

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	125 Harmon Creek Court, Lexington, SC 29072	Order ID	6997838	Property ID	29247192
Inspection Date	12/20/2020	Date of Report	12/23/2020		
Loan Number	42763	APN	00335303050		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

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

General Conditions

Owner	Longshore, Eric	Condition Comments	
R. E. Taxes	\$4,909	Subject appeared at time of inspection to be in good overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report.	
Assessed Value	\$165,000		
Zoning Classification	residential		
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	Rural	Neighborhood Comments	
Local Economy	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.	
Sales Prices in this Neighborhood	Low: \$128,000 High: \$1,650,000		
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	125 Harmon Creek Court	180 Vista Oaks Dr	213 Autumn Stroll Ct	316 Dawsons Park Dr
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	2.88 ¹	2.85 ¹	2.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$209,900	\$177,500	\$174,900
List Price \$	--	\$209,900	\$177,500	\$174,900
Original List Date		11/11/2020	10/23/2020	11/09/2020
DOM · Cumulative DOM	-- · --	10 · 42	12 · 61	4 · 44
Age (# of years)	17	14	8	8
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	1.5 Stories traditional	1 Story ranch	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,716	1,660	1,735	1,720
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	4 · 2 · 1	4 · 2 · 1
Total Room #	6	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.27 acres	.25 acres	.1 acres	.11 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** Public Remarks BRICK PATIO HOME IN CHEROKEE CROSSING- Secluded- 3 BR-2 BA- Open and bright floor plan- Hardwood floors- Sun room off master BR-Located at the end of cul de sac- Relaxing back yard overlooking wooded area- Workshop w/electricity- Patio and front porch- Fenced back yard- The property goes beyond the fence. Approx. 1 mile to downtown Lexington-
- Listing 2** 4 bedroom 2.5 bath home with Owner's Suite on main level in desirable Nightingale Community. Located in the heart of Lexington yet tucked away from the hustle and bustle. Zoned for award winning schools, including the new Beechwood Middle. The main floor boasts an open concept kitchen, living, and dining area including bar seating. You can't help but notice the light and airy feel of the living space with high cathedral ceilings along with a gas-burning fireplace in the living room. The gorgeous granite countertops, stainless steel appliances, and walk in pantry in the kitchen
- Listing 3** Public Remarks Charming 4 bed 2.5 bath home with TONS of beautiful & functional upgrades in a highly desired Lexington neighborhood, Dawsons Park, zoned for new Beechwood Middle School! This home is MOVE IN READY- welcome home! Walking inside, you instantly notice the gleaming hardwoods throughout the first floor, spacious open floor plan, and soaring ceilings. This home is perfect for entertaining your guests with an OPEN floor plan between the kitchen, dining, & great rooms. Your modern kitchen features GRAY cabinets, granite countertops, stainless appliances, GAS stove, bar with stunning FARMHOUSE light, & a coffee bar or kitchen desk! The 2-story great & dining rooms have gorgeous high VAULTED ceilings

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	125 Harmon Creek Court	107 Harmon Creek Ct	501 Barn Plank Ct	175 Firetower Rd
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29072	29072	29072	29072
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.06 ¹	0.41 ¹	1.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$183,000	\$199,900	\$199,950
List Price \$	--	\$183,000	\$199,900	\$199,950
Sale Price \$	--	\$185,000	\$209,000	\$207,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	07/24/2020	11/25/2020	08/18/2020
DOM · Cumulative DOM	-- · --	2 · 53	1 · 76	1 · 46
Age (# of years)	17	16	20	5
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	1.5 Stories traditional	1 Story traditional	1.5 Stories traditional	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,716	1,892	1,870	1,568
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Detached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.27 acres	.26 acres	.26 acres	1.37 acres
Other	--	\$2000 seller help	--	--
Net Adjustment	--	-\$2,000	\$0	-\$5,000
Adjusted Price	--	\$183,000	\$209,000	\$202,000

