

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	168 Misty Dew Lane, Lexington, SC 29072	Order ID	6997838	Property ID	29247193
Inspection Date	12/20/2020	Date of Report	12/23/2020		
Loan Number	42764	APN	00423701041		
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	Lambert, Robert	Condition Comments 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.
R. E. Taxes	\$1,052	
Assessed Value	\$138,815	
Zoning Classification	residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
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 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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$69,200 High: \$770,000	
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	168 Misty Dew Lane	213 Autumn Stroll Ct	108 Sturton Dr	149 Cambridge Hill 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.	--	4.81 ¹	5.33 ¹	5.39 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$177,500	\$172,900	\$169,900
List Price \$	--	\$177,500	\$172,900	\$169,900
Original List Date		10/23/2020	10/08/2020	08/17/2020
DOM · Cumulative DOM	-- · --	12 · 61	31 · 76	18 · 128
Age (# of years)	7	8	6	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	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,662	1,735	1,855	1,638
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	.06 acres	.1 acres	.07 acres	.06 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** 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 make for a family or entertainer's dream! Relax on your back patio and enjoy the privacy that this home has to offer. You will find storage galore in the oversized laundry room with upper cabinetry.
- Listing 2** Public Remarks Home was built in 2014! Nice open floor plan and seller's have updated home with tile back splash; laminate flooring in the Dining Room, entranceway, stairs, hallway upstairs and master bedroom! You will love the warmth and comfort of the 3 bedroom/2 bath home! Privacy fenced in backyard! Small yard to maintain!
- Listing 3** Public Remarks Location is everything. nestled in a quiet Cul-de-sac in Cambridge Place Just off Hwy 378 in Lexington. Built in 2012 this 3-bedroom 2.5 bath home has new interior paint, new laminate flooring and a nicely landscaped fenced in back yard. The front and side yard maintenance is included in the HOA along with a community pool. Master bedroom has a large walk-in closet and the master bath has a separate shower and garden tub including a dual vanity sink. The one car garage is a front entrance and there is room for two cars in the driveway.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	168 Misty Dew Lane	157 Autumn Stroll Ct	232 Autumn Stroll Ct	129 Autumn Stroll Ct
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.	--	4.81 ¹	4.84 ¹	4.80 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$176,900	\$175,000	\$169,000
List Price \$	--	\$176,900	\$175,000	\$167,900
Sale Price \$	--	\$180,500	\$170,500	\$167,900
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	10/28/2020	08/06/2020	09/17/2020
DOM · Cumulative DOM	-- · --	2 · 32	10 · 30	36 · 78
Age (# of years)	7	8	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	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	1,662	1,804	1,600	1,652
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	3 · 2 · 1
Total Room #	6	7	6	6
Garage (Style/Stalls)	Attached 1 Car	Attached 1 Car	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	.06 acres	.07 acres	.06 acres	.08 acres
Other	--	--	\$4000 seller help	\$3000 seller help
Net Adjustment	--	\$0	-\$4,000	-\$3,000
Adjusted Price	--	\$180,500	\$166,500	\$164,900

* 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** Public Remarks Welcome to Nightingale. You are going to fall in love with this neighborhood and home. Nestled on a quiet cul-de-sac in a prime Lexington location. Upon entering the home you will adore the open floor plan and perfect layout. Open kitchen with pantry, plentiful cabinets, gas stove, granite. Laundry room. Owners suite on the first floor offers private bath, dual sinks, garden tub and shower with large walk-in closet. Upstairs bedrooms offer large closets. Epoxy floor finish in garage
- Sold 2** Public Remarks ADORABLE 3 bedroom/2.5 bath home on the pond in Nightingale! This house is minutes from all Lexington has to offer but sitting on your back patio overlooking the pond, you will think you're in the country! This home has been well maintained and it shows the moment you walk through the door. Downstairs boasts beautiful laminate hardwoods throughout, spacious kitchen with granite countertops, party and eat-in area that overlooks the large great room. Upstairs you'll find the large master suite with double vanity, upgraded light fixtures and large walk-in closet. The laundry room, two additional bedrooms and a full bath complete the second floor.
- Sold 3** Public Remarks Beautiful 3 bedroom, 2.5 bath home zoned for the new middle school!! This immaculate home features upgraded laminate flooring throughout the main level, stainless steel appliances, granite counter tops, huge walk-in pantry and gorgeous cherry stained kitchen cabinets. Bar with room for barstools as well as large dining area overlooking private backyard. Spacious great room with gas fireplace. TV with mount and sound bar to convey! Master has oversize walk-in closet, double vanities, garden tub and separate shower. 2 additional bedrooms upstairs with shared bath. Privacy fenced-in backyard with patio

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	\$172,500	\$172,500
Sales Price	\$169,900	\$169,900
30 Day Price	\$158,500	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1450-1875sf. I expanded the search to 2 miles to find similar sized and aged comps. 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

