

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	149 Wingspan Way, Chapin, SC 29036	Order ID	7209536	Property ID	29895106
Inspection Date	04/04/2021	Date of Report	04/06/2021		
Loan Number	43178	APN	00110102025		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs

Order Tracking ID	0401BPO	Tracking ID 1	0401BPO
Tracking ID 2	--	Tracking ID 3	--

General Conditions

Owner	MILLER,NICHOLAS R & ERIN L	Condition Comments	
R. E. Taxes	\$893	Subject appeared at time of inspection to be in average 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	\$135,670		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Average		
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: \$96,200 High: \$2,150,000		
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	149 Wingspan Way	133 Walkbridge Dr	248 Eagle Pointe Dr	168 Stoney Pointe Dr
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.77 ¹	0.17 ¹	0.83 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$170,000	\$199,900	\$209,900
List Price \$	--	\$176,000	\$199,900	\$209,900
Original List Date		12/28/2020	03/29/2021	02/28/2021
DOM · Cumulative DOM	-- · --	65 · 99	1 · 8	22 · 37
Age (# of years)	14	15	12	17
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	2 Stories Traditional	2 Stories traditional	2 Stories traditional	1.5 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,072	1,661	1,941	1,932
Bdrm · Bths · ½ Bths	4 · 2 · 1	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1
Total Room #	7	6	7	6
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.19 acres	.17 acres	.2 acres	.21 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 This nice, AS IS, 3-bedroom/2.5 bath home located in the subdivision of Stoney Pointe @ Bear Creek is 1661 Sq. feet with a nice open floor plan. Located minutes from Chapin in the award winning school district of Lexington/Richland Five. Central AC and Heat Pump. Built in 2006. Great location.

Listing 2 Similar location, style, age and size as the subject. Comp has central heat/ac,

Listing 3 Public Remarks Welcome to 168 Stoney Pointe located in Stoney Pointe at Bear Creek. This wonderful neighborhood includes many amenities such has a community pool, club house, play ground, and water access for canoeing and water front picnics. Once you arrive you'll notice the lake is right across the street from the house. As you make your way inside, this spacious home greets you with vaulted ceilings which spans to the 2nd story loft.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	149 Wingspan Way	136 Stoney Pointe Dr	144 Wingspan Way	208 Eagle Pointe Dr
City, State	Chapin, SC	Chapin, SC	Chapin, SC	Chapin, SC
Zip Code	29036	29036	29036	29036
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.82 ¹	0.04 ¹	0.14 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$164,900	\$181,500	\$189,000
List Price \$	--	\$154,900	\$181,500	\$200,000
Sale Price \$	--	\$150,000	\$181,500	\$200,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	11/30/2020	01/22/2021	12/04/2020
DOM · Cumulative DOM	-- · --	35 · 80	1 · 1	15 · 73
Age (# of years)	14	20	14	13
Condition	Average	Average	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	2 Stories Traditional	2 Stories traditional	2 Stories traditional	2 Stories traditional
# Units	1	1	1	1
Living Sq. Feet	2,072	1,687	2,072	2,162
Bdrm · Bths · ½ Bths	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1	4 · 2 · 1
Total Room #	7	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	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	0.19 acres	.18 acres	.2 acres	.2 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,500	\$0	-\$7,500
Adjusted Price	--	\$152,500	\$181,500	\$192,500

* 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** Adjustment is for parking. Public Remarks Great price for this 4BR/2.5BA home in one of Chapin's most affordable neighborhoods! Just a stone's throw from schools and only a few minutes into Chapin for shopping and dining! Enjoy all that Stoney Pointe has to offer with its clubhouse, pool, playground, and pond with walking trails. This home has a livingroom/dining room combo, plus a family room and eat in kitchen. There are 4 bedrooms upstairs! This home is made complete with a 1-car garage, large fenced in backyard
- Sold 2** 144 Wingspan Way is a single family residence located in Chapin, SC 29036. Built in 2007, this property features 4 bedrooms, 3 bathrooms, 8,712 sq ft lot, and 2,072 sq ft of living space.
- Sold 3** Adjustment is for condition. Public Remarks BEAUTIFUL TWO STORY HOME IN DESIRABLE EAGLE POINTE NEIGHBORHOOD, ZONED FOR AWARD WINNING CHAPIN SCHOOLS AND MINUTES AWAY FROM LAKE MURRAY! This 4 bedroom/ 2.5 bath home is full of gorgeous features. Natural light spills throughout the flowing layout as you move withease from one room to the next. The spacious and bright eat-in kitchen boasts a large island with custom seating, easy access to all the downstairs rooms, large pantry and tons of counter and cabinet space making cooking a breeze! The large owner's suite offers a walk-in closet and spa-like en suite with double vanity and soaking tub! Each additional bedroom features ample closet space and beautiful shared full bath.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Subject was listed and sold in the MLS.			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months	0						
# of Sales in Previous 12 Months	1						
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
01/08/2021	\$169,000	--	--	Sold	03/31/2021	\$175,000	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$178,900	\$178,900
Sales Price	\$175,000	\$175,000
30 Day Price	\$164,900	--
Comments Regarding Pricing Strategy		
<p>I searched for FMV comps with a GLA of 1800-2299sf. I expanded the search to 5 miles and 12 months to find 1 sold and 1 active comp in similar condition as the subject. 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.</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



