

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	200 Hallie Hills Place, Lexington, SC 29073	Order ID	7416391	Property ID	30610352
Inspection Date	07/08/2021	Date of Report	07/08/2021		
Loan Number	45498	APN	00650002227		
Borrower Name	Catamount Properties 2018 LLC	County	Lexington		

Tracking IDs					
Order Tracking ID	0707BPO_Citi	Tracking ID 1	0707BPO_Citi		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		Condition Comments
Owner	KIMBERLEY ANN PALMER	Subject appeared at time of inspection to be in good overall condition. No repairs requiring immediate attention noticed from roadside. I assumed the interior is in similar condition as the exterior for this report.
R. E. Taxes	\$3,510	
Assessed Value	\$122,022	
Zoning Classification	Residential	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes (lockbox)	
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		Neighborhood Comments
Location Type	Rural	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.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$57,000 High: \$400,000	
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	200 Hallie Hills Place	228 Hallie Hills Place	236 Hallie Hills Place	301 Louisa Ln
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.08 ¹	0.10 ¹	0.02 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$149,900	\$165,000	\$185,000
List Price \$	--	\$149,999	\$155,000	\$185,000
Original List Date		06/29/2021	06/09/2021	06/21/2021
DOM · Cumulative DOM	-- · --	7 · 9	6 · 29	17 · 17
Age (# of years)	20	20	18	20
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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,264	1,065	1,120	1,100
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	.14 acres	.2 acres	.15 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.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** Public Remarks This wonderfully maintained 3 bed/2bath, 1 owner home is located in desirable Lexington School District 1. Sit back & relax on the rocking chair front porch, or enjoy the serenity of the beautifully landscaped back yard. This home features a spacious family room w/ hardwoods, a bright eat-in kitchen w/ white cabinets& tile backsplash, fresh paint, carpet in excellent condition, crown molding throughout. The owner's suite has a private bath & his & her closets. Low maintenance vinyl siding, & no HOA fees on this beauty! Home is under termite bond, has solar panels
- Listing 2** Public RemarksIf you are looking for a well maintained home in award winning school district with neighbor feels without the HOA fees, this home fits your needs. Thisadorable open floor plan home has 3 bedrooms/ 2 bath. With so much to offer, laminate floors throughout, second and third bedroom have Jack and Jull bathroomaccess. Large front porch for sitting and enjoying your morning coffee. Large fenced in back yard. Great location to shops and restaurant's easy access to I-20 and only minutes away from downtown Lexington, with a 20 minute commute to Columbia
- Listing 3** Public Remarks UPDATED and MOVE IN READY! This single story home features an INVITING FRONT porch, recent paint, flooring, fixtures, hardware and more! Kitchen offers STAINLESS appliances, tiled backsplash, EAT-IN area plus BAR! Featuring a split floor plan offering privacy for bedrooms, the Owner's bedroom offersWALK IN CLOSET. Excellent outdoor living in the FENCED, SHADED backyard- Grill on the DECK and dine on the BONUS DECK! Storage shed included. Zoned for award winning Lexington Schools.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	200 Hallie Hills Place	248 Hallie Hills Place	117 Hallie Hills Place	229 Hallie Hills Place
City, State	Lexington, SC	Lexington, SC	Lexington, SC	Lexington, SC
Zip Code	29073	29073	29073	29073
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.13 ¹	0.14 ¹	0.08 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$149,900	\$150,000	\$159,900
List Price \$	--	\$149,900	\$150,000	\$179,900
Sale Price \$	--	\$150,000	\$160,000	\$179,000
Type of Financing	--	Conv	Conv	Conv
Date of Sale	--	06/11/2021	05/27/2021	06/25/2021
DOM · Cumulative DOM	-- · --	1 · 31	1 · 41	3 · 35
Age (# of years)	20	18	23	22
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	1 Story ranch	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	1,264	1,102	1,304	1,299
Bdrm · Bths · ½ Bths	3 · 2	3 · 2	3 · 2	3 · 2
Total Room #	6	6	6	6
Garage (Style/Stalls)	None	None	None	None
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.15 acres	.13 acres	.17 acres	.15 acres
Other	--	--	--	--
Net Adjustment	--	\$0	\$0	\$0
Adjusted Price	--	\$150,000	\$160,000	\$179,000

* 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** Public Remarks Lovely house in Regency Square Subdivision! Eat-in kitchen and a wonderful open floor plan. This house offers 3 bedroom and 2 full baths. The Master has his and her closets as well as double sinks in the private bathroom! There is a fenced-in backyard with a shed with electricity! And last but not least, a FrontPorch that adds lots of character.
- Sold 2** Public Remarks Looking for a one level home in a quaint neighborhood with no HOA? You can stop looking now. This home has a huge front porch to enjoy drinking coffee and talking with friends. Walk into a cozy living room with over 9' ceilings and gas fireplace. The eat in kitchen has plenty of space for nice dinner gatherings. Enjoy your master suite with double vanity and garden tub. The large backyard is fenced in with double gate entrance.
- Sold 3** Public Remarks If you're looking for a single-story home in a great neighborhood with NO HOA, this is the perfect home! Enjoy a large front porch in the mornings or evenings. This 3 bedroom, 2 bath home has a great split floorplan with a vaulted ceiling in the large great room with fireplace. Enjoy a new covered back porch and fenced in yard. This home has a new HVAC (2019) and all new interior paint.