Subject Photos



Other

Listing Photos

L1 213 Autumn Stroll Ct
Lexington, SC 29072



Front

L2 108 Sturton Dr
Lexington, SC 29072



Front

L3 149 Cambridge Hill Dr
Lexington, SC 29072



Front

Sales Photos

S1 157 Autumn Stroll Ct
Lexington, SC 29072



Front

S2 232 Autumn Stroll Ct
Lexington, SC 29072



Front

S3 129 Autumn Stroll Ct
Lexington, SC 29072



Front

ClearMaps Addendum

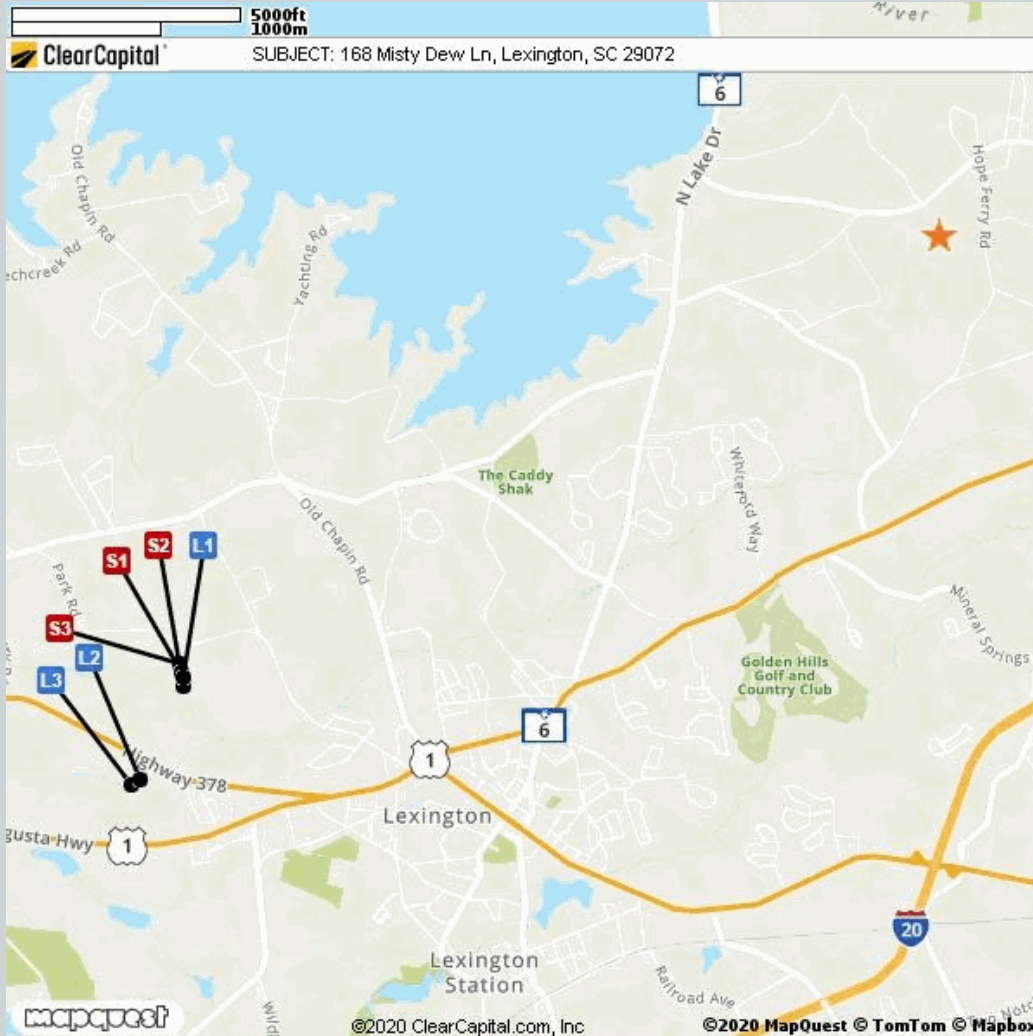
Address ★ 168 Misty Dew Lane, Lexington, SC 29072

Loan Number 42764

Suggested List \$172,500

Suggested Repaired \$172,500

Sale \$169,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	168 Misty Dew Lane, Lexington, SC 29072	--	Street Centerline Match
L1 Listing 1	213 Autumn Stroll Ct, Lexington, SC 29072	4.81 Miles ¹	Parcel Match
L2 Listing 2	108 Sturton Dr, Lexington, SC 29072	5.33 Miles ¹	Parcel Match
L3 Listing 3	149 Cambridge Hill Dr, Lexington, SC 29072	5.39 Miles ¹	Parcel Match
S1 Sold 1	157 Autumn Stroll Ct, Lexington, SC 29072	4.81 Miles ¹	Parcel Match
S2 Sold 2	232 Autumn Stroll Ct, Lexington, SC 29072	4.84 Miles ¹	Parcel Match
S3 Sold 3	129 Autumn Stroll Ct, Lexington, SC 29072	4.80 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	3.70 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.