

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	280 Summer Park Road, Columbia, SC 29223	Order ID	6997838	Property ID	29247191
Inspection Date	12/19/2020	Date of Report	12/21/2020		
Loan Number	42762	APN	172150771		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs

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

General Conditions

Owner	Smith Jason M Joby T	Condition Comments From drive by, the Subject appears to be in good condition and with attached photos from the 2017 MLS indicate good condition. The photos indicate updating from 2005 construction. Good condition is the highest because it is not new construction.
R. E. Taxes	\$1,498	
Assessed Value	\$137,900	
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

Location Type	Suburban	Neighborhood Comments Subdivision adjacent to the The Summit subdivision with homes built in the 2000's that are maintained and conform.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$150,000 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	280 Summer Park Road	105 Baker House Rd 0	257 Summer Park Rd	123 Summer Vale Dr
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.38 ¹	0.08 ¹	0.21 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$169,500	\$175,000	\$189,900
List Price \$	--	\$169,500	\$175,000	\$189,900
Original List Date		12/07/2020	11/20/2020	12/10/2020
DOM · Cumulative DOM	-- · --	9 · 14	27 · 31	6 · 11
Age (# of years)	15	36	15	17
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	1 Story Traditional	1 Story Traditional	2 Stories Traditional	2 Stories Traditinoal
# Units	1	1	1	1
Living Sq. Feet	1,818	1,727	2,095	2,035
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2 · 1	4 · 2 · 1
Total Room #	7	7	8	9
Garage (Style/Stalls)	Attached 2 Car(s)	None	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	.17 acres	.32 acres	.25 acres	.25 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: Southern ranch with a large front porch and many excellent features is ready for a new owner. Long driveway will accommodate quite a few vehicles. Walk in storage with outside access. New vinyl fencing and a large covered deck accentuate the rear of the house. Lots of sunlight in the updated kitchen with all stainless appliances that convey with the house. Beautiful dental moldings throughout the spacious living and dining areas. 3 very good sized bedrooms are all on the main level. Master bedroom has a walk in closet with built in storage area, and a very large shower which could accommodate a wheelchair if needed. Both bathrooms were renovated within the last few years. Neutral colors throughout house. New hot water heater in the basement, which has lots of room for workbenches and storage, and outside access to it. Side door entry from driveway. New hardy plank siding outside.
- Listing 2** MLS Comments: Formal dining room, large great room with fireplace, wonderful eat-in kitchen with island. Over-sized master suite complete with room for a sitting area and walk-in closet. Master bath has double vanities, garden tub and separate shower. Other two bedrooms are also large and there is a great loft area.
- Listing 3** MLS Comments: 4 BR family home has new flooring throughout. Located in the Summer Valley Community. New appliances in the kitchen.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	280 Summer Park Road	396 Summer Bend Rd	285 Summer Park Rd	261 Summer Park Rd
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29223	29223	29223	29223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.04 ¹	0.04 ¹	0.07 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$179,900	\$194,800	\$189,900
List Price \$	--	\$179,900	\$194,800	\$189,900
Sale Price \$	--	\$177,000	\$187,000	\$189,900
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	11/03/2020	07/22/2020	11/20/2020
DOM · Cumulative DOM	-- · --	49 · 49	89 · 89	30 · 29
Age (# of years)	15	15	15	15
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	1 Story Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,818	2,652	2,783	2,364
Bdrm · Bths · ½ Bths	3 · 2	4 · 2 · 1	6 · 3 · 1	4 · 2 · 1
Total Room #	7	9	12	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	.17 acres	.20 acres	.21 acres	.15 acres
Other	--	--	--	--
Net Adjustment	--	-\$22,100	-\$27,875	-\$14,900
Adjusted Price	--	\$154,900	\$159,125	\$175,000

