

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	3501 Boundbrook Lane, Columbia, NC 29206	Order ID	8320498	Property ID	33039649
Inspection Date	07/13/2022	Date of Report	07/14/2022		
Loan Number	45500	APN	168120303		
Borrower Name	Catamount Properties 2018 LLC	County	Richland		

Tracking IDs					
Order Tracking ID	07.08.22_BPO_Update	Tracking ID 1	07.08.22_BPO_Update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions		
Owner	CATAMOUNT PROPERTIES	Condition Comments PROPERTY APPEARS TO BE IN GOOD CONDITION WITH NO VISIBLE SIGNS OF NEGLECT, PER MLS COMMENTS IS FULLY REHABBED
R. E. Taxes	\$5,904	
Assessed Value	\$166,700	
Zoning Classification	RES	
Property Type	SFR	
Occupancy	Vacant	
Secure?	Yes	
(HOME HAS SUPRA AND CONTRACTOR BOX FOR SHOWING APPEARS SECURE)		
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 ESTABLISHED AREA WITH SHOPPING, DINIING, MEDICAL, SCHOOLS, EASY ACCESS TO INTERSTATES.
Local Economy	Stable	
Sales Prices in this Neighborhood	Low: \$135,000 High: \$415,000	
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	3501 Boundbrook Lane	3401 Woodbranch Rd	6817 Wedgefield	6800 Pine Tree Cir
City, State	Columbia, NC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29206	29206	29206	29206
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.55 ¹	0.45 ¹	0.82 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$289,900	\$314,900	\$395,000
List Price \$	--	\$289,900	\$314,900	\$395,000
Original List Date		07/07/2022	05/18/2022	06/27/2022
DOM · Cumulative DOM	-- · --	2 · 7	56 · 57	16 · 17
Age (# of years)	51	57	62	58
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	Split RANCH	Split RANCH
# Units	1	1	1	1
Living Sq. Feet	2,331	2,050	2,107	2,620
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	4 · 3	5 · 2
Total Room #	6	6	6	8
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	.43 acres	.56 acres	.31 acres	.61 acres
Other	REAR BRICK FENCE, LANDSCAPED	PATIO, COVERED FRONT PORCH, FENCE, FIREPLACE	FIREPLACE, LANDSCAPE, COVERED FRONT PORCH	DECK, SHED, COVERED FRONT PORCH, FP

* 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 BRICK. SIMILAR IN SQ FOOTAGE, LOT SIZE AND AGE.

Listing 2 BRICK/WOOD. SIMILAR IN SQ FOOTAGE, LOT SIZE AND AGE.

Listing 3 BRICK. SIMILAR IN SQ FOOTAGE, LOT SIZE AND AGE.

Recent Sales

	Subject	Sold 1 *	Sold 2	Sold 3
Street Address	3501 Boundbrook Lane	3608 Old Lamplighter Rd	4230 Sandwood Dr	4042 Sandwood Dr
City, State	Columbia, NC	Columbia, SC	Columbia, SC	Columbia, SC
Zip Code	29206	29206	29206	29206
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.20 ¹	0.54 ¹	0.54 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$285,000	\$275,000	\$296,900
List Price \$	--	\$285,000	\$275,000	\$296,900
Sale Price \$	--	\$286,000	\$290,000	\$315,000
Type of Financing	--	Con	Con	Va
Date of Sale	--	03/28/2022	05/09/2022	01/13/2022
DOM · Cumulative DOM	-- · --	3 · 46	7 · 39	9 · 72
Age (# of years)	51	53	57	53
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	2 Stories TRADITIONAL	2 Stories TRADITIONAL	1 Story RANCH
# Units	1	1	1	1
Living Sq. Feet	2,331	2,333	2,310	2,336
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	4 · 2 · 1	5 · 3
Total Room #	6	8	7	9
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	.43 acres	.35 acres	.27 acres	.42 acres
Other	REAR BRICK FENCE, LANDSCAPED	PATIO, COVERED FRONT PORCH, FENCE, FIREPLACE	PATIO, REAR FENCE, FIREPLACE, LANDSCAPED	DECK, REAR FENCE, FIREPLACE, LANDSCAPED
Net Adjustment	--	-\$256	+\$2,944	-\$640
Adjusted Price	--	\$285,744	\$292,944	\$314,360

* 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.

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

Sold 1 BRICK. SIMILAR IN AGE, SQ FOOTAGE AND LOT SIZE.

Sold 2 BRICK/VINYL. SIMILAR IN SQ FOOTAGE, LOT SIZE AND AGE.

Sold 3 BRICK. SIMILAR IN SQ FOOTAGE, LOT SIZE AND AGE.

Subject Sales & Listing History

Current Listing Status	Currently Listed	Listing History Comments					
Listing Agency/Firm	YIP PREMIER REAL ESTATE	SUBJECT WAS BOUGHT AT COUNTY COURT HOUSE AS FORECLOSER ON 7/9/2021 FOR \$187,500 WAS LISTED ON 5/13/2022 FOR \$409,900 HAS HAD 3 PRICE REDUCTIONS SINCE LISTED, CURRENTLY STILL ACTIVE					
Listing Agent Name	KAREN YIP						
Listing Agent Phone	803-388-8798						
# 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
05/13/2022	\$409,900	06/24/2022	\$375,000	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$300,000	\$300,000
Sales Price	\$298,000	\$298,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
SUBJECT IS OVER PRICED, DAYS ON MARKET REFLECT THIS. SUGGEST PRICE REDUCTION TO SIMILAR TO OTHER HOMES WITHIN ONE MILE WITH SIMILAR SQ FT AND CONDITION TO SUBJECT		

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 has been updated per online sources. The current valuation is more reflective of the subject's condition than the sold comps used in the prior valuation.

