

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>	200 Austin Brook Street, Simpsonville, SC 29680	<b>Order ID</b>	7729506	<b>Property ID</b>	31564733
<b>Inspection Date</b>	11/09/2021	<b>Date of Report</b>	11/11/2021		
<b>Loan Number</b>	45230	<b>APN</b>	0585090105800		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Greenville		

<b>Tracking IDs</b>					
<b>Order Tracking ID</b>	AgedBPOs_110821	<b>Tracking ID 1</b>	AgedBPOs_110821		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	CATAMOUNT PROPERTIES 2018 LLC	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$1,364	The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs. The home appears to conform to the homes in the area.	
<b>Assessed Value</b>	\$8,110		
<b>Zoning Classification</b>	Residential		
<b>Property Type</b>	SFR		
<b>Occupancy</b>	Vacant		
<b>Secure?</b>	Yes		
(doors are assumed to be locked)			
<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>	Griffin Park		
<b>Association Fees</b>	\$725 / Year (Pool,Insurance,Other: Some Sidewalks, Dog Park, Street Lights)		
<b>Visible From Street</b>	Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection.	
<b>Sales Prices in this Neighborhood</b>	Low: \$169000 High: \$317370		
<b>Market for this type of property</b>	Remained Stable for the past 6 months.		
<b>Normal Marketing Days</b>	<30		

## Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
<b>Street Address</b>	200 Austin Brook Street	316 Arnold Mill Road	100 Ellis Mill Street	9 Arnold Mill Road
<b>City, State</b>	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
<b>Zip Code</b>	29680	29680	29680	29680
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.10 <sup>1</sup>	0.14 <sup>1</sup>	0.16 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$239,940	\$262,000	\$306,500
<b>List Price \$</b>	--	\$239,940	\$262,000	\$306,500
<b>Original List Date</b>		08/25/2021	11/06/2021	11/05/2021
<b>DOM · Cumulative DOM</b>	-- · --	77 · 78	4 · 5	2 · 6
<b>Age (# of years)</b>	11	0	2	1
<b>Condition</b>	Good	Excellent	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	1 Story Ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,677	1,300	1,560	1,812
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	3 · 2 · 1	3 · 2 · 1	3 · 2
<b>Total Room #</b>	6	7	7	7
<b>Garage (Style/Stalls)</b>	None	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>	0.14 acres	0.09 acres	0.09 acres	0.18 acres
<b>Other</b>	--	--	--	--

\* Listing 2 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** No notes in the MLS. Hardboard siding on slab, tilt out windows

**Listing 2** OPEN HOUSE SATURDAY NOVEMBER 6TH, STARTING AT 3:00 TO 5:00 PM. "Ms. Whitney on Ellis Mill", is cornered right in highly sought after Griffin Park, just across from Griffin Park's Post Office at Ellis Mill and Carruth Street. Welcoming full front porch invites you into this open 11x21 family room, guest half bath and three separate eating spaces. Breakfast Bar is attached to the kitchen window, two bar stools utilize center bar area and over to your right is the separate eat in kitchen, that has been serving as the dining room. Granite counter tops are showing off the white tile backsplash while shiny stainless appliances are waiting to be noticed. Directly behind the kitchen is attached garage which is definitely convenient for grocery shopping days. This floor plan does offer a guest powder room on the main level. Right upstairs you will find versatile space for an accent piece of furniture and the owner's suite is immediately right after stairs. Walk-In closet, double sink vanity, water closet, combined garden tub with shower, are all qualities for the next owners. Centrally located hall bath joins bedrooms two and three. Seller is using bedroom three as his home office. The cherry on top is the fenced side yard, already trimmed out with concrete pavers. Add a propane fire pit with your own patio furniture and you've just added exterior living space. THIS IS AN OCCUPIED HOME AND SELLER ASKS THAT WE EXERCISE THE COVID SAFETY PROTOCOLS.

