

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.

<b>Address</b>	102 Sweetbay Court, Lexington, SC 29073	<b>Order ID</b>	7024603	<b>Property ID</b>	29293685
<b>Inspection Date</b>	01/06/2021	<b>Date of Report</b>	01/08/2021		
<b>Loan Number</b>	42946	<b>APN</b>	00641601178		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Lexington		

### Tracking IDs

<b>Order Tracking ID</b>	0104BPOsA	<b>Tracking ID 1</b>	0104BPOsA
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Miller, Robert	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,010	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.	
<b>Assessed Value</b>	\$162,500		
<b>Zoning Classification</b>	residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes (lockbox)		
<b>Ownership Type</b>	Fee Simple		
<b>Property Condition</b>	Good		
<b>Estimated Exterior Repair Cost</b>	\$0		
<b>Estimated Interior Repair Cost</b>	\$0		
<b>Total Estimated Repair</b>	\$0		
<b>HOA</b>	No		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

### Neighborhood & Market Data

<b>Location Type</b>	Rural	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	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.	
<b>Sales Prices in this Neighborhood</b>	Low: \$100,000 High: \$487,500		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<90		

### Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
<b>Street Address</b>	102 Sweetbay Court	226 Starling Way	105 White Cedar Ct	271 Chesterbrook Ln
<b>City, State</b>	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
<b>Zip Code</b>	29073	29073	29073	29072
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.02 <sup>1</sup>	0.08 <sup>1</sup>	1.09 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$219,900	\$215,000	\$189,000
<b>List Price \$</b>	--	\$215,000	\$215,000	\$189,000
<b>Original List Date</b>		04/16/2020	12/11/2020	04/20/2020
<b>DOM · Cumulative DOM</b>	-- · --	266 · 267	27 · 28	2 · 263
<b>Age (# of years)</b>	12	2	14	7
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,394	2,248	2,363	2,700
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 2 · 1
<b>Total Room #</b>	8	8	7	9
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.13 acres	.14 acres	.15 acres	.16 acres
<b>Other</b>	--	--	--	--

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 Come enjoy the views & mountain-like setting of this low maintenance home! Start your day off right relaxing w/ coffee on your balcony & let the birds serenade you. This great floor plan welcomes you into a foyer featuring beautiful luxury vinyl planks (LVP), offering access to the garage, a mud room and a flex room that can be used as an office or dining room. The connected open kitchen w/ dining area and great room provide a breakfast bar, abundant cabinet space plus pantry and includes granite countertops. Located upstairs are four spacious bedrooms with spacious closets, a full bath, laundry, and a large walk-in shower
- Listing 2** Public Remarks Looking for space and convenience? This home is located on a cul de sac and in a community a great amenities. Enjoy the comfort of an open floorplan with a gas fireplace, stainless steel appliances, gas stove, large pantry with abundant shelving options, oversized laundry room and spacious upstairs loft perfect for second family room or playroom/game room. New LVP flooring throughout the main floor and new carpet upstairs. This home features many upgrades including dual HVAC units, irrigation system, gas fireplace and gas stove. Large bedrooms upstairs and a huge master bedroom on the second level. The cul de sac is ideal for outdoor play, and there is also a screened porch and extended concrete patio that provides excellent space for outdoor grilling and entertaining
- Listing 3** Public Remarks Beautiful Property!!! The Home is nestled in a cul-de-sac. Open Concept Floor Plan. Five Spacious Bedrooms. Stunning Master Suite with His And Her Walk-in Closets. Great Fenced In Yard Space for Entertaining. Above Ground Pool. Great School District.

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
<b>Street Address</b>	102 Sweetbay Court	128 Goldenrod Rd	105 Sandbrier Ct	743 Westfield Rd
<b>City, State</b>	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
<b>Zip Code</b>	29073	29073	29073	29073
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.19 <sup>1</sup>	0.11 <sup>1</sup>	0.20 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$195,700	\$197,777	\$197,900
<b>List Price \$</b>	--	\$189,000	\$197,777	\$197,900
<b>Sale Price \$</b>	--	\$189,000	\$197,777	\$197,900
<b>Type of Financing</b>	--	Conv	Conv	Conv
<b>Date of Sale</b>	--	08/28/2020	09/28/2020	09/11/2020
<b>DOM · Cumulative DOM</b>	-- · --	28 · 100	1 · 27	1 · 22
<b>Age (# of years)</b>	12	14	12	3
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,394	2,376	2,400	2,356
<b>Bdrm · Bths · ½ Bths</b>	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1
<b>Total Room #</b>	8	7	8	8
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	No	No	No
<b>Basement (% Fin)</b>	0%	0%	0%	0%
<b>Basement Sq. Ft.</b>	--	--	--	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	.13 acres	.15 acres	.13 acres	.14 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$189,000	\$197,777	\$197,900

