

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	120 Rosecliff Circle, Hopkins, SC 29061	Order ID	6807411	Property ID	28673423
Inspection Date	08/20/2020	Date of Report	08/20/2020		
Loan Number	41573	APN	219060150		
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 and from listing photos, the Subject appears to be in good condition.
R. E. Taxes	\$4,021	
Assessed Value	\$137,200	
Zoning Classification	RS-MD	
Property Type	SFR	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Good	
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 in Hopkins area with homes mostly built in the recent 2000's that conform.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$150,000 High: \$250,000	
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	120 Rosecliff Circle	258 Keystone Dr	108 Caughman Park Dr	1 Reems Ct
City, State	Hopkins, SC	Hopkins, SC	Columbia, SC	Hopkins, SC
Zip Code	29061	29061	29209	29061
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.50 ¹	0.55 ¹	0.44 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$219,000	\$225,000	\$230,000
List Price \$	--	\$219,000	\$225,000	\$230,000
Original List Date		08/06/2020	07/29/2020	08/18/2020
DOM · Cumulative DOM	-- · --	13 · 14	21 · 22	1 · 2
Age (# of years)	14	12	32	12
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,623	2,804	2,069	2,703
Bdrm · Bths · ½ Bths	4 · 2 · 1	5 · 4	3 · 2 · 1	4 · 2 · 1
Total Room #	9	11	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 3 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	.26 acres	1.06 acres	1 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** MLS Comments: Come take a look at your next beautiful home located in the Myers Creek subdivision located in Hopkins. This home is just 20 minutes outside of the downtown area of Columbia and minutes from Fort Jackson, Shaw Air Force Base, VA Hospital and all shopping areas. This gorgeous 5 bedroom, 4 Full bath, 2804 sq. ft. home has it all. Features include: 3-car garage, open kitchen with lots of cabinet space, granite counter-tops and a breakfast area, formal dining room, great room with a corner gas fireplace, bedroom on the main level with a full bath, loft area on the second floor, HUGE Master Suite, Master Bath with separate shower and garden tub, two large walk-in closets one with a sitting/changing area, three additional spacious bedrooms upstairs with two shared bathrooms. There's an oversize privacy fenced backyard perfect for your entertainment with a slab patio.
- Listing 2** MLS Comments: Beautifully renovated Cape code style all brick home on an acre lot. Master bedroom features an oversized shower with double vanity and large walking closet. Hardwood throughout main level.
- Listing 3** MLS Comments: BRAND NEW ROOF THIS YEAR ON THE HOUSE AND BACK YARD SHED. The home offers a semi open floor plan with hardwood throughout the main level. Updated Kitchen with porcelain tile with a beautiful back splash. Lovely foyer flanked by formal living space that is used as an office. Beautiful family room with a fireplace with a modern ceiling fan. Downstairs half bath ungraded. Master upstairs very spacious with huge walk in closet also exits out to the balcony over looking beautiful well maintained front yard.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	120 Rosecliff Circle	198 Rosecliff Cir	2 Reems Ct	17 Conqueror Ct
City, State	Hopkins, SC	Hopkins, SC	Hopkins, SC	Hopkins, SC
Zip Code	29061	29061	29061	29061
Datasource	Tax Records	MLS	Public Records	Public Records
Miles to Subj.	--	0.23 ¹	0.44 ¹	0.60 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$164,900	\$179,900	\$230,000
List Price \$	--	\$159,900	\$173,999	\$230,000
Sale Price \$	--	\$156,000	\$176,999	\$212,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	10/25/2019	11/12/2019	02/11/2020
DOM · Cumulative DOM	-- · --	107 · 106	70 · 85	80 · 61
Age (# of years)	14	12	12	9
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	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,623	1,957	2,703	2,906
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2	5 · 3
Total Room #	9	8	8	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 3 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.2 acres	.28 acres	.3 acres	.33 acres
Other	--	--	--	--
Net Adjustment	--	+\$16,650	+\$1,250	-\$9,575
Adjusted Price	--	\$172,650	\$178,249	\$202,425

* Sold 2 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 \$16,650. MLS Comments: Open floor plan, 3 bedroom, 2.5 bath, fireplace in living room, large fenced backyard, formal dining room, 2nd floor loft, master suite with double vanity, garden tub and separate shower, laundry room, eat-in kitchen, slider to back patio.
- Sold 2** Adjustments: Inferior 1/2 bath \$1,250. MLS Comments: Southeast open floor plan with new paint inside and new carpet throughout by September 1, 2019. Formal living and dining rooms with hardwood flooring in great room as well with fireplace and gas logs. Laundry room and half bath down with vinyl floors in kitchen + breakfast room with with bay window. Breakfast bar counter and updated paint. Dark wood cabinets and nice appliances, front porch, fenced backyard storage shed, two car garage on corner lot of a cul-de-sac. Community play area nearby. New carpet throughout upstairs in loft area and four bedrooms. One shared bath in hall and private master has a garden tub and separate shower, walk-in closet + marble vanity.
- Sold 3** Adjustments: Superior GLA -\$7,075, superior 1 car space garage -\$2,500. MLS Comments: 5 Bedroom 3 Full Bath - 2 Story Home with 3 Car Garage, Loft area and Double porches!!! This home boasts an open floor plan with a formal dining room, spacious kitchen with granite counter tops, maple cabinets, bay window with eat in area and raised bar leading to the great room w/fireplace. The bedroom on the main floor can be used as a guest or mother in-law suite with adjoining full bath. The loft area on the second floor has a wet bar which leads out to the porch, perfect for entertaining, a second family room, and enjoying the holidays. The huge master suite with tray ceiling has a private bath, granite counters, dual vanity, separate shower, garden tub and massive walk in closet along with 3 other full bedrooms and full bath makes this home A MUST SEE! On over a 1/3 acre lot with a rear privacy fence.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			Feb 27, 2020 Listed for \$189,900 Apr 15, 2020 Price Changed to \$174,900 May 21, 2020 Price Changed to \$169,900				
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
02/27/2020	\$189,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$185,000	\$185,000
Sales Price	\$180,000	\$180,000
30 Day Price	\$177,500	--
Comments Regarding Pricing Strategy		
Focused search on closest proximity, GLA and room count. With adjustments and least amount of difference in adjustments, utilizing S2 for final price and L1 for bracketed listing price.		