* 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** Public Remarks Well-kept one story home in small quiet subdivision near Lake Murray with a community pool. Wonderful front porch to sit and drink your morning coffee. Home sits on quiet peaceful street for kids to play. Open floor plan, great for entertaining. Gleaming hardwood floors for easy maintenance, wainscoting and new (2016) tile floors. House has been updated: with in 2019, AC/Heating in 2018, Appliances in 2016 and hot water heater in 2016. Wonderful sunny Florida room right off kitchen to the kids to play while cooking dinner. Massive trees in the back yard giving great shade in the summer.
- Sold 2** Public Remarks Located near Lake Murray in one of Lexington's most popular neighborhoods! So much curb appeal with a charming front porch and beautifully detailed landscaping. 3 bedrooms, 2 baths in nearly 1900sf. The main floor offers a functional and open layout. White kitchen with tile backsplash. Spacious bonus room over the garage is currently used as a home office. Screened porch provides an additional outdoor living space and leads to the private backyard and matching shed for extra storage.
- Sold 3** Adjustment is for lot size. Public Remarks Pristine 3 bedroom home on a beautifully laid out 1.37 acre private lot with a 24x30 metal garage/shop. If you're looking for a home that has been meticulously cared for then this is it. This nearly 1600 sq ft home with an open floor plan is perfect for entertaining indoors or out on the large screened in porch overlooking the deck.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history is available for the subject in the last 36 months.			
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	\$199,900	\$199,900
Sales Price	\$197,500	\$197,500
30 Day Price	\$184,900	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1500-1925sf. Due to a rural market area I expanded the search to 3 miles. 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



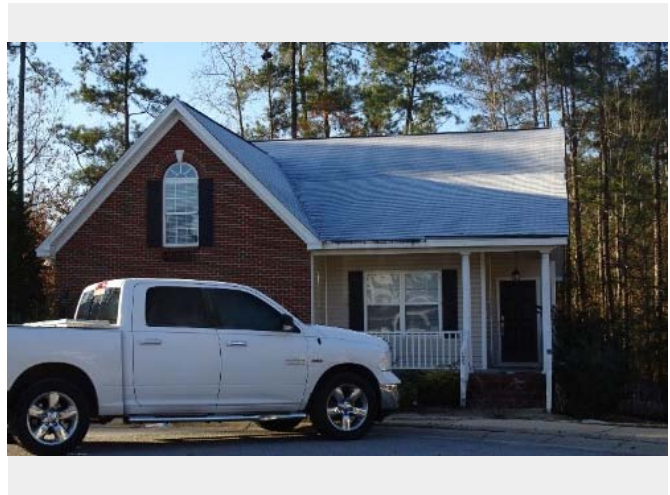
Front



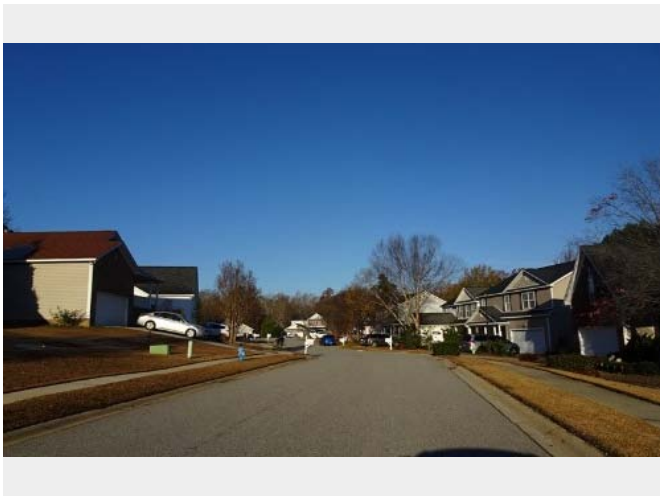
Address Verification



Side



Side



Street



Street

Listing Photos

L1 180 Vista Oaks Dr
Lexington, SC 29072



Front

L2 213 Autumn Stroll Ct
Lexington, SC 29072



Front

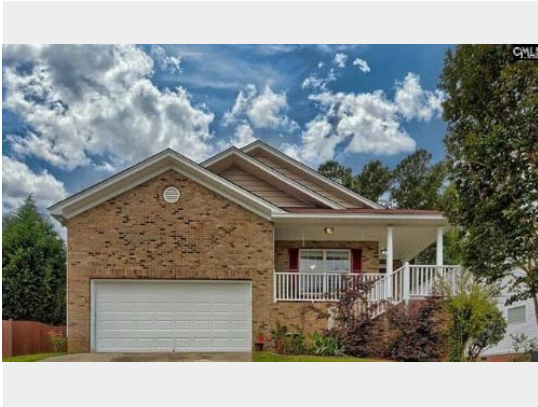
L3 316 Dawsons Park Dr
Lexington, SC 29072