Subject Sales & Listing History

Current Listing Status	Not Currently Listed			Listing History Comments			
Listing Agency/Firm				No MLS history is available for the subject in the last 36 months.			
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	\$157,500	\$157,500
Sales Price	\$154,900	\$154,900
30 Day Price	\$142,900	--
Comments Regarding Pricing Strategy		
I searched for FMV comps with a GLA of 1050-1475sf. Due to a rural market area I expanded the search to 3 miles. 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.		

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 228 Hallie Hills Place
Lexington, SC 29073



Front

L2 236 Hallie Hills Place
Lexington, SC 29073



Front

L3 301 Louisa Ln
Lexington, SC 29073



Front

Sales Photos

S1 248 Hallie Hills Place
Lexington, SC 29073



Front

S2 117 Hallie Hills Place
Lexington, SC 29073



Front

S3 229 Hallie Hills Place
Lexington, SC 29073



Front

ClearMaps Addendum

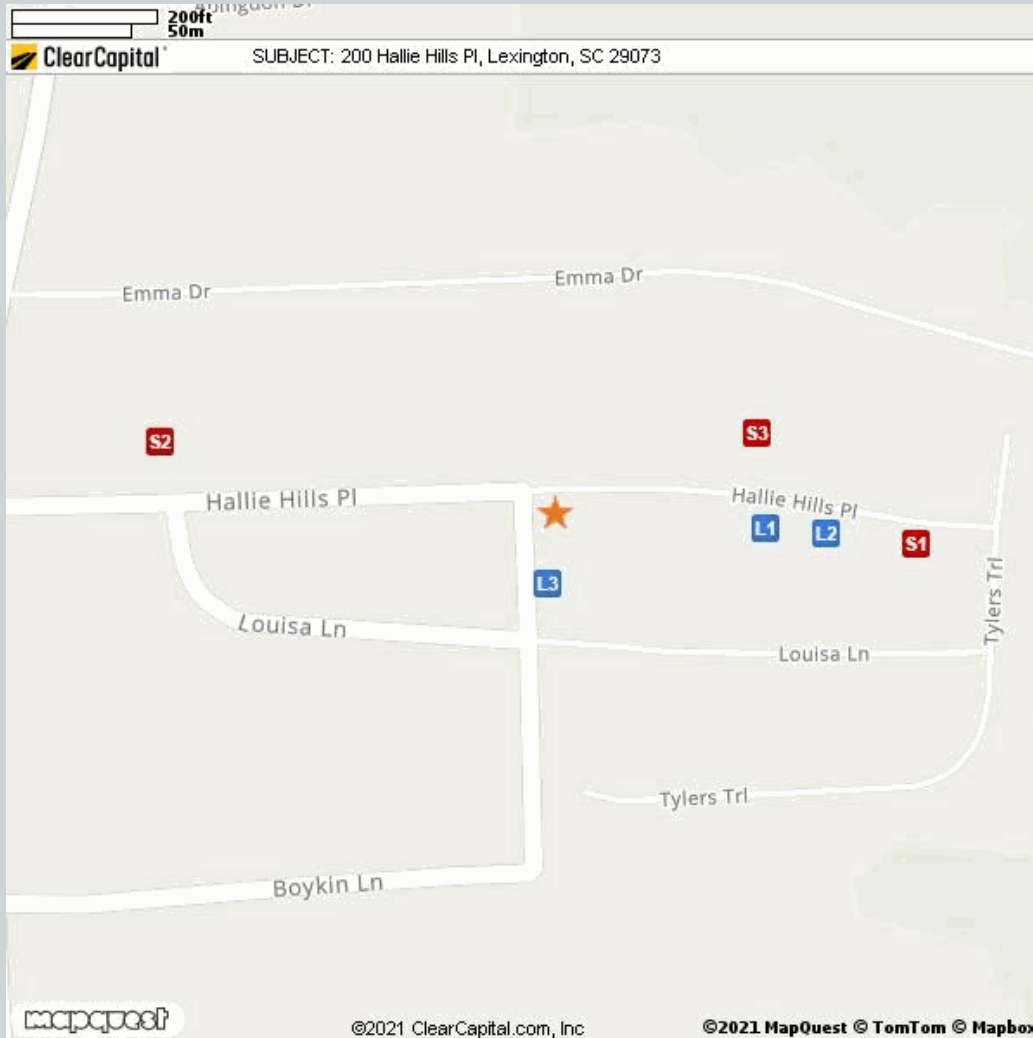
Address ★ 200 Hallie Hills Place, Lexington, SC 29073

Loan Number 45498

Suggested List \$157,500

Suggested Repaired \$157,500

Sale \$154,900



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	200 Hallie Hills Place, Lexington, SC 29073	--	Parcel Match
L1 Listing 1	228 Hallie Hills Place, Lexington, SC 29073	0.08 Miles ¹	Parcel Match
L2 Listing 2	236 Hallie Hills Place, Lexington, SC 29073	0.10 Miles ¹	Parcel Match
L3 Listing 3	301 Louisa Ln, Lexington, SC 29073	0.02 Miles ¹	Parcel Match
S1 Sold 1	248 Hallie Hills Place, Lexington, SC 29073	0.13 Miles ¹	Parcel Match
S2 Sold 2	117 Hallie Hills Place, Lexington, SC 29073	0.14 Miles ¹	Parcel Match
S3 Sold 3	229 Hallie Hills Place, Lexington, SC 29073	0.08 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	Michael Baker	Company/Brokerage	Southern Connections Realty
License No	63690	Address	132 Pear Court Lexington SC 29073
License Expiration	06/30/2023	License State	SC
Phone	8034137878	Email	bposc@att.net
Broker Distance to Subject	6.54 miles	Date Signed	07/08/2021

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.