

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	2061 Fern Crest Lane, Graniteville, SC 29829	Order ID	7349034	Property ID	30451998
Inspection Date	06/09/2021	Date of Report	06/10/2021		
Loan Number	45234	APN	0480024064		
Borrower Name	Catamount Properties 2018 LLC	County	Aiken		

Tracking IDs					
Order Tracking ID	0608BPO_Citi	Tracking ID 1	0608BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	JASON FLOWER	Condition Comments	
R. E. Taxes	\$2,380	From drive by, the Subject appears to be in good condition, only being four years old. It conforms with the surrounding area with new homes built in the past five years and new homes still being built just one block away.	
Assessed Value	\$9,810		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Occupied		
Ownership Type	Fee Simple		
Property Condition	Good		
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	Suburban	Neighborhood Comments	
Local Economy	Improving	New subdivision neighborhood with new homes built within the past five years and continue to be built, mostly single story that conform.	
Sales Prices in this Neighborhood	Low: \$73000 High: \$279400		
Market for this type of property	Increased 4 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1 *	Listing 2	Listing 3
Street Address	2061 Fern Crest Lane	8196 Cozy Knl	4108 Stone Pass Dr	1019 Sapphire Dr
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	0.39 ¹	0.47 ¹	0.53 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$221,000	\$204,000	\$238,865
List Price \$	--	\$221,000	\$204,000	\$238,865
Original List Date		06/06/2021	04/29/2021	05/18/2021
DOM · Cumulative DOM	-- · --	3 · 4	41 · 42	22 · 23
Age (# of years)	4	3	12	0
Condition	Good	Good	Good	Excellent
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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch/Rambler	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	1,672	1,662	1,595	1,807
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2 · 1
Total Room #	8	7	7	12
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.42 acres	.17 acres	0.18 acres	.15 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** MLS Comments: 3BR, 2BA home, located in Sage Creek! Featuring a large kitchen, dining, and family area! Office/flex room! Spacious owner's suite. Fenced-in yard & sprinkler system. All appliances to remain, including washer and dryer.
- Listing 2** MLS Comments: 2 car garage and fenced backyard. Split floor plan w/3 bedroom and 2 baths. Kitchen, dining and family room open. Pantry in kitchen, laundry room. New LTV flooring throughout. Fresh paint in several rooms. Newer hot water heater and gutters. Recent inspection done.
- Listing 3** MLS Comments: Crestview II Elevation B { Lot 31 }features 3 Bedrooms, 2.5 baths, 1807 Square Feet. Great Southern Homes offers many upgraded options as standard features in our new home such as Honeywell's high-resolution touchscreen inside your home which allows you to control and automate your security system, heating, and cooling systems, door locks, Tankless water heater and pre set options such as bedtime and morning modes and it can also help you create a more energy-intelligent home. Your home comes with overhead speakers in the kitchen. Your Green Smart Home Features R-50 Attic Insulation, Radiant Barrier, Roof Sheathing, Advanced Framing Techniques, Thermal Envelope Air Sealing, Tankless Water Heating, Efficient HVAC, Programmable Thermostat, HERS Rating by Third Party, Low VOC Paint and Carpet, High-Performance Low E Windows, Water Conserving Shower Heads & Faucets.

Recent Sales

	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	2061 Fern Crest Lane	8161 Cozy Knl	3108 Calli Crossing Dr	8071 Red Rock Way
City, State	Graniteville, SC	Graniteville, SC	Graniteville, SC	Graniteville, SC
Zip Code	29829	29829	29829	29829
Datasource	MLS	MLS	MLS	Public Records
Miles to Subj.	--	0.37 ¹	0.49 ¹	0.42 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$203,500	\$174,900	\$210,000
List Price \$	--	\$203,500	\$177,500	\$199,900
Sale Price \$	--	\$203,500	\$182,000	\$199,000
Type of Financing	--	Standard	Standard	Standard
Date of Sale	--	04/01/2021	04/01/2021	03/02/2021
DOM · Cumulative DOM	-- · --	56 · 56	100 · 131	60 · 62
Age (# of years)	4	1	14	12
Condition	Good	Good	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 Ranch/Rambler	1 Story Ranch/Rambler	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,672	1,554	1,543	1,780
Bdrm · Bths · ½ Bths	4 · 2	3 · 2	3 · 2	3 · 2
Total Room #	8	7	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	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	0.42 acres	.14 acres	0.26 acres	0.24 acres
Other	--	--	--	--
Net Adjustment	--	+\$2,950	+\$2,975	\$0
Adjusted Price	--	\$206,450	\$184,975	\$199,000

