

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	5516 Lakeshore Drive Unit H-410, Columbia, SC 29206	Order ID	7729506	Property ID	31564794
Inspection Date	11/13/2021	Date of Report	11/13/2021		
Loan Number	45233	APN	167820225		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	AgedBPOs_110821	Tracking ID 1	AgedBPOs_110821		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments From drive by, the Condo complex and condo building appear to be in maintained average condition.
R. E. Taxes	\$647	
Assessed Value	\$2,710	
Zoning Classification	Miscellaneous R-3	
Property Type	Condo	
Occupancy	Occupied	
Ownership Type	Fee Simple	
Property Condition	Average	
Estimated Exterior Repair Cost	\$0	
Estimated Interior Repair Cost	\$0	
Total Estimated Repair	\$0	
HOA	Lakeshore HOA	
Association Fees	\$100 / Month (Pool,Landscaping,Insurance)	
Visible From Street	Visible	
Road Type	Public	

Neighborhood & Market Data		
Location Type	Suburban	Neighborhood Comments Lakeshore Condo complex with 2 bed/2bath condos, some single story and some one level in garden brick complex.
Local Economy	Improving	
Sales Prices in this Neighborhood	Low: \$75000 High: \$190000	
Market for this type of property	Increased 20 % in the past 6 months.	
Normal Marketing Days	<90	

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	5516 Lakeshore Drive Unit H-410	4600 Fort Jackson Blvd 129	2002 Greene St Apt 204	207 Weddell St 2d
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29206	29209	29205	29223
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	2.34 ¹	4.05 ¹	4.35 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	\$	\$51,500	\$99,900	\$69,500
List Price \$	--	\$52,900	\$99,900	\$69,500
Original List Date		08/05/2021	10/13/2021	08/15/2021
DOM · Cumulative DOM	-- · --	100 · 100	31 · 31	90 · 90
Age (# of years)	53	72	37	37
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	2 Stories Traditional	1 Story Traditional	1 Story Traditional
# Units	1	1	1	1
Living Sq. Feet	908	1,000	920	980
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	2 · 2	2 · 2
Total Room #	6	5	6	6
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--

* 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 MLS Comments: This cozy and affordable 2 bedroom / 1 bath / 2 level condo is a great place to relax and call home. Water and sewer are included in the monthly HOA dues.

Listing 2 MLS Comments: Great 2 bedroom/2 bathroom condo, facing Greene Street with balcony, in a secured building next to USC Campus. HOA fee includes water, sewer, trash, pest control and outside maintenance.

Listing 3 MLS Comments: 308 Percival Rd Apt 2205, Columbia, SC 29206 is a condo built in 1973.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	5516 Lakeshore Drive Unit H-410	1610 Dalloz Rd Apt A	4103 Devine St A8	320 S Beltline Blvd Apt 32f
City, State	Columbia, SC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29206	29204	29205	29205
Datasource	Public Records	MLS	MLS	MLS
Miles to Subj.	--	1.82 ¹	2.61 ¹	3.09 ¹
Property Type	Condo	Condo	Condo	Condo
Original List Price \$	--	\$94,900	\$109,900	\$39,000
List Price \$	--	\$85,000	\$109,900	\$39,000
Sale Price \$	--	\$80,000	\$109,000	\$37,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	10/20/2021	09/30/2021	08/02/2021
DOM · Cumulative DOM	-- · --	182 · 182	49 · 49	76 · 76
Age (# of years)	53	55	80	72
Condition	Average	Average	Good	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Condo Floor Number	2	1	1	1
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Condo	1 Story Traditional	1 Story Other	1 Story Ranch/Rambler
# Units	1	1	1	1
Living Sq. Feet	908	1,000	881	800
Bdrm · Bths · ½ Bths	2 · 2	2 · 1	2 · 1	2 · 1
Total Room #	6	6	5	5
Garage (Style/Stalls)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)	Carport 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0 acres	0 acres	0 acres	0 acres
Other	--	--	--	--
Net Adjustment	--	+\$5,000	\$0	+\$5,000
Adjusted Price	--	\$85,000	\$109,000	\$42,000

* 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.

Recent Sales - Cont.

