

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	328 Woodburn Creek Road, Spartanburg, SC 29302	Order ID	6997838	Property ID	29247190
Inspection Date	12/17/2020	Date of Report	12/22/2020		
Loan Number	42761	APN	7-17-07-292.00		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	1216BPOA	Tracking ID 1	1216BPOA		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	Scoggins Roma C	Condition Comments The subject is an SF Townhome what is in average condition overall. No apparent adverse influences were noted at the time of inspection. Free & clear of disaster-related damage. The Subject seems to be occupied
R. E. Taxes	\$37,679	
Assessed Value	\$94,000	
Zoning Classification	Residential	
Property Type	Townhouse	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Woodburn Club	
Association Fees	\$600 / Year (Landscaping,Greenbelt,Other: Street Lights)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Rural	Neighborhood Comments Subject's neighborhood is in rural location, mixed styles size and condition of homes
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$42,000 High: \$129,000	
Market for this type of property	Increased 5 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	328 Woodburn Creek Road	462 Pearl Ridge Place	360 W Pointe Drive	220 Old Towne Road
City, State	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC	Spartanburg, SC
Zip Code	29302	29302	29301	29301
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.36 ¹	6.70 ¹	7.40 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	\$	\$117,000	\$129,900	\$137,900
List Price \$	--	\$117,000	\$129,900	\$137,900
Original List Date		11/10/2020	12/02/2020	11/24/2020
DOM · Cumulative DOM	-- · --	38 · 42	16 · 20	24 · 28
Age (# of years)	25	22	20	26
Condition	Average	Average	Average	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	1.5 Stories Townhome	2 Stories Townhome	1 Story Townhome	1 Story Townhome
# Units	1	1	1	1
Living Sq. Feet	1,048	1,200	1,120	100
Bdrm · Bths · ½ Bths	2 · 2	2 · 2 · 1	2 · 2	2 · 2
Total Room #	5	5	5	5
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	0.13 acres	0.13 acres	0.10 acres	0.12 acres
Other	None	None	None	None

* 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.

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

Listing 1 Now available in the quiet neighborhood on the east side of Spartanburg, a well-loved, cozy, two story townhouse convenient to shopping

Listing 2 Awesome deal for this two bedroom two bath townhome on Spartanburg's desirable Westside. This home features over 1100 SF, kitchen

Listing 3 Home is immaculate. Perfect for first time home buyer or retirees. Show it and it will sell itself. This townhouse is in great condition and shows well

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	328 Woodburn Creek Road	609 N Townes Court	620 Forest Creek Circle	303 Sunridge Drive
City, State	Spartanburg, SC	Spartanburg, SC	Greer, SC	Spartanburg, SC
Zip Code	29302	29301	29651	29302
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	7.40 ¹	19.47 ¹	1.45 ¹
Property Type	Other	Other	Other	Other
Original List Price \$	--	\$107,000	\$109,900	\$115,000
List Price \$	--	\$107,000	\$109,900	\$115,000
Sale Price \$	--	\$103,000	\$105,000	\$114,500
Type of Financing	--	Conventional	Cash	Cash
Date of Sale	--	06/10/2020	07/27/2020	08/31/2020
DOM · Cumulative DOM	-- · --	57 · 57	41 · 60	45 · 45
Age (# of years)	25	29	25	30
Condition	Average	Average	Average	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	1.5 Stories Townhome	2 Stories Townhome	2 Stories Townhome	1 Story Townhome
# Units	1	1	1	1
Living Sq. Feet	1,048	1,200	1,152	1,125
Bdrm · Bths · ½ Bths	2 · 2	2 · 2 · 1	3 · 1 · 1	2 · 2
Total Room #	5	5	5	5
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	0.13 acres	0.15 acres	0.14 acres	0.15 acres
Other	None	None	None	None
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$103,000	\$105,000	\$114,500

* 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.

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

Sold 1 Lovely 2 story townhome with 2 bedrooms and 2 1/2 baths, conveniently located to Downtown Spartanburg and only minutes away from Greenville

Sold 2 3 Bedrooms 1.5 Bath 1152 GLA in average condition Fair Market sale

Sold 3 ADORABLE, All-Brick townhome in District 7! This 2 Bedroom, 2 Bath gem is the perfect starter home for a first time home buyer

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No Listing data found 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	\$119,900	\$119,900
Sales Price	\$114,500	\$114,500
30 Day Price	\$110,000	--
Comments Regarding Pricing Strategy		
<p>Due to lack of listings and sales, I searched a distance of at least 5 miles, gla plus minus 20 percent sqft, similar lot size, up to 12 months in time. Results: No other listing data that matched gla, lot size or condition were considered applicable regarding distance to subject, 6-month date of sale parameter, 90 DOM requirements, and still be within 15 percent tolerance range. The radius was continuously widened until comparables were located which were in a neighboring community. Therefore, I was forced to use what was available and the comparable listings and sales selected were the best available.</p>		

