

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>	148 Hunters Trail, Lexington, SC 29072	<b>Order ID</b>	6742159	<b>Property ID</b>	28463930
<b>Inspection Date</b>	06/17/2020	<b>Date of Report</b>	06/20/2020		
<b>Loan Number</b>	40984	<b>APN</b>	00435901033		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Lexington		

### Tracking IDs

<b>Order Tracking ID</b>	20200614_BPOs	<b>Tracking ID 1</b>	20200614_BPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Langhorne, Sonya	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,163	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>	\$153,150		
<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>	Suburban	<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: \$123,000 High: \$485,000		
<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	148 Hunters Trail	128 Rauch St	443 Saddlebrooke Rd	226 Aston Ln
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.86 <sup>1</sup>	0.70 <sup>1</sup>	0.64 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,900	\$219,900	\$218,900
List Price \$	--	\$189,900	\$218,000	\$218,900
Original List Date		01/22/2020	04/03/2020	06/18/2020
DOM · Cumulative DOM	-- · --	135 · 150	65 · 78	2 · 2
Age (# of years)	24	18	27	26
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	1.5 Stories traditional	2 Stories traditional	2 Stories traditional	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,998	2,231	2,221	2,212
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	3 · 2
Total Room #	7	8	8	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	.2 acres	.25 acres	.23 acres	.3 acres
Other	--	--	--	--

\* Listing 2 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 Secluded in the town of Lexington-Large lot on Cul-de-sac-4BR-2.5Bath plush finished room over garage- Formal LR & DR. Large great room open to kitchen- Master BR has 2 walk-in-closets-Fresh Paint, new carpet, new laminated floors-replaced water heater, range, garbage disposal, and some windows.
- Listing 2** Public Remarks Beautifully remodeled 4 bedroom 2.5 bath home w/ 2 car side-load garage situated on a cul-de-sac corner lot. Located in desirable Whiteford Subdivision and zoned for some of Lexington's finest schools including award-winning River Bluff High! This entire home has been freshly painted with modern neutral colors throughout. Eat-in kitchen features beautiful new granite counter tops, tile back-splash and SS appliances with lots of counter and cabinet space! Beautiful luxury vinyl plank flooring throughout the 1st floor. Formal dining room and large family room with fireplace to snuggle up to on cold winter nights.
- Listing 3** Public Remarks Look no further ! This gorgeous low maintenance Whiteford Lakes home is located in River Bluff, Lexington 1 School District, minutes from upscale grocers, ample shopping, Main St. Lexington and Lake Murray. Beautifully landscaped and impeccable condition, this home's interior has just been professionally cleaned and freshened with low VOC paint. Enter into a spacious flowing, well lit, Great room with vaulted ceilings with a Skylight featuring French doors leading to an open kitchen with eating area. Spacious kitchen features plentiful counter space, a big pantry, and Stainless refrigerator. Tucked away in the back corner is a Master with Tray Ceiling, huge walk in closet, luxurious bath with Jacuzzi brand garden tub and separate shower ! Private bonus room over garage

## Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	148 Hunters Trail	895 Bentley Dr	233 Cherokee Pond Trail	168 Cherokee Pond Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.61 <sup>1</sup>	0.38 <sup>1</sup>	0.32 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$178,750	\$218,900	\$215,000
List Price \$	--	\$178,650	\$218,900	\$214,000
Sale Price \$	--	\$175,500	\$211,000	\$213,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	02/28/2020	02/03/2020	02/27/2020
DOM · Cumulative DOM	-- · --	39 · 71	18 · 60	59 · 97
Age (# of years)	24	27	9	6
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	1.5 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,998	2,036	2,022	2,062
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	3 · 2 · 1	3 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.2 acres	.25 acres	.25 acres	.2 acres
Other	--	\$5000 seller help	\$1771 seller help	\$6000 seller help
Net Adjustment	--	\$0	-\$1,771	-\$6,000
Adjusted Price	--	\$175,500	\$209,229	\$207,000

\* 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** Adjustment is for parking(\$5000) and seller help(-\$5000) Public Remarks Move in Ready 4BR 3BA home in the heart of Lexington. Gorgeous kitchen with granite countertops, tiled backsplash, stainless steel appliances.Flexible floor plan with 2 living areas. Master bedroom features a sitting area, private bath, his and hers closets. Guest bath features tiled shower. Large fenced in backyard with storage shed, fire pit, and patio area. Excellent Lexington District One schools
- Sold 2** Adjustment is for seller help. Public Remarks Just in time to bring in the New Year, with this exquisite 2000+ square foot 3 bedroom home located in the desirable Cherokee Village. From the moment you open the front door you will be impressed with the gleaming hardwood floors and well decorated open floor plan. The master suite is located on the mainfloor. The upstairs includes two bedrooms, full bath, a unique desk area and a large bonus room. Conveniently located to amenities and zoned for the highly sought after Lexington one school district
- Sold 3** Adjustment is for seller help. Public Remarks Wonderful home in sought after Cherokee Village, close to everything in the heart of Lexington. As you step into the foyer, you will see the beautiful,soaring coffered ceiling and arched doorways into the kitchen and living room. This home was freshly painted 11/22. The kitchen features stainless steel appliances,Granite counter tops with the dining room opens to the Great room with a real cozy feel . You will find 3 generously sized bedrooms and 2 baths.The master has a largesitting room with closet that makes the perfect nursery or home office. The Laundry is on the first level for your convenience. Enjoy the covered patio out back

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			No 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>	\$209,900	\$209,900
<b>Sales Price</b>	\$204,500	\$204,500
<b>30 Day Price</b>	\$188,500	--
<b>Comments Regarding Pricing Strategy</b>		
I searched for FMV comps with a GLA of 1775-2225sf. 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** 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.