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> 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 Traditional, southern style home exuding charm in the desirable USDA eligible area of Lexington, convenient to I-20, the fun of downtown Lexington, Michelin plant, shopping and dining! Enjoy the luxury of the community pool, playground, and award winning schools! Greeted by the homes charming front elevation featuring 1st and 2nd floor balconies to sit back sip iced sweet tea while enjoying the serenity of cul-de-sac living and the beautiful SC weather. Upon entry you are greeted by gleaming engineered hardwood laminate flooring
- Sold 2** Public Remarks This LOVELY home is MOVE IN READY offering a spacious, open floor plan with 4BR/2.5BA - A large formal living and dining area, great walk-in pantry, and an open eat-in kitchen that overlooks the family room. Upstairs you will find a massive master suite with a private deluxe bathroom, garden tub, separate shower, and a gigantic walk-in closet. The master bedroom has access to the second floor balcony, which is perfect for some relaxation and quiet time. Conveniently located to all four bedrooms on the second floor is a spacious laundry room. The fenced in backyard has various flowers and fruit trees, including delicious apples, peaches, blueberries, cherry tomatoes, strawberries, peppers, and a lovely custom made sturdy wooden swing set.
- Sold 3** Public Remarks Beautiful 4 bedrooms 2.5 baths with open floor plan. Family room with fireplace opens to a spacious kitchen with gleaming granite counters, stainless steel appliances w/gas cooktop, surrounded by dark espresso cabinets. Owners suite has vaulted ceilings with huge walk in closet, double vanity sinks with garden tub and separate shower. Spare bath also includes double vanity sinks. Spacious spare bedrooms with large closets. Sprinkler system makes for easy watering and property backs up to a retention pond and woods. Award-winning Lexington 1 schools

### Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>		The subject last sold in the MLS on 8/2/2019 for \$185000.					
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

### Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$197,500	\$197,500
<b>Sales Price</b>	\$192,500	\$192,500
<b>30 Day Price</b>	\$177,500	--
<b>Comments Regarding Pricing Strategy</b>		
I searched for FMV comps with a GLA of 2100-2750sf. Due to a rural market area I expanded the search to 3 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



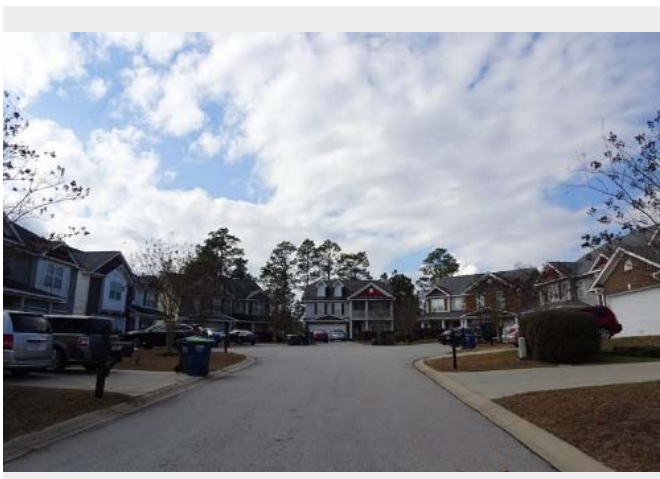
Address Verification



Side



Side



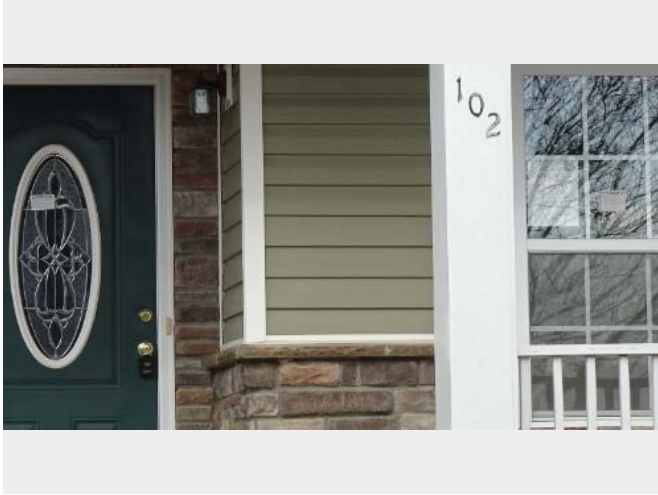
Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 226 Starling Way  
Lexington, SC 29073