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



Address Verification



Side



Street



Street

Listing Photos

L1 462 Pearl Ridge Place
Spartanburg, SC 29302



Front

L2 360 W Pointe Drive
Spartanburg, SC 29301



Front

L3 220 Old Towne Road
Spartanburg, SC 29301



Front

Sales Photos

S1 609 N Townes Court
Spartanburg, SC 29301



Front

S2 620 Forest Creek Circle
Greer, SC 29651



Front

S3 303 Sunridge Drive
Spartanburg, SC 29302



Front

ClearMaps Addendum

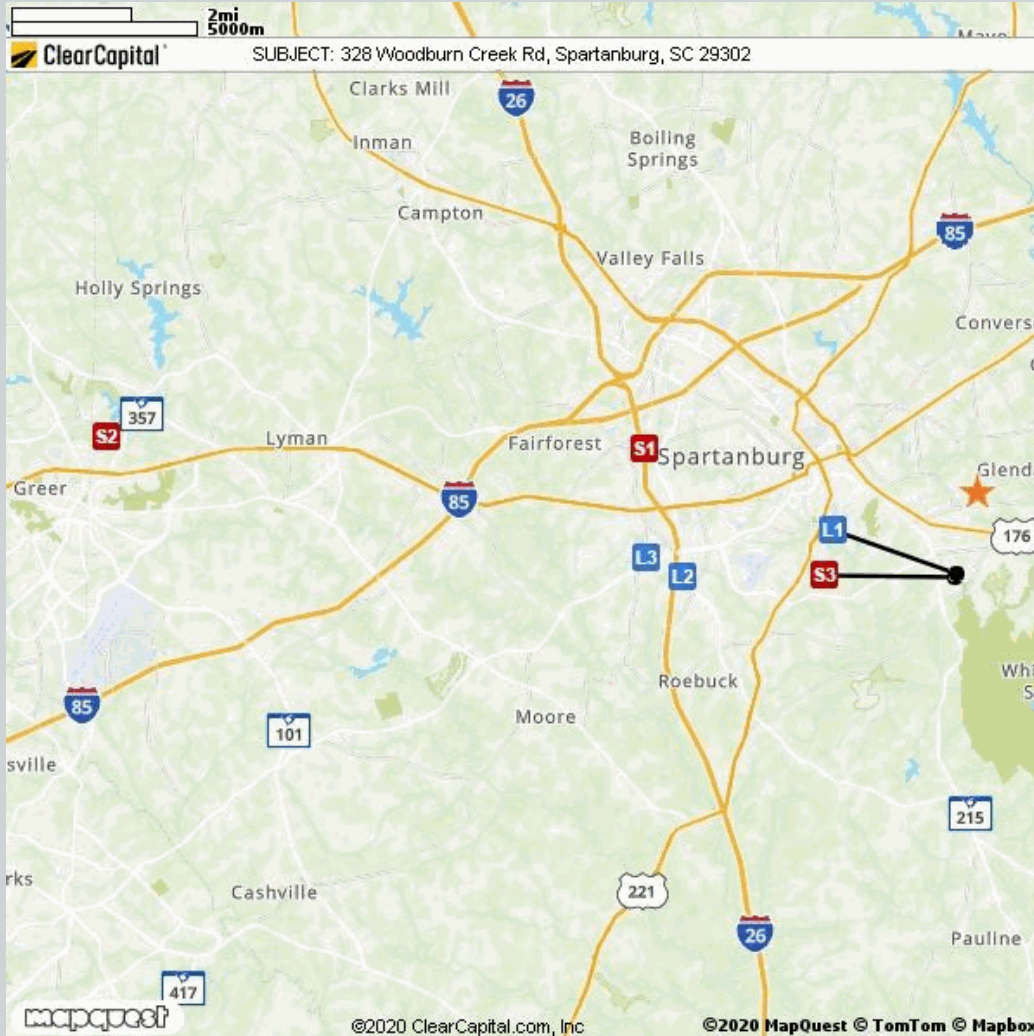
Address ★ 328 Woodburn Creek Road, Spartanburg, SC 29302

Loan Number 42761

Suggested List \$119,900

Suggested Repaired \$119,900

Sale \$114,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	328 Woodburn Creek Road, Spartanburg, SC 29302	--	Parcel Match
L1 Listing 1	462 Pearl Ridge Place, Spartanburg, SC 29302	1.36 Miles ¹	Parcel Match
L2 Listing 2	360 W Pointe Drive, Spartanburg, SC 29302	6.70 Miles ¹	Parcel Match
L3 Listing 3	220 Old Towne Road, Spartanburg, SC 29302	7.40 Miles ¹	Parcel Match
S1 Sold 1	609 N Townes Court, Spartanburg, SC 29301	7.40 Miles ¹	Parcel Match
S2 Sold 2	620 Forest Creek Circle, Greer, SC 29651	19.47 Miles ¹	Parcel Match
S3 Sold 3	303 Sunridge Drive, Spartanburg, SC 29302	1.45 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	Manfred Lewis	Company/Brokerage	Boiling Springs Real Estate LLC
License No	44820	Address	571 Thorn Cove Dr Chesnee SC 29323
License Expiration	06/30/2022	License State	SC
Phone	8642054692	Email	remaxspartanburg@gmail.com
Broker Distance to Subject	9.03 miles	Date Signed	12/18/2020

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.