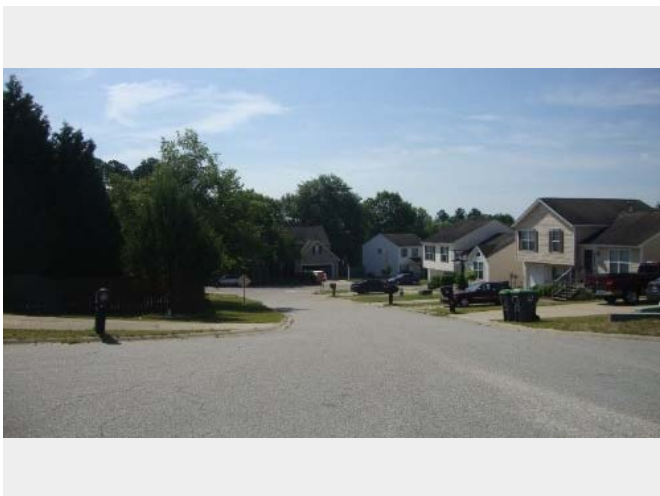
Address Verification



Side



Side

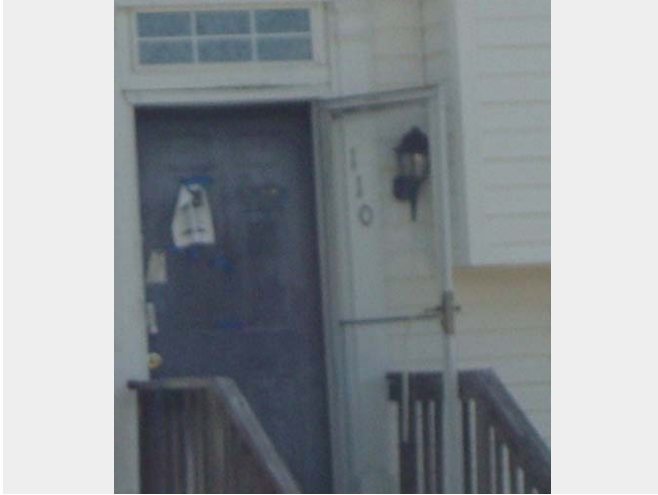


Street



Street

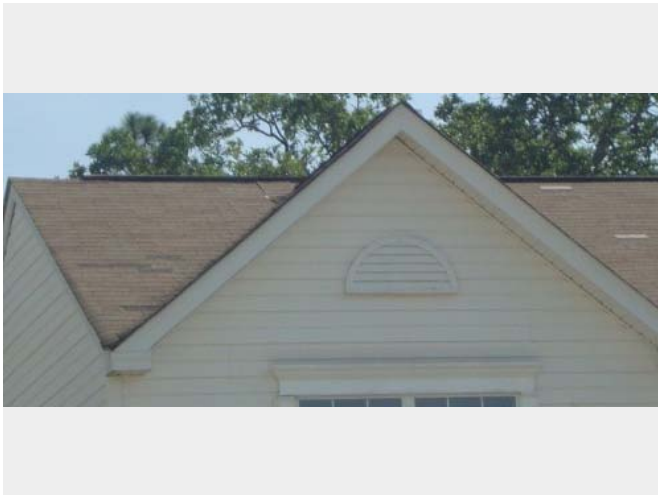
Subject Photos



Other



Other



Other

Listing Photos

L1 253 Cherry Grove Dr
West Columbia, SC 29170



Front

L2 137 Pebble Creek Dr
West Columbia, SC 29170



Front

L3 135 Wildflower Ln
West Columbia, SC 29170



Front

Sales Photos

S1 3140 Emanuel Church Rd
Lexington, SC 29073



Front

S2 188 Berry Dr
West Columbia, SC 29170



Front

S3 121 Vineyard Ct
West Columbia, SC 29170



Front

ClearMaps Addendum

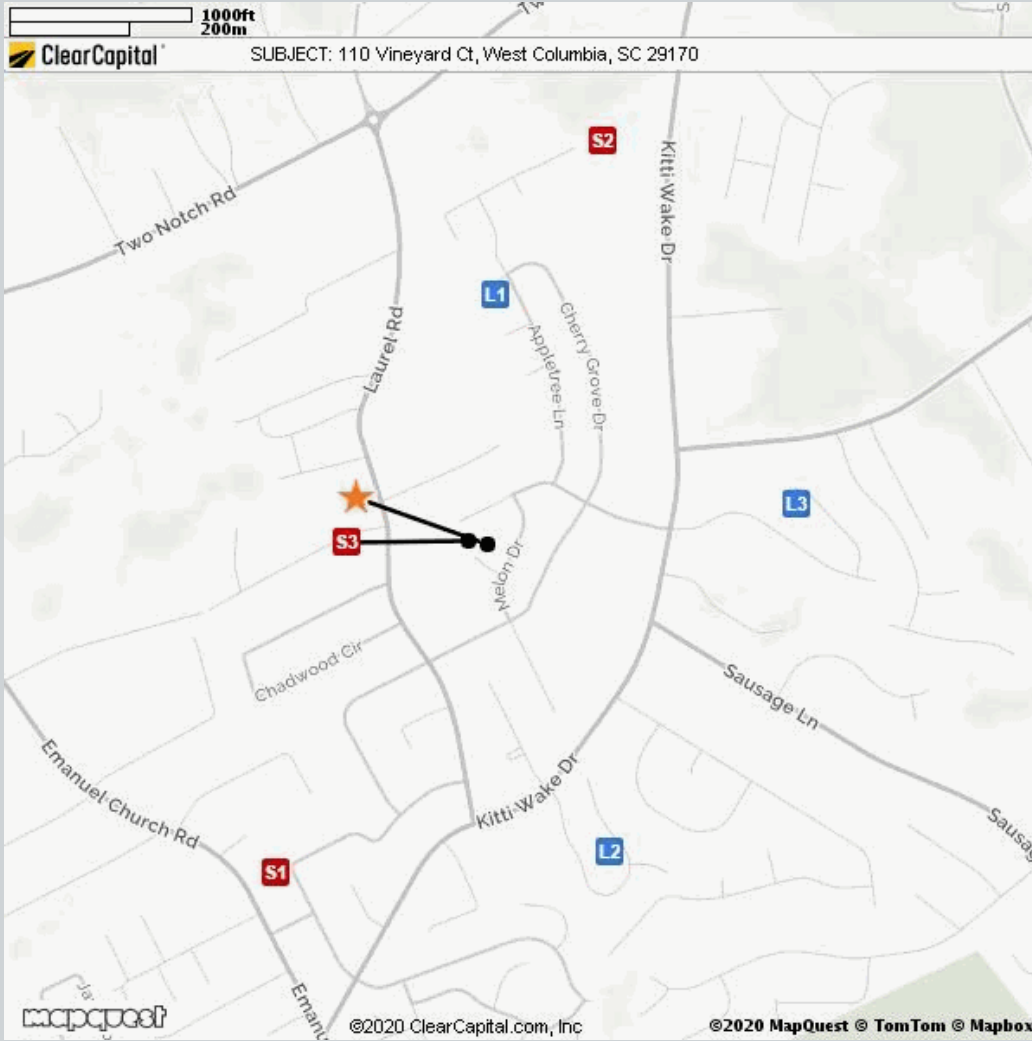
Address ★ 110 Vineyard Court, West Columbia, SC 29170

Loan Number 40798

Suggested List \$134,900

Suggested Repaired \$144,900

Sale \$132,500



Comparable

Address

Miles to Subject

Mapping Accuracy

★	Subject	110 Vineyard Ct, West Columbia, SC	--	Parcel Match
L1	Listing 1	253 Cherry Grove Dr, West Columbia, SC	0.33 Miles ¹	Parcel Match
L2	Listing 2	137 Pebble Creek Dr, West Columbia, SC	0.48 Miles ¹	Parcel Match
L3	Listing 3	135 Wildflower Ln, West Columbia, SC	0.42 Miles ¹	Parcel Match
S1	Sold 1	3140 Emanuel Church Rd, Lexington, SC	0.58 Miles ¹	Parcel Match
S2	Sold 2	188 Berry Dr, West Columbia, SC	0.57 Miles ¹	Parcel Match
S3	Sold 3	121 Vineyard Ct, West Columbia, SC	0.03 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	Michael Baker	Company/Brokerage	Southern Connections Realty
License No	63690	Address	132 Pear Court Lexington SC 29073
License Expiration	06/30/2021	License State	SC
Phone	8034137878	Email	bposc@att.net
Broker Distance to Subject	3.16 miles	Date Signed	05/26/2020

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.