**Listing 3** You will want to call this beauty home. The Avery floorplan by Eastwood Homes has 3 bedrooms and 2 bathrooms all on one level. From the entry there is an oversized foyer that leads to the spacious open kitchen/great room area. There are tons of windows that offer plenty of natural light. The great room/kitchen is a great area to entertain. The kitchen has white cabinets, granite counter-tops, a center island and stainless steel appliances. The breakfast room is also large enough to be used as a formal dining room. The master suite is a great size and the master bath has double sinks and an over-sized shower. Don't miss the hidden door/laundry shoot in the master closet to conveniently place clothes in the laundry room. Bedrooms 2 and 3 share a hall bathroom and are separate from the master suite. The home has luxury vinyl plank flooring throughout all of the living areas. The oversized deck is partially covered and there is a large paver patio. The backyard is completely fenced. This home is only one year old and shows like a model home.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	200 Austin Brook Street	213 Hatcher Creekstreet	206 Austin Brookstreet	109 Austin Brookstreet
<b>City, State</b>	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC	Simpsonville, SC
<b>Zip Code</b>	29680	29680	29680	29680
<b>Datasource</b>	MLS	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.05 <sup>1</sup>	0.02 <sup>1</sup>	0.11 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	--	\$249,900	\$262,000	\$275,000
<b>List Price \$</b>	--	\$249,900	\$262,000	\$275,900
<b>Sale Price \$</b>	--	\$261,500	\$280,000	\$285,000
<b>Type of Financing</b>	--	Conventional	Conventional	Fha
<b>Date of Sale</b>	--	08/11/2021	11/04/2021	09/20/2021
<b>DOM · Cumulative DOM</b>	-- · --	2 · 35	12 · 35	2 · 34
<b>Age (# of years)</b>	11	3	11	13
<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 Charleston	1 Story Bungalow	2 Stories Bungalow
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,677	1,926	1,618	1,838
<b>Bdrm · Bths · ½ Bths</b>	3 · 2 · 1	4 · 2 · 1	3 · 2	3 · 2 · 1
<b>Total Room #</b>	6	9	7	7
<b>Garage (Style/Stalls)</b>	None	Attached 2 Car(s)	Attached 2 Car(s)	None
<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>	0.14 acres	0.11 acres	0.12 acres	0.14 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	-\$7,025	+\$5,675	-\$3,825
<b>Adjusted Price</b>	--	\$254,475	\$285,675	\$281,175

\* Sold 3 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** \*We currently have multiple offers. Please submit your highest and best offer by 3 pm on July 9, with a seller response by 5 pm. \*\*\* They want to request highest and best with a deadline of 3 pm July 9th. Let me know if your buyers want to make any changes. Move-In Ready Charleston Style Home in Griffin Park, conveniently located to the Upscale Neighborhood amenities. Spacious 4 bed 2.5 bath with rear entry garage, fenced yard, and built in fire pit with knee wall and patio. The Master Suite is located on the Main level, featuring a walk-in closet and the master bathroom with dual sinks and tub/shower. The kitchen opens up to the Great Room and Dining Room, featuring breakfast bar seating, Granite Counters, Dishwasher, Oven/Stove, Pantry, recessed lights, and upgraded Sink Fixture. The Spacious Great Room is great for lounging and entertaining with family and friends. --- Step out to your 2 Car garage, featuring an auto opener and plenty of space for storage. Outside you have a fenced yard with Arbor, platform deck for a grilling station, and a stone patio with a built-in Fire Pit and knee wall for roasting marshmallows with friends. --- Continue upstairs to the additional 3 bedrooms, loft, laundry, and full bathroom with double sinks. Additional features include: Half Bath on Main, LVP flooring, 9 ft ceilings, Hardie Plank siding. Neighborhood Amenities include: Junior Olympic Pool, Outdoor Fireplace, Neighborhood Nature Trails and sidewalks. Seller is offering a \$1,500 flooring allowance with an acceptable offer. Write your offer today!
- Sold 2** Beautiful bungalow/craftsman home located in the highly desired area of Simpsonville. This home offers so much for a one level home. 3 bedrooms and 2 baths. Open great room with fireplace. Kitchen offers granite countertops and lots of counter space and upgraded cabinets. Hardwood floors through out the home. Separate dining room with wainscoting and beautiful trim work. Master suite offer granite countertops, walk in closet, double sinks and raised cabinets. Side entry garage. Neighborhood offers club house, pool, walking path and so much more. Close to downtown Simpsonville, and restaurants and shopping. Make your appt today to view this gorgeous home.
- Sold 3** Welcome home to 109 Austin Brook Street! This beautiful home has all of the bells and whistles that you have been searching for! Incredible details begin with a wide Foyer that opens into spacious living areas with 10' ceilings and hardwood flooring that flows throughout the main level. You will love entertaining in the sizeable & bright Family Room! It features French doors that access the front porch and a gas log fireplace with a granite surround. A mass of solid quarter-sawn cabinetry lines the efficiently designed gourmet Kitchen that also features stainless steel appliances, gorgeous granite countertops, coordinating tile backsplash, and a shelved pantry that's perfect for storing all of your non-perishables. A deep bay window makes the adjoining Dining Area a fabulous spot to enjoy meals. A drop zone can be found at the rear entrance. It offers the ideal spot to "drop off" coats, book bags, and shoes! The bedrooms are all privately located upstairs. The Owner's Suite welcomes you at the end of a long day with a cathedral ceiling, a large walk-in closet, and a separate sitting/office area in the bedroom. The ceramic tile shower, his & her pedestal sinks, and diagonally set tile flooring complete the master bath. Both of the secondary bedrooms are equal in size and have excellent closet space. They share a centrally located hall bath that's equipped with a tub/shower combination lined with tile surround, granite-topped vanity, and attractive tile flooring. Other important interior details include 2" blinds, a central vacuum system, main level powder room and crown molding. At the rear of the home, there's a great deck and a discreetly placed driveway. The backyard is a park-like setting with a fire pit centered on a stone patio abutting pad and stone walks. Hardboard siding and cedar shake shingles add to the home's impeccable curb appeal along with a wide variety of mature plantings maintained by a full site sprinkler system. Griffin Park offers park-like amenities such as a walking path, Olympic size pool, and common areas!

