

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	540 Telegraph Drive, Aiken, SC 29801	Order ID	6997838	Property ID	29247196
Inspection Date	12/19/2020	Date of Report	12/22/2020		
Loan Number	42767	APN	087-00-05-033		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs

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

General Conditions

Owner	Brady Julie	Condition Comments subject is in average condition. it has nice curb appeal, conforms to neighborhood. No negative externalities noted at time of inspections.
R. E. Taxes	\$226,418	
Assessed Value	\$155,343	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (Locked)	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost		
Estimated Interior Repair Cost		
Total Estimated Repair		
HOA	Sage Creek	
Association Fees	\$420 / Year (Greenbelt)	
Visible From Street	Partially Visible	
Road Type	Public	

Neighborhood & Market Data

Location Type	Rural	Neighborhood Comments Established desired rural neighborhood nicely maintained. No boarded up homes. Located near schools, restaurants, shopping, and restaurants.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$46,500 High: \$255,000	
Market for this type of property	Remained Stable for the past 6 months.	
Normal Marketing Days	<180	

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	540 Telegraph Drive	774 Telegraph	4033 Corner Stroll Ln	779 Jericho
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29801	29801	29801	29801
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.21 ¹	0.32 ¹	0.49 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$219,900	\$183,900	\$220,000
List Price \$	--	\$219,900	\$183,900	\$214,500
Original List Date		10/29/2020	11/10/2020	06/12/2020
DOM · Cumulative DOM	-- · --	51 · 54	39 · 42	190 · 193
Age (# of years)	11	5	5	2
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	2 Stories Colonial	2 Stories Colonial	1 Story Ranch	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,122	2,590	1,665	2,272
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	3 · 2	5 · 2 · 1
Total Room #	7	11	9	10
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	.21 acres	.27 acres	.40 acres	.18 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** Great front, side and fully fenced flat back yard on corner lot. Awesome curb appeal! Formal dining room and formal LR/flex room with hardwood flooring. Kitchen with lots of counter space and gleaming granite counter tops overlooks your spacious great room. It boasts an island with breakfast bar, stainless steel appliances, audio docking station with built in speakers. All bedrooms are upstairs. The Large owner's retreat with tray ceiling, walk in closet, en suite bath with double vanities with granite tops and separate shower and soaking tub. There is a an open loft nestled between two bedrooms. Architectural shingles, tankless water heater. Built by Great Southern who's motto is "Live Green, Live Smart". State of the art technology with the Honeywell's Tuxedo Touch home automation system allowing you to control your home through your phone. Home has been well maintained and move in ready. Great curb appeal! Great square footage for the price. Fall in love.
- Listing 2** The GOOD Life. Cottage charmer in wonderful condition. Enjoy the ease of one level living; perfect for several lifestyles. The dining room & great room are an open arrangement, adjoins the kitchen creating an excellent arrangement for pleasing living. Kitchen offers plenty of counter tops with serving bar, well-planned wood cabinetry, pantry, stainless appliances, dishwasher, built-in microwave & range create an outstanding kitchen for the residence chef. The main level primary suite offers a touch of elegance w/bath that has separate tub/tile accent & shower, double bowl vanity & walk-in closet. Spilt bed. Floorplan plus "flex" room, all bedrooms on level; a sought-after arrangement. Your family will enjoy the patio that is perfect for outdoor fun. Desirable level, large & useable fenced yard. Near medical facility, downtown Aiken & USCA, recreational, shopping and EZ drive to N. Augusta or Georgia. You love this Aiken HOME
- Listing 3** Welcome Home to 779 Jericho Court in Trolley Runs phase, Vancouver Station! This home is sitting at the end of the cul-de-sac with no houses to the right of you! 5 Bedrooms with one of those rooms downstairs, 3 full baths and 2,272 Square Feet. Many upgraded options such as Honeywell's high-resolution touchscreen inside your home which allows you to control and automate your security system, heating, and cooling systems, door locks, Tankless water heater and tons of pre set options to help you create a more energy-intelligent home. You'll love your huge kitchen with stainless steel appliances and overhead speakers and this is also a Certified Green Home with added features such as R-50 Insulation, Radiant Barrier, 40 year roof with roof Sheathing, Thermal Envelope Air Sealing, Tankless Water Heating, Efficient HVAC, Programmable Thermostat, HERS Rating by Third Party, Low VOC Paint and Carpet, High-Performance Low E Windows and more. USDA 100% financing!

