

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 | 128 Sweetoak Drive, Columbia, SC 29223 | Order ID | 7024603 | Property ID | 29293789 |
| Inspection Date | 01/06/2021 | Date of Report | 01/06/2021 | | |
| Loan Number | 42949 | APN | 22612-08-24 | | |
| Borrower Name | Catamount Properties 2018 LLC | County | Richland | | |

Tracking IDs

| | | | |
|--------------------------|-----------|----------------------|-----------|
| Order Tracking ID | 0104BPOsA | Tracking ID 1 | 0104BPOsA |
| Tracking ID 2 | -- | Tracking ID 3 | -- |

General Conditions

| | | | |
|---------------------------------------|----------------------------|--|--|
| Owner | Winston Simmons Jr | Condition Comments | |
| R. E. Taxes | \$1,099 | Subject is a 16 year old brick and vinyl traditional with attached one car garage and deck, occupied and appears to be in average condition. | |
| Assessed Value | \$115,000 | | |
| Zoning Classification | sfr | | |
| Property Type | SFR | | |
| Occupancy | Occupied | | |
| Ownership Type | Fee Simple | | |
| Property Condition | Average | | |
| Estimated Exterior Repair Cost | | | |
| Estimated Interior Repair Cost | | | |
| Total Estimated Repair | | | |
| HOA | Sweetwater 704-644-8808 | | |
| Association Fees | \$330 / Year (Greenbelt) | | |
| Visible From Street | Visible | | |
| Road Type | Public | | |

Neighborhood & Market Data

| | | | |
|--|--|---|--|
| Location Type | Suburban | Neighborhood Comments | |
| Local Economy | Stable | Small suburban development with varied sizes and styles. Subject is one of the smaller homes. Limited list comps, stable values and convenient to all amenities | |
| Sales Prices in this Neighborhood | Low: \$120,000 High: \$190,000 | | |
| 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 | 128 Sweetoak Drive | 123 Allans Mill Dr | 150 Greenmill Rd | 130 Antler Way |
| City, State | Columbia, SC | Columbia, SC | Columbia, SC | Columbia, SC |
| Zip Code | 29223 | 29223 | 29223 | 29229 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.22 ¹ | 0.16 ¹ | 0.80 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | \$ | \$167,500 | \$120,000 | \$159,900 |
| List Price \$ | -- | \$167,500 | \$127,000 | \$159,900 |
| Original List Date | | 12/11/2020 | 11/26/2020 | 11/20/2020 |
| DOM · Cumulative DOM | -- · -- | 4 · 26 | 19 · 41 | 20 · 47 |
| Age (# of years) | 16 | 13 | 23 | 16 |
| Condition | Average | Good | Average | 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 1 sty | 2 Stories 2 sty | 1 Story 1 sty | 2 Stories 2 sty |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,335 | 1,412 | 1,400 | 1,568 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 3 · 2 · 1 | 3 · 2 | 4 · 2 · 1 |
| Total Room # | 6 | 6 | 6 | 7 |
| Garage (Style/Stalls) | Attached 1 Car | Attached 1 Car | 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 | .14 acres | .21 acres | .13 acres | .14 acres |
| Other | porch deck | porch fence patio | porch | porch fence deck |

* Listing 2 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.

Listing Comments Why the comparable listing is superior or inferior to the subject.

Listing 1 Larger, similar in age, vinyl 2 story with one car garage in superior condition on a larger lot in a competing development

Listing 2 Similar size, age, style and condition, vinyl one story ranch style with attached 2 car garage, located in a competing development Increased list price, may have offered cc

Listing 3 Larger, similar in age, vinyl 2 story with att 2 car garage in superior condition and located in a competing development

Recent Sales

| | Subject | Sold 1 * | Sold 2 | Sold 3 |
|-------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Street Address | 128 Sweetoak Drive | 10 Sweetoak Ct | 230 Sorrel Tree Dr | 385 Peppercorn Ln |
| City, State | Columbia, SC | Columbia, SC | Columbia, SC | Columbia, SC |
| Zip Code | 29223 | 29223 | 29223 | 29223 |
| Datasource | Tax Records | MLS | MLS | MLS |
| Miles to Subj. | -- | 0.10 ¹ | 0.34 ¹ | 0.47 ¹ |
| Property Type | SFR | SFR | SFR | SFR |
| Original List Price \$ | -- | \$144,900 | \$150,000 | \$159,900 |
| List Price \$ | -- | \$144,900 | \$150,000 | \$159,900 |
| Sale Price \$ | -- | \$135,700 | \$142,000 | \$159,000 |
| Type of Financing | -- | Conv | Cash | Va |
| Date of Sale | -- | 09/09/2020 | 07/21/2020 | 01/17/2020 |
| DOM · Cumulative DOM | -- · -- | 117 · 236 | 11 · 22 | 6 · 57 |
| Age (# of years) | 16 | 18 | 12 | 9 |
| Condition | Average | Average | 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 1 sty | 1 Story 1 sty | 1.5 Stories cape | 2 Stories 2 sty |
| # Units | 1 | 1 | 1 | 1 |
| Living Sq. Feet | 1,335 | 1,560 | 1,245 | 1,566 |
| Bdrm · Bths · ½ Bths | 3 · 2 | 4 · 2 · 1 | 3 · 2 | 3 · 2 · 1 |
| Total Room # | 6 | 7 | 6 | 7 |
| Garage (Style/Stalls) | Attached 1 Car | Attached 1 Car | 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 | .14 acres | .14 acres | .13 acres | .2 acres |
| Other | porch deck | porch deck | porch patio | porch deck |
| Net Adjustment | -- | -\$6,550 | -\$9,600 | -\$20,320 |
| Adjusted Price | -- | \$129,150 | \$132,400 | \$138,680 |