## Subject Sales & Listing History

<b>Current Listing Status</b>	Currently Listed	<b>Listing History Comments</b>					
<b>Listing Agency/Firm</b>	Jeff Cook Real Estate	Listed below					
<b>Listing Agent Name</b>	Jeff Cook						
<b>Listing Agent Phone</b>	843-225-2002						
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	1						
<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>
--	--	--	--	Sold	06/09/2021	\$227,000	Tax Records
11/09/2021	\$285,000	--	--	--	--	--	MLS

## Marketing Strategy

	As Is Price	Repaired Price
<b>Suggested List Price</b>	\$285,000	\$285,000
<b>Sales Price</b>	\$280,000	\$280,000
<b>30 Day Price</b>	\$265,000	--
<b>Comments Regarding Pricing Strategy</b>		
The home was priced based on the comps, condition, exterior viewing, and the local area. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions.		

## 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



Side



Back

## Subject Photos



Street



Street



## Listing Photos

**L1** 316 Arnold Mill Road  
Simpsonville, SC 29680



Front

**L2** 100 Ellis Mill Street  
Simpsonville, SC 29680



Front

**L3** 9 Arnold Mill Road  
Simpsonville, SC 29680



Front

## Sales Photos

**S1** 213 Hatcher Creek Street  
Simpsonville, SC 29680



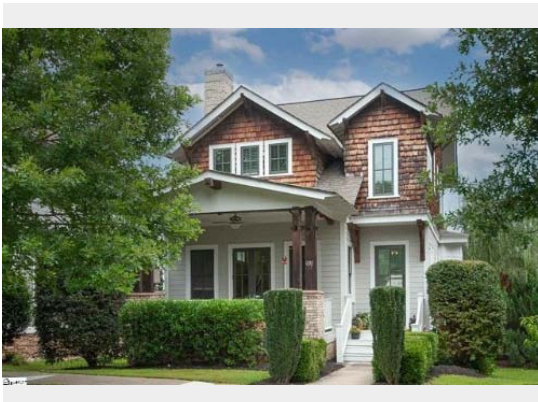
Front

**S2** 206 Austin Brook Street  
Simpsonville, SC 29680



Front

**S3** 109 Austin Brook Street  
Simpsonville, SC 29680