* 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: Superior GLA -\$20,850, superior 1/2 bath -\$1,250. MLS Comments: Two Story Traditional Home that the Entire Home has been Freshly Painted with New Flooring throughout to include Laminate Hardwoods in Living Areas, New Vinyl in Kitchen and All New Carpet on 2nd Level and New Lighting. Main Level offers Two Separate Living Areas; Formal Living/Dining Room Combo and Large Open Great Room and Kitchen with Gas FP, Eat-In Kitchen, Island, Bar for Extra Seating, Pantry, Powder Room and Large Laundry located at Entry from Garage. 2nd Level offers 4 Bedrooms and a Loft at top of the stairs Ideal for 2nd Sitting Room or Game Room, Large Owner's Suite with large Walk-In Closet, Private Bathroom with Double Vanities, Separate Shower and Garden Tub. BRs #2 & #3 have Walk-In Closets. Situated on a Large Corner Lot with a Privacy Fenced Backyard.
- Sold 2** Adjustments: Superior GLA -\$24,125, superior bath and 1/2 bath -\$3,750. MLS Comments: There are no agent comments or descriptions other than physical characteristics and photos. Photos show good condition.
- Sold 3** Adjustments: Superior GLA -\$13,650, superior 1/2 bath -\$1,250. MLS Comments: Summer Valley Subdivision. Home has all bedrooms upstairs with loft area. Huge master bedroom with walk in closet. Downstairs you have all living/common areas. Huge kitchen with access to back yard. Attached 2 car garage. Home is being sold as is where is. Seller will NOT make any repairs. Master bathroom has huge soaker tub. Huge laundry area. Half bath is off kitchen area.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed	Listing History Comments					
Listing Agency/Firm		Jul 12, 2017 Sold for \$137,900 Feb 28, 2017 Listed for \$139,500					
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	\$167,500	\$167,500
Sales Price	\$165,000	\$165,000
30 Day Price	\$159,500	--
Comments Regarding Pricing Strategy		
Subject appears to be in good condition and with attached photos from the 2017 MLS indicate good condition. The photos indicate updating from 2005 construction. Good condition is the highest because it is not new construction. From the photos, the house appears to have been brand new upon 2017 listing photos and updated kitchen. Therefore, utilizing S3 for bracketed listing price due to least amount of adjustments and L1 for bracketed listing price.		

