

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>	521 Kenton Drive, Irmo, SO 29063	<b>Order ID</b>	6768796	<b>Property ID</b>	28546238
<b>Inspection Date</b>	07/17/2020	<b>Date of Report</b>	07/19/2020		
<b>Loan Number</b>	41228	<b>APN</b>	040020504		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

### Tracking IDs

<b>Order Tracking ID</b>	20200714_BPOs	<b>Tracking ID 1</b>	20200714_BPOs
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Hatchell, Richard	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$2,446	Subject appeared at time of inspection to be in average 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>	\$86,300		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes (lockbox front door)		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Average		
<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: \$65,000 High: \$294,900		
<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
<b>Street Address</b>	521 Kenton Drive	13 Trinity Three Ct	564 Parlock Rd	152 Twisted Hill Rd
<b>City, State</b>	Irmo, SO	Irmo, SC	Irmo, SC	Irmo, SC
<b>Zip Code</b>	29063	29063	29063	29063
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	0.65 <sup>1</sup>	0.68 <sup>1</sup>	0.64 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$95,000	\$109,000	\$139,900
<b>List Price \$</b>	--	\$95,000	\$99,000	\$139,900
<b>Original List Date</b>		06/25/2020	06/03/2020	06/19/2020
<b>DOM · Cumulative DOM</b>	-- · --	6 · 24	6 · 46	2 · 30
<b>Age (# of years)</b>	34	37	41	40
<b>Condition</b>	Average	Average	Average	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story traditional	1 Story traditional	1 Story traditional	1 Story traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,089	1,048	1,063	1,298
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2	2 · 1	3 · 2
<b>Total Room #</b>	6	6	5	6
<b>Garage (Style/Stalls)</b>	None	None	None	None
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.25 acres	.25 acres	.18 acres	.25 acres
<b>Other</b>	--	--	--	--

\* Listing 1 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 3 Bedroom, 2 Bath, Living & Dining combo. Home located in award winning Lexington- Richland 5 School District. Property being sold AS IS.
- Listing 2** Public Remarks Adorable starter or retirement home!! USC Gamecock colors!!! Many updates include newer roof 2017, flooring 2016, AC 2017, deck 2018 and freshly painted interior and remodeled bath. Fenced in rear yard!! Close to schools, shops interstate and shopping. Home is being sold AS IS.
- Listing 3** Public Remarks Check out this well maintained and lovingly cared for home in the heart of Irmo! This split- bedroom cutie has a low-maintenance (brick with some vinyl) exterior. It features an updated kitchen with tile backsplash and tile-look, heavy-duty, vinyl flooring. The living room boasts a lovely stone wood-burning fireplace. The updated owner's bath has a modern tile shower. Most windows are low- maintenance vinyl, energy efficient style. There are many ceiling fans, window blinds and there is lots of storage space in the attic! Enjoy a feeling of privacy in your fully fenced backyard while sitting on your oversized deck or, relax on your cozy swing, in the shade of the trees, on a pleasant summer day! Walk to the nearby community park and elementary school in popular Richland/Lexington School District #5.

## Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	521 Kenton Drive	104 Knights Hill Ct	405 London Pride Rd	232 Trinity Three Rd
City, State	Irmo, SO	Irmo, SC	Irmo, SC	Irmo, SC
Zip Code	29063	29063	29063	29063
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.69 <sup>1</sup>	0.43 <sup>1</sup>	0.70 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$90,000	\$112,000	\$116,900
List Price \$	--	\$90,000	\$112,000	\$116,900
Sale Price \$	--	\$90,000	\$113,000	\$116,900
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	06/18/2020	01/30/2020	03/06/2020
DOM · Cumulative DOM	-- · --	63 · 98	17 · 66	1 · 29
Age (# of years)	34	39	37	38
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 traditional	1 Story ranch	1 Story traditional	1 Story traditional
# Units	1	1	1	1
Living Sq. Feet	1,089	972	1,087	1,080
Bdrm · Bths · ½ Bths	3 · 2	3 · 1 · 1	2 · 1 · 1	3 · 1 · 1
Total Room #	6	5	5	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.25 acres	.25 acres	.25 acres	.25 acres
Other	--	--	--	--
Net Adjustment	--	\$0	-\$7,500	-\$7,500
Adjusted Price	--	\$90,000	\$105,500	\$109,400