Front

### ClearMaps Addendum

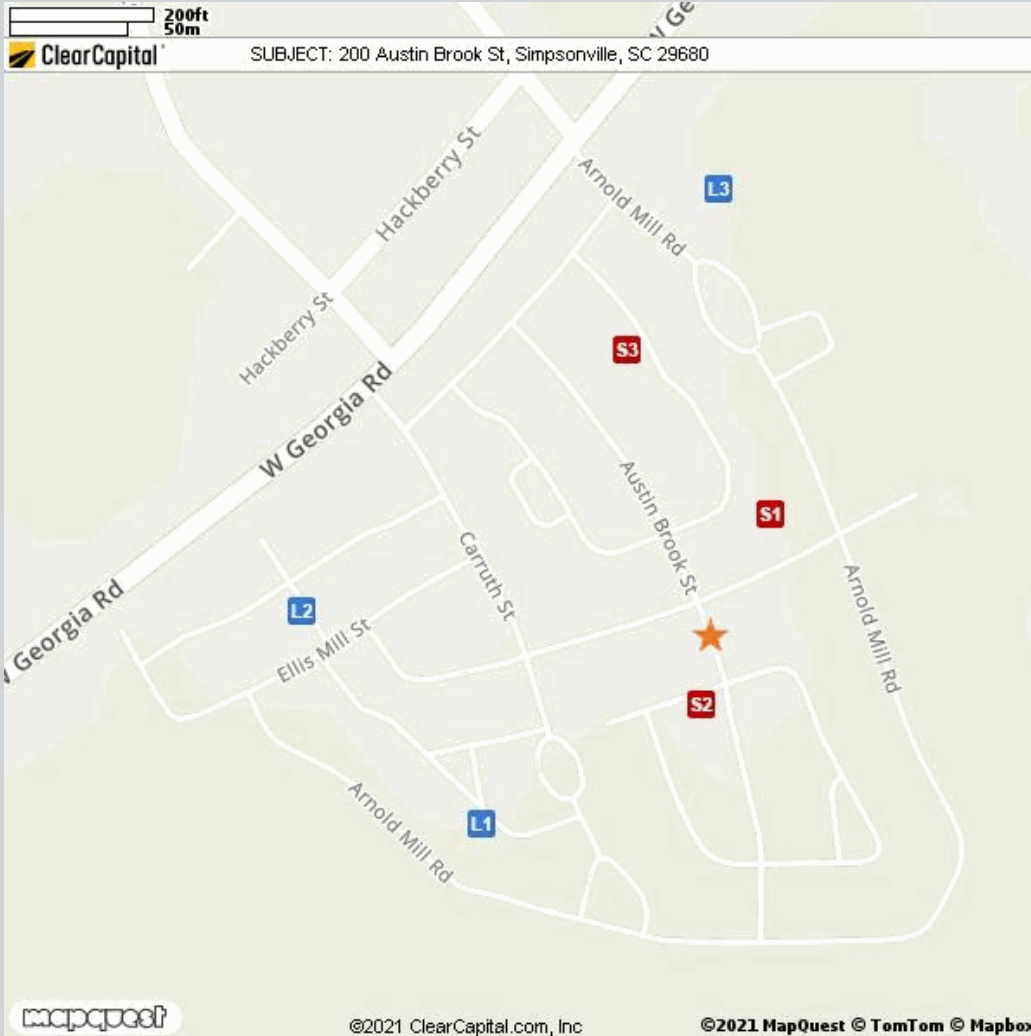
**Address** ★ 200 Austin Brook Street, Simpsonville, SC 29680

**Loan Number** 45230

**Suggested List** \$285,000

**Suggested Repaired** \$285,000

**Sale** \$280,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	200 Austin Brook Street, Simpsonville, SC 29680	--	Parcel Match
L1 Listing 1	316 Arnold Mill Road, Simpsonville, SC 29680	0.10 Miles <sup>1</sup>	Parcel Match
L2 Listing 2	100 Ellis Mill Street, Simpsonville, SC 29680	0.14 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	9 Arnold Mill Road, Simpsonville, SC 29680	0.16 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	213 Hatcher Creekstreet, Simpsonville, SC 29680	0.05 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	206 Austin Brookstreet, Simpsonville, SC 29680	0.02 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	109 Austin Brookstreet, Simpsonville, SC 29680	0.11 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>	Jeffrey Thompson	<b>Company/Brokerage</b>	Upstate Realty & Associates
<b>License No</b>	79692	<b>Address</b>	201 Misty Meadow Dr Greenville SC 29615
<b>License Expiration</b>	06/30/2022	<b>License State</b>	SC
<b>Phone</b>	8646313099	<b>Email</b>	jthompson8405@gmail.com
<b>Broker Distance to Subject</b>	9.28 miles	<b>Date Signed</b>	11/10/2021

*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.**