Subject Photos



Front



Front



Front



Front



Front



Front

Subject Photos



Address Verification



Side



Side



Side



Street



Street

Subject Photos



Street



Street



Street

Listing Photos

L1 3401 WOODBRANCH RD
Columbia, SC 29206



Front

L2 6817 WEDGEFIELD
Columbia, SC 29206



Front

L3 6800 PINE TREE CIR
Columbia, SC 29206



Front

Sales Photos

S1 3608 OLD LAMPLIGHTER RD
Columbia, SC 29206



Front

S2 4230 SANDWOOD DR
Columbia, SC 29206



Front

S3 4042 SANDWOOD DR
Columbia, SC 29206



Front

ClearMaps Addendum

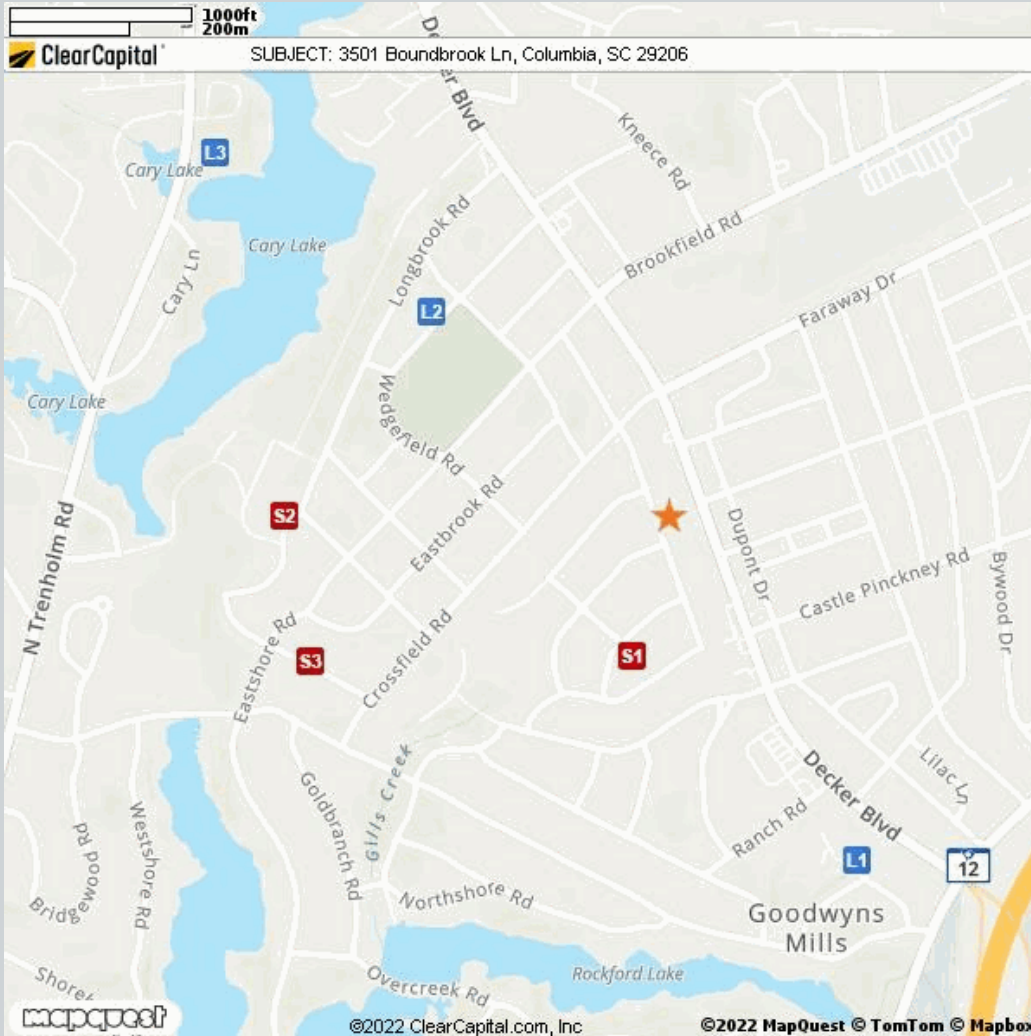
Address ★ 3501 Boundbrook Lane, Columbia, NC 29206

Loan Number 45500

Suggested List \$300,000

Suggested Repaired \$300,000

Sale \$298,000



Comparable

Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	3501 Boundbrook Lane, Columbia, NC 29206	--	Parcel Match
L1 Listing 1	3401 Woodbranch Rd, Columbia, SC 29206	0.55 Miles ¹	Parcel Match
L2 Listing 2	6817 Wedgefield, Columbia, SC 29206	0.45 Miles ¹	Parcel Match
L3 Listing 3	6800 Pine Tree Cir, Columbia, SC 29206	0.82 Miles ¹	Parcel Match
S1 Sold 1	3608 Old Lamplighter Rd, Columbia, SC 29206	0.20 Miles ¹	Parcel Match
S2 Sold 2	4230 Sandwood Dr, Columbia, SC 29206	0.54 Miles ¹	Parcel Match
S3 Sold 3	4042 Sandwood Dr, Columbia, SC 29206	0.54 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.

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	Julie Chrisman	Company/Brokerage	Century 21 Vanguard
License No	68577	Address	900 Lake Murray Bld Irmo SC 29063
License Expiration	06/30/2023	License State	SC
Phone	8037811116	Email	reoteam@hotmail.com
Broker Distance to Subject	13.28 miles	Date Signed	07/14/2022

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.