\* Sold 1 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** Agent Remarks Property sold as is. 3 bedroom home has fenced back yard and a wood burning fireplace.
- Sold 2** Adjustment is for condition. Public Remarks ROOM TO GROW!! This charming Cape Cod style home is nicely updated and move-in ready, AND, it has a FULL UNFINISHED UPSTAIRS! Potential for TWO BEDROOMS and a FULL BATH (Plumbing already stubbed in!), staircase already in place with carpet and bannister! Great opportunity to get into this home at this price and expand your square footage! Full attic measurement is 16 x 40.3! Home features a large Great Room, Dining Room, Kitchen with Granite Countertops, Tile backsplash. Granite countertops in both baths! Home has vinyl siding, 30-year architectural shingle roof (2007), and large, level, fenced back yard
- Sold 3** Adjustment is for condition. Public Remarks Come check out this truly amazing home in New Friarsgate. It has been freshly updated and is move in ready for its new owners. This house has excellent curb appeal with its brand new roof with architectural shingles, and fresh coat of exterior paint. The spacious living room and Master bedroom make the house feel much larger than you would expect. The custom sliding barn door leads into a newly renovated kitchen, which features tile backsplash, butcher block countertops, and a tile floors. This house comes with all appliances, including a refrigerator, washing machine and dryer. It even includes a 12 month home warranty

## 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

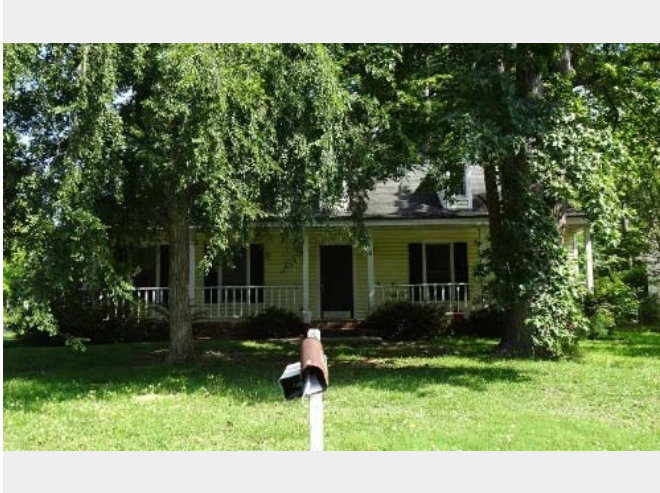
	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$98,500	\$98,500
<b>Sales Price</b>	\$95,000	\$95,000
<b>30 Day Price</b>	\$87,400	--
<b>Comments Regarding Pricing Strategy</b>		
I searched for FMV comps with a GLA of 875-1299sf. Homes in the area are a mix of styles, ages and sizes. 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



