

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>	900 Taylor Street Unit 200, Columbia, SC 29201	<b>Order ID</b>	7349034	<b>Property ID</b>	30452181
<b>Inspection Date</b>	06/08/2021	<b>Date of Report</b>	06/09/2021		
<b>Loan Number</b>	45231	<b>APN</b>	090860216		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Richland		

Tracking IDs					
<b>Order Tracking ID</b>	0608BPO_Citi	<b>Tracking ID 1</b>	0608BPO_Citi		
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--		

## General Conditions

<b>Owner</b>	RICHARD LESKI	<b>Condition Comments</b>	
<b>R. E. Taxes</b>	\$912	<p>The building is visible and appears to be in maintained and in good condition, but the unit itself is not visible. Per CC QA counsel, since all of the sold comps are in the same building, it is decided to go with the Subject being in good condition since the average condition is good for all of the condos in the building. L1 is in the same building as all three sold comps. All are in good condition.</p>	
<b>Assessed Value</b>	\$115,400		
<b>Zoning Classification</b>	Residential C-4		
<b>Property Type</b>	Condo		
<b>Occupancy</b>	Occupied		
<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>	Parkside HOA		
<b>Association Fees</b>	\$307 / Month (Pool,Landscaping,Insurance,Greenbelt)		
<b>Visible From Street</b>	Not Visible		
<b>Road Type</b>	Public		

## Neighborhood & Market Data

<b>Location Type</b>	Urban	<b>Neighborhood Comments</b>	
<b>Local Economy</b>	Stable	<p>The Parkside is located in downtown Columbia, central area, across from a park amongs some office blocks and churches.</p>	
<b>Sales Prices in this Neighborhood</b>	Low: \$109994 High: \$441800		
<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>	900 Taylor Street Unit 200	400 Waccamaw Ave Apt D	1520 Senate St # 16e	1520 Senate St 106
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29201	29205	29201	29201
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.49 <sup>1</sup>	0.80 <sup>1</sup>	0.84 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	\$	\$144,900	\$135,000	\$135,000
<b>List Price \$</b>	--	\$144,900	\$135,000	\$135,000
<b>Original List Date</b>		03/18/2021	05/26/2021	04/28/2021
<b>DOM · Cumulative DOM</b>	-- · --	82 · 83	13 · 14	41 · 42
<b>Age (# of years)</b>	28	89	56	56
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	2	2	16	10
<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>	4+ Stories Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	981	1,000	1,050	1,050
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	1 · 1	2 · 1 · 1	2 · 1 · 1
<b>Total Room #</b>	6	4	6	6
<b>Garage (Style/Stalls)</b>	Carport 2 Car(s)	Carport 2 Car(s)	Attached 1 Car	Attached 1 Car
<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>	Pool - Yes	--	Pool - Yes	--
<b>Lot Size</b>	0 acres	0 acres	0 acres	0 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** MLS Comments: This historic circa 1932 building is nestled among oaks on a quiet residential street. This upstairs 1BR/1BA unit has a private veranda overlooking the front yard & Waccamaw Avenue. Gated parking in the rear. Condo is accessed from either front or back staircase. It features beautiful hardwood floors throughout, vintage tile in the bath, stainless steel appliances, granite countertops, custom cabinetry and loads of character with the transomed doorways.
- Listing 2** MLS Comments: Ease of living in building with doorman and garage parking. Pool, workout room and more included in HOA. Common amenities include a pool, sauna, fitness room, grill area, meeting/party room, key FOB entry, and 24 security with guard. The unit also includes a deeded parking space in the Pendleton garage.
- Listing 3** MLS Comments: 2br/1.5ba condo in Senate Plaza. Located in the heart of USC campus, unit 106 is walking distance to the Law School, Statehouse, Vista, 5 Points and campus buildings. 10th floor unit has wonderful view, a private balcony, updated flooring, painted kitchen cabinets and plenty of natural light. HOA covers: electric, trash, water, sewer, cable TV available, pest control, common area maintenance and so much more. 24 hour doorman, pool, clubhouse and terrace room.

## Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
<b>Street Address</b>	900 Taylor Street Unit 200	900 Taylor St Apt 315	900 Taylor St Apt 206	900 Taylor St Apt 214
<b>City, State</b>	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
<b>Zip Code</b>	29201	29201	29201	29201
<b>Datasource</b>	Public Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	0.03 <sup>1</sup>	0.04 <sup>1</sup>	0.00 <sup>1</sup>
<b>Property Type</b>	Condo	Condo	Condo	Condo
<b>Original List Price \$</b>	--	\$154,000	\$150,000	\$130,000
<b>List Price \$</b>	--	\$154,000	\$150,000	\$130,000
<b>Sale Price \$</b>	--	\$150,000	\$150,000	\$131,000
<b>Type of Financing</b>	--	Standards	Standards	Standards
<b>Date of Sale</b>	--	04/09/2021	04/12/2021	07/06/2020
<b>DOM · Cumulative DOM</b>	-- · --	86 · 86	32 · 32	73 · 73
<b>Age (# of years)</b>	28	28	28	28
<b>Condition</b>	Good	Good	Good	Good
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Condo Floor Number</b>	2	3	2	2
<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>	4+ Stories Condo	1 Story Condo	1 Story Condo	1 Story Condo
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	981	900	931	950
<b>Bdrm · Bths · ½ Bths</b>	2 · 2	2 · 2	2 · 2	2 · 2
<b>Total Room #</b>	6	6	6	6
<b>Garage (Style/Stalls)</b>	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 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>	Pool - Yes	Pool - Yes	Pool - Yes	Pool - Yes
<b>Lot Size</b>	0 acres	0 acres	0 acres	0 acres
<b>Other</b>	--	--	--	--
<b>Net Adjustment</b>	--	\$0	\$0	\$0
<b>Adjusted Price</b>	--	\$150,000	\$150,000	\$131,000

\* 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** Adjustments: 0 MLS Comments: There are no descriptions or comments. Photos show good condition.

**Sold 2** Adjustments: 0 MLS Comments: There are no descriptions or comments. Photos show good condition.

**Sold 3** Adjustments: 0 MLS Comments: 2 BR 2 Bath condo at Parkside. This gated community is located just minutes from Vista restaurants and shops and the USC campus. Enjoy low maintenance downtown living with a pool, grilling area, clubhouse, fitness center and elevator. This condo features an open floor plan with wood laminate flooring, granite countertops a newer HVAC system and balcony with pool view. The master suite features a walk-in closet and private bath. All appliances included including refrigerator and washer/dryer. All furniture is negotiable. HOA fee covers pool, clubhouse, fitness center, water, sewer and trash.

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			Sold 8/17/2001 \$106,900				
<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>	\$132,500	\$132,500
<b>Sales Price</b>	\$131,000	\$131,000
<b>30 Day Price</b>	\$125,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>Focused search for the same complex where available. L1 and all three sold comps are in the same complex. The building is visible and appears to be in maintained and in good condition, but the unit itself is not visible. Per CC QA counsel, since all of the sold comps are in the same building, it is decided to go with the Subject being in good condition since the average condition is good for all of the condos in the building. L1 is in the same building as all three sold comps. All are in good condition. Therefore utilizing S3 for final value due to same floor and closest in GLA and L1 for bracketed listing price. An interior should be done.</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