Front

**L2** 105 White Cedar Ct  
Lexington, SC 29073



Front

**L3** 271 Chesterbrook Ln  
Lexington, SC 29072



Front

## Sales Photos

**S1** 128 Goldenrod Rd  
Lexington, SC 29073



Front

**S2** 105 Sandbrier Ct  
Lexington, SC 29073



Front

**S3** 743 Westfield Rd  
Lexington, SC 29073



Front

### ClearMaps Addendum

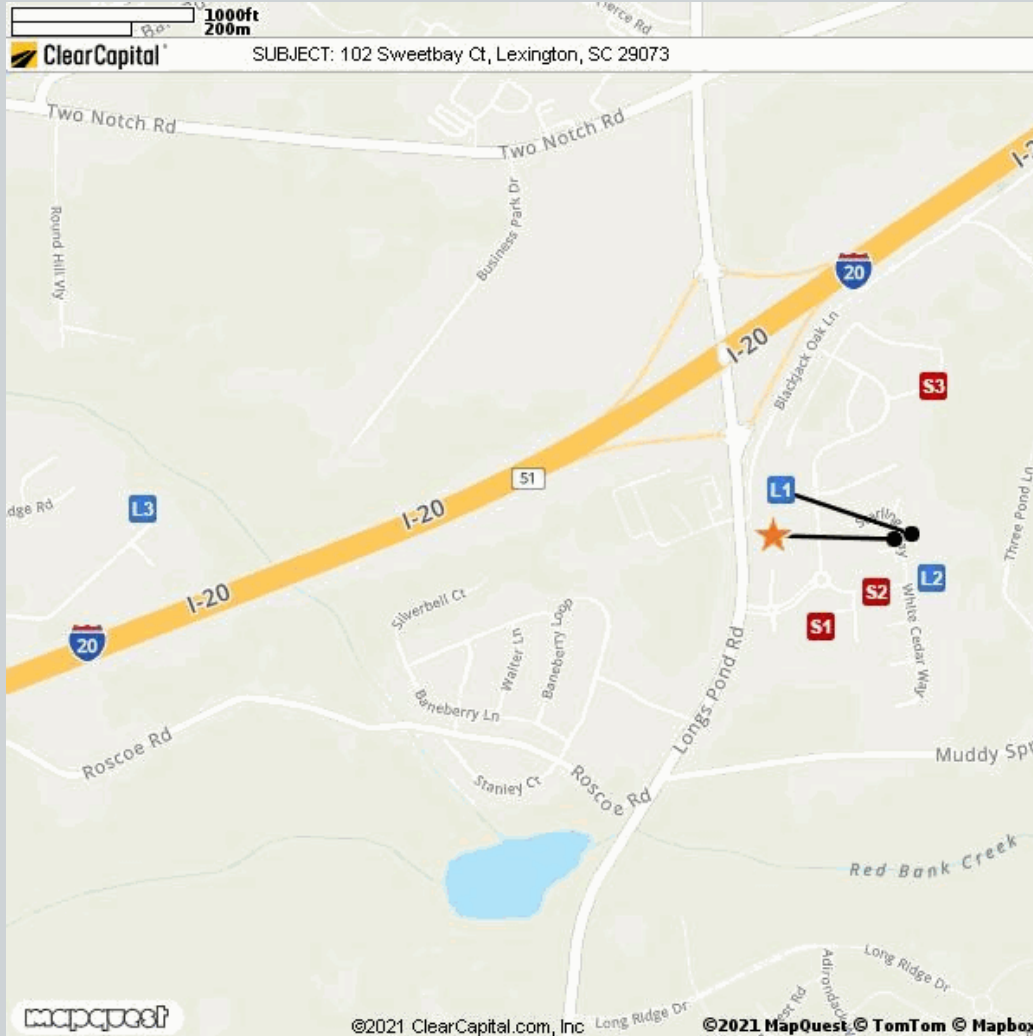
**Address** ★ 102 Sweetbay Court, Lexington, SC 29073

**Loan Number** 42946

**Suggested List** \$197,500

**Suggested Repaired** \$197,500

**Sale** \$192,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	102 Sweetbay Court, Lexington, SC 29073	--	Parcel Match
L1 Listing 1	226 Starling Way, Lexington, SC 29073	0.02 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	105 White Cedar Ct, Lexington, SC 29073	0.08 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	271 Chesterbrook Ln, Lexington, SC 29072	1.09 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	128 Goldenrod Rd, Lexington, SC 29073	0.19 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	105 Sandbrier Ct, Lexington, SC 29073	0.11 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	743 Westfield Rd, Lexington, SC 29073	0.20 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> 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

<b>Broker Name</b>	Michael Baker	<b>Company/Brokerage</b>	Southern Connections Realty
<b>License No</b>	63690	<b>Address</b>	132 Pear Court Lexington SC 29073
<b>License Expiration</b>	06/30/2021	<b>License State</b>	SC
<b>Phone</b>	8034137878	<b>Email</b>	bposc@att.net
<b>Broker Distance to Subject</b>	9.61 miles	<b>Date Signed</b>	01/07/2021

*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.**