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

- Sold 1** Adjustments: Inferior bath \$5,000. MLS Comments: Ground floor unit with a terrific floorplan. Eat-in kitchen with tons of cabinet space and plenty of room for a dining table. Make sure you don't miss the two large bedrooms and the in-unit laundry. The HOA fee includes water, sewer, and maintenance of the HVAC, water heater, exterior, pool and other common areas.
- Sold 2** Adjustments: Superior condition -\$5,000, inferior bath \$5,000. MLS Comments: 2 Bedroom resale in this community with sidewalks, greenspace for pups, and a pool for keeping cool and relaxing in this quiet neighborhood. Super convenient to downtown, campuses, shopping, dining and Fort Jackson. Work in 2015: Painting throughout, Complete electrical rewiring, Wall female electrical outlets moved to baseboard, Wall switch plates to match the wall color, Sconces wired and mounted in living room, Vintage schoolhouse ceiling fixture in hall, new Stove, Microwave Oven, kitchen incinerator, and Kitchen exhaust fan. Handy fold-down table/desk/mail keeper installed! The oven has never been used. New bathroom (remodel). Levolor wood (not plastic) venetian blinds in all windows Refinished hardwood floors. Closetmaid wire shelves in all (6) closets. Stainless-steel-knob replacements on all doors. New ceiling fans. New smoke/CO alarms. Two doorbell receivers and transmitters, front and back doors Recent upgrades include new refrigerator 2020 and new HVAC July 2021.
- Sold 3** Adjustments: Inferior bath \$5,000. MLS Comments: his rare opportunity is not only affordable but a great add on to your portfolio or awesome starter property.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				See Below			
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
--	--	--	--	Sold	06/09/2021	\$70,000	Tax Records

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$86,500	\$86,500
Sales Price	\$85,000	\$85,000
30 Day Price	\$79,000	--
Comments Regarding Pricing Strategy		
Focused search on closest GLA and proximity. With adjustments, utilizing S1 for final value and L2 for bracketed listing price. An interior should be done. PLEASE NOTE: This report supersedes all prior reports. The comps drive the market and are from current ClearProp research. Therefore the comps and values remain. The market has gone up 20% per Clear Prop.		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The value variance is due to value increases over the last 5 months and a value difference of \$15,000. The current report has included the most current and most proximate data available to support the price conclusion. The broker's comps are appropriate for the subject's attributes, surrounding amenities and market conditions. Thus, the price conclusion appears to be adequately supported.