## Subject Photos



Front



Address Verification



Side



Side



Street



Street



## Listing Photos

**L1** 128 Rauch St  
Lexington, SC 29072



Front

**L2** 443 Saddlebrooke Rd  
Lexington, SC 29072



Front

**L3** 226 Aston Ln  
Lexington, SC 29072



Front

## Sales Photos

**S1** 895 Bentley Dr  
Lexington, SC 29072



Front

**S2** 233 Cherokee Pond trail  
Lexington, SC 29072



Front

**S3** 168 Cherokee Pond Dr  
Lexington, SC 29072



Front

### ClearMaps Addendum

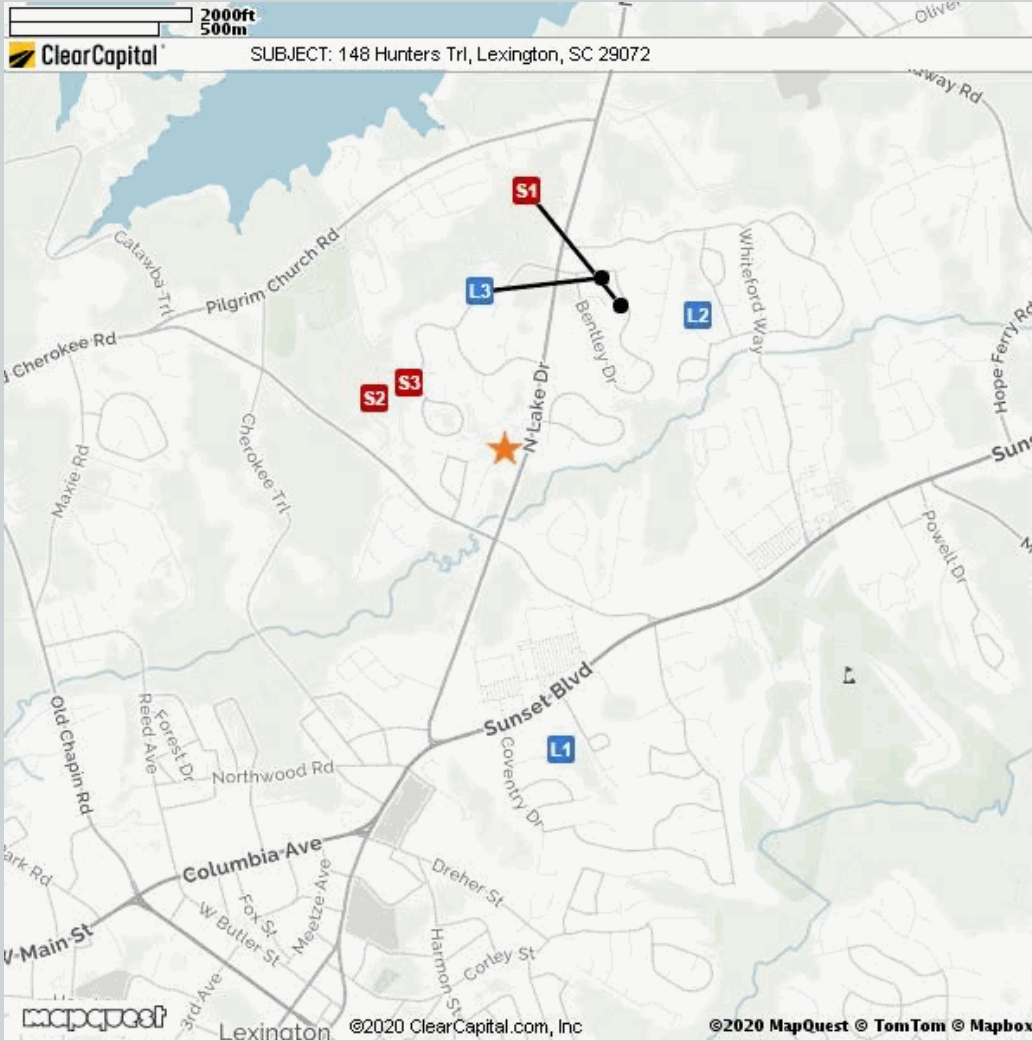
**Address** ★ 148 Hunters Trail, Lexington, SC 29072

**Loan Number** 40984

**Suggested List** \$209,900

**Suggested Repaired** \$209,900

**Sale** \$204,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	148 Hunters Trl, Lexington, SC	--	Parcel Match
L1 Listing 1	128 Rauch St, Lexington, SC	0.86 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	443 Saddlebrooke Rd, Lexington, SC	0.70 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	226 Aston Ln, Lexington, SC	0.64 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	895 Bentley Dr, Lexington, SC	0.61 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	233 Cherokee Pond Trail, Lexington, SC	0.38 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	168 Cherokee Pond Dr, Lexington, SC	0.32 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>	4.84 miles	<b>Date Signed</b>	06/20/2020

*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:**

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