Back



Street



## Subject Photos



Street

## Listing Photos

**L1** 13 Trinity Three Ct  
Irmo, SC 29063



Front

**L2** 564 Parlock Rd  
Irmo, SC 29063



Front

**L3** 152 Twisted Hill Rd  
Irmo, SC 29063



Front

## Sales Photos

**S1** 104 Knights Hill Ct  
Irmo, SC 29063



Front

**S2** 405 London Pride Rd  
Irmo, SC 29063



Front

**S3** 232 Trinity Three Rd  
Irmo, SC 29063



Front

## ClearMaps Addendum

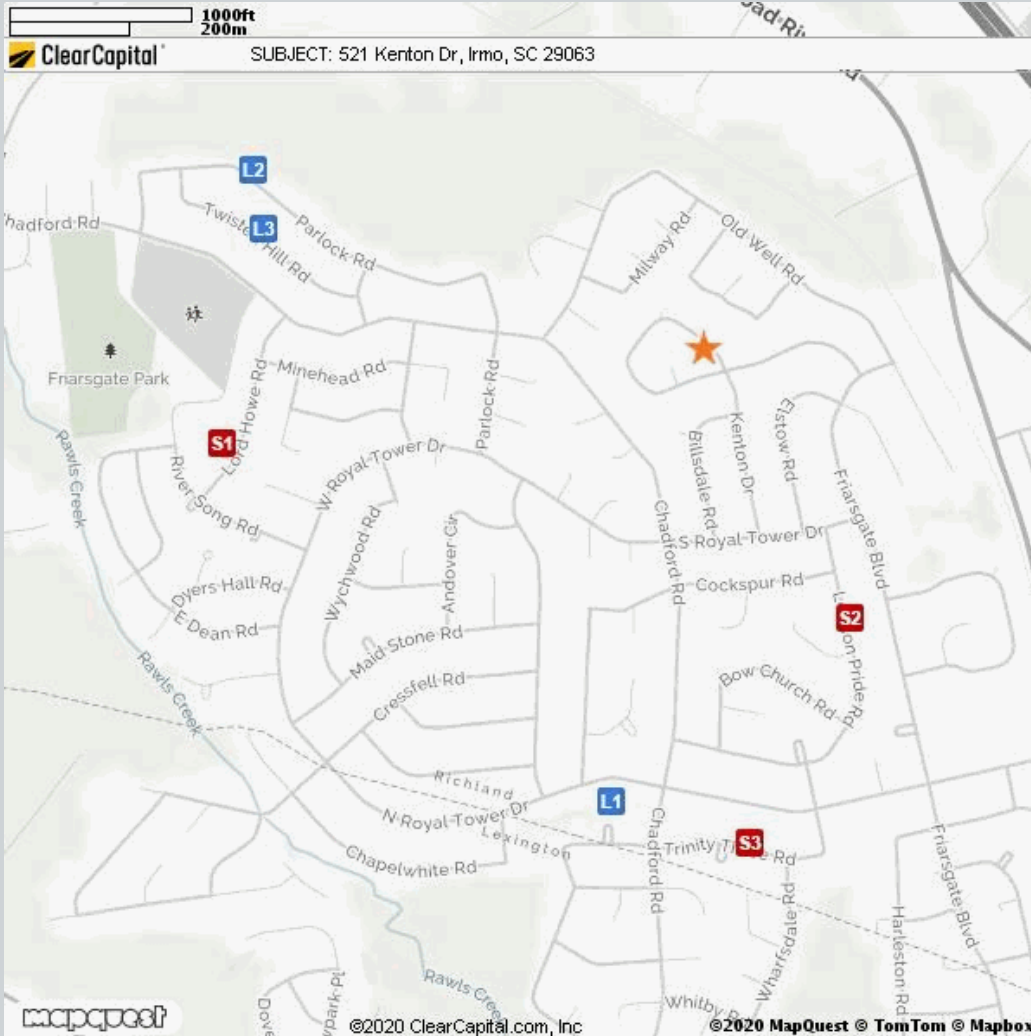
**Address** ★ 521 Kenton Drive, Irmo, SO 29063

**Loan Number** 41228

**Suggested List** \$98,500

**Suggested Repaired** \$98,500

**Sale** \$95,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	521 Kenton Dr, Irmo, SC	--	Parcel Match
L1 Listing 1	13 Trinity Three Ct, Irmo, SC	0.65 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	564 Parlock Rd, Irmo, SC	0.68 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	152 Twisted Hill Rd, Irmo, SC	0.64 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	104 Knights Hill Ct, Irmo, SC	0.69 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	405 London Pride Rd, Irmo, SC	0.43 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	232 Trinity Three Rd, Irmo, SC	0.70 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>	8.13 miles	<b>Date Signed</b>	07/18/2020

*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.**