Subject Photos



Front



Address Verification



Street

Listing Photos

L1 4600 Fort Jackson Blvd 129
Columbia, SC 29209



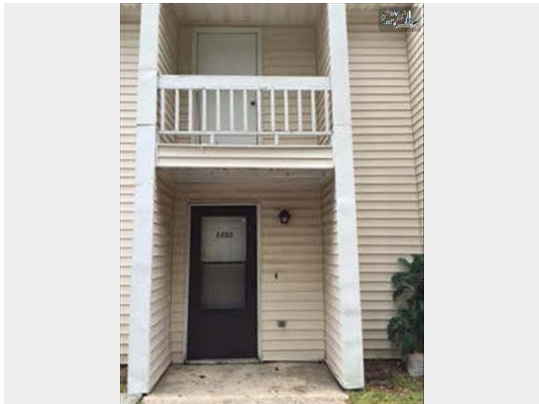
Front

L2 2002 Greene St Apt 204
Columbia, SC 29205



Front

L3 207 Weddell St 2D
Columbia, SC 29223



Front

Sales Photos

S1 1610 Dalloz Rd APT A
Columbia, SC 29204



Front

S2 4103 Devine St A8
Columbia, SC 29205



Front

S3 320 S Beltline Blvd Apt 32F
Columbia, SC 29205



Front

ClearMaps Addendum

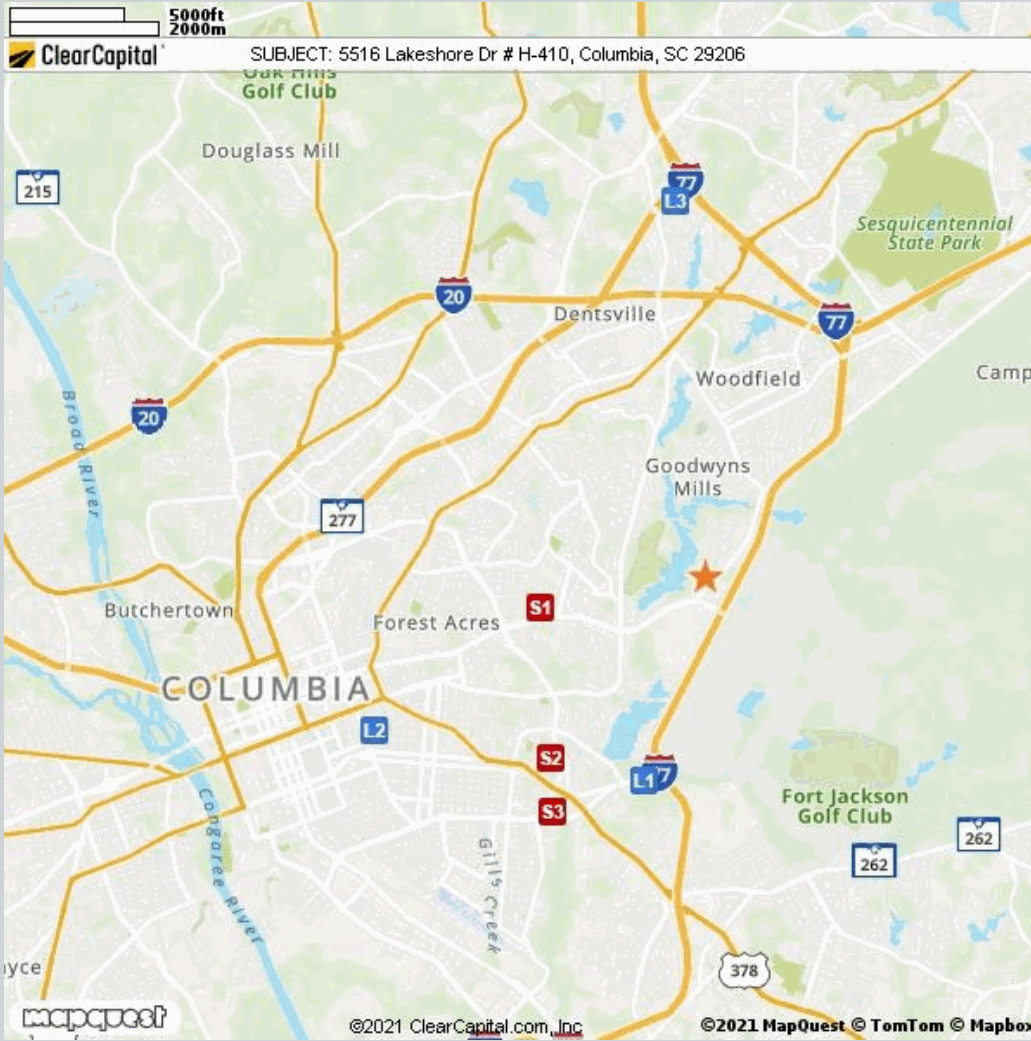
Address ★ 5516 Lakeshore Drive Unit H-410, Columbia, SC 29206

Loan Number 45233

Suggested List \$86,500

Suggested Repaired \$86,500

Sale \$85,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	5516 Lakeshore Drive Unit H-410, Columbia, SC 29206	--	Parcel Match
L1 Listing 1	4600 Fort Jackson Blvd 129, Columbia, SC 29209	2.34 Miles ¹	Parcel Match
L2 Listing 2	2002 Greene St Apt 204, Columbia, SC 29205	4.05 Miles ¹	Street Centerline Match
L3 Listing 3	207 Weddell St 2d, Columbia, SC 29223	4.35 Miles ¹	Parcel Match
S1 Sold 1	1610 Dalloz Rd Apt A, Columbia, SC 29204	1.82 Miles ¹	Street Centerline Match
S2 Sold 2	4103 Devine St A8, Columbia, SC 29205	2.61 Miles ¹	Parcel Match
S3 Sold 3	320 S Beltline Blvd Apt 32f, Columbia, SC 29205	3.09 Miles ¹	Street Centerline 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	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2023	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	7.23 miles	Date Signed	11/13/2021

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.