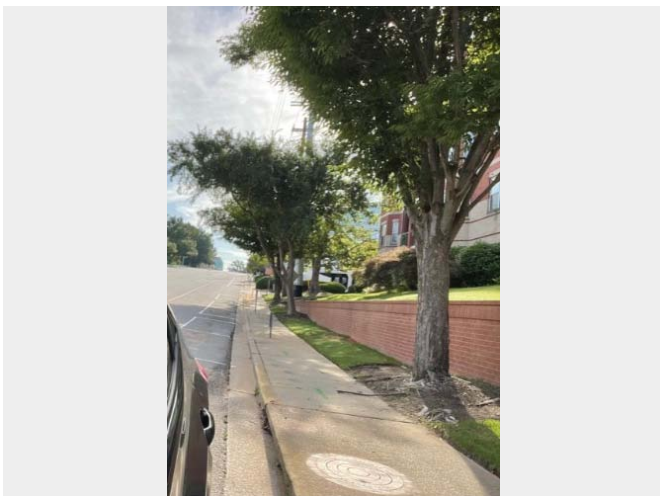
Address Verification



Side



Side



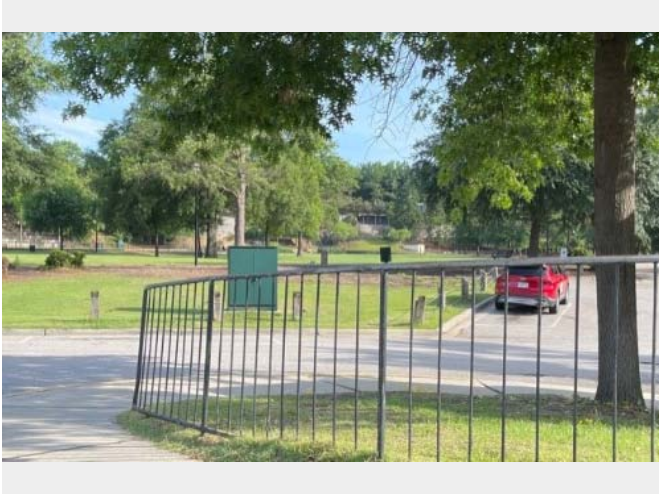
Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 400 Waccamaw Ave Apt D  
Columbia, SC 29205