* Sold 3 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 GLA \$2,950. MLS Comments: Ficus Plan with privacy fence, blinds, and refrigerator included. --- Adorable One story 3 bedrooms, 2 bath open floor plan. Beautiful Custom cabinetry and open space kitchen with ample space and extended breakfast bar showcasing gorgeous modern countertops plus Stainless Steel Whirlpool appliances. Landscaped yard. \$3000 incentives.
- Sold 2** Adjustments: Inferior GLA \$2,975. MLS Comments: Great Open Split floor plan. Beautiful engineered flooring throughout Livingroom, kitchen and dining area. Unique galley Kitchen with updated faucet, backsplash Cozy Breakfast area Master Bedroom has tray ceiling, private bath with separate shower and garden tub. Double vanity sink and walk in closet. Large privacy fenced back yard with fire pit. Covered porch with extra patio.
- Sold 3** Adjustments: 0 MLS Comments: Energy efficient Solar Panels saves thousand of dollars in electrical bill. Split and Open floor plan with 3br, GR, DR and kitchen have laminate flrs. Kitchen features a bar, glass mosaic tile back splash, range, refrigerator, dishwasher and microwave. Extra large master suite with tray ceiling, soak tub, separate shower with tile from top of shower to ceiling. Large laundry room with room for extra refrig or freezer, patio, storm door, security system, ring doorbell, privacy fenced backyard, sprinkler system, 2 car garage with extra lighting. County taxes only, Breezy Hill water and sewer.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				Sep 6, 2017 Sold for \$164,000			
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	\$205,000	\$205,000
Sales Price	\$199,500	\$199,500
30 Day Price	\$197,500	--
Comments Regarding Pricing Strategy		
<p>Focused search on same complex and MOST RECENT sold comps in 2021. Currently in South Carolina, over the past 6 months, prices have gone up in value with multiple offers on homes within the \$200,000 - \$300,000 price range. The most recent 2021 sold status comps are the most relevant. With adjustments, going with S3 for basis of final price and L1 for bracketed listing price. All of the comps are in good condition which appears to be the "average" for the Subject's immediate area. Still, an interior should be done.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's The price is based on the subject being in good condition. Comps are similar in characteristics, located within 0.53 miles and the sold comps closed
Notes within the last 3 months. The market is reported as having increased 4% in the last 6 months. The price conclusion is deemed supported.