* Sold 1 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.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

Sold 1 Larger, similar in age, style and condition, brick and vinyl traditional with one car garage in same development

Sold 2 Smaller, similar in age and style, stone and vinyl traditional with 2 car garage in superior condition in a competing development

Sold 3 Larger, newer stone and vinyl 2 story with 2 car garage in superior condition, located in a competing development

Subject Sales & Listing History

| | | | | | | | |
|--|----------------------------|------------------------|-------------------------|---|--------------------|---------------------|---------------|
| Current Listing Status | Not Currently Listed | | | Listing History Comments | | | |
| Listing Agency/Firm | | | | sold for \$110000 on 07/15/2016 per mls | | | |
| 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 | \$131,000 | \$131,000 |
| Sales Price | \$130,000 | \$130,000 |
| 30 Day Price | \$127,000 | -- |
| Comments Regarding Pricing Strategy | | |
| <p>Subject is one of the smaller homes in a small development with limited market activity. Comps used are closest within 1 mile, however mls sales search had to be expanded back 12 months in order to locate similar market activity that best supports subject values in this market area that appeals to similarly qualified buyers and could be bracketed It was also necessary to use one age that is outside of guidelines as ages vary greatly in the subject's market. The differences in age do not affect the comparability to the subject; adjustments were made to account for age variances when determining the subject's value at \$100 per year Some conditions vary, however adjustments were made for the differences in order to establish final values at \$10000 Some styles also differ, however no adjustments were necessary due to buyer preferences Garage stalls were adjusted at \$2000 per stall. The price range and adjustments are wide; all comps are not within guidelines from the subject's value due to a lack of similar comps. This variance could not be avoided, the comps were chosen for their similarities to the subject Final price was based upon a visual inspection of the exterior of the subject, the best available active and closed comparable sales and listings, appropriate adjustments for stated features and amenities, and this agent's personal knowledge of the neighborhood and current market conditions</p> | | |

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.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 123 Allans Mill Dr
Columbia, SC 29223



Front

L2 150 Greenmill Rd
Columbia, SC 29223



Front

L3 130 Antler Way
Columbia, SC 29229



Front

Sales Photos

S1 10 Sweetoak Ct
Columbia, SC 29223



Front

S2 230 Sorrel Tree Dr
Columbia, SC 29223



Front

S3 385 Peppercorn Ln
Columbia, SC 29223



Front

ClearMaps Addendum

Address ★ 128 Sweetoak Drive, Columbia, SC 29223

Loan Number 42949

Suggested List \$131,000

Suggested Repaired \$131,000

Sale \$130,000



Comparable

Address

Miles to Subject

Mapping Accuracy

| Comparable | Address | Miles to Subject | Mapping Accuracy |
|--------------|--|-------------------------|------------------|
| ★ Subject | 128 Sweetoak Drive, Columbia, SC 29223 | -- | Parcel Match |
| L1 Listing 1 | 123 Allans Mill Dr, Columbia, SC 29223 | 0.22 Miles ¹ | Parcel Match |
| L2 Listing 2 | 150 Greenmill Rd, Columbia, SC 29229 | 0.16 Miles ¹ | Parcel Match |
| L3 Listing 3 | 130 Antler Way, Columbia, SC 29229 | 0.80 Miles ¹ | Parcel Match |
| S1 Sold 1 | 10 Sweetoak Ct, Columbia, SC 29223 | 0.10 Miles ¹ | Parcel Match |
| S2 Sold 2 | 230 Sorrel Tree Dr, Columbia, SC 29223 | 0.34 Miles ¹ | Parcel Match |
| S3 Sold 3 | 385 Peppercorn Ln, Columbia, SC 29223 | 0.47 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 | Gwendolyn Rogers | Company/Brokerage | Acclaim Real Estate Services |
| License No | 31527 | Address | 200 Carolina Ridge Dr Columbia SC 29229 |
| License Expiration | 06/30/2022 | License State | SC |
| Phone | 8036224558 | Email | Gweninasc@aol.com |
| Broker Distance to Subject | 5.85 miles | Date Signed | 01/06/2021 |

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:

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