

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	967 Murchison Drive, Columbia, SC 29229	Order ID	6807411	Property ID	28673422
Inspection Date	08/20/2020	Date of Report	08/20/2020		
Loan Number	41572	APN	176110338		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	20200819_BPOs	Tracking ID 1	20200819_BPOs		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

General Conditions		Condition Comments
Owner	Stanwich Mortgage Loan Trust A	From drive by, the Subject appears to be in average and maintained condition.
R. E. Taxes	\$5,485	
Assessed Value	\$155,000	
Zoning Classification	Unknown	
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

Neighborhood & Market Data		Neighborhood Comments
Location Type	Suburban	Subdivision of homes, mostly built in the 2000's that are maintained and conform with each other.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$140,000 High: \$200,000	
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	967 Murchison Drive	1150 Coralbean Way	508 Halleck Ln	6 Roe Deer Ct
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Blythewood, SC
Zip Code	29229	29229	29229	29016
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.51 ¹	0.18 ¹	0.24 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$170,000	\$180,000	\$259,900
List Price \$	--	\$170,000	\$180,000	\$250,000
Original List Date		06/06/2020	07/25/2020	03/16/2020
DOM · Cumulative DOM	-- · --	74 · 75	26 · 26	156 · 157
Age (# of years)	13	14	15	13
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	2,448	2,300	1,827	2,929
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 3 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	9	11	9	9
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	.18 acres	.24 acres	.20 acres	.33 acres
Other	--	--	fireplace	--

* 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 5 BEDROOM 3 1/2 BATH HOME IS SITUATED ON A LARGE CORNER LOT. THIS HOME HAS A LIVING ROOM, DINING ROOM AND FAMILY ROOM THAT CONNECT TO THE KITCHEN. THE NICE SIZE MASTER ACCOMMODATES MOST FURNITURE. ALL 4 SECONDARY BEDROOMS ARE NICE SIZES AS WELL. WITH A LITTLE TLC, THIS HOME WOULD BE GEM. PRICE REFLECTS UPDATES NEEDED. HOME IS BEING SOLD AS IS.
- Listing 2** MLS Comments: 4 bedroom home in Northeast Columbia. This home has been tastefully updated with stunning luxury vinyl plank floors, updated interior paint colors. The kitchen has been updated with modern and stunning butcher block countertops and an oversized farm sink. Home has a very spacious master bedroom with ample space. The home has a flat oversized backyard and is fully fenced in with a privacy fence.
- Listing 3** MLS Comments: Blythewood Community Traditional All Brick Home situated on a Quiet Cul-de-Sac in Desirable LongCreek Subdivision. Main Level: 2 Story Entry w/Hardwood Floors; Formal Dining Room has Glass French Doors, Molding and Cork Flooring that provides a comfortable cushion underfoot and acoustic insulator, which are naturally warm and quiet; Formal Living/Living Rm Combo offers versatile spaces to hang out w/Family & Friends; Kitchen has Stainless Steel Appliances, Gas Cook-Top, Microwave and DW, Bar for Extra Seating, Eating Area, Built-In Cabinets with Desk between that opens to a Nature Lover's Sunroom with Wall to Windows and Custom Pallet Wood Shiplap Walls overlooking Private Backyard; Powder Room & Large Laundry/Utility Room with Additional Storage. 2nd Level: HUGE Owner's Suite features His & Hers Walk-in Closets, Private Bath, Double Vanities, Separate Shower, Water Closet & Large Garden Tub; BRs #2, #3 & #4 all w/Walk-In Closets; Full Bath. Exterior: Relax on Custom built Composite Deck that backs up to Protected Wetlands; Large Fenced Backyard offers Lots of Space w/Fire Pit, Gardening and Club House; 16X14 Concrete Floor.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	967 Murchison Drive	1306 Coralbean Way	942 Murchison Dr	950 Murchison Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29229	29229	29229	29229
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.08 ¹	0.06 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$155,900	\$179,900	\$180,000
List Price \$	--	\$155,900	\$159,900	\$174,900
Sale Price \$	--	\$155,900	\$159,900	\$172,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	12/12/2019	10/18/2019	11/08/2019
DOM · Cumulative DOM	-- · --	60 · 73	75 · 84	90 · 99
Age (# of years)	13	14	13	13
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	2,448	1,989	2,526	2,448
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2	4 · 2	4 · 2
Total Room #	9	8	8	8
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	.18 acres	.19 acres	.19 acres	.18 acres
Other	--	--	--	--
Net Adjustment	--	+\$12,725	-\$13,750	-\$13,750
Adjusted Price	--	\$168,625	\$146,150	\$158,250