Subject Photos



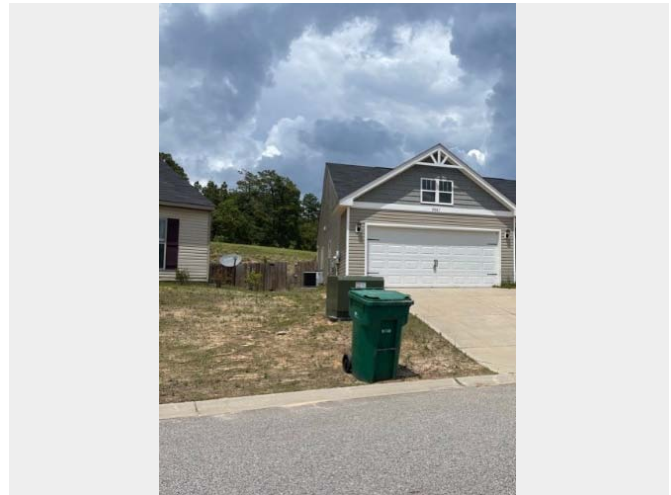
Front



Address Verification



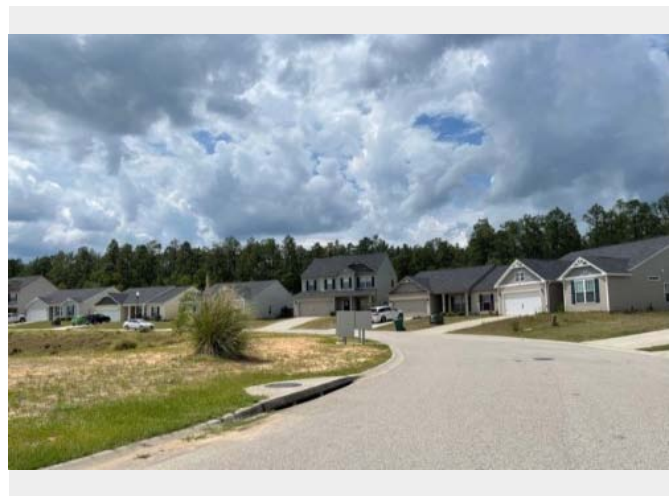
Side



Side



Street



Street

Subject Photos



Other

Listing Photos

L1 8196 Cozy Knl
Graniteville, SC 29829



Front

L2 4108 Stone Pass Dr
Graniteville, SC 29829



Front

L3 1019 Sapphire Dr
Graniteville, SC 29829



Front

Sales Photos

S1 8161 Cozy Knl
Graniteville, SC 29829



Front

S2 3108 Calli Crossing Dr
Graniteville, SC 29829



Front

S3 8071 Red Rock Way
Graniteville, SC 29829



Front

ClearMaps Addendum

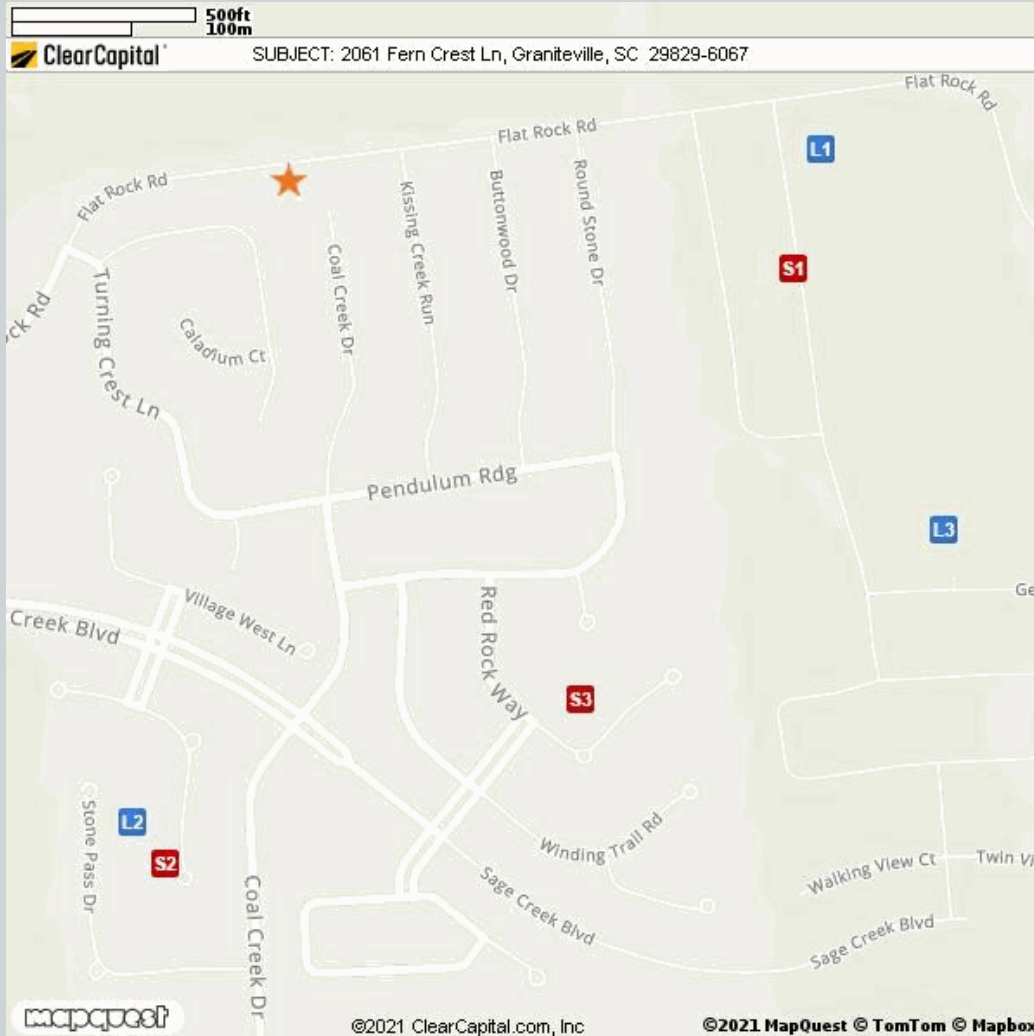
Address ★ 2061 Fern Crest Lane, Graniteville, SC 29829

Loan Number 45234

Suggested List \$205,000

Suggested Repaired \$205,000

Sale \$199,500



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	2061 Fern Crest Lane, Graniteville, SC 29829	--	Parcel Match
L1 Listing 1	8196 Cozy Knl, Graniteville, SC 29829	0.39 Miles ¹	Parcel Match
L2 Listing 2	4108 Stone Pass Dr, Graniteville, SC 29829	0.47 Miles ¹	Parcel Match
L3 Listing 3	1019 Sapphire Dr, Graniteville, SC 29829	0.53 Miles ¹	Parcel Match
S1 Sold 1	8161 Cozy Knl, Graniteville, SC 29829	0.37 Miles ¹	Parcel Match
S2 Sold 2	3108 Calli Crossing Dr, Graniteville, SC 29829	0.49 Miles ¹	Parcel Match
S3 Sold 3	8071 Red Rock Way, Graniteville, SC 29829	0.42 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.

*** 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

Broker Name	James Otis	Company/Brokerage	Asset Realty Inc
License No	114034	Address	412 Oak Brook Drive Columbia SC 29223
License Expiration	06/30/2021	License State	SC
Phone	3233605374	Email	jamesbobbyotis@icloud.com
Broker Distance to Subject	65.29 miles	Date Signed	06/10/2021

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.