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	540 Telegraph Drive	769 Telegraph	680 Ghee Ct	511 Colton
City, State	Aiken, SC	Aiken, SC	Aiken, SC	Aiken, SC
Zip Code	29801	29801	29801	29801
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	0.18 ¹	0.42 ¹	0.32 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$214,900	\$155,000	\$174,900
List Price \$	--	\$214,900	\$155,000	\$174,900
Sale Price \$	--	\$210,000	\$157,000	\$172,000
Type of Financing	--	Conventional	Usda	Usda
Date of Sale	--	05/28/2020	09/25/2020	03/31/2020
DOM · Cumulative DOM	-- · --	73 · 72	36 · 35	42 · 41
Age (# of years)	11	5	4	9
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	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial	2 Stories Colonial
# Units	1	1	1	1
Living Sq. Feet	2,122	2,590	1,426	1,911
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	2 · 2	3 · 2 · 1
Total Room #	7	8	7	11
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.21 acres	.31 acres	.14 acres	.17 acres
Other	--	--	--	--
Net Adjustment	--	+\$500	+\$1,000	+\$2,500
Adjusted Price	--	\$210,500	\$158,000	\$177,400

* 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** Frisco Station in Trolley Run Subdivision MOVE IN READY! This partial open floor plan has a dining area separated by a knee wall that overlooks into the kitchen. Kitchen has an isle with high countertop. Patio is extended backyard is equipped with a privacy fence. Upstairs is the large owner suite with trey ceiling, double vanity and walk in closet. Nested between two bedrooms is an open study the home features include designer maple staggered height cabinets with crown moulding in kitchen, an audio docking station with built-in speakers and kitchen isle. You will find granite countertops throughout this home along, architectural shingles, tankless water heater, two car garage and patio. Home has built in closet system in both master bedroom closets and an outdoor shop that is awesome!!!
- Sold 2** Fabulous townhome, END UNIT, in pristine condition, featuring 3 bedrooms & 2 full bathrooms! The kitchen includes a wonderful breakfast nook that opens to the dining and living room, which boasts a vaulted ceiling! Hardwood floors throughout! Relax in the covered back patio, which opens to a private, fenced-in yard! Great location, just minutes from USC-Aiken, Downtown Aiken, the Hospital & I-20! Extra-long driveway and garage provides convenient additional parking! Call today! 100% Financing Eligible!
- Sold 3** Lovely, like new, two-story home with over 1910 sq ft! This beautiful home features 3 bedrooms, 2.5 baths, a two-car garage and much more. Don't miss your chance to own a beautiful & like new home at a fantastic price!

Subject Sales & Listing History

Current Listing Status	Not Currently Listed		Listing History Comments				
Listing Agency/Firm			10/23/2009 \$189,950				
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	\$189,000	\$189,000
Sales Price	\$185,000	\$185,000
30 Day Price	\$180,000	--
Comments Regarding Pricing Strategy		
subject is in average condition. it has nice curb appeal, conforms to neighborhood. No negative externalities noted at time of inspections. Target audience would be the buyer looking to move up in the market		

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.
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Subject Photos