* Sold 3 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 \$11,475, inferior 1/2 bath \$1,250. MLS Comments: Freshly Painted. Large home. Large Master bedroom with separate vanity. Large Family Room and Living Room. Very Spacious Kitchen Nice big fenced in back yard. Updated light fixtures. Double Garage. BPO Comments: Higher average.
- Sold 2** Adjustments: Superior condition -\$15,000, inferior 1/2 bath \$1,250. MLS Comments: Home has a big spacious fenced backyard with a open floor plan kitchen. This home has two-car garage. The home comes with a relaxing Pergola in the back yard for the outdoor BBQ. The Home comes with a 12-month warranty.
- Sold 3** Adjustments: Superior condition -\$15,000, inferior 1/2 bath \$1,250. MLS Comments: Formal Living and Dining room with easy to care for engineered hardwood flooring. Kitchen with tons of counter space, cabinets, island, pantry and tiled floor. Stainless Steel appliances, include a microwave over stove, self-clean oven with smooth cooking surface, and REFRIGERATOR TO REMAIN . Huge Family Room with engineered hardwood, ceiling fan and backdoor leading to fenced-in backyard for pets and privacy and patio. 4 bedrooms-all with ceiling fans, 3 with walk-in closets. Spacious Master Bedroom has a HUGE custom walk-in closet, Master Bath with double vanity, large garden tub with jets and separate shower, and tiled floors. The 2nd level also has a loft/bonus area with closet that could convert to 5th bedroom. Roomy hall linen closet and storage with shelves under stairs. New carpet in bedrooms, all bathrooms and laundry room have tiled floors. Home is freshly painted. 2 car Garage.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				03/15/2007 Sold \$149,897			
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	\$165,000	\$165,000
Sales Price	\$160,000	\$160,000
30 Day Price	\$157,500	--
Comments Regarding Pricing Strategy		
<p>Focused search on same Subdivision where possible, GLA and room count. There are really no "average" condition homes due to resale and return of investment. The Subject could very well be in good condition, but without an interior, cannot fully determine. With adjustments and the most bracketed, utilizing S3 for final value and L1 for bracketed listing price.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes Commentary and docs uploaded to this report were provided explaining why client thresholds had to be exceeded in the Marketing Strategy of the report in terms of a search criteria that would support the value conclusion. Adjustments appear to be adequate and weighted in the appropriate direction. In conclusion, the report states why the comps utilized in the report reflect a proximate value supported with a value conclusion reviewed by multiple sources of data, public and private, for example, the search criteria included all characteristics for the subject were expanded by 30% greater and less than with respect to similar property type, external influence, proximity, market increase or decrease, reo saturation, similar property type with respect to construction style, condition, GLA, lot size, age, and the majority of market data within .50 mile from subject property for Average condition going back 12 months with proximity being the factor of value. Current report is in line with the closest sold comp and best reflects the majority of data within 1m of property for Average Sale price conclusion for Average condition with respect to fair market value.

Subject Photos



Front



Address Verification



Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 1150 Coralbean Way
Columbia, SC 29229