Front

**L2** 1520 Senate St # 16E  
Columbia, SC 29201



Front

**L3** 1520 Senate St 106  
Columbia, SC 29201



Front

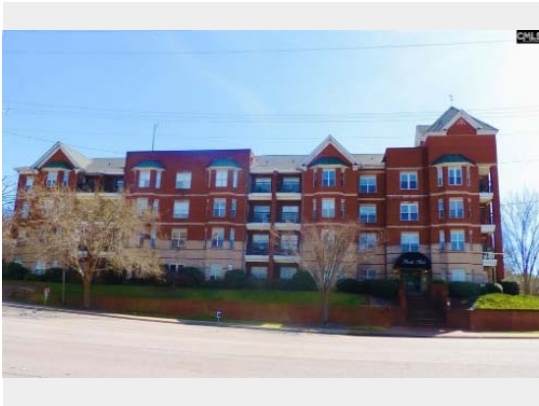
## Sales Photos

**S1** 900 Taylor St Apt 315  
Columbia, SC 29201



Front

**S2** 900 Taylor St Apt 206  
Columbia, SC 29201



Front

**S3** 900 Taylor St Apt 214  
Columbia, SC 29201



Front

## ClearMaps Addendum

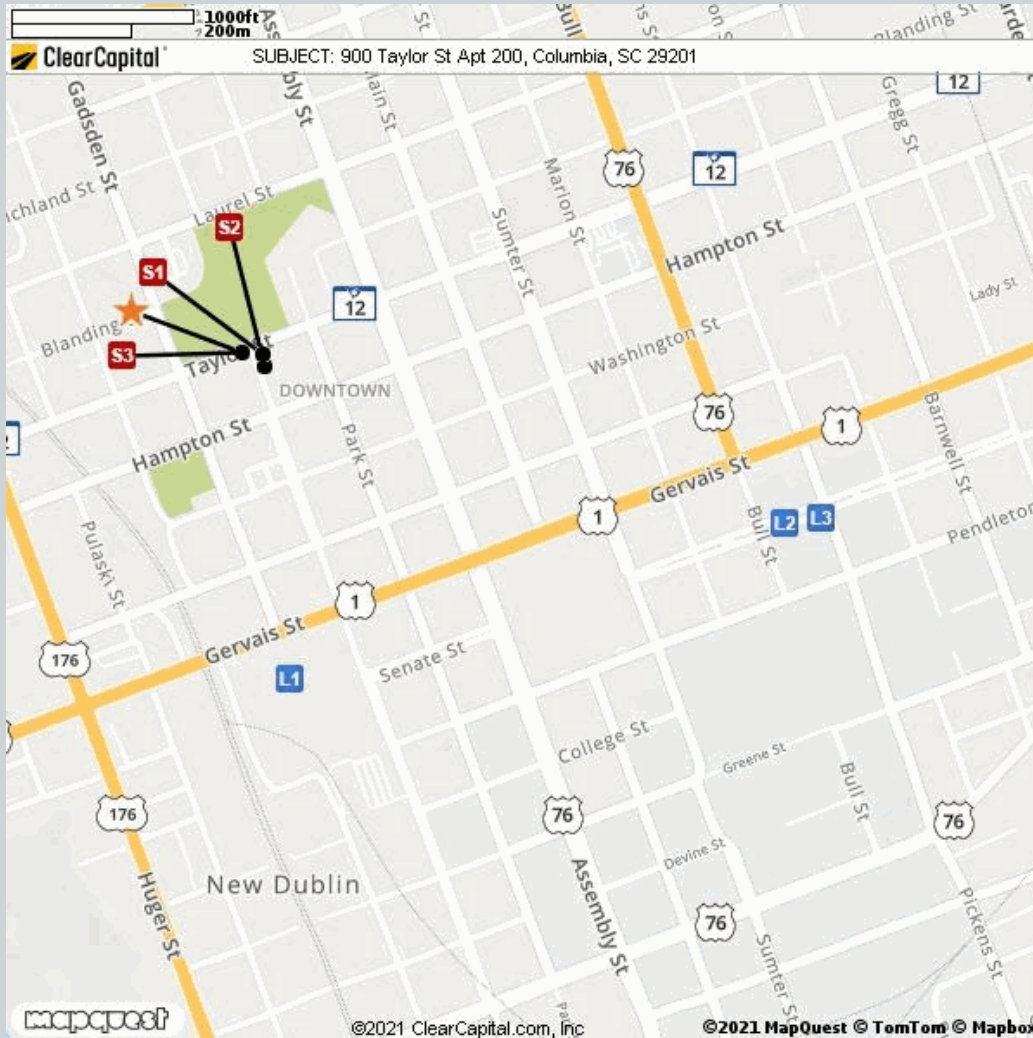
**Address** ★ 900 Taylor Street Unit 200, Columbia, SC 29201

**Loan Number** 45231

**Suggested List** \$132,500

**Suggested Repaired** \$132,500

**Sale** \$131,000



### Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	900 Taylor Street Unit 200, Columbia, SC 29201	--	Street Centerline Match
L1	400 Waccamaw Ave Apt D, Columbia, SC 29205	0.49 Miles <sup>1</sup>	Parcel Match
L2	1520 Senate St # 16e, Columbia, SC 29201	0.80 Miles <sup>1</sup>	Street Centerline Match
L3	1520 Senate St 106, Columbia, SC 29201	0.84 Miles <sup>1</sup>	Parcel Match
S1	900 Taylor St Apt 315, Columbia, SC 29201	0.03 Miles <sup>1</sup>	Parcel Match
S2	900 Taylor St Apt 206, Columbia, SC 29201	0.04 Miles <sup>1</sup>	Parcel Match
S3	900 Taylor St Apt 214, Columbia, SC 29201	0.00 Miles <sup>1</sup>	Street Centerline 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.

\*\*\* Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! \*\*\*

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

## Report Instructions - cont.

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.

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>	James Otis	<b>Company/Brokerage</b>	Asset Realty Inc
<b>License No</b>	114034	<b>Address</b>	412 Oak Brook Drive Columbia SC 29223
<b>License Expiration</b>	06/30/2021	<b>License State</b>	SC
<b>Phone</b>	3233605374	<b>Email</b>	jamesbobbyotis@icloud.com
<b>Broker Distance to Subject</b>	11.84 miles	<b>Date Signed</b>	06/09/2021

*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.**