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



Street



Street

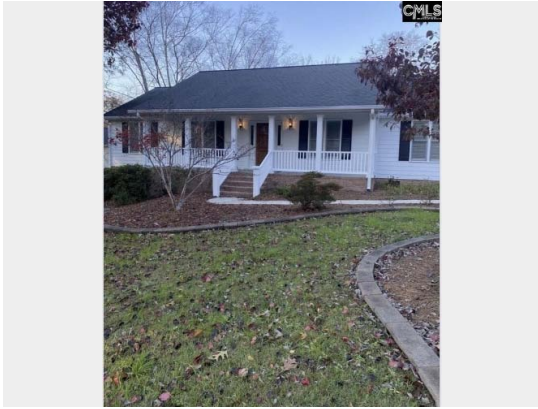
Subject Photos



Other

Listing Photos

L1 105 Baker House Rd 0
Columbia, SC 29223



Front

L2 257 Summer Park Rd
Columbia, SC 29223



Front

L3 123 Summer Vale Dr
Columbia, SC 29223



Front

Sales Photos

S1 396 Summer Bend Rd
Columbia, SC 29223



Front

S2 285 Summer Park Rd
Columbia, SC 29223



Front

S3 261 Summer Park Rd
Columbia, SC 29223



Front

ClearMaps Addendum

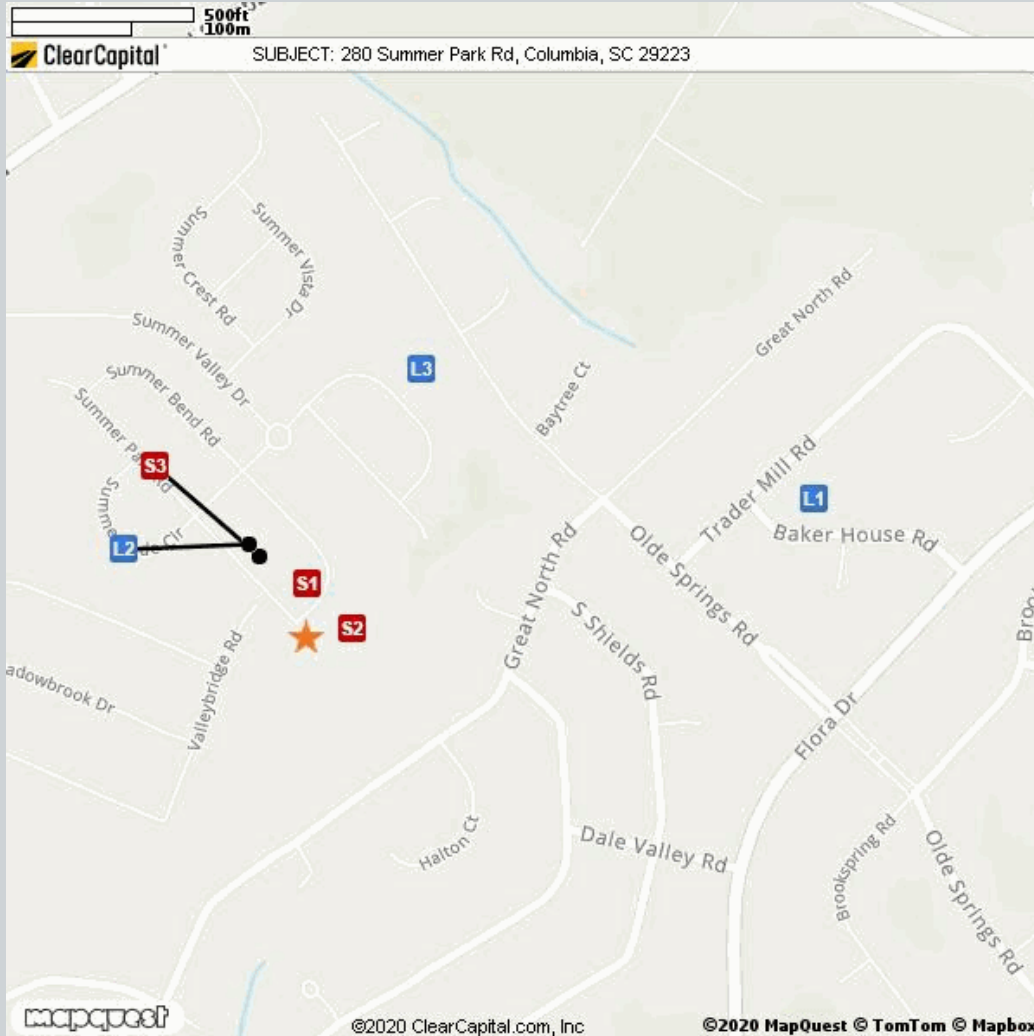
Address ★ 280 Summer Park Road, Columbia, SC 29223

Loan Number 42762

Suggested List \$167,500

Suggested Repaired \$167,500

Sale \$165,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	280 Summer Park Road, Columbia, SC 29223	--	Parcel Match
L1 Listing 1	105 Baker House Rd 0, Columbia, SC 29223	0.38 Miles ¹	Parcel Match
L2 Listing 2	257 Summer Park Rd, Columbia, SC 29223	0.08 Miles ¹	Parcel Match
L3 Listing 3	123 Summer Vale Dr, Columbia, SC 29223	0.21 Miles ¹	Parcel Match
S1 Sold 1	396 Summer Bend Rd, Columbia, SC 29223	0.04 Miles ¹	Parcel Match
S2 Sold 2	285 Summer Park Rd, Columbia, SC 29223	0.04 Miles ¹	Parcel Match
S3 Sold 3	261 Summer Park Rd, Columbia, SC 29223	0.07 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	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	3.76 miles	Date Signed	12/20/2020

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.