

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	4311 Wentworth Drive, Columbia, SC 29203	Order ID	6744909	Property ID	28470647
Inspection Date	06/17/2020	Date of Report	06/23/2020		
Loan Number	40997	APN	98214096-10		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

Order Tracking ID	20200617_BPOs	Tracking ID 1	20200617_BPOs
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	Carrington Mtg Svcs LLC	Condition Comments Subject is a 14 year old brick and vinyl one story with a deck and no garage. Appears to be vacant in average condition
R. E. Taxes	\$804	
Assessed Value	\$100,900	
Zoning Classification	sfr	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	No	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments Predominantly older neighborhood with varied sizes, styles, ages and conditions, stable values and convenient to all amenities
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$23,000 High: \$165,000	
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	4311 Wentworth Drive	475 Hilltop Pl	1216 E Muller Ave	428 Jackson Ave
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29203	29203	29203	29203
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.94 ¹	0.23 ¹	0.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$189,000	\$165,000	\$184,900
List Price \$	--	\$189,000	\$140,000	\$170,000
Original List Date		06/16/2020	03/30/2020	03/03/2020
DOM · Cumulative DOM	-- · --	3 · 7	83 · 85	88 · 112
Age (# of years)	14	13	74	11
Condition	Average	Good	Good	Average
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 1 sty	2 Stories 2 sty	1 Story 1 sty	1 Story 1 sty
# Units	1	1	1	1
Living Sq. Feet	1,270	1,337	1,000	1,500
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 1	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	None	None	Detached 2 Car(s)	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.15 acres	.14 acres	.18 acres
Other	porch deck	porch fence deck	porch	porch deck fence

* Listing 2 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.

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

Listing 1 Similar size and age, brick and vinyl traditional with no garage or carport in superior condition, located in same neighborhood

Listing 2 Smaller, older block one story with detached garage, newly updated throughout in superior condition in same neighborhood

Listing 3 Larger, similar in age, style and condition, vinyl bungalow with no garage or carport in average condition in the same neighborhood

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	4311 Wentworth Drive	828 Dixie Ave	3903 Lamar St	5107 Farrow Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29203	29203	29203	29203
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.54 ¹	0.87 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$135,900	\$139,000	\$145,000
List Price \$	--	\$135,900	\$139,000	\$145,000
Sale Price \$	--	\$130,000	\$133,000	\$145,000
Type of Financing	--	Fha	Conv	Fha
Date of Sale	--	03/05/2020	06/11/2020	05/07/2020
DOM · Cumulative DOM	-- · --	17 · 83	13 · 52	91 · 135
Age (# of years)	14	10	10	1
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	1 Story 1 sty	1 Story 1 sty	1 Story 1 sty	1 Story 1 sty
# Units	1	1	1	1
Living Sq. Feet	1,270	1,280	1,100	1,344
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	2 · 2	3 · 2
Total Room #	6	6	5	6
Garage (Style/Stalls)	None	None	None	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.15 acres	.15 acres	.12 acres	.25 acres
Other	porch deck	porch	porch deck	porch
Net Adjustment	--	-\$700	-\$5,000	-\$16,520
Adjusted Price	--	\$129,300	\$128,000	\$128,480

* 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Similar size, age, style and condition, brick and vinyl one story with no garage, located in same neighborhood as the subject

Sold 2 Smaller, similar in age and style, vinyl one story with no garage or carport on a smaller lot in superior condition in same neighborhood

Sold 3 Larger, newer vinyl one story with attached one car garage in similar condition and located in same neighborhood on a larger lot

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		sold for 10/18/19 per tax - no prior sales history on mls					
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	\$129,900	\$129,900
Sales Price	\$128,500	\$128,500
30 Day Price	\$122,000	--
Comments Regarding Pricing Strategy		
<p>Subject is one of a few newer homes in a predominantly older neighborhood and due to few similar comps, mls sales search had to be expanded back _ months in order to locate similar market activity that best supports subject values in this market area that appeals to similarly qualified buyers and could be bracketed It was also necessary to use some ages that are outside of guidelines as ages vary greatly in the subject's market. The differences in age do not affect the comparability to the subject; adjustments were made to account for age variances when determining the subject's value at \$100 per year Lot sizes vary also, this could not be avoided, adjustments were made for the differences Some conditions vary, however adjustments were made for the differences in order to establish final values at \$10000 One style varies, however no adjustments were necessary due to buyer preferences The price range and adjustments are wide, all comps are not within guidelines from the subject's value due to a lack of similar comps. This variance could not be avoided, the comps were chosen for their similarities to the subject Final price was based upon a visual inspection of the exterior of the subject, the best available active and closed comparable sales and listings, appropriate adjustments for stated features and amenities, and this agent's personal knowledge of the neighborhood and current market conditions List prices could not be bracketed to final values due to most are lowered while listed or at time of an offer</p>		