Front

L2 508 Halleck Ln
Columbia, SC 29229



Front

L3 6 Roe Deer Ct
Blythewood, SC 29016



Front

Sales Photos

S1 1306 Coralbean Way
Columbia, SC 29229



Front

S2 942 Murchison Dr
Columbia, SC 29229



Front

S3 950 Murchison Dr
Columbia, SC 29229



Front

ClearMaps Addendum

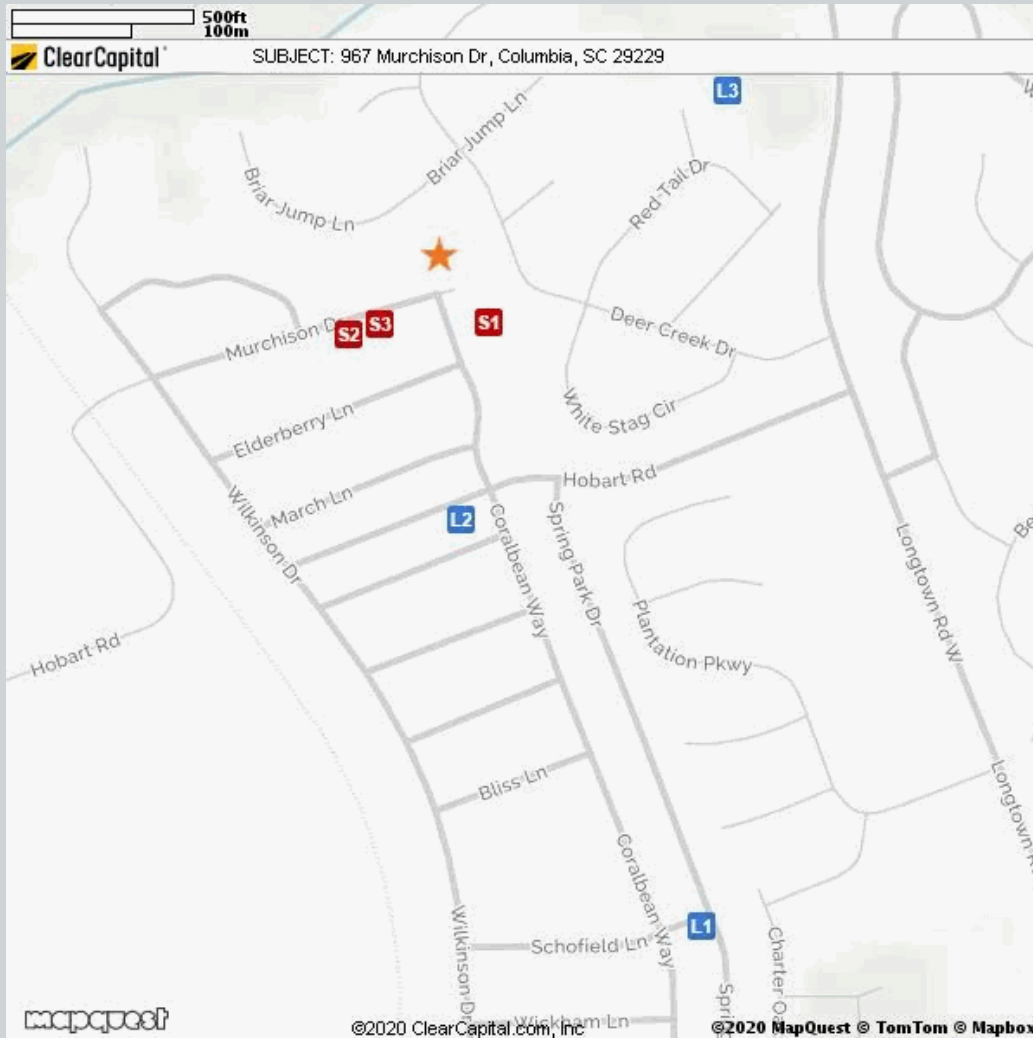
Address ★ 967 Murchison Drive, Columbia, SC 29229

Loan Number 41572

Suggested List \$165,000

Suggested Repaired \$165,000

Sale \$160,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	967 Murchison Dr, Columbia, SC	--	Parcel Match
L1 Listing 1	1150 Coralbean Way, Columbia, SC	0.51 Miles ¹	Parcel Match
L2 Listing 2	508 Halleck Ln, Columbia, SC	0.18 Miles ¹	Parcel Match
L3 Listing 3	6 Roe Deer Ct, Blythewood, SC	0.24 Miles ¹	Parcel Match
S1 Sold 1	1306 Coralbean Way, Columbia, SC	0.06 Miles ¹	Parcel Match
S2 Sold 2	942 Murchison Dr, Columbia, SC	0.08 Miles ¹	Parcel Match
S3 Sold 3	950 Murchison Dr, Columbia, SC	0.06 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.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

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

Report Instructions - cont.

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.

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	6.53 miles	Date Signed	08/20/2020

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:

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.