Front



Address Verification



Address Verification



Street

Listing Photos

L1 774 Telegraph
Aiken, SC 29801



Other

L2 4033 Corner Stroll Ln
Aiken, SC 29801



Other

L3 779 Jericho
Aiken, SC 29801



Other

Sales Photos

S1 769 Telegraph
Aiken, SC 29801



Other

S2 680 Ghee Ct
Aiken, SC 29801



Other

S3 511 Colton
Aiken, SC 29801



Other

ClearMaps Addendum

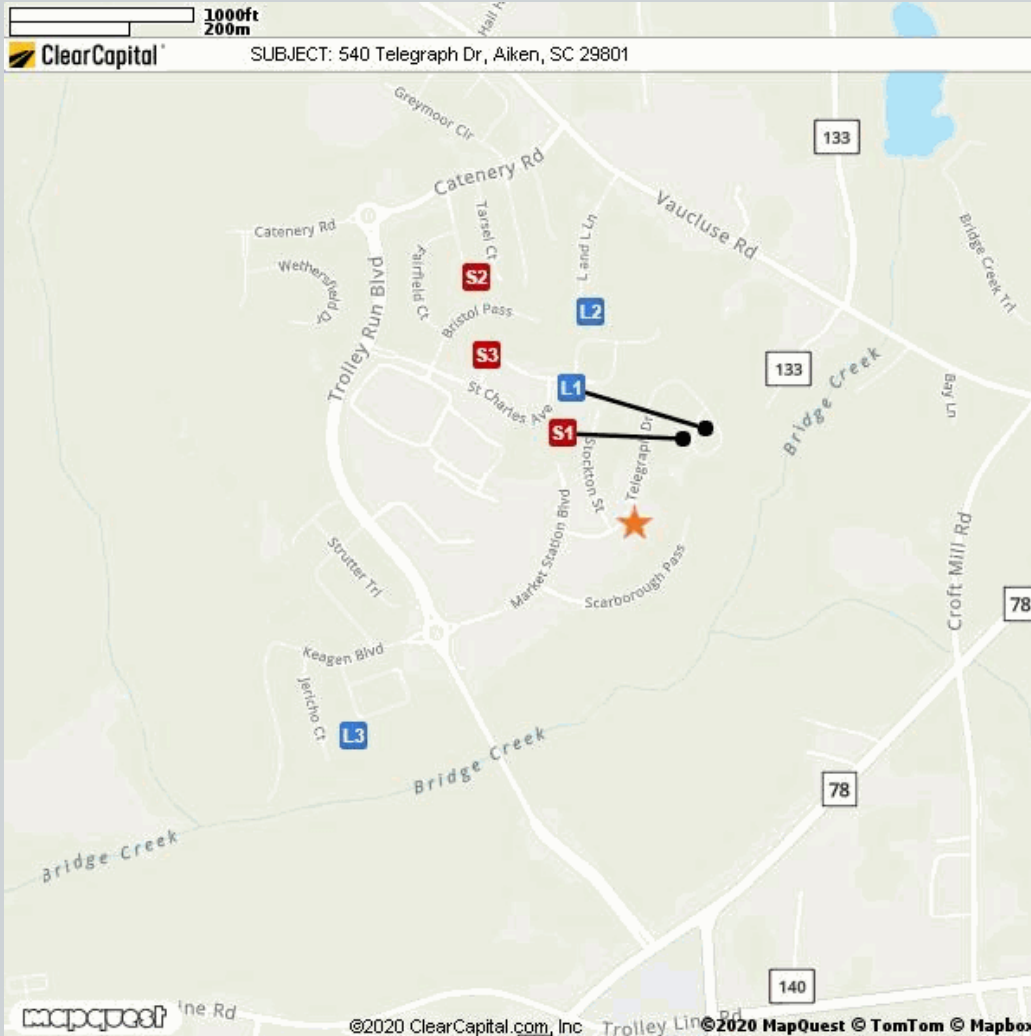
Address ★ 540 Telegraph Drive, Aiken, SC 29801

Loan Number 42767

Suggested List \$189,000

Suggested Repaired \$189,000

Sale \$185,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	540 Telegraph Drive, Aiken, SC 29801	--	Parcel Match
L1 Listing 1	774 Telegraph, Aiken, SC 29801	0.21 Miles ¹	Parcel Match
L2 Listing 2	4033 Corner Stroll Ln, Aiken, SC 29801	0.32 Miles ¹	Parcel Match
L3 Listing 3	779 Jericho, Aiken, SC 29801	0.49 Miles ¹	Parcel Match
S1 Sold 1	769 Telegraph, Aiken, SC 29801	0.18 Miles ¹	Parcel Match
S2 Sold 2	680 Ghee Ct, Aiken, SC 29801	0.42 Miles ¹	Parcel Match
S3 Sold 3	511 Colton, Aiken, SC 29801	0.32 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	Beverly Davis	Company/Brokerage	Keller Williams Realty Aiken Partners
License No	7804	Address	5 Moss Cove North Augusta SC 29841
License Expiration	06/30/2021	License State	SC
Phone	8036463695	Email	beverly918@comcast.net
Broker Distance to Subject	14.03 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.