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



Street

Listing Photos

L1 475 Hilltop Pl
Columbia, SC 29203



Front

L2 1216 E Muller Ave
Columbia, SC 29203



Front

L3 428 Jackson Ave
Columbia, SC 29203



Front

Sales Photos

S1 828 Dixie Ave
Columbia, SC 29203



Front

S2 3903 Lamar St
Columbia, SC 29203



Front

S3 5107 Farrow Rd
Columbia, SC 29203



Front

ClearMaps Addendum

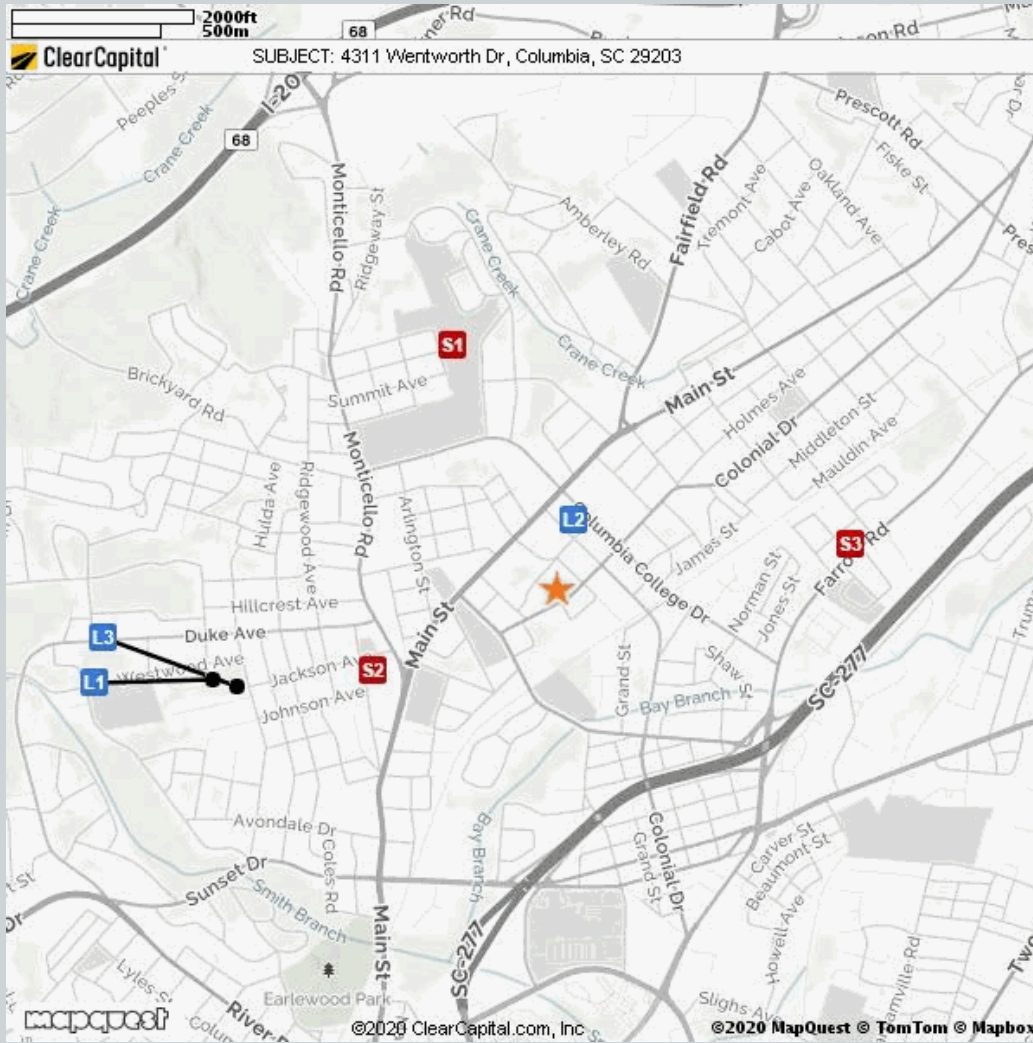
Address ★ 4311 Wentworth Drive, Columbia, SC 29203

Loan Number 40997

Suggested List \$129,900

Suggested Repaired \$129,900

Sale \$128,500



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	4311 Wentworth Dr, Columbia, SC	--	Parcel Match
L1	475 Hilltop Pl, Columbia, SC	0.94 Miles ¹	Parcel Match
L2	1216 E Muller Ave, Columbia, SC	0.23 Miles ¹	Parcel Match
L3	428 Jackson Ave, Columbia, SC	0.87 Miles ¹	Parcel Match
S1	828 Dixie Ave, Columbia, SC	0.77 Miles ¹	Parcel Match
S2	3903 Lamar St, Columbia, SC	0.54 Miles ¹	Parcel Match
S3	5107 Farrow Rd, Columbia, SC	0.87 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	Gwendolyn Rogers	Company/Brokerage	Acclaim Real Estate Services
License No	31527	Address	200 Carolina Ridge Dr Columbia SC 29229
License Expiration	06/30/2020	License State	SC
Phone	8036224558	Email	Gweninasc@aol.com
Broker Distance to Subject	11.76 miles	Date Signed	06/23/2020

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.