Side



Side



Street



Street

Listing Photos

L1 133 Walkbridge Dr
Chapin, SC 29036



Front

L2 248 Eagle Pointe Dr
Chapin, SC 29036



Front

L3 168 Stoney Pointe Dr
Chapin, SC 29036



Front

Sales Photos

S1 136 Stoney Pointe Dr
Chapin, SC 29036



Front

S2 144 Wingspan Way
Chapin, SC 29036



Front

S3 208 Eagle Pointe Dr
Chapin, SC 29036



Front

ClearMaps Addendum

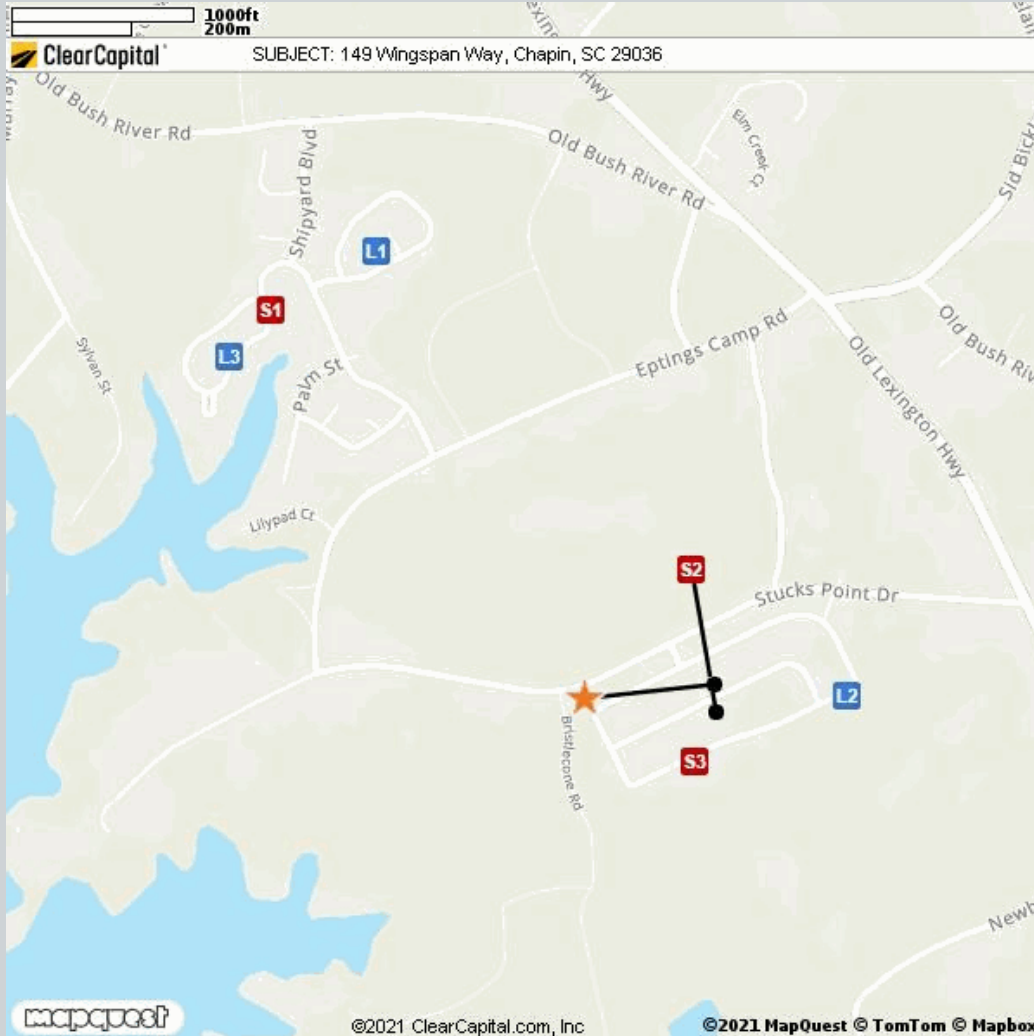
Address ★ 149 Wingspan Way, Chapin, SC 29036

Loan Number 43178

Suggested List \$178,900

Suggested Repaired \$178,900

Sale \$175,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	149 Wingspan Way, Chapin, SC 29036	--	Parcel Match
L1 Listing 1	133 Walkbridge Dr, Chapin, SC 29036	0.77 Miles ¹	Parcel Match
L2 Listing 2	248 Eagle Pointe Dr, Chapin, SC 29036	0.17 Miles ¹	Parcel Match
L3 Listing 3	168 Stoney Pointe Dr, Chapin, SC 29036	0.83 Miles ¹	Parcel Match
S1 Sold 1	136 Stoney Pointe Dr, Chapin, SC 29036	0.82 Miles ¹	Parcel Match
S2 Sold 2	144 Wingspan Way, Chapin, SC 29036	0.04 Miles ¹	Parcel Match
S3 Sold 3	208 Eagle Pointe Dr, Chapin, SC 29036	0.14 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	14.05 miles	Date Signed	04/06/2021

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:

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.