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

Listing Photos

L1 258 Keystone Dr
Hopkins, SC 29061



Front

L2 108 Caughman Park Dr
Columbia, SC 29209



Front

L3 1 Reems Ct
Hopkins, SC 29061



Front

Sales Photos

S1 198 Rosecliff Cir
Hopkins, SC 29061



Front

S2 2 Reems Ct
Hopkins, SC 29061



Front

S3 17 Conqueror Ct
Hopkins, SC 29061



Front

ClearMaps Addendum

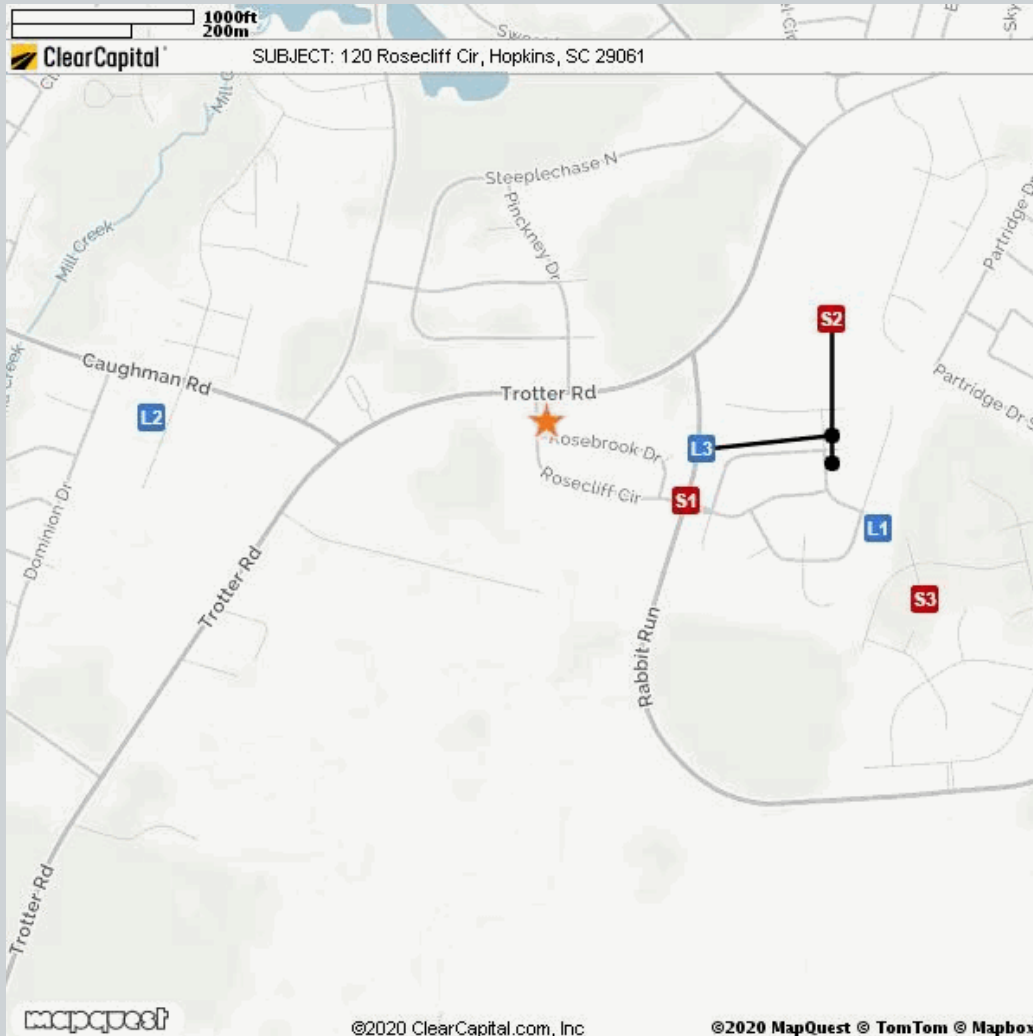
Address ★ 120 Rosecliff Circle, Hopkins, SC 29061

Loan Number 41573

Suggested List \$185,000

Suggested Repaired \$185,000

Sale \$180,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	120 Rosecliff Cir, Hopkins, SC	--	Parcel Match
L1 Listing 1	258 Keystone Dr, Hopkins, SC	0.50 Miles ¹	Parcel Match
L2 Listing 2	108 Caughman Park Dr, Columbia, SC	0.55 Miles ¹	Parcel Match
L3 Listing 3	1 Reems Ct, Hopkins, SC	0.44 Miles ¹	Parcel Match
S1 Sold 1	198 Rosecliff Cir, Hopkins, SC	0.23 Miles ¹	Parcel Match
S2 Sold 2	2 Reems Ct, Hopkins, SC	0.44 Miles ¹	Parcel Match
S3 Sold 3	17 Conqueror Ct, Hopkins, SC	0.60 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	10.07 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.