Front

Sales Photos

S1 107 Harmon Creek Ct
Lexington, SC 29072



Front

S2 501 Barn Plank Ct
Lexington, SC 29072



Front

S3 175 Firetower Rd
Lexington, SC 29072



Front

ClearMaps Addendum

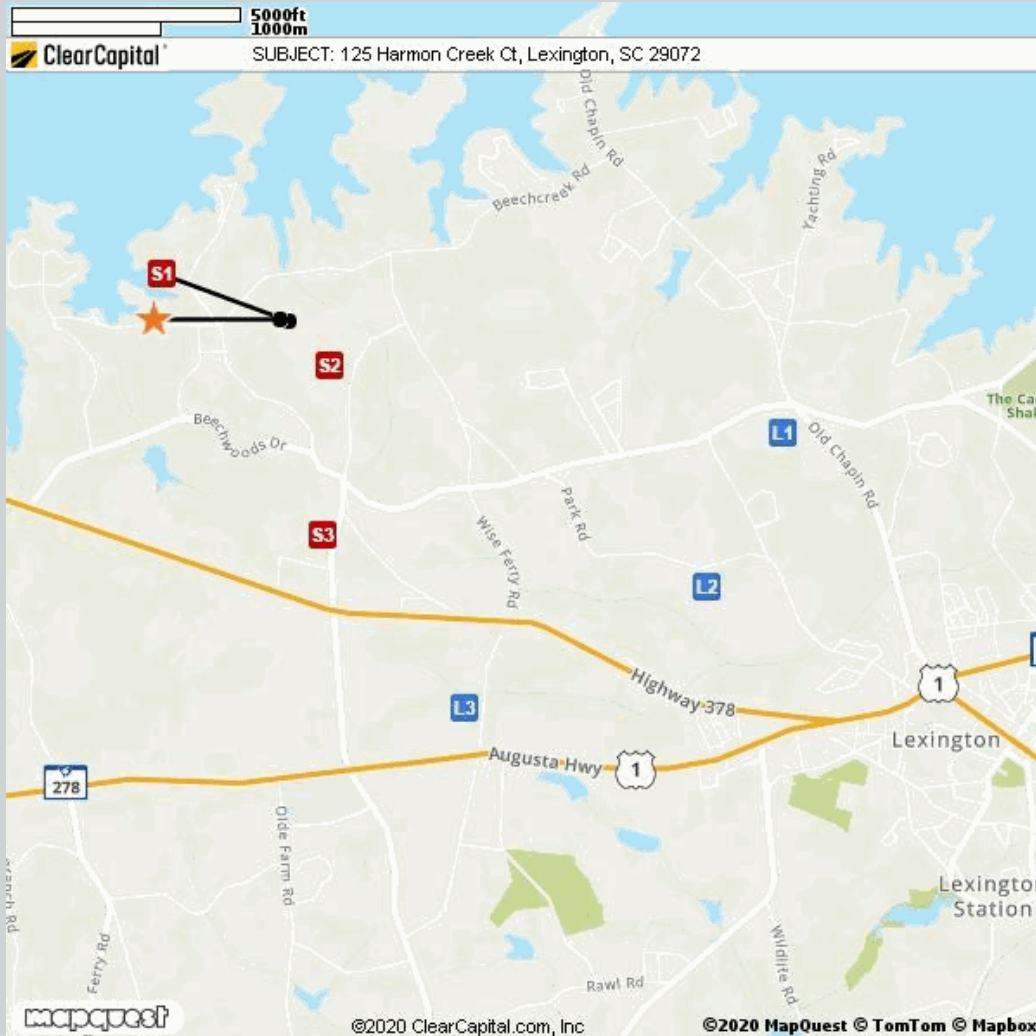
Address ★ 125 Harmon Creek Court, Lexington, SC 29072

Loan Number 42763

Suggested List \$199,900

Suggested Repaired \$199,900

Sale \$197,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	125 Harmon Creek Court, Lexington, SC 29072	--	Parcel Match
L1 Listing 1	180 Vista Oaks Dr, Lexington, SC 29072	2.88 Miles ¹	Parcel Match
L2 Listing 2	213 Autumn Stroll Ct, Lexington, SC 29072	2.85 Miles ¹	Parcel Match
L3 Listing 3	316 Dawsons Park Dr, Lexington, SC 29072	2.49 Miles ¹	Parcel Match
S1 Sold 1	107 Harmon Creek Ct, Lexington, SC 29072	0.06 Miles ¹	Parcel Match
S2 Sold 2	501 Barn Plank Ct, Lexington, SC 29072	0.41 Miles ¹	Parcel Match
S3 Sold 3	175 Firetower Rd, Lexington, SC 29072	1.32 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	Michael Baker	Company/Brokerage	Southern Connections Realty
License No	63690	Address	132 Pear Court Lexington SC 29073
License Expiration	06/30/2021	License State	SC
Phone	8034137878	Email	bposc@att.net
Broker Distance to Subject	9.64 miles	Date Signed	12/22/2020

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.